

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Filing at a Glance

Company: Homesite Insurance Company of the Midwest  
Product Name: Homeowners  
State: Arkansas  
TOI: 04.0 Homeowners  
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Filing Type: Rate  
Date Submitted: 06/22/2012  
SERFF Tr Num: HMSS-128433242  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status:  
Co Tr Num: AR-HO-12-027  
  
Effective Date: 08/24/2012  
Requested (New):  
Effective Date: 10/11/2012  
Requested (Renewal):  
Author(s): Susan Anderson, Jane Garrison  
Reviewer(s): Becky Harrington (primary)  
Disposition Date: 07/27/2012  
Disposition Status: Filed  
Effective Date (New): 08/24/2012  
Effective Date (Renewal): 10/11/2012

State Filing Description:

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## General Information

Project Name: 2012 Review Status of Filing in Domicile: Not Filed  
 Project Number: AR-HO-12-027 Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 07/27/2012  
 State Status Changed: Deemer Date:  
 Created By: Jane Garrison Submitted By: Jane Garrison  
 Corresponding Filing Tracking Number:

### Filing Description:

Homesite Insurance Company of the Midwest ("Homesite") is proposing revisions to our Form HO 00 03 Homeowner Program, Form HO 00 04 Renter Program, and Form HO 00 06 Condominium Program. The overall rate impact of this revision is 40.0%, comprised of a 40.1% increase to HO3, a 39.6% increase to HO4 and a 37.5% increase to HO6. This increase is supported by a rate level indication of +42.1%.

## Company and Contact

### Filing Contact Information

Susan Anderson, Government Affairs sanderson@homesite.com  
 Associate  
 99 Bedford Street 617-832-1342 [Phone]  
 Boston, MA 02111 617-832-1470 [FAX]

### Filing Company Information

Homesite Insurance Company of the Midwest CoCode: 13927 State of Domicile: North Dakota  
 99 Bedford Street Group Code: 1293 Company Type: Homeowners  
 Boston, MA 02111 Group Name: State ID Number:  
 (617) 832-1342 ext. [Phone] FEIN Number: 45-0282873

## Filing Fees

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

Company	Amount	Date Processed	Transaction #
Homesite Insurance Company of the Midwest	\$100.00	06/22/2012	60355279

State: Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

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

Product Name: Homeowners

Project Name/Number: 2012 Review/AR-HO-12-027

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/27/2012	07/27/2012

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07/27/2012	07/27/2012
Pending Industry Response	Becky Harrington	07/18/2012	07/18/2012
Pending Industry Response	Becky Harrington	06/29/2012	06/29/2012
Pending Industry Response	Becky Harrington	06/27/2012	06/27/2012

#### Response Letters

Responded By	Created On	Date Submitted
Jane Garrison	07/27/2012	07/27/2012
Susan Anderson	07/26/2012	07/26/2012
Susan Anderson	07/16/2012	07/16/2012
Jane Garrison	06/28/2012	06/28/2012

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

## Disposition

Disposition Date: 07/27/2012

Effective Date (New): 08/24/2012

Effective Date (Renewal): 10/11/2012

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 req'd):	Minimum % Change (where req'd):
Homesite Insurance Company of the Midwest	51.500%	20.000%	\$712,092	2,291	\$1,780,230	%	0.000%

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Objection Response 07/16/2012	Filed	Yes
Supporting Document	Objection Response 07/26/2012	Filed	Yes
Rate (revised)	Owners Rates - 5.2 (tracked)	Filed	Yes
Rate	Owners Rates - 5.2 (tracked)		Yes
Rate (revised)	Owners Rates - 5.2 (clean)	Filed	Yes
Rate	Owners Rates - 5.2 (clean)		Yes
Rate (revised)	Renters Rates - 5.1 (tracked)	Filed	Yes
Rate	Renters Rates - 5.1 (tracked)		Yes
Rate (revised)	Renters Rates - 5.1 (clean)	Filed	Yes
Rate	Renters Rates - 5.1 (clean)		Yes

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/27/2012
Submitted Date	07/27/2012
Respond By Date	

Dear Susan Anderson,

**Introduction:**

*This will acknowledge receipt of the recent response.*

**Objection 1**

*- HPCS-Homeowners Premium Comparison Survey (Supporting Document)*

*Comments: The revised HPCS showing the 20% rate change was not included in the 7/26/12 response. Please provide so the filing may be closed.*

**Conclusion:**

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

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

*Sincerely,*

*Becky Harrington*

**State:** Arkansas  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

**Filing Company:** Homesite Insurance Company of the Midwest

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/27/2012  
Submitted Date 07/27/2012

Dear Becky Harrington,

### Introduction:

### Response 1

#### Comments:

I apologize for the oversight. The HPCS form has been revised to reflect the 20% rate change, and is attached under the Supporting Documentation tab.

### Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: The revised HPCS showing the 20% rate change was not included in the 7/26/12 response. Please provide so the filing may be closed.

### Changed Items:

## Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: The completed Homeowners Premium Comparison Survey has been updated to reflect the revised rate change proposed by the Company.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,

Jane Garrison

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/18/2012  
Submitted Date 07/18/2012  
Respond By Date

---

Dear Susan Anderson,

**Introduction:**

*This will acknowledge receipt of the recent response.*

*The requested increase amount has been reviewed by the Commissioner. Please amend the overall amount to 20% and limit individual increases to no more than 30%.*

*Provide revised effective dates, manual pages, and an HPCS.*

**Conclusion:**

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

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

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

*Sincerely,  
Becky Harrington*

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/26/2012
Submitted Date	07/26/2012

*Dear Becky Harrington,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please see attached Response and revised rate pages. Thank you.*

### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

*Satisfied -Name: Objection Response 07/26/2012*

*Comment:*

*No Form Schedule items changed.*

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Owners Rates - 5.2 (tracked)	Page 1	Replacement	
<i>Previous Version</i>			
<i>Owners Rates - 5.2 (tracked)</i>	<i>Page 1</i>	<i>Replacement</i>	
Owners Rates - 5.2 (clean)	Page 1	Replacement	
<i>Previous Version</i>			
<i>Owners Rates - 5.2 (clean)</i>	<i>Page 1</i>	<i>Replacement</i>	
Renters Rates - 5.1 (tracked)	Page 1	Replacement	
<i>Previous Version</i>			
<i>Renters Rates - 5.1 (tracked)</i>	<i>Page 1</i>	<i>Replacement</i>	
Renters Rates - 5.1 (clean)	Page 1	Replacement	
<i>Previous Version</i>			
<i>Renters Rates - 5.1 (clean)</i>	<i>Page 1</i>	<i>Replacement</i>	

**Conclusion:**

Sincerely,  
Susan Anderson

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/29/2012  
Submitted Date 06/29/2012  
Respond By Date

Dear Susan Anderson,

### **Introduction:**

This will acknowledge receipt of the recent response.

### **Objection 1**

Comments: Arkansas is not allowing the use of wind models to develop CAT loads. Please replace the RMS modeled load with historical AR losses or information from a licensed advisory organization.

### **Objection 2**

Comments: Please provide the number of policies represented by the percentages shown for each increase range on the impact distribution charts.

### **Objection 3**

Comments: The loss ratio for the renters program is significant. Please explain the types of losses that are driving the loss ratio as well as providing the underwriting guidelines or procedures being used to address the losses.

### **Conclusion:**

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

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

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

Sincerely,  
Becky Harrington

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 07/16/2012  
 Submitted Date 07/16/2012

Dear Becky Harrington,

### Introduction:

### Response 1

#### Comments:

Please find attached the Objection Response

### Related Objection 1

Comments: Arkansas is not allowing the use of wind models to develop CAT loads. Please replace the RMS modeled load with historical AR losses or information from a licensed advisory organization.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response 07/16/2012

#### Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

#### Comments:

Please find the Company response attached to Objection 1.

### Related Objection 2

Comments: Please provide the number of policies represented by the percentages shown for each increase range on the impact distribution charts.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

### Response 3

#### Comments:

Please find the Company Response attached to Objection 1.

### Related Objection 3

Comments: The loss ratio for the renters program is significant. Please explain the types of losses that are driving the loss ratio as well as providing the underwriting guidelines or procedures being used to address the losses.

#### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### Conclusion:

Sincerely,

Susan Anderson

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/27/2012  
Submitted Date 06/27/2012  
Respond By Date

Dear Susan Anderson,

### **Introduction:**

This will acknowledge receipt of the captioned filing.

### **Objection 1**

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Form HPCS must be submitted in both Excel spreadsheet and pdf format. Companies may not change the form in any way or include formulas. Please provide an Excel version.

### **Objection 2**

Comments: All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient justification.

### **Objection 3**

Comments: Please amend the effective dates in order to avoid impacting insureds concurrently with the previous year's rate change.

### **Conclusion:**

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

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

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

Sincerely,  
Becky Harrington

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/28/2012
Submitted Date	06/28/2012

Dear Becky Harrington,

### Introduction:

### Response 1

#### Comments:

The HPCS form has been uploaded to the Supporting Documentation tab in Excel format.

### Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Form HPCS must be submitted in both Excel spreadsheet and pdf format. Companies may not change the form in any way or include formulas. Please provide an Excel version.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: The completed Homeowners Premium Comparison Survey is attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

#### Comments:

Please find the Filing Memorandum which has been attached to the Supporting Documentation tab. We inadvertently neglected to attach the memorandum prior to submission and apologize for the inconvenience. The Filing Memorandum contains complete actuarial support for the proposed revisions.

### Related Objection 2

Comments: All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient justification.

### Changed Items:

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

### Supporting Document Schedule Item Changes

Satisfied -Name: Filing Memorandum

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 3

#### Comments:

Our records show that renewal policies were impacted by last year's rate change beginning on 9/22/2011 and new business policies after 8/5/2011. Prior to this filing being closed and implemented, the Company will update the effective dates to be no earlier than 8/5/2012 for new business and 9/22/2012 for renewal business.

### Related Objection 3

Comments: Please amend the effective dates in order to avoid impacting insureds concurrently with the previous year's rate change.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Thank you for your continued review of our filing. Please feel free to contact me at 617-832-1879 if you have any questions or concerns.

Sincerely,

Jane Garrison

Government Affairs Associate

Sincerely,

Susan Anderson

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Post Submission Update Request Processed On 07/27/2012

Status: Allowed  
Created By: Jane Garrison  
Processed By: Becky Harrington  
Comments:

### General Information:

Field Name	Requested Change	Prior Value
Domicile Status Comments		Homesite Insurance Company of the Midwest is domiciled in Connecticut.
Effective Date Requested (New)	08/24/2012	07/27/2012
Effective Date Requested (Renew)	10/11/2012	09/13/2012

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State: Arkansas

Filing Company: Homesite Insurance Company of the Midwest

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

Product Name: Homeowners

Project Name/Number: 2012 Review/AR-HO-12-027

### Rate Information

Rate data applies to filing.

Filing Method: F & U

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 15.000%

Effective Date of Last Rate Revision: 07/08/2011

Filing Method of Last Filing: F & U

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Homesite Insurance Company of the Midwest	51.500%	40.000%	\$712,092	2,291	\$1,780,230	55.300%	0.000%

State: Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

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

Product Name: Homeowners

Project Name/Number: 2012 Review/AR-HO-12-027

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 07/27/2012	Owners Rates - 5.2 (tracked)	Page 1	Replacement		AR Owners Rates 5.2.tracked.pg1.pdf
2	Filed 07/27/2012	Owners Rates - 5.2 (clean)	Page 1	Replacement		AR Owners Rates 5.2 clean.pg1.pdf
3	Filed 07/27/2012	Renters Rates - 5.1 (tracked)	Page 1	Replacement		AR Renters Rates 5.1.tracked.pg1.pdf
4	Filed 07/27/2012	Renters Rates - 5.1 (clean)	Page 1	Replacement		AR Renters Rates 5.1.clean.pg1.pdf

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
HOMEOWNERS POLICY PROGRAM MANUAL**

Territory	HO 00 03		HO 00 06	
1	547	673	310	425
2	548	674	310	425
3	462	568	310	425
4	485	596	310	425
5	641	788	335	459
6	618	760	335	459
7	602	740	335	459
8	612	753	335	459
9	607	746	335	459
10	595	732	335	459
11	635	781	335	459
12	588	723	335	459
13	510	627	335	459
14	548	674	335	459
15	576	708	335	459
16	560	689	335	459
17	553	680	335	459
18	679	835	380	521
19	675	830	380	521
20	838	1,031	362	496
21	816	1,003	362	496
22	778	957	362	496
23	807	992	380	521
24	767	943	380	521
25	767	943	380	521
26	794	976	380	521
27	785	965	380	521
28	743	914	380	521
29	760	935	380	521
30	811	997	335	459
31	819	1,007	335	459
32	826	1,016	335	459
33	817	1,005	335	459
34	863	1,061	380	521
35	858	1,055	380	521
36	915	1,125	380	521
37	923	1,135	380	521
38	913	1,123	380	521
39	1,150	1,414	380	521
40	1,160	1,427	380	521
41	863	1,061	380	521
42	510	627	335	459
43	782	962	380	521
44	698	858	380	521
45	728	895	380	521

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
HOMEOWNERS POLICY PROGRAM MANUAL**

<b>Territory</b>	<b>HO 00 03</b>	<b>HO 00 06</b>
1	673	425
2	674	425
3	568	425
4	596	425
5	788	459
6	760	459
7	740	459
8	753	459
9	746	459
10	732	459
11	781	459
12	723	459
13	627	459
14	674	459
15	708	459
16	689	459
17	680	459
18	835	521
19	830	521
20	1,031	496
21	1,003	496
22	957	496
23	992	521
24	943	521
25	943	521
26	976	521
27	965	521
28	914	521
29	935	521
30	997	459
31	1,007	459
32	1,016	459
33	1,005	459
34	1,061	521
35	1,055	521
36	1,125	521
37	1,135	521
38	1,123	521
39	1,414	521
40	1,427	521
41	1,061	521
42	627	459
43	962	521
44	858	521
45	895	521

# HOMESITE INSURANCE COMPANY OF THE MIDWEST RENTERS POLICY PROGRAM MANUAL

Territory	HO 00 04	
1	<del>65</del>	82
2	<del>65</del>	82
3	<del>65</del>	82
4	<del>65</del>	82
5	<del>74</del>	90
6	<del>74</del>	90
7	<del>74</del>	90
8	<del>74</del>	90
9	<del>74</del>	90
10	<del>74</del>	90
11	<del>74</del>	90
12	<del>74</del>	90
13	<del>74</del>	90
14	<del>74</del>	90
15	<del>74</del>	90
16	<del>74</del>	90
17	<del>74</del>	90
18	<del>84</del>	102
19	<del>84</del>	102
20	<del>77</del>	97
21	<del>77</del>	97
22	<del>77</del>	97
23	<del>84</del>	102
24	<del>84</del>	102
25	<del>84</del>	102
26	<del>84</del>	102
27	<del>84</del>	102
28	<del>84</del>	102
29	<del>84</del>	102
30	<del>74</del>	90
31	<del>74</del>	90
32	<del>74</del>	90
33	<del>74</del>	90
34	<del>84</del>	102
35	<del>84</del>	102
36	<del>84</del>	102
37	<del>84</del>	102
38	<del>84</del>	102
39	<del>84</del>	102
40	<del>84</del>	102
41	<del>84</del>	102
42	<del>74</del>	90
43	<del>84</del>	102
44	<del>84</del>	102
45	<del>84</del>	102

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
RENTERS POLICY PROGRAM MANUAL**

<b>Territory</b>	<b>HO 00 04</b>
1	82
2	82
3	82
4	82
5	90
6	90
7	90
8	90
9	90
10	90
11	90
12	90
13	90
14	90
15	90
16	90
17	90
18	102
19	102
20	97
21	97
22	97
23	102
24	102
25	102
26	102
27	102
28	102
29	102
30	90
31	90
32	90
33	90
34	102
35	102
36	102
37	102
38	102
39	102
40	102
41	102
42	90
43	102
44	102
45	102

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

## Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)		
Bypass Reason:	Not applicable.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	07/27/2012
Comments:	The completed questionnaire is attached.		
Attachment(s):			
Form H-1 Homeowners Abstract.pdf			

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	07/27/2012
Comments:	The completed Homeowners Premium Comparison Survey has been updated to reflect the revised rate change proposed by the Company.		
Attachment(s):			
20% AR Homeowners Premium Comparison Survey.pdf			
20% AR Homeowners Premium Comparison Survey.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	07/27/2012
Comments:	The completed form is attached.		
Attachment(s):			
2012 05 02 loss_cost_data_entry.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Filing Memorandum	Filed	07/27/2012
Comments:			

SERFF Tracking #:

HMSS-128433242

State Tracking #:

Company Tracking #:

AR-HO-12-027

State:

Arkansas

Filing Company:

Homesite Insurance Company of the Midwest

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

2012 Review/AR-HO-12-027

Attachment(s):

Arkansas Filing Memorandum.pdf

Item Status:

Status Date:

Satisfied - Item:

Objection Response 07/16/2012

Filed

07/27/2012

Comments:

Attachment(s):

Objection Response.07162012.pdf

Item Status:

Status Date:

Satisfied - Item:

Objection Response 07/26/2012

Filed

07/27/2012

Comments:

Attachment(s):

Objection Response 07262012.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Homesite Insurance Company of the Midwest  
NAIC # (including group#) 13927

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

*Not applicable.*

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

*When Homesite entered the Arkansas market, we used Marshall and Swift. In July 2009 we switched to Xactware. Homesite's testing shows the impact of the switch to be 7.5% lower replacement costs.*

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

*Homesite strongly encourages that policyholders insure their dwellings for full replacement value as determined by Xactware.*

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

*Homesite does not offer an Inflation Guard endorsement per se, but we do recalculate the replacement value of a dwelling at every renewal using information provided by Xactware.*

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

- |   |                |
|---|----------------|
| a. Fire Extinguisher  | 0%             |
| b. Burglar Alarm  | 5%             |
| c. Smoke Alarm  | 0%             |
| d. Insured who has both homeowners and auto with your company | Not applicable |
| e. Deadbolt Locks   | 0%             |
| f. Window or Door Locks                                       | 0%             |
| g. Other (specify)  |                |

<i>Direct line response to police or fire station</i>	5%
<i>Automatic sprinkler systems in all rooms of the dwelling</i>	10%
<i>Central station monitored alarm</i>	5%

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

*Not applicable.*

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

<i>Form</i>	<i>Premium Volume</i>
<i>Form HO 00 03</i>	<i>\$1,516,756</i>
<i>Form HO 00 04</i>	<i>\$256,958</i>
<i>Form HO 00 06</i>	<i>\$6,516</i>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  Yes  No

9. Is there a surcharge on risks with wood heat?

If yes, state the surcharge.

Yes

25% of base premium

Does the surcharge apply to conventional fire places? Only if the fireplace is the primary heat source for the residence.

If yes, state the surcharge.

Not applicable

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

CHUNGHAN TSAI

Signature

Chung-han Tsai

Printed Name

Senior Pricing Analyst

Title

617-832-1846

Telephone Number

RTsai@homesite.com

Email address

NAIC Number: 13927  
 Company Name: Homesite Insurance Company of the Midwest  
 Contact Person: Richard Tsai  
 Telephone No.: 617-832-1846  
 Email Address: rtsai@homesite.com  
 Effective Date: 8/24/2012

**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	\$540.00	\$595.00	\$474.00	\$520.00	\$742.00	\$823.00	\$782.00	\$868.00	\$778.00	\$864.00	\$703.00	\$779.00	\$828.00	\$921.00	\$571.00	\$630.00	\$763.00	\$847.00
	\$120,000	\$720.00	\$798.00	\$625.00	\$691.00	\$1,008.00	\$1,123.00	\$1,065.00	\$1,188.00	\$1,060.00	\$1,182.00	\$953.00	\$1,061.00	\$1,131.00	\$1,262.00	\$764.00	\$847.00	\$1,038.00	\$1,158.00
	\$160,000	\$872.00	\$970.00	\$754.00	\$836.00	\$1,233.00	\$1,378.00	\$1,305.00	\$1,459.00	\$1,298.00	\$1,452.00	\$1,164.00	\$1,300.00	\$1,388.00	\$1,553.00	\$927.00	\$1,032.00	\$1,271.00	\$1,421.00
6	\$80,000	\$540.00	\$595.00	\$474.00	\$520.00	\$742.00	\$823.00	\$782.00	\$868.00	\$778.00	\$864.00	\$703.00	\$779.00	\$828.00	\$921.00	\$571.00	\$630.00	\$763.00	\$847.00
	\$120,000	\$720.00	\$798.00	\$625.00	\$691.00	\$1,008.00	\$1,123.00	\$1,065.00	\$1,188.00	\$1,060.00	\$1,182.00	\$953.00	\$1,061.00	\$1,131.00	\$1,262.00	\$764.00	\$847.00	\$1,038.00	\$1,158.00
	\$160,000	\$872.00	\$970.00	\$754.00	\$836.00	\$1,233.00	\$1,378.00	\$1,305.00	\$1,459.00	\$1,298.00	\$1,452.00	\$1,164.00	\$1,300.00	\$1,388.00	\$1,553.00	\$927.00	\$1,032.00	\$1,271.00	\$1,421.00
9	\$80,000	\$945.00	\$1,054.00	\$815.00	\$907.00	\$1,340.00	\$1,502.00	\$1,419.00	\$1,591.00	\$1,411.00	\$1,583.00	\$1,264.00	\$1,416.00	\$1,509.00	\$1,694.00	\$1,005.00	\$1,122.00	\$1,382.00	\$1,549.00
	\$120,000	\$1,297.00	\$1,453.00	\$1,112.00	\$1,243.00	\$1,861.00	\$2,092.00	\$1,973.00	\$2,219.00	\$1,963.00	\$2,207.00	\$1,753.00	\$1,970.00	\$2,102.00	\$2,365.00	\$1,382.00	\$1,550.00	\$1,921.00	\$2,160.00
	\$160,000	\$1,596.00	\$1,792.00	\$1,363.00	\$1,529.00	\$2,303.00	\$2,593.00	\$2,444.00	\$2,752.00	\$2,430.00	\$2,737.00	\$2,167.00	\$2,439.00	\$2,606.00	\$2,936.00	\$1,703.00	\$1,913.00	\$2,378.00	\$2,677.00

**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	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	
	\$15,000	\$128.00	\$128.00	\$128.00	\$128.00	\$135.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$135.00	\$128.00	\$141.00	\$128.00
	\$25,000	\$144.00	\$144.00	\$144.00	\$144.00	\$153.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$153.00	\$144.00	\$161.00	\$144.00
6	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	
	\$15,000	\$128.00	\$128.00	\$128.00	\$128.00	\$135.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$135.00	\$128.00	\$141.00	\$128.00
	\$25,000	\$144.00	\$144.00	\$144.00	\$144.00	\$153.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$153.00	\$144.00	\$161.00	\$144.00
9	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	
	\$15,000	\$128.00	\$128.00	\$128.00	\$128.00	\$135.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$128.00	\$146.00	\$135.00	\$128.00	\$141.00	\$128.00
	\$25,000	\$144.00	\$144.00	\$144.00	\$144.00	\$153.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$144.00	\$166.00	\$153.00	\$144.00	\$161.00	\$144.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

**HO3 and HO4 only**

Fire Extinguisher	0%	Deadbolt Lock	0%
Burglar Alarm	5%	Window Locks	0%
Smoke Alarm	0%	\$1,000 Deductible	**11.4%
		Other (specify)	

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes (yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5%

Zone Brick Frame

		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	***8.57	\$	2.63
<i>Maximum Credit Allowed</i>		%		Lowest Risk	\$	0.44	\$	0.1

\* Please note that for HO3 Policy, the minimum deductible amount for all perils is 1,000  
 \*\* The 1,000 deductible discount is calculated by using average coverage A amount  
 \*\*\* This is the price per 1,000 of coverage A

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Supporting Document Schedules

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	<b>AR-HO-12-027</b>
----	---	---------------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	<b>N/A</b>
----	--	------------

Company Name		Company NAIC Number	
3.	<b>A. Homesite Insurance Company of the Midwest</b>	<b>B.</b>	<b>13927</b>

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>HO 00 03 Homeowners</b>		<b>40.1%</b>					
<b>HO 00 04 Renters</b>		<b>39.6%</b>					
<b>HO 00 06 Condominium</b>		<b>37.5%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>42.1%</b>	<b>40.0%</b>					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>618</b>			<b>778</b>	<b>340</b>	<b>44%</b>	<b>48%</b>
<b>2008</b>	<b>1,010</b>			<b>1,013</b>	<b>664</b>	<b>66%</b>	<b>58%</b>
<b>2009</b>	<b>1,438</b>	<b>9.5%</b>	<b>7/17/2009</b>	<b>1,108</b>	<b>1,218</b>	<b>110%</b>	<b>61%</b>
<b>2010</b>	<b>1,909</b>			<b>1,331</b>	<b>1,675</b>	<b>126%</b>	<b>66%</b>
<b>2011</b>	<b>2,402</b>	<b>15.0%</b>	<b>8/5/2011</b>	<b>1,678</b>	<b>2,326</b>	<b>139%</b>	<b>80%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>19.3%</b>
B. General Expense	<b>1.1%</b>
C. Taxes, License & Fees	<b>3.3%</b>
D. Underwriting Profit & Contingencies	<b>9.7%</b>
E. Other (explain) <b>ULAE</b> <b>Reinsurance Expense</b>	<b>10.2%</b> <b>0.4%</b>
F. TOTAL	<b>44.0%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  55.3%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  0%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**Arkansas Filing Memorandum**  
**Homesite Insurance Company of the Midwest**  
**Filing # AR-HO-12-027**

Homesite Insurance Company of the Midwest (“Homesite”) is proposing revisions to our Form HO 00 03 Homeowner Program, Form HO 00 04 Renter Program, and Form HO 00 06 Condominium Program. The overall rate impact of this revision is 40.0% comprised of a 40.1% increase to HO3, a 39.6% increase to HO4 and a 37.5% increase to HO6. This increase is supported by a rate level indication of +42.1%. Following is actuarial support for the proposed rate change which includes information about the indicated rate level, target expense ratio, and target loss ratio.

**Indicated Rate Level**

The table below provides the calculation of the indicated rate level for all forms of Homesite in Arkansas. The overall indication is +42.1%; +40.0% is our selected rate change for all forms combined.

Arkansas	Target Eff. Date					Exhibit I
Homesite	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>Total</u>
	1/07 - 12/07	1/08 - 12/08	1/09 - 12/09	1/10 - 12/10	1/11 - 12/11	
(1) Earned Premium	778,243	1,012,969	1,108,250	1,331,179	1,721,618	5,952,259
(2) Uncapped Earned Premium at Current Rates	769,850	1,028,260	1,110,032	1,401,843	1,846,651	
(3) Premium Trend Factors	1.237	1.194	1.151	1.111	1.072	
(4) Trended Earned Premium (2) x (3)	952,471	1,227,314	1,278,065	1,557,127	1,978,868	6,993,844
(5) Incurred Losses, Excluding Catastrophe Losses at 01/01/2012	369,863	273,781	993,016	1,689,796	2,215,348	5,541,804
(6) Loss Development Factors	1.001	1.007	1.009	1.033	1.071	
(7) Pure Premium Trend Factors	1.414	1.334	1.258	1.187	1.119	
(8) Developed and Trended Losses (5) x (6) x (7)	523,388	367,838	1,260,296	2,071,402	2,655,482	6,878,407
(9) Pure Non-Modeled Losses Loss Ratio (5) / (1)	47.5%	27.0%	89.6%	126.9%	128.7%	93.1%
(10) Developed and Trended Non-Modeled Loss Ratio (8) / (4)	55.0%	30.0%	98.6%	133.0%	134.2%	98.3%
(11) Claim Count	49	111	150	155	210	675
(12) Earned Exposures	895	1,216	1,411	1,683	2,228	7,432
(13) Developed and Trended Non-Modeled Losses Pure Premium (8) / (12)	585	303	893	1,231	1,192	926
(14) Credibility (square root of total (12) / 40,000)						43%
(15) Target Loss Ratio (see Exhibit II)						56.0%
(16) Net Loss Ratio Trend (see Exhibit VI)						1.042
(17) Trended Target Non-Modeled Loss Ratio: Complement of Credibility [(15) - (19)] x (16)						48.1%
(18) Credibility Weighted Non-Modeled Loss Ratio (10) x (14) + [1 - (14)] x (17)						69.8%
(19) Modeled Loss Cost Ratio (see Exhibit III)						9.8%
(20) Loss Ratio including Modeled Losses Cost (18) + (19)						79.6%
(21) Indicated Rate Need (20) / (15) - 1						42.1%
<i>Selected Rate Change</i>						40.0%

The following methods have been used to develop the rate level indication:

Earned premium has been adjusted for premium trend and brought to the current rate level by using the extension of exposure method to reflect the 15.0% rate changes that Homesite implemented on August 5, 2011. Homesite selected an annual premium trend of 3.65%. This is a weighted average of the HO 00 03, HO 00 04 and HO 00 06 premium trends published in ISO’s Arkansas loss cost level circular, LI-HO-2011-136.

Incurred losses have been modified to comply with the minimum deductible of \$1,000 for all perils and developed to ultimate. Countrywide data from the Homesite Group was used to develop the factors as shown in Exhibit I.

Homesite has selected a pure premium trend factor of 6.0% based on Fast Track data from the fourth quarter of 2008 through the third quarter of 2011 that excludes catastrophes. Exhibit II contains the Fast Track data and shows the results of fitting an exponential regression line to the 12 quarters of data.

The Homesite prospective non-catastrophe loss ratio shown in line 10 of the Indications table above is 98.3% before the application of credibility. Credibility of 43.1% can be assigned to the Homesite data in Arkansas using a full credibility standard of 40,000 earned exposures, and using the square root rule. Exhibit IV shows the calculation of the net trend which is used to bring the target loss ratio (as detailed in Exhibit III) up to the proposed average date of loss. This is used as a complement of credibility. At this point the Homesite indication after inclusion of an expected catastrophe loss ratio of 9.8% is determined using the standard actuarial loss ratio method. Refer to Exhibit V for information regarding the selected expected catastrophe loss ratio.

Credibility-weighted relativities were applied to the overall selected rate change of 40.0% to get the impact to each form. Premium and losses from the past five years were used to calculate the initial loss ratio relativities by policy form; the complement of credibility for each form was 1.00. The table below shows the calculated rate changes as well as the selected rate changes by form.

Form	Earned Exposures	Earned Premium	x-CAT Losses	x-CAT Loss Ratio	Modeled Loss Ratio	Total Loss Ratio	LR relativity	Credibility	credibility weighted relativities	Off-Balance	Current Inforce Premium	Propoesd Premium	Indicated Change
3	5,816	5,458,439	5,009,373	91.8%	18.9%	110.7%	1.10	38.1%	1.04	0.964	1,532,795	2,146,833	40.1%
4	1,551	465,986	527,327	113.2%	0.9%	114.1%	1.13	19.7%	1.03	0.964	239,255	334,062	39.6%
6	65	27,835	5,104	18.3%	6.5%	24.8%	0.25	4.0%	0.97	0.964	6,012	8,264	37.5%
Total	7,432	5,952,260	5,541,804	93.1%	7.8%	100.9%					1,778,062	2,489,159	40.0%

**Exhibit I**

LOSS DEVELOPMENT 3Q 2003 THROUGH 4Q 2011								
AY	12	24	36	48	60	72	84	96
1Q04-4Q04	34,270,293	33,858,587	34,926,193	35,399,967	35,973,649	36,266,738	36,286,945	36,105,162
1Q05-4Q05	58,669,347	60,565,749	62,461,134	62,502,248	62,433,403	62,372,226	62,149,202	
1Q06-4Q06	81,915,392	83,140,427	84,722,356	84,054,893	85,273,048	85,331,248		
1Q07-4Q07	91,306,952	97,793,160	98,171,716	98,141,042	97,780,229			
1Q08-4Q08	105,219,333	118,436,063	121,600,650	122,082,044				
1Q09-4Q09	162,732,123	167,385,039	170,515,863					
1Q10-4Q10	206,491,722	213,990,912						
1Q11-4Q11	235,594,000							

LOSS DEVELOPMENT FACTORS								
AY	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - Ult
1Q04-4Q04	0.9880	1.0315	1.0136	1.0162	1.0081	1.0006	0.9950	1.0000
1Q05-4Q05	1.0323	1.0313	1.0007	0.9989	0.9990	0.9964	-	-
1Q06-4Q06	1.0150	1.0190	0.9921	1.0145	1.0007	-	-	-
1Q07-4Q07	1.0710	1.0039	0.9997	0.9963	-	-	-	-
1Q08-4Q08	1.1256	1.0267	1.0040	-	-	-	-	-
1Q09-4Q09	1.0286	1.0187	-	-	-	-	-	-
1Q10-4Q10	1.0363	-	-	-	-	-	-	-
1Q11-4Q11	-	-	-	-	-	-	-	-
Mean	1.0424	1.0219	1.0020	1.0065	1.0026	0.9985	0.9950	1.0000
Mean x-hilo	1.0366	1.0239	1.0014	1.0067	1.0007	0.9985	0.9950	1.0000
Geo. mean	1.0416	1.0218	1.0020	1.0064	1.0026	0.9985	0.9950	1.0000
Wgt Ave	1.0467	1.0200	1.0007	1.0049	1.0016	0.9979	0.9950	1.0000
Selected	1.0366	1.0239	1.0014	1.0067	1.0007	1.0000	1.0000	1.0000
Cumulative	12 - Ult	24 - Ult	36 - Ult	48 - Ult	60 - Ult	72 - Ult	84 - Ult	96 - Ult
	1.071	1.033	1.009	1.007	1.001	1.000	1.000	1.000

## Exhibit II: Average Loss, Frequency, and Pure Premium Trends

Year	Quarter	Period	Average Loss	Annual Change in Severity	Log of Severity	Frequency	Annual Change in Frequency	Log of Frequency	Pure Premium	Annual Change in Pure Premium	Log of Pure Premium
2007	3rd	1	6,478		8.78	4.80		1.57	310.92		5.74
2007	4th	2	6,528		8.78	4.82		1.57	314.60		5.75
2008	1st	3	6,567		8.79	4.84		1.58	318.08		5.76
2008	2nd	4	6,732		8.81	5.20		1.65	350.12		5.86
2008	3rd	5	6,835		8.83	5.49		1.70	375.01		5.93
2008	4th	6	7,311		8.90	5.52		1.71	403.87		6.00
2009	1st	7	7,436		8.91	5.79		1.76	430.62		6.07
2009	2nd	8	7,792		8.96	5.77		1.75	449.39		6.11
2009	3rd	9	8,053		8.99	6.17		1.82	496.55		6.21
2009	4th	10	7,797	6.6%	8.96	6.43	16.5%	1.86	501.69	24.2%	6.22
2010	1st	11	7,835	5.4%	8.97	6.49	12.1%	1.87	508.81	18.2%	6.23
2010	2nd	12	8,083	3.7%	9.00	6.48	12.4%	1.87	523.76	16.5%	6.26
2010	3rd	13	8,004	-0.6%	8.99	6.00	-2.7%	1.79	480.07	-3.3%	6.17
2010	4th	14	8,020	2.9%	8.99	5.88	-8.6%	1.77	471.75	-6.0%	6.16
2011	1st	15	8,348	6.5%	9.03	5.84	-10.0%	1.77	487.92	-4.1%	6.19
2011	2nd	16	7,835	-3.1%	8.97	6.25	-3.5%	1.83	489.88	-6.5%	6.19
2011	3rd	17	7,937	-0.8%	8.98	6.56	9.4%	1.88	520.71	8.5%	6.26
<b>Exponential Regression</b>									<b>Average Loss</b>	<b>Frequency</b>	<b>Pure Premium</b>
Projected Annual Changes Using 12-Period Trend									2.76%	3.16%	6.01%
Selected Trend from Average Date of Loss for Accident Year to Last Day of Experience Period									2.76%	3.16%	6.01%
Selected Trend from Last Day of Experience Period to Average Date of Loss for Proposed Rates									2.76%	3.16%	6.01%

### Exhibit III: Target Expense & Target Loss Ratio

The development of the target loss and expense ratios, which follows actual 2009, 2010 and 2011 expenses for the Homesite Insurance Company of the Midwest, is shown below. State taxes and fees have been selected based on the ISO tax circular AS-HO-2010-023. The Underwriting Profit provision is a selected value of 9.7%. The 9.8% catastrophe provision is based on the reinsurance load compared to in-force premium. Refer to Exhibit V for information regarding the selected expected catastrophe loss ratio.

	Expense Category Subtotal	Homesite 2009 Actual	Homesite 2010 Actual	Homesite 2011 Actual	Selected
1	Unallocated Loss Adjustment Expense	9.8%	9.0%	11.8%	10.2%
2	Commissions & Brokerage	5.9%	6.1%	4.6%	5.5%
3	Other Acquisition Cost	15.1%	13.8%	12.4%	13.8%
4	Other General Expense	1.3%	1.2%	0.9%	1.1%
5	State Premium Tax	3.3%	3.3%	3.3%	3.3%
6	Total Expenses Before Cost of Reinsurance [1] + [2] + [3] + [4] + [5]	35.3%	33.5%	32.9%	33.9%
7	Reinsurance Expense				0.4%
8	Total Expenses [6] + [7]				34.3%
9	Underwriting Profit Provision				9.7%
10	Target Loss Ratio 100% - [8] - [9]				56.0%
11	Modeled Loss and Reinsurance Cost Ratio				9.8%
12	Target Non-Modeled Loss Ratio [10] - [11]				46.2%

## Exhibit IV: Trend Values Developed for Indication Calculations

### Trend Values Developed for Indication Calculations

	Date	Period
Proposed Effective Date	6/4/2012	20.22
Average Loss Date for Proposed Rates	6/4/2013	24.23
Average Written Date for Proposed Rates	12/4/2012	22.23
Average Date for Latest Premium Trend Point	11/15/2011	18.01
Effective Date of Current Rates	8/5/2011	16.89
Last Day of Experience Period	12/31/2011	18.51
Average Written Date for Calendar Year 1/06 - 12/06	1/1/2006	-5.50
Average Written Date for Calendar Year 1/07 - 12/07	1/1/2007	-1.50
Average Written Date for Calendar Year 1/08 - 12/08	1/1/2008	2.50
Average Written Date for Calendar Year 1/09 - 12/09	1/1/2009	6.52
Average Written Date for Calendar Year 1/10 - 12/10	1/1/2010	10.52
Average Written Date for Calendar Year 1/11 - 12/11	1/1/2011	14.52
Average Date of Loss Accident Year 1/06 - 12/06	6/30/2006	-3.53
Average Date of Loss Accident Year 1/07 - 12/07	6/30/2007	0.47
Average Date of Loss Accident Year 1/08 - 12/08	6/30/2008	4.49
Average Date of Loss Accident Year 1/09 - 12/09	6/30/2009	8.49
Average Date of Loss Accident Year 1/10 - 12/10	6/30/2010	12.49
Average Date of Loss Accident Year 1/11 - 12/11	6/30/2011	16.50
<u>Selected Annual Premium Trend</u>		
Average Written Date for Calendar Year to Average Written Date for Latest Period in Premium Trend Data		3.65%
Average Written Date for Latest Period in Premium Trend Data to Average Written Date for Proposed Rates		3.65%
<u>Selected Projected Loss Trend</u>		
Average Loss Date for Accident Year to Last Day of Experience Period		6.01%
Last Day of Experience Period to Average Loss Date for Proposed Rates		6.01%
<u>Selected Annual Net Trend</u>		
Average Loss Date for Accident Year to Last Day of Experience Period		2.28%
Last Day of Experience Period to Average Loss Date for Proposed Rates		2.28%
<u>Premium Trend</u>		
Average Written Date for Calendar Year to Average Written Date for Proposed Rates		
		<b>Premium Trend</b>
Calendar Year 1/07 - 12/07		23.7%
Calendar Year 1/08 - 12/08		19.3%
Calendar Year 1/09 - 12/09		15.1%
Calendar Year 1/10 - 12/10		11.1%
Calendar Year 1/11 - 12/11		7.2%
<u>Loss Trend Values Based on Exponential Regression</u>		
Average Date of Loss for Accident Year to Average Date of Loss for Proposed Rates		
	<b>Average Loss Trend</b>	<b>Frequency Trend</b>
Accident Year 1/07 - 12/07	17.5%	20.3%
Accident Year 1/08 - 12/08	14.4%	16.6%
Accident Year 1/09 - 12/09	11.3%	13.0%
Accident Year 1/10 - 12/10	8.3%	9.6%
Accident Year 1/11 - 12/11	5.4%	6.2%
		<b>Pure Premium Trend</b>
		41.4%
		33.4%
		25.8%
		18.7%
		11.9%
<u>Net Trend</u>		
Effective Date of Current Rates to Proposed Average Date of Loss		4.2%

## Exhibit V: Total Catastrophe Cost as a % of Premium

Exhibit V shows the calculation of the catastrophe load. The catastrophe costs include our retained costs below the reinsurance layers, the cost of the reinsurance, and the expected costs above the top of our program for low frequency modeled wind and catastrophe losses using RMS Risklink 11.0. The result was compared to in-force premium to compute the total catastrophe load as a percentage of premium.

XOL Layer	Reinsurance Premium	AAL by Layer		AR Reinsurance Cost	
		[1] Countrywide	[2] Countrywide	[3] Arkansas	[4] % [3] / [2]
Cat Layer 1: 70 XS 30	\$12,223,839	\$5,038,913	\$1,758	0.035%	\$4,265
Cat Layer 2: 100 XS 100	\$7,438,836	\$2,041,645	\$1,082	0.053%	\$3,944
Cat Layer 3: 200 XS 200	\$7,599,180	\$1,569,749	\$370	0.024%	\$1,791
<b>Total</b>	<b>\$27,261,854</b>	<b>\$8,650,307</b>	<b>\$3,211</b>	<b>0.037%</b>	<b>\$10,000</b>
[6] Expected Recoveries					\$3,211
[7] Net Reinsurance Cost					\$6,790
[8] Arkansas Retained Cat Cost					\$34,156
[9] Arkansas Out the Top Cat Cost					\$0
[10] Modeled Catastrophe Cost					179,009
[11] Arkansas Inforce Premium as of 3/31/2011					\$1,830,864
[12] <b>Net Reinsurance Cost / Inforce Premium Ratio</b>					<b>0.4%</b>
[13] <b>Modeled Cat Cost / Inforce Premium Ratio</b>					<b>9.8%</b>
[14] <b>Total Cost of Reinsurance / Inforce Premium Ratio</b>					<b>10.1%</b>

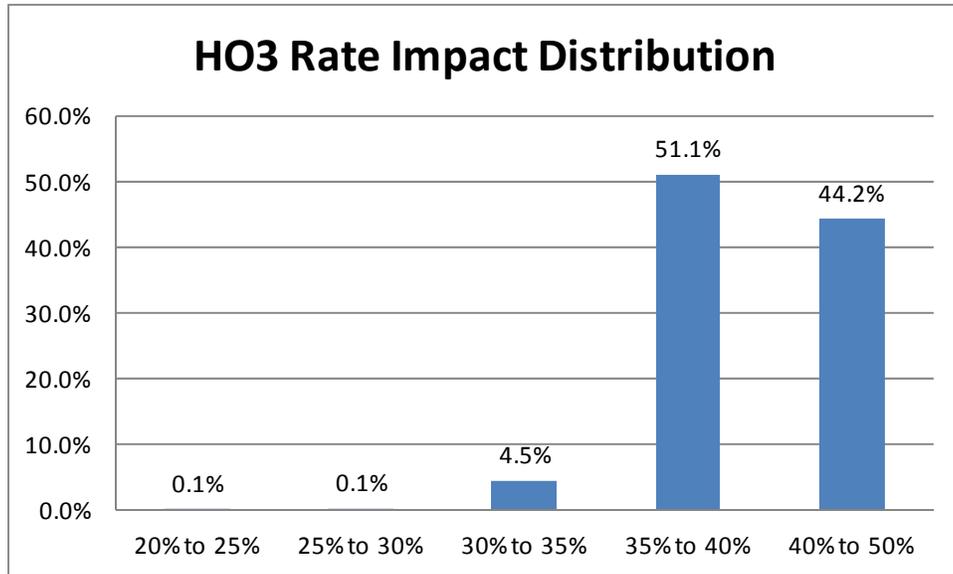
### Notes

- [1] Total Reinsurance Premium by layer. Based on actual reinsurance premium for the Homesite Group, including estimated reinstatement cost
- [2] Modeled Average Annual Loss by layer for the Homesite Group. Based on an RMS analysis of all policies in force as of 3/31/2011
- [3] Modeled Average Annual Loss by layer for Arkansas. Based on an RMS analysis of all policies in force as of 3/31/2011
- [4] [3] / [2] The ratio of the modeled AALs for each layer
- [5] [1] \* [4] A portion of the total reinsurance premium is allocated to Arkansas based on the ratio of the modeled AALs for each layer
- [6] The sum of column [3]
- [7] The sum of column [5] - [6]
- [8] Estimated modeled losses below the reinsurance program. Based on an RMS analysis
- [9] Estimated modeled losses above the reinsurance program. Based on an RMS analysis
- [10] [6] + [8] + [9]
- [11] Inforce Premium for Homesite's policies in Arkansas
- [12] [7] / [11]
- [13] [10] / [11]
- [14] [12] + [13]

## Form HO 00 03 Homeowner Program Changes

**Base Rates** – HO 00 03 Base Rates have been revised to produce an overall impact of 40.1% to the total premium.

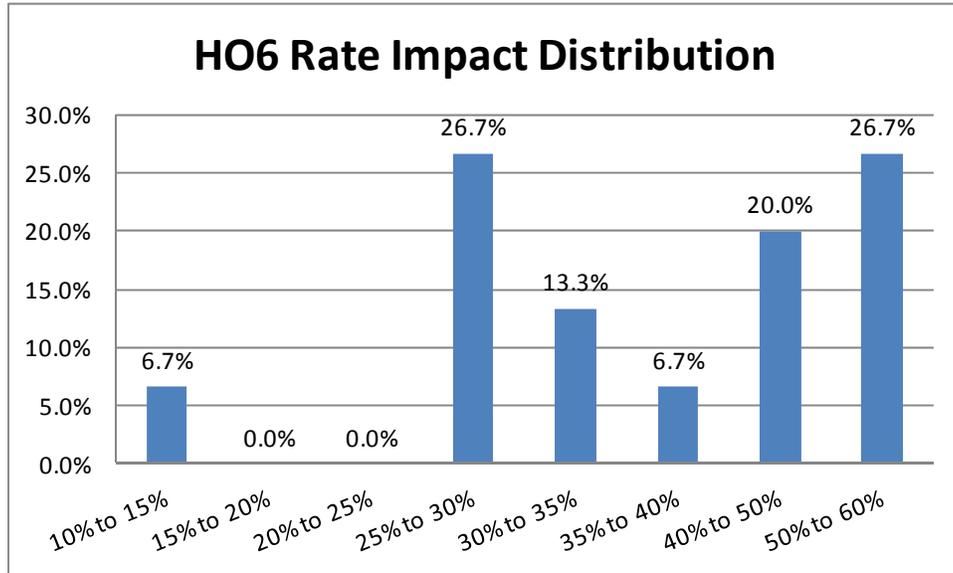
**Rate Impact** – The histogram of rate impacts is shown below. The maximum increase is 44.2%.



## Form HO 00 06 Condominium Program Changes

**Base Rates** – HO 00 06 Base Rates have been revised to produce an overall impact of 37.5% to the total premium.

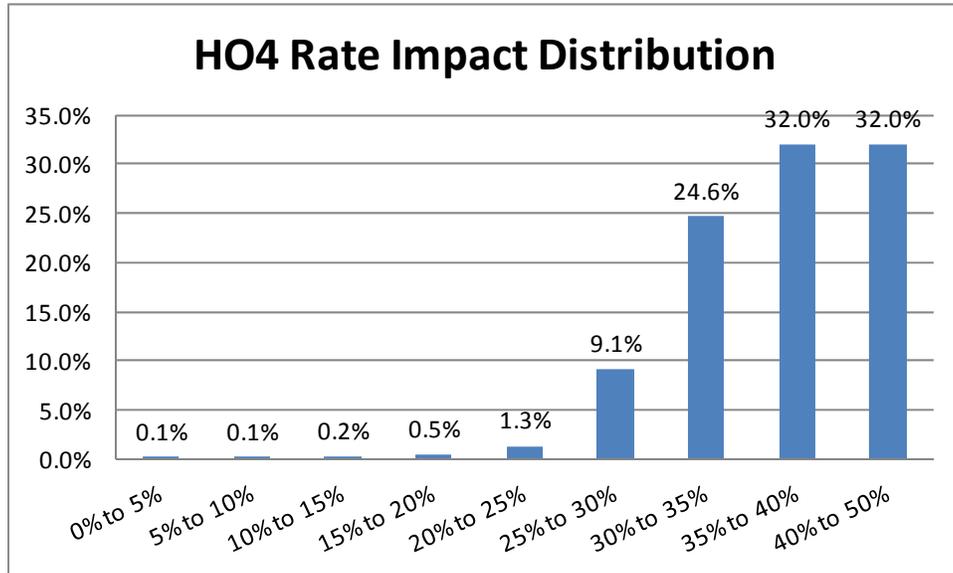
**Rate Impact** – The histogram of rate impacts is shown below. The maximum increase is 55.3%.



### Form HO 00 04 Renters Program Changes

**Base Rates** – HO 00 04 Base Rates have been revised to produce an overall impact of 39.6% to the total premium.

**Rate Impact** – The histogram of rate impacts is shown below. The maximum increase is 48.7%.



**Homesite Insurance Company of the Midwest  
AR-HO-12-027 / SERFF Filing # HMSS-128433242  
Objection Letter Response**

**Objection 1**

**Arkansas is not allowing the use of wind models to develop CAT loads. Please replace the RMS modeled load with historical AR losses or information from a licensed advisory organization.**

The following exhibit shows the modified calculation of the indication rate level for all forms for Homesite in Arkansas. This calculation keeps all assumptions the same and adds historical catastrophe losses to replace the RMS modeled load. The pure Non-Modeled Loss Ratio increases from 93.1% to 113.0% and the indication increases from 42.1% to 51.5%.

Arkansas						Target Eff. Date	6/4/2012
Homesite	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>Total</u>	
	1/07 - 12/07	1/08 - 12/08	1/09 - 12/09	1/10 - 12/10	1/11 - 12/11		
(1) Earned Premium	778,243	1,012,969	1,108,250	1,331,179	1,721,618	5,952,259	
(2) Uncapped Earned Premium at Current Rates	769,850	1,028,260	1,110,032	1,401,843	1,846,651		
(3) Premium Trend Factors	1.237	1.194	1.151	1.111	1.072		
(4) Trended Earned Premium (2) x (3)	952,471	1,227,314	1,278,065	1,557,127	1,978,868	6,993,844	
(5) Incurred Losses at 01/01/2012	369,863	672,040	1,282,500	1,715,920	2,683,657	6,723,981	
(6) Loss Development Factors	1.001	1.007	1.009	1.033	1.071		
(7) Pure Premium Trend Factors	1.414	1.334	1.258	1.187	1.119		
(8) Developed and Trended Losses (5) x (6) x (7)	523,388	902,917	1,627,698	2,103,427	3,216,832	8,374,262	
(9) Pure Non-Modeled Losses Loss Ratio (5) / (1)	47.5%	66.3%	115.7%	128.9%	155.9%	113.0%	
(10) Developed and Trended Non-Modeled Loss Ratio (8) / (4)	55.0%	73.6%	127.4%	135.1%	162.6%	119.7%	
(11) Claim Count	50	188	234	159	302	933	
(12) Earned Exposures	895	1,216	1,411	1,683	2,228	7,432	
(13) Developed and Trended Non-Modeled Losses Pure Premium (8) / (12)	585	743	1,153	1,250	1,444	1,127	
(14) Credibility (square root of total (12) / 40,000)						43%	
(15) Target Loss Ratio (see Exhibit II)						56.0%	
(16) Net Loss Ratio Trend (see Exhibit VI)						1.042	
(17) Trended Target Non-Modeled Loss Ratio: Complement of Credibility [(15) - (19)] x (16)						58.4%	
(18) Credibility Weighted Non-Modeled Loss Ratio (10) x (14) + [1 - (14)] x (17)						84.8%	
(19) Indicated Rate Need (18) / (15) - 1						51.5%	
Selected Rate Change						40.0%	

Another alternative method that complies with Arkansas regulation is using ISO's catastrophe losses data to develop CAT loads. The following table shows the all-forms combined industry losses experience from 2001 to 2010. This data is from ISO's Arkansas total and Non-Catastrophe property experience, AS-HO-2012-003.

Year	(1) Earned Premium	(2) Total Losses	(3) xCAT Losses	(4) CAT Losses	(4) / (1) CAT Loss Ratio
2001	45,358,294	27,657,032	25,756,318	1,900,714	4.2%
2002	51,427,054	29,927,560	29,927,560	0	0.0%
2003	55,163,942	29,728,988	28,835,936	893,052	1.6%
2004	58,041,027	23,327,412	22,293,848	1,033,564	1.8%
2005	44,627,061	25,107,641	24,337,382	770,259	1.7%
2006	41,568,118	30,439,498	21,803,901	8,635,597	20.8%
2007	43,910,176	21,470,600	20,353,460	1,117,140	2.5%
2008	44,857,395	66,707,691	36,847,634	29,860,057	66.6%
2009	49,776,124	58,032,083	42,765,547	15,266,536	30.7%
2010	59,156,111	46,393,189	39,876,022	6,517,167	11.0%
Total	493,885,302	358,791,694	292,797,608	65,994,086	13.4%

The following exhibit shows the indication calculation using ISO CAT loss ratio. The revised indication increase from 42.1% to 44.7%

**Arkansas**

Target Eff. Date 6/4/2012

**Homesite**

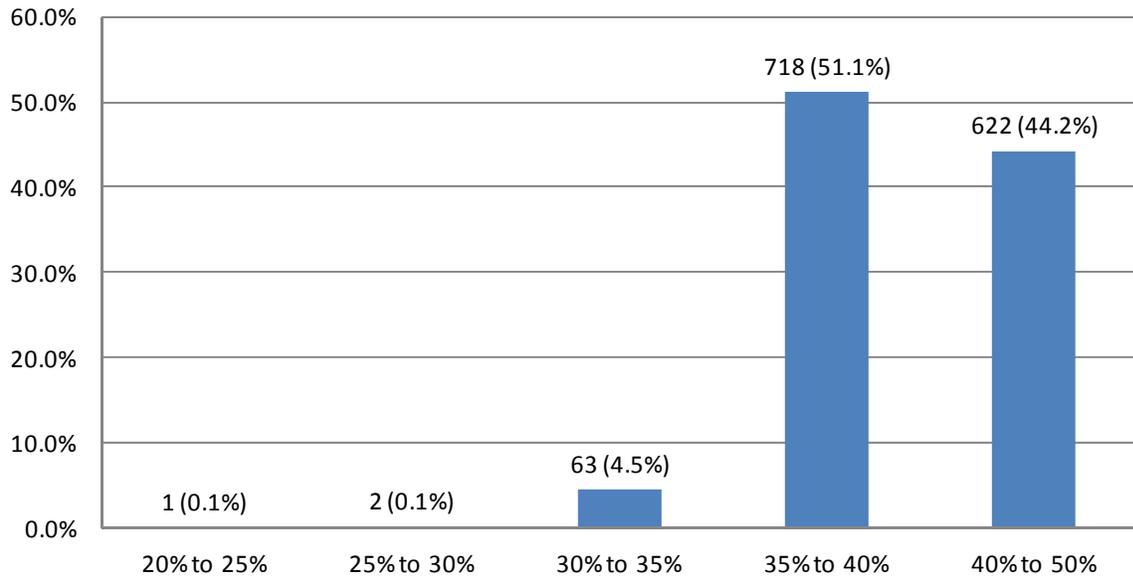
	<u>1</u> 1/07 - 12/07	<u>2</u> 1/08 - 12/08	<u>3</u> 1/09 - 12/09	<u>4</u> 1/10 - 12/10	<u>5</u> 1/11 - 12/11	<u>Total</u>
(1) Earned Premium	778,243	1,012,969	1,108,250	1,331,179	1,721,618	5,952,259
(2) Uncapped Earned Premium at Current Rates	769,850	1,028,260	1,110,032	1,401,843	1,846,651	
(3) Premium Trend Factors	1.237	1.194	1.151	1.111	1.072	
(4) Trended Earned Premium (2) x (3)	952,471	1,227,314	1,278,065	1,557,127	1,978,868	6,993,844
(5) Incurred Losses, Excluding Catastrophe Losses at 01/01/2012	369,863	273,781	993,016	1,689,796	2,215,348	5,541,804
(6) Loss Development Factors	1.001	1.007	1.009	1.033	1.071	
(7) Pure Premium Trend Factors	1.414	1.334	1.258	1.187	1.119	
(8) Developed and Trended Losses (5) x (6) x (7)	523,388	367,838	1,260,296	2,071,402	2,655,482	6,878,407
(9) Pure Non-Modeled Losses Loss Ratio (5) / (1)	47.5%	27.0%	89.6%	126.9%	128.7%	93.1%
(10) Developed and Trended Non-Modeled Loss Ratio (8) / (4)	55.0%	30.0%	98.6%	133.0%	134.2%	98.3%
(11) Claim Count	49	111	150	155	210	675
(12) Earned Exposures	895	1,216	1,411	1,683	2,228	7,432
(13) Developed and Trended Non-Modeled Losses Pure Premium (8) / (12)	585	303	893	1,231	1,192	926
(14) Credibility (square root of total (12) / 40,000)						43%
(15) Target Loss Ratio (see Exhibit II)						56.0%
(16) Net Loss Ratio Trend (see Exhibit VI)						1.042
(17) Trended Target Non-Modeled Loss Ratio: Complement of Credibility [(15) - (19)] x (16)						44.4%
(18) Credibility Weighted Non-Modeled Loss Ratio (10) x (14) + [1 - (14)] x (17)						67.6%
(19) ISO CAT loss ratio						13.4%
(20) Loss Ratio including ISO CAT Loss Ratio (18) + (19)						81.0%
(21) Indicated Rate Need (20) / (15) - 1						44.7%
Selected Rate Change						40.0%

**Objection 2**

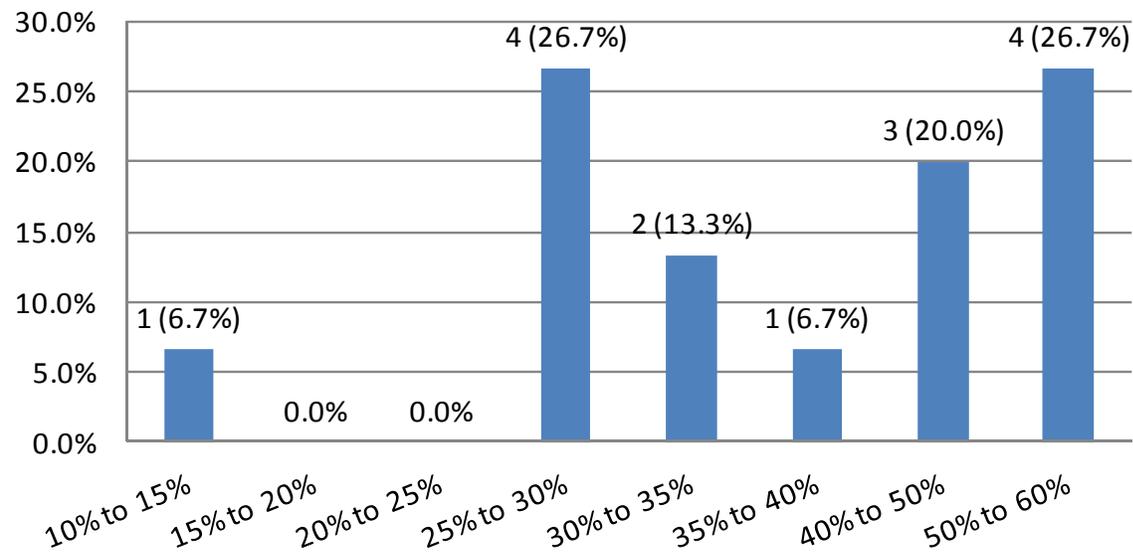
**Please provide the number of policies represented by the percentages shown for each increase range on the impact distribution charts.**

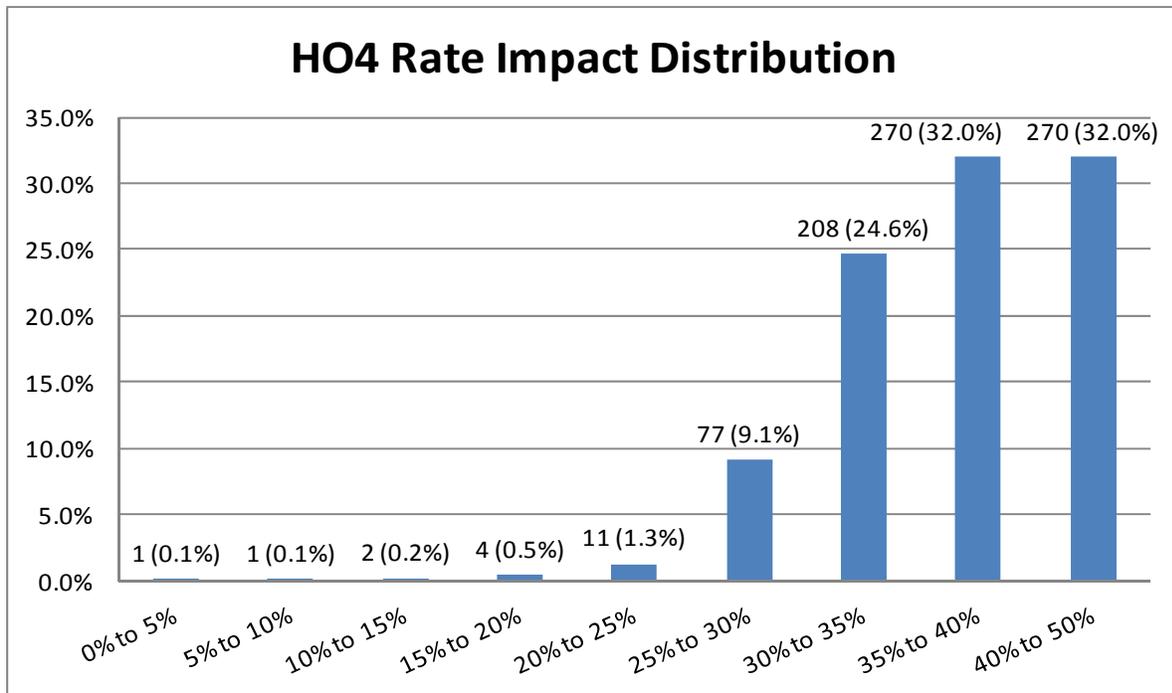
The following exhibits show the impact distribution for each form along with the number of policies for each increase range.

### HO3 Rate Impact Distribution



### HO6 Rate Impact Distribution





**Objection 3**

***The loss ratio for the renters program is significant. Please explain the types of losses that are driving the loss ratio as well as providing the underwriting guidelines or procedures being used to address the losses.***

The following table shows the HO4 losses by perils. As shown in the table, there is no specific single peril that is driving the loss ratio. In order to address the high loss ratio Homesite proposes a general increase in premium.

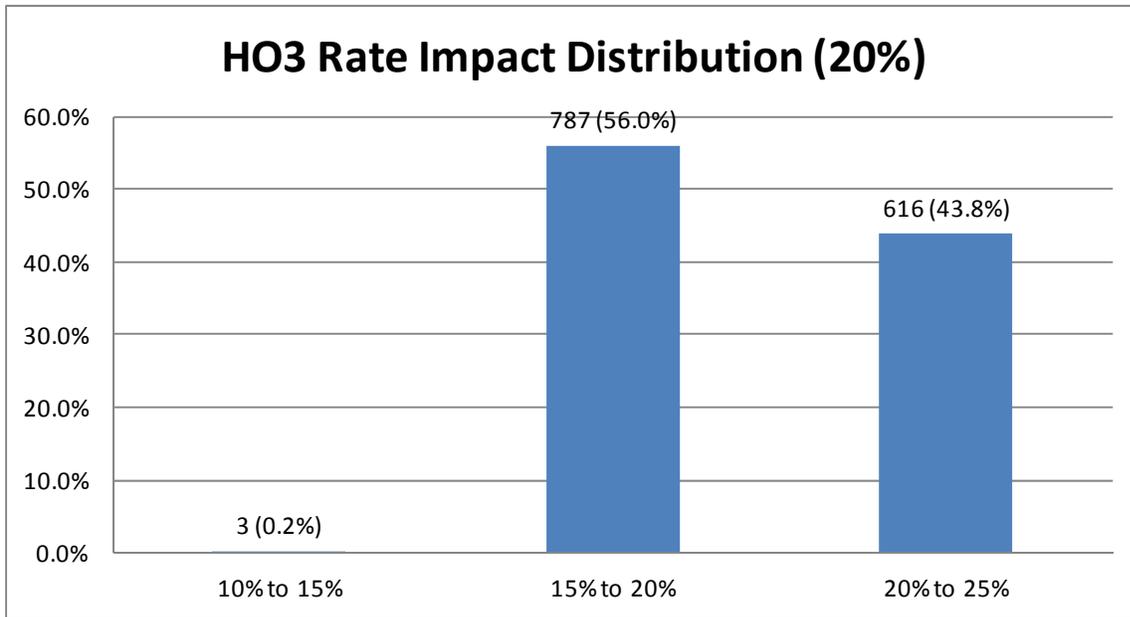
Peril	Period 1	Period 2	Period 3	Period 4	Period 5	%
All other fire losses	-	-	-	63,926	60,140	23.6%
All other physical damage	-	-	-	602	3,939	0.9%
Electrical	-	-	-	62,081	22,364	16.1%
From vehicle	-	-	250	502	7,642	1.6%
Kitchen	-	-	-	64,634	74,250	26.4%
Lightning (no fire)	-	-	240	630	5,646	1.2%
Mysterious dis	-	-	3,950	-	-	0.8%
Off-premise interruption	-	500	-	-	450	0.2%
Off-premise theft	1,489	592	12,556	15,195	5,721	6.8%
On-premise interruption	-	-	-	-	-	0.0%
On-premise theft	-	1,926	-	-	65,978	12.9%
Pipe burst	-	-	-	-	6,960	1.3%
Roof leak	-	-	-	224	-	0.0%
Vehicle	42,039	-	-	-	-	8.0%
Wind	-	-	1,632	-	40	0.3%
<b>Total</b>	<b>43,528</b>	<b>3,018</b>	<b>18,628</b>	<b>207,794</b>	<b>253,130</b>	<b>100.0%</b>

Homesite Insurance Company of the Midwest  
AR-HO-12-027 / SERFF Filing # HMSS-128433242  
Objection Letter Response

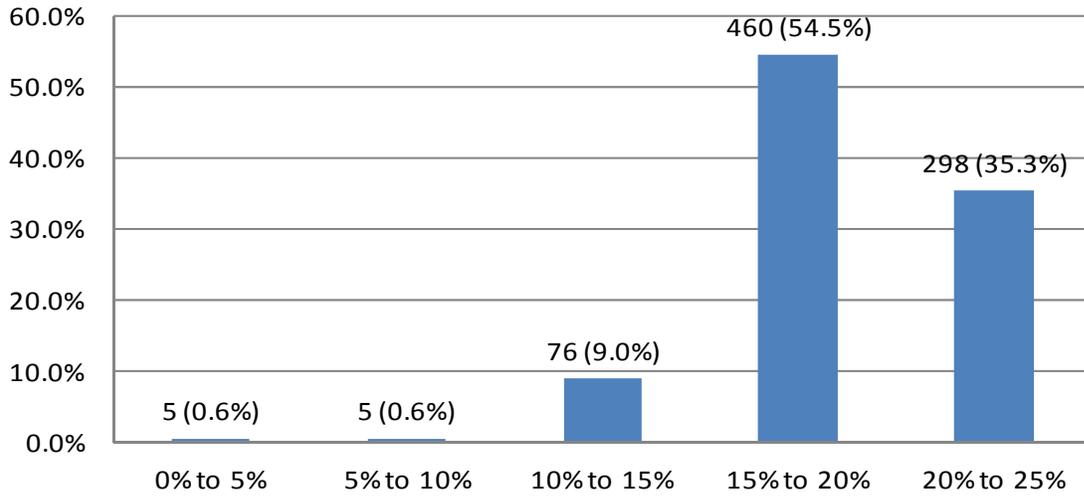
**Objection**

***Please amend the overall amount to 20% and limit individual increases to no more than 30%.***

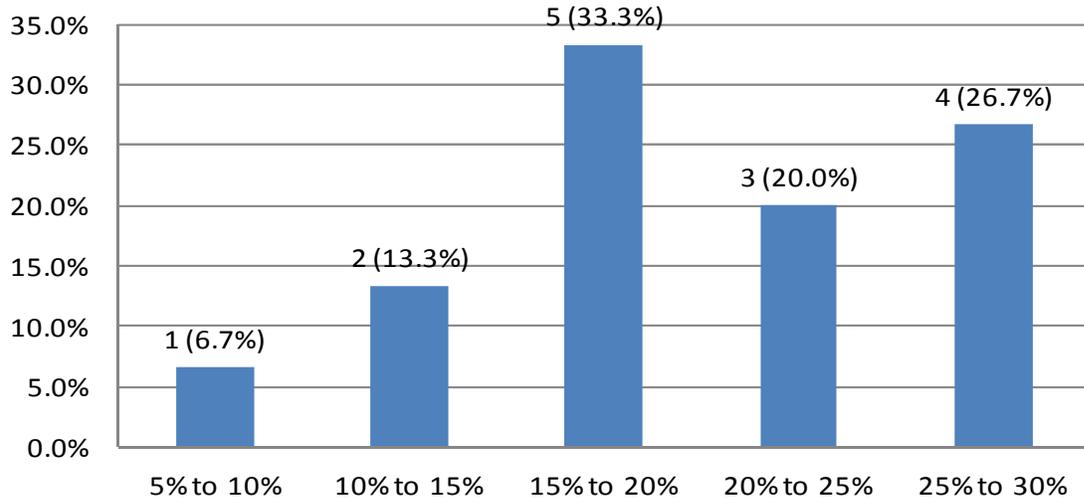
In response to the Department’s request, Homesite revised the base rates for all forms to produce a revised overall impact of 20%. The following exhibits show the impact distribution for each form along with the number of policies for each increase range. Please note that no individual will receive a rate increase more than 30% after the base rates are revised. The maximum increases for an individual are 22.1% for HO3, 24.5% for HO4 and 29.6% for HO6.



### HO4 Rate Impact Distribution (20%)



### HO6 Rate Impact Distribution (20%)



**State:**

Arkansas

**Filing Company:**

Homesite Insurance Company of the Midwest

**TOI/Sub-TOI:**

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:**

Homeowners

**Project Name/Number:**

2012 Review/AR-HO-12-027

## Superceded 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)
06/28/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	07/27/2012	0212 05 02 AR Homeowners Premium Comparison Survey.pdf (Superceded) 0212 05 02 AR Homeowners Premium Comparison Survey.xls (Superceded)
05/31/2012	Rate	Owners Rates - 5.2 (tracked)	07/26/2012	AR Owners Rates 5.2 (Tracked), pg 1.pdf (Superceded)
05/31/2012	Rate	Owners Rates - 5.2 (clean)	07/26/2012	AR Owners Rates 5.2 (Clean), pg 1.pdf (Superceded)
05/31/2012	Rate	Renters Rates - 5.1 (tracked)	07/26/2012	AR Renters Rates 5.1 (Tracked) , pg 1.pdf (Superceded)
05/31/2012	Rate	Renters Rates - 5.1 (clean)	07/26/2012	AR Renters Rates 5.1 (Clean), pg 1.pdf (Superceded)
05/31/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	06/28/2012	0212 05 02 AR Homeowners Premium Comparison Survey.pdf

NAIC Number: 13927  
 Company Name: Homesite Insurance Company of the Midwest  
 Contact Person: Chung-han Tsai  
 Telephone No.: 617-832-1846  
 Email Address: Rtsai@homesite.com  
 Effective Date:

**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	\$619.00	\$684.00	\$540.00	\$595.00	\$859.00	\$955.00	\$906.00	\$1,009.00	\$902.00	\$1,004.00	\$813.00	\$903.00	\$961.00	\$1,070.00	\$655.00	\$725.00	\$883.00	\$983.00
	\$120,000	\$832.00	\$925.00	\$720.00	\$798.00	\$1,174.00	\$1,311.00	\$1,242.00	\$1,388.00	\$1,236.00	\$1,381.00	\$1,108.00	\$1,237.00	\$1,320.00	\$1,476.00	\$883.00	\$983.00	\$1,209.00	\$1,351.00
	\$160,000	\$1,013.00	\$1,130.00	\$872.00	\$970.00	\$1,442.00	\$1,615.00	\$1,528.00	\$1,711.00	\$1,520.00	\$1,702.00	\$1,360.00	\$1,521.00	\$1,625.00	\$1,821.00	\$1,078.00	\$1,203.00	\$1,486.00	\$1,664.00
6	\$80,000	\$619.00	\$684.00	\$540.00	\$595.00	\$859.00	\$955.00	\$906.00	\$1,009.00	\$902.00	\$1,004.00	\$813.00	\$903.00	\$961.00	\$1,070.00	\$655.00	\$725.00	\$883.00	\$983.00
	\$120,000	\$832.00	\$925.00	\$720.00	\$798.00	\$1,174.00	\$1,311.00	\$1,242.00	\$1,388.00	\$902.00	\$1,381.00	\$1,108.00	\$1,237.00	\$1,320.00	\$1,476.00	\$883.00	\$983.00	\$1,209.00	\$1,351.00
	\$160,000	\$1,013.00	\$1,130.00	\$872.00	\$970.00	\$1,442.00	\$1,615.00	\$1,528.00	\$1,711.00	\$1,520.00	\$1,702.00	\$1,360.00	\$1,521.00	\$1,625.00	\$1,821.00	\$1,078.00	\$1,203.00	\$1,486.00	\$1,664.00
9	\$80,000	\$1,099.00	\$1,229.00	\$945.00	\$1,054.00	\$1,569.00	\$1,762.00	\$1,662.00	\$1,867.00	\$1,654.00	\$1,857.00	\$1,479.00	\$1,659.00	\$1,769.00	\$1,988.00	\$1,170.00	\$1,309.00	\$1,617.00	\$1,816.00
	\$120,000	\$1,516.00	\$1,702.00	\$1,296.00	\$1,453.00	\$2,187.00	\$2,462.00	\$2,320.00	\$2,612.00	\$2,308.00	\$2,598.00	\$2,058.00	\$2,315.00	\$2,472.00	\$2,784.00	\$1,618.00	\$1,817.00	\$2,256.00	\$2,540.00
	\$160,000	\$1,872.00	\$2,104.00	\$1,596.00	\$1,792.00	\$2,713.00	\$3,057.00	\$2,880.00	\$3,246.00	\$2,865.00	\$3,229.00	\$2,551.00	\$2,874.00	\$3,071.00	\$3,462.00	\$1,999.00	\$2,248.00	\$2,798.00	\$3,154.00

**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	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00
6	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00
9	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

**HO3 and HO4 only**

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

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  5%

Zone Brick Frame

			%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$		\$	
	<i>Maximum Credit Allowed</i>		%		Lowest Risk	\$		\$	

|

**State:** Arkansas **Filing Company:** Homesite Insurance Company of the Midwest  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** Homeowners  
**Project Name/Number:** 2012 Review/AR-HO-12-027

## Superseded Schedule Items

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
HOMEOWNERS POLICY PROGRAM MANUAL**

Territory	HO 00 03		HO 00 06	
1	547	799	310	526
2	548	800	310	526
3	462	674	310	526
4	485	708	310	526
5	641	936	335	568
6	618	902	335	568
7	602	879	335	568
8	612	893	335	568
9	607	886	335	568
10	595	869	335	568
11	635	927	335	568
12	588	858	335	568
13	510	745	335	568
14	548	800	335	568
15	576	841	335	568
16	560	818	335	568
17	553	807	335	568
18	679	991	380	644
19	675	985	380	644
20	838	1,223	362	614
21	816	1,191	362	614
22	778	1,136	362	614
23	807	1,178	380	644
24	767	1,120	380	644
25	767	1,120	380	644
26	794	1,159	380	644
27	785	1,146	380	644
28	743	1,085	380	644
29	760	1,110	380	644
30	811	1,184	335	568
31	819	1,196	335	568
32	826	1,206	335	568
33	817	1,193	335	568
34	863	1,260	380	644
35	858	1,253	380	644
36	915	1,336	380	644
37	923	1,347	380	644
38	913	1,333	380	644
39	1,150	1,679	380	644
40	1,160	1,693	380	644
41	863	1,260	380	644
42	510	745	335	568
43	782	1,142	380	644
44	698	1,019	380	644
45	728	1,063	380	644

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
HOMEOWNERS POLICY PROGRAM MANUAL**

<b>Territory</b>	<b>HO 00 03</b>	<b>HO 00 06</b>
1	799	526
2	800	526
3	674	526
4	708	526
5	936	568
6	902	568
7	879	568
8	893	568
9	886	568
10	869	568
11	927	568
12	858	568
13	745	568
14	800	568
15	841	568
16	818	568
17	807	568
18	991	644
19	985	644
20	1,223	614
21	1,191	614
22	1,136	614
23	1,178	644
24	1,120	644
25	1,120	644
26	1,159	644
27	1,146	644
28	1,085	644
29	1,110	644
30	1,184	568
31	1,196	568
32	1,206	568
33	1,193	568
34	1,260	644
35	1,253	644
36	1,336	644
37	1,347	644
38	1,333	644
39	1,679	644
40	1,693	644
41	1,260	644
42	745	568
43	1,142	644
44	1,019	644
45	1,063	644

# HOMESITE INSURANCE COMPANY OF THE MIDWEST RENTERS POLICY PROGRAM MANUAL

Territory	HO 00 04	
1	<del>65</del>	98
2	<del>65</del>	98
3	<del>65</del>	98
4	<del>65</del>	98
5	<del>74</del>	108
6	<del>74</del>	108
7	<del>74</del>	108
8	<del>74</del>	108
9	<del>74</del>	108
10	<del>74</del>	108
11	<del>74</del>	108
12	<del>74</del>	108
13	<del>74</del>	108
14	<del>74</del>	108
15	<del>74</del>	108
16	<del>74</del>	108
17	<del>74</del>	108
18	<del>84</del>	123
19	<del>84</del>	123
20	<del>77</del>	117
21	<del>77</del>	117
22	<del>77</del>	117
23	<del>84</del>	123
24	<del>84</del>	123
25	<del>84</del>	123
26	<del>84</del>	123
27	<del>84</del>	123
28	<del>84</del>	123
29	<del>84</del>	123
30	<del>74</del>	108
31	<del>74</del>	108
32	<del>74</del>	108
33	<del>74</del>	108
34	<del>84</del>	123
35	<del>84</del>	123
36	<del>84</del>	123
37	<del>84</del>	123
38	<del>84</del>	123
39	<del>84</del>	123
40	<del>84</del>	123
41	<del>84</del>	123
42	<del>74</del>	108
43	<del>84</del>	123
44	<del>84</del>	123
45	<del>84</del>	123

**HOMESITE INSURANCE COMPANY OF THE MIDWEST  
RENTERS POLICY PROGRAM MANUAL**

**Territory HO 00 04**

1	98
2	98
3	98
4	98
5	108
6	108
7	108
8	108
9	108
10	108
11	108
12	108
13	108
14	108
15	108
16	108
17	108
18	123
19	123
20	117
21	117
22	117
23	123
24	123
25	123
26	123
27	123
28	123
29	123
30	108
31	108
32	108
33	108
34	123
35	123
36	123
37	123
38	123
39	123
40	123
41	123
42	108
43	123
44	123
45	123

NAIC Number: 13927  
 Company Name: Homesite Insurance Company of the Midwest  
 Contact Person: Chung-han Tsai  
 Telephone No.: 617-832-1846  
 Email Address: Rtsai@homesite.com  
 Effective Date:

**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	\$619.00	\$684.00	\$540.00	\$595.00	\$859.00	\$955.00	\$906.00	\$1,009.00	\$902.00	\$1,004.00	\$813.00	\$903.00	\$961.00	\$1,070.00	\$655.00	\$725.00	\$883.00	\$983.00
	\$120,000	\$832.00	\$925.00	\$720.00	\$798.00	\$1,174.00	\$1,311.00	\$1,242.00	\$1,388.00	\$1,236.00	\$1,381.00	\$1,108.00	\$1,237.00	\$1,320.00	\$1,476.00	\$883.00	\$983.00	\$1,209.00	\$1,351.00
	\$160,000	\$1,013.00	\$1,130.00	\$872.00	\$970.00	\$1,442.00	\$1,615.00	\$1,528.00	\$1,711.00	\$1,520.00	\$1,702.00	\$1,360.00	\$1,521.00	\$1,625.00	\$1,821.00	\$1,078.00	\$1,203.00	\$1,486.00	\$1,664.00
6	\$80,000	\$619.00	\$684.00	\$540.00	\$595.00	\$859.00	\$955.00	\$906.00	\$1,009.00	\$902.00	\$1,004.00	\$813.00	\$903.00	\$961.00	\$1,070.00	\$655.00	\$725.00	\$883.00	\$983.00
	\$120,000	\$832.00	\$925.00	\$720.00	\$798.00	\$1,174.00	\$1,311.00	\$1,242.00	\$1,388.00	\$902.00	\$1,381.00	\$1,108.00	\$1,237.00	\$1,320.00	\$1,476.00	\$883.00	\$983.00	\$1,209.00	\$1,351.00
	\$160,000	\$1,013.00	\$1,130.00	\$872.00	\$970.00	\$1,442.00	\$1,615.00	\$1,528.00	\$1,711.00	\$1,520.00	\$1,702.00	\$1,360.00	\$1,521.00	\$1,625.00	\$1,821.00	\$1,078.00	\$1,203.00	\$1,486.00	\$1,664.00
9	\$80,000	\$1,099.00	\$1,229.00	\$945.00	\$1,054.00	\$1,569.00	\$1,762.00	\$1,662.00	\$1,867.00	\$1,654.00	\$1,857.00	\$1,479.00	\$1,659.00	\$1,769.00	\$1,988.00	\$1,170.00	\$1,309.00	\$1,617.00	\$1,816.00
	\$120,000	\$1,516.00	\$1,702.00	\$1,296.00	\$1,453.00	\$2,187.00	\$2,462.00	\$2,320.00	\$2,612.00	\$2,308.00	\$2,598.00	\$2,058.00	\$2,315.00	\$2,472.00	\$2,784.00	\$1,618.00	\$1,817.00	\$2,256.00	\$2,540.00
	\$160,000	\$1,872.00	\$2,104.00	\$1,596.00	\$1,792.00	\$2,713.00	\$3,057.00	\$2,880.00	\$3,246.00	\$2,865.00	\$3,229.00	\$2,551.00	\$2,874.00	\$3,071.00	\$3,462.00	\$1,999.00	\$2,248.00	\$2,798.00	\$3,154.00

**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	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00
6	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00
9	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$136.00	\$126.00	\$126.00	\$132.00	\$132.00
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$219.00	\$219.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$219.00	\$219.00	\$227.00	\$227.00
	\$25,000	\$230.00	\$230.00	\$230.00	\$230.00	\$241.00	\$241.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$257.00	\$241.00	\$241.00	\$251.00	\$251.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

**HO3 and HO4 only**

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

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  5%

Zone Brick Frame

			%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$		\$	
	<i>Maximum Credit Allowed</i>		%		Lowest Risk	\$		\$	

|