

SERFF Tracking Number: EMCC-127172714 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company, Union Insurance Company of Providence

Product Name: Homeowners SERFF Tr Num: EMCC-127172714 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: AR-HO-2011-03 State Status: Suspended Review Combinations
Filing Type: Rate Reviewer(s): Becky Harrington, Nancy Horton
Author: Jo Byers Disposition Date: 06/01/2011
Date Submitted: 05/17/2011 Disposition Status: Filed
Effective Date Requested (New): 08/15/2011 Effective Date (New): 08/15/2011
Effective Date Requested (Renewal): 08/15/2011 Effective Date (Renewal): 08/15/2011

State Filing Description:
suspended 5/26/11.

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/01/2011
State Status Changed: 05/27/2011 Deemer Date:
Created By: Jo Byers Submitted By: Jo Byers
Corresponding Filing Tracking Number:
Filing Description:
May 17, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Rate Revision
Company File # AR-HO-2011-03
Effective: August 15, 2011

The captioned companies are members of Insurance Services Office (ISO), and the Homeowners program is filed on our behalf. We are transmitting for filing a rate level revision resulting in an estimated increase of 10.3% for the companies combined.

We are advising the insurance department of the following:

1. We do not offer Mobile Home Coverage
2. We currently follow ISO's earthquake territory definitions
3. The earthquake underwriting guidelines are in the agent's manual

We supplement this filing with the following:

- \$100 filing fee (EFT)
- Rate Filing Abstract Form RF-1
- Homeowners Premium Comparison Survey Form
- Supporting Information
- Current and Revised Base Rates by Territory
- Actual Experience
- Investment Income
- Permissible Loss & Loss Adjustment Expense Exhibit
- Expense Provisions
- Rate Level Indications with explanations
- Revised manual pages HO-R-5 - HO-R-10, HO-T-1 - HO-T-5; these pages replace the same pages currently filed.

We respectfully request your acknowledgment of this filing, to be applicable to policies effective on or after August 15, 2011. Thank you.

Jo L. Byers, Compliance Analyst
Rates and Forms Compliance Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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 Product Name: Homeowners
 Project Name/Number: /

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst Jo.L.Byers@EMCIns.com
 PO Box 712 800-247-2128 [Phone] 2707 [Ext]
 Des Moines, IA 50306-0712 515-345-2223 [FAX]

Filing Company Information

EMCASCO Insurance Company	CoCode: 21407	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-6070764	

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-0234980	

Union Insurance Company of Providence	CoCode: 21423	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 05-0230479	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	05/17/2011	
Employers Mutual Casualty Company	\$100.00	05/17/2011	47688614
Union Insurance Company of Providence	\$0.00	05/17/2011	

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 Product Name: Homeowners
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/01/2011	06/01/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
No response necessary	Becky Harrington	05/23/2011	05/23/2011	Jo Byers	05/25/2011	05/25/2011
Pending Industry Response	Becky Harrington	05/18/2011	05/18/2011	Jo Byers	05/23/2011	05/23/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Commissioner Review	Note To Reviewer	Jo Byers	05/26/2011	05/26/2011
Commissioner Review	Note To Filer	Becky Harrington	05/25/2011	05/25/2011

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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 Product Name: Homeowners
 Project Name/Number: /

Disposition

Disposition Date: 06/01/2011

Effective Date (New): 08/15/2011

Effective Date (Renewal): 08/15/2011

Status: Filed

Comment:

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

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

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):
EMCASCO Insurance Company	11.900%	10.200%	\$108,621	1,386	\$1,066,891	%	%
Employers Mutual Casualty Company	11.900%	10.800%	\$26,609	251	\$246,739	%	%
Union Insurance Company of Providence	11.900%	10.400%	\$73,869	886	\$709,013	%	%

<i>SERFF Tracking Number:</i>	<i>EMCC-127172714</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-HO-2011-03</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	11.900%
Overall Percentage Rate Impact For This Filing	10.300%
Effect of Rate Filing-Written Premium Change For This Program	\$209,099
Effect of Rate Filing - Number of Policyholders Affected	2,523

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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 Product Name: Homeowners
 Project Name/Number: /

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	Exhibits	Filed	Yes
Supporting Document	Response to objection letter	Filed	Yes
Rate	manual pages	Filed	Yes

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Objection Letter

Objection Letter Status No response necessary

Objection Letter Date 05/23/2011

Submitted Date 05/23/2011

Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the recent response.

Objection 1

Comment: Rate change requests greater than 6% are subject to Commissioner Bradford's review. You may either amend the overall change to 6% or request the filing be reviewed by the Commissioner.

Please provide a revised HPCS if the filing is amended.

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

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Sincerely,

Becky Harrington

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Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/25/2011
Submitted Date 05/25/2011

Dear Becky Harrington,

Comments:

Response 1

Comments: Is there a statute, bulletin, or filing guideline that refers to the 6.0% threshold and the process for filing increases above that percentage? If not, please advise how the commissioner's review process differs from the regular review process of rate revisions. Thank you.

Related Objection 1

Comment:

Rate change requests greater than 6% are subject to Commissioner Bradford's review. You may either amend the overall change to 6% or request the filing be reviewed by the Commissioner.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jo Byers

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Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/18/2011
Submitted Date 05/18/2011
Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the captioned filing.

Objection 1

- Exhibits (Supporting Document)

Comment: Please explain and provide support for the development of 1.70% catastrophe loading factor.

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

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

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

Sincerely,

Becky Harrington

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Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/23/2011
Submitted Date 05/23/2011

Dear Becky Harrington,

Comments:

Response 1

Comments: Response attached.

Related Objection 1

Applies To:

- Exhibits (Supporting Document)

Comment:

Please explain and provide support for the development of 1.70% catastrophe loading factor.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jo Byers

SERFF Tracking Number: EMCC-127172714 *State:* Arkansas
First Filing Company: EMCASCO Insurance Company, ... *State Tracking Number:* EFT \$100
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TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Note To Reviewer

Created By:

Jo Byers on 05/26/2011 11:00 AM

Last Edited By:

Becky Harrington

Submitted On:

06/01/2011 11:13 AM

Subject:

Commissioner Review

Comments:

We would like to request that the Commissioner review this filing. Thank you.

SERFF Tracking Number: EMCC-127172714 State: Arkansas
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Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Note To Filer

Created By:

Becky Harrington on 05/25/2011 10:16 AM

Last Edited By:

Becky Harrington

Submitted On:

06/01/2011 11:13 AM

Subject:

Commissioner Review

Comments:

There is no statute, bulletin etc. Commissioner Bradford has limited analysts' authority on rate filings to 6%. He reviews all requests over that amount. The analyst and P&C Director present the pertinent filing information to him and he makes the final decision on the overall amount he will allow.

This was not an issue with the previous rate filing for these companies since the amounts were less than 6%.

Please let me know whether the filing will be amended or it should be reviewed by the Commissioner.

SERFF Tracking Number: EMCC-127172714
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 Company Tracking Number: AR-HO-2011-03
 TOI: 04.0 Homeowners
 Product Name: Homeowners
 Project Name/Number: /

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Rate Information

Rate data applies to filing.

Filing Method: file & use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.200%
Effective Date of Last Rate Revision: 01/10/2010
Filing Method of Last Filing: file & use

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
EMCASCO Insurance Company	N/A	11.900%	10.200%	\$108,621	1,386	\$1,066,891	%	%

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):
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 TOI: 04.0 Homeowners
 Product Name: Homeowners
 Project Name/Number: /

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Program:

Employers Mutual Casualty Company	N/A	11.900%	10.800%	\$26,609	251	\$246,739	%	%
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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):
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Union Insurance Company of Providence	N/A	11.900%	10.400%	\$73,869	886	\$709,013	%	%
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Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	11.900%
Overall Percentage Rate Impact For This Filing:	10.300%
Effect of Rate Filing - Written Premium Change For This Program:	\$209,099
Effect of Rate Filing - Number of Policyholders Affected:	2523

<i>SERFF Tracking Number:</i>	<i>EMCC-127172714</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-HO-2011-03</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 06/01/2011 manual pages		HO-R-5 - HO-R- 10, HO-T-1 - HO-T-5	Replacement	subm_agency.pdf

COVERAGE A - ANNUAL KEY PREMIUMS

TERRITORY: 30,31

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	1646	1679	2183	1931	1826	1864	2422	2143
	03	1666	1700	2209	1955	1846	1884	2449	2167
	04	1786	1823	2369	2096	1987	2028	2635	2331
	05	1806	1843	2396	2120	2007	2048	2662	2355
	06	1826	1864	2422	2143	2107	2150	2795	2473
	07	2308	2355	3061	2708	2509	2560	3328	2944
	08	3011	3072	3993	3533	3111	3174	4126	3650
	8B	3813	3891	5058	4475	4215	4301	5590	4946
	09	4415	4506	5856	5181	5018	5120	6655	5888
	10	6021	6144	7986	7065	7125	7270	9450	8360
EMCASCO	01-02	1028	1050	1364	N/A	1141	1165	1514	N/A
	03	1041	1062	1381	N/A	1154	1178	1531	N/A
	04	1116	1139	1481	N/A	1241	1267	1647	N/A
	05	1129	1152	1498	N/A	1254	1280	1664	N/A
	06	1141	1165	1514	N/A	1317	1344	1747	N/A
	07	1442	1472	1914	N/A	1568	1600	2080	N/A
	08	1881	1920	2496	N/A	1944	1984	2579	N/A
	8B	2383	2432	3162	N/A	2633	2688	3494	N/A
	09	2759	2816	3661	N/A	3135	3200	4160	N/A
	10	3762	3840	4992	N/A	4452	4544	5907	N/A
UNION	01-02	N/A	787	1023	N/A	N/A	874	1136	N/A
	03	N/A	797	1036	N/A	N/A	883	1148	N/A
	04	N/A	854	1111	N/A	N/A	950	1236	N/A
	05	N/A	864	1123	N/A	N/A	960	1248	N/A
	06	N/A	874	1136	N/A	N/A	1008	1310	N/A
	07	N/A	1104	1435	N/A	N/A	1200	1560	N/A
	08	N/A	1440	1872	N/A	N/A	1488	1934	N/A
	8B	N/A	1824	2371	N/A	N/A	2016	2621	N/A
	09	N/A	2112	2746	N/A	N/A	2400	3120	N/A
	10	N/A	2880	3744	N/A	N/A	3408	4430	N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 32

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	1557	1589	2066	1828	1728	1764	2292	2028
	03	1576	1609	2091	1850	1747	1783	2317	2051
	04	1690	1725	2242	1984	1880	1919	2494	2207
	05	1709	1744	2267	2006	1899	1938	2519	2229
	06	1728	1764	2292	2028	1994	2035	2645	2340
	07	2184	2229	2897	2563	2374	2423	3149	2786
	08	2849	2907	3779	3344	2943	3004	3904	3455
	8B	3608	3682	4786	4235	3988	4070	5290	4681
	09	4178	4264	5542	4904	4748	4845	6298	5573
	10	5697	5814	7557	6687	6741	6880	8942	7913
EMCASCO	01-02	973	993	1291	N/A	1080	1102	1432	N/A
	03	985	1005	1306	N/A	1092	1114	1448	N/A
	04	1056	1078	1401	N/A	1175	1199	1558	N/A
	05	1068	1090	1417	N/A	1187	1211	1574	N/A
	06	1080	1102	1432	N/A	1246	1272	1653	N/A
	07	1365	1393	1810	N/A	1484	1514	1968	N/A
	08	1781	1817	2361	N/A	1840	1877	2440	N/A
	8B	2255	2301	2991	N/A	2493	2543	3305	N/A
	09	2611	2664	3463	N/A	2968	3028	3935	N/A
	10	3561	3633	4722	N/A	4214	4299	5588	N/A
UNION	01-02	N/A	745	968	N/A	N/A	826	1074	N/A
	03	N/A	754	979	N/A	N/A	835	1086	N/A
	04	N/A	808	1050	N/A	N/A	899	1168	N/A
	05	N/A	817	1062	N/A	N/A	908	1180	N/A
	06	N/A	826	1074	N/A	N/A	953	1239	N/A
	07	N/A	1044	1357	N/A	N/A	1135	1475	N/A
	08	N/A	1362	1770	N/A	N/A	1407	1829	N/A
	8B	N/A	1725	2242	N/A	N/A	1907	2478	N/A
	09	N/A	1998	2596	N/A	N/A	2270	2950	N/A
	10	N/A	2724	3540	N/A	N/A	3223	4189	N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 72,82

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	1187	1211	1574	1393	1317	1344	1747	1546
	03	1201	1226	1594	1410	1331	1359	1766	1563
	04	1288	1315	1709	1512	1433	1462	1901	1682
	05	1302	1329	1728	1529	1447	1477	1920	1699
	06	1317	1344	1747	1546	1519	1551	2016	1784
	07	1664	1699	2208	1954	1809	1846	2400	2124
	08	2171	2216	2880	2549	2243	2289	2976	2633
	8B	2749	2806	3648	3228	3039	3102	4032	3568
	09	3183	3249	4224	3738	3618	3693	4800	4248
	10	4341	4431	5760	5097	5137	5243	6816	6031
EMCASCO	01-02	742	757	984	N/A	824	840	1092	N/A
	03	751	766	996	N/A	833	849	1104	N/A
	04	805	821	1068	N/A	896	914	1188	N/A
	05	815	831	1080	N/A	905	923	1200	N/A
	06	824	840	1092	N/A	950	969	1260	N/A
	07	1041	1061	1380	N/A	1131	1154	1500	N/A
	08	1358	1385	1800	N/A	1403	1431	1860	N/A
	8B	1720	1754	2280	N/A	1901	1938	2520	N/A
	09	1991	2031	2640	N/A	2263	2308	3000	N/A
	10	2715	2769	3600	N/A	3213	3277	4260	N/A
UNION	01-02	N/A	567	738	N/A	N/A	630	819	N/A
	03	N/A	574	747	N/A	N/A	637	828	N/A
	04	N/A	616	801	N/A	N/A	685	891	N/A
	05	N/A	623	810	N/A	N/A	692	900	N/A
	06	N/A	630	819	N/A	N/A	727	945	N/A
	07	N/A	796	1035	N/A	N/A	865	1125	N/A
	08	N/A	1038	1350	N/A	N/A	1073	1395	N/A
	8B	N/A	1315	1710	N/A	N/A	1453	1890	N/A
	09	N/A	1522	1980	N/A	N/A	1730	2250	N/A
	10	N/A	2076	2700	N/A	N/A	2457	3195	N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 73

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	1777	1813	2357	2085	1972	2012	2615	2314
	03	1799	1835	2385	2111	1994	2034	2644	2340
	04	1929	1968	2558	2263	2145	2189	2845	2518
	05	1950	1990	2587	2289	2167	2211	2874	2543
	06	1972	2012	2615	2314	2275	2322	3018	2670
	07	2492	2543	3305	2924	2709	2764	3593	3179
	08	3251	3317	4311	3815	3359	3427	4455	3942
	8B	4117	4201	5461	4832	4551	4643	6035	5340
	09	4767	4864	6323	5595	5418	5528	7185	6358
	10	6501	6633	8622	7629	7693	7849	10203	9028
EMCASCO	01-02	1110	1133	1474	N/A	1232	1258	1635	N/A
	03	1124	1147	1492	N/A	1246	1271	1653	N/A
	04	1205	1230	1599	N/A	1340	1368	1779	N/A
	05	1219	1244	1617	N/A	1354	1382	1797	N/A
	06	1232	1258	1635	N/A	1422	1451	1887	N/A
	07	1557	1589	2067	N/A	1693	1728	2246	N/A
	08	2031	2073	2696	N/A	2099	2142	2785	N/A
	8B	2573	2626	3414	N/A	2843	2902	3774	N/A
	09	2979	3040	3953	N/A	3385	3455	4493	N/A
	10	4062	4146	5391	N/A	4807	4906	6379	N/A
UNION	01-02	N/A	850	1105	N/A	N/A	944	1227	N/A
	03	N/A	861	1119	N/A	N/A	954	1240	N/A
	04	N/A	923	1200	N/A	N/A	1027	1335	N/A
	05	N/A	933	1213	N/A	N/A	1037	1348	N/A
	06	N/A	944	1227	N/A	N/A	1089	1415	N/A
	07	N/A	1193	1550	N/A	N/A	1296	1685	N/A
	08	N/A	1556	2022	N/A	N/A	1607	2089	N/A
	8B	N/A	1970	2561	N/A	N/A	2178	2831	N/A
	09	N/A	2281	2966	N/A	N/A	2593	3370	N/A
	10	N/A	3111	4044	N/A	N/A	3681	4785	N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 81

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	1528	1559	2026	1793	1695	1730	2249	1989
	03	1546	1578	2051	1814	1714	1749	2273	2011
	04	1658	1692	2199	1946	1844	1882	2446	2164
	05	1677	1711	2224	1967	1863	1901	2471	2186
	06	1695	1730	2249	1989	1956	1996	2595	2295
	07	2142	2186	2842	2514	2329	2376	3089	2733
	08	2795	2852	3707	3279	2888	2947	3830	3388
	8B	3540	3612	4695	4153	3912	3992	5189	4591
	09	4099	4182	5436	4809	4658	4753	6178	5465
	10	5589	5703	7413	6558	6614	6749	8772	7760
EMCASCO	01-02	954	974	1266	N/A	1059	1081	1405	N/A
	03	966	986	1282	N/A	1071	1093	1420	N/A
	04	1036	1057	1374	N/A	1152	1176	1529	N/A
	05	1048	1069	1390	N/A	1164	1188	1544	N/A
	06	1059	1081	1405	N/A	1222	1247	1621	N/A
	07	1339	1366	1776	N/A	1455	1485	1930	N/A
	08	1746	1782	2316	N/A	1804	1841	2393	N/A
	8B	2212	2257	2934	N/A	2444	2495	3242	N/A
	09	2561	2614	3397	N/A	2910	2970	3860	N/A
	10	3492	3564	4632	N/A	4132	4217	5481	N/A
UNION	01-02	N/A	731	950	N/A	N/A	811	1054	N/A
	03	N/A	740	961	N/A	N/A	820	1065	N/A
	04	N/A	793	1031	N/A	N/A	882	1146	N/A
	05	N/A	802	1042	N/A	N/A	891	1158	N/A
	06	N/A	811	1054	N/A	N/A	936	1216	N/A
	07	N/A	1025	1332	N/A	N/A	1114	1448	N/A
	08	N/A	1337	1737	N/A	N/A	1381	1795	N/A
	8B	N/A	1693	2200	N/A	N/A	1871	2432	N/A
	09	N/A	1960	2548	N/A	N/A	2228	2895	N/A
	10	N/A	2673	3474	N/A	N/A	3163	4111	N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE C - ANNUAL KEY PREMIUMS

TERRITORY: 30-32,72-73,81-82

\$25,000 COV. C / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$250 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0004	HO0524	HO0006	HO0006 & HO1731	HO0004	HO0524	HO0006	HO0006 & HO1731
EMCC	01	370	518	294	412	413	578	328	460
	02	374	524	298	417	417	584	332	465
	03	378	530	301	422	421	590	335	469
	04	383	536	304	426	426	596	339	474
	05	387	542	308	431	430	602	342	479
	06	391	548	311	436	434	608	345	484
	07	396	554	315	441	559	783	445	623
	08	400	560	318	445	559	783	445	623
	8B	495	692	393	551	636	891	506	709
	09	581	813	462	647	688	963	547	766
10	667	933	530	742	839	1174	667	934	
EMCASCO	01	231	324	184	258	258	362	205	288
	02	234	328	186	261	261	366	208	291
	03	237	332	188	264	264	369	210	294
	04	239	336	190	267	266	373	212	297
	05	242	339	193	270	269	377	214	300
	06	245	343	195	273	272	381	216	303
	07	247	347	197	276	350	490	278	390
	08	250	351	199	279	350	490	278	390
	8B	309	434	246	345	398	558	317	444
	09	363	509	289	405	430	603	342	480
10	417	584	332	465	525	735	417	585	
UNION	01	N/A	N/A	138	194	N/A	N/A	155	216
	02	N/A	N/A	140	196	N/A	N/A	156	218
	03	N/A	N/A	142	198	N/A	N/A	158	221
	04	N/A	N/A	143	200	N/A	N/A	159	223
	05	N/A	N/A	145	203	N/A	N/A	161	225
	06	N/A	N/A	147	205	N/A	N/A	163	227
	07	N/A	N/A	148	207	N/A	N/A	209	293
	08	N/A	N/A	150	209	N/A	N/A	209	293
	8B	N/A	N/A	185	259	N/A	N/A	238	333
	09	N/A	N/A	217	304	N/A	N/A	258	360
10	N/A	N/A	250	349	N/A	N/A	314	439	

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

EARTHQUAKE TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
71601	26	71743	27	71860	27
71602	27	71744	27	71861	27
71603	27	71745	27	71862	27
71611	26	71747	27	71864	27
71612	27	71748	27	71865	27
71613	27	71749	27	71866	27
71630	25	71750	27	71901	27
71631	27	71751	27	71902	27
71635	27	71752	27	71903	27
71638	26	71753	27	71909	27
71639	25	71754	27	71910	27
71640	27	71758	27	71913	27
71642	27	71759	27	71914	27
71643	25	71762	27	71920	27
71644	25	71763	27	71921	27
71646	27	71764	27	71922	27
71647	27	71765	27	71923	27
71651	27	71766	27	71929	27
71652	27	71768	27	71932	27
71653	27	71770	27	71933	27
71654	26	71772	27	71935	27
71655	27	71801	27	71937	27
71656	27	71802	27	71940	27
71657	27	71820	27	71941	27
71658	27	71822	27	71942	27
71659	26	71823	27	71943	27
71660	27	71825	27	71944	27
71661	27	71826	27	71945	27
71662	25	71827	27	71949	27
71663	27	71828	27	71950	27
71665	27	71831	27	71952	27
71666	26	71832	27	71953	27
71667	27	71833	27	71956	27
71670	26	71834	27	71957	27
71671	27	71835	27	71958	27
71674	25	71836	27	71959	27
71675	27	71837	27	71960	27
71676	27	71838	27	71961	27
71677	25	71839	27	71962	27
71678	26	71840	27	71964	27
71701	27	71841	27	71965	27
71711	27	71842	27	71968	27
71720	27	71845	27	71969	27
71721	27	71846	27	71970	27
71722	27	71847	27	71971	27
71724	27	71851	27	71972	27
71725	27	71852	27	71973	27
71726	27	71853	27	71998	27
71728	27	71854	27	71999	27
71730	27	71855	27	72001	27
71731	27	71857	27	72002	27
71740	27	71858	27	72003	26
71742	27	71859	27	72004	25

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EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

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EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72005	24	72065	27	72131	27
72006	24	72066	26	72132	27
72007	27	72067	27	72133	25
72010	26	72068	25	72134	25
72011	27	72069	25	72135	27
72012	26	72070	27	72136	27
72013	27	72072	24	72137	27
72014	24	72073	24	72139	26
72015	27	72074	25	72140	25
72016	27	72075	24	72141	27
72017	25	72076	26	72142	24
72018	27	72078	26	72143	26
72019	27	72079	27	72145	26
72020	26	72080	27	72149	26
72021	25	72081	26	72150	27
72022	27	72082	25	72152	25
72023	26	72083	24	72153	27
72024	26	72084	27	72156	27
72025	27	72085	26	72157	27
72026	25	72086	26	72160	25
72027	27	72087	27	72164	26
72028	27	72088	27	72165	25
72029	25	72089	27	72166	26
72030	27	72099	27	72167	27
72031	27	72101	24	72168	25
72032	27	72102	26	72169	24
72033	27	72103	27	72170	26
72034	27	72104	27	72173	27
72035	27	72105	27	72175	24
72036	25	72106	27	72176	26
72037	24	72107	27	72178	26
72038	26	72108	25	72179	27
72039	27	72110	27	72180	27
72040	25	72111	27	72181	27
72041	25	72112	24	72182	25
72042	26	72113	26	72183	26
72043	24	72114	26	72189	24
72044	27	72115	26	72190	27
72045	27	72116	27	72199	27
72046	24	72117	25	72201	27
72047	27	72118	27	72202	27
72048	25	72119	26	72203	27
72051	27	72120	27	72204	27
72052	26	72121	26	72205	27
72053	26	72122	27	72206	26
72055	26	72123	24	72207	27
72057	27	72124	27	72209	27
72058	27	72125	27	72210	27
72059	24	72126	27	72211	27
72060	25	72127	27	72212	27
72061	27	72128	26	72214	27
72063	27	72129	27	72215	27
72064	25	72130	27	72216	26

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72217	27	72366	25	72440	26
72219	27	72367	26	72441	24
72221	27	72368	25	72442	21
72222	27	72369	26	72443	23
72223	27	72370	21	72444	26
72225	27	72372	24	72445	25
72227	27	72373	21	72447	21
72231	25	72374	25	72449	25
72260	27	72376	22	72450	23
72295	27	72377	21	72451	23
72301	22	72379	25	72453	24
72303	22	72383	25	72454	23
72310	21	72384	21	72455	26
72311	25	72386	21	72456	24
72312	25	72387	24	72457	25
72313	21	72389	26	72458	26
72315	21	72390	25	72459	26
72316	21	72391	21	72460	27
72319	21	72392	25	72461	23
72320	23	72394	23	72462	24
72321	21	72395	21	72464	22
72322	24	72396	24	72465	24
72324	23	72401	23	72466	26
72325	21	72402	23	72467	21
72326	24	72403	23	72469	26
72327	21	72404	23	72470	25
72328	26	72410	25	72471	25
72329	21	72411	21	72472	21
72330	21	72412	24	72473	25
72331	21	72413	24	72474	23
72332	22	72414	21	72475	24
72333	26	72415	26	72476	25
72335	24	72416	24	72478	27
72336	24	72417	23	72479	24
72338	21	72419	21	72482	27
72339	21	72421	24	72501	26
72340	25	72422	24	72503	26
72341	24	72424	25	72512	27
72342	25	72425	24	72513	27
72346	21	72426	21	72515	27
72347	24	72427	24	72517	27
72348	22	72428	21	72519	27
72350	21	72429	24	72520	27
72351	21	72430	23	72521	27
72352	25	72431	24	72522	26
72353	26	72432	23	72523	27
72354	21	72433	25	72524	25
72355	25	72434	26	72525	27
72358	21	72435	24	72526	26
72359	24	72436	24	72527	26
72360	25	72437	21	72528	27
72364	22	72438	21	72529	27
72365	21	72439	24	72530	27

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EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

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EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72531	27	72629	27	72721	27
72532	27	72630	27	72722	27
72533	27	72631	27	72727	27
72534	27	72632	27	72728	27
72536	27	72633	27	72729	27
72537	27	72634	27	72730	27
72538	27	72635	27	72732	27
72539	27	72636	27	72733	27
72540	27	72638	27	72734	27
72542	27	72639	27	72735	27
72543	27	72640	27	72736	27
72544	27	72641	27	72737	27
72545	27	72642	27	72738	27
72546	27	72644	27	72739	27
72550	27	72645	27	72740	27
72553	25	72648	27	72741	27
72554	27	72650	27	72742	27
72555	27	72651	27	72744	27
72556	27	72653	27	72745	27
72560	27	72654	27	72747	27
72561	27	72655	27	72749	27
72562	25	72657	27	72751	27
72564	24	72658	27	72752	27
72565	27	72660	27	72753	27
72566	27	72661	27	72756	27
72567	27	72662	27	72757	27
72568	26	72663	27	72758	27
72569	27	72666	27	72760	27
72571	26	72668	27	72761	27
72572	26	72669	27	72762	27
72573	27	72670	27	72764	27
72575	26	72672	27	72765	27
72576	27	72675	27	72766	27
72577	27	72677	27	72768	27
72578	27	72679	27	72769	27
72579	26	72680	27	72770	27
72581	27	72682	27	72773	27
72583	27	72683	27	72774	27
72584	27	72685	27	72776	27
72585	27	72686	27	72801	27
72587	27	72687	27	72802	27
72601	27	72701	27	72811	27
72602	27	72702	27	72812	27
72611	27	72703	27	72820	27
72613	27	72704	27	72821	27
72615	27	72711	27	72823	27
72616	27	72712	27	72824	27
72617	27	72714	27	72826	27
72619	27	72715	27	72827	27
72623	27	72716	27	72828	27
72624	27	72717	27	72829	27
72626	27	72718	27	72830	27
72628	27	72719	27	72832	27

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EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

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EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72833	27	72944	27		
72834	27	72945	27		
72835	27	72946	27		
72837	27	72947	27		
72838	27	72948	27		
72839	27	72949	27		
72840	27	72950	27		
72841	27	72951	27		
72842	27	72952	27		
72843	27	72955	27		
72845	27	72956	27		
72846	27	72957	27		
72847	27	72958	27		
72851	27	72959	27		
72852	27				
72853	27				
72854	27				
72855	27				
72856	27				
72857	27				
72858	27				
72860	27				
72863	27				
72865	27				
72901	27				
72902	27				
72903	27				
72904	27				
72905	27				
72906	27				
72908	27				
72913	27				
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72916	27				
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72918	27				
72919	27				
72921	27				
72923	27				
72926	27				
72927	27				
72928	27				
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72932	27				
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72936	27				
72937	27				
72938	27				
72940	27				
72941	27				
72943	27				

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EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-11

SERFF Tracking Number: EMCC-127172714 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: AR-HO-2011-03
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	06/01/2011

Comments:

Attachments:

rff_HPCS-Emcasco.xls
 rff_HPCS-EMCC.xls
 rff_HPCS-Union.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	06/01/2011

Comments:

Attachments:

rff_RateFilingAbstractNAIC_1109- EMCASCO.pdf
 rff_RateFilingAbstractNAIC_1109- Union.pdf
 rff_RateFilingAbstractNAIC_1109-EMCC.pdf

		Item Status:	Status Date:
Satisfied - Item:	Exhibits	Filed	06/01/2011

Comments:

Attachments:

act_base rates.pdf
 act_exhibits.pdf

		Item Status:	Status Date:
Satisfied - Item:	Response to objection letter	Filed	06/01/2011

Comments:

Attachments:

rep_5-23-11.pdf

SERFF Tracking Number: EMCC-127172714 *State:* Arkansas
First Filing Company: EMCASCO Insurance Company, ... *State Tracking Number:* EFT \$100
Company Tracking Number: AR-HO-2011-03
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /
act_Catastrophe Loading Factor Development.pdf

NAIC Number:	21407
Company Name:	EMCASCO Insurance Company
Contact Person:	Jo L Byers
Telephone No.:	800-247-2128 ext 2707
Email Address:	jo.l.byers@emcins.com
Effective Date:	8/15/2011

**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	\$680.29	\$754.05	\$680.29	\$754.05	\$1,018.59	\$1,129.04	\$1,018.59	\$1,129.04	\$782.00	\$866.79	\$782.00	\$866.79	\$782.00	\$866.79	\$680.29	\$754.05	\$943.41	\$1,045.71
	\$120,000	\$957.61	\$1,061.45	\$957.61	\$1,061.45	\$1,433.83	\$1,589.30	\$1,433.83	\$1,589.30	\$1,100.79	\$1,220.15	\$1,100.79	\$1,220.15	\$1,100.79	\$1,220.15	\$957.61	\$1,061.45	\$1,328.00	\$1,472.00
	\$160,000	\$1,233.40	\$1,367.15	\$1,233.40	\$1,367.15	\$1,846.77	\$2,047.02	\$1,846.77	\$2,047.02	\$1,417.81	\$1,571.55	\$1,417.81	\$1,571.55	\$1,417.81	\$1,571.55	\$1,233.40	\$1,367.15	\$1,710.46	\$1,895.94
6	\$80,000	\$745.86	\$860.61	\$745.86	\$860.61	\$1,116.77	\$1,288.58	\$1,116.77	\$1,288.58	\$857.37	\$989.28	\$857.37	\$989.28	\$857.37	\$989.28	\$745.86	\$860.61	\$1,034.34	\$1,193.47
	\$120,000	\$1,049.91	\$1,211.44	\$1,049.91	\$1,211.44	\$1,572.03	\$1,813.88	\$1,572.03	\$1,813.88	\$1,206.89	\$1,392.56	\$1,206.89	\$1,392.56	\$1,206.89	\$1,392.56	\$1,049.91	\$1,211.44	\$1,456.00	\$1,680.00
	\$160,000	\$1,352.29	\$1,560.33	\$1,352.29	\$1,560.33	\$2,024.77	\$2,336.27	\$2,024.77	\$2,336.27	\$1,554.47	\$1,793.62	\$1,554.47	\$1,793.62	\$1,554.47	\$1,793.62	\$1,352.29	\$1,560.33	\$1,875.33	\$2,163.84
9	\$80,000	\$1,803.17	\$2,049.06	\$1,803.17	\$2,049.06	\$2,699.88	\$3,068.04	\$2,699.88	\$3,068.04	\$2,072.77	\$2,355.42	\$2,072.77	\$2,355.42	\$2,072.77	\$2,355.42	\$1,803.17	\$2,049.06	\$2,500.61	\$2,841.60
	\$120,000	\$2,538.25	\$2,884.38	\$2,538.25	\$2,884.38	\$3,800.50	\$4,318.75	\$3,800.50	\$4,318.75	\$2,917.75	\$3,315.63	\$2,917.75	\$3,315.63	\$2,917.75	\$3,315.63	\$2,538.25	\$2,884.38	\$3,520.00	\$4,000.00
	\$160,000	\$3,269.27	\$3,715.08	\$3,269.27	\$3,715.08	\$4,895.04	\$5,562.55	\$4,895.04	\$5,562.55	\$3,758.06	\$4,270.53	\$3,758.06	\$4,270.53	\$3,758.06	\$4,270.53	\$3,269.27	\$3,715.08	\$4,533.76	\$5,152.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30
	\$15,000	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66
	\$25,000	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17
6	\$5,000	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55
	\$15,000	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46
	\$25,000	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67
9	\$5,000	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68
	\$15,000	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77
	\$25,000	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27

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	\$666.68	\$738.97	\$666.68	\$738.97	\$998.22	\$1,106.46	\$998.22	\$1,106.46	\$766.36	\$849.46	\$766.36	\$849.46	\$766.36	\$849.46	\$666.68	\$738.97	\$924.54	\$1,024.79
	\$120,000	\$938.46	\$1,040.22	\$938.46	\$1,040.22	\$1,405.15	\$1,557.51	\$1,405.15	\$1,557.51	\$1,078.77	\$1,195.75	\$1,078.77	\$1,195.75	\$1,078.77	\$1,195.75	\$938.46	\$1,040.22	\$1,301.44	\$1,442.56
	\$160,000	\$1,208.74	\$1,339.80	\$1,208.74	\$1,339.80	\$1,809.83	\$2,006.08	\$1,809.83	\$2,006.08	\$1,389.46	\$1,540.12	\$1,389.46	\$1,540.12	\$1,389.46	\$1,540.12	\$1,208.74	\$1,339.80	\$1,676.25	\$1,858.02
6	\$80,000	\$730.94	\$843.39	\$730.94	\$843.39	\$1,094.43	\$1,262.81	\$1,094.43	\$1,262.81	\$840.23	\$969.49	\$840.23	\$969.49	\$840.23	\$969.49	\$730.94	\$843.39	\$1,013.66	\$1,169.60
	\$120,000	\$1,028.91	\$1,187.21	\$1,028.91	\$1,187.21	\$1,540.58	\$1,777.60	\$1,540.58	\$1,777.60	\$1,182.75	\$1,364.71	\$1,182.75	\$1,364.71	\$1,182.75	\$1,364.71	\$1,028.91	\$1,187.21	\$1,426.88	\$1,646.40
	\$160,000	\$1,325.24	\$1,529.12	\$1,325.24	\$1,529.12	\$1,984.27	\$2,289.55	\$1,984.27	\$2,289.55	\$1,523.38	\$1,757.75	\$1,523.38	\$1,757.75	\$1,523.38	\$1,757.75	\$1,325.24	\$1,529.12	\$1,837.82	\$2,120.56
9	\$80,000	\$1,767.11	\$2,008.08	\$1,767.11	\$2,008.08	\$2,645.88	\$3,006.68	\$2,645.88	\$3,006.68	\$2,031.31	\$2,308.31	\$2,031.31	\$2,308.31	\$2,031.31	\$2,308.31	\$1,767.11	\$2,008.08	\$2,450.60	\$2,784.77
	\$120,000	\$2,487.49	\$2,826.69	\$2,487.49	\$2,826.69	\$3,724.49	\$4,232.38	\$3,724.49	\$4,232.38	\$2,859.40	\$3,249.31	\$2,859.40	\$3,249.31	\$2,859.40	\$3,249.31	\$2,487.49	\$2,826.69	\$3,449.60	\$3,920.00
	\$160,000	\$3,203.88	\$3,640.77	\$3,203.88	\$3,640.77	\$4,797.14	\$5,451.30	\$4,797.14	\$5,451.30	\$3,682.90	\$4,185.11	\$3,682.90	\$4,185.11	\$3,682.90	\$4,185.11	\$3,203.88	\$3,640.77	\$4,443.08	\$5,048.96

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

HO3 and HO4 only

Fire Extinguisher	2 %	Deadbolt Lock	2 %
Burglar Alarm	2 %	Window Locks	1 %
Smoke Alarm	2 %	\$1,000 Deductible	13 %
		Other (specify)	
		Maximum Credit Allowed	15* %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes no (yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 2.07	\$ 1.64
	Lowest Risk	\$ 0.55	\$ 0.2

NAIC Number:	21415
Company Name:	Employers Mutual Casualty Company
Contact Person:	Jo L Byers
Telephone No.:	800-247-2128 ext 2707
Email Address:	jo.l.byers@emcins.com
Effective Date:	8/15/2011

**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	\$1,088.46	\$1,206.49	\$1,088.46	\$1,206.49	\$1,629.74	\$1,806.46	\$1,629.74	\$1,806.46	\$1,251.20	\$1,386.87	\$1,251.20	\$1,386.87	\$1,251.20	\$1,386.87	\$1,088.46	\$1,206.49	\$1,509.46	\$1,673.13
	\$120,000	\$1,532.18	\$1,698.32	\$1,532.18	\$1,698.32	\$2,294.12	\$2,542.88	\$2,294.12	\$2,542.88	\$1,761.26	\$1,952.24	\$1,761.26	\$1,952.24	\$1,761.26	\$1,952.24	\$1,532.18	\$1,698.32	\$2,124.80	\$2,355.20
	\$160,000	\$1,973.45	\$2,187.44	\$1,973.45	\$2,187.44	\$2,954.83	\$3,275.23	\$2,954.83	\$3,275.23	\$2,268.50	\$2,514.49	\$2,268.50	\$2,514.49	\$2,268.50	\$2,514.49	\$1,973.45	\$2,187.44	\$2,736.74	\$3,033.50
6	\$80,000	\$1,193.37	\$1,376.97	\$1,193.37	\$1,376.97	\$1,786.83	\$2,061.72	\$1,786.83	\$2,061.72	\$1,371.80	\$1,582.84	\$1,371.80	\$1,582.84	\$1,371.80	\$1,582.84	\$1,193.37	\$1,376.97	\$1,654.95	\$1,909.56
	\$120,000	\$1,679.86	\$1,938.30	\$1,679.86	\$1,938.30	\$2,515.24	\$2,902.20	\$2,515.24	\$2,902.20	\$1,931.02	\$2,228.10	\$1,931.02	\$2,228.10	\$1,931.02	\$2,228.10	\$1,679.86	\$1,938.30	\$2,329.60	\$2,688.00
	\$160,000	\$2,163.66	\$2,496.53	\$2,163.66	\$2,496.53	\$3,239.63	\$3,738.03	\$3,239.63	\$3,738.03	\$2,487.15	\$2,869.79	\$2,487.15	\$2,869.79	\$2,487.15	\$2,869.79	\$2,163.66	\$2,496.53	\$3,000.52	\$3,462.14
9	\$80,000	\$2,885.08	\$3,278.50	\$2,885.08	\$3,278.50	\$4,319.80	\$4,908.86	\$4,319.80	\$4,908.86	\$3,316.43	\$3,768.67	\$3,316.43	\$3,768.67	\$3,316.43	\$3,768.67	\$2,885.08	\$3,278.50	\$4,000.97	\$4,546.56
	\$120,000	\$4,061.20	\$4,615.00	\$4,061.20	\$4,615.00	\$6,080.80	\$6,910.00	\$6,080.80	\$6,910.00	\$4,668.40	\$5,305.00	\$4,668.40	\$5,305.00	\$4,668.40	\$5,305.00	\$4,061.20	\$4,615.00	\$5,632.00	\$6,400.00
	\$160,000	\$5,230.83	\$5,944.12	\$5,230.83	\$5,944.12	\$7,832.07	\$8,900.08	\$7,832.07	\$8,900.08	\$6,012.90	\$6,832.84	\$6,012.90	\$6,832.84	\$6,012.90	\$6,832.84	\$5,230.83	\$5,944.12	\$7,254.02	\$8,243.20

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	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29
	\$15,000	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66
	\$25,000	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27
6	\$5,000	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88
	\$15,000	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33
	\$25,000	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27
9	\$5,000	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49
	\$15,000	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24
	\$25,000	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44

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	\$1,066.69	\$1,182.36	\$1,066.69	\$1,182.36	\$1,597.15	\$1,770.33	\$1,597.15	\$1,770.33	\$1,226.18	\$1,359.13	\$1,226.18	\$1,359.13	\$1,226.18	\$1,359.13	\$1,066.69	\$1,182.36	\$1,479.27	\$1,639.67
	\$120,000	\$1,501.54	\$1,664.35	\$1,501.54	\$1,664.35	\$2,248.24	\$2,492.02	\$2,248.24	\$2,492.02	\$1,726.03	\$1,913.20	\$1,726.03	\$1,913.20	\$1,726.03	\$1,913.20	\$1,501.54	\$1,664.35	\$2,082.30	\$2,308.10
	\$160,000	\$1,933.98	\$2,143.69	\$1,933.98	\$2,143.69	\$2,895.73	\$3,209.72	\$2,895.73	\$3,209.72	\$2,223.13	\$2,464.20	\$2,223.13	\$2,464.20	\$2,223.13	\$2,464.20	\$1,933.98	\$2,143.69	\$2,682.01	\$2,972.83
6	\$80,000	\$1,169.51	\$1,349.43	\$1,169.51	\$1,349.43	\$1,751.09	\$2,020.49	\$1,751.09	\$2,020.49	\$1,344.36	\$1,551.19	\$1,344.36	\$1,551.19	\$1,344.36	\$1,551.19	\$1,169.51	\$1,349.43	\$1,621.85	\$1,871.36
	\$120,000	\$1,646.26	\$1,899.53	\$1,646.26	\$1,899.53	\$2,464.94	\$2,844.16	\$2,464.94	\$2,844.16	\$1,892.40	\$2,183.54	\$1,892.40	\$2,183.54	\$1,892.40	\$2,183.54	\$1,646.26	\$1,899.53	\$2,283.01	\$2,634.24
	\$160,000	\$2,120.39	\$2,446.60	\$2,120.39	\$2,446.60	\$3,174.84	\$3,663.27	\$3,174.84	\$3,663.27	\$2,437.41	\$2,812.40	\$2,437.41	\$2,812.40	\$2,437.41	\$2,812.40	\$2,120.39	\$2,446.60	\$2,940.51	\$3,392.90
9	\$80,000	\$2,827.37	\$3,212.93	\$2,827.37	\$3,212.93	\$4,233.40	\$4,810.69	\$4,233.40	\$4,810.69	\$3,250.10	\$3,693.30	\$3,250.10	\$3,693.30	\$3,250.10	\$3,693.30	\$2,827.37	\$3,212.93	\$3,920.95	\$4,455.63
	\$120,000	\$3,979.98	\$4,522.70	\$3,979.98	\$4,522.70	\$5,959.18	\$6,771.80	\$5,959.18	\$6,771.80	\$4,575.03	\$5,198.90	\$4,575.03	\$5,198.90	\$4,575.03	\$5,198.90	\$3,979.98	\$4,522.70	\$5,519.36	\$6,272.00
	\$160,000	\$5,126.21	\$5,825.24	\$5,126.21	\$5,825.24	\$7,675.43	\$8,722.08	\$7,675.43	\$8,722.08	\$5,892.64	\$6,696.18	\$5,892.64	\$6,696.18	\$5,892.64	\$6,696.18	\$5,126.21	\$5,825.24	\$7,108.94	\$8,078.34

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

HO3 and HO4 only

Fire Extinguisher	2	%	Deadbolt Lock	2	%
Burglar Alarm	2	%	Window Locks	1	%
Smoke Alarm	2	%	\$1,000 Deductible	13	%
			Other (specify)		%
			Maximum Credit Allowed	15*	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ 2.07	\$ 1.64
Lowest Risk	\$ 0.55	\$ 0.2

NAIC Number: 21423
 Company Name: Union Insurance Company
 Contact Person: Jo L Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2011

**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	\$510.22	\$565.54	\$510.22	\$565.54	\$763.94	\$846.78	\$763.94	\$846.78	\$586.50	\$650.10	\$586.50	\$650.10	\$586.50	\$650.10	\$510.22	\$565.54	\$707.56	\$784.28
	\$120,000	\$718.21	\$796.09	\$718.21	\$796.09	\$1,075.37	\$1,191.98	\$1,075.37	\$1,191.98	\$825.59	\$915.11	\$825.59	\$915.11	\$825.59	\$915.11	\$718.21	\$796.09	\$996.00	\$1,104.00
	\$160,000	\$925.05	\$1,025.36	\$925.05	\$1,025.36	\$1,385.07	\$1,535.26	\$1,385.07	\$1,535.26	\$1,063.36	\$1,178.66	\$1,063.36	\$1,178.66	\$1,063.36	\$1,178.66	\$925.05	\$1,025.36	\$1,282.85	\$1,421.95
6	\$80,000	\$559.39	\$645.45	\$559.39	\$645.45	\$837.57	\$966.43	\$837.57	\$966.43	\$643.03	\$741.96	\$643.03	\$741.96	\$643.03	\$741.96	\$559.39	\$645.45	\$775.76	\$895.10
	\$120,000	\$787.43	\$908.58	\$787.43	\$908.58	\$1,179.02	\$1,360.41	\$1,179.02	\$1,360.41	\$905.17	\$1,044.42	\$905.17	\$1,044.42	\$905.17	\$1,044.42	\$787.43	\$908.58	\$1,092.00	\$1,260.00
	\$160,000	\$1,014.22	\$1,170.25	\$1,014.22	\$1,170.25	\$1,518.58	\$1,752.20	\$1,518.58	\$1,752.20	\$1,165.85	\$1,345.22	\$1,165.85	\$1,345.22	\$1,165.85	\$1,345.22	\$1,014.22	\$1,170.25	\$1,406.50	\$1,622.88
9	\$80,000	\$1,352.38	\$1,536.80	\$1,352.38	\$1,536.80	\$2,024.91	\$2,301.03	\$2,024.91	\$2,301.03	\$1,554.58	\$1,766.57	\$1,554.58	\$1,766.57	\$1,554.58	\$1,766.57	\$1,352.38	\$1,536.80	\$1,875.46	\$2,131.20
	\$120,000	\$1,903.69	\$2,163.28	\$1,903.69	\$2,163.28	\$2,850.38	\$3,239.06	\$2,850.38	\$3,239.06	\$2,188.31	\$2,486.72	\$2,188.31	\$2,486.72	\$2,188.31	\$2,486.72	\$1,903.69	\$2,163.28	\$2,640.00	\$3,000.00
	\$160,000	\$2,451.95	\$2,786.31	\$2,451.95	\$2,786.31	\$3,671.28	\$4,171.91	\$3,671.28	\$4,171.91	\$2,818.55	\$3,202.89	\$2,818.55	\$3,202.89	\$2,818.55	\$3,202.89	\$2,451.95	\$2,786.31	\$3,400.32	\$3,864.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98
	\$15,000	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50
	\$25,000	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87
6	\$5,000	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66
	\$15,000	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09
	\$25,000	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50
9	\$5,000	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76
	\$15,000	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83
	\$25,000	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20

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	\$500.01	\$554.23	\$500.01	\$554.23	\$748.66	\$829.84	\$748.66	\$829.84	\$574.77	\$637.09	\$574.77	\$637.09	\$574.77	\$637.09	\$500.01	\$554.23	\$693.41	\$768.60
	\$120,000	\$703.85	\$780.17	\$703.85	\$780.17	\$1,053.86	\$1,168.14	\$1,053.86	\$1,168.14	\$809.08	\$896.81	\$809.08	\$896.81	\$809.08	\$896.81	\$703.85	\$780.17	\$976.08	\$1,081.92
	\$160,000	\$906.55	\$1,004.85	\$906.55	\$1,004.85	\$1,357.37	\$1,504.56	\$1,357.37	\$1,504.56	\$1,042.09	\$1,155.09	\$1,042.09	\$1,155.09	\$1,042.09	\$1,155.09	\$906.55	\$1,004.85	\$1,257.19	\$1,393.51
6	\$80,000	\$548.21	\$632.54	\$548.21	\$632.54	\$820.82	\$947.10	\$820.82	\$947.10	\$630.17	\$727.12	\$630.17	\$727.12	\$630.17	\$727.12	\$548.21	\$632.54	\$760.24	\$877.20
	\$120,000	\$771.69	\$890.41	\$771.69	\$890.41	\$1,155.44	\$1,333.20	\$1,155.44	\$1,333.20	\$887.06	\$1,023.53	\$887.06	\$1,023.53	\$887.06	\$1,023.53	\$771.69	\$890.41	\$1,070.16	\$1,234.80
	\$160,000	\$993.93	\$1,146.84	\$993.93	\$1,146.84	\$1,488.20	\$1,717.16	\$1,488.20	\$1,717.16	\$1,142.54	\$1,318.31	\$1,142.54	\$1,318.31	\$1,142.54	\$1,318.31	\$993.93	\$1,146.84	\$1,378.37	\$1,590.42
9	\$80,000	\$1,325.33	\$1,506.06	\$1,325.33	\$1,506.06	\$1,984.41	\$2,255.01	\$1,984.41	\$2,255.01	\$1,523.49	\$1,731.23	\$1,523.49	\$1,731.23	\$1,523.49	\$1,731.23	\$1,325.33	\$1,506.06	\$1,837.95	\$2,088.58
	\$120,000	\$1,865.61	\$2,120.02	\$1,865.61	\$2,120.02	\$2,793.37	\$3,174.28	\$2,793.37	\$3,174.28	\$2,144.55	\$2,436.98	\$2,144.55	\$2,436.98	\$2,144.55	\$2,436.98	\$1,865.61	\$2,120.02	\$2,587.20	\$2,940.00
	\$160,000	\$2,402.91	\$2,730.58	\$2,402.91	\$2,730.58	\$3,597.86	\$4,088.47	\$3,597.86	\$4,088.47	\$2,762.18	\$3,138.84	\$2,762.18	\$3,138.84	\$2,762.18	\$3,138.84	\$2,402.91	\$2,730.58	\$3,332.31	\$3,786.72

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

HO3 and HO4 only

Fire Extinguisher	2	%	Deadbolt Lock	2	%
Burglar Alarm	2	%	Window Locks	1	%
Smoke Alarm	2	%	\$1,000 Deductible	13	%
			Other (specify)		%
			Maximum Credit Allowed	15*	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 2.07	\$ 1.64
	Lowest Risk	\$ 0.55	\$ 0.2

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

1.	This filing transmittal is part of Company Tracking #	AR-HO-2011-03
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. EMCASCO Insurance Company	B.	062-21407

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	11.9%	10.2%					
TOTAL OVERALL EFFECT							

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
2006	970			893,745	325,153	36.4%	52.5%
2007	872	-6.6%	06/01/07	820,699	102,181	12.5%	62.2%
2008	782	-20.3%	10/01/08	719,958	2,287,162	317.7%	105.5%
2009	915			619,594	598,249	96.6%	95.3%
2010	1326	+1.1%	01/01/10	830,904	1,102,102	132.6%	98.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	3.1%
D. Underwriting Profit & Contingencies	3.4
E. Other (explain)	0.7%
F. TOTAL	38.2%

- 8.** _____ Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** 12.4 Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
- 10.** -12.8 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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

1.	This filing transmittal is part of Company Tracking #	AR-HO-2011-03
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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		Company Name			Company NAIC Number
3.	A.	Union Insurance Company	B.	062-21423	

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	11.9%	10.4%					
TOTAL OVERALL EFFECT							

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
2006	0			0	0	0	50.0%
2007	20	0	06/01/07	4,900	975	19.9%	53.5%
2008	75	-19.8%	10/01/08	37,419	74,334	198.7%	102.3%
2009	306			123,772	149,098	120.5%	96.8%
2010	808	-1.6%	01/01/10	415,493	283,908	68.3%	120.2%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	3.1%
D. Underwriting Profit & Contingencies	3.4
E. Other (explain)	0.7%
F. TOTAL	38.2%

- 8.** _____ Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** 12.3 Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
- 10.** -8.8 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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

1.	This filing transmittal is part of Company Tracking #	AR-HO-2011-03
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	11.9%	10.8%					
TOTAL OVERALL EFFECT							

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
2006	332			317055	57,528	18.1%	51.9%
2007	259	-2.3%	06/10/07	266670	72,156	27.1%	57.8%
2008	226	-0.3%	10/01/08	237060	356,589	150.4%	81.4%
2009	225			212521	102,532	48.2%	65.9%
2010	248	+2.0%	01/01/10	224249	93,645	41.8%	63.5%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	3.1%
D. Underwriting Profit & Contingencies	3.4
E. Other (explain)	0.7%
F. TOTAL	38.2%

- 8.** _____ Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** 12.3 Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
- 10.** -10.5 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

EMCASCO INSURANCE COMPANY

Form 3 Base Rates
\$100,000; \$500 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 4 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 6 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

<u>TERRITORY</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>
30	1143	1280	299	269	238	214
31	1143	1280	299	269	238	214
32	1081	1211	299	269	238	214
72	824	923	299	269	238	214
73	1234	1382	299	269	238	214
81	1061	1188	299	269	238	214
82	824	923	299	269	238	214

ARKANSAS HOMEOWNERS

EMC INSURANCE COMPANIES

SUPPORTING INFORMATION

1. Explain the type of loss information utilized in this rate filing. Specify whether the data reflects a calendar period, accident period, or policy period.

Accident year data evaluated as of 12/31/10 was used in this filing.

2. If the methods used in this filing differ from those used in the insurer's last rate filing for this coverage in Arkansas, or if the Arkansas methods differ from those used countrywide, attach an explanation of the difference.

We did include a reinsurance load in our expenses as it wasn't deemed negligible (less than half of one percent) this year. In developing losses in our indications, we continued to use a Catastrophe procedure. These are consistent with countrywide indication procedure.

3. Explain any adjustments for large or catastrophic losses that were made in the statistical information on losses.

We made one adjustment for large losses in 2010. We removed \$500,000 of a \$696,000 loss. A catastrophe loading of 1.700 was selected based upon statewide data.

4. Display the calculation of the estimate of investment income on net unearned premiums and loss reserves.

See attached "Estimated Investment Earnings on Unearned Premium and Loss Reserves" exhibit.

5. Display the calculation of any loading or contingency factor that is used in this filing.

See attached "Development of Permissible Loss & Loss Adjustment Expense Ratio" exhibit.

6. Display underwriting expenses. State procedures used in the filing to recognize the distinction between expenses that vary directly with losses, and expenses such as general expenses, that do not vary.

We have assumed that loss adjustment expenses vary directly with losses and all other expenses vary directly with premium.

ARKANSAS HOMEOWNERS

EMC INSURANCE COMPANIES

SUPPORTING INFORMATION (CONT.)

7. State steps taken to control losses for the coverage included in this filing.

(1) We maintain and periodically update underwriting guidelines while monitoring and adjusting the book of business according to these guidelines. (2) We monitor and maintain an acceptable mix of new to renewal business. (3) Homeowners' loss critiques are prepared in the Underwriting department to provide us with information about the larger losses that we incur. We review basic policyholder information, loss details, coverage and limits, dwelling information, estimated property valuation, inspection information and whether any special hazards were involved in the loss. This information is reviewed to determine what action needs to be taken on individual files. (4) We offer premium credits for approved and properly maintained protective devices. (5) Wood stove inspections are made to determine proper installation. We also require completion of a questionnaire and a photo of the stove.

8. Explain any adjustments made by the trending components of the filing. If significant trends within this State are utilized, a narrative describing the basis of the trend must be included.

The premium trend used was based on an exponential regression curve fit to ISO's average policy size in Arkansas. The loss trend selected was based on judgment with consideration given to ISO data for Arkansas & Countrywide.

9. The determination of the weighting of credibility assigned to Arkansas must be fully explained.

See attached "Credibility-weighted Indication" exhibit.

10. If common classes are grouped together for rate making purposes because the data for one particular class is not credible either for Arkansas or countrywide, all class codes utilized in developing credibility must be stated with Arkansas experience for each class affected shown separately.

No grouping was done.

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2009	\$955,887
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	55.2%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 × line A.2)	\$527,650
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	17.5%
b. Taxes, Licenses & Fees	3.1%
c. 50% of Other Acquisition Cost	3.8%
d. 50% of General Expense	3.0%
z. 50% of Reinsurance Expense	0.4%
e. Total	27.8%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 × (line 4e + line 5)]	\$183,622
7. Subject to Investment (line 3 - line 6)	\$344,028
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$303,533,641
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,107,283,301
3. Delayed Remission of Premium for Arkansas [(line B.1 ÷ line B.2) × A.1]	\$261,913
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)	\$955,887 0.618
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$590,738 0.397
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas	\$234,523
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$316,638
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.6%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$11,399
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	1.2%

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 2 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 3.00, which translates into a 2.609 premium to equity (GAAP) ratio. The 1.2% investment income on premium is a 3.1% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.6% return on equity. The difference of 0.058 (0.125-0.031-0.036) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.034 [(0.058/2.609)/0.65]. Shown below is the development of the permissible loss and loss adjustment expense ratio.

<u>ITEM</u>	<u>Selected Provision</u>
Commission & Brokerage	17.5%
Other Acquisition	7.5% *
General Expense	6.0% *
Reinsurance	0.7%
Premium Taxes	3.0%
Misc. Taxes, Licenses & Fees	0.1% *
Profit & Contingencies	3.4%
TOTAL	38.2%
	100.0%
	- 38.2%
Permissible Loss & Loss Adjustment Expense Ratio	61.8%

* Based on study of I.E.E. for 2007-2009

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

EXPENSE PROVISIONS

	<u>% of Earned Premium (I.E.E.)</u>			<u>3-year Average</u>	<u>Selected Provision</u>	
	<u>2007</u>	<u>2008</u>	<u>2009</u>			
Other Acquisition	7.2%	7.0%	8.7%	7.6%	7.5%	
General Expense	5.6%	5.5%	6.5%	5.9%	6.0%	
Misc. Taxes, Licenses, & Fees	0.2%	0.0%	0.0%	0.1%	0.1%	
Premium Taxes	--	--	--	--	3.0%	*
Commissions	--	--	--	--	17.5%	**
Profit & Contingencies	--	--	--	--	3.4%	***
Reinsurance	--	--	--	--	0.7%	****
LAE (% of incurred losses)	18.4%	15.6%	17.0%	17.0%	17.0%	

* Arkansas Provision

** Budgeted percentage for Arkansas

*** The profit provision has been selected with consideration given to investment income.

**** Explanation of Reinsurance Cost Allocation

Property Excess of Loss (Catastrophe) Treaties

The allocation for Property Excess of Loss treaties is based on Eric Huls' paper titled *Using a Simulation Model to Incorporate the Cost of Catastrophe Excess Reinsurance into the Property Rate Level Indication Using the Net Cost of Reinsurance Method* found in the Casualty Actuarial Society *Forum*, Fall 2005.

The premiums for catastrophe reinsurance treaties are comprised of two basic costs: the expected ceded losses due to a catastrophe and the costs charged by the reinsurer to provide the reinsurance. Huls refers to the latter cost as the Net Cost of Reinsurance. Using RiskLink, a catastrophe model developed by Risk Management Solutions, Inc., and a recent EMC exposure distribution, the estimated ceded catastrophe losses were calculated for each treaty layer for the perils of Earthquake, Hurricane, and Tornado/Hail. These modeled ceded losses were then removed from the anticipated treaty premiums to get the estimated net cost of reinsurance. The net cost of reinsurance was then distributed to each state/line/peril combination proportionally based on modeled losses. This cost is then divided by the latest year's earned premium and this percentage is then included as an expense in the Loss Ratio calculation. The allocated reinsurance cost percent for Arkansas homeowners is 0.7%.

**ARKANSAS
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EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

<u>Year</u>	<u>(1) Calendar Year Earned Premium</u>	<u>(2) Current Level Earned Premium</u>	<u>(3) Projected Cur. Level Earned Premium</u>	<u>(4) Accident Year Incurred Losses</u>	<u>(5) Adjusted Incurred Losses¹</u>	<u>(6) Developed Incurred Losses</u>	<u>(7) Incurred Losses & Loss Adj. Expense</u>	<u>(8) Projected Losses & Loss Adj. Expense</u>	<u>(9) Projected Loss Ratio</u>	<u>(10) Permissible Loss Ratio</u>	<u>(11) Rate Level Indication</u>	<u>(12) Credibility- Weighted Indication</u>
2006	1,210,800	1,012,229	1,409,023	382,681	300,466	298,663	349,436	823,620	0.585	0.618	-5.3%	
2007	1,092,269	890,200	1,167,942	175,313	177,387	175,968	205,883	421,853	0.361	0.618	-41.6%	
2008	994,437	849,249	1,049,672	2,718,084	425,838	422,432	494,245	880,745	0.839	0.618	35.8%	
2009	955,887	919,563	1,071,291	849,879	369,671	364,126	426,027	659,916	0.616	0.618	-0.3%	
2010	<u>1,470,646</u>	<u>1,479,469</u>	<u>1,624,457</u>	<u>1,479,654</u>	<u>966,757</u>	<u>960,957</u>	<u>1,124,320</u>	<u>1,514,459</u>	<u>0.932</u>	<u>0.618</u>	<u>50.8%</u>	
Total	5,724,039	5,150,710	6,322,385	5,605,611	2,240,119	2,222,146	2,599,911	4,300,594	0.680	0.618	10.0%	11.9%

¹ Includes the following large loss adjustments:

2006	\$0
2007	\$0
2008	\$0
2009	\$0
2010	\$500,000

¹ Includes the following catastrophe adjustments:

2006	\$205,936	
2007	\$70,968	Catastrophe loading factor: 1.700
2008	\$2,467,591	
2009	\$632,426	
2010	\$410,974	

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): Projected Current Level Earned Premium

The homeowners earned premiums were further adjusted to include annual average rate trends. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 2/1/2012
Anticipated Effective Date: 8/1/2011

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Prem Proj Factor:	1.392	1.312	1.236	1.165	1.098
Years Projected:	5.583	4.583	3.583	2.583	1.583

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Accident Year Incurred Losses

COLUMN (5): Adjusted Incurred Losses

Large Losses

<u>Year</u>	<u>Adjustment</u>
2006	\$0
2007	\$0
2008	\$0
2009	\$0
2010	\$500,000

Catastrophe Losses

<u>Year</u>	<u>Adjustment</u>
2006	\$205,936
2007	\$70,968
2008	\$2,467,591
2009	\$632,426
2010	\$410,974

Selected Catastrophe Loading Factor:

1.700

COLUMN (6): Developed Incurred Losses

Development factors are applied to adjusted incurred losses, which are evaluated from accident year data as of 12/31/10 and are based on countrywide data.

COLUMN (7): Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2007-2009 companywide

Loss Adjustment Expense Load 17.0%

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (8): Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (12 months past the anticipated effective date.)

Average Date of Loss: 8/1/2012
Anticipated Effective Date: 8/1/2011

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Loss Proj Factor:	2.357	2.049	1.782	1.549	1.347
Years Projected:	6.083	5.083	4.083	3.083	2.083

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (9): Projected Loss Ratio

Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): Permissible Loss Ratio

Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): Rate Level Indication

Rate Level Indication = $\{[\text{Column (9)} \div \text{Column (10)}] - 1.00\} \times 100\%$

COLUMN (12): Credibility-Weighted Indication

**ARKANSAS
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EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

Partial credibility is determined by the standard square root rule,
defined as:

$$\text{CREDIBILITY} = \text{SQRT}(n/k),$$

where n is the actual number or earned exposures in the experience
period and k is the number of earned exposures at the full credibility
standard of 240,000.

CALCULATION OF CREDIBILITY-WEIGHTED INDICATION

Earned exposures for 1/1/06 through 12/31/010	6,724
Credibility based on the formula: $\text{SQRT}(n/k)$	0.167
Selected Credibility	0.200
Statewide Experienced-Based Indication	10.0%
Countrywide Experience-Based Indication	12.4%
Credibility-weighted indication: [0.100(0.200) + 0.124(1-0.200)]	11.9%

**ARKANSAS
HOMEOWNERS**

CALENDAR YEAR ACTUAL EXPERIENCE

Company	Year	Written Premium	Earned Premium	Incurred Losses	I/E Loss Ratio
Employers Mutual Casualty Company	2006	296,024	317,055	110,476	34.8%
	2007	243,914	266,670	28,243	10.6%
	2008	220,108	237,060	392,561	165.6%
	2009	212,401	212,521	72,187	34.0%
	2010	244,826	224,249	96,417	43.0%
	TOTAL	1,217,273	1,257,555	699,884	55.7%
EMCASCO Insurance Company	2006	849,580	893,745	262,187	29.3%
	2007	787,128	820,699	88,641	10.8%
	2008	646,155	719,958	2,303,735	320.0%
	2009	659,556	619,594	597,306	96.4%
	2010	990,482	830,904	1,081,367	130.1%
	TOTAL	3,932,901	3,884,900	4,333,236	111.5%
Union Insurance Company	2006	0	0	0	NA
	2007	16,082	4,900	4,000	81.6%
	2008	58,398	37,419	72,660	194.2%
	2009	225,177	123,772	105,110	84.9%
	2010	608,668	415,493	326,545	78.6%
	TOTAL	908,325	581,584	508,315	87.4%
EMC Insurance Companies	2006	1,145,604	1,210,800	372,663	30.8%
	2007	1,047,124	1,092,269	120,884	11.1%
	2008	924,661	994,437	2,768,956	278.4%
	2009	1,097,134	955,887	774,603	81.0%
	2010	1,843,976	1,470,646	1,504,329	102.3%
	TOTAL	6,058,499	5,724,039	5,541,435	96.8%



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May 23, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Rate Revision
Company File # AR-HO-2011-03
Effective: August 15, 2011

We received your objection letter dated May 18 regarding the captioned filing. We have addressed your concerns below.

1. ***Please explain and provide support for the development of 1.70% catastrophe loading factor.***

We selected the 1.700 based on the averages calculated for various years. We have attached an exhibit showing the development of the catastrophe adjustment factor.

We respectfully request your continued review and acknowledgment of this filing, to be applicable to policies effective on or after August 15, 2011. Thank you.

Jo L. Byers, Compliance Analyst
Rates and Forms Compliance Dept.
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**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES
DEVELOPMENT OF CATASTROPHE ADJUSTMENT FACTOR**

Year	(1) Incurred Losses	(2) Catastrophe Losses	(3) Non-Cat Losses (1)-(2)	(4) (2)/(3)
1984	793,840	85,454	708,386	0.12063
1985	507,602	97,984	409,618	0.23921
1986	152,977	52,016	100,962	0.51520
1987	237,364	14,613	222,751	0.06560
1988	176,450	8,424	168,026	0.05013
1989	696,272	305,516	390,756	0.78186
1990	605,523	156,983	448,540	0.34999
1991	500,725	131,697	369,028	0.35688
1992	410,889	32,596	378,292	0.08617
1993	283,137	10,349	272,788	0.03794
1994	525,698	126,981	398,717	0.31848
1995	516,325	51,187	465,138	0.11005
1996	643,038	282,230	360,808	0.78222
1997	572,156	144,089	428,067	0.33660
1998	570,577	70,691	499,886	0.14141
1999	1,290,573	827,256	463,317	1.78551
2000	1,292,859	459,214	833,644	0.55085
2001	823,981	82,438	741,543	0.11117
2002	761,083	94,343	666,739	0.14150
2003	1,601,655	352,317	1,249,338	0.28200
2004	833,800	211,054	622,746	0.33891
2005	964,077	452,858	511,219	0.88584
2006	382,681	205,936	176,745	1.16516
2007	175,313	70,968	104,345	0.68013
2008	2,718,084	2,467,591	250,493	9.85093
2009	849,879	632,426	217,453	2.90833
2010	1,479,654	410,974	1,068,681	0.38456
TOTAL	20,366,212	7,838,185	12,528,027	23.37725

**Catastrophe
Loading
Factor**

1986 to 2010 (Last 25 Years)	1.921
1986 to 2010 w/o high and low	1.571
1991 to 2010 (Last 20 Years)	2.063
1991 to 2010 w/o high and low	1.631
1996 to 2010 (Last 15 Years)	2.356
1996 to 2010 w/o high and low	1.799
2001 to 2010 (Last 10 Years)	2.675
2001 to 2010 w/o high and low	1.848
2006 to 2010 (Last 5 Years)	3.998
2006 to 2010 w/o high and low	2.585

SELECTED

1.700