

SERFF Tracking Number: PERR-126935391 State: Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
Company Tracking Number: PURE-HO-AR-11-01-R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Filing at a Glance

Company: Privilege Underwriters Reciprocal Exchange

Product Name: PURE High Value Homeowners SERFF Tr Num: PERR-126935391 State: Arkansas

Program

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: PURE-HO-AR-11-01-R State Status: Fees verified and received

Combinations

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Nancy Horton

Authors: Lois Pimentel, Addy Anggelico, Shera Fournier

Disposition Date: 03/14/2011

Date Submitted: 02/22/2011

Disposition Status: Filed

Effective Date Requested (New): 03/24/2011

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PURE-HO-AR-11-01-R

Status of Filing in Domicile: Not Filed

Project Number: PURE-HO-AR-11-01-R

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/14/2011

State Status Changed: 02/23/2011

Deemer Date:

Created By: Shera Fournier

Submitted By: Addy Anggelico

Corresponding Filing Tracking Number: PURE-HO-AR-11-01-F

Filing Description:

On behalf of Privilege Underwriters Reciprocal Exchange ("PURE" or the "Company"), we are submitting this filing to introduce their new High Value Homeowner Program.

Please see the memorandum for further details.

PURE respectfully requests that the proposed rates and rules be implemented for all policies effective on and after March 24, 2011 or the earliest possible date of acknowledgment or approval.

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Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items in this filing, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

Fournier Shera, Filing Analyst doi@perrknight.com
 881 Alma Real Drive Suite 205 310-230-9339 [Phone] 150 [Ext]
 Pacific Palisades, CA 90272 310-230-8529 [FAX]

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Privilege Underwriters Reciprocal Exchange	CoCode: 12873	State of Domicile: Florida
800 Corporate Drive	Group Code:	Company Type:
Suite 420	Group Name:	State ID Number:
Fort Lauderdale, FL 33334	FEIN Number: 20-8287105	
(954) 302-4675 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 for 1 rate/rule filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Privilege Underwriters Reciprocal Exchange	\$100.00	02/22/2011	44952214

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/14/2011	03/14/2011

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	03/09/2011	03/09/2011	Lois Pimentel	03/10/2011	03/10/2011
Pending Industry Response	Becky Harrington	02/23/2011	02/23/2011	Lois Pimentel	03/07/2011	03/07/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excess Flood	Note To Filer	Becky Harrington	03/14/2011	03/14/2011
Response	Note To Filer	Becky Harrington	03/09/2011	03/09/2011

SERFF Tracking Number: PERR-126935391 State: Arkansas
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 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Disposition

Disposition Date: 03/14/2011

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 3/10/11 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):
Privilege Underwriters Reciprocal Exchange	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memorandum and Comparison	Filed	Yes
Supporting Document	Letter of Authorization	Filed	Yes
Supporting Document (revised)	Choice Point Attract One Model	Filed	No
Supporting Document	Choice Point Attract One Model		No
Supporting Document	20110307 Response letter	Filed	Yes
Supporting Document	20110309 Response letter	Filed	Yes
Rate	HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL	Filed	Yes
Rate	HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL	Filed	Yes
Rate	Arkansas Exception Pages	Filed	Yes
Rate (revised)	Arkansas Exception Pages	Filed	Yes
Rate	Arkansas Exception Pages		Yes
Rate	Arkansas Exception Pages		Yes

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Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/09/2011

Submitted Date 03/09/2011

Respond By Date

Dear Fournier Shera,

This will acknowledge receipt of the recent response.

Objection 1

Comment: Clarification for Objection 6 - Extended Replacement Cost/Replacement Cost endorsements rules.

The endorsement title refers to "replacement cost" while the language refers to "reconstruction". The rule is similar.

Objection 2

Comment: Clarification on fungi.

Please confirm that mold/fungi that is the result of a covered cause of loss will be covered up to the dwelling limit if loss is to the dwelling. Bulletin 2-2002 allows for the exclusion of mold for liability or remediation or the reduction of either or both. Damage to the structure or contents that is the result of a coverage cause of loss must be provided up to those limits.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

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Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/10/2011
Submitted Date 03/10/2011

Dear Becky Harrington,

Comments:

Thank you for your continued review of this filing.

Response 1

Comments: Please see the attached response letter and revised materials.

Related Objection 1

Comment:

Clarification for Objection 6 - Extended Replacement Cost/Replacement Cost endorsements rules.

The endorsement title refers to "replacement cost" while the language refers to "reconstruction". The rule is similar.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Please see the attached response letter and revised materials.

Related Objection 1

Comment:

Clarification on fungi.

Please confirm that mold/fungi that is the result of a covered cause of loss will be covered up to the dwelling limit if loss is to the dwelling. Bulletin 2-2002 allows for the exclusion of mold for liability or remediation or the reduction of either or both. Damage to the structure or contents that is the result of a coverage cause of loss must be

SERFF Tracking Number: PERR-126935391 State: Arkansas
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provided up to those limits.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Choice Point Attract One Model

Comment:

Satisfied -Name: 20110309 Response letter

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	
Previous Version			
Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	
Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	

Thank you.

Sincerely,

Addy Angelico, Lois Pimentel, Shera Fournier

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/23/2011

Submitted Date 02/23/2011

Respond By Date

Dear Fournier Shera,

This will acknowledge receipt of the captioned filing.

Objection 1

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14
(Rate)

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment: Provide the AR statute allowing the charging of the surplus contribution charge.

Objection 2

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14
(Rate)

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment: Pursuant to ACA 23-67-409, the financial responsibility scoring model must be filed.

Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the Financial Responsibility Class factors.

Objection 3

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14
(Rate)

Comment: Provide statistical justification for the first loss factors.

Objection 4

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment: Earthquake rates for masonry construction appear excessive. Please provide justification.

Are EQ zones the same as the other perils rating zones? Provide a map showing the zone areas.

Objection 5

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment: Provide evidence that the Fungi coverage complies with Bulletin 2-2002.

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 Company Tracking Number: PURE-HO-AR-11-01-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/07/2011
 Submitted Date 03/07/2011

Dear Becky Harrington,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment:

Provide the AR statute allowing the charging of the surplus contribution charge.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Choice Point Attract One Model

Comment:

Satisfied -Name: 20110307 Response letter

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	
Previous Version			
Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	

SERFF Tracking Number: PERR-126935391 State: Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Response 2

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment:

Pursuant to ACA 23-67-409, the financial responsibility scoring model must be filed.

Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the Financial Responsibility Class factors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)

Comment:

Provide statistical justification for the first loss factors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: PERR-126935391 State: Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
Company Tracking Number: PURE-HO-AR-11-01-R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

No Rate/Rule Schedule items changed.

Response 4

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment:

Earthquake rates for masonry construction appear excessive. Please provide justification.

Are EQ zones the same as the other perils rating zones? Provide a map showing the zone areas.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment:

Provide evidence that the Fungi coverage complies with Bulletin 2-2002.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: PERR-126935391 State: Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
Company Tracking Number: PURE-HO-AR-11-01-R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Response 6

Comments: Please see the attached response letter and revised items.

Related Objection 1

Applies To:

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comment:

Descriptions for Extended Replacement Cost and Replacement Cost endorsements to not appear to correspond to the endorsement language.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

Addy Anggelico, Lois Pimentel, Shera Fournier

SERFF Tracking Number: *PERR-126935391* *State:* *Arkansas*
Filing Company: *Privilege Underwriters Reciprocal Exchange* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *PURE-HO-AR-11-01-R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *PURE High Value Homeowners Program*
Project Name/Number: *PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R*

Note To Filer

Created By:

Becky Harrington on 03/14/2011 10:09 AM

Last Edited By:

Becky Harrington

Submitted On:

03/14/2011 10:18 AM

Subject:

Excess Flood

Comments:

Coverage acceptable as submitted. No need to withdraw.

Thanks

SERFF Tracking Number: PERR-126935391 *State:* Arkansas
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Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Note To Filer

Created By:

Becky Harrington on 03/09/2011 07:53 AM

Last Edited By:

Becky Harrington

Submitted On:

03/14/2011 10:18 AM

Subject:

Response

Comments:

Please do not respond to an objection letter until a complete response to all issues can be provided. If something being requested in unclear, please send a note to reviewer, call, or send an e-mail.

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A, new program

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):
Privilege Underwriters Reciprocal Exchange	N/A	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: PERR-126935391 State: Arkansas
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 03/14/2011	HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL	CO-1 thru CO-14	New	Condo Rate and Rule - Countrywide - 01132011.pdf
Filed 03/14/2011	HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL	HO-1 thru HO-17	New	Homeowners Rate and Rule - Countrywide - 01132011.pdf
Filed 03/14/2011	Arkansas Exception Pages	CO-AR-1 thru CO-AR-9	New	Condo Rate and Rule - Arkansas Exception Pages.pdf
Filed 03/14/2011	Arkansas Exception Pages	HO-AR-1 thru HO-AR-9	New	Homeowners Rate and Rule - Arkansas Exception pages.pdf



PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM
MANUAL
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HIGH VALUE Condo/Co-op/Tenants POLICY PROGRAM MANUAL

INTRODUCTION

The Condominium/Cooperative/Tenants Policy Program provides property and liability coverages using the forms and endorsements referred to in this manual.

RULE 1 - ELIGIBILITY-UNDERWRITING

A. GENERAL

Condominiums, Cooperatives or Rental Units with a combined Coverage "C" Contents replacement cost limit of at least \$100 thousand are eligible for the program.

B. INELIGIBLE RISKS

- Condominiums, Cooperatives or Rental Units under construction from ground up or undergoing major renovation.
- Condominiums, Cooperatives or Rental Units with 3 or more claims in the last 3 years.
- Condominiums, Cooperatives or Rental Units that are also covered by another insurance policy.
- Condominiums, Cooperatives or Rental Units that are Vacant with no intended occupancy during the policy period.

RULE 2 - POLICY PERIOD

The standard policy period is one year and may be extended for successive policy periods by renewal.

RULE 3 - CANCELLATION OR CHANGES IN LIMITS OF LIABILITY OR COVERAGE

If insurance is increased or reduced (or cancelled) the additional or return premium shall be computed on a pro-rata basis.

RULE 4 - PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc. apply.

RULE 5 - EXCESS FLOOD COVERAGE

In all counties, excess flood coverage is available. The excess flood endorsement provides coverage for direct loss to Contents in excess of the maximum limits available from the National Flood Insurance Program (NFIP). Excess flood losses are defined, for the purpose of this Rate and Rule as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is an insured property listed on the Declarations Page) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source or mudflow.

RULE 6 - WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by Privilege, the return premium will be carried to the next higher whole dollar.

RULE 7 - CONSTRUCTION DEFINITIONS

- A. Frame/Veneer – The building must have exterior walls built of wood or other combustible construction (including wood ironclad, stucco on wood, aluminum or plaster siding over frame or plaster on combustible supports) or combustible construction veneered with brick or stone.



- B. Masonry – The building must have exterior walls built of solid masonry or other fire resistive materials.
- C. Fire Resistive – The building must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.

RULE 8 – ALL OTHER PERIL PROTECTION CREDIT DEFINITIONS

CREDITS:

1. **Central Reporting Burglar Alarm Credit:** Is applicable for a condominium, cooperative or rental unit that has a direct reporting or central station burglar alarm system that is used.
2. **Central Reporting Fire Alarm Credit:** Is applicable for a condominium, cooperative or rental unit that has a direct reporting or central station fire alarm system that is used.
3. **Guard Gated Community Credit:** Is applicable for a condominium, cooperative or rental unit that is located in a gated community and meets all of the following criteria:
 - a. Vehicular and pedestrian access is restricted to entrances controlled by locked gates or guards at all times,
 - b. Proper Identification is required for entrance, and
 - c. All visitors are announce prior to entry
4. **Residential Sprinkler System Credit:** Is applicable for a condominium, cooperative or rental unit that has the living areas protected by a properly serviced and maintained sprinkler system.
5. **24 hour Doorman Credit:** Is applicable for a condominium, cooperative or rental unit that has a doorman present 24 hours a day.

Additionally, the following credits are applicable, but only if the building has a 24 hour doorman:

 - Locked or manned elevators
 - Surveillance camera in the lobby
6. **Water Leak Detection / Shut off device (No Alarm) Credit:** Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve.
7. **Water Leak Detection / Shut off device (With Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve and must also activate the central station or direct alarm system.

RULE 9 - SPECIAL TERMS AND CONDITIONS

For a risk with unusual circumstances, unusual loss history, or other special factors, special rates or conditions may be issued. These special rates or conditions may be requested either by the insured or the company, and must conform to individual state filing requirements, including Consent to Rate Regulations.

RULE 10 - SURPLUS CONTRIBUTION

PURE is a non-assessable reciprocal exchange and charges a contribution as a percent of premium. For the homeowners product, members pay a surplus contribution equal to 10% of their annual premium for each of the first 5 years that they are a member. The surplus contribution earns like premium, and should a member cancel during the policy term, a pro rata refund of the surplus contribution is made, in the same way as premium is refunded.

RULE 11 - MULTI-TIER PROGRAM



Pricing will be based on a multi-tier program with more than one rate level. An individual homeowner submission fits into only one tier based on definitive characteristics of the risk (coverage amount per square footage and prior losses).

Definition

1. Coverage Amount per Square Footage
 Refers to the coverage value (Content and Additions and Alterations) per square footage.
 - below 175
 - 175-225
 - 226-250
 - 251-300
 - 301-400
 - 400+

2. Prior Losses
 Refers to the number of losses in the last three years
 - None
 - Each Non-Water Damage
 - Each Water Damage

Note: Prior Losses do not include the first (if any) below - deductible claim not exceeding five hundred dollars.

3. Financial Responsibility Score

RULE 13 - PREMIUM COMPUTATION

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Tier is determined by summing the Tiering Points for each location. For example, a home which had suffered two water damage and one non-water damage loss in the prior 3 years and is greater than 400 square feet, would accumulate 4 Tiering Points and would be assigned tier “E”.

Step 1 -

Determine the Tier and Tier Factors by summing the Tiering points for the various factors and referencing the Tier Table. Multiply the Tier factor by the Financial Responsibility Tier factor.

Tiering Factors and Points

Coverage Amount per Square Footage	Tiering Points
below 175	6
175-225	4
226-250	2
251-300	1
301-400	0
400+	-1

Losses in Prior 3 Years	Tiering Points
None	0
Each Non-Water Damage	1
Each Water Damage	2

Note: Prior Losses do not include the first (if any) below - deductible claim not exceeding five hundred dollars.



Tier Table

Tiering Points	Tier	Factor
0 (or less)	A	1.00
1	B	1.05
2	C	1.10
3	D	1.15
4	E	1.20
5	F	1.25
6	G	1.30
7	H	1.35
8	I	1.40
9	J	1.45
10	K	1.50
11	L	1.55
12+	M	1.60

Tiering – Financial Responsibility

Credit Tier	PURE Selected Tier Factor
00F	.78
0F	.79
1F	.80
2F	.81
3F	.83
4F	.84
5F	.86
6F	.89
7F	.92
8F	.94
9F	1.00
10F	1.06
11F	1.15
12F	1.23
13F	1.32
14F	1.00

Base Premium Coverages

The calculation of the Base Premium is described below and includes:

- 50% of Dwelling Coverage for Contents coverage
- Other coverages, as described in the policy. See policy for complete coverage descriptions.

Premium Computation

Step 2-



Determine the Zone based upon the location of the dwelling

See Appendix A

Step 3-

Determine Base Premium 1 by multiplying the Base Premium for the Zone (See Appendices A and B) by the Increased Limit Factor and the Tiering Factor.

Increased Limits Factors

REFER TO STATE EXCEPTION PAGES

Interpolate for values between the lower and upper bands.

Base Premium by Zone

See Appendix B

Step 4-

Determine Base Premium 2 by multiplying Base Premium 1 by the sum of the Coverage Adjustment Credits and Debits to the Other Structures (“B”), Contents (“C”), Loss of Use (“D”) (see appendix C). Calculate Base Premium 2.

All Peril Protection Credit

Step 5-

Determine the Protection Class/Construction Type Factor.

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 to 6	1.00	.90	.80
7,8	1.30	1.17	1.04
9	1.50	1.35	1.20
10	2.50	2.25	2.00

Step 6-

Determine All Peril Protection_Credit 1 by adding 1 to the sum of the following credits.

<u>All Peril Protection Credits / Debits</u>	Credit / Debit
Central Reporting Burglar Alarm	5%
Central Reporting Fire Alarm	5%
Guard or Gated Community	5%
Residential Sprinkler System	5%
Water Leak Detection / Shut off device (No Alarm)	3%
Water Leak Detection / Shut off device (With Alarm)	5%
24 hr Doorman	3%
* Locked or Manned Elevators	1%



* Surveillance Camera 1%

Step 7-

Determine All Other Perils Deductible Factor:

REFER TO STATE EXCEPTION PAGES

Step 8-

Calculate Base Premium 3 by multiplying Base Premium 2 by (the product of Protection Class/Construction Type Factor, All Peril Protection Credit 1 and All Other Perils Deductible Factor).

Step 9-

Determine the total Percentage Credits/Surcharges by summing the following:

- 1) Occupancy Surcharges
 - a. Seasonal/Secondary Home Surcharge: A surcharge of **20%** is applicable, if the insured dwelling is a seasonal or secondary home. The surcharge does not apply if a full-time caretaker is present at the seasonal/secondary home while the owner is absent.
- 2) Companion Policy Credits
 - a. Primary Home Companion Credit: A credit of 20% is applicable to a seasonal or secondary house if there is also a primary residence insured on the same policy.
 - b. Auto Companion Credit: A credit of **10%, not to exceed \$500**, is applicable if the insured maintains an in force automobile insurance policy with the company.
 - c. Personal Excess Liability Credit. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force personal excess insurance policy with PURE
 - d. Jewelry & Art. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force Jewelry & Art insurance policy with PURE with a minimum scheduled insured amount of \$25,000 of Jewelry, or \$250,000 of Art, or some equivalent combination thereof.

Step 10-

Calculate Base Premium 4 by applying the total Percentage Credit/Surcharge Adjustment to Base Premium 3.

Excess Flood Base Premium Computation

If Excess Flood Coverage is selected, follow steps 17 through 19. Otherwise, proceed to step 20.

Step 11-

(Excess Flood Dwelling)

1. Determine Exposure amount (Coverage Limit Selected for Dwelling), Multiply by Flood Dwelling (A) Rate (see appendix G) = Excess Flood Dwelling Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix F (Exposure % = (Coverage Limit Selected / Coverage A)
3. Calculate Excess Flood Dwelling Premium 2 by multiplying Excess Flood Dwelling Premium 1 by First Loss Factor

Step 12-



(Excess Flood Contents)

1. Determine Exposure amount (Coverage Limit Selected for Contents), Multiply by Flood Contents (C) Rate (see appendix G) = Excess Flood Contents Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix F (Exposure % = (Coverage Limit Selected / Coverage C))
3. Calculate Excess Flood Contents Premium 2 by multiplying Excess Flood Contents Premium 1 by First Loss Factor

Step 13-

Calculate Total Flood Premium by adding Excess Flood Dwelling Premium 2 + Excess Flood Contents Premium 2

Step 14-

Determine Dollar Adjustments (including Workers Compensation) - (see Dollar Adjustments Appendix D)

Step 15-

Add charge for liability limit (if applicable)

<u>Amount of Liability Coverage (Primary)</u>	<u>Liability Premium</u>
\$ 300,000	\$80
\$ 500,000	\$110
\$1,000,000	\$140

*The Liability Premium includes \$10,000 of Medical Payments to Others.

Step 16-

Calculate Final Premium by adding Dollar Adjustments amount plus Total Flood Premium (if applicable) plus Liability Premium (if applicable) to Base Premium 4.

Step 17-

If the member is a part of a defined “Group Marketing” group that is filed and approved in the state. Apply the group’s specific Group Marketing discount to the final premium.

Step 18-

Apply the 10% surplus contribution to Base Premium 4 to get the final premium.

Appendix A- Territory Assignment

REFER TO STATE EXCEPTION PAGES

Appendix B- Rates

REFER TO STATE EXCEPTION PAGES



Appendix C- Coverage Adjustments

Loss Of Use Coverage Adjustment

<u>Loss Of Use Coverage</u>	<u>Premium Adjustment</u>
For 10% of Loss of Use	Subtract 3% of the Base Premium
For 0% Loss of Use	Subtract 7.5% of the Base Premium

Number of Stories Adjustment

<u>Floors</u>	<u>Premium Adjustment</u>
1 to 7	(+) 10%
8 to 15	0%
More than 15	(-) 5%

Floor Condo is On Adjustment

<u>Floor Condo is Located On</u>	<u>Premium Adjustment</u>
1 or 2	(+) 5%
3 and above	(+) 0%



Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

To apply dollar adjustments, subtract or add any applicable credits or surcharges to the policy premium. Dollar Adjustments are broken out in Extensions, Increases and Additions or Limitations and Exclusions

Extensions, Increases and Additions

Additional Insured

Use this endorsement to add a person or organization as an additional insured to a specific location listed on the policy.
There is no premium charge for this endorsement.

Additional Interests

Use this endorsement to add an additional mortgagee(s) not listed on the Declarations Page that has an interest in the residence to the policy. There is no premium charge for this endorsement.

Business Property Extension

Use this endorsement to extend coverage up to a specified amount for a covered loss to business property. The premium charge for this coverage is \$25 per \$2,500.

Ensuing Fungi Increase

The premium for houses automatically includes a limit of \$20,000 for ensuing fungi remediation expense coverage. This limit can be increased to \$50,000 for premium of \$107, or additional limits are available in increments of 10%, 25% and 100% of the amount of dwelling coverage.

<u>Percentage of Contents Coverage</u>	<u>Premium</u>
10%	\$225
25%	\$375
100%	\$850

Equipment Breakdown Enhancement Coverage

This endorsement provides equipment breakdown coverage (as defined in the endorsement) that would normally be excluded. A premium charge is required for each location where this coverage applies.

This coverage will be provided at a limit of \$100,000 per occurrence, subject to a \$500 deductible.

The rates for this coverage are as follows:

Coverage A limit for Dwellings or Coverage C limit for Condominiums/Coops/Tenants	Premium
Below \$1,000,000	\$50
\$1,000,000 to \$3,000,000	\$125
Over \$3,000,000	\$341

Attach Endorsement PHVH-018-GEN.



Flood Coverage Extension (DIC)

Primary Flood Coverage is available on a difference in conditions (DIC) basis if the residence premises is located in a FEMA designated low hazard flood zone (B, C, or X Flood Zone).

The charge for this endorsement is \$100.

Attach Endorsement PHVH-040-GEN.

Incidental Business Property Increase

Use this endorsement to increase the specified limit for a covered loss to property used for an incidental business, use this endorsement. The premium charge is \$25 per \$2,500.

Incidental Business Threshold Increase

The Homeowners Policy includes a definition of “incidental business.” This endorsement amends the definition by increasing the gross annual revenues earned.

Gross Annual Revenues	Charge
\$25,000	\$50
\$50,000	\$100

Landscaping Limit Increase

The base premium includes coverage for landscaping up to 5% of the greater between Dwelling and Contents coverage. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree shrub or plant. Use this endorsement to increase the coverage amount.

Landscaping Limit Increase

Tree Shrub or Plant Limit Aggregate Landscaping Coverage

	<u>Up to 5%</u>	<u>Above 5%</u>
\$5,000.00	included	\$3.00per \$1,000
\$10,000.00	\$2.00 per \$1,000	\$4.00 per \$1,000

Liability Extension

Use this endorsement to extend liability to another location. The premium charge is:

<u>Amount of Liability Coverage</u>	<u>Liability Premium</u>
\$ 300,000	\$30
\$ 500,000	\$35
\$1,000,000	\$42

Loss Assessment Increase

This policy provides \$50,000 in loss assessment coverage. To increase this coverage up to an additional \$50,000, use this endorsement. The premium charge is \$2 per \$1,000.

Loss Payable Clause

Use this endorsement to add loss payees names and addresses. There is no premium adjustment for this endorsement.

Limitations and Exclusions

Fine Arts Exclusion



Use this endorsement to remove coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Libel/Slander Exclusion

The definition of Personal Injury includes libel and slander. Use this endorsement to delete libel and slander from the definition. There is a \$5 premium credit for this endorsement

Premises Liability Limitation

Use this endorsement to limit liability coverage to personal injury and property damages caused by an occurrence at the residence. There is a \$5 premium credit for this endorsement.

Appendix – D Flood Rates

Flood Zone	Building Diagram #	Elevation Measure	Contents Rate							Building Rate								
			all	3+	Elevation					all	3+	Elevation						
					2	1	0	-1	-2	-3			2	1	0	-1	-2	-3
AE, A1-30, A Unnumbered	1,2,3,4	Min(a,d,e) - BFE		0.16	0.16	0.26	0.44	1.76	2.20	R		0.13	0.14	0.18	0.29	1.18	1.48	R
	1 (with vented garage)	Min(a,e) - BFE		0.16	0.16	0.26	0.44	1.76	2.20	R		0.13	0.14	0.18	0.29	1.18	1.48	R
	5	Min(a,e) - BFE		0.23	0.23	0.36	0.55	2.20	2.76	R		0.19	0.19	0.24	0.36	1.48	1.84	R
	6	Min(a,e) - BFE		0.11	0.11	0.19	0.28	1.10	1.38	R		0.09	0.10	0.13	0.19	0.74	0.93	R
	6 (with vented enclosure)	Min(b,e) - BFE		0.29	0.30	0.48	0.71	2.86	3.59	R		0.24	0.25	0.31	0.48	1.91	2.39	R
	7	Min(a,d,e) - BFE		0.16	0.16	0.26	0.35	1.44	1.79	R		0.13	0.14	0.18	0.24	0.95	1.19	R
	7 (with vented enclosure)	Min(b,e) - BFE		0.34	0.34	0.55	0.83	3.31	4.14	R		0.28	0.29	0.36	0.55	2.20	2.76	R
	8	Min(a,d,e) - BFE		0.16	0.16	0.26	0.35	1.44	1.79	R		0.13	0.14	0.18	0.24	0.95	1.19	R
	8 (with vented enclosure)	Min(b,e) - BFE		0.29	0.30	0.48	0.71	2.86	3.59	R		0.24	0.25	0.31	0.48	1.91	2.39	R
AO-AH (Certified)	all	na	0.15								0.12							
AO-AH (Not Certified)	all	na	0.35								0.29							
A99, B,C,X	1,2,3,4, 5	na	0.15								0.12							
	6	na	0.23								0.15							
	7,8	na	0.31								0.21							
D	1,2,3,4	na	0.76								0.35							
	6	na	R								R							
PRP - B, C, X	7,8	na	R								R							
	all	na	0.21								0.09							
V1-V30, VE	1,2,3,4	Min(a,d,e) - BFE		0.32	0.32	0.77	1.14	2.64	3.53	R		0.44	0.48	0.62	0.99	1.98	2.64	R
	1 (with vented garage)	Min(a,d,e) - BFE		0.32	0.32	0.77	1.14	2.64	3.53	R		0.44	0.48	0.62	0.99	1.98	2.64	R
	5	Min(c,e) - BFE		0.57	0.51	0.62	1.23	1.77	2.21	R		0.57	0.78	1.02	1.77	2.21	2.64	R
	6	Min(a,d,e) - BFE		0.06	0.14	0.12	0.24	0.36	0.56	R		0.14	0.20	0.21	0.44	0.62	0.71	R
	6 (with vented enclosure)	Min(c,e) - BFE		0.65	0.71	0.86	1.07	1.34	1.67	R		0.71	0.96	1.43	1.94	2.39	2.91	R
	7 (with or without venting)	Min(a,d,e) - BFE		0.35	0.41	0.57	0.80	1.32	2.21	R		0.35	0.41	0.57	0.80	1.32	2.21	R
	8 (with or without venting)	Min(a,d,e) - BFE		0.35	0.41	0.57	0.80	1.32	2.21	R		0.35	0.41	0.57	0.80	1.32	2.21	R

Reference

BFE Base Flood Elevation: _____

What is the elevation of the:

- a) Top of bottom floor (including basement, crawl space, or enclosure floor)? _____
- b) Top of the next floor? _____
- c) Bottom of the lowest horizontal structural member (V Zones only)? _____
- d) Bottom of the attached garage (top of slab)? _____
- e) Lowest elevation of machinery or equipment servicing the building? _____



Appendix E - First Loss Factors

First Loss Factor Table

Exposure Percentage	Factor	Exposure Percentage	Factor
1.00%	0.062	51.00%	0.645
2.00%	0.107	52.00%	0.653
3.00%	0.133	53.00%	0.66
4.00%	0.16	54.00%	0.667
5.00%	0.187	55.00%	0.674
6.00%	0.197	56.00%	0.796
7.00%	0.208	57.00%	0.801
8.00%	0.219	58.00%	0.807
9.00%	0.229	59.00%	0.812
10.00%	0.24	60.00%	0.71
11.00%	0.251	61.00%	0.718
12.00%	0.261	62.00%	0.726
13.00%	0.272	63.00%	0.734
14.00%	0.283	64.00%	0.742
15.00%	0.293	65.00%	0.75
16.00%	0.304	66.00%	0.758
17.00%	0.315	67.00%	0.766
18.00%	0.325	68.00%	0.774
19.00%	0.336	69.00%	0.782
20.00%	0.347	70.00%	0.79
21.00%	0.357	71.00%	0.797
22.00%	0.368	72.00%	0.804
23.00%	0.379	73.00%	0.811
24.00%	0.389	74.00%	0.818
25.00%	0.4	75.00%	0.825
26.00%	0.42	76.00%	0.832
27.00%	0.44	77.00%	0.839
28.00%	0.455	78.00%	0.846
29.00%	0.465	79.00%	0.853
30.00%	0.475	80.00%	0.86
31.00%	0.484	81.00%	0.867
32.00%	0.493	82.00%	0.874
33.00%	0.502	83.00%	0.881
34.00%	0.51	84.00%	0.888
35.00%	0.518	85.00%	0.895
36.00%	0.527	86.00%	0.902
37.00%	0.535	87.00%	0.909
38.00%	0.543	88.00%	0.916
39.00%	0.551	89.00%	0.923
40.00%	0.559	90.00%	0.93
41.00%	0.567	91.00%	0.937
42.00%	0.575	92.00%	0.944
43.00%	0.583	93.00%	0.951
44.00%	0.591	94.00%	0.958

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril – Multistate
High Value Condominium/Cooperative/Tenants Program
Revision Date: 01/13/2011



45.00%	0.598	95.00%	0.965
46.00%	0.606	96.00%	0.972
47.00%	0.614	97.00%	0.979
48.00%	0.622	98.00%	0.986
49.00%	0.63	99.00%	0.993
50.00%	0.637	100.00%	1



PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL
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HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL

INTRODUCTION

The High Value Homeowners Policy Program provides property and liability coverages using the forms and endorsements referred to in this manual.

RULE 1 - ELIGIBILITY-UNDERWRITING

INELIGIBLE RISKS

- Dwellings under construction from ground up or undergoing major renovation as new business.
- Dwellings with 3 or more claims in the last 3 years.
- Dwellings that are also covered by another insurance policy.
- Dwellings that are Vacant with no intended occupancy during the policy period.

RULE 2 - POLICY PERIOD

The standard policy period is one year and may be extended for successive policy periods by renewal.

RULE 3 - CANCELLATION OR CHANGES IN LIMITS OF LIABILITY OR COVERAGE

If insurance is increased or reduced, the additional premium shall be computed on a pro-rata basis.

RULE 4 - PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc. apply.

RULE 5 - EXCESS FLOOD COVERAGE

In all counties, excess flood coverage is available. The excess flood endorsement provides coverage for direct loss to Dwelling and Contents in excess of the maximum limits available from the National Flood Insurance Program (NFIP). Excess flood losses are defined, for the purpose of this Rate and Rule as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is an insured property listed on the Declarations Page) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source or mudflow.

RULE 6 - WHOLE DOLLAR PREMIUM RULE

- A. Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.
- B. In the event of cancellation by PURE, the return premium will be carried to the next higher whole dollar.

RULE 7 - CONSTRUCTION DEFINITIONS

- A. Frame/Veneer – The house must have exterior walls built of wood or other combustible construction (including wood ironclad, stucco on wood, aluminum or plaster siding over frame or plaster on combustible supports) or combustible construction veneered with brick or stone.
- B. Masonry – The house must have exterior walls built of solid masonry or other fire resistive materials.
- C. Fire Resistive – The house must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.



RULE 8 – ALL OTHER PERIL PROTECTION CREDIT/DEBIT DEFINITIONS

A. CREDITS:

1. **Central Reporting Burglar Alarm Credit:** Is applicable if a dwelling has a direct reporting or central station burglar alarm system that is used.
 2. **Central Reporting Fire Alarm Credit:** Is applicable if a dwelling has a direct report or central station fire alarm system that is used.
 3. **Guard Gated Community Credit:** Is applicable for a dwelling that is located in a gated community and meets all of the following criteria:
 1. Vehicular and pedestrian access is limited to entrances controlled by locked gates or guards at all times,
 2. Proper Identification is required for entrance, and
 3. Prior to entry, all visitors are announced
 4. **Residential Sprinkler Credit:** Is applicable for a dwelling that has all enclosed spaces protected by an appropriately maintained sprinkler system.
 5. **Low Temperature Monitoring Device Credit** – Is applicable for a dwelling that has a system that transmits an alarm to a central station in the event that the temperature in the house falls below a level that puts the plumbing systems in the house at risk of freezing
 6. **Water Leak Detection / Shut off device (No Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve.
 7. **Water Leak Detection / Shut off device (With Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve and must also activate the central station or direct alarm system.
- B. Additional Credits are available for a dwelling that has exceptional protection. The maximum total credit for credits 1 - 8 is 12%.
1. **External Perimeter Security Protection Credit:** Is applicable for a dwelling in which the entire external perimeter of the dwelling that consists of any one of the following:
 1. Closed Circuit TV cameras monitored 24 hours a day.
 2. External, motion activated detection system monitored 24 hours a day.
 2. **Full-time live in caretaker credit:** Is applicable if a dwelling has a full-time, year round, live-in caretaker.
 3. **24 Hour Signal Continuity Protection Credit:** Is applicable for a dwelling in which a back up cellular system ensures that in the event that primary communication is cut off for the central station fire or burglar alarm systems, a back up source will continue communications.
 4. **Sprinkler System With Water Flow Alarm Credit:** Is applicable for a dwelling with a sprinkler system with a water flow alarm that activates a central station or direct alarm.
 5. **Gas Leak Detector Credit:** Is applicable for a dwelling that has an explosive gas leak detector that activates a central station alarm.
 6. **Lightning Protection System Credit:** Is applicable for a dwelling that has an Underwriting Laboratories Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning surge arresters which protect the electrical wiring and all electronic devices for the entire house.
 7. **External Perimeter Gate Credit:** Is applicable for a dwelling where vehicular and pedestrian access is restricted to entrances controlled by locked or electronic gates. This credit is not applicable for dwellings in which the guard gated community credit already applies.



- 8 **Back up Generator Credit:** Is applicable for a dwelling that has a permanently installed, electrical power back up generator capable of servicing heat, light, alarm and sprinkler systems.

RULE 9 - SPECIAL TERMS AND CONDITIONS

For a risk with unusual circumstances, unusual loss history, or other special factors, special rates or conditions may be issued. These special rates or conditions may be requested either by the insured or the company, and must conform to individual state filing requirements, including Consent to Rate Regulations.

RULE 10 - SURPLUS CONTRIBUTION

PURE is a non-assessable reciprocal exchange and charges a contribution as a percent of premium. For the homeowners product, members pay a surplus contribution equal to 10% of their annual premium for each of the first 5 years that they are a member. The surplus contribution earns like premium, and should a member cancel during the policy term, a pro rata refund of the surplus contribution is made, in the same way as premium is refunded.

RULE 11 - MULTI-TIER PROGRAM

Pricing will be based on a multi-tier program with more than one rate level. An individual homeowner submission fits into only one tier based on definitive characteristics of the risk (prior losses and Financial Responsibility Score).

Definition

1. Prior Losses - Refers to the number of losses in the last three years
 - None
 - Each Non-Water Damage
 - Each Water Damage
2. Financial Responsibility Score

RULE 12 - PREMIUM COMPUTATION

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Tier is determined by summing the Tiering Points for each location. For example, a home which had suffered two water damage and one non-water damage loss in the prior 3 years would accumulate 5 Tiering Points and would be assigned tier "F".

Step 1 -

Determine the Tier and Tier Factors by summing the Tiering points for the various factors and referencing the Tier Table. Multiply the Tier factor by the Financial Responsibility Tier factor.

Tiering Factors and Points

Losses in Prior 3 Years	Tiering Points
None	0
Each Non-Water Damage	1
Each Water Damage	2



Tier Table

Tiering Points	Tier	Factor
0 (or less)	A	1.00
1	B	1.05
2	C	1.10
3	D	1.15
4	E	1.20
5	F	1.25
6	G	1.30
7	H	1.35
8	I	1.40
9	J	1.45
10	K	1.50
11	L	1.55
12+	M	1.60

Tiering – Financial Responsibility (FR)

FR Tier	PURE Selected Tier Factor
00F	.78
0F	.79
1F	.80
2F	.81
3F	.83
4F	.84
5F	.86
6F	.89
7F	.92
8F	.94
9F	1.00
10F	1.06
11F	1.15
12F	1.23
13F	1.32
14F	1.00

Base Premium Coverages

The calculation of the Base Premium is described below and includes:

- 50% of Dwelling Coverage for Contents coverage
- Other coverages, as described in the policy. See policy for complete coverage descriptions.

Premium Computation

Step 2-



Determine the Zone based upon the location of the dwelling

See Appendix A

Step 3-

Determine Base Premium 1 by multiplying the Base Premium for the Zone (See Appendices A and B) by the Increased Limit Factor and the Tiering Factor.

Increased Limits Factors

REFER TO STATE EXCEPTION PAGES

Interpolate for values between the lower and upper bands.

Base Premium by Zone

See Appendix B

Step 4-

Determine Base Premium 2 by multiplying Base Premium 1 by the sum of the Coverage Adjustment Credits and Debits to the Other Structures ("B"), Contents ("C"), Loss of Use ("D") (see appendix C) and Age of Home/Year of Renovation (see appendix D). Calculate Base Premium 2.

All Peril Protection Credit

Step 5-

Determine the Protection Class/Construction Type Factor.

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 to 6	1.00	0.93	0.85
7,8	1.25	1.20	1.15
9	1.50	1.40	1.30
10	1.80	1.70	1.60



Step 6-

Determine All Peril Protection Credit 1 by adding 1 to the sum of the following credits.

<u>All Peril Protection Credit / Debits</u>	<u>Credit</u>
Central Reporting Burglar Alarm	5%
Central Reporting Fire Alarm	5%
Guard Gated Community	5%
Residential Sprinkler System	10%
Low Temperature Monitoring Device	2%
Water Leak Detection / Shut off device (No Alarm)	3%
Water Leak Detection / Shut off device (With Alarm)	5%
Exceptional Risk Credits (not to exceed 12%)	
External Perimeter Security Protection <i>** (can be either Closed Circuit TV) or (external motion detection system)</i>	5%
F/T Live in Caretaker	2%
24hr Signal Continuity	2%
Sprinkler system with water flow alarm	2%
Gas Leak detector	2%
Lightning Protection system	2%
External Perimeter Gate	2%
Back up Generator Credit	2%

Step 7-

Determine All Perils Deductible Factor:

REFER TO STATE EXCEPTION PAGES

Step 8-

Calculate Base Premium 3 by multiplying Base Premium 2 by (the product of Protection Class/Construction Type Factor, All Other Peril Protection Credit 1 and All Other Perils Deductible Factor).

Step 9-

Determine the total Percentage Credits/Surcharges by summing the following:

- 1) Occupancy Surcharges
 - a. Seasonal/Secondary Home Surcharge: A surcharge of **30%** is applicable, if the insured dwelling is a seasonal or secondary home. The 30% surcharge will reduce to 25% if the seasonal/secondary home is equipped with Water Leak Detection / Shut off device (No Alarm) OR a Low Temperature Monitoring Device. The 30% surcharge will reduce to 20% if the house consists of any one of the following:
 - there is a full time caretaker at the seasonal/secondary home while the owner is absent;
 - the seasonal/secondary home is protected by Water Leak Detection / Shut off device (With Alarm)
 - b. Rented to Others Surcharge: A surcharge of **25%** is applicable, if the insured dwelling is rented to others



- c. Vacancy Surcharge: A surcharge of **30%** is applicable, if the insured dwelling is to be vacant for more than 30 days
- 2) Companion Policy Credits
- a. Primary Home Companion Credit: A credit of 20% is applicable to a seasonal or secondary house if there is also a primary residence insured on the same policy.
 - b. Auto Companion Credit: A credit of **10%, not to exceed \$500**, is applicable if the insured maintains an in force automobile insurance policy with the company.
 - c. Personal Excess Liability Credit. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force personal excess insurance policy with PURE
 - d. Jewelry & Art. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force Jewelry & Art insurance policy with PURE with a minimum scheduled insured amount of \$25,000 of Jewelry, or \$250,000 of Art, or some equivalent combination thereof.

Step 10-

Calculate Base Premium 4 by applying the total Percentage Credit/Surcharge Adjustment to Base Premium 3.

Excess Flood Base Premium Computation

If Excess Flood Coverage is selected, follow steps 11 through 13. Otherwise, proceed to step 14.

Step 11-

(Excess Flood Dwelling)

1. Determine Exposure amount (Coverage Limit Selected for Dwelling), Multiply by Flood Dwelling (A) Rate (see appendix F) = Excess Flood Dwelling Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix H (Exposure % = (Coverage Limit Selected / Coverage A))
3. Calculate Excess Flood Dwelling Premium 2 by multiplying Excess Flood Dwelling Premium 1 by First Loss Factor

Step 12-

(Excess Flood Contents)

1. Determine Exposure amount (Coverage Limit Selected for Contents), Multiply by Flood Contents (C) Rate (see appendix F) = Excess Flood Contents Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix G (Exposure % = (Coverage Limit Selected / Coverage C))
3. Calculate Excess Flood Contents Premium 2 by multiplying Excess Flood Contents Premium 1 by First Loss Factor

Step 13-

Calculate Total Flood Premium by adding Excess Flood Dwelling Premium 2 + Excess Flood Contents Premium 2

Step 14-

Determine Dollar Adjustments (including Workers Compensation) - (see Dollar Adjustments Appendix E)

Step 15-

Add charge for liability limit (if applicable)



<u>Amount of Liability Coverage (Primary)</u>	<u>Liability Premium</u>
\$ 300,000	\$80
\$ 500,000	\$110
\$1,000,000	\$140

*The Liability Premium includes \$10,000 of Medical Payments to Others.

Step 16-

Calculate Final Premium by adding Dollar Adjustments amount plus Total Flood Premium (if applicable) plus Liability Premium (if applicable) to Base Premium 4.

Step 17-

If the member is a part of a defined “Group Marketing” group that is filed and approved in the state. Apply the group’s specific Group Marketing discount to the final premium.

Step 18-

Apply the 10% surplus contribution to Base Premium 4 to get the final premium.

Appendix A – Territory

REFER TO STATE EXCEPTION PAGES

Appendix B- Rates

REFER TO STATE EXCEPTION PAGES



Appendix C- Coverage Adjustments

Other Structures Coverage Adjustment

<u>Other Structures Coverage</u>	<u>Premium Adjustment</u>
For each 3% of OS of Dwelling Coverage	Add 2% of the Base Premium

Contents Coverage Adjustment

<u>Contents Coverage</u>	<u>Premium Adjustment</u>
For each 3% of Contents above 50% of Dwelling Coverage	Add 1% of the Base Premium
For each 2.5% of Contents below 50% of Dwelling Coverage	Subtract 1% of the Base Premium

Loss Of Use Coverage Adjustment

<u>Loss Of Use Coverage</u>	<u>Premium Adjustment</u>
For Loss of Use Coverage equal to 10% of coverage A	Subtract 3% of the Base Premium
For \$0 Loss of Use Coverage	Subtract 7.5% of the Base Premium

Appendix D- Age of Home/ Year of Renovation

The age of home is computed by subtracting the year of construction from the policy effective year. This credit does not apply if the Year of Renovation Credit applies.

Age of Home	Credit
0	-21.00%
1	-21.00%
2	-18.00%
3	-15.00%
4	-12.00%
5	-9.00%
6	-6.00%
7	-3.00%
8+	0.00%



To qualify for this credit, the house must have had the plumbing and heating systems and electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovations must have been completed by a licensed contractor in compliance with the local building codes.
This credit does not apply if the Age of Home Credit applies.

Years since Oldest Renovation	Credit
0	-17.00%
1	-17.00%
2	-15.00%
3	-12.00%
4	-9.00%
5	-6.00%
6	-3.00%
7+	-0.00%



Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

To apply dollar adjustments, subtract or add any applicable credits or surcharges to the policy premium. Dollar Adjustments are broken out in Extensions, Increases and Additions or Limitations and Exclusions

Extensions, Increases and Additions

Additional Insured

Use this endorsement to add a person or organization as an additional insured to a specific location listed on the policy.
There is no premium charge for this endorsement.

Additional Interests

Use this endorsement to add an additional mortgagee(s) not listed on the Declarations Page that has an interest in the residence to the policy. There is no premium charge for this endorsement.

Business Property Extension

Use this endorsement to extend coverage up to a specified amount for a covered loss to business property. The premium charge for this coverage is \$25 per \$2,500.

Earthquake Extension

This peril is automatically included for Contents coverage. Coverage can be purchased to cover losses to Dwelling and Other Structures. To determine the additional premium, the calculation is as follows:

1. Determine the rate per \$1,000 according to the construction and deductible option
2. Apply the rate to coverage A

Premium per \$1,000 of coverage

Deductible	Frame/Veneer	Masonry
2%	1.15	5.50
5%	1.00	5.00
10%	0.89	4.75
15%	0.78	4.45
20%	0.67	4.20
25%	0.56	3.95

Ensuing Fungi Increase

The premium for houses automatically includes a limit of \$20,000 for ensuing fungi remediation expense coverage. This limit can be increased in increments of 10%, 25% and 100% of the amount of dwelling coverage.

<u>Percentage of Dwelling Coverage</u>	<u>Premium</u>
10%	\$225
25%	\$375
100%	\$850



Equipment Breakdown Enhancement Coverage

This endorsement provides equipment breakdown coverage (as defined in the endorsement) that would normally be excluded. A premium charge is required for each location where this coverage applies.

This coverage will be provided at a limit of \$100,000 per occurrence, subject to a \$500 deductible.

The rates for this coverage are as follows:

Coverage A limit for Dwellings or Coverage C limit for Condominiums/Coops/Tenants	Premium
Below \$1,000,000	\$50
\$1,000,000 to \$3,000,000	\$125
Over \$3,000,000	\$341

Attach Endorsement PHVH-018-GEN.

Flood Coverage Extension (DIC)

Primary Flood Coverage is available on a difference in conditions (DIC) basis if the residence premises is located in a FEMA designated low hazard flood zone (B, C, or X Flood Zone).

The charge for this endorsement is \$100.

Attach Endorsement PHVH-040-GEN.

Incidental Business Property Increase

Use this endorsement to increase the specified limit for a covered loss to property used for an incidental business, use this endorsement. The premium charge is \$25 per \$2,500.

Incidental Business Threshold Increase

The Homeowners Policy includes a definition of “incidental business.” This endorsement amends the definition by increasing the gross annual revenues earned.

Gross Annual Revenues	Charge
\$25,000	\$50
\$50,000	\$100

Landscaping Limit Increase

The base premium includes coverage for landscaping up to 5% of the greater between Dwelling and Contents coverage. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree shrub or plant. Use this endorsement to increase the coverage amount.

Landscaping Limit Increase

Tree Shrub or Plant Limit Aggregate Landscaping Coverage

	Up to 5% included	Above 5% \$3.00 per \$1,000
\$5,000.00		
\$10,000.00	\$2.00 per \$1,000	\$4.00 per \$1,000



Liability Extension

Use this endorsement to extend liability to another location. The premium charge is:

<u>Amount of Liability Coverage</u>	<u>Liability Premium</u>
\$ 300,000	\$30
\$ 500,000	\$35
\$1,000,000	\$42

Loss Assessment Increase

This policy provides \$50,000 in loss assessment coverage. To increase this coverage up to an additional \$50,000, use this endorsement. The premium charge is \$2 per \$1,000.

Loss Payable Clause

Use this endorsement to add loss payees names and addresses. There is no premium adjustment for this endorsement.

Limitations and Exclusions

Extended Replacement Cost

This policy provides Guaranteed Rebuilding Cost Coverage on the dwelling and other structures, which pays the reconstruction cost for the dwelling and other structures, even if this amount is greater than the coverage limit shown for that location on the Declarations. Guaranteed Rebuilding Cost Coverage can be replaced with Extended Rebuilding Cost Coverage which pays the reconstruction cost for the dwelling and other structures up to 200% of the coverage limit shown for that location on the Declarations. There is a \$5 premium credit for this endorsement.

Replacement Cost Coverage

If Guaranteed Replacement Cost Coverage on the dwelling is removed and Replacement Cost Coverage is selected as the only payment basis for the dwelling and other structures, regardless of the covered peril, this endorsement is applicable. There is a \$10 premium credit for this endorsement.

Fine Arts Exclusion

Use this endorsement to remove coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Libel/Slander Exclusion

The definition of Personal Injury includes libel and slander. Use this endorsement to delete libel and slander from the definition. There is a \$5 premium credit for this endorsement.

Premises Liability Limitation

Use this endorsement to limit liability coverage to personal injury and property damages caused by an occurrence at the residence. There is a \$5 premium credit for this endorsement.



Appendix – F Flood Rates

Flood Zone	Building Diagram #	Elevation Measure	Contents Rate							Building Rate								
			all	3+	2	Elevation					all	3+	2	Elevation				
						1	0	-1	-2	-3				1	0	-1	-2	-3
AE, A1-30, A Unnumbered	1,2,3,4	Min(a,d,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R		0.13	0.14	0.18	0.29	1.18	1.48	R	
	1 (with vented garage)	Min(a,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R		0.13	0.14	0.18	0.29	1.18	1.48	R	
	5	Min(a,e) - BFE	0.23	0.23	0.36	0.55	2.20	2.76	R		0.19	0.19	0.24	0.36	1.48	1.84	R	
	6	Min(a,e) - BFE	0.11	0.11	0.19	0.28	1.10	1.38	R		0.09	0.10	0.13	0.19	0.74	0.93	R	
	6 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R		0.24	0.25	0.31	0.48	1.91	2.39	R	
	7	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R		0.13	0.14	0.18	0.24	0.95	1.19	R	
	7 (with vented enclosure)	Min(b,e) - BFE	0.34	0.34	0.55	0.83	3.31	4.14	R		0.28	0.29	0.36	0.55	2.20	2.76	R	
	8	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R		0.13	0.14	0.18	0.24	0.95	1.19	R	
	8 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R		0.24	0.25	0.31	0.48	1.91	2.39	R	
AO-AH (Certified)	all	na	0.15								0.12							
AO-AH (Not Certified)	all	na	0.35								0.29							
A99, B,C,X	1,2,3,4, 5	na	0.15								0.12							
	6	na	0.23								0.15							
	7,8	na	0.31								0.21							
D	1,2,3,4	na	0.76								0.35							
	6	na	R								R							
	7,8	na	R								R							
PRP - B, C, X	all	na								0.09								
V1-V30, VE	1,2,3,4	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R		0.44	0.48	0.62	0.99	1.98	2.64	R	
	1 (with vented garage)	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R		0.44	0.48	0.62	0.99	1.98	2.64	R	
	5	Min(c,e) - BFE	0.57	0.51	0.62	1.23	1.77	2.21	R		0.57	0.78	1.02	1.77	2.21	2.64	R	
	6	Min(a,d,e) - BFE	0.06	0.14	0.12	0.24	0.36	0.56	R		0.14	0.20	0.21	0.44	0.62	0.71	R	
	6 (with vented enclosure)	Min(c,e) - BFE	0.65	0.71	0.86	1.07	1.34	1.67	R		0.71	0.96	1.43	1.94	2.39	2.91	R	
	7 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R		0.35	0.41	0.57	0.80	1.32	2.21	R	
	8 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R		0.35	0.41	0.57	0.80	1.32	2.21	R	

Reference

BFE

Base Flood Elevation: _____

What is the elevation of the:

- a) Top of bottom floor (including basement, crawl space, or enclosure floor)? _____
- b) Top of the next floor? _____
- c) Bottom of the lowest horizontal structural member (V Zones only)? _____
- d) Bottom of the attached garage (top of slab)? _____
- e) Lowest elevation of machinery or equipment servicing the building? _____



Appendix G - First Loss Factors

First Loss Factor Table

Exposure Percentage	Factor	Exposure Percentage	Factor
1.00%	0.062	51.00%	0.645
2.00%	0.107	52.00%	0.653
3.00%	0.133	53.00%	0.66
4.00%	0.16	54.00%	0.667
5.00%	0.187	55.00%	0.674
6.00%	0.197	56.00%	0.796
7.00%	0.208	57.00%	0.801
8.00%	0.219	58.00%	0.807
9.00%	0.229	59.00%	0.812
10.00%	0.24	60.00%	0.71
11.00%	0.251	61.00%	0.718
12.00%	0.261	62.00%	0.726
13.00%	0.272	63.00%	0.734
14.00%	0.283	64.00%	0.742
15.00%	0.293	65.00%	0.75
16.00%	0.304	66.00%	0.758
17.00%	0.315	67.00%	0.766
18.00%	0.325	68.00%	0.774
19.00%	0.336	69.00%	0.782
20.00%	0.347	70.00%	0.79
21.00%	0.357	71.00%	0.797
22.00%	0.368	72.00%	0.804
23.00%	0.379	73.00%	0.811
24.00%	0.389	74.00%	0.818
25.00%	0.4	75.00%	0.825
26.00%	0.42	76.00%	0.832
27.00%	0.44	77.00%	0.839
28.00%	0.455	78.00%	0.846
29.00%	0.465	79.00%	0.853
30.00%	0.475	80.00%	0.86
31.00%	0.484	81.00%	0.867
32.00%	0.493	82.00%	0.874
33.00%	0.502	83.00%	0.881
34.00%	0.51	84.00%	0.888
35.00%	0.518	85.00%	0.895
36.00%	0.527	86.00%	0.902
37.00%	0.535	87.00%	0.909
38.00%	0.543	88.00%	0.916
39.00%	0.551	89.00%	0.923
40.00%	0.559	90.00%	0.93
41.00%	0.567	91.00%	0.937
42.00%	0.575	92.00%	0.944
43.00%	0.583	93.00%	0.951
44.00%	0.591	94.00%	0.958

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril – Multistate
High Value Homeowner Program
Revision Date: 01/13/2011



45.00%	0.598	95.00%	0.965
46.00%	0.606	96.00%	0.972
47.00%	0.614	97.00%	0.979
48.00%	0.622	98.00%	0.986
49.00%	0.63	99.00%	0.993
50.00%	0.637	100.00%	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 2/18/2011



The following Rule is added:

WINDSTORM OR HAIL DEDUCTIBLE

Separate optional windstorm or hail deductibles are available.

We will pay only that part of the total of the loss for house, contents and other permanent structures that exceeds the windstorm or hail deductible the insured selected. This separate optional windstorm or hail deductible applies in the event of direct physical loss to property covered under this policy caused by windstorm or hail.

Step 3-

Increased Limit Factors

Coverage C	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.00
7,500,000	7.50
10,000,000	10.00

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 2/18/2011



Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.70
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Determine Optional Windstorm or Hail Deductible Factor (if selected by the insured):

Deductible (percentage of Dwelling Limit)	Factor
0%	1.00
1%	0.92
2%	0.88
5%	0.76

Step 18-

Appendix A- Territory

Zip Code	Zone						
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72520	2
71601	2	71953	2	72118	2	72521	1
71602	2	71953	2	72118	2	72522	1
71602	2	71953	2	72118	2	72523	1
71603	2	71953	2	72118	2	72524	1
71611	2	71956	1	72118	2	72525	1
71612	2	71956	1	72119	2	72525	1
71612	2	71957	1	72119	2	72525	1
71613	2	71957	1	72119	2	72526	1
71630	2	71957	1	72119	2	72527	1
71631	2	71957	1	72120	2	72528	2
71631	2	71958	1	72120	2	72529	1
71631	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72529	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 2/18/2011



Zip Code	Zone						
71635	2	71958	1	72120	2	72530	1
71638	2	71959	1	72121	2	72530	1
71638	2	71960	1	72121	2	72531	2
71638	2	71961	1	72121	2	72532	1
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72534	1
71639	2	71962	1	72122	1	72536	2
71639	2	71964	1	72123	2	72537	1
71639	2	71965	1	72124	2	72538	2
71639	2	71965	1	72124	2	72539	2
71639	2	71966	1	72124	2	72540	2
71639	2	71966	1	72124	2	72542	1
71639	2	71968	1	72124	2	72542	1
71640	2	71968	1	72125	1	72543	1
71640	2	71969	1	72126	1	72543	1
71640	2	71969	1	72126	1	72544	1
71640	2	71970	1	72126	1	72545	1
71640	2	71971	1	72126	1	72545	1
71640	2	71971	1	72126	1	72546	1
71640	2	71972	2	72126	1	72550	1
71642	2	71973	2	72126	1	72553	1
71642	2	71998	1	72127	1	72554	2
71643	1	71998	1	72127	1	72554	2
71643	1	71999	1	72128	1	72555	2
71643	1	71999	1	72129	1	72556	2
71644	1	72001	1	72129	1	72556	2
71644	1	72002	1	72130	1	72556	2
71644	1	72003	1	72130	1	72560	2
71646	2	72004	2	72131	1	72560	2
71646	2	72005	3	72131	1	72561	2
71646	2	72005	3	72131	1	72561	2
71646	2	72006	2	72131	1	72562	1
71646	2	72007	1	72132	2	72564	1
71646	2	72010	2	72132	2	72565	2
71646	2	72011	1	72132	2	72566	2
71646	2	72012	2	72133	2	72567	2
71646	2	72013	1	72134	2	72567	2
71646	2	72014	3	72134	2	72568	1
71647	2	72015	1	72134	2	72568	1
71647	2	72015	1	72134	2	72569	1
71647	2	72015	1	72135	2	72571	1
71647	2	72016	1	72135	2	72572	3
71647	2	72017	2	72135	2	72573	2
71647	2	72018	1	72135	2	72575	1
71647	2	72019	1	72136	2	72576	2
71647	2	72020	2	72136	2	72576	2
71651	2	72021	2	72137	2	72577	1
71651	2	72022	1	72137	2	72578	2
71652	2	72022	1	72139	2	72579	1

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Zip Code	Zone						
71652	2	72023	1	72140	1	72581	1
71653	2	72024	1	72141	1	72581	1
71653	2	72024	1	72142	2	72583	2
71653	2	72025	1	72142	2	72584	2
71653	2	72025	1	72142	2	72584	2
71653	2	72025	1	72142	2	72585	2
71653	2	72025	1	72143	2	72585	2
71653	2	72025	1	72143	2	72587	2
71653	2	72026	1	72145	2	72601	1
71653	2	72027	1	72149	2	72601	1
71653	2	72027	1	72150	1	72602	1
71653	2	72027	1	72150	1	72611	1
71653	2	72027	1	72150	1	72611	1
71654	2	72028	1	72150	1	72613	1
71654	2	72029	2	72150	1	72615	1
71654	2	72030	1	72152	2	72616	1
71654	2	72030	1	72152	2	72616	1
71654	2	72031	1	72152	2	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72156	1	72619	1
71655	1	72031	1	72156	1	72623	1
71655	1	72031	1	72156	1	72624	2
71655	1	72031	1	72157	1	72626	1
71655	1	72031	1	72157	1	72628	2
71655	1	72031	1	72157	1	72628	2
71656	1	72032	1	72158	1	72628	2
71656	1	72032	1	72160	1	72628	2
71657	1	72032	1	72160	1	72629	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72631	1
71658	2	72032	1	72160	1	72631	1
71659	2	72032	1	72160	1	72631	1
71659	2	72032	1	72164	2	72631	1
71660	2	72032	1	72165	1	72631	1
71660	2	72033	1	72166	1	72632	1
71660	2	72034	1	72166	1	72632	1
71661	2	72035	1	72167	1	72632	1
71661	2	72035	1	72167	1	72632	1
71662	2	72035	1	72168	2	72633	1
71662	2	72035	1	72169	3	72634	1
71662	2	72036	2	72170	2	72634	1
71663	2	72036	2	72173	1	72635	1
71665	2	72037	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72039	1	72175	2	72636	2

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Zip Code	Zone						
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72639	2
71665	2	72040	2	72178	2	72639	2
71665	2	72040	2	72179	1	72640	2
71665	2	72040	2	72179	1	72641	2
71665	2	72040	2	72180	2	72641	2
71666	2	72040	2	72181	1	72641	2
71666	2	72040	2	72182	2	72641	2
71666	2	72041	2	72182	2	72641	2
71666	2	72041	2	72183	2	72642	1
71666	2	72041	2	72183	2	72644	1
71667	1	72041	2	72183	2	72644	1
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72190	2	72645	2
71667	1	72043	3	72190	2	72645	2
71667	1	72044	1	72190	2	72645	2
71667	1	72044	1	72190	2	72648	2
71667	1	72044	1	72198	2	72648	2
71667	1	72045	2	72198	2	72648	2
71670	2	72046	1	72198	2	72648	2
71670	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72651	1
71671	2	72046	1	72201	2	72653	1
71674	2	72046	1	72202	2	72653	1
71674	2	72046	1	72203	2	72653	1
71674	2	72046	1	72204	2	72654	1
71674	2	72046	1	72205	2	72654	1
71674	2	72046	1	72206	2	72655	2
71675	1	72046	1	72207	2	72655	2
71675	1	72047	1	72207	2	72657	2
71675	1	72047	1	72207	2	72658	1
71676	2	72048	1	72209	2	72658	1
71677	1	72051	2	72210	2	72659	1
71677	1	72051	2	72211	2	72660	1
71678	1	72052	2	72212	2	72661	1
71701	2	72053	2	72214	2	72662	1
71701	2	72053	2	72215	2	72663	2
71711	2	72053	2	72216	2	72663	2
71720	2	72055	1	72217	2	72666	2
71721	1	72055	1	72219	2	72668	1
71722	2	72057	1	72221	2	72669	2
71724	2	72058	1	72222	2	72670	2
71725	2	72058	1	72223	2	72672	1
71726	2	72058	1	72225	2	72675	2
71728	1	72058	1	72227	2	72675	2

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Zip Code	Zone						
71730	2	72058	1	72231	2	72677	1
71731	2	72058	1	72231	2	72679	1
71740	2	72059	2	72231	2	72680	2
71742	2	72060	2	72231	2	72680	2
71743	1	72061	1	72260	2	72682	1
71744	2	72063	1	72295	2	72682	1
71745	2	72063	1	72301	1	72682	1
71747	2	72063	1	72303	1	72683	2
71748	2	72063	1	72310	3	72685	2
71749	2	72064	2	72311	3	72685	2
71750	2	72064	2	72312	1	72685	2
71751	2	72064	2	72313	3	72686	2
71752	2	72065	1	72315	3	72687	1
71753	2	72065	1	72315	3	72701	1
71753	2	72066	2	72316	3	72702	1
71754	2	72066	2	72319	3	72703	1
71758	2	72067	1	72319	3	72704	1
71759	2	72067	1	72320	3	72704	1
71762	2	72068	2	72321	3	72711	1
71763	2	72068	2	72321	3	72712	1
71763	2	72069	2	72322	3	72714	1
71764	2	72069	2	72324	3	72715	1
71765	2	72069	2	72324	3	72715	1
71766	2	72069	2	72325	1	72716	1
71768	2	72069	2	72326	3	72716	1
71768	2	72069	2	72327	1	72717	1
71770	2	72070	1	72327	1	72718	1
71772	1	72070	1	72327	1	72719	1
71772	1	72070	1	72328	1	72721	1
71801	2	72072	1	72329	3	72722	1
71801	2	72073	2	72330	3	72727	1
71802	2	72074	2	72331	1	72728	1
71820	1	72075	3	72331	1	72729	1
71822	1	72076	2	72332	1	72730	1
71823	2	72076	2	72333	1	72730	1
71825	2	72076	2	72335	3	72732	1
71826	2	72076	2	72336	3	72733	1
71827	2	72076	2	72338	3	72734	1
71828	2	72076	2	72338	3	72734	1
71831	2	72076	2	72339	1	72735	1
71832	2	72076	2	72340	3	72736	1
71833	1	72076	2	72341	3	72737	1
71834	2	72078	2	72342	1	72738	1
71835	2	72079	2	72346	3	72739	1
71836	1	72080	1	72346	3	72740	1
71837	2	72080	1	72347	3	72741	1
71838	2	72080	1	72348	3	72742	1
71839	2	72081	2	72348	3	72744	1
71840	2	72081	2	72348	3	72745	1
71841	2	72081	2	72350	3	72747	1

Company Name: Privilege Underwriters Reciprocal Exchange
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Zip Code	Zone						
71842	2	72082	2	72351	3	72749	1
71844	2	72082	2	72352	3	72751	1
71845	2	72082	2	72353	1	72752	1
71846	2	72083	1	72354	3	72753	1
71847	2	72084	1	72355	1	72756	1
71851	1	72084	1	72358	3	72757	1
71851	1	72084	1	72358	3	72758	1
71852	1	72084	1	72359	3	72760	1
71853	1	72085	2	72360	3	72761	1
71854	2	72086	1	72364	1	72761	1
71855	2	72086	1	72365	3	72762	1
71857	2	72086	1	72366	1	72764	1
71858	2	72086	1	72367	1	72764	1
71859	1	72086	1	72368	3	72764	1
71859	1	72087	1	72369	1	72764	1
71860	2	72087	1	72370	3	72765	1
71861	2	72088	1	72372	3	72766	1
71862	2	72088	1	72373	3	72768	1
71864	2	72089	1	72374	1	72768	1
71865	1	72099	2	72376	1	72769	1
71866	1	72099	2	72377	3	72770	1
71901	1	72099	2	72379	2	72773	1
71901	1	72099	2	72383	1	72774	1
71901	1	72099	2	72384	1	72776	1
71901	1	72099	2	72386	3	72801	1
71901	1	72101	2	72387	3	72802	1
71901	1	72101	2	72389	1	72811	1
71901	1	72101	2	72390	1	72812	1
71901	1	72101	2	72391	3	72820	2
71901	1	72101	2	72392	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72396	3	72823	1
71901	1	72102	2	72401	1	72824	1
71901	1	72102	2	72402	1	72824	1
71901	1	72103	1	72403	1	72826	1
71901	1	72103	1	72404	1	72827	1
71902	1	72103	1	72410	3	72828	1
71902	1	72104	1	72411	1	72828	1
71902	1	72104	1	72412	3	72829	1
71903	1	72104	1	72413	3	72830	2
71903	1	72104	1	72414	1	72832	2
71909	1	72104	1	72415	3	72833	1
71909	1	72104	1	72416	1	72834	1
71909	1	72104	1	72417	1	72835	1
71909	1	72104	1	72419	1	72837	1
71909	1	72104	1	72421	1	72838	1
71910	1	72104	1	72422	3	72839	2

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Zip Code	Zone						
71910	1	72104	1	72424	3	72840	2
71910	1	72105	1	72425	3	72840	2
71913	1	72105	1	72426	3	72841	1
71913	1	72106	1	72427	1	72842	1
71913	1	72106	1	72428	3	72842	1
71913	1	72107	1	72429	3	72843	1
71914	1	72108	2	72430	3	72845	2
71914	1	72110	1	72431	3	72846	2
71914	1	72110	1	72432	3	72847	1
71920	1	72110	1	72433	3	72851	1
71920	1	72110	1	72434	3	72852	2
71921	1	72110	1	72435	3	72853	1
71921	1	72110	1	72435	3	72854	2
71921	1	72110	1	72436	3	72855	1
71921	1	72110	1	72436	3	72856	2
71921	1	72110	1	72437	1	72857	1
71921	1	72111	1	72438	3	72858	1
71921	1	72111	1	72439	3	72860	1
71922	1	72111	1	72439	3	72863	1
71923	1	72112	3	72440	3	72865	1
71923	1	72112	3	72441	3	72901	2
71923	1	72112	3	72442	3	72902	2
71923	1	72112	3	72443	3	72903	2
71923	1	72112	3	72444	3	72904	2
71923	1	72112	3	72445	3	72905	2
71923	1	72112	3	72447	1	72905	2
71923	1	72112	3	72449	3	72906	2
71923	1	72112	3	72450	3	72908	2
71923	1	72112	3	72451	3	72913	2
71923	1	72112	3	72453	3	72914	2
71923	1	72112	3	72454	3	72916	2
71929	1	72113	2	72455	3	72916	2
71929	1	72113	2	72456	3	72917	2
71932	2	72113	2	72457	3	72918	2
71932	2	72113	2	72458	3	72919	2
71933	1	72113	2	72459	3	72919	2
71933	1	72114	2	72460	3	72921	2
71935	1	72114	2	72460	3	72923	2
71935	1	72114	2	72461	3	72926	1
71935	1	72114	2	72462	3	72927	1
71935	1	72114	2	72464	3	72928	2
71937	2	72114	2	72465	3	72930	2
71937	2	72114	2	72466	3	72932	2
71940	1	72114	2	72467	1	72933	2
71940	1	72115	2	72467	1	72934	2
71940	1	72115	2	72467	1	72935	2
71940	1	72115	2	72469	3	72936	2
71940	1	72115	2	72469	3	72937	2
71940	1	72116	2	72470	3	72938	2
71941	1	72116	2	72471	3	72940	2

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Zip Code	Zone						
71941	1	72116	2	72472	3	72941	2
71942	1	72116	2	72473	3	72941	2
71943	1	72116	2	72474	3	72943	1
71943	1	72116	2	72475	3	72944	1
71944	2	72117	2	72476	3	72944	1
71945	2	72117	2	72476	3	72945	2
71949	1	72117	2	72476	3	72946	2
71949	1	72117	2	72476	3	72947	2
71949	1	72117	2	72478	3	72948	2
71950	1	72117	2	72479	3	72949	2
71951	1	72117	2	72482	1	72950	1
71951	1	72117	2	72501	1	72951	1
71952	1	72117	2	72503	1	72952	2
71953	2	72117	2	72512	2	72955	2
71953	2	72117	2	72512	2	72956	2
71953	2	72117	2	72512	2	72957	2
71953	2	72118	2	72513	1	72958	1
71953	2	72118	2	72515	2	72958	1
71953	2	72118	2	72517	2	72959	1

Appendix B- Rates

Zone	Base Rate
001	\$1,905
002	\$1,905
003	\$1,905

Company Name: Privilege Underwriters Reciprocal Exchange
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Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



The following Rule is added:

WINDSTORM OR HAIL DEDUCTIBLE

Separate optional windstorm or hail deductibles are available.

We will pay only that part of the total of the loss for house, contents and other permanent structures that exceeds the windstorm or hail deductible the insured selected. This separate optional windstorm or hail deductible applies in the event of direct physical loss to property covered under this policy caused by windstorm or hail.

Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.11
200,000	0.21
400,000	0.43
500,000	0.53
750,000	0.80
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
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Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Determine Optional Windstorm or Hail Deductible Factor (if selected by the insured):

Deductible (percentage of Dwelling Limit)	Factor
0%	1.00
1%	0.92
2%	0.88
5%	0.76

Step 18-

Appendix A – Territory:

Zip Code	Zone						
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72520	2
71601	2	71953	2	72118	2	72521	1
71602	2	71953	2	72118	2	72522	1
71602	2	71953	2	72118	2	72523	1
71603	2	71953	2	72118	2	72524	1
71611	2	71956	1	72118	2	72525	1
71612	2	71956	1	72119	2	72525	1
71612	2	71957	1	72119	2	72525	1
71613	2	71957	1	72119	2	72526	1
71630	2	71957	1	72119	2	72527	1
71631	2	71957	1	72120	2	72528	2
71631	2	71958	1	72120	2	72529	1
71631	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72530	1
71638	2	71959	1	72121	2	72530	1
71638	2	71960	1	72121	2	72531	2
71638	2	71961	1	72121	2	72532	1

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Revision Date: 3/07/2011



Zip Code	Zone						
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72534	1
71639	2	71962	1	72122	1	72536	2
71639	2	71964	1	72123	2	72537	1
71639	2	71965	1	72124	2	72538	2
71639	2	71965	1	72124	2	72539	2
71639	2	71966	1	72124	2	72540	2
71639	2	71966	1	72124	2	72542	1
71639	2	71968	1	72124	2	72542	1
71640	2	71968	1	72125	1	72543	1
71640	2	71969	1	72126	1	72543	1
71640	2	71969	1	72126	1	72544	1
71640	2	71970	1	72126	1	72545	1
71640	2	71971	1	72126	1	72545	1
71640	2	71971	1	72126	1	72546	1
71640	2	71972	2	72126	1	72550	1
71642	2	71973	2	72126	1	72553	1
71642	2	71998	1	72127	1	72554	2
71643	1	71998	1	72127	1	72554	2
71643	1	71999	1	72128	1	72555	2
71643	1	71999	1	72129	1	72556	2
71644	1	72001	1	72129	1	72556	2
71644	1	72002	1	72130	1	72556	2
71644	1	72003	1	72130	1	72560	2
71646	2	72004	2	72131	1	72560	2
71646	2	72005	3	72131	1	72561	2
71646	2	72005	3	72131	1	72561	2
71646	2	72006	2	72131	1	72562	1
71646	2	72007	1	72132	2	72564	1
71646	2	72010	2	72132	2	72565	2
71646	2	72011	1	72132	2	72566	2
71646	2	72012	2	72133	2	72567	2
71646	2	72013	1	72134	2	72567	2
71646	2	72014	3	72134	2	72568	1
71647	2	72015	1	72134	2	72568	1
71647	2	72015	1	72134	2	72569	1
71647	2	72015	1	72135	2	72571	1
71647	2	72016	1	72135	2	72572	3
71647	2	72017	2	72135	2	72573	2
71647	2	72018	1	72135	2	72575	1
71647	2	72019	1	72136	2	72576	2
71647	2	72020	2	72136	2	72576	2
71651	2	72021	2	72137	2	72577	1
71651	2	72022	1	72137	2	72578	2
71652	2	72022	1	72139	2	72579	1
71652	2	72023	1	72140	1	72581	1
71653	2	72024	1	72141	1	72581	1
71653	2	72024	1	72142	2	72583	2
71653	2	72025	1	72142	2	72584	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71653	2	72025	1	72142	2	72584	2
71653	2	72025	1	72142	2	72585	2
71653	2	72025	1	72143	2	72585	2
71653	2	72025	1	72143	2	72587	2
71653	2	72026	1	72145	2	72601	1
71653	2	72027	1	72149	2	72601	1
71653	2	72027	1	72150	1	72602	1
71653	2	72027	1	72150	1	72611	1
71653	2	72027	1	72150	1	72611	1
71654	2	72028	1	72150	1	72613	1
71654	2	72029	2	72150	1	72615	1
71654	2	72030	1	72152	2	72616	1
71654	2	72030	1	72152	2	72616	1
71654	2	72031	1	72152	2	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72156	1	72619	1
71655	1	72031	1	72156	1	72623	1
71655	1	72031	1	72156	1	72624	2
71655	1	72031	1	72157	1	72626	1
71655	1	72031	1	72157	1	72628	2
71655	1	72031	1	72157	1	72628	2
71656	1	72032	1	72158	1	72628	2
71656	1	72032	1	72160	1	72628	2
71657	1	72032	1	72160	1	72629	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72631	1
71658	2	72032	1	72160	1	72631	1
71659	2	72032	1	72160	1	72631	1
71659	2	72032	1	72164	2	72631	1
71660	2	72032	1	72165	1	72631	1
71660	2	72033	1	72166	1	72632	1
71660	2	72034	1	72166	1	72632	1
71661	2	72035	1	72167	1	72632	1
71661	2	72035	1	72167	1	72632	1
71662	2	72035	1	72168	2	72633	1
71662	2	72035	1	72169	3	72634	1
71662	2	72036	2	72170	2	72634	1
71663	2	72036	2	72173	1	72635	1
71665	2	72037	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72039	1	72175	2	72636	2
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72639	2
71665	2	72040	2	72178	2	72639	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
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Zip Code	Zone						
71665	2	72040	2	72179	1	72640	2
71665	2	72040	2	72179	1	72641	2
71665	2	72040	2	72180	2	72641	2
71666	2	72040	2	72181	1	72641	2
71666	2	72040	2	72182	2	72641	2
71666	2	72041	2	72182	2	72641	2
71666	2	72041	2	72183	2	72642	1
71666	2	72041	2	72183	2	72644	1
71667	1	72041	2	72183	2	72644	1
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72190	2	72645	2
71667	1	72043	3	72190	2	72645	2
71667	1	72044	1	72190	2	72645	2
71667	1	72044	1	72190	2	72648	2
71667	1	72044	1	72198	2	72648	2
71667	1	72045	2	72198	2	72648	2
71670	2	72046	1	72198	2	72648	2
71670	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72651	1
71671	2	72046	1	72201	2	72653	1
71674	2	72046	1	72202	2	72653	1
71674	2	72046	1	72203	2	72653	1
71674	2	72046	1	72204	2	72654	1
71674	2	72046	1	72205	2	72654	1
71674	2	72046	1	72206	2	72655	2
71675	1	72046	1	72207	2	72655	2
71675	1	72047	1	72207	2	72657	2
71675	1	72047	1	72207	2	72658	1
71676	2	72048	1	72209	2	72658	1
71677	1	72051	2	72210	2	72659	1
71677	1	72051	2	72211	2	72660	1
71678	1	72052	2	72212	2	72661	1
71701	2	72053	2	72214	2	72662	1
71701	2	72053	2	72215	2	72663	2
71711	2	72053	2	72216	2	72663	2
71720	2	72055	1	72217	2	72666	2
71721	1	72055	1	72219	2	72668	1
71722	2	72057	1	72221	2	72669	2
71724	2	72058	1	72222	2	72670	2
71725	2	72058	1	72223	2	72672	1
71726	2	72058	1	72225	2	72675	2
71728	1	72058	1	72227	2	72675	2
71730	2	72058	1	72231	2	72677	1
71731	2	72058	1	72231	2	72679	1
71740	2	72059	2	72231	2	72680	2
71742	2	72060	2	72231	2	72680	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71743	1	72061	1	72260	2	72682	1
71744	2	72063	1	72295	2	72682	1
71745	2	72063	1	72301	1	72682	1
71747	2	72063	1	72303	1	72683	2
71748	2	72063	1	72310	3	72685	2
71749	2	72064	2	72311	3	72685	2
71750	2	72064	2	72312	1	72685	2
71751	2	72064	2	72313	3	72686	2
71752	2	72065	1	72315	3	72687	1
71753	2	72065	1	72315	3	72701	1
71753	2	72066	2	72316	3	72702	1
71754	2	72066	2	72319	3	72703	1
71758	2	72067	1	72319	3	72704	1
71759	2	72067	1	72320	3	72704	1
71762	2	72068	2	72321	3	72711	1
71763	2	72068	2	72321	3	72712	1
71763	2	72069	2	72322	3	72714	1
71764	2	72069	2	72324	3	72715	1
71765	2	72069	2	72324	3	72715	1
71766	2	72069	2	72325	1	72716	1
71768	2	72069	2	72326	3	72716	1
71768	2	72069	2	72327	1	72717	1
71770	2	72070	1	72327	1	72718	1
71772	1	72070	1	72327	1	72719	1
71772	1	72070	1	72328	1	72721	1
71801	2	72072	1	72329	3	72722	1
71801	2	72073	2	72330	3	72727	1
71802	2	72074	2	72331	1	72728	1
71820	1	72075	3	72331	1	72729	1
71822	1	72076	2	72332	1	72730	1
71823	2	72076	2	72333	1	72730	1
71825	2	72076	2	72335	3	72732	1
71826	2	72076	2	72336	3	72733	1
71827	2	72076	2	72338	3	72734	1
71828	2	72076	2	72338	3	72734	1
71831	2	72076	2	72339	1	72735	1
71832	2	72076	2	72340	3	72736	1
71833	1	72076	2	72341	3	72737	1
71834	2	72078	2	72342	1	72738	1
71835	2	72079	2	72346	3	72739	1
71836	1	72080	1	72346	3	72740	1
71837	2	72080	1	72347	3	72741	1
71838	2	72080	1	72348	3	72742	1
71839	2	72081	2	72348	3	72744	1
71840	2	72081	2	72348	3	72745	1
71841	2	72081	2	72350	3	72747	1
71842	2	72082	2	72351	3	72749	1
71844	2	72082	2	72352	3	72751	1
71845	2	72082	2	72353	1	72752	1
71846	2	72083	1	72354	3	72753	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71847	2	72084	1	72355	1	72756	1
71851	1	72084	1	72358	3	72757	1
71851	1	72084	1	72358	3	72758	1
71852	1	72084	1	72359	3	72760	1
71853	1	72085	2	72360	3	72761	1
71854	2	72086	1	72364	1	72761	1
71855	2	72086	1	72365	3	72762	1
71857	2	72086	1	72366	1	72764	1
71858	2	72086	1	72367	1	72764	1
71859	1	72086	1	72368	3	72764	1
71859	1	72087	1	72369	1	72764	1
71860	2	72087	1	72370	3	72765	1
71861	2	72088	1	72372	3	72766	1
71862	2	72088	1	72373	3	72768	1
71864	2	72089	1	72374	1	72768	1
71865	1	72099	2	72376	1	72769	1
71866	1	72099	2	72377	3	72770	1
71901	1	72099	2	72379	2	72773	1
71901	1	72099	2	72383	1	72774	1
71901	1	72099	2	72384	1	72776	1
71901	1	72099	2	72386	3	72801	1
71901	1	72101	2	72387	3	72802	1
71901	1	72101	2	72389	1	72811	1
71901	1	72101	2	72390	1	72812	1
71901	1	72101	2	72391	3	72820	2
71901	1	72101	2	72392	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72396	3	72823	1
71901	1	72102	2	72401	1	72824	1
71901	1	72102	2	72402	1	72824	1
71901	1	72103	1	72403	1	72826	1
71901	1	72103	1	72404	1	72827	1
71902	1	72103	1	72410	3	72828	1
71902	1	72104	1	72411	1	72828	1
71902	1	72104	1	72412	3	72829	1
71903	1	72104	1	72413	3	72830	2
71903	1	72104	1	72414	1	72832	2
71909	1	72104	1	72415	3	72833	1
71909	1	72104	1	72416	1	72834	1
71909	1	72104	1	72417	1	72835	1
71909	1	72104	1	72419	1	72837	1
71909	1	72104	1	72421	1	72838	1
71910	1	72104	1	72422	3	72839	2
71910	1	72104	1	72424	3	72840	2
71910	1	72105	1	72425	3	72840	2
71913	1	72105	1	72426	3	72841	1
71913	1	72106	1	72427	1	72842	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71913	1	72106	1	72428	3	72842	1
71913	1	72107	1	72429	3	72843	1
71914	1	72108	2	72430	3	72845	2
71914	1	72110	1	72431	3	72846	2
71914	1	72110	1	72432	3	72847	1
71920	1	72110	1	72433	3	72851	1
71920	1	72110	1	72434	3	72852	2
71921	1	72110	1	72435	3	72853	1
71921	1	72110	1	72435	3	72854	2
71921	1	72110	1	72436	3	72855	1
71921	1	72110	1	72436	3	72856	2
71921	1	72110	1	72437	1	72857	1
71921	1	72111	1	72438	3	72858	1
71921	1	72111	1	72439	3	72860	1
71922	1	72111	1	72439	3	72863	1
71923	1	72112	3	72440	3	72865	1
71923	1	72112	3	72441	3	72901	2
71923	1	72112	3	72442	3	72902	2
71923	1	72112	3	72443	3	72903	2
71923	1	72112	3	72444	3	72904	2
71923	1	72112	3	72445	3	72905	2
71923	1	72112	3	72447	1	72905	2
71923	1	72112	3	72449	3	72906	2
71923	1	72112	3	72450	3	72908	2
71923	1	72112	3	72451	3	72913	2
71923	1	72112	3	72453	3	72914	2
71923	1	72112	3	72454	3	72916	2
71929	1	72113	2	72455	3	72916	2
71929	1	72113	2	72456	3	72917	2
71932	2	72113	2	72457	3	72918	2
71932	2	72113	2	72458	3	72919	2
71933	1	72113	2	72459	3	72919	2
71933	1	72114	2	72460	3	72921	2
71935	1	72114	2	72460	3	72923	2
71935	1	72114	2	72461	3	72926	1
71935	1	72114	2	72462	3	72927	1
71935	1	72114	2	72464	3	72928	2
71937	2	72114	2	72465	3	72930	2
71937	2	72114	2	72466	3	72932	2
71940	1	72114	2	72467	1	72933	2
71940	1	72115	2	72467	1	72934	2
71940	1	72115	2	72467	1	72935	2
71940	1	72115	2	72469	3	72936	2
71940	1	72115	2	72469	3	72937	2
71940	1	72116	2	72470	3	72938	2
71941	1	72116	2	72471	3	72940	2
71941	1	72116	2	72472	3	72941	2
71942	1	72116	2	72473	3	72941	2
71943	1	72116	2	72474	3	72943	1
71943	1	72116	2	72475	3	72944	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71944	2	72117	2	72476	3	72944	1
71945	2	72117	2	72476	3	72945	2
71949	1	72117	2	72476	3	72946	2
71949	1	72117	2	72476	3	72947	2
71949	1	72117	2	72478	3	72948	2
71950	1	72117	2	72479	3	72949	2
71951	1	72117	2	72482	1	72950	1
71951	1	72117	2	72501	1	72951	1
71952	1	72117	2	72503	1	72952	2
71953	2	72117	2	72512	2	72955	2
71953	2	72117	2	72512	2	72956	2
71953	2	72117	2	72512	2	72957	2
71953	2	72118	2	72513	1	72958	1
71953	2	72118	2	72515	2	72958	1
71953	2	72118	2	72517	2	72959	1

Appendix B- Rates:

<u>Zone</u>	<u>Base Rate</u>
001	\$3,164
002	\$4,353
003	\$8,240

Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

Extensions, Increases and Additions

Earthquake Extension is replaced by the following:

Earthquake Extension

This peril is automatically included for Contents coverage. Coverage can be purchased to cover losses to Dwelling and Other Structures. To determine the additional premium, the calculation is as follows:

1. Determine the rate per \$1,000 according to the construction and deductible option
2. Apply the rate to coverage A

Premium per \$1,000 of coverage

Deductible	Frame/Veneer	Masonry
2%	1.15	1.80
5%	1.00	1.56
10%	0.89	1.39
15%	0.78	1.22
20%	0.67	1.05
25%	0.56	0.88

SERFF Tracking Number: PERR-126935391 State: Arkansas
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
 Company Tracking Number: PURE-HO-AR-11-01-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Form RF-2 Loss Costs Only (not for workers' compensation) Bypass Reason: N/A Comments:		
Satisfied - Item: H-1 Homeowners Abstract Comments: Attachment: AR HOMEOWNERS ABSTRACT WG.pdf	Filed	03/14/2011
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey Comments: Attachments: AR Homeowners Prem Comparison Survey v 2.xlsx AR Homeowners Prem Comparison Survey v 2.pdf	Filed	03/14/2011
Satisfied - Item: NAIC loss cost data entry document Comments: Attachment: AR FORM RF-1 Rate Filing Abstract.pdf	Filed	03/14/2011
	Item Status:	Status Date:

SERFF Tracking Number: PERR-126935391 State: Arkansas
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
 Company Tracking Number: PURE-HO-AR-11-01-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Satisfied - Item: Filing Memorandum and Comparison Filed 03/14/2011

Comments:

Attachments:

AR Filing Memorandum.pdf
 PURE - AIG AR Home Condo Rate Comparison.pdf

Item Status: Filed
Status Date: 03/14/2011

Satisfied - Item: Letter of Authorization

Comments:

Attachment:

PURE-Authorization letter.pdf

Item Status: Filed
Status Date: 03/14/2011

Satisfied - Item: Choice Point Attract One Model

Comments:

Attachments:

Attract One NCOIL.pdf
 Exhibit 1- Attract One Description.pdf
 Exhibit 2. Credit Score - AR.pdf
 Insurance Score Filing Memo - AR Home.pdf

Item Status: Filed
Status Date: 03/14/2011

Satisfied - Item: 20110307 Response letter

Comments:

Attachment:

Response to 2-23-2011 Letter.pdf

Item Status: Filed
Status Date: 03/14/2011

Satisfied - Item: 20110309 Response letter

Comments:

SERFF Tracking Number: PERR-126935391 *State:* Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange *State Tracking Number:* EFT \$100
Company Tracking Number: PURE-HO-AR-11-01-R
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Attachment:

Response to 2-23-2011 Letter.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Privilege Underwriters Reciprocal Exchange
 NAIC # (including group #) 12873 - 04664

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
 N/A-New Program.

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.
 N/A-New Program.

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.
 N/A-New Program.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
 N/A-New Program.

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

a. Fire Extinguisher	N/A	%
b. Burglar Alarm	5	%
c. Smoke Alarm	5	%
d. Insured who has both homeowners and auto with your company	10	%
e. Deadbolt Locks	N/A	%
f. Window or Door Locks	N/A	%
g. Other (specify)	Varies by Perils	%

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

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

Form	Premium Volume
HO-3	\$0
HO-4	\$0
HO-6	\$0

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

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

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



Signature

Wesley W. Giesecking

Printed Name

Product Manager

Title

(914)-328-8100

Telephone Number

wgieseking@pureinsurance.com

Email address

SERFF Tracking Number: PERR-126935391 *State:* Arkansas
Filing Company: Privilege Underwriters Reciprocal Exchange *State Tracking Number:* EFT \$100
Company Tracking Number: PURE-HO-AR-11-01-R
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Attachment "AR Homeowners Prem Comparison Survey v 2.xlsx" is not a PDF document and cannot be reproduced here.

NAIC Number: 12873
 Company Name: Privilege Underwriters Reciprocal Exchange
 Contact Person: Shera Fournier
 Telephone No.: 888.201.5123 ext 150
 Email Address: sfournier@perknight.com
 Effective Date: 3/24/2011

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$336.65	\$354.37	\$336.65	\$354.37	\$336.65	\$354.37	\$876.74	\$922.88	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54
	\$120,000	\$504.97	\$531.55	\$504.97	\$531.55	\$504.97	\$531.55	\$1,315.10	\$1,384.32	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30
	\$160,000	\$673.30	\$708.74	\$673.30	\$708.74	\$673.30	\$708.74	\$1,753.47	\$1,845.76	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07
6	\$80,000	\$336.65	\$354.37	\$336.65	\$354.37	\$336.65	\$354.37	\$876.74	\$922.88	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54	\$463.16	\$487.54
	\$120,000	\$504.97	\$531.55	\$504.97	\$531.55	\$504.97	\$531.55	\$1,315.10	\$1,384.32	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30	\$694.74	\$731.30
	\$160,000	\$673.30	\$708.74	\$673.30	\$708.74	\$673.30	\$708.74	\$1,753.47	\$1,845.76	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07	\$926.32	\$975.07
9	\$80,000	\$641.41	\$673.30	\$641.41	\$673.30	\$641.41	\$673.30	\$1,670.41	\$1,753.47	\$882.44	\$926.32	\$882.44	\$926.32	\$882.44	\$926.32	\$882.44	\$926.32	\$882.44	\$926.32
	\$120,000	\$962.11	\$1,009.95	\$962.11	\$1,009.95	\$962.11	\$1,009.95	\$2,505.62	\$2,630.21	\$1,323.66	\$1,389.48	\$1,323.66	\$1,389.48	\$1,323.66	\$1,389.48	\$1,323.66	\$1,389.48	\$1,323.66	\$1,389.48
	\$160,000	\$1,282.81	\$1,346.60	\$1,282.81	\$1,346.60	\$1,282.81	\$1,346.60	\$3,340.83	\$3,506.94	\$1,764.88	\$1,852.64	\$1,764.88	\$1,852.64	\$1,764.88	\$1,852.64	\$1,764.88	\$1,852.64	\$1,764.88	\$1,852.64

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	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68
	\$15,000	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03
	\$25,000	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39
6	\$5,000	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68	\$11.41	\$12.68
	\$15,000	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03	\$34.23	\$38.03
	\$25,000	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39	\$57.05	\$63.39
9	\$5,000	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28	\$18.25	\$20.28
	\$15,000	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85	\$54.76	\$60.85
	\$25,000	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42	\$91.27	\$101.42

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	<input type="text"/> %
Burglar Alarm	<input type="text"/> %
Smoke Alarm	<input type="text"/> %
Deadbolt Lock	<input type="text"/> %
Window Locks	<input type="text"/> %
\$1,000 Deductible	<input type="text"/> %
Other (specify)	<input type="text"/> %
Maximum Credit Allowed	<input type="text"/> %

EARTHQUAKE INSURANCE

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PURE-HO-AR-11-01-R
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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	N/A
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Company Name		Company NAIC Number		
3.	A.	Privilege Underwriters Reciprocal Exchange	B.	12873

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

5.			FOR LOSS COSTS ONLY				
(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
All Homeowner Forms	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	N/A	N/A					

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
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	22.0%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	58%

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

Privilege Underwriters Reciprocal Exchange

PURE High Value Homeowner Program

New Program Filing – Rates, Rules and Forms

Arkansas Actuarial Memorandum

Privilege Underwriters Reciprocal Exchange (“PURE”) is a Florida-domiciled reciprocal insurer focused on the High Net Worth personal lines segment. The proposed homeowner program represents PURE’s inaugural filing in the state of Arkansas.

The proposed rating variables and base rates are based primarily on PURE’s countrywide Homeowners program and a competitive review of AIG Casualty Company’s (“AIG”) approved high net worth filing in Arkansas effective June 1, 2009. The development of the proposed program also relied on experience and judgment together with a review of the high value home marketplace and relevant competitors in Nevada.

The Company’s goal is to adopt AIG’s territory definitions and territory relativities while still keeping the consistency of PURE’s countrywide high net worth homeowner’s program and rating manual.

To establish base rates that are reasonable and competitive for the proposed new program, the Company evaluated the proposed program versus AIG’s for their targeted risk profile. The Company then selected base rates that will produce the Company’s desired rate level. As the Company gains experience in Arkansas, the results will be evaluated and filings will be made if and as appropriate as the experience data gains credibility.

A comparison of the targeted risk between the Company and AIG is provided in the Target Risk Comparison exhibit.

Attached is the Company’s proposed rating manual together with all forms to be used in the Homeowner’s program. The Company respectfully requests that the proposed filing be implemented for all policies effective on the earliest possible date of acknowledgment or approval.

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril
High Value Homeowner Program

STATE OF ARKANSAS

HO-3 RATING COMPARISON

Type County Zip Zone	AIG Home Pulaski 72223 2	Type County Zip Zone	PURE Home Pulaski 72223 2
<u>Rating and Factors</u>		<u>Rating and Factors</u>	
Base Rate (\$350K)	\$2,274	Base Rate (\$1M)	\$4,676
No Tiers	1.000	Deviation from AIG to Achieve Target Rate Level	0.931
Implied ILF @ \$2,500 Deductible	2.0563	Proposed Base Rate	\$4,353
Prot Class/Const. Type (4 / Frame)	1.000		
Hurricane Deductible (2%)	N/A	<u>Points</u>	
Burglar	0.950	Tiering Points Factor	1.000
Fire Alarm	0.950	Financial Responsibility	0.860
Protective Device	1.000	ILF (Amount of Insurance) \$1M	1.000
New Construction	1.000	Adjusted Base Premium 1	\$3,744
Renovated House	N/A	Age of Home (2000, 11 Yrs Old)	0.0%
Guarded Community	1.000	Coverage B (20%)	13.3%
Sprinkler	1.000	Adjusted Base Premium 2	\$4,243
Private Collections	0.950	All Other Prot (Central Burg and Fire)	0.900
Excess Liability Policy	N/A	Prot Class/Const. Type (4 / Frame)	1.000
Claim Record Adjustment	1.000	AOP Deductible (\$2,500)	1.000
Wind/Hail	N/A	Adjusted Base Premium 3	\$3,819
		Auto Companion Credit	\$382
		Personal Excess Credit	\$191
		Collections (Jewelry & Art) Credit	\$191
		Companion Policy Credits	20.0%
		Adjusted Base Premium 4	\$3,055
		Coverage E & F	\$110
		Total Premium	\$3,165
		Surplus Contribution	1.100
Premium	\$4,097.00	Total Premium w/ Contribution	\$3,482.00

AIG Notes:

Home Rating Example Characteristics

Coverage A = \$1,000,000
 Coverage B = \$200,000
 Coverage C = \$500,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Frame
 Central Station Burglar Alarm: Yes
 Central Station Fire Alarm: Yes
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: N/A
 Auto Companion Credit: N/A
 Guaranteed Replacement Cost: Yes
 Inflation Guard - Free of Charge: Yes
 Hurricane Deductible: 2.0%, If applicable
 *from AIG Casualty Company (19402) AR approved filing eff. 06/01/2009.

PURE Notes:

Home Rating Example Characteristics

Coverage A = \$1,000,000
 Coverage B = \$200,000
 Coverage C = \$500,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Frame
 Central Station Burglar Alarm: Yes
 Central Station Fire Alarm: Yes
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: Yes
 Auto Companion Credit: Yes
 Guaranteed Replacement Cost: Yes
 Inflation Guard - Free of Charge: Yes
 Hurricane Deductible: 2.0%, If applicable
 Credit Score = 750 Attract One Score
 Surplus Contribution = 10%

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril
High Value Homeowner Program

STATE OF ARKANSAS

HO-6 RATING COMPARISON

Type County Zip Zone	AIG Condo Pulaski 72223 2	Type County Zip Zone	PURE Condo Pulaski 72223 2
<u>Rating and Factors</u>		<u>Rating and Factors</u>	
Base Rate (\$50K)	\$170	Base Rate (\$1M)	\$1,811
No Tier Applicable	1.000	Deviation from AIG to Achieve Target Rate Level	1.052
Implied ILF @ \$2,500 Deductible	8.3412	Proposed Base Rate	\$1,905
Prot Class/Const. Type (4 / Masonry)	0.900	<u>Points</u>	
Hurricane Deductible (2%)	N/A	Tiering Points Factor	1.000
Burglar	1.000	Financial Responsibility	0.860
Fire Alarm	1.000	ILF (Amount of Insurance)	0.750
Protective Device	1.000	Adjusted Base Premium 1	\$1,229
New Construction	N/A	Age of Home (2000, 11 Yrs Old)	0.0%
Renovated House	N/A	Adjusted Base Premium 2	\$1,229
Guarded Community	1.000	All Other Prot (Central Burg and Fire)	1.000
Sprinkler	1.000	Prot Class/Const. Type (4 / Masonry)	0.900
Private Collections	0.950	AOP Deductible (\$2,500)	1.000
Excess Liability Policy	N/A	Adjusted Base Premium 3	\$1,106
Claim Record Adjustment	1.000	Auto Companion Credit	\$111
Wind/Hail	N/A	Personal Excess Credit	\$55
<u>Dollar Adjustments</u>		Collections (Jewelry & Art) Credit	\$55
Large Loss Deductible Waiver (\$2,500)	\$ 25.00	Companion Policy Credits	20.0%
Contents Adjustment	N/A	Adjusted Base Premium 4	\$885
Guaranteed Replacement Cost	N/A	Coverage E & F	\$110
Coverage E & F	\$ 50.00	Total Premium	\$995
Premium	\$1,287.00	Surplus Contribution	1.100
		Total Premium w/ Contribution	\$1,094.00

AIG Notes:

Home (Condo) Rating Example Characteristics

Coverage C = \$750,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Masonry
 Central Station Burglar Alarm: No
 Central Station Fire Alarm: No
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: N/A
 Auto Companion Credit: N/A
 Guaranteed Replacement Cost: No
 Hurricane Deductible: 2.0%, If applicable
 *from AIG Casualty Company (19402) AR approved filing eff. 06/01/2009.

PURE Notes:

Home (Condo) Rating Example Characteristics

Coverage C = \$750,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Masonry
 Central Station Burglar Alarm: No
 Central Station Fire Alarm: No
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: Yes
 Auto Companion Credit: Yes
 Guaranteed Replacement Cost: No
 Hurricane Deductible: 2.0%, If applicable
 Credit Score = 750 Attract One Score
 Surplus Contribution = 10%
 Size of Condo - Coverage A per square feet = 425



THE GATEWAY BUILDING
ONE NORTH LEXINGTON AVENUE, SUITE 1450
WHITE PLAINS, NEW YORK 10601

(888) 813-PURE
WWW.PUREHNW.COM

November 5, 2010

**Re: Privilege Underwriters Reciprocal Exchange,
NAIC Company Number: 12873
Private Passenger Auto and Homeowners Programs**

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rate, rule, form filings on behalf of Privilege Underwriters Reciprocal Exchange. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to remain in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jack Willis', written in a cursive style.

Jack Willis
Vice President, Product Management
914-328-7389
914-328-3883
jwillis@purehnw.com

Not subject to Freedom of Information Act, confidential information pursuant to A.C.A. §23-67-409(b).

**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
FILING OF THE USE OF CREDIT INFORMATION
ARKANSAS HOME**

Privilege Underwriters Reciprocal Exchange (PURE) is requesting approval for the use of credit information for our proposed Homeowners Program. PURE intends to offer coverage in Arkansas for owners of high value homes and will offer auto insurance, jewelry and art coverage and excess liability coverage to these families as well. We believe that these families are underserved today.

SUMMARY

We are proposing to use financial responsibility tiers, employing ChoicePoint's Attract One (CPAO) insurance scoring model, as one of the factors used to price an insurance risk. The financial responsibility tier is one of a myriad of factors considered in pricing our automobile and homeowners products. Exhibit 1 provides a summary of the ChoicePoint Attract One model.

Exhibit 2 shows the financial responsibility score distribution and our selections for use in our homeowners program. Selections were based on the relative loss ratios of the sample policies analyzed by Choice Point using their Attract One model.

Below, please find further detail regarding PURE's planned use of credit information in AR:

- ChoicePoint Attract One (CPAO) does not consider race, gender, ethnicity, age, religion, income, marital status or address.
- A policy will not be denied solely on the basis of credit information.
- A policy will not be cancelled, nor adverse action taken against a current insured, based on solely on credit information.
- Adverse action will not be taken solely because a consumer does not have a credit card account.
- In the event that a score cannot be calculated either because a credit file could not be found (no-hit) or the credit information is too limited to produce a score (no-score) the consumer will be treated as if the consumer had neutral credit information.
- CPAO only consider inquiries which were initiated by the consumer. Multiple inquiries made as a result of an auto loan are also only counted as one when reported within a 30 day timeframe.
- Collection items identified as medically related are excluded from scoring.

- Inquiries made by insurance companies are excluded, as are inquiries that are a result of a promotional credit solicitation, account review or account monitoring or when the consumer requests his or her own credit report.
- PURE will not use credit information to take an adverse action against a consumer unless, PURE obtains and uses a CPAO score calculated no more than 90 days prior to the date the policy is first written.

PURE will disclose that PURE may obtain credit information on the consumer at the time of application and on renewal to each policyholder. Please refer to our separate form filing for details.

In accordance with the requirements of the federal Fair Credit Reporting Act, 15 USC 1681 m(a), PURE will provide notification to the consumer when an adverse action based upon credit information within 30 days of taking the action. Please refer to our separate form filing for details.

We understand from ChoicePoint that the Attract One model has been filed with the state of Arkansas, and is in use by several admitted insurers using filed Automobile and Homeowner products in the state.

Objection 1

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Provide the AR statute allowing the charging of the surplus contribution charge.

We have reviewed the statutes in Arkansas pertaining to reciprocals and can find none which bar or explicitly permit surplus contributions.

Privilege Underwriters Reciprocal Exchange (PURE) is a Florida-domiciled non-assessable reciprocal exchange. When PURE was granted a Certificate of Authority by the Florida Office of Insurance Regulation, a Consent Order was entered into which documents the conditions related to PURE's receipt of a Certificate of Authority from the State. This document contains Florida's approval of PURE's surplus contribution requirement.

As detailed in the Consent Order, the surplus contributions are temporary for each member, ceasing after the first 5 full years of membership. These contributions are explained in our Subscriber's Agreement which is available on our website and signed by prospective members when they join PURE. We also show the surplus contribution on our quotes and declarations pages.

These contributions have been approved *as filed* by all of the states in which PURE has been licensed (34 states) and in the states in which we have received product approvals (17 states).

Objection 2

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Pursuant to ACA 23-67-409, the financial responsibility scoring model must be filed.

We are filing the Choice Point Attract One Model for your review. This includes the Attract One Overview and Attract One NCOIL. We respectfully ask that these files remain confidential.

Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the Financial Responsibility Class factors.

Exhibit 2 shows the financial responsibility score distribution and our selections for use in our homeowners program. Selections were based on the relative loss ratios of the sample policies analyzed by Choice Point using their Attract One model.

Objection 3

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)

Comments:

Provide statistical justification for the first loss factors

The first loss factors apply only to our Excess Flood endorsement, which is an optional coverage. We are reviewing our files for the development of this product, and we will respond to this question shortly.

Objection 4

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Earthquake rates for masonry construction appear excessive. Please provide justification.

The filed rates are our countrywide rates for this optional coverage. We reviewed our rates for masonry construction in Arkansas versus the filed and approved rates used by AIG and we have revised our rates. AIG's masonry construction rates are an average of 1.56 times their Frame/Veneer rates. We multiplied this factor (1.56) by our filed Frame/Veneer rates to determine our new Masonry construction rates.

Are EQ zones the same as the other perils rating zones? Provide a map showing the zone areas.

We have not filed Earthquake zones in Arkansas. The rate for our optional earthquake coverage varies based on Deductible, amount of insurance, and construction type, and there is no geographic component to our Earthquake pricing in Arkansas. This is consistent with AIG's approach.

Objection 5

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Provide evidence that the Fungi coverage complies with Bulletin 2-2002.

We have reviewed this bulletin and searched for a bulletin that pertains to ensuing fungi coverage and we cannot find anything that pertains to ensuing fungi coverage in Arkansas. We will call you for clarification.

Objection 6

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Descriptions for Extended Replacement Cost and Replacement Cost endorsements to not appear to correspond to the endorsement language.

We have reviewed the descriptions and endorsements and cannot find any cases of discrepancies. We will call you for clarification.

Objection 1

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Provide the AR statute allowing the charging of the surplus contribution charge.

We have reviewed the statutes in Arkansas pertaining to reciprocals and can find none which bar or explicitly permit surplus contributions.

Privilege Underwriters Reciprocal Exchange (PURE) is a Florida-domiciled non-assessable reciprocal exchange. When PURE was granted a Certificate of Authority by the Florida Office of Insurance Regulation, a Consent Order was entered into which documents the conditions related to PURE's receipt of a Certificate of Authority from the State. This document contains Florida's approval of PURE's surplus contribution requirement.

As detailed in the Consent Order, the surplus contributions are temporary for each member, ceasing after the first 5 full years of membership. These contributions are explained in our Subscriber's Agreement which is available on our website and signed by prospective members when they join PURE. We also show the surplus contribution on our quotes and declarations pages.

These contributions have been approved *as filed* by all of the states in which PURE has been licensed (34 states) and in the states in which we have received product approvals (17 states).

Objection 2

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)
- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Pursuant to ACA 23-67-409, the financial responsibility scoring model must be filed.

We are filing the Choice Point Attract One Model for your review. This includes the Attract One Overview and Attract One NCOIL. We respectfully ask that these files remain confidential.

Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the Financial Responsibility Class factors.

Exhibit 2 shows the financial responsibility score distribution and our selections for use in our homeowners program. Selections were based on the relative loss ratios of the sample policies analyzed by Choice Point using their Attract One model.

Objection 3

- HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM MANUAL , CO-1 thru CO-14 (Rate)

Comments:

Provide statistical justification for the first loss factors

The first loss factors apply only to our Excess Flood endorsement, which is an optional coverage. The first loss factors are loosely based on the Lloyds non-marine underwriting association first loss tables. These factors are part of a countywide Excess Flood program that has been approved in 17 other states. We would like to offer this coverage to our Arkansas members, but we do not expect it to be a

significant part of our Arkansas homeowners business. Accordingly, if modifications to the Excess Flood program are required or if the Excess Flood Endorsement is expected to delay the review and approval of our filing, we would prefer to remove Excess Flood coverage from our filing.

Objection 4

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Earthquake rates for masonry construction appear excessive. Please provide justification.

The filed rates are our countrywide rates for this optional coverage. We reviewed our rates for masonry construction in Arkansas versus the filed and approved rates used by AIG and we have revised our rates. AIG's masonry construction rates are an average of 1.56 times their Frame/Veneer rates. We multiplied this factor (1.56) by our filed Frame/Veneer rates to determine our new Masonry construction rates.

Are EQ zones the same as the other perils rating zones? Provide a map showing the zone areas.

We have not filed Earthquake zones in Arkansas. The rate for our optional earthquake coverage varies based on Deductible, amount of insurance, and construction type, and there is no geographic component to our Earthquake pricing in Arkansas. This is consistent with AIG's approach.

Objection 5

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Provide evidence that the Fungi coverage complies with Bulletin 2-2002.

Please refer to our response to objection 2 on the Forms.

Objection 6

- HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL, HO-1 thru HO-17 (Rate)

Comments:

Descriptions for Extended Replacement Cost and Replacement Cost endorsements do not appear to correspond to the endorsement language.

Please refer to our response to objection 6 on the Forms.

SERFF Tracking Number: PERR-126935391 State: Arkansas
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: EFT \$100
 Company Tracking Number: PURE-HO-AR-11-01-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-AR-11-01-R/PURE-HO-AR-11-01-R

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/07/2011	Rate and Rule	Arkansas Exception Pages	03/10/2011	Homeowners Rate and Rule - Arkansas Exception pages.pdf (Superseded)
02/18/2011	Rate and Rule	Arkansas Exception Pages	03/07/2011	Homeowners Rate and Rule - Arkansas Exception pages.pdf (Superseded)

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



The following Rule is added:

WINDSTORM OR HAIL DEDUCTIBLE

Separate optional windstorm or hail deductibles are available.

We will pay only that part of the total of the loss for house, contents and other permanent structures that exceeds the windstorm or hail deductible the insured selected. This separate optional windstorm or hail deductible applies in the event of direct physical loss to property covered under this policy caused by windstorm or hail.

Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.11
200,000	0.21
400,000	0.43
500,000	0.53
750,000	0.80
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Determine Optional Windstorm or Hail Deductible Factor (if selected by the insured):

Deductible (percentage of Dwelling Limit)	Factor
0%	1.00
1%	0.92
2%	0.88
5%	0.76

Step 18-

Appendix A – Territory:

Zip Code	Zone						
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72520	2
71601	2	71953	2	72118	2	72521	1
71602	2	71953	2	72118	2	72522	1
71602	2	71953	2	72118	2	72523	1
71603	2	71953	2	72118	2	72524	1
71611	2	71956	1	72118	2	72525	1
71612	2	71956	1	72119	2	72525	1
71612	2	71957	1	72119	2	72525	1
71613	2	71957	1	72119	2	72526	1
71630	2	71957	1	72119	2	72527	1
71631	2	71957	1	72120	2	72528	2
71631	2	71958	1	72120	2	72529	1
71631	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72530	1
71638	2	71959	1	72121	2	72530	1
71638	2	71960	1	72121	2	72531	2
71638	2	71961	1	72121	2	72532	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72534	1
71639	2	71962	1	72122	1	72536	2
71639	2	71964	1	72123	2	72537	1
71639	2	71965	1	72124	2	72538	2
71639	2	71965	1	72124	2	72539	2
71639	2	71966	1	72124	2	72540	2
71639	2	71966	1	72124	2	72542	1
71639	2	71968	1	72124	2	72542	1
71640	2	71968	1	72125	1	72543	1
71640	2	71969	1	72126	1	72543	1
71640	2	71969	1	72126	1	72544	1
71640	2	71970	1	72126	1	72545	1
71640	2	71971	1	72126	1	72545	1
71640	2	71971	1	72126	1	72546	1
71640	2	71972	2	72126	1	72550	1
71642	2	71973	2	72126	1	72553	1
71642	2	71998	1	72127	1	72554	2
71643	1	71998	1	72127	1	72554	2
71643	1	71999	1	72128	1	72555	2
71643	1	71999	1	72129	1	72556	2
71644	1	72001	1	72129	1	72556	2
71644	1	72002	1	72130	1	72556	2
71644	1	72003	1	72130	1	72560	2
71646	2	72004	2	72131	1	72560	2
71646	2	72005	3	72131	1	72561	2
71646	2	72005	3	72131	1	72561	2
71646	2	72006	2	72131	1	72562	1
71646	2	72007	1	72132	2	72564	1
71646	2	72010	2	72132	2	72565	2
71646	2	72011	1	72132	2	72566	2
71646	2	72012	2	72133	2	72567	2
71646	2	72013	1	72134	2	72567	2
71646	2	72014	3	72134	2	72568	1
71647	2	72015	1	72134	2	72568	1
71647	2	72015	1	72134	2	72569	1
71647	2	72015	1	72135	2	72571	1
71647	2	72016	1	72135	2	72572	3
71647	2	72017	2	72135	2	72573	2
71647	2	72018	1	72135	2	72575	1
71647	2	72019	1	72136	2	72576	2
71647	2	72020	2	72136	2	72576	2
71651	2	72021	2	72137	2	72577	1
71651	2	72022	1	72137	2	72578	2
71652	2	72022	1	72139	2	72579	1
71652	2	72023	1	72140	1	72581	1
71653	2	72024	1	72141	1	72581	1
71653	2	72024	1	72142	2	72583	2
71653	2	72025	1	72142	2	72584	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
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Zip Code	Zone						
71653	2	72025	1	72142	2	72584	2
71653	2	72025	1	72142	2	72585	2
71653	2	72025	1	72143	2	72585	2
71653	2	72025	1	72143	2	72587	2
71653	2	72026	1	72145	2	72601	1
71653	2	72027	1	72149	2	72601	1
71653	2	72027	1	72150	1	72602	1
71653	2	72027	1	72150	1	72611	1
71653	2	72027	1	72150	1	72611	1
71654	2	72028	1	72150	1	72613	1
71654	2	72029	2	72150	1	72615	1
71654	2	72030	1	72152	2	72616	1
71654	2	72030	1	72152	2	72616	1
71654	2	72031	1	72152	2	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72156	1	72619	1
71655	1	72031	1	72156	1	72623	1
71655	1	72031	1	72156	1	72624	2
71655	1	72031	1	72157	1	72626	1
71655	1	72031	1	72157	1	72628	2
71655	1	72031	1	72157	1	72628	2
71656	1	72032	1	72158	1	72628	2
71656	1	72032	1	72160	1	72628	2
71657	1	72032	1	72160	1	72629	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72631	1
71658	2	72032	1	72160	1	72631	1
71659	2	72032	1	72160	1	72631	1
71659	2	72032	1	72164	2	72631	1
71660	2	72032	1	72165	1	72631	1
71660	2	72033	1	72166	1	72632	1
71660	2	72034	1	72166	1	72632	1
71661	2	72035	1	72167	1	72632	1
71661	2	72035	1	72167	1	72632	1
71662	2	72035	1	72168	2	72633	1
71662	2	72035	1	72169	3	72634	1
71662	2	72036	2	72170	2	72634	1
71663	2	72036	2	72173	1	72635	1
71665	2	72037	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72039	1	72175	2	72636	2
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72639	2
71665	2	72040	2	72178	2	72639	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
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Zip Code	Zone						
71665	2	72040	2	72179	1	72640	2
71665	2	72040	2	72179	1	72641	2
71665	2	72040	2	72180	2	72641	2
71666	2	72040	2	72181	1	72641	2
71666	2	72040	2	72182	2	72641	2
71666	2	72041	2	72182	2	72641	2
71666	2	72041	2	72183	2	72642	1
71666	2	72041	2	72183	2	72644	1
71667	1	72041	2	72183	2	72644	1
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72190	2	72645	2
71667	1	72043	3	72190	2	72645	2
71667	1	72044	1	72190	2	72645	2
71667	1	72044	1	72190	2	72648	2
71667	1	72044	1	72198	2	72648	2
71667	1	72045	2	72198	2	72648	2
71670	2	72046	1	72198	2	72648	2
71670	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72651	1
71671	2	72046	1	72201	2	72653	1
71674	2	72046	1	72202	2	72653	1
71674	2	72046	1	72203	2	72653	1
71674	2	72046	1	72204	2	72654	1
71674	2	72046	1	72205	2	72654	1
71674	2	72046	1	72206	2	72655	2
71675	1	72046	1	72207	2	72655	2
71675	1	72047	1	72207	2	72657	2
71675	1	72047	1	72207	2	72658	1
71676	2	72048	1	72209	2	72658	1
71677	1	72051	2	72210	2	72659	1
71677	1	72051	2	72211	2	72660	1
71678	1	72052	2	72212	2	72661	1
71701	2	72053	2	72214	2	72662	1
71701	2	72053	2	72215	2	72663	2
71711	2	72053	2	72216	2	72663	2
71720	2	72055	1	72217	2	72666	2
71721	1	72055	1	72219	2	72668	1
71722	2	72057	1	72221	2	72669	2
71724	2	72058	1	72222	2	72670	2
71725	2	72058	1	72223	2	72672	1
71726	2	72058	1	72225	2	72675	2
71728	1	72058	1	72227	2	72675	2
71730	2	72058	1	72231	2	72677	1
71731	2	72058	1	72231	2	72679	1
71740	2	72059	2	72231	2	72680	2
71742	2	72060	2	72231	2	72680	2

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 3/07/2011



Zip Code	Zone						
71743	1	72061	1	72260	2	72682	1
71744	2	72063	1	72295	2	72682	1
71745	2	72063	1	72301	1	72682	1
71747	2	72063	1	72303	1	72683	2
71748	2	72063	1	72310	3	72685	2
71749	2	72064	2	72311	3	72685	2
71750	2	72064	2	72312	1	72685	2
71751	2	72064	2	72313	3	72686	2
71752	2	72065	1	72315	3	72687	1
71753	2	72065	1	72315	3	72701	1
71753	2	72066	2	72316	3	72702	1
71754	2	72066	2	72319	3	72703	1
71758	2	72067	1	72319	3	72704	1
71759	2	72067	1	72320	3	72704	1
71762	2	72068	2	72321	3	72711	1
71763	2	72068	2	72321	3	72712	1
71763	2	72069	2	72322	3	72714	1
71764	2	72069	2	72324	3	72715	1
71765	2	72069	2	72324	3	72715	1
71766	2	72069	2	72325	1	72716	1
71768	2	72069	2	72326	3	72716	1
71768	2	72069	2	72327	1	72717	1
71770	2	72070	1	72327	1	72718	1
71772	1	72070	1	72327	1	72719	1
71772	1	72070	1	72328	1	72721	1
71801	2	72072	1	72329	3	72722	1
71801	2	72073	2	72330	3	72727	1
71802	2	72074	2	72331	1	72728	1
71820	1	72075	3	72331	1	72729	1
71822	1	72076	2	72332	1	72730	1
71823	2	72076	2	72333	1	72730	1
71825	2	72076	2	72335	3	72732	1
71826	2	72076	2	72336	3	72733	1
71827	2	72076	2	72338	3	72734	1
71828	2	72076	2	72338	3	72734	1
71831	2	72076	2	72339	1	72735	1
71832	2	72076	2	72340	3	72736	1
71833	1	72076	2	72341	3	72737	1
71834	2	72078	2	72342	1	72738	1
71835	2	72079	2	72346	3	72739	1
71836	1	72080	1	72346	3	72740	1
71837	2	72080	1	72347	3	72741	1
71838	2	72080	1	72348	3	72742	1
71839	2	72081	2	72348	3	72744	1
71840	2	72081	2	72348	3	72745	1
71841	2	72081	2	72350	3	72747	1
71842	2	72082	2	72351	3	72749	1
71844	2	72082	2	72352	3	72751	1
71845	2	72082	2	72353	1	72752	1
71846	2	72083	1	72354	3	72753	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – Arkansas Exception Pages
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Zip Code	Zone						
71847	2	72084	1	72355	1	72756	1
71851	1	72084	1	72358	3	72757	1
71851	1	72084	1	72358	3	72758	1
71852	1	72084	1	72359	3	72760	1
71853	1	72085	2	72360	3	72761	1
71854	2	72086	1	72364	1	72761	1
71855	2	72086	1	72365	3	72762	1
71857	2	72086	1	72366	1	72764	1
71858	2	72086	1	72367	1	72764	1
71859	1	72086	1	72368	3	72764	1
71859	1	72087	1	72369	1	72764	1
71860	2	72087	1	72370	3	72765	1
71861	2	72088	1	72372	3	72766	1
71862	2	72088	1	72373	3	72768	1
71864	2	72089	1	72374	1	72768	1
71865	1	72099	2	72376	1	72769	1
71866	1	72099	2	72377	3	72770	1
71901	1	72099	2	72379	2	72773	1
71901	1	72099	2	72383	1	72774	1
71901	1	72099	2	72384	1	72776	1
71901	1	72099	2	72386	3	72801	1
71901	1	72101	2	72387	3	72802	1
71901	1	72101	2	72389	1	72811	1
71901	1	72101	2	72390	1	72812	1
71901	1	72101	2	72391	3	72820	2
71901	1	72101	2	72392	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72396	3	72823	1
71901	1	72102	2	72401	1	72824	1
71901	1	72102	2	72402	1	72824	1
71901	1	72103	1	72403	1	72826	1
71901	1	72103	1	72404	1	72827	1
71902	1	72103	1	72410	3	72828	1
71902	1	72104	1	72411	1	72828	1
71902	1	72104	1	72412	3	72829	1
71903	1	72104	1	72413	3	72830	2
71903	1	72104	1	72414	1	72832	2
71909	1	72104	1	72415	3	72833	1
71909	1	72104	1	72416	1	72834	1
71909	1	72104	1	72417	1	72835	1
71909	1	72104	1	72419	1	72837	1
71909	1	72104	1	72421	1	72838	1
71910	1	72104	1	72422	3	72839	2
71910	1	72104	1	72424	3	72840	2
71910	1	72105	1	72425	3	72840	2
71913	1	72105	1	72426	3	72841	1
71913	1	72106	1	72427	1	72842	1

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Zip Code	Zone						
71913	1	72106	1	72428	3	72842	1
71913	1	72107	1	72429	3	72843	1
71914	1	72108	2	72430	3	72845	2
71914	1	72110	1	72431	3	72846	2
71914	1	72110	1	72432	3	72847	1
71920	1	72110	1	72433	3	72851	1
71920	1	72110	1	72434	3	72852	2
71921	1	72110	1	72435	3	72853	1
71921	1	72110	1	72435	3	72854	2
71921	1	72110	1	72436	3	72855	1
71921	1	72110	1	72436	3	72856	2
71921	1	72110	1	72437	1	72857	1
71921	1	72111	1	72438	3	72858	1
71921	1	72111	1	72439	3	72860	1
71922	1	72111	1	72439	3	72863	1
71923	1	72112	3	72440	3	72865	1
71923	1	72112	3	72441	3	72901	2
71923	1	72112	3	72442	3	72902	2
71923	1	72112	3	72443	3	72903	2
71923	1	72112	3	72444	3	72904	2
71923	1	72112	3	72445	3	72905	2
71923	1	72112	3	72447	1	72905	2
71923	1	72112	3	72449	3	72906	2
71923	1	72112	3	72450	3	72908	2
71923	1	72112	3	72451	3	72913	2
71923	1	72112	3	72453	3	72914	2
71923	1	72112	3	72454	3	72916	2
71929	1	72113	2	72455	3	72916	2
71929	1	72113	2	72456	3	72917	2
71932	2	72113	2	72457	3	72918	2
71932	2	72113	2	72458	3	72919	2
71933	1	72113	2	72459	3	72919	2
71933	1	72114	2	72460	3	72921	2
71935	1	72114	2	72460	3	72923	2
71935	1	72114	2	72461	3	72926	1
71935	1	72114	2	72462	3	72927	1
71935	1	72114	2	72464	3	72928	2
71937	2	72114	2	72465	3	72930	2
71937	2	72114	2	72466	3	72932	2
71940	1	72114	2	72467	1	72933	2
71940	1	72115	2	72467	1	72934	2
71940	1	72115	2	72467	1	72935	2
71940	1	72115	2	72469	3	72936	2
71940	1	72115	2	72469	3	72937	2
71940	1	72116	2	72470	3	72938	2
71941	1	72116	2	72471	3	72940	2
71941	1	72116	2	72472	3	72941	2
71942	1	72116	2	72473	3	72941	2
71943	1	72116	2	72474	3	72943	1
71943	1	72116	2	72475	3	72944	1

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Zip Code	Zone						
71944	2	72117	2	72476	3	72944	1
71945	2	72117	2	72476	3	72945	2
71949	1	72117	2	72476	3	72946	2
71949	1	72117	2	72476	3	72947	2
71949	1	72117	2	72478	3	72948	2
71950	1	72117	2	72479	3	72949	2
71951	1	72117	2	72482	1	72950	1
71951	1	72117	2	72501	1	72951	1
71952	1	72117	2	72503	1	72952	2
71953	2	72117	2	72512	2	72955	2
71953	2	72117	2	72512	2	72956	2
71953	2	72117	2	72512	2	72957	2
71953	2	72118	2	72513	1	72958	1
71953	2	72118	2	72515	2	72958	1
71953	2	72118	2	72517	2	72959	1

Appendix B- Rates:

<u>Zone</u>	<u>Base Rate</u>
001	\$3,164
002	\$4,353
003	\$8,240

Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

Extensions, Increases and Additions

Earthquake Extension is replaced by the following:

Earthquake Extension

This peril is automatically included for Contents coverage. Coverage can be purchased to cover losses to Dwelling and Other Structures. To determine the additional premium, the calculation is as follows:

1. Determine the rate per \$1,000 according to the construction and deductible option
2. Apply the rate to coverage A

Premium per \$1,000 of coverage

Deductible	Frame/Veneer	Masonry
2%	1.15	1.80
5%	1.00	1.56
10%	0.89	1.39
15%	0.78	1.22
20%	0.67	1.05
25%	0.56	0.88

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The following Rule is added:

WINDSTORM OR HAIL DEDUCTIBLE

Separate optional windstorm or hail deductibles are available.

We will pay only that part of the total of the loss for house, contents and other permanent structures that exceeds the windstorm or hail deductible the insured selected. This separate optional windstorm or hail deductible applies in the event of direct physical loss to property covered under this policy caused by windstorm or hail.

Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.11
200,000	0.21
400,000	0.43
500,000	0.53
750,000	0.80
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

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Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Determine Optional Windstorm or Hail Deductible Factor (if selected by the insured):

Deductible (percentage of Dwelling Limit)	Factor
0%	1.00
1%	0.92
2%	0.88
5%	0.76

Step 18-

Appendix A – Territory:

Zip Code	Zone						
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72519	2
71601	2	71953	2	72118	2	72520	2
71601	2	71953	2	72118	2	72521	1
71602	2	71953	2	72118	2	72522	1
71602	2	71953	2	72118	2	72523	1
71603	2	71953	2	72118	2	72524	1
71611	2	71956	1	72118	2	72525	1
71612	2	71956	1	72119	2	72525	1
71612	2	71957	1	72119	2	72525	1
71613	2	71957	1	72119	2	72526	1
71630	2	71957	1	72119	2	72527	1
71631	2	71957	1	72120	2	72528	2
71631	2	71958	1	72120	2	72529	1
71631	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72529	1
71635	2	71958	1	72120	2	72530	1
71638	2	71959	1	72121	2	72530	1
71638	2	71960	1	72121	2	72531	2
71638	2	71961	1	72121	2	72532	1

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Zip Code	Zone						
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72533	2
71638	2	71961	1	72121	2	72534	1
71639	2	71962	1	72122	1	72536	2
71639	2	71964	1	72123	2	72537	1
71639	2	71965	1	72124	2	72538	2
71639	2	71965	1	72124	2	72539	2
71639	2	71966	1	72124	2	72540	2
71639	2	71966	1	72124	2	72542	1
71639	2	71968	1	72124	2	72542	1
71640	2	71968	1	72125	1	72543	1
71640	2	71969	1	72126	1	72543	1
71640	2	71969	1	72126	1	72544	1
71640	2	71970	1	72126	1	72545	1
71640	2	71971	1	72126	1	72545	1
71640	2	71971	1	72126	1	72546	1
71640	2	71972	2	72126	1	72550	1
71642	2	71973	2	72126	1	72553	1
71642	2	71998	1	72127	1	72554	2
71643	1	71998	1	72127	1	72554	2
71643	1	71999	1	72128	1	72555	2
71643	1	71999	1	72129	1	72556	2
71644	1	72001	1	72129	1	72556	2
71644	1	72002	1	72130	1	72556	2
71644	1	72003	1	72130	1	72560	2
71646	2	72004	2	72131	1	72560	2
71646	2	72005	3	72131	1	72561	2
71646	2	72005	3	72131	1	72561	2
71646	2	72006	2	72131	1	72562	1
71646	2	72007	1	72132	2	72564	1
71646	2	72010	2	72132	2	72565	2
71646	2	72011	1	72132	2	72566	2
71646	2	72012	2	72133	2	72567	2
71646	2	72013	1	72134	2	72567	2
71646	2	72014	3	72134	2	72568	1
71647	2	72015	1	72134	2	72568	1
71647	2	72015	1	72134	2	72569	1
71647	2	72015	1	72135	2	72571	1
71647	2	72016	1	72135	2	72572	3
71647	2	72017	2	72135	2	72573	2
71647	2	72018	1	72135	2	72575	1
71647	2	72019	1	72136	2	72576	2
71647	2	72020	2	72136	2	72576	2
71651	2	72021	2	72137	2	72577	1
71651	2	72022	1	72137	2	72578	2
71652	2	72022	1	72139	2	72579	1
71652	2	72023	1	72140	1	72581	1
71653	2	72024	1	72141	1	72581	1
71653	2	72024	1	72142	2	72583	2
71653	2	72025	1	72142	2	72584	2

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Zip Code	Zone						
71653	2	72025	1	72142	2	72584	2
71653	2	72025	1	72142	2	72585	2
71653	2	72025	1	72143	2	72585	2
71653	2	72025	1	72143	2	72587	2
71653	2	72026	1	72145	2	72601	1
71653	2	72027	1	72149	2	72601	1
71653	2	72027	1	72150	1	72602	1
71653	2	72027	1	72150	1	72611	1
71653	2	72027	1	72150	1	72611	1
71654	2	72028	1	72150	1	72613	1
71654	2	72029	2	72150	1	72615	1
71654	2	72030	1	72152	2	72616	1
71654	2	72030	1	72152	2	72616	1
71654	2	72031	1	72152	2	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72616	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72153	1	72617	1
71655	1	72031	1	72156	1	72619	1
71655	1	72031	1	72156	1	72623	1
71655	1	72031	1	72156	1	72624	2
71655	1	72031	1	72157	1	72626	1
71655	1	72031	1	72157	1	72628	2
71655	1	72031	1	72157	1	72628	2
71656	1	72032	1	72158	1	72628	2
71656	1	72032	1	72160	1	72628	2
71657	1	72032	1	72160	1	72629	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72630	1
71658	2	72032	1	72160	1	72631	1
71658	2	72032	1	72160	1	72631	1
71659	2	72032	1	72160	1	72631	1
71659	2	72032	1	72164	2	72631	1
71660	2	72032	1	72165	1	72631	1
71660	2	72033	1	72166	1	72632	1
71660	2	72034	1	72166	1	72632	1
71661	2	72035	1	72167	1	72632	1
71661	2	72035	1	72167	1	72632	1
71662	2	72035	1	72168	2	72633	1
71662	2	72035	1	72169	3	72634	1
71662	2	72036	2	72170	2	72634	1
71663	2	72036	2	72173	1	72635	1
71665	2	72037	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72038	1	72173	1	72635	1
71665	2	72039	1	72175	2	72636	2
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72638	1
71665	2	72039	1	72176	1	72639	2
71665	2	72040	2	72178	2	72639	2

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Zip Code	Zone						
71665	2	72040	2	72179	1	72640	2
71665	2	72040	2	72179	1	72641	2
71665	2	72040	2	72180	2	72641	2
71666	2	72040	2	72181	1	72641	2
71666	2	72040	2	72182	2	72641	2
71666	2	72041	2	72182	2	72641	2
71666	2	72041	2	72183	2	72642	1
71666	2	72041	2	72183	2	72644	1
71667	1	72041	2	72183	2	72644	1
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72189	2	72645	2
71667	1	72042	1	72190	2	72645	2
71667	1	72043	3	72190	2	72645	2
71667	1	72044	1	72190	2	72645	2
71667	1	72044	1	72190	2	72648	2
71667	1	72044	1	72198	2	72648	2
71667	1	72045	2	72198	2	72648	2
71670	2	72046	1	72198	2	72648	2
71670	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72650	2
71671	2	72046	1	72199	2	72651	1
71671	2	72046	1	72201	2	72653	1
71674	2	72046	1	72202	2	72653	1
71674	2	72046	1	72203	2	72653	1
71674	2	72046	1	72204	2	72654	1
71674	2	72046	1	72205	2	72654	1
71674	2	72046	1	72206	2	72655	2
71675	1	72046	1	72207	2	72655	2
71675	1	72047	1	72207	2	72657	2
71675	1	72047	1	72207	2	72658	1
71676	2	72048	1	72209	2	72658	1
71677	1	72051	2	72210	2	72659	1
71677	1	72051	2	72211	2	72660	1
71678	1	72052	2	72212	2	72661	1
71701	2	72053	2	72214	2	72662	1
71701	2	72053	2	72215	2	72663	2
71711	2	72053	2	72216	2	72663	2
71720	2	72055	1	72217	2	72666	2
71721	1	72055	1	72219	2	72668	1
71722	2	72057	1	72221	2	72669	2
71724	2	72058	1	72222	2	72670	2
71725	2	72058	1	72223	2	72672	1
71726	2	72058	1	72225	2	72675	2
71728	1	72058	1	72227	2	72675	2
71730	2	72058	1	72231	2	72677	1
71731	2	72058	1	72231	2	72679	1
71740	2	72059	2	72231	2	72680	2
71742	2	72060	2	72231	2	72680	2

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Zip Code	Zone						
71743	1	72061	1	72260	2	72682	1
71744	2	72063	1	72295	2	72682	1
71745	2	72063	1	72301	1	72682	1
71747	2	72063	1	72303	1	72683	2
71748	2	72063	1	72310	3	72685	2
71749	2	72064	2	72311	3	72685	2
71750	2	72064	2	72312	1	72685	2
71751	2	72064	2	72313	3	72686	2
71752	2	72065	1	72315	3	72687	1
71753	2	72065	1	72315	3	72701	1
71753	2	72066	2	72316	3	72702	1
71754	2	72066	2	72319	3	72703	1
71758	2	72067	1	72319	3	72704	1
71759	2	72067	1	72320	3	72704	1
71762	2	72068	2	72321	3	72711	1
71763	2	72068	2	72321	3	72712	1
71763	2	72069	2	72322	3	72714	1
71764	2	72069	2	72324	3	72715	1
71765	2	72069	2	72324	3	72715	1
71766	2	72069	2	72325	1	72716	1
71768	2	72069	2	72326	3	72716	1
71768	2	72069	2	72327	1	72717	1
71770	2	72070	1	72327	1	72718	1
71772	1	72070	1	72327	1	72719	1
71772	1	72070	1	72328	1	72721	1
71801	2	72072	1	72329	3	72722	1
71801	2	72073	2	72330	3	72727	1
71802	2	72074	2	72331	1	72728	1
71820	1	72075	3	72331	1	72729	1
71822	1	72076	2	72332	1	72730	1
71823	2	72076	2	72333	1	72730	1
71825	2	72076	2	72335	3	72732	1
71826	2	72076	2	72336	3	72733	1
71827	2	72076	2	72338	3	72734	1
71828	2	72076	2	72338	3	72734	1
71831	2	72076	2	72339	1	72735	1
71832	2	72076	2	72340	3	72736	1
71833	1	72076	2	72341	3	72737	1
71834	2	72078	2	72342	1	72738	1
71835	2	72079	2	72346	3	72739	1
71836	1	72080	1	72346	3	72740	1
71837	2	72080	1	72347	3	72741	1
71838	2	72080	1	72348	3	72742	1
71839	2	72081	2	72348	3	72744	1
71840	2	72081	2	72348	3	72745	1
71841	2	72081	2	72350	3	72747	1
71842	2	72082	2	72351	3	72749	1
71844	2	72082	2	72352	3	72751	1
71845	2	72082	2	72353	1	72752	1
71846	2	72083	1	72354	3	72753	1

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Zip Code	Zone						
71847	2	72084	1	72355	1	72756	1
71851	1	72084	1	72358	3	72757	1
71851	1	72084	1	72358	3	72758	1
71852	1	72084	1	72359	3	72760	1
71853	1	72085	2	72360	3	72761	1
71854	2	72086	1	72364	1	72761	1
71855	2	72086	1	72365	3	72762	1
71857	2	72086	1	72366	1	72764	1
71858	2	72086	1	72367	1	72764	1
71859	1	72086	1	72368	3	72764	1
71859	1	72087	1	72369	1	72764	1
71860	2	72087	1	72370	3	72765	1
71861	2	72088	1	72372	3	72766	1
71862	2	72088	1	72373	3	72768	1
71864	2	72089	1	72374	1	72768	1
71865	1	72099	2	72376	1	72769	1
71866	1	72099	2	72377	3	72770	1
71901	1	72099	2	72379	2	72773	1
71901	1	72099	2	72383	1	72774	1
71901	1	72099	2	72384	1	72776	1
71901	1	72099	2	72386	3	72801	1
71901	1	72101	2	72387	3	72802	1
71901	1	72101	2	72389	1	72811	1
71901	1	72101	2	72390	1	72812	1
71901	1	72101	2	72391	3	72820	2
71901	1	72101	2	72392	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72394	3	72821	2
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72395	3	72823	1
71901	1	72101	2	72396	3	72823	1
71901	1	72102	2	72401	1	72824	1
71901	1	72102	2	72402	1	72824	1
71901	1	72103	1	72403	1	72826	1
71901	1	72103	1	72404	1	72827	1
71902	1	72103	1	72410	3	72828	1
71902	1	72104	1	72411	1	72828	1
71902	1	72104	1	72412	3	72829	1
71903	1	72104	1	72413	3	72830	2
71903	1	72104	1	72414	1	72832	2
71909	1	72104	1	72415	3	72833	1
71909	1	72104	1	72416	1	72834	1
71909	1	72104	1	72417	1	72835	1
71909	1	72104	1	72419	1	72837	1
71909	1	72104	1	72421	1	72838	1
71910	1	72104	1	72422	3	72839	2
71910	1	72104	1	72424	3	72840	2
71910	1	72105	1	72425	3	72840	2
71913	1	72105	1	72426	3	72841	1
71913	1	72106	1	72427	1	72842	1

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Zip Code	Zone						
71913	1	72106	1	72428	3	72842	1
71913	1	72107	1	72429	3	72843	1
71914	1	72108	2	72430	3	72845	2
71914	1	72110	1	72431	3	72846	2
71914	1	72110	1	72432	3	72847	1
71920	1	72110	1	72433	3	72851	1
71920	1	72110	1	72434	3	72852	2
71921	1	72110	1	72435	3	72853	1
71921	1	72110	1	72435	3	72854	2
71921	1	72110	1	72436	3	72855	1
71921	1	72110	1	72436	3	72856	2
71921	1	72110	1	72437	1	72857	1
71921	1	72111	1	72438	3	72858	1
71921	1	72111	1	72439	3	72860	1
71922	1	72111	1	72439	3	72863	1
71923	1	72112	3	72440	3	72865	1
71923	1	72112	3	72441	3	72901	2
71923	1	72112	3	72442	3	72902	2
71923	1	72112	3	72443	3	72903	2
71923	1	72112	3	72444	3	72904	2
71923	1	72112	3	72445	3	72905	2
71923	1	72112	3	72447	1	72905	2
71923	1	72112	3	72449	3	72906	2
71923	1	72112	3	72450	3	72908	2
71923	1	72112	3	72451	3	72913	2
71923	1	72112	3	72453	3	72914	2
71923	1	72112	3	72454	3	72916	2
71929	1	72113	2	72455	3	72916	2
71929	1	72113	2	72456	3	72917	2
71932	2	72113	2	72457	3	72918	2
71932	2	72113	2	72458	3	72919	2
71933	1	72113	2	72459	3	72919	2
71933	1	72114	2	72460	3	72921	2
71935	1	72114	2	72460	3	72923	2
71935	1	72114	2	72461	3	72926	1
71935	1	72114	2	72462	3	72927	1
71935	1	72114	2	72464	3	72928	2
71937	2	72114	2	72465	3	72930	2
71937	2	72114	2	72466	3	72932	2
71940	1	72114	2	72467	1	72933	2
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71940	1	72115	2	72469	3	72936	2
71940	1	72115	2	72469	3	72937	2
71940	1	72116	2	72470	3	72938	2
71941	1	72116	2	72471	3	72940	2
71941	1	72116	2	72472	3	72941	2
71942	1	72116	2	72473	3	72941	2
71943	1	72116	2	72474	3	72943	1
71943	1	72116	2	72475	3	72944	1

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Zip Code	Zone						
71944	2	72117	2	72476	3	72944	1
71945	2	72117	2	72476	3	72945	2
71949	1	72117	2	72476	3	72946	2
71949	1	72117	2	72476	3	72947	2
71949	1	72117	2	72478	3	72948	2
71950	1	72117	2	72479	3	72949	2
71951	1	72117	2	72482	1	72950	1
71951	1	72117	2	72501	1	72951	1
71952	1	72117	2	72503	1	72952	2
71953	2	72117	2	72512	2	72955	2
71953	2	72117	2	72512	2	72956	2
71953	2	72117	2	72512	2	72957	2
71953	2	72118	2	72513	1	72958	1
71953	2	72118	2	72515	2	72958	1
71953	2	72118	2	72517	2	72959	1

Appendix B- Rates:

<u>Zone</u>	<u>Base Rate</u>
001	\$3,164
002	\$4,353
003	\$8,240