

SERFF Tracking Number: EMCC-128367935 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company, Union Insurance Company of Providence

Product Name: Homeowners SERFF Tr Num: EMCC-128367935 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: AR-HO-2012-01 State Status:
Combinations
Filing Type: Rate/Rule Reviewer(s): Becky Harrington
Author: Jo Byers Disposition Date: 06/13/2012
Date Submitted: 05/16/2012 Disposition Status: Filed
Effective Date Requested (New): 08/15/2012 Effective Date (New): 08/15/2012
Effective Date Requested (Renewal): 08/15/2012 Effective Date (Renewal):
08/15/2012

State Filing Description:
referred to Commissioner 5/21/12

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: 06/13/2012
State Status Changed: 05/30/2012 Deemer Date:
Created By: Jo Byers Submitted By: Jo Byers
Corresponding Filing Tracking Number:
Filing Description:
May 16, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

SERFF Tracking Number: EMCC-128367935 State: Arkansas
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EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Rate and Rule Revision
Company File # AR-HO-2012-01
Effective: August 15, 2012

The captioned companies are members of Insurance Services Office (ISO), and the Homeowners program is filed on our behalf. We are transmitting for filing a rate level revision resulting in an estimated increase of 18.5% for the companies combined.

We are advising the insurance department of the following:

1. We do not offer Mobile Home Coverage
2. We currently follow ISO's earthquake territory definitions
3. The earthquake underwriting guidelines are in the agent's manual

Our rate revision consists of revised base rates by territory, revised rates for rule 515.H and I and revised rates for rule 521.

Our rule revisions consist of the following:

- 1. New Business Eligibility - Guidelines for HO0003 and HO0005 on new business - EMCC minimum coverage A limits changed from \$75,000 to \$150,000. EMCASCO minimum limits changed from \$150,000 to \$200,000 and Union minimum limits changed from \$175,000 to \$300,000. Paragraph C changed to show \$1,000 is the minimum deductible for HO0003 and HO0005.
- Under Additional Company Rule - All Companies, we are introducing 4. Electronic Funds Transfer Discount. This rule states that all Homeowner policies set up on EFT will receive a 3% policy credit.
- Due to lack of demand, we are withdrawing forms HO0002 and HO0008. All references to these forms have been removed throughout the agency manual.
- Rule 406. Deductibles - \$500 minimum deductible changed to \$1,000 for HO0003 and HO0005.

We supplement this filing with the following:

- \$150 filing fee (EFT)

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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
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- Rate Filing Abstract Form RF-1
- Homeowners Premium Comparison Survey Form
- Supporting Information
- Current and Revised Base Rates by Territory
- Actual Experience
- Investment Income
- Permissible Loss & Loss Adjustment Expense Exhibit
- Expense Provisions
- Rate Level Indications with explanations
- Summary of Changes
- Revised manual pages HO-INDEX-1 - HO-INDEX-4, HO-1 - HO-3, HO-5, HO-7 - HO-9, HO-16 - HO-19, HO-21 - HO-23, HO-25, HO-27, HO-29 - HO-31, HO-35, HO-37 - HO-39, HO-43 - HO-44, HO-53, HO-55 - HO-56, HO-62, HO-R-5 - HO-R-9, HO-T-1 - HO-T-5 (marked up and final); these pages replace the same pages currently filed.

We respectfully request your acknowledgment of this filing, to be applicable to policies effective on or after August 15, 2012. Thank you.

Jo L. Byers, Compliance Analyst
 Rates and Forms Compliance Dept.
 (800) 247-2128 Ext. 2707
 jo.l.byers@emcins.com
 State Narrative:

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst	Jo.L.Byers@EMCIns.com
PO Box 712	800-247-2128 [Phone] 2707 [Ext]
Des Moines, IA 50306-0712	515-345-2223 [FAX]

Filing Company Information

EMCASCO Insurance Company	CoCode: 21407	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-6070764	

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C

SERFF Tracking Number: EMCC-128367935 State: Arkansas
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 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Des Moines, IA 50309 Group Name: State ID Number:
 (800) 247-2128 ext. [Phone] FEIN Number: 42-0234980

 Union Insurance Company of Providence CoCode: 21423 State of Domicile: Iowa
 717 Mulberry Street Group Code: 62 Company Type: P & C
 Des Moines, IA 50309 Group Name: State ID Number:
 (800) 247-2128 ext. [Phone] FEIN Number: 05-0230479

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: \$100 - rate filing
 \$50 - rule filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	05/16/2012	
Employers Mutual Casualty Company	\$150.00	05/16/2012	59214755
Union Insurance Company of Providence	\$0.00	05/16/2012	

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 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/13/2012	06/13/2012

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	05/30/2012	05/30/2012	Jo Byers	06/11/2012	06/11/2012
No response necessary	Becky Harrington	05/21/2012	05/21/2012	Jo Byers	05/21/2012	05/21/2012
Pending Industry Response	Becky Harrington	05/18/2012	05/18/2012	Jo Byers	05/21/2012	05/21/2012

SERFF Tracking Number: EMCC-128367935
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 TOI: 04.0 Homeowners
 Product Name: Homeowners
 Project Name/Number: /

State: Arkansas
 State Tracking Number:
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Disposition

Disposition Date: 06/13/2012
 Effective Date (New): 08/15/2012
 Effective Date (Renewal): 08/15/2012
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
EMCASCO Insurance Company	19.600%	15.000%	\$	1,716	\$1,449,701	%	%
Employers Mutual Casualty Company	19.600%	15.000%	\$	287	\$309,070	%	%
Union Insurance Company of Providence	19.600%	15.000%	\$	1,393	\$1,225,178	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	19.600%
Overall Percentage Rate Impact For This Filing	15.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0

SERFF Tracking Number: EMCC-128367935
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TOI: 04.0 Homeowners
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Project Name/Number: /

State: Arkansas
State Tracking Number:
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Effect of Rate Filing - Number of Policyholders Affected

3,396

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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract		Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document (revised)	Exhibits	Filed	Yes
Supporting Document	Exhibits		Yes
Supporting Document	Response to objection letter	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Response to 2nd objection letter	Filed	Yes
Rate (revised)	manual pages	Filed	Yes
Rate	manual pages		Yes

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Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/30/2012
Submitted Date 05/30/2012
Respond By Date

Dear Jo Byers,

The requested increase has been reviewed by the Commissioner.

Please amend the overall increase to 15%. Submit revised HPCS forms.

Indicate revised effective dates if necessary.

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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 Product Name: Homeowners
 Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/11/2012
 Submitted Date 06/11/2012

Dear Becky Harrington,

Comments:

Response 1

Comments: Response attached

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: Exhibits

Comment: no changes made to exhibits

Satisfied -Name: Response to 2nd objection letter

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
manual pages	HO-INDEX-1 - HO-INDEX-4, HO-1 - HO-3, HO-5, HO-7 - HO-9, HO-16 - HO-19, HO-21 - HO-23, HO-25, HO-27, HO- 29 - HO-31, HO-35, HO-37 - HO-39, HO-43 - HO-44, HO- 53, HO-55 - HO-56, HO-62, HO-R-5 - HO-R-9, HO-T-1 - HO-T-5	Replacement	

Previous Version

SERFF Tracking Number: EMCC-128367935 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners

Project Name/Number: /

manual pages

HO-INDEX-1 - HO-INDEX-4, Replacement
HO-1 - HO-3, HO-5, HO-7 -
HO-9, HO-16 - HO-19, HO-21
- HO-23, HO-25, HO-27, HO-
29 - HO-31, HO-35, HO-37 -
HO-39, HO-43 - HO-44, HO-
53, HO-55 - HO-56, HO-62,
HO-R-5 - HO-R-9, HO-T-1 -
HO-T-5

Sincerely,
Jo Byers

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Objection Letter

Objection Letter Status No response necessary

Objection Letter Date 05/21/2012

Submitted Date 05/21/2012

Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the recent response.

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. No response is necessary at this time.

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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State: Arkansas

First Filing Company: EMCASCO Insurance Company, ...

State Tracking Number:

Company Tracking Number: AR-HO-2012-01

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: /

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/21/2012

Submitted Date 05/21/2012

Dear Becky Harrington,

Comments:

Response 1

Comments: ok

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Jo Byers

SERFF Tracking Number: EMCC-128367935 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/18/2012

Submitted Date 05/18/2012

Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Provide a copy of the notice to insureds explaining the change in deductible from \$500 to \$1000. (ACA 23-88-105).

Objection 2

Comment: Explain how the renewals for the 12 insureds with an HO 2 or HO 8 will be handled.

Objection 3

- Exhibits (Supporting Document)

Comment: The RF-1 for EMCC reflects 1000 insureds while the summary shows 287. Please verify which is accurate.

Objection 4

Comment: Please confirm all companies are open for new business.

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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Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/21/2012
Submitted Date 05/21/2012

Dear Becky Harrington,

Comments:

Response 1

Comments: see response letter

Related Objection 1

Comment:

Provide a copy of the notice to insureds explaining the change in deductible from \$500 to \$1000. (ACA 23-88-105).

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: see response letter

Related Objection 1

Comment:

Explain how the renewals for the 12 insureds with an HO 2 or HO 8 will be handled.

Changed Items:

No Supporting Documents changed.

SERFF Tracking Number: EMCC-128367935 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: see response letter

Related Objection 1

Applies To:

- Exhibits (Supporting Document)

Comment:

The RF-1 for EMCC reflects 1000 insureds while the summary shows 287. Please verify which is accurate.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Exhibits

Comment: no changes made to exhibits

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: see response letter

Related Objection 1

Comment:

Please confirm all companies are open for new business.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: EMCC-128367935 *State:* Arkansas
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Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

No Rate/Rule Schedule items changed.

Sincerely,
Jo Byers

SERFF Tracking Number: EMCC-128367935
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 TOI: 04.0 Homeowners
 Product Name: Homeowners
 Project Name/Number: /

State: Arkansas
 State Tracking Number:
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Rate Information

Rate data applies to filing.

Filing Method: file & use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.300%
Effective Date of Last Rate Revision: 08/15/2011
Filing Method of Last Filing: file & use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
EMCASCO Insurance Company	19.600%	18.500%	\$268,265	1,716	\$1,449,701	%	%

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):
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
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 Project Name/Number: /

Employers Mutual Casualty Company	19.600%	18.800%	\$58,089	287	\$309,070	%	%
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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):
Union Insurance Company of Providence	19.600%	18.400%	\$225,398	1,393	\$1,225,178	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	19.600%
Overall Percentage Rate Impact For This Filing:	18.500%
Effect of Rate Filing - Written Premium Change For This Program:	\$551,752
Effect of Rate Filing - Number of Policyholders Affected:	3396

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 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:

Filed 06/13/2012 manual pages		HO-INDEX-1 - HO-INDEX-4, HO-1 - HO-3, HO-5, HO-7 - HO-9, HO-16 - HO-19, HO-21 - HO-23, HO-25, HO-27, HO-29 - HO-31, HO-35, HO-37 - HO-39, HO-43 - HO-44, HO-53, HO-55 - HO-56, HO-62, HO-R-5 - HO-R- 9, HO-T-1 - HO- T-5	Replacement	amd_agency.pdf
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HOMEOWNERS MANUAL INDEX

RULES (GENERAL)	Rule No.	Page HO-	Endst.
Base Premium Computation	301.	15	
Building Code Effectiveness Grading.....	410.	23	
Building Code Factors	410.	25	
Changes or Cancellations	202.	13	
Combination Policy Discount (Add'l Company Rule).....	1.	5	
Construction Definitions	107.	12	
Deductibles.....	406.	21	
Windstorm or Hail Percentage Deductible.....	406.	21	HO0312
Description of Coverages	102.	9	
Electronic Funds Transfer Discount (Add'l Company Rule).....	4.	7	
Eligibility	104.	9	
Additional Insured.....	104.	10	HO0441
Additional Insured (Section I Only).....	104.	10	HO7109
Identity Fraud Expense Coverage (Add'l Rule)	1.	5	HO7198
Insurance Scoring (Add'l Company Rule)	2.	6	
Inflation Guard.....	405.	20	
Automatic Adjustment of Section I Limits of Liability	405.	20	HO7108
Inflation Guard Endorsement.....	405.	20	HO7116
Introduction.....	100.	7	
Limits of Liability and Coverage Relationships.....	101.	8	
Loss History Merit Rating Plan (Add'l Company Rule).....	3.	6	
Loss Settlement Options	302.	16	
Actual Cash Value Loss Settlement	302.	16	HO0481
Functional Replacement Cost Loss Settlement.....	302.	16	HO0530
Special Loss Settlement.....	302.	17	HO0456
Mandatory Coverages	103.	9	
Manual Premium Revision.....	203.	13	
Minimum Premium	205.	14	
New or Renovated Dwelling Components.....	411.	25	
Ordinance or Law Coverage	303.	17	HO0477
Other Exposures Increased Limits			
Medical Payments	702.	63	
Personal Liability	701.	63	
Policy Period	201.	13	
Protection Classification Information	106.	11	
Protective Devices.....	404.	20	HO0416
Rate Pages			
HO0003 and HO0005	N/A	R-5-9	
HO0004, HO0004 w/ HO0524 and HO0006, HO0006 w/HO1731	N/A	R-10	
Relativities (Policy Size)	N/A	R-1-4	
Section II Rates	N/A	R-11-28	
Refer to Company	210.	14	
Replacement Cost Coverages	403.	19	
Dwelling Replacement or Repair Cost Coverage.....	403.	19	HO7121
Excess Dwelling Coverage (Common Construction).....	403.	20	HO7192.2
Personal Property Repair or Replacement Cost Coverage.....	403.	19	HO7120
Replacement Cost Loss Settlement For Certain Non-Building Structures	409.	23	HO0443

HO-INDEX-1

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

RULES (GENERAL)	Rule No	Page HO-	Endst.
Restriction of Individual Policies	209.	14	
Seasonal Dwelling Definition	108.	12	
Secondary Residence Premises	105.	11	
Single and Separate Buildings Definition	109.	13	
Special Personal Property Coverage	304.	18	
Special Personal Property Coverage – HO0004	304.	18	HO0524
Unit-Owners Coverage C – HO0006	304.	18	HO1731
Special State Requirements	N/A	5	
No Coverage for Home Day Care Business	N/A	5	HO0496
Special Provisions Endorsement	N/A	5	HO0103
Water Exclusion Endorsement	N/A	6	
Forms HO0004 and HO0006	N/A	6	HO1609
Forms HO0003 and HO0005	N/A	6	HO1610
Superior Construction	401.	18	
Territory Definitions and Codes	N/A	4	
Earthquake Territory Definitions	3.	4	
Earthquake Zip Code Definitions	N/A	T-1-5	
Other Than Earthquake Territory Definitions	2.	4	
Territory Assignment	1.	4	
Townhouse or Row House	402.	19	
Transfer or Assignment	206.	14	
Underwriting Eligibility	–	1	
New Business Eligibility	1.	1	
Renewal Eligibility	2.	3A	
Waiver of Premium	207.	14	
Whole Dollar Premium Rule	208.	14	

SECTION I — ADDITIONAL COVERAGES RULES

Assisted Living Care Coverage	523.	44	HO0459
Building Additions & Alterations — Increased Limit	502.	27	HO0451
Building Additions & Alterations — Other Residence	501.	27	HO0449
Business Property — Increased Limits	503.	27	HO0412
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	504.	28	HO0453
Dwelling Under Construction – New	530.	56	
Theft Coverage	530.	56	HO7137
Earthquake Coverage	505.	28	HO0454
Loss Assessment Coverage for Earthquake	505.	28	HO0436
5% Deductible Rates	505.	30	
10% Deductible Rates	505.	31	
Equipment Breakdown Coverage	532.	57	HO7213
Fire Department Service Charge	506.	32	
HO0006 — Coverage A — Dwelling Basic & Increased Limits and Special Coverage	507.	32	HO1732
HO0006 — Units Regularly Rented to Others	508.	32	HO1733

HO-INDEX-2

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Home Business Insurance	528.	47	HO0701
Eligible Business and Classifications	528.	48	
Guidelines.....	528.	48	
Ineligible Businesses	528.	50	
Options	528.	54	
Liquor Liability Exclusion and Exception for Scheduled Activities	528.	55	HO0754
Loss Payable Condition	528.	54	HO0752
Off-Premises Property Coverage – Increased Limits.....	528.	56	
Personal and Advertising Injury Exclusion.....	528.	55	HO0753
Valuable Papers and Records (Increased Limit)	528.	55	HO0756
Valuable Papers and Records (Special Coverage)	528.	56	HO0757
Home Day Care Coverage (Refer to Co.)	509.	32	
Landlords Furnishings	522.	44	HO0546
Livestock Collision Coverage	520.	42	HO0452
Loss Assessment Coverage.....	511.	33	HO0435
Loss of Use — Increased Limit.....	512.	34	
Modified Other Insurance and Service Agreement Condition	529.	56	HO1734
Ordinance or Law Coverage	513.	34	HO0477
Other Members of a Named Insured’s Household.....	524.	45	HO0458
Other Structures	514.	35	
Other Structures Away From The Residence Premises.....	514.	35	HO0491
Other Structures On The Residence Premises – Increased Limits	514.	35	HO0448
Specific Structures Away From Residence Premises	514.	35	HO0492
Structures Rented To Others – Residence Premises.....	514.	35	HO0440
Permitted Incidental Occupancies	510.	32	HO0442
Personal Computer Coverage	519.	42	
Personal Property — Scheduled	516.	41	
Personal Property — Unscheduled	515.	35	
Coverage C Increased Special Limits of Liability	515.	37	HO0465
Coverage C Increased Special Limits of Liability (HO0005, HO0004 w/HO0524 and HO0006 w/HO1731)	515.	37	HO0466
Electronic Apparatus	515.	36	
Extensions of Coverage	515.	37	
EMC Automatic Homeowners Coverage Extension (HO0003 and HO0005).....	515.	37	HO7210
EMC Automatic Homeowners Coverage Extension (HO0006).....	515.	37	HO7210.1
EMC Automatic Homeowners Coverage Extension (HO0004).....	515.	37	HO7210.2
EMC Homeowners Plus Coverage Extension (HO0003 and HO0005).....	515.	38	HO7211
EMC Homeowners Plus Coverage Extension (HO0006).....	515.	38	HO7211.1
EMC Homeowners Plus Coverage Extension (HO0004).....	515.	38	HO7211.2
EMC Choice Homeowners Coverage Extension (HO0003 and HO0005).....	515.	39	HO7212
EMC Choice Homeowners Coverage Extension (HO0006).....	515.	39	HO7212.1
EMC Choice Homeowners Coverage Extension (HO0004).....	515.	39	HO7212.2

HO-INDEX-3

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Firearms	515.	36	
Increased Limits on Personal Property in Other Residences	515.	36	HO0450
Increased Special Limits of Liability	515.	35	
Jewelry, Watches & Furs	515.	36	
Money and Securities	515.	36	
Rental to Others — Extended Theft Coverage	517.	42	HO0541
Residence Held In Trust	526.	45	HO0543
Sinkhole Collapse Coverage	518.	42	HO0499
Student Away From Home	527.	47	HO0527
Water Back Up of Sewers or Drains	521.	43	
Water Back Up of Sewers or Drains (\$2,000)	521.	43	HO7220.1
Water Back Up of Sewers or Drains (\$5,000)	521.	43	HO7215.1
Water Back Up of Sewers or Drains (\$10,000)	521.	43	HO7216.1

SECTION II COVERAGE RULES AND RATES	Rule No.	Rule Page HO-	Rate Page HO-	Endst.
Additional Residence Rented to Others	604.	58	R-20	HO2470
Assisted Living Care Coverage	523.	44	R-11	HO0459
Business Pursuits	609.	59	R-21	HO2471
Farmers Personal Liability	614.	61	R-25	HO2473
Exclusion of Farm Employees Illegally Employed	614.	61	N/A	HO2496
Home Business Insurance Coverage	528.	47	R-13	HO0701
Home Day Care Coverage (Refer to Co.)	607.	58	N/A	
Incidental Farming Personal Liability	615.	62	R-27	HO2472
Incidental Low Power Recreational Motor Vehicles	611.	59	R-23	HO2413
Optional Property Remediation for Escaped Liquid Fuel and Limited Lead, etc. (Refer to Co.)	616.	62	N/A	
Other Insured Location — Occupied by Insured	602.	57	R-19	
Other Members of a Named Insured’s Household	524.	45	R-11	HO0458
Other Structures — Rented to Others	605.	58	R-21	HO0440
Outboard Motors and Watercraft	612.	60	R-23	
Pleasure Boat Coverage	612.	60	N/A	
Watercraft	612.	60	R-23	HO2475
Owned Recreational Vehicles	613.	60	R-25	
Liability Coverage	613.	60	R-25	HO7164
Physical Damage Coverage	613.	60	N/A	
Permitted Incidental Occupancies	608.	58	R-21	
Other Residences	608.	58	R-21	HO2443
Residence Premises	608.	58	R-21	HO0442
Personal Injury	610.	59	R-23	HO2482
Residence Employees	603.	58	R-20	
Residence Held In Trust	526.	45	R-12	HO0543
Residence Premises	601.	57	R-19	
Student Away From Home	527.	47	R-12	HO0527
Swimming Pool Liability Coverage	621.	62	R-28	
Waterbed Liability Coverage	617.	62	R-27	HO7112

UNDERWRITING ELIGIBILITY

1. NEW BUSINESS ELIGIBILITY

The basis of our competitive rate structure is the careful selection of risks. Our underwriting guidelines require that only preferred or superior risks be submitted for coverage. The maximum binding authority is 3 days for both written and oral binders. Applications must be completed in their entirety, with current photographs (front & rear of dwelling) and replacement cost worksheet attached.

Minimum Limit Requirements:**EMCC**

- * **HO0003** and **HO0005** — \$150,000 Coverage A
- HO0004** and **HO0006** — \$15,000 Coverage C

EMCASCO

- * **HO0003** and **HO0005** — \$200,000 Coverage A
- HO0004** and **HO0006** — \$25,000 Coverage C

UNION

- * **HO0003** and **HO0005** — \$300,000 Coverage A
- HO0006** — \$50,000 Coverage C

Maximum Binding Limit Requirements:**EMCC**

- * **HO0003** and **HO0005** – \$350,000 Coverage A — Protection Class 1-8

EMCASCO/UNION

- * **HO0003** and **HO0005** – \$500,000 Coverage A — Protection Class 1-8

EMCC/EMCASCO

HO0004 – \$100,000 Coverage C — Protection Class 1-8

EMCC/EMCASCO/UNION

HO0006 – \$200,000 Coverage C — Protection Class 1-8

EMCC

- * **HO0003** and **HO0005** – \$200,000 Coverage A — Protection Class 9

These acceptability provisions are offered as guidelines. The underwriter's discretion shall apply in cases of extenuating circumstances. Due to varying circumstances it may occasionally be necessary to decline a risk due to circumstances not contemplated in the guidelines.

A. PRIOR APPROVAL

Coverage shall not be bound for risks with the following characteristics or conditions until (1) all information has been submitted to the company for appropriate underwriting and (2) the agent has approval for binder coverage:

1. Any Business operation at the insured location that is not specifically shown as eligible in the rule section of this manual.
2. Insurance To Value:
 - EMCC** – Dwellings insured for less than 90% of estimated replacement cost, unless ACV or Special Loss Settlement endorsement is attached.
 - EMCASCO/UNION** – Dwellings insured for less than 100% of estimated replacement cost. Replacement Cost as calculated from a current M&S/B Residential Component Technology software system (RCT).
3. Risks with lapse in coverage.

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

4. Any risk with a wood burner, freestanding fireplace, wood burning furnace or fireplace insert. Unit must be:
 - a. factory built;
 - b. U.L. listed and tested;
 - c. professionally installed.

Photo must be submitted with completed questionnaire. Refer to Wood Burning Supplemental Guidelines (pages A-1 – A-4). Not eligible in **EMCASCO** or **UNION**.

5. Any Seasonal or Secondary Dwelling – We must insure the primary dwelling.
6. Any watercraft exceeding: \$25,000 in value, or 200 horsepower, or 20 years of age.

B. UNACCEPTABLE RISKS**THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:**

1. Dwellings over 40 years old in which the plumbing, heating and electrical (minimum 100 amp service with circuit breakers) have **not** been updated or which are **not** in compliance with all current building laws. The roof must have been replaced within the past 20 years.
2. Roofs with wood shingles or shakes that have not been treated or maintained (must be fire rated and meet local building codes).
3. Dwellings in a deteriorating condition or lacking proper upkeep and maintenance.
4. Unoccupied, vacant, or isolated dwellings (not visible from another residence).
5. Mobile homes (including Manufactured Homes—which is a reference to mobile homes built after 6-97), log homes, or housing using experimental construction techniques.
6. Dwellings with exterior synthetic stucco (e.g. "eifs").
7. Trampolines or skateboard ramps.
8. Exotic pets or animals (llamas, snakes, ostriches, etc.).
9. Risks with large dogs (Dalmations, Dobermans, Pit Bulls, Rottweilers, Chow Chows) or dogs that have bitten or attacked someone.
10. **HO0004** outside of city limits or in commercial buildings.
11. Swimming pools/spas/hot tubs that are not fenced in with gates that are self-closing and self-latching (exception--hot tubs/spas that are not fenced in must have locked covers). Pools with diving boards or slides must be pre-approved. Any acceptable pool exposure must have a photo and completed Company pool questionnaire submitted with application.
12. Primary dwellings located over 5 miles from the responding fire station (PC 10).
13. Watercraft:
 - a. over 26 feet in length (sailboats over 40 ft.);
 - b. maximum rated speed exceeding 45 MPH;
 - c. any personal watercraft (jet skis, wave runners, etc.) over 140 HP or with operators with less than 3 years experience (may be waived for operators with power school/water safety certificates of completion).
14. Dwelling Replacement or Repair Cost Protection Coverage A - Dwelling (**HO7121**) – the following new business qualifications are unacceptable for this Company coverage & rating enhancement endorsement:
 - a. forms **HO0004** and **HO0006**;
 - b. any Coverage A limit that is less than 100% of the Company's estimated reconstruction cost (using M&S/B Residential Component Technology);
 - c. dwellings over 40 years old. With prior underwriting approval, homes that are over 40 years old, updated and insured to 100% of the standard RCT may be eligible for the **HO7192.2** Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A – Dwelling – Common Construction);

*

HO-2

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

ED. 08-12

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

- d. any unique, experimental or modular home type construction (modern modular homes calculated using the RCT "standard" construction type may receive underwriting consideration);
- e. dwellings located in "rated" protection class 9 (Suburban Rated permitted) or in class 10;
- f. Coverage A limits less than \$100,000 or greater than \$750,000;
- g. three or four family dwellings;
- h. builder's risk or dwellings under construction (COC).

15. UNION – Any of the following qualities or hazards are unacceptable for placement in **UNION**:

- a. form HO0004;
- b. year built of home at inception of policy is over 20 years;
- c. two, three or four family owner-occupied residences (forms HO0003 and HO0005);
- d. any actual protection class 9 or 10 risk;
- e. any risk with a wood stove or wood fireplace insert heating apparatus hazard;

16. Water Back Up coverage cannot be bound, added or increased to a policy mid-term.**C. DEDUCTIBLE OPTIONS**

New Business Minimum All Peril Deductible of \$1,000 applies for forms **HO0003 & HO0005**; and a \$250 All Peril Deductible for forms **HO0004 & HO0006**. Refer to Deductible Rule 406.

D. PERSONAL LIABILITY/MEDICAL PAYMENTS: \$100,000/\$1,000. Refer to Liability Rules 701. and 702. for higher limit options.**E. BUILDER'S RISK**

Coverage must be insured for 100% of the completed value. A copy of the contractor's bid specifications is required for homes valued at \$250,000 and over. "Spec" homes and/or where construction has been stopped or suspended are unacceptable. The Named Insured must be the intended owner occupant.

F. HOME BUSINESS INSURANCE (HOBIZ)

For coverage to be provided, the home business must be specifically listed under Rule 528 as an "eligible business". The maximum binding authority for business property is \$40,000. Coverage is subject to the Section I policy deductible. This endorsement is not available for seasonal or secondary dwellings. The Home Business Coverage Questionnaire must be completed in its entirety and submitted with application.

G. SCHEDULED PERSONAL PROPERTY

Refer to Company any Inland Marine schedule that exceeds 50% of the unscheduled personal property limit or \$50,000, or any single scheduled item that exceeds \$10,000 (except watercraft). Current appraisals are required on items valued at \$5,000 or more.

Refer to Inland Marine Section for all scheduled property items.

H. EARTHQUAKE

All binding authority for property coverage is suspended for 7 days immediately following an Earthquake measuring 4.0 or higher on the Richter Scale within a 500 mile radius of the insured location.

I. MAXIMUM ALLOWABLE LOSSES**36 MONTH HISTORY:**

EMCC – No more than 2 losses.

EMCASCO – No more than 1 loss.

UNION – No Losses.

A history of losses outside the three year experience may be considered.

The underwriter's discretion shall apply in cases of extenuating circumstances.

****See Note under RENEWAL ELIGIBILITY**

HOMEOWNERS MANUAL RULES

SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement HO0103

Use this endorsement with all Homeowners Policies.

B. No Coverage For Home Day Care Business Endorsement HO0496

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO1609** with all **HO0004** and **HO0006** policies.

Use Endorsement **HO1610** with all **HO0003** and **HO0005** policies.

*

1. ADDITIONAL RULE – IDENTITY FRAUD EXPENSE COVERAGE

A. Coverage Description

Identity Fraud Expense Coverage endorsement is provided automatically to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits of Liability

Up to \$1,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

\$15,000 Identity Fraud Expense Coverage is included if an EMC Homeowners Plus Coverage Extension is purchased. \$25,000 Identity Fraud Expense Coverage is included if an EMC Choice Homeowners Coverage Extension is purchased.

C. Endorsement

1. *Use Identity Fraud Expense Coverage Endorsement HO7198.*

2. *This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.*

D. Identity Theft 911 Resolution Service

Regardless of the amount of Identity Fraud Expense Coverage the insured has, Identity Theft 911 Resolution Service, including Identity Disaster Recovery and Identity Travel Assistance will also be provided free of charge.

ADDITIONAL COMPANY RULES — ALL COMPANIES

1. COMBINATION POLICY DISCOUNT**A. Eligibility**

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the Homeowners policy's final premium after application of all other premium modifications.

B. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the Auto and Homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

C. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date (underwriter discretion shall apply).

ADDITIONAL COMPANY RULE – ALL COMPANIES (Cont'd.)***CLAIMS FREE DISCOUNT***

If the applicant or insured has been Claim Free (including all claims from any cause code or prior location, with the exception that “one paid claim” less than \$500 shall be permitted) for the preceding three-year underwriting period, a 0.90 factor (10% credit) will be applied to the Homeowners Policy Premium, following all other modifications except any applicable Insurance Score or Combination Policy factors, for new or renewal policies (continuous insurance with EMC or other carrier is required).

*(NOTE—this credit is NOT to be used in addition to the credit factors shown in the Loss History Merit Rating Plan table across from zero (*0*) claims. If both discount types are eligible, the highest discount will apply.)*

*** 4. ELECTRONIC FUNDS TRANSFER DISCOUNT**

An additional 3% off the policy premium, prior to all other discounts, will be applied when the premium is paid through Electronic Funds Transfer.

**PART I
COVERAGE AND DEFINITION TYPE RULES**

100. INTRODUCTION**A. About the Homeowners Manual**

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsement specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure**1. Contents**

The manual includes multi-state general rules with specific state rules and company rules incorporated, where applicable.

2. General Rules

These rules are grouped into the following categories;

- a. **Part I** – Coverage And Definition Type Rules,
- b. **Part II** – Servicing Type Rules,
- c. **Part III** – Base Premium Computation Rules,
- d. **Part IV** – Adjusted Base Premium Computation Rules,
- e. **Part V** – Section I – Property – Additional Coverages And Increased Limits Rules,
- f. **Part VI** – Section II – Liability – Additional Coverages And Increased Limits Rules, and
- g. **Part VII** – Section II – Liability – Other Exposures Increased Limits Rules.

3. State Rules and Rates

Any State Exceptions, Additional Rules, Special State Requirements, etc. are incorporated into the General Rules of this Manual, where applicable.

Contact Branch Office for any premiums, credits, etc. that may be applicable and on file with the State Insurance Department, but not displayed in this manual.

4. Form References

The Manual refers to Forms HO0003, HO0004, HO0005, and HO0006. These Form references are identified as follows:

- a. *Homeowners 2 Broad Form: This form does not apply.*
- b. Homeowners 3 Special Form **HO0003**,
- c. Homeowners 4 Contents Broad Form **HO0004**,
- d. Homeowners 5 Comprehensive Form **HO0005**,
- e. Homeowners 6 Unit-Owners Form **HO0006**,
- f. *Homeowners 8 – Modified Coverage Form: This form does not apply.*

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**A. Limits**

The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage**Coverage A – Dwelling**

All Forms: Refer to Underwriting Guidelines.

Coverage B – Other Structures

HO0003 or HO0005:

10% of **A** (one and two family dwelling)

5% of **A** (three and four family dwelling)

Coverage C – Personal Property

HO0003 or HO0005:

50% of **A** (one and two family dwelling)

30% of **A** (three family dwelling)

25% of **A** (four family dwelling)

HO0004 or HO0006: Refer to Underwriting Guidelines.

Coverage D – Loss of Use

HO0003 or HO0005: 30% of **A**

HO0004: 30% of **C**

HO0006: 50% of **C**

2. Section II – Liability (All Forms)***Coverage E – Personal Liability And Coverage F – Medical Payments**

Personal Liability \$100,000

Medical Payments to Others \$1,000

*Unless otherwise stated, Coverage **E** limits apply on an “occurrence” basis; Coverage **F** limits on an “each person” basis.

B. All Forms – The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO0003 Or HO0005 – Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure.

Under Coverage **C** of Section **I**, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one and two family dwelling; 20% of the limit of a three family dwelling; and 15% of the limit of a four family dwelling.

D. FORM HO0006 – The limit of liability for Coverage **A** of Section **I** may be increased.

E. FORM HO0008 – *This section does not apply.*

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

**Form numbers referenced below, apply as follows:*

3 = HO0003, 4 = HO0004, 5 = HO0005; 6 = HO0006

*

Perils Insured Against	Applies to Forms*
Fire or Lightning	3 (Cov. C), 4, 6
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles, or Smoke	3 (Cov. C), 4, 6
Vandalism or malicious mischief	3 (Cov. C), 4, 6
Theft	3 (Cov. C), 4, 6
Volcanic eruption	3 (Cov. C), 4, 6
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden & accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	3 (Cov. C), 4, 6
Additional risks with certain exceptions (Special Coverage)	3 (Cov. A, B and D) 5 (Cov. A, B, C and D)

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. All Forms Except HO0004 And HO0006 – A Homeowners Policy may be issued:

- To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling unit may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

301. BASE PREMIUM COMPUTATION (Cont'd.)

- d. The result, 2.897, is the Key Factor for this example.
- 2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

302. LOSS SETTLEMENT OPTIONS

The following Loss Settlement Options are not available if EMC Choice Homeowners Coverage Extension HO7212 is attached to the policy.

A. Functional Replacement Cost Loss Settlement

*

HO0003 and HO0005 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule 301. For the amount of insurance selected for this option.

4. Use Functional Replacement Cost Loss Settlement Endorsement HO0530.

B. Actual Cash Value Loss Settlement

*

HO0003 and HO0005 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provided building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

The premium is computed by multiplying the Base Premium by the appropriate factor from the following table:

Coverage A Limit of Liability Equals Less Than % Of Replacement Value Below	Factor
80% but not less than 50%	1.05
Less than 50%	1.10

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **HO0481**.

302. LOSS SETTLEMENT OPTIONS (Cont'd.)

C. Special Loss Settlement

HO0003 and HO0005 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

- b. Develop a **BASE PREMIUM** in accordance with Rule 301. for the amount of insurance computed in C.3.a. above.

- c. Multiply the premium determined in C.3.b by the appropriate factor from the table below:

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

4. Endorsement

Use Special Loss Settlement Endorsement **HO0456**.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS

A. Basic Limit

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO0004**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

* 303. ORDINANCE OR LAW COVERAGE – ALL FORMS (Cont'd.)

2. Premium Determination

a. Forms HO0003 and HO0005

To develop the Base Premium multiply the premium computed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage of Coverage A		Factors
Increase in Amount	Total Amount	
15%	25%	1.03
40	50	1.07
65	75	1.11
90	100	1.15
For each add'l 25% increment, add		.04

b. Forms HO0004 and HO0006

See Rule 513. for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount of Coverage Endorsement HO0477.

304. SPECIAL PERSONAL PROPERTY COVERAGE HO0004 AND HO0006

A. Coverage Description

1. Coverage C – Personal Property under Forms HO0004 and HO0006 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
2. This option may only be used when:
 - a. For Form HO0004, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - b. For Form HO0006, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Rates are displayed on the rate pages.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement HO0524 for use with HO0004 only.
2. Use Unit-Owners – Coverage C – Special Coverage Endorsement HO1731 for use with HO0006 only.

305. – 400. RESERVED FOR FUTURE USE

**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

401. SUPERIOR CONSTRUCTION

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

402. TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO0004 AND HO0006

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse and Row House Factors

Dwelling	Total No. of Individual Family Units Within The Fire Division*	Protection Class	
		1-8	9 & Over
1 or 2 Family	1 & 2	1.00	1.00
	3 & 4	1.10	1.15
	5 – 8	1.25	1.30
	9 & Over	Refer to Company	
3 or 4 Family	5 – 8	1.15	1.20
	9 & Over	Refer to Company	

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

403. REPLACEMENT COST COVERAGES

A. Dwelling Replacement or Repair Cost Coverage

(Not applicable to Forms HO0004 or HO0006) - See also "Underwriting Eligibility"

NOTE: This option is NOT to be used with the Loss Settlement Options under Rule 302. (For Replacement or Repair Cost Protection on homes over 40 yrs see paragraph C. Prior underwriting approval is needed for Replacement or Repair Cost Protection on homes older than 40 years.)

The policy may be extended for no additional premium to include replacement or repair cost protection for Coverage A Dwelling, if the limit of liability is maintained at 100% of current replacement cost, as determined by valuation or inflation estimates.

If a loss exceeds the Coverage A limit of liability, we will provide an additional amount of insurance, up to 25% of the Coverage A limit of liability, as shown on the policy Declaration. When Coverage A is increased, we will also increase Coverage B, C and D.

Use Dwelling Replacement or Repair Cost Coverage Endorsement HO7121 on homes 40 years old or newer.

This dwelling coverage automatically includes attachment of HO7120 at no additional premium, affording replacement cost coverage on unscheduled personal property. See Rule 403.B.

Note: On homes 40 years or newer, both HO7121 and HO7120 are automatically attached when EMC Choice Homeowners Coverage Extension HO7212 is purchased.

B. Personal Property Repair or Replacement Cost Coverage

Additional Coverage is extended to unscheduled personal property to include the full cost of repair or replacement without reduction for depreciation. Liability on any item, including depreciation, may not exceed:

- 1) the cost of repair, restoration or replacement with material and labor of like kind and quality, or*
 - 2) the company may elect to replace any item(s) damaged or lost without obligation to replace all items.*
- The Coverage C – Personal Property limit will be increased to 80% of the Coverage A – Dwelling limit for one and two family dwellings when this endorsement is attached to the policy. There is no additional premium charge for this increase. For Forms HO0004 and HO0006, Coverage C is not increased.*

Premium:

* *Forms HO0003 and HO0005, 15% of the policy base premium. Forms HO0004 and HO0006, 25% of the policy base premium. No minimum premium.*

Use Personal Property Replacement Cost Coverage Endorsement HO7120

406. DEDUCTIBLES

All policies are subject to a deductible applicable to loss from all Section I perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible

- 1. \$250 All Peril – HO0004 and HO0006
- 2. \$500 All Peril – HO0003 and HO0005

*
*

The base deductibles shown for HO0003 & HO0005 above are for rate calculation purposes only. The minimum deductible for HO0003 and HO0005 new and renewal business is \$1,000. The minimum deductible for new and renewal HO0004 and HO0006 is \$250.

B. Optional Deductibles

This section does not apply.

C. Optional Higher Deductibles

All Forms — *The Homeowners Program provides a higher deductible applicable to any loss under Section I of the policy in an amount and at a premium credit developed below.*

1. All Peril Deductibles

Determine the credit by multiplying the base premium by the following factors:

Deductible Amounts	\$500	\$1,000	\$2,500	\$5,000
HO0003 and HO0005	N/A	.87	.70	.60
HO0004 and HO0006	.93	.81	.65	.56

*

2. Windstorm or Hail Deductibles

(All Forms Except HO0004 and HO0006)

The following deductible options are used in conjunction with a deductible applicable to all Other Section I Perils.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **HO0312**.

(3) Declarations instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I Perils. For example:

- Deductible – Windstorm or Hail 1% of Coverage A limit and \$1,000 for All Other Perils.

*

(4) Deductible Application

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

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$ 100,000	\$ 1,000	\$ 7,500	
B	50,000	–	3,000	
C	10,000	–	1,350	
D	30,000	–	660	
			\$ 12,510	\$ 11,510

406. DEDUCTIBLES (Cont'd.)

(5) Use Of Factors

The factors displayed in Paragraph (6) incorporate the factors for the All Peril Deductibles shown in Paragraph C.1. above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1%	2%	5%
\$1,000	.85	.81	.79
2,500	. -	.69	.65

*

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher fixed dollar deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Perils deductible.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instructions

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils. For example: \$2,500 for Windstorm or Hail and \$1,000 for All Other Perils.

*

(4) Use Of Factors

The factors displayed in Paragraph (5) incorporate the factors for the All Perils Deductibles shown in Paragraph C.1. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(5) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	\$1,000	\$2,500	\$5,000
\$ 1,000	-	.82	-
2,500	-	-	.66

*

*

407. ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO0003 AND HO0005

This rule does not apply.

**408. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO0004**

This rule does not apply.

* **409. REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO0003 AND HO0005**

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B**, or specifically scheduled under the policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products); and
5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Resident Premises Endorsement **HO0443**.

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B – Other Structures Away From The Residence Premises Endorsement HO0491** and Specific Structures Away From The Residence Premises Endorsement **HO0492**.

410. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/ or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grade for a community, and their effective dates, are provided in the Community Mitigation Classification Manual published by ISO Commercial Risk Services, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

410. BUILDING CODE EFFECTIVENESS GRADING (Cont'd.)

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in **C.** of this rule, use the appropriate factor listed under **E.1.c.** above. Code as follows:

Community Grade	CODE Windstorm/Hail
1	11
2	12
3	13
4	14
5	15
6	16
7	17
8	18
9	19
10	20
Not Graded	99

(1) Windstorm or Hail Credit Factors

Forms / Territories	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
(a) HO0003 & HO0005 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(b) HO0004 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(c) HO0006 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

(2) Earthquake Credit Factors

Earthquake Territory	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

*

411. NEW OR RENOVATED DWELLING COMPONENTS

(Not applicable to Forms HO0004 or HO0006)

The following credits shall apply to the Homeowners adjusted base premium, plus Section I adjustments for new or renovated dwellings with components that meet the following requirements:

- Electrical wiring discount is contingent upon new or evidence of complete replacement (new wiring, new receptacles, new circuit breakers and conduit in exposed areas) of the system. The work must be done by a qualified electrical contractor and/or inspected by a building inspector who certified that the work meets all state and local codes.*

**PART V – SECTION I — PROPERTY
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES**

501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions and Alterations Other Residence Endorsement **HO0449**.

502. BUILDING ADDITIONS AND ALTERATIONS INCREASED LIMIT – HO0004

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO0004** Endorsement **HO0451**.

503. BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.

Note: EMC Choice Homeowners Coverage Extension endorsements include \$2,500 additional coverage.

2. Charge the rate of \$22 for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

** Note: EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements include a limit of 1% of the Coverage C limit for HO0003 and HO0005 and 2% of the Coverage C limit for HO0004 and HO0006.*

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO0412**.

HO-27

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

EFF. 08-15-12

505. EARTHQUAKE COVERAGE (Cont'd.)

- * 3. For Forms **HO0003** and **HO0005**, add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the rate found in Column A of the table;
 - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 4. For Form **HO0004**, add the results of the following two steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column B of the table and
 - b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 5. For Form **HO0006**, add the results of the following three steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column C of the table;
 - b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 6. **Building Or Non-Building Structure Items – All Forms**
 Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-Building Structure items, as applicable, and add to the applicable premium determined in Paragraphs **D.3.**, **D.4.** or **D.5.**:
 - a. Other Structures – Structures Rented To Others Residence Premises;
 - b. Other Structures On The Residence Premises – Increased Limits;
 - c. Specific Structures Away From The Residence Premises;
 - d. Building Additions And Alterations – Other Residence and
 - e. Building Additions And Alterations Increased Limit Form **HO0004**
- 7. **Ordinance Or Law – Increased Limit – All Forms**
 When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.
 - * a. For Forms **HO0003** and **HO0005**, multiply the rate determined in Paragraph **D.3.a.** by the appropriate factor selected from Rule **303.B.2.a.**
 - b. For Forms **HO0004** and **HO0006**, the premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows:
 - (1) For Form **HO0004**, multiply the rate in Column G of the table by .30.
 - (2) For Form **HO0006**, multiply the rate in Column E of the table by .30.
 and add to the applicable premium determined in Paragraphs **D.4.** or **D.5.**

E. Premium for Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percent	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

505. EARTHQUAKE COVERAGE (Cont'd.)

**5% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000
(Not available as new coverage – new or renewal policies.)**

*

Column:	(A)	(B)	(C)	(D)	(E)	(F)	(G)	
TABLE	TERR	HO0003, HO0005	HO0004	HO0006	HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.64	0.67	0.83	0.66	1.11	0.78	1.03
	22	1.50	0.64	0.83	0.66	1.00	0.76	0.94
	23	1.40	0.58	0.76	0.62	0.92	0.67	0.94
	24	1.22	0.50	0.66	0.56	0.76	0.58	0.90
	25	0.94	0.45	0.53	0.48	0.53	0.45	0.66
	26	0.44	0.22	0.23	0.28	0.23	0.20	0.33
	27	0.20	0.14	0.14	0.12	0.16	0.11	0.14
B - MASONRY	21	2.07	.94	1.09	0.86	1.34	0.97	1.12
	22	2.07	.94	1.09	0.86	1.34	0.97	1.12
	23	2.07	.94	1.09	0.86	1.34	0.97	1.12
	24	2.07	.94	1.09	0.86	1.34	0.97	1.12
	25	1.79	0.92	1.05	0.86	1.17	0.89	0.92
	26	0.97	0.56	0.53	0.56	0.56	0.50	0.51
	27	0.55	0.34	0.39	0.34	0.39	0.30	0.31
C - SUPERIOR	21	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	22	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	23	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	24	1.56	0.56	0.76	0.66	1.01	0.78	0.90
	25	0.98	0.51	0.67	0.47	0.83	0.47	0.56
	26	0.67	0.27	0.41	0.36	0.48	0.36	0.37
	27	0.20	0.12	0.09	0.12	0.11	0.12	0.12

505. EARTHQUAKE COVERAGE (Cont'd.)

10% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000

*

Column:		(A)	(B)	(C)	(D)	(E)	(F)	(G)
TABLE	TERR	HO0003, HO0005	HO0004	HO0006	HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.53	0.58	0.73	0.62	1.05	0.78	1.03
	22	1.34	0.53	0.69	0.61	0.90	0.76	0.92
	23	1.26	0.48	0.64	0.58	0.86	0.67	0.92
	24	1.08	0.41	0.56	0.53	0.69	0.58	0.86
	25	0.81	0.37	0.42	0.42	0.45	0.45	0.61
	26	0.36	0.17	0.19	0.22	0.19	0.20	0.28
	27	0.17	0.11	0.12	0.11	0.12	0.09	0.11
B - MASONRY	21	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	22	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	23	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	24	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	25	1.58	0.76	0.89	0.80	1.05	0.89	0.89
	26	0.84	0.47	0.45	0.50	0.50	0.50	0.50
	27	0.48	0.30	0.34	0.30	0.36	0.30	0.30
C - SUPERIOR	21	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	22	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	23	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	24	1.40	0.45	0.66	0.59	0.92	0.76	0.89
	25	0.84	0.41	0.55	0.42	0.75	0.47	0.53
	26	0.58	0.20	0.34	0.31	0.42	0.34	0.36
	27	0.19	0.11	0.08	0.11	0.09	0.11	0.11

514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises, the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. **Premium:** \$4 per \$1,000 of insurance.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO0448**.

2. Structure On The Residence Premises Rented To Others**a. Premium**

Use the sum of:

(1) The rate of \$4 per \$1,000 of insurance, and

(2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section II rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO0440**.

B. Structures Off The Residence Premises*** 1. Forms HO0003 and HO0005****a. Coverage Description**

(1) The policy automatically provides Coverage **B** – Other Structures on a blanket basis to structures located on the residence premises.

(2) The blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Charge the rate of \$13 per policy.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO0491**.

2. All Forms**a. Premium**

(1) When insurance is written on a specific structure located away from the residence premises, the rate in Paragraph (2) per \$1,000 of insurance shall apply separately to each location.

(2) Specific Structures – Off-Premises rate per \$1,000: \$4

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO0492**.

515. PERSONAL PROPERTY

A. Increased Limit

1. The limit of liability for Coverage C may be increased.

2. Charge the additional company rate per \$1,000 of insurance, in 3. below.

3. Additional rate per \$1,000 of insurance:

HO0003: \$2

HO0005: 3

HO-35

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

EFF. 08-15-12

515. PERSONAL PROPERTY (Cont'd.)

3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO0465** – for all forms except as noted in Paragraph 4.
4. Use Coverage **C** Increased Special Limits of Liability Endorsement **HO0466** for Form **HO0005**, Form **HO0004** with Endorsement **HO0524** and Form **HO0006** with Endorsement **HO1731**.

E. Refrigerated Personal Property

As specified in Rules 515.G., H. and I., coverage is automatically afforded at the limits shown for no additional premium.

*** F. Theft Coverage Increase – HO0008**

This rule does not apply.

*** G. EMC Automatic Homeowners Coverage Extension (All Forms)****(ALL COMPANIES)**

For no additional premium, the policy will be extended to provide additional coverages.

Automatically attach one of the following unless an EMC Homeowners Plus Coverage Extension or EMC Choice Homeowners Coverage Extension endorsement is purchased:

**HO7210 (HO0003 & HO0005),
HO7210.1 (HO0006), or
HO7210.2 (HO0004)**

Additional coverages provided are as follows:

1. **Other Structures Limit (HO0003 & HO0005 Only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*
If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.
Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement HO7121 or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement HO7192.2 - is also added to the policy.*
2. **Theft of Silverware, Goldware and Pewterware** – *A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*
3. **Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$500 is added to the policy limit, or if applicable, any increased limit purchased.*

515. PERSONAL PROPERTY (Cont'd.)

4. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
5. **Refrigerated Property Coverage** - *\$500 limit applies. No deductible applies.*
6. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
7. **Damage to Property of Others** – *The \$1,000 limit is increased to \$1,500.*
8. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
9. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

10. **Personal Injury Liability Coverage (HO2482)**
11. **Identity Fraud Expense Coverage (HO7198)** – *A \$1,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

* **H. EMC Homeowners Plus Coverage Extension (All Forms)**
(ALL COMPANIES)

* *For an additional premium of \$25.00, the policy will be extended to provide additional coverages. Attach one of the following:*

- * **HO7211 (HO0003 & HO0005),
HO7211.1 (HO0006), or
HO7211.2 (HO0004)**

Additional coverages provided are as follows:

- * **1. Other Structures Limit (HO0003 & HO0005 only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*
If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.
Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement HO7121 or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement HO7192.2 - is also added to the policy.*
- 2. Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*
- 3. Coverage C – Personal Property Special Limits of Liability are increased as follows:**
- a. *Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limits purchased.*
 - b. *Theft of jewelry, watches, furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased. (\$1,500 maximum for any single item).*
 - c. *Theft of firearms and related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limits purchased.*
 - d. *Theft of silverware, goldware and pewterware - A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*
- 4. Business Property Off-Premises** - *The \$500 limit is increased to 1% (2% for HO0004 and HO0006) for property away from the residence premises used for business.*

HO-38

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

EFF. 08-15-12

515. PERSONAL PROPERTY (Cont'd.)

5. **Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$10,000 is added to the \$500 policy limit.*
6. **Debris Removal** - *\$1,000 per occurrence and \$500 per tree is included to remove trees whether or not a covered structure is damaged or a driveway or ramp is blocked.*
7. **Fire Department Service Charge** – *An additional \$500 is added to the policy limit of \$500.*
8. **Loss Assessment** – *An additional \$1,000 is added to the policy limit of \$1,000.*
9. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
10. **Refrigerated Property Coverage** - *\$1,000 limit applies. No deductible applies.*
11. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
12. **Waterbed Liability (HO0004 and HO0006 only)** - *provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.*
13. **Damage to Property of Others** – *The \$1,000 limit is increased to \$2,000.*
14. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
15. **Arson Reward** – *A \$2,500 reward will be provided for information leading to a conviction for loss or damage covered under the policy.*
16. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

17. **Personal Injury Liability (HO2482)**
18. **Identity Fraud Expense Coverage (HO7198)** – *A \$15,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

* I. **EMC Choice Homeowners Coverage Extension (All Forms)**
(ALL COMPANIES)

* *For an additional premium of \$55.00, the policy may be extended to provide additional coverages, if the policy meets the following eligibility requirements.*

- 1) *100% Replacement Cost Coverage is required.*
- 2) *Dwellings built prior to 1940 require prior underwriting approval.*
- 3) *No unique, experimental or modular homes.*
- 4) *Protection Class 1 – 8 only.*
- 5) *1 – 2 family owner-occupied dwellings only.*
- 6) *Builders Risk policies are ineligible.*

Attach one of the following:

**HO7212 (HO0003 & HO0005),
HO7212.1 (HO0006), or
HO7212.2 (HO0004)**

Additional coverages provided are as follows:

1. **Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*
2. **Coverage D – Loss of Use** – *The limit of liability for Coverage D is changed to 12 months (6 months for HO0004 and HO0006) Actual Loss Sustained.*

520. LIVESTOCK COLLISION COVERAGE (Cont'd.)

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or
2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.
2. No deductible applies to this coverage.
3. The limit per head of livestock is \$400.
4. Rates

Estimated No. of Head	Premium
1 — 100	\$ 9
101 — 250	18
251 — 500	27
501 — 1,000	36

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO0452**.

521. WATER BACKUP OF SEWERS OR DRAINS

* (FORMS HO0003, HO0005 AND HO0006)

THIS IS NOT FLOOD INSURANCE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

A. \$2,000 Limit

1. *Annual Aggregate Limit — \$2,000.*
2. *Policy Deductible Applies.*
3. *Additional Premium — \$40.00*

*

Use Water Back Up of Sewers or Drains Endorsement **HO7220.1 (\$2,000 Aggregate)**.

B. \$5,000 Limit

1. *Annual Aggregate Limit — \$5,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — \$60.00*

*

Use Water Back Up of Sewers or Drains Endorsement **HO7215.1 (\$5,000 Aggregate)**.

C. \$10,000 Limit

1. *Annual Aggregate Limit — \$10,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — \$85.00*

*

Use Water Back Up of Sewers or Drains Endorsement **HO7216.1 (\$10,000 Aggregate)**.

522. LANDLORDS FURNISHINGS**A. Basic Limit**

- * Forms **HO0003** and **HO0005** automatically cover, on a named perils basis (except Theft) landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is \$2,500.

B. Increased Limits

The basic limit of \$2,500 may be increased in increments of \$500 up to a total of \$10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per \$500 per unit:

- | | |
|-------------------------|-----|
| * 1. Form HO0003 | \$1 |
| 2. Form HO0005 | 2 |

D. Endorsement

Use Landlord's Furnishings Endorsement **HO0546**.

523. ASSISTED LIVING CARE COVERAGE**A. Introduction**

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
 - a. is related to an insured by blood, marriage or adoption; and
 - b. is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
 - a. \$10,000 for Coverage **C** – Personal Property with limitations ranging from \$100 to \$500 for certain items of property;
 - b. \$6,000, at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage **E** – Personal Liability.

C. Premium**1. Section I and Section II Basic Limits**

Rate per unit: \$70

2. Increased Limits

Add to the basic limit rate in Paragraph 1. Above:

- a. Coverage **C** – Rate per \$1,000: \$6.
- b. Coverage **E** (Coverage **F** does not apply to this option): Refer to the Section **II** rate pages for increased Coverage **E** limits rates.

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO0459**.

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

2. Section I – Property

- a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	Form		
	HO0003, & HO0005	HO0004	HO0006
Up to \$50,000	0.08	0.38	0.36
\$ 50,001 to \$100,000	0.13	0.65	0.62
100,001 to 175,000	0.20	0.99	0.94
175,001 to 250,000	0.29	1.39	1.33

* New business, use \$50,001 to \$100,000 classification

- b. Multiply the result computed in preceding Paragraph a. by the rating factors in the Homeowners Manual for the following risk categories:

- (1) *Protection/Construction — Form HO0004 factors (shown below) apply regardless of the Homeowners form attached to the policy.*

Protection Class											
	1	2	3	4	5	6	7	8	8B	9	10
Masonry	.86	.87	.88	.89	.90	.91	.92	.93	1.15	1.35	1.55
Frame	.96	.97	.98	.99	1.00	1.01	1.30	1.30	1.48	1.60	1.95

- (2) Superior Construction (Rule 401.) and Protection Devices (Rule 404.) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and
- (3) Townhouse or Row House Construction (Rule 402.) in the following manner:
- (a) For All Forms except HO0004 and HO0006, apply the same factor used for the residential exposure; or
- (b) For Forms HO0004 and HO0006:
- (i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or
- (ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.
- c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per \$1,000" shown in Rule 514. **Other Structures**, Paragraph A.1.a.

3. Section II – Business Liability

a. Basic Limits Premium

Basic limits premiums applicable to the Office, Service, Sales and Crafts classifications are displayed on the Section II rate pages.

b. Coverage E – Increased Limits

- (1) When the Coverage E limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)**c. Endorsement**

Use Exclusion – Personal And Advertising Injury Endorsement **HO0753**.

4. Liquor Liability Exclusion And Exception For Scheduled Activities**a. Coverage**

This endorsement excludes liability coverage for:

- (1) Manufacturing, selling or distributing alcoholic beverages or;
- (2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
- (3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Premium

This section does not apply.

c. Endorsement

Use Liquor Liability Exclusion And Exception For Scheduled Activities Endorsement **HO0754**.

5. Special Coverage – Spoilage Of Perishable Stock

This section does not apply.

6. Valuable Papers And Records Endorsements**a. Increased Limits****(1) Coverage**

The Home Business Insurance Coverage Endorsement provides a basic limit of \$2,500 for Valuable Papers and Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO0756**.

(2) Premium**(a) Named Perils Coverage**

HO0003, HO0004 & HO0006: \$1 per \$1,000

(b) Open Perils Coverage

HO0005, HO0004 with HO0524 & HO0006 with HO1731: \$2 per \$1,000

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO0756**.

b. Special Coverage**(1) Coverage**

Extends the basic \$2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms HO0003, HO0004 and HO0006; and

(b) Special coverage in Forms HO0005, HO0004 with HO0524 and HO0006 with HO1731;

to expanded special coverage. Increased Limits for expanded special coverage are also available.

HO-55**EMPLOYERS MUTUAL CASUALTY COMPANY****EMCASCO INSURANCE COMPANY****UNION INSURANCE COMPANY OF PROVIDENCE****EFF. 08-15-12**

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

(2) Premium

(a) First \$2,500

HO0003, HO0004 & HO0006: Charge \$2

HO0005, HO0004 with HO0524 & HO0006 with HO1731: Charge \$2

(b) Each Add'l \$1,000 – All Forms: Charge \$2

(3) Endorsement

Use Special Coverage Valuable Papers And Records Endorsement **HO0757**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from \$5,000 to \$10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per \$2,500

HO0003, HO0004 and HO0006:	\$22
HO0005, HO0004 with HO0524 and HO0006 with HO1731:	\$34

529. MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO0006 ONLY

A. Introduction

Form **HO0006** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO0006**, payment for a covered loss under **HO0006** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO0006**.

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301**. by 1.25.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO1734** with **HO0006** only.

530. DWELLING UNDER CONSTRUCTION—NEW (HO0003 and HO0005 only)

A. *The Homeowners Policy may be extended to cover the peril of theft while a dwelling is under construction.*

B. *Form HO7137, Theft Coverage Endorsement (\$5,000 occurrence and \$10,000 aggregate limit) will apply only until construction is completed, dwelling or structure occupied, or until expiration or cancellation of the policy.*

C. *The additional premium shall be \$40. The flat premium charge will not be subject to pro or short rate adjustments. Full premium shall be returned in the event of flat cancellation or cancellation effective as of inception date.*

D. *A \$250 deductible will apply to this additional coverage.*

E. *This form will automatically be deleted at renewal.*

Use Theft Coverage Endorsement **HO7137** (Dwelling Under Construction – New).

615. INCIDENTAL FARMING PERSONAL LIABILITY

A. On The Residence Premises**1. Coverage Description**

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals, However, coverage is not available if the residence premises is used for racing purposes.

2. Premium: Refer to rate pages.**B. Away From The Residence Premises****1. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium: Refer to rate pages.**C. Endorsement**

Use Incidental Farming Personal Liability Endorsement **HO2472**.

616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Contact Branch Office for any applicable rates and rules on file with the Insurance Department.

617. WATERBED LIABILITY COVERAGE

HO0004 and HO0006:

Forms HO0004 and HO0006 may be endorsed to provide coverage for property damage liability caused by the ownership of a waterbed.

Premium: *Refer to rate pages.*

Use Waterbed Liability Endorsement **HO7112**.

Note: Waterbed Liability Coverage is automatically provided under the EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements.

618. – 620. RESERVED FOR FUTURE USE

621. SWIMMING POOL LIABILITY COVERAGE

*

HO0003 and HO0005

- A. *A residence premises having a permanent in-ground or above-ground swimming pool will be charged an additional premium to reflect the increase in liability hazard.*
- B. *Photos and the company swimming pool questionnaire are required.*
- C. **Premium:** *Refer to rate pages.*

HO-62

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS

TERRITORY: 30,31

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1939	2522	2152	2798
	03	1963	2552	2176	2829
	04	2105	2737	2341	3044
	05	2129	2768	2365	3075
	06	2152	2798	2483	3229
	07	2720	3536	2956	3844
	08	3548	4613	3666	4766
	8B	4494	5843	4967	6458
	09	5203	6765	5913	7688
	10	7095	9225	8396	10916
EMCASCO	01-02	1212	1575	1345	1748
	03	1227	1594	1360	1767
	04	1315	1710	1463	1902
	05	1330	1729	1478	1921
	06	1345	1748	1552	2017
	07	1700	2209	1848	2401
	08	2217	2882	2291	2978
	8B	2808	3650	3104	4034
	09	3252	4226	3695	4803
	10	4434	5763	5247	6820
UNION	01-02	909	1182	1009	1312
	03	920	1197	1020	1327
	04	987	1283	1098	1428
	05	998	1298	1109	1442
	06	1009	1312	1164	1514
	07	1275	1658	1386	1803
	08	1664	2163	1719	2235
	8B	2107	2740	2329	3028
	09	2440	3172	2773	3605
	10	3327	4326	3937	5119

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-5

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 32

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1835	2385	2037	2647
	03	1858	2414	2059	2676
	04	1992	2589	2216	2880
	05	2014	2618	2238	2909
	06	2037	2647	2350	3054
	07	2574	3345	2798	3636
	08	3357	4364	3469	4509
	8B	4252	5527	4700	6109
	09	4924	6400	5595	7273
	10	6714	8727	7945	10327
EMCASCO	01-02	1147	1492	1273	1655
	03	1161	1510	1287	1673
	04	1245	1619	1385	1801
	05	1259	1637	1399	1819
	06	1273	1655	1469	1910
	07	1609	2092	1749	2274
	08	2099	2729	2168	2819
	8B	2658	3456	2938	3820
	09	3078	4002	3498	4548
	10	4197	5457	4966	6457
UNION	01-02	860	1118	955	1241
	03	871	1132	965	1255
	04	934	1214	1039	1350
	05	944	1228	1049	1364
	06	955	1241	1101	1432
	07	1206	1569	1311	1705
	08	1574	2046	1626	2114
	8B	1993	2592	2203	2864
	09	2308	3001	2623	3410
	10	3147	4092	3724	4842

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-6

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 72,82

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1399	1819	1552	2018
	03	1416	1841	1570	2041
	04	1518	1974	1689	2196
	05	1535	1996	1706	2218
	06	1552	2018	1791	2329
	07	1962	2551	2133	2773
	08	2559	3327	2644	3438
	8B	3241	4214	3583	4658
	09	3753	4880	4265	5545
	10	5118	6654	6056	7874
EMCASCO	01-02	874	1137	970	1261
	03	885	1150	981	1275
	04	949	1234	1055	1372
	05	959	1247	1066	1386
	06	970	1261	1119	1455
	07	1226	1594	1333	1733
	08	1599	2079	1652	2148
	8B	2025	2633	2239	2911
	09	2345	3049	2665	3465
	10	3198	4158	3784	4920
UNION	01-02	656	853	728	946
	03	664	863	736	957
	04	712	926	792	1030
	05	720	936	800	1040
	06	728	946	840	1092
	07	920	1196	1000	1300
	08	1200	1560	1240	1612
	8B	1520	1976	1680	2184
	09	1760	2288	2000	2600
	10	2400	3120	2840	3692

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-7

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 73

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	2094	2722	2324	3021
	03	2120	2756	2350	3054
	04	2273	2955	2528	3287
	05	2299	2988	2554	3320
	06	2324	3021	2682	3486
	07	2937	3818	3193	4150
	08	3831	4980	3959	5146
	8B	4853	6308	5363	6972
	09	5619	7304	6385	8300
	10	7662	9960	9067	11786
EMCASCO	01-02	1309	1702	1452	1888
	03	1325	1722	1468	1909
	04	1420	1847	1580	2054
	05	1436	1868	1596	2075
	06	1452	1888	1676	2179
	07	1835	2386	1995	2594
	08	2394	3113	2474	3216
	8B	3032	3943	3352	4358
	09	3511	4565	3990	5188
	10	4788	6225	5666	7366
UNION	01-02	982	1276	1089	1416
	03	994	1291	1101	1432
	04	1065	1385	1185	1540
	05	1077	1400	1197	1556
	06	1089	1416	1257	1634
	07	1377	1789	1496	1945
	08	1796	2334	1855	2412
	8B	2274	2956	2514	3268
	09	2633	3423	2993	3890
	10	3591	4668	4249	5524

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-8

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 81

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1800	2340	1997	2597
	03	1822	2369	2019	2626
	04	1954	2540	2173	2825
	05	1976	2569	2195	2854
	06	1997	2597	2305	2997
	07	2524	3282	2744	3568
	08	3293	4281	3402	4424
	8B	4171	5423	4610	5993
	09	4829	6279	5488	7135
	10	6585	8562	7792	10132
EMCASCO	01-02	1125	1463	1249	1623
	03	1139	1481	1262	1641
	04	1221	1588	1358	1766
	05	1235	1606	1372	1784
	06	1249	1623	1441	1873
	07	1578	2052	1715	2230
	08	2058	2676	2127	2765
	8B	2607	3390	2881	3746
	09	3018	3925	3430	4460
	10	4116	5352	4871	6333
UNION	01-02	844	1097	936	1218
	03	854	1111	947	1231
	04	916	1191	1019	1325
	05	926	1204	1029	1338
	06	936	1218	1080	1405
	07	1183	1539	1286	1673
	08	1544	2007	1595	2074
	8B	1955	2542	2161	2810
	09	2264	2944	2573	3345
	10	3087	4014	3653	4750

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-9

**EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE**

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
71601	26	71743	27	71861	27
71602	27	71744	27	71862	27
71603	27	71745	27	71864	27
71611	26	71747	27	71865	27
71612	27	71748	27	71866	27
71613	27	71749	27	71901	27
71630	25	71750	27	71902	27
71631	27	71751	27	71903	27
71635	27	71752	27	71909	27
71638	26	71753	27	71910	27
71639	25	71754	27	71913	27
71640	27	71758	27	71914	27
71642	27	71759	27	71920	27
71643	25	71762	27	71921	27
71644	25	71763	27	71922	27
71646	27	71764	27	71923	27
71647	27	71765	27	71929	27
71651	27	71766	27	71932	27
71652	27	71770	27	71933	27
71653	27	71772	27	71935	27
71654	26	71801	27	71937	27
71655	27	71802	27	71940	27
71656	27	71820	27	71941	27
71657	27	71822	27	71942	27
71658	27	71823	27	71943	27
71659	26	71825	27	71944	27
71660	27	71826	27	71945	27
71661	27	71827	27	71949	27
71662	25	71828	27	71950	27
71663	27	71831	27	71951	27
71665	27	71832	27	71952	27
71666	26	71833	27	71953	27
71667	27	71834	27	71956	27
71670	26	71835	27	71957	27
71671	27	71836	27	71958	27
71674	25	71837	27	71959	27
71675	27	71838	27	71960	27
71676	27	71839	27	71961	27
71677	25	71840	27	71962	27
71678	26	71841	27	71964	27
71701	27	71842	27	71965	27
71711	27	71845	27	71966	27
71720	27	71846	27	71968	27
71721	27	71847	27	71969	27
71722	27	71851	27	71970	27
71724	27	71852	27	71971	27
71725	27	71853	27	71972	27
71726	27	71854	27	71973	27
71728	27	71855	27	71998	27
71730	27	71857	27	71999	27
71731	27	71858	27	72001	27
71740	27	71859	27	72002	27
71742	27	71860	27	72003	26

HO-T-1

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72004	25	72064	25	72130	27
72005	24	72065	27	72131	27
72006	24	72066	26	72132	27
72007	27	72067	27	72133	25
72010	26	72068	25	72134	25
72011	27	72069	25	72135	27
72012	26	72070	27	72136	27
72013	27	72072	24	72137	27
72014	24	72073	24	72139	26
72015	27	72074	25	72140	25
72016	27	72075	24	72141	27
72017	25	72076	26	72142	24
72018	27	72078	26	72143	26
72019	27	72079	27	72145	26
72020	26	72080	27	72149	26
72021	25	72081	26	72150	27
72022	27	72082	25	72152	25
72023	26	72083	24	72153	27
72024	26	72084	27	72156	27
72025	27	72085	26	72157	27
72026	25	72086	26	72158	27
72027	27	72087	27	72160	25
72028	27	72088	27	72164	26
72029	25	72089	27	72165	25
72030	27	72099	27	72166	26
72031	27	72101	24	72167	27
72032	27	72102	26	72168	25
72033	27	72103	27	72169	24
72034	27	72104	27	72170	26
72035	27	72105	27	72173	27
72036	25	72106	27	72175	24
72037	24	72107	27	72176	26
72038	26	72108	25	72178	26
72039	27	72110	27	72179	27
72040	25	72111	27	72180	27
72041	25	72112	24	72181	27
72042	26	72113	26	72182	25
72043	24	72114	26	72183	26
72044	27	72115	26	72189	24
72045	27	72116	27	72190	27
72046	24	72117	25	72199	27
72047	27	72118	27	72201	27
72048	25	72119	26	72202	27
72051	27	72120	27	72203	27
72052	26	72121	26	72204	27
72053	26	72122	27	72205	27
72055	26	72123	24	72206	26
72057	27	72124	27	72207	27
72058	27	72125	27	72209	27
72059	24	72126	27	72210	27
72060	25	72127	27	72211	27
72061	27	72128	26	72212	27
72063	27	72129	27	72214	27

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72215	27	72364	22	72438	21
72216	26	72365	21	72440	26
72217	27	72366	25	72441	23
72219	27	72367	26	72442	21
72221	27	72368	25	72443	23
72222	27	72369	25	72444	26
72223	27	72370	21	72445	25
72225	27	72372	24	72447	21
72227	27	72373	21	72449	25
72231	25	72374	25	72450	23
72260	27	72376	22	72451	23
72295	27	72377	21	72453	24
72301	22	72379	25	72454	23
72303	22	72383	25	72455	26
72310	21	72384	21	72456	24
72311	25	72386	21	72457	25
72312	25	72387	24	72458	26
72313	21	72389	26	72459	26
72315	21	72390	25	72460	27
72316	21	72391	21	72461	23
72319	21	72392	25	72462	24
72320	23	72394	23	72464	22
72321	21	72395	21	72465	24
72322	24	72396	24	72466	26
72324	23	72401	23	72467	23
72325	21	72402	23	72469	26
72326	24	72403	23	72470	25
72327	21	72404	23	72471	25
72328	26	72410	25	72472	21
72329	21	72411	21	72473	25
72330	21	72412	24	72474	23
72331	21	72413	24	72475	24
72332	22	72414	21	72476	25
72333	26	72415	26	72478	27
72335	24	72416	24	72479	24
72336	24	72417	23	72482	27
72338	21	72419	21	72501	26
72339	21	72421	24	72503	26
72340	25	72422	24	72512	27
72341	24	72424	25	72513	27
72342	25	72425	24	72515	27
72346	21	72426	21	72517	27
72347	24	72427	24	72519	27
72348	22	72428	21	72520	27
72350	21	72429	24	72521	27
72351	21	72430	23	72522	26
72352	25	72431	24	72523	27
72353	26	72432	23	72524	25
72354	21	72433	25	72525	27
72355	25	72434	26	72526	26
72358	21	72435	24	72527	26
72359	24	72436	24	72528	27
72360	25	72437	21	72529	27

HO-T-3

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72530	27	72628	27	72718	27
72531	27	72629	27	72719	27
72532	27	72630	27	72721	27
72533	27	72631	27	72722	27
72534	27	72632	27	72727	27
72536	27	72633	27	72728	27
72537	27	72634	27	72729	27
72538	27	72635	27	72730	27
72539	27	72636	27	72732	27
72540	27	72638	27	72733	27
72542	27	72639	27	72734	27
72543	27	72640	27	72735	27
72544	27	72641	27	72736	27
72545	27	72642	27	72737	27
72546	27	72644	27	72738	27
72550	27	72645	27	72739	27
72553	25	72648	27	72740	27
72554	27	72650	27	72741	27
72555	27	72651	27	72742	27
72556	27	72653	27	72744	27
72560	27	72654	27	72745	27
72561	27	72655	27	72747	27
72562	25	72657	27	72749	27
72564	24	72658	27	72751	27
72565	27	72659	27	72752	27
72566	27	72660	27	72753	27
72567	27	72661	27	72756	27
72568	26	72662	27	72757	27
72569	27	72663	27	72758	27
72571	26	72666	27	72760	27
72572	26	72668	27	72761	27
72573	27	72669	27	72762	27
72575	26	72670	27	72764	27
72576	27	72672	27	72765	27
72577	27	72675	27	72766	27
72578	27	72677	27	72768	27
72579	26	72679	27	72769	27
72581	27	72680	27	72770	27
72583	27	72682	27	72773	27
72584	27	72683	27	72774	27
72585	27	72685	27	72776	27
72587	27	72686	27	72801	27
72601	27	72687	27	72802	27
72602	27	72701	27	72811	27
72611	27	72702	27	72812	27
72613	27	72703	27	72820	27
72615	27	72704	27	72821	27
72616	27	72711	27	72823	27
72617	27	72712	27	72824	27
72619	27	72714	27	72826	27
72623	27	72715	27	72827	27
72624	27	72716	27	72828	27
72626	27	72717	27	72829	27

HO-T-4

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72830	27	72941	27		
72832	27	72943	27		
72833	27	72944	27		
72834	27	72945	27		
72835	27	72946	27		
72837	27	72947	27		
72838	27	72948	27		
72839	27	72949	27		
72840	27	72950	27		
72841	27	72951	27		
72842	27	72952	27		
72843	27	72955	27		
72845	27	72956	27		
72846	27	72957	27		
72847	27	72958	27		
72851	27	72959	27		
72852	27				
72853	27				
72854	27				
72855	27				
72856	27				
72857	27				
72858	27				
72860	27				
72863	27				
72865	27				
72901	27				
72902	27				
72903	27				
72904	27				
72905	27				
72906	27				
72908	27				
72913	27				
72914	27				
72916	27				
72917	27				
72918	27				
72919	27				
72921	27				
72923	27				
72926	27				
72927	27				
72928	27				
72930	27				
72932	27				
72933	27				
72934	27				
72935	27				
72936	27				
72937	27				
72938	27				
72940	27				

HO-T-5

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

SERFF Tracking Number: EMCC-128367935 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Form RF-2 Loss Costs Only (not for workers' compensation) Bypass Reason: n/a Comments:		
Bypassed - Item: H-1 Homeowners Abstract Bypass Reason: n/a Comments:		
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey Comments: Attachments: rff_HPCS-Union amended.xls rff_HPCS-Emcasco amended.pdf rff_HPCS-Emcasco amended.xls rff_HPCS-EMCC amended.pdf rff_HPCS-EMCC amended.xls rff_HPCS-Union amended.pdf	Filed	06/13/2012
Satisfied - Item: NAIC loss cost data entry document Comments: Attachments: rff_RateFilingAbstract EMCASCO.pdf rff_RateFilingAbstract-Union.pdf	Filed	06/13/2012

SERFF Tracking Number: EMCC-128367935 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: /
 rff_RateFilingAbstract-EMCC_corr.pdf

		Item Status:	Status Date:
Satisfied - Item:	Exhibits	Filed	06/13/2012
Comments:			
no changes made to exhibits			
Attachments:			
act_exhibits.pdf			
act_amended base rates.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Response to objection letter	Filed	06/13/2012
Comments:			
Attachments:			
rep_5-21-12.pdf			
HO8149_201208.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Response to 2nd objection letter	Filed	06/13/2012
Comments:			
Attachment:			
rep_6-11-12.pdf			

NAIC Number: 062-21407
 Company Name: EMCASCO Insurance Company
 Contact Person: Jo L. Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2012

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$785.68	\$870.88	\$785.68	\$870.88	\$1,176.32	\$1,303.87	\$1,176.32	\$1,303.87	\$1,011.22	\$1,120.87	\$1,011.22	\$1,120.87	\$1,011.22	\$1,120.87	\$785.68	\$870.88	\$1,089.35	\$1,207.47
	\$120,000	\$1,105.98	\$1,225.90	\$1,105.98	\$1,225.90	\$1,655.85	\$1,835.40	\$1,655.85	\$1,835.40	\$1,423.45	\$1,577.80	\$1,423.45	\$1,577.80	\$1,423.45	\$1,577.80	\$1,105.98	\$1,225.90	\$1,533.43	\$1,699.70
	\$160,000	\$1,424.50	\$1,578.96	\$1,424.50	\$1,578.96	\$2,132.73	\$2,364.00	\$2,132.73	\$2,364.00	\$1,833.40	\$2,032.21	\$1,833.40	\$2,032.21	\$1,833.40	\$2,032.21	\$1,424.50	\$1,578.96	\$1,975.05	\$2,189.21
6	\$80,000	\$861.41	\$993.94	\$861.41	\$993.94	\$1,289.70	\$1,488.11	\$1,289.70	\$1,488.11	\$1,108.69	\$1,279.25	\$1,108.69	\$1,279.25	\$1,108.69	\$1,279.25	\$861.41	\$993.94	\$1,194.34	\$1,378.09
	\$120,000	\$1,212.58	\$1,399.13	\$1,212.58	\$1,399.13	\$1,815.45	\$2,094.75	\$1,815.45	\$2,094.75	\$1,560.65	\$1,800.75	\$1,560.65	\$1,800.75	\$1,560.65	\$1,800.75	\$1,212.58	\$1,399.13	\$1,681.23	\$1,939.88
	\$160,000	\$1,561.80	\$1,802.07	\$1,561.80	\$1,802.07	\$2,338.30	\$2,698.04	\$2,338.30	\$2,698.04	\$2,010.12	\$2,319.37	\$2,010.12	\$2,319.37	\$2,010.12	\$2,319.37	\$1,561.80	\$1,802.07	\$2,165.42	\$2,498.56
9	\$80,000	\$2,082.54	\$2,366.52	\$2,082.54	\$2,366.52	\$3,117.95	\$3,543.12	\$3,117.95	\$3,543.12	\$2,680.34	\$3,045.84	\$2,680.34	\$3,045.84	\$2,680.34	\$3,045.84	\$2,082.54	\$2,366.52	\$2,887.42	\$3,281.16
	\$120,000	\$2,931.50	\$3,331.25	\$2,931.50	\$3,331.25	\$4,389.00	\$4,987.50	\$4,389.00	\$4,987.50	\$3,773.00	\$4,287.50	\$3,773.00	\$4,287.50	\$3,773.00	\$4,287.50	\$2,931.50	\$3,331.25	\$4,064.50	\$4,618.75
	\$160,000	\$3,775.77	\$4,290.65	\$3,775.77	\$4,290.65	\$5,653.03	\$6,423.90	\$5,653.03	\$6,423.90	\$4,859.62	\$5,522.30	\$4,859.62	\$5,522.30	\$4,859.62	\$5,522.30	\$3,775.77	\$4,290.65	\$5,235.08	\$5,948.95

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30
	\$15,000	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66
	\$25,000	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17
6	\$5,000	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55
	\$15,000	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46
	\$25,000	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67
9	\$5,000	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68
	\$15,000	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77
	\$25,000	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$796.70	\$883.08	\$796.70	\$883.08	\$1,192.52	\$1,321.82	\$1,192.52	\$1,321.82	\$1,025.66	\$1,136.88	\$1,025.66	\$1,136.88	\$1,025.66	\$1,136.88	\$796.70	\$883.08	\$1,105.12	\$1,224.95
	\$120,000	\$1,121.48	\$1,243.08	\$1,121.48	\$1,243.08	\$1,678.65	\$1,860.68	\$1,678.65	\$1,860.68	\$1,443.79	\$1,600.34	\$1,443.79	\$1,600.34	\$1,443.79	\$1,600.34	\$1,121.48	\$1,243.08	\$1,555.63	\$1,724.31
	\$160,000	\$1,444.46	\$1,601.09	\$1,444.46	\$1,601.09	\$2,162.11	\$2,396.55	\$2,162.11	\$2,396.55	\$1,859.60	\$2,061.24	\$1,859.60	\$2,061.24	\$1,859.60	\$2,061.24	\$1,444.46	\$1,601.09	\$2,003.65	\$2,220.91
6	\$80,000	\$873.49	\$1,007.87	\$873.49	\$1,007.87	\$1,307.46	\$1,508.60	\$1,307.46	\$1,508.60	\$1,124.52	\$1,297.53	\$1,124.52	\$1,297.53	\$1,124.52	\$1,297.53	\$873.49	\$1,007.87	\$1,211.64	\$1,398.04
	\$120,000	\$1,229.57	\$1,418.73	\$1,229.57	\$1,418.73	\$1,840.45	\$2,123.60	\$1,840.45	\$2,123.60	\$1,582.95	\$1,826.48	\$1,582.95	\$1,826.48	\$1,582.95	\$1,826.48	\$1,229.57	\$1,418.73	\$1,705.57	\$1,967.96
	\$160,000	\$1,583.69	\$1,827.33	\$1,583.69	\$1,827.33	\$2,370.50	\$2,735.20	\$2,370.50	\$2,735.20	\$2,038.83	\$2,352.50	\$2,038.83	\$2,352.50	\$2,038.83	\$2,352.50	\$1,583.69	\$1,827.33	\$2,196.77	\$2,534.74
9	\$80,000	\$2,111.72	\$2,399.69	\$2,111.72	\$2,399.69	\$3,160.89	\$3,591.92	\$3,160.89	\$3,591.92	\$2,718.63	\$3,089.35	\$2,718.63	\$3,089.35	\$2,718.63	\$3,089.35	\$2,111.72	\$2,399.69	\$2,929.23	\$3,328.67
	\$120,000	\$2,972.59	\$3,377.94	\$2,972.59	\$3,377.94	\$4,449.45	\$5,056.19	\$4,449.45	\$5,056.19	\$3,826.90	\$4,348.75	\$3,826.90	\$4,348.75	\$3,826.90	\$4,348.75	\$2,972.59	\$3,377.94	\$4,123.35	\$4,685.63
	\$160,000	\$3,828.69	\$4,350.78	\$3,828.69	\$4,350.78	\$5,730.89	\$6,512.37	\$5,730.89	\$6,512.37	\$4,929.05	\$5,601.19	\$4,929.05	\$5,601.19	\$4,929.05	\$5,601.19	\$3,828.69	\$4,350.78	\$5,310.87	\$6,035.09

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

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="2"/> %	Deadbolt Lock	<input type="text" value="2"/> %
Burglar Alarm	<input type="text" value="2"/> %	Window Locks	<input type="text" value="1"/> %
Smoke Alarm	<input type="text" value="2"/> %	\$1,000 Deductible	<input type="text" value="13"/> %
		Other (specify)	<input type="text"/>
		Maximum Credit Allowed	<input type="text" value="15"/> %

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?
 %

Zone
 Highest Risk \$
 Lowest Risk \$

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?
 Brick
 Frame

NAIC Number: 062-21415
 Company Name: Employers Mutual Casualty Company
 Contact Person: Jo L. Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2012

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

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

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

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,257.10	\$1,393.41	\$1,257.10	\$1,393.41	\$1,882.11	\$2,086.19	\$1,882.11	\$2,086.19	\$1,617.95	\$1,793.39	\$1,617.95	\$1,793.39	\$1,617.95	\$1,793.39	\$1,257.10	\$1,393.41	\$1,742.95	\$1,931.95
	\$120,000	\$1,769.56	\$1,961.44	\$1,769.56	\$1,961.44	\$2,649.36	\$2,936.64	\$2,649.36	\$2,936.64	\$2,277.52	\$2,524.48	\$2,277.52	\$2,524.48	\$2,277.52	\$2,524.48	\$1,769.56	\$1,961.44	\$2,453.48	\$2,719.52
	\$160,000	\$2,279.19	\$2,526.33	\$2,279.19	\$2,526.33	\$3,412.38	\$3,782.39	\$3,412.38	\$3,782.39	\$2,933.45	\$3,251.53	\$2,933.45	\$3,251.53	\$2,933.45	\$3,251.53	\$2,279.19	\$2,526.33	\$3,160.08	\$3,502.74
6	\$80,000	\$1,378.26	\$1,590.30	\$1,378.26	\$1,590.30	\$2,063.51	\$2,380.98	\$2,063.51	\$2,380.98	\$1,773.90	\$2,046.80	\$1,773.90	\$2,046.80	\$1,773.90	\$2,046.80	\$1,378.26	\$1,590.30	\$1,910.95	\$2,204.94
	\$120,000	\$1,940.12	\$2,238.60	\$1,940.12	\$2,238.60	\$2,904.72	\$3,351.60	\$2,904.72	\$3,351.60	\$2,497.04	\$2,881.20	\$2,497.04	\$2,881.20	\$2,497.04	\$2,881.20	\$1,940.12	\$2,238.60	\$2,689.96	\$3,103.80
	\$160,000	\$2,498.87	\$2,883.32	\$2,498.87	\$2,883.32	\$3,741.28	\$4,316.86	\$3,741.28	\$4,316.86	\$3,216.19	\$3,710.99	\$3,216.19	\$3,710.99	\$3,216.19	\$3,710.99	\$2,498.87	\$2,883.32	\$3,464.67	\$3,997.69
9	\$80,000	\$3,332.06	\$3,786.43	\$3,332.06	\$3,786.43	\$4,988.71	\$5,668.99	\$4,988.71	\$5,668.99	\$4,288.54	\$4,873.34	\$4,288.54	\$4,873.34	\$4,288.54	\$4,873.34	\$3,332.06	\$3,786.43	\$4,619.87	\$5,249.86
	\$120,000	\$4,690.40	\$5,330.00	\$4,690.40	\$5,330.00	\$7,022.40	\$7,980.00	\$7,022.40	\$7,980.00	\$6,036.80	\$6,860.00	\$6,036.80	\$6,860.00	\$6,036.80	\$6,860.00	\$4,690.40	\$5,330.00	\$6,503.20	\$7,390.00
	\$160,000	\$6,041.24	\$6,865.04	\$6,041.24	\$6,865.04	\$9,044.85	\$10,278.24	\$9,044.85	\$10,278.24	\$7,775.40	\$8,835.68	\$7,775.40	\$8,835.68	\$7,775.40	\$8,835.68	\$6,041.24	\$6,865.04	\$8,376.12	\$9,518.32

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)																			
Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29
	\$15,000	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66
	\$25,000	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27
6	\$5,000	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88
	\$15,000	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33
	\$25,000	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27
9	\$5,000	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49
	\$15,000	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24
	\$25,000	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,274.71	\$1,412.94	\$1,274.71	\$1,412.94	\$1,908.03	\$2,114.92	\$1,908.03	\$2,114.92	\$1,641.06	\$1,819.01	\$1,641.06	\$1,819.01	\$1,641.06	\$1,819.01	\$1,274.71	\$1,412.94	\$1,768.19	\$1,959.92
	\$120,000	\$1,794.36	\$1,988.93	\$1,794.36	\$1,988.93	\$2,685.85	\$2,977.08	\$2,685.85	\$2,977.08	\$2,310.06	\$2,560.54	\$2,310.06	\$2,560.54	\$2,310.06	\$2,560.54	\$1,794.36	\$1,988.93	\$2,489.00	\$2,758.90
	\$160,000	\$2,311.14	\$2,561.74	\$2,311.14	\$2,561.74	\$3,459.37	\$3,834.48	\$3,459.37	\$3,834.48	\$2,975.35	\$3,297.98	\$2,975.35	\$3,297.98	\$2,975.35	\$3,297.98	\$2,311.14	\$2,561.74	\$3,205.84	\$3,553.46
6	\$80,000	\$1,397.58	\$1,612.59	\$1,397.58	\$1,612.59	\$2,091.93	\$2,413.77	\$2,091.93	\$2,413.77	\$1,799.24	\$2,076.04	\$1,799.24	\$2,076.04	\$1,799.24	\$2,076.04	\$1,397.58	\$1,612.59	\$1,938.62	\$2,236.86
	\$120,000	\$1,967.31	\$2,269.97	\$1,967.31	\$2,269.97	\$2,944.72	\$3,397.76	\$2,944.72	\$3,397.76	\$2,532.71	\$2,922.36	\$2,532.71	\$2,922.36	\$2,532.71	\$2,922.36	\$1,967.31	\$2,269.97	\$2,728.91	\$3,148.74
	\$160,000	\$2,533.90	\$2,923.73	\$2,533.90	\$2,923.73	\$3,792.80	\$4,376.31	\$3,792.80	\$4,376.31	\$3,262.13	\$3,764.00	\$3,262.13	\$3,764.00	\$3,262.13	\$3,764.00	\$2,533.90	\$2,923.73	\$3,514.83	\$4,055.58
9	\$80,000	\$3,378.76	\$3,839.50	\$3,378.76	\$3,839.50	\$5,057.42	\$5,747.06	\$5,057.42	\$5,747.06	\$4,349.81	\$4,942.96	\$4,349.81	\$4,942.96	\$4,349.81	\$4,942.96	\$3,378.76	\$3,839.50	\$4,686.76	\$5,325.87
	\$120,000	\$4,756.14	\$5,404.70	\$4,756.14	\$5,404.70	\$7,119.11	\$8,089.90	\$7,119.11	\$8,089.90	\$6,123.04	\$6,958.00	\$6,123.04	\$6,958.00	\$6,123.04	\$6,958.00	\$4,756.14	\$5,404.70	\$6,597.36	\$7,497.00
	\$160,000	\$6,125.90	\$6,961.25	\$6,125.90	\$6,961.25	\$9,169.42	\$10,419.79	\$9,169.42	\$10,419.79	\$7,886.48	\$8,961.90	\$7,886.48	\$8,961.90	\$7,886.48	\$8,961.90	\$6,125.90	\$6,961.25	\$8,497.40	\$9,656.14

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

HO3 and HO4 only					
Fire Extinguisher	<input type="text" value="2"/>	%	Deadbolt Lock	<input type="text" value="2"/>	%
Burglar Alarm	<input type="text" value="2"/>	%	Window Locks	<input type="text" value="1"/>	%
Smoke Alarm	<input type="text" value="2"/>	%	\$1,000 Deductible	<input type="text" value="13"/>	%
			Other (specify)	<input type="text"/>	%
			Maximum Credit Allowed	<input type="text" value="15"/>	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone	Brick	Frame
Highest Risk	\$ <input type="text" value="2.07"/>	\$ <input type="text" value="1.64"/>
Lowest Risk	\$ <input type="text" value="0.55"/>	\$ <input type="text" value="0.2"/>

NAIC Number: 062-1423
 Company Name: Union Insurance Company
 Contact Person: Jo L. Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2012

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

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

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

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$589.26	\$653.16	\$589.26	\$653.16	\$882.24	\$977.90	\$882.24	\$977.90	\$758.41	\$840.65	\$758.41	\$840.65	\$758.41	\$840.65	\$589.26	\$653.16	\$817.01	\$905.60
	\$120,000	\$829.48	\$919.43	\$829.48	\$919.43	\$1,241.89	\$1,376.55	\$1,241.89	\$1,376.55	\$1,067.59	\$1,183.35	\$1,067.59	\$1,183.35	\$1,067.59	\$1,183.35	\$829.48	\$919.43	\$1,150.07	\$1,274.78
	\$160,000	\$1,068.37	\$1,184.22	\$1,068.37	\$1,184.22	\$1,599.55	\$1,773.00	\$1,599.55	\$1,773.00	\$1,375.05	\$1,524.15	\$1,375.05	\$1,524.15	\$1,375.05	\$1,524.15	\$1,068.37	\$1,184.22	\$1,481.29	\$1,641.91
6	\$80,000	\$646.06	\$745.45	\$646.06	\$745.45	\$967.27	\$1,116.08	\$967.27	\$1,116.08	\$831.51	\$959.44	\$831.51	\$959.44	\$831.51	\$959.44	\$646.06	\$745.45	\$895.76	\$1,033.57
	\$120,000	\$909.43	\$1,049.34	\$909.43	\$1,049.34	\$1,361.59	\$1,571.06	\$1,361.59	\$1,571.06	\$1,170.49	\$1,350.56	\$1,170.49	\$1,350.56	\$1,170.49	\$1,350.56	\$909.43	\$1,049.34	\$1,260.92	\$1,454.91
	\$160,000	\$1,171.35	\$1,351.55	\$1,171.35	\$1,351.55	\$1,753.72	\$2,023.53	\$1,753.72	\$2,023.53	\$1,507.59	\$1,739.52	\$1,507.59	\$1,739.52	\$1,507.59	\$1,739.52	\$1,171.35	\$1,351.55	\$1,624.06	\$1,873.92
9	\$80,000	\$1,561.90	\$1,774.89	\$1,561.90	\$1,774.89	\$2,338.46	\$2,657.34	\$2,338.46	\$2,657.34	\$2,010.25	\$2,284.38	\$2,010.25	\$2,284.38	\$2,010.25	\$2,284.38	\$1,561.90	\$1,774.89	\$2,165.57	\$2,460.87
	\$120,000	\$2,198.63	\$2,498.44	\$2,198.63	\$2,498.44	\$3,291.75	\$3,740.63	\$3,291.75	\$3,740.63	\$2,829.75	\$3,215.63	\$2,829.75	\$3,215.63	\$2,829.75	\$3,215.63	\$2,198.63	\$2,498.44	\$3,048.38	\$3,464.06
	\$160,000	\$2,831.83	\$3,217.99	\$2,831.83	\$3,217.99	\$4,239.77	\$4,817.93	\$4,239.77	\$4,817.93	\$3,644.72	\$4,141.73	\$3,644.72	\$4,141.73	\$3,644.72	\$4,141.73	\$2,831.83	\$3,217.99	\$3,926.31	\$4,461.71

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)																			
Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98
	\$15,000	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50
	\$25,000	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87
6	\$5,000	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66
	\$15,000	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09
	\$25,000	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50
9	\$5,000	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76
	\$15,000	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83
	\$25,000	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$597.52	\$662.31	\$597.52	\$662.31	\$894.39	\$991.37	\$894.39	\$991.37	\$769.25	\$852.66	\$769.25	\$852.66	\$769.25	\$852.66	\$597.52	\$662.31	\$828.84	\$918.71
	\$120,000	\$841.11	\$932.31	\$841.11	\$932.31	\$1,258.99	\$1,395.51	\$1,258.99	\$1,395.51	\$1,082.84	\$1,200.26	\$1,082.84	\$1,200.26	\$1,082.84	\$1,200.26	\$841.11	\$932.31	\$1,166.72	\$1,293.23
	\$160,000	\$1,083.35	\$1,200.82	\$1,083.35	\$1,200.82	\$1,621.58	\$1,797.41	\$1,621.58	\$1,797.41	\$1,394.70	\$1,545.93	\$1,394.70	\$1,545.93	\$1,394.70	\$1,545.93	\$1,083.35	\$1,200.82	\$1,502.74	\$1,665.68
6	\$80,000	\$655.11	\$755.90	\$655.11	\$755.90	\$980.59	\$1,131.45	\$980.59	\$1,131.45	\$843.39	\$973.15	\$843.39	\$973.15	\$843.39	\$973.15	\$655.11	\$755.90	\$908.73	\$1,048.53
	\$120,000	\$922.18	\$1,064.05	\$922.18	\$1,064.05	\$1,380.34	\$1,592.70	\$1,380.34	\$1,592.70	\$1,187.21	\$1,369.86	\$1,187.21	\$1,369.86	\$1,187.21	\$1,369.86	\$922.18	\$1,064.05	\$1,279.18	\$1,475.97
	\$160,000	\$1,187.76	\$1,370.50	\$1,187.76	\$1,370.50	\$1,777.88	\$2,051.40	\$1,777.88	\$2,051.40	\$1,529.12	\$1,764.37	\$1,529.12	\$1,764.37	\$1,529.12	\$1,764.37	\$1,187.76	\$1,370.50	\$1,647.58	\$1,901.05
9	\$80,000	\$1,583.79	\$1,799.77	\$1,583.79	\$1,799.77	\$2,370.66	\$2,693.94	\$2,370.66	\$2,693.94	\$2,038.97	\$2,317.01	\$2,038.97	\$2,317.01	\$2,038.97	\$2,317.01	\$1,583.79	\$1,799.77	\$2,196.92	\$2,496.50
	\$120,000	\$2,229.44	\$2,533.45	\$2,229.44	\$2,533.45	\$3,337.08	\$3,792.14	\$3,337.08	\$3,792.14	\$2,870.18	\$3,261.56	\$2,870.18	\$3,261.56	\$2,870.18	\$3,261.56	\$2,229.44	\$2,533.45	\$3,092.51	\$3,514.22
	\$160,000	\$2,871.52	\$3,263.09	\$2,871.52	\$3,263.09	\$4,298.16	\$4,884.28	\$4,298.16	\$4,884.28	\$3,696.79	\$4,200.89	\$3,696.79	\$4,200.89	\$3,696.79	\$4,200.89	\$2,871.52	\$3,263.09	\$3,983.16	\$4,526.31

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:				EARTHQUAKE INSURANCE				
HO3 and HO4 only				IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this co.				
Fire Extinguisher	<input type="text" value="2"/>	%	Deadbolt Lock	<input type="text" value="2"/>	%	ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="yes"/> (yes or no)	
Burglar Alarm	<input type="text" value="2"/>	%	Window Locks	<input type="text" value="1"/>	%	WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="5"/> %	
Smoke Alarm	<input type="text" value="2"/>	%	\$1,000 Deductible	<input type="text" value="13"/>	%			
			Other (specify)	<input type="text"/>	%			
			Maximum Credit Allowed	<input type="text" value="15"/>	%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?		
						Zone	Brick	Frame
						Highest Risk	\$ <input type="text" value="2.07"/>	\$ <input type="text" value="1.64"/>
						Lowest Risk	\$ <input type="text" value="0.55"/>	\$ <input type="text" value="0.2"/>

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-HO-2012-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. Homeowners	B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	19.6%	18.8%					
TOTAL OVERALL EFFECT							

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	259	-2.3%	06/01/07	266,670	72,156	27.1%	59.2%
2008	226	-0.3%	10/01/08	237,060	356,589	150.4%	87.2%
2009	225			212,521	105,001	49.4%	64.4%
2010	248	+2.0%	01/01/10	224,249	98,142	43.8%	55.0%
2011	287	+10.8%	08/15/11	259,381	135,190	52.1%	146.1%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	3.1%
D. Underwriting Profit & Contingencies	3.6%
E. Other (explain)	0.7%
F. TOTAL	38.4%

- 8.** _____ Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** +21.3% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
- 10.** -3.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

CONFIDENTIAL - For Company Use Only
Rate Review Test: Home - ARKANSAS
All Companies Combined
Summary of Changes

Form	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
HO 2	11	0.3%	7,933.00	9,443.00	1,510.00	19.0%
HO 3	3,102	91.3%	2,778,945.00	3,300,171.00	521,226.00	18.8%
HO 5	142	4.2%	155,239.00	183,771.00	28,532.00	18.4%
HO 8	1	0.0%	1,105.00	1,322.00	217.00	19.6%
Subtotal	3,256	95.9%	2,943,222.00	3,494,707.00	551,485.00	18.7%
HO 4	114	3.4%	28,332.00	28,369.00	37.00	0.1%
HO 6	26	0.8%	12,395.00	12,625.00	230.00	1.9%
Total	3,396	100.0%	2,983,949.00	3,535,701.00	551,752.00	18.5%

CONFIDENTIAL - For Company Use Only
Rate Review Test: Home - ARKANSAS
Employers Mutual Casualty Company
Summary of Changes

Form	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
HO 2	6	0.2%	5,247.00	6,237.00	990.00	18.9%
HO 3	264	7.8%	296,670.00	353,222.00	56,552.00	19.1%
HO 5	2	0.1%	1,577.00	1,888.00	311.00	19.7%
HO 8	1	0.0%	1,105.00	1,322.00	217.00	19.6%
Subtotal	273	8.0%	304,599.00	362,669.00	58,070.00	19.1%
HO 4	12	0.4%	3,156.00	3,147.00	-9.00	-0.3%
HO 6	2	0.1%	1,315.00	1,343.00	28.00	2.1%
Total	287	8.5%	309,070.00	367,159.00	58,089.00	18.8%

CONFIDENTIAL - For Company Use Only
Rate Review Test: Home - ARKANSAS
EMCASCO Insurance Company
Summary of Changes

Form	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
HO 2	5	0.1%	2,686.00	3,206.00	520.00	19.4%
HO 3	1,578	46.5%	1,387,551.00	1,649,356.00	261,805.00	18.9%
HO 5	26	0.8%	32,325.00	38,210.00	5,885.00	18.2%
HO 8	0	0.0%	0.00	0.00	0.00	0.0%
Subtotal	1,609	47.4%	1,422,562.00	1,690,772.00	268,210.00	18.9%
HO 4	102	3.0%	25,176.00	25,222.00	46.00	0.2%
HO 6	5	0.1%	1,963.00	1,972.00	9.00	0.5%
Total	1,716	50.5%	1,449,701.00	1,717,966.00	268,265.00	18.5%

CONFIDENTIAL - For Company Use Only
Rate Review Test: Home - ARKANSAS
Union Insurance Company of Providence
Summary of Changes

Form	Policy Count	%Total	Annual Written Premium		\$ Effect	%Change
			Current	Revised		
HO 2	0	0.0%	0.00	0.00	0.00	0.0%
HO 3	1,260	37.1%	1,094,724.00	1,297,593.00	202,869.00	18.5%
HO 5	114	3.4%	121,337.00	143,673.00	22,336.00	18.4%
HO 8	0	0.0%	0.00	0.00	0.00	0.0%
Subtotal	1,374	40.5%	1,216,061.00	1,441,266.00	225,205.00	18.5%
HO 4	0	0.0%	0.00	0.00	0.00	0.0%
HO 6	19	0.6%	9,117.00	9,310.00	193.00	2.1%
Total	1,393	41.0%	1,225,178.00	1,450,576.00	225,398.00	18.4%

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**
Experience

Company	Year	Written Premium	Earned Premium	Cal Year		Cal Year	Acc Year
				Incurred Losses	Acc Year Incurred Loss	I/E Loss Ratio	Acc Year I/E Loss Ratio
Employers Mutual Casualty Company	2007	243,914	266,670	28,243	72,156	10.6%	27.1%
	2008	220,108	237,060	392,561	356,589	165.6%	150.4%
	2009	212,401	212,521	72,187	105,001	34.0%	49.4%
	2010	244,826	224,249	96,417	98,142	43.0%	43.8%
	2011	281,201	259,381	129,302	135,190	49.9%	52.1%
	Total	1,202,450	1,199,881	718,710	767,079	59.9%	63.9%
EMCASCO Insurance Company	2007	787,128	820,699	88,641	102,181	10.8%	12.5%
	2008	646,155	719,958	2,303,735	2,287,162	320.0%	317.7%
	2009	659,556	619,594	597,306	595,359	96.4%	96.1%
	2010	990,482	830,904	1,081,367	1,075,029	130.1%	129.4%
	2011	1,322,569	1,173,510	1,728,076	1,784,395	147.3%	152.1%
	Total	4,405,890	4,164,665	5,799,125	5,844,126	139.2%	140.3%
Union Insurance Company	2007	16,082	4,900	4,000	975	81.6%	19.9%
	2008	58,398	37,419	72,660	74,334	194.2%	198.7%
	2009	225,177	123,772	105,110	143,960	84.9%	116.3%
	2010	608,668	415,493	326,545	275,023	78.6%	66.2%
	2011	1,063,554	850,608	1,257,333	1,281,114	147.8%	150.6%
	Total	1,971,879	1,432,192	1,765,648	1,775,406	123.3%	124.0%
All Companies Combined	2007	1,047,124	1,092,269	120,884	175,313	11.1%	16.1%
	2008	924,661	994,437	2,768,956	2,718,084	278.4%	273.3%
	2009	1,097,134	955,887	774,603	844,320	81.0%	88.3%
	2010	1,843,976	1,470,646	1,504,329	1,448,195	102.3%	98.5%
	2011	2,667,324	2,283,499	3,114,711	3,200,699	136.4%	140.2%
	Total	7,580,219	6,796,738	8,283,483	8,386,611	121.9%	123.4%

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A. <u>UNEARNED PREMIUM RESERVE</u>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2010	\$1,470,646
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	56.0%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 × line A.2)	\$823,562
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	17.0%
b. Taxes, Licenses & Fees	3.1%
c. 50% of Other Acquisition Cost	4.0%
d. 50% of General Expense	3.0%
e. 50% of Reinsurance Expense	0.3%
f. Total	27.4%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve [line 3 × (line 4f + line 5)]	\$283,305
7. Subject to Investment (line 3 - line 6)	\$540,257
B. <u>DELAYED REMISSION OF PREMIUMS</u>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$327,445,807
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,107,578,526
3. Delayed Remission of Premium for Arkansas [(line B.1 ÷ line B.2) × A.1]	\$435,311
C. <u>EXPECTED LOSS & LOSS ADJUSTMENT RESERVE</u>	
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)	\$1,470,646 0.6161
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$906,065 0.432
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas	\$391,420
D. <u>NET SUBJECT TO INVESTMENT</u> (line A.7 - line B.3 + line C.3)	\$496,366
E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u>	3.4%
F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u>	\$16,876
G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u> (line F ÷ line A.1)	1.1%

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 2 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 3.00, which translates into a 2.609 premium to equity (GAAP) ratio. The 1.1% investment income on premium is a 2.9% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.4% return on equity. The difference of 0.062 (0.125-0.029-0.034) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.036 $[(0.062/2.609)/0.65]$. Shown below is the development of the permissible loss and loss adjustment expense ratio.

ITEM	Selected Provision
Commision & Brokerage	17.0%
Other Acquisition	8.0% *
General Expense	6.0% *
Premium Taxes	3.0%
Misc. Taxes, Licenses & Fees	0.1% *
Reinsurance Expense	0.7%
Profit & Contingencies	3.6%
TOTAL	38.4%
	100.0%
	- 38.4%
Permissible Loss & Loss Adjustment Expense Ratio	61.6%

* Based on study of I.E.E. for 2008-2010

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

EXPENSE PROVISIONS

	<u>% of Earned Premium (I.E.E.)</u>			<u>3-year Average</u>	<u>Selected Provision</u>	
	<u>2008</u>	<u>2009</u>	<u>2010</u>			
Other Acquisition	7.0%	8.7%	8.9%	8.2%	8.0%	
General Expense	5.5%	6.5%	6.2%	6.1%	6.0%	
Misc. Taxes, Licenses, & Fees	0.0%	0.0%	0.1%	0.0%	0.1%	
Premium Taxes	--	--	--	--	3.0%	*
Commissions	--	--	--	--	17.0%	**
Profit & Contingencies	--	--	--	--	3.6%	***
Reinsurance	--	--	--	--	0.7%	****
LAE (% of incurred losses)	15.6%	17.0%	17.7%	16.8%	17.0%	

* Arkansas Provision

** Budgeted percentage for Arkansas

*** The profit provision has been selected with consideration given to investment income.

**** Explanation of Reinsurance Cost Allocation

Property Excess of Loss (Catastrophe) Treaties

The allocation for Property Excess of Loss treaties is based on Eric Huls' paper titled *Using a Simulation Model to Incorporate the Cost of Catastrophe Excess Reinsurance into the Property Rate Level Indication Using the Net Cost of Reinsurance Method* found in the Casualty Actuarial Society *Forum*, Fall 2005.

The premiums for catastrophe reinsurance treaties are comprised of two basic costs: the expected ceded losses due to a catastrophe and the costs charged by the reinsurer to provide the reinsurance. Huls refers to the latter cost as the Net Cost of Reinsurance. Using RiskLink, a catastrophe model developed by Risk Management Solutions, Inc., and a recent EMC exposure distribution, the estimated ceded catastrophe losses were calculated for each treaty layer for the perils of Earthquake, Hurricane, and Tornado/Hail. These modeled ceded losses were then removed from the anticipated treaty premiums to get the estimated net cost of reinsurance. The net cost of reinsurance was then distributed to each state/line/peril combination proportionally based on modeled losses. This cost is then divided by the latest year's earned premium and this percentage is then included as an expense in the Loss Ratio calculation. The allocated reinsurance cost percent for Arkansas homeowners is 0.7%.

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS

<u>Year</u>	<u>(1) Calendar Year Earned Premium</u>	<u>(2) Current Level Earned Premium</u>	<u>(3) Projected Cur. Level Earned Premium</u>	<u>(4) Accident Year Incurred Losses</u>	<u>(5) Adjusted Incurred Losses¹</u>	<u>(6) Developed Incurred Losses</u>	<u>(7) Incurred Losses & Loss Adj. Expense</u>	<u>(8) Projected Losses & Loss Adj. Expense</u>	<u>(9) Projected Loss Ratio</u>	<u>(10) Permissible Loss Ratio</u>	<u>(11) Rate Level Indication</u>	<u>(12) Credibility- Weighted Indication</u>
2007	1,092,269	981,949	1,362,945	175,313	208,690	207,647	242,947	491,482	0.361	0.616	-41.4%	
2008	994,437	936,760	1,226,219	2,718,084	500,986	497,479	582,050	1,051,765	0.858	0.616	39.3%	
2009	955,887	1,014,196	1,252,532	841,195	434,907	432,297	505,787	815,835	0.651	0.616	5.7%	
2010	1,470,646	1,632,416	1,901,765	1,448,398	1,260,434	1,242,787	1,454,061	2,093,848	1.101	0.616	78.7%	
2011	<u>2,283,499</u>	<u>2,500,431</u>	<u>2,747,974</u>	<u>3,154,652</u>	<u>1,476,486</u>	<u>1,472,056</u>	<u>1,722,306</u>	<u>2,214,885</u>	<u>0.806</u>	<u>0.616</u>	<u>30.8%</u>	
Total	6,796,738	7,065,752	8,491,434	8,337,642	3,881,502	3,852,266	4,507,151	6,667,815	0.785	0.616	27.4%	19.6%

¹ Includes the following large loss adjustments:

2007	\$0
2008	\$0
2009	\$0
2010	\$400,000
2011	\$0

¹ Includes the following catastrophe adjustments:

2007	\$70,968	
2008	\$2,467,591	Catastrophe loading factor: 2.000
2009	\$623,741	
2010	\$418,181	
2011	\$2,416,409	

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

CREDIBILITY-WEIGHTED INDICATIONS

Partial credibility is determined by the standard square root rule,
defined as:

$$\text{CREDIBILITY} = \text{SQRT}(n/k),$$

where n is the actual number or earned exposures in the experience
period and k is the number of earned exposures at the full credibility
standard of 240,000.

CALCULATION OF CREDIBILITY-WEIGHTED INDICATION

Earned exposures for 1/1/07 through 12/31/11	8,124
Credibility based on the formula: $\text{SQRT}(n/k)$	0.184
Selected Credibility	0.200
Statewide Experienced-Based Indication	27.4%
Countrywide Experience-Based Indication	17.7%
Credibility-weighted indication: [0.274(0.200) + 0.177(1-0.200)]	19.6%

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (1): Direct Earned Premium for Arkansas.

COLUMN (2): Current Level Earned Premium for Arkansas.

COLUMN (3): Projected Current Level Earned Premium

The homeowners earned premiums were further adjusted to include annual average rate trends. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 2/15/2013
Anticipated Effective Date: 8/15/2012

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Prem Proj Factor:	1.388	1.309	1.235	1.165	1.099
Years Projected:	5.622	4.622	3.622	2.622	1.622

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (4): Accident Year Incurred Losses

COLUMN (5): Adjusted Incurred Losses

Catastrophe Losses

<u>Year</u>	<u>Adjustment</u>
2007	\$70,968
2008	\$2,467,591
2009	\$623,741
2010	\$418,181
2011	\$2,416,409

Selected Catastrophe Loading Factor:

2.000

COLUMN (6): Developed Incurred Losses

Development factors are applied to adjusted incurred losses, which are evaluated from accident year data as of 12/31/11 and are based on countrywide data.

COLUMN (7): Incurred Losses & Loss Adjustment Expense

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2007-2009 companywide

Loss Adjustment Expense Load 17.0%

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

RATE LEVEL INDICATIONS EXPLANATORY NOTES

COLUMN (8): Projected Losses & Loss Adjustment Expense

The loss projection factors project losses from the midpoint of the year to the average date of loss (12 months past the anticipated effective date.)

Average Date of Loss: 8/15/2013
Anticipated Effective Date: 8/15/2012

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Loss Proj Factor:	2.023	1.807	1.613	1.440	1.286
Years Projected:	6.122	5.122	4.122	3.122	2.122

Trend Factor = $[1 + (\text{Trend} \div 100)]^n$, where n = number of years projected

COLUMN (9): Projected Loss Ratio

Projected Loss Ratio = Column (8) ÷ Column (3)

COLUMN (10): Permissible Loss Ratio

Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

COLUMN (11): Rate Level Indication

Rate Level Indication = $\{[\text{Column (9)} \div \text{Column (10)}] - 1.00\} \times 100\%$

COLUMN (12): Credibility-Weighted Indication

ARKANSAS HOMEOWNERS

EMC INSURANCE COMPANIES

SUPPORTING INFORMATION

1. Explain the type of loss information utilized in this rate filing. Specify whether the data reflects a calendar period, accident period, or policy period.

Accident year data evaluated as of 12/31/11 was used in this filing.

2. If the methods used in this filing differ from those used in the insurer's last rate filing for this coverage in Arkansas, or if the Arkansas methods differ from those used countrywide, attach an explanation of the difference.

We did include a reinsurance load in our expenses as it wasn't deemed negligible (less than half of one percent) this year. In developing losses in our indications, we continued to use a Catastrophe procedure. These are consistent with countrywide indication procedure.

3. Explain any adjustments for large or catastrophic losses that were made in the statistical information on losses.

We made one adjustment for large losses in 2010. We removed \$400,000 of a \$664,000 loss. A catastrophe loading of 2.000 was selected based upon statewide data.

4. Display the calculation of the estimate of investment income on net unearned premiums and loss reserves.

See attached "Estimated Investment Earnings on Unearned Premium and Loss Reserves" exhibit.

5. Display the calculation of any loading or contingency factor that is used in this filing.

See attached "Development of Permissible Loss & Loss Adjustment Expense Ratio" exhibit.

6. Display underwriting expenses. State procedures used in the filing to recognize the distinction between expenses that vary directly with losses, and expenses such as general expenses, that do not vary.

We have assumed that loss adjustment expenses vary directly with losses and all other expenses vary directly with premium.

ARKANSAS HOMEOWNERS

EMC INSURANCE COMPANIES

SUPPORTING INFORMATION (CONT.)

7. State steps taken to control losses for the coverage included in this filing.

(1) We maintain and periodically update underwriting guidelines while monitoring and adjusting the book of business according to these guidelines. (2) We monitor and maintain an acceptable mix of new to renewal business. (3) Homeowners' loss critiques are prepared in the Underwriting department to provide us with information about the larger losses that we incur. We review basic policyholder information, loss details, coverage and limits, dwelling information, estimated property valuation, inspection information and whether any special hazards were involved in the loss. This information is reviewed to determine what action needs to be taken on individual files. (4) We offer premium credits for approved and properly maintained protective devices. (5) Wood stove inspections are made to determine proper installation. We also require completion of a questionnaire and a photo of the stove.

8. Explain any adjustments made by the trending components of the filing. If significant trends within this State are utilized, a narrative describing the basis of the trend must be included.

The premium trend used was based on an exponential regression curve fit to ISO's average policy size in Arkansas. The loss trend selected was based on judgment with consideration given to ISO data for Arkansas & Countrywide.

9. The determination of the weighting of credibility assigned to Arkansas must be fully explained.

See attached "Credibility-weighted Indication" exhibit.

10. If common classes are grouped together for rate making purposes because the data for one particular class is not credible either for Arkansas or countrywide, all class codes utilized in developing credibility must be stated with Arkansas experience for each class affected shown separately.

No grouping was done.

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

EMCASCO INSURANCE COMPANY

Form 3 Base Rates
\$100,000; \$500 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 4 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 6 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

<u>TERRITORY</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>
30	1280	1478	269	269	214	214
31	1280	1478	269	269	214	214
32	1211	1399	269	269	214	214
72	923	1066	269	269	214	214
73	1382	1596	269	269	214	214
81	1188	1372	269	269	214	214
82	923	1066	269	269	214	214

May 21, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Rate and Rule Revision
Company File # AR-HO-2012-01
Effective: August 15, 2012

We received your objection letter dated May 18, 2012, regarding the captioned filing. We have addressed your concerns below.

1. Provide a copy of the notice to insureds explaining the change in deductible from \$500 to \$1,000.

Our Deductible Change Notice HO8149 (8-12) is attached.

2. Explain how the renewals for the 12 insureds with an HO 2 or HO 8 will be handled.

The eleven HO-2 and one HO-8 form(s) will be changed on renewal to form HO-3.

3. The RF-1 for EMCC reflects 1,000 insureds while the summary shows 287. Please verify which is accurate.

The summary is correct. A corrected RF-1 for EMCC is attached.

4. Please confirm all companies are open for new business.

Yes, we are still accepting new homeowner applications in EMCC, EMCASCO and Union.

We respectfully request your continued review and acknowledgment of this filing, to be applicable to policies effective on or after August 15, 2012. Thank you.

Jo L. Byers, Compliance Analyst
Rates and Forms Compliance Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

DEDUCTIBLE CHANGE NOTICE

Thank you for choosing EMC Insurance Companies! We value you as a customer and appreciate your trust in placing your policy with EMC. In a continuing effort to keep down the cost of insurance the following change is being made on all EMC policyholders with a \$500 All Peril (AP) or a \$500 All Other Peril (AOP) deductible.

The deductible on your enclosed EMC policy renewal has been increased from \$500 to \$1,000. If your policy previously had a separate Wind and Hail (W&H) deductible, the W&H deductible will remain at the current amount on this renewing policy.

Your policy reflects a lower renewal premium than you would have received had this change not been made.

Again, we thank you for choosing EMC Insurance Companies, a company you can count on. Please contact your agent if you have any questions.

EMC Insurance Company



717 Mulberry
Des Moines, IA 50309-3872
P.O. Box 712
Des Moines, IA 50306-0712
Phone 515.280.2511
www.emcinsurance.com

June 11, 2011

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Rate and Rule Revision
Company File # AR-HO-2012-01
Effective: August 15, 2012

We received your objection letter dated May 30, 2012, regarding the captioned filing. Per your request, we have amended the overall increase to 15%. Amended HPCS forms, current and revised base rates, and rate pages HO-R-5 - HO-R-9 are attached.

We respectfully request your continued review and acknowledgment of this filing, to be applicable to policies effective on or after August 15, 2012. Thank you.

Jo L. Byers, Compliance Analyst
Rates and Forms Compliance Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

SERFF Tracking Number: EMCC-128367935 State: Arkansas
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
 Company Tracking Number: AR-HO-2012-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 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)
05/16/2012	Rate and Rule	manual pages	06/11/2012	subm_agency.pdf (Superseded) mark_agency.pdf (Superseded)
05/16/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	06/11/2012	rff_HPCS-Emcasco.pdf (Superseded) rff_HPCS-Emcasco.xls (Superseded) rff_HPCS-EMCC.pdf (Superseded) rff_HPCS-EMCC.xls (Superseded) rff_HPCS-Union.pdf (Superseded) rff_HPCS-Union.xls (Superseded)
05/21/2012	Supporting Document	Exhibits	06/11/2012	act_exhibits.pdf act_revised rates.pdf (Superseded)
05/16/2012	Supporting Document	NAIC loss cost data entry document	05/21/2012	rff_RateFilingAbstract EMCASCO.pdf rff_RateFilingAbstract-EMCC.pdf (Superseded) rff_RateFilingAbstract-Union.pdf

SERFF Tracking Number: EMCC-128367935 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number:
Company Tracking Number: AR-HO-2012-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /

05/16/2012	Supporting Exhibits Document	05/21/2012	act_exhibits.pdf act_revised rates.pdf
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HOMEOWNERS MANUAL INDEX

RULES (GENERAL)	Rule No.	Page HO-	Endst.
Base Premium Computation	301.	15	
Building Code Effectiveness Grading.....	410.	23	
Building Code Factors	410.	25	
Changes or Cancellations	202.	13	
Combination Policy Discount (Add'l Company Rule).....	1.	5	
Construction Definitions	107.	12	
Deductibles.....	406.	21	
Windstorm or Hail Percentage Deductible.....	406.	21	HO0312
Description of Coverages	102.	9	
Electronic Funds Transfer Discount (Add'l Company Rule)	4.	7	
Eligibility	104.	9	
Additional Insured.....	104.	10	HO0441
Additional Insured (Section I Only).....	104.	10	HO7109
Identity Fraud Expense Coverage (Add'l Rule)	1.	5	HO7198
Insurance Scoring (Add'l Company Rule)	2.	6	
Inflation Guard.....	405.	20	
Automatic Adjustment of Section I Limits of Liability	405.	20	HO7108
Inflation Guard Endorsement.....	405.	20	HO7116
Introduction.....	100.	7	
Limits of Liability and Coverage Relationships.....	101.	8	
Loss History Merit Rating Plan (Add'l Company Rule).....	3.	6	
Loss Settlement Options	302.	16	
Actual Cash Value Loss Settlement	302.	16	HO0481
Functional Replacement Cost Loss Settlement.....	302.	16	HO0530
Special Loss Settlement.....	302.	17	HO0456
Mandatory Coverages	103.	9	
Manual Premium Revision.....	203.	13	
Minimum Premium	205.	14	
New or Renovated Dwelling Components.....	411.	25	
Ordinance or Law Coverage	303.	17	HO0477
Other Exposures Increased Limits			
Medical Payments	702.	63	
Personal Liability	701.	63	
Policy Period	201.	13	
Protection Classification Information	106.	11	
Protective Devices.....	404.	20	HO0416
Rate Pages			
HO0003 and HO0005	N/A	R-5-9	
HO0004, HO0004 w/ HO0524 and HO0006, HO0006 w/HO1731	N/A	R-10	
Relativities (Policy Size)	N/A	R-1-4	
Section II Rates	N/A	R-11-28	
Refer to Company	210.	14	
Replacement Cost Coverages	403.	19	
Dwelling Replacement or Repair Cost Coverage.....	403.	19	HO7121
Excess Dwelling Coverage (Common Construction).....	403.	20	HO7192.2
Personal Property Repair or Replacement Cost Coverage.....	403.	19	HO7120
Replacement Cost Loss Settlement For Certain Non-Building Structures	409.	23	HO0443

RULES (GENERAL)	Rule No	Page HO-	Endst.
Restriction of Individual Policies	209.	14	
Seasonal Dwelling Definition	108.	12	
Secondary Residence Premises	105.	11	
Single and Separate Buildings Definition	109.	13	
Special Personal Property Coverage	304.	18	
Special Personal Property Coverage – HO0004	304.	18	HO0524
Unit-Owners Coverage C – HO0006	304.	18	HO1731
Special State Requirements	N/A	5	
No Coverage for Home Day Care Business	N/A	5	HO0496
Special Provisions Endorsement	N/A	5	HO0103
Water Exclusion Endorsement	N/A	6	
Forms HO0004 and HO0006	N/A	6	HO1609
Forms HO0003 and HO0005	N/A	6	HO1610
Superior Construction	401.	18	
Territory Definitions and Codes	N/A	4	
Earthquake Territory Definitions	3.	4	
Earthquake Zip Code Definitions	N/A	T-1-5	
Other Than Earthquake Territory Definitions	2.	4	
Territory Assignment	1.	4	
Townhouse or Row House	402.	19	
Transfer or Assignment	206.	14	
Underwriting Eligibility	–	1	
New Business Eligibility	1.	1	
Renewal Eligibility	2.	3A	
Waiver of Premium	207.	14	
Whole Dollar Premium Rule	208.	14	
SECTION I — ADDITIONAL COVERAGES RULES			
Assisted Living Care Coverage	523.	44	HO0459
Building Additions & Alterations — Increased Limit	502.	27	HO0451
Building Additions & Alterations — Other Residence	501.	27	HO0449
Business Property — Increased Limits	503.	27	HO0412
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	504.	28	HO0453
Dwelling Under Construction – New	530.	56	
Theft Coverage	530.	56	HO7137
Earthquake Coverage	505.	28	HO0454
Loss Assessment Coverage for Earthquake	505.	28	HO0436
5% Deductible Rates	505.	30	
10% Deductible Rates	505.	31	
Equipment Breakdown Coverage	532.	57	HO7213
Fire Department Service Charge	506.	32	
HO0006 — Coverage A — Dwelling Basic & Increased Limits and Special Coverage	507.	32	HO1732
HO0006 — Units Regularly Rented to Others	508.	32	HO1733

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Home Business Insurance	528.	47	HO0701
Eligible Business and Classifications	528.	48	
Guidelines.....	528.	48	
Ineligible Businesses	528.	50	
Options	528.	54	
Liquor Liability Exclusion and Exception for Scheduled Activities	528.	55	HO0754
Loss Payable Condition	528.	54	HO0752
Off-Premises Property Coverage – Increased Limits.....	528.	56	
Personal and Advertising Injury Exclusion.....	528.	55	HO0753
Valuable Papers and Records (Increased Limit)	528.	55	HO0756
Valuable Papers and Records (Special Coverage)	528.	56	HO0757
Home Day Care Coverage (Refer to Co.)	509.	32	
Landlords Furnishings	522.	44	HO0546
Livestock Collision Coverage	520.	42	HO0452
Loss Assessment Coverage.....	511.	33	HO0435
Loss of Use — Increased Limit.....	512.	34	
Modified Other Insurance and Service Agreement Condition	529.	56	HO1734
Ordinance or Law Coverage	513.	34	HO0477
Other Members of a Named Insured’s Household.....	524.	45	HO0458
Other Structures	514.	35	
Other Structures Away From The Residence Premises.....	514.	35	HO0491
Other Structures On The Residence Premises – Increased Limits	514.	35	HO0448
Specific Structures Away From Residence Premises	514.	35	HO0492
Structures Rented To Others – Residence Premises.....	514.	35	HO0440
Permitted Incidental Occupancies	510.	32	HO0442
Personal Computer Coverage.....	519.	42	
Personal Property — Scheduled	516.	41	
Personal Property — Unscheduled	515.	35	
Coverage C Increased Special Limits of Liability	515.	37	HO0465
Coverage C Increased Special Limits of Liability (HO0005, HO0004 w/HO0524 and HO0006 w/HO1731)	515.	37	HO0466
Electronic Apparatus	515.	36	
Extensions of Coverage	515.	37	
EMC Automatic Homeowners Coverage Extension (HO0003 and HO0005).....	515.	37	HO7210
EMC Automatic Homeowners Coverage Extension (HO0006)	515.	37	HO7210.1
EMC Automatic Homeowners Coverage Extension (HO0004)	515.	37	HO7210.2
EMC Homeowners Plus Coverage Extension (HO0003 and HO0005).....	515.	38	HO7211
EMC Homeowners Plus Coverage Extension (HO0006)	515.	38	HO7211.1
EMC Homeowners Plus Coverage Extension (HO0004)	515.	38	HO7211.2
EMC Choice Homeowners Coverage Extension (HO0003 and HO0005).....	515.	39	HO7212
EMC Choice Homeowners Coverage Extension (HO0006).....	515.	39	HO7212.1
EMC Choice Homeowners Coverage Extension (HO0004).....	515.	39	HO7212.2

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Firearms	515.	36	
Increased Limits on Personal Property in Other Residences	515.	36	HO0450
Increased Special Limits of Liability	515.	35	
Jewelry, Watches & Furs	515.	36	
Money and Securities	515.	36	
Rental to Others — Extended Theft Coverage	517.	42	HO0541
Residence Held In Trust	526.	45	HO0543
Sinkhole Collapse Coverage	518.	42	HO0499
Student Away From Home	527.	47	HO0527
Water Back Up of Sewers or Drains	521.	43	
Water Back Up of Sewers or Drains (\$2,000)	521.	43	HO7220.1
Water Back Up of Sewers or Drains (\$5,000)	521.	43	HO7215.1
Water Back Up of Sewers or Drains (\$10,000)	521.	43	HO7216.1

SECTION II COVERAGE RULES AND RATES	Rule No.	Rule Page HO-	Rate Page HO-	Endst.
Additional Residence Rented to Others	604.	58	R-20	HO2470
Assisted Living Care Coverage	523.	44	R-11	HO0459
Business Pursuits	609.	59	R-21	HO2471
Farmers Personal Liability	614.	61	R-25	HO2473
Exclusion of Farm Employees Illegally Employed	614.	61	N/A	HO2496
Home Business Insurance Coverage	528.	47	R-13	HO0701
Home Day Care Coverage (Refer to Co.)	607.	58	N/A	
Incidental Farming Personal Liability	615.	62	R-27	HO2472
Incidental Low Power Recreational Motor Vehicles	611.	59	R-23	HO2413
Optional Property Remediation for Escaped Liquid Fuel and Limited Lead, etc. (Refer to Co.)	616.	62	N/A	
Other Insured Location — Occupied by Insured	602.	57	R-19	
Other Members of a Named Insured's Household	524.	45	R-11	HO0458
Other Structures — Rented to Others	605.	58	R-21	HO0440
Outboard Motors and Watercraft	612.	60	R-23	
Pleasure Boat Coverage	612.	60	N/A	
Watercraft	612.	60	R-23	HO2475
Owned Recreational Vehicles	613.	60	R-25	
Liability Coverage	613.	60	R-25	HO7164
Physical Damage Coverage	613.	60	N/A	
Permitted Incidental Occupancies	608.	58	R-21	
Other Residences	608.	58	R-21	HO2443
Residence Premises	608.	58	R-21	HO0442
Personal Injury	610.	59	R-23	HO2482
Residence Employees	603.	58	R-20	
Residence Held In Trust	526.	45	R-12	HO0543
Residence Premises	601.	57	R-19	
Student Away From Home	527.	47	R-12	HO0527
Swimming Pool Liability Coverage	621.	62	R-28	
Waterbed Liability Coverage	617.	62	R-27	HO7112

 UNDERWRITING ELIGIBILITY

1. NEW BUSINESS ELIGIBILITY

The basis of our competitive rate structure is the careful selection of risks. Our underwriting guidelines require that only preferred or superior risks be submitted for coverage. The maximum binding authority is 3 days for both written and oral binders. Applications must be completed in their entirety, with current photographs (front & rear of dwelling) and replacement cost worksheet attached.

Minimum Limit Requirements:**EMCC**

- * **HO0003** and **HO0005** — \$150,000 Coverage A
- HO0004** and **HO0006** — \$15,000 Coverage C

EMCASCO

- * **HO0003** and **HO0005** — \$200,000 Coverage A
- HO0004** and **HO0006** — \$25,000 Coverage C

UNION

- * **HO0003** and **HO0005** — \$300,000 Coverage A
- HO0006** — \$50,000 Coverage C

Maximum Binding Limit Requirements:**EMCC**

- * **HO0003** and **HO0005** – \$350,000 Coverage A — Protection Class 1-8

EMCASCO/UNION

- * **HO0003** and **HO0005** – \$500,000 Coverage A — Protection Class 1-8

EMCC/EMCASCO

HO0004 – \$100,000 Coverage C — Protection Class 1-8

EMCC/EMCASCO/UNION

HO0006 – \$200,000 Coverage C — Protection Class 1-8

EMCC

- * **HO0003** and **HO0005** – \$200,000 Coverage A — Protection Class 9

These acceptability provisions are offered as guidelines. The underwriter's discretion shall apply in cases of extenuating circumstances. Due to varying circumstances it may occasionally be necessary to decline a risk due to circumstances not contemplated in the guidelines.

A. PRIOR APPROVAL

Coverage shall not be bound for risks with the following characteristics or conditions until (1) all information has been submitted to the company for appropriate underwriting and (2) the agent has approval for binder coverage:

1. Any Business operation at the insured location that is not specifically shown as eligible in the rule section of this manual.
2. Insurance To Value:
 - EMCC** – Dwellings insured for less than 90% of estimated replacement cost, unless ACV or Special Loss Settlement endorsement is attached.
 - EMCASCO/UNION** – Dwellings insured for less than 100% of estimated replacement cost. Replacement Cost as calculated from a current M&S/B Residential Component Technology software system (RCT).
3. Risks with lapse in coverage.

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

4. Any risk with a wood burner, freestanding fireplace, wood burning furnace or fireplace insert. Unit must be:
 - a. factory built;
 - b. U.L. listed and tested;
 - c. professionally installed.

Photo must be submitted with completed questionnaire. Refer to Wood Burning Supplemental Guidelines (pages A-1 – A-4). Not eligible in **EMCASCO** or **UNION**.

5. Any Seasonal or Secondary Dwelling – We must insure the primary dwelling.
6. Any watercraft exceeding: \$25,000 in value, or 200 horsepower, or 20 years of age.

B. UNACCEPTABLE RISKS
THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:

1. Dwellings over 40 years old in which the plumbing, heating and electrical (minimum 100 amp service with circuit breakers) have **not** been updated or which are **not** in compliance with all current building laws. The roof must have been replaced within the past 20 years.
2. Roofs with wood shingles or shakes that have not been treated or maintained (must be fire rated and meet local building codes).
3. Dwellings in a deteriorating condition or lacking proper upkeep and maintenance.
4. Unoccupied, vacant, or isolated dwellings (not visible from another residence).
5. Mobile homes (including Manufactured Homes—which is a reference to mobile homes built after 6-97), log homes, or housing using experimental construction techniques.
6. Dwellings with exterior synthetic stucco (e.g. "eifs").
7. Trampolines or skateboard ramps.
8. Exotic pets or animals (llamas, snakes, ostriches, etc.).
9. Risks with large dogs (Dalmations, Dobermans, Pit Bulls, Rottweilers, Chow Chows) or dogs that have bitten or attacked someone.
10. **HO0004** outside of city limits or in commercial buildings.
11. Swimming pools/spas/hot tubs that are not fenced in with gates that are self-closing and self-latching (exception--hot tubs/spas that are not fenced in must have locked covers). Pools with diving boards or slides must be pre-approved. Any acceptable pool exposure must have a photo and completed Company pool questionnaire submitted with application.
12. Primary dwellings located over 5 miles from the responding fire station (PC 10).
13. Watercraft:
 - a. over 26 feet in length (sailboats over 40 ft.);
 - b. maximum rated speed exceeding 45 MPH;
 - c. any personal watercraft (jet skis, wave runners, etc.) over 140 HP or with operators with less than 3 years experience (may be waived for operators with power school/water safety certificates of completion).
14. Dwelling Replacement or Repair Cost Protection Coverage A - Dwelling (**HO7121**) – the following new business qualifications are unacceptable for this Company coverage & rating enhancement endorsement:
 - a. forms **HO0004** and **HO0006**;
 - b. any Coverage A limit that is less than 100% of the Company's estimated reconstruction cost (using M&S/B Residential Component Technology);
 - c. dwellings over 40 years old. With prior underwriting approval, homes that are over 40 years old, updated and insured to 100% of the standard RCT may be eligible for the **HO7192.2** Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A – Dwelling – Common Construction);

*

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

- d. any unique, experimental or modular home type construction (modern modular homes calculated using the RCT "standard" construction type may receive underwriting consideration);
- e. dwellings located in "rated" protection class 9 (Suburban Rated permitted) or in class 10;
- f. Coverage A limits less than \$100,000 or greater than \$750,000;
- g. three or four family dwellings;
- h. builder's risk or dwellings under construction (COC).

15. UNION – Any of the following qualities or hazards are unacceptable for placement in **UNION**:

- a. form HO0004;
- b. year built of home at inception of policy is over 20 years;
- c. two, three or four family owner-occupied residences (forms HO0003 and HO0005);
- d. any actual protection class 9 or 10 risk;
- e. any risk with a wood stove or wood fireplace insert heating apparatus hazard;

16. Water Back Up coverage cannot be bound, added or increased to a policy mid-term.**C. DEDUCTIBLE OPTIONS**

New Business Minimum All Peril Deductible of \$1,000 applies for forms **HO0003 & HO0005**; and a \$250 All Peril Deductible for forms **HO0004 & HO0006**. Refer to Deductible Rule 406.

D. PERSONAL LIABILITY/MEDICAL PAYMENTS: \$100,000/\$1,000. Refer to Liability Rules 701. and 702. for higher limit options.**E. BUILDER'S RISK**

Coverage must be insured for 100% of the completed value. A copy of the contractor's bid specifications is required for homes valued at \$250,000 and over. "Spec" homes and/or where construction has been stopped or suspended are unacceptable. The Named Insured must be the intended owner occupant.

F. HOME BUSINESS INSURANCE (HOBIZ)

For coverage to be provided, the home business must be specifically listed under Rule 528 as an "eligible business". The maximum binding authority for business property is \$40,000. Coverage is subject to the Section I policy deductible. This endorsement is not available for seasonal or secondary dwellings. The Home Business Coverage Questionnaire must be completed in its entirety and submitted with application.

G. SCHEDULED PERSONAL PROPERTY

Refer to Company any Inland Marine schedule that exceeds 50% of the unscheduled personal property limit or \$50,000, or any single scheduled item that exceeds \$10,000 (except watercraft). Current appraisals are required on items valued at \$5,000 or more.

Refer to Inland Marine Section for all scheduled property items.

H. EARTHQUAKE

All binding authority for property coverage is suspended for 7 days immediately following an Earthquake measuring 4.0 or higher on the Richter Scale within a 500 mile radius of the insured location.

I. MAXIMUM ALLOWABLE LOSSES**36 MONTH HISTORY:**

EMCC – No more than 2 losses.

EMCASCO – No more than 1 loss.

UNION – No Losses.

A history of losses outside the three year experience may be considered.

The underwriter's discretion shall apply in cases of extenuating circumstances.

****See Note under RENEWAL ELIGIBILITY**

HOMEOWNERS MANUAL RULES

SPECIAL STATE REQUIREMENTS**A. Special Provisions Endorsement HO0103**

Use this endorsement with all Homeowners Policies.

B. No Coverage For Home Day Care Business Endorsement HO0496

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO1609** with all **HO0004** and **HO0006** policies.

Use Endorsement **HO1610** with all **HO0003** and **HO0005** policies.

*

1. ADDITIONAL RULE – IDENTITY FRAUD EXPENSE COVERAGE**A. Coverage Description**

Identity Fraud Expense Coverage endorsement is provided automatically to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits of Liability

Up to \$1,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

\$15,000 Identity Fraud Expense Coverage is included if an EMC Homeowners Plus Coverage Extension is purchased. \$25,000 Identity Fraud Expense Coverage is included if an EMC Choice Homeowners Coverage Extension is purchased.

C. Endorsement

1. *Use Identity Fraud Expense Coverage Endorsement **HO7198**.*

2. *This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.*

D. Identity Theft 911 Resolution Service

Regardless of the amount of Identity Fraud Expense Coverage the insured has, Identity Theft 911 Resolution Service, including Identity Disaster Recovery and Identity Travel Assistance will also be provided free of charge.

ADDITIONAL COMPANY RULES — ALL COMPANIES**1. COMBINATION POLICY DISCOUNT****A. Eligibility**

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the Homeowners policy's final premium after application of all other premium modifications.

B. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the Auto and Homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

C. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date (underwriter discretion shall apply).

ADDITIONAL COMPANY RULE – ALL COMPANIES (Cont'd.)***CLAIMS FREE DISCOUNT***

If the applicant or insured has been Claim Free (including all claims from any cause code or prior location, with the exception that “one paid claim” less than \$500 shall be permitted) for the preceding three-year underwriting period, a 0.90 factor (10% credit) will be applied to the Homeowners Policy Premium, following all other modifications except any applicable Insurance Score or Combination Policy factors, for new or renewal policies (continuous insurance with EMC or other carrier is required).

*(NOTE—this credit is NOT to be used in addition to the credit factors shown in the Loss History Merit Rating Plan table across from zero (*0*) claims. If both discount types are eligible, the highest discount will apply.)*

*** 4. ELECTRONIC FUNDS TRANSFER DISCOUNT**

An additional 3% off the policy premium, prior to all other discounts, will be applied when the premium is paid through Electronic Funds Transfer.

PART I
COVERAGE AND DEFINITION TYPE RULES

100. INTRODUCTION**A. About the Homeowners Manual**

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsement specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure**1. Contents**

The manual includes multi-state general rules with specific state rules and company rules incorporated, where applicable.

2. General Rules

These rules are grouped into the following categories;

- a. **Part I** – Coverage And Definition Type Rules,
- b. **Part II** – Servicing Type Rules,
- c. **Part III** – Base Premium Computation Rules,
- d. **Part IV** – Adjusted Base Premium Computation Rules,
- e. **Part V** – Section I – Property – Additional Coverages And Increased Limits Rules,
- f. **Part VI** – Section II – Liability – Additional Coverages And Increased Limits Rules, and
- g. **Part VII** – Section II – Liability – Other Exposures Increased Limits Rules.

3. State Rules and Rates

Any State Exceptions, Additional Rules, Special State Requirements, etc. are incorporated into the General Rules of this Manual, where applicable.

Contact Branch Office for any premiums, credits, etc. that may be applicable and on file with the State Insurance Department, but not displayed in this manual.

4. Form References

The Manual refers to Forms HO0003, HO0004, HO0005, and HO0006. These Form references are identified as follows:

- a. *Homeowners 2 Broad Form: This form does not apply.*
- b. Homeowners 3 Special Form **HO0003**,
- c. Homeowners 4 Contents Broad Form **HO0004**,
- d. Homeowners 5 Comprehensive Form **HO0005**,
- e. Homeowners 6 Unit-Owners Form **HO0006**,
- f. *Homeowners 8 – Modified Coverage Form: This form does not apply.*

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**A. Limits**

The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage**Coverage A – Dwelling**

All Forms: *Refer to Underwriting Guidelines.*

Coverage B – Other Structures

HO0003 or HO0005:

10% of **A** (one and two family dwelling)

5% of **A** (three and four family dwelling)

Coverage C – Personal Property

HO0003 or HO0005:

50% of **A** (one and two family dwelling)

30% of **A** (three family dwelling)

25% of **A** (four family dwelling)

HO0004 or HO0006: *Refer to Underwriting Guidelines.*

Coverage D – Loss of Use

HO0003 or HO0005: 30% of **A**

HO0004: 30% of **C**

HO0006: 50% of **C**

2. Section II – Liability (All Forms)***Coverage E – Personal Liability And Coverage F – Medical Payments**

Personal Liability \$100,000

Medical Payments to Others \$1,000

*Unless otherwise stated, Coverage **E** limits apply on an “occurrence” basis; Coverage **F** limits on an “each person” basis.

B. All Forms – The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO0003 Or HO0005 – Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure.

Under Coverage **C** of Section **I**, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one and two family dwelling; 20% of the limit of a three family dwelling; and 15% of the limit of a four family dwelling.

D. FORM HO0006 – The limit of liability for Coverage **A** of Section **I** may be increased.

E. FORM HO0008 – *This section does not apply.*

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

**Form numbers referenced below, apply as follows:*

3 = HO0003, 4 = HO0004, 5 = HO0005; 6 = HO0006

*

Perils Insured Against	Applies to Forms*
Fire or Lightning	3 (Cov. C), 4, 6
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles, or Smoke	3 (Cov. C), 4, 6
Vandalism or malicious mischief	3 (Cov. C), 4, 6
Theft	3 (Cov. C), 4, 6
Volcanic eruption	3 (Cov. C), 4, 6
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden & accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	3 (Cov. C), 4, 6
Additional risks with certain exceptions (Special Coverage)	3 (Cov. A, B and D) 5 (Cov. A, B, C and D)

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. All Forms Except HO0004 And HO0006 – A Homeowners Policy may be issued:

- To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling unit may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

301. BASE PREMIUM COMPUTATION (Cont'd.)

- d. The result, 2.897, is the Key Factor for this example.
2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

302. LOSS SETTLEMENT OPTIONS

The following Loss Settlement Options are not available if EMC Choice Homeowners Coverage Extension HO7212 is attached to the policy.

A. Functional Replacement Cost Loss Settlement

*

HO0003 and HO0005 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule 301. For the amount of insurance selected for this option.

4. Use Functional Replacement Cost Loss Settlement Endorsement HO0530.**B. Actual Cash Value Loss Settlement**

*

HO0003 and HO0005 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provided building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

The premium is computed by multiplying the Base Premium by the appropriate factor from the following table:

Coverage A Limit of Liability Equals Less Than % Of Replacement Value Below	Factor
80% but not less than 50%	1.05
Less than 50%	1.10

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **HO0481**.

302. LOSS SETTLEMENT OPTIONS (Cont'd.)**C. Special Loss Settlement****HO0003 and HO0005 Only****1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

- b. Develop a **BASE PREMIUM** in accordance with Rule 301. for the amount of insurance computed in C.3.a. above.

- c. Multiply the premium determined in C.3.b by the appropriate factor from the table below:

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

4. Endorsement

Use Special Loss Settlement Endorsement **HO0456**.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS**A. Basic Limit**

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO0004**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage**1. Description**

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2**. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

* **303. ORDINANCE OR LAW COVERAGE – ALL FORMS (Cont’d.)**

2. Premium Determination

* **a. Forms HO0003 and HO0005**

To develop the Base Premium multiply the premium computed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage of Coverage A		Factors
Increase in Amount	Total Amount	
15%	25%	1.03
40	50	1.07
65	75	1.11
90	100	1.15
For each add'l 25% increment, add		.04

b. Forms HO0004 and HO0006

See Rule 513. for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount of Coverage Endorsement **HO0477**.

304. SPECIAL PERSONAL PROPERTY COVERAGE HO0004 AND HO0006

A. Coverage Description

1. Coverage **C** – Personal Property under Forms **HO0004** and **HO0006** is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.
2. This option may only be used when:
 - a. For Form **HO0004**, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - b. For Form **HO0006**, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Rates are displayed on the rate pages.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement **HO0524** for use with **HO0004** only.
2. Use Unit-Owners – Coverage **C** – Special Coverage Endorsement **HO1731** for use with **HO0006** only.

305. – 400. RESERVED FOR FUTURE USE

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

401. SUPERIOR CONSTRUCTION

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

402. TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO0004 AND HO0006

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse and Row House Factors

Dwelling	Total No. of Individual Family Units Within The Fire Division*	Protection Class	
		1-8	9 & Over
1 or 2 Family	1 & 2	1.00	1.00
	3 & 4	1.10	1.15
	5 – 8	1.25	1.30
	9 & Over	Refer to Company	
3 or 4 Family	5 – 8	1.15	1.20
	9 & Over	Refer to Company	

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

403. REPLACEMENT COST COVERAGES

A. Dwelling Replacement or Repair Cost Coverage

(Not applicable to Forms HO0004 or HO0006) - See also "Underwriting Eligibility"

NOTE: This option is NOT to be used with the Loss Settlement Options under Rule 302. (For Replacement or Repair Cost Protection on homes over 40 yrs see paragraph C. Prior underwriting approval is needed for Replacement or Repair Cost Protection on homes older than 40 years.)

The policy may be extended for no additional premium to include replacement or repair cost protection for Coverage A Dwelling, if the limit of liability is maintained at 100% of current replacement cost, as determined by valuation or inflation estimates.

If a loss exceeds the Coverage A limit of liability, we will provide an additional amount of insurance, up to 25% of the Coverage A limit of liability, as shown on the policy Declaration. When Coverage A is increased, we will also increase Coverage B, C and D.

Use Dwelling Replacement or Repair Cost Coverage Endorsement **HO7121** on homes 40 years old or newer.

This dwelling coverage automatically includes attachment of HO7120 at no additional premium, affording replacement cost coverage on unscheduled personal property. See Rule 403.B.

Note: On homes 40 years or newer, both HO7121 and HO7120 are automatically attached when EMC Choice Homeowners Coverage Extension HO7212 is purchased.

B. Personal Property Repair or Replacement Cost Coverage

Additional Coverage is extended to unscheduled personal property to include the full cost of repair or replacement without reduction for depreciation. Liability on any item, including depreciation, may not exceed:

- 1) the cost of repair, restoration or replacement with material and labor of like kind and quality, or*
 - 2) the company may elect to replace any item(s) damaged or lost without obligation to replace all items.*
- The Coverage C – Personal Property limit will be increased to 80% of the Coverage A – Dwelling limit for one and two family dwellings when this endorsement is attached to the policy. There is no additional premium charge for this increase. For Forms HO0004 and HO0006, Coverage C is not increased.*

Premium:

* *Forms HO0003 and HO0005, 15% of the policy base premium. Forms HO0004 and HO0006, 25% of the policy base premium. No minimum premium.*

Use Personal Property Replacement Cost Coverage Endorsement **HO7120**

406. DEDUCTIBLES

All policies are subject to a deductible applicable to loss from all Section I perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible

- 1. \$250 All Peril – HO0004 and HO0006
- 2. \$500 All Peril – HO0003 and HO0005

*
*

The base deductibles shown for HO0003 & HO0005 above are for rate calculation purposes only. The minimum deductible for HO0003 and HO0005 new and renewal business is \$1,000. The minimum deductible for new and renewal HO0004 and HO0006 is \$250.

B. Optional Deductibles

This section does not apply.

C. Optional Higher Deductibles

All Forms — *The Homeowners Program provides a higher deductible applicable to any loss under Section I of the policy in an amount and at a premium credit developed below.*

1. All Peril Deductibles

Determine the credit by multiplying the base premium by the following factors:

	Deductible Amounts	\$500	\$1,000	\$2,500	\$5,000
* HO0003 and HO0005		N/A	.87	.70	.60
HO0004 and HO0006		.93	.81	.65	.56

2. Windstorm or Hail Deductibles

(All Forms Except HO0004 and HO0006)

The following deductible options are used in conjunction with a deductible applicable to all Other Section I Perils.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **HO0312**.

(3) Declarations instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I Perils. For example:

- * • Deductible – Windstorm or Hail 1% of Coverage A limit and \$1,000 for All Other Perils.

(4) Deductible Application

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

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$ 100,000	\$ 1,000	\$ 7,500	
B	50,000	–	3,000	
C	10,000	–	1,350	
D	30,000	–	660	
			\$ 12,510	\$ 11,510

406. DEDUCTIBLES (Cont'd.)

(5) Use Of Factors

The factors displayed in Paragraph **(6)** incorporate the factors for the All Peril Deductibles shown in Paragraph **C.1.** above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1%	2%	5%
\$1,000	.85	.81	.79
2,500	. -	.69	.65

*

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher fixed dollar deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Perils deductible.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instructions

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils. For example: \$2,500 for Windstorm or Hail and \$1,000 for All Other Perils.

*

(4) Use Of Factors

The factors displayed in Paragraph **(5)** incorporate the factors for the All Perils Deductibles shown in Paragraph **C.1.** Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(5) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	\$1,000	\$2,500	\$5,000
\$ 1,000	–	.82	–
2,500	–	–	.66

*

*

407. ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO0003 AND HO0005

This rule does not apply.

**408. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO0004**

This rule does not apply.

* **409. REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO0003 AND HO0005**

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B**, or specifically scheduled under the policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products); and
5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Resident Premises Endorsement **HO0443**.

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B – Other Structures Away From The Residence Premises Endorsement HO0491** and Specific Structures Away From The Residence Premises Endorsement **HO0492**.

410. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/ or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grade for a community, and their effective dates, are provided in the Community Mitigation Classification Manual published by ISO Commercial Risk Services, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

410. BUILDING CODE EFFECTIVENESS GRADING (Cont'd.)

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in **C.** of this rule, use the appropriate factor listed under **E.1.c.** above. Code as follows:

Community Grade	CODE Windstorm/Hail
1	11
2	12
3	13
4	14
5	15
6	16
7	17
8	18
9	19
10	20
Not Graded	99

(1) Windstorm or Hail Credit Factors

Forms / Territories	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
(a) HO0003 & HO0005 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(b) HO0004 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(c) HO0006 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

(2) Earthquake Credit Factors

Earthquake Territory	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

*

411. NEW OR RENOVATED DWELLING COMPONENTS

(Not applicable to Forms HO0004 or HO0006)

The following credits shall apply to the Homeowners adjusted base premium, plus Section I adjustments for new or renovated dwellings with components that meet the following requirements:

- Electrical wiring discount is contingent upon new or evidence of complete replacement (new wiring, new receptacles, new circuit breakers and conduit in exposed areas) of the system. The work must be done by a qualified electrical contractor and/or inspected by a building inspector who certified that the work meets all state and local codes.*

PART V – SECTION I — PROPERTY
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions and Alterations Other Residence Endorsement **HO0449**.

502. BUILDING ADDITIONS AND ALTERATIONS INCREASED LIMIT – HO0004

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO0004** Endorsement **HO0451**.

503. BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.

Note: EMC Choice Homeowners Coverage Extension endorsements include \$2,500 additional coverage.

2. Charge the rate of \$22 for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

** Note: EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements include a limit of 1% of the Coverage C limit for HO0003 and HO0005 and 2% of the Coverage C limit for HO0004 and HO0006.*

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO0412**.

505. EARTHQUAKE COVERAGE (Cont'd.)

- * 3. For Forms **HO0003** and **HO0005**, add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the rate found in Column A of the table;
 - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 4. For Form **HO0004**, add the results of the following two steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column B of the table and
 - b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 5. For Form **HO0006**, add the results of the following three steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column C of the table;
 - b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
- 6. **Building Or Non-Building Structure Items – All Forms**
 Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-Building Structure items, as applicable, and add to the applicable premium determined in Paragraphs **D.3.**, **D.4.** or **D.5.**:
 - a. Other Structures – Structures Rented To Others Residence Premises;
 - b. Other Structures On The Residence Premises – Increased Limits;
 - c. Specific Structures Away From The Residence Premises;
 - d. Building Additions And Alterations – Other Residence and
 - e. Building Additions And Alterations Increased Limit Form **HO0004**
- 7. **Ordinance Or Law – Increased Limit – All Forms**
 When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.
 - * a. For Forms **HO0003** and **HO0005**, multiply the rate determined in Paragraph **D.3.a.** by the appropriate factor selected from Rule **303.B.2.a.**
 - b. For Forms **HO0004** and **HO0006**, the premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows:
 - (1) For Form **HO0004**, multiply the rate in Column G of the table by .30.
 - (2) For Form **HO0006**, multiply the rate in Column E of the table by .30.
 and add to the applicable premium determined in Paragraphs **D.4.** or **D.5.**

E. Premium for Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percent	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

505. EARTHQUAKE COVERAGE (Cont'd.)

**5% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000
(Not available as new coverage – new or renewal policies.)**

*

Column:		(A)	(B)	(C)	(D)	(E)	(F)	(G)
TABLE	TERR	HO0003, HO0005	HO0004	HO0006	HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.64	0.67	0.83	0.66	1.11	0.78	1.03
	22	1.50	0.64	0.83	0.66	1.00	0.76	0.94
	23	1.40	0.58	0.76	0.62	0.92	0.67	0.94
	24	1.22	0.50	0.66	0.56	0.76	0.58	0.90
	25	0.94	0.45	0.53	0.48	0.53	0.45	0.66
	26	0.44	0.22	0.23	0.28	0.23	0.20	0.33
	27	0.20	0.14	0.14	0.12	0.16	0.11	0.14
B - MASONRY	21	2.07	.94	1.09	0.86	1.34	0.97	1.12
	22	2.07	.94	1.09	0.86	1.34	0.97	1.12
	23	2.07	.94	1.09	0.86	1.34	0.97	1.12
	24	2.07	.94	1.09	0.86	1.34	0.97	1.12
	25	1.79	0.92	1.05	0.86	1.17	0.89	0.92
	26	0.97	0.56	0.53	0.56	0.56	0.50	0.51
	27	0.55	0.34	0.39	0.34	0.39	0.30	0.31
C - SUPERIOR	21	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	22	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	23	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	24	1.56	0.56	0.76	0.66	1.01	0.78	0.90
	25	0.98	0.51	0.67	0.47	0.83	0.47	0.56
	26	0.67	0.27	0.41	0.36	0.48	0.36	0.37
	27	0.20	0.12	0.09	0.12	0.11	0.12	0.12

505. EARTHQUAKE COVERAGE (Cont'd.)

**10% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000**

*

Column:		(A)	(B)	(C)	(D)	(E)	(F)	(G)
TABLE	TERR	HO0003, HO0005	HO0004	HO0006	HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.53	0.58	0.73	0.62	1.05	0.78	1.03
	22	1.34	0.53	0.69	0.61	0.90	0.76	0.92
	23	1.26	0.48	0.64	0.58	0.86	0.67	0.92
	24	1.08	0.41	0.56	0.53	0.69	0.58	0.86
	25	0.81	0.37	0.42	0.42	0.45	0.45	0.61
	26	0.36	0.17	0.19	0.22	0.19	0.20	0.28
	27	0.17	0.11	0.12	0.11	0.12	0.09	0.11
B - MASONRY	21	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	22	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	23	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	24	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	25	1.58	0.76	0.89	0.80	1.05	0.89	0.89
	26	0.84	0.47	0.45	0.50	0.50	0.50	0.50
	27	0.48	0.30	0.34	0.30	0.36	0.30	0.30
C - SUPERIOR	21	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	22	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	23	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	24	1.40	0.45	0.66	0.59	0.92	0.76	0.89
	25	0.84	0.41	0.55	0.42	0.75	0.47	0.53
	26	0.58	0.20	0.34	0.31	0.42	0.34	0.36
	27	0.19	0.11	0.08	0.11	0.09	0.11	0.11

514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises, the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. **Premium:** \$4 per \$1,000 of insurance.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO0448**.

2. Structure On The Residence Premises Rented To Others**a. Premium**

Use the sum of:

(1) The rate of \$4 per \$1,000 of insurance, and

(2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO0440**.

B. Structures Off The Residence Premises*** 1. Forms HO0003 and HO0005****a. Coverage Description**

(1) The policy automatically provides Coverage **B** – Other Structures on a blanket basis to structures located on the residence premises.

(2) The blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Charge the rate of \$13 per policy.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO0491**.

2. All Forms**a. Premium**

(1) When insurance is written on a specific structure located away from the residence premises, the rate in Paragraph (2) per \$1,000 of insurance shall apply separately to each location.

(2) Specific Structures – Off-Premises rate per \$1,000: \$4

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO0492**.

515. PERSONAL PROPERTY

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional company rate per \$1,000 of insurance, in 3. below.

3. Additional rate per \$1,000 of insurance:

HO0003: \$2

HO0005: 3

515. PERSONAL PROPERTY (Cont'd.)

3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO0465** – for all forms except as noted in Paragraph 4.
4. Use Coverage **C** Increased Special Limits of Liability Endorsement **HO0466** for Form **HO0005**, Form **HO0004** with Endorsement **HO0524** and Form **HO0006** with Endorsement **HO1731**.

E. Refrigerated Personal Property

As specified in Rules 515.G., H. and I., coverage is automatically afforded at the limits shown for no additional premium.

*** F. Theft Coverage Increase – HO0008**

This rule does not apply.

*** G. EMC Automatic Homeowners Coverage Extension (All Forms)****(ALL COMPANIES)**

For no additional premium, the policy will be extended to provide additional coverages.

Automatically attach one of the following unless an EMC Homeowners Plus Coverage Extension or EMC Choice Homeowners Coverage Extension endorsement is purchased:

**HO7210 (HO0003 & HO0005),
HO7210.1 (HO0006), or
HO7210.2 (HO0004)**

Additional coverages provided are as follows:

- * 1. Other Structures Limit (HO0003 & HO0005 Only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*
If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.
Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement **HO7121** or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement **HO7192.2** - is also added to the policy.*
- 2. Theft of Silverware, Goldware and Pewterware** – *A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*
- 3. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$500 is added to the policy limit, or if applicable, any increased limit purchased.*

515. PERSONAL PROPERTY (Cont'd.)

4. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
5. **Refrigerated Property Coverage** - *\$500 limit applies. No deductible applies.*
6. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
7. **Damage to Property of Others** – *The \$1,000 limit is increased to \$1,500.*
8. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
9. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

10. **Personal Injury Liability Coverage (HO2482)**
11. **Identity Fraud Expense Coverage (HO7198)** – *A \$1,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

* **H. EMC Homeowners Plus Coverage Extension (All Forms)**
(ALL COMPANIES)

* *For an additional premium of \$25.00, the policy will be extended to provide additional coverages. Attach one of the following:*

- * **HO7211 (HO0003 & HO0005),
HO7211.1 (HO0006), or
HO7211.2 (HO0004)**

Additional coverages provided are as follows:

- * **1. Other Structures Limit (HO0003 & HO0005 only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*
If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.
Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement HO7121 or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement HO7192.2 - is also added to the policy.*
- 2. Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*
- 3. Coverage C – Personal Property Special Limits of Liability are increased as follows:**
- a. *Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limits purchased.*
 - b. *Theft of jewelry, watches, furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased. (\$1,500 maximum for any single item).*
 - c. *Theft of firearms and related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limits purchased.*
 - d. *Theft of silverware, goldware and pewterware - A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*
- 4. Business Property Off-Premises** - *The \$500 limit is increased to 1% (2% for HO0004 and HO0006) for property away from the residence premises used for business.*

515. PERSONAL PROPERTY (Cont'd.)

5. **Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$10,000 is added to the \$500 policy limit.*
6. **Debris Removal** - *\$1,000 per occurrence and \$500 per tree is included to remove trees whether or not a covered structure is damaged or a driveway or ramp is blocked.*
7. **Fire Department Service Charge** – *An additional \$500 is added to the policy limit of \$500.*
8. **Loss Assessment** – *An additional \$1,000 is added to the policy limit of \$1,000.*
9. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
10. **Refrigerated Property Coverage** - *\$1,000 limit applies. No deductible applies.*
11. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
12. **Waterbed Liability (HO0004 and HO0006 only)** - *provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.*
13. **Damage to Property of Others** – *The \$1,000 limit is increased to \$2,000.*
14. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
15. **Arson Reward** – *A \$2,500 reward will be provided for information leading to a conviction for loss or damage covered under the policy.*
16. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

17. **Personal Injury Liability (HO2482)**
18. **Identity Fraud Expense Coverage (HO7198)** – *A \$15,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

* I. **EMC Choice Homeowners Coverage Extension (All Forms)**
(ALL COMPANIES)

* *For an additional premium of \$55.00, the policy may be extended to provide additional coverages, if the policy meets the following eligibility requirements.*

- 1) *100% Replacement Cost Coverage is required.*
- 2) *Dwellings built prior to 1940 require prior underwriting approval.*
- 3) *No unique, experimental or modular homes.*
- 4) *Protection Class 1 – 8 only.*
- 5) *1 – 2 family owner-occupied dwellings only.*
- 6) *Builders Risk policies are ineligible.*

Attach one of the following:

**HO7212 (HO0003 & HO0005),
HO7212.1 (HO0006), or
HO7212.2 (HO0004)**

Additional coverages provided are as follows:

1. **Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*
2. **Coverage D – Loss of Use** – *The limit of liability for Coverage D is changed to 12 months (6 months for HO0004 and HO0006) Actual Loss Sustained.*

520. LIVESTOCK COLLISION COVERAGE (Cont'd.)**B. Coverage Exclusion**

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or
2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.
2. No deductible applies to this coverage.
3. The limit per head of livestock is \$400.
4. **Rates**

Estimated No. of Head	Premium
1 — 100	\$ 9
101 — 250	18
251 — 500	27
501 — 1,000	36

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO0452**.

521. WATER BACKUP OF SEWERS OR DRAINS

* **(FORMS HO0003, HO0005 AND HO0006)**

THIS IS NOT FLOOD INSURANCE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

A. \$2,000 Limit

1. *Annual Aggregate Limit — \$2,000.*
2. *Policy Deductible Applies.*
3. *Additional Premium — \$40.00*

Use Water Back Up of Sewers or Drains Endorsement **HO7220.1 (\$2,000 Aggregate)**.

B. \$5,000 Limit

1. *Annual Aggregate Limit — \$5,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — \$60.00*

Use Water Back Up of Sewers or Drains Endorsement **HO7215.1 (\$5,000 Aggregate)**.

C. \$10,000 Limit

1. *Annual Aggregate Limit — \$10,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — \$85.00*

Use Water Back Up of Sewers or Drains Endorsement **HO7216.1 (\$10,000 Aggregate)**.

522. LANDLORDS FURNISHINGS**A. Basic Limit**

- * Forms **HO0003** and **HO0005** automatically cover, on a named perils basis (except Theft) landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is \$2,500.

B. Increased Limits

The basic limit of \$2,500 may be increased in increments of \$500 up to a total of \$10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per \$500 per unit:

- | | |
|-------------------------|-----|
| * 1. Form HO0003 | \$1 |
| 2. Form HO0005 | 2 |

D. Endorsement

Use Landlord's Furnishings Endorsement **HO0546**.

523. ASSISTED LIVING CARE COVERAGE**A. Introduction**

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
 - a. is related to an insured by blood, marriage or adoption; and
 - b. is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
 - a. \$10,000 for Coverage **C** – Personal Property with limitations ranging from \$100 to \$500 for certain items of property;
 - b. \$6,000, at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage **E** – Personal Liability.

C. Premium**1. Section I and Section II Basic Limits**

Rate per unit: \$70

2. Increased Limits

Add to the basic limit rate in Paragraph 1. Above:

- a. Coverage **C** – Rate per \$1,000: \$6.
- b. Coverage **E** (Coverage **F** does not apply to this option): Refer to the Section **II** rate pages for increased Coverage **E** limits rates.

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO0459**.

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

2. Section I – Property

- a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	Form		
	HO0003, & HO0005	HO0004	HO0006
Up to \$50,000	0.08	0.38	0.36
\$ 50,001 to \$100,000	0.13	0.65	0.62
100,001 to 175,000	0.20	0.99	0.94
175,001 to 250,000	0.29	1.39	1.33

* New business, use \$50,001 to \$100,000 classification

- b. Multiply the result computed in preceding Paragraph a. by the rating factors in the Homeowners Manual for the following risk categories:

- (1) *Protection/Construction — Form HO0004 factors (shown below) apply regardless of the Homeowners form attached to the policy.*

Protection Class											
	1	2	3	4	5	6	7	8	8B	9	10
Masonry	.86	.87	.88	.89	.90	.91	.92	.93	1.15	1.35	1.55
Frame	.96	.97	.98	.99	1.00	1.01	1.30	1.30	1.48	1.60	1.95

- (2) Superior Construction (Rule 401.) and Protection Devices (Rule 404.) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and
- (3) Townhouse or Row House Construction (Rule 402.) in the following manner:
- (a) For All Forms except **HO0004** and **HO0006**, apply the same factor used for the residential exposure; or
- (b) For Forms **HO0004** and **HO0006**:
- (i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or
- (ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.
- c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per \$1,000" shown in Rule 514. **Other Structures**, Paragraph A.1.a.

3. Section II – Business Liability

a. Basic Limits Premium

Basic limits premiums applicable to the Office, Service, Sales and Crafts classifications are displayed on the Section II rate pages.

b. Coverage E – Increased Limits

- (1) When the Coverage E limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)**c. Endorsement**

Use Exclusion – Personal And Advertising Injury Endorsement **HO0753**.

4. Liquor Liability Exclusion And Exception For Scheduled Activities**a. Coverage**

This endorsement excludes liability coverage for:

- (1) Manufacturing, selling or distributing alcoholic beverages or;
- (2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
- (3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Premium

This section does not apply.

c. Endorsement

Use Liquor Liability Exclusion And Exception For Scheduled Activities Endorsement **HO0754**.

5. Special Coverage – Spoilage Of Perishable Stock

This section does not apply.

6. Valuable Papers And Records Endorsements**a. Increased Limits****(1) Coverage**

The Home Business Insurance Coverage Endorsement provides a basic limit of \$2,500 for Valuable Papers and Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO0756**.

(2) Premium**(a) Named Perils Coverage**

HO0003, HO0004 & HO0006: \$1 per \$1,000

(b) Open Perils Coverage

HO0005, HO0004 with HO0524 & HO0006 with HO1731: \$2 per \$1,000

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO0756**.

b. Special Coverage**(1) Coverage**

Extends the basic \$2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms **HO0003, HO0004** and **HO0006**; and

(b) Special coverage in Forms **HO0005, HO0004** with **HO0524** and **HO0006** with **HO1731**;

to expanded special coverage. Increased Limits for expanded special coverage are also available.

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

(2) Premium

(a) First \$2,500

HO0003, HO0004 & HO0006: Charge \$2

HO0005, HO0004 with HO0524 & HO0006 with HO1731: Charge \$2

(b) Each Add'l \$1,000 – All Forms: Charge \$2

(3) Endorsement

Use Special Coverage Valuable Papers And Records Endorsement **HO0757**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from \$5,000 to \$10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per \$2,500

HO0003, HO0004 and HO0006:	\$22
HO0005, HO0004 with HO0524 and HO0006 with HO1731:	\$34

529. MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO0006 ONLY

A. Introduction

Form **HO0006** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO0006**, payment for a covered loss under **HO0006** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO0006**.

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301**. by 1.25.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO1734** with **HO0006** only.

530. DWELLING UNDER CONSTRUCTION—NEW (HO0003 and HO0005 only)

A. *The Homeowners Policy may be extended to cover the peril of theft while a dwelling is under construction.*

B. *Form HO7137, Theft Coverage Endorsement (\$5,000 occurrence and \$10,000 aggregate limit) will apply only until construction is completed, dwelling or structure occupied, or until expiration or cancellation of the policy.*

C. *The additional premium shall be \$40. The flat premium charge will not be subject to pro or short rate adjustments. Full premium shall be returned in the event of flat cancellation or cancellation effective as of inception date.*

D. *A \$250 deductible will apply to this additional coverage.*

E. *This form will automatically be deleted at renewal.*

Use Theft Coverage Endorsement **HO7137** (Dwelling Under Construction – New).

615. INCIDENTAL FARMING PERSONAL LIABILITY

A. On The Residence Premises**1. Coverage Description**

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals, However, coverage is not available if the residence premises is used for racing purposes.

2. Premium: Refer to rate pages.**B. Away From The Residence Premises****1. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium: Refer to rate pages.**C. Endorsement**

Use Incidental Farming Personal Liability Endorsement **HO2472**.

616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Contact Branch Office for any applicable rates and rules on file with the Insurance Department.

617. WATERBED LIABILITY COVERAGE

HO0004 and HO0006:

Forms HO0004 and HO0006 may be endorsed to provide coverage for property damage liability caused by the ownership of a waterbed.

Premium: *Refer to rate pages.*

Use Waterbed Liability Endorsement **HO7112**.

Note: Waterbed Liability Coverage is automatically provided under the EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements.

618. – 620. RESERVED FOR FUTURE USE

621. SWIMMING POOL LIABILITY COVERAGE

*

HO0003 and HO0005

- A.** *A residence premises having a permanent in-ground or above-ground swimming pool will be charged an additional premium to reflect the increase in liability hazard.*
- B.** *Photos and the company swimming pool questionnaire are required.*
- C. Premium:** *Refer to rate pages.*

COVERAGE A - ANNUAL KEY PREMIUMS

TERRITORY: 30,31

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	2007	2609	2228	2896
	03	2032	2641	2252	2927
	04	2179	2832	2424	3150
	05	2203	2864	2448	3182
	06	2228	2896	2570	3341
	07	2815	3659	3060	3978
	08	3672	4773	3794	4932
	8B	4651	6046	5141	6682
	09	5386	7000	6120	7955
	10	7344	9546	8690	11296
EMCASCO	01-02	1255	1631	1392	1810
	03	1270	1651	1408	1830
	04	1362	1770	1515	1969
	05	1377	1790	1530	1989
	06	1392	1810	1607	2088
	07	1760	2287	1913	2486
	08	2295	2984	2372	3083
	8B	2907	3779	3213	4177
	09	3366	4376	3825	4973
	10	4590	5967	5432	7061
UNION	01-02	941	1223	1045	1358
	03	953	1238	1056	1373
	04	1022	1328	1137	1477
	05	1033	1343	1148	1492
	06	1045	1358	1205	1567
	07	1320	1716	1435	1865
	08	1722	2238	1779	2313
	8B	2181	2835	2411	3133
	09	2526	3282	2870	3730
	10	3444	4476	4075	5297

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-5

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 32

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1898	2468	2107	2739
	03	1921	2498	2130	2769
	04	2060	2679	2292	2980
	05	2084	2709	2315	3010
	06	2107	2739	2431	3161
	07	2662	3462	2894	3763
	08	3473	4515	3588	4666
	8B	4399	5719	4862	6321
	09	5093	6622	5788	7525
	10	6945	9030	8218	10686
EMCASCO	01-02	1187	1542	1317	1712
	03	1201	1561	1331	1731
	04	1288	1674	1433	1862
	05	1302	1693	1447	1881
	06	1317	1712	1519	1975
	07	1664	2163	1809	2351
	08	2171	2822	2243	2916
	8B	2749	3574	3039	3950
	09	3183	4138	3618	4703
	10	4341	5643	5137	6678
UNION	01-02	890	1157	987	1284
	03	901	1171	998	1298
	04	966	1256	1074	1397
	05	977	1270	1085	1411
	06	987	1284	1139	1482
	07	1248	1623	1356	1764
	08	1628	2117	1682	2187
	8B	2062	2681	2279	2963
	09	2387	3104	2713	3528
	10	3255	4233	3852	5009

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 72,82

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1447	1882	1606	2088
	03	1465	1905	1624	2111
	04	1571	2043	1747	2272
	05	1589	2066	1765	2295
	06	1606	2088	1853	2410
	07	2030	2639	2206	2869
	08	2648	3443	2736	3557
	8B	3354	4361	3707	4820
	09	3883	5049	4413	5738
	10	5295	6885	6266	8147
EMCASCO	01-02	904	1176	1004	1305
	03	915	1190	1015	1319
	04	982	1276	1092	1420
	05	993	1291	1103	1434
	06	1004	1305	1158	1506
	07	1268	1649	1379	1793
	08	1655	2151	1710	2223
	8B	2096	2725	2316	3011
	09	2427	3155	2758	3585
	10	3309	4302	3916	5091
UNION	01-02	678	882	753	978
	03	686	892	761	989
	04	736	957	819	1064
	05	744	968	827	1075
	06	753	978	868	1129
	07	951	1236	1034	1344
	08	1241	1613	1282	1666
	8B	1571	2043	1737	2258
	09	1819	2365	2068	2688
	10	2481	3225	2936	3816

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 73

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	2166	2817	2404	3126
	03	2193	2851	2431	3160
	04	2351	3057	2616	3401
	05	2378	3092	2642	3435
	06	2404	3126	2774	3607
	07	3038	3950	3303	4294
	08	3963	5153	4095	5324
	8B	5020	6527	5548	7214
	09	5812	7557	6605	8588
	10	7926	10305	9379	12194
EMCASCO	01-02	1354	1760	1502	1953
	03	1370	1781	1519	1974
	04	1469	1910	1634	2125
	05	1486	1931	1651	2146
	06	1502	1953	1734	2253
	07	1899	2468	2064	2683
	08	2477	3219	2559	3326
	8B	3137	4077	3467	4507
	09	3632	4721	4128	5365
	10	4953	6438	5861	7618
UNION	01-02	1015	1319	1127	1464
	03	1028	1335	1139	1480
	04	1102	1432	1226	1593
	05	1114	1448	1238	1609
	06	1127	1464	1300	1689
	07	1424	1850	1548	2011
	08	1857	2414	1919	2494
	8B	2352	3057	2600	3379
	09	2724	3540	3095	4023
	10	3714	4827	4395	5712

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-8

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 81

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY		FRAME	
		HO0003	HO0005	HO0003	HO0005
EMCC	01-02	1863	2422	2068	2688
	03	1886	2452	2090	2718
	04	2022	2629	2249	2924
	05	2045	2659	2272	2954
	06	2068	2688	2386	3102
	07	2613	3397	2840	3693
	08	3408	4431	3522	4579
	8B	4317	5613	4771	6203
	09	4998	6499	5680	7385
	10	6816	8862	8066	10487
EMCASCO	01-02	1164	1514	1292	1680
	03	1179	1532	1306	1698
	04	1264	1643	1406	1828
	05	1278	1661	1420	1846
	06	1292	1680	1491	1938
	07	1633	2123	1775	2308
	08	2130	2769	2201	2861
	8B	2698	3507	2982	3877
	09	3124	4061	3550	4615
	10	4260	5538	5041	6553
UNION	01-02	873	1136	969	1260
	03	884	1150	980	1274
	04	948	1233	1054	1371
	05	959	1247	1065	1385
	06	969	1260	1118	1454
	07	1225	1593	1331	1731
	08	1598	2078	1651	2147
	8B	2024	2632	2237	2909
	09	2343	3047	2663	3463
	10	3195	4155	3781	4917

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

HO-R-9

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
71601	26	71743	27	71861	27
71602	27	71744	27	71862	27
71603	27	71745	27	71864	27
71611	26	71747	27	71865	27
71612	27	71748	27	71866	27
71613	27	71749	27	71901	27
71630	25	71750	27	71902	27
71631	27	71751	27	71903	27
71635	27	71752	27	71909	27
71638	26	71753	27	71910	27
71639	25	71754	27	71913	27
71640	27	71758	27	71914	27
71642	27	71759	27	71920	27
71643	25	71762	27	71921	27
71644	25	71763	27	71922	27
71646	27	71764	27	71923	27
71647	27	71765	27	71929	27
71651	27	71766	27	71932	27
71652	27	71770	27	71933	27
71653	27	71772	27	71935	27
71654	26	71801	27	71937	27
71655	27	71802	27	71940	27
71656	27	71820	27	71941	27
71657	27	71822	27	71942	27
71658	27	71823	27	71943	27
71659	26	71825	27	71944	27
71660	27	71826	27	71945	27
71661	27	71827	27	71949	27
71662	25	71828	27	71950	27
71663	27	71831	27	71951	27
71665	27	71832	27	71952	27
71666	26	71833	27	71953	27
71667	27	71834	27	71956	27
71670	26	71835	27	71957	27
71671	27	71836	27	71958	27
71674	25	71837	27	71959	27
71675	27	71838	27	71960	27
71676	27	71839	27	71961	27
71677	25	71840	27	71962	27
71678	26	71841	27	71964	27
71701	27	71842	27	71965	27
71711	27	71845	27	71966	27
71720	27	71846	27	71968	27
71721	27	71847	27	71969	27
71722	27	71851	27	71970	27
71724	27	71852	27	71971	27
71725	27	71853	27	71972	27
71726	27	71854	27	71973	27
71728	27	71855	27	71998	27
71730	27	71857	27	71999	27
71731	27	71858	27	72001	27
71740	27	71859	27	72002	27
71742	27	71860	27	72003	26

HO-T-1

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72004	25	72064	25	72130	27
72005	24	72065	27	72131	27
72006	24	72066	26	72132	27
72007	27	72067	27	72133	25
72010	26	72068	25	72134	25
72011	27	72069	25	72135	27
72012	26	72070	27	72136	27
72013	27	72072	24	72137	27
72014	24	72073	24	72139	26
72015	27	72074	25	72140	25
72016	27	72075	24	72141	27
72017	25	72076	26	72142	24
72018	27	72078	26	72143	26
72019	27	72079	27	72145	26
72020	26	72080	27	72149	26
72021	25	72081	26	72150	27
72022	27	72082	25	72152	25
72023	26	72083	24	72153	27
72024	26	72084	27	72156	27
72025	27	72085	26	72157	27
72026	25	72086	26	72158	27
72027	27	72087	27	72160	25
72028	27	72088	27	72164	26
72029	25	72089	27	72165	25
72030	27	72099	27	72166	26
72031	27	72101	24	72167	27
72032	27	72102	26	72168	25
72033	27	72103	27	72169	24
72034	27	72104	27	72170	26
72035	27	72105	27	72173	27
72036	25	72106	27	72175	24
72037	24	72107	27	72176	26
72038	26	72108	25	72178	26
72039	27	72110	27	72179	27
72040	25	72111	27	72180	27
72041	25	72112	24	72181	27
72042	26	72113	26	72182	25
72043	24	72114	26	72183	26
72044	27	72115	26	72189	24
72045	27	72116	27	72190	27
72046	24	72117	25	72199	27
72047	27	72118	27	72201	27
72048	25	72119	26	72202	27
72051	27	72120	27	72203	27
72052	26	72121	26	72204	27
72053	26	72122	27	72205	27
72055	26	72123	24	72206	26
72057	27	72124	27	72207	27
72058	27	72125	27	72209	27
72059	24	72126	27	72210	27
72060	25	72127	27	72211	27
72061	27	72128	26	72212	27
72063	27	72129	27	72214	27

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72215	27	72364	22	72438	21
72216	26	72365	21	72440	26
72217	27	72366	25	72441	23
72219	27	72367	26	72442	21
72221	27	72368	25	72443	23
72222	27	72369	25	72444	26
72223	27	72370	21	72445	25
72225	27	72372	24	72447	21
72227	27	72373	21	72449	25
72231	25	72374	25	72450	23
72260	27	72376	22	72451	23
72295	27	72377	21	72453	24
72301	22	72379	25	72454	23
72303	22	72383	25	72455	26
72310	21	72384	21	72456	24
72311	25	72386	21	72457	25
72312	25	72387	24	72458	26
72313	21	72389	26	72459	26
72315	21	72390	25	72460	27
72316	21	72391	21	72461	23
72319	21	72392	25	72462	24
72320	23	72394	23	72464	22
72321	21	72395	21	72465	24
72322	24	72396	24	72466	26
72324	23	72401	23	72467	23
72325	21	72402	23	72469	26
72326	24	72403	23	72470	25
72327	21	72404	23	72471	25
72328	26	72410	25	72472	21
72329	21	72411	21	72473	25
72330	21	72412	24	72474	23
72331	21	72413	24	72475	24
72332	22	72414	21	72476	25
72333	26	72415	26	72478	27
72335	24	72416	24	72479	24
72336	24	72417	23	72482	27
72338	21	72419	21	72501	26
72339	21	72421	24	72503	26
72340	25	72422	24	72512	27
72341	24	72424	25	72513	27
72342	25	72425	24	72515	27
72346	21	72426	21	72517	27
72347	24	72427	24	72519	27
72348	22	72428	21	72520	27
72350	21	72429	24	72521	27
72351	21	72430	23	72522	26
72352	25	72431	24	72523	27
72353	26	72432	23	72524	25
72354	21	72433	25	72525	27
72355	25	72434	26	72526	26
72358	21	72435	24	72527	26
72359	24	72436	24	72528	27
72360	25	72437	21	72529	27

HO-T-3

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72530	27	72628	27	72718	27
72531	27	72629	27	72719	27
72532	27	72630	27	72721	27
72533	27	72631	27	72722	27
72534	27	72632	27	72727	27
72536	27	72633	27	72728	27
72537	27	72634	27	72729	27
72538	27	72635	27	72730	27
72539	27	72636	27	72732	27
72540	27	72638	27	72733	27
72542	27	72639	27	72734	27
72543	27	72640	27	72735	27
72544	27	72641	27	72736	27
72545	27	72642	27	72737	27
72546	27	72644	27	72738	27
72550	27	72645	27	72739	27
72553	25	72648	27	72740	27
72554	27	72650	27	72741	27
72555	27	72651	27	72742	27
72556	27	72653	27	72744	27
72560	27	72654	27	72745	27
72561	27	72655	27	72747	27
72562	25	72657	27	72749	27
72564	24	72658	27	72751	27
72565	27	72659	27	72752	27
72566	27	72660	27	72753	27
72567	27	72661	27	72756	27
72568	26	72662	27	72757	27
72569	27	72663	27	72758	27
72571	26	72666	27	72760	27
72572	26	72668	27	72761	27
72573	27	72669	27	72762	27
72575	26	72670	27	72764	27
72576	27	72672	27	72765	27
72577	27	72675	27	72766	27
72578	27	72677	27	72768	27
72579	26	72679	27	72769	27
72581	27	72680	27	72770	27
72583	27	72682	27	72773	27
72584	27	72683	27	72774	27
72585	27	72685	27	72776	27
72587	27	72686	27	72801	27
72601	27	72687	27	72802	27
72602	27	72701	27	72811	27
72611	27	72702	27	72812	27
72613	27	72703	27	72820	27
72615	27	72704	27	72821	27
72616	27	72711	27	72823	27
72617	27	72712	27	72824	27
72619	27	72714	27	72826	27
72623	27	72715	27	72827	27
72624	27	72716	27	72828	27
72626	27	72717	27	72829	27

HO-T-4

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72830	27	72941	27		
72832	27	72943	27		
72833	27	72944	27		
72834	27	72945	27		
72835	27	72946	27		
72837	27	72947	27		
72838	27	72948	27		
72839	27	72949	27		
72840	27	72950	27		
72841	27	72951	27		
72842	27	72952	27		
72843	27	72955	27		
72845	27	72956	27		
72846	27	72957	27		
72847	27	72958	27		
72851	27	72959	27		
72852	27				
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72906	27				
72908	27				
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72916	27				
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72927	27				
72928	27				
72930	27				
72932	27				
72933	27				
72934	27				
72935	27				
72936	27				
72937	27				
72938	27				
72940	27				

HO-T-5

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-12

HOMEOWNERS MANUAL INDEX

RULES (GENERAL)	Rule No.	Page HO-	Endst.
Base Premium Computation	301.	15	
Building Code Effectiveness Grading.....	410.	23	
Building Code Factors	410.	25	
Changes or Cancellations	202.	13	
Combination Policy Discount (Add'l Company Rule).....	1.	5	
Construction Definitions	107.	12	
Deductibles.....	406.	21	
Windstorm or Hail Percentage Deductible.....	406.	21	HO0312
Description of Coverages	102.	9	
<u>Electronic Funds Transfer Discount (Add'l Company Rule)</u>	<u>4.</u>	<u>7</u>	
Eligibility	104.	9	
Additional Insured.....	104.	10	HO0441
Additional Insured (Section I Only).....	104.	10	HO7109
Identity Fraud Expense Coverage (Add'l Rule)	1.	5	HO7198
Insurance Scoring (Add'l Company Rule)	2.	6	
Inflation Guard.....	405.	20	
Automatic Adjustment of Section I Limits of Liability	405.	20	HO7108
Inflation Guard Endorsement.....	405.	20	HO7116
Introduction.....	100.	7	
Limits of Liability and Coverage Relationships.....	101.	8	
Loss History Merit Rating Plan (Add'l Company Rule).....	3.	6	
Loss Settlement Options	302.	16	
Actual Cash Value Loss Settlement	302.	16	HO0481
Functional Replacement Cost Loss Settlement.....	302.	16	HO0530
Special Loss Settlement	302.	17	HO0456
Mandatory Coverages	103.	9	
Manual Premium Revision.....	203.	13	
Minimum Premium	205.	14	
New or Renovated Dwelling Components.....	411.	25	
Ordinance or Law Coverage	303.	17	HO0477
Other Exposures Increased Limits			
Medical Payments	702.	63	
Personal Liability	701.	63	
Policy Period	201.	13	
Protection Classification Information	106.	11	
Protective Devices.....	404.	20	HO0416
Rate Pages			
HO0002, HO0003, and HO0005 and HO0008	N/A	R-5-9	
HO0004, HO0004 w/ HO0524 and HO0006, HO0006 w/HO1731	N/A	R-10	
Relativities (Policy Size)	N/A	R-1-4	
Section II Rates	N/A	R-11-28	
Refer to Company	210.	14	
Replacement Cost Coverages	403.	19	
Dwelling Replacement or Repair Cost Coverage.....	403.	19	HO7121
Excess Dwelling Coverage (Common Construction).....	403.	20	HO7192.2
Personal Property Repair or Replacement Cost Coverage.....	403.	19	HO7120
Replacement Cost Loss Settlement For Certain Non-Building Structures	409.	23	HO0443

RULES (GENERAL)	Rule No	Page HO-	Endst.
Restriction of Individual Policies	209.	14	
Seasonal Dwelling Definition	108.	12	
Secondary Residence Premises	105.	11	
Single and Separate Buildings Definition	109.	13	
Special Personal Property Coverage	304.	18	
Special Personal Property Coverage – HO0004	304.	18	HO0524
Unit-Owners Coverage C – HO0006	304.	18	HO1731
Special State Requirements	N/A	5	
No Coverage for Home Day Care Business	N/A	5	HO0496
Special Provisions Endorsement	N/A	5	HO0103
Water Exclusion Endorsement	N/A	6	
Forms HO0002, HO0004, and HO0006 and HO0008	N/A	6	HO1609
Forms HO0003 and HO0005	N/A	6	HO1610
Superior Construction	401.	18	
Territory Definitions and Codes	N/A	4	
Earthquake Territory Definitions	3.	4	
Earthquake Zip Code Definitions	N/A	T-1-5	
Other Than Earthquake Territory Definitions	2.	4	
Territory Assignment	1.	4	
Townhouse or Row House	402.	19	
Transfer or Assignment	206.	14	
Underwriting Eligibility	–	1	
New Business Eligibility	1.	1	
Renewal Eligibility	2.	3A	
Waiver of Premium	207.	14	
Whole Dollar Premium Rule	208.	14	
SECTION I — ADDITIONAL COVERAGES RULES			
Assisted Living Care Coverage	523.	44	HO0459
Building Additions & Alterations — Increased Limit	502.	27	HO0451
Building Additions & Alterations — Other Residence	501.	27	HO0449
Business Property — Increased Limits	503.	27	HO0412
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	504.	28	HO0453
Dwelling Under Construction – New	530.	56	
Theft Coverage	530.	56	HO7137
Earthquake Coverage	505.	28	HO0454
Loss Assessment Coverage for Earthquake	505.	28	HO0436
5% Deductible Rates	505.	30	
10% Deductible Rates	505.	31	
Equipment Breakdown Coverage	532.	57	HO7213
Fire Department Service Charge	506.	32	
HO0006 — Coverage A — Dwelling Basic & Increased Limits and Special Coverage	507.	32	HO1732
HO0006 — Units Regularly Rented to Others	508.	32	HO1733

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Home Business Insurance	528.	47	HO0701
Eligible Business and Classifications	528.	48	
Guidelines.....	528.	48	
Ineligible Businesses	528.	50	
Options	528.	54	
Liquor Liability Exclusion and Exception for Scheduled Activities	528.	55	HO0754
Loss Payable Condition	528.	54	HO0752
Off-Premises Property Coverage – Increased Limits.....	528.	56	
Personal and Advertising Injury Exclusion.....	528.	55	HO0753
Valuable Papers and Records (Increased Limit)	528.	55	HO0756
Valuable Papers and Records (Special Coverage)	528.	56	HO0757
Home Day Care Coverage (Refer to Co.)	509.	32	
Landlords Furnishings	522.	44	HO0546
Livestock Collision Coverage	520.	42	HO0452
Loss Assessment Coverage.....	511.	33	HO0435
Loss of Use — Increased Limit.....	512.	34	
Modified Other Insurance and Service Agreement Condition	529.	56	HO1734
Ordinance or Law Coverage	513.	34	HO0477
Other Members of a Named Insured’s Household.....	524.	45	HO0458
Other Structures	514.	35	
Other Structures Away From The Residence Premises.....	514.	35	HO0491
Other Structures On The Residence Premises – Increased Limits	514.	35	HO0448
Specific Structures Away From Residence Premises	514.	35	HO0492
Structures Rented To Others – Residence Premises.....	514.	35	HO0440
Permitted Incidental Occupancies	510.	32	HO0442
Personal Computer Coverage.....	519.	42	
Personal Property — Scheduled	516.	41	
Personal Property — Unscheduled	515.	35	
Coverage C Increased Special Limits of Liability	515.	37	HO0465
Coverage C Increased Special Limits of Liability (HO0005, HO0004 w/HO0524 and HO0006 w/HO1731)	515.	37	HO0466
Electronic Apparatus	515.	36	
Extensions of Coverage	515.	37	
EMC Automatic Homeowners Coverage Extension (HO0002 , HO0003 and HO0005)	515.	37	HO7210
EMC Automatic Homeowners Coverage Extension (HO0006)	515.	37	HO7210.1
EMC Automatic Homeowners Coverage Extension (HO0004)	515.	37	HO7210.2
EMC Homeowners Plus Coverage Extension (HO0002 , HO0003 and HO0005)	515.	38	HO7211
EMC Homeowners Plus Coverage Extension (HO0006)	515.	38	HO7211.1
EMC Homeowners Plus Coverage Extension (HO0004)	515.	38	HO7211.2
EMC Choice Homeowners Coverage Extension (HO0003 and HO0005)	515.	39	HO7212
EMC Choice Homeowners Coverage Extension (HO0006)	515.	39	HO7212.1
EMC Choice Homeowners Coverage Extension (HO0004)	515.	39	HO7212.2

SECTION I — ADDITIONAL COVERAGES RULES	Rule No.	Page HO-	Endst.
Firearms	515.	36	
Increased Limits on Personal Property in Other Residences	515.	36	HO0450
Increased Special Limits of Liability	515.	35	
Jewelry, Watches & Furs	515.	36	
Money and Securities	515.	36	
Theft Coverage Increase — HO0008	515.	37	HO0430
Rental to Others — Extended Theft Coverage	517.	42	HO0541
Residence Held In Trust	526.	45	HO0543
Sinkhole Collapse Coverage	518.	42	HO0499
Student Away From Home	527.	47	HO0527
Water Back Up of Sewers or Drains	521.	43	
Water Back Up of Sewers or Drains (\$2,000)	521.	43	HO7220.1
Water Back Up of Sewers or Drains (\$5,000)	521.	43	HO7215.1
Water Back Up of Sewers or Drains (\$10,000)	521.	43	HO7216.1

SECTION II COVERAGE RULES AND RATES	Rule No.	Rule Page HO-	Rate Page HO-	Endst.
Additional Residence Rented to Others	604.	58	R-20	HO2470
Assisted Living Care Coverage	523.	44	R-11	HO0459
Business Pursuits	609.	59	R-21	HO2471
Farmers Personal Liability	614.	61	R-25	HO2473
Exclusion of Farm Employees Illegally Employed	614.	61	N/A	HO2496
Home Business Insurance Coverage	528.	47	R-13	HO0701
Home Day Care Coverage (Refer to Co.)	607.	58	N/A	
Incidental Farming Personal Liability	615.	62	R-27	HO2472
Incidental Low Power Recreational Motor Vehicles	611.	59	R-23	HO2413
Optional Property Remediation for Escaped Liquid Fuel and Limited Lead, etc. (Refer to Co.)	616.	62	N/A	
Other Insured Location — Occupied by Insured	602.	57	R-19	
Other Members of a Named Insured's Household	524.	45	R-11	HO0458
Other Structures — Rented to Others	605.	58	R-21	HO0440
Outboard Motors and Watercraft	612.	60	R-23	
Pleasure Boat Coverage	612.	60	N/A	
Watercraft	612.	60	R-23	HO2475
Owned Recreational Vehicles	613.	60	R-25	
Liability Coverage	613.	60	R-25	HO7164
Physical Damage Coverage	613.	60	N/A	
Permitted Incidental Occupancies	608.	58	R-21	
Other Residences	608.	58	R-21	HO2443
Residence Premises	608.	58	R-21	HO0442
Personal Injury	610.	59	R-23	HO2482
Residence Employees	603.	58	R-20	
Residence Held In Trust	526.	45	R-12	HO0543
Residence Premises	601.	57	R-19	
Student Away From Home	527.	47	R-12	HO0527
Swimming Pool Liability Coverage	621.	62	R-28	
Waterbed Liability Coverage	617.	62	R-27	HO7112

 UNDERWRITING ELIGIBILITY

1. NEW BUSINESS ELIGIBILITY

The basis of our competitive rate structure is the careful selection of risks. Our underwriting guidelines require that only preferred or superior risks be submitted for coverage. The maximum binding authority is 3 days for both written and oral binders. Applications must be completed in their entirety, with current photographs (front & rear of dwelling) and replacement cost worksheet attached.

Minimum Limit Requirements:**EMCC**

~~HO0008~~ — ~~\$75,000 Coverage A~~

* ~~HO0002, HO0003~~ and **HO0005** — ~~\$100~~150,000 Coverage A

- **HO0004** and **HO0006** — \$15,000 Coverage C

EMCASCO

* ~~HO0002, HO0003~~ and **HO0005** — ~~\$150~~200,000 Coverage A

- **HO0004** and **HO0006** — \$25,000 Coverage C

UNION

* **HO0003** and **HO0005** — ~~\$175~~300,000 Coverage A

- **HO0006** — \$50,000 Coverage C

Maximum Binding Limit Requirements:**EMCC**

* ~~HO0002, HO0003, and HO0005~~ and ~~HO0008~~ — \$350,000 Coverage A — Protection Class 1-8

EMCASCO/UNION

* ~~HO0002 (EMCASCO), HO0003~~ and **HO0005** — \$500,000 Coverage A — Protection Class 1-8

EMCC/EMCASCO

- **HO0004** — \$100,000 Coverage C — Protection Class 1-8

EMCC/EMCASCO/UNION

- **HO0006** — \$200,000 Coverage C — Protection Class 1-8

EMCC

* ~~HO0002, HO0003~~ and **HO0005** — \$200,000 Coverage A — Protection Class 9

These acceptability provisions are offered as guidelines. The underwriter's discretion shall apply in cases of extenuating circumstances. Due to varying circumstances it may occasionally be necessary to decline a risk due to circumstances not contemplated in the guidelines.

A. PRIOR APPROVAL

Coverage shall not be bound for risks with the following characteristics or conditions until (1) all information has been submitted to the company for appropriate underwriting and (2) the agent has approval for binder coverage:

1. Any Business operation at the insured location that is not specifically shown as eligible in the rule section of this manual.
2. Insurance To Value:
 - EMCC** – Dwellings insured for less than 90% of estimated replacement cost, unless ACV or Special Loss Settlement endorsement is attached.
 - EMCASCO/UNION** – Dwellings insured for less than 100% of estimated replacement cost. Replacement Cost as calculated from a current M&S/B Residential Component Technology software system (RCT).
3. Risks with lapse in coverage.

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

4. Any risk with a wood burner, freestanding fireplace, wood burning furnace or fireplace insert. Unit must be:
 - a. factory built;
 - b. U.L. listed and tested;
 - c. professionally installed.

Photo must be submitted with completed questionnaire. Refer to Wood Burning Supplemental Guidelines (pages A-1 – A-4). Not eligible in **EMCASCO** or **UNION**.

5. Any Seasonal or Secondary Dwelling – We must insure the primary dwelling.
6. Any watercraft exceeding: \$25,000 in value, or 200 horsepower, or 20 years of age.

B. UNACCEPTABLE RISKS**THE FOLLOWING RISKS CANNOT BE SUBMITTED, ACCEPTED OR BOUND:**

1. Dwellings over 40 years old in which the plumbing, heating and electrical (minimum 100 amp service with circuit breakers) have **not** been updated or which are **not** in compliance with all current building laws. The roof must have been replaced within the past 20 years.
2. Roofs with wood shingles or shakes that have not been treated or maintained (must be fire rated and meet local building codes).
3. Dwellings in a deteriorating condition or lacking proper upkeep and maintenance.
4. Unoccupied, vacant, or isolated dwellings (not visible from another residence).
5. Mobile homes (including Manufactured Homes—which is a reference to mobile homes built after 6-97), log homes, or housing using experimental construction techniques.
6. Dwellings with exterior synthetic stucco (e.g. "eifs").
7. Trampolines or skateboard ramps.
8. Exotic pets or animals (llamas, snakes, ostriches, etc.).
9. Risks with large dogs (Dalmations, Dobermans, Pit Bulls, Rottweilers, Chow Chows) or dogs that have bitten or attacked someone.
10. **HO0004** outside of city limits or in commercial buildings.
11. Swimming pools/spas/hot tubs that are not fenced in with gates that are self-closing and self-latching (exception--hot tubs/spas that are not fenced in must have locked covers). Pools with diving boards or slides must be pre-approved. Any acceptable pool exposure must have a photo and completed Company pool questionnaire submitted with application.
12. Primary dwellings located over 5 miles from the responding fire station (PC 10).
13. Watercraft:
 - a. over 26 feet in length (sailboats over 40 ft.);
 - b. maximum rated speed exceeding 45 MPH;
 - c. any personal watercraft (jet skis, wave runners, etc.) over 140 HP or with operators with less than 3 years experience (may be waived for operators with power school/water safety certificates of completion).
14. Dwelling Replacement or Repair Cost Protection Coverage A - Dwelling (**HO7121**) – the following new business qualifications are unacceptable for this Company coverage & rating enhancement endorsement:
 - a. forms ~~HO0002~~, **HO0004** and **HO0006**;
 - b. any Coverage A limit that is less than 100% of the Company's estimated reconstruction cost (using M&S/B Residential Component Technology);
 - c. dwellings over 40 years old. With prior underwriting approval, homes that are over 40 years old, updated and insured to 100% of the standard RCT may be eligible for the **HO7192.2** Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A – Dwelling – Common Construction);

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HO-2

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

ED. ~~01-1008-12~~

1. NEW BUSINESS ELIGIBILITY (Cont'd.)

- d. any unique, experimental or modular home type construction (modern modular homes calculated using the RCT "standard" construction type may receive underwriting consideration);
- e. dwellings located in "rated" protection class 9 (Suburban Rated permitted) or in class 10;
- f. Coverage A limits less than \$100,000 or greater than \$750,000;
- g. three or four family dwellings;
- h. builder's risk or dwellings under construction (COC).

15. UNION – Any of the following qualities or hazards are unacceptable for placement in **UNION**:

- a. ~~forms HO0002, form~~ HO0004 ~~or HO0008~~;
- b. year built of home at inception of policy is ~~prior to 1980~~ over 20 years;
- c. two, three or four family owner-occupied residences (forms HO0003 and HO0005);
- d. any actual protection class 9 or 10 risk;
- e. any risk with a wood stove or wood fireplace insert heating apparatus hazard;

16. Water Back Up coverage cannot be bound, added or increased to a policy mid-term.**C. DEDUCTIBLE OPTIONS**

New Business Minimum All Peril Deductible of ~~\$500~~ 1,000 applies for forms ~~HO0002, HO0003, & HO0005 & HO0008~~; and a \$250 All Peril Deductible for forms **HO0004 & HO0006**. Refer to Deductible Rule 406.

D. PERSONAL LIABILITY/MEDICAL PAYMENTS: \$100,000/\$1,000. Refer to Liability Rules 701. and 702. for higher limit options.**E. BUILDER'S RISK**

Coverage must be insured for 100% of the completed value. A copy of the contractor's bid specifications is required for homes valued at \$250,000 and over. "Spec" homes and/or where construction has been stopped or suspended are unacceptable. The Named Insured must be the intended owner occupant.

F. HOME BUSINESS INSURANCE (HOBIZ)

For coverage to be provided, the home business must be specifically listed under Rule 528 as an "eligible business". The maximum binding authority for business property is \$40,000. Coverage is subject to the Section I policy deductible. This endorsement is not available for seasonal or secondary dwellings. The Home Business Coverage Questionnaire must be completed in its entirety and submitted with application.

G. SCHEDULED PERSONAL PROPERTY

Refer to Company any Inland Marine schedule that exceeds 50% of the unscheduled personal property limit or \$50,000, or any single scheduled item that exceeds \$10,000 (except watercraft). Current appraisals are required on items valued at \$5,000 or more.

Refer to Inland Marine Section for all scheduled property items.

H. EARTHQUAKE

All binding authority for property coverage is suspended for 7 days immediately following an Earthquake measuring 4.0 or higher on the Richter Scale within a 500 mile radius of the insured location.

I. MAXIMUM ALLOWABLE LOSSES**36 MONTH HISTORY:**

EMCC – No more than 2 losses.

EMCASCO – No more than 1 loss.

UNION – No Losses.

A history of losses outside the three year experience may be considered.

The underwriter's discretion shall apply in cases of extenuating circumstances.

****See Note under RENEWAL ELIGIBILITY**

HOMEOWNERS MANUAL RULES

SPECIAL STATE REQUIREMENTS**A. Special Provisions Endorsement HO0103**

Use this endorsement with all Homeowners Policies.

B. No Coverage For Home Day Care Business Endorsement HO0496

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO1609** with all ~~HO0002, HO0004, and HO0006~~ and ~~HO0008~~ policies.

Use Endorsement **HO1610** with all **HO0003** and **HO0005** policies.

1. ADDITIONAL RULE – IDENTITY FRAUD EXPENSE COVERAGE**A. Coverage Description**

Identity Fraud Expense Coverage endorsement is provided automatically to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits of Liability

Up to \$1,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

\$15,000 Identity Fraud Expense Coverage is included if an EMC Homeowners Plus Coverage Extension is purchased. \$25,000 Identity Fraud Expense Coverage is included if an EMC Choice Homeowners Coverage Extension is purchased.

C. Endorsement

1. *Use Identity Fraud Expense Coverage Endorsement **HO7198**.*

2. *This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.*

D. Identity Theft 911 Resolution Service

Regardless of the amount of Identity Fraud Expense Coverage the insured has, Identity Theft 911 Resolution Service, including Identity Disaster Recovery and Identity Travel Assistance will also be provided free of charge.

ADDITIONAL COMPANY RULES — ALL COMPANIES**1. COMBINATION POLICY DISCOUNT****A. Eligibility**

When the same named insured has both a Personal Auto and a Homeowners policy written in any company within the EMC Group, a 20% discount is applied to the Homeowners policy's final premium after application of all other premium modifications.

B. Discount Effective Date

If a qualifying policy is written with a non-concurrent date, the discount will be applied to both the Auto and Homeowners policies at the earliest date that concurrent coverage is in effect. The discount may be applied or deleted midterm.

C. Cancellation or Non-Renewal

In the event either the Personal Auto or Homeowners policy is cancelled or non-renewed, the discount may be deleted from the remaining policy midterm (date concurrent coverage is no longer in effect) or at the next renewal date (underwriter discretion shall apply).

HO-5

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

HO-5

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

ADDITIONAL COMPANY RULE – ALL COMPANIES (Cont'd.)***CLAIMS FREE DISCOUNT***

If the applicant or insured has been Claim Free (including all claims from any cause code or prior location, with the exception that “one paid claim” less than \$500 shall be permitted) for the preceding three-year underwriting period, a 0.90 factor (10% credit) will be applied to the Homeowners Policy Premium, following all other modifications except any applicable Insurance Score or Combination Policy factors, for new or renewal policies (continuous insurance with EMC or other carrier is required).

*(NOTE—this credit is NOT to be used in addition to the credit factors shown in the Loss History Merit Rating Plan table across from zero (*0*) claims. If both discount types are eligible, the highest discount will apply.)*

4. ELECTRONIC FUNDS TRANSFER DISCOUNT

An additional 3% off the policy premium, prior to all other discounts, will be applied when the premium is paid through Electronic Funds Transfer.

PART I
COVERAGE AND DEFINITION TYPE RULES

100. INTRODUCTION**A. About the Homeowners Manual**

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsement specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure**1. Contents**

The manual includes multi-state general rules with specific state rules and company rules incorporated, where applicable.

2. General Rules

These rules are grouped into the following categories;

- a. **Part I** – Coverage And Definition Type Rules,
- b. **Part II** – Servicing Type Rules,
- c. **Part III** – Base Premium Computation Rules,
- d. **Part IV** – Adjusted Base Premium Computation Rules,
- e. **Part V** – Section I – Property – Additional Coverages And Increased Limits Rules,
- f. **Part VI** – Section II – Liability – Additional Coverages And Increased Limits Rules, and
- g. **Part VII** – Section II – Liability – Other Exposures Increased Limits Rules.

3. State Rules and Rates

Any State Exceptions, Additional Rules, Special State Requirements, etc. are incorporated into the General Rules of this Manual, where applicable.

Contact Branch Office for any premiums, credits, etc. that may be applicable and on file with the State Insurance Department, but not displayed in this manual.

4. Form References

*The Manual refers to Forms **HO0002**, **HO0003**, **HO0004**, **HO0005**, and **HO0006**. These Form references are identified as follows:*

- a. *Homeowners 2 Broad Form ~~HO0002~~; This form does not apply.*
- b. Homeowners 3 Special Form **HO0003**,
- c. Homeowners 4 Contents Broad Form **HO0004**,
- d. Homeowners 5 Comprehensive Form **HO0005**,
- e. Homeowners 6 Unit-Owners Form **HO0006**,
- f. *Homeowners 8 Modified Coverage Form ~~HO0008~~; This form does not apply.*

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**A. Limits**

The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage**Coverage A – Dwelling**

All Forms: Refer to Underwriting Guidelines.

Coverage B – Other Structures

~~HO0002, HO0003, or HO0005 or HO0008:~~

10% of A (one and two family dwelling)

5% of A (three and four family dwelling)

Coverage C – Personal Property

~~HO0002, HO0003, or HO0005 or HO0008:~~

50% of A (one and two family dwelling)

30% of A (three family dwelling)

25% of A (four family dwelling)

HO0004 or HO0006: Refer to Underwriting Guidelines.

Coverage D – Loss of Use

~~HO0002, HO0003 or HO0005:~~ 30% of A

~~HO0004:~~ 30% of C

~~HO0006:~~ 50% of C

~~HO0008:~~ 10% of A

2. Section II – Liability (All Forms)***Coverage E – Personal Liability And Coverage F – Medical Payments**

Personal Liability \$100,000

Medical Payments to Others \$1,000

*Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

B. All Forms – The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Form ~~HO0002, HO0003 Or HO0005~~ – Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one and two family dwelling; 20% of the limit of a three family dwelling; and 15% of the limit of a four family dwelling.

D. FORM HO0006 – The limit of liability for Coverage A of Section I may be increased.

E. FORM ~~HO0008 (EMCC ONLY)HO0008~~ – *This section does not apply.*

~~1. Section I~~

~~The following are the only Section I options available with this form:~~

~~a. This section does not apply.~~

~~b. Higher Optional Deductibles;~~

~~c. On and Off Premises Theft Coverage Increase;~~

~~d. Reduced Coverage C Limits.~~

~~2. Section II~~

~~All options available for Form HO0002 are available for Form HO0008.~~

HO-8

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~10-1-08-15-12~~

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

**Form numbers referenced below, apply as follows:*

~~2 = HO0002~~, 3 = HO0003, 4 = HO0004, 5 = HO0005; 6 = HO0006; ~~8 = HO0008~~

Perils Insured Against	Applies to Forms*
Fire or Lightning	2 , 3 (Cov. C), 4, 6, 8
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles, or Smoke	2 , 3 (Cov. C), 4, 6, 8
Vandalism or malicious mischief	2 , 3 (Cov. C), 4, 6, 8
Theft	2 , 3 (Cov. C), 4, 6, 8
Volcanic eruption	2 , 3 (Cov. C), 4, 6, 8
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden & accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	2 , 3 (Cov. C), 4, 6, 8
Additional risks with certain exceptions (Special Coverage)	3 (Cov. A, B and D) 5 (Cov. A, B, C and D)

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. All Forms Except HO0004 And HO0006 – A Homeowners Policy may be issued:

- To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling unit may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

301. BASE PREMIUM COMPUTATION (Cont'd.)

- d. The result, 2.897, is the Key Factor for this example.
2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

302. LOSS SETTLEMENT OPTIONS

The following Loss Settlement Options are not available if EMC Choice Homeowners Coverage Extension HO7212 is attached to the policy.

A. Functional Replacement Cost Loss Settlement

~~HO0002~~, HO0003 and HO0005 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule 301. For the amount of insurance selected for this option.

4. Use Functional Replacement Cost Loss Settlement Endorsement HO0530.
B. Actual Cash Value Loss Settlement

~~HO0002~~, HO0003 and HO0005 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provided building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

The premium is computed by multiplying the Base Premium by the appropriate factor from the following table:

Coverage A Limit of Liability Equals Less Than % Of Replacement Value Below	Factor
80% but not less than 50%	1.05
Less than 50%	1.10

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **HO0481**.

302. LOSS SETTLEMENT OPTIONS (Cont'd.)**C. Special Loss Settlement****HO0002, HO0003 and HO0005 Only****1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

- b. Develop a **BASE PREMIUM** in accordance with Rule 301. for the amount of insurance computed in C.3.a. above.

- c. Multiply the premium determined in C.3.b by the appropriate factor from the table below:

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

4. Endorsement

Use Special Loss Settlement Endorsement **HO0456**.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS EXCEPT HO0008**A. Basic Limit**

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO0004**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage**1. Description**

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2**. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS EXCEPT HO0008 (Cont'd.)

2. Premium Determination

a. Forms HO0002, HO0003 and HO0005

To develop the Base Premium multiply the premium computed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage of Coverage A		Factors
Increase in Amount	Total Amount	
15%	25%	1.03
40	50	1.07
65	75	1.11
90	100	1.15
For each add'l 25% increment, add		.04

b. Forms HO0004 and HO0006

See Rule 513. for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount of Coverage Endorsement **HO0477**.

304. SPECIAL PERSONAL PROPERTY COVERAGE HO0004 AND HO0006

A. Coverage Description

1. Coverage **C** – Personal Property under Forms **HO0004** and **HO0006** is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.
2. This option may only be used when:
 - a. For Form **HO0004**, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - b. For Form **HO0006**, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Rates are displayed on the rate pages.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement **HO0524** for use with **HO0004** only.
2. Use Unit-Owners – Coverage **C** – Special Coverage Endorsement **HO1731** for use with **HO0006** only.

305. – 400. RESERVED FOR FUTURE USE

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

401. SUPERIOR CONSTRUCTION

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

402. TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO0004 AND HO0006

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse and Row House Factors

Dwelling	Total No. of Individual Family Units Within The Fire Division*	Protection Class	
		1-8	9 & Over
1 or 2 Family	1 & 2	1.00	1.00
	3 & 4	1.10	1.15
	5 – 8	1.25	1.30
	9 & Over	Refer to Company	
3 or 4 Family	5 – 8	1.15	1.20
	9 & Over	Refer to Company	

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

403. REPLACEMENT COST COVERAGES

A. Dwelling Replacement or Repair Cost Coverage

(Not applicable to Forms HO0004 or HO0006) - See also "Underwriting Eligibility"

NOTE: This option is NOT to be used with the Loss Settlement Options under Rule 302. (For Replacement or Repair Cost Protection on homes over 40 yrs see paragraph C. Prior underwriting approval is needed for Replacement or Repair Cost Protection on homes older than 40 years.)

The policy may be extended for no additional premium to include replacement or repair cost protection for Coverage A Dwelling, if the limit of liability is maintained at 100% of current replacement cost, as determined by valuation or inflation estimates.

If a loss exceeds the Coverage A limit of liability, we will provide an additional amount of insurance, up to 25% of the Coverage A limit of liability, as shown on the policy Declaration. When Coverage A is increased, we will also increase Coverage B, C and D.

Use Dwelling Replacement or Repair Cost Coverage Endorsement **HO7121** on homes 40 years old or newer.

This dwelling coverage automatically includes attachment of HO7120 at no additional premium, affording replacement cost coverage on unscheduled personal property. See Rule 403.B.

Note: On homes 40 years or newer, both HO7121 and HO7120 are automatically attached when EMC Choice Homeowners Coverage Extension HO7212 is purchased.

B. Personal Property Repair or Replacement Cost Coverage

Additional Coverage is extended to unscheduled personal property to include the full cost of repair or replacement without reduction for depreciation. Liability on any item, including depreciation, may not exceed:

- 1) *the cost of repair, restoration or replacement with material and labor of like kind and quality, or*
- 2) *the company may elect to replace any item(s) damaged or lost without obligation to replace all items.*

The Coverage C – Personal Property limit will be increased to 80% of the Coverage A – Dwelling limit for one and two family dwellings when this endorsement is attached to the policy. There is no additional premium charge for this increase. For Forms HO0004 and HO0006, Coverage C is not increased.

Premium:

Forms ~~HO0002~~, HO0003 and HO0005, 15% of the policy base premium. Forms HO0004 and HO0006, 25% of the policy base premium. No minimum premium.

Use Personal Property Replacement Cost Coverage Endorsement **HO7120**

406. DEDUCTIBLES

All policies are subject to a deductible applicable to loss from all Section I perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible

- 1. \$250 All Peril – HO0004 and HO0006
- 2. \$500 All Peril – ~~HO0002, HO0003, and HO0005 and HO0008~~

The base deductibles shown for HO0003 & HO0005 above are the MINIMUM deductibles available for both for rate calculation purposes only. The minimum deductible for HO0003 and HO0005 new and renewal business is \$1,000. The minimum deductible for new and renewal HO0004 and HO0006 is \$250.

B. Optional Deductibles

This section does not apply.

C. Optional Higher Deductibles

All Forms — *The Homeowners Program provides a higher deductible applicable to any loss under Section I of the policy in an amount and at a premium credit developed below.*

1. All Peril Deductibles

Determine the credit by multiplying the base premium by the following factors:

Deductible Amounts	\$500	\$1,000	\$2,500	\$5,000
HO0002, HO0003, and HO0005 and HO0008	1.00N/			.60
HO0004 and HO0006	.93	.87	.70	.56

2. Windstorm or Hail Deductibles

(All Forms Except HO0004 and HO0006)

The following deductible options are used in conjunction with a deductible applicable to all Other Section I Perils.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **HO0312**.

(3) Declarations instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I Perils. For example:

- Deductible – Windstorm or Hail 1% of Coverage A limit and ~~\$500~~1,000 for All Other Perils.

(4) Deductible Application

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

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$ 100,000	\$ 1,000	\$ 7,500	
B	50,000	–	3,000	
C	10,000	–	1,350	
D	30,000	–	660	
			\$ 12,510	\$ 11,510

406. DEDUCTIBLES (Cont'd.)

(5) Use Of Factors

The factors displayed in Paragraph **(6)** incorporate the factors for the All Peril Deductibles shown in Paragraph **C.1.** above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

406. DEDUCTIBLES (Cont'd.)

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1%	2%	5%
\$ 500	.99	.97	.91
\$1,000	.85	.81	.79
2,500	.	.69	.65

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher fixed dollar deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Perils deductible.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instructions

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils. For example: ~~\$1,000~~2,500 for Windstorm or Hail and ~~\$500~~1,000 for All Other Perils.

(4) Use Of Factors

The factors displayed in Paragraph (5) incorporate the factors for the All Perils Deductibles shown in Paragraph C.1. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(5) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	\$1,000	\$2,500	\$5,000
\$ 500	.96	.90	-
-1,000	-	.82	-
2,500	-	-	.66

407. ADDITIONAL AMOUNTS OF INSURANCE – FORMS ~~HO0002,~~ HO0003 AND HO0005

This rule does not apply.

**408. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO0004**

This rule does not apply.

—** 409. REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS ~~HO0002~~, HO0003 AND HO0005

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage B, or specifically scheduled under the policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products); and
5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Resident Premises Endorsement **HO0443**.

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage B – Other Structures Away From The Residence Premises Endorsement **HO0491** and Specific Structures Away From The Residence Premises Endorsement **HO0492**.

410. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/ or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grade for a community, and their effective dates, are provided in the Community Mitigation Classification Manual published by ISO Commercial Risk Services, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

410. BUILDING CODE EFFECTIVENESS GRADING (Cont'd.)

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in **C.** of this rule, use the appropriate factor listed under **E.1.c.** above. Code as follows:

Community Grade	CODE Windstorm/Hail
1	11
2	12
3	13
4	14
5	15
6	16
7	17
8	18
9	19
10	20
Not Graded	99

(1) Windstorm or Hail Credit Factors

Forms / Territories	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
(a) HO0002, HO0003 & HO0005 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(b) HO0004 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
(c) HO0006 Terr. 30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

(2) Earthquake Credit Factors

Earthquake Territory	Grade (* = Ungraded)										
	1	2	3	4	5	6	7	8	9	10	*
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

411. NEW OR RENOVATED DWELLING COMPONENTS

(Not applicable to Forms HO0004 or HO0006)

The following credits shall apply to the Homeowners adjusted base premium, plus Section I adjustments for new or renovated dwellings with components that meet the following requirements:

- 1. Electrical wiring discount is contingent upon new or evidence of complete replacement (new wiring, new receptacles, new circuit breakers and conduit in exposed areas) of the system. The work must be done by a qualified electrical contractor and/or inspected by a building inspector who certified that the work meets all state and local codes.*

PART V - SECTION I — PROPERTY
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions and Alterations Other Residence Endorsement **HO0449**.

502. BUILDING ADDITIONS AND ALTERATIONS INCREASED LIMIT – HO0004

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the **HO0004** Key Factor for “Each Add'l \$1,000” by the **HO0004** Key Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO0004** Endorsement **HO0451**.

503. BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.

Note: EMC Choice Homeowners Coverage Extension endorsements include \$2,500 additional coverage.

2. Charge the rate of \$22 for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

Note: EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements include a limit of 1% of the Coverage C limit for ~~HO0002~~, HO0003 and HO0005 and 2% of the Coverage C limit for HO0004 and HO0006.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO0412**.

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505. EARTHQUAKE COVERAGE (Cont'd.)

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3. For Forms ~~HO0002~~, ~~HO0003~~ and ~~HO0005~~, add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the rate found in Column A of the table;
 - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
4. For Form ~~HO0004~~, add the results of the following two steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column B of the table and
 - b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
5. For Form ~~HO0006~~, add the results of the following three steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column C of the table;
 - b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
6. **Building Or Non-Building Structure Items – All Forms**
 Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-Building Structure items, as applicable, and add to the applicable premium determined in Paragraphs **D.3.**, **D.4.** or **D.5.**:
 - a. Other Structures – Structures Rented To Others Residence Premises;
 - b. Other Structures On The Residence Premises – Increased Limits;
 - c. Specific Structures Away From The Residence Premises;
 - d. Building Additions And Alterations – Other Residence and
 - e. Building Additions And Alterations Increased Limit Form ~~HO0004~~
7. **Ordinance Or Law – Increased Limit – All Forms**
 When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.
 - a. For Forms ~~HO0002~~, ~~HO0003~~ and ~~HO0005~~, multiply the rate determined in Paragraph **D.3.a.** by the appropriate factor selected from Rule **303.B.2.a.**
 - b. For Forms ~~HO0004~~ and ~~HO0006~~, the premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows:
 - (1) For Form ~~HO0004~~, multiply the rate in Column G of the table by .30.
 - (2) For Form ~~HO0006~~, multiply the rate in Column E of the table by .30.
 and add to the applicable premium determined in Paragraphs **D.4.** or **D.5.**

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E. Premium for Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percent	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

505. EARTHQUAKE COVERAGE (Cont'd.)

**5% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000
(Not available as new coverage – new or renewal policies.)**

Column:		(A)	(B)	(C)	(D)	(E)	(F)	(G)
TABLE	TERR	HO0002, HO0003, HO0005	HO0004	HO0006	HO0002, HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.64	0.67	0.83	0.66	1.11	0.78	1.03
	22	1.50	0.64	0.83	0.66	1.00	0.76	0.94
	23	1.40	0.58	0.76	0.62	0.92	0.67	0.94
	24	1.22	0.50	0.66	0.56	0.76	0.58	0.90
	25	0.94	0.45	0.53	0.48	0.53	0.45	0.66
	26	0.44	0.22	0.23	0.28	0.23	0.20	0.33
	27	0.20	0.14	0.14	0.12	0.16	0.11	0.14
B - MASONRY	21	2.07	.94	1.09	0.86	1.34	0.97	1.12
	22	2.07	.94	1.09	0.86	1.34	0.97	1.12
	23	2.07	.94	1.09	0.86	1.34	0.97	1.12
	24	2.07	.94	1.09	0.86	1.34	0.97	1.12
	25	1.79	0.92	1.05	0.86	1.17	0.89	0.92
	26	0.97	0.56	0.53	0.56	0.56	0.50	0.51
	27	0.55	0.34	0.39	0.34	0.39	0.30	0.31
C - SUPERIOR	21	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	22	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	23	1.78	0.62	0.86	0.66	1.22	0.83	0.94
	24	1.56	0.56	0.76	0.66	1.01	0.78	0.90
	25	0.98	0.51	0.67	0.47	0.83	0.47	0.56
	26	0.67	0.27	0.41	0.36	0.48	0.36	0.37
	27	0.20	0.12	0.09	0.12	0.11	0.12	0.12

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505. EARTHQUAKE COVERAGE (Cont'd.)

10% DEDUCTIBLE
EARTHQUAKE COVERAGE RATES PER \$1,000

Column:		(A)	(B)	(C)	(D)	(E)	(F)	(G)
TABLE	TERR	HO0002, HO0003, HO0005	HO0004	HO0006	HO0002, HO0003, HO0005 Incr. Cov. C	HO0006 Basic & Incr. Cov. A	Incr. Cov. D	Bldg or Non-Bldg Structure Items
A - FRAME	21	1.53	0.58	0.73	0.62	1.05	0.78	1.03
	22	1.34	0.53	0.69	0.61	0.90	0.76	0.92
	23	1.26	0.48	0.64	0.58	0.86	0.67	0.92
	24	1.08	0.41	0.56	0.53	0.69	0.58	0.86
	25	0.81	0.37	0.42	0.42	0.45	0.45	0.61
	26	0.36	0.17	0.19	0.22	0.19	0.20	0.28
	27	0.17	0.11	0.12	0.11	0.12	0.09	0.11
B - MASONRY	21	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	22	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	23	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	24	1.89	0.83	0.97	0.80	1.26	0.97	1.11
	25	1.58	0.76	0.89	0.80	1.05	0.89	0.89
	26	0.84	0.47	0.45	0.50	0.50	0.50	0.50
	27	0.48	0.30	0.34	0.30	0.36	0.30	0.30
C - SUPERIOR	21	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	22	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	23	1.62	0.51	0.76	0.64	1.15	0.83	0.92
	24	1.40	0.45	0.66	0.59	0.92	0.76	0.89
	25	0.84	0.41	0.55	0.42	0.75	0.47	0.53
	26	0.58	0.20	0.34	0.31	0.42	0.34	0.36
	27	0.19	0.11	0.08	0.11	0.09	0.11	0.11

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514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises, the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. **Premium:** \$4 per \$1,000 of insurance.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO0448**.

2. Structure On The Residence Premises Rented To Others**a. Premium**

Use the sum of:

(1) The rate of \$4 per \$1,000 of insurance, and

(2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO0440**.

B. Structures Off The Residence Premises**1. Forms ~~HO0002~~, HO0003 and HO0005****a. Coverage Description**

(1) The policy automatically provides Coverage **B** – Other Structures on a blanket basis to structures located on the residence premises.

(2) The blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Charge the rate of \$13 per policy.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO0491**.

2. All Forms**a. Premium**

(1) When insurance is written on a specific structure located away from the residence premises, the rate in Paragraph (2) per \$1,000 of insurance shall apply separately to each location.

(2) Specific Structures – Off-Premises rate per \$1,000: \$4

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO0492**.

515. PERSONAL PROPERTY

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional company rate per \$1,000 of insurance, in 3. below.

3. Additional rate per \$1,000 of insurance:

~~HO0002 or HO0003:~~ \$2

HO0005: 3

515. PERSONAL PROPERTY (Cont'd.)

- 3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO0465** – for all forms except as noted in Paragraph 4.
- 4. Use Coverage **C** Increased Special Limits of Liability Endorsement **HO0466** for Form **HO0005**, Form **HO0004** with Endorsement **HO0524** and Form **HO0006** with Endorsement **HO1731**.

E. Refrigerated Personal Property

As specified in Rules 515.G., H. and I., coverage is automatically afforded at the limits shown for no additional premium.

**F. Theft ~~Coverage~~Coverage Increase – HO0008
(Employers Mutual Casualty Company Only)**

1. ~~On-Premises~~

~~The \$1,000 limit for on-premises theft may be increased to an aggregate limit of \$3,000 or \$5,000. Charge the additional rate shown below:~~

2. ~~Off-Premises~~

~~When On-Premises Theft Coverage is increased, a limit of \$1,000 may be provided for Off-Premises Theft Coverage, the additional charge is shown below:~~

3. ~~Premium~~

~~On-Premises~~

~~All Territories 30~~

~~Off-Premises~~

~~All Territories 14~~

4. ~~Endorsement~~

~~Use Theft Coverage Increase Endorsement **HO0430** *This rule does not apply.*~~

**G. EMC Automatic Homeowners Coverage Extension (All Forms, ~~except HO0008~~)
(ALL COMPANIES)**

For no additional premium, the policy will be extended to provide additional coverages.

Automatically attach one of the following unless an EMC Homeowners Plus Coverage Extension or EMC Choice Homeowners Coverage Extension endorsement is purchased:

- HO7210 (~~HO0002~~, HO0003 & HO0005),**
- HO7210.1 (HO0006), or**
- HO7210.2 (HO0004)**

Additional coverages provided are as follows:

- 1. **Other Structures Limit (~~HO0002~~, HO0003 & HO0005 Only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*

If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.

Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement **HO7121** or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement **HO7192.2** - is also added to the policy.*

- 2. **Theft of Silverware, Goldware and Pewterware** – *A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*

- 3. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$500 is added to the policy limit, or if applicable, any increased limit purchased.*

HO-37

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

515. PERSONAL PROPERTY (Cont'd.)

4. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
5. **Refrigerated Property Coverage** - *\$500 limit applies. No deductible applies.*
6. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
7. **Damage to Property of Others** – *The \$1,000 limit is increased to \$1,500.*
8. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
9. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

10. Personal Injury Liability Coverage (HO2482)

11. **Identity Fraud Expense Coverage (HO7198)** – *A \$1,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

H. EMC Homeowners Plus Coverage Extension (All Forms, ~~except HO0008~~)**(ALL COMPANIES)****(ALL COMPANIES)**

For an additional premium of \$~~20~~25.00, the policy will be extended to provide additional coverages. Attach one of the following:

- HO7211 (~~HO0002~~, HO0003 & HO0005),
HO7211.1 (HO0006), or
HO7211.2 (HO0004)**

Additional coverages provided are as follows:

1. **Other Structures Limit (~~HO0002~~, HO0003 & HO0005 only)** – *If there are no other structures on the residence premises, the limit of liability for Coverage B will be added to the limit of liability for Coverage A, and the sum of the two shall be the limit of liability under Coverage A.*
If there are other structures and at the time of loss the limit of liability for coverage B exceeds the replacement cost of other structures, the amount of insurance in excess of the replacement cost shall be applied as an additional amount of insurance under Coverage A.
Note: *This coverage is not applicable when either Dwelling Replacement or Repair Cost Coverage endorsement HO7121 or Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A — Dwelling — Common Construction) endorsement HO7192.2 - is also added to the policy.*
2. **Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*
3. **Coverage C – Personal Property Special Limits of Liability are increased as follows:**
 - a. *Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limits purchased.*
 - b. *Theft of jewelry, watches, furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased. (\$1,500 maximum for any single item).*
 - c. *Theft of firearms and related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limits purchased.*
 - d. *Theft of silverware, goldware and pewterware - A limit of 50% of the Coverage C limit of liability applies in lieu of the \$2,500 policy limit.*

HO-38

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

- 4. Business Property Off-Premises -** *The \$500 limit is increased to 1% (2% for HO0004 and HO0006) for property away from the residence premises used for business.*

HO-38

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY

UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

515. PERSONAL PROPERTY (Cont'd.)

5. **Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money** – *An additional \$10,000 is added to the \$500 policy limit.*
6. **Debris Removal** - *\$1,000 per occurrence and \$500 per tree is included to remove trees whether or not a covered structure is damaged or a driveway or ramp is blocked.*
7. **Fire Department Service Charge** – *An additional \$500 is added to the policy limit of \$500.*
8. **Loss Assessment** – *An additional \$1,000 is added to the policy limit of \$1,000.*
9. **Owned Watercraft Liability** - *The limit on outboard motors of 25 hp or less is increased to 100 hp or less.*
10. **Refrigerated Property Coverage** - *\$1,000 limit applies. No deductible applies.*
11. **Golf Cart Liability Coverage** *Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.*
12. **Waterbed Liability (HO0004 and HO0006 only)** - *provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.*
13. **Damage to Property of Others** – *The \$1,000 limit is increased to \$2,000.*
14. **Lock Replacement Coverage** - *\$500 limit to repair or replace door and/or window locks on the residence premises when it is likely that the key(s) have been stolen. No deductible applies.*
15. **Arson Reward** – *A \$2,500 reward will be provided for information leading to a conviction for loss or damage covered under the policy.*
16. **Environmental, Safety and Efficiency Improvements** – *Up to an additional 10% of the amount of a covered loss is available to repair or replace covered property that is better for the environment, safer or more efficient than the property being replaced.*

Additional coverage endorsements automatically attached for no additional premium:

17. **Personal Injury Liability (HO2482)**
18. **Identity Fraud Expense Coverage (HO7198)** – *A \$15,000 limit is automatically provided for Identity Fraud Expense Coverage. In addition, ID Theft 911 Resolution Service is provided free of charge.*

I. EMC Choice Homeowners Coverage Extension (All Forms, ~~except HO0002 and HO0008~~)

~~(ALL COMPANIES)~~

~~(ALL COMPANIES)~~

For an additional premium of ~~\$555.00~~, the policy may be extended to provide additional coverages, if the policy meets the following eligibility requirements.

- 1) *100% Replacement Cost Coverage is required.*
- 2) *Dwellings built prior to 1940 require prior underwriting approval.*
- 3) *No unique, experimental or modular homes.*
- 4) *Protection Class 1 – 8 only.*
- 5) *1 – 2 family owner-occupied dwellings only.*
- 6) *Builders Risk policies are ineligible.*

Attach one of the following:

**HO7212 (HO0003 & HO0005),
HO7212.1 (HO0006), or
HO7212.2 (HO0004)**

Additional coverages provided are as follows:

1. **Special Extension of Coverage C (HO0006 only)** – *If the limit of liability for contents exceeds the amount of covered loss, the excess limit can be added to the limit for Coverage A.*

- 2. Coverage D – Loss of Use – *The limit of liability for Coverage D is changed to 12 months (6 months for HO0004 and HO0006) Actual Loss Sustained.***

HO-39

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

520. LIVESTOCK COLLISION COVERAGE (Cont'd.)

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or
2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.
2. No deductible applies to this coverage.
3. The limit per head of livestock is \$400.
4. **Rates**

Estimated No. of Head	Premium
1 — 100	\$ 9
101 — 250	18
251 — 500	27
501 — 1,000	36

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO0452**.

521. WATER BACKUP OF SEWERS OR DRAINS

(FORMS ~~HO0002~~, HO0003, HO0005 AND HO0006)

THIS IS NOT FLOOD INSURANCE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

A. \$2,000 Limit

1. *Annual Aggregate Limit — \$2,000.*
2. *Policy Deductible Applies.*
3. *Additional Premium — ~~\$3040.00~~*
Use Water Back Up of Sewers or Drains Endorsement **HO7220.1 (\$2,000 Aggregate)**.

B. \$5,000 Limit

1. *Annual Aggregate Limit — \$5,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — ~~\$4060.00~~*
Use Water Back Up of Sewers or Drains Endorsement **HO7215.1 (\$5,000 Aggregate)**.

C. \$10,000 Limit

1. *Annual Aggregate Limit — \$10,000.*
2. *Policy Deductible Applies.*
3. *Additional premium — ~~\$5585.00~~*
Use Water Back Up of Sewers or Drains Endorsement **HO7216.1 (\$10,000 Aggregate)**.

HO-43

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE EFF. ~~01-01-1008-~~

522. LANDLORDS FURNISHINGS**A. Basic Limit**

Forms ~~HO0002~~, **HO0003** and **HO0005** automatically cover, on a named perils basis (except Theft) landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is \$2,500.

B. Increased Limits

The basic limit of \$2,500 may be increased in increments of \$500 up to a total of \$10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per \$500 per unit:

- | | |
|---|-----|
| 1. Forms HO0002 & Form HO0003 | \$1 |
| 2. Form HO0005 | 2 |

D. Endorsement

Use Landlord's Furnishings Endorsement **HO0546**.

523. ASSISTED LIVING CARE COVERAGE**A. Introduction**

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
 - a. is related to an insured by blood, marriage or adoption; and
 - b. is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
 - a. \$10,000 for Coverage **C** – Personal Property with limitations ranging from \$100 to \$500 for certain items of property;
 - b. \$6,000, at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage **E** – Personal Liability.

C. Premium**1. Section I and Section II Basic Limits**

Rate per unit: \$70

2. Increased Limits

Add to the basic limit rate in Paragraph 1. Above:

- a. Coverage **C** – Rate per \$1,000: \$6.
- b. Coverage **E** (Coverage **F** does not apply to this option): Refer to the Section **II** rate pages for increased Coverage **E** limits rates.

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO0459**.

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

2. Section I – Property

- a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	Form		
	HO0002, HO0003, & HO0005	HO0004	HO0006
Up to \$50,000	0.08	0.38	0.36
\$ 50,001 to \$100,000	0.13	0.65	0.62
100,001 to 175,000	0.20	0.99	0.94
175,001 to 250,000	0.29	1.39	1.33

* New business, use \$50,001 to \$100,000 classification

- b. Multiply the result computed in preceding Paragraph a. by the rating factors in the Homeowners Manual for the following risk categories:
 - (1) *Protection/Construction — Form HO0004 factors (shown below) apply regardless of the Homeowners form attached to the policy.*

Protection Class											
	1	2	3	4	5	6	7	8	8B	9	10
Masonry	.86	.87	.88	.89	.90	.91	.92	.93	1.15	1.35	1.55
Frame	.96	.97	.98	.99	1.00	1.01	1.30	1.30	1.48	1.60	1.95

- (2) Superior Construction (Rule 401.) and Protection Devices (Rule 404.) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and
- (3) Townhouse or Row House Construction (Rule 402.) in the following manner:
 - (a) For All Forms except HO0004 and HO0006, apply the same factor used for the residential exposure; or
 - (b) For Forms HO0004 and HO0006:
 - (i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or
 - (ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.
- c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per \$1,000" shown in Rule 514. **Other Structures**, Paragraph A.1.a.

3. Section II – Business Liability

a. Basic Limits Premium

Basic limits premiums applicable to the Office, Service, Sales and Crafts classifications are displayed on the Section II rate pages.

b. Coverage E – Increased Limits

- (1) When the Coverage E limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)**c. Endorsement**

Use Exclusion – Personal And Advertising Injury Endorsement **HO0753**.

4. Liquor Liability Exclusion And Exception For Scheduled Activities**a. Coverage**

This endorsement excludes liability coverage for:

- (1) Manufacturing, selling or distributing alcoholic beverages or;
- (2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
- (3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Premium

This section does not apply.

c. Endorsement

Use Liquor Liability Exclusion And Exception For Scheduled Activities Endorsement **HO0754**.

5. Special Coverage – Spoilage Of Perishable Stock

This section does not apply.

6. Valuable Papers And Records Endorsements**a. Increased Limits****(1) Coverage**

The Home Business Insurance Coverage Endorsement provides a basic limit of \$2,500 for Valuable Papers and Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO0756**.

(2) Premium**(a) Named Perils Coverage**

~~HO0002~~, ~~HO0003~~, ~~HO0004~~ & ~~HO0006~~: \$1 per \$1,000

(b) Open Perils Coverage

~~HO0005~~, ~~HO0004~~ with ~~HO0524~~ & ~~HO0006~~ with ~~HO1731~~: \$2 per \$1,000

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO0756**.

b. Special Coverage**(1) Coverage**

Extends the basic \$2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms ~~HO0002~~, ~~HO0003~~, ~~HO0004~~ and ~~HO0006~~; and

(b) Special coverage in Forms ~~HO0005~~, ~~HO0004~~ with ~~HO0524~~ and ~~HO0006~~ with ~~HO1731~~;

to expanded special coverage. Increased Limits for expanded special coverage are also available.

528. HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

(2) Premium

(a) First \$2,500

HO0002, HO0003, HO0004 & HO0006: Charge \$2

HO0005, HO0004 with HO0524 & HO0006 with HO1731: Charge \$2

(b) Each Add'l \$1,000 – All Forms: Charge \$2

(3) Endorsement

Use Special Coverage Valuable Papers And Records Endorsement **HO0757**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from \$5,000 to \$10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per \$2,500

HO0002, HO0003, HO0004 and HO0006:	\$22
HO0005, HO0004 with HO0524 and HO0006 with HO1731:	\$34

529. MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO0006 ONLY

A. Introduction

Form **HO0006** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO0006**, payment for a covered loss under **HO0006** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO0006**.

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301**. by 1.25.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO1734** with **HO0006** only.

530. DWELLING UNDER CONSTRUCTION—NEW (HO0003 and HO0005 only)

A. *The Homeowners Policy may be extended to cover the peril of theft while a dwelling is under construction.*

B. *Form HO7137, Theft Coverage Endorsement (\$5,000 occurrence and \$10,000 aggregate limit) will apply only until construction is completed, dwelling or structure occupied, or until expiration or cancellation of the policy.*

C. *The additional premium shall be \$40. The flat premium charge will not be subject to pro or short rate adjustments. Full premium shall be returned in the event of flat cancellation or cancellation effective as of inception date.*

D. *A \$250 deductible will apply to this additional coverage.*

E. *This form will automatically be deleted at renewal.*

Use Theft Coverage Endorsement **HO7137** (Dwelling Under Construction – New).

615. INCIDENTAL FARMING PERSONAL LIABILITY**A. On The Residence Premises****1. Coverage Description**

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals, However, coverage is not available if the residence premises is used for racing purposes.

2. Premium: Refer to rate pages.**B. Away From The Residence Premises****1. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium: Refer to rate pages.**C. Endorsement**

Use Incidental Farming Personal Liability Endorsement **HO2472**.

616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Contact Branch Office for any applicable rates and rules on file with the Insurance Department.

617. WATERBED LIABILITY COVERAGE**HO0004 and HO0006:**

Forms HO0004 and HO0006 may be endorsed to provide coverage for property damage liability caused by the ownership of a waterbed.

Premium: Refer to rate pages.

Use Waterbed Liability Endorsement **HO7112**.

Note: Waterbed Liability Coverage is automatically provided under the EMC Homeowners Plus Coverage Extension and EMC Choice Homeowners Coverage Extension endorsements.

618. – 620. RESERVED FOR FUTURE USE**621. SWIMMING POOL LIABILITY COVERAGE****HO0002, HO0003, and HO0005 and HO0008**

- A. A residence premises having a permanent in-ground or above-ground swimming pool will be charged an additional premium to reflect the increase in liability hazard.
- B. Photos and the company swimming pool questionnaire are required.
- C. **Premium:** Refer to rate pages.

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COVERAGE A - ANNUAL KEY PREMIUMS

TERRITORY: 30,31

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	-1646	16792007	24832609	-1934	-1826	18642228	24222896	-2143
	03	-1666	17002032	22092641	-1955	-1846	18842252	24492927	-2167
	04	-1786	18232179	23692832	-2096	-1987	20282424	26353150	-2331
	05	-1806	18432203	23962864	-2120	-2007	20448	26623182	-2355
	06	-1826	18642228	24222896	-2143	-2107	21570	27953341	-2473
	07	-2308	23552815	30643659	-2708	-2509	25603060	33283978	-2944
	08	-3014	30672	39934773	-3533	-3114	31794	41264932	-3650
	8B	-3813	38914651	50586046	-4475	-4215	43015141	55906682	-4946
	09	-4415	45065386	58567000	-5181	-5018	56120	66557955	-5888
	10	-6024	61447344	79869546	-7065	-7125	72708690	94501129	-8360
							6		
EMCASCO	01-02	-1028	10501255	13641631	-N/A	-1144	11651392	15141810	-N/A
	03	-1044	10621270	13841651	-N/A	-1154	11781408	15311830	-N/A
	04	-1116	11391362	14811770	-N/A	-1244	12671515	16471969	-N/A
	05	-1129	11521377	14981790	-N/A	-1254	12801530	16641989	-N/A
	06	-1144	11651392	15141810	-N/A	-1317	13441607	17472088	-N/A
	07	-1442	14721760	19142287	-N/A	-1568	16001913	20802486	-N/A
	08	-1881	19202295	24962984	-N/A	-1944	19842372	25793083	-N/A
	8B	-2383	24322907	31623779	-N/A	-2633	26883213	34944177	-N/A
	09	-2759	28163366	36644376	-N/A	-3135	32003825	41604973	-N/A
	10	-3762	38404590	49925967	-N/A	-4452	45445432	59077061	-N/A
UNION	01-02	-N/A	787941	10223	-N/A	-N/A	8741045	11361358	-N/A
	03	-N/A	797953	10361238	-N/A	-N/A	8831056	11481373	-N/A
	04	-N/A	8541022	11111328	-N/A	-N/A	9501137	12361477	-N/A
	05	-N/A	8641033	11231343	-N/A	-N/A	9601148	12481492	-N/A
	06	-N/A	8741045	11361358	-N/A	-N/A	10081205	13101567	-N/A
	07	-N/A	11041320	14351716	-N/A	-N/A	12001435	15601865	-N/A
	08	-N/A	14401722	18722238	-N/A	-N/A	14881779	19342313	-N/A
	8B	-N/A	18242181	23712835	-N/A	-N/A	20162411	26213133	-N/A
	09	-N/A	21122526	27463282	-N/A	-N/A	24002870	31203730	-N/A
	10	-N/A	28803444	37444476	-N/A	-N/A	34084075	44305297	-N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 32

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	-1557	15898	20662468	-1828	-1728	17642107	22922739	-2028
	03	-1576	16091921	20942498	-1850	-1747	17832130	23172769	-2051
	04	-1690	17252060	22422679	-1984	-1880	19192292	24942980	-2207
	05	-1709	17442084	22672709	-2006	-1899	19382315	25193010	-2229
	06	-1728	17642107	22922739	-2028	-1994	20352431	26453161	-2340
	07	-2184	22292662	28973462	-2563	-2374	24232894	31493763	-2786
	08	-2849	29073473	37794515	-3344	-2943	30043588	39044666	-3455
	8B	-3608	36824399	47865719	-4235	-3988	40704862	52906321	-4681
	09	-4178	42645093	55426622	-4904	-4748	48455788	62987525	-5573
	10	-5697	58146945	75579030	-6687	-6741	68808218	89421068	-7913
							6		
EMCASCO	01-02	-973	9931187	12911542	-N/A	-1080	11021317	14321712	-N/A
	03	-985	10051201	13061561	-N/A	-1092	11141331	14481731	-N/A
	04	-1056	10781288	14011674	-N/A	-1175	11991433	15581862	-N/A
	05	-1068	10901302	14171693	-N/A	-1187	12111447	15741881	-N/A
	06	-1080	11021317	14321712	-N/A	-1246	12721519	16531975	-N/A
	07	-1365	13931664	18102163	-N/A	-1484	15141809	19682351	-N/A
	08	-1781	18172171	23642822	-N/A	-1840	18772243	24402916	-N/A
	8B	-2255	23042749	29943574	-N/A	-2493	25433039	33053950	-N/A
	09	-2614	26643183	34634138	-N/A	-2968	30283618	39354703	-N/A
	10	-3564	36334341	47225643	-N/A	-4214	42995137	56886678	-N/A
UNION	01-02	-N/A	745890	9681157	-N/A	-N/A	826987	10741284	-N/A
	03	-N/A	754901	9791171	-N/A	-N/A	835998	10861298	-N/A
	04	-N/A	808966	10501256	-N/A	-N/A	8991074	11681397	-N/A
	05	-N/A	817977	10621270	-N/A	-N/A	9081085	11801411	-N/A
	06	-N/A	826987	10741284	-N/A	-N/A	9531139	12391482	-N/A
	07	-N/A	10441248	13571623	-N/A	-N/A	11356	14751764	-N/A
	08	-N/A	13628	17702117	-N/A	-N/A	14071682	18292187	-N/A
	8B	-N/A	17252062	22422681	-N/A	-N/A	19072279	24782963	-N/A
	09	-N/A	19982387	25963104	-N/A	-N/A	22702713	29503528	-N/A
	10	-N/A	27243255	35404233	-N/A	-N/A	32233852	41895009	-N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 72,82

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	-1187	42411447	45741882	-1393	-1317	43441606	47472088	-1546
	03	-1204	42261465	45941905	-1410	-1331	43591624	47662111	-1563
	04	-1288	43151571	47092043	-1512	-1433	44621747	49042272	-1682
	05	-1302	43291589	47282066	-1529	-1447	44771765	49202295	-1699
	06	-1317	43441606	47472088	-1546	-1519	45541853	20162410	-1784
	07	-1664	46992030	22082639	-1954	-1809	48462206	24002869	-2124
	08	-2174	22462648	28803443	-2549	-2243	22892736	29763557	-2633
	8B	-2749	28063354	36484361	-3228	-3039	31023707	40324820	-3568
	09	-3183	32493883	42245049	-3738	-3618	36934413	48005738	-4248
	10	-4341	44315295	57606885	-5097	-5137	52436266	68168147	-6031
EMCASCO	01-02	-742	757904	-9841176	-N/A	-824	-8401004	40921305	-N/A
	03	-754	766915	-9961190	-N/A	-833	-8491015	41041319	-N/A
	04	-805	824982	40681276	-N/A	-896	-9441092	41881420	-N/A
	05	-815	834993	40801291	-N/A	-905	-9231103	42001434	-N/A
	06	-824	-8401004	40921305	-N/A	-950	-9691158	42601506	-N/A
	07	-1041	40641268	43801649	-N/A	-1134	41541379	45001793	-N/A
	08	-1358	43851655	48002151	-N/A	-1403	44341710	48602223	-N/A
	8B	-1720	47542096	22802725	-N/A	-1904	49382316	25203011	-N/A
	09	-1994	20342427	26403155	-N/A	-2263	23082758	30003585	-N/A
	10	-2715	27693309	36004302	-N/A	-3213	32773916	42605091	-N/A
UNION	01-02	-N/A	567678	738882	-N/A	-N/A	630753	819978	-N/A
	03	-N/A	574686	747892	-N/A	-N/A	637761	828989	-N/A
	04	-N/A	646736	801957	-N/A	-N/A	685819	-8941064	-N/A
	05	-N/A	623744	810968	-N/A	-N/A	692827	-9001075	-N/A
	06	-N/A	630753	819978	-N/A	-N/A	727868	-9451129	-N/A
	07	-N/A	796951	40351236	-N/A	-N/A	-8651034	41251344	-N/A
	08	-N/A	40381241	43501613	-N/A	-N/A	40731282	43951666	-N/A
	8B	-N/A	43151571	47402043	-N/A	-N/A	44531737	48902258	-N/A
	09	-N/A	45221819	49802365	-N/A	-N/A	47302068	22502688	-N/A
	10	-N/A	20762481	27003225	-N/A	-N/A	24572936	31953816	-N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 73

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	-1777	48432166	23572817	-2085	-1972	20122404	26153126	-2314
	03	-1799	48352193	23851	-2111	-1994	20342431	26443160	-2340
	04	-1929	49682351	25583057	-2263	-2145	21892616	28453401	-2518
	05	-1950	49902378	25873092	-2289	-2167	22112642	28743435	-2543
	06	-1972	20122404	26153126	-2314	-2275	23222774	30183607	-2670
	07	-2492	25433038	33053950	-2924	-2709	27643303	35934294	-3179
	08	-3254	33473963	43445153	-3815	-3359	34274095	44553224	-3942
	8B	-4117	42045020	54646527	-4832	-4551	46435548	60357214	-5340
	09	-4767	48645812	63237557	-5595	-5418	55286605	71858588	-6358
	10	-6504	66337926		-7629	-7693	78499379	10203121	-9028
			86221030				94		
			5						
EMCASCO	01-02	-1110	41331354	44741760	-N/A	-1232	42581502	46351953	-N/A
	03	-1124	41471370	44921781	-N/A	-1246	42711519	46531974	-N/A
	04	-1205	42301469	45991910	-N/A	-1340	43681634	47792125	-N/A
	05	-1219	42441486	46171931	-N/A	-1354	43821651	47972146	-N/A
	06	-1232	42581502	46351953	-N/A	-1422	44511734	48872253	-N/A
	07	-1557	45899	20672468	-N/A	-1693	47282064	22462683	-N/A
	08	-2034	20732477	26963219	-N/A	-2099	21422559	27853326	-N/A
	8B	-2573	26263137	34144077	-N/A	-2843	29023467	37744507	-N/A
	09	-2979	30403632	39534721	-N/A	-3385	34554128	44935365	-N/A
	10	-4062	41464953	53946438	-N/A	-4807	49065861	63797618	-N/A
UNION	01-02	-N/A	8501015	41051319	-N/A	-N/A	9441127	42271464	-N/A
	03	-N/A	8641028	41191335	-N/A	-N/A	9541139	12480	-N/A
	04	-N/A	9231102	42001432	-N/A	-N/A	10271226	43351593	-N/A
	05	-N/A	9331114	42131448	-N/A	-N/A	10371238	43481609	-N/A
	06	-N/A	9441127	42271464	-N/A	-N/A	10891300	44151689	-N/A
	07	-N/A	41931424	18550	-N/A	-N/A	42961548	46852011	-N/A
	08	-N/A	45561857	20222414	-N/A	-N/A	46071919	20892494	-N/A
	8B	-N/A	49702352	25643057	-N/A	-N/A	21782600	28313379	-N/A
	09	-N/A	22842724	29663540	-N/A	-N/A	25933095	33704023	-N/A
	10	-N/A	31143714	40444827	-N/A	-N/A	36844395	47855712	-N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

COVERAGE A - ANNUAL KEY PREMIUMS (Cont'd.)

TERRITORY: 81

\$100,000 COV. A / \$100,000 COV. E. / \$1,000 COV. F

DEDUCTIBLE: \$500 FLAT - ALL SECTION I PERILS

COMPANY	PROT CLASS	MASONRY				FRAME			
		HO0002	HO0003	HO0005	HO0008	HO0002	HO0003	HO0005	HO0008
EMCC	01-02	-1528	15591863	20262422	-1793	-1695	17302068	22492688	-1989
	03	-1546	15781886	20542452	-1814	-1714	17492090	22732718	-2011
	04	-1658	16922022	21992629	-1946	-1844	18822249	24462924	-2164
	05	-1677	17112045	22242659	-1967	-1863	19012272	24712954	-2186
	06	-1695	17302068	22492688	-1989	-1956	19962386	25953102	-2295
	07	-2142	21862613	28423397	-2544	-2329	23762840	30893693	-2733
	08	-2795	28523408	37074431	-3279	-2888	29473522	38304579	-3388
	8B	-3540	36124317	46955613	-4153	-3912	39924771	51896203	-4591
	09	-4099	41824998	54366499	-4809	-4658	47535680	61787385	-5465
	10	-5589	57036816	74138862	-6558	-6614	67498066	87721048	-7760
							7		
EMCASCO	01-02	-954	9741164	12661514	-N/A	-1059	10811292	14051680	-N/A
	03	-966	9861179	12821532	-N/A	-1071	10931306	14201698	-N/A
	04	-1036	10571264	13741643	-N/A	-1152	11761406	15291828	-N/A
	05	-1048	10691278	13901661	-N/A	-1164	11881420	15441846	-N/A
	06	-1059	10811292	14051680	-N/A	-1222	12471491	16211938	-N/A
	07	-1339	13661633	17762123	-N/A	-1455	14851775	19302308	-N/A
	08	-1746	17822130	23162769	-N/A	-1804	18412201	23932861	-N/A
	8B	-2212	22572698	29343507	-N/A	-2444	24952982	32423877	-N/A
	09	-2561	26143124	33974061	-N/A	-2910	29703550	38604615	-N/A
	10	-3492	35644260	46325538	-N/A	-4132	42175041	54816553	-N/A
UNION	01-02	-N/A	731873	9501136	-N/A	-N/A	811969	10541260	-N/A
	03	-N/A	740884	9611150	-N/A	-N/A	820980	10651274	-N/A
	04	-N/A	793948	10311233	-N/A	-N/A	8821054	11461371	-N/A
	05	-N/A	802959	10421247	-N/A	-N/A	8911065	11581385	-N/A
	06	-N/A	811969	10541260	-N/A	-N/A	9361118	12161454	-N/A
	07	-N/A	10225	13321593	-N/A	-N/A	11141331	14481731	-N/A
	08	-N/A	13371598	17372078	-N/A	-N/A	13811651	17952147	-N/A
	8B	-N/A	16932024	22002632	-N/A	-N/A	18712237	24322909	-N/A
	09	-N/A	19602343	25483047	-N/A	-N/A	22282663	28953463	-N/A
	10	-N/A	26733195	34744155	-N/A	-N/A	31633781	41144917	-N/A

REFER TO PAGES HO-R-1 THRU HO-R-4 FOR POLICY SIZE RELATIVITIES (KEY FACTORS)

EARTHQUAKE TERRITORY DEFINITIONS

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
71601	26	71743	27	7186 9 <u>1</u>	27
71602	27	71744	27	7186 4 <u>2</u>	27
71603	27	71745	27	7186 2 <u>4</u>	27
71611	26	71747	27	7186 4 <u>5</u>	27
71612	27	71748	27	7186 5 <u>6</u>	27
71613	27	71749	27	71866 <u>71901</u>	27
71630	25	71750	27	7190 1 <u>2</u>	27
71631	27	71751	27	7190 2 <u>3</u>	27
71635	27	71752	27	7190 3 <u>9</u>	27
71638	26	71753	27	719 1 <u>09</u>	27
71639	25	71754	27	719 1 <u>03</u>	27
71640	27	71758	27	719 1 <u>34</u>	27
71642	27	71759	27	719 1 <u>420</u>	27
71643	25	71762	27	719 2 <u>01</u>	27
71644	25	71763	27	719 2 <u>42</u>	27
71646	27	71764	27	719 2 <u>23</u>	27
71647	27	71765	27	719 2 <u>39</u>	27
71651	27	71766	27	719 3 <u>29</u>	27
71652	27	71768 <u>70</u>	27	719 3 <u>23</u>	27
71653	27	71770 <u>2</u>	27	719 3 <u>35</u>	27
71654	26	71772 <u>71801</u>	27	719 3 <u>57</u>	27
71655	27	7180 1 <u>2</u>	27	719 3 <u>740</u>	27
71656	27	7180 2 <u>0</u>	27	719 4 <u>01</u>	27
71657	27	7182 0 <u>2</u>	27	719 4 <u>12</u>	27
71658	27	7182 2 <u>3</u>	27	719 4 <u>23</u>	27
71659	26	7182 3 <u>5</u>	27	719 4 <u>34</u>	27
71660	27	7182 5 <u>6</u>	27	719 4 <u>45</u>	27
71661	27	7182 6 <u>7</u>	27	719 4 <u>59</u>	27
71662	25	7182 7 <u>8</u>	27	719 4 <u>950</u>	27
71663	27	71828 <u>31</u>	27	719 5 <u>01</u>	27
71665	27	7183 1 <u>2</u>	27	71952	27
71666	26	7183 2 <u>3</u>	27	71953	27
71667	27	7183 3 <u>4</u>	27	71956	27
71670	26	7183 4 <u>5</u>	27	71957	27
71671	27	7183 5 <u>6</u>	27	71958	27
71674	25	7183 6 <u>7</u>	27	71959	27
71675	27	7183 7 <u>8</u>	27	71960	27
71676	27	7183 8 <u>9</u>	27	71961	27
71677	25	71839 <u>40</u>	27	71962	27
71678	26	7184 0 <u>1</u>	27	71964	27
71701	27	7184 1 <u>2</u>	27	71965	27
71711	27	7184 2 <u>5</u>	27	7196 6 <u>86</u>	27
71720	27	7184 3 <u>6</u>	27	7196 7 <u>98</u>	27
71721	27	7184 4 <u>7</u>	27	719 7 <u>069</u>	27
71722	27	71845 <u>51</u>	27	7197 1 <u>40</u>	27
71724	27	7185 1 <u>2</u>	27	7197 2 <u>1</u>	27
71725	27	7185 2 <u>3</u>	27	7197 3 <u>2</u>	27
71726	27	7185 3 <u>4</u>	27	719 8 <u>873</u>	27
71728	27	7185 4 <u>5</u>	27	7199 9 <u>8</u>	27
71730	27	7185 5 <u>7</u>	27	7200 <u>71999</u>	27
71731	27	7185 6 <u>8</u>	27	7200 1 <u>21</u>	27
71740	27	7185 7 <u>9</u>	27	7200 2 <u>32</u>	26 <u>27</u>
71742	27	718 5 <u>960</u>	27	7200 3 <u>43</u>	25 <u>26</u>

HO-T-1

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-~~44~~12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
72004	25	72064	25	72130	27
72005	24	72065	27	72131	27
72006	24	72066	26	72132	27
72007	27	72067	27	72133	25
72010	26	72068	25	72134	25
72011	27	72069	25	72135	27
72012	26	72070	27	72136	27
72013	27	72072	24	72137	27
72014	24	72073	24	72139	26
72015	27	72074	25	72140	25
72016	27	72075	24	72141	27
72017	25	72076	26	72142	24
72018	27	72078	26	72143	26
72019	27	72079	27	72145	26
72020	26	72080	27	72149	26
72021	25	72081	26	72150	27
72022	27	72082	25	72152	25
72023	26	72083	24	72153	27
72024	26	72084	27	72156	27
72025	27	72085	26	72157	27
72026	25	72086	26	72160 58	25 27
72027	27	72087	27	721640	26 25
72028	27	72088	27	721654	25 26
72029	25	72089	27	721665	26 25
72030	27	72099	27	721676	27 26
72031	27	72101	24	721687	25 27
72032	27	72102	26	721698	24 25
72033	27	72103	27	72170 69	26 24
72034	27	72104	27	721730	27 26
72035	27	72105	27	721753	24 27
72036	25	72106	27	721765	26 24
72037	24	72107	27	721786	26
72038	26	72108	25	721798	27 26
72039	27	72110	27	72180 79	27
72040	25	72111	27	721840	27
72041	25	72112	24	721821	25 27
72042	26	72113	26	721832	26 25
72043	24	72114	26	721893	24 26
72044	27	72115	26	721899	27 24
72045	27	72116	27	721990	27
72046	24	72117	25	72201 99	27
72047	27	72118	27	722021	27
72048	25	72119	26	722032	27
72051	27	72120	27	722043	27
72052	26	72121	26	722054	27
72053	26	72122	27	722065	26 27
72055	26	72123	24	722076	27 26
72057	27	72124	27	722097	27
72058	27	72125	27	722409	27
72059	24	72126	27	722140	27
72060	25	72127	27	722121	27
72061	27	72128	26	722142	27
72063	27	72129	27	722154	27
72064	25	72130	27	72216	26

HO-T-2

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-~~44~~12

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

<u>ZIP CODE</u>	<u>TERRITORY</u>	<u>ZIP CODE</u>	<u>TERRITORY</u>	<u>ZIP CODE</u>	<u>TERRITORY</u>
<u>722175</u>	<u>27</u>	<u>723664</u>	<u>2522</u>	<u>7244038</u>	<u>2621</u>
<u>722196</u>	<u>2726</u>	<u>723675</u>	<u>2621</u>	<u>724440</u>	<u>2426</u>
<u>722217</u>	<u>27</u>	<u>723686</u>	<u>25</u>	<u>724421</u>	<u>2423</u>
<u>722219</u>	<u>27</u>	<u>723697</u>	<u>26</u>	<u>724432</u>	<u>2321</u>
<u>722231</u>	<u>27</u>	<u>7237068</u>	<u>2425</u>	<u>724443</u>	<u>2623</u>
<u>722252</u>	<u>27</u>	<u>7237269</u>	<u>2425</u>	<u>724454</u>	<u>2526</u>
<u>722273</u>	<u>27</u>	<u>723730</u>	<u>21</u>	<u>724475</u>	<u>2425</u>
<u>7223425</u>	<u>2527</u>	<u>723742</u>	<u>2524</u>	<u>724497</u>	<u>2521</u>
<u>7226027</u>	<u>27</u>	<u>723763</u>	<u>2221</u>	<u>7245049</u>	<u>2325</u>
<u>7229531</u>	<u>2725</u>	<u>723774</u>	<u>2425</u>	<u>724540</u>	<u>23</u>
<u>7232604</u>	<u>2227</u>	<u>723796</u>	<u>2522</u>	<u>724531</u>	<u>2423</u>
<u>7230372295</u>	<u>2227</u>	<u>7238377</u>	<u>2521</u>	<u>724543</u>	<u>2324</u>
<u>723401</u>	<u>2422</u>	<u>7238479</u>	<u>2425</u>	<u>724554</u>	<u>2623</u>
<u>7234403</u>	<u>2522</u>	<u>723863</u>	<u>2425</u>	<u>724565</u>	<u>2426</u>
<u>723120</u>	<u>2521</u>	<u>723874</u>	<u>2421</u>	<u>724576</u>	<u>2524</u>
<u>723131</u>	<u>2425</u>	<u>723896</u>	<u>2621</u>	<u>724587</u>	<u>2625</u>
<u>723152</u>	<u>2425</u>	<u>7239087</u>	<u>2524</u>	<u>724598</u>	<u>26</u>
<u>723163</u>	<u>21</u>	<u>723894</u>	<u>2426</u>	<u>7246059</u>	<u>2726</u>
<u>723195</u>	<u>21</u>	<u>723920</u>	<u>25</u>	<u>724640</u>	<u>2327</u>
<u>7232016</u>	<u>2321</u>	<u>723941</u>	<u>2321</u>	<u>724621</u>	<u>2423</u>
<u>723219</u>	<u>21</u>	<u>723952</u>	<u>2425</u>	<u>724642</u>	<u>2224</u>
<u>723220</u>	<u>2423</u>	<u>723964</u>	<u>2423</u>	<u>724654</u>	<u>2422</u>
<u>723241</u>	<u>2321</u>	<u>7240172395</u>	<u>2321</u>	<u>724665</u>	<u>2624</u>
<u>723252</u>	<u>2424</u>	<u>7240272396</u>	<u>2324</u>	<u>724676</u>	<u>2426</u>
<u>723264</u>	<u>2423</u>	<u>724031</u>	<u>23</u>	<u>724697</u>	<u>2623</u>
<u>723275</u>	<u>21</u>	<u>724042</u>	<u>23</u>	<u>7247069</u>	<u>2526</u>
<u>723286</u>	<u>2624</u>	<u>724403</u>	<u>2523</u>	<u>724740</u>	<u>25</u>
<u>723297</u>	<u>21</u>	<u>7244404</u>	<u>2423</u>	<u>724721</u>	<u>2425</u>
<u>7233028</u>	<u>2426</u>	<u>724120</u>	<u>2425</u>	<u>724732</u>	<u>2521</u>
<u>7233429</u>	<u>21</u>	<u>724131</u>	<u>2421</u>	<u>724743</u>	<u>2325</u>
<u>723320</u>	<u>2221</u>	<u>724142</u>	<u>2424</u>	<u>724754</u>	<u>2423</u>
<u>723331</u>	<u>2621</u>	<u>724153</u>	<u>2624</u>	<u>724765</u>	<u>2524</u>
<u>723352</u>	<u>2422</u>	<u>724164</u>	<u>2421</u>	<u>724786</u>	<u>2725</u>
<u>723363</u>	<u>2426</u>	<u>724175</u>	<u>2326</u>	<u>724798</u>	<u>2427</u>
<u>723385</u>	<u>2424</u>	<u>724196</u>	<u>2424</u>	<u>7248279</u>	<u>2724</u>
<u>723396</u>	<u>2424</u>	<u>724217</u>	<u>2423</u>	<u>7250472482</u>	<u>2627</u>
<u>7234038</u>	<u>2521</u>	<u>7242219</u>	<u>2421</u>	<u>725031</u>	<u>26</u>
<u>7234139</u>	<u>2421</u>	<u>724241</u>	<u>2524</u>	<u>7254203</u>	<u>2726</u>
<u>723420</u>	<u>25</u>	<u>724252</u>	<u>24</u>	<u>725132</u>	<u>27</u>
<u>723461</u>	<u>2424</u>	<u>724264</u>	<u>2425</u>	<u>725153</u>	<u>27</u>
<u>723472</u>	<u>2425</u>	<u>724275</u>	<u>24</u>	<u>725175</u>	<u>27</u>
<u>723486</u>	<u>2221</u>	<u>724286</u>	<u>21</u>	<u>725197</u>	<u>27</u>
<u>7235047</u>	<u>2424</u>	<u>724297</u>	<u>24</u>	<u>7252019</u>	<u>27</u>
<u>7235448</u>	<u>2422</u>	<u>7243028</u>	<u>2321</u>	<u>725240</u>	<u>27</u>
<u>723520</u>	<u>2521</u>	<u>7243429</u>	<u>24</u>	<u>725221</u>	<u>2627</u>
<u>723531</u>	<u>2621</u>	<u>724320</u>	<u>23</u>	<u>725232</u>	<u>2726</u>
<u>723542</u>	<u>2425</u>	<u>724331</u>	<u>2524</u>	<u>725243</u>	<u>2527</u>
<u>723553</u>	<u>2526</u>	<u>724342</u>	<u>2623</u>	<u>725254</u>	<u>2725</u>
<u>723584</u>	<u>21</u>	<u>724353</u>	<u>2425</u>	<u>725265</u>	<u>2627</u>
<u>723595</u>	<u>2425</u>	<u>724364</u>	<u>2426</u>	<u>725276</u>	<u>26</u>
<u>7236058</u>	<u>2521</u>	<u>724375</u>	<u>2424</u>	<u>725287</u>	<u>2726</u>
<u>7236459</u>	<u>2224</u>	<u>724386</u>	<u>2424</u>	<u>725298</u>	<u>27</u>
<u>723650</u>	<u>2425</u>	<u>724397</u>	<u>2421</u>	<u>7253029</u>	<u>27</u>

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
725340	27	726298	27	727218	27
725321	27	7263029	27	7272219	27
725332	27	726340	27	727271	27
725343	27	726321	27	727282	27
725364	27	726332	27	727297	27
725376	27	726343	27	7273028	27
725387	27	726354	27	727329	27
725398	27	726365	27	727330	27
7254039	27	726386	27	727342	27
725420	27	726398	27	727353	27
725432	27	7264039	27	727364	27
725443	27	726440	27	727375	27
725454	27	726421	27	727386	27
725465	27	726442	27	727397	27
7255046	27	726454	27	7274038	27
725530	2527	726485	27	7274139	27
725543	2725	7265048	27	727420	27
725554	27	726540	27	727441	27
725565	27	726531	27	727452	27
725569	27	726543	27	727474	27
725640	27	726554	27	727495	27
725621	2527	726575	27	7275147	27
725642	2425	726587	27	7275249	27
725654	2724	7266058	27	727531	27
725665	27	7266159	27	727562	27
725676	27	726620	27	727573	27
725687	2627	726631	27	727586	27
725698	2726	726662	27	7276057	27
7257469	2627	726683	27	7276158	27
725721	26	726696	27	727620	27
725732	2726	7267068	27	727641	27
725753	2627	7267269	27	727652	27
725765	2726	726750	27	727664	27
725776	27	726772	27	727685	27
725787	27	726795	27	727696	27
725798	2627	7268077	27	7277068	27
7258479	2726	7268279	27	7277369	27
725831	27	726830	27	727740	27
725843	27	726852	27	727763	27
725854	27	726863	27	7280472774	27
725875	27	726875	27	7280272776	27
7260472587	27	7270472686	27	728014	27
726021	27	7268792	27	728402	27
7264402	27	727031	27	7282011	27
726131	27	727042	27	728212	27
726153	27	7274403	27	728230	27
726165	27	7274204	27	728241	27
726176	27	727141	27	728263	27
726197	27	727152	27	728274	27
7262319	27	727164	27	728286	27
726243	27	727175	27	728297	27
726264	27	727186	27	7283028	27
726286	27	727197	27	728329	27

HO-T-4

EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-4412

EARTHQUAKE TERRITORY DEFINITIONS (Cont'd.)

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
<u>72830</u>	<u>27</u>	<u>72941</u>	<u>27</u>		
<u>72832</u>	<u>27</u>	<u>72943</u>	<u>27</u>		
72833	27	72944	27		
72834	27	72945	27		
72835	27	72946	27		
72837	27	72947	27		
72838	27	72948	27		
72839	27	72949	27		
72840	27	72950	27		
72841	27	72951	27		
72842	27	72952	27		
72843	27	72955	27		
72845	27	72956	27		
72846	27	72957	27		
72847	27	72958	27		
72851	27	72959	27		
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<u>72941</u>	<u>27</u>				
<u>72943</u>	<u>27</u>				

HO-T-5

EMPLOYERS MUTUAL CASUALTY COMPANY
 EMCASCO INSURANCE COMPANY
 UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-~~44~~12

HO-T-5
EMPLOYERS MUTUAL CASUALTY COMPANY
EMCASCO INSURANCE COMPANY
UNION INSURANCE COMPANY OF PROVIDENCE

EFF. 08-15-~~44~~12

NAIC Number: 062-21407
 Company Name: EMCASCO Insurance Company
 Contact Person: Jo L. Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2012

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

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

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

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$812.96	\$901.11	\$812.96	\$901.11	\$1,216.85	\$1,348.80	\$1,216.85	\$1,348.80	\$1,046.60	\$1,160.08	\$1,046.60	\$1,160.08	\$1,046.60	\$1,160.08	\$812.96	\$901.11	\$1,127.67	\$1,249.95
	\$120,000	\$1,144.36	\$1,268.45	\$1,144.36	\$1,268.45	\$1,712.91	\$1,898.65	\$1,712.91	\$1,898.65	\$1,473.25	\$1,633.00	\$1,473.25	\$1,633.00	\$1,473.25	\$1,633.00	\$1,144.36	\$1,268.45	\$1,587.38	\$1,759.50
	\$160,000	\$1,473.94	\$1,633.76	\$1,473.94	\$1,633.76	\$2,206.23	\$2,445.46	\$2,206.23	\$2,445.46	\$1,897.55	\$2,103.30	\$1,897.55	\$2,103.30	\$1,897.55	\$2,103.30	\$1,473.94	\$1,633.76	\$2,044.54	\$2,266.24
6	\$80,000	\$891.31	\$1,028.44	\$891.31	\$1,028.44	\$1,334.14	\$1,539.39	\$1,334.14	\$1,539.39	\$1,147.47	\$1,324.01	\$1,147.47	\$1,324.01	\$1,147.47	\$1,324.01	\$891.31	\$1,028.44	\$1,236.36	\$1,426.57
	\$120,000	\$1,254.66	\$1,447.69	\$1,254.66	\$1,447.69	\$1,878.01	\$2,166.94	\$1,878.01	\$2,166.94	\$1,615.25	\$1,863.75	\$1,615.25	\$1,863.75	\$1,615.25	\$1,863.75	\$1,254.66	\$1,447.69	\$1,740.38	\$2,008.13
	\$160,000	\$1,616.01	\$1,864.62	\$1,616.01	\$1,864.62	\$2,418.88	\$2,791.02	\$2,418.88	\$2,791.02	\$2,080.44	\$2,400.51	\$2,080.44	\$2,400.51	\$2,080.44	\$2,400.51	\$1,616.01	\$1,864.62	\$2,241.60	\$2,586.47
9	\$80,000	\$2,154.82	\$2,448.66	\$2,154.82	\$2,448.66	\$3,225.39	\$3,665.22	\$3,225.39	\$3,665.22	\$2,774.11	\$3,152.40	\$2,774.11	\$3,152.40	\$2,774.11	\$3,152.40	\$2,154.82	\$2,448.66	\$2,989.01	\$3,396.60
	\$120,000	\$3,033.25	\$3,446.88	\$3,033.25	\$3,446.88	\$4,540.25	\$5,159.38	\$4,540.25	\$5,159.38	\$3,905.00	\$4,437.50	\$3,905.00	\$4,437.50	\$3,905.00	\$4,437.50	\$3,033.25	\$3,446.88	\$4,207.50	\$4,781.25
	\$160,000	\$3,906.83	\$4,439.58	\$3,906.83	\$4,439.58	\$5,847.84	\$6,645.28	\$5,847.84	\$6,645.28	\$5,029.64	\$5,715.50	\$5,029.64	\$5,715.50	\$5,029.64	\$5,715.50	\$3,906.83	\$4,439.58	\$5,419.26	\$6,158.25

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)																			
Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30	\$65.82	\$73.30
	\$15,000	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66	\$140.68	\$156.66
	\$25,000	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17	\$220.15	\$245.17
6	\$5,000	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55	\$68.07	\$75.55
	\$15,000	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46	\$145.47	\$161.46
	\$25,000	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67	\$227.65	\$252.67
9	\$5,000	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68	\$100.98	\$119.68
	\$15,000	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77	\$215.81	\$255.77
	\$25,000	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27	\$337.73	\$400.27

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$796.70	\$883.08	\$796.70	\$883.08	\$1,192.52	\$1,321.82	\$1,192.52	\$1,321.82	\$1,025.66	\$1,136.88	\$1,025.66	\$1,136.88	\$1,025.66	\$1,136.88	\$796.70	\$883.08	\$1,105.12	\$1,224.95
	\$120,000	\$1,121.48	\$1,243.08	\$1,121.48	\$1,243.08	\$1,678.65	\$1,860.68	\$1,678.65	\$1,860.68	\$1,443.79	\$1,600.34	\$1,443.79	\$1,600.34	\$1,443.79	\$1,600.34	\$1,121.48	\$1,243.08	\$1,555.63	\$1,724.31
	\$160,000	\$1,444.46	\$1,601.09	\$1,444.46	\$1,601.09	\$2,162.11	\$2,396.55	\$2,162.11	\$2,396.55	\$1,859.60	\$2,061.24	\$1,859.60	\$2,061.24	\$1,859.60	\$2,061.24	\$1,444.46	\$1,601.09	\$2,003.65	\$2,220.91
6	\$80,000	\$873.49	\$1,007.87	\$873.49	\$1,007.87	\$1,307.46	\$1,508.60	\$1,307.46	\$1,508.60	\$1,124.52	\$1,297.53	\$1,124.52	\$1,297.53	\$1,124.52	\$1,297.53	\$873.49	\$1,007.87	\$1,211.64	\$1,398.04
	\$120,000	\$1,229.57	\$1,418.73	\$1,229.57	\$1,418.73	\$1,840.45	\$2,123.60	\$1,840.45	\$2,123.60	\$1,582.95	\$1,826.48	\$1,582.95	\$1,826.48	\$1,582.95	\$1,826.48	\$1,229.57	\$1,418.73	\$1,705.57	\$1,967.96
	\$160,000	\$1,583.69	\$1,827.33	\$1,583.69	\$1,827.33	\$2,370.50	\$2,735.20	\$2,370.50	\$2,735.20	\$2,038.83	\$2,352.50	\$2,038.83	\$2,352.50	\$2,038.83	\$2,352.50	\$1,583.69	\$1,827.33	\$2,196.77	\$2,534.74
9	\$80,000	\$2,111.72	\$2,399.69	\$2,111.72	\$2,399.69	\$3,160.89	\$3,591.92	\$3,160.89	\$3,591.92	\$2,718.63	\$3,089.35	\$2,718.63	\$3,089.35	\$2,718.63	\$3,089.35	\$2,111.72	\$2,399.69	\$2,929.23	\$3,328.67
	\$120,000	\$2,972.59	\$3,377.94	\$2,972.59	\$3,377.94	\$4,449.45	\$5,056.19	\$4,449.45	\$5,056.19	\$3,826.90	\$4,348.75	\$3,826.90	\$4,348.75	\$3,826.90	\$4,348.75	\$2,972.59	\$3,377.94	\$4,123.35	\$4,685.63
	\$160,000	\$3,828.69	\$4,350.78	\$3,828.69	\$4,350.78	\$5,730.89	\$6,512.37	\$5,730.89	\$6,512.37	\$4,929.05	\$5,601.19	\$4,929.05	\$5,601.19	\$4,929.05	\$5,601.19	\$3,828.69	\$4,350.78	\$5,310.87	\$6,035.09

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

HO3 and HO4 only					
Fire Extinguisher	<input type="text" value="2"/>	%	Deadbolt Lock	<input type="text" value="2"/>	%
Burglar Alarm	<input type="text" value="2"/>	%	Window Locks	<input type="text" value="1"/>	%
Smoke Alarm	<input type="text" value="2"/>	%	\$1,000 Deductible	<input type="text" value="13"/>	%
	Other (specify)		<input type="text"/>	%	
	Maximum Credit Allowed		<input type="text" value="15"/>	%	

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone

	Brick	Frame
Highest Risk	\$ <input type="text" value="2.07"/>	\$ <input type="text" value="1.64"/>
Lowest Risk	\$ <input type="text" value="0.55"/>	\$ <input type="text" value="0.2"/>

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

NAIC Number: 062-21415
 Company Name: Employers Mutual Casualty Company
 Contact Person: Jo L. Byers
 Telephone No.: 800-247-2128 ext 2707
 Email Address: jo.l.byers@emcins.com
 Effective Date: 8/15/2012

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

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

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

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,300.73	\$1,441.77	\$1,300.73	\$1,441.77	\$1,946.96	\$2,158.08	\$1,946.96	\$2,158.08	\$1,674.55	\$1,856.13	\$1,674.55	\$1,856.13	\$1,674.55	\$1,856.13	\$1,300.73	\$1,441.77	\$1,804.27	\$1,999.92
	\$120,000	\$1,830.98	\$2,029.52	\$1,830.98	\$2,029.52	\$2,740.66	\$3,037.84	\$2,740.66	\$3,037.84	\$2,357.20	\$2,612.80	\$2,357.20	\$2,612.80	\$2,357.20	\$2,612.80	\$1,830.98	\$2,029.52	\$2,539.80	\$2,815.20
	\$160,000	\$2,358.30	\$2,614.02	\$2,358.30	\$2,614.02	\$3,529.97	\$3,912.74	\$3,529.97	\$3,912.74	\$3,036.07	\$3,365.29	\$3,036.07	\$3,365.29	\$3,036.07	\$3,365.29	\$2,358.30	\$2,614.02	\$3,271.26	\$3,625.98
6	\$80,000	\$1,426.10	\$1,645.50	\$1,426.10	\$1,645.50	\$2,134.62	\$2,463.03	\$2,134.62	\$2,463.03	\$1,835.96	\$2,118.41	\$1,835.96	\$2,118.41	\$1,835.96	\$2,118.41	\$1,426.10	\$1,645.50	\$1,978.18	\$2,282.52
	\$120,000	\$2,007.46	\$2,316.30	\$2,007.46	\$2,316.30	\$3,004.82	\$3,467.10	\$3,004.82	\$3,467.10	\$2,584.40	\$2,982.00	\$2,584.40	\$2,982.00	\$2,584.40	\$2,982.00	\$2,007.46	\$2,316.30	\$2,784.60	\$3,213.00
	\$160,000	\$2,585.61	\$2,983.39	\$2,585.61	\$2,983.39	\$3,870.21	\$4,465.62	\$3,870.21	\$4,465.62	\$3,328.71	\$3,840.82	\$3,328.71	\$3,840.82	\$3,328.71	\$3,840.82	\$2,585.61	\$2,983.39	\$3,586.56	\$4,138.34
9	\$80,000	\$3,447.71	\$3,917.86	\$3,447.71	\$3,917.86	\$5,160.63	\$5,864.35	\$5,160.63	\$5,864.35	\$4,438.58	\$5,043.84	\$4,438.58	\$5,043.84	\$4,438.58	\$5,043.84	\$3,447.71	\$3,917.86	\$4,782.41	\$5,434.56
	\$120,000	\$4,853.20	\$5,515.00	\$4,853.20	\$5,515.00	\$7,264.40	\$8,255.00	\$7,264.40	\$8,255.00	\$6,248.00	\$7,100.00	\$6,248.00	\$7,100.00	\$6,248.00	\$7,100.00	\$4,853.20	\$5,515.00	\$6,732.00	\$7,650.00
	\$160,000	\$6,250.92	\$7,103.32	\$6,250.92	\$7,103.32	\$9,356.55	\$10,632.44	\$9,356.55	\$10,632.44	\$8,047.42	\$9,144.80	\$8,047.42	\$9,144.80	\$8,047.42	\$9,144.80	\$6,250.92	\$7,103.32	\$8,670.82	\$9,853.20

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)																			
Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29	\$105.32	\$117.29
	\$15,000	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66	\$225.08	\$250.66
	\$25,000	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27	\$352.24	\$392.27
6	\$5,000	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88	\$108.91	\$120.88
	\$15,000	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33	\$232.75	\$258.33
	\$25,000	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27	\$364.25	\$404.27
9	\$5,000	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49	\$161.57	\$191.49
	\$15,000	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24	\$345.29	\$409.24
	\$25,000	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44	\$540.37	\$640.44

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)																			
Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,274.71	\$1,412.94	\$1,274.71	\$1,412.94	\$1,908.03	\$2,114.92	\$1,908.03	\$2,114.92	\$1,641.06	\$1,819.01	\$1,641.06	\$1,819.01	\$1,641.06	\$1,819.01	\$1,274.71	\$1,412.94	\$1,768.19	\$1,959.92
	\$120,000	\$1,794.36	\$1,988.93	\$1,794.36	\$1,988.93	\$2,685.85	\$2,977.08	\$2,685.85	\$2,977.08	\$2,310.06	\$2,560.54	\$2,310.06	\$2,560.54	\$2,310.06	\$2,560.54	\$1,794.36	\$1,988.93	\$2,489.00	\$2,758.90
	\$160,000	\$2,311.14	\$2,561.74	\$2,311.14	\$2,561.74	\$3,459.37	\$3,834.48	\$3,459.37	\$3,834.48	\$2,975.35	\$3,297.98	\$2,975.35	\$3,297.98	\$2,975.35	\$3,297.98	\$2,311.14	\$2,561.74	\$3,205.84	\$3,553.46
6	\$80,000	\$1,397.58	\$1,612.59	\$1,397.58	\$1,612.59	\$2,091.93	\$2,413.77	\$2,091.93	\$2,413.77	\$1,799.24	\$2,076.04	\$1,799.24	\$2,076.04	\$1,799.24	\$2,076.04	\$1,397.58	\$1,612.59	\$1,938.62	\$2,236.86
	\$120,000	\$1,967.31	\$2,269.97	\$1,967.31	\$2,269.97	\$2,944.72	\$3,397.76	\$2,944.72	\$3,397.76	\$2,532.71	\$2,922.36	\$2,532.71	\$2,922.36	\$2,532.71	\$2,922.36	\$1,967.31	\$2,269.97	\$2,728.91	\$3,148.74
	\$160,000	\$2,533.90	\$2,923.73	\$2,533.90	\$2,923.73	\$3,792.80	\$4,376.31	\$3,792.80	\$4,376.31	\$3,262.13	\$3,764.00	\$3,262.13	\$3,764.00	\$3,262.13	\$3,764.00	\$2,533.90	\$2,923.73	\$3,514.83	\$4,055.58
9	\$80,000	\$3,378.76	\$3,839.50	\$3,378.76	\$3,839.50	\$5,057.42	\$5,747.06	\$5,057.42	\$5,747.06	\$4,349.81	\$4,942.96	\$4,349.81	\$4,942.96	\$4,349.81	\$4,942.96	\$3,378.76	\$3,839.50	\$4,686.76	\$5,325.87
	\$120,000	\$4,756.14	\$5,404.70	\$4,756.14	\$5,404.70	\$7,119.11	\$8,089.90	\$7,119.11	\$8,089.90	\$6,123.04	\$6,958.00	\$6,123.04	\$6,958.00	\$6,123.04	\$6,958.00	\$4,756.14	\$5,404.70	\$6,597.36	\$7,497.00
	\$160,000	\$6,125.90	\$6,961.25	\$6,125.90	\$6,961.25	\$9,169.42	\$10,419.79	\$9,169.42	\$10,419.79	\$7,886.48	\$8,961.90	\$7,886.48	\$8,961.90	\$7,886.48	\$8,961.90	\$6,125.90	\$6,961.25	\$8,497.40	\$9,656.14

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:
HO3 and HO4 only

Fire Extinguisher	<input type="text" value="2"/>	%	Deadbolt Lock	<input type="text" value="2"/>	%
Burglar Alarm	<input type="text" value="2"/>	%	Window Locks	<input type="text" value="1"/>	%
Smoke Alarm	<input type="text" value="2"/>	%	\$1,000 Deductible	<input type="text" value="13"/>	%
			Other (specify)	<input type="text"/>	%
			Maximum Credit Allowed	<input type="text" value="15"/>	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="yes"/>	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="5"/>	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ <input type="text" value="2.07"/>	\$ <input type="text" value="1.64"/>
	Lowest Risk	\$ <input type="text" value="0.55"/>	\$ <input type="text" value="0.2"/>

NAIC Number:	062-1423
Company Name:	Union Insurance Company
Contact Person:	Jo L. Byers
Telephone No.:	800-247-2128 ext 2707
Email Address:	jo.l.byers@emcins.com
Effective Date:	8/15/2012

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

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

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a cdr disk

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$609.72	\$675.83	\$609.72	\$675.83	\$912.64	\$1,011.60	\$912.64	\$1,011.60	\$784.95	\$870.06	\$784.95	\$870.06	\$784.95	\$870.06	\$609.72	\$675.83	\$845.75	\$937.46
	\$120,000	\$858.27	\$951.34	\$858.27	\$951.34	\$1,284.68	\$1,423.99	\$1,284.68	\$1,423.99	\$1,104.94	\$1,224.75	\$1,104.94	\$1,224.75	\$1,104.94	\$1,224.75	\$858.27	\$951.34	\$1,190.53	\$1,319.63
	\$160,000	\$1,105.45	\$1,225.32	\$1,105.45	\$1,225.32	\$1,654.67	\$1,834.10	\$1,654.67	\$1,834.10	\$1,423.16	\$1,577.48	\$1,423.16	\$1,577.48	\$1,423.16	\$1,577.48	\$1,105.45	\$1,225.32	\$1,533.40	\$1,699.68
6	\$80,000	\$668.48	\$771.33	\$668.48	\$771.33	\$1,000.61	\$1,154.54	\$1,000.61	\$1,154.54	\$860.61	\$993.01	\$860.61	\$993.01	\$860.61	\$993.01	\$668.48	\$771.33	\$927.27	\$1,069.93
	\$120,000	\$941.00	\$1,085.77	\$941.00	\$1,085.77	\$1,408.51	\$1,625.20	\$1,408.51	\$1,625.20	\$1,211.44	\$1,397.81	\$1,211.44	\$1,397.81	\$1,211.44	\$1,397.81	\$941.00	\$1,085.77	\$1,305.28	\$1,506.09
	\$160,000	\$1,212.00	\$1,398.47	\$1,212.00	\$1,398.47	\$1,814.16	\$2,093.26	\$1,814.16	\$2,093.26	\$1,560.33	\$1,800.38	\$1,560.33	\$1,800.38	\$1,560.33	\$1,800.38	\$1,212.00	\$1,398.47	\$1,681.20	\$1,939.85
9	\$80,000	\$1,616.12	\$1,836.50	\$1,616.12	\$1,836.50	\$2,419.05	\$2,748.92	\$2,419.05	\$2,748.92	\$2,080.58	\$2,364.30	\$2,080.58	\$2,364.30	\$2,080.58	\$2,364.30	\$1,616.12	\$1,836.50	\$2,241.76	\$2,547.45
	\$120,000	\$2,274.94	\$2,585.16	\$2,274.94	\$2,585.16	\$3,405.19	\$3,869.53	\$3,405.19	\$3,869.53	\$2,928.75	\$3,328.13	\$2,928.75	\$3,328.13	\$2,928.75	\$3,328.13	\$2,274.94	\$2,585.16	\$3,155.63	\$3,585.94
	\$160,000	\$2,930.12	\$3,329.68	\$2,930.12	\$3,329.68	\$4,385.88	\$4,983.96	\$4,385.88	\$4,983.96	\$3,772.23	\$4,286.63	\$3,772.23	\$4,286.63	\$3,772.23	\$4,286.63	\$2,930.12	\$3,329.68	\$4,064.45	\$4,618.69

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98	\$49.37	\$54.98
	\$15,000	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50	\$105.51	\$117.50
	\$25,000	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87	\$165.11	\$183.87
6	\$5,000	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66	\$51.05	\$56.66
	\$15,000	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09	\$109.10	\$121.09
	\$25,000	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50	\$170.74	\$189.50
9	\$5,000	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76	\$75.74	\$89.76
	\$15,000	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83	\$161.86	\$191.83
	\$25,000	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20	\$253.30	\$300.20

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$597.52	\$662.31	\$597.52	\$662.31	\$894.39	\$991.37	\$894.39	\$991.37	\$769.25	\$852.66	\$769.25	\$852.66	\$769.25	\$852.66	\$597.52	\$662.31	\$828.84	\$918.71
	\$120,000	\$841.11	\$932.31	\$841.11	\$932.31	\$1,258.99	\$1,395.51	\$1,258.99	\$1,395.51	\$1,082.84	\$1,200.26	\$1,082.84	\$1,200.26	\$1,082.84	\$1,200.26	\$841.11	\$932.31	\$1,166.72	\$1,293.23
	\$160,000	\$1,083.35	\$1,200.82	\$1,083.35	\$1,200.82	\$1,621.58	\$1,797.41	\$1,621.58	\$1,797.41	\$1,394.70	\$1,545.93	\$1,394.70	\$1,545.93	\$1,394.70	\$1,545.93	\$1,083.35	\$1,200.82	\$1,502.74	\$1,665.68
6	\$80,000	\$655.11	\$755.90	\$655.11	\$755.90	\$980.59	\$1,131.45	\$980.59	\$1,131.45	\$843.39	\$973.15	\$843.39	\$973.15	\$843.39	\$973.15	\$655.11	\$755.90	\$908.73	\$1,048.53
	\$120,000	\$922.18	\$1,064.05	\$922.18	\$1,064.05	\$1,380.34	\$1,592.70	\$1,380.34	\$1,592.70	\$1,187.21	\$1,369.86	\$1,187.21	\$1,369.86	\$1,187.21	\$1,369.86	\$922.18	\$1,064.05	\$1,279.18	\$1,475.97
	\$160,000	\$1,187.76	\$1,370.50	\$1,187.76	\$1,370.50	\$1,777.88	\$2,051.40	\$1,777.88	\$2,051.40	\$1,529.12	\$1,764.37	\$1,529.12	\$1,764.37	\$1,529.12	\$1,764.37	\$1,187.76	\$1,370.50	\$1,647.58	\$1,901.05
9	\$80,000	\$1,583.79	\$1,799.77	\$1,583.79	\$1,799.77	\$2,370.66	\$2,693.94	\$2,370.66	\$2,693.94	\$2,038.97	\$2,317.01	\$2,038.97	\$2,317.01	\$2,038.97	\$2,317.01	\$1,583.79	\$1,799.77	\$2,196.92	\$2,496.50
	\$120,000	\$2,229.44	\$2,533.45	\$2,229.44	\$2,533.45	\$3,337.08	\$3,792.14	\$3,337.08	\$3,792.14	\$2,870.18	\$3,261.56	\$2,870.18	\$3,261.56	\$2,870.18	\$3,261.56	\$2,229.44	\$2,533.45	\$3,092.51	\$3,514.22
	\$160,000	\$2,871.52	\$3,263.09	\$2,871.52	\$3,263.09	\$4,298.16	\$4,884.28	\$4,298.16	\$4,884.28	\$3,696.79	\$4,200.89	\$3,696.79	\$4,200.89	\$3,696.79	\$4,200.89	\$2,871.52	\$3,263.09	\$3,983.16	\$4,526.31

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

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="2"/> %	Deadbolt Lock	<input type="text" value="2"/> %
Burglar Alarm	<input type="text" value="2"/> %	Window Locks	<input type="text" value="1"/> %
Smoke Alarm	<input type="text" value="2"/> %	\$1,000 Deductible	<input type="text" value="13"/> %
		Other (specify)	<input type="text"/>
		Maximum Credit Allowed	<input type="text" value="15"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone

	Brick	Frame
Highest Risk	\$ <input type="text" value="2.07"/>	\$ <input type="text" value="1.64"/>
Lowest Risk	\$ <input type="text" value="0.55"/>	\$ <input type="text" value="0.2"/>

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

**ARKANSAS
HOMEOWNERS
EMC INSURANCE COMPANIES**

EMCASCO INSURANCE COMPANY

Form 3 Base Rates
\$100,000; \$500 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 4 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

Form 6 Base Rates
\$25,000; \$250 Ded
P/C: Frame 5
Cov. E: \$100,000
Cov. F: \$1,000

<u>TERRITORY</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>	<u>CURRENT</u>	<u>REVISED</u>
30	1280	1530	269	269	214	214
31	1280	1530	269	269	214	214
32	1211	1447	269	269	214	214
72	923	1103	269	269	214	214
73	1382	1651	269	269	214	214
81	1188	1420	269	269	214	214
82	923	1103	269	269	214	214

**ARKANSAS
HOMEOWNERS**

EMC INSURANCE COMPANIES

OPTIONAL SECTION I RATES

	<u>CUR</u>	<u>REV</u>
<u>515 PERSONAL PROPERTY</u>		
EMC Rule		
G. EMC Automatic Homeowners Coverage Extension (All Forms)	--	--
H. EMC Homeowners Plus Coverage Extension (All Forms)	\$20	\$25
I. EMC Choice Homeowners Coverage Extension (All Forms, except HO0002)	\$50	\$55
<u>521 WATER BACKUP AND SUMP OVERFLOW</u>		
EMC Rule		
Annual Aggregate Limit - \$2,000	\$30	\$40
Annual Aggregate Limit - \$5,000	40	60
Annual Aggregate Limit - \$10,000	55	85

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-HO-2012-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. Employers Mutual Casualty Company	B.	062-21415

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. Homeowners	B.	

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	19.6%	18.8%					
TOTAL OVERALL EFFECT							

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	952	-2.3%	06/01/07	266,670	72,156	27.1%	59.2%
2008	984	-0.3%	10/01/08	237,060	356,589	150.4%	87.2%
2009	951			212,521	105,001	49.4%	64.4%
2010	1000	+2.0%	01/01/10	224,249	98,142	43.8%	55.0%
2011	1000	+10.8%	08/15/11	259,381	135,190	52.1%	146.1%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	3.1%
D. Underwriting Profit & Contingencies	3.6%
E. Other (explain)	0.7%
F. TOTAL	38.4%

- 8.** _____ Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** +21.3% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
- 10.** -3.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____