

SERFF Tracking Number: MRKA-126945452 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Filing at a Glance

Company: Markel American Insurance Company

Product Name: Special Dwelling Fire SERFF Tr Num: MRKA-126945452 State: Arkansas
TOI: 30.0 Homeowners/Auto Combinations SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 30.0000 Homeowner/Auto Co Tr Num: ARSDFRR-101 State Status: Fees verified and received
Combinations
Filing Type: Rate Reviewer(s): Becky Harrington, Nancy Horton
Authors: Lisa Schuppner, Sue Cisz Disposition Date: 02/11/2011
Date Submitted: 12/17/2010 Disposition Status: Filed
Effective Date Requested (New): 01/05/2011 Effective Date (New):
Effective Date Requested (Renewal): 02/04/2011 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/11/2011
State Status Changed: 01/03/2011 Deemer Date:
Created By: Lisa Schuppner Submitted By: Sue Cisz
Corresponding Filing Tracking Number:

Filing Description:

We enclose a final print rate revision to our current Special Dwelling Fire program. The last program revision, with a rate impact, was filed by your department with effective dates of April 27, 2009 for new business and May 15, 2009 for renewals under our file ARSDFRR-091 and SERFF file MRKA-126064878. All 2010 changes are listed below.

1. Rate Page 1 - The owner occupied base rates are increased by 20%.
2. Rate Page 1 - The rental/seasonal base rates are increased by 16%.
3. Rate Page 3, item B. Personal Property Coverage - The personal property rates are increased by 10%.

SERFF Tracking Number: MRKA-126945452 State: Arkansas
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The overall rate change is 15.1%, compared to an indicated rate change of 38.2%.

We submit these program changes using your "file and use" statutes with an effective date of January 5, 2011 for new business and February 4, 2011 for renewals. We understand this filing to be deemed approved if not disapproved within this time period. If you have any questions or concerns regarding this filing, please contact us.

Company and Contact

Filing Contact Information

Lisa Schuppner, Senior Regulatory Compliance LSCHUPP@MARKELCORP.COM
 P.O. Box 906 800-236-2862 [Phone] 3207 [Ext]
 N14W23833 Stone Ridge Dr 262-548-9790 [FAX]
 Pewaukee, WI 53072-0906

Filing Company Information

Markel American Insurance Company CoCode: 28932 State of Domicile: Virginia
 P.O. Box 906 Group Code: 785 Company Type: Insurance
 N14 W23800 Group Name: Company
 Pewaukee, WI 53072-0906 FEIN Number: 54-1398877 State ID Number:
 (800) 236-2862 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 per rate filing.

Our domicile of Virginia does not charge rate filing fees.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$100.00	12/17/2010	43039344

SERFF Tracking Number: MRKA-126945452

State: Arkansas

Filing Company: Markel American Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: ARSDFRR-101

TOI: 30.0 Homeowners/Auto Combinations

Sub-TOI: 30.0000 Homeowner/Auto Combinations

Product Name: Special Dwelling Fire

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/11/2011	02/11/2011

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/28/2011	01/28/2011
Pending Industry Response	Becky Harrington	01/26/2011	01/26/2011
Pending Industry Response	Becky Harrington	01/03/2011	01/03/2011

Response Letters

Responded By	Created On	Date Submitted
Lisa Schuppner	02/04/2011	02/04/2011

Responded By	Created On	Date Submitted
Lisa Schuppner	01/26/2011	01/26/2011
Lisa Schuppner	01/20/2011	01/20/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	NAIC loss cost data entry document	Lisa Schuppner	01/24/2011	01/24/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RF-1	Note To Filer	Becky Harrington	01/21/2011	01/21/2011

SERFF Tracking Number: MRKA-126945452 *State:* Arkansas
Filing Company: Markel American Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations *Sub-TOI:* 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

SERFF Tracking Number: MRKA-126945452 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARSDFRR-101
 TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
 Product Name: Special Dwelling Fire
 Project Name/Number: /

Disposition

Disposition Date: 02/11/2011

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Arkansas Code Annotated §23- 67-211(a)(1) requires every authorized insurer to file with the Commissioner all rates and supplementary rate information and all changes and amendments made by it for use in this State at least twenty (20) days before they become effective. Your filing was completed on 2/4/11 and cannot be effective for 20 days after that date.

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):
Markel American Insurance Company	38.200%	10.000%	\$	308	\$221,676	15.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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 TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
 Product Name: Special Dwelling Fire
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	Support	Filed	Yes
Supporting Document	Support		Yes
Supporting Document	Profit, Investment Income, Etc.	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages		Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages		Yes

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TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/28/2011

Submitted Date 01/28/2011

Respond By Date

Dear Lisa Schuppner,

This will acknowledge receipt of the recent response.

Objection 1

Comment: Per Commissioner Bradford's decision regarding the requested increase, please revise the overall increase to 10% with the maximum remaining at no more than 20% .

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

SERFF Tracking Number: MRKA-126945452 State: Arkansas
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Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/04/2011
Submitted Date 02/04/2011

Dear Becky Harrington,

Comments:

Thank you for your review of our filing.

Response 1

Comments: As requested, we reduced our rate increase to 10.0% overall. The maximum individual increase is 15.0%. The changes are as follows:

1. Rate Page 1 - The owner occupied base rates are increased by 15%.
2. Rate Page 1 - The rental/seasonal base rates are increased by 10%.
3. Rate Page 3, item B. Personal Property Coverage - The personal property rates are increased by 5%.

Please see our revised RF-1, off balances, and rate pages.

Related Objection 1

Comment:

Per Commissioner Bradford's decision regarding the requested increase, please revise the overall increase to 10% with the maximum remaining at no more than 20% .

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Support

Comment:

No Form Schedule items changed.

SERFF Tracking Number: MRKA-126945452 State: Arkansas
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 Company Tracking Number: ARSDFRR-101
 TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
 Product Name: Special Dwelling Fire
 Project Name/Number: /

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	1	Replacement	MRKA-126064878
Previous Version			
Rate Pages	1	Replacement	MRKA-126064878
Rate Pages	3	Replacement	AR-PC-06-021692
Previous Version			
Rate Pages	3	Replacement	AR-PC-06-021692

We look forward to receiving your department's acknowledgment. Please contact us if you have further questions or concerns regarding this filing.

Sincerely,
 Lisa Schuppner, Sue Cisz

SERFF Tracking Number: MRKA-126945452 State: Arkansas
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Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/26/2011

Submitted Date 01/26/2011

Respond By Date

Dear Lisa Schuppner,

This will acknowledge receipt of the amendment letter.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: The indicated and requested overall total amounts were not corrected. Please revise.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

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Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/26/2011
Submitted Date 01/26/2011

Dear Becky Harrington,

Comments:

Response 1

Comments: The revised version of the RF-1 is attached.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

The indicated and requested overall total amounts were not corrected. Please revise.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Lisa Schuppner, Sue Cisz

SERFF Tracking Number: MRKA-126945452 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/03/2011

Submitted Date 01/03/2011

Respond By Date

Dear Lisa Schuppner,

This will acknowledge receipt of the captioned filing.

Please include a new requested effective date with your response.

Objection 1

- Support (Supporting Document)

Comment: Please correct page 10 to remove the #DIV/0! and #N/A errors.

Objection 2

- Support (Supporting Document)

Comment: Supporting data submitted with this filing is incomplete pursuant to ACA 23-67-209 and Rule 23, Section 7 (A)(2). The profit provision has not been supported, investment income has not been shown, etc.

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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Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/20/2011
Submitted Date 01/20/2011

Dear Becky Harrington,

Comments:

Thank you for your prompt review of our filing. Our response follows the order of your objections.

Response 1

Comments: 1. Indications - All Coverages - The #N/A references appear on the All Coverages page of the indications because we look at the rates by party. We do not have an overall cat load and we do not apply a cat load to third party rates. The All Coverages page is merely a summary of the first party and third party pages. The #DIV/0! references appear on the All Coverages page of the indications in the 2006 column because the formula in those cells divides zero by zero as there was no business in 2006.

Related Objection 1

Applies To:

- Support (Supporting Document)

Comment:

Please correct page 10 to remove the #DIV/0! and #N/A errors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: 2. Support - Profit, Investment Income, etc. - Profit, Investment income, and Expenses are supported by the attached Exhibit IV, Exhibit 3, and Loss and Expense Ratios exhibit.

Related Objection 1

Applies To:

SERFF Tracking Number: MRKA-126945452 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

- Support (Supporting Document)

Comment:

Supporting data submitted with this filing is incomplete pursuant to ACA 23-67-209 and Rule 23, Section 7 (A)(2).
The profit provision has not been supported, investment income has not been shown, etc.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Profit, Investment Income, Etc.

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We look forward to receiving your department's acknowledgment. Please contact us if you have further questions or concerns regarding this filing.

Sincerely,

Lisa Schuppner, Sue Cisz

SERFF Tracking Number: MRKA-126945452 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Amendment Letter

Submitted Date: 01/24/2011

Comments:

RF-1 Corrections - We corrected the RF-1 as requested. Thank you for bringing those errors to our attention.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Ar RF-1 MHO Paragon.pdf

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Company Tracking Number: ARSDFRR-101
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Special Dwelling Fire
Project Name/Number: /

Note To Filer

Created By:

Becky Harrington on 01/21/2011 08:13 AM

Last Edited By:

Becky Harrington

Submitted On:

02/11/2011 09:10 AM

Subject:

RF-1

Comments:

In preparing a summary for the Commissioner's review, I noticed the information on the RF-1 is not accurate. The overall indicated and requested amounts are reversed and the 18.26% increase in 2009 was not shown. Please provide a corrected copy.

Commissioner Bradford will review the requested amount next week.

Thanks.

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 Company Tracking Number: ARSDFRR-101
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 Product Name: Special Dwelling Fire
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 18.260%
Effective Date of Last Rate Revision: 04/27/2009
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Company Rate Change:	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):
Markel American Insurance Company	N/A	38.200%	15.100%	\$33,473	308	\$221,676	20.100%	0.000%

SERFF Tracking Number: MRKA-126945452 State: Arkansas
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 02/11/2011 Rate Pages		1	Replacement	MRKA-126064878 2010 AR SDF Rate Pages 1.pdf
Filed 02/11/2011 Rate Pages		3	Replacement	AR-PC-06-021692 2010 AR SDF Rate Pages 3.pdf

ARKANSAS DWELLING FIRE PROGRAM

DP-1 Base Rates

Limit of Liability	DP-1 Coverage A	Limit of Liability	DP-1 Coverage A	Limit of Liability	DP-1 Coverage A
\$1,000	0.665	50,000	2.009	99,000	3.867
2,000	0.665	51,000	2.043	100,000	3.906
3,000	0.665	52,000	2.074	101,000	3.945
4,000	0.665	53,000	2.109	102,000	3.984
5,000	0.665	54,000	2.143	103,000	4.023
6,000	0.665	55,000	2.178	104,000	4.062
7,000	0.665	56,000	2.209	105,000	4.101
8,000	0.665	57,000	2.243	106,000	4.140
9,000	0.665	58,000	2.278	107,000	4.179
10,000	0.665	59,000	2.309	108,000	4.218
11,000	0.700	60,000	2.346	109,000	4.257
12,000	0.735	61,000	2.385	110,000	4.296
13,000	0.765	62,000	2.424	111,000	4.335
14,000	0.800	63,000	2.463	112,000	4.374
15,000	0.835	64,000	2.502	113,000	4.413
16,000	0.865	65,000	2.541	114,000	4.452
17,000	0.900	66,000	2.580	115,000	4.491
18,000	0.935	67,000	2.619	116,000	4.530
19,000	0.970	68,000	2.658	117,000	4.569
20,000	1.000	69,000	2.697	118,000	4.608
21,000	1.035	70,000	2.736	119,000	4.647
22,000	1.070	71,000	2.775	120,000	4.686
23,000	1.100	72,000	2.814	Each Add'l	0.039
24,000	1.135	73,000	2.853	\$1,000, add	
25,000	1.170	74,000	2.892		
26,000	1.204	75,000	2.931		
27,000	1.235	76,000	2.970		
28,000	1.270	77,000	3.009		
29,000	1.304	78,000	3.048		
30,000	1.335	79,000	3.087		
31,000	1.370	80,000	3.126		
32,000	1.404	81,000	3.165		
33,000	1.439	82,000	3.204		
34,000	1.470	83,000	3.243		
35,000	1.504	84,000	3.282		
36,000	1.539	85,000	3.321		
37,000	1.574	86,000	3.360		
38,000	1.604	87,000	3.399		
39,000	1.639	88,000	3.438		
40,000	1.674	89,000	3.477		
41,000	1.704	90,000	3.516		
42,000	1.739	91,000	3.555		
43,000	1.774	92,000	3.594		
44,000	1.809	93,000	3.633		
45,000	1.839	94,000	3.672		
46,000	1.874	95,000	3.711		
47,000	1.909	96,000	3.750		
48,000	1.939	97,000	3.789		
49,000	1.974	98,000	3.828		

Owner Occupied Base Rates

PC	DP-1
1-3	311
4-6	311
7-8	435
9-10	745

Rental Base Rates

PC	DP-1
1-3	267
4-6	243
7-8	374
9-10	642

Territory Relativities

A	1.00
B	1.40

Construction Relativities

Frame	1.00
Masonry	0.90

ARKANSAS DWELLING FIRE PROGRAM

OTHER RATING PROVISIONS

A. RELATED PRIVATE STRUCTURES COVERAGE

Coverage is available in all Protection Classes. Coverage may be written at the following rate per \$1,000 or any portion thereof with a \$250 deductible.

Per \$1,000: \$3

B. PERSONAL PROPERTY COVERAGE

Rates are per \$1,000 of coverage. Multi-family unit surcharges apply.

Protection Class	Territory 1	Territory 2
1-6	\$5.25	\$7.35
7-8	\$7.35	\$10.29
9-10	\$7.88	\$11.03

C. PERSONAL LIABILITY

Coverage is available for owner occupied and seasonal dwellings. Includes \$500 of Medical Payments coverage and \$10,000 Animal Liability sublimit.

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

D. OWNERS', LANDLORDS' AND TENANTS' LIABILITY

Coverage is available on rental dwellings. Includes \$500 of Medical Payments coverage.

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

E. VACANT PREMISES LIABILITY

Coverage is available on vacant dwellings. Includes \$500 of Medical Payments coverage.

Three Month Premium:

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

Six Month Premium:

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$70	\$100	\$140	\$200

F. MEDICAL PAYMENTS

To increase coverage, add the following additional premium:

<u>Coverage</u>	<u>Rate</u>
\$1,000:	\$5

G. ADDITIONAL LIVING COST OR FAIR RENTAL VALUE

Coverage can either:

- Provide Additional Living Expense for owner occupied dwellings in the DP-1 program, or
- Provide coverage for Fair Rental Value on Rental residences in the DP-1 program

Per \$1,000: \$5

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 Product Name: Special Dwelling Fire
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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/11/2011
Bypass Reason:	Not applicable to this independent rate filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	02/11/2011
Comments:			
Attachment:	Ar RF-1 MHO Paragon.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Support	Filed	02/11/2011
Comments:			
Attachments:	AR DF Indications 2010.pdf DF Cat Load by State - AR.pdf 2010 AR SDF Offbal.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Profit, Investment Income, Etc.	Filed	02/11/2011
Comments:			
Attachments:	Exhibit IV.pdf Exhibit 3.pdf Loss and Expense Ratios.pdf		

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

Form RF-1

1.	This filing transmittal is part of Company Tracking #	ARMHORR-101	Rev. 4/96
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	Not applicable.	
Company Name		Company NAIC Number	
3.	A. Markel American Insurance Company	B. 28932	
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. 30.0 Homeowner/Auto Combinations	B. 30.1000 Dwelling Fire/Personal Liability	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Owner Occupied - Base Rate	40.7%	15%					
Rental/Seasonal - Base Rate	40.7%	10%					
Personal Property	40.7%	5%					
TOTAL OVERALL EFFECT	38.2%	10.0%					

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	328	18.26%	4/1/2009	215,860	335,493	155.40%	57.70%
2008	325	0.00%	n/a	176,632	332,088	188.00%	74.50%
2007	234	0.00%	n/a	58,957	3,020	5.10%	42.70%
2006	0	0.0%	n/a	0	0	0.00%	31.70%
2005	0	0.0%	n/a	0	0	0.00%	67.50%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	22.1%
B. General Expense + ULAE	20.0%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	13%
E. Other (explain)=Invstmt Inc.	0.16%
F. TOTAL	56.8%

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

9. 15% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):

10. 0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Primary risk with dwelling only coverage

No decreases.

MARKEL AMERICAN INSURANCE COMPANY

2010 RATE INDICATION

DWELLING FIRE

Arkansas

RESULTS INCLUDING 2010

I. 1ST PARTY

	Cal/Acc Year					Total
	2006	2007	2008	2009	2010	
(a) Earned Premium	0	59,355	161,889	199,762	201,555	622,561
(b) Factor to Current Rate Level	1.183	1.183	1.183	1.141	1.011	
Premium at Current Rate Level	0	70,193	191,450	227,904	203,675	693,222
Reported Incurred Losses (Non Cat)	0	28,879	220,946	184,456	98,343	532,624
(c) Development Factor	1.004	1.006	1.019	1.019	1.431	
Ultimate Inc Losses (Non Cat), INC LDF method	0	29,052	225,144	187,961	140,729	582,886
BF a priori	60.0%	60.0%	60.0%	60.0%	65.0%	
Ultimate Inc Losses (Non Cat), INC BF method	0	29,091	222,757	186,691	137,802	576,341
(d) Selected Non Catastrophe Losses	0	29,052	225,144	186,945	137,802	578,943
(e) Trend Factor	1.177	1.142	1.109	1.077	1.049	
Ult. Trended Incurred Losses (Non Cat)	0	33,189	249,714	201,307	144,593	628,804
Ult. Trended Loss Ratio- Non Cat	0.0%	47.3%	130.4%	88.3%	71.0%	90.7%
Reported Claims	0	5	59	48	12	124
(f) Credibility Factor for Non Cat						0.339
(g) Expected Loss Ratio for Non Cat						35.0%
Credibility Weighted Ultimate Trended Non Catastrophe Loss Ratio						53.9%
(h) Catastrophe Load						16.5%
Total Non Cat + Cat Credibility Weighted Loss Ratio						70.4%
Indicated Cat + Non Cat Rate Change						40.7%

NOTES:

(a) 2010 premium has been annualized using a factor of 12/9

(b) Rate change history is as follows:

04/15/03	0.0%
01/01/04	0.0%
02/01/05	0.0%
01/01/06	0.0%
05/15/09	18.3%
01/00/00	0.0%

(c) Dev factors are based on countrywide data.

(d) Selection Weights: Year 2010 is 100% BF; Year 2009 is 80% BF, 20% LDF; All other years are 100% LDF.

(e) Assumed effective date is 1/1/2011.
The trend rate is 3.0%

(f) Standard for full credibility is 1,082 claims, given that we want to be within 5% of the true answer 90% of the time.

(g) The permissible loss ratio is 50.0%.
The expected loss ratio is the permissible trended for one year.

(h) Catastrophe Load based on state experience

MARKEL AMERICAN INSURANCE COMPANY

2010 RATE INDICATION

DWELLING FIRE

Arkansas

II. 3RD PARTY

	Cal/Acc Year					Total
	2006	2007	2008	2009	2010	
(a) Earned Premium	0	4,286	12,635	16,129	14,700	47,750
(b) Factor to Current Rate Level	1.000	1.000	1.000	1.000	1.000	
Premium at Current Rate Level	0	4,286	12,635	16,129	14,700	47,750
Reported Incurred Losses (Non Cat)	0	0	665	23,000	0	23,665
(c) Development Factor	1.004	1.006	1.019	1.019	1.431	
Ultimate Inc Losses (Non Cat), INC LDF method	0	0	678	23,437	0	24,115
BF a priori	60.0%	60.0%	60.0%	60.0%	65.0%	
Ultimate Inc Losses (Non Cat), INC BF method	0	15	806	23,180	2,878	26,880
(d) Selected Non Catastrophe Losses	0	0	678	23,232	2,878	26,787
(e) Trend Factor	1.177	1.142	1.109	1.077	1.049	
Ult. Trended Incurred Losses (Non Cat)	0	0	752	25,017	3,020	28,788
Ult. Trended Loss Ratio- Non Cat	0.0%	0.0%	5.9%	155.1%	20.5%	60.3%
Reported Claims	0	0	1	1	0	2
(f) Credibility Factor for Non Cat						0.043
(g) Expected Loss Ratio for Non Cat						51.5%
Credibility Weighted Ultimate Trended Non Catastrophe Loss Ratio						51.9%
(h) Catastrophe Load						0.0%
Total Non Cat + Cat Credibility Weighted Loss Ratio						51.9%
Indicated Cat + Non Cat Rate Change						3.8%

NOTES:

(a) 2010 premium has been annualized using a factor of 12/9

(b) Rate change history is as follows:

04/15/03	0.0%
01/01/04	0.0%
02/01/05	0.0%
01/01/06	0.0%
05/15/09	0.0%
01/00/00	0.0%

(c) Dev factors are based on countrywide data.

(d) Selection Weights: Year 2010 is 100% BF; Year 2009 is 80% BF, 20% LDF; All other years are 100% LDF.

(e) Assumed effective date is 1/1/2011.
The trend rate is 3.0%

(f) Standard for full credibility is 1,082 claims, given that we want to be within 5% of the true answer 90% of the time.

(g) The permissible loss ratio is 50.0%.
The expected loss ratio is the permissible trended for one year.

(h) Catastrophe Load based on state experience
|::

MARKEL AMERICAN INSURANCE COMPANY

2010 RATE INDICATION

DWELLING FIRE

Arkansas

V. ALL COVERAGES

	Cal/Acc Year					Total
	2006	2007	2008	2009	2010	
Earned Premium	0	63,641	174,524	215,891	216,255	670,311
Implied Fac to Curr Rate Level	#DIV/0!	1.170	1.169	1.130	1.010	
Premium at Current Rate Level	0	74,479	204,085	244,033	218,375	740,972
Reported Incurred Losses (Non Cat)	0	28,879	221,611	207,456	98,343	556,289
Development Factor	#DIV/0!	1.006	1.019	1.013	1.430	
Ultimate Inc Losses (Non Cat), INC LDF method	0	29,052	225,822	210,177	140,680	605,730
Implied Trend Factor	#DIV/0!	1.142	1.109	1.077	1.049	
Ult. Trended Incurred Losses (Non Cat)	0	33,189	250,466	226,324	147,612	657,591
Ult. Trended Loss Ratio- Non Cat	0.0%	44.6%	122.7%	92.7%	67.6%	88.7%
Reported Claims	0	5	60	49	12	126
Credibility Factor for Non Cat						#N/A
Expected Loss Ratio for Non Cat						#N/A
Credibility Weighted Ultimate Trended Non Catastrophe Loss Ratio						#N/A
Catastrophe Load						#N/A
Total Non Cat + Cat Credibility Weighted Loss Ratio						#N/A
Premium Wtd Indicated Rate Change						38.2%

Arkansas Dwelling Fire - Cat Load

Year	Cat Loss	All Losses	All Less Cat	Cat Ratio
2007	0	3,020	3,020	0.0000
2008	110,477	332,088	221,611	0.4985
2009	122,774	335,493	212,719	0.5772
2010	1,719	102,665	100,946	0.0170
Total	234,970	773,266	538,296	0.4365

Cat Load 43.7%
Selected Cat Load 16%

Started writing in 2007

Due to our limited experience, we have selected a cat load of 16%, which is similar to what our competitors use

Arkansas Dwelling Fire Program Offbalance

Primary

Coverage	W/P	% Change	Impact
Dwelling	59,737	1.15	8,961
Other Structures	652	1.00	0
Contents	9,939	1.05	497
ALE/Loss of Use	1,084	1.00	0
Personal Liability	3,485	1.00	0
Medical Payments	59	1.00	0
Misc	1,718	1.00	0
Totals	76,674		9,457

Seasonal

Coverage	W/P	% Change	Impact
Dwelling	5,875	1.10	588
Other Structures	15	1.00	0
Contents	250	1.05	13
ALE/Loss of Use	0	1.00	0
Personal Liability	375	1.00	0
Medical Payments	0	1.00	0
Misc	145	1.00	0
Totals	6,660		600

Rental

Coverage	W/P	% Change	Impact
Dwelling	116,292	1.10	11,629
Other Structures	392	1.00	0
Contents	489	1.05	24
ALE/Loss of Use	15	1.00	0
Personal Liability	10,579	1.00	0
Medical Payments	155	1.00	0
Misc	2,886	1.00	0
Totals	130,808		11,654

Vacant

Coverage	W/P	% Change	Impact
Dwelling	1,743	1.00	0
Other Structures	0	1.00	0
Contents	15	1.05	1
ALE/Loss of Use	0	1.00	0
Personal Liability	0	1.00	0
Medical Payments	0	1.00	0
Misc	294	1.00	0
Totals	2,052		1

Overall Rate Impact

10.0%

**Markel American Insurance Company
Essex Insurance Company**

**CALCULATION OF INVESTMENT INCOME
Calendar Years: 2009 & 2008
Property**

UNEARNED PREMIUM

(1) Direct earned premium Countrywide latest calendar year all lines	\$10,440,833
(2) Mean unearned premiums:	
A. Direct Countrywide unearned premium reserves @12/31 latest calendar year	5,030,260
B. Direct Countrywide unearned premium reserves @12/31 penultimate calendar year	4,651,162
C. Mean unearned premium 1/2(A+B)	4,840,711
(3) Deduction for delayed remission of premium:	
A. Direct country wide earned premium latest calendar year	10,440,833
B. Direct agents balances @ 12/31 latest calendar year	3,978,411
C. Direct agents balances @ 12/31 penultimate calendar year	3,859,972
D. Mean agents' balances 1/2(B+C)	3,919,191
E. Ratio (D) / (A)	37.54%
F. Deduction for delayed remission of premium (1) * (E)	3,919,176
(4) Deduction for prepaid expenses:	
A. Net premium earned	10,440,833
B. Commission and brokerage	0.220
C. 50 % of other acquisition cost	0.000
D. 50 % of general expense	0.100
E. Taxes, licenses and fees	0.019
F. Total prepaid expenses (B) + (C) + (D) + (E)	3,533,510
G. Ratio (F) / (A)	33.84%
H. Deduction for prepaid expenses (2C) * (G)	1,638,242
(5) Deduction for federal taxes payable (2C)*7%	338,850
(6) Net subject to investment (2C) - (3F) - (4H) - (5)	(1,055,557)

LOSS RESERVES

(7) Expected incurred losses (1) * (Balance Point Loss Ratio)	4,408,375
(8) Expected mean loss reserves:	
A. Direct Countrywide loss reserve @12/31 latest calendar year (All Lines)	2,069,482
B. Direct Countrywide loss reserve @12/31 penultimate calendar year	2,239,080
C. Mean loss reserve for latest calendar year 1/2 (A + B)	2,154,281
D. Direct Countrywide incurred losses for latest calendar year	7,096,000
E. Ratio (C) / (D)	30.36%
F. Direct Countrywide loss reserve @12/31 penultimate calendar year	2,239,080
G. Direct Countrywide loss reserve @12/31 antepenultimate calendar year	2,466,368
H. Mean loss reserve for penultimate calendar year 1/2 (F + G)	2,352,724
I. Direct Countrywide incurred losses for penultimate calendar year	6,742,000
J. Ratio (H) / (I)	34.90%
K. Weighted Average of J & E (Based on I & D)	32.57%
L. Expected mean loss reserves (7) * (K)	1,435,808
(9) Expected mean loss and loss adjustment expense reserve	
A. Countrywide net loss reserves @12/31 latest calendar year	2,069,482
B. Countrywide net loss reserves @12/31 penultimate calendar year	2,239,080
C. Mean net loss reserves 1/2 (A + B)	2,154,281
D. Countrywide net loss adjustment expense reserve @12/31 latest calendar year	227,926
E. Countrywide net loss adjustment expense reserve @12/31 penultimate calendar year	257,746
F. Mean net loss adjustment expense reserve 1/2 (D +E)	242,836
G. Ratio 1 + (F / C)	111.27%
H. Expected mean loss and loss adjustment expense reserve (8L) * (G)	1,597,652

TOTAL	<u>COMBINED</u>
(10) Total net subject to investment (6) + (9H)	542,095
(11) Pre-tax rate of return:	
A. Net investment income for latest calendar year	46,172,857
B. Assets available for investment @12/31 latest calendar year	1,352,520,392
C. Assets available for investment @12/31 penultimate calendar year	1,311,503,674
D. Mean assets available for investment 1/2 (B +C)	1,332,012,033
E. Pre-tax rate of return (A) / (D)	3.47%
F. After tax rate of return on surplus = 11E*(effective tax rate)	3.03%
(12) Investment earnings on total net subject to investment (10) * (11E)	18,789
(13) A. Federal income tax on investment earnings	2,347
B. Adjustment to line (a) due to federal income tax changes	0
C. Net federal income tax on investment earnings (A) +/- (B)	2,347
(14) Average rate of return as a percentage of earned premiums ((12) - (13C) / (1)	0.16%

Calculation of Profit Provision

(15) Target rate of return on surplus	0.20
(16) Selected premium to surplus ratio	2
(17) After tax ratio of investment income from reserves to surplus (14*16)	0.003
(18) After tax ratio of investment income from premium to surplus (11F)	0.030
(19) After tax ratio of underwriting profit to surplus (15)-((17)+(18))	0.167
(20) Pre tax ratio of underwriting profit to surplus (19)/(1.0-.35)	0.256
(21) Pre tax ratio of underwriting profit to premium (20)/(16)	0.13
(22) Selected ratio of underwriting profit to premium	0.13

Calculation of Permissible Loss Ratio

(23) Underwriting profit needed to meet target rate of return (22)	0.13
(24) Underwriting expenses	
A. Commissions	0.220
B. Taxes	0.019
C. General expenses and other acquisition expenses	0.201
D. Total expenses = (A)+(B)+(C)	0.439
(25) Permissible loss ratio (1.0-(23)-(24))	0.431

Markel American Insurance Company							
Competitor Return on Surplus							
Five Year Analysis							
(Source: <i>Best's Key Rating Guide, Property-Casualty</i> , 2009 Edition)							
			(000)	(000)			
			Total Admitted	Policyholder	Return on		
Group	Company	Year	Assets	Surplus	PHS	Wt. Avg	
Aegis Security Insurance Group	Aegis Security Insurance Co.	2004	68,151	31,469	7%	7%	
Aegis Security Insurance Group	Aegis Security Insurance Co.	2005	72,003	31,498	5%		
Aegis Security Insurance Group	Aegis Security Insurance Co.	2006	75,910	36,290	9%		
Aegis Security Insurance Group	Aegis Security Insurance Co.	2007	78,029	38,876	11%		
Aegis Security Insurance Group	Aegis Security Insurance Co.	2008	68,863	37,463	2%		
Hartford Insurance Group	Hartford Ins. Co. of Midwest	2004	241,932	147,203	13%	11%	
Hartford Insurance Group	Hartford Ins. Co. of Midwest	2005	267,216	168,062	12%		
Hartford Insurance Group	Hartford Ins. Co. of Midwest	2006	297,359	189,930	11%		
Hartford Insurance Group	Hartford Ins. Co. of Midwest	2007	325,940	213,511	11%		
Hartford Insurance Group	Hartford Ins. Co. of Midwest	2008	355,996	240,152	10%		
MetLife Auto & Home Pool Grp.	Metropolitan Group P&C Ins. Co.	2004	364,498	198,641	0%	12%	
MetLife Auto & Home Pool Grp.	Metropolitan Group P&C Ins. Co.	2005	374,733	260,559	43%		
MetLife Auto & Home Pool Grp.	Metropolitan Group P&C Ins. Co.	2006	381,524	259,573	5%		
MetLife Auto & Home Pool Grp.	Metropolitan Group P&C Ins. Co.	2007	390,155	277,195	5%		
MetLife Auto & Home Pool Grp.	Metropolitan Group P&C Ins. Co.	2008	402,631	300,022	4%		
Nationwide Group	Nationwide Insurance Company of Am	2004	78,243	71,764	6%	6%	
Nationwide Group	Nationwide Insurance Company of Am	2005	76,440	76,307	6%		
Nationwide Group	Nationwide Insurance Company of Am	2006	114,976	81,553	7%		
Nationwide Group	Nationwide Insurance Company of Am	2007	134,108	86,517	6%		
Nationwide Group	Nationwide Insurance Company of Am	2008	197,555	90,119	5%		
Progressive Insurance Group	Progressive Casualty Ins. Co.	2004	6,508,115	1,773,858	46%	32%	
Progressive Insurance Group	Progressive Casualty Ins. Co.	2005	5,917,384	1,653,980	40%		
Progressive Insurance Group	Progressive Casualty Ins. Co.	2006	5,588,120	1,592,701	48%		
Progressive Insurance Group	Progressive Casualty Ins. Co.	2007	4,772,594	1,253,867	29%		
Progressive Insurance Group	Progressive Casualty Ins. Co.	2008	4,835,148	1,214,505	-19%		
St. Paul Travelers Companies	Travelers Casualty & Surety Co.	2004	13,576,190	3,343,510	28%	25%	
St. Paul Travelers Companies	Travelers Casualty & Surety Co.	2005	13,886,612	3,706,598	18%		
St. Paul Travelers Companies	Travelers Casualty & Surety Co.	2006	14,358,337	4,458,094	30%		
St. Paul Travelers Companies	Travelers Casualty & Surety Co.	2007	15,376,977	5,408,584	29%		
St. Paul Travelers Companies	Travelers Casualty & Surety Co.	2008	14,960,247	5,222,788	19%		
USAA Group	USAA Casualty Insurance Co.	2004	4,721,088	1,702,478	22%	18%	
USAA Group	USAA Casualty Insurance Co.	2005	5,007,468	1,992,973	16%		
USAA Group	USAA Casualty Insurance Co.	2006	5,724,191	2,495,658	22%		
USAA Group	USAA Casualty Insurance Co.	2007	6,040,602	2,849,363	13%		
USAA Group	USAA Casualty Insurance Co.	2008					
			125,639,335	41,505,661			
			All Company Average				24%

Market American Underwriting Managers
Loss and Expense Ratios
Property

	2010 Budget		2009		2008		2007		2006		2005	
Written Premium	11,500,000		10,809,396		9,402,383		8,047,546		8,813,507		9,748,357	
Earned Premium	11,162,591		10,431,236		8,688,858		8,244,660		9,440,657		10,334,693	
Losses- Indemnity	5,919,798	53.0%	6,806,634	65.3%	5,665,709	65.2%	4,107,023	49.8%	4,718,824	50.0%	6,322,161	61.2%
LAE	781,381	7.0%	950,725	9.1%	783,056	9.0%	561,687	6.8%	789,389	8.4%	1,015,901	9.8%
ULAE	186,139	1.7%	234,515	2.2%	206,552	2.4%	208,598	2.5%	139,618	1.5%	314,575	3.0%
	6,887,318	61.7%	7,991,874	76.6%	6,655,317	76.6%	4,877,308	59.2%	5,647,831	59.8%	7,652,637	74.0%
Commissions												
Regular	2,495,854	21.7%	2,535,923	23.5%	2,208,655	23.5%	1,859,992	23.1%	2,021,544	22.9%	2,339,538	24.0%
Contingent	28,750	0.3%	31,206	0.3%	23,401	0.2%	20,107	0.2%	53,097	0.6%	25,484	0.3%
	2,524,604	22.0%	2,567,129	23.7%	2,232,056	23.7%	1,880,099	23.4%	2,074,641	23.5%	2,365,022	24.3%
Other Acquisition Expense												
Fronting Fees	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Selling Expense	7,353	0.1%	2,047	0.0%	2,449	0.0%	10,469	0.1%	2,967	0.0%	5,086	0.1%
	7,353	0.1%	2,047	0.0%	2,449	0.0%	10,469	0.1%	2,967	0.0%	5,086	0.1%
Premium Taxes & Licenses												
Premium Taxes-Direct	206,271	1.8%	183,893	1.7%	252,221	2.7%	156,880	1.9%	132,293	1.5%	160,846	1.6%
Licenses-Agent Appt. Fees	7,045	0.1%	1,946	0.0%	6,731	0.1%	6,227	0.1%	951	0.0%	4,741	0.0%
	213,316	1.9%	185,839	1.7%	258,952	2.8%	163,107	2.0%	133,244	1.5%	165,587	1.7%
General Expenses	2,108,974	18.3%	1,551,710	14.4%	1,413,967	15.0%	1,302,805	16.2%	1,278,335	14.5%	1,139,997	11.7%
Statutory Income	(578,974)		(1,867,363)		(1,873,883)		10,872		303,639		(993,636)	
Combined Ratio		103.9%		116.5%		118.2%		100.9%		99.4%		111.8%
Deferrals	101,796		(1,143)		194,847		(55,192)		(175,041)		(150,897)	
GAAP Income	(477,178)		(1,868,506)		(1,679,036)		(44,320)		128,598		(1,144,533)	

SERFF Tracking Number: MRKA-126945452 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARSDFRR-101
 TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
 Product Name: Special Dwelling Fire
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/16/2010	Rate and Rule	Rate Pages	02/04/2011	2010 AR SDF Rate Pages 1.pdf (Superseded)
12/16/2010	Rate and Rule	Rate Pages	02/04/2011	2010 AR SDF Rate Pages 3.pdf (Superseded)
01/26/2011	Supporting Document	NAIC loss cost data entry document	02/04/2011	Ar RF-1 MHO Paragon.pdf (Superseded)
01/24/2011	Supporting Document	NAIC loss cost data entry document	01/26/2011	Ar RF-1 MHO Paragon.pdf (Superseded)
12/13/2010	Supporting Document	NAIC loss cost data entry document	01/24/2011	Ar RF-1 MHO Paragon.pdf (Superseded)
12/13/2010	Supporting Document	Support	02/04/2011	2010 AR SDF Offbal.pdf (Superseded) AR DF Indications 2010.pdf DF Cat Load by State - AR.pdf

ARKANSAS DWELLING FIRE PROGRAM

DP-1 Base Rates

	Limit of Liability	DP-1 Coverage A	Limit of Liability	DP-1 Coverage A	Limit of Liability	DP-1 Coverage A
	\$1,000	0.665	50,000	2.009	99,000	3.867
	2,000	0.665	51,000	2.043	100,000	3.906
	3,000	0.665	52,000	2.074	101,000	3.945
	4,000	0.665	53,000	2.109	102,000	3.984
	5,000	0.665	54,000	2.143	103,000	4.023
	6,000	0.665	55,000	2.178	104,000	4.062
	7,000	0.665	56,000	2.209	105,000	4.101
	8,000	0.665	57,000	2.243	106,000	4.140
	9,000	0.665	58,000	2.278	107,000	4.179
	10,000	0.665	59,000	2.309	108,000	4.218
	11,000	0.700	60,000	2.346	109,000	4.257
	12,000	0.735	61,000	2.385	110,000	4.296
	13,000	0.765	62,000	2.424	111,000	4.335
	14,000	0.800	63,000	2.463	112,000	4.374
	15,000	0.835	64,000	2.502	113,000	4.413
	16,000	0.865	65,000	2.541	114,000	4.452
	17,000	0.900	66,000	2.580	115,000	4.491
	18,000	0.935	67,000	2.619	116,000	4.530
	19,000	0.970	68,000	2.658	117,000	4.569
	20,000	1.000	69,000	2.697	118,000	4.608
	21,000	1.035	70,000	2.736	119,000	4.647
	22,000	1.070	71,000	2.775	120,000	4.686
	23,000	1.100	72,000	2.814	Each Add'l	0.039
	24,000	1.135	73,000	2.853	\$1,000, add	
	25,000	1.170	74,000	2.892		
	26,000	1.204	75,000	2.931		
	27,000	1.235	76,000	2.970		
	28,000	1.270	77,000	3.009		
	29,000	1.304	78,000	3.048		
	30,000	1.335	79,000	3.087		
	31,000	1.370	80,000	3.126		
	32,000	1.404	81,000	3.165		
	33,000	1.439	82,000	3.204		
	34,000	1.470	83,000	3.243		
	35,000	1.504	84,000	3.282		
	36,000	1.539	85,000	3.321		
	37,000	1.574	86,000	3.360		
	38,000	1.604	87,000	3.399		
	39,000	1.639	88,000	3.438		
	40,000	1.674	89,000	3.477		
	41,000	1.704	90,000	3.516		
	42,000	1.739	91,000	3.555		
	43,000	1.774	92,000	3.594		
	44,000	1.809	93,000	3.633		
	45,000	1.839	94,000	3.672		
	46,000	1.874	95,000	3.711		
	47,000	1.909	96,000	3.750		
	48,000	1.939	97,000	3.789		
	49,000	1.974	98,000	3.828		

Owner Occupied Base Rates

PC	DP-1
1-3	324
4-6	324
7-8	454
9-10	778

270
270

Rental Base Rates

PC	DP-1
1-3	282
4-6	243
7-8	395
9-10	677

243
243

Territory Relativities

A	1.00
B	1.40

Construction Relativities

Frame	1.00
Masonry	0.90

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

Form RF-1

1.	This filing transmittal is part of Company Tracking #	ARMHORR-101	Rev. 4/96
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	Not applicable.	
Company Name		Company NAIC Number	
3.	A. Markel American Insurance Company	B. 28932	
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. 30.0 Homeowner/Auto Combinations	B. 30.1000 Dwelling Fire/Personal Liability	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Owner Occupied - Base Rate	40.7%	20%					
Rental/Seasonal - Base Rate	40.7%	16%					
Personal Property	40.7%	10%					
TOTAL OVERALL EFFECT	38.2%	15.10%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	328	18.26%	4/1/2009	215,860	335,493	155.40%	57.70%
2008	325	0.00%	n/a	176,632	332,088	188.00%	74.50%
2007	234	0.00%	n/a	58,957	3,020	5.10%	42.70%
2006	0	0.0%	n/a	0	0	0.00%	31.70%
2005	0	0.0%	n/a	0	0	0.00%	67.50%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	22.1%
B. General Expense + ULAE	20.0%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	13%
E. Other (explain)=Invstmt Inc.	0.16%
F. TOTAL	56.8%

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

9. 20% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):

10. 0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Primary risk with dwelling only coverage

No decreases.

ARKANSAS DWELLING FIRE PROGRAM

OTHER RATING PROVISIONS

A. RELATED PRIVATE STRUCTURES COVERAGE

Coverage is available in all Protection Classes. Coverage may be written at the following rate per \$1,000 or any portion thereof with a \$250 deductible.

Per \$1,000: \$3

B. PERSONAL PROPERTY COVERAGE

Rates are per \$1,000 of coverage. Multi-family unit surcharges apply.

Protection Class	Territory 1	Territory 2
1-6	\$5.50	\$7.70
7-8	\$7.70	\$10.78
9-10	\$8.25	\$11.55

C. PERSONAL LIABILITY

Coverage is available for owner occupied and seasonal dwellings. Includes \$500 of Medical Payments coverage and \$10,000 Animal Liability sublimit.

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

D. OWNERS', LANDLORDS' AND TENANTS' LIABILITY

Coverage is available on rental dwellings. Includes \$500 of Medical Payments coverage.

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

E. VACANT PREMISES LIABILITY

Coverage is available on vacant dwellings. Includes \$500 of Medical Payments coverage.

Three Month Premium:

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

Six Month Premium:

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$70	\$100	\$140	\$200

F. MEDICAL PAYMENTS

To increase coverage, add the following additional premium:

<u>Coverage</u>	<u>Rate</u>
\$1,000:	\$5

G. ADDITIONAL LIVING COST OR FAIR RENTAL VALUE

Coverage can either:

- Provide Additional Living Expense for owner occupied dwellings in the DP-1 program, or
- Provide coverage for Fair Rental Value on Rental residences in the DP-1 program

Per \$1,000: \$5

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

Form RF-1

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Company Name		Company NAIC Number	
3.	A. Markel American Insurance Company	B. 28932	
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. 30.0 Homeowner/Auto Combinations	B. 30.1000 Dwelling Fire/Personal Liability	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Owner Occupied - Base Rate	40.7%	20%					
Rental/Seasonal - Base Rate	40.7%	16%					
Personal Property	40.7%	10%					
TOTAL OVERALL EFFECT	15.1%	38.20%					

6. 5 Year History Rate Change History

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2008	325	0.00%	n/a	176,632	332,088	188.00%	74.50%
2007	234	0.00%	n/a	58,957	3,020	5.10%	42.70%
2006	0	0.0%	n/a	0	0	0.00%	31.70%
2005	0	0.0%	n/a	0	0	0.00%	67.50%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	22.1%
B. General Expense + ULAE	20.0%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	13%
E. Other (explain)=Invstmt Inc.	0.16%
F. TOTAL	56.8%

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

9. 20% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):

10. 0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Primary risk with dwelling only coverage

No decreases.

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

Form RF-1

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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	Not applicable.	
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Personal Property	40.7%	10%					
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6. 5 Year History Rate Change History

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2006	0	0.0%	n/a	0	0	0.00%	31.70%
2005	0	0.0%	n/a	0	0	0.00%	67.50%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	22.1%
B. General Expense + ULAE	20.0%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	13%
E. Other (explain)=Invstmt Inc.	0.16%
F. TOTAL	56.8%

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

9. 20% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):

10. 0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Primary risk with dwelling only coverage

No decreases.

Arkansas Dwelling Fire Program Offbalance

Primary

Coverage	W/P	% Change	Impact
Dwelling	59,737	1.20	11,947
Other Structures	652	1.00	0
Contents	9,939	1.10	994
ALE/Loss of Use	1,084	1.00	0
Personal Liability	3,485	1.00	0
Medical Payments	59	1.00	0
Misc	1,718	1.00	0
Totals	76,674		12,941

Seasonal

Coverage	W/P	% Change	Impact
Dwelling	5,875	1.16	940
Other Structures	15	1.00	0
Contents	250	1.10	25
ALE/Loss of Use	0	1.00	0
Personal Liability	375	1.00	0
Medical Payments	0	1.00	0
Misc	145	1.00	0
Totals	6,660		965

Rental

Coverage	W/P	% Change	Impact
Dwelling	116,292	1.16	18,607
Other Structures	392	1.00	0
Contents	489	1.10	49
ALE/Loss of Use	15	1.00	0
Personal Liability	10,579	1.00	0
Medical Payments	155	1.00	0
Misc	2,886	1.00	0
Totals	130,808		18,656

Vacant

Coverage	W/P	% Change	Impact
Dwelling	1,743	1.00	0
Other Structures	0	1.00	0
Contents	15	1.10	2
ALE/Loss of Use	0	1.00	0
Personal Liability	0	1.00	0
Medical Payments	0	1.00	0
Misc	294	1.00	0
Totals	2,052		2

Overall Rate Impact

15.1%
