

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Filing at a Glance

Company: National Security Fire & Casualty Company
 Product Name: Limited Homeowners Program
 State: Arkansas
 TOI: 04.0 Homeowners
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Filing Type: Rate
 Date Submitted: 10/04/2012
 SERFF Tr Num: REGU-128715819
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: NSFC-HO-12-AR-01

 Effective Date: 11/15/2012
 Requested (New):
 Effective Date: 01/15/2013
 Requested (Renewal):
 Author(s): John Battles
 Reviewer(s): Becky Harrington (primary)
 Disposition Date: 11/07/2012
 Disposition Status: Filed
 Effective Date (New): 12/01/2012
 Effective Date (Renewal): 02/01/2013

State Filing Description:
 referred 10/5/12; meeting 10/19/12; letter referred to Commissioner 10/24.

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

General Information

Project Name: 2012 Rate Level Review and Filing Status of Filing in Domicile: Authorized
Project Number: NSFC-HO-12-AR-01 Domicile Status Comments:
Reference Organization: American Association of Insurance Reference Number: N/A
Services (AAIS)
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 11/07/2012
State Status Changed: 10/31/2012 Deemer Date:
Created By: John Battles Submitted By: John Battles
Corresponding Filing Tracking Number:

Filing Description:

National Security Fire and Casualty Company (NSFC) made its initial filing to introduce a new Limited Homeowners program in Arkansas effective October 1, 2000. The initial filing adopted the American Association of Insurance Services (AAIS) Homeowners program (loss costs, rules and forms) as contained in AAIS Revision 8.0. Subsequently, NSFC has filed the following revisions:

1. Effective September 30, 2002 - Adoption of AAIS Rev. 9.0 loss costs with originally filed loss cost multiplier (LCM) of 1.504.
2. Effective November 1, 2004 - Revision of the NSFC LCM from 1.504 to 1.597 and implementation of a Loss Cost Modification factor of +8.3%.
3. Effective May 1, 2007 – Adoption of AAIS Loss Cost Revision 06 05 and +19.3 Rate Increase
4. Effective August 4, 2008 – Adoption of AAIS Manual Revision 07 07 and +15.0% Rate Increase
5. Effective November 15, 2010 – +10.0% Rate Increase
6. Effective November 15, 2011 – +10.0% Rate Increase

This filing proposes an overall statewide change of +10.0%. This change will apply to both of the Arkansas territories for this program.

Enclosed for your review are the following:

1. Required State Filing Forms
2. Filing Memorandum
3. Rate Level Exhibits
4. Manual Pages

A, EFT in the amount of \$100.00 has been initiated in SERFF to cover the required filing fee.

We request that this filing become effective November 15, 2012 for new business and January 15, 2013 for renewals. This is the anniversary date of the last rate filing in Arkansas.

Company and Contact

Filing Contact Information

John Battles, President johnbattles@ircllc.com
50 Broad Street 941-926-0144 [Phone]
Suite 501
New York, NY 10004

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Filing Company Information

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

National Security Fire & Casualty Company	CoCode: 12114	State of Domicile: Alabama
661 East Davis Street	Group Code: 316	Company Type:
Elba, AL 36232	Group Name:	State ID Number:
(334) 897-2273 ext. [Phone]	FEIN Number: 63-0415525	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
National Security Fire & Casualty Company	\$100.00	10/04/2012	63441527

Check Number	Check Amount	Check Date
	\$0.00	

State: Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Limited Homeowners Program

Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/07/2012	11/07/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	10/31/2012	10/31/2012
No response necessary	Becky Harrington	10/24/2012	10/24/2012
Pending Industry Response	Becky Harrington	10/19/2012	10/19/2012
No response necessary	Becky Harrington	10/05/2012	10/05/2012

Response Letters

Responded By	Created On	Date Submitted
John Battles	11/07/2012	11/07/2012
John Battles	10/24/2012	10/24/2012

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Disposition

Disposition Date: 11/07/2012

Effective Date (New): 12/01/2012

Effective Date (Renewal): 02/01/2013

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):
National Security Fire & Casualty Company	17.600%	7.000%	\$174,869	2,841	\$1,748,689	7.000%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	3rd Party Filing Authorization	Filed	Yes
Supporting Document (revised)	Actuarial Support	Filed	Yes
Supporting Document	Actuarial Support		Yes
Supporting Document	10/23/2012 Reponse Letter from Robert Glover (NSFC)	Filed	Yes

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	Filed	Yes
Rate	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES		Yes

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/31/2012
Submitted Date	10/31/2012
Respond By Date	

Dear John Battles,

Introduction:

The Commissioner has reviewed Mr. Glover's recent letters and will allow an additional 2% increase.

Please amend the overall increase amount to 7%.

Indicated revised effective dates if desired.

Conclusion:

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

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

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

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	10/24/2012
Submitted Date	10/24/2012
Respond By Date	

Dear John Battles,

Introduction:

This will acknowledge receipt of the response dated 10/24/12.

Mr. Glover's letter is being forwarded to the Commissioner for a response.

Please do not respond to this objection letter at this time.

Conclusion:

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

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

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/19/2012
Submitted Date	10/19/2012
Respond By Date	

Dear John Battles,

Introduction:

This will acknowledge Commissioner Bradford's review of the requested increase.

Please amend the overall amount to 5%.

Provide revised effective dates if needed.

Conclusion:

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

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

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	10/05/2012
Submitted Date	10/05/2012
Respond By Date	

Dear John Battles,

Introduction:

This will acknowledge receipt of the captioned filing.

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

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

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

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

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/07/2012
Submitted Date	11/07/2012

Dear Becky Harrington,

Introduction:

This will confirm receipt of and respond to your Objection Letter dated October 30, 2012.

Response 1

Comments:

The will confirm our acceptance of an overall increase of 7%. We have revised and attached the following:

1. Arkansas LHO Rate Level Review
2. Actuarial Memorandum
3. FORM RF-1 Rate Filing Abstract
4. Exhibit HPCS 3-06i
5. Rate Pages Effective 12-1-2012

In addition, we request a change in the proposed effective date as indicated in the caption and as follows:

REVISED Effective Date: December 1, 2012-New Business, February 1, 2013-Renewals

Changed Items:

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i Rev 11-7-12.pdf

HPCS 3-06i Rev 11-7-12.xls

Previous Version

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i.pdf

HPCS 3-06i.xls

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract Rev 11-7-12.pdf

Previous Version

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract.pdf

Satisfied - Item: Actuarial Support

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

AR 2012 LHO Rate Level Review Rev 11-7-12.pdf

Actuarial-Filing Memorandum Rev 11-7-12.pdf

Previous Version

Satisfied - Item:

Actuarial Support

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

AR 2012 LHO Rate Level Review.pdf

Actuarial-Filing Memorandum.pdf

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i Rev 11-7-12.pdf

HPCS 3-06i Rev 11-7-12.xls

Previous Version

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i.pdf

HPCS 3-06i.xls

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract Rev 11-7-12.pdf

Previous Version

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract.pdf

Satisfied - Item: Actuarial Support

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State: Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Limited Homeowners Program

Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

AR 2012 LHO Rate Level Review Rev 11-7-12.pdf

Actuarial-Filing Memorandum Rev 11-7-12.pdf

Previous Version

Satisfied - Item:

Actuarial Support

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

AR 2012 LHO Rate Level Review.pdf

Actuarial-Filing Memorandum.pdf

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i Rev 11-7-12.pdf

HPCS 3-06i Rev 11-7-12.xls

Previous Version

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

HPCS 3-06i.pdf

HPCS 3-06i.xls

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract Rev 11-7-12.pdf

Previous Version

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

FORM RF-1 Rate Filing Abstract.pdf

Satisfied - Item: Actuarial Support

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedule Item Changes

AR 2012 LHO Rate Level Review Rev 11-7-12.pdf

Actuarial-Filing Memorandum Rev 11-7-12.pdf

Previous Version

Satisfied - Item: Actuarial Support

Comments: Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

AR 2012 LHO Rate Level Review.pdf

Actuarial-Filing Memorandum.pdf

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(12/2012) Arkansas HO Rates	Replacement	REGU-126831953	11/07/2012 By: John Battles
<i>Previous Version</i>					
1	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(11/2012) Arkansas HO Rates	Replacement	REGU-126831953	10/04/2012 By: John Battles

Conclusion:

Thank you.

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Sincerely,
John Battles

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 10/24/2012
 Submitted Date 10/24/2012

Dear Becky Harrington,

Introduction:

Dear Ms. Harrington:

This will confirm receipt of and respond to your Objection Letter dated October 19, 2012.

Response 1

Comments:

Please see the attached letter dated October 23, 2012 from Mr. Robert Glover of National Security Fire and Casualty Company.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	10/23/2012 Reponse Letter from Robert Glover (NSFC)
Comments:	
Attachment(s):	
Response Letter from RGlover 10-23-12.pdf	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

John Battles

(941) 926-0144 (phone)

(212) 571-2502 (fax)

johnbattles@ircllc.com (e-mail)

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Sincerely,

John Battles

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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):
National Security Fire & Casualty Company	17.600%	10.000%	\$174,869	2,841	\$1,748,689	10.000%	10.000%

SERFF Tracking #:

REGU-128715819

State Tracking #:**Company Tracking #:**

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/07/2012	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(12/2012) Arkansas HO Rates	Replacement	REGU-126831953	Rate Pages Eff 12-1-2012 Rev 11-7-12.pdf

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$616	\$649	\$684	\$786	\$1,043	\$1,431
\$26,000	\$622	\$657	\$692	\$795	\$1,054	\$1,446
\$27,000	\$628	\$663	\$698	\$803	\$1,065	\$1,462
\$28,000	\$636	\$671	\$706	\$812	\$1,075	\$1,475
\$29,000	\$642	\$677	\$713	\$820	\$1,088	\$1,491
\$30,000	\$648	\$684	\$719	\$827	\$1,098	\$1,506
\$31,000	\$654	\$691	\$727	\$837	\$1,109	\$1,521
\$32,000	\$660	\$698	\$735	\$844	\$1,119	\$1,536
\$33,000	\$668	\$704	\$741	\$852	\$1,130	\$1,550
\$34,000	\$674	\$710	\$748	\$861	\$1,141	\$1,565
\$35,000	\$680	\$718	\$756	\$868	\$1,151	\$1,580
\$36,000	\$686	\$724	\$762	\$878	\$1,164	\$1,596
\$37,000	\$694	\$732	\$770	\$885	\$1,174	\$1,611
\$38,000	\$700	\$738	\$777	\$893	\$1,185	\$1,624
\$39,000	\$706	\$745	\$785	\$902	\$1,196	\$1,640
\$40,000	\$712	\$751	\$791	\$910	\$1,206	\$1,655
\$41,000	\$718	\$759	\$799	\$919	\$1,217	\$1,670
\$42,000	\$726	\$765	\$806	\$926	\$1,227	\$1,685
\$43,000	\$732	\$773	\$812	\$934	\$1,240	\$1,699
\$44,000	\$738	\$779	\$820	\$943	\$1,250	\$1,714
\$45,000	\$744	\$785	\$827	\$951	\$1,261	\$1,729
\$46,000	\$750	\$792	\$834	\$960	\$1,272	\$1,745
\$47,000	\$757	\$799	\$841	\$967	\$1,282	\$1,760
\$48,000	\$764	\$806	\$849	\$975	\$1,293	\$1,773
\$49,000	\$770	\$812	\$855	\$984	\$1,303	\$1,789
\$50,000	\$776	\$820	\$862	\$992	\$1,316	\$1,804
\$51,000	\$783	\$826	\$870	\$999	\$1,326	\$1,819
\$52,000	\$789	\$834	\$876	\$1,008	\$1,337	\$1,834
\$53,000	\$795	\$840	\$884	\$1,016	\$1,348	\$1,848
\$54,000	\$802	\$846	\$891	\$1,025	\$1,358	\$1,863
\$55,000	\$808	\$853	\$897	\$1,033	\$1,369	\$1,878
\$56,000	\$815	\$859	\$905	\$1,040	\$1,380	\$1,894
\$57,000	\$821	\$867	\$913	\$1,049	\$1,392	\$1,909
\$58,000	\$827	\$873	\$920	\$1,057	\$1,402	\$1,923
\$59,000	\$834	\$881	\$926	\$1,066	\$1,413	\$1,938
\$60,000	\$841	\$887	\$934	\$1,074	\$1,424	\$1,953

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$847	\$894	\$941	\$1,081	\$1,434	\$1,968
\$62,000	\$853	\$900	\$948	\$1,091	\$1,445	\$1,983
\$63,000	\$859	\$908	\$955	\$1,098	\$1,456	\$1,997
\$64,000	\$865	\$914	\$963	\$1,107	\$1,468	\$2,012
\$65,000	\$873	\$920	\$969	\$1,115	\$1,478	\$2,027
\$66,000	\$879	\$928	\$976	\$1,122	\$1,488	\$2,041
\$67,000	\$884	\$934	\$983	\$1,130	\$1,498	\$2,055
\$68,000	\$890	\$940	\$989	\$1,138	\$1,509	\$2,070
\$69,000	\$896	\$946	\$996	\$1,145	\$1,518	\$2,084
\$70,000	\$902	\$952	\$1,002	\$1,153	\$1,529	\$2,097
\$71,000	\$908	\$958	\$1,008	\$1,161	\$1,538	\$2,110
\$72,000	\$914	\$964	\$1,015	\$1,167	\$1,547	\$2,123
\$73,000	\$919	\$970	\$1,021	\$1,174	\$1,558	\$2,135
\$74,000	\$925	\$976	\$1,027	\$1,182	\$1,567	\$2,149
\$75,000	\$931	\$983	\$1,034	\$1,188	\$1,576	\$2,161
\$76,000	\$935	\$987	\$1,039	\$1,196	\$1,585	\$2,174
\$77,000	\$941	\$993	\$1,045	\$1,202	\$1,594	\$2,187
\$78,000	\$946	\$999	\$1,051	\$1,209	\$1,603	\$2,199
\$79,000	\$952	\$1,004	\$1,057	\$1,215	\$1,612	\$2,212
\$80,000	\$957	\$1,010	\$1,063	\$1,223	\$1,621	\$2,224
\$81,000	\$961	\$1,015	\$1,069	\$1,229	\$1,629	\$2,236
\$82,000	\$967	\$1,021	\$1,074	\$1,235	\$1,638	\$2,247
\$83,000	\$972	\$1,025	\$1,080	\$1,241	\$1,646	\$2,259
\$84,000	\$976	\$1,031	\$1,084	\$1,247	\$1,655	\$2,269
\$85,000	\$981	\$1,036	\$1,091	\$1,255	\$1,662	\$2,282
\$86,000	\$987	\$1,042	\$1,097	\$1,261	\$1,672	\$2,294
\$87,000	\$993	\$1,048	\$1,103	\$1,269	\$1,682	\$2,307
\$88,000	\$998	\$1,054	\$1,109	\$1,276	\$1,691	\$2,320
\$89,000	\$1,004	\$1,060	\$1,115	\$1,282	\$1,700	\$2,333
\$90,000	\$1,010	\$1,065	\$1,121	\$1,290	\$1,710	\$2,345
\$91,000	\$1,015	\$1,071	\$1,129	\$1,297	\$1,720	\$2,359
\$92,000	\$1,021	\$1,077	\$1,135	\$1,305	\$1,729	\$2,373
\$93,000	\$1,027	\$1,083	\$1,141	\$1,311	\$1,739	\$2,386
\$94,000	\$1,033	\$1,089	\$1,147	\$1,319	\$1,749	\$2,399
\$95,000	\$1,039	\$1,095	\$1,153	\$1,326	\$1,758	\$2,412
\$96,000	\$1,045	\$1,103	\$1,161	\$1,334	\$1,769	\$2,428
\$97,000	\$1,051	\$1,109	\$1,167	\$1,343	\$1,780	\$2,441
\$98,000	\$1,057	\$1,115	\$1,174	\$1,351	\$1,790	\$2,456
\$99,000	\$1,063	\$1,122	\$1,182	\$1,358	\$1,801	\$2,470
\$100,000	\$1,069	\$1,129	\$1,188	\$1,366	\$1,812	\$2,485

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$548	\$578	\$608	\$700	\$897	\$1,253
\$26,000	\$554	\$584	\$614	\$707	\$907	\$1,267
\$27,000	\$560	\$590	\$622	\$715	\$916	\$1,281
\$28,000	\$564	\$596	\$628	\$722	\$925	\$1,293
\$29,000	\$570	\$602	\$634	\$729	\$934	\$1,307
\$30,000	\$576	\$608	\$640	\$736	\$945	\$1,319
\$31,000	\$583	\$614	\$646	\$744	\$954	\$1,332
\$32,000	\$587	\$621	\$653	\$751	\$963	\$1,346
\$33,000	\$593	\$627	\$660	\$759	\$972	\$1,358
\$34,000	\$599	\$633	\$666	\$765	\$981	\$1,372
\$35,000	\$605	\$639	\$672	\$773	\$990	\$1,384
\$36,000	\$610	\$645	\$678	\$780	\$999	\$1,398
\$37,000	\$616	\$651	\$684	\$788	\$1,010	\$1,410
\$38,000	\$622	\$657	\$691	\$795	\$1,019	\$1,424
\$39,000	\$628	\$663	\$698	\$802	\$1,028	\$1,437
\$40,000	\$633	\$669	\$704	\$809	\$1,037	\$1,450
\$41,000	\$639	\$675	\$710	\$817	\$1,046	\$1,463
\$42,000	\$645	\$681	\$716	\$824	\$1,056	\$1,475
\$43,000	\$651	\$687	\$722	\$832	\$1,065	\$1,489
\$44,000	\$656	\$692	\$729	\$838	\$1,075	\$1,503
\$45,000	\$662	\$698	\$736	\$846	\$1,084	\$1,515
\$46,000	\$668	\$704	\$742	\$853	\$1,094	\$1,529
\$47,000	\$674	\$710	\$748	\$861	\$1,103	\$1,541
\$48,000	\$678	\$716	\$754	\$868	\$1,112	\$1,554
\$49,000	\$684	\$722	\$761	\$875	\$1,121	\$1,568
\$50,000	\$691	\$729	\$767	\$882	\$1,130	\$1,580
\$51,000	\$697	\$735	\$774	\$890	\$1,141	\$1,594
\$52,000	\$701	\$741	\$780	\$897	\$1,150	\$1,606
\$53,000	\$707	\$747	\$786	\$903	\$1,159	\$1,620
\$54,000	\$713	\$753	\$792	\$911	\$1,168	\$1,632
\$55,000	\$719	\$759	\$799	\$919	\$1,177	\$1,646
\$56,000	\$726	\$765	\$805	\$926	\$1,186	\$1,659
\$57,000	\$730	\$771	\$812	\$934	\$1,196	\$1,672
\$58,000	\$736	\$777	\$818	\$940	\$1,206	\$1,685
\$59,000	\$742	\$783	\$824	\$948	\$1,215	\$1,697
\$60,000	\$748	\$789	\$830	\$955	\$1,224	\$1,711

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$753	\$795	\$837	\$963	\$1,234	\$1,725
\$62,000	\$759	\$802	\$843	\$970	\$1,243	\$1,737
\$63,000	\$765	\$808	\$850	\$976	\$1,252	\$1,751
\$64,000	\$771	\$814	\$856	\$984	\$1,261	\$1,763
\$65,000	\$776	\$820	\$862	\$992	\$1,272	\$1,777
\$66,000	\$782	\$824	\$868	\$998	\$1,279	\$1,789
\$67,000	\$786	\$830	\$875	\$1,005	\$1,288	\$1,801
\$68,000	\$792	\$837	\$881	\$1,011	\$1,297	\$1,813
\$69,000	\$797	\$841	\$887	\$1,019	\$1,305	\$1,825
\$70,000	\$803	\$847	\$891	\$1,025	\$1,314	\$1,837
\$71,000	\$808	\$853	\$897	\$1,033	\$1,323	\$1,848
\$72,000	\$812	\$858	\$903	\$1,039	\$1,331	\$1,860
\$73,000	\$818	\$862	\$908	\$1,045	\$1,338	\$1,871
\$74,000	\$823	\$868	\$914	\$1,051	\$1,348	\$1,883
\$75,000	\$827	\$873	\$920	\$1,057	\$1,355	\$1,894
\$76,000	\$832	\$879	\$925	\$1,063	\$1,363	\$1,904
\$77,000	\$837	\$884	\$929	\$1,069	\$1,370	\$1,916
\$78,000	\$841	\$888	\$935	\$1,075	\$1,378	\$1,927
\$79,000	\$847	\$893	\$940	\$1,081	\$1,386	\$1,938
\$80,000	\$852	\$899	\$946	\$1,088	\$1,393	\$1,948
\$81,000	\$856	\$903	\$951	\$1,094	\$1,401	\$1,959
\$82,000	\$859	\$908	\$955	\$1,100	\$1,408	\$1,968
\$83,000	\$864	\$913	\$960	\$1,104	\$1,416	\$1,979
\$84,000	\$868	\$917	\$966	\$1,110	\$1,422	\$1,988
\$85,000	\$873	\$922	\$970	\$1,116	\$1,430	\$1,999
\$86,000	\$878	\$926	\$975	\$1,122	\$1,437	\$2,009
\$87,000	\$884	\$932	\$981	\$1,129	\$1,446	\$2,021
\$88,000	\$888	\$937	\$987	\$1,135	\$1,454	\$2,032
\$89,000	\$893	\$943	\$992	\$1,141	\$1,462	\$2,044
\$90,000	\$897	\$948	\$998	\$1,147	\$1,471	\$2,055
\$91,000	\$903	\$954	\$1,004	\$1,154	\$1,478	\$2,067
\$92,000	\$908	\$958	\$1,008	\$1,161	\$1,488	\$2,079
\$93,000	\$913	\$964	\$1,015	\$1,167	\$1,495	\$2,090
\$94,000	\$919	\$969	\$1,021	\$1,174	\$1,504	\$2,102
\$95,000	\$923	\$975	\$1,027	\$1,180	\$1,512	\$2,114
\$96,000	\$929	\$981	\$1,033	\$1,188	\$1,521	\$2,126
\$97,000	\$934	\$987	\$1,039	\$1,194	\$1,530	\$2,139
\$98,000	\$940	\$992	\$1,045	\$1,202	\$1,539	\$2,152
\$99,000	\$946	\$998	\$1,051	\$1,208	\$1,548	\$2,164
\$100,000	\$951	\$1,004	\$1,057	\$1,215	\$1,558	\$2,177

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$700	\$738	\$777	\$893	\$1,183	\$1,624
\$26,000	\$706	\$745	\$785	\$902	\$1,197	\$1,641
\$27,000	\$713	\$753	\$792	\$911	\$1,209	\$1,658
\$28,000	\$721	\$761	\$802	\$922	\$1,221	\$1,675
\$29,000	\$729	\$768	\$809	\$931	\$1,234	\$1,691
\$30,000	\$735	\$776	\$817	\$940	\$1,246	\$1,710
\$31,000	\$742	\$783	\$824	\$949	\$1,258	\$1,726
\$32,000	\$750	\$791	\$834	\$958	\$1,270	\$1,743
\$33,000	\$757	\$799	\$841	\$967	\$1,282	\$1,760
\$34,000	\$765	\$806	\$849	\$976	\$1,294	\$1,777
\$35,000	\$771	\$815	\$858	\$986	\$1,308	\$1,793
\$36,000	\$779	\$823	\$865	\$995	\$1,320	\$1,810
\$37,000	\$786	\$830	\$873	\$1,005	\$1,332	\$1,827
\$38,000	\$794	\$838	\$882	\$1,015	\$1,345	\$1,845
\$39,000	\$802	\$846	\$890	\$1,024	\$1,357	\$1,862
\$40,000	\$808	\$853	\$897	\$1,033	\$1,369	\$1,878
\$41,000	\$815	\$861	\$907	\$1,042	\$1,381	\$1,895
\$42,000	\$823	\$868	\$914	\$1,051	\$1,393	\$1,912
\$43,000	\$830	\$876	\$922	\$1,060	\$1,405	\$1,929
\$44,000	\$837	\$884	\$931	\$1,069	\$1,418	\$1,945
\$45,000	\$844	\$891	\$938	\$1,078	\$1,431	\$1,962
\$46,000	\$852	\$899	\$946	\$1,089	\$1,443	\$1,980
\$47,000	\$859	\$907	\$955	\$1,098	\$1,456	\$1,997
\$48,000	\$867	\$914	\$963	\$1,107	\$1,468	\$2,014
\$49,000	\$873	\$922	\$970	\$1,116	\$1,480	\$2,031
\$50,000	\$881	\$929	\$980	\$1,126	\$1,492	\$2,047
\$51,000	\$888	\$937	\$987	\$1,135	\$1,504	\$2,064
\$52,000	\$896	\$945	\$995	\$1,144	\$1,516	\$2,081
\$53,000	\$903	\$952	\$1,002	\$1,153	\$1,529	\$2,097
\$54,000	\$910	\$961	\$1,011	\$1,164	\$1,542	\$2,114
\$55,000	\$917	\$969	\$1,019	\$1,173	\$1,554	\$2,132
\$56,000	\$925	\$976	\$1,027	\$1,182	\$1,567	\$2,149
\$57,000	\$932	\$984	\$1,036	\$1,191	\$1,579	\$2,166
\$58,000	\$938	\$992	\$1,043	\$1,200	\$1,591	\$2,183
\$59,000	\$946	\$999	\$1,051	\$1,209	\$1,603	\$2,199
\$60,000	\$954	\$1,007	\$1,060	\$1,218	\$1,615	\$2,216

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$961	\$1,015	\$1,068	\$1,227	\$1,627	\$2,233
\$62,000	\$969	\$1,022	\$1,075	\$1,237	\$1,640	\$2,250
\$63,000	\$975	\$1,030	\$1,084	\$1,247	\$1,653	\$2,268
\$64,000	\$983	\$1,037	\$1,092	\$1,256	\$1,665	\$2,285
\$65,000	\$990	\$1,045	\$1,100	\$1,265	\$1,678	\$2,301
\$66,000	\$996	\$1,053	\$1,107	\$1,275	\$1,688	\$2,316
\$67,000	\$1,004	\$1,060	\$1,115	\$1,282	\$1,700	\$2,333
\$68,000	\$1,010	\$1,066	\$1,122	\$1,291	\$1,711	\$2,348
\$69,000	\$1,018	\$1,074	\$1,130	\$1,300	\$1,723	\$2,364
\$70,000	\$1,024	\$1,081	\$1,138	\$1,308	\$1,735	\$2,380
\$71,000	\$1,030	\$1,088	\$1,145	\$1,317	\$1,746	\$2,394
\$72,000	\$1,037	\$1,094	\$1,151	\$1,325	\$1,757	\$2,409
\$73,000	\$1,043	\$1,101	\$1,159	\$1,332	\$1,767	\$2,424
\$74,000	\$1,049	\$1,107	\$1,167	\$1,342	\$1,778	\$2,438
\$75,000	\$1,056	\$1,115	\$1,173	\$1,349	\$1,789	\$2,453
\$76,000	\$1,062	\$1,121	\$1,180	\$1,357	\$1,799	\$2,467
\$77,000	\$1,068	\$1,127	\$1,186	\$1,364	\$1,808	\$2,482
\$78,000	\$1,074	\$1,133	\$1,192	\$1,372	\$1,819	\$2,496
\$79,000	\$1,080	\$1,139	\$1,200	\$1,380	\$1,830	\$2,510
\$80,000	\$1,086	\$1,147	\$1,206	\$1,387	\$1,840	\$2,523
\$81,000	\$1,092	\$1,153	\$1,212	\$1,395	\$1,850	\$2,537
\$82,000	\$1,097	\$1,157	\$1,218	\$1,402	\$1,859	\$2,549
\$83,000	\$1,103	\$1,164	\$1,226	\$1,408	\$1,868	\$2,563
\$84,000	\$1,109	\$1,170	\$1,232	\$1,416	\$1,877	\$2,575
\$85,000	\$1,113	\$1,176	\$1,238	\$1,424	\$1,888	\$2,589
\$86,000	\$1,121	\$1,182	\$1,244	\$1,431	\$1,898	\$2,604
\$87,000	\$1,127	\$1,189	\$1,252	\$1,439	\$1,909	\$2,618
\$88,000	\$1,133	\$1,196	\$1,259	\$1,448	\$1,920	\$2,633
\$89,000	\$1,139	\$1,203	\$1,265	\$1,456	\$1,930	\$2,648
\$90,000	\$1,145	\$1,209	\$1,273	\$1,463	\$1,941	\$2,662
\$91,000	\$1,151	\$1,215	\$1,281	\$1,472	\$1,951	\$2,677
\$92,000	\$1,159	\$1,223	\$1,287	\$1,480	\$1,962	\$2,692
\$93,000	\$1,165	\$1,230	\$1,294	\$1,489	\$1,974	\$2,707
\$94,000	\$1,171	\$1,237	\$1,302	\$1,497	\$1,985	\$2,723
\$95,000	\$1,179	\$1,244	\$1,310	\$1,506	\$1,996	\$2,738
\$96,000	\$1,185	\$1,252	\$1,317	\$1,515	\$2,008	\$2,755
\$97,000	\$1,192	\$1,258	\$1,325	\$1,524	\$2,020	\$2,771
\$98,000	\$1,200	\$1,265	\$1,332	\$1,533	\$2,032	\$2,786
\$99,000	\$1,206	\$1,273	\$1,340	\$1,541	\$2,044	\$2,803
\$100,000	\$1,214	\$1,281	\$1,348	\$1,550	\$2,055	\$2,820

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$622	\$656	\$691	\$794	\$1,018	\$1,424
\$26,000	\$628	\$663	\$698	\$803	\$1,028	\$1,437
\$27,000	\$634	\$669	\$706	\$811	\$1,039	\$1,453
\$28,000	\$642	\$677	\$712	\$820	\$1,049	\$1,468
\$29,000	\$648	\$683	\$719	\$827	\$1,060	\$1,483
\$30,000	\$654	\$691	\$727	\$837	\$1,071	\$1,497
\$31,000	\$660	\$697	\$735	\$844	\$1,081	\$1,512
\$32,000	\$668	\$704	\$741	\$852	\$1,092	\$1,527
\$33,000	\$674	\$710	\$748	\$861	\$1,103	\$1,542
\$34,000	\$680	\$718	\$756	\$868	\$1,113	\$1,556
\$35,000	\$686	\$724	\$764	\$878	\$1,124	\$1,571
\$36,000	\$694	\$732	\$770	\$885	\$1,135	\$1,586
\$37,000	\$700	\$738	\$777	\$894	\$1,145	\$1,602
\$38,000	\$706	\$745	\$785	\$902	\$1,156	\$1,615
\$39,000	\$712	\$751	\$791	\$911	\$1,167	\$1,631
\$40,000	\$719	\$759	\$799	\$919	\$1,177	\$1,646
\$41,000	\$726	\$765	\$806	\$926	\$1,188	\$1,661
\$42,000	\$732	\$773	\$814	\$935	\$1,199	\$1,675
\$43,000	\$738	\$779	\$820	\$943	\$1,209	\$1,690
\$44,000	\$745	\$786	\$827	\$952	\$1,220	\$1,705
\$45,000	\$751	\$792	\$835	\$960	\$1,230	\$1,720
\$46,000	\$757	\$800	\$843	\$969	\$1,241	\$1,734
\$47,000	\$764	\$806	\$849	\$976	\$1,252	\$1,749
\$48,000	\$771	\$814	\$856	\$984	\$1,262	\$1,764
\$49,000	\$777	\$820	\$864	\$993	\$1,273	\$1,780
\$50,000	\$783	\$827	\$870	\$1,001	\$1,284	\$1,793
\$51,000	\$789	\$834	\$878	\$1,010	\$1,294	\$1,808
\$52,000	\$797	\$841	\$885	\$1,018	\$1,305	\$1,824
\$53,000	\$803	\$847	\$893	\$1,027	\$1,316	\$1,837
\$54,000	\$809	\$855	\$899	\$1,034	\$1,326	\$1,853
\$55,000	\$817	\$861	\$907	\$1,043	\$1,337	\$1,868
\$56,000	\$823	\$868	\$914	\$1,051	\$1,346	\$1,883
\$57,000	\$829	\$875	\$922	\$1,059	\$1,357	\$1,897
\$58,000	\$835	\$882	\$928	\$1,068	\$1,367	\$1,912
\$59,000	\$843	\$888	\$935	\$1,075	\$1,378	\$1,927
\$60,000	\$849	\$896	\$943	\$1,084	\$1,389	\$1,942

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$855	\$902	\$951	\$1,092	\$1,399	\$1,956
\$62,000	\$861	\$910	\$957	\$1,101	\$1,410	\$1,971
\$63,000	\$868	\$916	\$964	\$1,109	\$1,421	\$1,986
\$64,000	\$875	\$923	\$972	\$1,118	\$1,431	\$2,002
\$65,000	\$881	\$929	\$978	\$1,126	\$1,442	\$2,015
\$66,000	\$887	\$935	\$986	\$1,133	\$1,453	\$2,031
\$67,000	\$893	\$943	\$992	\$1,141	\$1,462	\$2,044
\$68,000	\$899	\$949	\$999	\$1,148	\$1,472	\$2,058
\$69,000	\$905	\$955	\$1,005	\$1,156	\$1,481	\$2,072
\$70,000	\$911	\$961	\$1,013	\$1,164	\$1,492	\$2,085
\$71,000	\$917	\$967	\$1,019	\$1,171	\$1,501	\$2,097
\$72,000	\$922	\$973	\$1,025	\$1,179	\$1,510	\$2,111
\$73,000	\$928	\$980	\$1,031	\$1,186	\$1,519	\$2,123
\$74,000	\$934	\$986	\$1,037	\$1,192	\$1,529	\$2,137
\$75,000	\$938	\$992	\$1,043	\$1,200	\$1,538	\$2,149
\$76,000	\$945	\$996	\$1,049	\$1,206	\$1,547	\$2,161
\$77,000	\$951	\$1,002	\$1,056	\$1,214	\$1,556	\$2,174
\$78,000	\$955	\$1,008	\$1,062	\$1,221	\$1,564	\$2,187
\$79,000	\$961	\$1,015	\$1,068	\$1,227	\$1,573	\$2,199
\$80,000	\$966	\$1,019	\$1,074	\$1,235	\$1,582	\$2,212
\$81,000	\$970	\$1,025	\$1,078	\$1,241	\$1,589	\$2,222
\$82,000	\$976	\$1,030	\$1,084	\$1,247	\$1,599	\$2,234
\$83,000	\$981	\$1,036	\$1,091	\$1,253	\$1,606	\$2,245
\$84,000	\$986	\$1,040	\$1,095	\$1,259	\$1,614	\$2,257
\$85,000	\$990	\$1,046	\$1,101	\$1,265	\$1,623	\$2,268
\$86,000	\$996	\$1,053	\$1,107	\$1,273	\$1,632	\$2,282
\$87,000	\$1,002	\$1,057	\$1,113	\$1,281	\$1,641	\$2,294
\$88,000	\$1,008	\$1,063	\$1,119	\$1,288	\$1,650	\$2,306
\$89,000	\$1,013	\$1,069	\$1,126	\$1,294	\$1,659	\$2,320
\$90,000	\$1,019	\$1,075	\$1,132	\$1,302	\$1,669	\$2,332
\$91,000	\$1,025	\$1,081	\$1,139	\$1,310	\$1,678	\$2,345
\$92,000	\$1,031	\$1,088	\$1,145	\$1,317	\$1,688	\$2,359
\$93,000	\$1,036	\$1,094	\$1,151	\$1,325	\$1,697	\$2,373
\$94,000	\$1,042	\$1,100	\$1,157	\$1,332	\$1,707	\$2,385
\$95,000	\$1,048	\$1,106	\$1,165	\$1,340	\$1,716	\$2,399
\$96,000	\$1,054	\$1,113	\$1,171	\$1,348	\$1,726	\$2,414
\$97,000	\$1,060	\$1,119	\$1,179	\$1,355	\$1,737	\$2,428
\$98,000	\$1,066	\$1,126	\$1,185	\$1,363	\$1,748	\$2,441
\$99,000	\$1,074	\$1,133	\$1,192	\$1,372	\$1,757	\$2,456
\$100,000	\$1,080	\$1,139	\$1,200	\$1,380	\$1,767	\$2,470

SERFF Tracking #:

REGU-128715819

State Tracking #:

Company Tracking #:

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	11/07/2012
Comments:			
Attachment(s):			
H-1_ed1-06.pdf			

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	11/07/2012
Comments:			
Attachment(s):			
HPCS 3-06i Rev 11-7-12.pdf			
HPCS 3-06i Rev 11-7-12.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	11/07/2012
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract Rev 11-7-12.pdf			

		Item Status:	Status Date:
Satisfied - Item:	3rd Party Filing Authorization	Filed	11/07/2012
Comments:			
Attachment(s):			
3rd Party Filing Authorization Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Support	Filed	11/07/2012

SERFF Tracking #:

REGU-128715819

State Tracking #:**Company Tracking #:**

NSFC-HO-12-AR-01

State:

Arkansas

Filing Company:

National Security Fire & Casualty Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Limited Homeowners Program

Project Name/Number:

2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Comments:

Attached are the following:

1. 2012 Rate Level Review Exhibits
2. Actuarial - Filing Memorandum

Attachment(s):

AR 2012 LHO Rate Level Review Rev 11-7-12.pdf

Actuarial-Filing Memorandum Rev 11-7-12.pdf

Item Status:**Status Date:**

Satisfied - Item:

10/23/2012 Reponse Letter from Robert Glover (NSFC)

Filed

11/07/2012

Comments:

Attachment(s):

Response Letter from RGlover 10-23-12.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name National Security Fire & Casualty Company
NAIC # (including group #) 316-12114

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

None

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

Not Applicable

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

See Attached – Page 3 and 4

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

Not Applicable

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	0 %
c. Smoke Alarm (Protective Devices - Central Station Only)	5 %
d. Insured who has both homeowners and auto with your company	5 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify) Age of Home	0– 20 %
	%
	%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

No

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

Form	Premium Volume
AAIS Form 8	\$1,836,664

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? Yes No
9. Is there a surcharge on risks with wood heat? Yes
If yes, state the surcharge 5%
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge

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



Signature

John Battles

Printed Name

President, Insurance Regulatory Consultants

Title

(941) 926-0144

Telephone Number

johnbattles@irellc.com

Email address

VALUATIONS – RULES OF THUMB

We feel valuation is one of the most important keys in successfully underwriting non-standard Dwelling and Homeowners business. National Security will not write more than 100% of Actual Cash Value (ACV) of a dwelling. ACV is defined as Replacement Cost less Depreciation. The value of the land is not included in these calculations. The following guidelines are given in order to assist you in the proper valuation of the proposed risk. However, there exist certain standards that you must consider before you begin the valuation process. These standards are:

1. No property can be valued **at less than \$15 per square foot**. We realize that many older properties may not be worth that amount, but we do not wish to insure any structure below this amount.
2. National Security does not insure any newly purchased property **above the purchase price**.
3. On newly purchased properties, we do, in addition, reduce the purchase price by 10% to allow for the value of the land unless you know the value of the land, i.e. from an appraisal.

Following are two valuation guidelines. The **Purchase Price Plus Appreciation Method** is preferred and considered to be more accurate if the risk was purchased within the past 5 years.

Purchase Price Plus Appreciation Method:

Determine from the applicant the date and exact price paid for the dwelling and land. If you know the approximate value of the land, deduct that. If not, deduct 10% from the purchase price to develop an estimated ACV of the dwelling at the time of purchase. Since dwelling values are subject to inflation, apply about 4% per year appreciation to that figure to determine the current ACV. Remember, **you still must adhere to the standards above regardless of the purchase price**.

For example, the insured purchased a home 5 years ago for \$55,000. Deducting 10% for land value, the dwelling would have had an ACV of \$49,500 at that time. Applying 4% per year appreciation, the current ACV would calculate to \$60,200. An insured value up to \$60,000 would be considered.

Replacement Cost Less Depreciation Method:

Use the following chart as a guide in trying to establish the Replacement Cost of the property **for this method only**:

Approximate
Replacement
Cost per sq. ft.*

1 story frame, 1940 to Present Construction	60
1 story brick veneer, 1940 to Present Construction	65
1 ½ story frame, 1940 to Present Construction	75
1 ½ story brick veneer, 1940 to Present Construction	84
2 story frame, 1940 to Present Construction	82
2 story brick veneer, 1940 to Present Construction	90

* **Cost per sq. ft. is to be applied to the ground floor sq. footage only**

** **For homes built prior to 1940, contact the Underwriting Department.**

Depreciation on well-maintained property will be approximately 1% per year, but no more than 40%. Lesser-maintained property will be subject to greater depreciation.

Valuation Example:

A well-maintained 1-story frame dwelling, 1,400 sq. ft. ground floor. The dwelling was built in 1972. Assume today's date is June 1, 2003.

Using the \$60 replacement value from the chart times the ground floor square footage of 1,400 sq. ft., the approximate replacement value is \$84,000. To calculate the Actual Cash Value, use 1% depreciation per year of age (31% = a factor of .69) and the ACV is calculated at \$57,960 or \$58,000 rounded. This would be the insured value.

NAIC Number: 12114
 Company Name: National Security Fire & Casualty Company
 Contact Person: John Battles
 Telephone No.: (941) 926-0144
 Email Address: johnbattles@ircllc.com
 Effective Date: 12/1/2012

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$852.00	\$957.00	\$852.00	\$957.00	\$966.00	\$1,086.00	\$966.00	\$1,086.00	\$966.00	\$1,086.00	\$852.00	\$957.00	\$852.00	\$957.00	\$852.00	\$957.00	\$852.00	\$957.00
	\$120,000																		
	\$160,000																		
6	\$80,000	\$946.00	\$1,063.00	\$946.00	\$1,063.00	\$1,074.00	\$1,206.00	\$1,074.00	\$1,206.00	\$1,074.00	\$1,206.00	\$946.00	\$1,063.00	\$946.00	\$1,063.00	\$946.00	\$1,063.00	\$946.00	\$1,063.00
	\$120,000																		
	\$160,000																		
9	\$80,000	\$1,393.00	\$1,621.00	\$1,393.00	\$1,621.00	\$1,582.00	\$1,840.00	\$1,582.00	\$1,840.00	\$1,582.00	\$1,840.00	\$1,393.00	\$1,621.00	\$1,393.00	\$1,621.00	\$1,393.00	\$1,621.00	\$1,393.00	\$1,621.00
	\$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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	0 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	12 %
		Other (specify)	
		Age, Central Alarm and Au	30 %
		Maximum Credit Allowed	N/A %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	2	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 0.65	\$ 0.47
	Lowest Risk	\$ 0.65	\$ 0.47

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-12-AR-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	This filing does not include the adoption of the American Association of Insurance Services loss costs.
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Company Name		Company NAIC Number		
3.	A.	National Security Fire & Casualty Company	B.	316-12114

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.	04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	17.6%	7.0%	64.1%	1.000	1.521	N/A	1.521
TOTAL OVERALL EFFECT	17.6%	7.0%					

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	4,364			\$2,344,734	\$1,932,968	82.4%	58.2%
2008	4,148	+19.2%	05/01/07	\$2,313,834	\$3,004,349	129.8%	102.0%
2009	4,093	+15.0%	04/15/08	\$2,237,994	\$1,720,466	76.9%	51.2%
2010	3,440	+10.0%	11/15/10	\$2,064,380	\$1,886,134	91.4%	57.7%
2011	2,841	+10.0%	11/15/11	\$1,836,664	\$1,857,719	101.1%	75.8%
2012*	1,662			\$783,894	\$881,679	112.5%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	22.40%
B. General Expense	7.10%
C. Taxes, License & Fees	3.40%
D. Underwriting Profit & Contingencies	5.00%
E. Other (Inv. Income Offset)	-2.00%
F. TOTAL	35.90%

* 2011 – Six Months

- 8.** NO Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
- 10.** N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____



LETTER OF FILING AUTHORIZATION

This will certify that Insurance Regulatory Consultants, LLC (IRC) has been given full authorization to submit the captioned filing below on behalf of National Security Fire & Casualty Company. This authorization extends to all correspondence regarding this filing.

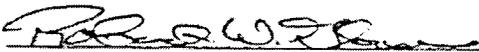
ROBERT W. GLOVER

Name

ASSISTANT VICE PRESIDENT

Title

NATIONAL SECURITY FIRE & CASUALTY COMPANY



(334)897-2273 x266

October 4, 2012

Date

**Re: National Security Fire & Casualty Company
NAIC Number: 316-12114
Limited Homeowners Program
Rate Level Filing
Company Filing Designation Number: NSFC-HO-12-AR-01
Proposed Effective Date: November 15, 2012-New Business, January 15, 2013-
Renewals
State of Arkansas**

National Security Fire & Casualty Company 2012 Rate Level Review
Limited Homeowners Program Statewide Rate Level Review - Net of Reinsurance
State of Arkansas

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calendar Year	Direct Earned Premium	Net Earned Premium	Net On-Level Earned Premium	Actual Loss & ALAE	Ceded Catastrophe Loss & ALAE	Net Loss & ALAE	ULAE Factor	Trend Factor	Net Loss & LAE
2007	\$2,344,734	\$2,334,647	\$3,714,627	\$1,932,968	\$953	\$1,932,015	1.024	1.106	\$2,188,091
2008	\$2,313,834	\$2,303,073	\$3,192,355	\$3,004,349	\$552,629	\$2,451,720	1.024	1.089	\$2,734,001
2009	\$2,237,994	\$2,227,547	\$2,756,200	\$1,720,466	\$0	\$1,720,466	1.024	1.072	\$1,888,604
2010	\$2,064,380	\$2,054,748	\$2,484,190	\$1,886,134	\$0	\$1,886,134	1.024	1.055	\$2,037,629
2011	\$1,836,664	\$1,828,062	\$2,082,162	\$1,857,719	\$245,046	\$1,612,673	1.024	1.038	\$1,714,129
2012	\$783,894	\$780,206	\$827,018	\$881,679	\$0	\$881,679	1.024	1.026	\$926,313
Total	\$11,581,499	\$11,528,282	\$15,056,552	\$11,283,315	\$798,628	\$10,484,687			\$11,488,767

	(10)	(11)	(12)	(13)
Calendar Year	Net I/E On-Level Trended Loss & LAE Ratio	6-Year Calendar Weights	5-Year Calendar Weights	
2007	0.589	0.09	0.10	
2008	0.856	0.13	0.15	
2009	0.685	0.17	0.20	
2010	0.820	0.21	0.25	
2011	0.823	0.25	0.30	
2012	1.120	0.15	N/A	

		6-Year	5-Year	Average
(14)	Weighted Incurred/Earned Loss Ratio	=	0.827	0.776
(15)	Earned Exposures - House Years	=	20,548	18,886
(16)	Credibility (40,000 House Years)	=	0.717	0.687
(17)	Permissible Loss Ratio	=	0.641	0.641
(18)	Credibility Wtd. On Level Loss Ratio	=	0.774	0.734
(19)	Indicated Rate Level Change	=	20.7%	14.5%
(20)	Selected Rate Level Change	=		7.0%

Notes:

2012 Data is as of 6/30/2012.

(2) Premium adjusted to remove ceded premium

(3) Premium adjusted to current rate level to reflect rate level changes during the experience period (See Exhibit IV)

(6) = [(4) - (5)]

(7) Estimated by NSFC

(9) = [(6) X (7) X (8)]

(11) = [(9) / (3)]

(14) = Weighted average of Column (11) using Column (12) and Column (13) as weights

(16) = {(15) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years

(18) = {(16) X (14)} + {(100%-(16)) X (17)}

(20) = (18) / (19)

**National Security Fire & Casualty Company 2012 Rate Level Review
 Limited Homeowners Program Territorial Relativity Analysis
 State of Arkansas**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Territory	6-Year Loss and ALAE (2007 - 2012)					Net On-Level Earned Premium	Net Trended On-Level Ratio	Exposures	Credibility
	Direct	Ceded	Net	Trend & ULAE*	Net Trended with ULAE				
1	\$7,452,962	\$634,425	\$6,818,537	1.096	\$7,473,117	\$9,905,759	75.4%	13,948	59.1%
2	\$3,845,978	\$164,203	\$3,681,775	1.096	\$4,035,225	\$5,150,793	78.3%	6,600	40.6%
Total	\$11,298,940	\$798,628	\$10,500,312	1.024	\$11,508,342	\$15,056,552	76.4%	20,548	71.7%

* ULAE is 2.4%

	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Territory	Net Trended On-Level Ratio	Exposures	Credibility	Credibility Weighted On-Level Loss Ratio	Indicated Relativities		Off-Balance	Rate Change	
					Statewide Change			Indicated	Selected
					No Change	17.6%			
1	75.4%	13,948	59.1%	72.3%	0.992	1.167	1.002	16.9%	7.0%
2	78.3%	6,600	40.6%	73.7%	1.011	1.189	1.002	19.2%	7.0%
Total	76.4%	20,548	71.7%	72.9%	1.000	1.173	1.002	17.6%	7.0%

Notes:

(7) = (5) / (6)

(9) = {(8) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years

(10) = {[9 X (7)] + [(Total(9) - (9)) X Total (7)] + [(100%-Total(9)) X 0.641]

(11) = (10) / Total (10)

(12) = (11) X (Statewide Selected Rate Change)

(13) = Balance Selected Relativity based on latest full year (2011) Written Premium

(14) = (12) X (13)

National Security Fire & Casualty Company
2012 Expense Review
Permissible Loss and LAE Ratio
Homeowners Program

Exhibit III

Arkansas	(1)	(2)	(3)	(4)	(5)	(6)
Expense Item	2009	2010	2011	3-year Total	5-Year Total	Selected
(a) Commission & Brokerage	16.80%	16.40%	15.20%	16.20%	16.70%	17.00%
(b) Taxes, Licenses & Fees	3.40%	3.40%	3.50%	3.40%	3.40%	3.40%
(c) Other Acquisition Expenses	6.70%	4.60%	4.00%	5.10%	5.70%	5.40%
(d) General Expenses	4.80%	5.50%	7.60%	5.90%	5.30%	7.10%
(e) Total Expenses	31.70%	29.90%	30.30%	30.60%	31.10%	32.90%
(f) Profit and Contingencies						5.0%
(g) Investment Income Offset						2.00%
(h) Total (Including Profit)						35.90%
(i) Permissible Loss & LAE Ratio						64.10%

Notes:

Line (a) - Source: Omega One Insurance Company - Annual Statement Page 15

Line (b) - Arkansas Specific taxes, licenses and fees from Omega One Annual Statement

Lines (c - d) - Source: National Security Fire & Casualty Company - Insurance Expense Exhibit (IEE)

(e) = Sum (a - d)

(g) = Estimate

(h) = (e) + (f) - (g)

(i) = 100% - (h)

National Security Fire & Casualty Company
 2012 Rate Level Review - Limited Homeowners Program
 Rate Level History and Development of Earned On Level Factors

Arkansas - Territory 1

	(1) Effective Date of Rate Changes	(2) Rate Change	(3) Rate Level	(4) Percent of Earned Premium by Rate Level Calendar Year Ending:						(9)
				(5)	(6)	(7)	(8)	(9)		
				12/31/07	12/31/08	12/31/09	12/31/10	12/31/11	12/31/12	
(10)	11/15/2011	10.0%	1.614	0.0%	0.0%	0.0%	0.0%	0.8%	37.5%	
(11)	11/15/2010	10.0%	1.467	0.0%	0.0%	0.0%	0.8%	60.9%	62.5%	
(12)	8/4/2008	13.5%	1.334	0.0%	8.7%	83.0%	99.2%	38.3%	0.0%	
(13)	5/1/2007	17.5%	1.175	22.2%	85.7%	17.0%	0.0%	0.0%	0.0%	
(14)	Prior		1.000	77.8%	5.6%	0.0%	0.0%	0.0%	0.0%	
	Average Rate Level Index			1.039	1.179	1.307	1.335	1.417	1.522	
	Current Rate Level Index			1.614	1.614	1.614	1.614	1.614	1.614	
AR1	Premium On-Level Factor			1.553	1.369	1.235	1.209	1.139	1.060	

Arkansas - Territory 2

	(1) Effective Date of Rate Changes	(2) Rate Change	(3) Rate Level	(4) Percent of Earned Premium by Rate Level Calendar Year Ending:						(9)
				(5)	(6)	(7)	(8)	(9)		
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(10)	11/15/2011	10.0%	1.745	0.0%	0.0%	0.0%	0.0%	0.8%	37.5%	
(11)	11/15/2010	10.0%	1.586	0.0%	0.0%	0.0%	0.8%	60.9%	62.5%	
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	Current Rate Level Index			1.745	1.745	1.745	1.745	1.745	1.745	
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National Security Fire & Casualty Company
2012 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

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4. Effective August 4, 2008 – Adoption of AAIS Manual Revision 07 07 and +15.0% Rate Increase
5. Effective November 15, 2010 – +10.0% Rate Increase
6. Effective November 15, 2011 – +10.0% Rate Increase

II. Proposed Changes

This filing proposes an overall statewide change of +7.0%. This change will apply to both of the Arkansas territories for this program.

III. Exhibit I – State Rate Level Review

1. Exhibit I – Statewide Rate Level Review

This exhibit displays the following:

- a. Loss Ratios – Fully adjusted “net” incurred/earned loss ratios for the years 2007 through June 30, 2012. Earned premiums and incurred losses have been adjusted as follows:
 - (1) Premiums – Adjusted to a “net” basis by removing reinsurance premium.
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 - (4) Losses – Adjusted to a “net” basis by removing all catastrophe losses covered by NSFC’s CAT Reinsurance Program.
 - (5) Losses – Trended to prospective cost levels (loss trend). For the purposes of this review, we have used an annual trend provision of 1.6%.
 - (6) Losses – Adjusted to account for Unallocated Loss Adjustment Expenses (2.4% load applied).

National Security Fire & Casualty Company
2012 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

III. Exhibit I – State and Countrywide Rate Level Reviews (Continued)

1. Exhibit I – Statewide Rate Level Review (Continued)

- b. 6-Year Weighted I/E Loss Ratio
- c. Earned Exposures – House Years
- d. Credibility – Based on full credibility standard of 40,000 house years.
- e. 6-Year Countrywide I/E Loss Ratio
- f. 6-Year Credibility Weighted I/E Loss Ratio - The complement of credibility at the state level is assigned to the 6-Year Countrywide I/E loss ratio.
- g. Permissible Loss Ratio
- h. 6-Year Indicated Rate Level Change
- i. 5-Year Indicated Rate Level Change – This uses the 2007-2011 experience period and not the 6-month data for 2012.
- j. Average Indicated Rate Level Change – Average of the 6-Year and 5-Year indicated changes.

Based on the average indicated Rate Level Change of +17.6%, we have selected a change of +10.0% that will apply to each of the 2 rating territories as described below.

IV. Exhibit II – Territorial Relativity Analysis

A standard relativity analysis has been performed. This procedure compares fully adjusted, credibility weighted five-year loss ratios to the adjusted statewide loss ratio. This review yields the indicated territorial rate changes needed to achieve the selected statewide change. Based on indicated changes of +16.9% and +19.2% for Territories I and II respectively, we have selected +10.0% for each territory.

V. Exhibit III – 2011 Expense Review – Permissible Loss and LAE Ratio

These exhibits develop the Permissible Loss and LAE Ratio for the following:

- 1. Commission and Brokerage – This is based on data from NSFC’s Page 15 data for Homeowners. We have selected 17%.
- 2. Taxes, Licenses and Fees – This is based on data from NSFC’s Page 15 data for Homeowners. The selected provision is the average of the 3-year and 5-year actual ratios based on written premium.
- 3. Other Acquisition – This is based on data from NSFC’s insurance Expense Exhibit. The selected provision is the average of the 3-year and 5-year actual ratios based on earned premium.
- 4. General – This is based on data from NSFC’s insurance Expense Exhibit. The selected provision is the average of the 3-year and 5-year actual ratios based on earned premium and has been increased by 1.5% to account for the “Management Service Agreement” between NSFC and the holding company.
- 5. Profit and Investment Income – The 5% profit provision and 2% offset to account for investment income is what has been filed and approved in prior rate level reviews.

National Security Fire & Casualty Company
2012 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

VI. Exhibit IV – Rate Level History and Development of Earned On-Level Factors

This exhibit shows the rate changes by territory that have been implemented during the experience period (i.e. 2006 – 2012). The “Premium On-Level Factors” shown on the last line of each section are used to adjust earned premium to current rate level.



National Security Fire & Casualty Company

October 23, 2012

The Honorable Jay Bradford
Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: Homeowners Rate Filing

Dear Commissioner Bradford,

We are frustrated by your recent review of our Homeowners Rate Filing and your decision to designate only a 5.0% rate increase when the indicated rate change was 17.6%. We did, however, submit a request of +10.0%.

In 2010, we submitted a rate request where the indicated rate change was +31.8%, but you decided to “cap” the rate increase at +10.0% effective November 15, 2010. We objected to this, but we had little choice. During 2010 and 2011, we tightened our underwriting guidelines and essentially reviewed our entire Homeowners Program in the 7 states that we do business.

In 2011, we submitted another rate request where the indicated rate change was +31.9%, but you again decided to enforce the 10.0% figure and we again implemented this increase effective November 15, 2011.

Recently, we performed a rate review and were really encouraged that the indicated rate change had dropped to +17.6%, due to the two rate increases and our stronger underwriting guidelines. We felt that one more 10.0% increase would put us in good position and that is what we requested. Today, we received word from the Arkansas Department that you had reviewed our request and that you decided on a 5.0% rate increase.

This is unfair! Although I do not agree with insurance departments imposing “caps” on rates, we were willing to work within this concept to try to combine company profitability and consumers’ desire for reasonable rates. We felt we were getting real close and that one more +10.0% rate increase might put us in solid position. Then, you decided to impose this 5.0% figure on our Company! I guess that I should have requested the 17.6% figure, hoping that you would allow one more 10.0% rate increase.

We ask you to reconsider your decision and approve National Security’s +10.0% rate increase.

Yours truly,

Robert W. Glover
Vice President

State: Arkansas **Filing Company:** National Security Fire & Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2012 Rate Level Review and Filing/NSFC-HO-12-AR-01

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/04/2012		Supporting Document	Actuarial Support	11/07/2012	AR 2012 LHO Rate Level Review.pdf (Superseded) Actuarial-Filing Memorandum.pdf (Superseded)
10/04/2012		Rate	2012 NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	11/07/2012	Rate Pages Eff 11-15-2012.pdf (Superseded)
10/04/2012		Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/07/2012	HPCS 3-06i.pdf (Superseded) HPCS 3-06i.xls (Superseded)
10/04/2012		Supporting Document	NAIC loss cost data entry document	11/07/2012	FORM RF-1 Rate Filing Abstract.pdf (Superseded)

National Security Fire & Casualty Company 2012 Rate Level Review
Limited Homeowners Program Statewide Rate Level Review - Net of Reinsurance
State of Arkansas

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calendar Year	Direct Earned Premium	Net Earned Premium	Net On-Level Earned Premium	Actual Loss & ALAE	Ceded Catastrophe Loss & ALAE	Net Loss & ALAE	ULAE Factor	Trend Factor	Net Loss & LAE
2007	\$2,344,734	\$2,334,647	\$3,714,627	\$1,932,968	\$953	\$1,932,015	1.024	1.106	\$2,188,091
2008	\$2,313,834	\$2,303,073	\$3,192,355	\$3,004,349	\$552,629	\$2,451,720	1.024	1.089	\$2,734,001
2009	\$2,237,994	\$2,227,547	\$2,756,200	\$1,720,466	\$0	\$1,720,466	1.024	1.072	\$1,888,604
2010	\$2,064,380	\$2,054,748	\$2,484,190	\$1,886,134	\$0	\$1,886,134	1.024	1.055	\$2,037,629
2011	\$1,836,664	\$1,828,062	\$2,082,162	\$1,857,719	\$245,046	\$1,612,673	1.024	1.038	\$1,714,129
2012	\$783,894	\$780,206	\$827,018	\$881,679	\$0	\$881,679	1.024	1.026	\$926,313
Total	\$11,581,499	\$11,528,282	\$15,056,552	\$11,283,315	\$798,628	\$10,484,687			\$11,488,767

(10)	(11)	(12)	(13)
Calendar Year	Net I/E On-Level Trended Loss & LAE Ratio	6-Year Calendar Weights	5-Year Calendar Weights
2007	0.589	0.09	0.10
2008	0.856	0.13	0.15
2009	0.685	0.17	0.20
2010	0.820	0.21	0.25
2011	0.823	0.25	0.30
2012	1.120	0.15	N/A

		6-Year	5-Year	Average
(14)	Weighted Incurred/Earned Loss Ratio	=	0.827	0.776
(15)	Earned Exposures - House Years	=	20,548	18,886
(16)	Credibility (40,000 House Years)	=	0.717	0.687
(17)	Permissible Loss Ratio	=	0.641	0.641
(18)	Credibility Wtd. On Level Loss Ratio	=	0.774	0.734
(19)	Indicated Rate Level Change	=	20.7%	17.6%
(20)	Selected Rate Level Change	=		10.0%

Notes:

2012 Data is as of 6/30/2012.

(2) Premium adjusted to remove ceded premium

(3) Premium adjusted to current rate level to reflect rate level changes during the experience period (See Exhibit IV)

(6) = [(4) - (5)]

(7) Estimated by NSFC

(9) = [(6) X (7) X (8)]

(11) = [(9) / (3)]

(14) = Weighted average of Column (11) using Column (12) and Column (13) as weights

(16) = {(15) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years

(18) = {(16) X (14)} + [(100%-(16)) X (17)]

(20) = (18) / (19)

**National Security Fire & Casualty Company 2012 Rate Level Review
Limited Homeowners Program Territorial Relativity Analysis
State of Arkansas**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Territory	6-Year Loss and ALAE (2007 - 2012)					Net On-Level Earned Premium	Net Trended On-Level Ratio	Exposures	Credibility
	Direct	Ceded	Net	Trend & ULAE*	Net Trended with ULAE				
1	\$7,452,962	\$634,425	\$6,818,537	1.096	\$7,473,117	\$9,905,759	75.4%	13,948	59.1%
2	\$3,845,978	\$164,203	\$3,681,775	1.096	\$4,035,225	\$5,150,793	78.3%	6,600	40.6%
Total	\$11,298,940	\$798,628	\$10,500,312	1.024	\$11,508,342	\$15,056,552	76.4%	20,548	71.7%

* ULAE is 2.4%

	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Territory	Net Trended On-Level Ratio	Exposures	Credibility	Credibility Weighted On-Level Loss Ratio	Indicated Relativities		Off-Balance	Rate Change	
					Statewide Change			Indicated	Selected
					No Change	17.6%			
1	75.4%	13,948	59.1%	72.3%	0.992	1.167	1.002	16.9%	10.0%
2	78.3%	6,600	40.6%	73.7%	1.011	1.189	1.002	19.2%	10.0%
Total	76.4%	20,548	71.7%	72.9%	1.000	1.173	1.002	17.6%	10.0%

Notes:

- (7) = (5) / (6)
- (9) = {(8) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years
- (10) = {[9 X (7)] + [(Total(9) - (9)) X Total (7)] + [(100%-Total(9)) X 0.641]
- (11) = (10) / Total (10)
- (12) = (11) X (Statewide Selected Rate Change)
- (13) = Balance Selected Relativity based on latest full year (2011) Written Premium
- (14) = (12) X (13)

National Security Fire & Casualty Company
2012 Expense Review
Permissible Loss and LAE Ratio
Homeowners Program

Exhibit III

Arkansas

	(1)	(2)	(3)	(4)	(5)	(6)
Expense Item	2009	2010	2011	3-year Total	5-Year Total	Selected
(a) Commission & Brokerage	16.80%	16.40%	15.20%	16.20%	16.70%	17.00%
(b) Taxes, Licenses & Fees	3.40%	3.40%	3.50%	3.40%	3.40%	3.40%
(c) Other Acquisition Expenses	6.70%	4.60%	4.00%	5.10%	5.70%	5.40%
(d) General Expenses	4.80%	5.50%	7.60%	5.90%	5.30%	7.10%
(e) Total Expenses	31.70%	29.90%	30.30%	30.60%	31.10%	32.90%
(f) Profit and Contingencies						5.0%
(g) Investment Income Offset						2.00%
(h) Total (Including Profit)						35.90%
(i) Permissible Loss & LAE Ratio						64.10%

Notes:

Line (a) - Source: Omega One Insurance Company - Annual Statement Page 15

Line (b) - Arkansas Specific taxes, licenses and fees from Omega One Annual Statement

Lines (c - d) - Source: National Security Fire & Casualty Company - Insurance Expense Exhibit (IEE)

(e) = Sum (a - d)

(g) = Estimate

(h) = (e) + (f) - (g)

(i) = 100% - (h)

National Security Fire & Casualty Company
2012 Rate Level Review - Limited Homeowners Program
Rate Level History and Development of Earned On Level Factors

Arkansas - Territory 1

	(1) Effective Date of Rate Changes	(2) Rate Change	(3) Rate Level	(4) Percent of Earned Premium by Rate Level Calendar Year Ending:					
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National Security Fire & Casualty Company
2012 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

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National Security Fire & Casualty Company
2012 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

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**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$633	\$668	\$704	\$809	\$1,072	\$1,471
\$26,000	\$640	\$675	\$710	\$817	\$1,083	\$1,486
\$27,000	\$646	\$683	\$718	\$826	\$1,095	\$1,503
\$28,000	\$653	\$689	\$726	\$835	\$1,106	\$1,518
\$29,000	\$660	\$697	\$733	\$843	\$1,118	\$1,533
\$30,000	\$666	\$703	\$741	\$852	\$1,129	\$1,548
\$31,000	\$672	\$710	\$747	\$859	\$1,139	\$1,564
\$32,000	\$680	\$716	\$754	\$868	\$1,151	\$1,579
\$33,000	\$686	\$724	\$762	\$876	\$1,162	\$1,594
\$34,000	\$692	\$732	\$770	\$885	\$1,173	\$1,609
\$35,000	\$700	\$738	\$777	\$893	\$1,185	\$1,624
\$36,000	\$706	\$745	\$785	\$902	\$1,196	\$1,640
\$37,000	\$712	\$751	\$791	\$910	\$1,206	\$1,655
\$38,000	\$719	\$759	\$799	\$919	\$1,218	\$1,670
\$39,000	\$726	\$765	\$806	\$926	\$1,229	\$1,685
\$40,000	\$732	\$773	\$814	\$935	\$1,240	\$1,702
\$41,000	\$739	\$780	\$821	\$945	\$1,252	\$1,717
\$42,000	\$745	\$786	\$827	\$952	\$1,262	\$1,732
\$43,000	\$751	\$794	\$835	\$961	\$1,273	\$1,748
\$44,000	\$759	\$800	\$843	\$969	\$1,285	\$1,763
\$45,000	\$765	\$808	\$850	\$978	\$1,296	\$1,778
\$46,000	\$771	\$814	\$858	\$986	\$1,307	\$1,793
\$47,000	\$779	\$821	\$865	\$995	\$1,319	\$1,808
\$48,000	\$785	\$829	\$872	\$1,002	\$1,329	\$1,824
\$49,000	\$791	\$835	\$879	\$1,011	\$1,340	\$1,839
\$50,000	\$799	\$843	\$887	\$1,019	\$1,352	\$1,854
\$51,000	\$805	\$849	\$894	\$1,028	\$1,363	\$1,869
\$52,000	\$811	\$856	\$902	\$1,036	\$1,373	\$1,885
\$53,000	\$818	\$864	\$908	\$1,045	\$1,386	\$1,901
\$54,000	\$824	\$870	\$916	\$1,054	\$1,396	\$1,916
\$55,000	\$830	\$878	\$923	\$1,062	\$1,408	\$1,932
\$56,000	\$838	\$884	\$931	\$1,071	\$1,419	\$1,947
\$57,000	\$844	\$891	\$938	\$1,078	\$1,430	\$1,962
\$58,000	\$850	\$897	\$946	\$1,088	\$1,442	\$1,977
\$59,000	\$858	\$905	\$952	\$1,095	\$1,453	\$1,993
\$60,000	\$864	\$913	\$960	\$1,104	\$1,463	\$2,008

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$870	\$919	\$967	\$1,112	\$1,475	\$2,023
\$62,000	\$878	\$926	\$975	\$1,121	\$1,486	\$2,038
\$63,000	\$884	\$932	\$983	\$1,129	\$1,497	\$2,053
\$64,000	\$890	\$940	\$989	\$1,138	\$1,509	\$2,069
\$65,000	\$897	\$946	\$996	\$1,147	\$1,519	\$2,084
\$66,000	\$903	\$954	\$1,004	\$1,154	\$1,530	\$2,099
\$67,000	\$910	\$960	\$1,010	\$1,162	\$1,541	\$2,113
\$68,000	\$916	\$966	\$1,018	\$1,170	\$1,551	\$2,128
\$69,000	\$922	\$973	\$1,024	\$1,177	\$1,561	\$2,142
\$70,000	\$928	\$980	\$1,031	\$1,185	\$1,571	\$2,155
\$71,000	\$934	\$986	\$1,037	\$1,192	\$1,582	\$2,169
\$72,000	\$938	\$992	\$1,043	\$1,200	\$1,591	\$2,183
\$73,000	\$945	\$998	\$1,049	\$1,208	\$1,600	\$2,196
\$74,000	\$951	\$1,004	\$1,056	\$1,215	\$1,611	\$2,208
\$75,000	\$957	\$1,010	\$1,063	\$1,221	\$1,620	\$2,222
\$76,000	\$961	\$1,015	\$1,069	\$1,229	\$1,629	\$2,236
\$77,000	\$967	\$1,021	\$1,075	\$1,237	\$1,638	\$2,248
\$78,000	\$973	\$1,027	\$1,081	\$1,243	\$1,647	\$2,260
\$79,000	\$978	\$1,033	\$1,088	\$1,250	\$1,658	\$2,274
\$80,000	\$984	\$1,039	\$1,094	\$1,256	\$1,667	\$2,286
\$81,000	\$989	\$1,043	\$1,098	\$1,264	\$1,675	\$2,298
\$82,000	\$993	\$1,049	\$1,104	\$1,270	\$1,684	\$2,310
\$83,000	\$999	\$1,054	\$1,110	\$1,276	\$1,693	\$2,321
\$84,000	\$1,004	\$1,060	\$1,115	\$1,282	\$1,700	\$2,333
\$85,000	\$1,008	\$1,065	\$1,121	\$1,290	\$1,710	\$2,345
\$86,000	\$1,015	\$1,071	\$1,127	\$1,297	\$1,719	\$2,358
\$87,000	\$1,021	\$1,077	\$1,133	\$1,303	\$1,729	\$2,371
\$88,000	\$1,027	\$1,083	\$1,141	\$1,311	\$1,739	\$2,385
\$89,000	\$1,031	\$1,089	\$1,147	\$1,319	\$1,748	\$2,399
\$90,000	\$1,037	\$1,095	\$1,153	\$1,326	\$1,758	\$2,411
\$91,000	\$1,043	\$1,101	\$1,159	\$1,334	\$1,767	\$2,424
\$92,000	\$1,049	\$1,107	\$1,167	\$1,342	\$1,778	\$2,440
\$93,000	\$1,056	\$1,113	\$1,173	\$1,349	\$1,787	\$2,453
\$94,000	\$1,062	\$1,121	\$1,179	\$1,357	\$1,798	\$2,467
\$95,000	\$1,068	\$1,127	\$1,186	\$1,364	\$1,808	\$2,481
\$96,000	\$1,074	\$1,133	\$1,192	\$1,372	\$1,819	\$2,496
\$97,000	\$1,080	\$1,141	\$1,200	\$1,380	\$1,830	\$2,510
\$98,000	\$1,086	\$1,147	\$1,208	\$1,389	\$1,840	\$2,525
\$99,000	\$1,092	\$1,153	\$1,214	\$1,396	\$1,851	\$2,540
\$100,000	\$1,100	\$1,161	\$1,221	\$1,404	\$1,862	\$2,554

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$563	\$595	\$625	\$719	\$922	\$1,290
\$26,000	\$569	\$601	\$633	\$727	\$932	\$1,302
\$27,000	\$575	\$607	\$639	\$735	\$941	\$1,316
\$28,000	\$581	\$613	\$645	\$742	\$951	\$1,329
\$29,000	\$587	\$619	\$653	\$750	\$961	\$1,343
\$30,000	\$593	\$625	\$659	\$757	\$970	\$1,357
\$31,000	\$598	\$631	\$665	\$765	\$980	\$1,369
\$32,000	\$604	\$637	\$671	\$773	\$990	\$1,383
\$33,000	\$610	\$643	\$678	\$780	\$999	\$1,396
\$34,000	\$616	\$651	\$684	\$788	\$1,008	\$1,410
\$35,000	\$622	\$657	\$691	\$794	\$1,018	\$1,424
\$36,000	\$628	\$663	\$698	\$802	\$1,028	\$1,437
\$37,000	\$634	\$669	\$704	\$809	\$1,037	\$1,450
\$38,000	\$639	\$675	\$710	\$817	\$1,046	\$1,463
\$39,000	\$645	\$681	\$716	\$824	\$1,057	\$1,477
\$40,000	\$651	\$687	\$724	\$832	\$1,066	\$1,491
\$41,000	\$657	\$694	\$730	\$840	\$1,075	\$1,504
\$42,000	\$663	\$700	\$736	\$847	\$1,086	\$1,518
\$43,000	\$669	\$706	\$744	\$855	\$1,095	\$1,530
\$44,000	\$675	\$712	\$750	\$862	\$1,104	\$1,544
\$45,000	\$680	\$718	\$756	\$870	\$1,115	\$1,558
\$46,000	\$686	\$724	\$762	\$878	\$1,124	\$1,571
\$47,000	\$692	\$730	\$770	\$885	\$1,133	\$1,585
\$48,000	\$698	\$738	\$776	\$893	\$1,144	\$1,599
\$49,000	\$704	\$744	\$782	\$899	\$1,153	\$1,611
\$50,000	\$710	\$750	\$789	\$907	\$1,162	\$1,624
\$51,000	\$716	\$756	\$795	\$914	\$1,173	\$1,638
\$52,000	\$721	\$762	\$802	\$922	\$1,182	\$1,652
\$53,000	\$727	\$768	\$808	\$929	\$1,191	\$1,665
\$54,000	\$733	\$774	\$815	\$937	\$1,202	\$1,679
\$55,000	\$739	\$780	\$821	\$945	\$1,211	\$1,691
\$56,000	\$745	\$786	\$827	\$952	\$1,220	\$1,705
\$57,000	\$751	\$792	\$835	\$960	\$1,229	\$1,719
\$58,000	\$757	\$799	\$841	\$967	\$1,240	\$1,732
\$59,000	\$762	\$805	\$847	\$975	\$1,249	\$1,746
\$60,000	\$768	\$811	\$853	\$983	\$1,258	\$1,760

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$774	\$817	\$861	\$990	\$1,269	\$1,772
\$62,000	\$780	\$824	\$867	\$998	\$1,278	\$1,786
\$63,000	\$786	\$830	\$873	\$1,004	\$1,287	\$1,799
\$64,000	\$792	\$837	\$881	\$1,011	\$1,297	\$1,813
\$65,000	\$799	\$843	\$887	\$1,019	\$1,307	\$1,827
\$66,000	\$803	\$849	\$893	\$1,027	\$1,316	\$1,839
\$67,000	\$809	\$853	\$899	\$1,034	\$1,325	\$1,851
\$68,000	\$814	\$859	\$905	\$1,040	\$1,334	\$1,863
\$69,000	\$820	\$865	\$911	\$1,048	\$1,343	\$1,877
\$70,000	\$826	\$872	\$917	\$1,054	\$1,351	\$1,889
\$71,000	\$830	\$876	\$923	\$1,062	\$1,360	\$1,901
\$72,000	\$835	\$882	\$928	\$1,068	\$1,367	\$1,912
\$73,000	\$841	\$887	\$934	\$1,074	\$1,377	\$1,924
\$74,000	\$846	\$893	\$940	\$1,080	\$1,384	\$1,935
\$75,000	\$850	\$897	\$945	\$1,088	\$1,393	\$1,947
\$76,000	\$856	\$903	\$951	\$1,094	\$1,401	\$1,958
\$77,000	\$861	\$908	\$957	\$1,100	\$1,408	\$1,970
\$78,000	\$865	\$914	\$961	\$1,106	\$1,418	\$1,980
\$79,000	\$870	\$919	\$967	\$1,112	\$1,425	\$1,993
\$80,000	\$875	\$923	\$972	\$1,118	\$1,433	\$2,003
\$81,000	\$879	\$928	\$978	\$1,124	\$1,440	\$2,014
\$82,000	\$884	\$934	\$983	\$1,130	\$1,448	\$2,023
\$83,000	\$888	\$938	\$987	\$1,136	\$1,456	\$2,034
\$84,000	\$893	\$943	\$992	\$1,141	\$1,463	\$2,044
\$85,000	\$897	\$948	\$998	\$1,147	\$1,469	\$2,055
\$86,000	\$903	\$952	\$1,002	\$1,153	\$1,478	\$2,066
\$87,000	\$908	\$958	\$1,008	\$1,161	\$1,486	\$2,078
\$88,000	\$913	\$964	\$1,015	\$1,167	\$1,495	\$2,090
\$89,000	\$919	\$969	\$1,021	\$1,173	\$1,503	\$2,101
\$90,000	\$923	\$975	\$1,025	\$1,179	\$1,512	\$2,113
\$91,000	\$928	\$980	\$1,031	\$1,186	\$1,519	\$2,125
\$92,000	\$934	\$986	\$1,037	\$1,192	\$1,529	\$2,137
\$93,000	\$938	\$992	\$1,043	\$1,200	\$1,538	\$2,149
\$94,000	\$945	\$996	\$1,049	\$1,206	\$1,545	\$2,161
\$95,000	\$949	\$1,002	\$1,056	\$1,214	\$1,554	\$2,174
\$96,000	\$955	\$1,008	\$1,062	\$1,220	\$1,564	\$2,186
\$97,000	\$961	\$1,015	\$1,068	\$1,227	\$1,573	\$2,199
\$98,000	\$966	\$1,021	\$1,074	\$1,235	\$1,582	\$2,212
\$99,000	\$972	\$1,027	\$1,080	\$1,243	\$1,592	\$2,225
\$100,000	\$978	\$1,033	\$1,086	\$1,249	\$1,602	\$2,237

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$718	\$759	\$799	\$919	\$1,217	\$1,670
\$26,000	\$726	\$767	\$806	\$928	\$1,230	\$1,687
\$27,000	\$733	\$774	\$815	\$937	\$1,243	\$1,705
\$28,000	\$741	\$782	\$823	\$946	\$1,255	\$1,722
\$29,000	\$748	\$789	\$832	\$957	\$1,269	\$1,740
\$30,000	\$756	\$799	\$840	\$966	\$1,281	\$1,757
\$31,000	\$764	\$806	\$849	\$975	\$1,293	\$1,773
\$32,000	\$771	\$814	\$856	\$986	\$1,307	\$1,792
\$33,000	\$779	\$821	\$865	\$995	\$1,319	\$1,808
\$34,000	\$786	\$829	\$873	\$1,004	\$1,331	\$1,827
\$35,000	\$794	\$838	\$882	\$1,013	\$1,345	\$1,843
\$36,000	\$802	\$846	\$890	\$1,024	\$1,357	\$1,862
\$37,000	\$808	\$853	\$897	\$1,033	\$1,369	\$1,878
\$38,000	\$815	\$861	\$907	\$1,042	\$1,383	\$1,895
\$39,000	\$823	\$868	\$914	\$1,053	\$1,395	\$1,913
\$40,000	\$830	\$878	\$923	\$1,062	\$1,407	\$1,930
\$41,000	\$838	\$885	\$931	\$1,071	\$1,421	\$1,948
\$42,000	\$846	\$893	\$940	\$1,080	\$1,433	\$1,965
\$43,000	\$853	\$900	\$948	\$1,091	\$1,445	\$1,983
\$44,000	\$861	\$908	\$957	\$1,100	\$1,459	\$2,000
\$45,000	\$868	\$916	\$964	\$1,109	\$1,471	\$2,018
\$46,000	\$876	\$925	\$973	\$1,119	\$1,483	\$2,035
\$47,000	\$884	\$932	\$981	\$1,129	\$1,497	\$2,052
\$48,000	\$891	\$940	\$990	\$1,138	\$1,509	\$2,070
\$49,000	\$897	\$948	\$998	\$1,147	\$1,521	\$2,087
\$50,000	\$905	\$955	\$1,007	\$1,157	\$1,535	\$2,105
\$51,000	\$913	\$964	\$1,015	\$1,167	\$1,547	\$2,122
\$52,000	\$920	\$972	\$1,022	\$1,176	\$1,559	\$2,140
\$53,000	\$928	\$980	\$1,031	\$1,186	\$1,573	\$2,157
\$54,000	\$935	\$987	\$1,039	\$1,196	\$1,585	\$2,174
\$55,000	\$943	\$995	\$1,048	\$1,205	\$1,597	\$2,192
\$56,000	\$951	\$1,004	\$1,056	\$1,214	\$1,611	\$2,208
\$57,000	\$958	\$1,011	\$1,065	\$1,224	\$1,623	\$2,227
\$58,000	\$966	\$1,019	\$1,072	\$1,234	\$1,635	\$2,243
\$59,000	\$973	\$1,027	\$1,081	\$1,243	\$1,649	\$2,262
\$60,000	\$981	\$1,034	\$1,089	\$1,253	\$1,661	\$2,278

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$989	\$1,043	\$1,098	\$1,262	\$1,673	\$2,297
\$62,000	\$995	\$1,051	\$1,106	\$1,272	\$1,687	\$2,313
\$63,000	\$1,002	\$1,059	\$1,115	\$1,282	\$1,699	\$2,330
\$64,000	\$1,010	\$1,066	\$1,122	\$1,291	\$1,711	\$2,348
\$65,000	\$1,018	\$1,074	\$1,132	\$1,300	\$1,725	\$2,365
\$66,000	\$1,025	\$1,081	\$1,139	\$1,310	\$1,735	\$2,382
\$67,000	\$1,031	\$1,089	\$1,147	\$1,319	\$1,748	\$2,399
\$68,000	\$1,039	\$1,097	\$1,154	\$1,328	\$1,760	\$2,414
\$69,000	\$1,046	\$1,104	\$1,162	\$1,337	\$1,772	\$2,431
\$70,000	\$1,053	\$1,112	\$1,170	\$1,345	\$1,784	\$2,447
\$71,000	\$1,059	\$1,118	\$1,177	\$1,354	\$1,795	\$2,462
\$72,000	\$1,066	\$1,126	\$1,185	\$1,361	\$1,805	\$2,476
\$73,000	\$1,072	\$1,132	\$1,191	\$1,370	\$1,816	\$2,491
\$74,000	\$1,078	\$1,139	\$1,199	\$1,378	\$1,827	\$2,507
\$75,000	\$1,084	\$1,145	\$1,206	\$1,387	\$1,839	\$2,522
\$76,000	\$1,092	\$1,151	\$1,212	\$1,395	\$1,850	\$2,537
\$77,000	\$1,098	\$1,159	\$1,220	\$1,402	\$1,860	\$2,551
\$78,000	\$1,104	\$1,165	\$1,226	\$1,410	\$1,871	\$2,566
\$79,000	\$1,110	\$1,171	\$1,234	\$1,419	\$1,880	\$2,580
\$80,000	\$1,116	\$1,179	\$1,241	\$1,427	\$1,891	\$2,595
\$81,000	\$1,122	\$1,185	\$1,247	\$1,434	\$1,901	\$2,609
\$82,000	\$1,129	\$1,191	\$1,253	\$1,442	\$1,910	\$2,621
\$83,000	\$1,133	\$1,197	\$1,259	\$1,448	\$1,921	\$2,634
\$84,000	\$1,139	\$1,203	\$1,265	\$1,456	\$1,930	\$2,648
\$85,000	\$1,145	\$1,209	\$1,272	\$1,463	\$1,939	\$2,662
\$86,000	\$1,151	\$1,215	\$1,279	\$1,471	\$1,951	\$2,677
\$87,000	\$1,157	\$1,223	\$1,287	\$1,480	\$1,962	\$2,691
\$88,000	\$1,165	\$1,229	\$1,294	\$1,488	\$1,973	\$2,706
\$89,000	\$1,171	\$1,237	\$1,300	\$1,497	\$1,983	\$2,721
\$90,000	\$1,177	\$1,243	\$1,308	\$1,504	\$1,996	\$2,736
\$91,000	\$1,185	\$1,250	\$1,316	\$1,513	\$2,006	\$2,751
\$92,000	\$1,191	\$1,258	\$1,323	\$1,523	\$2,018	\$2,768
\$93,000	\$1,197	\$1,264	\$1,331	\$1,530	\$2,029	\$2,783
\$94,000	\$1,205	\$1,272	\$1,338	\$1,539	\$2,041	\$2,799
\$95,000	\$1,211	\$1,279	\$1,346	\$1,548	\$2,052	\$2,815
\$96,000	\$1,218	\$1,287	\$1,354	\$1,558	\$2,064	\$2,832
\$97,000	\$1,226	\$1,294	\$1,361	\$1,567	\$2,076	\$2,849
\$98,000	\$1,234	\$1,302	\$1,370	\$1,576	\$2,088	\$2,866
\$99,000	\$1,240	\$1,310	\$1,378	\$1,585	\$2,101	\$2,882
\$100,000	\$1,247	\$1,317	\$1,386	\$1,594	\$2,113	\$2,899

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$639	\$675	\$710	\$817	\$1,046	\$1,463
\$26,000	\$646	\$681	\$718	\$826	\$1,057	\$1,478
\$27,000	\$653	\$689	\$726	\$834	\$1,068	\$1,494
\$28,000	\$659	\$695	\$733	\$843	\$1,080	\$1,509
\$29,000	\$666	\$703	\$739	\$850	\$1,091	\$1,524
\$30,000	\$672	\$710	\$747	\$859	\$1,101	\$1,539
\$31,000	\$678	\$716	\$754	\$868	\$1,112	\$1,554
\$32,000	\$686	\$724	\$762	\$876	\$1,122	\$1,570
\$33,000	\$692	\$732	\$770	\$885	\$1,133	\$1,585
\$34,000	\$700	\$738	\$777	\$893	\$1,145	\$1,600
\$35,000	\$706	\$745	\$785	\$902	\$1,156	\$1,615
\$36,000	\$712	\$751	\$791	\$910	\$1,167	\$1,631
\$37,000	\$719	\$759	\$799	\$919	\$1,177	\$1,646
\$38,000	\$726	\$767	\$806	\$928	\$1,188	\$1,661
\$39,000	\$733	\$773	\$814	\$935	\$1,199	\$1,676
\$40,000	\$739	\$780	\$821	\$945	\$1,211	\$1,691
\$41,000	\$745	\$788	\$829	\$952	\$1,221	\$1,707
\$42,000	\$753	\$794	\$837	\$961	\$1,232	\$1,722
\$43,000	\$759	\$802	\$843	\$970	\$1,243	\$1,737
\$44,000	\$765	\$808	\$850	\$978	\$1,253	\$1,752
\$45,000	\$773	\$815	\$858	\$987	\$1,264	\$1,767
\$46,000	\$779	\$823	\$865	\$995	\$1,276	\$1,783
\$47,000	\$786	\$829	\$873	\$1,004	\$1,287	\$1,798
\$48,000	\$792	\$837	\$881	\$1,013	\$1,297	\$1,813
\$49,000	\$799	\$843	\$888	\$1,021	\$1,308	\$1,828
\$50,000	\$806	\$850	\$896	\$1,030	\$1,319	\$1,843
\$51,000	\$812	\$858	\$902	\$1,037	\$1,329	\$1,859
\$52,000	\$818	\$864	\$910	\$1,046	\$1,342	\$1,874
\$53,000	\$826	\$872	\$917	\$1,056	\$1,352	\$1,889
\$54,000	\$832	\$879	\$925	\$1,063	\$1,363	\$1,904
\$55,000	\$840	\$885	\$932	\$1,072	\$1,373	\$1,920
\$56,000	\$846	\$893	\$940	\$1,080	\$1,384	\$1,935
\$57,000	\$852	\$899	\$948	\$1,089	\$1,395	\$1,950
\$58,000	\$859	\$907	\$954	\$1,098	\$1,407	\$1,965
\$59,000	\$865	\$914	\$961	\$1,106	\$1,418	\$1,980
\$60,000	\$872	\$920	\$969	\$1,115	\$1,428	\$1,996

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$879	\$928	\$976	\$1,122	\$1,439	\$2,011
\$62,000	\$885	\$935	\$984	\$1,132	\$1,450	\$2,027
\$63,000	\$893	\$941	\$992	\$1,141	\$1,460	\$2,043
\$64,000	\$899	\$949	\$999	\$1,148	\$1,472	\$2,058
\$65,000	\$905	\$955	\$1,005	\$1,157	\$1,483	\$2,073
\$66,000	\$911	\$963	\$1,013	\$1,165	\$1,492	\$2,087
\$67,000	\$917	\$969	\$1,021	\$1,173	\$1,503	\$2,101
\$68,000	\$925	\$975	\$1,027	\$1,180	\$1,513	\$2,116
\$69,000	\$931	\$983	\$1,034	\$1,189	\$1,524	\$2,129
\$70,000	\$937	\$989	\$1,040	\$1,197	\$1,533	\$2,143
\$71,000	\$943	\$995	\$1,046	\$1,205	\$1,542	\$2,157
\$72,000	\$948	\$1,001	\$1,054	\$1,211	\$1,553	\$2,170
\$73,000	\$954	\$1,007	\$1,060	\$1,218	\$1,562	\$2,183
\$74,000	\$960	\$1,013	\$1,066	\$1,226	\$1,571	\$2,196
\$75,000	\$966	\$1,019	\$1,072	\$1,234	\$1,580	\$2,210
\$76,000	\$970	\$1,025	\$1,078	\$1,241	\$1,589	\$2,222
\$77,000	\$976	\$1,031	\$1,084	\$1,247	\$1,599	\$2,234
\$78,000	\$983	\$1,037	\$1,091	\$1,255	\$1,608	\$2,248
\$79,000	\$987	\$1,042	\$1,097	\$1,262	\$1,617	\$2,260
\$80,000	\$993	\$1,048	\$1,104	\$1,269	\$1,626	\$2,272
\$81,000	\$998	\$1,054	\$1,109	\$1,276	\$1,635	\$2,285
\$82,000	\$1,004	\$1,059	\$1,115	\$1,282	\$1,643	\$2,297
\$83,000	\$1,008	\$1,065	\$1,121	\$1,288	\$1,652	\$2,309
\$84,000	\$1,013	\$1,069	\$1,126	\$1,294	\$1,659	\$2,320
\$85,000	\$1,019	\$1,075	\$1,132	\$1,302	\$1,669	\$2,332
\$86,000	\$1,025	\$1,081	\$1,138	\$1,310	\$1,678	\$2,345
\$87,000	\$1,030	\$1,088	\$1,145	\$1,316	\$1,687	\$2,358
\$88,000	\$1,036	\$1,094	\$1,151	\$1,323	\$1,696	\$2,371
\$89,000	\$1,042	\$1,100	\$1,157	\$1,331	\$1,705	\$2,385
\$90,000	\$1,048	\$1,106	\$1,164	\$1,338	\$1,716	\$2,397
\$91,000	\$1,054	\$1,112	\$1,171	\$1,346	\$1,725	\$2,411
\$92,000	\$1,060	\$1,118	\$1,177	\$1,354	\$1,735	\$2,424
\$93,000	\$1,066	\$1,124	\$1,183	\$1,361	\$1,745	\$2,438
\$94,000	\$1,071	\$1,132	\$1,191	\$1,369	\$1,755	\$2,452
\$95,000	\$1,077	\$1,138	\$1,197	\$1,377	\$1,764	\$2,466
\$96,000	\$1,084	\$1,144	\$1,205	\$1,386	\$1,775	\$2,481
\$97,000	\$1,091	\$1,151	\$1,212	\$1,393	\$1,786	\$2,496
\$98,000	\$1,097	\$1,157	\$1,218	\$1,401	\$1,796	\$2,510
\$99,000	\$1,103	\$1,165	\$1,226	\$1,410	\$1,807	\$2,525
\$100,000	\$1,110	\$1,171	\$1,234	\$1,418	\$1,818	\$2,540

NAIC Number: 12114
 Company Name: National Security Fire & Casualty Company
 Contact Person: John Battles
 Telephone No.: (941) 926-0144
 Email Address: johnbattles@nsfrc.com
 Effective Date: 11/15/2012

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$875.00	\$984.00	\$875.00	\$984.00	\$993.00	\$1,116.00	\$993.00	\$1,116.00	\$993.00	\$1,116.00	\$875.00	\$984.00	\$875.00	\$984.00	\$875.00	\$984.00	\$875.00	\$984.00
	\$120,000																		
	\$160,000																		
6	\$80,000	\$972.00	\$1,094.00	\$972.00	\$1,094.00	\$1,104.00	\$1,241.00	\$1,104.00	\$1,241.00	\$1,104.00	\$1,241.00	\$972.00	\$1,094.00	\$972.00	\$1,094.00	\$972.00	\$1,094.00	\$972.00	\$1,094.00
	\$120,000																		
	\$160,000																		
9	\$80,000	\$1,433.00	\$1,667.00	\$1,433.00	\$1,667.00	\$1,626.00	\$1,891.00	\$1,626.00	\$1,891.00	\$1,626.00	\$1,891.00	\$1,433.00	\$1,667.00	\$1,433.00	\$1,667.00	\$1,433.00	\$1,667.00	\$1,433.00	\$1,667.00
	\$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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	0 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	12 %
		Other (specify)	
		Age, Central Alarm and Ac	30 %
		Maximum Credit Allowed	N/A %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	2 %		
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 0.65	\$ 0.47
	Lowest Risk	\$ 0.65	\$ 0.47

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-12-AR-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	This filing does not include the adoption of the American Association of Insurance Services loss costs.
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Company Name		Company NAIC Number		
3.	A.	National Security Fire & Casualty Company	B.	316-12114

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.	04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	17.6%	10.0%	64.1%	1.000	1.521	N/A	1.521
TOTAL OVERALL EFFECT	17.6%	10.0%					

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	4,364			\$2,344,734	\$1,932,968	82.4%	58.2%
2008	4,148	+19.2%	05/01/07	\$2,313,834	\$3,004,349	129.8%	102.0%
2009	4,093	+15.0%	04/15/08	\$2,237,994	\$1,720,466	76.9%	51.2%
2010	3,440	+10.0%	11/15/10	\$2,064,380	\$1,886,134	91.4%	57.7%
2011	2,841	+10.0%	11/15/11	\$1,836,664	\$1,857,719	101.1%	75.8%
2012*	1,662			\$783,894	\$881,679	112.5%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	22.40%
B. General Expense	7.10%
C. Taxes, License & Fees	3.40%
D. Underwriting Profit & Contingencies	5.00%
E. Other (Inv. Income Offset)	-2.00%
F. TOTAL	35.90%

* 2011 – Six Months

8. NO Apply Lost Cost Factors to Future filings? (Y or N)

9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories

10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____