

SERFF Tracking Number: FORE-127981839 State: Arkansas  
Filing Company: Foremost Property & Casualty Insurance Company State Tracking Number:  
Company  
Company Tracking Number: K-1  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

## Filing at a Glance

Company: Foremost Property & Casualty Insurance Company

Product Name: Manufactured Home Insurance SERFF Tr Num: FORE-127981839 State: Arkansas  
Program

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 04.0002 Mobile Homeowners

Co Tr Num: K-1

State Status:

Filing Type: Rate

Reviewer(s): Becky Harrington

Author: Kristen Kennedy

Disposition Date: 02/01/2012

Date Submitted: 01/13/2012

Disposition Status: Filed

Effective Date Requested (New): 05/01/2012

Effective Date (New): 05/01/2012

Effective Date Requested (Renewal): 05/01/2012

Effective Date (Renewal):

05/01/2012

State Filing Description:

## 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: 02/01/2012

State Status Changed:

Deemer Date:

Created By: Kristen Kennedy

Submitted By: Kristen Kennedy

Corresponding Filing Tracking Number:

Filing Description:

We are requesting 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

SERFF Tracking Number: FORE-127981839 State: Arkansas  
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Foremost Property & Casualty Insurance CoCode: 11800 State of Domicile: Michigan  
 Company  
 P.O. Box 2450 Group Code: 212 Company Type: Property and  
 Casualty  
 Grand Rapids, MI 49501-2450 Group Name: State ID Number:  
 (616) 942-3000 ext. [Phone] FEIN Number: 35-1604635

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Foremost Property & Casualty Insurance Company	\$100.00	01/13/2012	55276300

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/01/2012	02/01/2012

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/25/2012	01/25/2012	Kristen Kennedy	01/31/2012	01/31/2012
Pending Industry Response	Becky Harrington	01/18/2012	01/18/2012	Kristen Kennedy	01/24/2012	01/24/2012

SERFF Tracking Number: FORE-127981839 State: Arkansas  
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## Disposition

Disposition Date: 02/01/2012

Effective Date (New): 05/01/2012

Effective Date (Renewal): 05/01/2012

Status: Filed

Comment: Overall reduced to 10% per Department request.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Foremost Property & Casualty Insurance Company	55.800%	10.000%	\$	2,139	\$1,839,345	%	%

SERFF Tracking Number: FORE-127981839 State: Arkansas  
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 Product Name: Manufactured Home Insurance Program  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document		Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	Exhibit I	Filed	Yes
<b>Supporting Document</b>	Bs and Cs	Filed	Yes
<b>Rate (revised)</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page		Yes
<b>Rate</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page	Filed	Yes
<b>Rate</b>	Rate Page	Filed	Yes

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Company  
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Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/25/2012

Submitted Date 01/25/2012

Respond By Date

Dear Kaan Cidanli,

This will acknowledge receipt of the recent response.

The overall increase amount is greater than 6% and has been reviewed by the Commissioner.

Objection 1

Comment: Please amend the overall increase amount to 10%.

Objection 2

Comment: The Department is uncomfortable with allowing the separate higher wind/hail deductible to be automatically quoted without some verification the prospective insured has been fully informed of the separated deductible and that it is absolutely optional. Please develop a notice to be signed by the applicant and submit for review or amend the application to include a disclosure notice.

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

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

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

Sincerely,

Becky Harrington

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TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
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Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/31/2012  
Submitted Date 01/31/2012

Dear Becky Harrington,

### Comments:

This is in response to your objection letter dated 1/25/2012.

### Response 1

Comments: The base premiums have been amended to result in an overall effect of +10%. The Territory A base rates and In Park Premium modifier have been revised.

#### Related Objection 1

Comment:

Please amend the overall increase amount to 10%.

#### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Page	R-5	Replacement	
<b>Previous Version</b>			
Rate Page	R-5	Replacement	
Rate Page	R-11	Replacement	

### Response 2

Comments: The \$1,500 Hail and Windstorm Deductible endorsement will be offered on an optional basis. It will not be automatically included in the quoting process as originally proposed.

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Company Tracking Number: K-1  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

### **Related Objection 1**

Comment:

The Department is uncomfortable with allowing the separate higher wind/hail deductible to be automatically quoted without some verification the prospective insured has been fully informed of the separated deductible and that it is absolutely optional. Please develop a notice to be signed by the applicant and submit for review or amend the application to include a disclosure notice.

### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please withdraw:

Rate Page R-5 – Revised Printing 1/12

Please insert:

Rate Page R-5 – Revised Printing 1/31/12

Rate Page R-11 – Revised Printing 1/12

Your attention to our filing is appreciated.

Kaan K. Cidanli  
State Filings Administrator

Sincerely,  
Kristen Kennedy

SERFF Tracking Number: FORE-127981839 State: Arkansas  
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Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/18/2012

Submitted Date 01/18/2012

Respond By Date

Dear Kaan Cidanli,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Supporting documentation submitted with this filing is insufficient.

### Objection 2

- NAIC loss cost data entry document (Supporting Document)

Comment: Please amend the rate change history section to include the most recent rate increase.

### Objection 3

Comment: AR does not allow separate mandatory wind/hail deductibles. The memo states the \$1500 wind/hail and water damage deductibles will be automatically applied to the policy but removed at the insured's request. Please explain how an insured will be informed. Provide a copy of any notice to the insured that will be used.

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

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

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

Sincerely,

Becky Harrington

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TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/24/2012  
Submitted Date 01/24/2012

Dear Becky Harrington,

### Comments:

This is in response to your objection letter dated 1/18/2012.

### Response 1

Comments: Please refer to the attached exhibits; Section B – Supporting Experience and Section C – Explanatory Material.

#### Related Objection 1

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Supporting documentation submitted with this filing is insufficient.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Bs and Cs

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: The NAIC Loss Cost Data Entry Document has been revised for your review.

#### Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

SERFF Tracking Number: FORE-127981839 State: Arkansas  
Filing Company: Foremost Property & Casualty Insurance State Tracking Number:  
Company  
Company Tracking Number: K-1  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Manufactured Home Insurance Program  
Project Name/Number: /

**Comment:**

Please amend the rate change history section to include the most recent rate increase.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Response 3**

Comments: Please note that the inclusion of this deductible option will only be on a new business basis. At the time of a new business quote, the \$1,500 Hail and Windstorm Deductible endorsement will automatically be included on an initial quote. The customer has an opportunity to review the quote before purchasing the policy and at that time can have the optional endorsement removed from the quote. No existing customer will have this endorsement automatically added to their policy, but does have the option of adding this endorsement just as they would any other endorsement.

**Related Objection 1**

Comment:

AR does not allow separate mandatory wind/hail deductibles. The memo states the \$1500 wind/hail and water damage deductibles will be automatically applied to the policy but removed at the insured's request. Please explain how an insured will be informed. Provide a copy of any notice to the insured that will be used.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your attention to our filing is appreciated.

Very truly yours,



SERFF Tracking Number: FORE-127981839 State: Arkansas  
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 Product Name: Manufactured Home Insurance Program  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 14.300%  
**Effective Date of Last Rate Revision:** 05/01/2011  
**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 required):	Minimum % Change (where required):
Foremost Property & Casualty Insurance Company	55.800%	14.500%	\$267,306	2,139	\$1,839,345	19.900%	2.100%

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 Product Name: Manufactured Home Insurance Program  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 02/01/2012	Rate Page	R-5	Replacement	R-5.pdf
Filed 02/01/2012	Rate Page	R-6	Replacement	R-6.pdf
Filed 02/01/2012	Rate Page	R-7	Replacement	R-7.pdf
Filed 02/01/2012	Rate Page	R-8	Replacement	R-8.pdf
Filed 02/01/2012	Rate Page	R-10	Replacement	R-10.pdf
Filed 02/01/2012	Rate Page	R-12	Replacement	R-12.pdf
Filed 02/01/2012	Rate Page	R-11	Replacement	R-11.pdf

**Foremost® Property and  
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE A - DWELLING

Primary Residence – \$500 Deductible  
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older  
Out of Park  
Named Insured 50 Years of Age or Older

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	* \$200.00
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	11.82
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	* 8.75
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	* 8.12
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	* 4.50

**Foremost® Property and  
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

\* COVERAGE A - DWELLING

Primary Residence – \$500 Deductible  
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older  
Out of Park  
Named Insured 50 Years of Age or Older

Territory B

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$334.69
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	19.19
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	18.71
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	15.99
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	15.99

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

\* COVERAGE B - OTHER STRUCTURES

Primary Residence – \$500 Deductible  
Secondary Residence - \$500 Deductible

Out of Park  
Named Insured 50 Years of Age or Older

Territory A		
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$7.19	\$ .49
Territory B		
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$13.67	\$ .94

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

\* COVERAGE C - PERSONAL PROPERTY

Primary Residence – \$500 Deductible  
Secondary Residence - \$500 Deductible

Out of Park  
Named Insured 50 Years of Age or Older

	Territory A	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$62.38	\$ .59

	Territory B	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$118.50	\$1.10

**Foremost® Property and  
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS

APPLICATION OF PREMIUM MODIFIERS

The premium modifiers will be applied to Coverage A - Dwelling, Coverage B - Other Structures and Coverage C - Personal Property premiums, if applicable, in the following order:

- |  |  |
|--|--|
| 1. Named Insured Under 50 Years of Age | 5. 10 Years Old or Newer Manufactured Home |
| 2. In Park Manufactured Home           | 6. Auxiliary Heating Device                |
| 3. Calendar Year                       | 7. Farm or Ranch                           |
| 4. Deductible                          | 8. Central Alarm                           |

AUXILIARY HEATING DEVICE  
Primary and Secondary Residence

A \$50 charge applies when the manufactured home or other structure is equipped with an auxiliary heating device.

\* CALENDAR YEAR  
Primary and Secondary Residence and Tenant

Multiply the Coverage A – Dwelling, Coverage B – Other Structures and Coverage C – Personal Property premiums by the greater of 1.00 or 1.02<sup>(effective year - 2012)</sup> not to exceed one year.

CENTRAL ALARM  
Primary and Secondary Residence

Reduce the premium for Coverage A – Dwelling by \$20 when the manufactured home is equipped with an alarm system that will alert a fire department or central dispatcher in case of fire or burglary.

\* DEDUCTIBLE

Multiply the Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property premiums by the appropriate deductible factor.

<u>Deductible Amount</u>	<u>Coverage</u>	<u>Deductible Factors</u>	
		<u>Primary Residence</u>	<u>Secondary Residence</u>
\$100	Coverage A – Dwelling	1.11	1.11
	Coverage B – Other Structures	1.11	1.11
	Coverage C – Personal Property	1.11	1.11
\$250	Coverage A – Dwelling	1.05	1.05
	Coverage B – Other Structures	1.05	1.05
	Coverage C – Personal Property	1.05	1.05
\$500	Coverage A – Dwelling	Included	Included
	Coverage B – Other Structures	Included	Included
	Coverage C – Personal Property	Included	Included
\$750	Coverage A – Dwelling	0.96	0.96
	Coverage B – Other Structures	0.96	0.96
	Coverage C – Personal Property	0.96	0.96
\$950	Coverage A – Dwelling	0.93	0.93
	Coverage B – Other Structures	0.93	0.93
	Coverage C – Personal Property	0.93	0.93

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

\* \$1,500 HAIL AND WINDSTORM DEDUCTIBLE

Primary and Secondary Residence

Reduce the premium for Coverage A – Dwelling by \$45

\* \$1,500 WATER LOSS DEDUCTIBLE

Primary and Secondary Residence

Reduce the Premium for Coverage A – Dwelling by \$26

30-DAY TRIP COVERAGE

Primary and Secondary Residence

\$75 per policy

ADDITIONAL COVERAGE

Primary Residence

\$5 per policy

ADDITIONAL RESIDENCE - OWNER-OCCUPIED

Primary Residence

\$20 per policy

COVERAGE C - PERSONAL PROPERTY INCREASE IN  
SPECIAL AMOUNT OF INSURANCE FOR TOOLS

Primary Residence

\$5 per policy

\* COVERAGE C – PERSONAL PROPERTY INCREASE IN SPECIAL  
AMOUNT OF INSURANCE FOR VEHICLES OR CONVEYANCES

Primary and Secondary Residence

\$80 per policy

DWELLING REPLACEMENT COST PAYMENT METHOD FOR PARTIAL LOSS  
OTHER STRUCTURES REPLACEMENT COST PAYMENT METHOD FOR TOTAL AND PARTIAL LOSS

Primary and Secondary Residence

\$35 per policy

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS (continued)

FARM OR RANCH  
Primary Residence

Increase the premium for Coverage A - Dwelling by \$25 when the manufactured home is used as a Farm or Ranch.

IN PARK MANUFACTURED HOME  
Primary and Secondary Residence

When the manufactured home is located in park, multiply Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property by the following factors:

<u>Territory</u>	<u>Factor</u>
A	* 0.80
B	0.73

NAMED INSURED UNDER 50 YEARS OF AGE  
Primary and Secondary Residence

Multiply the Coverage A – Dwelling, Coverage B – Other Structures and Coverage C – Personal Property premiums by a factor of 2.00 when the named insured is under 50 years of age.

10 YEARS OLD OR NEWER MANUFACTURED HOME  
Primary and Secondary Residence

Reduce the premium for Coverage A - Dwelling by \$10 when the manufactured home is 10 years old or newer.

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 Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	02/01/2012
<b>Comments:</b>		
<b>Attachment:</b> FORM RF-1 Rate Filing Abstract 1-12.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/01/2012
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter	Filed	02/01/2012
<b>Comments:</b>		
<b>Attachment:</b> AR FPC Cover Ltr 1-12.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Exhibit I	Filed	02/01/2012
<b>Comments:</b>		
<b>Attachment:</b> AR 107 Indication 1-12.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Bs and Cs	Filed	02/01/2012



### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>K-1</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>Not applicable</b>
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	Company Name	Company NAIC Number
<b>3.</b>	<b>A. Foremost Property and Casualty Insurance Company</b>	<b>B. 212-11800</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. 4.0000</b>	<b>B. 4.0002</b>

<b>5.</b>			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	<b>+55.8%</b>	<b>+14.5%</b>					
TOTAL OVERALL EFFECT	<b>+55.8%</b>	<b>+14.5%</b>					

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>2006</b>	<b>2048</b>			<b>1272</b>	<b>776</b>	<b>61.0</b>	<b>53.0</b>
<b>2007</b>	<b>2045</b>			<b>1320</b>	<b>528</b>	<b>40.0</b>	<b>52.3</b>
<b>2008</b>	<b>2034</b>	<b>-1.7%</b>	<b>5/1/08</b>	<b>1370</b>	<b>1781</b>	<b>130.0</b>	<b>70.9</b>
<b>2009</b>	<b>2085</b>	<b>+2.2%</b>	<b>6/1/09</b>	<b>1447</b>	<b>1815</b>	<b>125.4</b>	<b>56.8</b>
<b>2010</b>	<b>2112</b>			<b>1534</b>	<b>1116</b>	<b>72.7</b>	<b>55.6</b>
<b>2011</b>	<b>2131</b>	<b>+14.3%</b>	<b>5/1/11</b>	<b>1735</b>	<b>1606</b>	<b>98.0</b>	<b>66.1</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>0</b>
B. General Expense	<b>26.6</b>
C. Taxes, License & Fees	<b>5.0</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other (explain)	<b>3.1</b>
F. TOTAL	<b>39.7</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  +19.9%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  +2.1%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**Foremost<sup>®</sup> Property and  
Casualty Insurance Company**

2450

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

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

January 11, 2012

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

RE: Foremost Property and Casualty Insurance Company  
NAIC #212-11800  
Manufactured Home Insurance Program  
Revision to the Rate Section  
Company Tracking Number: K-1

Dear Mr. 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 +14.5%.

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, 2012. 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

KKC/klk

Enclosures: Summary of Revisions 1/12  
Exhibit I  
Table of Contents  
Rate Pages

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION

Our last rate level adjustment was 14.3%, effective May 1, 2011 for new and renewal business.

PROPOSED ADJUSTMENT

The indicated rate level adjustment of our base premiums is +55.8%. We are proposing to increase our base rates for Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property for an overall effect of +14.5%. Please refer to Exhibit I which details the development of our indication.

PREMIUM MODIFIERS

Calendar Year Premium Modifier

We have updated the year in the superscript of this modifier from 2011 to 2012.

Deductible

The base deductible for primary residence is changed from \$250 to \$500. The factors have been changed accordingly.

ENDORSEMENTS

Coverage C – Personal Property Increase in Special Amount of Insurance for Vehicles or Conveyances

This is a new form. This form increases the special amount of insurance for Personal Property Group 6. Vehicles or Conveyances insured by the policy from \$5,000 to \$10,000.

We are proposing a premium of \$80 per policy when this form is selected.

\$1,500 Hail and Windstorm Deductible

We have developed a \$1,500 Hail and Windstorm Deductible endorsement. The deductible will be packaged into all new policies with a \$45 credit to Coverage A – Dwelling premium, but it may be removed at the request of the insured. Please refer to the Form filing for additional details.

\$1,500 Water Loss Deductible

We have developed a \$1,500 Water Loss Deductible endorsement. The deductible will be packaged into all new policies with a \$26 credit to Coverage A – Dwelling premium, but it may be removed at the request of the insured. Please refer to the Form filing for additional details.

OVERALL EFFECT

The combined overall effect of these changes is +14.5%.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Rate Page R-5 – Revised Printing 1/11  
Rate Page R-6 – Revised Printing 1/11  
Rate Page R-7 – Revised Printing 12/10  
Rate Page R-8 – Revised Printing 12/10  
Rate Page R-10 – Revised Printing 1/11  
Rate Page R-12 – Revised Printing 2/11

Please insert:

Rate Page R-5 – Revised Printing 1/12  
Rate Page R-6 – Revised Printing 1/12  
Rate Page R-7 – Revised Printing 1/12  
Rate Page R-8 – Revised Printing 1/12  
Rate Page R-10 – Revised Printing 1/12  
Rate Page R-12 – Revised Printing 1/12

Exhibit I  
Foremost Property & Casualty Insurance Company  
Arkansas  
Statewide  
Manufactured Home Insurance Program

Development of Indicated Rate Level  
Section 1 - Your Property Coverages

Year	(1) Earned Premium At Current Premium Levels	(2) Incurred Losses and Allocated Loss Adjustment Expense	(3) Current Cost Factor
2006	\$1,277,752	\$728,699	1.14
2007	\$1,326,860	\$485,869	1.12
2008	\$1,380,266	\$1,682,360	1.08
2009	\$1,459,243	\$1,649,412	1.07
2010	\$1,532,440	\$1,161,098	1.04
Year	(4) Incurred Losses at Current Cost Levels (2) X (3)	(5) Trended Incurred Losses (4) X 1.078	(6) Adjusted Loss Ratios (5) / (1)
2006	\$830,717	\$895,513	0.701
2007	\$544,173	\$586,618	0.442
2008	\$1,816,949	\$1,958,671	1.419
2009	\$1,764,871	\$1,902,531	1.304
2010	\$1,207,542	\$1,301,730	0.849

(7) Aggregate Loss Ratio [sum of (5) / sum of (1)] = 0.952

(8) Expected Loss Ratio = 0.611

(9) Indicated Premium Adjustment = 55.8%

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section B - Supporting Experience

Summary of Rate Level Changes:

Set forth on page B-2 is a summary of the indicated and proposed changes developed on subsequent pages.

Section I - Your Property Coverages, Indicated Rate Level Based on Standard Ratemaking Procedure

Using standard ratemaking procedures, the needed rate level adjustment for the state is developed on pages B-3

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section B - Supporting Experience

Summary of Rate Level Changes

<u>Coverage</u>	<u>Indicated Change</u>	<u>Proposed Change</u>
Section 1 - Your Property Coverages Statewide	55.8%	14.5%

Exhibit I  
Foremost Property & Casualty Insurance Company  
Arkansas  
Statewide  
Manufactured Home Insurance Program

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Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section C - Explanatory Material

Contents

	<u>Pages</u>
Explanatory Memorandum	C-2
Cost Index (Trend) Supplement	C-3-6

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

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 Property & Casualty 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 (Column 1) 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. The losses in column 2 reflect non-hurricane losses. The factors in column 3 bring losses to a Current Cost Level (Column 4). A trend factor then projects these losses to an anticipated level 12 months beyond the anticipated effective date of the filing (Column 5).

With premiums at current premium levels (Column 1) and losses projected as previously noted, an aggregate loss ratio over the 5 year experience period is calculated (sum of Column 5 divided by the sum of Column 1).

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	31.9%
Production Cost Allowance	0.0%
Taxes, Licenses and Fees	2.0%
<u>Underwriting Profit &amp; Contingencies</u>	<u>5.0%</u>
Total	38.9%
Expected Loss and ALAE Ratio (ELR)	61.1%

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section C - Explanatory Material

Explanatory Memorandum

Cost Index Supplement

A rate level formula is intended to produce indications of needed movement to the overall rate levels in keeping with standards as set forth in the rate regulatory laws. Such standards require that due consideration be given to past and prospective loss and expense experience, to catastrophe and other contingencies, and a reasonable allowance for underwriting profit. The prospective premium level established is intended to reflect all these factors during the period of application to the end that this premium level is adequate and reasonable.

In reviewing experience attention is given to adjustment of premiums to current premium levels. Need for a similar adjustment on the loss side is evident. In the study resulting in the recommendation of this adjustment in Manufactured Homeowners ratemaking, Foremost management sought a simplified method that would be suitable for translating prior year's losses into current and future dollars requirements. After investigation of the many indices available from either governmental or other statistical reporting agencies, it was concluded that a reasonable and logical adjustment could be attained if the Producer Price Index were applied to the Section I - Your Property Coverages.

The Producer Price Index measures the average change over time in the selling prices received by domestic producers for manufactured homes, Manufactured Homes, and manufacturing. The Producer Price Index is produced monthly by the Bureau of Labor Statistics of the U.S. Department of Labor.

An explanation of the implementation of the Current Cost and Trending Procedures employed in this filing follows.

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section C - Explanatory Material

Explanatory Memorandum

Descriptions of Index Development

PART A

This is the quarterly average of the Producer Price Index (PPI)

PART B

This shows the development of the Current Cost Factors. These are based on the Average Annual PPI data for the years under review. These annual cost indices are related to the latest quarterly average PPI to develop the Current Cost Factors shown in Column (2) of Pages B-3.

PART C

The Trend Factor is developed through the use of the Least Squares Method to determine the Line of Best Fit. The slope (or average quarterly increment) and the midpoint of the segment of the line of best fit defining the latest quarter of information are then used to determine a factor to project the line into the future twelve months beyond the revision date. The factor thus determined is the Trend Factor used in Column (5) on Pages B-3.

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section C - Explanatory Material

Development of Current Cost Factors (CCF) and Trended Cost Factors (TCF)

Quarter Ending September, 2011

**PART A:** Establishment of quarterly averages for the "Manufactured Home" ("MH PPI") component of the Producer Price Index compiled monthly by the U.S. Department of Labor, Bureau of Labor Statistics. (Base: June, 1981 = 100)

Month	3 Mo. Avg.		3 Mo. Avg.		3 Mo. Avg.	
	MH PPI		MH PPI		MH PPI	
	2008		2009		2010	
10	229.0		226.8		235.5	
11	228.6		226.9		235.5	
12	227.5	228.4	227.2	227.0	235.7	235.6
	2009		2010		2011	
01	227.1		227.4		235.8	
02	226.1		227.2		236.3	
03	226.1	226.4	229.1	227.9	237.8	236.6
	2009		2010		2011	
04	226.1		229.9		238.1	
05	225.3		230.4		238.6	
06	225.4	225.6	231.2	230.5	239.5	238.7
	2009		2010		2011	
07	225.4		235.5		239.9	
08	225.4		235.4		240.6	
09	227.1	226.0	235.4	235.4	243.6	241.4

**PART B:** Use of average annual MH PPI values to calculate current cost factors (CCF).

Current Cost Factors  
Based on Average MH PPI Values  
Quarter Ending September, 2011

Year	3rd Qtr		Annual Avg.	=	CCF
1999	241.4	/	164.2	=	1.47
2000	241.4	/	167.1	=	1.44
2001	241.4	/	170.0	=	1.42
2002	241.4	/	172.6	=	1.40
2003	241.4	/	175.8	=	1.37
2004	241.4	/	190.0	=	1.27
2005	241.4	/	204.4	=	1.18
2006	241.4	/	212.4	=	1.14
2007	241.4	/	214.7	=	1.12
2008	241.4	/	222.6	=	1.08
2009	241.4	/	226.3	=	1.07
2010	241.4	/	232.4	=	1.04

Foremost Property & Casualty Insurance Company  
Arkansas  
Manufactured Home Insurance Program

Section C - Explanatory Material

Development of Current Cost Factors (CCF) and Trended Cost Factors (TCF)

Quarter Ending September, 2011

**PART C:** Computation of trended PPI cost factor (TCF)

Calendar Year Ending	PPI	
	Average PPI	Fitted Values
2001	170.0	167.9
2002	172.6	175.5
2003	175.8	183.1
2004	190.0	190.7
2005	204.4	198.3
2006	212.4	205.9
2007	214.7	213.5
2008	222.6	221.1
2009	226.3	228.7
2010	232.4	236.3

With linear fitting, line takes the form:	$Y = MX + B$
M = Average quarterly increment	7.60
X = Number of Years	10
B = Y intercept	160.33

- |     |  |          |
|-----|--|----------|
| (1) | Fitted MH PPI trend at midpoint of 2010<br>(M x #qtrs) + B =       | 236.33   |
| (2) | Average Annual rate of change { [(1) ÷ (B) - 1] ÷ (# years) } +1   | 1.047    |
| (3) | Midpoint of latest PPI Quarter                                     | 08/15/11 |
| (4) | Effective Date of Proposed Change                                  | 04/01/12 |
| (5) | Twelve months past proposed Effective Date                         | 04/01/13 |
| (6) | Number of years to trend forward<br>Years elapsed from (3) to (5). | 1.630    |
| (7) | Trended Cost Factor<br>(To 04/01/13 )                              | 1.078    |

SERFF Tracking Number: FORE-127981839 State: Arkansas  
 Filing Company: Foremost Property & Casualty Insurance State Tracking Number:  
 Company  
 Company Tracking Number: K-1  
 TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
 Product Name: Manufactured Home 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	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/12/2012	Rate and Rule	Rate Page	01/31/2012	R-5.pdf (Superseded)
01/12/2012	Supporting Document	NAIC loss cost data entry document	01/24/2012	FORM RF-1 Rate Filing Abstract 1-12.pdf (Superseded)

**Foremost® Property and  
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES  
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

\* COVERAGE A - DWELLING

Primary Residence – \$500 Deductible  
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older  
Out of Park  
Named Insured 50 Years of Age or Older

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$206.13
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	11.82
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	9.53
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	8.46
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	5.63

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>K-1</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>Not applicable</b>
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	Company Name	Company NAIC Number
<b>3.</b>	<b>A. Foremost Property and Casualty Insurance Company</b>	<b>B. 212-11800</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. 4.0000</b>	<b>B. 4.0002</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	<b>+55.8%</b>	<b>+14.5%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+55.8%</b>	<b>+14.5%</b>					

<b>6.</b>		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>2006</b>	<b>2048</b>			<b>1272</b>	<b>776</b>	<b>61.0</b>	<b>53.0</b>
<b>2007</b>	<b>2045</b>			<b>1320</b>	<b>528</b>	<b>40.0</b>	<b>52.3</b>
<b>2008</b>	<b>2034</b>	<b>-1.7%</b>	<b>5/1/08</b>	<b>1370</b>	<b>1781</b>	<b>130.0</b>	<b>70.9</b>
<b>2009</b>	<b>2085</b>	<b>+2.2%</b>	<b>6/1/09</b>	<b>1447</b>	<b>1815</b>	<b>125.4</b>	<b>56.8</b>
<b>2010</b>	<b>2112</b>			<b>1534</b>	<b>1116</b>	<b>72.7</b>	

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>0</b>
B. General Expense	<b>26.6</b>
C. Taxes, License & Fees	<b>5.0</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other (explain)	<b>3.1</b>
F. TOTAL	<b>39.7</b>

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