

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

**Filing at a Glance**

Company: Foremost Insurance Company Grand Rapids, Michigan  
 Product Name: Dwelling and Homeowners Insurance Program  
 State: Arkansas  
 TOI: 01.0 Property  
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Filing Type: Rate  
 Date Submitted: 10/22/2012  
 SERFF Tr Num: FORE-128706876  
 SERFF Status: Closed-Filed  
 State Tr Num:  
 State Status:  
 Co Tr Num: C-130  
 Effective Date 05/01/2013  
 Requested (New):  
 Effective Date 05/01/2013  
 Requested (Renewal):  
 Author(s): Christine Mooney  
 Reviewer(s): Becky Harrington (primary)  
 Disposition Date: 12/05/2012  
 Disposition Status: Filed  
 Effective Date (New): 05/01/2013  
 Effective Date (Renewal): 05/01/2013

State Filing Description:

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

**General Information**

Project Name: Status of Filing in Domicile:  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 12/05/2012  
 State Status Changed: Deemer Date:  
 Created By: Christine Mooney Submitted By: Christine Mooney  
 Corresponding Filing Tracking Number: C-131

Filing Description:  
 revisions to the rate section

**Company and Contact**

**Filing Contact Information**

Kaan Cidanli, Administrator kaan.cidanli@farmersinsurance.com  
 PO Box 2450 616-956-3645 [Phone]  
 Grand Rapids, MI 49501-2450

**Filing Company Information**

Foremost Insurance Company CoCode: 11185 State of Domicile: Michigan  
 Grand Rapids, Michigan Group Code: 212 Company Type: Property and  
 P.O. Box 2450 Group Name: Casualty  
 Grand Rapids, MI 49501-2450 FEIN Number: 38-1407533 State ID Number:  
 (616) 942-3000 ext. [Phone]

**Filing Fees**

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

Company	Amount	Date Processed	Transaction #
Foremost Insurance Company Grand Rapids, Michigan	\$100.00	10/22/2012	64138060

State: Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling and Homeowners Insurance Program

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/05/2012	12/05/2012

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	11/02/2012	11/02/2012
Pending Industry Response	Becky Harrington	10/22/2012	10/22/2012

#### Response Letters

Responded By	Created On	Date Submitted
Christine Mooney	12/03/2012	12/03/2012
Christine Mooney	10/29/2012	10/29/2012

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
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## Disposition

Disposition Date: 12/05/2012  
 Effective Date (New): 05/01/2013  
 Effective Date (Renewal): 05/01/2013  
 Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Foremost Insurance Company Grand Rapids, Michigan	5.200%	5.100%	\$268,501	5,429	\$5,264,724	12.900%	-6.200%

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



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**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/02/2012
Submitted Date	11/02/2012
Respond By Date	

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Dear Kaan Cidanli,

**Introduction:**

*This will acknowledge receipt of the recent response.*

**Objection 1**

*- P&C Actuarial Justification (Supporting Document)*

*Comments: Please remove the calendar year modifier for the reasons previously provided or the filing will be disapproved.*

**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:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/22/2012  
Submitted Date 10/22/2012  
Respond By Date

Dear Kaan Cidanli,

### Introduction:

This will acknowledge receipt of the captioned filing.

### Objection 1

- P&C Actuarial Justification (Supporting Document)

Comments: The calendar year premium modifier is not acceptable. Our statutes require rate changes be filed using the most recent 5-years' experience, (ACA 23-67-209) which include trending for premiums and losses. However, changes in premiums/rates due to trending of costs that may or may not increase is not allowed. Additionally, as filed, this factor may result in rates that are unfairly discriminatory pursuant to ACA 23-67-208(d).

### Objection 2

- P&C Actuarial Justification (Supporting Document)

Comments: Please provide a copy of the notice to insureds regarding the increased deductible amounts.

### Objection 3

- P&C Actuarial Justification (Supporting Document)

Comments: Please confirm that only the name of the Credit Based Insurance Risk Assessment Score has changed and not the model being used.

### Objection 4

- Rate Page, R-29 (Rate)

Comments: Please explain the continued need for Insurance Score - I rule and factors.

### 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  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

**Filing Company:** Foremost Insurance Company Grand Rapids, Michigan

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 12/03/2012  
 Submitted Date 12/03/2012

Dear Becky Harrington,

### Introduction:

This is in response to your Objection Letter dated 11/02/2012.

### Response 1

#### Comments:

We are hereby withdrawing the Calendar Year Premium Modifier.

### Related Objection 1

Applies To:

- P&C Actuarial Justification (Supporting Document)

Comments: Please remove the calendar year modifier for the reasons previously provided or the filing will be disapproved.

### Changed Items:

No Supporting Documents changed.

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	Rate Page	R-29	Replacement		12/03/2012 By: Christine Mooney
<i>Previous Version</i>					
1	Rate Page	R-29	Replacement		10/22/2012 By: Christine Mooney

### Conclusion:

SERFF Tracking #:

FORE-128706876

State Tracking #:

Company Tracking #:

C-130

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**State:** Arkansas

**Filing Company:**

Foremost Insurance Company Grand Rapids, Michigan

**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

**Product Name:** Dwelling and Homeowners Insurance Program

**Project Name/Number:** /

*Please withdraw:*

*Rate Page R-29 – Revised Printing 10/12*

*Please insert:*

*Rate Page R-29 – Revised Printing 12/12*

*Your attention to our filing is appreciated.*

*Very truly yours,*

*Kaan K. Cidanli*

*State Filings Administrator*

*Enclosure: Rate Page R-29*

*Sincerely,*

*Christine Mooney*

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan

**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

**Product Name:** Dwelling and Homeowners Insurance Program

**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/29/2012  
Submitted Date 10/29/2012

Dear Becky Harrington,

### Introduction:

This is in response to your Objection Letter dated October 22, 2012.

### Response 1

#### Comments:

The calendar year modifier works the same way as all premium modifiers. By way of example, the calendar year modifier is no different than an age of home modifier. As homes age their loss costs increase so insurers use premium modifiers to increase the premium as the home ages. In the same way, as customers age their loss costs go down so insurers use premium modifiers to decrease the premium. The calendar year premium modifier complies with 23-67-209 the same as any other loss cost based premium modifier that increases a future premium.

We would also point out that 23-67-209 requires, Due consideration must be given to past and prospective loss and expense experience

Our Calendar Year Premium Modifier uses generally accepted actuarial methodology. It will lessen the impact of rate increases to our customers by smoothing rate increases over time. We tempered our actual 4.7% annual loss trend to a selected 2.0%.

In addition, to benefiting our customers by smoothing the premium impact, the Calendar Year Premium Modifier may reduce the number of filings which will help lower our expenses and help keep premiums affordable. Our rule is limited to five years at the end of which a new filing must be made to extend the modifier which is not required of other premium modifiers that comply with 23-67-208. Furthermore, our five year loss trend has not fallen below 2% at any point in the last 30 years.

### Related Objection 1

Applies To:

- P&C Actuarial Justification (Supporting Document)

Comments: The calendar year premium modifier is not acceptable. Our statutes require rate changes be filed using the most recent 5-years' experience, (ACA 23-67-209) which include trending for premiums and losses. However, changes in premiums/rates due to trending of costs that may or may not increase is not allowed. Additionally, as filed, this factor may result in rates that are unfairly discriminatory pursuant to ACA 23-67-208(d).

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

#### Comments:

We are not increasing deductible amounts to existing policyholders. We are proposing to change the base deductible amount from \$500 to \$1,000 and to eliminate the \$100 and \$250 deductible options for new business. Renewal business will maintain the deductible they have.

### Related Objection 2

Applies To:

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan

**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

**Product Name:** Dwelling and Homeowners Insurance Program

**Project Name/Number:** /

- P&C Actuarial Justification (Supporting Document)

Comments: Please provide a copy of the notice to insureds regarding the increased deductible amounts.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Response 3**

**Comments:**

I can confirm that only the name of Credit-Based Insurance Risk Assessment Score has changed and not the credit model.

**Related Objection 3**

Applies To:

- P&C Actuarial Justification (Supporting Document)

Comments: Please confirm that only the name of the Credit Based Insurance Risk Assessment Score has changed and not the model being used.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Response 4**

**Comments:**

We still have policyholders that Insurance Score I factors are being applied to. These policyholders will only transition to Insurance Score II when their insurance score is recalculated (once every third renewal term) or if they request their score to be recalculated.

**Related Objection 4**

Applies To:

- Rate Page, R-29 (Rate)

Comments: Please explain the continued need for Insurance Score - I rule and factors.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli

State Filings Administrator

Sincerely,

Christine Mooney

**State:** Arkansas  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**Project Name/Number:** /

## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 09/01/2011  
**Filing Method of Last Filing:** Prior Approval

## 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):
Foremost Insurance Company Grand Rapids, Michigan	5.200%	5.100%	\$268,501	5,429	\$5,264,724	12.900%	-6.200%

**SERFF Tracking #:**

FORE-128706876

**State Tracking #:**

**Company Tracking #:**

C-130

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**State:**

Arkansas

**Filing Company:**

Foremost Insurance Company Grand Rapids, Michigan

**TOI/Sub-TOI:**

01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

**Product Name:**

Dwelling and Homeowners Insurance Program

**Project Name/Number:**

/

## Rate/Rule Schedule

State: Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling and Homeowners Insurance Program

Project Name/Number: /

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 12/05/2012	Rate Page	R-1	Replacement		R-1.pdf
2	Filed 12/05/2012	Rate Page	R-2	Replacement		R-2.pdf
3	Filed 12/05/2012	Rate Page	R-6	Replacement		R-6.pdf
4	Filed 12/05/2012	Rate Page	R-10	Replacement		R-10.pdf
5	Filed 12/05/2012	Rate Page	R-12	Replacement		R-12.pdf
6	Filed 12/05/2012	Rate Page	R-13	Replacement		R-13.pdf
7	Filed 12/05/2012	Rate Page	R-14	Replacement		R-14.pdf
8	Filed 12/05/2012	Rate Page	R-15	Replacement		R-15.pdf
9	Filed 12/05/2012	Rate Page	R-16	Replacement		R-16.pdf
10	Filed 12/05/2012	Rate Page	R-17	Replacement		R-17.pdf
11	Filed 12/05/2012	Rate Page	R-18	Replacement		R-18.pdf
12	Filed 12/05/2012	Rate Page	R-19	Replacement		R-19.pdf
13	Filed 12/05/2012	Rate Page	R-20	Replacement		R-20.pdf
14	Filed 12/05/2012	Rate Page	R-21	Replacement		R-21.pdf
15	Filed 12/05/2012	Rate Page	R-22	Replacement		R-22.pdf
16	Filed 12/05/2012	Rate Page	R-23	Replacement		R-23.pdf
17	Filed 12/05/2012	Rate Page	R-24	Replacement		R-24.pdf
18	Filed 12/05/2012	Rate Page	R-25	Replacement		R-25.pdf
19	Filed 12/05/2012	Rate Page	R-26	Replacement		R-26.pdf
20	Filed 12/05/2012	Rate Page	R-27	Replacement		R-27.pdf
21	Filed 12/05/2012	Rate Page	R-28	Replacement		R-28.pdf
22	Filed 12/05/2012	Rate Page	R-29	Replacement		Revised R-29.pdf

**SERFF Tracking #:**

FORE-128706876

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

C-130

**State:** Arkansas**Filing Company:**

Foremost Insurance Company Grand Rapids, Michigan

**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)**Product Name:** Dwelling and Homeowners Insurance Program**Project Name/Number:** /

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
23	Filed 12/05/2012	Rate Page	R-30	Replacement		R-30.pdf
24	Filed 12/05/2012	Rate Page	R-37	Replacement		R-37.pdf
25	Filed 12/05/2012	Rate Page	R-38	Replacement		R-38.pdf
26	Filed 12/05/2012	Rate Page	R-39	Replacement		R-39.pdf
27	Filed 12/05/2012	Rate Page	R-40	Replacement		R-40.pdf

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS

DEFINITIONS

BRICK

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).

COMMUNITY MITIGATION CLASSIFICATION

The community mitigation classification listings filed on our behalf by Insurance Services Office will apply to this program.

\*

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

DEFINITIONS (continued)

\*

FIRE RESISTIVE

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

FRAME

Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood, or plaster on combustible supports, aluminum or plastic (vinyl) siding over frame.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
DWELLING FIRE ONE POLICY LANDLORD  
DWELLING FIRE THREE POLICY OWNER OCCUPIED  
DWELLING FIRE THREE POLICY LANDLORD  
DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED

PREMIUM DETERMINATION

1. Coverage A - Dwelling
  - a. Determine territory, if applicable, community mitigation classification, if applicable, and amount of insurance.
  - \* b. Determine Base Premium from the appropriate rate page for the selected amount of insurance and multiply by the Calendar Year Premium Modifier and round to the nearest whole dollar. For amounts of insurance not shown, interpolate, if applicable, and round to the nearest dollar.
  - c. If a deductible other than the base deductible is desired, apply appropriate factor to result in step b. above and round to the nearest whole dollar. If a maximum dollar amount is listed and the credit exceeds the maximum dollar amount, apply the maximum dollar amount.
  - d. Multiply premium from step c. above by each applicable premium modification factor individually and round to nearest whole dollar for each operation.
  - e. Add all premium modification dollars from step c. above to result in step d. above.
  
2. Coverage C - Personal Property
  - a. Determine territory, if applicable, community mitigation classification, if applicable, and amount of insurance.
  - b. Determine rate as indicated in the rate pages and round to the nearest whole dollar.
  - c. Multiply b. by deductible factor and round to the nearest whole dollar.
  - d. Multiply c. by each applicable premium modification factor and round to nearest whole dollar.
  - e. Add c. to all premium modification dollars in d.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

HOMEOWNERS POLICY

PREMIUM DETERMINATION

1. Determine Rating Territory, Community Mitigation Classification and Amount of Insurance for the dwelling.
- \* 2. Determine Base Premium from the appropriate rate page for the selected Amount of Insurance and multiply by the Calendar Year Premium Modifier and round to the nearest whole dollar. For Amounts of Insurance not shown, interpolate and round to the nearest dollar.
3. Calculate the premium for any additional amounts of Other Structures, Personal Property or Additional Living Expense and round each to the nearest dollar. Add any premium from step 3. to step 2. above.
- \* 4. If a deductible other than \$1,000 is desired, apply appropriate factor to result in step 3. above and round to the nearest whole dollar. If the credit exceeds the maximum dollar amount, apply the maximum dollar amount.
5. Multiply premium from step 4. above by each applicable premium modification factor individually and round to nearest whole dollar for each operation.
6. Add all premium modification dollars to result in step 5. above.
7. Add premium for any optional endorsements, any increased liability limits and wood burner premium, if applicable.
8. Total premium is premium from steps 6. and 7.

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 \*  
COVERAGE A - DWELLING  
 (Except Peril of Vandalism or Malicious Mischief)

Base Rates  
 Territory A

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$ 5,000	\$260	\$293	\$359	\$519	\$611	\$ 54,000	\$795	\$897	\$1,096	\$1,589	\$1,868
6,000	260	293	359	519	611	55,000	805	910	1,112	1,611	1,895
7,000	260	293	359	519	611	56,000	817	924	1,128	1,635	1,923
8,000	272	307	375	543	639	57,000	829	936	1,144	1,657	1,949
9,000	284	320	391	567	667	58,000	841	950	1,160	1,681	1,978
10,000	296	335	409	592	696	59,000	852	962	1,176	1,704	2,003
11,000	309	349	427	617	727	60,000	864	976	1,192	1,728	2,031
12,000	321	364	444	643	756	61,000	875	989	1,208	1,751	2,058
13,000	335	377	461	669	787	62,000	887	1,002	1,224	1,775	2,086
14,000	347	392	479	695	816	63,000	897	1,014	1,239	1,795	2,111
15,000	359	405	496	719	844	64,000	909	1,026	1,253	1,817	2,138
16,000	372	420	513	744	875	65,000	921	1,040	1,271	1,841	2,166
17,000	384	433	529	768	903	66,000	932	1,053	1,285	1,864	2,191
18,000	396	448	547	793	932	67,000	944	1,066	1,303	1,888	2,220
19,000	409	462	564	819	962	68,000	955	1,079	1,317	1,911	2,246
20,000	419	473	577	837	985	69,000	967	1,093	1,335	1,935	2,274
21,000	437	493	603	873	1,027	70,000	979	1,105	1,349	1,957	2,301
22,000	449	508	620	899	1,057	71,000	989	1,118	1,365	1,979	2,327
23,000	461	521	637	923	1,085	72,000	1,001	1,132	1,381	2,003	2,355
24,000	475	537	655	949	1,117	73,000	1,013	1,144	1,397	2,025	2,382
25,000	488	551	673	976	1,147	74,000	1,025	1,158	1,413	2,049	2,410
26,000	495	560	683	991	1,164	75,000	1,036	1,170	1,429	2,072	2,436
27,000	507	573	700	1,015	1,192	76,000	1,048	1,184	1,445	2,096	2,464
28,000	519	586	716	1,039	1,220	77,000	1,059	1,197	1,461	2,119	2,491
29,000	532	601	733	1,064	1,251	78,000	1,071	1,210	1,477	2,143	2,519
30,000	533	602	736	1,067	1,254	79,000	1,083	1,222	1,493	2,165	2,546
31,000	544	616	751	1,089	1,280	80,000	1,095	1,237	1,509	2,188	2,574
32,000	557	629	769	1,115	1,311	81,000	1,105	1,249	1,525	2,211	2,599
33,000	568	642	784	1,137	1,336	82,000	1,117	1,262	1,541	2,235	2,628
34,000	569	644	787	1,140	1,340	83,000	1,129	1,275	1,557	2,257	2,654
35,000	581	657	801	1,163	1,367	84,000	1,141	1,289	1,573	2,281	2,682
36,000	593	670	819	1,187	1,395	85,000	1,152	1,301	1,589	2,304	2,709
37,000	599	676	825	1,197	1,407	86,000	1,164	1,315	1,605	2,328	2,737
38,000	609	688	840	1,217	1,432	87,000	1,175	1,327	1,621	2,351	2,763
39,000	621	701	856	1,241	1,460	88,000	1,185	1,339	1,636	2,371	2,788
40,000	632	714	872	1,264	1,487	89,000	1,197	1,353	1,652	2,395	2,816
41,000	644	728	888	1,288	1,515	90,000	1,209	1,366	1,668	2,417	2,843
42,000	655	740	904	1,311	1,540	91,000	1,221	1,379	1,684	2,441	2,871
43,000	667	754	920	1,335	1,569	92,000	1,232	1,392	1,700	2,464	2,897
44,000	679	766	936	1,357	1,595	93,000	1,243	1,405	1,715	2,487	2,923
45,000	691	780	952	1,381	1,623	94,000	1,255	1,418	1,732	2,511	2,951
46,000	701	793	968	1,403	1,650	95,000	1,267	1,430	1,747	2,533	2,978
47,000	713	806	984	1,427	1,678	96,000	1,279	1,445	1,764	2,556	3,006
48,000	725	818	1,000	1,449	1,704	97,000	1,289	1,457	1,779	2,579	3,033
49,000	737	832	1,016	1,473	1,732	98,000	1,301	1,470	1,796	2,603	3,061
50,000	748	845	1,032	1,496	1,759	99,000	1,313	1,483	1,811	2,625	3,087
51,000	759	858	1,048	1,519	1,786	100,000	1,325	1,497	1,828	2,649	3,115
52,000	771	872	1,064	1,543	1,814	Add'l. Rate					
53,000	783	884	1,080	1,565	1,840	Per \$1,000	9.59	10.83	13.21	19.15	22.51

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 \*  
COVERAGE A - DWELLING  
 (Except Peril of Vandalism or Malicious Mischief)

Base Rates  
 Territory B

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$ 5,000	\$390	\$440	\$537	\$779	\$ 915	\$ 54,000	\$1,192	\$1,347	\$1,644	\$2,383	\$2,801
6,000	390	440	537	779	915	55,000	1,210	1,365	1,667	2,417	2,840
7,000	390	440	537	779	915	56,000	1,227	1,385	1,692	2,453	2,882
8,000	408	460	561	815	957	57,000	1,244	1,405	1,715	2,487	2,922
9,000	425	480	587	851	1,000	58,000	1,262	1,425	1,740	2,523	2,964
10,000	444	503	613	888	1,044	59,000	1,279	1,444	1,763	2,556	3,004
11,000	464	524	639	927	1,089	60,000	1,298	1,464	1,788	2,592	3,046
12,000	483	545	665	965	1,134	61,000	1,314	1,484	1,811	2,625	3,085
13,000	502	567	692	1,003	1,179	62,000	1,332	1,504	1,836	2,661	3,128
14,000	521	588	719	1,041	1,224	63,000	1,347	1,521	1,857	2,693	3,165
15,000	539	608	743	1,077	1,265	64,000	1,364	1,540	1,881	2,727	3,204
16,000	558	631	769	1,115	1,311	65,000	1,383	1,561	1,905	2,763	3,246
17,000	576	651	795	1,151	1,353	66,000	1,399	1,580	1,929	2,796	3,286
18,000	595	672	820	1,189	1,397	67,000	1,418	1,600	1,953	2,832	3,328
19,000	615	693	847	1,228	1,442	68,000	1,434	1,619	1,977	2,865	3,368
20,000	629	711	867	1,256	1,477	69,000	1,452	1,640	2,001	2,901	3,410
21,000	656	740	904	1,311	1,540	70,000	1,469	1,659	2,025	2,935	3,449
22,000	675	763	931	1,348	1,585	71,000	1,486	1,677	2,048	2,969	3,489
23,000	693	783	955	1,384	1,627	72,000	1,503	1,697	2,073	3,005	3,531
24,000	713	805	983	1,425	1,674	73,000	1,520	1,717	2,096	3,039	3,570
25,000	732	827	1,009	1,463	1,720	74,000	1,539	1,737	2,121	3,075	3,613
26,000	743	840	1,025	1,485	1,745	75,000	1,555	1,756	2,144	3,108	3,653
27,000	762	860	1,049	1,521	1,788	76,000	1,574	1,776	2,169	3,144	3,694
28,000	779	880	1,075	1,557	1,830	77,000	1,590	1,796	2,192	3,177	3,734
29,000	799	901	1,100	1,596	1,875	78,000	1,608	1,816	2,217	3,213	3,776
30,000	800	904	1,104	1,600	1,880	79,000	1,625	1,835	2,240	3,247	3,816
31,000	818	923	1,127	1,633	1,920	80,000	1,643	1,855	2,265	3,283	3,858
32,000	836	944	1,153	1,672	1,965	81,000	1,659	1,875	2,288	3,316	3,897
33,000	854	964	1,176	1,705	2,004	82,000	1,678	1,895	2,313	3,352	3,940
34,000	856	967	1,180	1,709	2,009	83,000	1,695	1,913	2,336	3,387	3,979
35,000	872	985	1,203	1,744	2,049	84,000	1,713	1,933	2,361	3,423	4,021
36,000	891	1,005	1,228	1,780	2,092	85,000	1,730	1,953	2,384	3,456	4,061
37,000	899	1,015	1,239	1,795	2,109	86,000	1,747	1,973	2,409	3,492	4,103
38,000	914	1,032	1,260	1,827	2,146	87,000	1,764	1,992	2,432	3,525	4,142
39,000	932	1,052	1,285	1,863	2,189	88,000	1,780	2,009	2,453	3,557	4,180
40,000	948	1,072	1,308	1,896	2,228	89,000	1,798	2,031	2,479	3,592	4,222
41,000	967	1,092	1,333	1,932	2,270	90,000	1,815	2,049	2,501	3,627	4,261
42,000	984	1,111	1,356	1,965	2,310	91,000	1,833	2,069	2,527	3,663	4,303
43,000	1,002	1,131	1,381	2,001	2,352	92,000	1,850	2,088	2,549	3,696	4,343
44,000	1,019	1,151	1,404	2,035	2,392	93,000	1,866	2,108	2,573	3,729	4,382
45,000	1,036	1,171	1,429	2,071	2,434	94,000	1,885	2,128	2,597	3,765	4,425
46,000	1,054	1,189	1,452	2,105	2,473	95,000	1,902	2,147	2,621	3,799	4,465
47,000	1,071	1,209	1,477	2,141	2,516	96,000	1,919	2,167	2,645	3,835	4,506
48,000	1,088	1,229	1,500	2,175	2,556	97,000	1,936	2,187	2,669	3,868	4,546
49,000	1,106	1,249	1,525	2,211	2,597	98,000	1,954	2,207	2,693	3,904	4,589
50,000	1,123	1,268	1,548	2,244	2,637	99,000	1,971	2,225	2,717	3,939	4,628
51,000	1,140	1,287	1,571	2,277	2,677	100,000	1,989	2,245	2,741	3,975	4,670
52,000	1,158	1,307	1,596	2,313	2,718	Add'l. Rate					
53,000	1,175	1,327	1,619	2,347	2,758	Per \$1,000	14.36	16.23	19.83	28.72	33.75

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 \*  
COVERAGE A - DWELLING

(Except Peril of Vandalism or Malicious Mischief)

Base Rates  
 Territory C

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$ 5,000	\$312	\$352	\$430	\$623	\$732	\$ 54,000	\$955	\$1,078	\$1,316	\$1,908	\$2,242
6,000	312	352	430	623	732	55,000	968	1,094	1,335	1,935	2,274
7,000	312	352	430	623	732	56,000	983	1,110	1,354	1,963	2,307
8,000	327	368	450	652	767	57,000	996	1,124	1,372	1,989	2,339
9,000	340	384	469	681	800	58,000	1,011	1,140	1,392	2,019	2,372
10,000	356	402	491	711	836	59,000	1,024	1,156	1,411	2,045	2,404
11,000	371	419	512	741	872	60,000	1,038	1,172	1,431	2,075	2,438
12,000	387	436	532	772	908	61,000	1,052	1,187	1,450	2,101	2,470
13,000	402	454	554	803	944	62,000	1,066	1,204	1,470	2,131	2,503
14,000	417	471	575	833	980	63,000	1,079	1,218	1,487	2,155	2,534
15,000	432	487	595	863	1,013	64,000	1,092	1,234	1,506	2,183	2,565
16,000	447	504	616	892	1,049	65,000	1,107	1,250	1,526	2,211	2,599
17,000	461	520	636	921	1,083	66,000	1,120	1,264	1,544	2,237	2,630
18,000	476	538	656	952	1,119	67,000	1,135	1,281	1,563	2,267	2,664
19,000	492	555	678	983	1,155	68,000	1,148	1,296	1,582	2,293	2,695
20,000	503	568	694	1,005	1,182	69,000	1,162	1,312	1,602	2,323	2,730
21,000	525	592	724	1,049	1,232	70,000	1,176	1,327	1,620	2,349	2,762
22,000	540	610	744	1,080	1,268	71,000	1,190	1,343	1,639	2,376	2,793
23,000	555	627	764	1,108	1,303	72,000	1,203	1,359	1,659	2,405	2,827
24,000	571	644	787	1,140	1,340	73,000	1,218	1,374	1,678	2,432	2,858
25,000	586	662	808	1,171	1,376	74,000	1,231	1,391	1,698	2,460	2,892
26,000	595	672	820	1,189	1,398	75,000	1,245	1,406	1,716	2,488	2,923
27,000	610	688	840	1,217	1,431	76,000	1,259	1,422	1,736	2,516	2,958
28,000	624	704	860	1,247	1,465	77,000	1,273	1,438	1,754	2,543	2,990
29,000	639	722	881	1,277	1,501	78,000	1,287	1,454	1,774	2,572	3,023
30,000	641	724	883	1,280	1,505	79,000	1,301	1,469	1,793	2,599	3,055
31,000	655	739	902	1,308	1,536	80,000	1,315	1,485	1,813	2,628	3,088
32,000	670	756	923	1,339	1,572	81,000	1,329	1,500	1,831	2,655	3,120
33,000	683	771	942	1,365	1,604	82,000	1,343	1,516	1,851	2,683	3,154
34,000	685	774	944	1,368	1,608	83,000	1,357	1,531	1,870	2,711	3,186
35,000	699	788	963	1,396	1,640	84,000	1,371	1,548	1,890	2,739	3,219
36,000	712	804	983	1,424	1,674	85,000	1,385	1,563	1,908	2,765	3,251
37,000	719	812	991	1,437	1,688	86,000	1,399	1,579	1,928	2,795	3,285
38,000	732	826	1,008	1,461	1,719	87,000	1,412	1,595	1,946	2,821	3,316
39,000	746	843	1,028	1,491	1,752	88,000	1,425	1,609	1,963	2,847	3,346
40,000	760	858	1,047	1,517	1,784	89,000	1,439	1,625	1,983	2,876	3,379
41,000	774	874	1,067	1,547	1,818	90,000	1,453	1,640	2,002	2,903	3,411
42,000	787	890	1,086	1,573	1,850	91,000	1,467	1,657	2,022	2,931	3,445
43,000	802	906	1,106	1,603	1,883	92,000	1,481	1,671	2,041	2,959	3,477
44,000	815	920	1,124	1,629	1,915	93,000	1,494	1,687	2,059	2,985	3,509
45,000	830	936	1,143	1,657	1,948	94,000	1,509	1,703	2,079	3,013	3,542
46,000	843	952	1,162	1,684	1,980	95,000	1,522	1,718	2,098	3,040	3,574
47,000	858	968	1,182	1,713	2,014	96,000	1,537	1,735	2,118	3,069	3,607
48,000	871	983	1,200	1,740	2,046	97,000	1,550	1,750	2,136	3,096	3,639
49,000	886	1,000	1,220	1,769	2,079	98,000	1,565	1,766	2,155	3,125	3,673
50,000	899	1,015	1,239	1,796	2,111	99,000	1,578	1,782	2,174	3,152	3,705
51,000	912	1,030	1,258	1,823	2,143	100,000	1,592	1,798	2,194	3,181	3,738
52,000	927	1,047	1,278	1,852	2,176	Add'l. Rate					
53,000	940	1,062	1,296	1,879	2,208	Per \$1,000	11.51	12.99	15.87	22.99	27.01

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 \*  
COVERAGE A - DWELLING

(Except Peril of Vandalism or Malicious Mischief)

Base Rates  
 Territory D

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$ 5,000	\$233	\$264	\$323	\$467	\$549	\$ 54,000	\$714	\$807	\$ 986	\$1,431	\$1,682
6,000	233	264	323	467	549	55,000	725	819	1,001	1,451	1,704
7,000	233	264	323	467	549	56,000	736	831	1,016	1,472	1,730
8,000	244	276	337	489	575	57,000	746	843	1,029	1,492	1,754
9,000	255	288	352	511	600	58,000	757	855	1,044	1,514	1,779
10,000	267	301	368	533	627	59,000	766	865	1,058	1,534	1,803
11,000	278	313	384	556	654	60,000	777	877	1,073	1,556	1,828
12,000	289	327	400	579	680	61,000	788	889	1,086	1,576	1,852
13,000	301	340	416	602	708	62,000	798	901	1,102	1,598	1,878
14,000	312	352	431	625	735	63,000	808	912	1,114	1,616	1,899
15,000	323	365	446	647	760	64,000	818	924	1,129	1,636	1,923
16,000	334	377	461	669	787	65,000	829	936	1,144	1,658	1,948
17,000	345	389	477	691	812	66,000	838	947	1,157	1,678	1,972
18,000	357	403	492	714	839	67,000	849	959	1,173	1,700	1,998
19,000	368	416	508	736	866	68,000	860	971	1,186	1,720	2,022
20,000	377	425	520	755	887	69,000	870	983	1,201	1,742	2,047
21,000	393	444	542	787	924	70,000	881	995	1,215	1,762	2,071
22,000	405	457	558	810	951	71,000	890	1,005	1,229	1,782	2,094
23,000	416	469	573	831	976	72,000	901	1,017	1,244	1,803	2,119
24,000	428	483	590	855	1,005	73,000	911	1,029	1,258	1,824	2,143
25,000	439	496	605	879	1,032	74,000	922	1,041	1,273	1,846	2,169
26,000	445	503	615	892	1,048	75,000	932	1,052	1,286	1,866	2,192
27,000	456	515	630	913	1,073	76,000	943	1,065	1,301	1,887	2,218
28,000	467	528	645	935	1,099	77,000	953	1,076	1,316	1,907	2,242
29,000	478	540	661	958	1,126	78,000	964	1,088	1,330	1,929	2,267
30,000	480	541	662	960	1,128	79,000	974	1,100	1,345	1,949	2,291
31,000	490	553	676	980	1,152	80,000	985	1,112	1,359	1,971	2,316
32,000	501	567	692	1,003	1,179	81,000	994	1,123	1,373	1,991	2,339
33,000	512	577	706	1,024	1,203	82,000	1,005	1,136	1,388	2,012	2,365
34,000	513	579	708	1,027	1,206	83,000	1,016	1,147	1,402	2,033	2,389
35,000	523	591	722	1,047	1,230	84,000	1,026	1,159	1,417	2,054	2,414
36,000	533	603	737	1,068	1,255	85,000	1,037	1,171	1,430	2,074	2,438
37,000	538	608	744	1,078	1,267	86,000	1,047	1,183	1,446	2,096	2,463
38,000	548	619	756	1,096	1,288	87,000	1,057	1,193	1,459	2,116	2,487
39,000	558	631	772	1,118	1,314	88,000	1,066	1,204	1,473	2,135	2,509
40,000	569	643	785	1,138	1,338	89,000	1,078	1,217	1,487	2,157	2,534
41,000	580	655	800	1,160	1,363	90,000	1,087	1,228	1,501	2,177	2,558
42,000	589	665	814	1,180	1,387	91,000	1,098	1,240	1,517	2,198	2,583
43,000	600	677	829	1,202	1,412	92,000	1,109	1,252	1,530	2,218	2,607
44,000	610	689	842	1,222	1,436	93,000	1,118	1,263	1,544	2,239	2,631
45,000	621	701	857	1,243	1,462	94,000	1,129	1,275	1,559	2,260	2,656
46,000	632	713	872	1,263	1,484	95,000	1,139	1,287	1,573	2,281	2,680
47,000	642	725	886	1,285	1,510	96,000	1,150	1,299	1,587	2,302	2,706
48,000	652	736	900	1,306	1,534	97,000	1,161	1,311	1,602	2,322	2,729
49,000	662	748	916	1,327	1,559	98,000	1,171	1,323	1,617	2,343	2,754
50,000	673	760	929	1,347	1,583	99,000	1,181	1,333	1,630	2,364	2,778
51,000	684	772	942	1,367	1,607	100,000	1,192	1,345	1,645	2,386	2,803
52,000	694	784	958	1,388	1,632	Add'l. Rate					
53,000	704	795	972	1,409	1,656	Per \$1,000	8.63	9.73	11.89	17.23	20.25

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE A - DWELLING  
 Base Rates

Amount of <u>Insurance</u>	Community Mitigation Classification					Territory A	Amount of <u>Insurance</u>	Community Mitigation Classification				
	<u>1-6</u>	<u>7</u>	<u>8</u>	<u>8B &amp; 9</u>	<u>10</u>			<u>1-6</u>	<u>7</u>	<u>8</u>	<u>8B &amp; 9</u>	<u>10</u>
\$15,000	\$434	\$491	\$600	\$ 869	\$1,021		\$59,000	\$884	\$ 999	\$1,220	\$1,767	\$2,078
16,000	434	491	600	869	1,021		60,000	896	1,013	1,237	1,792	2,107
17,000	434	491	600	869	1,021		61,000	908	1,026	1,253	1,816	2,134
18,000	434	491	600	869	1,021		62,000	921	1,040	1,270	1,841	2,164
19,000	434	491	600	869	1,021		63,000	931	1,052	1,285	1,863	2,189
20,000	434	491	600	869	1,021		64,000	942	1,066	1,302	1,886	2,216
21,000	453	512	625	906	1,066		65,000	955	1,080	1,319	1,910	2,245
22,000	466	528	643	932	1,096		66,000	967	1,093	1,334	1,934	2,273
23,000	479	541	660	958	1,126		67,000	979	1,106	1,351	1,958	2,302
24,000	493	557	680	986	1,158		68,000	991	1,120	1,368	1,981	2,330
25,000	506	572	699	1,012	1,189		69,000	1,004	1,134	1,385	2,007	2,358
26,000	514	580	709	1,027	1,207		70,000	1,015	1,148	1,401	2,030	2,386
27,000	526	594	726	1,052	1,237		71,000	1,027	1,160	1,417	2,053	2,413
28,000	539	609	743	1,077	1,266		72,000	1,039	1,174	1,434	2,078	2,442
29,000	551	623	762	1,103	1,297		73,000	1,050	1,188	1,450	2,101	2,470
30,000	553	625	763	1,106	1,301		74,000	1,063	1,202	1,468	2,126	2,499
31,000	565	638	780	1,130	1,327		75,000	1,075	1,214	1,483	2,149	2,527
32,000	578	654	798	1,157	1,359		76,000	1,087	1,229	1,500	2,175	2,556
33,000	590	666	814	1,180	1,386		77,000	1,099	1,242	1,517	2,198	2,582
34,000	591	668	816	1,183	1,390		78,000	1,112	1,256	1,534	2,223	2,612
35,000	603	682	832	1,206	1,418		79,000	1,123	1,269	1,550	2,246	2,639
36,000	616	695	849	1,231	1,446		80,000	1,135	1,283	1,567	2,270	2,668
37,000	621	702	857	1,241	1,459		81,000	1,147	1,296	1,583	2,294	2,696
38,000	631	714	872	1,263	1,484		82,000	1,159	1,311	1,600	2,318	2,725
39,000	644	728	889	1,288	1,514		83,000	1,171	1,323	1,616	2,342	2,753
40,000	656	741	905	1,312	1,541		84,000	1,184	1,337	1,633	2,367	2,782
41,000	668	755	922	1,337	1,570		85,000	1,195	1,351	1,650	2,390	2,809
42,000	680	768	939	1,360	1,598		86,000	1,207	1,365	1,667	2,415	2,838
43,000	693	782	956	1,384	1,627		87,000	1,219	1,377	1,682	2,438	2,865
44,000	704	795	971	1,408	1,655		88,000	1,230	1,390	1,697	2,460	2,891
45,000	716	809	988	1,432	1,684		89,000	1,242	1,405	1,714	2,484	2,920
46,000	728	823	1,005	1,455	1,710		90,000	1,254	1,417	1,731	2,508	2,948
47,000	740	837	1,022	1,481	1,740		91,000	1,267	1,431	1,748	2,533	2,977
48,000	752	849	1,037	1,504	1,767		92,000	1,278	1,445	1,764	2,556	3,004
49,000	764	863	1,055	1,529	1,796		93,000	1,290	1,457	1,780	2,579	3,031
50,000	776	877	1,071	1,552	1,824		94,000	1,302	1,471	1,797	2,604	3,061
51,000	788	891	1,087	1,575	1,852		95,000	1,313	1,485	1,813	2,627	3,088
52,000	800	905	1,105	1,600	1,881		96,000	1,326	1,499	1,830	2,652	3,117
53,000	812	917	1,120	1,623	1,908		97,000	1,338	1,512	1,847	2,676	3,145
54,000	824	931	1,137	1,649	1,938		98,000	1,350	1,526	1,864	2,701	3,174
55,000	836	945	1,154	1,672	1,964		99,000	1,362	1,539	1,879	2,724	3,201
56,000	848	959	1,171	1,696	1,993		100,000	1,375	1,553	1,897	2,749	3,230
57,000	859	972	1,187	1,720	2,021		Add'l. Rate					
58,000	872	986	1,204	1,744	2,050		Per \$1,000	9.94	11.22	13.71	19.86	23.34

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE A - DWELLING  
 Base Rates

Amount of Insurance	Territory A					Amount of Insurance	Territory B				
	Community Mitigation Classification						Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$15,000	\$652	\$737	\$900	\$1,303	\$1,532	\$59,000	\$1,326	\$1,498	\$1,829	\$2,651	\$3,115
16,000	652	737	900	1,303	1,532	60,000	1,344	1,519	1,855	2,689	3,159
17,000	652	737	900	1,303	1,532	61,000	1,362	1,538	1,879	2,724	3,200
18,000	652	737	900	1,303	1,532	62,000	1,381	1,560	1,905	2,761	3,244
19,000	652	737	900	1,303	1,532	63,000	1,396	1,578	1,927	2,794	3,282
20,000	652	737	900	1,303	1,532	64,000	1,415	1,598	1,951	2,828	3,323
21,000	680	768	938	1,360	1,597	65,000	1,433	1,619	1,977	2,866	3,367
22,000	700	790	965	1,399	1,644	66,000	1,450	1,638	2,001	2,900	3,407
23,000	718	812	991	1,437	1,687	67,000	1,469	1,660	2,027	2,938	3,452
24,000	739	835	1,020	1,479	1,737	68,000	1,487	1,679	2,051	2,973	3,493
25,000	759	857	1,047	1,517	1,783	69,000	1,505	1,701	2,077	3,010	3,536
26,000	770	871	1,063	1,542	1,811	70,000	1,522	1,720	2,101	3,045	3,578
27,000	789	892	1,089	1,579	1,854	71,000	1,540	1,740	2,125	3,080	3,618
28,000	807	912	1,115	1,616	1,898	72,000	1,559	1,761	2,151	3,117	3,662
29,000	827	935	1,142	1,655	1,944	73,000	1,576	1,781	2,175	3,153	3,703
30,000	830	938	1,145	1,660	1,950	74,000	1,595	1,801	2,200	3,190	3,747
31,000	847	957	1,169	1,694	1,991	75,000	1,612	1,821	2,224	3,225	3,788
32,000	867	980	1,197	1,734	2,038	76,000	1,631	1,842	2,250	3,262	3,832
33,000	884	1,000	1,220	1,769	2,078	77,000	1,648	1,862	2,274	3,296	3,873
34,000	887	1,003	1,224	1,774	2,084	78,000	1,667	1,883	2,300	3,334	3,916
35,000	904	1,021	1,248	1,809	2,126	79,000	1,684	1,903	2,324	3,368	3,958
36,000	923	1,043	1,274	1,846	2,169	80,000	1,702	1,924	2,349	3,406	4,001
37,000	932	1,052	1,285	1,862	2,188	81,000	1,721	1,944	2,374	3,441	4,042
38,000	947	1,070	1,307	1,895	2,226	82,000	1,739	1,964	2,400	3,478	4,086
39,000	966	1,092	1,333	1,932	2,270	83,000	1,756	1,984	2,423	3,513	4,127
40,000	984	1,111	1,357	1,967	2,311	84,000	1,775	2,006	2,449	3,550	4,170
41,000	1,002	1,132	1,383	2,005	2,355	85,000	1,793	2,025	2,473	3,585	4,212
42,000	1,020	1,152	1,407	2,039	2,396	86,000	1,811	2,046	2,498	3,622	4,256
43,000	1,038	1,173	1,432	2,077	2,440	87,000	1,828	2,066	2,523	3,657	4,296
44,000	1,056	1,192	1,457	2,111	2,481	88,000	1,845	2,084	2,546	3,690	4,335
45,000	1,075	1,214	1,483	2,148	2,524	89,000	1,864	2,105	2,571	3,727	4,379
46,000	1,092	1,233	1,506	2,183	2,566	90,000	1,881	2,125	2,595	3,762	4,420
47,000	1,110	1,255	1,532	2,221	2,609	91,000	1,899	2,146	2,621	3,799	4,464
48,000	1,128	1,274	1,557	2,256	2,650	92,000	1,917	2,166	2,645	3,834	4,504
49,000	1,147	1,295	1,582	2,293	2,694	93,000	1,934	2,186	2,669	3,870	4,546
50,000	1,164	1,315	1,606	2,328	2,735	94,000	1,953	2,207	2,695	3,907	4,589
51,000	1,181	1,335	1,630	2,363	2,776	95,000	1,971	2,227	2,718	3,942	4,630
52,000	1,200	1,356	1,655	2,400	2,820	96,000	1,990	2,247	2,744	3,979	4,675
53,000	1,218	1,375	1,680	2,435	2,861	97,000	2,007	2,267	2,769	4,013	4,715
54,000	1,236	1,397	1,706	2,473	2,904	98,000	2,025	2,288	2,795	4,051	4,759
55,000	1,253	1,416	1,729	2,508	2,946	99,000	2,043	2,308	2,818	4,085	4,800
56,000	1,272	1,438	1,755	2,545	2,989	100,000	2,062	2,329	2,844	4,123	4,844
57,000	1,290	1,457	1,780	2,579	3,030	Add'l. Rate					
58,000	1,308	1,478	1,805	2,617	3,074	Per \$1,000	14.91	16.83	20.56	29.80	35.01

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE A - DWELLING  
 Base Rates

Amount of Insurance	Community Mitigation Classification					Territory C	Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10			1-6	7	8	8B & 9	10
\$15,000	\$522	\$589	\$720	\$1,043	\$1,225		\$59,000	\$1,060	\$1,198	\$1,464	\$2,121	\$2,492
16,000	522	589	720	1,043	1,225		60,000	1,076	1,215	1,484	2,151	2,527
17,000	522	589	720	1,043	1,225		61,000	1,089	1,231	1,504	2,179	2,560
18,000	522	589	720	1,043	1,225		62,000	1,105	1,247	1,524	2,208	2,594
19,000	522	589	720	1,043	1,225		63,000	1,117	1,263	1,542	2,234	2,625
20,000	522	589	720	1,043	1,225		64,000	1,131	1,278	1,562	2,262	2,659
21,000	543	614	751	1,088	1,277		65,000	1,146	1,295	1,582	2,293	2,693
22,000	560	632	772	1,119	1,315		66,000	1,160	1,311	1,601	2,320	2,726
23,000	574	649	793	1,149	1,350		67,000	1,175	1,327	1,622	2,350	2,762
24,000	591	668	816	1,182	1,389		68,000	1,189	1,343	1,641	2,378	2,794
25,000	607	686	837	1,214	1,426		69,000	1,204	1,360	1,662	2,408	2,829
26,000	617	697	851	1,233	1,448		70,000	1,217	1,376	1,681	2,436	2,862
27,000	631	714	871	1,262	1,483		71,000	1,231	1,392	1,700	2,464	2,894
28,000	646	730	891	1,292	1,519		72,000	1,247	1,409	1,721	2,493	2,930
29,000	662	748	914	1,324	1,556		73,000	1,260	1,424	1,740	2,521	2,962
30,000	663	750	916	1,328	1,560		74,000	1,276	1,441	1,761	2,551	2,997
31,000	677	766	936	1,356	1,593		75,000	1,290	1,457	1,779	2,579	3,030
32,000	694	784	957	1,387	1,630		76,000	1,305	1,474	1,800	2,608	3,065
33,000	708	800	977	1,416	1,663		77,000	1,319	1,490	1,819	2,636	3,099
34,000	709	801	979	1,419	1,668		78,000	1,333	1,506	1,840	2,667	3,133
35,000	723	817	999	1,447	1,700		79,000	1,347	1,522	1,859	2,694	3,166
36,000	739	834	1,019	1,477	1,735		80,000	1,362	1,539	1,880	2,724	3,201
37,000	745	841	1,028	1,490	1,751		81,000	1,376	1,555	1,899	2,752	3,234
38,000	757	857	1,046	1,516	1,782		82,000	1,391	1,572	1,919	2,782	3,268
39,000	773	873	1,067	1,545	1,816		83,000	1,405	1,587	1,939	2,810	3,302
40,000	786	889	1,086	1,573	1,849		84,000	1,420	1,604	1,959	2,839	3,337
41,000	802	906	1,106	1,603	1,884		85,000	1,434	1,620	1,979	2,867	3,370
42,000	816	921	1,125	1,631	1,917		86,000	1,448	1,637	1,999	2,898	3,405
43,000	831	938	1,146	1,661	1,951		87,000	1,462	1,653	2,019	2,925	3,437
44,000	845	954	1,165	1,688	1,985		88,000	1,476	1,667	2,036	2,951	3,468
45,000	859	971	1,186	1,719	2,020		89,000	1,491	1,684	2,057	2,981	3,503
46,000	873	987	1,205	1,747	2,053		90,000	1,505	1,700	2,076	3,009	3,536
47,000	888	1,004	1,226	1,776	2,088		91,000	1,519	1,717	2,097	3,039	3,571
48,000	902	1,020	1,245	1,804	2,120		92,000	1,533	1,733	2,116	3,067	3,604
49,000	917	1,036	1,265	1,834	2,156		93,000	1,548	1,749	2,136	3,095	3,636
50,000	931	1,052	1,285	1,862	2,188		94,000	1,562	1,766	2,156	3,124	3,671
51,000	945	1,068	1,305	1,890	2,220		95,000	1,576	1,781	2,176	3,153	3,704
52,000	960	1,084	1,325	1,920	2,256		96,000	1,591	1,798	2,196	3,182	3,739
53,000	974	1,100	1,344	1,948	2,288		97,000	1,605	1,813	2,216	3,210	3,773
54,000	989	1,117	1,365	1,977	2,323		98,000	1,620	1,830	2,236	3,239	3,807
55,000	1,003	1,133	1,384	2,005	2,356		99,000	1,634	1,846	2,255	3,268	3,840
56,000	1,017	1,150	1,405	2,036	2,391		100,000	1,648	1,863	2,276	3,298	3,875
57,000	1,031	1,166	1,424	2,063	2,425		Add'l. Rate					
58,000	1,046	1,183	1,445	2,093	2,459		Per \$1,000	11.92	13.46	16.45	23.83	28.01

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE A - DWELLING  
 Base Rates

Amount of Insurance	Community Mitigation Classification					Territory D	Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10			1-6	7	8	8B & 9	10
\$15,000	\$391	\$442	\$540	\$782	\$918		\$59,000	\$795	\$898	\$1,097	\$1,590	\$1,868
16,000	391	442	540	782	918		60,000	806	912	1,112	1,613	1,894
17,000	391	442	540	782	918		61,000	816	923	1,126	1,633	1,919
18,000	391	442	540	782	918		62,000	827	935	1,142	1,656	1,945
19,000	391	442	540	782	918		63,000	838	947	1,155	1,675	1,968
20,000	391	442	540	782	918		64,000	848	958	1,170	1,696	1,992
21,000	407	461	563	816	958		65,000	859	972	1,186	1,719	2,019
22,000	420	474	579	839	986		66,000	870	983	1,200	1,739	2,043
23,000	431	487	594	862	1,012		67,000	881	995	1,215	1,762	2,069
24,000	443	501	612	887	1,041		68,000	892	1,007	1,229	1,782	2,094
25,000	455	514	628	910	1,069		69,000	902	1,020	1,245	1,805	2,120
26,000	463	523	637	924	1,086		70,000	913	1,032	1,260	1,826	2,145
27,000	473	535	652	947	1,112		71,000	924	1,044	1,274	1,847	2,169
28,000	484	548	668	968	1,138		72,000	935	1,057	1,289	1,869	2,196
29,000	496	561	685	993	1,166		73,000	945	1,069	1,304	1,890	2,220
30,000	498	563	686	996	1,169		74,000	956	1,081	1,320	1,913	2,246
31,000	509	574	701	1,016	1,194		75,000	967	1,093	1,334	1,933	2,271
32,000	520	588	717	1,040	1,222		76,000	978	1,106	1,349	1,956	2,297
33,000	530	600	732	1,061	1,246		77,000	989	1,117	1,363	1,976	2,322
34,000	532	601	734	1,064	1,249		78,000	999	1,130	1,379	1,999	2,349
35,000	543	613	748	1,085	1,274		79,000	1,010	1,141	1,394	2,020	2,374
36,000	553	626	763	1,107	1,300		80,000	1,021	1,155	1,409	2,042	2,400
37,000	558	631	771	1,117	1,312		81,000	1,032	1,166	1,423	2,064	2,424
38,000	569	643	784	1,136	1,335		82,000	1,043	1,178	1,438	2,086	2,451
39,000	580	655	800	1,159	1,361		83,000	1,053	1,190	1,454	2,107	2,475
40,000	590	666	814	1,179	1,386		84,000	1,064	1,203	1,469	2,129	2,501
41,000	601	680	829	1,202	1,412		85,000	1,075	1,215	1,483	2,150	2,526
42,000	612	691	843	1,223	1,437		86,000	1,086	1,227	1,498	2,172	2,552
43,000	623	704	859	1,245	1,463		87,000	1,096	1,240	1,512	2,193	2,577
44,000	633	715	874	1,267	1,488		88,000	1,107	1,250	1,526	2,213	2,600
45,000	644	728	889	1,288	1,514		89,000	1,118	1,263	1,542	2,235	2,626
46,000	655	740	903	1,310	1,538		90,000	1,128	1,275	1,557	2,256	2,651
47,000	666	752	918	1,332	1,565		91,000	1,139	1,287	1,572	2,278	2,677
48,000	676	764	934	1,353	1,589		92,000	1,150	1,300	1,586	2,299	2,701
49,000	687	777	949	1,375	1,615		93,000	1,161	1,312	1,600	2,320	2,726
50,000	698	789	963	1,396	1,640		94,000	1,171	1,324	1,615	2,343	2,752
51,000	709	801	977	1,417	1,665		95,000	1,182	1,336	1,631	2,364	2,777
52,000	720	814	992	1,439	1,691		96,000	1,193	1,349	1,646	2,386	2,803
53,000	730	826	1,008	1,460	1,715		97,000	1,204	1,360	1,660	2,407	2,828
54,000	741	838	1,023	1,482	1,742		98,000	1,215	1,373	1,675	2,429	2,854
55,000	752	850	1,037	1,504	1,766		99,000	1,225	1,384	1,690	2,450	2,878
56,000	763	863	1,052	1,525	1,792		100,000	1,236	1,398	1,706	2,472	2,905
57,000	773	874	1,067	1,547	1,817							
58,000	784	887	1,083	1,569	1,843		Add'l. Rate Per \$1,000	8.94	10.11	12.33	17.87	20.99

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED  
 \* COVERAGE A - DWELLING

Base Rates  
 Territories A, B, C and D

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$ 5,000	\$113	\$129	\$164	\$255	\$307	\$ 54,000	\$556	\$636	\$810	\$1,253	\$1,510
6,000	121	139	176	273	329	55,000	565	647	824	1,274	1,535
7,000	131	149	190	294	355	56,000	575	658	837	1,294	1,559
8,000	140	160	203	314	379	57,000	584	668	850	1,315	1,584
9,000	149	171	216	335	404	58,000	592	678	862	1,334	1,607
10,000	157	180	229	355	428	59,000	603	689	877	1,356	1,634
11,000	167	191	243	376	453	60,000	611	699	889	1,375	1,656
12,000	176	201	256	396	477	61,000	620	710	903	1,397	1,683
13,000	185	212	269	417	503	62,000	629	719	916	1,416	1,706
14,000	193	221	281	436	525	63,000	639	731	930	1,438	1,732
15,000	203	232	296	458	552	64,000	647	740	942	1,456	1,755
16,000	212	243	308	476	575	65,000	656	751	956	1,478	1,780
17,000	221	253	323	499	601	66,000	665	761	968	1,498	1,804
18,000	229	263	335	518	624	67,000	675	771	982	1,519	1,830
19,000	240	275	349	540	651	68,000	683	782	994	1,539	1,854
20,000	248	284	361	559	673	69,000	692	792	1,009	1,559	1,879
21,000	257	295	375	580	699	70,000	701	803	1,021	1,579	1,903
22,000	267	304	388	600	723	71,000	711	814	1,034	1,601	1,929
23,000	276	315	401	620	748	72,000	719	823	1,047	1,619	1,951
24,000	284	326	414	640	772	73,000	729	834	1,061	1,642	1,978
25,000	293	336	428	662	797	74,000	737	843	1,073	1,660	2,001
26,000	303	347	441	682	821	75,000	747	855	1,088	1,683	2,027
27,000	312	357	454	703	847	76,000	756	864	1,100	1,702	2,050
28,000	321	367	467	723	871	77,000	765	876	1,114	1,723	2,077
29,000	331	378	481	744	896	78,000	773	886	1,126	1,742	2,099
30,000	339	387	493	763	919	79,000	783	896	1,140	1,763	2,125
31,000	348	399	508	784	946	80,000	792	906	1,153	1,783	2,149
32,000	357	408	520	803	968	81,000	801	917	1,166	1,805	2,174
33,000	367	419	533	826	995	82,000	811	927	1,179	1,824	2,198
34,000	375	429	546	844	1,018	83,000	820	938	1,193	1,846	2,223
35,000	384	440	560	866	1,043	84,000	828	947	1,206	1,866	2,247
36,000	393	450	572	886	1,067	85,000	837	959	1,219	1,886	2,273
37,000	403	460	586	907	1,092	86,000	847	969	1,233	1,906	2,297
38,000	411	471	598	926	1,116	87,000	856	979	1,246	1,927	2,322
39,000	421	482	613	947	1,142	88,000	864	989	1,258	1,946	2,345
40,000	429	491	625	967	1,166	89,000	875	1,000	1,273	1,969	2,371
41,000	439	502	639	988	1,191	90,000	883	1,010	1,285	1,987	2,394
42,000	448	512	652	1,008	1,215	91,000	892	1,021	1,299	2,010	2,422
43,000	457	523	665	1,030	1,240	92,000	900	1,030	1,311	2,028	2,443
44,000	465	532	677	1,048	1,263	93,000	911	1,042	1,325	2,050	2,470
45,000	475	544	692	1,070	1,290	94,000	919	1,051	1,338	2,069	2,493
46,000	484	554	704	1,089	1,312	95,000	928	1,062	1,351	2,090	2,519
47,000	493	564	718	1,111	1,339	96,000	937	1,072	1,365	2,110	2,543
48,000	501	574	730	1,130	1,362	97,000	947	1,083	1,378	2,131	2,568
49,000	511	584	744	1,151	1,387	98,000	955	1,093	1,390	2,151	2,592
50,000	520	595	757	1,171	1,411	99,000	964	1,103	1,405	2,173	2,618
51,000	529	606	770	1,192	1,436	100,000	973	1,114	1,417	2,192	2,642
52,000	539	616	784	1,212	1,460						
53,000	548	627	797	1,234	1,486						

Add'l. Rate  
 Per \$1,000 9.32 10.65 13.55 20.95 25.25

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED  
 DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE B - OTHER STRUCTURES  
 (Except Peril of Vandalism or Malicious Mischief)

Base Rates

Rate Per \$100 of Insurance

Territory A				
Community Mitigation Classification				
<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
\$1.22	\$1.37	\$1.68	\$2.43	\$2.86
Territory B				
Community Mitigation Classification				
<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
\$1.83	\$2.06	\$2.52	\$3.65	\$4.29
Territory C				
Community Mitigation Classification				
<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
\$1.46	\$1.65	\$2.01	\$2.92	\$3.43
Territory D				
Community Mitigation Classification				
<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
\$ .99	\$1.12	\$1.37	\$1.98	\$2.33

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED

\* COVERAGE C - PERSONAL PROPERTY  
 (Except Peril of Vandalism or Malicious Mischief)

Base Rates

Amount of Insurance	Territory A Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$12.91	\$14.58	\$17.81	\$25.81	\$30.33
Each additional \$100	.76	.85	1.04	1.51	1.78

Amount of Insurance	Territory B Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$19.37	\$21.88	\$26.73	\$38.76	\$45.52
Each additional \$100	1.14	1.29	1.58	2.29	2.69

Amount of Insurance	Territory C Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$15.48	\$17.50	\$21.36	\$30.96	\$36.38
Each additional \$100	.90	1.02	1.24	1.80	2.12

Amount of Insurance	Territory D Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$11.62	\$13.12	\$16.02	\$23.22	\$27.29
Each additional \$100	.68	.76	.93	1.35	1.59

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD

\* COVERAGE C - PERSONAL PROPERTY

Base Rates

Amount of <u>Insurance</u>	Territory A Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$13.07	\$14.77	\$18.04	\$26.14	\$30.71
Each additional \$100	.92	1.04	1.27	1.84	2.16

Amount of <u>Insurance</u>	Territory B Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$19.61	\$22.15	\$27.05	\$39.20	\$46.07
Each additional \$100	1.38	1.56	1.90	2.75	3.24

Amount of <u>Insurance</u>	Territory C Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$15.68	\$17.72	\$21.64	\$31.36	\$36.84
Each additional \$100	1.10	1.24	1.52	2.20	2.58

Amount of <u>Insurance</u>	Territory D Community Mitigation Classification				
	<u>1 - 6</u>	<u>7</u>	<u>8</u>	<u>8B-9</u>	<u>10</u>
First \$100	\$11.77	\$13.30	\$16.23	\$23.53	\$27.65
Each additional \$100	.83	.94	1.14	1.66	1.95

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

HOMEOWNERS POLICY

\* Base Premiums

Territory A

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$20,000	\$582	\$669	\$785	\$1,018	\$1,193	\$62,000	\$1,399	\$1,609	\$1,889	\$2,449	\$2,868
21,000	603	693	814	1,055	1,236	63,000	1,420	1,633	1,917	2,486	2,911
22,000	620	713	837	1,086	1,271	64,000	1,438	1,653	1,941	2,517	2,947
23,000	641	738	866	1,123	1,315	65,000	1,459	1,678	1,969	2,553	2,990
24,000	661	760	892	1,157	1,355	66,000	1,476	1,698	1,993	2,584	3,026
25,000	682	784	921	1,194	1,398	67,000	1,496	1,721	2,019	2,619	3,066
26,000	698	803	943	1,223	1,432	68,000	1,516	1,743	2,046	2,653	3,107
27,000	719	827	971	1,259	1,475	69,000	1,537	1,767	2,075	2,690	3,150
28,000	739	850	998	1,294	1,515	70,000	1,555	1,789	2,100	2,723	3,188
29,000	760	874	1,026	1,331	1,558	71,000	1,576	1,813	2,128	2,759	3,231
30,000	778	894	1,050	1,361	1,594	72,000	1,593	1,832	2,150	2,788	3,265
31,000	799	919	1,078	1,398	1,637	73,000	1,614	1,856	2,178	2,825	3,308
32,000	816	939	1,102	1,429	1,673	74,000	1,632	1,877	2,204	2,857	3,346
33,000	837	963	1,130	1,465	1,716	75,000	1,652	1,900	2,230	2,892	3,387
34,000	855	983	1,154	1,496	1,752	76,000	1,671	1,922	2,256	2,925	3,425
35,000	876	1,007	1,182	1,533	1,795	77,000	1,692	1,946	2,284	2,961	3,468
36,000	894	1,029	1,207	1,565	1,833	78,000	1,711	1,967	2,309	2,994	3,506
37,000	915	1,053	1,236	1,602	1,876	79,000	1,730	1,990	2,336	3,029	3,547
38,000	933	1,073	1,259	1,633	1,912	80,000	1,749	2,012	2,361	3,062	3,585
39,000	954	1,097	1,288	1,670	1,955	81,000	1,770	2,036	2,389	3,098	3,628
40,000	972	1,118	1,313	1,702	1,993	82,000	1,787	2,056	2,413	3,129	3,664
41,000	993	1,143	1,341	1,739	2,036	83,000	1,807	2,079	2,440	3,164	3,705
42,000	1,011	1,163	1,365	1,770	2,072	84,000	1,826	2,100	2,465	3,196	3,743
43,000	1,031	1,185	1,391	1,804	2,113	85,000	1,847	2,124	2,493	3,233	3,786
44,000	1,049	1,207	1,417	1,837	2,151	86,000	1,864	2,144	2,517	3,264	3,822
45,000	1,069	1,230	1,443	1,872	2,192	87,000	1,885	2,168	2,545	3,300	3,865
46,000	1,088	1,251	1,469	1,904	2,230	88,000	1,905	2,191	2,572	3,335	3,905
47,000	1,109	1,275	1,497	1,941	2,273	89,000	1,925	2,214	2,599	3,370	3,946
48,000	1,129	1,298	1,524	1,976	2,314	90,000	1,943	2,234	2,622	3,400	3,982
49,000	1,147	1,320	1,549	2,008	2,352	91,000	1,964	2,258	2,651	3,437	4,025
50,000	1,166	1,341	1,574	2,041	2,390	92,000	1,982	2,280	2,676	3,470	4,063
51,000	1,187	1,365	1,602	2,078	2,433	93,000	2,003	2,304	2,704	3,506	4,106
52,000	1,204	1,385	1,626	2,108	2,469	94,000	2,021	2,324	2,728	3,537	4,142
53,000	1,225	1,409	1,654	2,145	2,512	95,000	2,041	2,347	2,755	3,572	4,183
54,000	1,244	1,431	1,679	2,178	2,550	96,000	2,060	2,370	2,781	3,606	4,223
55,000	1,264	1,454	1,706	2,212	2,591	97,000	2,080	2,392	2,808	3,641	4,264
56,000	1,281	1,474	1,730	2,243	2,627	98,000	2,100	2,415	2,835	3,676	4,304
57,000	1,302	1,498	1,758	2,280	2,670	99,000	2,120	2,438	2,862	3,711	4,345
58,000	1,322	1,521	1,785	2,314	2,710	100,000	2,140	2,461	2,888	3,745	4,386
59,000	1,343	1,545	1,813	2,351	2,753	Add'l. Rate					
60,000	1,361	1,565	1,837	2,382	2,789	Per \$1,000	19.82	22.80	26.76	34.70	40.63
61,000	1,381	1,588	1,864	2,417	2,830						

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

HOMEOWNERS POLICY

\* Base Premiums

Territory B

Amount of <u>Insurance</u>	Community Mitigation Classification					Amount of <u>Insurance</u>	Community Mitigation Classification				
	<u>1-6</u>	<u>7</u>	<u>8</u>	<u>8B &amp; 9</u>	<u>10</u>		<u>1-6</u>	<u>7</u>	<u>8</u>	<u>8B &amp; 9</u>	<u>10</u>
\$20,000	\$873	\$1,003	\$1,178	\$1,527	\$1,789	\$62,000	\$2,099	\$2,413	\$2,833	\$3,673	\$4,302
21,000	904	1,040	1,221	1,583	1,853	63,000	2,130	2,449	2,876	3,728	4,367
22,000	930	1,070	1,256	1,628	1,907	64,000	2,157	2,480	2,911	3,774	4,420
23,000	962	1,106	1,299	1,684	1,972	65,000	2,188	2,516	2,954	3,829	4,485
24,000	992	1,140	1,339	1,736	2,033	66,000	2,214	2,546	2,989	3,875	4,539
25,000	1,023	1,176	1,381	1,791	2,097	67,000	2,244	2,580	3,029	3,927	4,600
26,000	1,048	1,205	1,414	1,834	2,147	68,000	2,274	2,614	3,069	3,979	4,661
27,000	1,079	1,241	1,457	1,889	2,212	69,000	2,305	2,650	3,112	4,034	4,725
28,000	1,109	1,275	1,497	1,941	2,273	70,000	2,333	2,683	3,150	4,083	4,782
29,000	1,140	1,311	1,539	1,996	2,337	71,000	2,365	2,719	3,192	4,138	4,847
30,000	1,167	1,341	1,575	2,042	2,391	72,000	2,389	2,747	3,225	4,181	4,897
31,000	1,198	1,378	1,617	2,097	2,456	73,000	2,421	2,783	3,268	4,236	4,962
32,000	1,224	1,408	1,653	2,143	2,510	74,000	2,449	2,815	3,305	4,285	5,019
33,000	1,256	1,444	1,695	2,198	2,574	75,000	2,478	2,850	3,346	4,337	5,080
34,000	1,282	1,474	1,731	2,244	2,628	76,000	2,506	2,882	3,383	4,386	5,137
35,000	1,313	1,510	1,773	2,299	2,692	77,000	2,538	2,918	3,426	4,442	5,202
36,000	1,341	1,542	1,811	2,348	2,750	78,000	2,566	2,950	3,464	4,490	5,259
37,000	1,373	1,579	1,853	2,403	2,814	79,000	2,596	2,984	3,504	4,543	5,320
38,000	1,399	1,609	1,889	2,449	2,868	80,000	2,624	3,017	3,542	4,592	5,378
39,000	1,431	1,645	1,931	2,504	2,933	81,000	2,655	3,053	3,584	4,647	5,442
40,000	1,459	1,677	1,969	2,553	2,990	82,000	2,681	3,083	3,619	4,693	5,496
41,000	1,490	1,713	2,012	2,608	3,054	83,000	2,711	3,117	3,660	4,745	5,557
42,000	1,516	1,744	2,047	2,654	3,108	84,000	2,739	3,149	3,697	4,794	5,614
43,000	1,546	1,778	2,087	2,706	3,169	85,000	2,770	3,185	3,740	4,849	5,679
44,000	1,574	1,810	2,125	2,755	3,227	86,000	2,797	3,216	3,775	4,895	5,732
45,000	1,604	1,844	2,165	2,807	3,287	87,000	2,828	3,252	3,818	4,950	5,797
46,000	1,632	1,876	2,203	2,856	3,345	88,000	2,858	3,286	3,858	5,002	5,858
47,000	1,663	1,912	2,245	2,911	3,409	89,000	2,888	3,320	3,898	5,054	5,919
48,000	1,693	1,947	2,285	2,963	3,470	90,000	2,914	3,350	3,933	5,100	5,973
49,000	1,721	1,979	2,323	3,012	3,528	91,000	2,945	3,387	3,976	5,155	6,037
50,000	1,749	2,011	2,361	3,061	3,585	92,000	2,973	3,419	4,014	5,204	6,095
51,000	1,780	2,047	2,403	3,116	3,650	93,000	3,005	3,455	4,056	5,259	6,159
52,000	1,807	2,077	2,439	3,162	3,703	94,000	3,031	3,485	4,092	5,305	6,213
53,000	1,838	2,114	2,481	3,217	3,768	95,000	3,061	3,519	4,132	5,357	6,274
54,000	1,866	2,146	2,519	3,266	3,825	96,000	3,090	3,553	4,172	5,409	6,335
55,000	1,896	2,180	2,559	3,318	3,886	97,000	3,120	3,588	4,212	5,461	6,396
56,000	1,922	2,210	2,595	3,364	3,940	98,000	3,150	3,622	4,252	5,513	6,457
57,000	1,954	2,246	2,637	3,419	4,004	99,000	3,180	3,656	4,292	5,565	6,518
58,000	1,983	2,280	2,677	3,471	4,065	100,000	3,209	3,690	4,332	5,617	6,578
59,000	2,015	2,317	2,720	3,526	4,130	Add'l. Rate					
60,000	2,041	2,347	2,755	3,572	4,184	Per \$1,000	29.73	34.19	40.14	42.04	60.94
61,000	2,071	2,381	2,795	3,624	4,245						

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

HOMEOWNERS POLICY

\* Base Premiums

Territory C

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$20,000	\$599	\$689	\$809	\$1,049	\$1,229	\$62,000	\$1,441	\$1,657	\$1,945	\$2,522	\$2,954
21,000	621	714	838	1,087	1,273	63,000	1,463	1,682	1,974	2,560	2,999
22,000	639	735	862	1,118	1,310	64,000	1,481	1,703	1,999	2,592	3,036
23,000	661	760	892	1,156	1,354	65,000	1,502	1,728	2,028	2,630	3,080
24,000	681	783	919	1,192	1,396	66,000	1,520	1,748	2,052	2,661	3,117
25,000	703	808	948	1,230	1,440	67,000	1,541	1,772	2,080	2,697	3,159
26,000	719	827	971	1,259	1,475	68,000	1,561	1,795	2,107	2,733	3,201
27,000	741	852	1,000	1,297	1,519	69,000	1,583	1,820	2,136	2,770	3,245
28,000	761	876	1,028	1,333	1,561	70,000	1,602	1,842	2,162	2,804	3,284
29,000	783	900	1,057	1,371	1,605	71,000	1,624	1,867	2,192	2,842	3,329
30,000	801	921	1,081	1,402	1,642	72,000	1,641	1,886	2,214	2,871	3,363
31,000	823	946	1,110	1,440	1,686	73,000	1,662	1,911	2,243	2,909	3,407
32,000	841	967	1,135	1,471	1,723	74,000	1,681	1,933	2,269	2,943	3,447
33,000	862	992	1,164	1,509	1,768	75,000	1,702	1,957	2,297	2,979	3,489
34,000	880	1,012	1,188	1,541	1,805	76,000	1,721	1,979	2,323	3,012	3,528
35,000	902	1,037	1,217	1,579	1,849	77,000	1,743	2,004	2,352	3,050	3,572
36,000	921	1,059	1,243	1,612	1,888	78,000	1,762	2,026	2,378	3,084	3,612
37,000	943	1,084	1,272	1,650	1,933	79,000	1,782	2,049	2,406	3,119	3,654
38,000	961	1,105	1,297	1,682	1,970	80,000	1,802	2,072	2,432	3,153	3,693
39,000	982	1,130	1,326	1,719	2,014	81,000	1,823	2,096	2,461	3,191	3,737
40,000	1,002	1,152	1,352	1,753	2,053	82,000	1,841	2,117	2,485	3,222	3,774
41,000	1,023	1,177	1,381	1,791	2,098	83,000	1,862	2,141	2,513	3,258	3,816
42,000	1,041	1,197	1,405	1,822	2,135	84,000	1,881	2,163	2,538	3,292	3,855
43,000	1,062	1,221	1,433	1,858	2,176	85,000	1,902	2,188	2,568	3,330	3,900
44,000	1,081	1,243	1,459	1,892	2,216	86,000	1,920	2,208	2,592	3,361	3,937
45,000	1,101	1,266	1,486	1,928	2,258	87,000	1,942	2,233	2,621	3,399	3,981
46,000	1,121	1,288	1,512	1,961	2,297	88,000	1,962	2,257	2,649	3,435	4,023
47,000	1,142	1,313	1,542	1,999	2,341	89,000	1,983	2,280	2,676	3,470	4,065
48,000	1,163	1,337	1,569	2,035	2,383	90,000	2,001	2,301	2,701	3,502	4,102
49,000	1,182	1,359	1,595	2,068	2,423	91,000	2,022	2,326	2,730	3,540	4,146
50,000	1,201	1,381	1,621	2,102	2,462	92,000	2,042	2,348	2,756	3,573	4,185
51,000	1,223	1,406	1,650	2,140	2,506	93,000	2,063	2,373	2,785	3,611	4,230
52,000	1,241	1,427	1,674	2,171	2,543	94,000	2,081	2,393	2,809	3,643	4,267
53,000	1,262	1,451	1,704	2,209	2,588	95,000	2,102	2,417	2,837	3,679	4,309
54,000	1,281	1,474	1,730	2,243	2,627	96,000	2,122	2,440	2,864	3,714	4,350
55,000	1,302	1,497	1,757	2,279	2,669	97,000	2,143	2,464	2,892	3,750	4,392
56,000	1,320	1,518	1,781	2,310	2,706	98,000	2,163	2,487	2,919	3,786	4,434
57,000	1,342	1,543	1,811	2,348	2,750	99,000	2,183	2,511	2,947	3,821	4,476
58,000	1,362	1,566	1,838	2,384	2,792	100,000	2,204	2,534	2,975	3,857	4,518
59,000	1,384	1,591	1,867	2,422	2,836	Add'l. Rate Per \$1,000	20.42	23.48	27.56	35.73	41.85
60,000	1,402	1,612	1,892	2,453	2,873						
61,000	1,422	1,635	1,919	2,489	2,915						

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

HOMEOWNERS POLICY

\* Base Premiums

Territory D

Amount of Insurance	Community Mitigation Classification					Amount of Insurance	Community Mitigation Classification				
	1-6	7	8	8B & 9	10		1-6	7	8	8B & 9	10
\$20,000	\$378	\$435	\$510	\$662	\$775	\$62,000	\$910	\$1,046	\$1,228	\$1,592	\$1,865
21,000	392	451	529	686	803	63,000	923	1,062	1,246	1,616	1,893
22,000	403	464	544	706	827	64,000	935	1,075	1,261	1,636	1,916
23,000	417	480	563	730	855	65,000	948	1,091	1,280	1,660	1,944
24,000	430	494	580	752	881	66,000	960	1,104	1,295	1,680	1,967
25,000	443	510	598	776	909	67,000	973	1,119	1,313	1,703	1,994
26,000	454	522	613	795	931	68,000	985	1,134	1,330	1,725	2,020
27,000	468	538	631	819	959	69,000	999	1,149	1,348	1,749	2,048
28,000	481	553	649	841	985	70,000	1,011	1,163	1,365	1,770	2,073
29,000	494	569	667	865	1,013	71,000	1,025	1,179	1,383	1,794	2,101
30,000	506	582	682	885	1,037	72,000	1,035	1,191	1,397	1,813	2,123
31,000	519	597	701	909	1,064	73,000	1,049	1,207	1,416	1,837	2,151
32,000	531	610	716	929	1,088	74,000	1,061	1,221	1,432	1,858	2,176
33,000	544	626	735	953	1,116	75,000	1,074	1,236	1,450	1,880	2,202
34,000	556	639	750	973	1,139	76,000	1,086	1,250	1,466	1,902	2,227
35,000	569	655	768	997	1,167	77,000	1,100	1,265	1,484	1,925	2,255
36,000	581	669	785	1,018	1,192	78,000	1,112	1,279	1,501	1,947	2,280
37,000	595	685	803	1,042	1,220	79,000	1,125	1,294	1,518	1,969	2,306
38,000	606	698	818	1,062	1,243	80,000	1,137	1,308	1,535	1,991	2,331
39,000	620	713	837	1,085	1,271	81,000	1,151	1,324	1,553	2,014	2,359
40,000	632	727	853	1,107	1,296	82,000	1,162	1,337	1,568	2,034	2,382
41,000	646	743	872	1,131	1,324	83,000	1,175	1,352	1,586	2,057	2,409
42,000	657	756	887	1,151	1,347	84,000	1,187	1,366	1,602	2,078	2,434
43,000	670	771	904	1,173	1,374	85,000	1,201	1,381	1,620	2,102	2,462
44,000	682	785	921	1,194	1,399	86,000	1,212	1,394	1,636	2,122	2,485
45,000	695	800	938	1,217	1,425	87,000	1,226	1,410	1,654	2,146	2,513
46,000	707	814	954	1,238	1,450	88,000	1,239	1,425	1,672	2,168	2,539
47,000	721	829	973	1,262	1,478	89,000	1,251	1,440	1,689	2,191	2,566
48,000	734	844	990	1,285	1,504	90,000	1,263	1,453	1,704	2,211	2,589
49,000	746	858	1,007	1,306	1,529	91,000	1,276	1,468	1,723	2,235	2,617
50,000	758	872	1,023	1,327	1,554	92,000	1,289	1,482	1,739	2,256	2,642
51,000	772	888	1,041	1,351	1,582	93,000	1,302	1,498	1,758	2,280	2,670
52,000	783	901	1,057	1,371	1,605	94,000	1,314	1,511	1,773	2,300	2,693
53,000	797	916	1,075	1,395	1,633	95,000	1,327	1,526	1,790	2,322	2,720
54,000	809	930	1,092	1,416	1,658	96,000	1,339	1,541	1,808	2,345	2,746
55,000	822	945	1,109	1,438	1,685	97,000	1,352	1,556	1,825	2,367	2,772
56,000	833	958	1,124	1,458	1,708	98,000	1,365	1,570	1,842	2,390	2,799
57,000	847	974	1,143	1,482	1,736	99,000	1,378	1,585	1,860	2,412	2,825
58,000	860	989	1,160	1,505	1,762	100,000	1,391	1,600	1,877	2,435	2,852
59,000	873	1,005	1,178	1,529	1,790	Add'l. Rate					
60,000	885	1,018	1,194	1,549	1,814	Per \$1,000	12.89	14.82	17.39	22.56	26.42
61,000	897	1,032	1,211	1,571	1,840						

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

HOMEOWNERS POLICY

\* COVERAGE B - OTHER STRUCTURES

<u>Territory</u>	<u>For Each Additional \$1,000 of Insurance</u>
A	\$ 12.15
B	18.23
C	12.52
D	7.90

\* COVERAGE C – PERSONAL PROPERTY

<u>Territory</u>	<u>For Each Additional \$1,000 of Insurance</u>
A	\$ 9.15
B	13.73
C	9.43
D	5.95

COVERAGE D – ADDITIONAL LIVING EXPENSES

<u>Territory</u>	<u>For Each Additional \$1,000 of Insurance</u>
A	\$ 5.00
B	7.50
C	5.15
D	3.25

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

PREMIUM MODIFICATION FACTORS

APPLICATION OF PREMIUM MODIFICATION FACTORS

The following premium modifiers are subject to a maximum reduction of 35%.

- |  |                                     |
|--|-------------------------------------|
| Affinity Group                         | Open Foundation                     |
| Insurance Score                        | Prior Insurance                     |
| Dwellings Constructed Prior to 1930    | Property Management                 |
| Landlord Association                   | Protective Device                   |
| Loss History                           | Row House/Townhouse                 |
| Masonry                                | Swimming Pool                       |
| Multiple Dwellings on Premises         | Two, Three, or Four Family Dwelling |
| Multiple Properties                    | Vacation Rental (Seasonal Rental)   |
| Multi-Policy                           | Wood Burner                         |
| Named Insured 50 Years of Age or Older |                                     |

- DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD  
 DWELLING FIRE ONE POLICY VACANT  
 HOMEOWNERS POLICY

\$2,500 HAIL OR WIND DEDUCTIBLE

Apply a factor of -.07 to Coverage A – Dwelling when the \$2,500 Hail or Wind Deductible endorsement is attached to the policy.

This form is optional.

\*

INSURANCE SCORE

Insurance Score – I

Insurance Score – I is only applicable to policies with an original inception prior to the implementation of the filing designated Company File #C-105.

<u>Score</u>	<u>Dwelling Fire One and Dwelling Fire Three Owner Occupied and Homeowners</u>	<u>Dwelling Fire One and Dwelling Fire Three Landlord</u>
<375	+1.00	+1.00
375 – 499	+.35	+.35
500 – 699	.00	.00
>699	-.10	-.20

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

PREMIUM MODIFICATION FACTORS (continued)

\* Insurance Score – II

Insurance Score – II is only applicable to policies with an insurance score calculated on or after the implementation of the filing designated Company File #C-105.

<u>Score</u>	<u>Factor</u>		<u>Score</u>	<u>Factor</u>	
	<u>Dwelling Fire Owner Occupied, Landlord and Homeowners</u>	<u>Vacant</u>		<u>Dwelling Fire Owner Occupied, Landlord and Homeowners</u>	<u>Vacant</u>
800+	-0.38	-0.10	575 – 599	+0.15	+0.31
775 – 799	-0.31	-0.10	550 – 574	+0.20	+0.40
750 – 774	-0.27	-0.10	525 – 549	+0.20	+0.51
725 – 749	-0.22	-0.10	500 – 524	+0.42	+0.62
700 – 724	-0.18	-0.06	475 – 499	+0.54	+0.75
675 – 699	-0.12	0.00	450 – 474	+0.66	+0.89
650 – 674	-0.06	+0.07	425 – 449	+0.68	+1.04
625 – 649	0.00	+0.14	400 – 424	+0.68	+1.21
600 – 624	+0.07	+0.22	375 – 399	+1.10	+1.39
			<375	+1.27	+1.59

The insurance score will be calculated for new business and for the renewal of the third term since the previously used insurance score was first applied. For the terms in which an insurance score is not automatically calculated, the insurance score will be calculated at renewal at the insured's request. Change of occupancy may activate this modifier during the policy term.

The factor for the insurance score will also be subject to modification in the event of an extraordinary life event which has an adverse effect on the insurance score. An extraordinary life event includes catastrophic illness or injury, death of a spouse, child or parent, temporary loss of employment, divorce, identity fraud, including theft of identity, military deployment overseas, or any similar life event.

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD  
 HOMEOWNERS POLICY

\* AFFINITY GROUP

Apply a factor of -.05 when the named insured is a member of an affinity group, namely a non-profit organization consisting of 25 members or more which exists to promote the interest of that group.

The following affinity group(s) are eligible:

United Services Automobile Association members (USAA)

Armed Forces Insurance

DWELLINGS CONSTRUCTED PRIOR TO 1930

Apply a factor of +.25 if the dwelling or any part of the dwelling was constructed prior to 1930.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
DWELLING FIRE ONE POLICY LANDLORD  
DWELLING FIRE THREE POLICY OWNER OCCUPIED  
DWELLING FIRE THREE POLICY LANDLORD  
DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED

\* DEDUCTIBLE

<u>Deductible Amount</u>	<u>Deductible Factor</u>
† \$ 100	1.42
† 250	1.23
500	1.11
1,000	1.00
2,500	.82
5,000	.75

† Only available to policies with an original inception prior to the implementation of the filing designated Company File #C-130 and their subsequent renewals.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

HOMEOWNERS POLICY

\* DEDUCTIBLE

<u>Deductible Amount</u>	<u>Deductible Factor</u>	<u>Maximum Dollar Amount Credit</u>
† \$ 100	1.42	
† 250	1.23	
500	1.11	
1,000	1.00	
2,500	.82	\$ 800
5,000	.75	999

† Only available to policies with an original inception prior to the implementation of the filing designated Company File #C-130 and their subsequent renewals.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD

COVERAGE A – DWELLING  
 COVERAGE B – OTHER STRUCTURES  
COVERAGE C – PERSONAL PROPERTY

\* PERIL OF VANDALISM OR MALICIOUS MISCHIEF

<u>Territory</u>	<u>Rate Per \$100 of Insurance</u>
A	\$ .08
B	.13
C	.10
D	.07

DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED

\* PERIL OF VANDALISM OR MALICIOUS MISCHIEF

<u>Rates Per \$100 of Insurance</u> <u>of Coverage A - Dwelling</u>			
<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>	<u>Territory D</u>
\$ .08	\$ .13	\$ .10	\$ .07

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(continued)

DWELLING FIRE ONE POLICY OWNER OCCUPIED  
DWELLING FIRE ONE POLICY LANDLORD  
DWELLING FIRE THREE POLICY OWNER OCCUPIED  
DWELLING FIRE THREE POLICY LANDLORD  
DWELLING FIRE ONE POLICY VACANT OR UNOCCUPIED  
HOMEOWNERS POLICY

EARTHQUAKE

10% Earthquake Deductible (\$1,000 minimum)

Territories A, C and D: \$10 + \$1.00 per \$1,000 of insurance  
Territory B: \$10 + \$1.50 per \$1,000 of insurance

EARTHQUAKE - INCLUDING MASONRY VENEER

10% Earthquake Deductible (\$1,000 minimum)

Territories A, C and D: \$10 + \$1.00 per \$1,000 of insurance  
Territory B: \$10 + \$1.50 per \$1,000 of insurance

\* IDENTITY FRAUD EXPENSE AND MANAGEMENT

\$25 per policy

\* IDENTITY FRAUD EXPENSE AND MANAGEMENT INCLUDING CREDIT MONITORING

\$65 per policy

LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE

\$1.00 per \$1,000 of insurance

SERFF Tracking #:

FORE-128706876

State Tracking #:

Company Tracking #:

C-130

State: Arkansas

Filing Company: Foremost Insurance Company Grand Rapids, Michigan

TOI/Sub-TOI: 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling and Homeowners Insurance Program

Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	12/05/2012
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract.pdf			

		Item Status:	Status Date:
Satisfied - Item:	P&C Actuarial Justification	Filed	12/05/2012
Comments:			
Attachment(s):			
AR-Letter-Summary of Revisions.pdf			
Indications Sections B and C Exhibits.pdf			

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>C-130</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>n/a</b>
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Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Foremost Insurance Company Grand Rapids, Michigan</b>	<b>B.</b> <b>212-11185</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>1.0000</b>	<b>B.</b> <b>1.0002</b>

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Dwelling and Homeowners</b>	<b>+5.2%</b>	<b>+5.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+5.2%</b>	<b>+5.1%</b>					

**6.**      5 Year History      Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>3,255</b>			<b>2704.9</b>	<b>1021.7</b>	<b>38</b>	<b>47</b>
<b>2008</b>	<b>3,641</b>	<b>-3.7%</b>	<b>8/1</b>	<b>2777.7</b>	<b>2247.5</b>	<b>81</b>	<b>107</b>
<b>2009</b>	<b>4,136</b>	<b>-1.0%</b>	<b>6/1</b>	<b>3203.5</b>	<b>1940.4</b>	<b>61</b>	<b>60</b>
<b>2010</b>	<b>4,871</b>	<b>-</b>	<b>-</b>	<b>3794.0</b>	<b>1936.6</b>	<b>51</b>	<b>51</b>
<b>2011</b>	<b>5,429</b>	<b>0.0%</b>	<b>9/1</b>	<b>4524.8</b>	<b>3158.9</b>	<b>70</b>	<b>61</b>

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	<b>16.1</b>
B. General Expense	<b>21.1</b>
C. Taxes, License & Fees	<b>3.7</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>45.9</b>

- 8.**    N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**    +12.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.** -6.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**Foremost<sup>®</sup> Insurance Company**  
**Grand Rapids, Michigan**

**ADMINISTRATIVE OFFICES**  
5600 Beech Tree Lane  
Caledonia, Michigan 49316-0050

**MAILING ADDRESS**  
ATTN: STATE FILINGS DEPT.  
P.O. Box 2450  
Grand Rapids, Michigan 49501-2450

October 22, 2012

Honorable Jay Bradford  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Foremost Insurance Company Grand Rapids, Michigan  
NAIC #212-11185  
Dwelling and Homeowners Insurance Program  
Revision to the Rate Section  
Company Tracking Number: C-130

Dear Commissioner Bradford:

We submit this filing for your formal stamp of approval or acknowledgement.

The enclosed Summary of Revisions has been developed to assist your review of this filing. The filing results in an overall rate level adjustment of +5.1%.

The following rule of implementation will apply:

This filing will be effective for all new and renewal policies written to be effective on and after May 1, 2013. No policy effective prior to the above date is to be cancelled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli  
State Filings Administrator  
State Filings  
Phone No. (616) 956-3645  
Fax No. (616) 956-2093  
E-mail [kaan.cidanli@farmersinsurance.com](mailto:kaan.cidanli@farmersinsurance.com)

KKC/cm

Enclosures: \$100 EFT  
NAIC Loss Cost Data Entry Document  
Section A – Summary of Revisions, 10/12  
Section B – Supporting Experience  
Section C – Explanatory Material  
Rate Pages

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

SECTION A – SUMMARY OF REVISIONS

RATE SECTION

GENERAL COMMENTS

Our Dwelling and Homeowners Insurance Program insures properties and people that do not qualify for standard markets. It is a market niche with a limited number of competitors.

Our non-standard risks include –

- Customers with losses
- Customers with credit problems
- Dwelling condition problems
- Low valued dwellings
- Older dwellings

The types of properties eligible for the program are:

- Vacant dwellings
- Rental dwellings
- Seasonal (secondary) dwellings
- Owner-occupied dwellings

We now offer:

- Homeowners Policy (similar to an HO3 peril but an actual cash value settlement)
- Dwelling Fire One Policy Owner Occupied (similar to DP-1)
- Dwelling Fire One Policy Landlord (similar to DP-1)
- Dwelling Fire Three Policy Owner Occupied (similar to DP-3)
- Dwelling Fire Three Policy Landlord (similar to DP-3)
- Dwelling Fire One Policy Vacant or Unoccupied (similar to DP-1)

RATE LEVEL ADJUSTMENT

Our last rate level adjustment was 0.0%, effective September 1, 2011, for new and renewal business.

Section B - Supporting Experience and Section C - Explanatory Material, attached, develop an indicated change of +5.2%. As a result, we have adjusted our rates for an overall rate level adjustment of +5.1%.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

SECTION A – SUMMARY OF REVISIONS

RATE SECTION (continued)

We are proposing to make the following additional changes:

PREMIUM MODIFICATION FACTORS

Application of Premium Modification Factors

The following premium modifier is being added to the list:

Affinity Group

Affinity Group

A factor of -.05 will apply when the named insured is a member of the United Service Automobile Association (USAA) or Armed Forces Insurance.

Calendar Year Premium Modifier

The loss costs adjustment process demonstrates that our loss costs increase annually 4.5%. An exponential trend line is fit to be 10 accident year pure premium ending 12/31/2010 and results in an annual loss trend of 4.5%.

These costs need to be reflected in our premium level. Therefore, we have added a 2% Calendar Year Premium modifier to address the net increased cost in our premium on renewal policies as follows:

Dwelling Fire One Policy Owner Occupied  
Dwelling Fire One Policy Landlord  
Dwelling Fire Three Policy Owner Occupied  
Dwelling Fire Three Policy Landlord  
Dwelling Fire One Policy Vacant or Unoccupied

Annually, multiply the Coverage A - Dwelling premium by the greater of 1.00 or 1.02 <sup>(effective date year – 2013)</sup>, not to exceed five years.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

SECTION A – SUMMARY OF REVISIONS

RATE SECTION (continued)

Calendar Year Premium Modifier (continued)

Homeowners Policy

Annually, multiply the Base Premium by the greater of 1.00 or 1.02<sup>(effective date year – 2013)</sup>, not to exceed five years.

This results in a 2% rate increase to base premiums annually in 2014.

The Premium Determination rules have been modified to accommodate this change.

Insurance Score

Insurance Score has replaced Credit-Based Insurance Risk Assessment Score as the name of this premium modifier. None of the factors have changed. The definitions for Credit-Based Insurance Risk Assessment Score and Extraordinary Life Events on Rate Pages R-1 and R-2 have been moved and condensed to fit on Rate Page R-30 for clarity.

DEDUCTIBLE

The base deductible has changed from \$500 to \$1,000. Several factors have been revised. The \$100 and \$250 deductible options will only be available to existing business.

ENDORSEMENTS

Identity Fraud Expense and Management

This is a new endorsement. We will reimburse up to \$28,500 for the actual, reasonable, and necessary costs and expenses listed in the endorsement. These costs and expenses must be incurred by the insured as a direct result of identity fraud loss as defined in the endorsement.

This endorsement provides the following advocacy services:

- Resolution Service
- Identity or Travel Document Replacement Service
- Document Replacement Service

These services are described in the endorsement.

We are proposing to charge \$25 for this endorsement.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

SECTION A – SUMMARY OF REVISIONS

RATE SECTION (continued)

Identity Fraud Expense and Management Including Credit Monitoring

This is a new endorsement. We will reimburse up to \$28,500 for the actual, reasonable, and necessary costs and expenses listed in the endorsement. These costs and expenses must be incurred by the insured as a direct result of identity fraud loss as defined in the endorsement.

This endorsement provides the following advocacy services:

- Resolution Service
- Identity or Travel Document Replacement Service
- Document Replacement Service

These services are described in the endorsement.

This endorsement also includes a Credit and Public Records Monitoring Service that can be used to detect fraudulent action on the designee's credit and public records files. This service is not contained in the Identity Fraud Expense and Management endorsement.

We are proposing to charge \$65 for this endorsement.

OVERALL EFFECT

The combined overall effect of these changes is +5.1%.

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

SECTION A – SUMMARY OF REVISIONS

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Rate Page R-1 – Revised Printing 2/11  
Rate Page R-2 – Revised Printing 10/08  
Rate Page R-6 – Revised Printing 10/10  
Rate Page R-10 – Revised Printing 2/11  
Rate Pages R-12 thru R-20 – Revised Printing 12/11  
Rate Pages R-21, R-22 and R-23 – Revised Printing 10/10  
Rate Pages R-24 thru R-27 – Revised Printing 12/11  
Rate Page R-28 – Revised Printing 10/10  
Rate Page R-29 – Revised Printing 12/14/11  
Rate Page R-30 – Revised Printing 3/11  
Rate Pages R-37 thru R-40 – Revised Printing 2/11

Please insert:

Rate Pages R-1 and R-2 – Revised Printing 10/12  
Rate Pages R-6 and R-10 – Revised Printing 10/12  
Rate Pages R-12 thru R-30 – Revised Printing 10/12  
Rate Pages R-37 thru R-40 – Revised Printing 10/12

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Section B - Supporting Experience

Contents

	<u>Pages</u>
Summary of Rate Level Changes	2
All Coverages, Indicated Rate Level Based on Standard Ratemaking Procedures	3

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Section B - Supporting Experience

Summary of Rate Level Changes

	Indicated <u>Change</u>	Proposed <u>Change</u>
Section 1 - All Coverages		
Statewide	5.2%	5.1%

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

	Accident Year					
	2007	2008	2009	2010	2011	Total
Territory: Statewide						
<b><u>Premium Information</u></b>						
Earned Premium at Current Rate Level	2,492,714	2,471,034	2,619,966	2,949,241	3,467,312	14,000,267
<b><u>Loss Information</u></b>						
Non-Cat Incurred Losses	693,729	1,906,906	1,229,999	1,200,774	1,878,509	6,909,917
Loss Development Factor	1.000	1.000	1.000	1.014	1.063	
Non-Cat Ultimate Losses	693,694	1,907,064	1,229,445	1,217,585	1,996,855	7,044,643
Loss Trend Factor	1.200	1.168	1.138	1.108	1.079	
Trended Ultimate Losses	832,433	2,227,451	1,399,108	1,349,084	2,154,607	7,962,683
<b><u>Loss Ratio</u></b>						
Aggregate Loss Ratio	0.334	0.901	0.534	0.457	0.621	0.569
Indicated Change						5.2%

1. Does not include credit-based insurance risk assessment scores of less than 500 for homes older than 5 years used as a primary residence.

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Section C - Explanatory Material

Contents

	<u>Pages</u>
Explanatory Memorandum	5
Loss Trend Supplement	6 - 7

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Section C - Explanatory Material

Explanatory Memorandum

Calculation of Indicated Rate Adjustment

The following is a detailed explanation of the calculation of the indicated adjustments developed in Section B, pages B - 3. The purpose of this calculation is to test whether the present premiums are sufficient to pay losses and allow for a reasonable profit.

Experience Period

The underlying experience is that of Foremost Insurance Company in the state of Arkansas. Experience for the five year review period is on an accident year losses incurred and calendar year earned premium basis.

Earned Premium

Before reported experience can be utilized to evaluate premium level adequacy, it must be adjusted to reflect current conditions. The earned premium is adjusted to what it would be if present rate levels had been charged during the experience period.

Incurred Losses

Losses should reflect as nearly as possible the current dollar requirements needed to meet today's costs.

Balance Point or Expected Loss Ratio

The balance point loss ratio is the complement of the provision in the rates for expenses, investment income, and an underwriting profit and contingency factor. This underwriting profit follows if losses and expenses do not exceed those anticipated. These provisions as a percentage of premium are set forth below:

General and Other Acquisition	21.1%
Commission	16.1%
Taxes, Licenses and Fees	3.7%
<u>Underwriting Profit &amp; Contingencies</u>	<u>5.0%</u>
Total	45.9%
Expected Loss and ALAE Ratio (ELR)	54.1%

EXHIBIT 1

Foremost Insurance Company  
Arkansas  
Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Loss Trend

Determination of Annual Pure Premium Trend

Year	Actual PP Index	10 pt Fitted Index
2002	100.00	96.17
2003	96.63	98.81
2004	95.50	101.52
2005	102.46	104.30
2006	106.79	107.16
2007	112.20	110.09
2008	124.62	113.11
2009	118.06	116.21
2010	117.19	119.40
2011	117.00	122.67

  

X-coefficient:	10 pt 0.0270
Constant:	93.6093
Annual % Change:	2.7%
Selected Trend Rate:	<b>2.7%</b>

EXHIBIT 1

Foremost Insurance Company  
 Arkansas  
 Dwelling Fire and Specialty Homeowners - Owner Occupied & Landlord

Loss Trend

	2007	2008	2009	2010	2011
1) Midpoint of Experience Period	07/01/07	07/01/08	07/01/09	07/01/10	07/01/11
2) Date to which trend is projected	05/01/14	05/01/14	05/01/14	05/01/14	05/01/14
3) Number of Years from Line 1) Date to Line 2) Date	6.84	5.84	4.84	3.84	2.84
4) Annual Trend Factor		Annual Trend 2.7%		Annual Factor 1.027	
5) Loss Trend Factors -	Trend Factors are developed by raising the Annual Factor to the appropriate power (result of Line 3).				
	2007	2008	2009	2010	2011
	1.203	1.171	1.140	1.109	1.080

**State:** Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan  
**TOI/Sub-TOI:** 01.0 Property/01.0002 Personal Property (Fire and Allied Lines)  
**Product Name:** Dwelling and Homeowners Insurance Program  
**Project Name/Number:** /

## Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/19/2012		Rate	Rate Page	12/03/2012	R-29.pdf (Superseded)

ARKANSAS

DWELLING AND HOMEOWNERS INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
 (continued)

PREMIUM MODIFICATION FACTORS

APPLICATION OF PREMIUM MODIFICATION FACTORS

The following premium modifiers are subject to a maximum reduction of 35%.

- |  |                                     |
|--|-------------------------------------|
| *Affinity Group                        | Open Foundation                     |
| *Insurance Score                       | Prior Insurance                     |
| Dwellings Constructed Prior to 1930    | Property Management                 |
| Landlord Association                   | Protective Device                   |
| Loss History                           | Row House/Townhouse                 |
| Masonry                                | Swimming Pool                       |
| Multiple Dwellings on Premises         | Two, Three, or Four Family Dwelling |
| Multiple Properties                    | Vacation Rental (Seasonal Rental)   |
| Multi-Policy                           | Wood Burner                         |
| Named Insured 50 Years of Age or Older |                                     |

- DWELLING FIRE ONE POLICY OWNER OCCUPIED  
 DWELLING FIRE ONE POLICY LANDLORD  
 DWELLING FIRE THREE POLICY OWNER OCCUPIED  
 DWELLING FIRE THREE POLICY LANDLORD  
 DWELLING FIRE ONE POLICY VACANT  
 HOMEOWNERS POLICY

\$2,500 HAIL OR WIND DEDUCTIBLE

Apply a factor of -.07 to Coverage A – Dwelling when the \$2,500 Hail or Wind Deductible endorsement is attached to the policy.

This form is optional.

\* CALENDAR YEAR PREMIUM MODIFIER

- Dwelling Fire One Policy Owner Occupied  
 Dwelling Fire One Policy Landlord  
 Dwelling Fire Three Policy Owner Occupied  
 Dwelling Fire Three Policy Landlord  
 Dwelling Fire One Policy Vacant or Unoccupied

Annually, multiply the Coverage A – Dwelling premium by the greater of 1.00 or 1.02 <sup>(effective date year – 2013)</sup>, not to exceed five years.

Homeowners Policy

Annually, multiply the Base Premium by the greater of 1.00 or 1.02 <sup>(effective date year – 2013)</sup>, not to exceed five years.

\* INSURANCE SCORE

Insurance Score – I

Insurance Score – I is only applicable to policies with an original inception prior to the implementation of the filing designated Company File #C-105.

<u>Score</u>	<u>Dwelling Fire One and Dwelling Fire Three Owner Occupied and Homeowners</u>	<u>Dwelling Fire One and Dwelling Fire Three Landlord</u>
<375	+1.00	+1.00
375 – 499	+.35	+.35
500 – 699	.00	.00
>699	-.10	-.20