Filing at a Glance

Company:	Amica Mutual Insurance Company
Product Name:	AR-D-12-1-RR
State:	Arkansas
TOI:	01.0 Property
Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Filing Type:	Rate/Rule
Date Submitted:	11/28/2012
SERFF Tr Num:	AMMA-128756160
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-D-12-1-RR
Effective Date Requested (New):	05/01/2013
Effective Date Requested (Renewal):	05/01/2013
Author(s):	Brenda Miller, Carol Pedro, Brenda Walker, Christina Perfetti
Reviewer(s):	Becky Harrington (primary)
Disposition Date:	11/30/2012
Disposition Status:	Filed
Effective Date (New):	05/01/2013
Effective Date (Renewal):	05/01/2013

State Filing Description:

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

General Information

Project Name: Rate and Rule Revision
Project Number:
Reference Organization: Insurance Services Office
Reference Title:
Filing Status Changed: 11/30/2012
State Status Changed:
Created By: Carol Pedro
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number: DP-2012-RDED1, DP-2012-RLA1
Advisory Org. Circular: LI-DP-2012-090, LI-DP-2012-089

Deemer Date:
Submitted By: Brenda Walker

Filing Description:
Your records will indicate that our Company is a member of Insurance Services Office.

We will revise rates and rules based on ISO Reference Filing Numbers DP-2012-RLA1 & DP-2012-RDED1 effective May 1, 2013 for new business and renewal policies. In addition;

1. We will eliminate the $100 and $250 deductible options. More than 90% of our countrywide book of business currently purchases deductibles of $500 or higher.
2. We will eliminate the higher fixed dollar deductible options for Windstorm and Hail coverage. We will continue to offer fixed percentage deductible options for this coverage.

As part of this filing, Amica has updated its expenses. As a result, Amica will revise our loss costs multipliers for both Dwelling Fire and Extended Coverage to determine our rates:

Dwelling Fire 2.226
Extended Coverage 2.204

Additionally, we realized that the impact of the ISO change upon Amica's book of business with higher deductibles may vary from the stated ISO figures. Consequently, we caluclated offsets to reflect this difference for Dwelling Fire and Extended Coverage of 0.977 and 0.974, respectively.

The estimated impact of this change will result in an increase of 10.0% for Dwelling Fire and an increase of 10.0% for Extended Coverage. The overall rate level effect of this revision is 10.0%. In addition, please note that we included revised territory pages which reflect updated ISO Zip Code changes.

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Regulatory/Compliance bwalker@amica.com
Anlys
P.O. Box 6008 800-652-6422 [Phone] 24584 [Ext]
Providence, RI 02940 401-334-6518 [FAX]

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

Filing Company Information

Amica Mutual Insurance Company
P.O. Box 6008
Providence, RI 02940
(800) 652-6422 ext. [Phone]

CoCode: 19976
Group Code: 28
Group Name: Amica Mutual
FEIN Number: 05-0348344

State of Domicile: Rhode Island
Company Type:
State ID Number:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Amica Mutual Insurance Company	$100.00	11/28/2012	65259859

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/30/2012	11/30/2012

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

Disposition

Disposition Date: 11/30/2012
Effective Date (New): 05/01/2013
Effective Date (Renewal): 05/01/2013
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 req'd):	Minimum % Change (where req'd):
Amica Mutual Insurance Company	%	10.000%	$1,927	22	$19,269	10.000%	10.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	P&C Actuarial Justification	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.200%
Effective Date of Last Rate Revision: 05/01/2011
Filing Method of Last Filing: File & 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 req'd):	Minimum % Change (where req'd):
Amica Mutual Insurance Company	%	10.000%	$1,927	22	$19,269	10.000%	10.000%

State: *Arkansas* **Filing Company:** *Amica Mutual Insurance Company*
TOI/Sub-TOI: *01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*
Product Name: *AR-D-12-1-RR*
Project Name/Number: *Rate and Rule Revision/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/30/2012	Revised Manual Pages		Replacement		05 13 Revised Manual Pages.pdf

Effective MAY 1, 2013

RULE 406.
DEDUCTIBLES

Rule **406**. is replaced by the following:

All policies are subject to a deductible that applies to loss from all perils except Earthquake. A separate deductible type applies to Earthquake Coverage as described in Rule **509.**

For Theft Coverage, the deductible amount may differ from the deductible amount that applies to Fire and Allied Lines perils.

Refer to the Earthquake and Theft Coverage rules for the applicable deductible provision.

A. Base Deductible

$500 Deductible.

B. Optional deductibles

1. All Perils Deductibles

To compute the premium for these options, multiply the Base Premium for the Base Deductible by the factors selected from the following tables:

Fire				
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures				
	Coverage A, B, D Or E Limit (Expressed In $)			
Deductibles	Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
$ 1,000	0.97	0.98	0.99	0.99
2,500	0.91	0.94	0.96	0.97
5,000	0.83	0.88	0.91	0.94
7,500	0.77	0.84	0.87	0.91
10,000	0.72	0.80	0.83	0.89

Table 406.B.1.#1 Fire Coverage A, B, D Or E Deductibles

Fire	
Coverage C And Other Personal Property Coverage	
Deductibles	**Factors**
$ 1,000	0.99
2,500	0.96
5,000	0.91
7,500	0.88
10,000	0.85

Table 406.B.1.#2 Fire Coverage C Deductibles

E.C., V. & M.M., Broad And Special Forms				
Coverage A, B, D Or E And Coverage Options For Building And Non-building Structures				
	Coverage A, B, D Or E Limit (Expressed In $)			
Deductibles	**Up To 125,000**	**125,001 To 175,000**	**175,001 To 250,000**	**250,001 And Above**
$ 1,000	0.89	0.91	0.92	0.93
2,500	0.66	0.69	0.73	0.78
5,000	0.44	0.48	0.54	0.62
7,500	0.34	0.37	0.42	0.51
10,000	0.28	0.31	0.35	0.44

Table 406.B.1.#3 E.C., V. & M.M., Broad And Special Forms Coverage A, B, D Or E Deductibles

E.C., V. & M.M., Broad And Special Forms	
Coverage C And Other Personal Property Coverage Options	
Deductibles	**Factors**
$ 1,000	0.92
2,500	0.75
5,000	0.57
7,500	0.46
10,000	0.39

Table 406.B.1.#4 E.C., V. & M.M., Broad And Special Forms Coverage C Deductibles

2. Windstorm Or Hail Deductibles

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in conjunction with a deductible applicable to all other perils covered under Extended Coverage, Broad or Special Forms.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5%, 7.5% and 10% of the limit of liability that applies to Coverage **A, B, D** or **E**, whichever is greatest, when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **DP 03 12**.

(3) Declarations Instructions

Enter, on the policy Declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to all other perils. For example:

Deductible – Windstorm or Hail 2% of the Coverage **A** limit and $500 for all other perils.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and coverage options for buildings and non-building structures differ by the deductible percentage amounts that apply to Windstorm or Hail, deductible amounts that apply to other perils, and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and other personal property coverage options differ by the deductible percentage amounts that apply to Windstorm or Hail and the deductible amounts that apply to other perils.

(6) Use Of Factors

The factors displayed in Paragraph **(7)** incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(7) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the factor selected from the following tables for the deductible amounts desired:

Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Percentage	**All Other Perils Deductible Amounts**	**Coverage A, B, D And E Limit (Expressed In $)**			
		Up To 125,000	**125,001 To 175,000**	**175,001 To 250,000**	**250,001 And Above**
	$ 500	0.97	0.94	0.92	0.89
	1,000	0.88	0.88	0.87	0.84
1%	2,500	-	-	-	0.75
	5,000	-	-	-	0.62
	7,500	-	-	-	0.51
	10,000	-	-	-	0.44
	500	0.92	0.88	0.85	0.82
	1,000	0.84	0.81	0.80	0.78
2%	2,500	-	0.67	0.68	0.69
	5,000	-	-	-	0.59
	7,500	-	-	-	0.49
	10,000	-	-	-	0.42
	500	0.83	0.79	0.77	0.76
	1,000	0.75	0.72	0.71	0.72
5%	2,500	0.59	0.58	0.59	0.63
	5,000	0.42	0.45	0.48	0.53
	7,500	-	0.37	0.40	0.46
	10,000	-	-	0.35	0.40
	500	0.79	0.77	0.75	0.75
	1,000	0.72	0.70	0.70	0.71
7.5%	2,500	0.56	0.56	0.58	0.62
	5,000	0.41	0.42	0.46	0.52
	7,500	0.33	0.35	0.38	0.45
	10,000	-	0.30	0.33	0.39
	500	0.78	0.76	0.74	0.74
	1,000	0.70	0.69	0.69	0.70
10%	2,500	0.54	0.55	0.57	0.61
	5,000	0.40	0.41	0.45	0.51
	7,500	0.32	0.34	0.37	0.44
	10,000	0.26	0.29	0.32	0.38

Table 406.B.2.a.(7)#1 Coverage A, B, D Or E Windstorm Or Hail Percentage Deductibles

Coverage C And Other Personal Property Coverage Options*						
Windstorm Or Hail Deductible Percentage	**All Other Perils Deductible Amount (Expressed in $)**					
	500	**1,000**	**2,500**	**5,000**	**7,500**	**10,000**
1%	0.92	0.86	0.73	0.58	0.49	0.45
2%	0.85	0.80	0.69	0.55	0.47	0.42
5%	0.78	0.73	0.62	0.50	0.43	0.38
7.5%	0.76	0.71	0.60	0.49	0.42	0.37
10%	0.75	0.70	0.59	0.48	0.41	0.36
*Only use when policy also covers building or non-building structures.						

Table 406.B.2.a.(7)#2 Coverage C And Other Personal Property Windstorm Or Hail Percentage Deductibles

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ADDITIONAL RULES

RULE A.1.
SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement DP 01 03

Use this endorsement with all Dwelling Policies.

B. Water Exclusion Endorsement

Use Endorsement **DP 16 09** with all **DP 00 02** policies.

Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.

RULE A.2.
MODIFIED LOSS SETTLEMENT – DP 00 01 ONLY

A. Introduction

Form **DP 00 01** provides for loss settlement on buildings under Coverages **A** and **B** on an actual cash value basis. The policy may be endorsed to provide loss settlement on a repair cost/market value loss settlement basis for such buildings.

B. Coverage Description

Form **DP 00 01** with Modified Loss Settlement Endorsement **DP 00 08** may be issued to provide insurance under Coverage **A;** Coverages **B, C, D** and **E** may be added if coverage is selected.

C. Premium Computation

To develop the Base Premium, multiply the Base Premium for Form **DP 00 01** by the appropriate factor selected from the following table:

Coverage	Factor
A	1.10
C	1.00

Table A.2.C. Factors

D. Endorsement

Use Modified Loss Settlement Endorsement **DP 00 08.**

E. Options

1. Deductible amounts higher than the Base Deductible are available when Modified Loss Settlement Endorsement **DP 00 08** is attached.

2. No **other** options in this manual may be used.

RULE A.3.
CONDITIONS CHARGES

A. Description

Apply when the building or addition has metal stovepipes, plain tile, terra cotta, brick-on-edge, concrete, or concrete block flue less than 4 inches in thickness, through combustible floors, ceilings, partitions, windows, roof or side of building.

Note 1.

No change should be made for type “B” vent pipes from domestic appliances using artificial or natural gas or for flues or vent pipes described above from domestic type gasburning appliances with approved down-draft diverters.

Note 2.

A type “B” vent is one listed by Underwriters’ Laboratories as approved with domestic type appliances.

B. Premium

Refer to the state company rates/ISO loss costs.

RULE A.4.
TERRORISM OPTIONS – FEDERAL BACKSTOP

A. The "Terrorism Risk Insurance Act" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of $5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The insurer's retention is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at $100 billion per year; this provision serves to limit insurers' liability for losses.

B. All insurers providing commercial property and casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Dwelling Property Program may be considered commercial exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial exposures:

1. 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or

2. Policies on which incidental business premium is more than 25% of total direct earned premium.

C. The following applies to those insurers offering Dwelling policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.

An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations or elsewhere in the policy.

D. There are no terrorism exclusions in the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:

1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement **DP 05 38**.

2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DP 05 37**.

ADDITIONAL RULE – LOSS COST MULTIPLIERS

The following loss cost multiplier should be applied to the loss costs to determine Key Premiums:

Dwelling Fire:	2.226
E.C., Broad and Special	2.204

ADDITIONAL RULE – NON-DIVIDEND ENDORSEMENT

A. The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.

1. Develop the BASE PREMIUM in accordance with Rule **301**.

2. Multiply the above result by 0.795

3. Additional charges or credits calculated as a percentage of BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from step 2 above. Dollar charges or credits which are displayed in the manual should be multiplied by 0.795.

4. Use Endorsement **AM 00 18**.

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ADDITIONAL RULE(S)

RULE A3.
CONDITIONS CHARGES

B. Premium

Calculate the premium as follows:

The sum of:

1. The Fire Base Premium for each Dwelling building or addition, plus

2. The following loss cost per $1,000 of $1.32.

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PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

A. Fire (All Forms), Extended Coverage (DP 00 01), Broad Form (DP 00 02), Or Special Form (DP 00 03) For Coverage A – Dwelling/Coverage C – Personal Property

Owner-occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	Number Of Families 1	2	3 Or 4
1	M	$ 40.92	$ 45.01	$ 65.47
	F	55.32	60.85	88.51
2	M	41.49	45.64	66.38
	F	55.90	61.49	89.44
3	M	42.07	46.28	67.31
	F	56.48	62.13	90.37
4	M	42.65	46.92	68.24
	F	57.05	62.76	91.28
5	M	43.22	47.54	69.15
	F	57.63	63.39	92.21
6	M	43.80	48.18	70.08
	F	58.21	64.03	93.14
7	M	44.38	48.82	71.01
	F	69.16	76.08	110.66
8	M	51.87	57.06	82.99
	F	74.92	82.41	119.87
8B	M	63.97	70.37	102.35
	F	92.21	101.43	147.54
9	M	72.04	79.24	115.26
	F	103.73	114.10	165.97
10	M	92.21	101.43	147.54
	F	132.55	145.81	212.08

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(LC) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
$ 1*	.310	$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Addi-	
38	1.294	tional $1,000	.016

* Use this limit of liability to develop premiums for policy amounts less than $1,000.

Table 301.A.#2(LC) Fire – Coverage A – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Non-owner-occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.∗	Number Of Families 1	2	3 Or 4
1	M	$ 51.15	$ 56.27	$ 81.84
	F	69.15	76.07	110.64
2	M	51.86	57.05	82.98
	F	69.88	76.87	111.81
3	M	52.59	57.85	84.14
	F	70.60	77.66	112.96
4	M	53.31	58.64	85.30
	F	71.31	78.44	114.10
5	M	54.03	59.43	86.45
	F	72.04	79.24	115.26
6	M	54.75	60.23	87.60
	F	72.76	80.04	116.42
7	M	55.48	61.03	88.77
	F	86.45	95.10	138.32
8	M	64.84	71.32	103.74
	F	93.65	103.02	149.84
8B	M	79.96	87.96	127.94
	F	115.26	126.79	184.42
9	M	90.05	99.06	144.08
	F	129.66	142.63	207.46
10	M	115.26	126.79	184.42
	F	165.69	182.26	265.10

∗ M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(LC) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
$ 1∗	.310	$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Addi-	
38	1.294	tional $1,000	.016

∗ Use this limit of liability to develop premiums for policy amounts less than $1,000.

Table 301.A.#4(LC) Fire – Coverage A – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Owner And Non-owner-occupied Key Loss Costs – All Territories				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1 Or 2	3 Or 4	5 Or More
1	M	$ 11.27	$ 14.65	$ 20.10
	F	15.24	19.81	27.18
2	M	11.43	14.86	20.38
	F	15.39	20.01	27.46
3	M	11.59	15.07	20.67
	F	15.55	20.22	27.74
4	M	11.74	15.26	20.95
	F	15.71	20.42	28.03
5	M	11.90	15.47	21.23
	F	15.87	20.63	28.31
6	M	12.06	15.68	21.52
	F	16.03	20.84	28.59
7	M	12.22	15.89	21.80
	F	19.04	24.75	33.97
8	M	14.28	18.56	25.48
	F	20.63	26.82	36.80
8B	M	17.62	22.91	31.42
	F	25.39	33.01	45.30
9	M	19.84	25.79	35.39
	F	28.57	37.14	50.96
10	M	25.39	33.01	45.30
	F	36.50	47.45	65.11

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#5(LC) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner and Non-owner-occupied Key Loss Costs

Fire – Coverage C – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
$ 1*	.35	$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional $1,000	.13

* Use this limit of liability to develop premiums for policy amounts less than $1,000.

Table 301.A.#6(LC) Fire – Coverage C – All Forms – Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs∗			
	Forms		
Territory	DP 00 01	DP 00 02	DP 00 03
Statewide	$ 29.87	$ 44.81	$ 53.77

∗ **DP 00 01** Key Loss Costs are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Loss Costs are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#7(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the **DP 00 01** Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	1.75	2.10

Table 301.A.#8(LC) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
$ 1∗	.566	$ 40	1.456
2	.588	42	1.502
3	.611	44	1.547
4	.634	46	1.593
5	.657	48	1.639
6	.680	50	1.685
7	.703	55	1.800
8	.726	60	1.915
9	.749	65	2.030
10	.771	70	2.145
11	.794	75	2.260
12	.817	80	2.375
13	.840	85	2.490
14	.862	90	2.605
15	.885	95	2.720
16	.908	100	2.835
18	.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Addi-	
38	1.411	tional $1,000	.023

∗ Use this limit of liability to develop premiums for policy amounts less than $1,000.

Table 301.A.#9(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

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RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs*			
	Forms		
Territory	DP 00 01	DP 00 02	DP 00 03
Statewide	$ 2.00	$ 4.60	$ 4.60

* **DP 00 01** Key Loss Costs are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Loss Costs are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#10(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the **DP 00 01** Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	2.75	2.75

Table 301.A.#11(LC) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage C			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
$ 1*	.17	$ 27	4.51
2	.33	28	4.68
3	.50	29	4.85
4	.67	30	5.02
5	.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Addi-	
26	4.34	tional $1,000	.17

* Use this limit of liability to develop premiums for policy amounts less than $1,000.

Table 301.A.#12(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Factors

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RULE 302.
VANDALISM & MALICIOUS MISCHIEF – DP 00 01

Loss Costs Per $1,000	
Not Seasonal or Vacant	$ .06
Seasonal and Not Vacant	.29
Vacant	4.66
In Course of Construction	.06

Table 302.(LC) Vandalism And Malicious Mischief (DP 00 01)

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 404.
MOBILE OR TRAILER HOMES – DP 00 01 ONLY

Multiply the One Family, Coverage **A** or **C,** Frame Base Premium by 1.00.

PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 500.
MISCELLANEOUS LOSS COSTS

Loss Costs Per $1,000*	
Exposure	**Loss Costs**
A. Fire: Protection Class 1-8	$ 1.19
Fire: Protection Class 8B, 9 & 10	2.11
B. Extended Coverage **(DP 00 01)**	.58
C. Broad Form **(DP 00 02)**	.84
D. Special Form **(DP 00 03)**	1.13
E. Broad Form **(DP 00 02)** with Endorsement **DP 04 65**	1.13
* These loss costs apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Loss Costs for **A.** are cumulative with either **B., C., D.** or **E.**	

Table 500.(LC) Miscellaneous Loss Costs

RULE 508.
TREES, SHRUBS AND OTHER PLANTS

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The loss costs in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	**Loss Costs Per $1,000**	
1-8	$ 1.19	
8B, 9 and 10	2.11	
Extended Coverage (DP 00 01) – All Specified Perils		
	Loss Costs Per $1,000	
Territory	**Including Wind Or Hail**	**Excluding Wind Or Hail**
All	$ 31.77	$ .56
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	**Loss Costs Per $1,000**	
All	$ 31.21	

Table 508.C.1.(LC) Premium Computation

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RULE 509.
EARTHQUAKE COVERAGE

E. Premium For Base Deductible

5% Deductible – Loss Cost Per $1,000				
Table A – Frame∗				
Terri-tory	**Coverage A**	**Coverage B**	**Coverage C**	**Coverages D And E**
21	$ 0.79	$ 0.63	$ 0.42	$ 0.50
22	0.70	0.55	0.42	0.49
23	0.66	0.52	0.40	0.43
24	0.56	0.44	0.36	0.37
25	0.42	0.33	0.31	0.29
26	0.18	0.14	0.18	0.13
27	0.08	0.07	0.08	0.06
Table B – Masonry∗				
21	$ 0.99	$ 0.79	$ 0.55	$ 0.62
22	0.99	0.79	0.55	0.62
23	0.99	0.79	0.55	0.62
24	0.99	0.79	0.55	0.62
25	0.82	0.64	0.55	0.57
26	0.41	0.31	0.36	0.32
27	0.22	0.17	0.22	0.19
Table C – Superior				
21	$ 0.88	$ 0.70	$ 0.42	$ 0.53
22	0.88	0.70	0.42	0.53
23	0.88	0.70	0.42	0.53
24	0.74	0.58	0.42	0.49
25	0.45	0.35	0.30	0.30
26	0.29	0.23	0.23	0.22
27	0.08	0.06	0.08	0.07
∗ If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.				

Table 509.E.#1(LC) Premium For Base Deductible 5% Deductible

10% Deductible – Loss Cost Per $1,000				
Table A – Frame∗				
Terri-tory	**Coverage A**	**Coverage B**	**Coverage C**	**Coverages D And E**
21	$ 0.73	$ 0.57	$ 0.40	$ 0.50
22	0.62	0.47	0.39	0.49
23	0.58	0.45	0.37	0.43
24	0.48	0.37	0.34	0.37
25	0.36	0.27	0.27	0.29
26	0.15	0.11	0.14	0.13
27	0.07	0.05	0.07	0.06
Table B – Masonry∗				
21	$ 0.89	$ 0.70	$ 0.51	$ 0.62
22	0.89	0.70	0.51	0.62
23	0.89	0.70	0.51	0.62
24	0.89	0.70	0.51	0.62
25	0.70	0.53	0.51	0.57
26	0.35	0.26	0.32	0.32
27	0.20	0.14	0.19	0.19
Table C – Superior				
21	$ 0.78	$ 0.61	$ 0.41	$ 0.53
22	0.78	0.61	0.41	0.53
23	0.78	0.61	0.41	0.53
24	0.66	0.51	0.38	0.49
25	0.38	0.29	0.27	0.30
26	0.25	0.19	0.20	0.22
27	0.07	0.06	0.07	0.07
∗ If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.				

Table 509.E.#2(LC) Premium For Base Deductible 10% Deductible

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RULE 510.
THEFT COVERAGE

B. Premium Computation

On-Premises	Loss Cost Per $1,000
Entire State	$ 16.98
Off-Premises	**Loss Cost Per $1,000**
Entire State	$ 7.92

Table 510.B.(LC) Premium Computation

RULE 511.
SINKHOLE COLLAPSE COVERAGE

B. Premium Computation

Loss Cost Per $1,000	
Cov. **A** or **B** and Other Bldg. Options	$ .17
Cov. **C** or Personal Property Options	.06

Table 511.B.(LC) Premium Computation

RULE 512.
WINDSTORM OR HAIL COVERAGE – AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION EQUIPMENT

B. Premium Computation

Loss Cost Per $1,000			
Territory	**Awnings**	**Signs**	**Outdoor Radio And TV Equipment**
All	$ 28.00	$ 28.00	$ 28.00

Table 512.B.(LC) Premium Computation

RULE 513.
WATER BACK UP AND SUMP OVERFLOW

C. Premium Computation

Charge per location is $50.

RULE 514.
ASSISTED LIVING CARE COVERAGE

C. Premium

For Basic Limits, the loss cost per unit is $35.00.

For increased Coverage **C** limit, the loss cost per $1,000 is $ 4.03.

RULE 515.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

E. Premium Computation

Per Motorized Golf Cart*	
Exposures	**Loss Cost Per $500**
Without collision	$ 4.00
With collision	7.00
* The charges shown are the minimum annual premium for each motorized golf cart for any period within a policy year	

Table 515.E.(LC) Premium Computation

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1. TERRITORY ASSIGNMENT

a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.

b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

B. Other Than Cities

County of	Code
Arkansas	33
Ashley	33
Baxter	33
Benton	33
Boone	33
Bradley	33
Calhoun	33
Carroll	33
Chicot	33
Clark	33
Clay	33
Cleburne	33
Cleveland	33
Columbia	33
Conway	33
Craighead	33
Crawford	33
Crittenden	33
Cross	33
Dallas	33
Desha	33
Drew	33
Faulkner	33
Franklin	33
Fulton	33
Garland	33
Grant	33
Greene	33
Hempstead	33
Hot Spring	33
Howard	33
Independence	33
Izard	33
Jackson	33
Jefferson	32
Johnson	33
Lafayette	33
Lawrence	33

County of	Code
Lee	33
Lincoln	33
Little River	33
Logan	33
Lonoke	33
Madison	33
Marion	33
Miller	33
Mississippi	33
Monroe	33
Montgomery	33
Nevada	33
Newton	33
Ouachita	33
Perry	33
Phillips	33
Pike	33
Poinsett	33
Polk	33
Pope	33
Prairie	33
Pulaski	31
Randolph	33
St. Francis	33
Saline	33
Scott	33
Searcy	33
Sebastian	33
Sevier	33
Sharp	33
Stone	33
Union	33
Van Buren	33
Washington	33
White	33
Woodruff	33
Yell	33

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3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 71601 – 71801

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71601	PINE BLUFF	26	**71676**	WILMOT	27
71602	WHITE HALL	27	**71677**	WINCHESTER	25
71603	PINE BLUFF	27	**71678**	YORKTOWN	26
71611	PINE BLUFF	26	**71701**	CAMDEN	27
71612	WHITE HALL	27	**71711**	CAMDEN	27
71613	PINE BLUFF	27	**71720**	BEARDEN	27
71630	ARKANSAS CITY	25	**71721**	BEIRNE	27
71631	BANKS	27	**71722**	BLUFF CITY	27
71635	CROSSETT	27	**71724**	CALION	27
71638	DERMOTT	26	**71725**	CARTHAGE	27
71639	DUMAS	25	**71726**	CHIDESTER	27
71640	EUDORA	27	**71728**	CURTIS	27
71642	FOUNTAIN HILL	27	**71730**	EL DORADO	27
71643	GOULD	25	**71731**	EL DORADO	27
71644	GRADY	25	**71740**	EMERSON	27
71646	HAMBURG	27	**71742**	FORDYCE	27
71647	HERMITAGE	27	**71743**	GURDON	27
71651	JERSEY	27	**71744**	HAMPTON	27
71652	KINGSLAND	27	**71745**	HARRELL	27
71653	LAKE VILLAGE	27	**71747**	HUTTIG	27
71654	MC GEHEE	26	**71748**	IVAN	27
71655	MONTICELLO	27	**71749**	JUNCTION CITY	27
71656	MONTICELLO	27	**71750**	LAWSON	27
71657	MONTICELLO	27	**71751**	LOUANN	27
71658	MONTROSE	27	**71752**	MC NEIL	27
71659	MOSCOW	26	**71753**	MAGNOLIA	27
71660	NEW EDINBURG	27	**71754**	MAGNOLIA	27
71661	PARKDALE	27	**71758**	MOUNT HOLLY	27
71662	PICKENS	25	**71759**	NORPHLET	27
71663	PORTLAND	27	**71762**	SMACKOVER	27
71665	RISON	27	**71763**	SPARKMAN	27
71666	ROHWER	26	**71764**	STEPHENS	27
71667	STAR CITY	27	**71765**	STRONG	27
71670	TILLAR	26	**71766**	THORNTON	27
71671	WARREN	27	**71770**	WALDO	27
71674	WATSON	25	**71772**	WHELEN SPRINGS	27
71675	WILMAR	27	**71801**	HOPE	27

Table #1(T) ZIP Codes 71601 – 71801

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ZIP CODES 71802 – 71998

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71802	HOPE	27	**71909**	HOT SPRINGS VILLAGE	27
71820	ALLEENE	27	**71910**	HOT SPRINGS VILLAGE	27
71822	ASHDOWN	27	**71913**	HOT SPRINGS NATIONAL PARK	27
71823	BEN LOMOND	27	**71914**	HOT SPRINGS NATIONAL PARK	27
71825	BLEVINS	27	**71920**	ALPINE	27
71826	BRADLEY	27	**71921**	AMITY	27
71827	BUCKNER	27	**71922**	ANTOINE	27
71828	CALE	27	**71923**	ARKADELPHIA	27
71831	COLUMBUS	27	**71929**	BISMARCK	27
71832	DE QUEEN	27	**71932**	BOARD CAMP	27
71833	DIERKS	27	**71933**	BONNERDALE	27
71834	DODDRIDGE	27	**71935**	CADDO GAP	27
71835	EMMET	27	**71937**	COVE	27
71836	FOREMAN	27	**71940**	DELIGHT	27
71837	FOUKE	27	**71941**	DONALDSON	27
71838	FULTON	27	**71942**	FRIENDSHIP	27
71839	GARLAND CITY	27	**71943**	GLENWOOD	27
71840	GENOA	27	**71944**	GRANNIS	27
71841	GILLHAM	27	**71945**	HATFIELD	27
71842	HORATIO	27	**71949**	JESSIEVILLE	27
71845	LEWISVILLE	27	**71950**	KIRBY	27
71846	LOCKESBURG	27	**71952**	LANGLEY	27
71847	MC CASKILL	27	**71953**	MENA	27
71851	MINERAL SPRINGS	27	**71956**	MOUNTAIN PINE	27
71852	NASHVILLE	27	**71957**	MOUNT IDA	27
71853	OGDEN	27	**71958**	MURFREESBORO	27
71854	TEXARKANA	27	**71959**	NEWHOPE	27
71855	OZAN	27	**71960**	NORMAN	27
71857	PRESCOTT	27	**71961**	ODEN	27
71858	ROSSTON	27	**71962**	OKOLONA	27
71859	SARATOGA	27	**71964**	PEARCY	27
71860	STAMPS	27	**71965**	PENCIL BLUFF	27
71861	TAYLOR	27	**71966**	ODEN	27
71862	WASHINGTON	27	**71968**	ROYAL	27
71864	WILLISVILLE	27	**71969**	SIMS	27
71865	WILTON	27	**71970**	STORY	27
71866	WINTHROP	27	**71971**	UMPIRE	27
71901	HOT SPRINGS NATIONAL PARK	27	**71972**	VANDERVOORT	27
71902	HOT SPRINGS NATIONAL PARK	27	**71973**	WICKES	27
71903	HOT SPRINGS NATIONAL PARK	27	**71998**	ARKADELPHIA	27

Table #2(T) ZIP Codes 71802 – 71998

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ZIP CODES 71999 – 72088

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71999	ARKADELPHIA	27	**72042**	DE WITT	26
72001	ADONA	27	**72043**	DIAZ	24
72002	ALEXANDER	27	**72044**	EDGEMONT	27
72003	ALMYRA	26	**72045**	EL PASO	27
72004	ALTHEIMER	25	**72046**	ENGLAND	24
72005	AMAGON	24	**72047**	ENOLA	27
72006	AUGUSTA	24	**72048**	ETHEL	25
72007	AUSTIN	27	**72051**	FOX	27
72010	BALD KNOB	26	**72052**	GARNER	26
72011	BAUXITE	27	**72053**	COLLEGE STATION	26
72012	BEEBE	26	**72055**	GILLETT	26
72013	BEE BRANCH	27	**72057**	GRAPEVINE	27
72014	BEEDEVILLE	24	**72058**	GREENBRIER	27
72015	BENTON	27	**72059**	GREGORY	24
72016	BIGELOW	27	**72060**	GRIFFITHVILLE	25
72017	BISCOE	25	**72061**	GUY	27
72018	BENTON	27	**72063**	HATTIEVILLE	27
72019	BENTON	27	**72064**	HAZEN	25
72020	BRADFORD	26	**72065**	HENSLEY	27
72021	BRINKLEY	25	**72066**	HICKORY PLAINS	26
72022	BRYANT	27	**72067**	HIGDEN	27
72023	CABOT	26	**72068**	HIGGINSON	25
72024	CARLISLE	26	**72069**	HOLLY GROVE	25
72025	CASA	27	**72070**	HOUSTON	27
72026	CASSCOE	25	**72072**	HUMNOKE	24
72027	CENTER RIDGE	27	**72073**	HUMPHREY	24
72028	CHOCTAW	27	**72074**	HUNTER	25
72029	CLARENDON	25	**72075**	JACKSONPORT	24
72030	CLEVELAND	27	**72076**	JACKSONVILLE	26
72031	CLINTON	27	**72078**	JACKSONVILLE	26
72032	CONWAY	27	**72079**	JEFFERSON	27
72033	CONWAY	27	**72080**	JERUSALEM	27
72034	CONWAY	27	**72081**	JUDSONIA	26
72035	CONWAY	27	**72082**	KENSETT	25
72036	COTTON PLANT	25	**72083**	KEO	24
72037	COY	24	**72084**	LEOLA	27
72038	CROCKETTS BLUFF	26	**72085**	LETONA	26
72039	DAMASCUS	27	**72086**	LONOKE	26
72040	DES ARC	25	**72087**	LONSDALE	27
72041	DE VALLS BLUFF	25	**72088**	FAIRFIELD BAY	27

Table #3(T) ZIP Codes 71999 – 72088

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ZIP CODES 72089 – 72211

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72089	BRYANT	27	**72141**	SCOTLAND	27
72099	LITTLE ROCK AIR FORCE BASE	27	**72142**	SCOTT	24
72101	MC CRORY	24	**72143**	SEARCY	26
72102	MC RAE	26	**72145**	SEARCY	26
72103	MABELVALE	27	**72149**	SEARCY	26
72104	MALVERN	27	**72150**	SHERIDAN	27
72105	JONES MILL	27	**72152**	SHERRILL	25
72106	MAYFLOWER	27	**72153**	SHIRLEY	27
72107	MENIFEE	27	**72156**	SOLGOHACHIA	27
72108	MONROE	25	**72157**	SPRINGFIELD	27
72110	MORRILTON	27	**72158**	BENTON	27
72111	MOUNT VERNON	27	**72160**	STUTTGART	25
72112	NEWPORT	24	**72164**	SWEET HOME	26
72113	MAUMELLE	26	**72165**	THIDA	25
72114	NORTH LITTLE ROCK	26	**72166**	TICHNOR	26
72115	NORTH LITTLE ROCK	26	**72167**	TRASKWOOD	27
72116	NORTH LITTLE ROCK	27	**72168**	TUCKER	25
72117	NORTH LITTLE ROCK	25	**72169**	TUPELO	24
72118	NORTH LITTLE ROCK	27	**72170**	ULM	26
72119	NORTH LITTLE ROCK	26	**72173**	VILONIA	27
72120	SHERWOOD	27	**72175**	WABBASEKA	24
72121	PANGBURN	26	**72176**	WARD	26
72122	PARON	27	**72178**	WEST POINT	26
72123	PATTERSON	24	**72179**	WILBURN	27
72124	NORTH LITTLE ROCK	27	**72180**	WOODSON	27
72125	PERRY	27	**72181**	WOOSTER	27
72126	PERRYVILLE	27	**72182**	WRIGHT	25
72127	PLUMERVILLE	27	**72183**	WRIGHTSVILLE	26
72128	POYEN	26	**72190**	NORTH LITTLE ROCK	27
72129	PRATTSVILLE	27	**72199**	NORTH LITTLE ROCK	27
72130	PRIM	27	**72201**	LITTLE ROCK	27
72131	QUITMAN	27	**72202**	LITTLE ROCK	27
72132	REDFIELD	27	**72203**	LITTLE ROCK	27
72133	REYDELL	25	**72204**	LITTLE ROCK	27
72134	ROE	25	**72205**	LITTLE ROCK	27
72135	ROLAND	27	**72206**	LITTLE ROCK	26
72136	ROMANCE	27	**72207**	LITTLE ROCK	27
72137	ROSE BUD	27	**72209**	LITTLE ROCK	27
72139	RUSSELL	26	**72210**	LITTLE ROCK	27
72140	SAINT CHARLES	25	**72211**	LITTLE ROCK	27

Table #4(T) ZIP Codes 72089 – 72211

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ZIP CODES 72212 – 72401

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72212	LITTLE ROCK	27	**72340**	GOODWIN	25
72214	LITTLE ROCK	27	**72341**	HAYNES	25
72215	LITTLE ROCK	27	**72342**	HELENA	25
72216	LITTLE ROCK	26	**72346**	HETH	21
72217	LITTLE ROCK	27	**72347**	HICKORY RIDGE	24
72219	LITTLE ROCK	27	**72348**	HUGHES	22
72221	LITTLE ROCK	27	**72350**	JOINER	21
72222	LITTLE ROCK	27	**72351**	KEISER	21
72223	LITTLE ROCK	27	**72352**	LA GRANGE	25
72225	LITTLE ROCK	27	**72353**	LAMBROOK	26
72227	LITTLE ROCK	27	**72354**	LEPANTO	21
72231	LITTLE ROCK	25	**72355**	LEXA	25
72260	LITTLE ROCK	27	**72358**	LUXORA	21
72295	LITTLE ROCK	27	**72359**	MADISON	24
72301	WEST MEMPHIS	22	**72360**	MARIANNA	25
72303	WEST MEMPHIS	22	**72364**	MARION	22
72310	ARMOREL	21	**72365**	MARKED TREE	21
72311	AUBREY	25	**72366**	MARVELL	25
72312	BARTON	25	**72367**	MELLWOOD	26
72313	BASSETT	21	**72368**	MORO	25
72315	BLYTHEVILLE	21	**72369**	ONEIDA	25
72316	BLYTHEVILLE	21	**72370**	OSCEOLA	21
72319	GOSNELL	21	**72372**	PALESTINE	24
72320	BRICKEYS	23	**72373**	PARKIN	21
72321	BURDETTE	21	**72374**	POPLAR GROVE	25
72322	CALDWELL	24	**72376**	PROCTOR	22
72324	CHERRY VALLEY	23	**72377**	RIVERVALE	21
72325	CLARKEDALE	21	**72379**	SNOW LAKE	25
72326	COLT	24	**72383**	TURNER	25
72327	CRAWFORDSVILLE	21	**72384**	TURRELL	21
72328	CRUMROD	26	**72386**	TYRONZA	21
72329	DRIVER	21	**72387**	VANNDALE	24
72330	DYESS	21	**72389**	WABASH	26
72331	EARLE	21	**72390**	WEST HELENA	25
72332	EDMONDSON	22	**72391**	WEST RIDGE	21
72333	ELAINE	26	**72392**	WHEATLEY	25
72335	FORREST CITY	24	**72394**	WIDENER	23
72336	FORREST CITY	24	**72395**	WILSON	21
72338	FRENCHMANS BAYOU	21	**72396**	WYNNE	24
72339	GILMORE	21	**72401**	JONESBORO	23

Table #5(T) ZIP Codes 72212 – 72401

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ZIP CODES 72402 – 72528

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72402	JONESBORO	23	**72454**	PIGGOTT	23
72403	JONESBORO	23	**72455**	POCAHONTAS	26
72404	JONESBORO	23	**72456**	POLLARD	24
72410	ALICIA	25	**72457**	PORTIA	25
72411	BAY	21	**72458**	POWHATAN	26
72412	BEECH GROVE	24	**72459**	RAVENDEN	26
72413	BIGGERS	24	**72460**	RAVENDEN SPRINGS	27
72414	BLACK OAK	21	**72461**	RECTOR	23
72415	BLACK ROCK	26	**72462**	REYNO	24
72416	BONO	24	**72464**	SAINT FRANCIS	22
72417	BROOKLAND	23	**72465**	SEDGWICK	24
72419	CARAWAY	21	**72466**	SMITHVILLE	26
72421	CASH	24	**72467**	STATE UNIVERSITY	23
72422	CORNING	24	**72469**	STRAWBERRY	26
72424	DATTO	24	**72470**	SUCCESS	25
72425	DELAPLAINE	24	**72471**	SWIFTON	25
72426	DELL	21	**72472**	TRUMANN	21
72427	EGYPT	24	**72473**	TUCKERMAN	25
72428	ETOWAH	21	**72474**	WALCOTT	23
72429	FISHER	24	**72475**	WALDENBURG	24
72430	GREENWAY	23	**72476**	WALNUT RIDGE	25
72431	GRUBBS	24	**72478**	WARM SPRINGS	26
72432	HARRISBURG	23	**72479**	WEINER	24
72433	HOXIE	25	**72482**	WILLIFORD	27
72434	IMBODEN	26	**72501**	BATESVILLE	26
72435	KNOBEL	24	**72503**	BATESVILLE	26
72436	LAFE	24	**72512**	HORSESHOE BEND	27
72437	LAKE CITY	21	**72513**	ASH FLAT	27
72438	LEACHVILLE	21	**72515**	BEXAR	27
72440	LYNN	26	**72517**	BROCKWELL	27
72441	MC DOUGAL	23	**72519**	CALICO ROCK	27
72442	MANILA	21	**72520**	CAMP	27
72443	MARMADUKE	23	**72521**	CAVE CITY	27
72444	MAYNARD	26	**72522**	CHARLOTTE	26
72445	MINTURN	25	**72523**	CONCORD	27
72447	MONETTE	21	**72524**	CORD	25
72449	O KEAN	25	**72525**	CHEROKEE VILLAGE	27
72450	PARAGOULD	23	**72526**	CUSHMAN	26
72451	PARAGOULD	23	**72527**	DESHA	26
72453	PEACH ORCHARD	24	**72528**	DOLPH	27

Table #6(T) ZIP Codes 72402 – 72528

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ZIP CODES 72529 – 72660

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72529	CHEROKEE VILLAGE	27	**72584**	VIOLET HILL	27
72530	DRASCO	27	**72585**	WIDEMAN	27
72531	ELIZABETH	27	**72587**	WISEMAN	27
72532	EVENING SHADE	27	**72601**	HARRISON	27
72533	FIFTY SIX	27	**72602**	HARRISON	27
72534	FLORAL	27	**72611**	ALPENA	27
72536	FRANKLIN	27	**72613**	BEAVER	27
72537	GAMALIEL	27	**72615**	BERGMAN	27
72538	GEPP	27	**72616**	BERRYVILLE	27
72539	GLENCOE	27	**72617**	BIG FLAT	27
72540	GUION	27	**72619**	BULL SHOALS	27
72542	HARDY	27	**72623**	CLARKRIDGE	27
72543	HEBER SPRINGS	27	**72624**	COMPTON	27
72544	HENDERSON	27	**72626**	COTTER	27
72545	HEBER SPRINGS	27	**72628**	DEER	27
72546	IDA	27	**72629**	DENNARD	27
72550	LOCUST GROVE	27	**72630**	DIAMOND CITY	27
72553	MAGNESS	25	**72631**	EUREKA SPRINGS	27
72554	MAMMOTH SPRING	27	**72632**	EUREKA SPRINGS	27
72555	MARCELLA	27	**72633**	EVERTON	27
72556	MELBOURNE	27	**72634**	FLIPPIN	27
72560	MOUNTAIN VIEW	27	**72635**	GASSVILLE	27
72561	MOUNT PLEASANT	27	**72636**	GILBERT	27
72562	NEWARK	25	**72638**	GREEN FOREST	27
72564	OIL TROUGH	24	**72639**	HARRIET	27
72565	OXFORD	27	**72640**	HASTY	27
72566	PINEVILLE	27	**72641**	JASPER	27
72567	PLEASANT GROVE	27	**72642**	LAKEVIEW	27
72568	PLEASANT PLAINS	26	**72644**	LEAD HILL	27
72569	POUGHKEEPSIE	27	**72645**	LESLIE	27
72571	ROSIE	26	**72648**	MARBLE FALLS	27
72572	SAFFELL	26	**72650**	MARSHALL	27
72573	SAGE	27	**72651**	MIDWAY	27
72575	SALADO	26	**72653**	MOUNTAIN HOME	27
72576	SALEM	27	**72654**	MOUNTAIN HOME	27
72577	SIDNEY	27	**72655**	MOUNT JUDEA	27
72578	STURKIE	27	**72657**	TIMBO	27
72579	SULPHUR ROCK	26	**72658**	NORFORK	27
72581	TUMBLING SHOALS	27	**72659**	NORFORK	27
72583	VIOLA	27	**72660**	OAK GROVE	27

Table #7(T) ZIP Codes 72529 – 72660

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ZIP CODES 72661 – 72829

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72661	OAKLAND	27	**72737**	GREENLAND	27
72662	OMAHA	27	**72738**	HINDSVILLE	27
72663	ONIA	27	**72739**	HIWASSE	27
72666	PARTHENON	27	**72740**	HUNTSVILLE	27
72668	PEEL	27	**72741**	JOHNSON	27
72669	PINDALL	27	**72742**	KINGSTON	27
72670	PONCA	27	**72744**	LINCOLN	27
72672	PYATT	27	**72745**	LOWELL	27
72675	SAINT JOE	27	**72747**	MAYSVILLE	27
72677	SUMMIT	27	**72749**	MORROW	27
72679	TILLY	27	**72751**	PEA RIDGE	27
72680	TIMBO	27	**72752**	PETTIGREW	27
72682	VALLEY SPRINGS	27	**72753**	PRAIRIE GROVE	27
72683	VENDOR	27	**72756**	ROGERS	27
72685	WESTERN GROVE	27	**72757**	ROGERS	27
72686	WITTS SPRINGS	27	**72758**	ROGERS	27
72687	YELLVILLE	27	**72760**	SAINT PAUL	27
72701	FAYETTEVILLE	27	**72761**	SILOAM SPRINGS	27
72702	FAYETTEVILLE	27	**72762**	SPRINGDALE	27
72703	FAYETTEVILLE	27	**72764**	SPRINGDALE	27
72704	FAYETTEVILLE	27	**72765**	SPRINGDALE	27
72711	AVOCA	27	**72766**	SPRINGDALE	27
72712	BENTONVILLE	27	**72768**	SULPHUR SPRINGS	27
72714	BELLA VISTA	27	**72769**	SUMMERS	27
72715	BELLA VISTA	27	**72770**	TONTITOWN	27
72716	BENTONVILLE	27	**72773**	WESLEY	27
72717	CANEHILL	27	**72774**	WEST FORK	27
72718	CAVE SPRINGS	27	**72776**	WITTER	27
72719	CENTERTON	27	**72801**	RUSSELLVILLE	27
72721	COMBS	27	**72802**	RUSSELLVILLE	27
72722	DECATUR	27	**72811**	RUSSELLVILLE	27
72727	ELKINS	27	**72812**	RUSSELLVILLE	27
72728	ELM SPRINGS	27	**72820**	ALIX	27
72729	EVANSVILLE	27	**72821**	ALTUS	27
72730	FARMINGTON	27	**72823**	ATKINS	27
72732	GARFIELD	27	**72824**	BELLEVILLE	27
72733	GATEWAY	27	**72826**	BLUE MOUNTAIN	27
72734	GENTRY	27	**72827**	BLUFFTON	27
72735	GOSHEN	27	**72828**	BRIGGSVILLE	27
72736	GRAVETTE	27	**72829**	CENTERVILLE	27

Table #8(T) ZIP Codes 72661 – 72829

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ZIP CODES 72830 – 72959

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72830	CLARKSVILLE	27	**72923**	BARLING	27
72832	COAL HILL	27	**72926**	BOLES	27
72833	DANVILLE	27	**72927**	BOONEVILLE	27
72834	DARDANELLE	27	**72928**	BRANCH	27
72835	DELAWARE	27	**72930**	CECIL	27
72837	DOVER	27	**72932**	CEDARVILLE	27
72838	GRAVELLY	27	**72933**	CHARLESTON	27
72839	HAGARVILLE	27	**72934**	CHESTER	27
72840	HARTMAN	27	**72935**	DYER	27
72841	HARVEY	27	**72936**	GREENWOOD	27
72842	HAVANA	27	**72937**	HACKETT	27
72843	HECTOR	27	**72938**	HARTFORD	27
72845	KNOXVILLE	27	**72940**	HUNTINGTON	27
72846	LAMAR	27	**72941**	LAVACA	27
72847	LONDON	27	**72943**	MAGAZINE	27
72851	NEW BLAINE	27	**72944**	MANSFIELD	27
72852	OARK	27	**72945**	MIDLAND	27
72853	OLA	27	**72946**	MOUNTAINBURG	27
72854	OZONE	27	**72947**	MULBERRY	27
72855	PARIS	27	**72948**	NATURAL DAM	27
72856	PELSOR	27	**72949**	OZARK	27
72857	PLAINVIEW	27	**72950**	PARKS	27
72858	POTTSVILLE	27	**72951**	RATCLIFF	27
72860	ROVER	27	**72952**	RUDY	27
72863	SCRANTON	27	**72955**	UNIONTOWN	27
72865	SUBIACO	27	**72956**	VAN BUREN	27
72901	FORT SMITH	27	**72957**	VAN BUREN	27
72902	FORT SMITH	27	**72958**	WALDRON	27
72903	FORT SMITH	27	**72959**	WINSLOW	27
72904	FORT SMITH	27			
72905	FORT SMITH	27			
72906	FORT SMITH	27			
72908	FORT SMITH	27			
72913	FORT SMITH	27			
72914	FORT SMITH	27			
72916	FORT SMITH	27			
72917	FORT SMITH	27			
72918	FORT SMITH	27			
72919	FORT SMITH	27			
72921	ALMA	27			

Table #9(T) ZIP Codes 72830 – 72959

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Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
21	72310	72325	72339	72365	72391	72428
	72313	72327	72346	72370	72395	72437
	72315	72329	72350	72373	72411	72438
	72316	72330	72351	72377	72414	72442
	72319	72331	72354	72384	72419	72447
	72321	72338	72358	72386	72426	72472
22	72301	72348	72464			
	72303	72364				
	72332	72376				
23	72320	72401	72404	72432	72450	72461
	72324	72402	72417	72441	72451	72467
	72394	72403	72430	72443	72454	72474
24	72005	72073	72175	72387	72425	72462
	72006	72075	72322	72396	72427	72465
	72014	72083	72326	72412	72429	72475
	72037	72101	72335	72413	72431	72479
	72043	72112	72336	72416	72435	72564
	72046	72123	72347	72421	72436	
	72059	72142	72359	72422	72453	
	72072	72169	72372	72424	72456	
25	71630	72029	72108	72311	72374	72471
	71639	72036	72117	72312	72379	72473
	71643	72040	72133	72340	72383	72476
	71644	72041	72134	72341	72390	72524
	71662	72048	72140	72342	72392	72553
	71674	72060	72152	72352	72410	72562
	71677	72064	72160	72355	72433	
	72004	72068	72165	72360	72445	
	72017	72069	72168	72366	72449	
	72021	72074	72182	72368	72457	
	72026	72082	72231	72369	72470	
26	71601	72023	72086	72164	72389	72503
	71611	72024	72102	72166	72415	72522
	71638	72038	72113	72170	72434	72526
	71654	72042	72114	72176	72440	72527
	71659	72052	72115	72178	72444	72568
	71666	72053	72119	72183	72455	72571
	71670	72055	72121	72206	72458	72572
	71678	72066	72128	72216	72459	72575
	72003	72076	72139	72328	72466	72579
	72010	72078	72143	72333	72469	
	72012	72081	72145	72353	72478	
	72020	72085	72149	72367	72501	
27	71602	71647	71661	71720	71740	71751
	71603	71651	71663	71721	71742	71752
	71612	71652	71665	71722	71743	71753
	71613	71653	71667	71724	71744	71754
	71631	71655	71671	71725	71745	71758
	71635	71656	71675	71726	71747	71759
	71640	71657	71676	71728	71748	71762
	71642	71658	71701	71730	71749	71763
	71646	71660	71711	71731	71750	71764

Table #10(T) Earthquake Territory Definitions

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Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
27 (Cont'd)	71765	71940	72070	72222	72616	72717
	71766	71941	72079	72223	72617	72718
	71770	71942	72080	72225	72619	72719
	71772	71943	72084	72227	72623	72721
	71801	71944	72087	72260	72624	72722
	71802	71945	72088	72295	72626	72727
	71820	71949	72089	72460	72628	72728
	71822	71950	72099	72482	72629	72729
	71823	71952	72103	72512	72630	72730
	71825	71953	72104	72513	72631	72732
	71826	71956	72105	72515	72632	72733
	71827	71957	72106	72517	72633	72734
	71828	71958	72107	72519	72634	72735
	71831	71959	72110	72520	72635	72736
	71832	71960	72111	72521	72636	72737
	71833	71961	72116	72523	72638	72738
	71834	71962	72118	72525	72639	72739
	71835	71964	72120	72528	72640	72740
	71836	71965	72122	72529	72641	72741
	71837	71966	72124	72530	72642	72742
	71838	71968	72125	72531	72644	72744
	71839	71969	72126	72532	72645	72745
	71840	71970	72127	72533	72648	72747
	71841	71971	72129	72534	72650	72749
	71842	71972	72130	72536	72651	72751
	71845	71973	72131	72537	72653	72752
	71846	71998	72132	72538	72654	72753
	71847	71999	72135	72539	72655	72756
	71851	72001	72136	72540	72657	72757
	71852	72002	72137	72542	72658	72758
	71853	72007	72141	72543	72659	72760
	71854	72011	72150	72544	72660	72761
	71855	72013	72153	72545	72661	72762
	71857	72015	72156	72546	72662	72764
	71858	72016	72157	72550	72663	72765
	71859	72018	72158	72554	72666	72766
	71860	72019	72167	72555	72668	72768
	71861	72022	72173	72556	72669	72769
	71862	72025	72179	72560	72670	72770
	71864	72027	72180	72561	72672	72773
	71865	72028	72181	72565	72675	72774
	71866	72030	72190	72566	72677	72776
	71901	72031	72199	72567	72679	72801
	71902	72032	72201	72569	72680	72802
	71903	72033	72202	72573	72682	72811
	71909	72034	72203	72576	72683	72812
	71910	72035	72204	72577	72685	72820
	71913	72039	72205	72578	72686	72821
	71914	72044	72207	72581	72687	72823
	71920	72045	72209	72583	72701	72824
	71921	72047	72210	72584	72702	72826
	71922	72051	72211	72585	72703	72827
	71923	72057	72212	72587	72704	72828
	71929	72058	72214	72601	72711	72829
	71932	72061	72215	72602	72712	72830
	71933	72063	72217	72611	72714	72832
	71935	72065	72219	72613	72715	72833
	71937	72067	72221	72615	72716	72834

Table #11(T) Earthquake Territory Definitions

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Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
27 **(Cont'd)**	72835	72851	72901	72918	72935	72948
	72837	72852	72902	72919	72936	72949
	72838	72853	72903	72921	72937	72950
	72839	72854	72904	72923	72938	72951
	72840	72855	72905	72926	72940	72952
	72841	72856	72906	72927	72941	72955
	72842	72857	72908	72928	72943	72956
	72843	72858	72913	72930	72944	72957
	72845	72860	72914	72932	72945	72958
	72846	72863	72916	72933	72946	72959
	72847	72865	72917	72934	72947	

Table #12(T) Earthquake Territory Definitions

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AMICA MUTAL INSURANCE COMPANY
EFFECTIVE MAY 1, 2013

1. **TERRITORY ASSIGNMENT**

   a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.

   b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. **TERRITORY DEFINITIONS** – (For all Coverages and Perils Other Than Earthquake).

   A. Cities

City of	County of	Code
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

   B. Other Than Cities

County of	Code
Arkansas	33
Ashley	33
Baxter	33
Benton	33
Boone	33
Bradley	33
Calhoun	33
Carroll	33
Chicot	33
Clark	33
Clay	33
Cleburne	33
Cleveland	33
Columbia	33
Conway	33
Craighead	33
Crawford	33
Crittenden	33
Cross	33
Dallas	33
Desha	33
Drew	33
Faulkner	33
Franklin	33
Fulton	33
Garland	33
Grant	33
Greene	33
Hempstead	33
Hot Spring	33
Howard	33
Independence	33
Izard	33
Jackson	33
Jefferson	32
Johnson	33
Lafayette	33
Lawrence	33

County of	Code
Lee	33
Lincoln	33
Little River	33
Logan	33
Lonoke	33
Madison	33
Marion	33
Miller	33
Mississippi	33
Monroe	33
Montgomery	33
Nevada	33
Newton	33
Ouachita	33
Perry	33
Phillips	33
Pike	33
Poinsett	33
Polk	33
Pope	33
Prairie	33
Pulaski	31
Randolph	33
St. Francis	33
Saline	33
Scott	33
Searcy	33
Sebastian	33
Sevier	33
Sharp	33
Stone	33
Union	33
Van Buren	33
Washington	33
White	33
Woodruff	33
Yell	33

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3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 71601 – 71801

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71601	PINE BLUFF	26	**71676**	WILMOT	27
71602	WHITE HALL	27	**71677**	WINCHESTER	25
71603	PINE BLUFF	27	**71678**	YORKTOWN	26
71611	PINE BLUFF	26	**71701**	CAMDEN	27
71612	WHITE HALL	27	**71711**	CAMDEN	27
71613	PINE BLUFF	27	**71720**	BEARDEN	27
71630	ARKANSAS CITY	25	**71721**	BEIRNE	27
71631	BANKS	27	**71722**	BLUFF CITY	27
71635	CROSSETT	27	**71724**	CALION	27
71638	DERMOTT	26	**71725**	CARTHAGE	27
71639	DUMAS	25	**71726**	CHIDESTER	27
71640	EUDORA	27	**71728**	CURTIS	27
71642	FOUNTAIN HILL	27	**71730**	EL DORADO	27
71643	GOULD	25	**71731**	EL DORADO	27
71644	GRADY	25	**71740**	EMERSON	27
71646	HAMBURG	27	**71742**	FORDYCE	27
71647	HERMITAGE	27	**71743**	GURDON	27
71651	JERSEY	27	**71744**	HAMPTON	27
71652	KINGSLAND	27	**71745**	HARRELL	27
71653	LAKE VILLAGE	27	**71747**	HUTTIG	27
71654	MC GEHEE	26	**71748**	IVAN	27
71655	MONTICELLO	27	**71749**	JUNCTION CITY	27
71656	MONTICELLO	27	**71750**	LAWSON	27
71657	MONTICELLO	27	**71751**	LOUANN	27
71658	MONTROSE	27	**71752**	MC NEIL	27
71659	MOSCOW	26	**71753**	MAGNOLIA	27
71660	NEW EDINBURG	27	**71754**	MAGNOLIA	27
71661	PARKDALE	27	**71758**	MOUNT HOLLY	27
71662	PICKENS	25	**71759**	NORPHLET	27
71663	PORTLAND	27	**71762**	SMACKOVER	27
71665	RISON	27	**71763**	SPARKMAN	27
71666	ROHWER	26	**71764**	STEPHENS	27
71667	STAR CITY	27	**71765**	STRONG	27
71670	TILLAR	26	**71766**	THORNTON	27
71671	WARREN	27	**71770**	WALDO	27
71674	WATSON	25	**71772**	WHELEN SPRINGS	27
71675	WILMAR	27	**71801**	HOPE	27

Table #1(T) ZIP Codes 71601 – 71801

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ZIP CODES 71802 – 71998

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71802	HOPE	27	**71909**	HOT SPRINGS VILLAGE	27
71820	ALLEENE	27	**71910**	HOT SPRINGS VILLAGE	27
71822	ASHDOWN	27	**71913**	HOT SPRINGS NATIONAL PARK	27
71823	BEN LOMOND	27	**71914**	HOT SPRINGS NATIONAL PARK	27
71825	BLEVINS	27	**71920**	ALPINE	27
71826	BRADLEY	27	**71921**	AMITY	27
71827	BUCKNER	27	**71922**	ANTOINE	27
71828	CALE	27	**71923**	ARKADELPHIA	27
71831	COLUMBUS	27	**71929**	BISMARCK	27
71832	DE QUEEN	27	**71932**	BOARD CAMP	27
71833	DIERKS	27	**71933**	BONNERDALE	27
71834	DODDRIDGE	27	**71935**	CADDO GAP	27
71835	EMMET	27	**71937**	COVE	27
71836	FOREMAN	27	**71940**	DELIGHT	27
71837	FOUKE	27	**71941**	DONALDSON	27
71838	FULTON	27	**71942**	FRIENDSHIP	27
71839	GARLAND CITY	27	**71943**	GLENWOOD	27
71840	GENOA	27	**71944**	GRANNIS	27
71841	GILLHAM	27	**71945**	HATFIELD	27
71842	HORATIO	27	**71949**	JESSIEVILLE	27
71845	LEWISVILLE	27	**71950**	KIRBY	27
71846	LOCKESBURG	27	**71952**	LANGLEY	27
71847	MC CASKILL	27	**71953**	MENA	27
71851	MINERAL SPRINGS	27	**71956**	MOUNTAIN PINE	27
71852	NASHVILLE	27	**71957**	MOUNT IDA	27
71853	OGDEN	27	**71958**	MURFREESBORO	27
71854	TEXARKANA	27	**71959**	NEWHOPE	27
71855	OZAN	27	**71960**	NORMAN	27
71857	PRESCOTT	27	**71961**	ODEN	27
71858	ROSSTON	27	**71962**	OKOLONA	27
71859	SARATOGA	27	**71964**	PEARCY	27
71860	STAMPS	27	**71965**	PENCIL BLUFF	27
71861	TAYLOR	27	**71966**	ODEN	27
71862	WASHINGTON	27	**71968**	ROYAL	27
71864	WILLISVILLE	27	**71969**	SIMS	27
71865	WILTON	27	**71970**	STORY	27
71866	WINTHROP	27	**71971**	UMPIRE	27
71901	HOT SPRINGS NATIONAL PARK	27	**71972**	VANDERVOORT	27
71902	HOT SPRINGS NATIONAL PARK	27	**71973**	WICKES	27
71903	HOT SPRINGS NATIONAL PARK	27	**71998**	ARKADELPHIA	27

Table #2(T) ZIP Codes 71802 – 71998

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ZIP CODES 71999 – 72088

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
71999	ARKADELPHIA	27	**72042**	DE WITT	26
72001	ADONA	27	**72043**	DIAZ	24
72002	ALEXANDER	27	**72044**	EDGEMONT	27
72003	ALMYRA	26	**72045**	EL PASO	27
72004	ALTHEIMER	25	**72046**	ENGLAND	24
72005	AMAGON	24	**72047**	ENOLA	27
72006	AUGUSTA	24	**72048**	ETHEL	25
72007	AUSTIN	27	**72051**	FOX	27
72010	BALD KNOB	26	**72052**	GARNER	26
72011	BAUXITE	27	**72053**	COLLEGE STATION	26
72012	BEEBE	26	**72055**	GILLETT	26
72013	BEE BRANCH	27	**72057**	GRAPEVINE	27
72014	BEEDEVILLE	24	**72058**	GREENBRIER	27
72015	BENTON	27	**72059**	GREGORY	24
72016	BIGELOW	27	**72060**	GRIFFITHVILLE	25
72017	BISCOE	25	**72061**	GUY	27
72018	BENTON	27	**72063**	HATTIEVILLE	27
72019	BENTON	27	**72064**	HAZEN	25
72020	BRADFORD	26	**72065**	HENSLEY	27
72021	BRINKLEY	25	**72066**	HICKORY PLAINS	26
72022	BRYANT	27	**72067**	HIGDEN	27
72023	CABOT	26	**72068**	HIGGINSON	25
72024	CARLISLE	26	**72069**	HOLLY GROVE	25
72025	CASA	27	**72070**	HOUSTON	27
72026	CASSCOE	25	**72072**	HUMNOKE	24
72027	CENTER RIDGE	27	**72073**	HUMPHREY	24
72028	CHOCTAW	27	**72074**	HUNTER	25
72029	CLARENDON	25	**72075**	JACKSONPORT	24
72030	CLEVELAND	27	**72076**	JACKSONVILLE	26
72031	CLINTON	27	**72078**	JACKSONVILLE	26
72032	CONWAY	27	**72079**	JEFFERSON	27
72033	CONWAY	27	**72080**	JERUSALEM	27
72034	CONWAY	27	**72081**	JUDSONIA	26
72035	CONWAY	27	**72082**	KENSETT	25
72036	COTTON PLANT	25	**72083**	KEO	24
72037	COY	24	**72084**	LEOLA	27
72038	CROCKETTS BLUFF	26	**72085**	LETONA	26
72039	DAMASCUS	27	**72086**	LONOKE	26
72040	DES ARC	25	**72087**	LONSDALE	27
72041	DE VALLS BLUFF	25	**72088**	FAIRFIELD BAY	27

Table #3(T) ZIP Codes 71999 – 72088

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ZIP CODES 72089 – 72211

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72089	BRYANT	27	**72141**	SCOTLAND	27
72099	LITTLE ROCK AIR FORCE BASE	27	**72142**	SCOTT	24
72101	MC CRORY	24	**72143**	SEARCY	26
72102	MC RAE	26	**72145**	SEARCY	26
72103	MABELVALE	27	**72149**	SEARCY	26
72104	MALVERN	27	**72150**	SHERIDAN	27
72105	JONES MILL	27	**72152**	SHERRILL	25
72106	MAYFLOWER	27	**72153**	SHIRLEY	27
72107	MENIFEE	27	**72156**	SOLGOHACHIA	27
72108	MONROE	25	**72157**	SPRINGFIELD	27
72110	MORRILTON	27	**72158**	BENTON	27
72111	MOUNT VERNON	27	**72160**	STUTTGART	25
72112	NEWPORT	24	**72164**	SWEET HOME	26
72113	MAUMELLE	26	**72165**	THIDA	25
72114	NORTH LITTLE ROCK	26	**72166**	TICHNOR	26
72115	NORTH LITTLE ROCK	26	**72167**	TRASKWOOD	27
72116	NORTH LITTLE ROCK	27	**72168**	TUCKER	25
72117	NORTH LITTLE ROCK	25	**72169**	TUPELO	24
72118	NORTH LITTLE ROCK	27	**72170**	ULM	26
72119	NORTH LITTLE ROCK	26	**72173**	VILONIA	27
72120	SHERWOOD	27	**72175**	WABBASEKA	24
72121	PANGBURN	26	**72176**	WARD	26
72122	PARON	27	**72178**	WEST POINT	26
72123	PATTERSON	24	**72179**	WILBURN	27
72124	NORTH LITTLE ROCK	27	**72180**	WOODSON	27
72125	PERRY	27	**72181**	WOOSTER	27
72126	PERRYVILLE	27	**72182**	WRIGHT	25
72127	PLUMERVILLE	27	**72183**	WRIGHTSVILLE	26
72128	POYEN	26	**72190**	NORTH LITTLE ROCK	27
72129	PRATTSVILLE	27	**72199**	NORTH LITTLE ROCK	27
72130	PRIM	27	**72201**	LITTLE ROCK	27
72131	QUITMAN	27	**72202**	LITTLE ROCK	27
72132	REDFIELD	27	**72203**	LITTLE ROCK	27
72133	REYDELL	25	**72204**	LITTLE ROCK	27
72134	ROE	25	**72205**	LITTLE ROCK	27
72135	ROLAND	27	**72206**	LITTLE ROCK	26
72136	ROMANCE	27	**72207**	LITTLE ROCK	27
72137	ROSE BUD	27	**72209**	LITTLE ROCK	27
72139	RUSSELL	26	**72210**	LITTLE ROCK	27
72140	SAINT CHARLES	25	**72211**	LITTLE ROCK	27

Table #4(T) ZIP Codes 72089 – 72211

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ZIP CODES 72212 – 72401

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72212	LITTLE ROCK	27	**72340**	GOODWIN	25
72214	LITTLE ROCK	27	**72341**	HAYNES	25
72215	LITTLE ROCK	27	**72342**	HELENA	25
72216	LITTLE ROCK	26	**72346**	HETH	21
72217	LITTLE ROCK	27	**72347**	HICKORY RIDGE	24
72219	LITTLE ROCK	27	**72348**	HUGHES	22
72221	LITTLE ROCK	27	**72350**	JOINER	21
72222	LITTLE ROCK	27	**72351**	KEISER	21
72223	LITTLE ROCK	27	**72352**	LA GRANGE	25
72225	LITTLE ROCK	27	**72353**	LAMBROOK	26
72227	LITTLE ROCK	27	**72354**	LEPANTO	21
72231	LITTLE ROCK	25	**72355**	LEXA	25
72260	LITTLE ROCK	27	**72358**	LUXORA	21
72295	LITTLE ROCK	27	**72359**	MADISON	24
72301	WEST MEMPHIS	22	**72360**	MARIANNA	25
72303	WEST MEMPHIS	22	**72364**	MARION	22
72310	ARMOREL	21	**72365**	MARKED TREE	21
72311	AUBREY	25	**72366**	MARVELL	25
72312	BARTON	25	**72367**	MELLWOOD	26
72313	BASSETT	21	**72368**	MORO	25
72315	BLYTHEVILLE	21	**72369**	ONEIDA	25
72316	BLYTHEVILLE	21	**72370**	OSCEOLA	21
72319	GOSNELL	21	**72372**	PALESTINE	24
72320	BRICKEYS	23	**72373**	PARKIN	21
72321	BURDETTE	21	**72374**	POPLAR GROVE	25
72322	CALDWELL	24	**72376**	PROCTOR	22
72324	CHERRY VALLEY	23	**72377**	RIVERVALE	21
72325	CLARKEDALE	21	**72379**	SNOW LAKE	25
72326	COLT	24	**72383**	TURNER	25
72327	CRAWFORDSVILLE	21	**72384**	TURRELL	21
72328	CRUMROD	26	**72386**	TYRONZA	21
72329	DRIVER	21	**72387**	VANNDALE	24
72330	DYESS	21	**72389**	WABASH	26
72331	EARLE	21	**72390**	WEST HELENA	25
72332	EDMONDSON	22	**72391**	WEST RIDGE	21
72333	ELAINE	26	**72392**	WHEATLEY	25
72335	FORREST CITY	24	**72394**	WIDENER	23
72336	FORREST CITY	24	**72395**	WILSON	21
72338	FRENCHMANS BAYOU	21	**72396**	WYNNE	24
72339	GILMORE	21	**72401**	JONESBORO	23

Table #5(T) ZIP Codes 72212 – 72401

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ZIP CODES 72402 – 72528

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72402	JONESBORO	23	**72454**	PIGGOTT	23
72403	JONESBORO	23	**72455**	POCAHONTAS	26
72404	JONESBORO	23	**72456**	POLLARD	24
72410	ALICIA	25	**72457**	PORTIA	25
72411	BAY	21	**72458**	POWHATAN	26
72412	BEECH GROVE	24	**72459**	RAVENDEN	26
72413	BIGGERS	24	**72460**	RAVENDEN SPRINGS	27
72414	BLACK OAK	21	**72461**	RECTOR	23
72415	BLACK ROCK	26	**72462**	REYNO	24
72416	BONO	24	**72464**	SAINT FRANCIS	22
72417	BROOKLAND	23	**72465**	SEDGWICK	24
72419	CARAWAY	21	**72466**	SMITHVILLE	26
72421	CASH	24	**72467**	STATE UNIVERSITY	23
72422	CORNING	24	**72469**	STRAWBERRY	26
72424	DATTO	24	**72470**	SUCCESS	25
72425	DELAPLAINE	24	**72471**	SWIFTON	25
72426	DELL	21	**72472**	TRUMANN	21
72427	EGYPT	24	**72473**	TUCKERMAN	25
72428	ETOWAH	21	**72474**	WALCOTT	23
72429	FISHER	24	**72475**	WALDENBURG	24
72430	GREENWAY	23	**72476**	WALNUT RIDGE	25
72431	GRUBBS	24	**72478**	WARM SPRINGS	26
72432	HARRISBURG	23	**72479**	WEINER	24
72433	HOXIE	25	**72482**	WILLIFORD	27
72434	IMBODEN	26	**72501**	BATESVILLE	26
72435	KNOBEL	24	**72503**	BATESVILLE	26
72436	LAFE	24	**72512**	HORSESHOE BEND	27
72437	LAKE CITY	21	**72513**	ASH FLAT	27
72438	LEACHVILLE	21	**72515**	BEXAR	27
72440	LYNN	26	**72517**	BROCKWELL	27
72441	MC DOUGAL	23	**72519**	CALICO ROCK	27
72442	MANILA	21	**72520**	CAMP	27
72443	MARMADUKE	23	**72521**	CAVE CITY	27
72444	MAYNARD	26	**72522**	CHARLOTTE	26
72445	MINTURN	25	**72523**	CONCORD	27
72447	MONETTE	21	**72524**	CORD	25
72449	O KEAN	25	**72525**	CHEROKEE VILLAGE	27
72450	PARAGOULD	23	**72526**	CUSHMAN	26
72451	PARAGOULD	23	**72527**	DESHA	26
72453	PEACH ORCHARD	24	**72528**	DOLPH	27

Table #6(T) ZIP Codes 72402 – 72528

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ZIP CODES 72529 – 72660

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72529	CHEROKEE VILLAGE	27	**72584**	VIOLET HILL	27
72530	DRASCO	27	**72585**	WIDEMAN	27
72531	ELIZABETH	27	**72587**	WISEMAN	27
72532	EVENING SHADE	27	**72601**	HARRISON	27
72533	FIFTY SIX	27	**72602**	HARRISON	27
72534	FLORAL	27	**72611**	ALPENA	27
72536	FRANKLIN	27	**72613**	BEAVER	27
72537	GAMALIEL	27	**72615**	BERGMAN	27
72538	GEPP	27	**72616**	BERRYVILLE	27
72539	GLENCOE	27	**72617**	BIG FLAT	27
72540	GUION	27	**72619**	BULL SHOALS	27
72542	HARDY	27	**72623**	CLARKRIDGE	27
72543	HEBER SPRINGS	27	**72624**	COMPTON	27
72544	HENDERSON	27	**72626**	COTTER	27
72545	HEBER SPRINGS	27	**72628**	DEER	27
72546	IDA	27	**72629**	DENNARD	27
72550	LOCUST GROVE	27	**72630**	DIAMOND CITY	27
72553	MAGNESS	25	**72631**	EUREKA SPRINGS	27
72554	MAMMOTH SPRING	27	**72632**	EUREKA SPRINGS	27
72555	MARCELLA	27	**72633**	EVERTON	27
72556	MELBOURNE	27	**72634**	FLIPPIN	27
72560	MOUNTAIN VIEW	27	**72635**	GASSVILLE	27
72561	MOUNT PLEASANT	27	**72636**	GILBERT	27
72562	NEWARK	25	**72638**	GREEN FOREST	27
72564	OIL TROUGH	24	**72639**	HARRIET	27
72565	OXFORD	27	**72640**	HASTY	27
72566	PINEVILLE	27	**72641**	JASPER	27
72567	PLEASANT GROVE	27	**72642**	LAKEVIEW	27
72568	PLEASANT PLAINS	26	**72644**	LEAD HILL	27
72569	POUGHKEEPSIE	27	**72645**	LESLIE	27
72571	ROSIE	26	**72648**	MARBLE FALLS	27
72572	SAFFELL	26	**72650**	MARSHALL	27
72573	SAGE	27	**72651**	MIDWAY	27
72575	SALADO	26	**72653**	MOUNTAIN HOME	27
72576	SALEM	27	**72654**	MOUNTAIN HOME	27
72577	SIDNEY	27	**72655**	MOUNT JUDEA	27
72578	STURKIE	27	**72657**	TIMBO	27
72579	SULPHUR ROCK	26	**72658**	NORFORK	27
72581	TUMBLING SHOALS	27	**72659**	NORFORK	27
72583	VIOLA	27	**72660**	OAK GROVE	27

Table #7(T) ZIP Codes 72529 – 72660

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ZIP CODES 72661 – 72829

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72661	OAKLAND	27	**72737**	GREENLAND	27
72662	OMAHA	27	**72738**	HINDSVILLE	27
72663	ONIA	27	**72739**	HIWASSE	27
72666	PARTHENON	27	**72740**	HUNTSVILLE	27
72668	PEEL	27	**72741**	JOHNSON	27
72669	PINDALL	27	**72742**	KINGSTON	27
72670	PONCA	27	**72744**	LINCOLN	27
72672	PYATT	27	**72745**	LOWELL	27
72675	SAINT JOE	27	**72747**	MAYSVILLE	27
72677	SUMMIT	27	**72749**	MORROW	27
72679	TILLY	27	**72751**	PEA RIDGE	27
72680	TIMBO	27	**72752**	PETTIGREW	27
72682	VALLEY SPRINGS	27	**72753**	PRAIRIE GROVE	27
72683	VENDOR	27	**72756**	ROGERS	27
72685	WESTERN GROVE	27	**72757**	ROGERS	27
72686	WITTS SPRINGS	27	**72758**	ROGERS	27
72687	YELLVILLE	27	**72760**	SAINT PAUL	27
72701	FAYETTEVILLE	27	**72761**	SILOAM SPRINGS	27
72702	FAYETTEVILLE	27	**72762**	SPRINGDALE	27
72703	FAYETTEVILLE	27	**72764**	SPRINGDALE	27
72704	FAYETTEVILLE	27	**72765**	SPRINGDALE	27
72711	AVOCA	27	**72766**	SPRINGDALE	27
72712	BENTONVILLE	27	**72768**	SULPHUR SPRINGS	27
72714	BELLA VISTA	27	**72769**	SUMMERS	27
72715	BELLA VISTA	27	**72770**	TONTITOWN	27
72716	BENTONVILLE	27	**72773**	WESLEY	27
72717	CANEHILL	27	**72774**	WEST FORK	27
72718	CAVE SPRINGS	27	**72776**	WITTER	27
72719	CENTERTON	27	**72801**	RUSSELLVILLE	27
72721	COMBS	27	**72802**	RUSSELLVILLE	27
72722	DECATUR	27	**72811**	RUSSELLVILLE	27
72727	ELKINS	27	**72812**	RUSSELLVILLE	27
72728	ELM SPRINGS	27	**72820**	ALIX	27
72729	EVANSVILLE	27	**72821**	ALTUS	27
72730	FARMINGTON	27	**72823**	ATKINS	27
72732	GARFIELD	27	**72824**	BELLEVILLE	27
72733	GATEWAY	27	**72826**	BLUE MOUNTAIN	27
72734	GENTRY	27	**72827**	BLUFFTON	27
72735	GOSHEN	27	**72828**	BRIGGSVILLE	27
72736	GRAVETTE	27	**72829**	CENTERVILLE	27

Table #8(T) ZIP Codes 72661 – 72829

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ZIP CODES 72830 – 72959

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
72830	CLARKSVILLE	27	**72923**	BARLING	27
72832	COAL HILL	27	**72926**	BOLES	27
72833	DANVILLE	27	**72927**	BOONEVILLE	27
72834	DARDANELLE	27	**72928**	BRANCH	27
72835	DELAWARE	27	**72930**	CECIL	27
72837	DOVER	27	**72932**	CEDARVILLE	27
72838	GRAVELLY	27	**72933**	CHARLESTON	27
72839	HAGARVILLE	27	**72934**	CHESTER	27
72840	HARTMAN	27	**72935**	DYER	27
72841	HARVEY	27	**72936**	GREENWOOD	27
72842	HAVANA	27	**72937**	HACKETT	27
72843	HECTOR	27	**72938**	HARTFORD	27
72845	KNOXVILLE	27	**72940**	HUNTINGTON	27
72846	LAMAR	27	**72941**	LAVACA	27
72847	LONDON	27	**72943**	MAGAZINE	27
72851	NEW BLAINE	27	**72944**	MANSFIELD	27
72852	OARK	27	**72945**	MIDLAND	27
72853	OLA	27	**72946**	MOUNTAINBURG	27
72854	OZONE	27	**72947**	MULBERRY	27
72855	PARIS	27	**72948**	NATURAL DAM	27
72856	PELSOR	27	**72949**	OZARK	27
72857	PLAINVIEW	27	**72950**	PARKS	27
72858	POTTSVILLE	27	**72951**	RATCLIFF	27
72860	ROVER	27	**72952**	RUDY	27
72863	SCRANTON	27	**72955**	UNIONTOWN	27
72865	SUBIACO	27	**72956**	VAN BUREN	27
72901	FORT SMITH	27	**72957**	VAN BUREN	27
72902	FORT SMITH	27	**72958**	WALDRON	27
72903	FORT SMITH	27	**72959**	WINSLOW	27
72904	FORT SMITH	27			
72905	FORT SMITH	27			
72906	FORT SMITH	27			
72908	FORT SMITH	27			
72913	FORT SMITH	27			
72914	FORT SMITH	27			
72916	FORT SMITH	27			
72917	FORT SMITH	27			
72918	FORT SMITH	27			
72919	FORT SMITH	27			
72921	ALMA	27			

Table #9(T) ZIP Codes 72830 – 72959

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Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
21	72310	72325	72339	72365	72391	72428
	72313	72327	72346	72370	72395	72437
	72315	72329	72350	72373	72411	72438
	72316	72330	72351	72377	72414	72442
	72319	72331	72354	72384	72419	72447
	72321	72338	72358	72386	72426	72472
22	72301	72348	72464			
	72303	72364				
	72332	72376				
23	72320	72401	72404	72432	72450	72461
	72324	72402	72417	72441	72451	72467
	72394	72403	72430	72443	72454	72474
24	72005	72073	72175	72387	72425	72462
	72006	72075	72322	72396	72427	72465
	72014	72083	72326	72412	72429	72475
	72037	72101	72335	72413	72431	72479
	72043	72112	72336	72416	72435	72564
	72046	72123	72347	72421	72436	
	72059	72142	72359	72422	72453	
	72072	72169	72372	72424	72456	
25	71630	72029	72108	72311	72374	72471
	71639	72036	72117	72312	72379	72473
	71643	72040	72133	72340	72383	72476
	71644	72041	72134	72341	72390	72524
	71662	72048	72140	72342	72392	72553
	71674	72060	72152	72352	72410	72562
	71677	72064	72160	72355	72433	
	72004	72068	72165	72360	72445	
	72017	72069	72168	72366	72449	
	72021	72074	72182	72368	72457	
	72026	72082	72231	72369	72470	
26	71601	72023	72086	72164	72389	72503
	71611	72024	72102	72166	72415	72522
	71638	72038	72113	72170	72434	72526
	71654	72042	72114	72176	72440	72527
	71659	72052	72115	72178	72444	72568
	71666	72053	72119	72183	72455	72571
	71670	72055	72121	72206	72458	72572
	71678	72066	72128	72216	72459	72575
	72003	72076	72139	72328	72466	72579
	72010	72078	72143	72333	72469	
	72012	72081	72145	72353	72478	
	72020	72085	72149	72367	72501	
27	71602	71647	71661	71720	71740	71751
	71603	71651	71663	71721	71742	71752
	71612	71652	71665	71722	71743	71753
	71613	71653	71667	71724	71744	71754
	71631	71655	71671	71725	71745	71758
	71635	71656	71675	71726	71747	71759
	71640	71657	71676	71728	71748	71762
	71642	71658	71701	71730	71749	71763
	71646	71660	71711	71731	71750	71764

Table #10(T) Earthquake Territory Definitions

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Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
27 (Cont'd)	71765	71940	72070	72222	72616	72717
	71766	71941	72079	72223	72617	72718
	71770	71942	72080	72225	72619	72719
	71772	71943	72084	72227	72623	72721
	71801	71944	72087	72260	72624	72722
	71802	71945	72088	72295	72626	72727
	71820	71949	72089	72460	72628	72728
	71822	71950	72099	72482	72629	72729
	71823	71952	72103	72512	72630	72730
	71825	71953	72104	72513	72631	72732
	71826	71956	72105	72515	72632	72733
	71827	71957	72106	72517	72633	72734
	71828	71958	72107	72519	72634	72735
	71831	71959	72110	72520	72635	72736
	71832	71960	72111	72521	72636	72737
	71833	71961	72116	72523	72638	72738
	71834	71962	72118	72525	72639	72739
	71835	71964	72120	72528	72640	72740
	71836	71965	72122	72529	72641	72741
	71837	71966	72124	72530	72642	72742
	71838	71968	72125	72531	72644	72744
	71839	71969	72126	72532	72645	72745
	71840	71970	72127	72533	72648	72747
	71841	71971	72129	72534	72650	72749
	71842	71972	72130	72536	72651	72751
	71845	71973	72131	72537	72653	72752
	71846	71998	72132	72538	72654	72753
	71847	71999	72135	72539	72655	72756
	71851	72001	72136	72540	72657	72757
	71852	72002	72137	72542	72658	72758
	71853	72007	72141	72543	72659	72760
	71854	72011	72150	72544	72660	72761
	71855	72013	72153	72545	72661	72762
	71857	72015	72156	72546	72662	72764
	71858	72016	72157	72550	72663	72765
	71859	72018	72158	72554	72666	72766
	71860	72019	72167	72555	72668	72768
	71861	72022	72173	72556	72669	72769
	71862	72025	72179	72560	72670	72770
	71864	72027	72180	72561	72672	72773
	71865	72028	72181	72565	72675	72774
	71866	72030	72190	72566	72677	72776
	71901	72031	72199	72567	72679	72801
	71902	72032	72201	72569	72680	72802
	71903	72033	72202	72573	72682	72811
	71909	72034	72203	72576	72683	72812
	71910	72035	72204	72577	72685	72820
	71913	72039	72205	72578	72686	72821
	71914	72044	72207	72581	72687	72823
	71920	72045	72209	72583	72701	72824
	71921	72047	72210	72584	72702	72826
	71922	72051	72211	72585	72703	72827
	71923	72057	72212	72587	72704	72828
	71929	72058	72214	72601	72711	72829
	71932	72061	72215	72602	72712	72830
	71933	72063	72217	72611	72714	72832
	71935	72065	72219	72613	72715	72833
	71937	72067	72221	72615	72716	72834

Table #11(T) Earthquake Territory Definitions

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Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
27 **(Cont'd)**	72835	72851	72901	72918	72935	72948
	72837	72852	72902	72919	72936	72949
	72838	72853	72903	72921	72937	72950
	72839	72854	72904	72923	72938	72951
	72840	72855	72905	72926	72940	72952
	72841	72856	72906	72927	72941	72955
	72842	72857	72908	72928	72943	72956
	72843	72858	72913	72930	72944	72957
	72845	72860	72914	72932	72945	72958
	72846	72863	72916	72933	72946	72959
	72847	72865	72917	72934	72947	

Table #12(T) Earthquake Territory Definitions

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	11/30/2012
Comments:			
Attachment(s):			
NAIC Loss Cost Data Form.pdf			

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	11/30/2012
Comments:			
Attachment(s):			
HO Survey FORM HPCS.xls HO Survey FORM HPCS.pdf			

		Item Status:	Status Date:
Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/30/2012
Comments:			
Attachment(s):			
industry_rates_loss_cost_other_coverLC.pdf DF ARRFAF2.pdf EC ARRFAF2.pdf			

		Item Status:	Status Date:
Satisfied - Item:	P&C Actuarial Justification	Filed	11/30/2012
Comments:			
Attachment(s):			

State:	*Arkansas*	**Filing Company:**	*Amica Mutual Insurance Company*
TOI/Sub-TOI:	*01.0 Property/01.0002 Personal Property (Fire and Allied Lines)*		
Product Name:	*AR-D-12-1-RR*		
Project Name/Number:	*Rate and Rule Revision/*		

AR DF Inv Inc.pdf
AR EC Inv Inc.pdf
DF Expenses.pdf
EC Expenses.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-D-12-1-RR

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	Insurance Service Office, DP-2012-RLA1

		Company Name		Company NAIC Number
3.	**A.**	Amica Mutual Insurance Company	**B.**	028-19976

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	01.0 Property	**B.**	01.0002 Personal Property (Fire & Allied Lines)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling Fire	N/A	10.0%	.439	.977	2.226	n/a	2.188
Extended Coverage	N/A	10.0%	.442	.974	2.204	n/a	2.350
TOTAL OVERALL EFFECT	N/A	10.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	13	-8.3%	03/01/07	7	0	.000	.442
2008	9	0.0%		6	0	.000	.774
2009	16	4.3%	03/01/09	8	0	.000	.741
2010	20	0.0%	04/01/10	14	13	.929	.619
2011	22	2.2%	05/01/11	16	9	.563	.681

7.

Expense Constants	Selected Provisions DW	EC
A. Total Production Expense	19.1%	19.4%
B. General Expense	4.3%	4.5%
C. Taxes, License & Fees	2.7%	2.7%
D. Underwriting Profit & Contingencies	5.0%	4.2%
E. Other (anticipated dividend)	25.0%	25.0%
F. TOTAL	56.1%	55.8%

8. __N___ Apply Lost Cost Factors to Future filings? (Y or N)
9. _10___% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. _10___%Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

NAIC Number:	028-19976
Company Name:	Amica Mutual Insurance Company
Contact Person:	Brenda M. Walker
Telephone No.:	1-800-652-6422 ext. 24584
Email Address:	bwalker@amica.com
Effective Date:	5/1/2013

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

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

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

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*																		
	$120,000																		
	$160,000																		
6	*$80,000*																		
	$120,000																		
	$160,000																		
9	*$80,000*																		
	$120,000																		
	$160,000																		

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

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

Survey Form for DP-2 (Dwelling/Fire) - Use $500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00	$453.00	$519.00
	$120,000	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00	$616.00	$702.00
	$160,000	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00	$779.00	$886.00
6	*$80,000*	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00	$460.00	$526.00
	$120,000	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00	$626.00	$712.00
	$160,000	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00	$792.00	$899.00
9	*$80,000*	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00	$588.00	$730.00
	$120,000	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00	$795.00	$983.00
	$160,000	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00	$1,001.00	$1,235.00

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

HO3 and HO4 only

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

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? *(yes or no)*

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$	$
	Lowest Risk	$	$

Date: November 26, 2012

Space Reserved for Insurance Department Use

OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM

INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS

1. INSURER NAME Amica Mutual Insurance Company

   ADDRESS P.O. Box 6008
   Providence, RI 02940-6008

2. PERSON RESPONSIBLE FOR FILING Brenda M. Walker

   TITLE Sr. Regulatory Compliance Analyst TELEPHONE # 1-800-652-6422 ext 24584

3. INSURER NAIC # 028-19976

4. LINE OF INSURANCE Dwelling Fire

5. ADVISORY ORGANIZATION Insurance Service Office

6. PROPOSED RATE LEVEL CHANGE 10.0 % EFFECTIVE DATE 5-1-2013

7. PRIOR RATE LEVEL CHANGE 2.2 % EFFECTIVE DATE 5-1-2011

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8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—*OTHER THAN WORKERS' COMPENSATION*

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	**AR-D-12-1-RR**
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	**N/A**

(X) Loss Cost Reference Filing DP-2012-RLA-1 **( ) Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

☐	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. **Note: Some states have statutes that prohibit this option for some lines of business.**
☒	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: **Dwelling Fire**

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

( ) Without Modification (factor = 1.000)
(X) With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) .977

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	**Total Production Expense**	**19.1**	**%**
B.	**General Expense**	**4.3**	**%**
C.	**Taxes, Licenses & Fees**	**2.7**	**%**
D.	**Underwriting Profit & Contingencies (explain how investment income is taken into account)**	**5.0**	**%**
E.	**Other (Anticipated Dividend)**	**25.0**	**%**
F.	**Total**	**56.1**	**%**

5.	**A.**	**Expected Loss Ratio: ELR = 100% - 4F = A**	**43.9**	**%**
	B.	**ELR in Decimal Form =**	**.439**	
6.		**Company Formula Loss Cost Multiplier (3B/5B)**	**2.226**	
7.		**Company Selected Loss Cost Multiplier =** **(Attach explanation for any differences between 6 and 7)**	**2.226**	
8.		**Rate Level Change for the coverage(s) to which this page applies**	**10.0**	**%**

FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—*OTHER THAN WORKERS' COMPENSATION*

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	**AR-D-12-1-RR**
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	**N/A**

(X) Loss Cost Reference Filing DP-2012-RLA-1 **( ) Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

☐	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. **Note: Some states have statutes that prohibit this option for some lines of business.**
☒	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: **Extended Coverage**

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

( ) Without Modification (factor = 1.000)
(X) With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) .974

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	**Total Production Expense**	**19.4**	**%**
B.	**General Expense**	**4.5**	**%**
C.	**Taxes, Licenses & Fees**	**2.7**	**%**
D.	**Underwriting Profit & Contingencies (explain how investment income is taken into account)**	**4.2**	**%**
E.	**Other (Anticipated Dividend)**	**25.0**	**%**
F.	**Total**	**55.8**	**%**

5.	**A.**	**Expected Loss Ratio: ELR = 100% - 4F = A**	**44.2**	**%**
	B.	**ELR in Decimal Form =**	**.442**	
6.		**Company Formula Loss Cost Multiplier (3B/5B)**	**2.204**	
7.		**Company Selected Loss Cost Multiplier =** **(Attach explanation for any differences between 6 and 7)**	**2.204**	
8.		**Rate Level Change for the coverage(s) to which this page applies**	**10.0**	**%**

Countrywide
Amica Companies
Dwelling Fire

Estimated Investment Earnings On Unearned Premium Reserves And On Loss Reserves

A. Unearned Premium Reserve

1. Direct Earned Premium for 2011			$6,352,019
2. Mean Unearned Premium Reserve:	(1) x	0.571	$3,627,003

3. Deduction for Prepaid Expenses

Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	2.7%
50% of Other Acquisition Expense	9.6%
50% of Company Operating Expense	2.2%
Total	14.5%

4. Deduction for Federal Taxes Payable	0.80%
5. [(2) x [(3) + (4)]]	$554,931
6. Net Subject to Investment (2) - (5)	$3,072,072

B. Delayed Remission Of Premium (Agent's Balances)

1. Direct Earned Premium (A-1)	$6,352,019
2. Average Agents' Balance	0.293
3. Delayed Remission (1) x (2)	$1,861,142

C. Loss Reserve

1. Direct Earned Premium (A-1)			$6,352,019
2. Expected Incurred Losses and Loss Adjustment Expenses	(1) x	0.439	$2,788,536
3. Expected Mean Loss Reserves	(2) x	0.457	$1,274,361

D. Net Subject To Investment (A-6) - (B-3) + (C-3)	$2,485,291
E. Average Rate of Return	0.035
F. Investment Earnings On Net Subject To Investment (D) X (E)	$86,985
G. Average Rate Of Return As a Percent Of Direct Earned Premium (F) ÷ (A-1)	0.014
H. Average Rate Of Return As a Percent Of Direct Earned Premium After Federal Income Taxes (G) X 0.712	0.010

Countrywide
Amica Companies
Extended Coverage

Estimated Investment Earnings On Unearned
Premium Reserves And On Loss Reserves

A. Unearned Premium Reserve				
1. Direct Earned Premium for 2011				$9,163,389
2. Mean Unearned Premium Reserve: (1) x		0.577		$5,287,275
3. Deduction for Prepaid Expenses				
		Commission and Brokerage Expense	0.0%	
		Taxes, Licenses and Fees	2.7%	
		50% of Other Acquisition Expense	9.7%	
		50% of Company Operating Expense	2.3%	
		Total	14.7%	
4. Deduction for Federal Taxes Payable				1.3%
5. [(2) x [(3) + (4)]]				$845,964
6. Net Subject to Investment (2) - (5)				$4,441,311
B. Delayed Remission Of Premium (Agent's Balances)				
1. Direct Earned Premium (A-1)				$9,163,389
2. Average Agents' Balance				0.293
3. Delayed Remission (1) x (2)				$2,684,873
C. Loss Reserve				
1. Direct Earned Premium (A-1)				$9,163,389
2. Expected Incurred Losses and Loss Adjustment Expenses	(1) x	0.442		$4,050,218
3. Expected Mean Loss Reserves	(2) x	0.288		$1,166,463
D. Net Subject To Investment (A-6) - (B-3) + (C-3)				$2,922,901
E. Average Rate of Return				0.035
F. Investment Earnings On Net Subject To Investment (D) X (E)				$102,302
G. Average Rate Of Return As a Percent Of Direct Earned Premium (F) ÷ (A-1)				0.011
H. Average Rate Of Return As a Percent Of Direct Earned Premium After Federal Income Taxes	**(G) X**	0.712		0.008

Amica Companies
Dwelling Fire Countrywide
Expense Exhibit

2009 - 2011

Other Acquisition	2009	2010	2011	3 Year Total
1. Expense	1,092,589	1,169,493	1,227,946	3,490,028
2. Earned Premium	5,181,907	6,033,181	7,001,937	18,217,025
3. Ratio (1) / (2)	0.211	0.194	0.175	0.192
Selected				**0.191**

General Expense				
1. Expense	299,954	233,551	229,516	763,021
2. Earned Premium	5,181,907	6,033,181	7,001,937	18,217,025
3. Ratio (1) / (2)	0.058	0.039	0.033	0.042
Selected				**0.043**

Miscellaneous Taxes Licenses & Fees				
1. Expense	12,305	10,436	14,826	37,567
2. Earned Premium	5,181,907	6,033,181	7,001,937	18,217,025
3. Ratio (1) / (2)	0.002	0.002	0.002	0.002
Selected				**0.002**

Amica Companies
Extended Coverage Countrywide
Expense Exhibit

2009 - 2011

Other Acquisition	2009	2010	2011	3 Year Total
1. Expense	1,325,291	1,581,349	1,806,120	4,712,760
2. Earned Premium	6,307,889	7,843,712	9,970,635	24,122,236
3. Ratio (1) / (2)	0.210	0.202	0.181	0.195
Selected				**0.194**
General Expense				
1. Expense	363,687	318,304	340,382	1,022,373
2. Earned Premium	6,307,889	7,843,712	9,970,635	24,122,236
3. Ratio (1) / (2)	0.058	0.041	0.034	0.042
Selected				**0.045**
Miscellaneous Taxes				
Licenses & Fees				
1. Expense	15,597	12,312	23,992	51,901
2. Earned Premium	6,307,889	7,843,712	9,970,635	24,122,236
3. Ratio (1) / (2)	0.002	0.002	0.002	0.002
Selected				**0.002**