

SERFF Tracking Number: QBEC-127195623 State: Arkansas
Filing Company: QBE Insurance Corporation State Tracking Number:
Company Tracking Number: 11-191-000-HO-AR-R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners QBEIC
Project Name/Number: /

Filing at a Glance

Company: QBE Insurance Corporation

Product Name: Homeowners QBEIC

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: QBEC-127195623 State: Arkansas

SERFF Status: Closed-Filed State Tr Num:

Co Tr Num: 11-191-000-HO-AR-R State Status:

Reviewer(s): Nancy Horton, Becky Harrington

Author: Virginia Putzu

Disposition Date: 06/15/2011

Date Submitted: 06/06/2011

Disposition Status: Filed

Effective Date Requested (New): 09/01/2011

Effective Date (New): 09/01/2011

Effective Date Requested (Renewal): 09/01/2011

Effective Date (Renewal): 09/01/2011

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/15/2011

State Status Changed:

Deemer Date:

Created By: Virginia Putzu

Submitted By: Virginia Putzu

Corresponding Filing Tracking Number: 11-191-000-HO-AR-R

Filing Description:

We are introducing a new program in the state of Arkansas.

Company and Contact

Filing Contact Information

Virginia Putzu, Filing Manager

Virginia.Putzu@QBEAmericas.com

88 Pine Street, 16th Floor

212-805-9740 [Phone]

Wall Street Plaza

212-805-9809 [FAX]

New York, NY 10005

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Filing Company Information

QBE Insurance Corporation CoCode: 39217 State of Domicile: Pennsylvania
 88 Pine Street - 16th Floor Group Code: 796 Company Type:
 New York, NY 10005 Group Name: QBE Insurance State ID Number:
 Group
 (212) 422-9888 ext. [Phone] FEIN Number: 22-2311816

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QBE Insurance Corporation	\$100.00	06/06/2011	48392966

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/15/2011	06/15/2011

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/10/2011	06/10/2011
Pending Industry Response	Becky Harrington	06/08/2011	06/08/2011

Response Letters

Responded By	Created On	Date Submitted
Virginia Putzu	06/10/2011	06/10/2011
Virginia Putzu	06/08/2011	06/08/2011

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Disposition

Disposition Date: 06/15/2011

Effective Date (New): 09/01/2011

Effective Date (Renewal): 09/01/2011

Status: Filed

Comment: New Program

Rate data does NOT apply to filing.

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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	Confidential - Credit Scoring Information	Filed	No
Rate (revised)	QBEIC Homeowners Manual	Filed	Yes
Rate	QBEIC Homeowners Manual		Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/10/2011

Submitted Date 06/10/2011

Respond By Date

Dear Virginia Putzu,

This will acknowledge receipt of the recent response.

Objection 1

Comment: An average is not the same as neutral. Neutral means credit has no impact. Please amend the factor for the no-hit, thin file, no-score.

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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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/10/2011
Submitted Date 06/10/2011

Dear Becky Harrington,

Comments:

Thank you for your letter of June 10, 2011. We offer the following response to your concern:

Response 1

Comments: We have revised our manual to reflect a 1.00 factor for no-hit, thin file, no score. Please see revised manual page HO-R-5.

Related Objection 1

Comment:

An average is not the same as neutral. Neutral means credit has no impact. Please amend the factor for the no-hit, thin file, no-score.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
QBEIC Homeowners Manual	page 1 - 45	New	
Previous Version			
QBEIC Homeowners Manual	page 1 - 45	New	

Should you need any additional information, please do not hesitate to contact me.

Sincerely, Virginia

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/08/2011

Submitted Date 06/08/2011

Respond By Date

Dear Virginia Putzu,

This will acknowledge receipt of the captioned filing.

Objection 1

- Confidential - Credit Scoring Information (Supporting Document)

Comment: Please explain the relationship between: QBE and Praetorian and QBE and Fidelity & Deposit.

Objection 2

- Confidential - Credit Scoring Information (Supporting Document)

Comment: Pursuant to ACA 23-67-405, no-hits and thin files must be treated as credit neutral.

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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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/08/2011
Submitted Date 06/08/2011

Dear Becky Harrington,

Comments:

Thank you for your letter of June 8, 2011. We offer the following response to your concern:

Response 1

Comments: QBE FIRST, a subsidiary of QBE Insurance Corporation, is the program manager for both Praetorian and Fidelity and Deposit.

Related Objection 1

Applies To:

- Confidential - Credit Scoring Information (Supporting Document)

Comment:

Please explain the relationship between: QBE and Praetorian and QBE and Fidelity & Deposit.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Please note that we did treat no-hits and thin files as credit neutral. The proposed factor for No Hit, No Score, and Thin File is 1.060 which is the average factor for all scored business. Please see Exhibit 3 which was included in the original filing.

Related Objection 1

Applies To:

- Confidential - Credit Scoring Information (Supporting Document)

Comment:

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Pusruant to ACA 23-67-405, no-hits and thin files must be treated as credit neutral.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Should you need any additional information, please do not hesitate to contact me.

Sincerely, Virginia

Sincerely,
Virginia Putzu

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 06/15/2011	QBEIC Homeownwers Manual	page 1 - 45	New	AR HO QI 20110901.Manual v2.pdf

QBE INSURANCE CORPORATION

ARKANSAS

HOMEOWNERS PROGRAM

STATE MANUAL

100. INTRODUCTION**A. Manual Structure**

This manual contains:

1. A description of the QBE Insurance Corporation (herein referred to as Company) Homeowners Program, including Program minimums and maximums for Section I – Property Damage, and Section II – Liability coverages,
2. Eligibility Guidelines, and
3. Rates and Rules

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The standard coverages required under the Homeowners policy are as follows:

Section I - Property Damage

Coverage	Minimum	Maximum
A – Dwelling	\$40,000	\$600,000 (up to \$1,000,000 for New Business and \$1,500,000 for Renewals with advance written approval from underwriting)

Coverage	Standard Amount
B – Other Structures	10% of Coverage A
C – Personal Property	50% of Coverage A
D – Additional Living Expense	30% of Coverage A

Section II – Liability

Coverage	Standard Amount
E – Personal Liability	\$100,000 per occurrence
F – Medical Payments	\$1,000 per person

Insurance to Replacement Cost	100%
Liability Options	\$100,000, \$300,000, \$500,000
Medical Payments Options	\$1,000, \$2,000, \$5,000
All-Perils Deductible Options	\$500, \$1,000, \$2,500
All-Perils High Deductible Options	\$5,000, \$7,500, \$10,000
Wind/Hail Deductible Options	1%, 2%, 5%

When a High Deductible is chosen, any Wind/Hail Deductible requirement is waived. In addition, there are no Wind/Hail Deductible options available when a High Deductible is chosen.

B. Increased limits availability

Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

Perils	HO 00 03	HO 00 06
Fire or Lightning	Yes*	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes*	Yes
Vandalism or malicious mischief	Yes*	Yes
Theft	Yes*	Yes
Volcanic eruption	Yes*	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge or overflow of water or steam, Sudden and accidental tearing apart of a heating system or appliance for heating water, Freezing, Sudden and accidental damage from artificially generated electrical current.	Yes*	Yes
Additional risks with certain exceptions	Yes**	No
* Special Coverage (Coverages A and B), Named Peril (Coverage C)		
** Special Coverage (Coverages A , B and D)		

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. General Eligibility Guidelines

Mortgagee	Conventional Lender ("C" quality paper) Homes with more than 2 mortgages are eligible
Insurance to Value Requirements (HO 00 03)	100% of estimated replacement cost. Newly constructed homes may use replacement cost estimate from Builder. Other properties must use M&S/B estimated replacement cost.
Protection Classes	PPC codes 1 through 10 Ineligible homes include: Dwellings located on islands with no fire protection, in isolated areas not accessible by road year round, or in declared brush or forest fire areas
Year Built	1920 or after
Claims History (New Business) (Property experience period - past 3 years) (Liability experience period – past 5 years)	Not more than 2 chargeable claims. Losses assigned a CAT number will not be included (limited to 1 per experience period).
Number of Families (HO 00 03)	1 or 2 unit dwellings. * Note: When entering a 2 unit dwelling, if one unit is owner occupied, enter the occupancy of the policy as "owner"; if both units are rented, enter the occupancy of the policy as "tenant".
Freestanding wood burning stoves or wood burning stoves installed in the fireplace opening	Submit for approval. To be considered, installation must have been completed by a licensed contractor in compliance with all local and state codes and it is not the primary source of heat.

B. General Ineligible Property Characteristics

1. Historic homes
2. Properties in foreclosure
3. Properties with brush exposure:
 - a. With noncombustible roof, must be at least 300 feet from mild / heavy brush
 - b. With combustible roof, must be at least 2,500 feet from mild/ heavy brush

C. Occupancy / Ownership Ineligible Property Characteristics

1. Vacant or unoccupied premises
2. Dwellings occupied as rooming houses, fraternities, sororities, student housing or other similar occupancies
3. More than two unit dwellings (HO 00 03)
4. Dwellings title in the name of a corporation, lending institution or Mortgage Company, or properties which have been foreclosed by a loss payee, even if the title does not yet indicate the change in ownership

D. Housekeeping / Maintenance Ineligible Property Characteristics

1. Dwellings with inadequate, obsolete or unrepaired roofs, heating, electrical, or plumbing systems
2. Properties with an outbuilding that has a wood burning or solid fuel auxiliary heating device
3. Dwellings condemned due to condition, urban renewal, highway construction, or other similar reasons
4. Dwellings with neighboring structures that are vacant or abandoned or have un-repaired damage whose condition increases the likelihood of loss to the insured property
5. Dwelling that is not maintained in at least good physical condition or housekeeping is not at least good
6. Properties with outbuilding(s) in poor physical condition or not properly maintained, unless the Specific Structure Exclusion form is attached to the policy and presents no additional liability hazard

Physical Condition	Number of Issues
Excellent	0 issues
Good	1 or 2 Minor issues and 0 Major issues
Poor	3 or more Minor issues or 1 or more Major issues

Maintenance / Housekeeping Issues Checklist

Minor Issues

- | | | |
|--|------------------------------|-----------------------------|
| Discolored or stained exterior | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor surface cracks in sidewalk or driveway | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Overflowing garbage cans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Overgrown grass, unkempt shrubbery | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor debris or litter | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Fading exterior paint (20% allowable of dwelling) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose or missing wood slats/boards fencing missing 3 or less | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Unstable and non-secure fence gate | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Broken or damaged exterior lights | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose or missing siding shingles (one) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Faulty Railing | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose stair case or rails | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Major Issues

- | | | |
|---|------------------------------|-----------------------------|
| Home has existing unrepaired damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Unfinished interior or exterior | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Wood rot | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Water damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Peeling paint | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Broken windows | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Boarded windows | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Missing siding | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Exterior damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Inoperable vehicle on property | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Materials stacked against the structure | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Brush, grass, trees touching and rubbing against dwelling | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Debris close to the house that may increase the fire hazard | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Raised cracks in the driveway and/or walkway (trip/fall hazard) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Uneven or broken steps (trip/fall hazard) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

E. Roof Condition Ineligible Property Characteristics

1. Dwelling with a roof that is not at least in good condition
2. Dwelling with roof with an expected remaining life of less than 5 years
3. Dwellings with roofs such as composition or asphalt that have been installed over wood shake or wind shingles

Physical Condition	Number of Issues
Excellent	0 issues
Good	1 or 2 Minor issues and 0 Major issues
Poor	3 or more Minor issues or 1 or more Major issues

Roof Condition Issues Checklist

Minor Issues

- | | | |
|--|------------------------------|-----------------------------|
| Two layers of shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor granular loss | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3 or less broken/missing shingles/tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Composite roof over 15 years old, but less than 20 years old | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Patches | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose flashing | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Nail heads rising | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2 or fewer loose tiles/shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor mold/mildew stains | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor moss build-up | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Major Issues

- | | | |
|---|------------------------------|-----------------------------|
| 3 or more layers of shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Significant granular loss | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Composite roof older than 20 years | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Un-repaired damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Rusting | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive number of missing or cracked slates/tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive curling (wood) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive cupping/curling (composition) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Buckling and bubbling (rolled roofs) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3 or more broken/loose/slipped tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Water damaged or rotten roof boards | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Clogged/un-secured guttering | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Missing down spouts | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive moss build-up | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Special roofing materials may, with underwriting manager approval and inspection, be consider acceptable even though the roof is over 15 years old, i.e. 50 year architectural shingles.

F. Plumbing, Heating, and Electrical Systems Condition Ineligible Property Characteristics

1. Homemade or kit auxiliary heating device or kerosene space heater
2. Manufactured heating device or fireplace insert not installed to local building code or manufacturer's specifications
3. Gas space heaters attached by wall mounting or gas lines as the primary heating system UNLESS the heater is:
 - a. UL approved,
 - b. Meets local building codes,
 - c. Approved by the local building inspector or is commercially installed, and
 - d. Thermostatically controlled
4. Fireplace, woodstove, or portable heating device used as the only or primary source of heat. A portable heating device is defined as one that is not permanently secured to a wall or floor and connected to a gas line.
5. Heat source that uses a liquid fuel tank located below ground.
6. Heating systems that are not thermostatically controlled (space heaters and kerosene heaters may not be used as primary heating system)
7. Electrical system without circuit breakers
8. Dwellings with electrical service of 60 AMPs or less electrical service

G. Ineligible Property Construction Characteristics

1. Mobile homes, earth sheltered homes or log homes
2. Unconventional design or construction
3. Cantilever construction or flat pad within 25 feet of hillside
4. Dwellings attached to, or occupied as, a commercial risk or commercial building converted into a dwelling
5. Hillside exposure (20 slope or steeper)
6. Earthquake or earth movement/slide exposure

H. Dwelling Under Construction

Any dwelling that is under construction or undergoing major renovation (e.g. new addition or additional story) is ineligible if it:

1. Will not be fully enclosed within 60 days;
2. Will not be occupied within 60 days;
3. Is not being constructed by a licensed contractor; or
4. Is not insured for replacement cost value, or the replacement cost value does not reflect the new addition

I. Ineligible Liability Characteristics

1. Dwellings with more than incidental business conducted on the premises
2. Swimming pools not completely enclosed by at least a 4 foot high fence with a self-locking gate
3. Dwellings with underground liquid fuel tanks
4. Properties with farm exposures where any or all of the following apply:
 - a. Applicant earns over \$5,000 per year from farming
 - b. Applicant farms over 10 acres
 - c. Applicant employs full or part-time workers
 - d. Applicant rents/leases his land to others
 - e. Applicant owns livestock
 - f. Applicant keeps livestock belonging to others on the premises
5. Trampolines that are not enclosed with a safety net or fenced in a yard

J. Ineligible Animal Exposures

1. More than two dogs
2. The following dog breeds are unacceptable (pure breed or mixed breed):
 - a. Pit bulls
 - b. Rottweilers
 - c. Dobermans
 - d. German Shepherd
 - e. Wolf hybrids
 - f. Chows
3. The following animals must receive underwriter approval before coverage can be bound:
 - a. Working class dog breeds (cattle dogs, herding dogs, etc.)
 - b. Dogs with aggressive tendencies (like Akita, English Bulldog, Great Dane, Siberian Husky, Boxer, etc.)
 - c. Dogs over 60 pounds
4. Farm animals and Exotic pets

No coverage is provided for physical damage coverage of any kind for any animals of any kind.

K. Definitions**Exotic Pets:**

Includes snakes, big cats, wolves, wolf cross breeds, ostriches, monkeys and other non-domestic animals, and some rare or unusual types of fish and birds.

Chargeable Claim:

Any loss where a payment has been made or a reserve has been established in anticipation of making a payment. Chargeable claims exclude where weather was the primary cause of loss.

Construction Types

Frame – Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood, hardi-plank or plaster on combustible supports, aluminum or vinyl over a frame.

Masonry Veneer – Exterior walls of combustible construction veneered with brick or stone on at least three full sides.

Masonry/Brick – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, tile, stone or similar materials. Floors of wood or other combustible construction.

Modular Home - A type of manufactured home. These are like normal stick-built homes only they are comprised of sections that are built elsewhere and later connected together on-site to complete the home. They can look like a double-wide style mobile home. Modular homes will have a mortgage and follow the general rules of a normal stick-built home.

Mobile Home - A type of manufactured home. They are subject to HUD regulations and will have a HUD stamp on the body of the home. They can be easily identified by their construction having a metal framework chassis, hurricane straps, utility meters are usually attached to pole not the home, and some type of skirting surrounds the base (brick, aluminum, wood, etc.) Like a personal automobile they are titled and have a lien instead of a mortgage. Mobile homes, including those on a permanent foundation, are not eligible.

Occupancy Types

Seasonal - A seasonal home is a second home typically used by the policyholder as a vacation home on a yearly basis. They are customarily occupied for a certain period of time each year and then vacant for the remainder of the year (i.e., - seasonal use.) A common characteristic of these properties is that the home is not located in close proximity to insured's primary residence.

Secondary - A secondary home is one that the policyholder will visit frequently throughout the year. An example would be a cabin in the mountains or a lake house that the policyholder goes to on the weekends throughout the year. Although this home is vacant in between these visits, the occupancy of the secondary home is throughout the year, and not just for a specific time period (or season) of each year.

Row House / Townhouse / Duplex, etc

A dwelling with more than one residence sharing a common wall.

Dwelling Under Construction/Major Renovation

Home being built for first time, or dwelling with a new addition or floor being added.

Dwelling Under Minor Renovation

Dwelling where re-siding, re-roofing, exterior painting or interior appearance improvements such as new carpet, wall paper, or painting, are occurring.

Replacement Cost

Replacement Cost as defined by the policy is "...the cost to repair or replace, after application of any deductible and without deduction for depreciation with material of like kind and quality and for like use..."

The replacement cost of a dwelling to be insured can be determined:

- Through the use of an acceptable square foot residential valuation system, such as those provided by Marshall/Swift & Boeckh, and must include the cost of the contractor's overhead and profit.
- Through submission of a detailed analysis by a licensed builder/contractor that has been obtained within the past 12 months.

Replacement cost is not the mortgage amount. Policies written in this program must carry a dwelling limit (Coverage A) equal to at least 100% of the estimated total replacement cost of the house. All requests for coverage above 150% of the estimated replacement value will be submitted and approved by underwriting prior to binding or issuance of the coverage.

L. Insurance Scored Program Information

1. The insurance score will be ordered upon policy inception and the policy rated accordingly.
2. If it is determined due to a dispute resolution process that the credit information of a policyholder was incorrect or incomplete and if the company receives notice of such determination from either the consumer reporting agency or the policyholder, the company will reunderwrite and re-rate the policy within 30 days of receiving the notice.
3. The company will reorder an updated insurance score every thirty six months from the last time a score was obtained and re-rate and reunderwrite the insured's policy.

105. SECONDARY RESIDENCE PREMISES**A. Application**

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the Base Premium for the policy covering the secondary residence by **\$15.00** and
2. Add the charge for Other insured Location Occupied by Insured, developed from Rule **602**, to the policy covering the initial residence.

106. PROTECTION CLASSIFICATION INFORMATION

Determine the ISO Public Protection classification; refer to ISO's Community Mitigation Classifications (CMC) Manual, applicable to the municipality or classified area where the insured property is located.

107. CONSTRUCTION DEFINITIONS

See Rule **104**, Section **K**. Definitions.

108. SEASONAL DWELLING DEFINITION

See Rule **104**, Section **K**. Definitions.

109. SINGLE AND SEPARATE BUILDINGS DEFINITION

This section is deleted in its entirety.

110. – 200. RESERVED FOR FUTURE USE

201. POLICY PERIOD

The policy will be written for a period of twelve months.

202. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect
 - 1. In-force policy forms, endorsements or premiums, until the policy is renewed, or
 - 2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

204. MULTIPLE COMPANY INSURANCE

This section is deleted in its entirety.

205. MINIMUM PREMIUM

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- D. A minimum annual premium of \$200 per policy applies excluding any applicable Policy Fees, Assessments, and Surcharges. The minimum annual premium shall be computed on a pro rata basis.

206. TRANSFER OR ASSIGNMENT

This section is deleted in its entirety.

207. WAIVER OF PREMIUM

- A. When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.
- B. Additional or return premiums of less than \$10 will be waived.

208. 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 the company, the return premium may be carried to the next higher whole dollar.

209. RESTRICTION OF INDIVIDUAL POLICIES

This section is deleted in its entirety.

210. REFER TO COMPANY

This section is deleted in its entirety.

211. ADDITIONAL INTEREST

- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D**.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C. No additional charge is made for use of this endorsement.
- D. Use Additional Interest Residence Premises Endorsement **HO 04 10**.

212. – 300. RESERVED FOR FUTURE USE

301. BASE PREMIUM COMPUTATION FOR HO 00 03 AND HO 00 06

- 1. Coverage A Amount = _____
- 2. Base Rate = _____
- 3. Underwriting Group/Age of Insured Factor x _____
- 4. Form Factor x _____
- 5. Protection/Construction Factor x _____
- 6. Key Factor x _____
- 7. Claim Factor (1 + Table Entry) x _____
- 8. **Base Premium** = _____
(Dollar Rounded)
- 9. Ordinance or Law
Base Premium (Line 8) x (Factor - 1) = _____
(Dollar Rounded)
- 10. Deductible Credit or Surcharge
Base Premium (Line 8) x (Factor - 1) = _____
(Dollar Rounded)
- 11. **Adjusted Base Premium** (8 + 9 + 10) = _____

Common Endorsements and Premium Adjustments:

- 12. New Purchase Discount
Base Premium (Line 8) = _____
New Purchase Factor x _____
Credit Premium = _____
(Dollar Rounded)
- 13. Age of Home Factor
Base Premium (Line 8) = _____
Age of Home (Factor - 1) x _____
Age of Home Premium = _____
(Dollar Rounded)
- 14. Renovated Home Discount
Base Premium (Line 8) = _____
Renovated Home Factor x _____
Credit Premium = _____
(Dollar Rounded)
- 15. Protective Devices Discount
Base Premium (Line 8) = _____
Protective Devices Factor x _____
Credit Premium = _____
(Dollar Rounded)

Note: New Purchase, Age of Home, Renovated Home and Protective Devices discounts are subject to Maximum Policy Credit

- 16. Homeowner Package Endorsement
(Line 11) x (Package Percent Rate) = _____
(Dollar Rounded)
- 17. Residence Premises Basic or Increased Liability Rate
Selected Liability Limit = _____
Selected Medical Payments Limit = _____
Residence Premises Liability Premium = _____
- 18. **Subtotal Policy Premium**
11 - 12 + 13 - 14 - 15 + 16 + 17 = _____

Other Property Endorsements:

Refer to manual for rating of individual endorsements

- 19. Secondary Residence Premises = _____
- 20. Townhouse or Row House = _____
- 21. Personal Property Replacement Cost = _____
- 22. Additional Amounts of Insurance = _____
- 23. Increased Limits On Business Property = _____
- 24. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money = _____
- 25. Fire Department Service Charge = _____
- 26. Permitted Incidental Occupancies
Residence Premises = _____
- 27. Supplemental Loss Assessment Coverage = _____
- 28. Loss of Use - Increased Limit = _____
- 29. Other Structures = _____
- 30. Personal Property = _____
- 31. Personal Property - Scheduled = _____
- 32. Rental to Others - Theft Coverage = _____
- 33. Special Computer Coverage = _____
- 34. Limited Water Back Up And Sump Overflow = _____
- 35. **Total Other Property Endorsements**
(Sum of Lines 19 through 34) = _____

Optional Liability Endorsements:

Selected Limit of Liability and Medical Payments must be the same as limit selected in Line 17.

- 36. Other Insured Location Occupied by Insured = _____
- 37. Additional Residence Rented to Others = _____
- 38. Other Structures Rented to Others = _____
- 39. Permitted Incidental Occupancies = _____
- 40. Business Pursuits = _____
- 41. Personal Injury Coverage = _____
- 42. Incidental Low Power Rec. Motor Vehicles = _____
- 43. Outboard Motors and Watercraft = _____
- 44. Owned Snowmobile = _____
- 45. **Total Liability Endorsement Premiums**
(Sum of Lines 36 through 44) = _____
- 46. Subtotal Line 18 + Line 35 + Line 45 = _____
- 47. Occupancy Charge (Line 46 x 10%) = _____
- 48. Landlord's Endorsement (Line 46 x 1%) = _____
- 49. **Commissionable Policy Premium**
(Sum of Lines 46 through 48) = _____
- 50. Policy Fee = _____
- 51. Local Taxes and Assesments (If Applicable) = _____
- 52. State Assesments and Surcharges
(If Applicable) = _____
- 53. **Total Policy Premium**
(Sum of Lines 49 through 52) = _____

CLASSIFICATION TABLES

(1) Form Factors

Homeowners	1.00
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(2) Protection - Construction Factors

Prot.	Construction*	
	Frame	Masonry
1	0.96	0.86
2	0.97	0.87
3	0.98	0.88
4	0.99	0.89
5	1.00	0.90
6	1.01	0.91
7	1.10	0.92
8	1.40	1.15
9	1.90	1.50
10	2.10	1.90

* Masonry Veneer is rated as Masonry.

* Aluminum or Plastic Siding over Frame is rated as Frame

**HO 00 03 AND HO 00 06 BASE RATES FOR
\$100,000 COVERAGE A WITH \$1,000 ALL PERILS
DEDUCTIBLE**

Territory	Base Rate
30	\$582.40
31	\$660.71
32	\$824.42
33	\$584.66
33A	\$576.37
33B	\$730.25

UNDERWRITING GROUP / AGE OF INSURED RATING FACTORS

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	A	B	C	D	E	F	G	H	I	J	K	L	M
16-29	1	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
30-39	2	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
40-49	3	1.900	1.824	1.758	1.682	1.606	1.539	1.463	1.387	1.311	1.245	1.169	1.093	1.026
50 & over	4	1.800	1.728	1.665	1.593	1.521	1.458	1.386	1.314	1.242	1.179	1.107	1.035	0.972
Unknown	5	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
16-29	1	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.000	1.000	1.000
30-39	2	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.000	1.000	1.000
40-49	3	0.950	0.903	0.855	0.808	0.760	0.713	0.665	0.950	0.950	0.950	1.000	1.000	1.000
50 & over	4	0.900	0.855	0.810	0.765	0.720	0.675	0.630	0.900	0.900	0.900	1.000	1.000	1.000
Unknown	5	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.000	1.000	1.000

Note: Rating Groups will be designated as a combination of the Underwriting Group and the Age Group, for example, "A1", "L2", "X4".

KEY FACTOR TABLE

Amount of Insurance	Relativity	Amount of Insurance	Relativity	Amount of Insurance	Relativity
40,000	0.690	88,000	0.956	190,000	1.617
42,000	0.699	90,000	0.962	195,000	1.661
44,000	0.708	92,000	0.970	200,000	1.705
46,000	0.717	94,000	0.977	205,000	1.749
48,000	0.728	96,000	0.985	210,000	1.793
50,000	0.738	98,000	0.992	215,000	1.838
52,000	0.752	100,000	1.000	220,000	1.882
54,000	0.765	105,000	1.023	225,000	1.926
56,000	0.780	110,000	1.045	230,000	1.969
58,000	0.795	115,000	1.072	235,000	2.014
60,000	0.811	120,000	1.098	240,000	2.059
62,000	0.829	125,000	1.128	245,000	2.104
64,000	0.847	130,000	1.157	250,000	2.149
66,000	0.866	135,000	1.190	255,000	2.194
68,000	0.887	140,000	1.222	260,000	2.239
70,000	0.907	145,000	1.258	265,000	2.284
72,000	0.913	150,000	1.293	270,000	2.329
74,000	0.920	155,000	1.331	275,000	2.374
76,000	0.925	160,000	1.369	280,000	2.419
78,000	0.929	165,000	1.409	285,000	2.464
80,000	0.933	170,000	1.448	290,000	2.509
82,000	0.939	175,000	1.490	295,000	2.554
84,000	0.945	180,000	1.531	300,000	2.599
86,000	0.951	185,000	1.574	Each Add'l \$1,000	0.009

To interpolate, compute the difference of the desired and next lowest Coverage A amounts, Multiply by the difference between the next highest and next lowest Key Factors, Divide by the difference between the next highest and next lowest Coverage A, add to the next lowest Key Factor and round to three decimal places.

To compute Key Factors for Coverage A above 300,000, compute the difference between the desired Coverage A and 300,000. Divide by 1,000, multiply by the Each Additional Factor, add the 300,000 Key Factor, and round to three decimal places

NEW PURCHASE DISCOUNT

Newly purchased homes are eligible for the following credit applied to base premium. This credit does not apply to re-financed homes.

- 1ST YEAR 10%
- 2ND YEAR 7%
- 3RD YEAR 3%
- OVER 3 YEARS 0%

AGE OF HOME FACTORS

Apply the appropriate factor to base premium.

Dwelling Age	Credit
0	0.61
1	0.64
2	0.66
3	0.69
4	0.72
5	0.74
6	0.77
7	0.79
8	0.82
9	0.85
10	0.88
11-15	1.00
16-20	1.05
21-25	1.10
26-30	1.15
31-35	1.20
36-40	1.25
41 and over	1.30

RENOVATED HOME DISCOUNT

Homes insured that are over 10 years of age that have had their electrical (junction box & all wiring replaced); heating (central unit replaced); and/or plumbing (replaced with copper and/or new PVC) system(s) completely renovated or have had their roofs replaced within the past 10 years are eligible for the following credit to the base premium.

Age of Improvement	New Electrical System	New Heating System	New Roof	New Plumbing System	Maximum ALL Combined
0	8%	8%	5%	5%	20%
1	8%	8%	5%	5%	18%
2	7.5%	7.5%	4.5%	4.5%	16%
3	7%	7%	4.5%	4.5%	14%
4	6.5%	6.5%	4%	4%	13%
5	6%	6%	4%	4%	12%
6	5%	5%	3.5%	3.5%	10%
7	4%	4%	3%	3%	8%
8	3%	3%	3%	3%	6%
9	2%	2%	2%	2%	4%
10	1%	1%	1%	1%	2%

CLAIM FACTOR

Consecutive Years	Basic Premium Adjustment				
	Number of Qualified Claims				
	0	1	2	3	4+
0 - 2	0%	0%	+30%	+55%	+85%
3 - 5	- 5%	- 5%	+30%	+55%	+85%
6 - 8	-10%	-10%	+25%	+55%	+85%
9+	-10%	-15%	+10%	+45%	+85%

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a net paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage are also NOT considered to be qualified claims.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the coverage under which the claim was made or exposure which caused the claim.

MAXIMUM POLICY CREDIT

The maximum credit available to all policies applicable to the New Purchase, Age of Home, Renovated Home and Protective Devices Credits is 65%.

302. LOSS SETTLEMENT OPTIONS

This section is deleted in its entirety.

303. ORDINANCE OR LAW COVERAGE

A. Basic Limit

The policy automatically provides up to 10% of the Coverage A limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph 2. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

To develop the Base Premium multiply the premium computed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.03
40%	50%	1.07
65%	75%	1.11
90%	100%	1.15
For each add'l 25% increment, add:		0.04

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77**.

304. SPECIAL PERSONAL PROPERTY COVERAGE

This section is deleted in its entirety.

305. – 400. RESERVED FOR FUTURE USE

401. SUPERIOR CONSTRUCTION

This section is deleted in its entirety.

402. TOWNHOUSE OR ROW HOUSE (HO 00 03)

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the Adjusted Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1-8	9 & Over
1 Or 2 Family Dwelling		
1 & 2	1.00	1.00
* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.		

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST LOSS SETTLEMENT

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90**.

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90**, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

- a. Jewelry;
- b. Furs and garments trimmed with fur or consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
- f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

- a. Actual cash value of the property sustaining loss;
- b. The amount for which the property could be repaired or replaced; or
- c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

This section is deleted in its entirety.

F. Premium Determination

Multiply the Adjusted Base Premium including any premium adjustment for Coverage **C** limits by a factor of 1.15.

404. PROTECTIVE DEVICES

<u>Type of Installation</u>	<u>Factor</u>
Monitored burglar alarm	5%
Monitored fire alarm.....	5%
Local fire alarm	2%
Automatic Sprinklers.....	8%

The above credits are additive, however, only the largest fire and largest burglar credits apply. Sprinkler credit is an additional credit.

Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

405. INFLATION GUARD

This section is deleted in its entirety.

406. DEDUCTIBLES

Deductible	All Perils	HO 00 03 Including Wind/Hail Percentage Deductible of		
		1%	2%	5%
Coverage A between \$0 and \$124,999				
\$500	1.15	1.13	1.09	1.04
\$1,000	1.00	N/A	0.96	0.91
\$2,500	0.90	N/A	N/A	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A
Coverage A between \$125,000 and \$249,999				
\$500	1.15	1.13	1.09	1.05
\$1,000	1.00	0.99	0.96	0.92
\$2,500	0.90	N/A	0.87	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A
Coverage A over \$249,999				
\$500	1.15	1.13	1.09	1.05
\$1,000	1.00	0.99	0.96	0.92
\$2,500	0.90	0.88	0.87	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A

When a High Deductible is chosen, any Wind/Hail Deductible requirement is waived. In addition, there are no Wind/Hail Deductible options available when a High Deductible is chosen.

When a Wind/Hail Percentage Deductible is selected, use Windstorm Or Hail Percentage Deductible Endorsement **HO 03 12**.

407. ADDITIONAL AMOUNTS OF INSURANCE (HO 00 03)

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverage **A, B, C,** and **D** when loss, to property insured under Coverage **A** – Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount Of Insurance For Coverage A Only

a. An additional amount of insurance equal to 25% or 50% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A** – Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. The premium for this option is computed by multiplying the Adjusted Base Premium by the appropriate factor selected from the following table:

Additional Amount Options	Factor
25%	1.03
50%	1.06

c. Use Excess Dwelling Coverage (Specified Additional Amount Of Insurance For Coverage **A** – Dwelling) Endorsement **HO 23 47**.

2. Additional Limits Of Liability For Coverages A, B, C, And D

This section is deleted in its entirety.

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

**408. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF
SURFACING**

This rule does not apply.

**409. REPLACEMENT COST LOSS SETTLEMENT FOR
CERTAIN NON-BUILDING STRUCTURES**

This section is deleted in its entirety.

410. BUILDING CODE EFFECTIVENESS GRADING

This section is deleted in its entirety.

411. – 500. RESERVED FOR FUTURE USE

SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

This section is deleted in its entirety.

502. BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT

This section is deleted in its entirety.

503. BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Charge **\$68.33*** for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12.**

504. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

A. Coverage Increase

The limit of \$500 may be increased. An additional rate is to be charged.

B. Premium

Charge the following additional rate:

<u>TOTAL LIMIT</u>	<u>RATE</u>
\$ 1,000	\$1.38*
\$ 2,500	4.11*
\$ 5,000	5.46*
\$ 7,500	6.84*
\$ 10,000	8.20*

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53.**

505. EARTHQUAKE

This section is deleted in its entirety.

506. FIRE DEPARTMENT SERVICE CHARGE

A. Coverage Increase

The limit of \$500 may be increased up to a \$1,000 maximum. An additional rate is to be charged.

B. Premium

Charge **\$3.00** for each \$100 increase.

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

This section is deleted in its entirety.

508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

This section is deleted in its entirety.

509. HOME DAY CARE COVERAGE

This section is deleted in its entirety.

* Deductible Factor Applies

**510. PERMITTED INCIDENTAL OCCUPANCIES
RESIDENCE PREMISES**

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph E. below, for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 515.A.

E. Premium Computation

1. Section I

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge **\$6.84*** per \$1,000 of specific insurance on the structure.

2. Section II

Refer to Rule 608. to develop the premium for the increased Coverages E and F exposure.

511. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.

2.Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

3. Premium

To increase the coverage, use the following rates:

New Amount of Insurance	Premium
\$5,000	\$6.00*
\$10,000.....	\$11.00*
EACH ADD'L \$5,000	\$3.00*

B. Additional Locations

This section is deleted in its entirety.

C. Endorsement

Use Supplemental Loss Assessment Coverage Endorsement **HO 04 35**.

512. LOSS OF USE – INCREASED LIMIT

- A. When the limit of liability for Coverage D is increased, charge the rate per \$1,000 of additional insurance.
- B. Charge **\$5.46*** per \$1,000 of additional insurance.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE

This section is deleted in its entirety.

514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Charge **\$5.46*** per \$1,000 of additional insurance*.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48**.

* Deductible Factor Applies

514. OTHER STRUCTURES - CONT'D**2. Structure On The Residence Premises Rented To Others****a. Premium**

Use the sum of:

- (1) Charge **\$6.84*** per \$1,000 of insurance, and
- (2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section II rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40**.

B. Structures Off The Residence Premises**1. Form HO 00 03****a. Coverage Description**

- (1) The policy automatically provides Coverage **B** - Other Structures at 10% of Coverage **A** on a blanket basis to structures located on the residence premises.
- (2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Charge **\$20.50*** per policy.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91**.

2. All Forms**a. Premium**

- (1) When insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.
- (2) Charge **\$6.84*** per \$1,000 of insurance.

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92**

515. PERSONAL PROPERTY**A. Increased Limit**

1. The limit of liability for Coverage **C** may be increased.
2. Charge **\$2.73** per \$1,000 of insurance.

B. Increased Limits - Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.
2. Charge **\$9.58*** per \$1,000.
3. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Increased Limit – Self-storage Facilities

This section is deleted in its entirety.

D. Reduction in Limit

1. The limit of liability for Coverage **C** may be reduced to an amount not less than 40% of the limit for Coverage **A**.
2. The credit per \$1,000 is **\$1.38***.

E. Increased Special Limits of Liability**1. Jewelry, Watches and Furs**

The special limit of liability of \$1,500 for theft of jewelry, watches and furs may be increased to a maximum of \$6,500 but not exceeding \$1,000 for any one article.

Charge **\$24.59*** per \$1,000.

2. Money and Securities

The special limit of liability of \$200 on money may be increased to a maximum of \$1,000. The \$1,500 limit on securities may be increased to a maximum of \$3,000.

Charge **\$8.20*** per \$100 for Money and **\$5.46*** per \$100 for Securities.

3. Silverware, Goldware, Platinumware and Pewterware

The special limit of liability of \$2,500 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500.

Charge **\$2.00*** per \$500.

4. Firearms

The special limit of liability of \$2,500 for loss by theft of firearms may be increased to a maximum of \$6,500 in increments of \$100.

Charge **\$4.11*** per \$100.

5. Portable Electronic Equipment

a. The policy provides up to \$1,500 for portable electronic equipment, as described below.

- (1) Reproduces, receives or transmits audio, visual or data signals;
- (2) Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and
- (3) Is in or upon a "motor vehicle".

b. This limit may be increased to a maximum of \$6,000 in increments of \$500.

Rate: **\$13.66*** per \$500.

Use Coverage **C** Increased Special Limits of Liability Endorsement **HO 04 65**.

* Deductible Factor Applies

F. Refrigerated Personal Property

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Charge : **\$14.00** per policy.
4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

G. Theft Coverage Increase - HO 00 08

This section is deleted in its entirety.

516. PERSONAL PROPERTY – SCHEDULED

Class of Property	Rate Per \$100	Maximum Item Limit	Maximum Class Limit
Jewelry	\$1.50	\$25,000	\$100,000
Furs	\$0.40	\$25,000	\$100,000
Silverware	\$0.40	\$25,000	\$100,000
Fine Arts	\$0.30	\$25,000	\$100,000
Cameras	\$1.65	\$25,000	\$100,000
Musical Instruments	\$0.45	\$25,000	\$100,000

Limits in excess of \$15,000 per item must be submitted for approval prior to any coverage being bound.

Individual items valued between \$1,000 and \$4,999 require an appraisal that is less than 5 years old. Individual items valued at \$5,000 or more require a current appraisal.

The maximum insured value for scheduled items is \$100,000 in aggregate for all classes. Scheduled items totaling \$50,000 or more require prior underwriting approval.

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

517. RENTAL TO OTHERS – EXTENDED THEFT COVERAGE

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Charge **\$20.50*** per policy.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41**.

518. SINKHOLE COLLAPSE COVERAGE

This section is deleted in its entirety.

519. SPECIAL COMPUTER COVERAGE

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

B. Premium

Charge **\$20.50*** per policy.

C. Endorsement

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

520. LIVESTOCK COLLISION COVERAGE

This section is deleted in its entirety.

521. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

When the optional Limited Water Back-up And Sump Discharge Or Overflow Coverage endorsement is attached to the policy, coverage is provided with respect to direct physical loss, not caused by the negligence of an "insured", to property covered under Section I, caused by water or waterborne material which originates from within the dwelling where the named insured resides and backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of \$10,000.

C. Premium

Charge **\$60.00*** per policy.

D. Endorsement

Use Limited Water Back-up And Sump Discharge Or Overflow Coverage Endorsement **HO 04 95**.

522. LANDLORDS FURNISHINGS

This section is deleted in its entirety.

523. ASSISTED LIVING CARE COVERAGE

This section is deleted in its entirety.

524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

This section is deleted in its entirety.

525. MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

This section is deleted in its entirety.

* Deductible Factor Applies

526. RESIDENCE HELD IN TRUST

This section is deleted in its entirety.

527. STUDENT AWAY FROM HOME

This section is deleted in its entirety.

528. HOME BUSINESS INSURANCE COVERAGE

This section is deleted in its entirety.

529. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

Rule 529. does not apply.

530. IDENTITY FRAUD EXPENSE COVERAGE

This section is deleted in its entirety.

531. LIMITED COVERAGE FOR THEFT OF PERSONAL PROPERTY LOCATED IN A DWELLING UNDER CONSTRUCTION

This section is deleted in its entirety.

532. – 600. RESERVED FOR FUTURE USE

HOMEOWNERS PACKAGE ENDORSEMENTS

PLATINUM PACKAGE - (HO 00 03)

Available only with:

Minimum Deductible: \$1,000 All Perils or 1% Wind/Hail

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 50% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 70% of Coverage A

Coverage D limit increased to 40% of Coverage A

Increased Special Limits as shown in the form

Mortgage Protection - the insured's mortgage payment on a first trust deed or mortgage on the insured dwelling will be paid, up to \$1,500 per month for up to 12 months, when the home remains uninhabitable 90 days after a covered loss.

Refrigerated Property Coverage – the insured's covered property stored in a freezer or refrigerator on the residence premises will be covered up to \$500 for loss due to loss of power or mechanical failure.

Lock Replacement – reasonable expenses will be covered to re-key the insured's exterior locks when the keys to those locks are a part of a covered theft loss.

Cost is based on % of Adjusted Base Premium
Rate..... 36.0%

Use Platinum Homeowners Package Endorsement -
Arkansas **H3 AR PT**

GOLD PACKAGE - (HO 00 03)

Available only with:

Deductibles: Open to All

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 30% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 65% of Coverage A

Coverage D limit increased to 35% of Coverage A

Increased Special Limits as shown in the form

Mortgage Protection - the insured's mortgage payment on a first trust deed or mortgage on the insured dwelling will be paid, up to \$1,500 per month for up to 12 months, when the home remains uninhabitable 90 days after a covered loss.

Cost is based on % of Adjusted Base Premium
Rate.....28.0%

Use Gold Homeowners Package Endorsement - Arkansas
H3 AR GD

PLUS PACKAGE - (HO 00 03)

Available only with:

Deductibles: Open to All

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 25% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 60% of Coverage A

Increased Special Limits as shown in the form

Cost is based on % of Adjusted Base Premium
Rate.....17.0%

Use Homeowners Plus Package Endorsement - Arkansas
H3 AR PS

LANDLORD’S ENDORSEMENT

When the property is not owner-occupied and is regularly rented or held for rental to others, this endorsement must be added. This endorsement amends the policy to provide a base limit of \$5,000 of Coverage C Personal Property Coverage, a base limit of Coverage D Loss of Use of 30% of the Coverage A limit of liability, and limits liability and medical payments coverage to those losses that occur on the property. Increased Coverage C limits are available for an additional premium. If this endorsement is added, only optional endorsements HO0312, HO0410, HO0416, HO0435, HO0448, HO0477, HO0490, HO0493, HO0495, HO2347, HO2477, and HO9523 are available.

% of premium..... 1% (see Rule 301.)

Use Landlord’s Endorsement **H3 MU LE** with all **HO 00 03** policies and Landlord’s Endorsement **H6 MU LE** with all **HO 00 06** policies.

OCCUPANCY CHARGE

An occupancy charge of 10% will be applied to all policies where the insured property is not the primary residence or where the number of dwelling units is greater than one.

CATASTROPHE PROTECTION - (HO 00 03)

This endorsement provides an additional amount of Coverage A, B, and/or D if the insured sustains a covered loss that exceeds the amount of Coverage A shown in the declarations, and is a direct result of an occurrence or series of occurrences that are assigned a catastrophe serial number by the Property Claims Service® unit of Insurance Services Office, Inc. The insured has the option to apply the additional amount of coverage to Coverage A, B, and/or D individually or collectively.

Coverage equal to % of Coverage A	Premium Included
100%	

This coverage is in addition to Extended Replacement Cost coverage.

Use Catastrophe Protection: Additional Limits of Liability Endorsement **HO 95 23**

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

A. Residence Premises

1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 101.
2. Increased limits rates are as follows:

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	Included	\$4.00	\$16.00	\$6.00	\$10.00	\$22.00	\$8.00	\$12.00	\$25.00
2 families	Included	\$4.00	\$16.00	\$6.00	\$10.00	\$22.00	\$8.00	\$12.00	\$25.00

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures

1. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
2. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

A. Introduction

1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	\$9.00	\$11.00	\$15.00	\$12.00	\$13.00	\$17.00	\$13.00	\$14.00	\$18.00
2 families	\$19.00	\$20.00	\$24.00	\$23.00	\$24.00	\$29.00	\$25.00	\$27.00	\$31.00

603. RESIDENCE EMPLOYEES

This section is deleted in its entirety.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.
2. If the additional residence rented to others is in another state, refer to the Manual for that state.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	\$23.00	\$24.00	\$28.00	\$28.00	\$29.00	\$33.00	\$31.00	\$32.00	\$36.00
2 families	\$36.00	\$37.00	\$41.00	\$44.00	\$46.00	\$50.00	\$48.00	\$50.00	\$54.00

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70**.

605. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule 514.A.2. for rating Section I Coverage.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$23.00	\$24.00	\$28.00	\$28.00	\$29.00	\$33.00	\$31.00	\$32.00	\$36.00

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40**.

606. COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

This rule does not apply.

607. HOME DAY CARE COVERAGE

This section is deleted in its entirety.

608. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in another residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42**.

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43**.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
Per Residence Premises	\$23.00	\$30.00	\$49.00	\$29.00	\$36.00	\$55.00	\$32.00	\$38.00	\$57.00
Other Residence	\$25.00	\$29.00	\$40.00	\$31.00	\$35.00	\$46.00	\$34.00	\$38.00	\$49.00

609. BUSINESS PURSUITS

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1. Clerical	\$6.00	\$8.00	\$12.00	\$8.00	\$9.00	\$13.00	\$8.00	\$10.00	\$14.00
2. Sales - Incl. Installation	\$9.00	\$11.00	\$15.00	\$12.00	\$13.00	\$17.00	\$13.00	\$14.00	\$18.00
Excl. Installation	\$6.00	\$8.00	\$12.00	\$8.00	\$9.00	\$13.00	\$8.00	\$10.00	\$14.00
3.a. Teachers – Lab, etc.	\$17.00	\$20.00	\$27.00	\$21.00	\$24.00	\$31.00	\$23.00	\$26.00	\$33.00
3.b. Teachers - NOC	\$8.00	\$9.00	\$13.00	\$10.00	\$11.00	\$15.00	\$11.00	\$12.00	\$16.00

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71**.

610. PERSONAL INJURY COVERAGE**A. Introduction**

Liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel may be added to the policy. The limit of liability for this coverage is provided on an "any one offense" basis.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$18.00	N/A	N/A	\$22.00	N/A	N/A	\$24.00	N/A	N/A

C. Endorsement

Use Personal Injury Coverage - Arkansas **HO 24 26** for providing coverage with the limit of liability on an "any one offense" basis.

611. INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES**A. Coverage Description**

1. The policy may be endorsed to provide liability coverage for certain types of recreational motor vehicles.
2. Coverage does not apply with respect to the following vehicles owned by a named insured if the occurrence takes place off the insured location:
 - a. Motorized bicycles;
 - b. Motorized golf carts;
 - c. Mopeds; or
 - d. Motorized scooters.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$21.00	\$22.00	\$26.00	\$25.00	\$27.00	\$31.00	\$28.00	\$29.00	\$33.00

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicle Liability Coverage Endorsement **HO 24 13**.

612. OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
 - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump.
 Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
 - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs **A.** and **B.1.**, coverage isn't permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.

C. Premium

Outboard, Inboard, or Inboard-Outdrive Engines or Motors

Up to 15 ft. length	\$100,000			\$300,000			\$500,000		
Horsepower	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
up to 50+	\$7.00	\$11.00	\$22.00	\$9.00	\$13.00	\$24.00	\$10.00	\$14.00	\$25.00
51 to 100	\$12.00	\$17.00	\$31.00	\$15.00	\$20.00	\$34.00	\$16.00	\$22.00	\$35.00
Over 101	\$17.00	\$25.00	\$46.00	\$21.00	\$29.00	\$50.00	\$23.00	\$31.00	\$52.00

Over 15 to 26 ft.	\$100,000			\$300,000			\$500,000		
Horsepower	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
up to 50+	\$11.00	\$17.00	\$30.00	\$14.00	\$19.00	\$33.00	\$15.00	\$20.00	\$34.00
51 to 100	\$16.00	\$24.00	\$45.00	\$20.00	\$28.00	\$49.00	\$22.00	\$30.00	\$50.00
101 to 150	\$21.00	\$32.00	\$59.00	\$26.00	\$37.00	\$64.00	\$28.00	\$39.00	\$66.00
Over 151	\$26.00	\$42.00	\$83.00	\$32.00	\$48.00	\$89.00	\$35.00	\$51.00	\$92.00

Sailboats with or without auxiliary power

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
	\$7.00	\$11.00	\$22.00	\$9.00	\$13.00	\$24.00	\$10.00	\$14.00	\$25.00

D. Endorsement

Use Watercraft Endorsement **HO 24 75.**

613. OWNED SNOWMOBILE

A. Coverage Description

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
	\$25.00	\$27.00	\$31.00	\$31.00	\$33.00	\$37.00	\$34.00	\$36.00	\$40.00

C. Endorsement

Use Owned Snowmobile Endorsement **HO 24 64.**

614. FARMERS PERSONAL LIABILITY

This section is deleted in its entirety.

615. INCIDENTAL FARMING PERSONAL LIABILITY

This section is deleted in its entirety.

616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

This section is deleted in its entirety.

617. CANINE LIABILITY EXCLUSION**A. Introduction**

The policy may be endorsed, subject to written agreement between the named insured and the insurer, to exclude Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) on a policy with respect to liability arising out of direct physical contact with a specifically described canine, that is owned by or in the care, custody or control of an insured.

B. Application Of Exclusion

1. The named insured must acknowledge, in writing, the Canine Liability Exclusion endorsement.
2. The Canine Liability Exclusion endorsement shall remain in effect:
 - a. For the term of the policy; and
 - b. For each renewal, reinstatement, substitute, modified, replacement or amended policy; until discontinued by the insurer.

C. Endorsement

Use Canine Liability Exclusion Endorsement **HO 24 77**.

618. – 700. RESERVED FOR FUTURE USE

PAYMENT PLAN

1. Mortgagee Bill
2. Direct Bill

	Down payment Required	Number of Remaining Installments	Installment Charge (per installment)	
Full pay	100%	--	--	
2 pay	50%	1	\$7	Installment Due in 30 Days
3 pay	40%	2	\$7	Installments Due Every 30 Days
4 pay*	25%	3	\$7	Installments Due Every 30 Days
6 pay*	25%	5	\$7	Installments Due Every 30 Days
9 pay*	25%	8	\$7	Installments Due Every 30 Days

* Available only for total annual premiums over \$500.

- The Installment Charge does not apply to the Down payment.
- Payment may be made in full at anytime with no further Installment Charges.

POLICY FEES

New Business	\$35
Renewals	\$17

ADDITIONAL RULES**A1. SPECIAL STATE REQUIREMENTS****A. Special Provisions Endorsement HO 01 03**

Use this endorsement with all Homeowners policies.

B. Limited Home Day Care Advisory Notice to Policyholders HO P 004

Use this endorsement with all Homeowners policies.

C. Unit-Owners Coverage A - Special Coverage Endorsement

Use Endorsement **HO 17 32** with all **HO 00 06** policies.

D. Actual Cash Value Definition HO 90 80

Use this endorsement with all Homeowners policies.

E. Animal Liability Limitation HO 93 98

Use this endorsement with all Homeowners policies.

F. OFAC Notice to Policyholders

Attach **IL P 001** to all Homeowners policies.

G. Important Notice Regarding Your Policy

Attach **PH AR 01** to all Homeowners policies.

TERRITORY DEFINITIONS

NOTE: NEW POSTAL DEFINITIONS WILL FOLLOW THE TERRITORY OF THE FORMER ZIPCODE ASSIGNMENT.

Zip	City	County	Territory
71601	Pine Bluff	Jefferson	32
71602	Pine Bluff	Jefferson	32
71602	White Hall	Jefferson	32
71602	White Hall	Grant	33
71603	Pine Bluff	Jefferson	32
71603	Pine Bluff	Lincoln	33
71603	Pine Bluff	Grant	33
71603	Pine Bluff	Cleveland	33
71611	Pine Bluff	Jefferson	32
71612	Pine Bluff	Jefferson	32
71612	White Hall	Jefferson	32
71613	Pine Bluff	Jefferson	32
71630	Arkansas City	Desha	33
71631	Banks	Bradley	33
71635	Crossett	Ashley	33
71638	Dermott	Desha	33
71638	Dermott	Drew	33
71638	Collins	Chicot	33
71638	Dermott	Chicot	33
71639	Dumas	Desha	33
71639	Dumas	Lincoln	33
71640	Eudora	Chicot	33
71642	Fountain Hill	Drew	33
71642	Fountain Hill	Ashley	33
71643	Gould	Lincoln	33
71643	Gould	Desha	33
71644	Grady	Jefferson	32
71644	Grady	Lincoln	33
71646	Hamburg	Ashley	33
71647	Hermitage	Bradley	33
71651	Jersey	Bradley	33
71652	Kingsland	Cleveland	33
71653	Lake Village	Chicot	33
71654	McGehee	Desha	33
71655	Monticello	Drew	33
71656	Monticello	Drew	33
71657	Monticello	Drew	33
71658	Montrose	Ashley	33
71659	Moscow	Jefferson	32
71660	New Edinburg	Cleveland	33
71660	New Edinburg	Bradley	33
71661	Parkdale	Ashley	33
71661	Parkdale	Chicot	33
71662	Pickens	Desha	33
71662	Pickens	Lincoln	33
71663	Portland	Ashley	33
71663	Portland	Chicot	33
71665	Rison	Jefferson	32
71665	Rison	Cleveland	33
71666	Rohwer	Desha	33
71666	McGehee	Desha	33

Zip	City	County	Territory
71667	Star City	Lincoln	33
71667	Star City	Cleveland	33
71670	Tillar	Desha	33
71670	Tillar	Drew	33
71671	Warren	Cleveland	33
71671	Warren	Bradley	33
71674	Watson	Desha	33
71675	Wilmar	Drew	33
71675	Wilmar	Bradley	33
71676	Wilmot	Ashley	33
71676	Wilmot	Chicot	33
71677	Winchester	Drew	33
71678	Yorktown	Lincoln	33
71701	Camden	Calhoun	33
71701	East Camden	Ouachita	33
71701	Camden	Ouachita	33
71711	Camden	Ouachita	33
71720	Bearden	Dallas	33
71720	Bearden	Ouachita	33
71720	Bearden	Calhoun	33
71721	Beirne	Clark	33
71722	Bluff City	Nevada	33
71724	Calion	Union	33
71725	Carthage	Cleveland	33
71725	Carthage	Dallas	33
71726	Chidester	Ouachita	33
71728	Curtis	Clark	33
71730	El Dorado	Union	33
71731	El Dorado	Union	33
71740	Emerson	Columbia	33
71742	Fordyce	Dallas	33
71742	Fordyce	Calhoun	33
71743	Gurdon	Clark	33
71744	Hampton	Calhoun	33
71745	Harrell	Calhoun	33
71747	Huttig	Union	33
71748	Ivan	Dallas	33
71749	Junction City	Union	33
71750	Lawson	Union	33
71751	Louann	Ouachita	33
71752	McNeil	Columbia	33
71753	Magnolia	Union	33
71753	Magnolia	Columbia	33
71754	Magnolia	Columbia	33
71758	Mount Holly	Union	33
71759	Norphlet	Union	33
71762	Smackover	Union	33
71762	Smackover	Ouachita	33
71763	Manning	Dallas	33
71763	Sparkman	Dallas	33
71763	Sparkman	Ouachita	33

STATE MANUAL

Zip	City	County	Territory
71764	Stephens	Nevada	33
71764	Stephens	Ouachita	33
71764	Stephens	Union	33
71764	Stephens	Columbia	33
71765	Strong	Union	33
71766	Thornton	Calhoun	33
71766	Thornton	Ouachita	33
71768	El Dorado	Union	33
71768	Urbana	Union	33
71770	Waldo	Nevada	33
71770	Waldo	Columbia	33
71772	Whelen Springs	Clark	33
71801	Hope	Hempstead	33
71802	Hope	Hempstead	33
71820	Alleene	Little River	33
71822	Ashdown	Little River	33
71823	Ben Lomond	Sevier	33
71825	Blevins	Hempstead	33
71826	Bradley	Lafayette	33
71827	Buckner	Nevada	33
71827	Buckner	Lafayette	33
71828	Cale	Nevada	33
71831	Columbus	Howard	33
71831	Columbus	Hempstead	33
71832	De Queen	Sevier	33
71833	Dierks	Sevier	33
71833	Dierks	Howard	33
71834	Doddridge	Miller	33
71835	Emmet	Hempstead	33
71835	Emmet	Nevada	33
71836	Foreman	Little River	33
71837	Fouke	Miller	33
71838	Fulton	Hempstead	33
71839	Garland City	Miller	33
71840	Genoa	Miller	33
71841	Gillham	Polk	33
71841	Gillham	Sevier	33
71842	Horatio	Sevier	33
71845	Lewisville	Lafayette	33
71846	Lockesburg	Sevier	33
71847	McCaskill	Hempstead	33
71851	Mineral Springs	Howard	33
71852	Nashville	Hempstead	33
71852	Nashville	Pike	33
71852	Nashville	Howard	33
71853	Ogden	Little River	33
71854	Texarkana	Miller	33
71855	Ozan	Hempstead	33
71857	Prescott	Nevada	33
71857	Prescott	Hempstead	33
71858	Rosston	Nevada	33
71859	Saratoga	Howard	33
71859	Saratoga	Hempstead	33
71860	Stamps	Columbia	33
71860	Stamps	Lafayette	33

Zip	City	County	Territory
71861	Taylor	Columbia	33
71861	Taylor	Lafayette	33
71862	Washington	Hempstead	33
71864	Willisville	Nevada	33
71865	Wilton	Little River	33
71866	Winthrop	Little River	33
71901	Hot Springs	Garland	33
71901	Fountain Lake	Garland	33
71901	Hot Springs National	Garland	33
71902	Hot Springs	Garland	33
71902	Hot Springs National	Garland	33
71903	Hot Springs	Garland	33
71903	Hot Springs National	Garland	33
71909	Hot Springs National	Garland	33
71909	Hot Springs Village	Garland	33
71909	Hot Springs	Garland	33
71909	Hot Springs Village	Saline	33
71910	Hot Springs	Garland	33
71910	Hot Springs National	Garland	33
71910	Hot Springs Village	Garland	33
71913	Lake Hamilton	Garland	33
71913	Hot Springs	Garland	33
71913	Hot Springs National	Hot Spring	33
71913	Hot Springs National	Garland	33
71914	Hot Springs National	Garland	33
71914	Hot Springs	Garland	33
71920	Alpine	Clark	33
71921	Amity	Clark	33
71921	Amity	Hot Spring	33
71921	Amity	Pike	33
71921	Alpine	Clark	33
71922	Antoine	Pike	33
71923	Arkadelphia	Hot Spring	33
71923	Caddo Valley	Clark	33
71923	Arkadelphia	Clark	33
71923	Arkadelphia	Dallas	33
71929	Bismarck	Hot Spring	33
71932	Board Camp	Polk	33
71933	Bonnerdale	Garland	33
71933	Bonnerdale	Hot Spring	33
71933	Bonnerdale	Montgomery	33
71935	Caddo Gap	Montgomery	33
71937	Hatton	Polk	33
71937	Cove	Polk	33
71940	Delight	Pike	33
71941	Donaldson	Hot Spring	33
71942	Friendship	Hot Spring	33
71943	Glenwood	Pike	33
71943	Glenwood	Hot Spring	33
71943	Glenwood	Montgomery	33
71944	Grannis	Polk	33
71945	Hatfield	Polk	33
71949	Jessieville	Garland	33
71949	Buckville	Garland	33
71950	Kirby	Pike	33

STATE MANUAL

Zip	City	County	Territory
71951	Hot Springs	Garland	33
71951	Hot Springs National	Garland	33
71952	Langley	Pike	33
71953	Mena	Polk	33
71956	Mountain Pine	Garland	33
71957	Mount Ida	Montgomery	33
71958	Murfreesboro	Pike	33
71959	Newhope	Howard	33
71959	Newhope	Pike	33
71960	Norman	Montgomery	33
71961	Pine Ridge	Montgomery	33
71961	Oden	Montgomery	33
71962	Okolona	Clark	33
71964	Pearcy	Garland	33
71964	Pearcy	Hot Spring	33
71965	Pencil Bluff	Montgomery	33
71966	Oden	Montgomery	33
71966	Pine Ridge	Montgomery	33
71968	Royal	Garland	33
71969	Sims	Montgomery	33
71970	Story	Montgomery	33
71971	Umpire	Howard	33
71971	Umpire	Pike	33
71972	Vandervoort	Polk	33
71973	Wickes	Howard	33
71973	Wickes	Polk	33
71998	Arkadelphia	Clark	33
71999	Arkadelphia	Clark	33
72001	Adona	Conway	33
72001	Adona	Perry	33
72002	Alexander	Pulaski	31
72002	Alexander	Saline	33
72003	Almyra	Arkansas	33
72004	Alzheimer	Jefferson	32
72005	Balch	Jackson	33
72005	Amagon	Jackson	33
72006	Augusta	Woodruff	33
72007	Austin	Lonoke	33
72010	Bald Knob	White	33
72011	Bauxite	Saline	33
72012	Beebe	White	33
72013	Bee Branch	Conway	33
72013	Bee Branch	Van Buren	33
72014	Beedeville	Jackson	33
72015	Benton	Saline	33
72015	Haskell	Saline	33
72015	Tull	Saline	33
72015	Benton	Grant	33
72015	Bryant	Saline	33
72016	Bigelow	Pulaski	31
72016	Bigelow	Perry	33
72017	Biscoe	Prairie	33
72018	Benton	Saline	33
72019	Benton	Saline	33
72019	Bryant	Saline	33

Zip	City	County	Territory
72020	Bradford	Independence	33
72020	Bradford	White	33
72020	Bradford	Jackson	33
72021	Brinkley	Monroe	33
72021	Brinkley	Woodruff	33
72022	Bryant	Saline	33
72022	Benton	Saline	33
72023	Cabot	Lonoke	33
72023	Cabot	Pulaski	31
72024	Carlisle	Prairie	33
72024	Carlisle	Lonoke	33
72025	Casa	Perry	33
72025	Casa	Conway	33
72025	Casa	Yell	33
72026	Casscoe	Arkansas	33
72027	Center Ridge	Conway	33
72027	Center Ridge	Faulkner	33
72028	Choctaw	Van Buren	33
72029	Clarendon	Monroe	33
72030	Cleveland	Conway	33
72030	Cleveland	Van Buren	33
72031	Clinton	Conway	33
72031	Clinton	Van Buren	33
72031	Clinton	Stone	33
72032	Conway	Faulkner	33
72033	Conway	Faulkner	33
72034	Conway	Faulkner	33
72035	Conway	Faulkner	33
72036	Cotton Plant	Woodruff	33
72036	Cotton Plant	Monroe	33
72037	Coy	Lonoke	33
72038	Crocketts Bluff	Arkansas	33
72039	Twin Groves	Faulkner	33
72039	Damascus	Van Buren	33
72039	Damascus	Faulkner	33
72040	Des Arc	Woodruff	33
72040	Des Arc	Prairie	33
72041	De Valls Bluff	Prairie	33
72042	De Witt	Arkansas	33
72043	Diaz	Jackson	33
72044	Edgemont	Stone	33
72044	Edgemont	Cleburne	33
72045	El Paso	White	33
72046	England	Jefferson	32
72046	England	Lonoke	33
72046	England	Pulaski	31
72047	Enola	Faulkner	33
72048	Ethel	Arkansas	33
72051	Fox	Stone	33
72052	Garner	White	33
72053	College Station	Pulaski	31
72055	Gillett	Jefferson	32
72055	Gillett	Arkansas	33
72057	Grapevine	Grant	33
72058	Greenbrier	Faulkner	33

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Zip	City	County	Territory
72059	Gregory	Woodruff	33
72060	Griffithville	White	33
72060	Griffithville	Prairie	33
72061	Guy	Faulkner	33
72063	Hattievile	Pope	33
72063	Hattievile	Conway	33
72064	Hazen	Prairie	33
72065	Hensley	Pulaski	31
72065	Hensley	Grant	33
72065	Hensley	Saline	33
72066	Hickory Plains	Prairie	33
72067	Greers Ferry	Cleburne	33
72067	Higden	Van Buren	33
72067	Higden	Cleburne	33
72068	Higginson	White	33
72069	Holly Grove	Phillips	33
72069	Holly Grove	Monroe	33
72070	Houston	Perry	33
72072	Humnoke	Jefferson	32
72072	Humnoke	Lonoke	33
72073	Humphrey	Arkansas	33
72073	Humphrey	Jefferson	32
72074	Hunter	Woodruff	33
72075	Jacksonport	Jackson	33
72076	Jacksonville	Lonoke	33
72076	Jacksonville	Pulaski	31
72076	Jacksonville	Faulkner	33
72076	Gravel Ridge	Pulaski	31
72076	Little Rock AFB	Pulaski	31
72078	Jacksonville	Pulaski	31
72079	Jefferson	Jefferson	32
72079	Jefferson	Grant	33
72080	Jerusalem	Van Buren	33
72080	Jerusalem	Pope	33
72080	Jerusalem	Conway	33
72081	Steprock	White	33
72081	Judsonia	White	33
72082	Kensett	White	33
72083	Keo	Lonoke	33
72084	Leola	Dallas	33
72084	Leola	Grant	33
72084	Leola	Hot Spring	33
72085	Letona	White	33
72086	Lonoke	Lonoke	33
72087	Lonsdale	Saline	33
72087	Lonsdale	Garland	33
72088	Fairfield Bay	Van Buren	33
72088	Fairfield Bay	Cleburne	33
72088	Shirley	Van Buren	33
72089	Bryant	Saline	33
72099	Jacksonville	Pulaski	31
72099	Little Rock AFB	Pulaski	31
72101	McCrary	Woodruff	33
72101	McCrary	Jackson	33
72101	McCrary	Cross	33

Zip	City	County	Territory
72101	Fair Oaks	Woodruff	33
72101	Howell	Woodruff	33
72102	McRae	White	33
72103	Shannon Hills	Pulaski	31
72103	Mabelvale	Pulaski	31
72103	Mabelvale	Saline	33
72104	Rockport	Hot Spring	33
72104	Malvern	Saline	33
72104	Malvern	Hot Spring	33
72105	Malvern	Hot Spring	33
72105	Jones Mill	Hot Spring	33
72106	Mayflower	Faulkner	33
72107	Menifee	Conway	33
72108	Monroe	Monroe	33
72110	Oppelo	Conway	33
72110	Morrilton	Conway	33
72111	Mount Vernon	Faulkner	33
72111	Mount Vernon	White	33
72112	Newport	Jackson	33
72112	Newport	Woodruff	33
72112	Newport	Independence	33
72113	Maumelle	Pulaski	31
72113	North Little Rock	Pulaski	30
72114	North Little Rock	Pulaski	30
72115	North Little Rock	Pulaski	30
72116	North Little Rock	Pulaski	30
72117	North Little Rock	Pulaski	30
72118	North Little Rock	Pulaski	30
72119	North Little Rock	Pulaski	30
72120	Sherwood	Pulaski	31
72120	Sherwood	Faulkner	33
72120	North Little Rock	Pulaski	30
72121	Pangburn	White	33
72121	Pangburn	Cleburne	33
72122	Paron	Saline	33
72122	Paron	Pulaski	31
72123	Patterson	Woodruff	33
72124	North Little Rock	Pulaski	30
72124	Sherwood	Pulaski	31
72125	Perry	Conway	33
72125	Perry	Perry	33
72126	Perryville	Perry	33
72126	Perryville	Pulaski	31
72127	Plumerville	Conway	33
72128	Poyen	Grant	33
72129	Prattville	Grant	33
72130	Prim	Cleburne	33
72131	Quitman	Faulkner	33
72131	Quitman	Cleburne	33
72131	Quitman	Van Buren	33
72132	Redfield	Grant	33
72132	Redfield	Jefferson	32
72133	Reydeell	Jefferson	32
72134	Roe	Prairie	33
72134	Roe	Monroe	33

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Zip	City	County	Territory
72134	Roe	Arkansas	33
72135	Roland	Pulaski	31
72136	Romance	White	33
72137	Rose Bud	Cleburne	33
72137	Rose Bud	White	33
72139	Russell	White	33
72140	Saint Charles	Arkansas	33
72141	Scotland	Van Buren	33
72142	Scott	Pulaski	31
72142	Scott	Lonoke	33
72143	Searcy	White	33
72143	Georgetown	White	33
72145	Searcy	White	33
72149	Searcy	White	33
72150	Sheridan	Jefferson	32
72150	Sheridan	Grant	33
72152	Sherrill	Jefferson	32
72153	Shirley	Stone	33
72153	Shirley	Cleburne	33
72153	Shirley	Van Buren	33
72156	Solgohachia	Conway	33
72157	Springfield	Conway	33
72158	Benton	Saline	33
72160	Stuttgart	Jefferson	32
72160	Stuttgart	Arkansas	33
72160	Stuttgart	Prairie	33
72164	Sweet Home	Pulaski	31
72165	Thida	Independence	33
72166	Tichnor	Arkansas	33
72167	Traskwood	Grant	33
72167	Traskwood	Saline	33
72167	Traskwood	Hot Spring	33
72168	Tucker	Jefferson	32
72169	Tupelo	Jackson	33
72170	Ulm	Prairie	33
72173	Holland	Faulkner	33
72173	Vilonia	Faulkner	33
72175	Wabbaseka	Jefferson	32
72176	Ward	Lonoke	33
72176	Ward	Prairie	33
72178	West Point	White	33
72179	Wilburn	Cleburne	33
72180	Woodson	Pulaski	31
72181	Wooster	Faulkner	33
72182	Wright	Jefferson	32
72183	Wrightsville	Pulaski	31
72190	North Little Rock	Pulaski	30
72198	North Little Rock	Pulaski	30
72199	Camp Robinson	Pulaski	31
72199	North Little Rock	Pulaski	30
72201	Little Rock	Pulaski	30
72202	Little Rock	Pulaski	30
72203	Little Rock	Pulaski	30
72204	Little Rock	Pulaski	30
72205	Little Rock	Pulaski	30

Zip	City	County	Territory
72206	Little Rock	Pulaski	30
72206	Little Rock	Saline	33
72207	Cammack Village	Pulaski	31
72207	Little Rock	Pulaski	30
72209	Little Rock	Pulaski	30
72210	Little Rock	Saline	33
72210	Little Rock	Pulaski	30
72211	Little Rock	Pulaski	30
72212	Little Rock	Pulaski	30
72214	Little Rock	Pulaski	30
72215	Little Rock	Pulaski	30
72216	Little Rock	Pulaski	30
72217	Little Rock	Pulaski	30
72219	Little Rock	Pulaski	30
72221	Little Rock	Pulaski	30
72222	Little Rock	Pulaski	30
72223	Little Rock	Pulaski	30
72225	Little Rock	Pulaski	30
72227	Little Rock	Pulaski	30
72231	Little Rock	Pulaski	30
72260	Little Rock	Pulaski	30
72295	Little Rock	Pulaski	30
72301	West Memphis	Crittenden	33
72303	West Memphis	Crittenden	33
72310	Armorel	Mississippi	33
72311	Aubrey	Lee	33
72312	Barton	Phillips	33
72313	Bassett	Mississippi	33
72315	Gosnell	Mississippi	33
72315	Blytheville	Mississippi	33
72316	Blytheville	Mississippi	33
72319	Blytheville	Mississippi	33
72319	Gosnell	Mississippi	33
72320	Brickeys	Lee	33
72321	Burdette	Mississippi	33
72322	Caldwell	Saint Francis	33
72324	Cherry Valley	Cross	33
72324	Cherry Valley	Poinsett	33
72325	Clarkedale	Crittenden	33
72326	Colt	Saint Francis	33
72326	Colt	Cross	33
72327	Crawfordsville	Crittenden	33
72328	Crumrod	Phillips	33
72329	Driver	Mississippi	33
72330	Dyess	Mississippi	33
72331	Earle	Cross	33
72331	Twist	Crittenden	33
72331	Earle	Crittenden	33
72332	Edmondson	Crittenden	33
72333	Elaine	Phillips	33
72335	Forrest City	Saint Francis	33
72336	Forrest City	Saint Francis	33
72338	Frenchmans Bayou	Mississippi	33
72339	Gilmore	Crittenden	33
72340	Goodwin	Saint Francis	33

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Zip	City	County	Territory
72341	Haynes	Lee	33
72342	Helena	Phillips	33
72346	Heth	Cross	33
72346	Heth	Saint Francis	33
72347	Hickory Ridge	Jackson	33
72347	Hickory Ridge	Cross	33
72348	Horseshoe Lake	Saint Francis	33
72348	Hughes	Saint Francis	33
72348	Hughes	Crittenden	33
72348	Hughes	Lee	33
72350	Joiner	Mississippi	33
72351	Keiser	Mississippi	33
72352	La Grange	Lee	33
72353	Lambrook	Phillips	33
72354	Lepanto	Mississippi	33
72354	Lepanto	Poinsett	33
72355	Lexa	Phillips	33
72355	Lexa	Lee	33
72358	Luxora	Mississippi	33
72359	Madison	Saint Francis	33
72360	Marianna	Lee	33
72364	Marion	Crittenden	33
72365	Marked Tree	Poinsett	33
72366	Marvell	Phillips	33
72366	Marvell	Monroe	33
72366	Marvell	Lee	33
72367	Mellwood	Phillips	33
72368	Moro	Monroe	33
72368	Moro	Lee	33
72369	Oneida	Phillips	33
72370	Osceola	Mississippi	33
72372	Palestine	Lee	33
72372	Palestine	Saint Francis	33
72373	Parkin	Cross	33
72374	Poplar Grove	Lee	33
72374	Poplar Grove	Phillips	33
72376	Proctor	Crittenden	33
72376	Proctor	Saint Francis	33
72377	Rivervale	Poinsett	33
72379	Snow Lake	Desha	33
72383	Turner	Phillips	33
72384	Turrell	Crittenden	33
72386	Tyronza	Poinsett	33
72386	Tyronza	Mississippi	33
72386	Tyronza	Crittenden	33
72387	Vanndale	Cross	33
72389	Wabash	Phillips	33
72390	West Helena	Phillips	33
72391	West Ridge	Mississippi	33
72392	Wheatley	Woodruff	33
72392	Wheatley	Saint Francis	33
72392	Wheatley	Monroe	33
72394	Round Pond	Saint Francis	33
72394	Widener	Saint Francis	33
72395	Wilson	Mississippi	33

Zip	City	County	Territory
72396	Wynne	Cross	33
72396	Wynne	Saint Francis	33
72401	Jonesboro	Craighead	33
72401	Jonesboro	Greene	33
72402	Jonesboro	Craighead	33
72403	Jonesboro	Craighead	33
72404	Jonesboro	Craighead	33
72410	Alicia	Lawrence	33
72411	Bay	Craighead	33
72412	Beech Grove	Greene	33
72413	Biggers	Clay	33
72413	Biggers	Randolph	33
72414	Black Oak	Craighead	33
72415	Black Rock	Lawrence	33
72416	Bono	Craighead	33
72416	Bono	Greene	33
72417	Brookland	Craighead	33
72419	Caraway	Craighead	33
72419	Caraway	Poinsett	33
72421	Cash	Craighead	33
72421	Cash	Poinsett	33
72421	Cash	Jackson	33
72422	Corning	Clay	33
72424	Datto	Clay	33
72425	Delaplaine	Greene	33
72426	Dell	Mississippi	33
72427	Egypt	Craighead	33
72428	Etowah	Mississippi	33
72429	Fisher	Poinsett	33
72429	Fisher	Cross	33
72430	Greenway	Clay	33
72431	Grubbs	Jackson	33
72432	Harrisburg	Poinsett	33
72433	Hoxie	Lawrence	33
72434	Imboden	Lawrence	33
72434	Imboden	Randolph	33
72435	Knobel	Greene	33
72435	Peach Orchard	Clay	33
72435	Knobel	Clay	33
72436	Lafe	Clay	33
72436	Lafe	Greene	33
72436	Marmaduke	Greene	33
72437	Lake City	Craighead	33
72438	Leachville	Mississippi	33
72438	Leachville	Craighead	33
72439	Light	Greene	33
72440	Lynn	Lawrence	33
72441	McDougal	Clay	33
72442	Manila	Mississippi	33
72443	Marmaduke	Greene	33
72444	Maynard	Randolph	33
72445	Minturn	Lawrence	33
72447	Monette	Craighead	33
72449	O'Kean	Randolph	33
72450	Paragould	Craighead	33

STATE MANUAL

Zip	City	County	Territory
72450	Paragould	Greene	33
72451	Paragould	Greene	33
72453	Peach Orchard	Greene	33
72453	Peach Orchard	Clay	33
72454	Piggott	Clay	33
72455	Pocahontas	Randolph	33
72456	Pollard	Clay	33
72457	Portia	Lawrence	33
72458	Powhatan	Lawrence	33
72459	Ravenden	Lawrence	33
72459	Ravenden	Randolph	33
72459	Ravenden	Sharp	33
72460	Ravenden Springs	Randolph	33
72461	Rector	Greene	33
72461	Rector	Clay	33
72462	Reyno	Randolph	33
72464	Saint Francis	Clay	33
72465	Sedgwick	Lawrence	33
72466	Smithville	Sharp	33
72466	Smithville	Lawrence	33
72467	State University	Craighead	33
72469	Calamine	Lawrence	33
72469	Strawberry	Sharp	33
72469	Strawberry	Lawrence	33
72470	Success	Clay	33
72471	Swifton	Jackson	33
72472	Trumann	Poinsett	33
72472	Trumann	Craighead	33
72473	Tuckerman	Jackson	33
72474	Walcott	Greene	33
72475	Waldenburg	Poinsett	33
72476	Walnut Ridge	Randolph	33
72476	Walnut Ridge	Greene	33
72476	Walnut Ridge	Craighead	33
72476	Walnut Ridge	Lawrence	33
72478	Warm Springs	Randolph	33
72479	Weiner	Poinsett	33
72479	Weiner	Craighead	33
72479	Weiner	Jackson	33
72482	Williford	Sharp	33
72501	Batesville	Independence	33
72503	Batesville	Independence	33
72512	Franklin	Izard	33
72512	Horseshoe Bend	Izard	33
72513	Ash Flat	Fulton	33
72513	Ash Flat	Sharp	33
72513	Ash Flat	Izard	33
72515	Bexar	Fulton	33
72517	Brockwell	Izard	33
72519	Jordan	Izard	33
72519	Calico Rock	Stone	33
72519	Calico Rock	Izard	33
72519	Calico Rock	Baxter	33
72520	Camp	Fulton	33
72521	Cave City	Sharp	33

Zip	City	County	Territory
72521	Cave City	Independence	33
72522	Charlotte	Independence	33
72523	Concord	Independence	33
72523	Concord	Cleburne	33
72524	Cord	Independence	33
72525	Cherokee Village	Sharp	33
72526	Cushman	Independence	33
72527	Desha	Independence	33
72528	Dolph	Izard	33
72529	Hardy	Sharp	33
72529	Cherokee Village	Fulton	33
72529	Cherokee Village	Sharp	33
72530	Drasco	Stone	33
72530	Drasco	Cleburne	33
72531	Elizabeth	Fulton	33
72531	Elizabeth	Baxter	33
72532	Evening Shade	Sharp	33
72533	Fifty Six	Stone	33
72533	Mountain View	Stone	33
72534	Floral	Cleburne	33
72534	Floral	Independence	33
72536	Franklin	Izard	33
72537	Gamaliel	Baxter	33
72538	Gepp	Baxter	33
72538	Gepp	Fulton	33
72539	Glencoe	Fulton	33
72540	Guion	Izard	33
72542	Hardy	Fulton	33
72542	Highland	Sharp	33
72542	Hardy	Sharp	33
72543	Heber Springs	Cleburne	33
72544	Henderson	Baxter	33
72545	Heber Springs	Cleburne	33
72546	Ida	Cleburne	33
72550	Locust Grove	Cleburne	33
72550	Locust Grove	Independence	33
72550	Locust Grove	Stone	33
72553	Magness	Independence	33
72554	Mammoth Spring	Sharp	33
72554	Mammoth Spring	Fulton	33
72555	Marcella	Stone	33
72556	Boswell	Izard	33
72556	Zion	Izard	33
72556	Melbourne	Izard	33
72560	Mountain View	Izard	33
72560	Mountain View	Stone	33
72560	Hanover	Stone	33
72561	Mount Pleasant	Izard	33
72562	Newark	Independence	33
72564	Oil Trough	Independence	33
72565	Oxford	Izard	33
72566	Pineville	Izard	33
72567	Pleasant Grove	Stone	33
72568	Pleasant Plains	White	33
72568	Pleasant Plains	Independence	33

STATE MANUAL

Zip	City	County	Territory
72569	Poughkeepsie	Sharp	33
72571	Rosie	Independence	33
72572	Saffell	Independence	33
72572	Saffell	Lawrence	33
72573	Sage	Izard	33
72575	Salado	Independence	33
72576	Salem	Fulton	33
72576	Moko	Fulton	33
72577	Sidney	Izard	33
72577	Sidney	Sharp	33
72578	Sturkie	Fulton	33
72579	Sulphur Rock	Independence	33
72579	Sulphur Rock	Sharp	33
72581	Tumbling Shoals	Cleburne	33
72583	Viola	Fulton	33
72584	Violet Hill	Izard	33
72585	Wideman	Izard	33
72587	Wiseman	Izard	33
72587	Wiseman	Fulton	33
72601	Harrison	Boone	33
72602	Harrison	Boone	33
72611	Alpena	Carroll	33
72611	Alpena	Boone	33
72613	Beaver	Carroll	33
72615	Bergman	Boone	33
72616	Berryville	Carroll	33
72617	Big Flat	Searcy	33
72617	Harriet	Baxter	33
72617	Big Flat	Baxter	33
72617	Big Flat	Stone	33
72619	Bull Shoals	Marion	33
72623	Clarkridge	Baxter	33
72624	Compton	Newton	33
72624	Compton	Carroll	33
72626	Cotter	Baxter	33
72628	Deer	Newton	33
72629	Dennard	Van Buren	33
72630	Diamond City	Boone	33
72631	Holiday Island	Carroll	33
72631	Busch	Carroll	33
72631	Eureka Springs	Carroll	33
72632	Eureka Springs	Carroll	33
72633	Everton	Searcy	33
72633	Everton	Marion	33
72633	Everton	Boone	33
72634	Flippin	Marion	33
72635	Gassville	Baxter	33
72636	Gilbert	Searcy	33
72638	Green Forest	Carroll	33
72639	Cozahome	Searcy	33
72639	Harriet	Searcy	33
72640	Hasty	Newton	33
72641	Jasper	Newton	33
72642	Lakeview	Baxter	33
72644	Diamond City	Boone	33

Zip	City	County	Territory
72644	Lead Hill	Boone	33
72644	Lead Hill	Marion	33
72645	Leslie	Van Buren	33
72645	Leslie	Stone	33
72645	Leslie	Searcy	33
72648	Marble Falls	Newton	33
72650	Marshall	Searcy	33
72650	Marshall	Stone	33
72651	Midway	Baxter	33
72653	Mountain Home	Marion	33
72653	Mountain Home	Baxter	33
72653	Salesville	Baxter	33
72654	Mountain Home	Baxter	33
72655	Bass	Newton	33
72655	Mount Judea	Newton	33
72657	Timbo	Stone	33
72658	Norfolk	Baxter	33
72658	Old Joe	Baxter	33
72659	Norfolk	Baxter	33
72660	Oak Grove	Carroll	33
72661	Oakland	Marion	33
72662	Omaha	Carroll	33
72662	Omaha	Boone	33
72663	Onia	Stone	33
72666	Parthenon	Newton	33
72668	Peel	Marion	33
72669	Pindall	Searcy	33
72670	Ponca	Newton	33
72672	Pyatt	Marion	33
72675	Saint Joe	Marion	33
72675	Saint Joe	Searcy	33
72677	Summit	Marion	33
72679	Tilly	Van Buren	33
72679	Tilly	Searcy	33
72679	Tilly	Pope	33
72680	Timbo	Stone	33
72680	Timbo	Searcy	33
72680	Alco	Stone	33
72682	Bruno	Boone	33
72682	Valley Springs	Marion	33
72682	Valley Springs	Boone	33
72683	Vendor	Newton	33
72685	Western Grove	Newton	33
72685	Western Grove	Boone	33
72685	Western Grove	Searcy	33
72686	Witts Springs	Searcy	33
72686	Witts Springs	Pope	33
72687	Yellville	Marion	33
72701	Fayetteville	Washington	33
72702	Fayetteville	Washington	33
72703	Fayetteville	Madison	33
72703	Fayetteville	Washington	33
72704	Fayetteville	Washington	33
72704	Wheeler	Washington	33
72704	Fayetteville	Benton	33

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Zip	City	County	Territory
72711	Avoca	Benton	33
72712	Bentonville	Benton	33
72714	Bella Vista	Benton	33
72715	Bella Vista	Benton	33
72716	Bentonville	Benton	33
72717	Canehill	Washington	33
72718	Cave Springs	Benton	33
72719	Centerton	Benton	33
72721	Combs	Madison	33
72722	Decatur	Benton	33
72727	Elkins	Madison	33
72727	Elkins	Washington	33
72728	Elm Springs	Washington	33
72729	Evansville	Washington	33
72730	Fayetteville	Washington	33
72730	Farmington	Washington	33
72732	Garfield	Benton	33
72733	Gateway	Benton	33
72734	Gentry	Benton	33
72734	Springtown	Benton	33
72735	Goshen	Washington	33
72736	Gravette	Benton	33
72737	Greenland	Washington	33
72738	Hindsville	Washington	33
72738	Hindsville	Benton	33
72738	Hindsville	Madison	33
72739	Hiwasse	Benton	33
72740	Huntsville	Carroll	33
72740	Huntsville	Madison	33
72741	Johnson	Washington	33
72742	Kingston	Madison	33
72742	Kingston	Newton	33
72744	Lincoln	Washington	33
72745	Lowell	Benton	33
72747	Maysville	Benton	33
72749	Morrow	Washington	33
72751	Pea Ridge	Benton	33
72752	Pettigrew	Madison	33
72752	Pettigrew	Johnson	33
72753	Prairie Grove	Washington	33
72756	Rogers	Benton	33
72757	Rogers	Benton	33
72758	Rogers	Benton	33
72760	Saint Paul	Madison	33
72761	Siloam Springs	Benton	33
72761	Siloam Springs	Washington	33
72762	Springdale	Benton	33
72762	Springdale	Washington	33
72764	Fayetteville	Washington	33
72764	Bethel Heights	Washington	33
72764	Springdale	Washington	33
72764	Springdale	Benton	33
72765	Springdale	Washington	33
72766	Springdale	Washington	33
72768	Sulphur Springs	Benton	33

Zip	City	County	Territory
72769	Summers	Washington	33
72770	Tontitown	Washington	33
72773	Wesley	Madison	33
72774	West Fork	Washington	33
72776	Witter	Madison	33
72801	Russellville	Pope	33
72802	Russellville	Pope	33
72811	Russellville	Pope	33
72812	Russellville	Pope	33
72820	Alix	Franklin	33
72821	Altus	Johnson	33
72821	Altus	Franklin	33
72821	Wiederkehr Village	Franklin	33
72823	Atkins	Conway	33
72823	Blackwell	Pope	33
72823	Appleton	Pope	33
72823	Atkins	Pope	33
72824	Belleville	Yell	33
72826	Blue Mountain	Logan	33
72827	Bluffton	Yell	33
72827	Bluffton	Scott	33
72828	Briggsville	Yell	33
72829	Centerville	Yell	33
72830	Clarksville	Johnson	33
72832	Coal Hill	Johnson	33
72833	Danville	Yell	33
72833	Danville	Scott	33
72834	Dardanelle	Yell	33
72834	Dardanelle	Logan	33
72835	Delaware	Logan	33
72837	Dover	Pope	33
72838	Gravelly	Scott	33
72838	Gravelly	Yell	33
72839	Hagarville	Pope	33
72839	Hagarville	Johnson	33
72840	Hunt	Johnson	33
72840	Hartman	Johnson	33
72841	Harvey	Yell	33
72841	Harvey	Scott	33
72842	Havana	Yell	33
72842	Havana	Logan	33
72842	Waveland	Yell	33
72843	Hector	Pope	33
72845	Knoxville	Johnson	33
72846	Lamar	Pope	33
72846	Lamar	Johnson	33
72847	London	Pope	33
72847	London	Johnson	33
72851	New Blaine	Logan	33
72852	Oark	Newton	33
72852	Oark	Madison	33
72852	Oark	Johnson	33
72853	Ola	Yell	33
72853	Ola	Perry	33
72854	Ozone	Johnson	33

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Zip	City	County	Territory
72854	Ozone	Newton	33
72855	Paris	Logan	33
72856	Pelsor	Newton	33
72856	Pelsor	Pope	33
72857	Plainview	Yell	33
72857	Plainview	Perry	33
72858	Pottsville	Pope	33
72860	Rover	Yell	33
72863	Scranton	Logan	33
72865	Subiaco	Logan	33
72901	Fort Smith	Sebastian	33
72902	Fort Smith	Sebastian	33
72903	Fort Smith	Sebastian	33
72904	Fort Smith	Sebastian	33
72905	Fort Smith	Sebastian	33
72906	Fort Smith	Sebastian	33
72908	Fort Smith	Sebastian	33
72913	Fort Smith	Sebastian	33
72914	Fort Smith	Sebastian	33
72916	Bonanza	Sebastian	33
72916	Fort Smith	Sebastian	33
72917	Fort Smith	Sebastian	33
72918	Fort Smith	Sebastian	33
72919	Fort Smith	Sebastian	33
72921	Alma	Crawford	33
72923	Barling	Sebastian	33
72926	Boles	Scott	33
72927	Booneville	Scott	33
72927	Booneville	Sebastian	33
72927	Booneville	Logan	33
72928	Branch	Franklin	33
72928	Branch	Logan	33
72930	Cecil	Sebastian	33
72930	Cecil	Franklin	33
72932	Cedarville	Crawford	33

Zip	City	County	Territory
72933	Charleston	Sebastian	33
72933	Charleston	Franklin	33
72934	Chester	Crawford	33
72935	Dyer	Crawford	33
72936	Greenwood	Sebastian	33
72937	Hackett	Sebastian	33
72938	Hartford	Sebastian	33
72940	Huntington	Sebastian	33
72941	Central City	Sebastian	33
72941	Lavaca	Sebastian	33
72943	Magazine	Logan	33
72944	Mansfield	Sebastian	33
72944	Mansfield	Scott	33
72945	Midland	Sebastian	33
72946	Mountainburg	Crawford	33
72947	Mulberry	Franklin	33
72947	Mulberry	Crawford	33
72948	Natural Dam	Crawford	33
72948	Natural Dam	Washington	33
72949	Ozark	Logan	33
72949	Ozark	Franklin	33
72950	Parks	Scott	33
72951	Ratcliff	Franklin	33
72951	Ratcliff	Logan	33
72952	Rudy	Crawford	33
72955	Uniontown	Crawford	33
72956	Van Buren	Crawford	33
72957	Van Buren	Crawford	33
72958	Bates	Scott	33
72958	Waldron	Scott	33
72959	Winslow	Washington	33
72959	Winslow	Crawford	33

SERFF Tracking Number: QBEC-127195623 State: Arkansas
 Filing Company: QBE Insurance Corporation State Tracking Number:
 Company Tracking Number: 11-191-000-HO-AR-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners QBEIC
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Form RF-2 Loss Costs Only (not for workers' compensation) Bypass Reason: not applicable; independent manual Comments:		
Satisfied - Item: H-1 Homeowners Abstract Comments: Attachment: ARFORMH1 AR-HO-2011-Q01R.pdf	Filed	06/15/2011
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey Comments: Attachment: HO Survey FORM HPCS.xls	Filed	06/15/2011
Satisfied - Item: NAIC loss cost data entry document Comments: Attachment: ARRFARF1 AR-HO-2011-Q01R.pdf	Filed	06/15/2011
Satisfied - Item: Confidential - Credit Scoring	Filed	06/15/2011

SERFF Tracking Number: QBEC-127195623

State: Arkansas

Filing Company: QBE Insurance Corporation

State Tracking Number:

Company Tracking Number: 11-191-000-HO-AR-R

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners QBEIC

Project Name/Number: /

Information

Comments:

Attachments:

AR QBE Memo AR-HO-2011-Q01R.pdf

AR-HO-2011-Q01R Filing Exhibits.pdf

Insurance Risk Score_Property.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 QBE Insurance Corporation
NAIC # (including group #) NAIC # 39217 Group NAIC # 0796

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
Not Applicable
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.
Yes, we have used Marshall/Swift & Boeckh since inception.
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.
Insurance to value minimum required is 100% of estimated replacement cost.
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
Not applicable
5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher	0	%
b. Burglar Alarm	5	%
c. Smoke Alarm	2-5	%
d. Insured who has both homeowners and auto with your company	5	%
e. Deadbolt Locks	0	%
f. Window or Door Locks	0	%
g. Other (specify) _____		%

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
<u>HO 00 003 and HO 00 06</u>	<u>\$0 - New Program</u>

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? Not applicable

If yes, state the surcharge _____

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



Signature

Virginia Putzu

Printed Name

Rate/Form Implementation Leader

Title

212-805-9740

Telephone Number

vputzu@us.qbe.com

Email Address

NAIC Number: 39217
 Company Name: QBE Insurance Corporation
 Contact Person: Virginia Putzu
 Telephone No.: 212-805-9740
 Email Address: virginia.putzu@us.qbe.com
 Effective Date: 9/1/2011

**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	\$498	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$498.00	\$555.00	\$497.00	\$553.00
	\$120,000	\$587	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$587.00	\$653.00	\$584.00	\$651.00
	\$160,000	\$731	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$731.00	\$814.00	\$729.00	\$812.00
6	\$80,000	\$515	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$515.00	\$573.00	\$514.00	\$570.00
	\$120,000	\$607	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$607.00	\$673.00	\$604.00	\$670.00
	\$160,000	\$757	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$757.00	\$840.00	\$753.00	\$836.00
9	\$80,000	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$850	\$1,076	\$846	\$1,072
	\$120,000	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$1,001	\$1,266	\$996	\$1,262
	\$160,000	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,247	\$1,579	\$1,242	\$1,573

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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 or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone Brick Frame

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

1.	This filing transmittal is part of Company Tracking #	11-191-000-HO-AR-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	
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		Company Name			Company NAIC Number
3.	A.	QBE Insurance Corporation	B.	392147	

		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.	4.0	B.	4.0000		

			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
New Program	New Program	New Program					
TOTAL OVERALL EFFECT							

6. 5 Year History Rate Change History								7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
New Program	New Program	New Program	New Program	New Program	New Program	New Program	New Program	A. Total Production Expense	
								B. General Expense	
								C. Taxes, Licenses & Fees	
								D. Underwriting Profit & Contingencies	
								E. Other (explain)	
								F. TOTAL	

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

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Memorandum
May 31, 2011

Homeowners Program - Arkansas

We are introducing a new program in the state of Arkansas. The Underwriting Guidelines for this program are based on the approved Fidelity and Deposit Company of Maryland program. There are no differences in eligibility rules between the Fidelity and Deposit Company of Maryland and the new QBE Insurance Corporation program except as detailed below.

The rates and coverages, however, are based on the approved Praetorian Insurance Company program. There are no differences in rates or coverages between the Praetorian Insurance Company and the new QBE Insurance Corporation program except as detailed below.

In order to protect individual privacy and the proprietary nature of the company's work, we request that Exhibits 1, 3, and 4 be treated as confidential and not be released to third parties.

1. Introduction of Underwriting Group/Age Group Rating Factor.

The Underwriting Groups are composed of ranges of scores as defined in Exhibit 1. The applicable scoring model is the TransUnion Insurance Risk Score – Property Model. We have included a copy of the model specification with this filing.

The rating factors for the Underwriting Group / Age of Insured Rating Factors included in Exhibit 2 were derived from the multivariate data analysis described below. Note that the proposed factor for No Hit, No Score, and Thin File is 1.060 which is the average factor for all scored business. Please see Exhibit 3.

Principle 4 of the Casualty Actuarial Society's Statement of Principles - regarding property and casualty insurance ratemaking states that: "A rate is reasonable and not excessive, inadequate, or unfairly discriminatory if it is an actuarially sound estimate of the expected value of all future costs associated with an individual risk transfer." Accordingly we have used a multivariate analysis in order to determine first whether the rating variables are related to the risk of loss and then to determine the appropriate rating relativities for those factors which have been utilized. The multivariate procedures as described herein are considered "state of the art" rate classification actuarial techniques and are in accordance with "generally accepted actuarial procedures".

The data used in this multivariate analysis consisted of the experience on all the business managed by QBE FIRST written under the Empire Fire and Marine Insurance Company, the Empire Indemnity Insurance Company, the Fidelity and Deposit Company of Maryland, the Texas Select Lloyds Insurance Company, and the National Specialty Insurance Company programs from 2004 through 2007. These policies were retro-scored by TransUnion using the TransUnion Risk Score – Property Model. The data included the premium and claims experience on 463,000 policies and \$322,000,000 in premium written during this period.

The analysis underlying this filing was undertaken by Pinnacle Actuarial Resources, Inc. of which the project team consisted of four Fellows of the Casualty Actuarial Society (FCAS).

The proposed rating factors are based on indications generated utilizing Generalized Linear Models containing all the rating variables. The process of generating Generalized Linear Models creates rating factors that, when taken as a whole, best fit the observed differences in experience. Thus, the relativities for the non-credit rating variables do not reflect any differences explained in the relativities for the credit rating variable. Similarly, the relativities for the credit rating variable do not reflect any differences explained in the relativities for the non-credit rating variables. Such duplication or overlap would diminish the overall fit, leading the model generation process to reject the scenario as less than optimal.

The indications produced by the multivariate analysis and the selected factors for Credit Score and Insured Age are presented in Exhibits 4 and 5, respectively.

Other than the introduction of Credit Score and Insured Age, the only other rating factors that differ from those found in the approved Praetorian Insurance Company program are the Age of Home Factors. These factors replace the New Home Discount used in the Praetorian program and are based on the results of the multivariate analysis. These results are included in attached Exhibit 6.

2. Base Rates.

The Territory Base Rates were targeted to match the rates of Praetorian Insurance Company in each territory for a typical home with the insured characteristics specified in Exhibit 7.

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

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Exhibit 2

UNDERWRITING GROUP PROGRAM - RATING GROUP ASSIGNMENT

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	A	B	C	D	E	F	G	H	I	J	K	L	M
16-29	1	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
30-39	2	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
40-49	3	1.900	1.824	1.758	1.682	1.606	1.539	1.463	1.387	1.311	1.245	1.169	1.093	1.026
50 and over	4	1.800	1.728	1.665	1.593	1.521	1.458	1.386	1.314	1.242	1.179	1.107	1.035	0.972
Unknown	5	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
16-29	1	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060
30-39	2	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060
40-49	3	0.950	0.903	0.855	0.808	0.760	0.713	0.665	0.950	0.950	0.950	1.007	1.007	1.007
50 and over	4	0.900	0.855	0.810	0.765	0.720	0.675	0.630	0.900	0.900	0.900	0.954	0.954	0.954
Unknown	5	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060

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

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Exhibit 5

Multivariate Analysis - Generalized Linear Model
Age of Primary Insured

Factor Level	Total Exposure	Present Rating Factors	GLM Analysis Pure Prem Factors	Selected Rating Factors
16-29	27,610	1.00	1.00	1.00
30-39	67,621	1.00	1.09	1.00
40-49	53,146	1.00	0.83	0.95
50 and over	48,645	1.00	0.66	0.90

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Exhibit 6

Multivariate Analysis - Generalized Linear Model
Age of Home

Factor Level	Total Exposure	Present Rating Factors	GLM Analysis Ind. Pure Prem Rating Factors	Selected Rating Factors
0	96,441	0.61	0.37	0.61
1	40,050	0.63	0.41	0.64
2	29,407	0.66	0.66	0.66
3	24,108	0.68	0.48	0.69
4	17,296	0.69	0.67	0.72
5	10,752	0.71	0.43	0.74
6	6,319	0.72	0.46	0.77
7	4,404	0.75	0.80	0.79
8	3,643	0.76	0.96	0.82
9	3,303	0.79	1.27	0.85
10	3,169	0.81	0.80	0.88
11-15	11,445	1.00	1.00	1.00
16-20	11,670	1.00	1.50	1.05
21-25	9,641	1.00	1.49	1.10
26-30	10,161	1.00	1.38	1.15
31-35	8,653	1.00	1.56	1.20
36-40	6,126	1.00	2.88	1.25
41 over	27,329	1.18	1.56	1.30

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Exhibit 7

Rate Elements:

Coverage A (Dwelling):	\$200,000
Coverage B (Other Structures):	10%
Coverage C (Personal Property):	70%
Coverage D (Loss of Use):	40%
Coverage E (Liability):	\$100,000
Coverage F (Med Pay):	\$1,000
Extended Replacement Cost:	50%
Repl. Cost on Personal Property:	Yes
Year Built:	2003
Construction Type:	Frame
Protection Class:	3
Deductible:	\$1,000
Age of Loan:	0
Fire Alarm:	Local Fire
Homeowners Package:	Platinum
Underwriting Group:	O
Age of Insured:	40

Territory	Praetorian Current	QBE Proposed	Percent Change
30	970	966	-0.4%
31	1,097	1,092	-0.5%
32	1,361	1,354	-0.5%
33	974	970	-0.4%
33A	962	957	-0.5%
33B	1,210	1,204	-0.5%

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

SERFF Tracking Number: QBEC-127195623 State: Arkansas
 Filing Company: QBE Insurance Corporation State Tracking Number:
 Company Tracking Number: 11-191-000-HO-AR-R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners QBEIC
 Project Name/Number: /

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/06/2011	Rate and Rule	QBEIC Homeowners Manual	06/10/2011	AR HO QI 20110901.Manual.pdf (Superseded)

QBE INSURANCE CORPORATION

ARKANSAS

HOMEOWNERS PROGRAM

STATE MANUAL

100. INTRODUCTION**A. Manual Structure**

This manual contains:

1. A description of the QBE Insurance Corporation (herein referred to as Company) Homeowners Program, including Program minimums and maximums for Section I – Property Damage, and Section II – Liability coverages,
2. Eligibility Guidelines, and
3. Rates and Rules

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The standard coverages required under the Homeowners policy are as follows:

Section I - Property Damage

Coverage	Minimum	Maximum
A – Dwelling	\$40,000	\$600,000 (up to \$1,000,000 for New Business and \$1,500,000 for Renewals with advance written approval from underwriting)

Coverage	Standard Amount
B – Other Structures	10% of Coverage A
C – Personal Property	50% of Coverage A
D – Additional Living Expense	30% of Coverage A

Section II – Liability

Coverage	Standard Amount
E – Personal Liability	\$100,000 per occurrence
F – Medical Payments	\$1,000 per person

Insurance to Replacement Cost	100%
Liability Options	\$100,000, \$300,000, \$500,000
Medical Payments Options	\$1,000, \$2,000, \$5,000
All-Perils Deductible Options	\$500, \$1,000, \$2,500
All-Perils High Deductible Options	\$5,000, \$7,500, \$10,000
Wind/Hail Deductible Options	1%, 2%, 5%

When a High Deductible is chosen, any Wind/Hail Deductible requirement is waived. In addition, there are no Wind/Hail Deductible options available when a High Deductible is chosen.

B. Increased limits availability

Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

Perils	HO 00 03	HO 00 06
Fire or Lightning	Yes*	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes*	Yes
Vandalism or malicious mischief	Yes*	Yes
Theft	Yes*	Yes
Volcanic eruption	Yes*	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge or overflow of water or steam, Sudden and accidental tearing apart of a heating system or appliance for heating water, Freezing, Sudden and accidental damage from artificially generated electrical current.	Yes*	Yes
Additional risks with certain exceptions	Yes**	No
* Special Coverage (Coverages A and B), Named Peril (Coverage C)		
** Special Coverage (Coverages A , B and D)		

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. General Eligibility Guidelines

Mortgagee	Conventional Lender ("C" quality paper) Homes with more than 2 mortgages are eligible
Insurance to Value Requirements (HO 00 03)	100% of estimated replacement cost. Newly constructed homes may use replacement cost estimate from Builder. Other properties must use M&S/B estimated replacement cost.
Protection Classes	PPC codes 1 through 10 Ineligible homes include: Dwellings located on islands with no fire protection, in isolated areas not accessible by road year round, or in declared brush or forest fire areas
Year Built	1920 or after
Claims History (New Business) (Property experience period - past 3 years) (Liability experience period – past 5 years)	Not more than 2 chargeable claims. Losses assigned a CAT number will not be included (limited to 1 per experience period).
Number of Families (HO 00 03)	1 or 2 unit dwellings. * Note: When entering a 2 unit dwelling, if one unit is owner occupied, enter the occupancy of the policy as "owner"; if both units are rented, enter the occupancy of the policy as "tenant".
Freestanding wood burning stoves or wood burning stoves installed in the fireplace opening	Submit for approval. To be considered, installation must have been completed by a licensed contractor in compliance with all local and state codes and it is not the primary source of heat.

B. General Ineligible Property Characteristics

1. Historic homes
2. Properties in foreclosure
3. Properties with brush exposure:
 - a. With noncombustible roof, must be at least 300 feet from mild / heavy brush
 - b. With combustible roof, must be at least 2,500 feet from mild/ heavy brush

C. Occupancy / Ownership Ineligible Property Characteristics

1. Vacant or unoccupied premises
2. Dwellings occupied as rooming houses, fraternities, sororities, student housing or other similar occupancies
3. More than two unit dwellings (HO 00 03)
4. Dwellings title in the name of a corporation, lending institution or Mortgage Company, or properties which have been foreclosed by a loss payee, even if the title does not yet indicate the change in ownership

D. Housekeeping / Maintenance Ineligible Property Characteristics

1. Dwellings with inadequate, obsolete or unrepaired roofs, heating, electrical, or plumbing systems
2. Properties with an outbuilding that has a wood burning or solid fuel auxiliary heating device
3. Dwellings condemned due to condition, urban renewal, highway construction, or other similar reasons
4. Dwellings with neighboring structures that are vacant or abandoned or have un-repaired damage whose condition increases the likelihood of loss to the insured property
5. Dwelling that is not maintained in at least good physical condition or housekeeping is not at least good
6. Properties with outbuilding(s) in poor physical condition or not properly maintained, unless the Specific Structure Exclusion form is attached to the policy and presents no additional liability hazard

Physical Condition	Number of Issues
Excellent	0 issues
Good	1 or 2 Minor issues and 0 Major issues
Poor	3 or more Minor issues or 1 or more Major issues

Maintenance / Housekeeping Issues Checklist

Minor Issues

- | | | |
|--|------------------------------|-----------------------------|
| Discolored or stained exterior | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor surface cracks in sidewalk or driveway | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Overflowing garbage cans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Overgrown grass, unkempt shrubbery | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor debris or litter | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Fading exterior paint (20% allowable of dwelling) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose or missing wood slats/boards fencing missing 3 or less | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Unstable and non-secure fence gate | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Broken or damaged exterior lights | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose or missing siding shingles (one) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Faulty Railing | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose stair case or rails | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Major Issues

- | | | |
|---|------------------------------|-----------------------------|
| Home has existing unrepaired damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Unfinished interior or exterior | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Wood rot | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Water damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Peeling paint | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Broken windows | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Boarded windows | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Missing siding | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Exterior damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Inoperable vehicle on property | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Materials stacked against the structure | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Brush, grass, trees touching and rubbing against dwelling | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Debris close to the house that may increase the fire hazard | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Raised cracks in the driveway and/or walkway (trip/fall hazard) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Uneven or broken steps (trip/fall hazard) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

E. Roof Condition Ineligible Property Characteristics

1. Dwelling with a roof that is not at least in good condition
2. Dwelling with roof with an expected remaining life of less than 5 years
3. Dwellings with roofs such as composition or asphalt that have been installed over wood shake or wind shingles

Physical Condition	Number of Issues
Excellent	0 issues
Good	1 or 2 Minor issues and 0 Major issues
Poor	3 or more Minor issues or 1 or more Major issues

Roof Condition Issues Checklist

Minor Issues

- | | | |
|--|------------------------------|-----------------------------|
| Two layers of shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor granular loss | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3 or less broken/missing shingles/tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Composite roof over 15 years old, but less than 20 years old | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Patches | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loose flashing | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Nail heads rising | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2 or fewer loose tiles/shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor mold/mildew stains | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Minor moss build-up | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Major Issues

- | | | |
|---|------------------------------|-----------------------------|
| 3 or more layers of shingles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Significant granular loss | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Composite roof older than 20 years | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Un-repaired damage | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Rusting | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive number of missing or cracked slates/tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive curling (wood) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive cupping/curling (composition) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Buckling and bubbling (rolled roofs) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3 or more broken/loose/slipped tiles | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Water damaged or rotten roof boards | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Clogged/un-secured guttering | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Missing down spouts | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Excessive moss build-up | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Special roofing materials may, with underwriting manager approval and inspection, be consider acceptable even though the roof is over 15 years old, i.e. 50 year architectural shingles.

F. Plumbing, Heating, and Electrical Systems Condition Ineligible Property Characteristics

1. Homemade or kit auxiliary heating device or kerosene space heater
2. Manufactured heating device or fireplace insert not installed to local building code or manufacturer's specifications
3. Gas space heaters attached by wall mounting or gas lines as the primary heating system UNLESS the heater is:
 - a. UL approved,
 - b. Meets local building codes,
 - c. Approved by the local building inspector or is commercially installed, and
 - d. Thermostatically controlled
4. Fireplace, woodstove, or portable heating device used as the only or primary source of heat. A portable heating device is defined as one that is not permanently secured to a wall or floor and connected to a gas line.
5. Heat source that uses a liquid fuel tank located below ground.
6. Heating systems that are not thermostatically controlled (space heaters and kerosene heaters may not be used as primary heating system)
7. Electrical system without circuit breakers
8. Dwellings with electrical service of 60 AMPs or less electrical service

G. Ineligible Property Construction Characteristics

1. Mobile homes, earth sheltered homes or log homes
2. Unconventional design or construction
3. Cantilever construction or flat pad within 25 feet of hillside
4. Dwellings attached to, or occupied as, a commercial risk or commercial building converted into a dwelling
5. Hillside exposure (20 slope or steeper)
6. Earthquake or earth movement/slide exposure

H. Dwelling Under Construction

Any dwelling that is under construction or undergoing major renovation (e.g. new addition or additional story) is ineligible if it:

1. Will not be fully enclosed within 60 days;
2. Will not be occupied within 60 days;
3. Is not being constructed by a licensed contractor; or
4. Is not insured for replacement cost value, or the replacement cost value does not reflect the new addition

I. Ineligible Liability Characteristics

1. Dwellings with more than incidental business conducted on the premises
2. Swimming pools not completely enclosed by at least a 4 foot high fence with a self-locking gate
3. Dwellings with underground liquid fuel tanks
4. Properties with farm exposures where any or all of the following apply:
 - a. Applicant earns over \$5,000 per year from farming
 - b. Applicant farms over 10 acres
 - c. Applicant employs full or part-time workers
 - d. Applicant rents/leases his land to others
 - e. Applicant owns livestock
 - f. Applicant keeps livestock belonging to others on the premises
5. Trampolines that are not enclosed with a safety net or fenced in a yard

J. Ineligible Animal Exposures

1. More than two dogs
2. The following dog breeds are unacceptable (pure breed or mixed breed):
 - a. Pit bulls
 - b. Rottweilers
 - c. Dobermans
 - d. German Shepherd
 - e. Wolf hybrids
 - f. Chows
3. The following animals must receive underwriter approval before coverage can be bound:
 - a. Working class dog breeds (cattle dogs, herding dogs, etc.)
 - b. Dogs with aggressive tendencies (like Akita, English Bulldog, Great Dane, Siberian Husky, Boxer, etc.)
 - c. Dogs over 60 pounds
4. Farm animals and Exotic pets

No coverage is provided for physical damage coverage of any kind for any animals of any kind.

K. Definitions**Exotic Pets:**

Includes snakes, big cats, wolves, wolf cross breeds, ostriches, monkeys and other non-domestic animals, and some rare or unusual types of fish and birds.

Chargeable Claim:

Any loss where a payment has been made or a reserve has been established in anticipation of making a payment. Chargeable claims exclude where weather was the primary cause of loss.

Construction Types

Frame – Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood, hardi-plank or plaster on combustible supports, aluminum or vinyl over a frame.

Masonry Veneer – Exterior walls of combustible construction veneered with brick or stone on at least three full sides.

Masonry/Brick – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, tile, stone or similar materials. Floors of wood or other combustible construction.

Modular Home - A type of manufactured home. These are like normal stick-built homes only they are comprised of sections that are built elsewhere and later connected together on-site to complete the home. They can look like a double-wide style mobile home. Modular homes will have a mortgage and follow the general rules of a normal stick-built home.

Mobile Home - A type of manufactured home. They are subject to HUD regulations and will have a HUD stamp on the body of the home. They can be easily identified by their construction having a metal framework chassis, hurricane straps, utility meters are usually attached to pole not the home, and some type of skirting surrounds the base (brick, aluminum, wood, etc.) Like a personal automobile they are titled and have a lien instead of a mortgage. Mobile homes, including those on a permanent foundation, are not eligible.

Occupancy Types

Seasonal - A seasonal home is a second home typically used by the policyholder as a vacation home on a yearly basis. They are customarily occupied for a certain period of time each year and then vacant for the remainder of the year (i.e., - seasonal use.) A common characteristic of these properties is that the home is not located in close proximity to insured's primary residence.

Secondary - A secondary home is one that the policyholder will visit frequently throughout the year. An example would be a cabin in the mountains or a lake house that the policyholder goes to on the weekends throughout the year. Although this home is vacant in between these visits, the occupancy of the secondary home is throughout the year, and not just for a specific time period (or season) of each year.

Row House / Townhouse / Duplex, etc

A dwelling with more than one residence sharing a common wall.

Dwelling Under Construction/Major Renovation

Home being built for first time, or dwelling with a new addition or floor being added.

Dwelling Under Minor Renovation

Dwelling where re-siding, re-roofing, exterior painting or interior appearance improvements such as new carpet, wall paper, or painting, are occurring.

Replacement Cost

Replacement Cost as defined by the policy is "...the cost to repair or replace, after application of any deductible and without deduction for depreciation with material of like kind and quality and for like use..."

The replacement cost of a dwelling to be insured can be determined:

- Through the use of an acceptable square foot residential valuation system, such as those provided by Marshall/Swift & Boeckh, and must include the cost of the contractor's overhead and profit.
- Through submission of a detailed analysis by a licensed builder/contractor that has been obtained within the past 12 months.

Replacement cost is not the mortgage amount. Policies written in this program must carry a dwelling limit (Coverage A) equal to at least 100% of the estimated total replacement cost of the house. All requests for coverage above 150% of the estimated replacement value will be submitted and approved by underwriting prior to binding or issuance of the coverage.

L. Insurance Scored Program Information

1. The insurance score will be ordered upon policy inception and the policy rated accordingly.
2. If it is determined due to a dispute resolution process that the credit information of a policyholder was incorrect or incomplete and if the company receives notice of such determination from either the consumer reporting agency or the policyholder, the company will reunderwrite and re-rate the policy within 30 days of receiving the notice.
3. The company will reorder an updated insurance score every thirty six months from the last time a score was obtained and re-rate and reunderwrite the insured's policy.

105. SECONDARY RESIDENCE PREMISES**A. Application**

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the Base Premium for the policy covering the secondary residence by **\$15.00** and
2. Add the charge for Other insured Location Occupied by Insured, developed from Rule **602**, to the policy covering the initial residence.

106. PROTECTION CLASSIFICATION INFORMATION

Determine the ISO Public Protection classification; refer to ISO's Community Mitigation Classifications (CMC) Manual, applicable to the municipality or classified area where the insured property is located.

107. CONSTRUCTION DEFINITIONS

See Rule **104**, Section **K**. Definitions.

108. SEASONAL DWELLING DEFINITION

See Rule **104**, Section **K**. Definitions.

109. SINGLE AND SEPARATE BUILDINGS DEFINITION

This section is deleted in its entirety.

110. – 200. RESERVED FOR FUTURE USE

201. POLICY PERIOD

The policy will be written for a period of twelve months.

202. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect
 - 1. In-force policy forms, endorsements or premiums, until the policy is renewed, or
 - 2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

204. MULTIPLE COMPANY INSURANCE

This section is deleted in its entirety.

205. MINIMUM PREMIUM

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- D. A minimum annual premium of \$200 per policy applies excluding any applicable Policy Fees, Assessments, and Surcharges. The minimum annual premium shall be computed on a pro rata basis.

206. TRANSFER OR ASSIGNMENT

This section is deleted in its entirety.

207. WAIVER OF PREMIUM

- A. When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.
- B. Additional or return premiums of less than \$10 will be waived.

208. 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 the company, the return premium may be carried to the next higher whole dollar.

209. RESTRICTION OF INDIVIDUAL POLICIES

This section is deleted in its entirety.

210. REFER TO COMPANY

This section is deleted in its entirety.

211. ADDITIONAL INTEREST

- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D**.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C. No additional charge is made for use of this endorsement.
- D. Use Additional Interest Residence Premises Endorsement **HO 04 10**.

212. – 300. RESERVED FOR FUTURE USE

301. BASE PREMIUM COMPUTATION FOR HO 00 03 AND HO 00 06

- 1. Coverage A Amount = _____
- 2. Base Rate = _____
- 3. Underwriting Group/Age of Insured Factor x _____
- 4. Form Factor x _____
- 5. Protection/Construction Factor x _____
- 6. Key Factor x _____
- 7. Claim Factor (1 + Table Entry) x _____
- 8. **Base Premium** = _____
(Dollar Rounded)
- 9. Ordinance or Law
Base Premium (Line 8) x (Factor - 1) = _____
(Dollar Rounded)
- 10. Deductible Credit or Surcharge
Base Premium (Line 8) x (Factor - 1) = _____
(Dollar Rounded)
- 11. **Adjusted Base Premium** (8 + 9 + 10) = _____

Common Endorsements and Premium Adjustments:

- 12. New Purchase Discount
Base Premium (Line 8) = _____
New Purchase Factor x _____
Credit Premium = _____
(Dollar Rounded)
- 13. Age of Home Factor
Base Premium (Line 8) = _____
Age of Home (Factor - 1) x _____
Age of Home Premium = _____
(Dollar Rounded)
- 14. Renovated Home Discount
Base Premium (Line 8) = _____
Renovated Home Factor x _____
Credit Premium = _____
(Dollar Rounded)
- 15. Protective Devices Discount
Base Premium (Line 8) = _____
Protective Devices Factor x _____
Credit Premium = _____
(Dollar Rounded)

Note: New Purchase, Age of Home, Renovated Home and Protective Devices discounts are subject to Maximum Policy Credit

- 16. Homeowner Package Endorsement
(Line 11) x (Package Percent Rate) = _____
(Dollar Rounded)
- 17. Residence Premises Basic or Increased Liability Rate
Selected Liability Limit = _____
Selected Medical Payments Limit = _____
Residence Premises Liability Premium = _____
- 18. **Subtotal Policy Premium**
11 - 12 + 13 - 14 - 15 + 16 + 17 = _____

Other Property Endorsements:

Refer to manual for rating of individual endorsements

- 19. Secondary Residence Premises = _____
- 20. Townhouse or Row House = _____
- 21. Personal Property Replacement Cost = _____
- 22. Additional Amounts of Insurance = _____
- 23. Increased Limits On Business Property = _____
- 24. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money = _____
- 25. Fire Department Service Charge = _____
- 26. Permitted Incidental Occupancies Residence Premises = _____
- 27. Supplemental Loss Assessment Coverage = _____
- 28. Loss of Use - Increased Limit = _____
- 29. Other Structures = _____
- 30. Personal Property = _____
- 31. Personal Property - Scheduled = _____
- 32. Rental to Others - Theft Coverage = _____
- 33. Special Computer Coverage = _____
- 34. Limited Water Back Up And Sump Overflow = _____
- 35. **Total Other Property Endorsements**
(Sum of Lines 19 through 34) = _____

Optional Liability Endorsements:

Selected Limit of Liability and Medical Payments must be the same as limit selected in Line 17.

- 36. Other Insured Location Occupied by Insured = _____
- 37. Additional Residence Rented to Others = _____
- 38. Other Structures Rented to Others = _____
- 39. Permitted Incidental Occupancies = _____
- 40. Business Pursuits = _____
- 41. Personal Injury Coverage = _____
- 42. Incidental Low Power Rec. Motor Vehicles = _____
- 43. Outboard Motors and Watercraft = _____
- 44. Owned Snowmobile = _____
- 45. **Total Liability Endorsement Premiums**
(Sum of Lines 36 through 44) = _____
- 46. Subtotal Line 18 + Line 35 + Line 45 = _____
- 47. Occupancy Charge (Line 46 x 10%) = _____
- 48. Landlord's Endorsement (Line 46 x 1%) = _____
- 49. **Commissionable Policy Premium**
(Sum of Lines 46 through 48) = _____
- 50. Policy Fee = _____
- 51. Local Taxes and Assesments (If Applicable) = _____
- 52. State Assesments and Surcharges (If Applicable) = _____
- 53. **Total Policy Premium**
(Sum of Lines 49 through 52) = _____

CLASSIFICATION TABLES

(1) Form Factors

Homeowners	1.00
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(2) Protection - Construction Factors

Prot.	Construction*	
	Frame	Masonry
1	0.96	0.86
2	0.97	0.87
3	0.98	0.88
4	0.99	0.89
5	1.00	0.90
6	1.01	0.91
7	1.10	0.92
8	1.40	1.15
9	1.90	1.50
10	2.10	1.90

* Masonry Veneer is rated as Masonry.

* Aluminum or Plastic Siding over Frame is rated as Frame

**HO 00 03 AND HO 00 06 BASE RATES FOR
\$100,000 COVERAGE A WITH \$1,000 ALL PERILS
DEDUCTIBLE**

Territory	Base Rate
30	\$582.40
31	\$660.71
32	\$824.42
33	\$584.66
33A	\$576.37
33B	\$730.25

UNDERWRITING GROUP / AGE OF INSURED RATING FACTORS

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	A	B	C	D	E	F	G	H	I	J	K	L	M
16-29	1	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
30-39	2	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080
40-49	3	1.900	1.824	1.758	1.682	1.606	1.539	1.463	1.387	1.311	1.245	1.169	1.093	1.026
50 & over	4	1.800	1.728	1.665	1.593	1.521	1.458	1.386	1.314	1.242	1.179	1.107	1.035	0.972
Unknown	5	2.000	1.920	1.850	1.770	1.690	1.620	1.540	1.460	1.380	1.310	1.230	1.150	1.080

Age of Primary Named Insured		Underwriting Group												
Age Group	Code	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
16-29	1	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060
30-39	2	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060
40-49	3	0.950	0.903	0.855	0.808	0.760	0.713	0.665	0.950	0.950	0.950	1.007	1.007	1.007
50 & over	4	0.900	0.855	0.810	0.765	0.720	0.675	0.630	0.900	0.900	0.900	0.954	0.954	0.954
Unknown	5	1.000	0.950	0.900	0.850	0.800	0.750	0.700	1.000	1.000	1.000	1.060	1.060	1.060

Note: Rating Groups will be designated as a combination of the Underwriting Group and the Age Group, for example, "A1", "L2", "X4".

KEY FACTOR TABLE

Amount of Insurance	Relativity	Amount of Insurance	Relativity	Amount of Insurance	Relativity
40,000	0.690	88,000	0.956	190,000	1.617
42,000	0.699	90,000	0.962	195,000	1.661
44,000	0.708	92,000	0.970	200,000	1.705
46,000	0.717	94,000	0.977	205,000	1.749
48,000	0.728	96,000	0.985	210,000	1.793
50,000	0.738	98,000	0.992	215,000	1.838
52,000	0.752	100,000	1.000	220,000	1.882
54,000	0.765	105,000	1.023	225,000	1.926
56,000	0.780	110,000	1.045	230,000	1.969
58,000	0.795	115,000	1.072	235,000	2.014
60,000	0.811	120,000	1.098	240,000	2.059
62,000	0.829	125,000	1.128	245,000	2.104
64,000	0.847	130,000	1.157	250,000	2.149
66,000	0.866	135,000	1.190	255,000	2.194
68,000	0.887	140,000	1.222	260,000	2.239
70,000	0.907	145,000	1.258	265,000	2.284
72,000	0.913	150,000	1.293	270,000	2.329
74,000	0.920	155,000	1.331	275,000	2.374
76,000	0.925	160,000	1.369	280,000	2.419
78,000	0.929	165,000	1.409	285,000	2.464
80,000	0.933	170,000	1.448	290,000	2.509
82,000	0.939	175,000	1.490	295,000	2.554
84,000	0.945	180,000	1.531	300,000	2.599
86,000	0.951	185,000	1.574	Each Add'l \$1,000	0.009

To interpolate, compute the difference of the desired and next lowest Coverage A amounts, Multiply by the difference between the next highest and next lowest Key Factors, Divide by the difference between the next highest and next lowest Coverage A, add to the next lowest Key Factor and round to three decimal places.

To compute Key Factors for Coverage A above 300,000, compute the difference between the desired Coverage A and 300,000. Divide by 1,000, multiply by the Each Additional Factor, add the 300,000 Key Factor, and round to three decimal places

NEW PURCHASE DISCOUNT

Newly purchased homes are eligible for the following credit applied to base premium. This credit does not apply to re-financed homes.

- 1ST YEAR 10%
- 2ND YEAR 7%
- 3RD YEAR 3%
- OVER 3 YEARS 0%

AGE OF HOME FACTORS

Apply the appropriate factor to base premium.

Dwelling Age	Credit
0	0.61
1	0.64
2	0.66
3	0.69
4	0.72
5	0.74
6	0.77
7	0.79
8	0.82
9	0.85
10	0.88
11-15	1.00
16-20	1.05
21-25	1.10
26-30	1.15
31-35	1.20
36-40	1.25
41 and over	1.30

RENOVATED HOME DISCOUNT

Homes insured that are over 10 years of age that have had their electrical (junction box & all wiring replaced); heating (central unit replaced); and/or plumbing (replaced with copper and/or new PVC) system(s) completely renovated or have had their roofs replaced within the past 10 years are eligible for the following credit to the base premium.

Age of Improvement	New Electrical System	New Heating System	New Roof	New Plumbing System	Maximum ALL Combined
0	8%	8%	5%	5%	20%
1	8%	8%	5%	5%	18%
2	7.5%	7.5%	4.5%	4.5%	16%
3	7%	7%	4.5%	4.5%	14%
4	6.5%	6.5%	4%	4%	13%
5	6%	6%	4%	4%	12%
6	5%	5%	3.5%	3.5%	10%
7	4%	4%	3%	3%	8%
8	3%	3%	3%	3%	6%
9	2%	2%	2%	2%	4%
10	1%	1%	1%	1%	2%

CLAIM FACTOR

Consecutive Years	Basic Premium Adjustment				
	Number of Qualified Claims				
	0	1	2	3	4+
0 - 2	0%	0%	+30%	+55%	+85%
3 - 5	- 5%	- 5%	+30%	+55%	+85%
6 - 8	-10%	-10%	+25%	+55%	+85%
9+	-10%	-15%	+10%	+45%	+85%

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a net paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage are also NOT considered to be qualified claims.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the coverage under which the claim was made or exposure which caused the claim.

MAXIMUM POLICY CREDIT

The maximum credit available to all policies applicable to the New Purchase, Age of Home, Renovated Home and Protective Devices Credits is 65%.

302. LOSS SETTLEMENT OPTIONS

This section is deleted in its entirety.

303. ORDINANCE OR LAW COVERAGE

A. Basic Limit

The policy automatically provides up to 10% of the Coverage A limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph 2. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

To develop the Base Premium multiply the premium computed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.03
40%	50%	1.07
65%	75%	1.11
90%	100%	1.15
For each add'l 25% increment, add:		0.04

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77**.

304. SPECIAL PERSONAL PROPERTY COVERAGE

This section is deleted in its entirety.

305. – 400. RESERVED FOR FUTURE USE

401. SUPERIOR CONSTRUCTION

This section is deleted in its entirety.

402. TOWNHOUSE OR ROW HOUSE (HO 00 03)

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the Adjusted Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1-8	9 & Over
1 Or 2 Family Dwelling		
1 & 2	1.00	1.00
* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.		

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST LOSS SETTLEMENT

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90**.

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90**, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

- a. Jewelry;
- b. Furs and garments trimmed with fur or consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
- f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

- a. Actual cash value of the property sustaining loss;
- b. The amount for which the property could be repaired or replaced; or
- c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

This section is deleted in its entirety.

F. Premium Determination

Multiply the Adjusted Base Premium including any premium adjustment for Coverage **C** limits by a factor of 1.15.

404. PROTECTIVE DEVICES

<u>Type of Installation</u>	<u>Factor</u>
Monitored burglar alarm	5%
Monitored fire alarm.....	5%
Local fire alarm	2%
Automatic Sprinklers.....	8%

The above credits are additive, however, only the largest fire and largest burglar credits apply. Sprinkler credit is an additional credit.

Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

405. INFLATION GUARD

This section is deleted in its entirety.

406. DEDUCTIBLES

Deductible	All Perils	HO 00 03 Including Wind/Hail Percentage Deductible of		
		1%	2%	5%
Coverage A between \$0 and \$124,999				
\$500	1.15	1.13	1.09	1.04
\$1,000	1.00	N/A	0.96	0.91
\$2,500	0.90	N/A	N/A	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A
Coverage A between \$125,000 and \$249,999				
\$500	1.15	1.13	1.09	1.05
\$1,000	1.00	0.99	0.96	0.92
\$2,500	0.90	N/A	0.87	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A
Coverage A over \$249,999				
\$500	1.15	1.13	1.09	1.05
\$1,000	1.00	0.99	0.96	0.92
\$2,500	0.90	0.88	0.87	0.85
High Deductible				
\$5,000	0.82	N/A	N/A	N/A
\$7,500	0.78	N/A	N/A	N/A
\$10,000	0.75	N/A	N/A	N/A

When a High Deductible is chosen, any Wind/Hail Deductible requirement is waived. In addition, there are no Wind/Hail Deductible options available when a High Deductible is chosen.

When a Wind/Hail Percentage Deductible is selected, use Windstorm Or Hail Percentage Deductible Endorsement **HO 03 12**.

407. ADDITIONAL AMOUNTS OF INSURANCE (HO 00 03)

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverage **A, B, C,** and **D** when loss, to property insured under Coverage **A** – Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount Of Insurance For Coverage A Only

a. An additional amount of insurance equal to 25% or 50% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A** – Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. The premium for this option is computed by multiplying the Adjusted Base Premium by the appropriate factor selected from the following table:

Additional Amount Options	Factor
25%	1.03
50%	1.06

c. Use Excess Dwelling Coverage (Specified Additional Amount Of Insurance For Coverage **A** – Dwelling) Endorsement **HO 23 47**.

2. Additional Limits Of Liability For Coverages A, B, C, And D

This section is deleted in its entirety.

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

**408. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF
SURFACING**

This rule does not apply.

**409. REPLACEMENT COST LOSS SETTLEMENT FOR
CERTAIN NON-BUILDING STRUCTURES**

This section is deleted in its entirety.

410. BUILDING CODE EFFECTIVENESS GRADING

This section is deleted in its entirety.

411. – 500. RESERVED FOR FUTURE USE

SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

This section is deleted in its entirety.

502. BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT

This section is deleted in its entirety.

503. BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Charge **\$68.33*** for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12.**

504. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

A. Coverage Increase

The limit of \$500 may be increased. An additional rate is to be charged.

B. Premium

Charge the following additional rate:

<u>TOTAL LIMIT</u>	<u>RATE</u>
\$ 1,000	\$1.38*
\$ 2,500	4.11*
\$ 5,000	5.46*
\$ 7,500	6.84*
\$ 10,000	8.20*

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53.**

505. EARTHQUAKE

This section is deleted in its entirety.

506. FIRE DEPARTMENT SERVICE CHARGE

A. Coverage Increase

The limit of \$500 may be increased up to a \$1,000 maximum. An additional rate is to be charged.

B. Premium

Charge **\$3.00** for each \$100 increase.

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

This section is deleted in its entirety.

508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

This section is deleted in its entirety.

509. HOME DAY CARE COVERAGE

This section is deleted in its entirety.

* Deductible Factor Applies

**510. PERMITTED INCIDENTAL OCCUPANCIES
RESIDENCE PREMISES**

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph E. below, for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 515.A.

E. Premium Computation

1. Section I

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge **\$6.84*** per \$1,000 of specific insurance on the structure.

2. Section II

Refer to Rule 608. to develop the premium for the increased Coverages E and F exposure.

511. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.

2.Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

3. Premium

To increase the coverage, use the following rates:

New Amount of Insurance	Premium
\$5,000	\$6.00*
\$10,000.....	\$11.00*
EACH ADD'L \$5,000	\$3.00*

B. Additional Locations

This section is deleted in its entirety.

C. Endorsement

Use Supplemental Loss Assessment Coverage Endorsement **HO 04 35**.

512. LOSS OF USE – INCREASED LIMIT

- A. When the limit of liability for Coverage D is increased, charge the rate per \$1,000 of additional insurance.
- B. Charge **\$5.46*** per \$1,000 of additional insurance.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE

This section is deleted in its entirety.

514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Charge **\$5.46*** per \$1,000 of additional insurance*.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48**.

* Deductible Factor Applies

514. OTHER STRUCTURES - CONT'D**2. Structure On The Residence Premises Rented To Others****a. Premium**

Use the sum of:

- (1) Charge **\$6.84*** per \$1,000 of insurance, and
- (2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section II rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40**.

B. Structures Off The Residence Premises**1. Form HO 00 03****a. Coverage Description**

- (1) The policy automatically provides Coverage **B** - Other Structures at 10% of Coverage **A** on a blanket basis to structures located on the residence premises.
- (2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Charge **\$20.50*** per policy.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91**.

2. All Forms**a. Premium**

- (1) When insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.
- (2) Charge **\$6.84*** per \$1,000 of insurance.

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92**

515. PERSONAL PROPERTY**A. Increased Limit**

1. The limit of liability for Coverage **C** may be increased.
2. Charge **\$2.73** per \$1,000 of insurance.

B. Increased Limits - Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.
2. Charge **\$9.58*** per \$1,000.
3. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Increased Limit – Self-storage Facilities

This section is deleted in its entirety.

D. Reduction in Limit

1. The limit of liability for Coverage **C** may be reduced to an amount not less than 40% of the limit for Coverage **A**.
2. The credit per \$1,000 is **\$1.38***.

E. Increased Special Limits of Liability**1. Jewelry, Watches and Furs**

The special limit of liability of \$1,500 for theft of jewelry, watches and furs may be increased to a maximum of \$6,500 but not exceeding \$1,000 for any one article.

Charge **\$24.59*** per \$1,000.

2. Money and Securities

The special limit of liability of \$200 on money may be increased to a maximum of \$1,000. The \$1,500 limit on securities may be increased to a maximum of \$3,000.

Charge **\$8.20*** per \$100 for Money and **\$5.46*** per \$100 for Securities.

3. Silverware, Goldware, Platinumware and Pewterware

The special limit of liability of \$2,500 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500.

Charge **\$2.00*** per \$500.

4. Firearms

The special limit of liability of \$2,500 for loss by theft of firearms may be increased to a maximum of \$6,500 in increments of \$100.

Charge **\$4.11*** per \$100.

5. Portable Electronic Equipment

a. The policy provides up to \$1,500 for portable electronic equipment, as described below.

- (1) Reproduces, receives or transmits audio, visual or data signals;
- (2) Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and
- (3) Is in or upon a "motor vehicle".

b. This limit may be increased to a maximum of \$6,000 in increments of \$500.

Rate: **\$13.66*** per \$500.

Use Coverage **C** Increased Special Limits of Liability Endorsement **HO 04 65**.

* Deductible Factor Applies

F. Refrigerated Personal Property

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Charge : **\$14.00** per policy.
4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

G. Theft Coverage Increase - HO 00 08

This section is deleted in its entirety.

516. PERSONAL PROPERTY – SCHEDULED

Class of Property	Rate Per \$100	Maximum Item Limit	Maximum Class Limit
Jewelry	\$1.50	\$25,000	\$100,000
Furs	\$0.40	\$25,000	\$100,000
Silverware	\$0.40	\$25,000	\$100,000
Fine Arts	\$0.30	\$25,000	\$100,000
Cameras	\$1.65	\$25,000	\$100,000
Musical Instruments	\$0.45	\$25,000	\$100,000

Limits in excess of \$15,000 per item must be submitted for approval prior to any coverage being bound.

Individual items valued between \$1,000 and \$4,999 require an appraisal that is less than 5 years old. Individual items valued at \$5,000 or more require a current appraisal.

The maximum insured value for scheduled items is \$100,000 in aggregate for all classes. Scheduled items totaling \$50,000 or more require prior underwriting approval.

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

517. RENTAL TO OTHERS – EXTENDED THEFT COVERAGE

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Charge **\$20.50*** per policy.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41**.

518. SINKHOLE COLLAPSE COVERAGE

This section is deleted in its entirety.

519. SPECIAL COMPUTER COVERAGE

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

B. Premium

Charge **\$20.50*** per policy.

C. Endorsement

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

520. LIVESTOCK COLLISION COVERAGE

This section is deleted in its entirety.

521. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

When the optional Limited Water Back-up And Sump Discharge Or Overflow Coverage endorsement is attached to the policy, coverage is provided with respect to direct physical loss, not caused by the negligence of an "insured", to property covered under Section I, caused by water or waterborne material which originates from within the dwelling where the named insured resides and backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of \$10,000.

C. Premium

Charge **\$60.00*** per policy.

D. Endorsement

Use Limited Water Back-up And Sump Discharge Or Overflow Coverage Endorsement **HO 04 95**.

522. LANDLORDS FURNISHINGS

This section is deleted in its entirety.

523. ASSISTED LIVING CARE COVERAGE

This section is deleted in its entirety.

524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

This section is deleted in its entirety.

525. MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

This section is deleted in its entirety.

* Deductible Factor Applies

526. RESIDENCE HELD IN TRUST

This section is deleted in its entirety.

527. STUDENT AWAY FROM HOME

This section is deleted in its entirety.

528. HOME BUSINESS INSURANCE COVERAGE

This section is deleted in its entirety.

529. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

Rule 529. does not apply.

530. IDENTITY FRAUD EXPENSE COVERAGE

This section is deleted in its entirety.

531. LIMITED COVERAGE FOR THEFT OF PERSONAL PROPERTY LOCATED IN A DWELLING UNDER CONSTRUCTION

This section is deleted in its entirety.

532. – 600. RESERVED FOR FUTURE USE

HOMEOWNERS PACKAGE ENDORSEMENTS

PLATINUM PACKAGE - (HO 00 03)

Available only with:

Minimum Deductible: \$1,000 All Perils or 1% Wind/Hail

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 50% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 70% of Coverage A

Coverage D limit increased to 40% of Coverage A

Increased Special Limits as shown in the form

Mortgage Protection - the insured's mortgage payment on a first trust deed or mortgage on the insured dwelling will be paid, up to \$1,500 per month for up to 12 months, when the home remains uninhabitable 90 days after a covered loss.

Refrigerated Property Coverage – the insured's covered property stored in a freezer or refrigerator on the residence premises will be covered up to \$500 for loss due to loss of power or mechanical failure.

Lock Replacement – reasonable expenses will be covered to re-key the insured's exterior locks when the keys to those locks are a part of a covered theft loss.

Cost is based on % of Adjusted Base Premium
Rate..... 36.0%

Use Platinum Homeowners Package Endorsement -
Arkansas **H3 AR PT**

GOLD PACKAGE - (HO 00 03)

Available only with:

Deductibles: Open to All

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 30% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 65% of Coverage A

Coverage D limit increased to 35% of Coverage A

Increased Special Limits as shown in the form

Mortgage Protection - the insured's mortgage payment on a first trust deed or mortgage on the insured dwelling will be paid, up to \$1,500 per month for up to 12 months, when the home remains uninhabitable 90 days after a covered loss.

Cost is based on % of Adjusted Base Premium
Rate.....28.0%

Use Gold Homeowners Package Endorsement - Arkansas
H3 AR GD

PLUS PACKAGE - (HO 00 03)

Available only with:

Deductibles: Open to All

The Homeowners Package endorsement includes the following coverages:

Extended Replacement Cost – 25% of Coverage A

Replacement Cost – Unscheduled Personal Property

Coverage C limit increased to 60% of Coverage A

Increased Special Limits as shown in the form

Cost is based on % of Adjusted Base Premium
Rate.....17.0%

Use Homeowners Plus Package Endorsement - Arkansas
H3 AR PS

LANDLORD’S ENDORSEMENT

When the property is not owner-occupied and is regularly rented or held for rental to others, this endorsement must be added. This endorsement amends the policy to provide a base limit of \$5,000 of Coverage C Personal Property Coverage, a base limit of Coverage D Loss of Use of 30% of the Coverage A limit of liability, and limits liability and medical payments coverage to those losses that occur on the property. Increased Coverage C limits are available for an additional premium. If this endorsement is added, only optional endorsements HO0312, HO0410, HO0416, HO0435, HO0448, HO0477, HO0490, HO0493, HO0495, HO2347, HO2477, and HO9523 are available.

% of premium..... 1% (see Rule 301.)

Use Landlord’s Endorsement **H3 MU LE** with all **HO 00 03** policies and Landlord’s Endorsement **H6 MU LE** with all **HO 00 06** policies.

OCCUPANCY CHARGE

An occupancy charge of 10% will be applied to all policies where the insured property is not the primary residence or where the number of dwelling units is greater than one.

CATASTROPHE PROTECTION - (HO 00 03)

This endorsement provides an additional amount of Coverage A, B, and/or D if the insured sustains a covered loss that exceeds the amount of Coverage A shown in the declarations, and is a direct result of an occurrence or series of occurrences that are assigned a catastrophe serial number by the Property Claims Service® unit of Insurance Services Office, Inc. The insured has the option to apply the additional amount of coverage to Coverage A, B, and/or D individually or collectively.

Coverage equal to % of Coverage A	Premium Included
100%	

This coverage is in addition to Extended Replacement Cost coverage.

Use Catastrophe Protection: Additional Limits of Liability Endorsement **HO 95 23**

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

A. Residence Premises

1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 101.
2. Increased limits rates are as follows:

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	Included	\$4.00	\$16.00	\$6.00	\$10.00	\$22.00	\$8.00	\$12.00	\$25.00
2 families	Included	\$4.00	\$16.00	\$6.00	\$10.00	\$22.00	\$8.00	\$12.00	\$25.00

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures

1. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
2. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

A. Introduction

1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	\$9.00	\$11.00	\$15.00	\$12.00	\$13.00	\$17.00	\$13.00	\$14.00	\$18.00
2 families	\$19.00	\$20.00	\$24.00	\$23.00	\$24.00	\$29.00	\$25.00	\$27.00	\$31.00

603. RESIDENCE EMPLOYEES

This section is deleted in its entirety.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.
2. If the additional residence rented to others is in another state, refer to the Manual for that state.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1 family	\$23.00	\$24.00	\$28.00	\$28.00	\$29.00	\$33.00	\$31.00	\$32.00	\$36.00
2 families	\$36.00	\$37.00	\$41.00	\$44.00	\$46.00	\$50.00	\$48.00	\$50.00	\$54.00

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70**.

605. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule 514.A.2. for rating Section I Coverage.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$23.00	\$24.00	\$28.00	\$28.00	\$29.00	\$33.00	\$31.00	\$32.00	\$36.00

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40**.

606. COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

This rule does not apply.

607. HOME DAY CARE COVERAGE

This section is deleted in its entirety.

608. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in another residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42**.

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43**.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
Per Residence Premises	\$23.00	\$30.00	\$49.00	\$29.00	\$36.00	\$55.00	\$32.00	\$38.00	\$57.00
Other Residence	\$25.00	\$29.00	\$40.00	\$31.00	\$35.00	\$46.00	\$34.00	\$38.00	\$49.00

609. BUSINESS PURSUITS

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
1. Clerical	\$6.00	\$8.00	\$12.00	\$8.00	\$9.00	\$13.00	\$8.00	\$10.00	\$14.00
2. Sales - Incl. Installation	\$9.00	\$11.00	\$15.00	\$12.00	\$13.00	\$17.00	\$13.00	\$14.00	\$18.00
Excl. Installation	\$6.00	\$8.00	\$12.00	\$8.00	\$9.00	\$13.00	\$8.00	\$10.00	\$14.00
3.a. Teachers – Lab, etc.	\$17.00	\$20.00	\$27.00	\$21.00	\$24.00	\$31.00	\$23.00	\$26.00	\$33.00
3.b. Teachers - NOC	\$8.00	\$9.00	\$13.00	\$10.00	\$11.00	\$15.00	\$11.00	\$12.00	\$16.00

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71**.

610. PERSONAL INJURY COVERAGE**A. Introduction**

Liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel may be added to the policy. The limit of liability for this coverage is provided on an "any one offense" basis.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$18.00	N/A	N/A	\$22.00	N/A	N/A	\$24.00	N/A	N/A

C. Endorsement

Use Personal Injury Coverage - Arkansas **HO 24 26** for providing coverage with the limit of liability on an "any one offense" basis.

611. INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES**A. Coverage Description**

1. The policy may be endorsed to provide liability coverage for certain types of recreational motor vehicles.
2. Coverage does not apply with respect to the following vehicles owned by a named insured if the occurrence takes place off the insured location:
 - a. Motorized bicycles;
 - b. Motorized golf carts;
 - c. Mopeds; or
 - d. Motorized scooters.

B. Premium

\$100,000			\$300,000			\$500,000		
\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
\$21.00	\$22.00	\$26.00	\$25.00	\$27.00	\$31.00	\$28.00	\$29.00	\$33.00

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicle Liability Coverage Endorsement **HO 24 13**.

612. OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
 - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump.
Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
 - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs **A.** and **B.1.**, coverage isn't permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.

C. Premium

Outboard, Inboard, or Inboard-Outdrive Engines or Motors

Up to 15 ft. length	\$100,000			\$300,000			\$500,000		
Horsepower	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
up to 50+	\$7.00	\$11.00	\$22.00	\$9.00	\$13.00	\$24.00	\$10.00	\$14.00	\$25.00
51 to 100	\$12.00	\$17.00	\$31.00	\$15.00	\$20.00	\$34.00	\$16.00	\$22.00	\$35.00
Over 101	\$17.00	\$25.00	\$46.00	\$21.00	\$29.00	\$50.00	\$23.00	\$31.00	\$52.00

Over 15 to 26 ft.	\$100,000			\$300,000			\$500,000		
Horsepower	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
up to 50+	\$11.00	\$17.00	\$30.00	\$14.00	\$19.00	\$33.00	\$15.00	\$20.00	\$34.00
51 to 100	\$16.00	\$24.00	\$45.00	\$20.00	\$28.00	\$49.00	\$22.00	\$30.00	\$50.00
101 to 150	\$21.00	\$32.00	\$59.00	\$26.00	\$37.00	\$64.00	\$28.00	\$39.00	\$66.00
Over 151	\$26.00	\$42.00	\$83.00	\$32.00	\$48.00	\$89.00	\$35.00	\$51.00	\$92.00

Sailboats with or without auxiliary power

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
	\$7.00	\$11.00	\$22.00	\$9.00	\$13.00	\$24.00	\$10.00	\$14.00	\$25.00

D. Endorsement

Use Watercraft Endorsement **HO 24 75.**

613. OWNED SNOWMOBILE

A. Coverage Description

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

B. Premium

	\$100,000			\$300,000			\$500,000		
	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
	\$25.00	\$27.00	\$31.00	\$31.00	\$33.00	\$37.00	\$34.00	\$36.00	\$40.00

C. Endorsement

Use Owned Snowmobile Endorsement **HO 24 64.**

614. FARMERS PERSONAL LIABILITY

This section is deleted in its entirety.

615. INCIDENTAL FARMING PERSONAL LIABILITY

This section is deleted in its entirety.

616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

This section is deleted in its entirety.

617. CANINE LIABILITY EXCLUSION**A. Introduction**

The policy may be endorsed, subject to written agreement between the named insured and the insurer, to exclude Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) on a policy with respect to liability arising out of direct physical contact with a specifically described canine, that is owned by or in the care, custody or control of an insured.

B. Application Of Exclusion

1. The named insured must acknowledge, in writing, the Canine Liability Exclusion endorsement.
2. The Canine Liability Exclusion endorsement shall remain in effect:
 - a. For the term of the policy; and
 - b. For each renewal, reinstatement, substitute, modified, replacement or amended policy; until discontinued by the insurer.

C. Endorsement

Use Canine Liability Exclusion Endorsement **HO 24 77**.

618. – 700. RESERVED FOR FUTURE USE

PAYMENT PLAN

1. Mortgagee Bill
2. Direct Bill

	Down payment Required	Number of Remaining Installments	Installment Charge (per installment)	
Full pay	100%	--	--	
2 pay	50%	1	\$7	Installment Due in 30 Days
3 pay	40%	2	\$7	Installments Due Every 30 Days
4 pay*	25%	3	\$7	Installments Due Every 30 Days
6 pay*	25%	5	\$7	Installments Due Every 30 Days
9 pay*	25%	8	\$7	Installments Due Every 30 Days

* Available only for total annual premiums over \$500.

- The Installment Charge does not apply to the Down payment.
- Payment may be made in full at anytime with no further Installment Charges.

POLICY FEES

New Business	\$35
Renewals	\$17

ADDITIONAL RULES**A1. SPECIAL STATE REQUIREMENTS****A. Special Provisions Endorsement HO 01 03**

Use this endorsement with all Homeowners policies.

B. Limited Home Day Care Advisory Notice to Policyholders HO P 004

Use this endorsement with all Homeowners policies.

C. Unit-Owners Coverage A - Special Coverage Endorsement

Use Endorsement **HO 17 32** with all **HO 00 06** policies.

D. Actual Cash Value Definition HO 90 80

Use this endorsement with all Homeowners policies.

E. Animal Liability Limitation HO 93 98

Use this endorsement with all Homeowners policies.

F. OFAC Notice to Policyholders

Attach **IL P 001** to all Homeowners policies.

G. Important Notice Regarding Your Policy

Attach **PH AR 01** to all Homeowners policies.

TERRITORY DEFINITIONS

NOTE: NEW POSTAL DEFINITIONS WILL FOLLOW THE TERRITORY OF THE FORMER ZIPCODE ASSIGNMENT.

Zip	City	County	Territory
71601	Pine Bluff	Jefferson	32
71602	Pine Bluff	Jefferson	32
71602	White Hall	Jefferson	32
71602	White Hall	Grant	33
71603	Pine Bluff	Jefferson	32
71603	Pine Bluff	Lincoln	33
71603	Pine Bluff	Grant	33
71603	Pine Bluff	Cleveland	33
71611	Pine Bluff	Jefferson	32
71612	Pine Bluff	Jefferson	32
71612	White Hall	Jefferson	32
71613	Pine Bluff	Jefferson	32
71630	Arkansas City	Desha	33
71631	Banks	Bradley	33
71635	Crossett	Ashley	33
71638	Dermott	Desha	33
71638	Dermott	Drew	33
71638	Collins	Chicot	33
71638	Dermott	Chicot	33
71639	Dumas	Desha	33
71639	Dumas	Lincoln	33
71640	Eudora	Chicot	33
71642	Fountain Hill	Drew	33
71642	Fountain Hill	Ashley	33
71643	Gould	Lincoln	33
71643	Gould	Desha	33
71644	Grady	Jefferson	32
71644	Grady	Lincoln	33
71646	Hamburg	Ashley	33
71647	Hermitage	Bradley	33
71651	Jersey	Bradley	33
71652	Kingsland	Cleveland	33
71653	Lake Village	Chicot	33
71654	McGehee	Desha	33
71655	Monticello	Drew	33
71656	Monticello	Drew	33
71657	Monticello	Drew	33
71658	Montrose	Ashley	33
71659	Moscow	Jefferson	32
71660	New Edinburg	Cleveland	33
71660	New Edinburg	Bradley	33
71661	Parkdale	Ashley	33
71661	Parkdale	Chicot	33
71662	Pickens	Desha	33
71662	Pickens	Lincoln	33
71663	Portland	Ashley	33
71663	Portland	Chicot	33
71665	Rison	Jefferson	32
71665	Rison	Cleveland	33
71666	Rohwer	Desha	33
71666	McGehee	Desha	33

Zip	City	County	Territory
71667	Star City	Lincoln	33
71667	Star City	Cleveland	33
71670	Tillar	Desha	33
71670	Tillar	Drew	33
71671	Warren	Cleveland	33
71671	Warren	Bradley	33
71674	Watson	Desha	33
71675	Wilmar	Drew	33
71675	Wilmar	Bradley	33
71676	Wilmot	Ashley	33
71676	Wilmot	Chicot	33
71677	Winchester	Drew	33
71678	Yorktown	Lincoln	33
71701	Camden	Calhoun	33
71701	East Camden	Ouachita	33
71701	Camden	Ouachita	33
71711	Camden	Ouachita	33
71720	Bearden	Dallas	33
71720	Bearden	Ouachita	33
71720	Bearden	Calhoun	33
71721	Beirne	Clark	33
71722	Bluff City	Nevada	33
71724	Calion	Union	33
71725	Carthage	Cleveland	33
71725	Carthage	Dallas	33
71726	Chidester	Ouachita	33
71728	Curtis	Clark	33
71730	El Dorado	Union	33
71731	El Dorado	Union	33
71740	Emerson	Columbia	33
71742	Fordyce	Dallas	33
71742	Fordyce	Calhoun	33
71743	Gurdon	Clark	33
71744	Hampton	Calhoun	33
71745	Harrell	Calhoun	33
71747	Huttig	Union	33
71748	Ivan	Dallas	33
71749	Junction City	Union	33
71750	Lawson	Union	33
71751	Louann	Ouachita	33
71752	McNeil	Columbia	33
71753	Magnolia	Union	33
71753	Magnolia	Columbia	33
71754	Magnolia	Columbia	33
71758	Mount Holly	Union	33
71759	Norphlet	Union	33
71762	Smackover	Union	33
71762	Smackover	Ouachita	33
71763	Manning	Dallas	33
71763	Sparkman	Dallas	33
71763	Sparkman	Ouachita	33

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Zip	City	County	Territory
71764	Stephens	Nevada	33
71764	Stephens	Ouachita	33
71764	Stephens	Union	33
71764	Stephens	Columbia	33
71765	Strong	Union	33
71766	Thornton	Calhoun	33
71766	Thornton	Ouachita	33
71768	El Dorado	Union	33
71768	Urbana	Union	33
71770	Waldo	Nevada	33
71770	Waldo	Columbia	33
71772	Whelen Springs	Clark	33
71801	Hope	Hempstead	33
71802	Hope	Hempstead	33
71820	Alleene	Little River	33
71822	Ashdown	Little River	33
71823	Ben Lomond	Sevier	33
71825	Blevins	Hempstead	33
71826	Bradley	Lafayette	33
71827	Buckner	Nevada	33
71827	Buckner	Lafayette	33
71828	Cale	Nevada	33
71831	Columbus	Howard	33
71831	Columbus	Hempstead	33
71832	De Queen	Sevier	33
71833	Dierks	Sevier	33
71833	Dierks	Howard	33
71834	Doddridge	Miller	33
71835	Emmet	Hempstead	33
71835	Emmet	Nevada	33
71836	Foreman	Little River	33
71837	Fouke	Miller	33
71838	Fulton	Hempstead	33
71839	Garland City	Miller	33
71840	Genoa	Miller	33
71841	Gillham	Polk	33
71841	Gillham	Sevier	33
71842	Horatio	Sevier	33
71845	Lewisville	Lafayette	33
71846	Lockesburg	Sevier	33
71847	McCaskill	Hempstead	33
71851	Mineral Springs	Howard	33
71852	Nashville	Hempstead	33
71852	Nashville	Pike	33
71852	Nashville	Howard	33
71853	Ogden	Little River	33
71854	Texarkana	Miller	33
71855	Ozan	Hempstead	33
71857	Prescott	Nevada	33
71857	Prescott	Hempstead	33
71858	Rosston	Nevada	33
71859	Saratoga	Howard	33
71859	Saratoga	Hempstead	33
71860	Stamps	Columbia	33
71860	Stamps	Lafayette	33

Zip	City	County	Territory
71861	Taylor	Columbia	33
71861	Taylor	Lafayette	33
71862	Washington	Hempstead	33
71864	Willisville	Nevada	33
71865	Wilton	Little River	33
71866	Winthrop	Little River	33
71901	Hot Springs	Garland	33
71901	Fountain Lake	Garland	33
71901	Hot Springs National	Garland	33
71902	Hot Springs	Garland	33
71902	Hot Springs National	Garland	33
71903	Hot Springs	Garland	33
71903	Hot Springs National	Garland	33
71909	Hot Springs National	Garland	33
71909	Hot Springs Village	Garland	33
71909	Hot Springs	Garland	33
71909	Hot Springs Village	Saline	33
71910	Hot Springs	Garland	33
71910	Hot Springs National	Garland	33
71910	Hot Springs Village	Garland	33
71913	Lake Hamilton	Garland	33
71913	Hot Springs	Garland	33
71913	Hot Springs National	Hot Spring	33
71913	Hot Springs National	Garland	33
71914	Hot Springs National	Garland	33
71914	Hot Springs	Garland	33
71920	Alpine	Clark	33
71921	Amity	Clark	33
71921	Amity	Hot Spring	33
71921	Amity	Pike	33
71921	Alpine	Clark	33
71922	Antoine	Pike	33
71923	Arkadelphia	Hot Spring	33
71923	Caddo Valley	Clark	33
71923	Arkadelphia	Clark	33
71923	Arkadelphia	Dallas	33
71929	Bismarck	Hot Spring	33
71932	Board Camp	Polk	33
71933	Bonnerdale	Garland	33
71933	Bonnerdale	Hot Spring	33
71933	Bonnerdale	Montgomery	33
71935	Caddo Gap	Montgomery	33
71937	Hatton	Polk	33
71937	Cove	Polk	33
71940	Delight	Pike	33
71941	Donaldson	Hot Spring	33
71942	Friendship	Hot Spring	33
71943	Glenwood	Pike	33
71943	Glenwood	Hot Spring	33
71943	Glenwood	Montgomery	33
71944	Grannis	Polk	33
71945	Hatfield	Polk	33
71949	Jessieville	Garland	33
71949	Buckville	Garland	33
71950	Kirby	Pike	33

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Zip	City	County	Territory
71951	Hot Springs	Garland	33
71951	Hot Springs National	Garland	33
71952	Langley	Pike	33
71953	Mena	Polk	33
71956	Mountain Pine	Garland	33
71957	Mount Ida	Montgomery	33
71958	Murfreesboro	Pike	33
71959	Newhope	Howard	33
71959	Newhope	Pike	33
71960	Norman	Montgomery	33
71961	Pine Ridge	Montgomery	33
71961	Oden	Montgomery	33
71962	Okolona	Clark	33
71964	Pearcy	Garland	33
71964	Pearcy	Hot Spring	33
71965	Pencil Bluff	Montgomery	33
71966	Oden	Montgomery	33
71966	Pine Ridge	Montgomery	33
71968	Royal	Garland	33
71969	Sims	Montgomery	33
71970	Story	Montgomery	33
71971	Umpire	Howard	33
71971	Umpire	Pike	33
71972	Vandervoort	Polk	33
71973	Wickes	Howard	33
71973	Wickes	Polk	33
71998	Arkadelphia	Clark	33
71999	Arkadelphia	Clark	33
72001	Adona	Conway	33
72001	Adona	Perry	33
72002	Alexander	Pulaski	31
72002	Alexander	Saline	33
72003	Almyra	Arkansas	33
72004	Alzheimer	Jefferson	32
72005	Balch	Jackson	33
72005	Amagon	Jackson	33
72006	Augusta	Woodruff	33
72007	Austin	Lonoke	33
72010	Bald Knob	White	33
72011	Bauxite	Saline	33
72012	Beebe	White	33
72013	Bee Branch	Conway	33
72013	Bee Branch	Van Buren	33
72014	Beedeville	Jackson	33
72015	Benton	Saline	33
72015	Haskell	Saline	33
72015	Tull	Saline	33
72015	Benton	Grant	33
72015	Bryant	Saline	33
72016	Bigelow	Pulaski	31
72016	Bigelow	Perry	33
72017	Biscoe	Prairie	33
72018	Benton	Saline	33
72019	Benton	Saline	33
72019	Bryant	Saline	33

Zip	City	County	Territory
72020	Bradford	Independence	33
72020	Bradford	White	33
72020	Bradford	Jackson	33
72021	Brinkley	Monroe	33
72021	Brinkley	Woodruff	33
72022	Bryant	Saline	33
72022	Benton	Saline	33
72023	Cabot	Lonoke	33
72023	Cabot	Pulaski	31
72024	Carlisle	Prairie	33
72024	Carlisle	Lonoke	33
72025	Casa	Perry	33
72025	Casa	Conway	33
72025	Casa	Yell	33
72026	Casscoe	Arkansas	33
72027	Center Ridge	Conway	33
72027	Center Ridge	Faulkner	33
72028	Choctaw	Van Buren	33
72029	Clarendon	Monroe	33
72030	Cleveland	Conway	33
72030	Cleveland	Van Buren	33
72031	Clinton	Conway	33
72031	Clinton	Van Buren	33
72031	Clinton	Stone	33
72032	Conway	Faulkner	33
72033	Conway	Faulkner	33
72034	Conway	Faulkner	33
72035	Conway	Faulkner	33
72036	Cotton Plant	Woodruff	33
72036	Cotton Plant	Monroe	33
72037	Coy	Lonoke	33
72038	Crocketts Bluff	Arkansas	33
72039	Twin Groves	Faulkner	33
72039	Damascus	Van Buren	33
72039	Damascus	Faulkner	33
72040	Des Arc	Woodruff	33
72040	Des Arc	Prairie	33
72041	De Valls Bluff	Prairie	33
72042	De Witt	Arkansas	33
72043	Diaz	Jackson	33
72044	Edgemont	Stone	33
72044	Edgemont	Cleburne	33
72045	El Paso	White	33
72046	England	Jefferson	32
72046	England	Lonoke	33
72046	England	Pulaski	31
72047	Enola	Faulkner	33
72048	Ethel	Arkansas	33
72051	Fox	Stone	33
72052	Garner	White	33
72053	College Station	Pulaski	31
72055	Gillett	Jefferson	32
72055	Gillett	Arkansas	33
72057	Grapevine	Grant	33
72058	Greenbrier	Faulkner	33

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Zip	City	County	Territory
72059	Gregory	Woodruff	33
72060	Griffithville	White	33
72060	Griffithville	Prairie	33
72061	Guy	Faulkner	33
72063	Hattievile	Pope	33
72063	Hattievile	Conway	33
72064	Hazen	Prairie	33
72065	Hensley	Pulaski	31
72065	Hensley	Grant	33
72065	Hensley	Saline	33
72066	Hickory Plains	Prairie	33
72067	Greers Ferry	Cleburne	33
72067	Higden	Van Buren	33
72067	Higden	Cleburne	33
72068	Higginson	White	33
72069	Holly Grove	Phillips	33
72069	Holly Grove	Monroe	33
72070	Houston	Perry	33
72072	Humnoke	Jefferson	32
72072	Humnoke	Lonoke	33
72073	Humphrey	Arkansas	33
72073	Humphrey	Jefferson	32
72074	Hunter	Woodruff	33
72075	Jacksonport	Jackson	33
72076	Jacksonville	Lonoke	33
72076	Jacksonville	Pulaski	31
72076	Jacksonville	Faulkner	33
72076	Gravel Ridge	Pulaski	31
72076	Little Rock AFB	Pulaski	31
72078	Jacksonville	Pulaski	31
72079	Jefferson	Jefferson	32
72079	Jefferson	Grant	33
72080	Jerusalem	Van Buren	33
72080	Jerusalem	Pope	33
72080	Jerusalem	Conway	33
72081	Steprock	White	33
72081	Judsonia	White	33
72082	Kensett	White	33
72083	Keo	Lonoke	33
72084	Leola	Dallas	33
72084	Leola	Grant	33
72084	Leola	Hot Spring	33
72085	Letona	White	33
72086	Lonoke	Lonoke	33
72087	Lonsdale	Saline	33
72087	Lonsdale	Garland	33
72088	Fairfield Bay	Van Buren	33
72088	Fairfield Bay	Cleburne	33
72088	Shirley	Van Buren	33
72089	Bryant	Saline	33
72099	Jacksonville	Pulaski	31
72099	Little Rock AFB	Pulaski	31
72101	McCrary	Woodruff	33
72101	McCrary	Jackson	33
72101	McCrary	Cross	33

Zip	City	County	Territory
72101	Fair Oaks	Woodruff	33
72101	Howell	Woodruff	33
72102	McRae	White	33
72103	Shannon Hills	Pulaski	31
72103	Mabelvale	Pulaski	31
72103	Mabelvale	Saline	33
72104	Rockport	Hot Spring	33
72104	Malvern	Saline	33
72104	Malvern	Hot Spring	33
72105	Malvern	Hot Spring	33
72105	Jones Mill	Hot Spring	33
72106	Mayflower	Faulkner	33
72107	Menifee	Conway	33
72108	Monroe	Monroe	33
72110	Oppelo	Conway	33
72110	Morrilton	Conway	33
72111	Mount Vernon	Faulkner	33
72111	Mount Vernon	White	33
72112	Newport	Jackson	33
72112	Newport	Woodruff	33
72112	Newport	Independence	33
72113	Maumelle	Pulaski	31
72113	North Little Rock	Pulaski	30
72114	North Little Rock	Pulaski	30
72115	North Little Rock	Pulaski	30
72116	North Little Rock	Pulaski	30
72117	North Little Rock	Pulaski	30
72118	North Little Rock	Pulaski	30
72119	North Little Rock	Pulaski	30
72120	Sherwood	Pulaski	31
72120	Sherwood	Faulkner	33
72120	North Little Rock	Pulaski	30
72121	Pangburn	White	33
72121	Pangburn	Cleburne	33
72122	Paron	Saline	33
72122	Paron	Pulaski	31
72123	Patterson	Woodruff	33
72124	North Little Rock	Pulaski	30
72124	Sherwood	Pulaski	31
72125	Perry	Conway	33
72125	Perry	Perry	33
72126	Perryville	Perry	33
72126	Perryville	Pulaski	31
72127	Plumerville	Conway	33
72128	Poyen	Grant	33
72129	Prattville	Grant	33
72130	Prim	Cleburne	33
72131	Quitman	Faulkner	33
72131	Quitman	Cleburne	33
72131	Quitman	Van Buren	33
72132	Redfield	Grant	33
72132	Redfield	Jefferson	32
72133	Reydel	Jefferson	32
72134	Roe	Prairie	33
72134	Roe	Monroe	33

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Zip	City	County	Territory
72134	Roe	Arkansas	33
72135	Roland	Pulaski	31
72136	Romance	White	33
72137	Rose Bud	Cleburne	33
72137	Rose Bud	White	33
72139	Russell	White	33
72140	Saint Charles	Arkansas	33
72141	Scotland	Van Buren	33
72142	Scott	Pulaski	31
72142	Scott	Lonoke	33
72143	Searcy	White	33
72143	Georgetown	White	33
72145	Searcy	White	33
72149	Searcy	White	33
72150	Sheridan	Jefferson	32
72150	Sheridan	Grant	33
72152	Sherrill	Jefferson	32
72153	Shirley	Stone	33
72153	Shirley	Cleburne	33
72153	Shirley	Van Buren	33
72156	Solgohachia	Conway	33
72157	Springfield	Conway	33
72158	Benton	Saline	33
72160	Stuttgart	Jefferson	32
72160	Stuttgart	Arkansas	33
72160	Stuttgart	Prairie	33
72164	Sweet Home	Pulaski	31
72165	Thida	Independence	33
72166	Tichnor	Arkansas	33
72167	Traskwood	Grant	33
72167	Traskwood	Saline	33
72167	Traskwood	Hot Spring	33
72168	Tucker	Jefferson	32
72169	Tupelo	Jackson	33
72170	Ulm	Prairie	33
72173	Holland	Faulkner	33
72173	Vilonia	Faulkner	33
72175	Wabbaseka	Jefferson	32
72176	Ward	Lonoke	33
72176	Ward	Prairie	33
72178	West Point	White	33
72179	Wilburn	Cleburne	33
72180	Woodson	Pulaski	31
72181	Wooster	Faulkner	33
72182	Wright	Jefferson	32
72183	Wrightsville	Pulaski	31
72190	North Little Rock	Pulaski	30
72198	North Little Rock	Pulaski	30
72199	Camp Robinson	Pulaski	31
72199	North Little Rock	Pulaski	30
72201	Little Rock	Pulaski	30
72202	Little Rock	Pulaski	30
72203	Little Rock	Pulaski	30
72204	Little Rock	Pulaski	30
72205	Little Rock	Pulaski	30

Zip	City	County	Territory
72206	Little Rock	Pulaski	30
72206	Little Rock	Saline	33
72207	Cammack Village	Pulaski	31
72207	Little Rock	Pulaski	30
72209	Little Rock	Pulaski	30
72210	Little Rock	Saline	33
72210	Little Rock	Pulaski	30
72211	Little Rock	Pulaski	30
72212	Little Rock	Pulaski	30
72214	Little Rock	Pulaski	30
72215	Little Rock	Pulaski	30
72216	Little Rock	Pulaski	30
72217	Little Rock	Pulaski	30
72219	Little Rock	Pulaski	30
72221	Little Rock	Pulaski	30
72222	Little Rock	Pulaski	30
72223	Little Rock	Pulaski	30
72225	Little Rock	Pulaski	30
72227	Little Rock	Pulaski	30
72231	Little Rock	Pulaski	30
72260	Little Rock	Pulaski	30
72295	Little Rock	Pulaski	30
72301	West Memphis	Crittenden	33
72303	West Memphis	Crittenden	33
72310	Armorel	Mississippi	33
72311	Aubrey	Lee	33
72312	Barton	Phillips	33
72313	Bassett	Mississippi	33
72315	Gosnell	Mississippi	33
72315	Blytheville	Mississippi	33
72316	Blytheville	Mississippi	33
72319	Blytheville	Mississippi	33
72319	Gosnell	Mississippi	33
72320	Brickeys	Lee	33
72321	Burdette	Mississippi	33
72322	Caldwell	Saint Francis	33
72324	Cherry Valley	Cross	33
72324	Cherry Valley	Poinsett	33
72325	Clarkedale	Crittenden	33
72326	Colt	Saint Francis	33
72326	Colt	Cross	33
72327	Crawfordsville	Crittenden	33
72328	Crumrod	Phillips	33
72329	Driver	Mississippi	33
72330	Dyess	Mississippi	33
72331	Earle	Cross	33
72331	Twist	Crittenden	33
72331	Earle	Crittenden	33
72332	Edmondson	Crittenden	33
72333	Elaine	Phillips	33
72335	Forrest City	Saint Francis	33
72336	Forrest City	Saint Francis	33
72338	Frenchmans Bayou	Mississippi	33
72339	Gilmore	Crittenden	33
72340	Goodwin	Saint Francis	33

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Zip	City	County	Territory
72341	Haynes	Lee	33
72342	Helena	Phillips	33
72346	Heth	Cross	33
72346	Heth	Saint Francis	33
72347	Hickory Ridge	Jackson	33
72347	Hickory Ridge	Cross	33
72348	Horseshoe Lake	Saint Francis	33
72348	Hughes	Saint Francis	33
72348	Hughes	Crittenden	33
72348	Hughes	Lee	33
72350	Joiner	Mississippi	33
72351	Keiser	Mississippi	33
72352	La Grange	Lee	33
72353	Lambrook	Phillips	33
72354	Lepanto	Mississippi	33
72354	Lepanto	Poinsett	33
72355	Lexa	Phillips	33
72355	Lexa	Lee	33
72358	Luxora	Mississippi	33
72359	Madison	Saint Francis	33
72360	Marianna	Lee	33
72364	Marion	Crittenden	33
72365	Marked Tree	Poinsett	33
72366	Marvell	Phillips	33
72366	Marvell	Monroe	33
72366	Marvell	Lee	33
72367	Mellwood	Phillips	33
72368	Moro	Monroe	33
72368	Moro	Lee	33
72369	Oneida	Phillips	33
72370	Osceola	Mississippi	33
72372	Palestine	Lee	33
72372	Palestine	Saint Francis	33
72373	Parkin	Cross	33
72374	Poplar Grove	Lee	33
72374	Poplar Grove	Phillips	33
72376	Proctor	Crittenden	33
72376	Proctor	Saint Francis	33
72377	Rivervale	Poinsett	33
72379	Snow Lake	Desha	33
72383	Turner	Phillips	33
72384	Turrell	Crittenden	33
72386	Tyronza	Poinsett	33
72386	Tyronza	Mississippi	33
72386	Tyronza	Crittenden	33
72387	Vanndale	Cross	33
72389	Wabash	Phillips	33
72390	West Helena	Phillips	33
72391	West Ridge	Mississippi	33
72392	Wheatley	Woodruff	33
72392	Wheatley	Saint Francis	33
72392	Wheatley	Monroe	33
72394	Round Pond	Saint Francis	33
72394	Widener	Saint Francis	33
72395	Wilson	Mississippi	33

Zip	City	County	Territory
72396	Wynne	Cross	33
72396	Wynne	Saint Francis	33
72401	Jonesboro	Craighead	33
72401	Jonesboro	Greene	33
72402	Jonesboro	Craighead	33
72403	Jonesboro	Craighead	33
72404	Jonesboro	Craighead	33
72410	Alicia	Lawrence	33
72411	Bay	Craighead	33
72412	Beech Grove	Greene	33
72413	Biggers	Clay	33
72413	Biggers	Randolph	33
72414	Black Oak	Craighead	33
72415	Black Rock	Lawrence	33
72416	Bono	Craighead	33
72416	Bono	Greene	33
72417	Brookland	Craighead	33
72419	Caraway	Craighead	33
72419	Caraway	Poinsett	33
72421	Cash	Craighead	33
72421	Cash	Poinsett	33
72421	Cash	Jackson	33
72422	Corning	Clay	33
72424	Datto	Clay	33
72425	Delaplaine	Greene	33
72426	Dell	Mississippi	33
72427	Egypt	Craighead	33
72428	Etowah	Mississippi	33
72429	Fisher	Poinsett	33
72429	Fisher	Cross	33
72430	Greenway	Clay	33
72431	Grubbs	Jackson	33
72432	Harrisburg	Poinsett	33
72433	Hoxie	Lawrence	33
72434	Imboden	Lawrence	33
72434	Imboden	Randolph	33
72435	Knobel	Greene	33
72435	Peach Orchard	Clay	33
72435	Knobel	Clay	33
72436	Lafe	Clay	33
72436	Lafe	Greene	33
72436	Marmaduke	Greene	33
72437	Lake City	Craighead	33
72438	Leachville	Mississippi	33
72438	Leachville	Craighead	33
72439	Light	Greene	33
72440	Lynn	Lawrence	33
72441	McDougal	Clay	33
72442	Manila	Mississippi	33
72443	Marmaduke	Greene	33
72444	Maynard	Randolph	33
72445	Minturn	Lawrence	33
72447	Monette	Craighead	33
72449	O'Kean	Randolph	33
72450	Paragould	Craighead	33

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Zip	City	County	Territory
72450	Paragould	Greene	33
72451	Paragould	Greene	33
72453	Peach Orchard	Greene	33
72453	Peach Orchard	Clay	33
72454	Piggott	Clay	33
72455	Pocahontas	Randolph	33
72456	Pollard	Clay	33
72457	Portia	Lawrence	33
72458	Powhatan	Lawrence	33
72459	Ravenden	Lawrence	33
72459	Ravenden	Randolph	33
72459	Ravenden	Sharp	33
72460	Ravenden Springs	Randolph	33
72461	Rector	Greene	33
72461	Rector	Clay	33
72462	Reyno	Randolph	33
72464	Saint Francis	Clay	33
72465	Sedgwick	Lawrence	33
72466	Smithville	Sharp	33
72466	Smithville	Lawrence	33
72467	State University	Craighead	33
72469	Calamine	Lawrence	33
72469	Strawberry	Sharp	33
72469	Strawberry	Lawrence	33
72470	Success	Clay	33
72471	Swifton	Jackson	33
72472	Trumann	Poinsett	33
72472	Trumann	Craighead	33
72473	Tuckerman	Jackson	33
72474	Walcott	Greene	33
72475	Waldenburg	Poinsett	33
72476	Walnut Ridge	Randolph	33
72476	Walnut Ridge	Greene	33
72476	Walnut Ridge	Craighead	33
72476	Walnut Ridge	Lawrence	33
72478	Warm Springs	Randolph	33
72479	Weiner	Poinsett	33
72479	Weiner	Craighead	33
72479	Weiner	Jackson	33
72482	Williford	Sharp	33
72501	Batesville	Independence	33
72503	Batesville	Independence	33
72512	Franklin	Izard	33
72512	Horseshoe Bend	Izard	33
72513	Ash Flat	Fulton	33
72513	Ash Flat	Sharp	33
72513	Ash Flat	Izard	33
72515	Bexar	Fulton	33
72517	Brockwell	Izard	33
72519	Jordan	Izard	33
72519	Calico Rock	Stone	33
72519	Calico Rock	Izard	33
72519	Calico Rock	Baxter	33
72520	Camp	Fulton	33
72521	Cave City	Sharp	33

Zip	City	County	Territory
72521	Cave City	Independence	33
72522	Charlotte	Independence	33
72523	Concord	Independence	33
72523	Concord	Cleburne	33
72524	Cord	Independence	33
72525	Cherokee Village	Sharp	33
72526	Cushman	Independence	33
72527	Desha	Independence	33
72528	Dolph	Izard	33
72529	Hardy	Sharp	33
72529	Cherokee Village	Fulton	33
72529	Cherokee Village	Sharp	33
72530	Drasco	Stone	33
72530	Drasco	Cleburne	33
72531	Elizabeth	Fulton	33
72531	Elizabeth	Baxter	33
72532	Evening Shade	Sharp	33
72533	Fifty Six	Stone	33
72533	Mountain View	Stone	33
72534	Floral	Cleburne	33
72534	Floral	Independence	33
72536	Franklin	Izard	33
72537	Gamaliel	Baxter	33
72538	Gepp	Baxter	33
72538	Gepp	Fulton	33
72539	Glencoe	Fulton	33
72540	Guion	Izard	33
72542	Hardy	Fulton	33
72542	Highland	Sharp	33
72542	Hardy	Sharp	33
72543	Heber Springs	Cleburne	33
72544	Henderson	Baxter	33
72545	Heber Springs	Cleburne	33
72546	Ida	Cleburne	33
72550	Locust Grove	Cleburne	33
72550	Locust Grove	Independence	33
72550	Locust Grove	Stone	33
72553	Magness	Independence	33
72554	Mammoth Spring	Sharp	33
72554	Mammoth Spring	Fulton	33
72555	Marcella	Stone	33
72556	Boswell	Izard	33
72556	Zion	Izard	33
72556	Melbourne	Izard	33
72560	Mountain View	Izard	33
72560	Mountain View	Stone	33
72560	Hanover	Stone	33
72561	Mount Pleasant	Izard	33
72562	Newark	Independence	33
72564	Oil Trough	Independence	33
72565	Oxford	Izard	33
72566	Pineville	Izard	33
72567	Pleasant Grove	Stone	33
72568	Pleasant Plains	White	33
72568	Pleasant Plains	Independence	33

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Zip	City	County	Territory
72569	Poughkeepsie	Sharp	33
72571	Rosie	Independence	33
72572	Saffell	Independence	33
72572	Saffell	Lawrence	33
72573	Sage	Izard	33
72575	Salado	Independence	33
72576	Salem	Fulton	33
72576	Moko	Fulton	33
72577	Sidney	Izard	33
72577	Sidney	Sharp	33
72578	Sturkie	Fulton	33
72579	Sulphur Rock	Independence	33
72579	Sulphur Rock	Sharp	33
72581	Tumbling Shoals	Cleburne	33
72583	Viola	Fulton	33
72584	Violet Hill	Izard	33
72585	Wideman	Izard	33
72587	Wiseman	Izard	33
72587	Wiseman	Fulton	33
72601	Harrison	Boone	33
72602	Harrison	Boone	33
72611	Alpena	Carroll	33
72611	Alpena	Boone	33
72613	Beaver	Carroll	33
72615	Bergman	Boone	33
72616	Berryville	Carroll	33
72617	Big Flat	Searcy	33
72617	Harriet	Baxter	33
72617	Big Flat	Baxter	33
72617	Big Flat	Stone	33
72619	Bull Shoals	Marion	33
72623	Clarkridge	Baxter	33
72624	Compton	Newton	33
72624	Compton	Carroll	33
72626	Cotter	Baxter	33
72628	Deer	Newton	33
72629	Dennard	Van Buren	33
72630	Diamond City	Boone	33
72631	Holiday Island	Carroll	33
72631	Busch	Carroll	33
72631	Eureka Springs	Carroll	33
72632	Eureka Springs	Carroll	33
72633	Everton	Searcy	33
72633	Everton	Marion	33
72633	Everton	Boone	33
72634	Flippin	Marion	33
72635	Gassville	Baxter	33
72636	Gilbert	Searcy	33
72638	Green Forest	Carroll	33
72639	Cozahome	Searcy	33
72639	Harriet	Searcy	33
72640	Hasty	Newton	33
72641	Jasper	Newton	33
72642	Lakeview	Baxter	33
72644	Diamond City	Boone	33

Zip	City	County	Territory
72644	Lead Hill	Boone	33
72644	Lead Hill	Marion	33
72645	Leslie	Van Buren	33
72645	Leslie	Stone	33
72645	Leslie	Searcy	33
72648	Marble Falls	Newton	33
72650	Marshall	Searcy	33
72650	Marshall	Stone	33
72651	Midway	Baxter	33
72653	Mountain Home	Marion	33
72653	Mountain Home	Baxter	33
72653	Salesville	Baxter	33
72654	Mountain Home	Baxter	33
72655	Bass	Newton	33
72655	Mount Judea	Newton	33
72657	Timbo	Stone	33
72658	Norfork	Baxter	33
72658	Old Joe	Baxter	33
72659	Norfork	Baxter	33
72660	Oak Grove	Carroll	33
72661	Oakland	Marion	33
72662	Omaha	Carroll	33
72662	Omaha	Boone	33
72663	Onia	Stone	33
72666	Parthenon	Newton	33
72668	Peel	Marion	33
72669	Pindall	Searcy	33
72670	Ponca	Newton	33
72672	Pyatt	Marion	33
72675	Saint Joe	Marion	33
72675	Saint Joe	Searcy	33
72677	Summit	Marion	33
72679	Tilly	Van Buren	33
72679	Tilly	Searcy	33
72679	Tilly	Pope	33
72680	Timbo	Stone	33
72680	Timbo	Searcy	33
72680	Alco	Stone	33
72682	Bruno	Boone	33
72682	Valley Springs	Marion	33
72682	Valley Springs	Boone	33
72683	Vendor	Newton	33
72685	Western Grove	Newton	33
72685	Western Grove	Boone	33
72685	Western Grove	Searcy	33
72686	Witts Springs	Searcy	33
72686	Witts Springs	Pope	33
72687	Yellville	Marion	33
72701	Fayetteville	Washington	33
72702	Fayetteville	Washington	33
72703	Fayetteville	Madison	33
72703	Fayetteville	Washington	33
72704	Fayetteville	Washington	33
72704	Wheeler	Washington	33
72704	Fayetteville	Benton	33

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Zip	City	County	Territory
72711	Avoca	Benton	33
72712	Bentonville	Benton	33
72714	Bella Vista	Benton	33
72715	Bella Vista	Benton	33
72716	Bentonville	Benton	33
72717	Canehill	Washington	33
72718	Cave Springs	Benton	33
72719	Centerton	Benton	33
72721	Combs	Madison	33
72722	Decatur	Benton	33
72727	Elkins	Madison	33
72727	Elkins	Washington	33
72728	Elm Springs	Washington	33
72729	Evansville	Washington	33
72730	Fayetteville	Washington	33
72730	Farmington	Washington	33
72732	Garfield	Benton	33
72733	Gateway	Benton	33
72734	Gentry	Benton	33
72734	Springtown	Benton	33
72735	Goshen	Washington	33
72736	Gravette	Benton	33
72737	Greenland	Washington	33
72738	Hindsville	Washington	33
72738	Hindsville	Benton	33
72738	Hindsville	Madison	33
72739	Hiwasse	Benton	33
72740	Huntsville	Carroll	33
72740	Huntsville	Madison	33
72741	Johnson	Washington	33
72742	Kingston	Madison	33
72742	Kingston	Newton	33
72744	Lincoln	Washington	33
72745	Lowell	Benton	33
72747	Maysville	Benton	33
72749	Morrow	Washington	33
72751	Pea Ridge	Benton	33
72752	Pettigrew	Madison	33
72752	Pettigrew	Johnson	33
72753	Prairie Grove	Washington	33
72756	Rogers	Benton	33
72757	Rogers	Benton	33
72758	Rogers	Benton	33
72760	Saint Paul	Madison	33
72761	Siloam Springs	Benton	33
72761	Siloam Springs	Washington	33
72762	Springdale	Benton	33
72762	Springdale	Washington	33
72764	Fayetteville	Washington	33
72764	Bethel Heights	Washington	33
72764	Springdale	Washington	33
72764	Springdale	Benton	33
72765	Springdale	Washington	33
72766	Springdale	Washington	33
72768	Sulphur Springs	Benton	33

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72769	Summers	Washington	33
72770	Tontitown	Washington	33
72773	Wesley	Madison	33
72774	West Fork	Washington	33
72776	Witter	Madison	33
72801	Russellville	Pope	33
72802	Russellville	Pope	33
72811	Russellville	Pope	33
72812	Russellville	Pope	33
72820	Alix	Franklin	33
72821	Altus	Johnson	33
72821	Altus	Franklin	33
72821	Wiederkehr Village	Franklin	33
72823	Atkins	Conway	33
72823	Blackwell	Pope	33
72823	Appleton	Pope	33
72823	Atkins	Pope	33
72824	Belleville	Yell	33
72826	Blue Mountain	Logan	33
72827	Bluffton	Yell	33
72827	Bluffton	Scott	33
72828	Briggsville	Yell	33
72829	Centerville	Yell	33
72830	Clarksville	Johnson	33
72832	Coal Hill	Johnson	33
72833	Danville	Yell	33
72833	Danville	Scott	33
72834	Dardanelle	Yell	33
72834	Dardanelle	Logan	33
72835	Delaware	Logan	33
72837	Dover	Pope	33
72838	Gravelly	Scott	33
72838	Gravelly	Yell	33
72839	Hagarville	Pope	33
72839	Hagarville	Johnson	33
72840	Hunt	Johnson	33
72840	Hartman	Johnson	33
72841	Harvey	Yell	33
72841	Harvey	Scott	33
72842	Havana	Yell	33
72842	Havana	Logan	33
72842	Waveland	Yell	33
72843	Hector	Pope	33
72845	Knoxville	Johnson	33
72846	Lamar	Pope	33
72846	Lamar	Johnson	33
72847	London	Pope	33
72847	London	Johnson	33
72851	New Blaine	Logan	33
72852	Oark	Newton	33
72852	Oark	Madison	33
72852	Oark	Johnson	33
72853	Ola	Yell	33
72853	Ola	Perry	33
72854	Ozone	Johnson	33

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Zip	City	County	Territory
72854	Ozone	Newton	33
72855	Paris	Logan	33
72856	Pelsor	Newton	33
72856	Pelsor	Pope	33
72857	Plainview	Yell	33
72857	Plainview	Perry	33
72858	Pottsville	Pope	33
72860	Rover	Yell	33
72863	Scranton	Logan	33
72865	Subiaco	Logan	33
72901	Fort Smith	Sebastian	33
72902	Fort Smith	Sebastian	33
72903	Fort Smith	Sebastian	33
72904	Fort Smith	Sebastian	33
72905	Fort Smith	Sebastian	33
72906	Fort Smith	Sebastian	33
72908	Fort Smith	Sebastian	33
72913	Fort Smith	Sebastian	33
72914	Fort Smith	Sebastian	33
72916	Bonanza	Sebastian	33
72916	Fort Smith	Sebastian	33
72917	Fort Smith	Sebastian	33
72918	Fort Smith	Sebastian	33
72919	Fort Smith	Sebastian	33
72921	Alma	Crawford	33
72923	Barling	Sebastian	33
72926	Boles	Scott	33
72927	Booneville	Scott	33
72927	Booneville	Sebastian	33
72927	Booneville	Logan	33
72928	Branch	Franklin	33
72928	Branch	Logan	33
72930	Cecil	Sebastian	33
72930	Cecil	Franklin	33
72932	Cedarville	Crawford	33

Zip	City	County	Territory
72933	Charleston	Sebastian	33
72933	Charleston	Franklin	33
72934	Chester	Crawford	33
72935	Dyer	Crawford	33
72936	Greenwood	Sebastian	33
72937	Hackett	Sebastian	33
72938	Hartford	Sebastian	33
72940	Huntington	Sebastian	33
72941	Central City	Sebastian	33
72941	Lavaca	Sebastian	33
72943	Magazine	Logan	33
72944	Mansfield	Sebastian	33
72944	Mansfield	Scott	33
72945	Midland	Sebastian	33
72946	Mountainburg	Crawford	33
72947	Mulberry	Franklin	33
72947	Mulberry	Crawford	33
72948	Natural Dam	Crawford	33
72948	Natural Dam	Washington	33
72949	Ozark	Logan	33
72949	Ozark	Franklin	33
72950	Parks	Scott	33
72951	Ratcliff	Franklin	33
72951	Ratcliff	Logan	33
72952	Rudy	Crawford	33
72955	Uniontown	Crawford	33
72956	Van Buren	Crawford	33
72957	Van Buren	Crawford	33
72958	Bates	Scott	33
72958	Waldron	Scott	33
72959	Winslow	Washington	33
72959	Winslow	Crawford	33