

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

## Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Homeowners

SERFF Tr Num: CMIC-127274392 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num:

State Status:

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington,  
Nancy Horton

Author: Barry Korthanke

Disposition Date: 07/06/2011

Date Submitted: 06/30/2011

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: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/06/2011

State Status Changed:

Deemer Date:

Created By: Barry Korthanke

Submitted By: Barry Korthanke

Corresponding Filing Tracking Number:

Filing Description:

Cameron Mutual would like to submit changes to our rules and rates for our Homeowners program. Please see the summary of revisions on the supporting documentation tab for details of the changes we are making.

The overall premium effect from this rate change is 6.17%.

## Company and Contact

### Filing Contact Information

Barry Korthanke, Actuarial Analyst

[bkorthanke@cameron-insurance.com](mailto:bkorthanke@cameron-insurance.com)

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]  
 Cameron, MO 64429-1321 816-632-1022 [FAX]

**Filing Company Information**

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri  
 214 McElwain Drive Group Code: 532 Company Type: Property & Casualty  
 Cameron, MO 64429-1321 Group Name: State ID Number:  
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850

-----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: Rate/Rule filing is \$100.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	06/30/2011	49272550

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/06/2011	07/06/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07/01/2011	07/01/2011	Barry Korthanke	07/05/2011	07/05/2011
Pending Industry Response	Becky Harrington	07/01/2011	07/01/2011	Barry Korthanke	07/05/2011	07/05/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Explanation regarding objection	Note To Filer	Becky Harrington	07/01/2011	07/01/2011

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

## Disposition

Disposition Date: 07/06/2011  
 Effective Date (New): 09/01/2011  
 Effective Date (Renewal): 09/01/2011  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	18.130%	6.170%	\$159,150	2,034	\$2,579,769	20.000%	-20.000%

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Indicated Needs	Filed	Yes
Supporting Document	Indicated Need Explanation - Confidential	Filed	No
Supporting Document	Summary Of Revisions	Filed	Yes
Supporting Document	1st Quarter 2011 Financials	Filed	Yes
Supporting Document	Tier Justification	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	PH Pages	Filed	Yes
Rate	HS Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/01/2011  
Submitted Date 07/01/2011  
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing.

I apologize for omitting this on the previous letter.

Objection 1

Comment: Provide supporting documentation for the increased tier factors.

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."

Sincerely,

Becky Harrington

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/05/2011  
Submitted Date 07/05/2011

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Attached is our tier experience.

### Related Objection 1

Comment:

Provide supporting documentation for the increased tier factors.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Tier Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Barry Korthanke

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/01/2011  
Submitted Date 07/01/2011  
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Please provide an exhibit showing the premium and loss information for the first quarter of 2011.

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

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/05/2011  
Submitted Date 07/05/2011

Dear Becky Harrington,

### Comments:

#### Response 1

Comments: This exhibit is our financial statement as of March 31, 2011 showing our calendar year experience in our Arkansas Homeowners product.

#### Related Objection 1

Comment:

Please provide an exhibit showing the premium and loss information for the first quarter of 2011.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: 1st Quarter 2011 Financials

Comment: This is a calendar year loss ratio for the first quarter of 2011.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Barry Korthanke

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: /

**Note To Filer**

**Created By:**

Becky Harrington on 07/01/2011 09:46 AM

**Last Edited By:**

Becky Harrington

**Submitted On:**

07/06/2011 07:26 AM

**Subject:**

Explanation regarding objection

**Comments:**

The exhibit should show the 1st quarter figures separately from those used to calculate the indicated. There is no need to re-calculate the indicated to include these figures. We have been requested these figures to futher support any rate increases.

Thanks.

Becky

SERFF Tracking Number: CMIC-127274392

State: Arkansas

Filing Company: Cameron Mutual Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:**

File and Use

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

5.300%

**Effective Date of Last Rate Revision:**

09/01/2010

**Filing Method of Last Filing:**

File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	18.130%	6.170%	\$159,150	2,034	\$2,579,769	20.000%	-20.000%

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 07/06/2011	Underwriting Rules	HO-UR-1 through HO-UR-3, HO-UR-6	Replacement	CMIC HO UR 9-1-11 FINAL PGS 1,2,3,6.pdf
Filed 07/06/2011	General Rules	HO-GR-9, HO-GR-10, HO-GR-18, HO-GR-22	Replacement	CMIC HO GR 9-1-11 FINAL PGS 9, 10, 18, 22.pdf
Filed 07/06/2011	Exception Pages	HO-AR-EX-2	Replacement	HO AR Exceptions 9-1-11 FINAL PAGE HO AR EX 2.pdf
Filed 07/06/2011	PH Pages	PH-UR-EX-1	Replacement	PH UR and GR 9-1-11 FINAL PG PH UR EX 1.pdf
Filed 07/06/2011	HS Pages	HS-UR-EX-1	Replacement	CMIC HS UR and GR 9-1-11 FINAL PAGE HS UR EX 1.pdf
Filed 07/06/2011	Rate Pages	HO-AR-1.1 through HO-AR-2.3, PH-AR-1.1 through PH-AR-1.3, HS-AR-1.1 through HS-AR-1.3	Replacement	AR HO 09 2011.pdf

# CAMERON MUTUAL INSURANCE COMPANY

## HOMEOWNERS UNDERWRITING RULES

The standard homeowners program provides a package of property and liability coverages tailored to meet the needs of most homeowners, apartment renters and condominium owners that are not covered by other types of personal insurance. Because of the broad coverages the homeowners policy provides, care must be taken in the underwriting of insureds and their property and liability exposures. Our standard homeowners policy must be written only on well-maintained residential (non-farm) risks that show pride of ownership. Only persons with stable finances and reputable backgrounds should be considered as insureds of Cameron Mutual.

1. a. The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. The agent's inspection of the property and complete reporting of the facts concerning the property and the applicant are particularly important when binding a Homeowners Policy because of its broad multiple line coverages and package discount.

These Homeowners Underwriting Rules apply to all submissions. For Preferred Homeowners, Home Security, and Mobile Homeowners Policy Programs refer to the Underwriting Exceptions pages.

- b. Submit completed application to the Home Office within 48 hours. Any application submitted which is missing key underwriting information including, but not limited to, the ACORD application supplement, wood heat supplement, required photographs, agent's signature, applicant's signature or applicant's social security number will be rejected. If the missing information is subsequently received, it will be returned to the agent and no reversal of the rejection will be undertaken.

- c. **Binding Authority**

Agents may bind coverage in accordance with these underwriting rules and manual rules.

The agent has no authority to bind coverage in excess of Coverage A \$400,000 and Liability \$500,000.

If there is reason to question the acceptability of a risk, **do not bind** coverage or accept any premium. These risks should be discussed with your Home Office Underwriter prior to binding.

Definition of binding: All applications are considered bound unless application has "unbound" or "trial application" prominently written on front of application or on an electronic application "unbound" is chosen.

2. Applications are **not** to be submitted on the following individuals:
  - a. Applicant, spouse, or resident of household who has incurred three or more homeowner losses within the past five years. **Total fire losses are not acceptable.**
  - b. Applicant, spouse, or resident of the household with poor credit experience, such as a history of bad checks or has incurred a bankruptcy in the past five years - if there are other underwriting concerns present.
  - c. Applicant, spouse, or resident of household who has a history of falsifying a claim or purposely destroying their own property or who has been convicted of a felony.
  - d. Applicant, spouse, or resident of a household who has a trained guard dog. Prohibited breeds include Staffordshire Terrier (Pit Bull, American Bull, or Yankee Terrier), Rottweiler, wolf hybrid (Tundra Shepherd), Akita, Chow or Preso Canario. A dog of mixed breed which includes any prohibited breed is also unacceptable. Also included is any animal which has vicious tendencies. Underwriting, at its discretion, may utilize the "Canine Liability Exclusion" endorsement to exclude liability arising out of canine ownership, care, custody or control.
  - e. Applicant who has a Risk Index score that places them in tier nine or tier ten, as determined by their personal financial history and non-weather related claims history. An applicant with a tier nine or tier ten Risk Index score may be eligible in the Dwelling Property and Dwelling Liability program if all other underwriting rules are met for that program.
  - f. Applicant or spouse who is not a named insured on a Cameron Mutual or Cameron National Personal Auto Policy.

ARKANSAS ONLY - Applicant who is in tier nine or ten and has a non-weather related loss in the past five years.

## HOMEOWNERS UNDERWRITING RULES

3. Applications are **not** to be submitted on the following property:
  - a. Property which has incurred a water damage loss in which a total of **\$2,500** or more was paid on the insured property within the past five years. Consideration will be given to cases where an insured is able to provide a copy of certified test results which show that mold is not present or where an insured is able to provide proof of tear out and replacement of the damaged materials.
  - b. Mobile homes, trailer homes or house trailers as primary residence. A mobile home is defined as a single- or double-wide unit having the following characteristics:
    - 1) Homes built since June 15, 1976, conform to National Manufactured Home Construction and Safety Standards. These standards are administered by H.U.D.
    - 2) Mobile homes are assembled on their own steel chassis frame which remains under the home as an integral part of the support system of the home.
    - 3) They are designed and built as complete units with no further site construction necessary.Unlike conventional homes, single- and double-wide units are subject to rapid depreciation as the units increase in age.
  - c. Property which is not accessible at all times to fire fighting equipment and not located on an all-weather (gravel or paved) road.
  - d. Vacant or unoccupied property.
  - e. Seasonal or secondary dwellings, unless their owner occupied primary Homeowners policy insured with Cameron Mutual Insurance Company and their Personal Auto policy is insured with Cameron Mutual Insurance Company or Cameron National Insurance Company.
  - f. Property for sale, unless approval is obtained from the Home Office.
  - g. Property whose owner is not a member of a fire district when membership is a requirement for the fire department to respond.
  - h. Property with more than two mortgagees or additional interests.
  - i. Dwellings constructed of logs or non-conventional materials or earth homes.
  - j. Property where bona fide farming operations exist which generate enough income to be considered the principal source of income.
  - k. Property containing more than 80 acres. If ten acres or more, see General Rule 615.
  - l. Dwellings which have a wood shake roof or which have wood shake siding.
  - m. Property with unfenced in ground or above ground swimming pools or any swimming pool with a diving board. The fence should be at least four feet in height and have a self locking gate
  - n. Dwellings with flat roofs other than on small additions to the dwelling.
  - o. Premises with debris or lack of yard maintenance.
  - p. Dwellings without a continuous mortared masonry or concrete foundation under all exterior walls (porches excepted).
  - q. Property which has a business occupancy other than those permitted under the rule for Permitted Incidental Occupancies. (See General Rule 510.)
  - r. Property with trampolines that do not utilize a safety enclosure and spring cover or pad.
  - s. Property which has a business on premises of breeding, raising and selling of canines or any animals for profit.
  - t. Dwellings with rolled roofing.
  - u. Property whose quality of construction is Basic/Economy or Modest/Fair (all levels of construction are acceptable for seasonal and secondary homes).
4. RULE RESERVED FOR FUTURE USE
5. Refer to the Community Mitigation Classification Section for exceptions to Community Mitigation Classifications. Any exceptions to Community Mitigation Classifications in Arkansas are no longer in force.
6. Construction Quality:
  - Basic/Economy** – Homes of this quality are typical of manufactured housing usually 1 story, small and plain.
  - Modest/Fair** – Materials and construction for this house exhibit moderate craftsmanship or a low degree in quality. These houses are small, plain and unpretentious. They are also noted to have little or no ornamentation or decoration.
  - Average/Standard** – Materials for this house would typically be found at a Home Depot™ or other major building material store chain.
  - Above Average/Upgraded** – A house of this quality usually an upgraded version of a builder's plan with high quality materials. A few of the rooms or part of the house are customized for the owner.

## HOMEOWNERS UNDERWRITING RULES

**Expensive/Custom** – Materials for this house would be purchased at boutiques or specialty stores. Designers are usually involved. The entire home was “customized” for the owner.

**Very Expensive/Luxury** – Materials for this house may be acquired from major cities around the US. Architects and Designers may be flown in to work on the house.

**Opulent/Museum Quality** – This is a house typical of your super wealthy or major celebrities. Architects/Artisans may be flown in from around the US or from other countries.

7. Property valuations should be determined by using the current e2Value Cost Estimator. The amount of insurance must be at least 80% of the resulting replacement cost figure. Insured must agree to accept whatever annual increases in value the insurer may deem necessary to keep the coverage at 80% of replacement cost.
8. For dwelling limits in excess of \$400,000, contact the Home Office for binding authority. However, we will **not** accept any risk with Coverage A limit greater than \$500,000.
9. Agent’s binding authority
  - a. Liability Limits – The agent has no authority to bind coverage in excess of \$500,000 for Section II Liability limits. Refer to the Home Office if liability limits higher than these are needed.
  - b. Earthquake – Effective November 1, 2007, the agent has no authority to bind earthquake coverage on new or renewal business.
10. Photographs are required of the dwelling and all other structures covered under the Homeowners Policy. Secure two pictures of the dwelling, each from a diagonal corner so that two sides of the dwelling will be shown. One picture of each “other structure” will be sufficient. They shall be dated to show when they were taken, which must not be more than 90 days prior to the date submitted, and must be marked to identify the building they portray.
11. To qualify for the masonry rating, at least 66 2/3% of the total exterior wall area of the dwelling must be of masonry or masonry veneer.
12. While the homeowners package concept was designed and introduced for new dwellings, older homes may be written if they have been exceptionally well maintained and if the roof, wiring, heating and plumbing systems are in good condition and meet today's electrical and building codes. Homes must have breaker boxes in the electrical service panel (load center). Fuses are not acceptable. Aluminum wiring is not acceptable. Do not confuse redecorating or room additions with updating of the basic dwelling conditions. The insurer will conduct periodic inspections. Risks found not qualifying for homeowners coverage must be rewritten into another program.
13. .Primary heating source  
Dwelling must have a modern heating system consisting of one of the following:
  - a. Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney built from the ground, or to an Underwriters Laboratories (U.L.) approved metal pipe.
  - b. Warm air furnace fueled by wood that is vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
  - c. A permanent modern electric heating system installed by a competent electrician in compliance with building code requirements.
  - d. Permanently installed, thermostatically controlled, U.L. approved gas or oil fueled floor or wall furnaces, provided that all the foregoing are vented to a tile-lined masonry chimney built from the ground, or to a U.L. approved metal pipe.
  - e. Thermostatically controlled, U.L. approved gas or oil heaters or stoves provided they are vented to a tile-lined masonry chimney built from the ground, or to a U.L. approved metal pipe.
14. Supplemental heating source  
Wood fueled stoves are **not** acceptable as the primary heating source but will be acceptable as supplemental heat to an approved system. In addition, the following supplemental heating sources must be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe:
  - a) wood fueled stoves;
  - b) gas fueled stoves;
  - c) oil fueled stoves;
  - d) permanently installed fireplaces.
15. Modular homes are acceptable as a homeowners risk under Coverage A Dwelling if they meet all underwriting rules. These homes differ from mobile homes in the following ways:
  - a. Modular homes are subject to state and local building codes.
  - b. Complete sections are shipped to the building site for set-down on a permanent foundation and the separate modules are connected and finished by a contractor.

**HOMEOWNERS UNDERWRITING RULES**

**HOMEOWNER PLACEMENT SUMMARY**

	<b>Single- and Double-Wide Mobile Homes</b>	<b>Home Security</b>	<b>Standard Homeowners</b>	<b>Preferred Homeowners</b>
<b>Minimum Dwelling Value</b>	\$20,000	\$40,000	\$100,000	\$200,000
<b>Policy Form</b>	HO-2 with MH 04 01 endorsement	HO-2 with ACV endorsement	HO-2 or HO-3	HO-3 with HO-200 endorsement
<b>Loss Experience History</b>	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than one loss in the past three years. No water damage in the last five years - not incl. payouts less than \$2,500.
<b>Physical Condition and Maintenance</b>	Good	Average	Good	Excellent
<b>Primary Heating</b>	Modern	Modern	Modern	Central heat
<b>Construction</b>	Good quality	Average quality, no log or mobile homes.	Good quality, no log or mobile homes.	Good to superior quality, no log, mobile or modular homes.
<b>Construction Quality*</b>	All levels of construction quality found in the e2Value® Mobilehomeowners section	All levels of construction quality.	All levels of construction quality except Basic/Economy or Modest/Fair (all levels of construction are acceptable for seasonal and secondary homes).	All levels of construction quality except Basic/Economy, Modest/Fair or Average/Standard.
<b>Percent of Replacement Cost</b>	At least 80% unless ACV endorsement MH 04 02 is attached.	Insured amount has no set relationship to replacement cost, use the e2Value® estimators actual cash value portion to determine amount of insurance.	At least 80%, unless Special Loss Settlement is utilized.	Minimum of 100% of the resulting replacement cost figure.
<b>Loss Settlement Coverage A</b>	Replacement cost unless ACV endorsement MH 04 02 is attached.	Actual Cash Value	Replacement Cost	Excess Dwelling Coverage
<b>Risk Index Tier</b>	<p>Applicants in tier one through tier eight are eligible for consideration in the Homeowners program. Tier nine and tier ten are eligible for consideration in the Dwelling Property and Dwelling Liability Program</p> <p>ARKANSAS ONLY - Applicants in tier nine and tier ten who have not experienced a non-weather related loss are eligible for consideration in the Homeowners program.</p>			

\* Source – e2Value Residential Cost Estimator

**HOMEOWNERS POLICY PROGRAM MANUAL  
GENERAL RULES**

3. Multiply the premium determined in **B.2.** by the appropriate factor from the table noted below:

% of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Use Endorsement **HO 04 56** Special Loss Settlement.

**303. RULE RESERVED FOR FUTURE USE.**

**304. RULE RESERVED FOR FUTURE USE.**

**305. SUPPLEMENTAL WOOD HEATING STOVE**

When the Dwelling or outbuilding is equipped with a supplemental wood heating stove, add a flat \$25.00 charge per policy.

**306. MULTI-POLICY DISCOUNT**

A 12% discount will apply on a Homeowners Policy when the named insured is also the named insured on a Cameron Mutual Personal Auto Policy.

If the Personal Auto Policy is cancelled or not renewed, the 12% Multi-Policy Discount will be removed at the next Homeowners Policy renewal.

**307. ADMINISTRATION OF RISK INDEXING AND ASSOCIATED RATING TIER**

Apply the Risk Index factor to the BASE PREMIUM as per Rule **301.** before any further deductible, discount, charge, or option adjustment is made.

Tier	Factor
1	0.90
2	0.92
3	0.94
4	0.96
5	0.98
6	1.00
7	1.05
8	1.18
9	1.40
10	1.56

**A. New Business**

1. Initial information necessary to obtain a Risk Index and assign the proper Rating Tier shall be obtained from an application signed personally by the applicant.
2. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

**B. Renewal Business**

Information necessary to obtain a Risk Index and assign the proper Rating Tier shall be determined from any one or combination of the following:

1. the company's own records;
2. an application signed by the applicant and producer.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.  
Copyright, Insurance Services Office, Inc., 1994

# HOMEOWNERS POLICY PROGRAM MANUAL

## GENERAL RULES

### C. Accident Experience Re-Tiering

Households which have incurred the following non weather related claims will be subject to a re-scoring of the Risk Index:

1. Total damage to all property which is paid or expected to be paid in the amount of more than \$2,000. (If the household is free of non weather related claims which are paid or expected to be paid in the amount greater than \$2,000 for 36 months, then the rule does not apply.)
2. Two or more non weather related claims during the experience period with total damage to all property \$2,000 or less for each claim payout. (If the household is free of non-weather related claims which are paid or expected to be paid in the amount of \$2,000 or less for 36 months, then this rule does not apply.)

Any change in the Rating Tier which results from this re-indexing will be effective at the next renewal; provided, however, that if a household incurs a non weather related claim during a policy period for which the renewal has already been processed at the time of the non-weather related claim the policy will be re-indexed at the following renewal.

### D. Risk Index changes

1. Each individual policy will be scored at the policy's index date. The "index date" is the latest to occur of the following:
  - a. the initial date assigned to the policy on or after September 1, 2008 in which an initial Risk index was obtained;
  - b. the date assigned to the policy as a result of rule 307. C. that resulted in a Risk Index being generated; or
  - c. the date of the latest Risk Index on record.
2. A new Risk Index will be obtained no less than 12 months and no more than 36 months after the "index date".
3. The Rate Tier changes associated with a new "index date" and Risk Index will only be implemented for those policies that would improve tiers as a result of the new Risk Index (receive a lower rate).
4. Rating Tier changes will be limited to a two Rating Tier improvement per renewal as a result of a re-score.
5. Rule 307.D.2. and 307.D.3. will not apply to re-scoring under rule 307.C.

### 401. SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry BASE PREMIUM for a comparable dwelling or apartment unit by a factor of .85.

### 402. TOWNHOUSE OR ROW HOUSE - ALL FORMS EXCEPT HO 00 04 and HO 00 06

The premium for an eligible one- or two-family dwelling in a town or row house structure is computed by multiplying the BASE PREMIUM by the appropriate factor below.

Total No. of Individual Family Units Within the Fire Division*	No. of Family Code	Mitigation Classification	
		1-8	9 and Over
1 and 2	(1 and 3)	1.00	1.00
3 and 4	(2)	1.10	1.15
5 - 8	(4)	1.25	1.30

\* An eligible two-family owner-occupied dwelling attached to a one-family dwelling but not separated by a firewall would be considered three individual family units within a fire division. Four two-family dwellings not separated by a firewall would be considered eight individual family units.

### 403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the BASE PREMIUM including any premium adjustment for Coverage C limits by the appropriate factor below.

All Forms except <b>HO 00 04 and 06</b>	1.15
<b>HO 00 04 or HO 00 06</b>	1.35

B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

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

Includes copyrighted material of Insurance Services Office, Inc., with its permission.  
Copyright, Insurance Services Office, Inc., 1994

## HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

### 516. PERSONAL PROPERTY - Scheduled

Coverage may be provided on scheduled personal property against all risks of physical loss with certain exceptions. This form is the **only** form available for specifically scheduling items of personal property. The **only** classes of personal property which may be scheduled are: Jewelry, Furs, Cameras, Musical Instruments, Silverware, Golfer's Equipment (not Golf Carts) and Fine Arts.

Stamp and Coin Collections are unacceptable. Other unacceptable collections include, but are not limited to, the following: Sports apparel or trading cards, comic books, Avon items, paperback books, dolls, Christmas ornaments, antique toys, and arrowheads.

Musical instruments used professionally are unacceptable. Professional use is defined as a person who receives more than \$250 a year by using the covered property.

On items of jewelry or furs that are valued over \$2,000 a current (within five years) appraisal is necessary. An updated appraisal will be required every five years on existing policies.

A jewelry appraisal must contain the following:

1. color and clarity;
2. cut;
3. flaws;
4. size of stones;
5. type of mounting; and
6. insured's name and address.

All other items or classes of personal property **must** be insured on a separate Inland Marine Policy. Charge the rate shown on the state rate pages. No deductible applies.

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

### 517. RENTAL TO OTHERS - THEFT COVERAGE ALL FORMS

The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder. Charge the additional rate shown in the state rate pages.

Use Endorsement **HO 04 80** Residence Rental Theft.

### 518. RULE RESERVED FOR FUTURE USE

### 519. SPECIAL COMPUTER COVERAGE ALL FORMS

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

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

### 520. WATER BACK UP and SUMP OVERFLOW

**UNAVAILABLE ON RISKS WHERE A WATER BACK-UP OR SUMP OVERFLOW LOSS HAS BEEN INCURRED IN THE PAST 3 YEARS.**

- A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$10,000.
- B. If insured has had two or more water back up or sump overflow losses within the last three years, the risk is ineligible for this endorsement.
- C. A deductible of \$1,000 applies. No other deductible option is available.
- D. Charge the rate shown in the state rate pages.

Use Endorsement **HO 04 95C** Water Back Up and Sump Overflow.

### 521. BUILDERS' RISK THEFT (Applies to Dwelling Risks Only)

Covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss by theft. Refer to the state rate pages for the appropriate rate.

Use Endorsements **F-070** Builders' Risk Theft and **F-004** Provisional Limit for Building(s) Under Construction.

## HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

### 612. OUTBOARD MOTORS AND WATERCRAFT

- A. Coverage is included in the policy form, at no additional charge, for 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.
- B. Coverage is available, for an additional premium, for the following:
  - 1. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, inboard or inboard-outdrive engines or motors. No single motor may exceed 200 horsepower.  

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured. However, total accumulated horsepower cannot exceed 200.
  - 2. Sailboats 26 to 40 feet in overall length, with or without auxiliary power.
- C. Coverage must be written to expiration of the policy. Premium shall be adjusted on a pro rata basis.
- D. For boats not described above, as well as personal watercraft, coverage is not permitted under the Homeowners Policy.
- E. 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.
- F. Watercraft will not be acceptable if driver's record for violations and accidents exceed Personal Auto new business requirements.
- G. Premium: Refer to the state rate pages.

Use Endorsement **HO 24 75** Watercraft.

### 613. OWNED SNOWMOBILE

- A. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
- B. 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.
- C. Premium: Refer to state rate pages.

Use Endorsement **HO 24 64** Snowmobile

### 614. RULE RESERVED FOR FUTURE USE

### 615. INCIDENTAL FARMING PERSONAL LIABILITY

- A. The Incidental Farming Personal Liability option is required when the acreage exceeds 10 acres, however the total acreage at the residence premises and the locations specified in the endorsement may not exceed 80 acres.
- B. The policy may be endorsed to provide coverage for the liability of the insured when farming and/or the sheltering and grazing of animals is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from these operations is not the insured's primary source of income.
- C. The policy may also be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the sheltering or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income.
- D. Coverage is not available if the residence premises or the locations specified in the endorsement are used for racing purposes.
- E. Premium: Refer to state rate pages.

Use Endorsement **HO 24 72** Incidental Farming Personal Liability.

**HOMEOWNERS POLICY PROGRAM MANUAL  
EXCEPTION PAGES**

**ARKANSAS**

**ADDITIONAL RULES**

**1. TERRITORIAL DEFINITIONS**

<u><b>ZONE 1</b></u>	<u><b>ZONE 2</b></u>	<u><b>ZONE 3</b></u>
Baxter	Arkansas	Clay
Benton	Ashley	Craighead
Boone	Bradley	Crittenden
Carroll	Calhoun	Cross
Cleburne	Chicot	Greene
Conway	Clark	Jackson
Crawford	Cleveland	Lawrence
Faulkner	Columbia	Lee
Franklin	Dallas	Lonoke
Fulton	Desha	Mississippi
Independence	Drew	Monroe
Izard	Garland	Phillips
Johnson	Grant	Poinsett
Logan	Hempstead	Prairie
Madison	Hot Spring	Randolph
Marion	Howard	St. Francis
Newton	Jefferson	White
Perry	Lafayette	Woodruff
Searcy	Lincoln	
Sebastian	Little River	
Sharp	Miller	
Stone	Montgomery	
Van Buren	Nevada	
Washington	Quachita	
	Pike	
	Polk	
	Pope	
	Pulaski	
	Saline	
	Scott	
	Sevier	
	Union	
	Yell	

**2. SPECIAL COMPANY REQUIREMENTS**

**Contamination or Pollution Endorsement – F 050**

**Lead Contamination Exclusion – PC 110**

**Punitive or Exemplary Damages Exclusion – E 111**

**Fungus and Bacteria Amendatory Endorsement – IL 21 99**

**Amendatory Endorsement – Additional Policy Condition (Change of Address) – IL 66 67**

**All-Terrain Vehicle Coverage Exclusion – IL 21 87C**

Please use Standard Auto Program for ATV coverage.

Use these endorsements with all Homeowners policies.

# **PREFERRED HOMEOWNERS EXCEPTIONS TO HOMEOWNERS POLICY PROGRAM MANUAL**

The preferred homeowners program provides the broadest coverage of all of our homeowners programs. With that in mind, only the very best quality of property and liability exposures will be considered for this coverage. The prospective insured must exhibit an outstanding financial history and reputable background that is required to match the excellent coverage the preferred homeowners program provides. The property must show a pride of ownership and maintenance that sets it apart as a superior risk.

## **EXCEPTIONS TO HOMEOWNERS UNDERWRITING RULES**

All references to the term "Homeowners Policy" are construed to mean "Preferred Homeowners Policy."

The Homeowners Program Underwriting Rules that apply to Form HO 00 03 apply to the Preferred Homeowners Policy Program except as follows:

### **Underwriting Rule 2.**

Applications are **not** to be submitted on the following individuals:

#### **Paragraph a. is replaced by the following:**

- a. Applicant, spouse, or resident of household who has incurred more than one homeowner loss within the past three years.  
**Total fire losses are not acceptable.**

### **Underwriting Rule 3.**

Applications are **not** to be submitted on the following property:

#### **Paragraph e. is replaced by the following:**

- e. Seasonal or secondary dwellings.

#### **The following rules are added:**

1. Applications are **not** to be submitted on property located in Community Mitigation Classification 9 or 10.
2. Smoke detectors must be located on each level of the dwelling. (Base rates include a smoke detector credit.)
3. Applications are not to be submitted on two or more family dwellings.
4. Applications are not to be submitted on property classified as Basic/Economy, Modest/Fair or Average/Standard as defined by the e2Value guidelines.

### **Underwriting Rule 7.**

#### **The entire rule is replaced by the following:**

Property valuations should be determined by using the current e2Value cost estimator. The amount of insurance on the dwelling and other structures must be 100% of the resulting replacement cost figures. The insured must agree to accept whatever annual increases in value the insurer may deem necessary to keep the coverage at 100% of replacement cost. The insured must notify the insurer within 30 days of completion of any alterations which increased the value of any building on the premises by \$5,000 or more and pay the appropriate premium for the increase.

### **Underwriting Rule 13.**

#### **The entire rule is replaced by the following:**

Primary heating source

Dwelling must have a modern heating system consisting of one of the following:

- a. Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.
- b. Warm air furnace fueled by wood that is vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
- c. A permanent modern electric heating system installed by a competent electrician in compliance with building code requirements.

## **HOME SECURITY EXCEPTIONS TO HOMEOWNERS POLICY PROGRAM MANUAL**

The Home Security Policy is ideally suited for well-maintained, older, ornate homes (such as Victorian style) that otherwise would not qualify for coverage because of the significant difference between replacement cost and market value. Under the Home Security Policy building losses are paid on an actual cash value basis.

### **EXCEPTIONS TO HOMEOWNERS UNDERWRITING RULES**

All references to the term "Homeowners Policy" are construed to mean Home Security Policy.

The Homeowners Program Underwriting Rules that apply to Form HO 00 02 apply to the Home Security Policy Program except as follows:

#### **Underwriting Rule 7.**

**The entire rule is replaced by the following:**

Property valuations should be determined by using the current e2Value® cost estimator. The amount of insurance should be figured on an actual cash value basis (the replacement cost less depreciation). The physical condition of the dwelling is used to determine the amount of depreciation.

**ARKANSAS  
HOMEOWNERS - FORM HO-3  
\$1000 All Perils Deductible**

**Territory 1**

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	397	437	484	586	790	1,112	1,588
65,000*	417	459	509	616	830	1,169	1,669
70,000*	437	482	533	646	871	1,225	1,750
75,000*	462	508	563	682	919	1,293	1,847
80,000*	496	546	605	733	988	1,390	1,985
85,000*	520	572	634	767	1,034	1,456	2,079
90,000*	541	595	659	798	1,076	1,515	2,163
95,000*	559	615	681	825	1,112	1,565	2,234
100,000	570	628	696	842	1,135	1,598	2,282
105,000	594	654	725	877	1,183	1,665	2,377
110,000	618	680	754	912	1,230	1,731	2,473
115,000	642	707	783	948	1,277	1,798	2,568
120,000	665	732	811	982	1,324	1,864	2,661
125,000	689	758	840	1,017	1,371	1,929	2,755
130,000	712	784	868	1,051	1,417	1,995	2,849
135,000	736	810	897	1,086	1,464	2,061	2,943
140,000	759	835	925	1,120	1,510	2,125	3,035
145,000	782	860	953	1,154	1,556	2,190	3,127
150,000	805	886	981	1,188	1,601	2,254	3,219
155,000	828	911	1,009	1,222	1,647	2,319	3,311
160,000	850	936	1,037	1,255	1,692	2,382	3,401
165,000	873	961	1,064	1,289	1,737	2,445	3,492
170,000	896	986	1,092	1,322	1,782	2,509	3,583
175,000	918	1,011	1,119	1,355	1,827	2,572	3,673
180,000	941	1,036	1,147	1,389	1,872	2,635	3,764
185,000	964	1,061	1,175	1,422	1,917	2,699	3,854
190,000	986	1,085	1,202	1,455	1,962	2,761	3,943
195,000	1,008	1,110	1,229	1,488	2,006	2,823	4,032
200,000	1,030	1,134	1,256	1,521	2,050	2,886	4,121
205,000	1,050	1,156	1,280	1,550	2,090	2,941	4,200
210,000	1,070	1,178	1,304	1,579	2,129	2,997	4,280
215,000	1,090	1,200	1,329	1,609	2,169	3,052	4,359
220,000	1,110	1,221	1,353	1,638	2,208	3,108	4,438
225,000	1,129	1,243	1,377	1,667	2,248	3,164	4,518
230,000	1,149	1,265	1,401	1,696	2,287	3,219	4,597
235,000	1,169	1,287	1,425	1,726	2,327	3,275	4,677
240,000	1,189	1,309	1,450	1,755	2,366	3,330	4,756
245,000	1,209	1,331	1,474	1,784	2,406	3,386	4,835
250,000	1,229	1,353	1,498	1,814	2,445	3,442	4,915

Frame Protection Class						
1-3	4-5	6	7	8	9	10
476	496	556	651	804	1,274	1,826
500	521	584	684	845	1,339	1,919
525	547	613	717	886	1,404	2,012
554	577	647	757	935	1,482	2,124
595	620	695	814	1,005	1,593	2,283
623	649	728	852	1,052	1,668	2,390
648	676	757	887	1,095	1,735	2,487
670	698	782	916	1,131	1,793	2,569
684	713	799	935	1,155	1,831	2,624
713	743	832	975	1,204	1,907	2,734
741	772	866	1,014	1,252	1,984	2,843
770	802	899	1,053	1,300	2,060	2,953
798	831	932	1,091	1,348	2,135	3,060
826	861	965	1,129	1,395	2,210	3,168
854	890	997	1,168	1,442	2,286	3,276
882	919	1,030	1,206	1,490	2,361	3,384
910	948	1,063	1,244	1,536	2,435	3,489
937	977	1,095	1,282	1,583	2,509	3,595
965	1,005	1,127	1,320	1,630	2,582	3,701
992	1,034	1,159	1,357	1,676	2,656	3,807
1,020	1,062	1,191	1,394	1,722	2,729	3,911
1,047	1,091	1,223	1,432	1,768	2,802	4,015
1,074	1,119	1,254	1,469	1,814	2,874	4,119
1,101	1,147	1,286	1,506	1,860	2,947	4,224
1,128	1,176	1,318	1,543	1,905	3,019	4,328
1,155	1,204	1,349	1,580	1,951	3,092	4,432
1,182	1,232	1,381	1,616	1,996	3,163	4,534
1,209	1,259	1,412	1,653	2,041	3,235	4,636
1,235	1,287	1,443	1,689	2,086	3,306	4,738
1,259	1,312	1,471	1,722	2,127	3,370	4,830
1,283	1,337	1,498	1,754	2,167	3,433	4,921
1,307	1,362	1,526	1,787	2,207	3,497	5,012
1,330	1,386	1,554	1,820	2,247	3,561	5,104
1,354	1,411	1,582	1,852	2,287	3,625	5,195
1,378	1,436	1,610	1,885	2,328	3,688	5,286
1,402	1,461	1,637	1,917	2,368	3,752	5,378
1,426	1,486	1,665	1,950	2,408	3,816	5,469
1,449	1,510	1,693	1,982	2,448	3,879	5,560
1,473	1,535	1,721	2,015	2,488	3,943	5,651

Each Add'l

1,000 add: 3.97 4.37 4.84 5.86 7.90 11.12 15.88

4.76 4.96 5.56 6.51 8.04 12.74 18.26

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**HOMEOWNERS - FORM HO-3**  
**\$1000 All Perils Deductible**

**Territory 2**

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	507	558	619	748	1,009	1,420	2,028
65,000*	533	586	651	786	1,060	1,492	2,131
70,000*	559	615	682	824	1,112	1,565	2,235
75,000*	590	649	720	870	1,173	1,651	2,359
80,000*	634	698	774	935	1,261	1,775	2,535
85,000*	664	730	810	979	1,321	1,859	2,655
90,000*	691	760	843	1,019	1,374	1,934	2,762
95,000*	713	785	871	1,052	1,420	1,998	2,853
100,000	729	802	890	1,075	1,450	2,041	2,914
105,000	759	835	927	1,120	1,510	2,126	3,036
110,000	789	869	964	1,165	1,571	2,211	3,158
115,000	820	902	1,001	1,210	1,632	2,296	3,279
120,000	850	935	1,037	1,254	1,691	2,380	3,399
125,000	880	968	1,074	1,298	1,751	2,464	3,519
130,000	910	1,001	1,110	1,342	1,810	2,547	3,638
135,000	939	1,034	1,147	1,386	1,870	2,631	3,758
140,000	969	1,066	1,183	1,429	1,928	2,714	3,876
145,000	998	1,099	1,219	1,473	1,987	2,796	3,993
150,000	1,028	1,131	1,255	1,516	2,045	2,878	4,111
155,000	1,057	1,163	1,291	1,560	2,104	2,961	4,228
160,000	1,086	1,195	1,326	1,602	2,161	3,042	4,344
165,000	1,115	1,227	1,361	1,645	2,219	3,123	4,460
170,000	1,144	1,259	1,396	1,687	2,276	3,204	4,575
175,000	1,173	1,291	1,432	1,730	2,334	3,284	4,691
180,000	1,202	1,322	1,467	1,773	2,391	3,365	4,806
185,000	1,230	1,354	1,502	1,815	2,449	3,446	4,922
190,000	1,259	1,386	1,537	1,857	2,505	3,526	5,036
195,000	1,287	1,417	1,572	1,899	2,562	3,605	5,149
200,000	1,316	1,448	1,606	1,941	2,618	3,685	5,263
205,000	1,341	1,476	1,637	1,978	2,669	3,756	5,364
210,000	1,366	1,504	1,668	2,016	2,719	3,827	5,465
215,000	1,392	1,532	1,699	2,053	2,770	3,898	5,567
220,000	1,417	1,560	1,730	2,091	2,820	3,969	5,668
225,000	1,442	1,588	1,761	2,128	2,871	4,040	5,770
230,000	1,468	1,615	1,792	2,165	2,921	4,111	5,871
235,000	1,493	1,643	1,823	2,203	2,972	4,182	5,972
240,000	1,518	1,671	1,854	2,240	3,022	4,253	6,074
245,000	1,544	1,699	1,885	2,278	3,072	4,324	6,175
250,000	1,569	1,727	1,916	2,315	3,123	4,395	6,277

Frame Protection Class						
1-3	4-5	6	7	8	9	10
608	634	710	831	1,027	1,627	2,332
639	666	746	873	1,079	1,710	2,451
670	699	782	916	1,132	1,793	2,570
707	737	826	966	1,194	1,892	2,712
760	793	888	1,039	1,284	2,034	2,915
796	830	929	1,088	1,344	2,130	3,053
828	864	967	1,132	1,399	2,216	3,176
855	892	999	1,169	1,445	2,289	3,281
874	911	1,020	1,194	1,476	2,338	3,351
910	949	1,063	1,244	1,537	2,436	3,491
947	987	1,105	1,294	1,599	2,533	3,631
983	1,025	1,148	1,344	1,661	2,631	3,771
1,019	1,063	1,190	1,393	1,721	2,727	3,908
1,055	1,100	1,232	1,442	1,782	2,823	4,046
1,091	1,137	1,274	1,491	1,842	2,919	4,184
1,127	1,175	1,316	1,540	1,903	3,015	4,321
1,162	1,212	1,357	1,588	1,963	3,109	4,456
1,197	1,248	1,398	1,636	2,022	3,204	4,592
1,232	1,285	1,439	1,684	2,082	3,298	4,727
1,268	1,322	1,480	1,733	2,141	3,392	4,862
1,302	1,358	1,521	1,780	2,200	3,485	4,995
1,337	1,394	1,561	1,827	2,258	3,578	5,128
1,372	1,430	1,602	1,875	2,317	3,671	5,261
1,406	1,466	1,642	1,922	2,375	3,763	5,394
1,441	1,503	1,683	1,969	2,434	3,856	5,527
1,476	1,539	1,723	2,017	2,493	3,949	5,660
1,510	1,574	1,763	2,063	2,550	4,040	5,790
1,544	1,610	1,803	2,110	2,608	4,131	5,921
1,578	1,645	1,842	2,156	2,665	4,222	6,052
1,608	1,677	1,878	2,198	2,716	4,303	6,168
1,639	1,709	1,913	2,240	2,768	4,385	6,285
1,669	1,740	1,949	2,281	2,819	4,466	6,401
1,699	1,772	1,984	2,323	2,870	4,547	6,518
1,730	1,804	2,020	2,364	2,922	4,629	6,635
1,760	1,835	2,055	2,406	2,973	4,710	6,751
1,791	1,867	2,091	2,447	3,025	4,792	6,868
1,821	1,899	2,126	2,489	3,076	4,873	6,984
1,851	1,931	2,162	2,530	3,127	4,954	7,101
1,882	1,962	2,197	2,572	3,179	5,036	7,218

Each Add'l

1,000 add: 5.07 5.58 6.19 7.48 10.09 14.20 20.28

6.08 6.34 7.10 8.31 10.27 16.27 23.32

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +/- \$2 difference vs. system rate may occur.

**ARKANSAS**  
**HOMEOWNERS - FORM HO-3**  
**\$1000 All Perils Deductible**

**Territory 3**

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	620	682	756	915	1,234	1,736	2,480
65,000*	652	717	795	962	1,297	1,825	2,606
70,000*	683	752	833	1,008	1,360	1,913	2,733
75,000*	721	793	879	1,064	1,435	2,019	2,884
80,000*	775	853	945	1,144	1,543	2,170	3,100
85,000*	812	893	990	1,198	1,615	2,272	3,246
90,000*	844	929	1,030	1,246	1,681	2,364	3,378
95,000*	872	960	1,064	1,287	1,736	2,443	3,489
100,000	891	980	1,086	1,315	1,773	2,495	3,564
105,000	928	1,021	1,132	1,370	1,847	2,599	3,713
110,000	965	1,062	1,177	1,425	1,921	2,703	3,861
115,000	1,003	1,103	1,222	1,480	1,995	2,807	4,010
120,000	1,039	1,143	1,267	1,534	2,068	2,910	4,156
125,000	1,076	1,183	1,312	1,588	2,141	3,012	4,303
130,000	1,112	1,224	1,356	1,642	2,214	3,114	4,449
135,000	1,149	1,264	1,401	1,695	2,287	3,217	4,595
140,000	1,185	1,303	1,445	1,749	2,358	3,317	4,739
145,000	1,221	1,343	1,489	1,802	2,430	3,418	4,883
150,000	1,257	1,382	1,532	1,855	2,501	3,519	5,027
155,000	1,293	1,422	1,576	1,908	2,573	3,620	5,171
160,000	1,328	1,461	1,619	1,960	2,643	3,719	5,312
165,000	1,363	1,500	1,662	2,012	2,714	3,817	5,454
170,000	1,399	1,539	1,706	2,064	2,784	3,916	5,595
175,000	1,434	1,577	1,749	2,116	2,854	4,015	5,736
180,000	1,469	1,616	1,792	2,169	2,925	4,114	5,878
185,000	1,505	1,655	1,835	2,221	2,995	4,213	6,019
190,000	1,539	1,693	1,877	2,272	3,064	4,310	6,158
195,000	1,574	1,732	1,919	2,323	3,133	4,408	6,297
200,000	1,609	1,770	1,962	2,374	3,202	4,505	6,436
205,000	1,640	1,804	2,000	2,420	3,264	4,592	6,560
210,000	1,671	1,838	2,037	2,466	3,326	4,679	6,684
215,000	1,702	1,872	2,075	2,512	3,387	4,765	6,808
220,000	1,733	1,906	2,113	2,557	3,449	4,852	6,932
225,000	1,764	1,940	2,151	2,603	3,511	4,939	7,056
230,000	1,795	1,974	2,189	2,649	3,572	5,026	7,180
235,000	1,826	2,008	2,226	2,695	3,634	5,113	7,304
240,000	1,857	2,043	2,264	2,740	3,696	5,199	7,428
245,000	1,888	2,077	2,302	2,786	3,758	5,286	7,552
250,000	1,919	2,111	2,340	2,832	3,819	5,373	7,676

Frame Protection Class						
1-3	4-5	6	7	8	9	10
744	775	868	1,017	1,256	1,990	2,852
782	815	912	1,069	1,320	2,091	2,997
820	854	957	1,121	1,384	2,193	3,143
865	901	1,009	1,183	1,461	2,314	3,317
930	969	1,085	1,271	1,570	2,488	3,565
974	1,014	1,136	1,331	1,644	2,605	3,733
1,013	1,056	1,182	1,385	1,711	2,710	3,884
1,047	1,090	1,221	1,431	1,767	2,800	4,013
1,069	1,114	1,247	1,461	1,805	2,860	4,098
1,114	1,160	1,299	1,522	1,880	2,979	4,269
1,158	1,207	1,351	1,583	1,956	3,098	4,441
1,203	1,253	1,404	1,644	2,031	3,218	4,612
1,247	1,299	1,455	1,704	2,105	3,335	4,780
1,291	1,345	1,506	1,764	2,179	3,453	4,948
1,335	1,390	1,557	1,824	2,253	3,570	5,116
1,379	1,436	1,608	1,885	2,327	3,687	5,285
1,422	1,481	1,659	1,943	2,400	3,803	5,450
1,465	1,526	1,709	2,002	2,473	3,918	5,616
1,508	1,571	1,759	2,061	2,546	4,034	5,781
1,551	1,616	1,810	2,120	2,619	4,149	5,946
1,594	1,660	1,859	2,178	2,690	4,263	6,109
1,636	1,704	1,909	2,236	2,762	4,376	6,272
1,678	1,748	1,958	2,294	2,834	4,489	6,434
1,721	1,793	2,008	2,352	2,905	4,603	6,597
1,763	1,837	2,057	2,410	2,977	4,716	6,759
1,806	1,881	2,107	2,468	3,048	4,830	6,922
1,847	1,924	2,155	2,525	3,119	4,941	7,082
1,889	1,968	2,204	2,582	3,189	5,053	7,241
1,931	2,011	2,252	2,639	3,259	5,164	7,401
1,968	2,050	2,296	2,690	3,322	5,264	7,544
2,005	2,089	2,339	2,741	3,385	5,363	7,686
2,042	2,127	2,383	2,792	3,448	5,463	7,829
2,079	2,166	2,426	2,843	3,511	5,562	7,971
2,117	2,205	2,469	2,893	3,573	5,662	8,114
2,154	2,244	2,513	2,944	3,636	5,761	8,257
2,191	2,282	2,556	2,995	3,699	5,861	8,399
2,228	2,321	2,600	3,046	3,762	5,960	8,542
2,265	2,360	2,643	3,097	3,825	6,060	8,684
2,303	2,399	2,686	3,148	3,887	6,159	8,827

Each Add'l

1,000 add: 6.20 6.82 7.56 9.15 12.34 17.36 24.80

7.44 7.75 8.68 10.17 12.56 19.90 28.52

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

# ARKANSAS

## TERRITORY 1

### TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	95	102	112	147	172
8,000	113	121	133	173	203
10,000	130	139	153	200	234
12,000	143	153	168	220	257
14,000	156	167	184	240	281
16,000	169	181	199	260	304
18,000	182	194	214	280	327
20,000	195	208	229	299	350
22,000	207	222	244	319	373
24,000	220	235	259	338	395
26,000	232	248	273	357	418
28,000	244	261	287	376	440
30,000	256	274	302	394	461
35,000	286	306	337	441	516

Each Add'l

1,000 add: 5.85 6.26 6.89 9.00 10.53

### CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	92	98	108	141	165
8,000	106	114	125	163	191
10,000	123	132	145	189	221
12,000	135	145	159	208	243
14,000	147	158	173	226	264
16,000	159	171	188	245	286
18,000	171	184	202	263	308
20,000	183	197	216	282	329
22,000	195	210	230	300	351
24,000	207	223	244	319	373
26,000	219	235	259	337	394
28,000	231	248	273	356	416
30,000	244	261	287	374	438
35,000	270	290	318	415	485

Each Add'l

1,000 add: 4.06 4.36 4.79 6.24 7.29

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

# ARKANSAS

## TERRITORY 2

### TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	98	105	116	151	177
8,000	116	124	137	179	209
10,000	134	143	158	206	241
12,000	147	157	174	227	265
14,000	161	172	190	247	289
16,000	174	186	205	268	313
18,000	187	200	221	288	337
20,000	201	214	237	308	361
22,000	214	228	252	328	384
24,000	226	242	267	348	407
26,000	239	255	282	368	430
28,000	252	269	297	387	453
30,000	264	282	312	406	475
35,000	295	315	348	454	531

Each Add'l

1,000 add: 6.03 6.44 7.11 9.27 10.85

### CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	95	102	112	147	171
8,000	110	118	130	170	198
10,000	128	137	151	197	230
12,000	141	150	166	216	253
14,000	153	164	181	236	275
16,000	166	177	195	255	298
18,000	178	191	210	274	320
20,000	191	204	225	294	343
22,000	203	218	240	313	365
24,000	216	231	255	332	388
26,000	228	244	269	351	410
28,000	241	258	284	371	433
30,000	253	271	299	390	455
35,000	281	301	331	432	505

Each Add'l

1,000 add: 4.22 4.52 4.98 6.50 7.59

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

# ARKANSAS

## TERRITORY 3

### TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	109	117	129	168	196
8,000	129	138	153	199	232
10,000	149	159	176	229	268
12,000	164	175	194	252	295
14,000	179	191	211	275	322
16,000	194	207	229	298	348
18,000	208	222	246	320	375
20,000	223	238	263	343	401
22,000	238	253	281	365	427
24,000	252	269	297	387	453
26,000	266	284	314	409	478
28,000	280	299	331	430	504
30,000	294	314	347	452	528
35,000	328	350	388	504	590

Each Add'l

1,000 add: 6.71 7.16 7.92 10.31 12.06

### CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	106	113	125	163	191
8,000	123	131	145	189	221
10,000	142	152	168	219	256
12,000	156	167	184	240	281
14,000	170	182	201	262	306
16,000	184	197	217	283	331
18,000	198	212	234	305	356
20,000	212	226	250	326	381
22,000	225	241	267	348	407
24,000	239	256	283	369	432
26,000	253	271	300	391	457
28,000	267	286	316	412	482
30,000	281	301	333	434	507
35,000	312	334	369	481	562

Each Add'l

1,000 add: 4.69 5.02 5.54 7.23 8.45

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

**ARKANSAS**  
**PREFERRED HOMEOWNERS - FORM HO-3**  
**\$1000 All Perils Deductible**

**Territory 1**

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	626	682	757	900	1,214	738	769	863	1,001	1,301
105,000*	652	711	789	939	1,266	770	802	900	1,044	1,356
110,000*	678	739	820	976	1,316	800	833	935	1,085	1,410
115,000*	704	768	852	1,013	1,366	831	866	971	1,126	1,464
120,000*	729	795	882	1,049	1,414	860	896	1,005	1,166	1,516
125,000*	754	822	912	1,085	1,462	889	926	1,039	1,206	1,567
130,000*	777	847	940	1,118	1,508	917	955	1,072	1,243	1,616
135,000*	799	871	967	1,150	1,550	943	982	1,102	1,278	1,661
140,000*	821	894	993	1,181	1,592	968	1,009	1,132	1,312	1,706
145,000*	843	919	1,020	1,213	1,635	995	1,036	1,162	1,348	1,753
150,000*	864	942	1,046	1,244	1,677	1,020	1,062	1,192	1,383	1,797
155,000*	890	970	1,076	1,280	1,726	1,050	1,093	1,227	1,423	1,850
160,000*	913	996	1,105	1,314	1,772	1,078	1,123	1,260	1,461	1,899
165,000*	939	1,024	1,136	1,351	1,822	1,108	1,154	1,295	1,502	1,953
170,000*	963	1,050	1,166	1,386	1,869	1,137	1,184	1,329	1,541	2,003
175,000*	993	1,082	1,201	1,429	1,926	1,171	1,220	1,369	1,588	2,064
180,000*	1,021	1,113	1,236	1,470	1,981	1,205	1,255	1,408	1,634	2,124
185,000*	1,050	1,144	1,270	1,511	2,037	1,239	1,290	1,448	1,679	2,183
190,000*	1,079	1,176	1,306	1,553	2,094	1,273	1,327	1,488	1,726	2,244
195,000*	1,109	1,208	1,341	1,595	2,151	1,308	1,363	1,529	1,773	2,305
200,000	1,139	1,241	1,378	1,639	2,210	1,344	1,400	1,571	1,822	2,368
205,000	1,158	1,262	1,401	1,666	2,246	1,366	1,423	1,596	1,852	2,407
210,000	1,176	1,282	1,423	1,693	2,282	1,388	1,446	1,622	1,882	2,446
215,000	1,195	1,302	1,445	1,719	2,318	1,409	1,468	1,647	1,911	2,484
220,000	1,213	1,322	1,468	1,746	2,354	1,431	1,491	1,673	1,941	2,523
225,000	1,231	1,342	1,490	1,772	2,389	1,453	1,514	1,698	1,970	2,561
230,000	1,250	1,363	1,513	1,799	2,425	1,475	1,537	1,724	2,000	2,599
235,000	1,268	1,382	1,535	1,825	2,461	1,497	1,559	1,749	2,029	2,637
240,000	1,287	1,402	1,557	1,851	2,496	1,518	1,581	1,774	2,058	2,675
245,000	1,305	1,422	1,579	1,878	2,531	1,539	1,604	1,799	2,087	2,713
250,000	1,323	1,442	1,601	1,904	2,567	1,561	1,626	1,824	2,116	2,751
275,000	1,429	1,557	1,728	2,056	2,771	1,686	1,756	1,970	2,285	2,970
300,000	1,534	1,672	1,855	2,207	2,975	1,809	1,885	2,115	2,453	3,189
325,000	1,650	1,799	1,997	2,375	3,202	1,947	2,029	2,276	2,640	3,432
350,000	1,767	1,926	2,138	2,543	3,428	2,085	2,172	2,437	2,827	3,674
375,000	1,884	2,053	2,279	2,711	3,655	2,223	2,316	2,598	3,013	3,917
400,000	2,001	2,181	2,420	2,879	3,881	2,360	2,459	2,759	3,200	4,160
425,000	2,117	2,308	2,562	3,047	4,108	2,498	2,603	2,920	3,387	4,403
450,000	2,234	2,435	2,703	3,215	4,334	2,636	2,746	3,081	3,574	4,645

Each Add'l

1,000 add: 4.67 5.09 5.65 6.72 9.06 5.51 5.74 6.44 7.47 9.71

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**PREFERRED HOMEOWNERS - FORM HO-3**  
**\$1000 All Perils Deductible**

**Territory 2**

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	705	768	852	1,014	1,367	832	867	973	1,128	1,466
105,000*	735	800	888	1,058	1,425	868	904	1,014	1,176	1,528
110,000*	764	832	923	1,099	1,481	902	939	1,054	1,223	1,588
115,000*	793	864	959	1,142	1,538	936	976	1,095	1,270	1,650
120,000*	821	894	993	1,182	1,592	969	1,010	1,133	1,314	1,708
125,000*	849	925	1,027	1,222	1,646	1,002	1,044	1,172	1,359	1,766
130,000*	875	953	1,058	1,260	1,697	1,033	1,077	1,208	1,401	1,820
135,000*	900	980	1,088	1,295	1,745	1,063	1,107	1,242	1,441	1,872
140,000*	924	1,007	1,117	1,330	1,792	1,091	1,137	1,276	1,479	1,922
145,000*	949	1,034	1,148	1,366	1,841	1,121	1,168	1,310	1,520	1,975
150,000*	974	1,061	1,177	1,401	1,888	1,149	1,198	1,344	1,559	2,025
155,000*	1,002	1,092	1,212	1,442	1,943	1,183	1,233	1,383	1,604	2,084
160,000*	1,029	1,121	1,244	1,481	1,995	1,215	1,266	1,420	1,647	2,140
165,000*	1,058	1,152	1,279	1,522	2,051	1,249	1,301	1,460	1,693	2,200
170,000*	1,085	1,182	1,312	1,562	2,104	1,281	1,335	1,498	1,737	2,257
175,000*	1,118	1,218	1,352	1,609	2,169	1,320	1,376	1,543	1,790	2,326
180,000*	1,150	1,253	1,391	1,656	2,231	1,358	1,415	1,588	1,841	2,393
185,000*	1,182	1,288	1,430	1,702	2,293	1,396	1,454	1,632	1,893	2,459
190,000*	1,216	1,324	1,470	1,749	2,357	1,435	1,495	1,678	1,946	2,528
195,000*	1,249	1,360	1,510	1,797	2,421	1,474	1,536	1,724	1,999	2,597
200,000	1,283	1,398	1,551	1,846	2,488	1,515	1,578	1,771	2,054	2,668
205,000	1,304	1,420	1,577	1,877	2,529	1,539	1,604	1,800	2,087	2,712
210,000	1,325	1,443	1,602	1,907	2,569	1,564	1,630	1,829	2,121	2,756
215,000	1,346	1,466	1,627	1,936	2,609	1,589	1,655	1,857	2,154	2,798
220,000	1,367	1,489	1,652	1,967	2,650	1,613	1,681	1,886	2,188	2,842
225,000	1,387	1,511	1,677	1,996	2,690	1,638	1,706	1,914	2,220	2,885
230,000	1,408	1,534	1,703	2,026	2,731	1,662	1,732	1,944	2,254	2,929
235,000	1,429	1,556	1,727	2,056	2,770	1,687	1,757	1,972	2,287	2,971
240,000	1,449	1,579	1,752	2,086	2,810	1,711	1,782	2,000	2,320	3,014
245,000	1,470	1,601	1,777	2,115	2,850	1,735	1,808	2,028	2,353	3,057
250,000	1,490	1,623	1,802	2,145	2,890	1,759	1,833	2,057	2,385	3,099
275,000	1,609	1,753	1,946	2,316	3,120	1,900	1,979	2,221	2,576	3,347
300,000	1,727	1,882	2,089	2,486	3,350	2,039	2,125	2,384	2,765	3,593
325,000	1,859	2,025	2,248	2,675	3,605	2,195	2,286	2,566	2,976	3,866
350,000	1,990	2,168	2,407	2,864	3,860	2,350	2,448	2,747	3,186	4,140
375,000	2,122	2,311	2,566	3,054	4,115	2,505	2,610	2,929	3,397	4,413
400,000	2,253	2,455	2,725	3,243	4,370	2,660	2,772	3,110	3,607	4,687
425,000	2,385	2,598	2,884	3,432	4,625	2,816	2,933	3,292	3,818	4,960
450,000	2,516	2,741	3,043	3,621	4,880	2,971	3,095	3,473	4,028	5,234

Each Add'l

1,000 add:    5.26    5.73    6.36    7.57    10.20    6.21    6.47    7.26    8.42    10.94

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**PREFERRED HOMEOWNERS - FORM HO-3**  
**\$1000 All Perils Deductible**

**Territory 3**

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	867	945	1,049	1,249	1,682	1,022	1,067	1,197	1,387	1,804
105,000*	904	985	1,094	1,302	1,753	1,066	1,112	1,248	1,446	1,880
110,000*	939	1,024	1,137	1,353	1,822	1,108	1,156	1,297	1,503	1,954
115,000*	976	1,063	1,181	1,405	1,893	1,151	1,200	1,347	1,561	2,030
120,000*	1,010	1,101	1,222	1,455	1,959	1,191	1,243	1,394	1,616	2,101
125,000*	1,044	1,138	1,264	1,504	2,026	1,231	1,285	1,441	1,670	2,172
130,000*	1,077	1,173	1,303	1,551	2,088	1,270	1,325	1,486	1,722	2,240
135,000*	1,107	1,206	1,340	1,595	2,147	1,305	1,362	1,528	1,771	2,303
140,000*	1,137	1,239	1,376	1,638	2,205	1,341	1,399	1,569	1,818	2,365
145,000*	1,168	1,273	1,413	1,682	2,265	1,377	1,437	1,612	1,868	2,430
150,000*	1,198	1,305	1,449	1,725	2,323	1,412	1,473	1,653	1,916	2,491
155,000*	1,233	1,343	1,492	1,775	2,391	1,454	1,516	1,701	1,972	2,564
160,000*	1,266	1,379	1,532	1,823	2,455	1,492	1,557	1,747	2,024	2,633
165,000*	1,301	1,418	1,575	1,874	2,524	1,534	1,601	1,796	2,081	2,707
170,000*	1,335	1,454	1,615	1,923	2,589	1,574	1,642	1,842	2,135	2,777
175,000*	1,376	1,499	1,665	1,981	2,668	1,622	1,692	1,899	2,200	2,862
180,000*	1,415	1,542	1,712	2,038	2,745	1,669	1,741	1,953	2,264	2,944
185,000*	1,454	1,585	1,760	2,095	2,821	1,715	1,789	2,007	2,327	3,026
190,000*	1,495	1,629	1,810	2,154	2,900	1,763	1,840	2,064	2,392	3,111
195,000*	1,536	1,674	1,859	2,213	2,979	1,811	1,890	2,120	2,457	3,195
200,000	1,578	1,719	1,910	2,273	3,061	1,861	1,941	2,178	2,524	3,283
205,000	1,604	1,748	1,941	2,310	3,111	1,891	1,973	2,214	2,566	3,337
210,000	1,630	1,776	1,972	2,348	3,161	1,922	2,005	2,249	2,607	3,391
215,000	1,655	1,803	2,003	2,384	3,210	1,952	2,036	2,284	2,648	3,443
220,000	1,681	1,832	2,034	2,421	3,260	1,982	2,068	2,320	2,689	3,497
225,000	1,706	1,859	2,065	2,458	3,309	2,012	2,099	2,355	2,729	3,549
230,000	1,732	1,887	2,096	2,495	3,360	2,043	2,131	2,391	2,771	3,603
235,000	1,757	1,915	2,127	2,531	3,409	2,072	2,162	2,425	2,811	3,656
240,000	1,782	1,942	2,157	2,568	3,458	2,102	2,193	2,460	2,851	3,708
245,000	1,808	1,970	2,188	2,604	3,506	2,132	2,224	2,495	2,892	3,761
250,000	1,833	1,997	2,218	2,640	3,555	2,162	2,255	2,530	2,932	3,813
275,000	1,979	2,157	2,395	2,851	3,839	2,334	2,435	2,732	3,166	4,117
300,000	2,125	2,315	2,571	3,061	4,121	2,506	2,614	2,933	3,399	4,420
325,000	2,286	2,491	2,767	3,294	4,435	2,696	2,813	3,156	3,658	4,757
350,000	2,448	2,668	2,963	3,527	4,749	2,887	3,012	3,379	3,916	5,093
375,000	2,610	2,844	3,159	3,760	5,063	3,078	3,211	3,602	4,175	5,430
400,000	2,772	3,020	3,354	3,993	5,376	3,269	3,410	3,826	4,434	5,766
425,000	2,933	3,196	3,550	4,226	5,690	3,459	3,609	4,049	4,693	6,103
450,000	3,095	3,373	3,746	4,459	6,004	3,650	3,808	4,272	4,951	6,439

Each Add'l

1,000 add:    6.47      7.05      7.83      9.32      12.55      7.63      7.96      8.93      10.35      13.46

\* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**HOME SECURITY - Form HO-2**  
**\$1000 All Perils Deductible**

**Territory 1**

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	327	359	399	482	650	915	1,307	392	409	458	536	662	1,049	1,503
45,000	338	372	412	499	672	946	1,351	405	422	473	554	685	1,085	1,554
50,000	348	383	425	514	693	976	1,394	418	436	488	571	706	1,119	1,603
55,000	364	401	445	538	725	1,020	1,458	437	456	510	597	738	1,170	1,676
60,000	380	418	464	561	756	1,064	1,520	456	475	532	623	770	1,220	1,748
65,000	407	447	496	600	809	1,138	1,626	488	508	569	667	824	1,305	1,870
70,000	423	466	517	625	842	1,185	1,693	508	529	593	694	858	1,359	1,947
75,000	467	514	571	690	930	1,309	1,870	561	584	654	766	947	1,501	2,150
80,000	502	552	612	741	998	1,404	2,006	602	627	702	822	1,016	1,610	2,307
85,000	528	581	645	780	1,051	1,479	2,113	634	660	739	866	1,070	1,696	2,430
90,000	555	610	677	819	1,104	1,553	2,219	666	694	777	910	1,124	1,781	2,552
95,000	589	648	719	870	1,172	1,649	2,356	707	736	825	966	1,194	1,891	2,709
100,000	623	686	761	920	1,240	1,745	2,493	748	779	872	1,022	1,263	2,001	2,867
105,000	659	725	805	973	1,312	1,846	2,637	791	824	923	1,081	1,336	2,117	3,033
110,000	695	765	849	1,027	1,383	1,947	2,782	834	869	974	1,140	1,409	2,233	3,199
115,000	732	805	893	1,080	1,455	2,048	2,926	878	914	1,024	1,199	1,482	2,349	3,365
120,000	768	844	937	1,133	1,527	2,149	3,070	921	960	1,075	1,258	1,555	2,464	3,531
125,000	806	886	984	1,189	1,603	2,256	3,222	967	1,007	1,128	1,321	1,632	2,586	3,706
130,000	844	928	1,030	1,245	1,678	2,362	3,374	1,012	1,055	1,181	1,383	1,709	2,708	3,881
135,000	880	968	1,074	1,299	1,750	2,463	3,519	1,056	1,100	1,232	1,442	1,783	2,824	4,047
140,000	916	1,007	1,118	1,352	1,822	2,564	3,663	1,099	1,145	1,282	1,501	1,856	2,940	4,213
145,000	952	1,047	1,162	1,405	1,894	2,665	3,808	1,142	1,190	1,333	1,561	1,929	3,056	4,379
150,000	988	1,087	1,206	1,459	1,966	2,766	3,952	1,186	1,235	1,383	1,620	2,002	3,172	4,545
155,000	1,021	1,124	1,247	1,508	2,032	2,860	4,086	1,226	1,277	1,430	1,675	2,070	3,279	4,699
160,000	1,055	1,160	1,288	1,557	2,099	2,954	4,220	1,266	1,319	1,477	1,729	2,138	3,387	4,852
165,000	1,088	1,197	1,329	1,607	2,165	3,047	4,353	1,306	1,360	1,524	1,784	2,205	3,494	5,006
170,000	1,122	1,234	1,370	1,656	2,232	3,141	4,487	1,346	1,402	1,570	1,839	2,273	3,601	5,160
175,000	1,155	1,271	1,411	1,705	2,298	3,235	4,621	1,386	1,444	1,617	1,894	2,341	3,709	5,314
180,000	1,189	1,308	1,451	1,755	2,365	3,328	4,755	1,426	1,486	1,664	1,949	2,409	3,816	5,468
185,000	1,222	1,344	1,492	1,804	2,431	3,422	4,888	1,466	1,528	1,711	2,004	2,476	3,924	5,622
190,000	1,256	1,381	1,533	1,854	2,498	3,515	5,022	1,507	1,569	1,758	2,058	2,544	4,031	5,775
195,000	1,289	1,418	1,574	1,903	2,564	3,609	5,156	1,547	1,611	1,805	2,113	2,612	4,138	5,929
200,000	1,322	1,455	1,615	1,952	2,631	3,703	5,290	1,587	1,653	1,851	2,168	2,680	4,246	6,083
205,000	1,357	1,492	1,656	2,003	2,699	3,798	5,426	1,628	1,696	1,899	2,224	2,749	4,355	6,240
210,000	1,391	1,530	1,698	2,053	2,767	3,894	5,563	1,669	1,739	1,947	2,280	2,818	4,465	6,398
215,000	1,425	1,568	1,740	2,104	2,835	3,990	5,700	1,710	1,781	1,995	2,336	2,888	4,575	6,555
220,000	1,459	1,605	1,782	2,154	2,903	4,086	5,837	1,751	1,824	2,043	2,392	2,957	4,685	6,712
225,000	1,493	1,643	1,824	2,205	2,971	4,182	5,974	1,792	1,867	2,091	2,448	3,026	4,795	6,870

Each Add'l

1,000 add: 6.84 7.52 8.35 10.10 13.61 19.15 27.36 8.21 8.55 9.58 11.21 13.86 21.96 31.46

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**HOME SECURITY - Form HO-2**  
**\$1000 All Perils Deductible**

**Territory 2**

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	365	401	445	538	726	1,021	1,459	438	456	511	598	739	1,170	1,677
45,000	377	414	460	556	750	1,055	1,508	453	471	528	618	764	1,210	1,734
50,000	389	427	474	573	774	1,088	1,555	467	486	545	637	788	1,248	1,788
55,000	407	447	496	599	809	1,138	1,626	488	508	570	667	824	1,305	1,870
60,000	424	466	517	625	844	1,187	1,696	509	530	594	695	859	1,361	1,950
65,000	454	499	553	669	903	1,270	1,815	545	567	636	744	919	1,456	2,087
70,000	472	519	576	696	940	1,322	1,889	567	590	662	774	957	1,516	2,172
75,000	522	573	636	769	1,038	1,460	2,086	626	652	731	855	1,057	1,674	2,399
80,000	560	615	682	825	1,114	1,567	2,239	672	700	784	917	1,134	1,797	2,574
85,000	589	648	719	869	1,173	1,650	2,357	708	737	826	966	1,194	1,892	2,711
90,000	619	680	755	913	1,232	1,733	2,476	743	774	867	1,015	1,254	1,987	2,847
95,000	657	722	801	969	1,308	1,840	2,629	789	822	921	1,077	1,331	2,110	3,023
100,000	695	764	848	1,025	1,384	1,947	2,781	835	869	974	1,140	1,409	2,232	3,198
105,000	736	809	897	1,084	1,464	2,059	2,943	883	920	1,031	1,206	1,490	2,361	3,383
110,000	776	853	946	1,144	1,545	2,172	3,104	931	970	1,087	1,272	1,572	2,491	3,569
115,000	816	897	995	1,203	1,625	2,285	3,265	980	1,020	1,143	1,338	1,654	2,620	3,754
120,000	856	941	1,044	1,263	1,705	2,398	3,426	1,028	1,071	1,200	1,404	1,735	2,749	3,939
125,000	899	988	1,096	1,325	1,789	2,516	3,596	1,079	1,124	1,259	1,473	1,821	2,885	4,134
130,000	941	1,035	1,148	1,388	1,874	2,635	3,765	1,130	1,177	1,319	1,543	1,907	3,021	4,329
135,000	982	1,079	1,197	1,447	1,954	2,748	3,926	1,178	1,227	1,375	1,609	1,989	3,151	4,514
140,000	1,022	1,123	1,246	1,506	2,034	2,861	4,087	1,227	1,277	1,432	1,675	2,070	3,280	4,700
145,000	1,062	1,167	1,295	1,566	2,114	2,973	4,248	1,275	1,328	1,488	1,741	2,152	3,409	4,885
150,000	1,102	1,212	1,344	1,625	2,194	3,086	4,410	1,323	1,378	1,544	1,807	2,233	3,539	5,070
155,000	1,140	1,253	1,390	1,680	2,269	3,191	4,559	1,368	1,425	1,597	1,868	2,309	3,658	5,242
160,000	1,177	1,294	1,435	1,735	2,343	3,295	4,708	1,413	1,471	1,649	1,929	2,385	3,778	5,413
165,000	1,214	1,335	1,481	1,790	2,417	3,400	4,857	1,458	1,518	1,701	1,990	2,460	3,898	5,585
170,000	1,252	1,376	1,526	1,845	2,491	3,504	5,007	1,503	1,565	1,753	2,052	2,536	4,018	5,756
175,000	1,289	1,417	1,572	1,900	2,566	3,608	5,156	1,547	1,611	1,806	2,113	2,611	4,137	5,928
180,000	1,326	1,458	1,617	1,955	2,640	3,713	5,305	1,592	1,658	1,858	2,174	2,687	4,257	6,100
185,000	1,364	1,499	1,663	2,010	2,714	3,817	5,454	1,637	1,704	1,910	2,235	2,763	4,377	6,271
190,000	1,401	1,540	1,708	2,065	2,789	3,922	5,604	1,682	1,751	1,963	2,296	2,838	4,497	6,443
195,000	1,438	1,581	1,754	2,120	2,863	4,026	5,753	1,727	1,798	2,015	2,357	2,914	4,617	6,614
200,000	1,476	1,622	1,799	2,175	2,937	4,131	5,902	1,771	1,844	2,067	2,419	2,989	4,736	6,786
205,000	1,514	1,664	1,846	2,231	3,013	4,238	6,055	1,817	1,892	2,121	2,481	3,067	4,859	6,962
210,000	1,552	1,706	1,892	2,288	3,089	4,344	6,207	1,863	1,940	2,174	2,544	3,144	4,981	7,137
215,000	1,590	1,748	1,939	2,344	3,165	4,451	6,360	1,909	1,988	2,228	2,606	3,221	5,104	7,313
220,000	1,628	1,789	1,985	2,400	3,241	4,558	6,513	1,955	2,035	2,281	2,669	3,299	5,226	7,488
225,000	1,666	1,831	2,032	2,456	3,317	4,665	6,665	2,000	2,083	2,334	2,731	3,376	5,349	7,664

Each Add'l

1,000 add: 7.63 8.39 9.31 11.25 15.19 21.37 30.53 9.16 9.54 10.69 12.51 15.46 24.50 35.10

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

**ARKANSAS**  
**HOME SECURITY - Form HO-2**  
**\$1000 All Perils Deductible**

**Territory 3**

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	441	485	538	651	878	1,235	1,765	530	551	617	723	894	1,416	2,030
45,000	456	501	557	673	908	1,277	1,824	548	570	638	748	924	1,464	2,098
50,000	470	517	574	694	936	1,317	1,882	565	588	658	771	953	1,510	2,164
55,000	492	541	600	726	979	1,377	1,968	591	615	689	807	996	1,579	2,263
60,000	513	564	626	757	1,021	1,436	2,052	616	641	718	841	1,039	1,647	2,360
65,000	549	603	670	810	1,092	1,537	2,196	659	686	768	900	1,112	1,762	2,525
70,000	571	628	697	843	1,137	1,600	2,286	686	714	800	937	1,157	1,835	2,629
75,000	631	694	770	931	1,256	1,766	2,524	758	788	883	1,034	1,278	2,026	2,903
80,000	677	744	826	999	1,348	1,896	2,709	813	846	948	1,110	1,371	2,174	3,115
85,000	713	784	870	1,052	1,419	1,996	2,852	856	891	998	1,169	1,444	2,289	3,280
90,000	749	823	914	1,105	1,491	2,097	2,996	899	936	1,048	1,228	1,517	2,405	3,446
95,000	795	874	970	1,173	1,583	2,226	3,181	955	994	1,113	1,304	1,610	2,553	3,658
100,000	841	925	1,027	1,241	1,674	2,355	3,365	1,010	1,051	1,178	1,379	1,704	2,701	3,870
105,000	890	979	1,086	1,313	1,771	2,491	3,560	1,069	1,112	1,246	1,459	1,803	2,858	4,095
110,000	939	1,032	1,146	1,385	1,868	2,628	3,755	1,127	1,173	1,314	1,539	1,901	3,014	4,319
115,000	988	1,086	1,205	1,457	1,965	2,764	3,950	1,186	1,234	1,382	1,619	2,000	3,170	4,543
120,000	1,036	1,139	1,265	1,529	2,062	2,901	4,145	1,244	1,295	1,450	1,699	2,099	3,327	4,767
125,000	1,088	1,196	1,327	1,605	2,165	3,044	4,350	1,306	1,359	1,522	1,783	2,203	3,492	5,003
130,000	1,139	1,252	1,390	1,681	2,267	3,188	4,555	1,368	1,423	1,594	1,867	2,307	3,656	5,239
135,000	1,188	1,306	1,449	1,752	2,364	3,324	4,750	1,426	1,484	1,662	1,947	2,405	3,813	5,463
140,000	1,236	1,359	1,509	1,824	2,461	3,461	4,945	1,485	1,545	1,730	2,027	2,504	3,969	5,688
145,000	1,285	1,413	1,568	1,896	2,558	3,597	5,140	1,543	1,606	1,799	2,107	2,603	4,126	5,912
150,000	1,334	1,466	1,628	1,968	2,655	3,734	5,335	1,602	1,667	1,867	2,187	2,701	4,282	6,136
155,000	1,379	1,516	1,683	2,035	2,744	3,860	5,516	1,656	1,723	1,930	2,261	2,793	4,427	6,344
160,000	1,424	1,566	1,738	2,101	2,834	3,986	5,696	1,710	1,779	1,993	2,335	2,884	4,572	6,551
165,000	1,469	1,615	1,793	2,168	2,924	4,113	5,877	1,764	1,836	2,056	2,409	2,976	4,717	6,759
170,000	1,514	1,665	1,848	2,235	3,014	4,239	6,058	1,818	1,892	2,120	2,483	3,067	4,862	6,967
175,000	1,560	1,715	1,903	2,301	3,104	4,365	6,238	1,873	1,949	2,183	2,557	3,159	5,007	7,174
180,000	1,605	1,764	1,958	2,368	3,194	4,492	6,419	1,927	2,005	2,246	2,631	3,250	5,152	7,382
185,000	1,650	1,814	2,013	2,435	3,284	4,618	6,599	1,981	2,061	2,309	2,705	3,341	5,297	7,590
190,000	1,695	1,863	2,068	2,501	3,373	4,745	6,780	2,035	2,118	2,372	2,779	3,433	5,442	7,797
195,000	1,740	1,913	2,123	2,568	3,463	4,871	6,960	2,089	2,174	2,435	2,853	3,524	5,587	8,005
200,000	1,785	1,963	2,178	2,634	3,553	4,997	7,141	2,144	2,231	2,499	2,927	3,616	5,732	8,213
205,000	1,831	2,013	2,235	2,702	3,645	5,127	7,326	2,199	2,288	2,563	3,002	3,709	5,880	8,425
210,000	1,878	2,064	2,291	2,771	3,737	5,256	7,510	2,255	2,346	2,628	3,078	3,803	6,028	8,638
215,000	1,924	2,115	2,348	2,839	3,829	5,385	7,695	2,310	2,404	2,693	3,154	3,896	6,176	8,850
220,000	1,970	2,166	2,404	2,907	3,921	5,514	7,880	2,365	2,461	2,757	3,229	3,990	6,324	9,062
225,000	2,016	2,217	2,460	2,975	4,013	5,643	8,064	2,421	2,519	2,822	3,305	4,083	6,473	9,275

Each Add'l

1,000 add: 9.23 10.15 11.27 13.63 18.38 25.85 36.94 11.09 11.54 12.92 15.14 18.70 29.65 42.48

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Form RF-2 Loss Costs Only (not for workers' compensation)		
<b>Bypass Reason:</b>	We are not adopting an Advisory Organization's filing.		
<b>Comments:</b>			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	H-1 Homeowners Abstract	Filed	07/06/2011
<b>Comments:</b>			
<b>Attachment:</b>	H-1 Arkansas.pdf		
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	HPCS-Homeowners Premium Comparison Survey	Filed	07/06/2011
<b>Comments:</b>			
<b>Attachment:</b>	Premium Comparison Arkansas.xls		
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	NAIC loss cost data entry document	Filed	07/06/2011
<b>Comments:</b>			
<b>Attachment:</b>	AR loss cost data entry.pdf		
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Indicated Needs	Filed	07/06/2011

SERFF Tracking Number: CMIC-127274392 State: Arkansas  
 Filing Company: Cameron Mutual Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners  
 Project Name/Number: /

**Comments:**

**Attachment:**

Rate Indications 2011 AR.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Indicated Need Explanation - Confidential	Filed	07/06/2011

**Comments:**

**Attachments:**

Rate Indication Exhibits.pdf  
 AR Rate Indication Explanation.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Summary Of Revisions	Filed	07/06/2011

**Comments:**

This document lists the changes we made on each page we are filing.

**Attachment:**

HO AR 9-1-11 Summary.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	1st Quarter 2011 Financials	Filed	07/06/2011

**Comments:**

This is a calendar year loss ratio for the first quarter of 2011.

**Attachment:**

CMIC March 31, 2011 Financials - AR.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Tier Justification	Filed	07/06/2011

**Comments:**

**Attachment:**

HO Tiers 2011.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 Cameron Mutual Insurance Company  
NAIC # (including group #) 0532-15725

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.  
We utilize e2Value for both new and renewal Homeowners Amount of Insurance estimates. We believe the impact of this program is positive in that our insured's homes are appropriately insured.

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.  
We implemented e2Value in 2004. It's impact has been to adequately value our insured's homes.

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.  
We require homes to be at least 80% insured to value for Standard Homeowners. For Preferred Homeowners, we require 100% replacement cost.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.  
We do not offer true Inflation Guard coverage.

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

a. Fire Extinguisher	0%
b. Burglar Alarm	2-5%
c. Smoke Alarm	2-5%
d. Insured who has both homeowners and auto with your company	12%
e. Deadbolt Locks	0%
f. Window or Door Locks	0%
g. Other (specify) New Home	1-22%
Electrical Renovation	1-5%
Heat Renovation	1-4%

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

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

Form	Premium Volume
HO-2	\$188,228
HO-3	\$2,054,030
HO-4	\$50,340
HO-6	\$4,269

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? Yes, \$25 flat per dwelling

If yes, state the surcharge

Does the surcharge apply to conventional fire places? Yes

If yes, state the surcharge \$25 flat per dwelling

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



---

Signature

**Barry Korthanke**

Printed Name

**Actuarial Analyst II**

Title

**816-632-6511 ext. 258**

Telephone Number

**[bkorthanke@cameron-insurance.com](mailto:bkorthanke@cameron-insurance.com)**

Email address

NAIC Number:	15725
Company Name:	Cameron Mutual Insurance Company
Contact Person:	Barry Korthanke
Telephone No.:	816-632-6511 ext. 258
Email Address:	bkorthanke@cameron-insurance.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](mailto: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	\$620.00	\$744.00	\$620.00	\$744.00	\$969.00	\$1,163.00	\$969.00	\$1,163.00	\$793.00	\$950.00	\$793.00	\$950.00	\$793.00	\$950.00	\$620.00	\$744.00	\$793.00	\$950.00
	\$120,000	\$831.00	\$998.00	\$831.00	\$998.00	\$1,299.00	\$1,559.00	\$1,299.00	\$1,559.00	\$1,063.00	\$1,274.00	\$1,063.00	\$1,274.00	\$1,063.00	\$1,274.00	\$831.00	\$998.00	\$1,063.00	\$1,274.00
	\$160,000	\$1,063.00	\$1,275.00	\$1,063.00	\$1,275.00	\$1,660.00	\$1,993.00	\$1,660.00	\$1,993.00	\$1,358.00	\$1,628.00	\$1,358.00	\$1,628.00	\$1,358.00	\$1,628.00	\$1,063.00	\$1,275.00	\$1,358.00	\$1,628.00
6	\$80,000	\$756.00	\$869.00	\$756.00	\$869.00	\$1,181.00	\$1,356.00	\$1,181.00	\$1,356.00	\$968.00	\$1,110.00	\$968.00	\$1,110.00	\$968.00	\$1,110.00	\$756.00	\$869.00	\$968.00	\$1,110.00
	\$120,000	\$1,014.00	\$1,165.00	\$1,014.00	\$1,165.00	\$1,584.00	\$1,819.00	\$1,584.00	\$1,819.00	\$1,296.00	\$1,488.00	\$1,296.00	\$1,488.00	\$1,296.00	\$1,488.00	\$1,014.00	\$1,165.00	\$1,296.00	\$1,488.00
	\$160,000	\$1,296.00	\$1,489.00	\$1,296.00	\$1,489.00	\$2,024.00	\$2,324.00	\$2,024.00	\$2,324.00	\$1,658.00	\$1,901.00	\$1,658.00	\$1,901.00	\$1,658.00	\$1,901.00	\$1,296.00	\$1,489.00	\$1,658.00	\$1,901.00
9	\$80,000	\$1,738.00	\$1,991.00	\$1,738.00	\$1,991.00	\$2,713.00	\$3,110.00	\$2,713.00	\$3,110.00	\$2,219.00	\$2,543.00	\$2,219.00	\$2,543.00	\$2,219.00	\$2,543.00	\$1,738.00	\$1,991.00	\$2,219.00	\$2,543.00
	\$120,000	\$2,330.00	\$2,669.00	\$2,330.00	\$2,669.00	\$3,638.00	\$4,169.00	\$3,638.00	\$4,169.00	\$2,975.00	\$3,409.00	\$2,975.00	\$3,409.00	\$2,975.00	\$3,409.00	\$2,330.00	\$2,669.00	\$2,975.00	\$3,409.00
	\$160,000	\$2,978.00	\$3,411.00	\$2,978.00	\$3,411.00	\$4,649.00	\$5,329.00	\$4,649.00	\$5,329.00	\$3,803.00	\$4,356.00	\$3,803.00	\$4,356.00	\$3,803.00	\$4,356.00	\$2,978.00	\$3,411.00	\$3,803.00	\$4,356.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000	\$203.00	\$203.00	\$203.00	\$203.00	\$233.00	\$233.00	\$233.00	\$233.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$203.00	\$203.00	\$209.00	\$209.00
	\$25,000	\$282.00	\$282.00	\$282.00	\$282.00	\$324.00	\$324.00	\$324.00	\$324.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$282.00	\$282.00	\$291.00	\$291.00
6	\$5,000																		
	\$15,000	\$217.00	\$217.00	\$217.00	\$217.00	\$249.00	\$249.00	\$249.00	\$249.00	\$224.00	\$224.00	\$224.00	\$224.00	\$224.00	\$224.00	\$217.00	\$217.00	\$224.00	\$224.00
	\$25,000	\$302.00	\$302.00	\$302.00	\$302.00	\$346.00	\$346.00	\$346.00	\$346.00	\$311.00	\$311.00	\$311.00	\$311.00	\$311.00	\$311.00	\$302.00	\$302.00	\$311.00	\$311.00
9	\$5,000																		
	\$15,000	\$313.00	\$313.00	\$313.00	\$313.00	\$359.00	\$359.00	\$359.00	\$359.00	\$322.00	\$322.00	\$322.00	\$322.00	\$322.00	\$322.00	\$313.00	\$313.00	\$322.00	\$322.00
	\$25,000	\$435.00	\$435.00	\$435.00	\$435.00	\$498.00	\$498.00	\$498.00	\$498.00	\$448.00	\$448.00	\$448.00	\$448.00	\$448.00	\$448.00	\$435.00	\$435.00	\$448.00	\$448.00

**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	\$589.00	\$707.00	\$589.00	\$707.00	\$921.00	\$1,105.00	\$921.00	\$1,105.00	\$753.00	\$903.00	\$753.00	\$903.00	\$753.00	\$903.00	\$589.00	\$707.00	\$753.00	\$903.00
	\$120,000	\$789.00	\$948.00	\$789.00	\$948.00	\$1,234.00	\$1,481.00	\$1,234.00	\$1,481.00	\$1,010.00	\$1,210.00	\$1,010.00	\$1,210.00	\$1,010.00	\$1,210.00	\$789.00	\$948.00	\$1,010.00	\$1,210.00
	\$160,000	\$1,010.00	\$1,211.00	\$1,010.00	\$1,211.00	\$1,577.00	\$1,893.00	\$1,577.00	\$1,893.00	\$1,290.00	\$1,547.00	\$1,290.00	\$1,547.00	\$1,290.00	\$1,547.00	\$1,010.00	\$1,211.00	\$1,290.00	\$1,547.00
6	\$80,000	\$718.00	\$826.00	\$718.00	\$826.00	\$1,122.00	\$1,288.00	\$1,122.00	\$1,288.00	\$920.00	\$1,055.00	\$920.00	\$1,055.00	\$920.00	\$1,055.00	\$718.00	\$826.00	\$920.00	\$1,055.00
	\$120,000	\$963.00	\$1,107.00	\$963.00	\$1,107.00	\$1,505.00	\$1,728.00	\$1,505.00	\$1,728.00	\$1,231.00	\$1,414.00	\$1,231.00	\$1,414.00	\$1,231.00	\$1,414.00	\$963.00	\$1,107.00	\$1,231.00	\$1,414.00
	\$160,000	\$1,231.00	\$1,415.00	\$1,231.00	\$1,415.00	\$1,923.00	\$2,208.00	\$1,923.00	\$2,208.00	\$1,575.00	\$1,806.00	\$1,575.00	\$1,806.00	\$1,575.00	\$1,806.00	\$1,231.00	\$1,415.00	\$1,575.00	\$1,806.00
9	\$80,000	\$1,651.00	\$1,891.00	\$1,651.00	\$1,891.00	\$2,577.00	\$2,955.00	\$2,577.00	\$2,955.00	\$2,108.00	\$2,416.00	\$2,108.00	\$2,416.00	\$2,108.00	\$2,416.00	\$1,651.00	\$1,891.00	\$2,108.00	\$2,416.00
	\$120,000	\$2,214.00	\$2,536.00	\$2,214.00	\$2,536.00	\$3,456.00	\$3,961.00	\$3,456.00	\$3,961.00	\$2,826.00	\$3,239.00	\$2,826.00	\$3,239.00	\$2,826.00	\$3,239.00	\$2,214.00	\$2,536.00	\$2,826.00	\$3,239.00
	\$160,000	\$2,829.00	\$3,240.00	\$2,829.00	\$3,240.00	\$4,417.00	\$5,063.00	\$4,417.00	\$5,063.00	\$3,613.00	\$4,138.00	\$3,613.00	\$4,138.00	\$3,613.00	\$4,138.00	\$2,829.00	\$3,240.00	\$3,613.00	\$4,138.00

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

**HO3 and HO4 only**

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="2-5"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="2-5"/> %	\$1,000 Deductible	<input type="text" value="0"/> %
		Other (specify)	

**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

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	CMIC-127274392
----	---	----------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	
----	--	--

Company Name		Company NAIC Number	
3.	<b>A.</b>	<b>Cameron Mutual Insurance Company</b>	<b>B.</b> <b>0532-15725</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A.</b>	<b>04.0 Homeowners</b>	<b>B.</b> <b>04.0000 Other Homeowners</b>

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Mobile Homeowners	3.49%	1.92%				
Home Security	-1.33%	-0.46%				
Standard Homeowners	29.84%	7.65%				
Preferred Homeowners	7.3%	5.14%				
<b>TOTAL OVERALL EFFECT</b>	<b>18.13%</b>	<b>6.17%</b>				

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	2,034	5.3	9-1-2010	2,580	1,534	59.5%	63.1%
2009	2,911	9.8	9-1-2009	2,998	5,554	185.3%	118.1%
2008	3,592	10.7	9-1-2008	3,120	5,870	188.1%	124.7%
2007	3,941	10.0	6-1-2007	2,965	1,350	45.5%	68.5%
2006	3,922	-1.54	5-1-2005	2,620	3,279	125.2%	135.4%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.1%
B. General Expense	8.4%
C. Taxes, License & Fees	2.1%
D. Underwriting Profit & Contingencies	4.2%
E. Other	
<b>F. TOTAL</b>	<b>38.9%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -20% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**Cameron Mutual Insurance Company**  
**Rate Level Indications**  
**Homeowners**  
**Arkansas**

Exhibit 1  
 Sheet 4  
 5/26/2011

Coverage	Full Indicated Change	Credibility	No Change Complement	Credibile Indicated Change	Selected Rate Change	12/31/2010 Earned Premium	Premium Change
Mobile Homes	30.10%	0.12	0.00%	3.49%	1.92%	65,989	\$ 1,269
Home Security	-14.82%	0.09	0.00%	-1.33%	-0.46%	59,737	\$ (276)
Standard Homeowners	48.65%	0.61	0.00%	29.84%	7.65%	1,273,246	\$ 97,429
Preferred Homeowners	13.34%	0.55	0.00%	7.30%	5.14%	1,180,797	\$ 60,728
Total	30.54%			18.13%	6.17%	2,579,769	\$ 159,150

**Cameron Mutual Insurance Company**  
**Rate Level Indications**  
**Homeowners**  
**Arkansas**

Exhibit 1  
 Sheet 1  
 5/26/2011

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Year	Direct Earned Premium	Premium at Present Rates	Current AOI Factors	Premium Projection Factors	Adjusted Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Current Cost Factors	Cost Projection Factors	Trended Incurred Losses w/ibnr and LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change
<b>Mobile Homeowners</b>															
2006	49,089.93		1.336	1.000	1.000	65,575.84	19,407.58	24,917.04	1.003	1.091	1.078	1.021	30,008.36	45.76%	
2007	61,722.37		1.323	1.000	1.000	81,637.37	9,205.70	23,262.70	1.006	1.091	1.050	1.021	27,373.19	33.53%	
2008	71,737.86		1.225	1.000	1.000	87,848.01	129,511.81	29,658.19	1.010	1.091	1.013	1.021	33,782.42	38.46%	
2009	75,891.35		1.111	1.000	1.000	84,340.22	149,435.66	157,953.10	1.025	1.091	1.020	1.021	183,806.41	217.93%	
2010	65,988.75		1.069	1.000	1.000	70,572.19	22,530.99	29,937.04	1.051	1.091	1.000	1.021	35,056.62	49.67%	
Total	324,430.26					389,973.63	330,091.74	265,728.08					310,026.99	79.50%	61.1% 30.1%
<b>Home Security</b>															
2006	37,998.38		1.232	1.079	1.003	50,667.30	6,110.46	10,167.33	1.003	1.091	1.087	1.023	12,369.31	24.41%	
2007	46,837.76		1.223	1.054	1.003	60,560.59	28,293.56	33,748.21	1.006	1.091	1.054	1.023	39,944.10	65.96%	
2008	56,055.50		1.133	1.056	1.003	67,251.36	78,726.20	22,565.65	1.010	1.091	1.019	1.023	25,915.10	38.53%	
2009	63,638.88		1.035	1.037	1.003	68,523.24	73,362.13	51,962.08	1.025	1.091	1.021	1.023	60,691.36	88.57%	
2010	59,737.39		1.009	1.000	1.003	60,449.40	11,612.38	17,990.20	1.051	1.091	1.000	1.023	21,108.43	34.92%	
Total	264,267.91					307,451.89	198,104.73	136,433.47					160,028.29	52.05%	61.1% -14.8%
<b>Standard Homeowners</b>															
2006	1,208,815.31		1.386	1.201	1.018	2,047,693.06	1,253,056.03	1,230,046.83	1.003	1.091	1.087	1.023	1,496,982.06	73.11%	
2007	1,357,240.12		1.394	1.094	1.018	2,105,831.84	770,569.31	1,067,769.92	1.006	1.091	1.054	1.023	1,263,933.47	60.02%	
2008	1,465,899.08		1.293	1.060	1.018	2,045,496.03	2,939,357.92	1,668,556.77	1.010	1.091	1.019	1.023	1,916,369.30	93.69%	
2009	1,434,760.89		1.179	1.034	1.018	1,780,103.43	3,234,898.07	1,985,926.91	1.025	1.091	1.021	1.023	2,319,845.78	130.32%	
2010	1,273,246.06		1.069	1.000	1.018	1,385,349.19	1,039,186.09	1,285,860.44	1.051	1.091	1.000	1.023	1,508,826.90	108.91%	
Total	6,739,961.46					9,364,473.54	9,237,067.42	7,238,160.86					8,505,957.50	90.83%	61.1% 48.6%
<b>Preferred Homeowners</b>															
2006	1,324,219.51		1.410	1.242	1.031	2,391,405.48	1,606,910.58	1,193,270.34	1.003	1.091	1.087	1.023	1,452,175.47	60.72%	
2007	1,499,618.18		1.381	1.124	1.031	2,401,074.13	666,859.91	952,844.84	1.006	1.091	1.054	1.023	1,127,865.57	46.97%	
2008	1,526,408.43		1.280	1.087	1.031	2,190,814.45	2,637,809.02	1,487,198.80	1.010	1.091	1.019	1.023	1,708,154.33	77.97%	
2009	1,424,396.22		1.179	1.052	1.031	1,822,486.24	2,028,863.40	1,757,092.66	1.025	1.091	1.021	1.023	2,052,574.69	112.62%	
2010	1,180,797.21		1.075	1.000	1.031	1,309,087.48	442,713.00	566,518.24	1.051	1.091	1.000	1.023	664,745.45	50.78%	
Total	6,955,439.55					10,114,867.78	7,383,155.91	5,956,924.88					7,005,515.51	69.26%	61.1% 13.3%

**Summary of Revisions  
Arkansas Homeowners Program  
Effective September 1, 2011**

<u>Page No.</u>	<u>Rule No.</u>	<u>Revision</u>
HO-UR-1	1.c.	Added second paragraph to rule. <b>“The agent has no authority to bind coverage in excess of Coverage A \$400,000 and Liability \$500,000.”</b>
	2.d.	“Canine Bite Exclusion” changed to “Canine Liability Exclusion”
HO-UR-2	4.	Deleted rule and “Reserved for Future Use” .
HO-UR-3	7.	Removed construction cost indexing wording from rule.
HO-UR-6	N/A	Revised Preferred Homeowner Construction Quality on the Placement Guide to go along with the Rule change on PH-UR-EX-1.
HO-GR-9	307.	Re-named rule. Also revised Tier Factors for Tiers 8, 9, and 10.
	307.A.	Added rule.
	307.B.	Added rule
HO-GR-10	307.C.	Added rule
	307.D.	Added rule
HO-GR-18	516.	Changed value on items of jewelry or fur that needed appraisals from \$1,000 to \$2,000.
	520.	Added verbiage to rule.
HO-GR-22	612.D.	Added “personal watercraft” to rule.
PH-UR-EX-1	N/A	Number 4 under “The following rules are added;” now includes Average/Standard as a classification of construction that will not be allowed on Preferred Homeowner.
	N/A	Deleted “Construction Cost indexing will be applied at each renewal” from the paragraph under Underwriting Rule 7.
HS-UR-EX-1	N/A	Deleted “Construction Cost indexing will be applied at each renewal” from the paragraph under Underwriting Rule 7.
HO-AR-EX-2	N/A	Added “Amendatory Endorsement-Additional Policy Condition (Change of Address) – IL 66-67 under 2. Special Company Requirements.

**Cameron Mutual Insurance Company**

**Loss Ratio - Arkansas**

**March 31, 2011**

Arkansas  
Page 2 of 2

Line of Business	Month Premium Earned	Month Loss Incurred	Month Ratio	Year Premium Earned	Year Loss Incurred	YTD Ratio	Prior YTD Ratio
Dwelling Property	64,544	2,639	4.1%	188,599	15,354	8.1%	71.2%
Commercial Fire	20,423			58,588	1,718	2.9%	239.7%
Farm Fire	8,008			22,924			0.1%
Mobile Home	5,480	(1,666)		15,889	8,846	55.7%	
Home Security	4,643			13,428	55	0.4%	4.5%
Homeowners	97,056	7,453	7.7%	285,589	119,240	41.8%	83.4%
Preferred Homeowners	90,275	4,763	5.3%	265,079	8,202	3.1%	55.9%
Farmowners	111,561	67,774	60.8%	332,158	82,177	24.7%	119.2%
Commercial Inland Marine	3,980			11,886	4,305	36.2%	
Farm Inland Marine	5,173			15,639			47.0%
Personal Inland Marine	1,763			4,751	807	17.0%	
Businessowners	265,998	24,216	9.1%	801,669	135,996	17.0%	166.3%
Commercial Package	195,804	1,011,652	516.7%	577,391	1,381,221	239.2%	11.0%
<b>Total Property Loss Ratio</b>	<b>874,707</b>	<b>1,116,832</b>	<b>127.7%</b>	<b>2,593,592</b>	<b>1,757,921</b>	<b>67.8%</b>	<b>95.0%</b>
<b>Total Direct Loss Ratio</b>	<b>1,256,063</b>	<b>1,245,355</b>	<b>99.1%</b>	<b>3,704,357</b>	<b>2,433,179</b>	<b>65.7%</b>	<b>75.6%</b>
Reins Asmd - Property							
Reins Asmd - Personal Liability							
Reins Asmd - Farm Liability							
Reins Asmd - General Liability							
Reins Asmd - Cameron National							
Reins Asmd - Other							
Reins Asmd - Prop Cal							
Reins Asmd - Aggregate							
<b>Total Gross Loss Ratio</b>	<b>1,256,063</b>	<b>1,245,355</b>	<b>99.1%</b>	<b>3,704,357</b>	<b>2,433,179</b>	<b>65.7%</b>	<b>75.7%</b>
Anticipated Salvage							
Prorata Fac Contract							
Property & Casualty Contract							
Quota Share							
Cat Contract							
Aggregate Stop Loss							
<b>Total Net Loss Ratio</b>	<b>1,256,063</b>	<b>1,245,355</b>	<b>99.1%</b>	<b>3,704,357</b>	<b>2,433,179</b>	<b>65.7%</b>	<b>75.7%</b>

## Missouri H, PH, HS, and M Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	2,008	1,341,648	715,051	284,035	152,641	53%	21%	11%
826--869	2	2,556	1,792,132	949,272	492,858	197,691	53%	28%	11%
783--825	3	2,789	2,071,981	1,079,433	435,316	232,672	52%	21%	11%
749--782	4	2,723	2,094,515	1,747,889	1,026,673	724,864	83%	49%	35%
716--748	5	2,749	2,020,120	1,168,979	604,448	373,269	58%	30%	18%
681--715	6	2,927	2,194,163	1,956,278	1,272,789	784,327	89%	58%	36%
646--680	7	2,662	1,872,256	1,762,754	1,024,415	551,564	94%	55%	29%
610--645	8	2,661	1,885,919	1,307,287	664,296	360,546	69%	35%	19%
569--609	9	2,714	1,934,930	1,178,103	565,759	161,403	61%	29%	8%
1--568	10	3,393	2,302,322	3,088,208	2,551,282	1,926,937	134%	111%	84%
No Score	?	1,022	191,648	790,345	701,555	586,084	412%	366%	306%
<hr/>									
998	6	819	417,418	165,120	108,320	346	40%	26%	0%
999	6	1,486	810,516	296,515	96,050	-	37%	12%	0%
<hr/>									
Totals:		30,509	20,929,569	16,205,234	9,827,795	6,052,344	77%	47%	29%

## Arkansas H, PH, HS, and M Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	261	193,154	132,893	46,273	390	69%	24%	0%
826--869	2	399	302,876	114,374	60,564	2,350	38%	20%	1%
783--825	3	392	337,134	173,896	67,406	-	52%	20%	0%
749--782	4	469	382,868	625,821	226,706	2,357	163%	59%	1%
716--748	5	531	424,822	320,980	113,605	40,461	76%	27%	10%
681--715	6	579	517,423	444,633	129,099	767	86%	25%	0%
646--680	7	589	480,757	634,078	217,451	100,042	132%	45%	21%
610--645	8	807	643,716	735,269	510,097	287,702	114%	79%	45%
569--609	9	866	688,383	975,862	633,317	372,413	142%	92%	54%
1--568	10	1,445	1,176,344	1,689,892	1,150,703	643,332	144%	98%	55%
No Score	?	351	81,393	455,139	200,744	170,033	559%	247%	209%
<hr/>									
998	6	172	115,741	253,042	160,335	122,355	219%	139%	106%
999	6	361	233,845	542,000	187,522	70,093	232%	80%	30%
<hr/>									
Totals:		7,222	5,578,457	7,097,881	3,703,823	1,812,296	127%	66%	32%

## Iowa H, PH, HS, and M Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	23	11,524	13,181	5,266	-	114%	46%	0%
826--869	2	44	19,660	12,949	3,889	-	66%	20%	0%
783--825	3	76	32,884	22,033	7,299	-	67%	22%	0%
749--782	4	82	38,660	72,028	-	-	186%	0%	0%
716--748	5	115	59,161	61,598	56,059	6,416	104%	95%	11%
681--715	6	137	66,026	98,009	11,902	-	148%	18%	0%
646--680	7	235	101,951	82,260	31,849	-	81%	31%	0%
610--645	8	322	136,363	203,374	115,135	3,912	149%	84%	3%
569--609	9	297	150,946	338,188	290,825	232,439	224%	193%	154%
1--568	10	515	243,013	537,092	429,149	280,098	221%	177%	115%
No Score	?	50	5,376	-	-	-	0%	0%	0%
<hr/>									
998	6	17	6,631	10,765	10,765	-	162%	162%	0%
999	6	133	38,907	15,994	12,250	-	41%	31%	0%
<hr/>									
Totals:		2,046	911,100	1,467,470	974,388	522,865	161%	107%	57%

## Countrywide H, PH, HS, and M Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	2,292	1,546,326	861,125	335,575	153,032	56%	22%	10%
826--869	2	2,999	2,114,668	1,076,595	557,311	200,041	51%	26%	9%
783--825	3	3,257	2,441,999	1,275,362	510,021	232,672	52%	21%	10%
749--782	4	3,274	2,516,043	2,445,738	1,253,379	727,222	97%	50%	29%
716--748	5	3,395	2,504,103	1,551,557	774,112	420,146	62%	31%	17%
681--715	6	3,643	2,777,612	2,498,920	1,413,789	785,094	90%	51%	28%
646--680	7	3,486	2,454,965	2,479,092	1,273,716	651,606	101%	52%	27%
610--645	8	3,790	2,665,998	2,245,929	1,289,528	652,160	84%	48%	24%
569--609	9	3,877	2,774,259	2,492,153	1,489,901	766,255	90%	54%	28%
1--568	10	5,353	3,721,679	5,315,192	4,131,133	2,850,367	143%	111%	77%
No Score	?	1,423	278,417	1,245,484	902,299	756,118	447%	324%	272%
<hr/>									
998	6	1,008	539,789	428,927	279,420	122,701	79%	52%	23%
999	6	1,980	1,083,268	854,510	295,823	70,093	79%	27%	6%
<hr/>									
Totals:		39,777	27,419,126	24,770,584	14,506,007	8,387,504	90%	53%	31%

## Countrywide H Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	1,304	818,575	408,791	204,035	140,126	50%	25%	17%
826--869	2	1,523	967,544	358,367	196,180	2,350	37%	20%	0%
783--825	3	1,531	995,057	427,280	158,815	10,904	43%	16%	1%
749--782	4	1,489	1,009,626	1,144,569	477,387	263,664	113%	47%	26%
716--748	5	1,643	1,045,694	525,894	202,196	77,044	50%	19%	7%
681--715	6	1,846	1,212,559	732,179	236,813	17,643	60%	20%	1%
646--680	7	1,835	1,124,792	843,892	345,520	122,412	75%	31%	11%
610--645	8	2,159	1,308,752	1,284,758	780,643	617,489	98%	60%	47%
569--609	9	2,235	1,418,133	1,582,137	1,092,799	733,800	112%	77%	52%
1--568	10	3,273	2,010,297	2,296,185	1,686,149	986,553	114%	84%	49%
No Score	?	773	128,427	716,966	484,874	419,055	558%	378%	326%
<hr/>									
998	6	711	355,660	265,966	156,686	122,701	75%	44%	34%
999	6	1,354	665,249	596,562	132,802	1,979	90%	20%	0%
<hr/>									
Totals:		21,676	13,060,364	11,183,546	6,154,899	3,515,720	86%	47%	27%

## Countrywide PH Tier Experience

2009 - 2010

\*\*\* IBNR and LAE not included in Loss Ratios \*\*\*

AWC Score	Tier	Policy Count	Earned Premium	All Losses	Non-Weather Losses	Fire Losses	Loss Ratio	Non-Weather L Ratio	Fire L Ratio
870--997	1	838	654,044	383,846	131,540	12,905	59%	20%	2%
826--869	2	1,287	1,054,068	691,335	356,580	197,691	66%	34%	19%
783--825	3	1,474	1,316,372	806,124	334,746	221,768	61%	25%	17%
749--782	4	1,521	1,352,607	1,237,886	749,643	463,558	92%	55%	34%
716--748	5	1,451	1,279,764	963,162	537,810	343,102	75%	42%	27%
681--715	6	1,523	1,403,876	1,704,179	1,134,684	766,356	121%	81%	55%
646--680	7	1,266	1,108,178	1,538,559	896,309	519,309	139%	81%	47%
610--645	8	1,233	1,120,012	853,733	452,523	34,671	76%	40%	3%
569--609	9	1,170	1,067,623	823,811	367,129	32,454	77%	34%	3%
1--568	10	1,414	1,316,668	2,735,739	2,243,146	1,779,312	208%	170%	135%
No Score	?	510	130,474	522,938	414,195	337,063	401%	317%	258%
<hr/>									
998	6	153	115,930	133,957	114,921	-	116%	99%	0%
999	6	338	271,432	135,884	78,934	-	50%	29%	0%
<hr/>									
Totals:		14,178	12,191,048	12,531,151	7,812,160	4,708,188	103%	64%	39%