

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Filing at a Glance

Company: American Reliable Insurance Company  
Product Name: SCO - Homeowners  
State: Arkansas  
TOI: 04.0 Homeowners  
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Filing Type: Rate/Rule  
Date Submitted: 08/08/2012  
SERFF Tr Num: ASPX-G128603718  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status:  
Co Tr Num: SC05 AR06080AR00004  
  
Effective Date: 11/01/2012  
Requested (New):  
Effective Date: 12/01/2012  
Requested (Renewal):  
Author(s): SPI AssurantPC  
Reviewer(s): Becky Harrington (primary)  
Disposition Date: 09/19/2012  
Disposition Status: Filed  
Effective Date (New): 11/01/2012  
Effective Date (Renewal): 12/01/2012

State Filing Description:  
referred 8/13/12

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## General Information

Project Name: SCO - Homeowners Status of Filing in Domicile:  
 Project Number: AR06080AR00004 Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 09/19/2012  
 State Status Changed: 08/17/2012 Deemer Date:  
 Created By: SPI AssurantPC Submitted By: SPI AssurantPC  
 Corresponding Filing Tracking Number:

### Filing Description:

American Reliable Insurance Company is proposing rule and rate revisions to its currently approved Arkansas HO-8 Program. The overall rate impact is +47.0%. Our proposed effective dates are 11/01/2012 for new and 12/01/2012 for renewal business.

A more detailed description may be found in the supporting documentation tab.

## Company and Contact

### Filing Contact Information

Wendy Sara, Regulatory Analyst wendy.sara@assurant.com  
 8655 East Via De Ventura 480-483-8666 [Phone] 563 [Ext]  
 Scottsdale, AZ 85258 480-443-3785 [FAX]

### Filing Company Information

American Reliable Insurance Company CoCode: 19615 State of Domicile: Arizona  
 11222 Quail Roost Dr Group Code: 19 Company Type:  
 Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:  
 (305) 253-2244 ext. [Phone] FEIN Number: 41-0735002

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

Company	Amount	Date Processed	Transaction #
American Reliable Insurance Company	\$150.00	08/08/2012	61514170

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/19/2012	09/19/2012

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	09/14/2012	09/14/2012
Pending Industry Response	Becky Harrington	08/22/2012	08/22/2012
Pending Industry Response	Becky Harrington	08/17/2012	08/17/2012
No response necessary	Becky Harrington	08/13/2012	08/13/2012
Pending Industry Response	Becky Harrington	08/10/2012	08/10/2012

### Response Letters

Responded By	Created On	Date Submitted
SPI AssurantPC	09/14/2012	09/14/2012
SPI AssurantPC	09/14/2012	09/14/2012
SPI AssurantPC	08/21/2012	08/21/2012
SPI AssurantPC	08/13/2012	08/13/2012

## Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to Note to Reviewer dated 9/6/12	Note To Filer	Becky Harrington	09/06/2012	09/06/2012
Question regarding final disposition	Note To Reviewer	SPI AssurantPC	09/06/2012	09/06/2012

**SERFF Tracking #:**

ASPX-G128603718

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

SC05 AR06080AR00004

**State:**

Arkansas

**Filing Company:**

American Reliable Insurance Company

**TOI/Sub-TOI:**

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:**

SCO - Homeowners

**Project Name/Number:**

SCO - Homeowners/AR06080AR00004

## Disposition

Disposition Date: 09/19/2012

Effective Date (New): 11/01/2012

Effective Date (Renewal): 12/01/2012

Status: Filed

Comment:

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
American Reliable Insurance Company	92.900%	20.000%		100	\$53,243	25.000%	%

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Rate & rule filing memorandum	Filed	Yes
Supporting Document	Actuarial memo & exhibits	Filed	Yes
Supporting Document	Attract Homeowner - NCOIL	Filed	No
Supporting Document	Chart - impact on insureds	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	Attract HO Overview	Filed	No
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	Filing concern re 5 year prem loss experience	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Memorandum request confidentiality	Filed	Yes
Supporting Document	obj ltr response 20120813	Filed	Yes
Supporting Document	Objection letter response 20120821	Filed	Yes
Supporting Document	Rate comparison	Filed	Yes
Rate (revised)	ARIC AR HO-8 Program rate pages	Filed	Yes
Rate	ARIC AR HO-8 Program rate pages		Yes
Rate	ARIC AR HO-8 Program rule pages	Filed	Yes
Rate	ARIC AR HO-8 Program rate pages		Yes

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/14/2012
Submitted Date	09/14/2012
Respond By Date	

Dear Wendy Sara,

**Introduction:**

*This will acknowledge receipt of the response dated 9/14/12.*

*Please provide revised effective dates if needed.*

**Objection 1**

*Comments: The revised rate pages were not attached as indicated.*

**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:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 09/14/2012  
 Submitted Date 09/14/2012

Dear Becky Harrington,

### Introduction:

Reply.

### Response 1

#### Comments:

Attached are the revised rate pages. To the best of my knowledge, we are continuing with the same dates. Thank you.

### Related Objection 1

Comments: The revised rate pages were not attached as indicated.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes			
Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement	
<i>Previous Version</i>			
ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement	
ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement	

### Conclusion:

Thank you.

Sincerely,

SPI AssurantPC

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/22/2012
Submitted Date	08/22/2012
Respond By Date	

Dear Wendy Sara,

**Introduction:**

Thank you for your response of 8/21/12 and the additional information.

**Objection 1**

Comments: 20% overall is the maximum the Commissioner will allow for this filing with individual increases capped at 25%.

**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

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**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/14/2012
Submitted Date	09/14/2012

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Dear Becky Harrington,

**Introduction:**

Reply.

**Response 1**

**Comments:**

Attached are the revised rate pages. We will cap our rates at 25% per your objection letter.

**Related Objection 1**

Comments: 20% overall is the maximum the Commissioner will allow for this filing with individual increases capped at 25%.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Thank you.

Sincerely,

SPI AssurantPC

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/17/2012
Submitted Date	08/17/2012
Respond By Date	

Dear Wendy Sara,

**Introduction:**

The requested change has been reviewed by the Commissioner.

Please amend the overall increase to 20% and cap individual increases at 25%.

Indicate revised effective dates if necessary.

**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 #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/21/2012  
Submitted Date 08/21/2012

Dear Becky Harrington,

**Introduction:**

Reply.

**Response 1**

**Comments:**

Hi Becky,

Please refer to the attached objection letter response and competitor data. Please advise us of the Department's position. Thank you.

**Changed Items:**

Supporting Document Schedule Item Changes
Satisfied -Name: Objection letter response 20120821
Comment:
Satisfied -Name: Rate comparison
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Thank you.

Sincerely,

SPI AssurantPC

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	08/13/2012
Submitted Date	08/13/2012
Respond By Date	

Dear Wendy Sara,

**Introduction:**

*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%. Please do not respond at this time.*

**Conclusion:**

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

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

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

Sincerely,  
Becky Harrington

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/10/2012  
Submitted Date 08/10/2012  
Respond By Date

Dear Wendy Sara,

### **Introduction:**

*This will acknowledge receipt of the captioned filing.*

### **Objection 1**

*- Rate & rule filing memorandum (Supporting Document)*

*Comments: AR is not allowing separate mandatory wind/hail deductibles in amounts greater than the all other peril deductible. Optional higher wind/hail deductibles may be offered for the insured to choose.*

### **Objection 2**

*- NAIC loss cost data entry document (Supporting Document)*

*Comments: Please amend the sub-TOI on this form.*

### **Objection 3**

*- ARIC AR HO-8 Program rate pages, HO.RP.1-11 (Rate)*

*Comments: Claims surcharges must not apply to weather related claims. Please include a notation under this rule. (Directive 2-2009)*

### **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*

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**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/13/2012
Submitted Date	08/13/2012

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Dear Becky Harrington,

**Introduction:**

Reply.

**Response 1**

**Comments:**

Hi Becky,

Please refer to attachments.

Thank you.

Wendy Sara

**Related Objection 1**

Applies To:

- Rate & rule filing memorandum (Supporting Document)

Comments: AR is not allowing separate mandatory wind/hail deductibles in amounts greater than the all other peril deductible. Optional higher wind/hail deductibles may be offered for the insured to choose.

**Related Objection 2**

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comments: Please amend the sub-TOI on this form.

**Related Objection 3**

Applies To:

- ARIC AR HO-8 Program rate pages, HO.RP.1-11 (Rate)

Comments: Claims surcharges must not apply to weather related claims. Please include a notation under this rule. (Directive 2-2009)

**Changed Items:**

SERFF Tracking #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

Supporting Document Schedule Item Changes	
Satisfied	-Name: NAIC loss cost data entry document
Comment:	
Satisfied	-Name: obj ltr response 20120813
Comment:	

No Form Schedule items changed.

Rate/Rule Schedule Item Changes			
Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement	
<i>Previous Version</i>			
ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement	

**Conclusion:**

Thank you.

Sincerely,

SPI AssurantPC

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**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Note To Filer

**Created By:**

Becky Harrington on 09/06/2012 12:42 PM

**Last Edited By:**

Becky Harrington

**Submitted On:**

09/19/2012 11:01 AM

**Subject:**

Response to Note to Reviewer dated 9/6/12

**Comments:**

Yes, please submit revised manual pages . Also revised effective dates if needed.

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**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Note To Reviewer

**Created By:**

SPI AssurantPC on 09/06/2012 11:35 AM

**Last Edited By:**

Becky Harrington

**Submitted On:**

09/19/2012 11:01 AM

**Subject:**

Question regarding final disposition

**Comments:**

Are you expecting us to submit revised rate pages reflecting the new maximum caps? Please let me know. Thank you.

SERFF Tracking #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

### Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 3.700%  
**Effective Date of Last Rate Revision:** 04/10/2010  
**Filing Method of Last Filing:** File and 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 req'd):	Minimum % Change (where req'd):
American Reliable Insurance Company	92.900%	47.000%	\$25,024	100	\$53,243	152.500%	7.500%

**SERFF Tracking #:**

ASPX-G128603718

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

SC05 AR06080AR00004

**State:**

Arkansas

**Filing Company:**

American Reliable Insurance Company

**TOI/Sub-TOI:**

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:**

SCO - Homeowners

**Project Name/Number:**

SCO - Homeowners/AR06080AR00004

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/19/2012	ARIC AR HO-8 Program rate pages	HO.RP.1-11	Replacement		AR ARIC HO-8 Updated Rate Pages - 0812.PDF AR ARIC HO-8 Updated Rate Pages - 0812.XLS
2	Filed 09/19/2012	ARIC AR HO-8 Program rule pages	HO.MP.1 - 2	Replacement		AR HO-8 rule pages 1-2.PDF

**"HO-8 HOMEOWNERS" PROGRAM**

**A. BASE RATES**

**1. COVERAGE A - DWELLING COVERAGE**

**Territory A**

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
50,000	50,999	575	134,000	134,999	1284	218,000	218,999	1809
51,000	51,999	582	135,000	135,999	1293	219,000	219,999	1814
52,000	52,999	589	136,000	136,999	1302	220,000	220,999	1820
53,000	53,999	595	137,000	137,999	1311	221,000	221,999	1825
54,000	54,999	602	138,000	138,999	1319	222,000	222,999	1831
55,000	55,999	611	139,000	139,999	1329	223,000	223,999	1836
56,000	56,999	619	140,000	140,999	1337	224,000	224,999	1842
57,000	57,999	628	141,000	141,999	1346	225,000	225,999	1848
58,000	58,999	638	142,000	142,999	1355	226,000	226,999	1853
59,000	59,999	647	143,000	143,999	1365	227,000	227,999	1859
60,000	60,999	657	144,000	144,999	1375	228,000	228,999	1864
61,000	61,999	667	145,000	145,999	1385	229,000	229,999	1869
62,000	62,999	678	146,000	146,999	1396	230,000	230,999	1876
63,000	63,999	688	147,000	147,999	1405	231,000	231,999	1881
64,000	64,999	697	148,000	148,999	1414	232,000	232,999	1887
65,000	65,999	708	149,000	149,999	1424	233,000	233,999	1892
66,000	66,999	719	150,000	150,999	1431	234,000	234,999	1897
67,000	67,999	729	151,000	151,999	1436	235,000	235,999	1903
68,000	68,999	741	152,000	152,999	1442	236,000	236,999	1909
69,000	69,999	752	153,000	153,999	1447	237,000	237,999	1915
70,000	70,999	763	154,000	154,999	1452	238,000	238,999	1920
71,000	71,999	775	155,000	155,999	1458	239,000	239,999	1925
72,000	72,999	785	156,000	156,999	1464	240,000	240,999	1931
73,000	73,999	797	157,000	157,999	1470	241,000	241,999	1936
74,000	74,999	811	158,000	158,999	1475	242,000	242,999	1943
75,000	75,999	822	159,000	159,999	1480	243,000	243,999	1948
76,000	76,999	834	160,000	160,999	1486	244,000	244,999	1953
77,000	77,999	847	161,000	161,999	1491	245,000	245,999	1959
78,000	78,999	858	162,000	162,999	1498	246,000	246,999	1964
79,000	79,999	867	163,000	163,999	1503	247,000	247,999	1970
80,000	80,999	877	164,000	164,999	1508	248,000	248,999	1976
81,000	81,999	886	165,000	165,999	1514	249,000	249,999	1981
82,000	82,999	892	166,000	166,999	1519	250,000	250,999	1987
83,000	83,999	899	167,000	167,999	1525	251,000	251,999	1992
84,000	84,999	905	168,000	168,999	1531	252,000	252,999	1998
85,000	85,999	913	169,000	169,999	1536	253,000	253,999	2003
86,000	86,999	919	170,000	170,999	1542	254,000	254,999	2009
87,000	87,999	925	171,000	171,999	1547	255,000	255,999	2015
88,000	88,999	932	172,000	172,999	1553	256,000	256,999	2020
89,000	89,999	939	173,000	173,999	1558	257,000	257,999	2026
90,000	90,999	946	174,000	174,999	1564	258,000	258,999	2031
91,000	91,999	952	175,000	175,999	1570	259,000	259,999	2036
92,000	92,999	959	176,000	176,999	1575	260,000	260,999	2042
93,000	93,999	966	177,000	177,999	1581	261,000	261,999	2048
94,000	94,999	972	178,000	178,999	1586	262,000	262,999	2054
95,000	95,999	979	179,000	179,999	1591	263,000	263,999	2059
96,000	96,999	986	180,000	180,999	1598	264,000	264,999	2064
97,000	97,999	992	181,000	181,999	1603	265,000	265,999	2070
98,000	98,999	999	182,000	182,999	1609	266,000	266,999	2075
99,000	99,999	1006	183,000	183,999	1614	267,000	267,999	2082
100,000	100,999	1012	184,000	184,999	1619	268,000	268,999	2087
101,000	101,999	1019	185,000	185,999	1625	269,000	269,999	2092
102,000	102,999	1025	186,000	186,999	1630	270,000	270,999	2098
103,000	103,999	1033	187,000	187,999	1637	271,000	271,999	2103
104,000	104,999	1039	188,000	188,999	1642	272,000	272,999	2109
105,000	105,999	1046	189,000	189,999	1647	273,000	273,999	2115
106,000	106,999	1055	190,000	190,999	1653	274,000	274,999	2120
107,000	107,999	1062	191,000	191,999	1658	275,000	275,999	2126
108,000	108,999	1070	192,000	192,999	1664	276,000	276,999	2131
109,000	109,999	1078	193,000	193,999	1670	277,000	277,999	2137
110,000	110,999	1086	194,000	194,999	1675	278,000	278,999	2142
111,000	111,999	1094	195,000	195,999	1681	279,000	279,999	2148
112,000	112,999	1101	196,000	196,999	1686	280,000	280,999	2154
113,000	113,999	1108	197,000	197,999	1692	281,000	281,999	2159
114,000	114,999	1118	198,000	198,999	1697	282,000	282,999	2165
115,000	115,999	1125	199,000	199,999	1703	283,000	283,999	2170
116,000	116,999	1133	200,000	200,999	1709	284,000	284,999	2175
117,000	117,999	1140	201,000	201,999	1714	285,000	285,999	2182
118,000	118,999	1147	202,000	202,999	1720	286,000	286,999	2187
119,000	119,999	1156	203,000	203,999	1725	287,000	287,999	2193
120,000	120,999	1164	204,000	204,999	1730	288,000	288,999	2198
121,000	121,999	1172	205,000	205,999	1737	289,000	289,999	2203
122,000	122,999	1179	206,000	206,999	1742	290,000	290,999	2209
123,000	123,999	1187	207,000	207,999	1748	291,000	291,999	2215
124,000	124,999	1195	208,000	208,999	1753	292,000	292,999	2221
125,000	125,999	1203	209,000	209,999	1758	293,000	293,999	2226
126,000	126,999	1212	210,000	210,999	1764	294,000	294,999	2231
127,000	127,999	1222	211,000	211,999	1770	295,000	295,999	2237
128,000	128,999	1230	212,000	212,999	1776	296,000	296,999	2242
129,000	129,999	1239	213,000	213,999	1781	297,000	297,999	2248
130,000	130,999	1247	214,000	214,999	1786	298,000	298,999	2254
131,000	131,999	1257	215,000	215,999	1792	299,000	299,999	2259
132,000	132,999	1266	216,000	216,999	1797	300,000	300,999	2265
133,000	133,999	1275	217,000	217,999	1804			

For each additional \$1,000, add: 6.00

**"HO-8 HOMEOWNERS" PROGRAM**

**Territory B**

Home Value			Home Value			Home Value		
Home Value	Base Rate		Home Value	Base Rate		Home Value	Base Rate	
50,000	50,999	633	134,000	134,999	1412	218,000	218,999	1990
51,000	51,999	640	135,000	135,999	1422	219,000	219,999	1995
52,000	52,999	648	136,000	136,999	1432	220,000	220,999	2002
53,000	53,999	655	137,000	137,999	1442	221,000	221,999	2008
54,000	54,999	662	138,000	138,999	1451	222,000	222,999	2014
55,000	55,999	672	139,000	139,999	1462	223,000	223,999	2020
56,000	56,999	681	140,000	140,999	1471	224,000	224,999	2026
57,000	57,999	691	141,000	141,999	1481	225,000	225,999	2033
58,000	58,999	702	142,000	142,999	1491	226,000	226,999	2038
59,000	59,999	712	143,000	143,999	1502	227,000	227,999	2045
60,000	60,999	723	144,000	144,999	1513	228,000	228,999	2050
61,000	61,999	734	145,000	145,999	1524	229,000	229,999	2056
62,000	62,999	746	146,000	146,999	1536	230,000	230,999	2064
63,000	63,999	757	147,000	147,999	1546	231,000	231,999	2069
64,000	64,999	767	148,000	148,999	1555	232,000	232,999	2076
65,000	65,999	779	149,000	149,999	1566	233,000	233,999	2081
66,000	66,999	791	150,000	150,999	1574	234,000	234,999	2087
67,000	67,999	802	151,000	151,999	1580	235,000	235,999	2093
68,000	68,999	815	152,000	152,999	1586	236,000	236,999	2100
69,000	69,999	827	153,000	153,999	1592	237,000	237,999	2107
70,000	70,999	839	154,000	154,999	1597	238,000	238,999	2112
71,000	71,999	853	155,000	155,999	1604	239,000	239,999	2118
72,000	72,999	864	156,000	156,999	1610	240,000	240,999	2124
73,000	73,999	877	157,000	157,999	1617	241,000	241,999	2130
74,000	74,999	892	158,000	158,999	1623	242,000	242,999	2137
75,000	75,999	904	159,000	159,999	1628	243,000	243,999	2143
76,000	76,999	917	160,000	160,999	1635	244,000	244,999	2148
77,000	77,999	932	161,000	161,999	1640	245,000	245,999	2155
78,000	78,999	944	162,000	162,999	1648	246,000	246,999	2160
79,000	79,999	954	163,000	163,999	1653	247,000	247,999	2167
80,000	80,999	965	164,000	164,999	1659	248,000	248,999	2174
81,000	81,999	975	165,000	165,999	1665	249,000	249,999	2179
82,000	82,999	981	166,000	166,999	1671	250,000	250,999	2186
83,000	83,999	989	167,000	167,999	1678	251,000	251,999	2191
84,000	84,999	996	168,000	168,999	1684	252,000	252,999	2198
85,000	85,999	1004	169,000	169,999	1690	253,000	253,999	2203
86,000	86,999	1011	170,000	170,999	1696	254,000	254,999	2210
87,000	87,999	1018	171,000	171,999	1702	255,000	255,999	2217
88,000	88,999	1025	172,000	172,999	1708	256,000	256,999	2222
89,000	89,999	1033	173,000	173,999	1714	257,000	257,999	2229
90,000	90,999	1041	174,000	174,999	1720	258,000	258,999	2234
91,000	91,999	1047	175,000	175,999	1727	259,000	259,999	2240
92,000	92,999	1055	176,000	176,999	1733	260,000	260,999	2246
93,000	93,999	1063	177,000	177,999	1739	261,000	261,999	2253
94,000	94,999	1069	178,000	178,999	1745	262,000	262,999	2259
95,000	95,999	1077	179,000	179,999	1750	263,000	263,999	2265
96,000	96,999	1085	180,000	180,999	1758	264,000	264,999	2270
97,000	97,999	1091	181,000	181,999	1763	265,000	265,999	2277
98,000	98,999	1099	182,000	182,999	1770	266,000	266,999	2283
99,000	99,999	1107	183,000	183,999	1775	267,000	267,999	2290
100,000	100,999	1113	184,000	184,999	1781	268,000	268,999	2296
101,000	101,999	1121	185,000	185,999	1788	269,000	269,999	2301
102,000	102,999	1128	186,000	186,999	1793	270,000	270,999	2308
103,000	103,999	1136	187,000	187,999	1801	271,000	271,999	2313
104,000	104,999	1143	188,000	188,999	1806	272,000	272,999	2320
105,000	105,999	1151	189,000	189,999	1812	273,000	273,999	2327
106,000	106,999	1161	190,000	190,999	1818	274,000	274,999	2332
107,000	107,999	1168	191,000	191,999	1824	275,000	275,999	2339
108,000	108,999	1177	192,000	192,999	1830	276,000	276,999	2344
109,000	109,999	1186	193,000	193,999	1837	277,000	277,999	2351
110,000	110,999	1195	194,000	194,999	1843	278,000	278,999	2356
111,000	111,999	1203	195,000	195,999	1849	279,000	279,999	2363
112,000	112,999	1211	196,000	196,999	1855	280,000	280,999	2369
113,000	113,999	1219	197,000	197,999	1861	281,000	281,999	2375
114,000	114,999	1230	198,000	198,999	1867	282,000	282,999	2382
115,000	115,999	1238	199,000	199,999	1873	283,000	283,999	2387
116,000	116,999	1246	200,000	200,999	1880	284,000	284,999	2393
117,000	117,999	1254	201,000	201,999	1885	285,000	285,999	2400
118,000	118,999	1262	202,000	202,999	1892	286,000	286,999	2406
119,000	119,999	1272	203,000	203,999	1898	287,000	287,999	2412
120,000	120,999	1280	204,000	204,999	1903	288,000	288,999	2418
121,000	121,999	1289	205,000	205,999	1911	289,000	289,999	2423
122,000	122,999	1297	206,000	206,999	1916	290,000	290,999	2430
123,000	123,999	1306	207,000	207,999	1923	291,000	291,999	2437
124,000	124,999	1315	208,000	208,999	1928	292,000	292,999	2443
125,000	125,999	1323	209,000	209,999	1934	293,000	293,999	2449
126,000	126,999	1333	210,000	210,999	1940	294,000	294,999	2454
127,000	127,999	1344	211,000	211,999	1947	295,000	295,999	2461
128,000	128,999	1353	212,000	212,999	1954	296,000	296,999	2466
129,000	129,999	1363	213,000	213,999	1959	297,000	297,999	2473
130,000	130,999	1372	214,000	214,999	1965	298,000	298,999	2479
131,000	131,999	1383	215,000	215,999	1971	299,000	299,999	2485
132,000	132,999	1393	216,000	216,999	1977	300,000	300,999	2492
133,000	133,999	1403	217,000	217,999	1984			

For each additional \$1,000, add: 7.00

**"HO-8 HOMEOWNERS" PROGRAM**

**Territory C**

Home Value			Home Value			Home Value		
Home Value	Base Rate		Home Value	Base Rate		Home Value	Base Rate	
50,000	50,999	805	134,000	134,999	1798	218,000	218,999	2533
51,000	51,999	815	135,000	135,999	1810	219,000	219,999	2540
52,000	52,999	825	136,000	136,999	1823	220,000	220,999	2548
53,000	53,999	833	137,000	137,999	1835	221,000	221,999	2555
54,000	54,999	843	138,000	138,999	1847	222,000	222,999	2563
55,000	55,999	855	139,000	139,999	1861	223,000	223,999	2570
56,000	56,999	867	140,000	140,999	1872	224,000	224,999	2579
57,000	57,999	879	141,000	141,999	1884	225,000	225,999	2587
58,000	58,999	893	142,000	142,999	1897	226,000	226,999	2594
59,000	59,999	906	143,000	143,999	1911	227,000	227,999	2603
60,000	60,999	920	144,000	144,999	1925	228,000	228,999	2610
61,000	61,999	934	145,000	145,999	1939	229,000	229,999	2617
62,000	62,999	949	146,000	146,999	1954	230,000	230,999	2626
63,000	63,999	963	147,000	147,999	1967	231,000	231,999	2633
64,000	64,999	976	148,000	148,999	1980	232,000	232,999	2642
65,000	65,999	991	149,000	149,999	1994	233,000	233,999	2649
66,000	66,999	1007	150,000	150,999	2003	234,000	234,999	2656
67,000	67,999	1021	151,000	151,999	2010	235,000	235,999	2664
68,000	68,999	1037	152,000	152,999	2019	236,000	236,999	2673
69,000	69,999	1053	153,000	153,999	2026	237,000	237,999	2681
70,000	70,999	1068	154,000	154,999	2033	238,000	238,999	2688
71,000	71,999	1085	155,000	155,999	2041	239,000	239,999	2695
72,000	72,999	1099	156,000	156,999	2050	240,000	240,999	2703
73,000	73,999	1116	157,000	157,999	2058	241,000	241,999	2710
74,000	74,999	1135	158,000	158,999	2065	242,000	242,999	2720
75,000	75,999	1151	159,000	159,999	2072	243,000	243,999	2727
76,000	76,999	1168	160,000	160,999	2080	244,000	244,999	2734
77,000	77,999	1186	161,000	161,999	2087	245,000	245,999	2743
78,000	78,999	1201	162,000	162,999	2097	246,000	246,999	2750
79,000	79,999	1214	163,000	163,999	2104	247,000	247,999	2758
80,000	80,999	1228	164,000	164,999	2111	248,000	248,999	2766
81,000	81,999	1240	165,000	165,999	2120	249,000	249,999	2773
82,000	82,999	1249	166,000	166,999	2127	250,000	250,999	2782
83,000	83,999	1259	167,000	167,999	2135	251,000	251,999	2789
84,000	84,999	1267	168,000	168,999	2143	252,000	252,999	2797
85,000	85,999	1278	169,000	169,999	2150	253,000	253,999	2804
86,000	86,999	1287	170,000	170,999	2159	254,000	254,999	2813
87,000	87,999	1295	171,000	171,999	2166	255,000	255,999	2821
88,000	88,999	1305	172,000	172,999	2174	256,000	256,999	2828
89,000	89,999	1315	173,000	173,999	2181	257,000	257,999	2836
90,000	90,999	1324	174,000	174,999	2190	258,000	258,999	2843
91,000	91,999	1333	175,000	175,999	2198	259,000	259,999	2850
92,000	92,999	1343	176,000	176,999	2205	260,000	260,999	2859
93,000	93,999	1352	177,000	177,999	2213	261,000	261,999	2867
94,000	94,999	1361	178,000	178,999	2220	262,000	262,999	2876
95,000	95,999	1371	179,000	179,999	2227	263,000	263,999	2883
96,000	96,999	1380	180,000	180,999	2237	264,000	264,999	2890
97,000	97,999	1389	181,000	181,999	2244	265,000	265,999	2898
98,000	98,999	1399	182,000	182,999	2253	266,000	266,999	2905
99,000	99,999	1408	183,000	183,999	2260	267,000	267,999	2915
100,000	100,999	1417	184,000	184,999	2267	268,000	268,999	2922
101,000	101,999	1427	185,000	185,999	2275	269,000	269,999	2929
102,000	102,999	1435	186,000	186,999	2282	270,000	270,999	2937
103,000	103,999	1446	187,000	187,999	2292	271,000	271,999	2944
104,000	104,999	1455	188,000	188,999	2299	272,000	272,999	2953
105,000	105,999	1464	189,000	189,999	2306	273,000	273,999	2961
106,000	106,999	1477	190,000	190,999	2314	274,000	274,999	2968
107,000	107,999	1487	191,000	191,999	2321	275,000	275,999	2976
108,000	108,999	1498	192,000	192,999	2330	276,000	276,999	2983
109,000	109,999	1509	193,000	193,999	2338	277,000	277,999	2992
110,000	110,999	1520	194,000	194,999	2345	278,000	278,999	2999
111,000	111,999	1532	195,000	195,999	2353	279,000	279,999	3007
112,000	112,999	1541	196,000	196,999	2360	280,000	280,999	3016
113,000	113,999	1551	197,000	197,999	2369	281,000	281,999	3023
114,000	114,999	1565	198,000	198,999	2376	282,000	282,999	3031
115,000	115,999	1575	199,000	199,999	2384	283,000	283,999	3038
116,000	116,999	1586	200,000	200,999	2393	284,000	284,999	3045
117,000	117,999	1596	201,000	201,999	2400	285,000	285,999	3055
118,000	118,999	1606	202,000	202,999	2408	286,000	286,999	3062
119,000	119,999	1618	203,000	203,999	2415	287,000	287,999	3070
120,000	120,999	1630	204,000	204,999	2422	288,000	288,999	3077
121,000	121,999	1641	205,000	205,999	2432	289,000	289,999	3084
122,000	122,999	1651	206,000	206,999	2439	290,000	290,999	3093
123,000	123,999	1662	207,000	207,999	2447	291,000	291,999	3101
124,000	124,999	1673	208,000	208,999	2454	292,000	292,999	3109
125,000	125,999	1684	209,000	209,999	2461	293,000	293,999	3116
126,000	126,999	1697	210,000	210,999	2470	294,000	294,999	3123
127,000	127,999	1711	211,000	211,999	2478	295,000	295,999	3132
128,000	128,999	1722	212,000	212,999	2486	296,000	296,999	3139
129,000	129,999	1735	213,000	213,999	2493	297,000	297,999	3147
130,000	130,999	1746	214,000	214,999	2500	298,000	298,999	3156
131,000	131,999	1760	215,000	215,999	2509	299,000	299,999	3163
132,000	132,999	1772	216,000	216,999	2516	300,000	300,999	3171
133,000	133,999	1785	217,000	217,999	2526			

For each additional \$1,000, add: 8.00

"HO-8 HOMEOWNERS" PROGRAM

B. HOME AGE FACTORS

Territory A

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

Territory B

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

Territory C

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

"HO-8 HOMEOWNERS" PROGRAM

C. PROTECTION CLASS FACTORS  
Territory A

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

Territory B

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

Territory C

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

"HO-8 HOMEOWNERS" PROGRAM

D. CONSTRUCTION FACTORS

Territory A

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

Territory B

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

Territory C

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

"HO-8 HOMEOWNERS" PROGRAM

E. AGE OF INSURED FACTORS

Territory A

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory B

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory C

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

"HO-8 HOMEOWNERS" PROGRAM

F. OCCUPANCY FACTORS

Territory A

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory B

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory C

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

"HO-8 HOMEOWNERS" PROGRAM

G. INSURANCE SCORE FACTORS

<u>Insurance Score</u>	<u>Factor</u>
1-479	1.940
480-509	1.750
510-539	1.500
540-559	1.400
560-589	1.300
590-709	1.000
710-744	0.920
745-997	0.850
0	1.000
No Hit	1.000



**"HO-8 HOMEOWNERS" PROGRAM**

**I. DISCOUNTS/SURCHARGES**

**1. DEDUCTIBLE OPTIONS**

The discount/surcharge is applied to the BASE PREMIUM.

<u>Deductible Option</u>	<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>
\$1000AP	Included	Included	Included
\$2500AP	-10%	-10%	-10%
\$5000AP	-20%	-20%	-20%

**2. CLAIM FREE TRANSFER DISCOUNT**

A discount will apply if the insured has been claim free with another company for the past 36 month policy term with no lapse in coverage and remains claim free with the Company.

Discount: 10%

**3. SUPPLEMENTAL HEATING SURCHARGE:**

Applies to any home equipped with a supplemental heating device.

Surcharge: 5%

**4. CENTRAL STATION FIRE ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Fire Alarm System.

Discount: 5%

**5. CENTRAL STATION BURGLAR ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Burglar Alarm System.

Discount: 5%

**6. CLAIMS SURCHARGE**

This surcharge must be applied if the applicant has had claims (paid losses) in the last 36 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	5%
3 or more Claims	25%

**7. TWO FAMILY SURCHARGE**

This surcharge must be applied if the home is a two family dwelling (example: duplex)

Surcharge: 10%

**8. WOOD SHAKE OR WOOD SHINGLE SURCHARGE**

This surcharge will apply if the home roof is equipped with wood shakes or wood shingles.

Surcharge: 25%

**9. TOWNHOME/ROWHOME SURCHARGE**

This surcharge will apply if the home is a townhouse or row house that consists of 3 or more units.

<u>Number of Units</u>	<u>Surcharge</u>
3-4	15%
5 or more	30%

**10. SMOKE DETECTOR/FIRE EXTINGUISHER/DEAD BOLT DISCOUNT**

A discount will apply if the home has an active smoke alarm, fire extinguisher and dead bolts on all doors to the outside.

Discount: 5%

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Rate/Rule Schedule

**"HO-8 HOMEOWNERS" PROGRAM**

**1. ELIGIBLE RISKS:**

One or two family owner occupied home in which the title owner uses as a primary or seasonal/secondary residence.

**2. SINGLE DWELLING DEFINITION:**

- A. All dwellings or sections of Dwellings which are accessible through unprotected openings shall be considered a single dwelling.
- B. Dwellings which are separated by space shall be considered separate dwellings.
- C. Dwellings or sections of dwellings which are separated by an 8 inch masonry party wall which pierces or rises to the underside of the roof shall be considered separate dwellings. Communication between dwellings with independent walls or through party walls, must be protected by at least a Class A Fire Door installed in a masonry section.

**3. CONSTRUCTION DEFINITIONS:**

- A. Frame Class - Exterior walls of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports.
- B. Masonry Veneer - All exterior walls of combustible construction, veneered with brick or stone. For rating purposes, Masonry Veneer should be rated as Masonry.
- C. Masonry - Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roof of combustible construction.

**4. PROTECTION CLASSIFICATION CODES:**

**A. CODES**

Protection Class	Code	Protection Class	Code
1	01	6	06
2	02	7	07
3	03	8	08
4	04	9	09
5	05	10	10

**B. PROTECTION INFORMATION**

We utilize the ISO Protection Class listings in the Public Protection Classification manual and apply these to risks insured under the Homeowner Program policies.

**5. POLICY TERMS:**

A policy may be written for a twelve (12) month term only.

**6. POLICY FEE:**

A \$30 policy fee will be charged on all new and renewal policies. This fee will be fully earned and is not included in the minimum written and earned premium amount.

**7. INSTALLMENT BILLING OPTION:**

Any policyholder may be given the opportunity to pay by installments. All installments will include a \$0 fully earned service charge (not applicable to the down payment). Any policy may be paid in full.

**8. WHOLE DOLLAR PREMIUM ROUNDING:**

All policy and endorsement premiums will be a full dollar amount. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.

**9. MINIMUM PREMIUMS:**

A minimum written premium will apply to all new and renewal policies on a per unit basis. The minimum premium is \$200. A minimum earned premium will apply to all new and renewal policies. The minimum premium is \$100.

"HO-3 HOMEOWNERS" PROGRAM

10. **CHANGES:**

All charges requiring adjustment of premium will be computed pro rata, subject to the minimum earned premium.

11. **CANCELLATIONS:**

If the insurance is canceled at the request of the Company or the insured, the unearned premium will be computed on a pro-rata basis.

12. **PREMIUM CALCULATION:**

BASE PREMIUM is defined as the premium for Coverage A (Dwelling), Coverage B (Other Structures), Coverage C (Personal Property), Coverage D (Loss of Use), Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) PLUS any increases in Coverages B,C,D,E & F as set forth in the HO-RP rate pages.

BASE PREMIUM is formulated by multiplying A, B, C, D, E & F by the Dwelling Age factor with;  
the result multiplied by Protection Class factor with;  
the result multiplied by Construction factor with;  
the result multiplied by Age of Insured factor with;  
the result multiplied by Occupancy factor with;  
the result multiplied by the Insurance Score factor.

The Discounts that are percentage based (Example: -20%) will be totaled and the Surcharges that are percentage based (Example: +15%) will be totaled. After both criteria are totaled, the difference between the totals (Example: -20%, +15% = -5%) will be applied. The percentage Discounts and Surcharges will be calculated before the dollar (Example: \$15) Discounts and Surcharges. (This includes any Deductible Options that the insured may select.) The Discounts and Surcharges will apply to the BASE PREMIUM.

13. **TERRITORY DEFINITIONS:**

**Territory A:** Remainder of State (Entire state except the counties in territory B and C.)

**Territory B:** Counties of: Clay, Greene, Randolph, Sharp, Lawrence, Independence, Cleburne, Jackson, Cross, Woodruff, St Francis, Lonoke, Prairie, Monroe, Arkansas, Grant, Howard, Pike, Clark, Dallas, Cleveland, Lincoln, Hempstead, Nevada, Ouachita, Calhoun, Bradley, Drew, Chicot, Ashley, Union, Columbia, Lafayette, Miller, Little River

**Territory C:** Counties of: Mississippi, Craighead, Poinsett, Crittenden, White, Lee, Phillips, Deaha, Pulaski, Jefferson

14. **OCCUPANCY DEFINITIONS:**

**Primary/Permanent:** Dwelling owned by the named insured and occupied by the named insured on a primary/permanent basis. The dwelling must be occupied by the name insured for at least (9) months.

**Seasonal/Secondary:** A dwelling that is not used as a primary residence of the name insured, but one that is used on an intermittent basis by the name insured.

15. **WAIVER OF PREMIUM:**

When a policy is endorsed after the inception date, additional or returned premium up to \$5 may be waived unless the named insured requests the unearned premium be refunded.

16. **INFLATION GUARD:**

A 2% inflation guard is included on all policies with a replacement cost loss settlement.

16. **PACKAGE COVERAGES:**

**Actual Cash Value Program - Included Coverages**

10% Other Structures  
40% Personal Property  
10% Loss of Use  
\$25,000 Liability  
\$500 Med Pay

SERFF Tracking #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

State: Arkansas

Filing Company:

American Reliable Insurance Company

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

Product Name: SCO - Homeowners

Project Name/Number: SCO - Homeowners/AR06080AR00004

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Rate & rule filing memorandum	Filed	09/19/2012
Comments:			
Attachment(s):	AR ARIC HO-8 Memo of Rule & Rate Changes 0512.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial memo & exhibits	Filed	09/19/2012
Comments:			
Attachment(s):	AR ARIC HO 2012 Actuarial Support.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Attract Homeowner - NCOIL	Filed	09/19/2012
Comments:			
Attachment(s):	Attract Homeowner - NCOIL.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Chart - impact on insureds	Filed	09/19/2012
Comments:			
Attachment(s):	AR ARIC HO chart impact on insureds.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Attract HO Overview	Filed	09/19/2012
Comments:			
Attachment(s):			

SERFF Tracking #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

State: Arkansas

Filing Company: American Reliable Insurance Company

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

Product Name: SCO - Homeowners

Project Name/Number: SCO - Homeowners/AR06080AR00004

Attract Homeowner Overview.PDF

		Item Status:	Status Date:
Satisfied - Item:	Filing concern re 5 year prem loss experience	Filed	09/19/2012
Comments:			
Attachment(s):	Filing concern 20120808.PDF		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/19/2012
Comments:			
Attachment(s):	AR HO FORM RF-1 Rate Filing Abstract.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Memorandum request confidentiality	Filed	09/19/2012
Comments:			
Attachment(s):	Memo to Reviewer 20120808.PDF		

		Item Status:	Status Date:
Satisfied - Item:	obj ltr response 20120813	Filed	09/19/2012
Comments:			
Attachment(s):	obj ltr response 20120813.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Objection letter response 20120821	Filed	09/19/2012
Comments:			
Attachment(s):			

SERFF Tracking #:

ASPX-G128603718

State Tracking #:

Company Tracking #:

SC05 AR06080AR00004

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SCO - Homeowners

Project Name/Number:

SCO - Homeowners/AR06080AR00004

Obj ltr #3 response 20120821.PDF

Item Status:

Status Date:

Satisfied - Item:

Rate comparison

Filed

09/19/2012

Comments:

Attachment(s):

AR ARIC HO-8 Rate Comparison.PDF

AR ARIC HO-8 Rate Comparison.XLS

**AMERICAN RELIABLE INSURANCE COMPANY  
ARKANSAS HO-8 PROGRAM  
RATE & RULE FILING MEMORANDUM**

American Reliable Insurance Company is proposing rule and rate revisions to its currently approved Arkansas HO-8 Program. The overall rate impact is +47.0%. Our proposed effective dates are 11/01/2012 for new and 12/01/2012 for renewal business.

Throughout this filing, where applicable, we have changed the formatting and order for internal conformity. In addition to these changes, the following revisions have been made to the current filing:

**1. HO.MP.1**

1. ELIGIBLE RISKS: We have specified the home is to be occupied by the title owner.

6. POLICY FEE: We have increased the policy fee by \$10.

**HO.MP.2**

12. PREMIUM CALCULATIONS: We have change the premium calculation for our new rating structure.

14. OCCUPANCY DEFINITIONS: Primary/Permanent: We have clarified that the dwelling must be occupied by the name insured for at least (9) months.

16. PACKAGE COVERAGES: We have added this to identify the included coverage limits.

**2. HO.RP.1-3 – "HO-8 HOMEOWNERS" PROGRAM**

A. BASE RATES: We have changed how we display and calculate our rates. We have increased our base rates.

**HO.RP.4 – "HO-8 HOMEOWNERS" PROGRAM**

B. HOME AGE FACTORS: We have changed our factors, groupings and how we display our rates.

**HO.RP.5 – "HO-8 HOMEOWNERS" PROGRAM**

C. PROTECTION CLASS FACTORS: We have changed our factors.

**HO.RP.6 – "HO-8" PROGRAM**

D CONSTRUCTION FACTORS: We have changed the groupings and how we display our rates.

**HO.RP.7 – "HO-8 HOMEOWNERS" PROGRAM**

E. AGE OF INSURED FACTORS: We have changed our factors, groupings and how we display our rates.

**HO.RP.8 – "HO-8 HOMEOWNERS" PROGRAM**

F. OCCUPANCY FACTORS: We have added occupancy factor as a rating variable.

**HO.RP.9 – "HO-8 HOMEOWNERS" PROGRAM**

G. INSURANCE SCORE FACTORS: We have added insurance score as a rating variable.

**HO.RP.10 – "HO-8 HOMEOWNERS" PROGRAM**

H. OPTIONAL COVERAGES: We have made several changes to the optional coverages.

- 1. COVERAGE B - OTHER STRUCTURE COVERAGE: We have changed how we calculate and display our rates
- 2. COVERAGE C - PERSONAL PROPERTY: We have changed how we calculate and display our rates
- 3. COVERAGE D – LOSS OF USE: We have changed how we calculate and display our rates. This has changed from a rate per \$1,000 to a rate per \$100
- 4. COVERAGE E - PERSONAL LIABILITY: We have removed the \$200,000 limit. Policies that currently carry the \$200,000 limit will renew at the \$300,000 limit.
- 6. ADDITIONAL RESIDENCES - LIABILITY COVERAGE: We have removed the \$200,000 limit. Policies that currently carry the \$200,000 limit will renew at the \$300,000 limit.
- 8. SCHEDULED PERSONAL PROPERTY COVERAGE: We have added this new optional coverage

**AMERICAN RELIABLE INSURANCE COMPANY  
ARKANSAS HO-8 PROGRAM  
RATE & RULE FILING MEMORANDUM**

- 9. EARTHQUAKE COVERAGE: This has changed from a rate per \$1,000 to a rate per \$100
- 10. IDENTITY FRAUD EXPENSE: We have added this new optional coverage
- 11. WATER BACK UP AND SUMP OVERFLOW COVERAGE: We have added this new optional coverage
- 12. WATER COVERAGE: We have added this new optional coverage
- 13. FULL REPAIR COST COVERAGE: We have added this new optional coverage
- 14. COVERAGE A FUNCTIONAL REPLACEMENT COST COVERAGE: We have added this new optional coverage

**HO.RP.11 – "HO-8 HOMEOWNERS" PROGRAM**

**I. DISCOUNTS/SURCHARGES:**

- 1. DEDUCTIBLE OPTIONS: We have removed the \$250 deductible option. Policies carrying a \$250 deductible will renew with a \$500 All Other Peril/\$1,000 Wind and Hail deductible.
- 3. SUPPLEMENTAL HEATING SURCHARGE: We have changed the definition to "A surcharge will apply to all homes equipped with a supplemental heating device."
- 5. CENTRAL STATION BURGLAR ALARM DISCOUNT: We have added this new possible discount
- 6. CLAIMS SURCHARGE: We have added this new possible surcharge
- 7. TWO FAMILY SURCHARGE: We have added this new possible surcharge
- 8. WOOD SHAKE OR WOOD SHINGLE SURCHARGE: We have added this new possible surcharge
- 9. TOWNHOME/ROWHOME SURCHARGE: We have added this new possible surcharge
- INSURED AGE 50 AND OLDER DISCOUNT: We have removed this discount as it is now a rating variable
- AGE OF HOME SURCHARGE: We have removed this surcharge as it is now a rating variable
- BANKRUPTCY SURCHARGE: We have removed this surcharge.
- AUIC RENEWAL DISCOUNT: We have removed this discount

There is a companion forms filing.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Actuarial Memorandum**

We are proposing a rate level change of 47%. The indicated rate level change is 92.9%. Please see Exhibit 1 for the rate indication. See the filing memorandum for the specifics of rate changes.

The indicated rate level change is determined using standard actuarial principles, based on 5 years of calendar year premiums and accident year losses. We have brought the premium to current level by using the parallelogram method using prior rate changes. The premium has been trended to account for exposure level changes. Please see Exhibit 2

The losses have been developed to ultimate value with a Loss Development Factor, and have been trended to the average accident date for the effective policy year. Please see Exhibits 3 and 4. In addition, the losses have been offset for salvage and subrogation, are net of catastrophes, and have been capped at \$150,000. A cat factor and an excess loss factor is then included. Please see Exhibits 5 and 6.

Credibility is determined using the square root of P/K limited to 1.0, where P is 5 years of reported claims, and K is the credibility standard using a full credibility standard of 3000 claims. The credibility complement is the Countrywide Loss & LAE Ratio calculated in Exhibit 9.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Rate Indication  
Exhibit 1**

Evaluated as of 12/31/2011  
Assumed effective date of 12/1/2012

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Total</u>
Written Premium	214,489	214,151	187,298	95,083	53,243	764,264
Earned Premium	228,923	215,575	203,263	139,269	54,768	841,798
Current Rate Level Factor	1.106	1.076	1.037	1.031	1.003	
Premium Trend Factor	0.872	0.890	0.910	0.929	0.950	
Trended, On-Level Earned Premium	220,763	206,577	191,802	133,392	52,167	804,701
Incurred Limited Loss & LAE @ 4Q2011	79,389	95,874	181,982	247,702	8,042	612,990
Loss Development Factor	1.001	1.002	1.008	1.025	1.131	
Pure Premium Trend Factor	1.316	1.261	1.208	1.157	1.109	
Catastrophe Factor	1.152	1.152	1.152	1.152	1.152	
Excess Loss Factor	1.162	1.162	1.162	1.162	1.162	
Trended, Ultimate Loss & LAE	140,012	162,171	296,678	393,521	13,504	1,005,885
Loss & LAE Ratio	63.4%	78.5%	154.7%	295.0%	25.9%	125.0%
Selected Loss & LAE Ratio	125.0%					
Other Acquisition & General Expenses {% of EP}	17.9%					
Credibility	21.9%					
Complementary Loss & LAE Ratio	101.8%					
Credibility-Weighted Loss & LAE Ratio	106.9%					
Permissible Loss & LAE Ratio	51.1%					
Indicated Rate Level Change	92.9%					
<b>Selected Rate Level Change</b>	47.0%					

Losses capped at \$150,000.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Premium Trend  
Exhibit 2**

Countrywide Data  
Evaluated as of 12/31/2011

Year	Earned Exposures	On Level Earned Premium	Premium/Exposures
2007	45,307	40,812,781	901
2008	40,300	36,572,176	907
2009	40,036	35,813,272	895
2010	39,146	33,916,672	866
2011	37,829	31,334,152	828
		2007-2011	-2.1%
		2008-2011	-3.0%
		2009-2011	-3.8%
		Selected Premium Trend	-2.1%

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Loss Development Factors  
Exhibit 3**

Countrywide Data  
Case Incurred Losses & LAE  
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
2002	10,840	12,719	12,894	13,055	13,058	13,073	13,072	13,073	13,073	13,073
2003	19,810	22,613	23,346	23,605	23,796	23,833	23,941	23,945	24,014	
2004	23,544	27,319	27,501	27,738	27,789	27,791	27,791	27,791		
2005	22,651	25,259	25,703	25,822	25,545	25,555	25,548			
2006	25,063	26,183	26,645	26,643	26,644	26,703				
2007	26,436	29,240	29,795	30,060	30,468					
2008	24,782	28,033	28,552	28,878						
2009	28,896	31,989	32,497							
2010	24,321	25,394								
2011	23,137									

Accident Year	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
2002	1.173	1.014	1.013	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2003	1.141	1.032	1.011	1.008	1.002	1.005	1.000	1.003		
2004	1.160	1.007	1.009	1.002	1.000	1.000	1.000			
2005	1.115	1.018	1.005	0.989	1.000	1.000				
2006	1.045	1.018	1.000	1.000	1.002					
2007	1.106	1.019	1.009	1.014						
2008	1.131	1.019	1.011							
2009	1.107	1.016								
2010	1.044									
2011										

Straight Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.114	1.018	1.008	1.002	1.001	1.001	1.000	1.001	1.000
5 Yrs	1.087	1.018	1.007	1.003	1.001					
3 Yrs	1.094	1.018	1.007	1.001	1.001	1.001	1.000			
2 Yrs	1.076	1.017	1.010	1.007	1.001	1.000	1.000	1.001		

Weighted Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.109	1.018	1.008	1.003	1.001	1.001	1.000	1.002	1.000
5 Yrs	1.088	1.018	1.007	1.003	1.001	1.001	0.000	0.000	0.000	
3 Yrs	1.095	1.018	1.007	1.002	1.001	1.001	1.000	1.002	0.000	
2 Yrs	1.078	1.017	1.010	1.007	1.001	1.000	1.000	1.002	1.000	

Selected	1.087	1.018	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000
LDF	1.117	1.028	1.010	1.004	1.001	1.000	1.000	1.000	1.000	1.000

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Loss Development Factors  
Exhibit 3**

Countrywide Data  
Capped Case Incurred Losses & LAE \*  
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
2002	10,218	12,066	12,223	12,374	12,386	12,400	12,399	12,401	12,401	12,401
2003	18,692	21,155	21,597	21,850	21,976	21,989	22,096	22,092	22,131	
2004	22,313	25,112	25,255	25,492	25,543	25,545	25,545	25,545		
2005	21,909	24,440	24,756	24,858	24,667	24,676	24,669			
2006	23,451	24,978	25,441	25,401	25,411	25,470				
2007	22,867	25,640	26,103	26,277	26,408					
2008	22,244	25,185	25,651	25,925						
2009	23,882	27,016	27,482							
2010	20,074	21,388								
2011	19,562									

Accident Year	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
2002	1.181	1.013	1.012	1.001	1.001	1.000	1.000	1.000	1.000	
2003	1.132	1.021	1.012	1.006	1.001	1.005	1.000	1.002		
2004	1.125	1.006	1.009	1.002	1.000	1.000	1.000			
2005	1.116	1.013	1.004	0.992	1.000	1.000				
2006	1.065	1.019	0.998	1.000	1.002					
2007	1.121	1.018	1.007	1.005						
2008	1.132	1.018	1.011							
2009	1.131	1.017								
2010	1.065									
2011										

Straight Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.119	1.016	1.008	1.001	1.001	1.001	1.000	1.001	1.000
5 Yrs	1.103	1.017	1.006	1.001	1.001					
3 Yrs	1.110	1.018	1.005	0.999	1.001	1.002	1.000			
2 Yrs	1.098	1.018	1.009	1.003	1.001	1.000	1.000	1.001		

Weighted Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.115	1.016	1.007	1.001	1.001	1.001	1.000	1.001	1.000
5 Yrs	1.104	1.017	1.006	1.001	1.001					
3 Yrs	1.112	1.018	1.005	0.999	1.001	1.001	1.000			
2 Yrs	1.101	1.018	1.009	1.003	1.001	1.000	1.000	1.001		

Selected	1.103	1.017	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
LDF	1.131	1.025	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000

\* Losses capped at \$150,000.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Pure Premium Trend  
Exhibit 4**

Countrywide Data  
Evaluated as of 12/31/2011

Year	Earned Exposures	Ultimate Loss & LAE	Pure Premium
2004	84,672	27,791,420	328.224
2005	85,494	25,547,696	298.825
2006	82,446	26,703,222	323.889
2007	74,081	30,500,449	411.719
2008	66,600	28,982,984	435.180
2009	63,054	32,833,736	520.725
2010	55,190	26,112,035	473.128
2011	52,878	25,851,823	488.899
		All Years	8.1%
		2007 - 2011	4.4%
		2009 - 2011	-3.1%

Selected Pure Premium Trend 4.4%

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Catastrophe Factor  
Exhibit 5**

Non-Modeled Cat Incurred Loss*	757,872
Non-Cat Incurred Loss*	4,979,017
Non-Modeled Cat/Non-Cat	15.2%
Model Cat Loss/Premium	0.0%
Permissible Loss & LAE Ratio	51.1%
Catastrophe Factor	1.152
Selected Catastrophe Factor	1.152

\* Incurred Losses shown above are from 1999 thru 4Q 2011.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Excess Loss Factor  
Exhibit 6**

Countrywide Data

Year	Capped Ultimate Loss & LAE	Total Ultimate Loss & LAE	Total/ Capped
2003	22,130,536	24,014,202	1.085
2004	25,545,216	27,791,420	1.088
2005	24,669,078	25,547,696	1.036
2006	25,470,020	26,703,222	1.048
2007	26,431,587	30,500,449	1.154
2008	25,976,116	28,982,984	1.116
2009	27,697,661	32,833,736	1.185
2010	21,922,965	26,112,035	1.191
2011	22,118,321	25,851,823	1.169
Total	221,961,501	248,337,567	1.119

2007 - 2011      1.162

Selected XS Loss Factor      **1.162**

\* Claims are capped at \$150,000.

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Expenses  
Exhibit 7**

	2009	2010	2011	Average 2009-2011	Selections
Commissions, Brokerage *	14.7%	27.0%	24.4%	22.0%	22.0%
Taxes, Licenses & Fees *	5.4%	3.6%	3.1%	4.0%	4.0%
Other Acquisition Expense **	12.9%	13.7%	10.5%	12.3%	12.3%
General Expenses **	5.8%	6.1%	4.7%	5.5%	5.5%
Profit Provision					5.0%
Total Expense & Profit					48.9%
Permissible Loss & LAE Ratio					51.1%

\* Source: Annual Statement, State Page 14 - Line 4

\*\* Source: Insurance Expense Exhibit Part 3 - Line 4

**American Reliable Insurance Company**

**Total Return on Surplus  
Exhibit 8**

Countrywide Data

Expected Earned Premium	100.0%
Expected Ultimate Incurred Losses and LAE	48.7%
Expected Expenses	39.9%
Taxes, Licenses and Fees	4.0%
Expected Pre-Tax Underwriting Profit	7.4%
Federal Income Tax Rate on Underwriting Profit	35.0%
Federal Income Tax on Underwriting Profit	2.6%
Expected Investment Income from Reserve	3.5%
Federal Income Tax Rate on Investment Income	33.6%
Federal Income Tax on Investment Income on Reserve	1.2%
Expected After-Tax Operating Ratio to Earned Premium	7.1%
Premium to Surplus Ratio	1.70
Expected After-Tax Operating Ratio to Surplus	12.1%
Expected Investment Income on Statutory Surplus	4.3%
Federal Income Tax on Investment Income on Surplus	1.5%
Expected Total After-Tax Return on Surplus	15.0%

**American Reliable Insurance Company**

**Investment Income  
Exhibit 8**

Countrywide Data

	Realized Capital Gains	Surplus & Reserves
2006	(574,223)	260,562,137
2007	(883,858)	274,049,733
2008	(8,060,349)	255,199,460
2009	(694,504)	268,375,066
2010	84,298	241,759,490
2011	232,048	232,104,243

	Average Surplus & Reserves	Realized Gains/Average Assets
2007	267,305,935	-0.3%
2008	264,624,597	-3.0%
2009	261,787,263	-0.3%
2010	255,067,278	0.0%
2011	236,931,867	0.1%
	5 Yr Mean Capital Gains Ratio	-0.7%

	Net Investment Income	Imbedded Yield
2007	15,483,915	5.8%
2008	14,160,443	5.4%
2009	11,723,812	4.5%
2010	11,918,735	4.7%
2011	11,496,857	4.9%
	5 Yr Mean Imbedded Yield Ratio	5.0%

Projected Yield = Imbedded Yield + Capital Gains	4.3%
Expected Investment Income on Statutory Surplus	4.3%
Reserve to Premium Ratio	0.80
Expected Investment Income from Reserves	3.5%

**American Reliable Insurance Company  
Arkansas  
Homeowners**

**Complement of Credibility  
Exhibit 9**

**Countrywide Data**

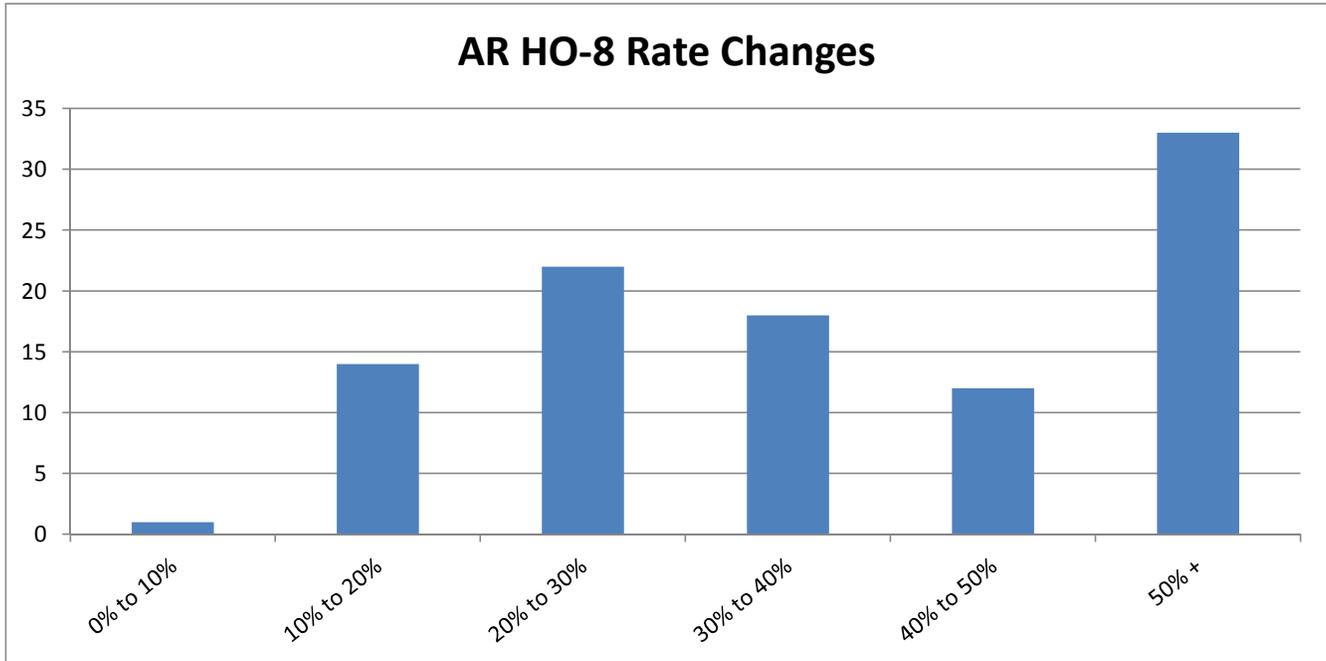
Evaluated as of 12/31/2011

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Total</u>
Written Premium	3,307,576	2,645,616	2,400,254	2,132,021	984,260	11,469,727
Earned Premium	3,498,846	2,936,851	2,486,139	2,360,463	1,462,968	12,745,266
Current Rate Level Factor	1.120	1.098	1.088	1.014	1.002	
Premium Trend Factor	0.872	0.890	0.910	0.929	0.950	
Trended, On-Level Earned Premium	3,414,454	2,872,028	2,460,304	2,224,318	1,391,520	12,362,624
Incurred Limited Loss & LAE @ 4Q2011	2,058,013	1,756,485	1,815,152	1,898,549	1,143,539	8,671,737
Loss Development Factor	1.001	1.002	1.008	1.025	1.131	
Pure Premium Trend Factor	1.316	1.261	1.208	1.157	1.109	
Catastrophe Factor	1.000	1.000	1.000	1.000	1.000	
Excess Loss Factor	1.162	1.162	1.162	1.162	1.162	
Trended, Ultimate Loss & LAE	3,150,073	2,578,597	2,568,238	2,617,742	1,666,474	12,581,124
Loss & LAE Ratio	92.3%	89.8%	104.4%	117.7%	119.8%	101.8%
Selected Loss & LAE Ratio	101.8%					

Not subject to Freedom of Information Act, confidential information pursuant to A.C.A. §23-67-409(b).

**American Reliable Insurance Company  
Arkansas  
Homeowners  
Ojection 3 Response**

Distribution of policies by rate increase.



The following profile reflects the characteristics of the largest policy-level increase for these rate changes, 152.5%.

Coverage	Characteristic
COV A Range	\$228,000 - \$228,999
Additional COV B	No
Additional COV C	No
Additional COV D	No
Personal Liability	\$100,000
County/Territory	White/C
Construction Type	Masonry
Protection Class	5
Claim-Free Transfer	Y
Policy Deductible	\$1,000

Not subject to Freedom of Information Act, confidential information pursuant to A.C.A. §23-67-409(b).

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>SC05 AR06080AR00001</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>NA</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>American Reliable Insurance Company</b>	<b>B.</b>	<b>19615</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>4</b>	<b>B.</b>	<b>4.0000</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Dwelling</b>	<b>92.9%</b>	<b>47.0%</b>	<b>51.1%</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>TOTAL OVERALL EFFECT</b>							

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2011</b>	<b>61</b>			<b>55</b>	<b>22</b>	<b>39.8%</b>	<b>115.5%</b>
<b>2010</b>	<b>272</b>	<b>3.7%</b>	<b>6/1/10</b>	<b>139</b>	<b>418</b>	<b>300.2%</b>	<b>95.5%</b>
<b>2009</b>	<b>395</b>			<b>203</b>	<b>196</b>	<b>96.6%</b>	<b>83.4%</b>
<b>2008</b>	<b>447</b>	<b>6.7%</b>	<b>2/1/08</b>	<b>216</b>	<b>218</b>	<b>101.2%</b>	<b>77.5%</b>
<b>2007</b>	<b>503</b>			<b>229</b>	<b>82</b>	<b>35.7%</b>	<b>61.3%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>34.4%</b>
B. General Expense	<b>5.5%</b>
C. Taxes, License & Fees	<b>4.0%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>48.9%</b>

- 8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**   152.5%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):   C
- 10.**   7.5%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):   B

## MEMORANDUM

TO: Becky Harrington  
Arkansas Department of Insurance

FROM: Wendy Sara  
American Reliable Insurance Company (ARIC) 0019-19615

DATE: August 8, 2012

**SUBJECT: ARIC Indiana HO-8 Filing  
ASPX-G128603718  
Request for filing confidentiality**

Hi Becky,

This memorandum serves to request confidentiality for the rate and rule portion of this filing. We would like to keep our credit information confidential including but not limited to the LexisNexis overview and the credit scoring model. This request extends to any rate and rule portions of this filing.

Please confirm your position on this issue. We appreciate your time in this matter.

Thank you.

Wendy Sara  
Regulatory Analyst  
Tele: 800.535.1333 Ext. 563  
Email: Wendy.Sara@assurant.com

ARIC AR HO-8 RR - 06080

SERFF Filing ID: ASPX-G128603718

Date Letter Sent: August 10, 2012 - 13:29

Respond By Date:

Insurer Respond Date: August 13, 2012

**This correspondence serves as American Reliable Insurance Company's response to your objection letter referenced above.**

This will acknowledge receipt of the captioned filing.

### **Objection 1**

Schedule Items:

Rate & rule filing memorandum

Comments: AR is not allowing separate mandatory wind/hail deductibles in amounts greater than the all other peril deductible. Optional higher wind/hail deductibles may be offered for the insured to choose.

**Reply: see Objection 3 with the corrected rule page 11.**

### **Objection 2 – Regulatory to handle this item.**

Schedule Items:

NAIC loss cost data entry document

Comments: Please amend the sub-TOI on this form.

**Reply: please refer to attachment.**

### **Objection 3**

Schedule Items:

HO.RP.1-11 - ARIC AR HO-8 Program rate pages

Comments: Claims surcharges must not apply to weather related claims. Please include a notation under this rule. (Directive 2-2009)

**Reply: Please refer to attached revised rate page 11.**

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.

Primary Reviewer: Becky Harrington - 501 371 2810

ARIC AR HO-8 RR – 06080

SERFF Filing ID: ASPX-G128603718

Date Letter Sent: August 17, 2012 - 11:13

Respond By Date:

Insurer Response Date: August 21, 2012

Hi Becky,

**American Reliable Insurance Company is respectfully requesting that the Commissioner review the attached competitor data for reconsideration. We originally request a +47.0 rate impact.**

The requested change has been reviewed by the Commissioner.

Please amend the overall increase to 20% and cap individual increases at 25%.

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.

Primary Reviewer: Becky Harrington - 501 371 2810

Thank you,

Wendy Sara  
Regulatory Analyst









**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

## Supporting Document Schedules

**State:** Arkansas **Filing Company:** American Reliable Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** SCO - Homeowners  
**Project Name/Number:** SCO - Homeowners/AR06080AR00004

***Attachment AR ARIC HO-8 Rate Comparison.XLS is not a PDF document and cannot be reproduced here.***

State: Arkansas

Filing Company:

American Reliable Insurance Company

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

Product Name: SCO - Homeowners

Project Name/Number: SCO - Homeowners/AR06080AR00004

## 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)
08/13/2012	Rate	ARIC AR HO-8 Program rate pages	09/14/2012	AR HO-8 rate pages 1 - 11.PDF (Superseded)
08/08/2012	Supporting Document	NAIC loss cost data entry document	08/13/2012	AR HO FORM RF-1 Rate Filing Abstract.PDF (Superseded)
08/08/2012	Rate	ARIC AR HO-8 Program rate pages	08/13/2012	AR HO-8 rate pages 1-11.PDF (Superseded)

**"HO-8 HOMEOWNERS" PROGRAM**

**A. BASE RATES**

**1. COVERAGE A - DWELLING COVERAGE**

			Territory A					
Home Value	Base Rate		Home Value	Base Rate		Home Value	Base Rate	
50,000	50,999	669	134,000	134,999	1529	218,000	218,999	2580
51,000	51,999	679	135,000	135,999	1541	219,000	219,999	2592
52,000	52,999	689	136,000	136,999	1553	220,000	220,999	2604
53,000	53,999	700	137,000	137,999	1565	221,000	221,999	2617
54,000	54,999	710	138,000	138,999	1577	222,000	222,999	2629
55,000	55,999	720	139,000	139,999	1589	223,000	223,999	2641
56,000	56,999	731	140,000	140,999	1617	224,000	224,999	2654
57,000	57,999	736	141,000	141,999	1629	225,000	225,999	2666
58,000	58,999	742	142,000	142,999	1642	226,000	226,999	2678
59,000	59,999	747	143,000	143,999	1654	227,000	227,999	2691
60,000	60,999	760	144,000	144,999	1666	228,000	228,999	2703
61,000	61,999	765	145,000	145,999	1679	229,000	229,999	2715
62,000	62,999	771	146,000	146,999	1691	230,000	230,999	2728
63,000	63,999	777	147,000	147,999	1703	231,000	231,999	2740
64,000	64,999	782	148,000	148,999	1716	232,000	232,999	2752
65,000	65,999	788	149,000	149,999	1728	233,000	233,999	2765
66,000	66,999	793	150,000	150,999	1740	234,000	234,999	2777
67,000	67,999	799	151,000	151,999	1753	235,000	235,999	2789
68,000	68,999	804	152,000	152,999	1765	236,000	236,999	2802
69,000	69,999	810	153,000	153,999	1777	237,000	237,999	2814
70,000	70,999	815	154,000	154,999	1790	238,000	238,999	2827
71,000	71,999	821	155,000	155,999	1802	239,000	239,999	2839
72,000	72,999	826	156,000	156,999	1814	240,000	240,999	2851
73,000	73,999	832	157,000	157,999	1827	241,000	241,999	2864
74,000	74,999	837	158,000	158,999	1839	242,000	242,999	2878
75,000	75,999	843	159,000	159,999	1852	243,000	243,999	2888
76,000	76,999	848	160,000	160,999	1864	244,000	244,999	2901
77,000	77,999	854	161,000	161,999	1876	245,000	245,999	2913
78,000	78,999	865	162,000	162,999	1889	246,000	246,999	2925
79,000	79,999	875	163,000	163,999	1901	247,000	247,999	2938
80,000	80,999	885	164,000	164,999	1913	248,000	248,999	2950
81,000	81,999	896	165,000	165,999	1926	249,000	249,999	2962
82,000	82,999	906	166,000	166,999	1938	250,000	250,999	2975
83,000	83,999	916	167,000	167,999	1950	251,000	251,999	2987
84,000	84,999	927	168,000	168,999	1963	252,000	252,999	2999
85,000	85,999	937	169,000	169,999	1975	253,000	253,999	3012
86,000	86,999	948	170,000	170,999	1987	254,000	254,999	3024
87,000	87,999	958	171,000	171,999	2000	255,000	255,999	3036
88,000	88,999	968	172,000	172,999	2012	256,000	256,999	3049
89,000	89,999	979	173,000	173,999	2024	257,000	257,999	3061
90,000	90,999	999	174,000	174,999	2037	258,000	258,999	3073
91,000	91,999	1009	175,000	175,999	2049	259,000	259,999	3086
92,000	92,999	1020	176,000	176,999	2061	260,000	260,999	3098
93,000	93,999	1030	177,000	177,999	2074	261,000	261,999	3110
94,000	94,999	1041	178,000	178,999	2086	262,000	262,999	3123
95,000	95,999	1051	179,000	179,999	2098	263,000	263,999	3135
96,000	96,999	1062	180,000	180,999	2111	264,000	264,999	3147
97,000	97,999	1072	181,000	181,999	2123	265,000	265,999	3160
98,000	98,999	1083	182,000	182,999	2135	266,000	266,999	3172
99,000	99,999	1093	183,000	183,999	2148	267,000	267,999	3184
100,000	100,999	1104	184,000	184,999	2160	268,000	268,999	3197
101,000	101,999	1116	185,000	185,999	2172	269,000	269,999	3209
102,000	102,999	1128	186,000	186,999	2185	270,000	270,999	3221
103,000	103,999	1140	187,000	187,999	2197	271,000	271,999	3234
104,000	104,999	1152	188,000	188,999	2209	272,000	272,999	3246
105,000	105,999	1164	189,000	189,999	2222	273,000	273,999	3258
106,000	106,999	1176	190,000	190,999	2234	274,000	274,999	3271
107,000	107,999	1188	191,000	191,999	2246	275,000	275,999	3283
108,000	108,999	1200	192,000	192,999	2259	276,000	276,999	3295
109,000	109,999	1213	193,000	193,999	2271	277,000	277,999	3308
110,000	110,999	1237	194,000	194,999	2283	278,000	278,999	3320
111,000	111,999	1249	195,000	195,999	2296	279,000	279,999	3333
112,000	112,999	1261	196,000	196,999	2308	280,000	280,999	3345
113,000	113,999	1273	197,000	197,999	2320	281,000	281,999	3357
114,000	114,999	1285	198,000	198,999	2333	282,000	282,999	3370
115,000	115,999	1298	199,000	199,999	2345	283,000	283,999	3382
116,000	116,999	1310	200,000	200,999	2358	284,000	284,999	3394
117,000	117,999	1322	201,000	201,999	2370	285,000	285,999	3407
118,000	118,999	1334	202,000	202,999	2382	286,000	286,999	3419
119,000	119,999	1347	203,000	203,999	2395	287,000	287,999	3431
120,000	120,999	1359	204,000	204,999	2407	288,000	288,999	3444
121,000	121,999	1371	205,000	205,999	2419	289,000	289,999	3456
122,000	122,999	1383	206,000	206,999	2432	290,000	290,999	3468
123,000	123,999	1395	207,000	207,999	2444	291,000	291,999	3481
124,000	124,999	1408	208,000	208,999	2456	292,000	292,999	3493
125,000	125,999	1420	209,000	209,999	2469	293,000	293,999	3505
126,000	126,999	1432	210,000	210,999	2481	294,000	294,999	3518
127,000	127,999	1444	211,000	211,999	2493	295,000	295,999	3530
128,000	128,999	1457	212,000	212,999	2506	296,000	296,999	3542
129,000	129,999	1469	213,000	213,999	2518	297,000	297,999	3555
130,000	130,999	1481	214,000	214,999	2530	298,000	298,999	3567
131,000	131,999	1493	215,000	215,999	2543	299,000	299,999	3579
132,000	132,999	1505	216,000	216,999	2555	300,000	300,999	3592
133,000	133,999	1517	217,000	217,999	2567			

For each additional \$1,000, add: 13.00

**"HO-8 HOMEOWNERS" PROGRAM**

**Territory B**

<b>Home Value</b>	<b>Base Rate</b>	<b>Home Value</b>	<b>Base Rate</b>	<b>Home Value</b>	<b>Base Rate</b>			
50,000	50,999	736	134,000	134,999	1682	218,000	218,999	2838
51,000	51,999	747	135,000	135,999	1695	219,000	219,999	2851
52,000	52,999	758	136,000	136,999	1708	220,000	220,999	2864
53,000	53,999	770	137,000	137,999	1722	221,000	221,999	2879
54,000	54,999	781	138,000	138,999	1735	222,000	222,999	2892
55,000	55,999	792	139,000	139,999	1748	223,000	223,999	2905
56,000	56,999	804	140,000	140,999	1779	224,000	224,999	2919
57,000	57,999	810	141,000	141,999	1792	225,000	225,999	2933
58,000	58,999	816	142,000	142,999	1806	226,000	226,999	2946
59,000	59,999	822	143,000	143,999	1819	227,000	227,999	2960
60,000	60,999	836	144,000	144,999	1833	228,000	228,999	2973
61,000	61,999	842	145,000	145,999	1847	229,000	229,999	2987
62,000	62,999	848	146,000	146,999	1860	230,000	230,999	3001
63,000	63,999	855	147,000	147,999	1873	231,000	231,999	3014
64,000	64,999	860	148,000	148,999	1888	232,000	232,999	3027
65,000	65,999	867	149,000	149,999	1901	233,000	233,999	3042
66,000	66,999	872	150,000	150,999	1914	234,000	234,999	3055
67,000	67,999	879	151,000	151,999	1928	235,000	235,999	3068
68,000	68,999	884	152,000	152,999	1942	236,000	236,999	3082
69,000	69,999	891	153,000	153,999	1955	237,000	237,999	3095
70,000	70,999	897	154,000	154,999	1969	238,000	238,999	3110
71,000	71,999	903	155,000	155,999	1982	239,000	239,999	3123
72,000	72,999	909	156,000	156,999	1995	240,000	240,999	3136
73,000	73,999	915	157,000	157,999	2010	241,000	241,999	3150
74,000	74,999	921	158,000	158,999	2023	242,000	242,999	3164
75,000	75,999	927	159,000	159,999	2037	243,000	243,999	3177
76,000	76,999	933	160,000	160,999	2050	244,000	244,999	3191
77,000	77,999	939	161,000	161,999	2064	245,000	245,999	3204
78,000	78,999	952	162,000	162,999	2078	246,000	246,999	3218
79,000	79,999	963	163,000	163,999	2091	247,000	247,999	3232
80,000	80,999	974	164,000	164,999	2104	248,000	248,999	3245
81,000	81,999	986	165,000	165,999	2119	249,000	249,999	3258
82,000	82,999	997	166,000	166,999	2132	250,000	250,999	3273
83,000	83,999	1008	167,000	167,999	2145	251,000	251,999	3286
84,000	84,999	1020	168,000	168,999	2159	252,000	252,999	3299
85,000	85,999	1031	169,000	169,999	2173	253,000	253,999	3313
86,000	86,999	1043	170,000	170,999	2186	254,000	254,999	3326
87,000	87,999	1054	171,000	171,999	2200	255,000	255,999	3340
88,000	88,999	1065	172,000	172,999	2213	256,000	256,999	3354
89,000	89,999	1077	173,000	173,999	2226	257,000	257,999	3367
90,000	90,999	1089	174,000	174,999	2241	258,000	258,999	3380
91,000	91,999	1110	175,000	175,999	2254	259,000	259,999	3395
92,000	92,999	1122	176,000	176,999	2267	260,000	260,999	3408
93,000	93,999	1133	177,000	177,999	2281	261,000	261,999	3421
94,000	94,999	1145	178,000	178,999	2295	262,000	262,999	3435
95,000	95,999	1156	179,000	179,999	2308	263,000	263,999	3449
96,000	96,999	1168	180,000	180,999	2322	264,000	264,999	3462
97,000	97,999	1179	181,000	181,999	2335	265,000	265,999	3476
98,000	98,999	1191	182,000	182,999	2349	266,000	266,999	3489
99,000	99,999	1202	183,000	183,999	2363	267,000	267,999	3502
100,000	100,999	1214	184,000	184,999	2376	268,000	268,999	3517
101,000	101,999	1228	185,000	185,999	2389	269,000	269,999	3530
102,000	102,999	1241	186,000	186,999	2404	270,000	270,999	3543
103,000	103,999	1254	187,000	187,999	2417	271,000	271,999	3557
104,000	104,999	1267	188,000	188,999	2430	272,000	272,999	3571
105,000	105,999	1280	189,000	189,999	2444	273,000	273,999	3584
106,000	106,999	1294	190,000	190,999	2457	274,000	274,999	3598
107,000	107,999	1307	191,000	191,999	2471	275,000	275,999	3611
108,000	108,999	1320	192,000	192,999	2485	276,000	276,999	3625
109,000	109,999	1334	193,000	193,999	2498	277,000	277,999	3639
110,000	110,999	1361	194,000	194,999	2511	278,000	278,999	3652
111,000	111,999	1374	195,000	195,999	2526	279,000	279,999	3666
112,000	112,999	1387	196,000	196,999	2539	280,000	280,999	3680
113,000	113,999	1400	197,000	197,999	2552	281,000	281,999	3693
114,000	114,999	1414	198,000	198,999	2566	282,000	282,999	3707
115,000	115,999	1428	199,000	199,999	2580	283,000	283,999	3720
116,000	116,999	1441	200,000	200,999	2594	284,000	284,999	3733
117,000	117,999	1454	201,000	201,999	2607	285,000	285,999	3748
118,000	118,999	1467	202,000	202,999	2620	286,000	286,999	3761
119,000	119,999	1482	203,000	203,999	2635	287,000	287,999	3774
120,000	120,999	1495	204,000	204,999	2648	288,000	288,999	3788
121,000	121,999	1508	205,000	205,999	2661	289,000	289,999	3802
122,000	122,999	1521	206,000	206,999	2675	290,000	290,999	3815
123,000	123,999	1535	207,000	207,999	2688	291,000	291,999	3829
124,000	124,999	1549	208,000	208,999	2702	292,000	292,999	3842
125,000	125,999	1562	209,000	209,999	2716	293,000	293,999	3856
126,000	126,999	1575	210,000	210,999	2729	294,000	294,999	3870
127,000	127,999	1588	211,000	211,999	2742	295,000	295,999	3883
128,000	128,999	1603	212,000	212,999	2757	296,000	296,999	3896
129,000	129,999	1616	213,000	213,999	2770	297,000	297,999	3911
130,000	130,999	1629	214,000	214,999	2783	298,000	298,999	3924
131,000	131,999	1642	215,000	215,999	2797	299,000	299,999	3937
132,000	132,999	1656	216,000	216,999	2811	300,000	300,999	3951
133,000	133,999	1669	217,000	217,999	2824			

For each additional \$1,000, add: 14.00

**"HO-8 HOMEOWNERS" PROGRAM**

**Territory C**

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
50,000	50,999	1204	134,000	134,999	2752	218,000	218,999	4644
51,000	51,999	1222	135,000	135,999	2774	219,000	219,999	4666
52,000	52,999	1240	136,000	136,999	2795	220,000	220,999	4687
53,000	53,999	1260	137,000	137,999	2817	221,000	221,999	4711
54,000	54,999	1278	138,000	138,999	2839	222,000	222,999	4732
55,000	55,999	1296	139,000	139,999	2860	223,000	223,999	4754
56,000	56,999	1316	140,000	140,999	2911	224,000	224,999	4777
57,000	57,999	1325	141,000	141,999	2932	225,000	225,999	4799
58,000	58,999	1336	142,000	142,999	2956	226,000	226,999	4820
59,000	59,999	1345	143,000	143,999	2977	227,000	227,999	4844
60,000	60,999	1368	144,000	144,999	2999	228,000	228,999	4865
61,000	61,999	1377	145,000	145,999	3022	229,000	229,999	4887
62,000	62,999	1388	146,000	146,999	3044	230,000	230,999	4910
63,000	63,999	1399	147,000	147,999	3065	231,000	231,999	4932
64,000	64,999	1408	148,000	148,999	3089	232,000	232,999	4954
65,000	65,999	1418	149,000	149,999	3110	233,000	233,999	4977
66,000	66,999	1427	150,000	150,999	3132	234,000	234,999	4999
67,000	67,999	1438	151,000	151,999	3155	235,000	235,999	5020
68,000	68,999	1447	152,000	152,999	3177	236,000	236,999	5044
69,000	69,999	1458	153,000	153,999	3199	237,000	237,999	5065
70,000	70,999	1467	154,000	154,999	3222	238,000	238,999	5089
71,000	71,999	1478	155,000	155,999	3244	239,000	239,999	5110
72,000	72,999	1487	156,000	156,999	3265	240,000	240,999	5132
73,000	73,999	1498	157,000	157,999	3289	241,000	241,999	5155
74,000	74,999	1507	158,000	158,999	3310	242,000	242,999	5177
75,000	75,999	1517	159,000	159,999	3334	243,000	243,999	5198
76,000	76,999	1526	160,000	160,999	3355	244,000	244,999	5222
77,000	77,999	1537	161,000	161,999	3377	245,000	245,999	5243
78,000	78,999	1557	162,000	162,999	3400	246,000	246,999	5266
79,000	79,999	1575	163,000	163,999	3422	247,000	247,999	5288
80,000	80,999	1593	164,000	164,999	3443	248,000	248,999	5310
81,000	81,999	1613	165,000	165,999	3467	249,000	249,999	5332
82,000	82,999	1631	166,000	166,999	3488	250,000	250,999	5355
83,000	83,999	1649	167,000	167,999	3510	251,000	251,999	5377
84,000	84,999	1669	168,000	168,999	3533	252,000	252,999	5398
85,000	85,999	1687	169,000	169,999	3555	253,000	253,999	5422
86,000	86,999	1706	170,000	170,999	3577	254,000	254,999	5443
87,000	87,999	1724	171,000	171,999	3600	255,000	255,999	5465
88,000	88,999	1742	172,000	172,999	3622	256,000	256,999	5488
89,000	89,999	1762	173,000	173,999	3643	257,000	257,999	5510
90,000	90,999	1798	174,000	174,999	3667	258,000	258,999	5531
91,000	91,999	1816	175,000	175,999	3688	259,000	259,999	5555
92,000	92,999	1836	176,000	176,999	3710	260,000	260,999	5576
93,000	93,999	1854	177,000	177,999	3733	261,000	261,999	5598
94,000	94,999	1874	178,000	178,999	3755	262,000	262,999	5621
95,000	95,999	1892	179,000	179,999	3776	263,000	263,999	5643
96,000	96,999	1912	180,000	180,999	3800	264,000	264,999	5665
97,000	97,999	1930	181,000	181,999	3821	265,000	265,999	5688
98,000	98,999	1949	182,000	182,999	3843	266,000	266,999	5710
99,000	99,999	1967	183,000	183,999	3866	267,000	267,999	5731
100,000	100,999	1987	184,000	184,999	3888	268,000	268,999	5755
101,000	101,999	2009	185,000	185,999	3910	269,000	269,999	5776
102,000	102,999	2030	186,000	186,999	3933	270,000	270,999	5798
103,000	103,999	2052	187,000	187,999	3955	271,000	271,999	5821
104,000	104,999	2074	188,000	188,999	3976	272,000	272,999	5843
105,000	105,999	2095	189,000	189,999	4000	273,000	273,999	5864
106,000	106,999	2117	190,000	190,999	4021	274,000	274,999	5888
107,000	107,999	2138	191,000	191,999	4043	275,000	275,999	5909
108,000	108,999	2160	192,000	192,999	4066	276,000	276,999	5931
109,000	109,999	2183	193,000	193,999	4088	277,000	277,999	5954
110,000	110,999	2227	194,000	194,999	4109	278,000	278,999	5976
111,000	111,999	2248	195,000	195,999	4133	279,000	279,999	5999
112,000	112,999	2270	196,000	196,999	4154	280,000	280,999	6021
113,000	113,999	2291	197,000	197,999	4176	281,000	281,999	6043
114,000	114,999	2313	198,000	198,999	4199	282,000	282,999	6066
115,000	115,999	2335	199,000	199,999	4221	283,000	283,999	6088
116,000	116,999	2358	200,000	200,999	4244	284,000	284,999	6109
117,000	117,999	2380	201,000	201,999	4266	285,000	285,999	6133
118,000	118,999	2401	202,000	202,999	4288	286,000	286,999	6154
119,000	119,999	2425	203,000	203,999	4311	287,000	287,999	6176
120,000	120,999	2446	204,000	204,999	4333	288,000	288,999	6199
121,000	121,999	2468	205,000	205,999	4354	289,000	289,999	6221
122,000	122,999	2489	206,000	206,999	4378	290,000	290,999	6242
123,000	123,999	2511	207,000	207,999	4399	291,000	291,999	6266
124,000	124,999	2534	208,000	208,999	4421	292,000	292,999	6287
125,000	125,999	2556	209,000	209,999	4444	293,000	293,999	6309
126,000	126,999	2578	210,000	210,999	4466	294,000	294,999	6332
127,000	127,999	2599	211,000	211,999	4487	295,000	295,999	6354
128,000	128,999	2623	212,000	212,999	4511	296,000	296,999	6376
129,000	129,999	2644	213,000	213,999	4532	297,000	297,999	6399
130,000	130,999	2666	214,000	214,999	4554	298,000	298,999	6421
131,000	131,999	2687	215,000	215,999	4577	299,000	299,999	6442
132,000	132,999	2709	216,000	216,999	4599	300,000	300,999	6466
133,000	133,999	2731	217,000	217,999	4621			

For each additional \$1,000, add: 24.00

"HO-8 HOMEOWNERS" PROGRAM

B. HOME AGE FACTORS

Territory A

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

Territory B

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

Territory C

<u>DW Age</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

"HO-8 HOMEOWNERS" PROGRAM

C. PROTECTION CLASS FACTORS  
Territory A

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

Territory B

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

Territory C

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.90
PC10	2.10

"HO-8 HOMEOWNERS" PROGRAM

D. CONSTRUCTION FACTORS

Territory A

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

Territory B

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

Territory C

<u>Type</u>	<u>Factor</u>
Frame	1.00
Masonry	0.90

"HO-8 HOMEOWNERS" PROGRAM

E. AGE OF INSURED FACTORS

Territory A

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory B

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory C

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

"HO-8 HOMEOWNERS" PROGRAM

F. OCCUPANCY FACTORS

Territory A

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory B

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory C

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

"HO-8 HOMEOWNERS" PROGRAM

G. INSURANCE SCORE FACTORS

<u>Insurance Score</u>	<u>Factor</u>
1-479	1.940
480-509	1.750
510-539	1.500
540-559	1.400
560-589	1.300
590-709	1.000
710-744	0.920
745-997	0.850
0	1.000
No Hit	1.000



**"HO-8 HOMEOWNERS" PROGRAM**

**I. DISCOUNTS/SURCHARGES**

**1. DEDUCTIBLE OPTIONS**

The discount/surcharge is applied to the BASE PREMIUM.

<u>Deductible Option</u>	<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>
\$1000AP	Included	Included	Included
\$2500AP	-10%	-10%	-10%
\$5000AP	-20%	-20%	-20%

**2. CLAIM FREE TRANSFER DISCOUNT**

A discount will apply if the insured has been claim free with another company for the past 36 month policy term with no lapse in coverage and remains claim free with the Company.

Discount: 10%

**3. SUPPLEMENTAL HEATING SURCHARGE:**

Applies to any home equipped with a supplemental heating device.

Surcharge: 5%

**4. CENTRAL STATION FIRE ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Fire Alarm System.

Discount: 5%

**5. CENTRAL STATION BURGLAR ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Burglar Alarm System.

Discount: 5%

**6. CLAIMS SURCHARGE**

This surcharge must be applied if the applicant has had claims (paid losses) in the last 36 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	5%
3 or more Claims	25%

**7. TWO FAMILY SURCHARGE**

This surcharge must be applied if the home is a two family dwelling (example: duplex)

Surcharge: 10%

**8. WOOD SHAKE OR WOOD SHINGLE SURCHARGE**

This surcharge will apply if the home roof is equipped with wood shakes or wood shingles.

Surcharge: 25%

**9. TOWNHOME/ROWHOME SURCHARGE**

This surcharge will apply if the home is a townhouse or row house that consists of 3 or more units.

<u>Number of Units</u>	<u>Surcharge</u>
3-4	15%
5 or more	30%

**10. SMOKE DETECTOR/FIRE EXTINGUISHER/DEAD BOLT DISCOUNT**

A discount will apply if the home has an active smoke alarm, fire extinguisher and dead bolts on all doors to the outside.

Discount: 5%

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>SC05 AR06080AR00001</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>NA</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>American Reliable Insurance Company</b>	<b>B.</b>	<b>19615</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>4</b>	<b>B.</b>	<b>4.0002</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Dwelling</b>	<b>92.9%</b>	<b>47.0%</b>	<b>51.1%</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
<b>TOTAL OVERALL EFFECT</b>							

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2011</b>	<b>61</b>			<b>55</b>	<b>22</b>	<b>39.8%</b>	<b>115.5%</b>
<b>2010</b>	<b>272</b>	<b>3.7%</b>	<b>6/1/10</b>	<b>139</b>	<b>418</b>	<b>300.2%</b>	<b>95.5%</b>
<b>2009</b>	<b>395</b>			<b>203</b>	<b>196</b>	<b>96.6%</b>	<b>83.4%</b>
<b>2008</b>	<b>447</b>	<b>6.7%</b>	<b>2/1/08</b>	<b>216</b>	<b>218</b>	<b>101.2%</b>	<b>77.5%</b>
<b>2007</b>	<b>503</b>			<b>229</b>	<b>82</b>	<b>35.7%</b>	<b>61.3%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>34.4%</b>
B. General Expense	<b>5.5%</b>
C. Taxes, License & Fees	<b>4.0%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>48.9%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  152.5%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):   C
10.   7.5%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):   B

"HO-2 HOMEOWNERS" PROGRAM

A. BASE RATES

1. COVERAGE A - DWELLING COVERAGE

Home Value		Base Rate	Territory A		Home Value		Base Rate	
Home Value	Base Rate	Home Value	Base Rate	Home Value	Base Rate	Home Value	Base Rate	
50,000	50,000	658	134,000	134,000	1629	216,000	216,000	2560
51,000	51,000	679	135,000	135,000	1641	217,000	217,000	2572
52,000	52,000	689	136,000	136,000	1653	218,000	218,000	2584
53,000	53,000	700	137,000	137,000	1665	219,000	219,000	2596
54,000	54,000	710	138,000	138,000	1677	220,000	220,000	2608
55,000	55,000	720	139,000	139,000	1689	221,000	221,000	2620
56,000	56,000	731	140,000	140,000	1701	222,000	222,000	2632
57,000	57,000	735	141,000	141,000	1713	223,000	223,000	2644
58,000	58,000	742	142,000	142,000	1725	224,000	224,000	2656
59,000	59,000	747	143,000	143,000	1737	225,000	225,000	2668
60,000	60,000	750	144,000	144,000	1749	226,000	226,000	2680
61,000	61,000	755	145,000	145,000	1761	227,000	227,000	2692
62,000	62,000	771	146,000	146,000	1773	228,000	228,000	2704
63,000	63,000	777	147,000	147,000	1785	229,000	229,000	2716
64,000	64,000	782	148,000	148,000	1797	230,000	230,000	2728
65,000	65,000	788	149,000	149,000	1809	231,000	231,000	2740
66,000	66,000	793	150,000	150,000	1821	232,000	232,000	2752
67,000	67,000	798	151,000	151,000	1833	233,000	233,000	2764
68,000	68,000	804	152,000	152,000	1845	234,000	234,000	2776
69,000	69,000	810	153,000	153,000	1857	235,000	235,000	2788
70,000	70,000	815	154,000	154,000	1869	236,000	236,000	2800
71,000	71,000	821	155,000	155,000	1881	237,000	237,000	2812
72,000	72,000	828	156,000	156,000	1893	238,000	238,000	2824
73,000	73,000	832	157,000	157,000	1905	239,000	239,000	2836
74,000	74,000	837	158,000	158,000	1917	240,000	240,000	2848
75,000	75,000	843	159,000	159,000	1929	241,000	241,000	2860
76,000	76,000	848	160,000	160,000	1941	242,000	242,000	2872
77,000	77,000	854	161,000	161,000	1953	243,000	243,000	2884
78,000	78,000	855	162,000	162,000	1965	244,000	244,000	2896
79,000	79,000	872	163,000	163,000	1977	245,000	245,000	2908
80,000	80,000	885	164,000	164,000	1989	246,000	246,000	2920
81,000	81,000	896	165,000	165,000	2001	247,000	247,000	2932
82,000	82,000	906	166,000	166,000	2013	248,000	248,000	2944
83,000	83,000	918	167,000	167,000	2025	249,000	249,000	2956
84,000	84,000	927	168,000	168,000	2037	250,000	250,000	2968
85,000	85,000	937	169,000	169,000	2049	251,000	251,000	2980
86,000	86,000	948	170,000	170,000	2061	252,000	252,000	2992
87,000	87,000	959	171,000	171,000	2073	253,000	253,000	3004
88,000	88,000	969	172,000	172,000	2085	254,000	254,000	3016
89,000	89,000	979	173,000	173,000	2097	255,000	255,000	3028
90,000	90,000	989	174,000	174,000	2109	256,000	256,000	3040
91,000	91,000	1000	175,000	175,000	2121	257,000	257,000	3052
92,000	92,000	1020	176,000	176,000	2133	258,000	258,000	3064
93,000	93,000	1030	177,000	177,000	2145	259,000	259,000	3076
94,000	94,000	1041	178,000	178,000	2157	260,000	260,000	3088
95,000	95,000	1051	179,000	179,000	2169	261,000	261,000	3100
96,000	96,000	1062	180,000	180,000	2181	262,000	262,000	3112
97,000	97,000	1072	181,000	181,000	2193	263,000	263,000	3124
98,000	98,000	1083	182,000	182,000	2205	264,000	264,000	3136
99,000	99,000	1093	183,000	183,000	2217	265,000	265,000	3148
100,000	100,000	1104	184,000	184,000	2229	266,000	266,000	3160
101,000	101,000	1116	185,000	185,000	2241	267,000	267,000	3172
102,000	102,000	1128	186,000	186,000	2253	268,000	268,000	3184
103,000	103,000	1140	187,000	187,000	2265	269,000	269,000	3196
104,000	104,000	1152	188,000	188,000	2277	270,000	270,000	3208
105,000	105,000	1164	189,000	189,000	2289	271,000	271,000	3220
106,000	106,000	1176	190,000	190,000	2301	272,000	272,000	3232
107,000	107,000	1188	191,000	191,000	2313	273,000	273,000	3244
108,000	108,000	1200	192,000	192,000	2325	274,000	274,000	3256
109,000	109,000	1213	193,000	193,000	2337	275,000	275,000	3268
110,000	110,000	1237	194,000	194,000	2349	276,000	276,000	3280
111,000	111,000	1249	195,000	195,000	2361	277,000	277,000	3292
112,000	112,000	1261	196,000	196,000	2373	278,000	278,000	3304
113,000	113,000	1273	197,000	197,000	2385	279,000	279,000	3316
114,000	114,000	1285	198,000	198,000	2397	280,000	280,000	3328
115,000	115,000	1298	199,000	199,000	2409	281,000	281,000	3340
116,000	116,000	1310	200,000	200,000	2421	282,000	282,000	3352
117,000	117,000	1322	201,000	201,000	2433	283,000	283,000	3364
118,000	118,000	1334	202,000	202,000	2445	284,000	284,000	3376
119,000	119,000	1347	203,000	203,000	2457	285,000	285,000	3388
120,000	120,000	1359	204,000	204,000	2469	286,000	286,000	3400
121,000	121,000	1371	205,000	205,000	2481	287,000	287,000	3412
122,000	122,000	1383	206,000	206,000	2493	288,000	288,000	3424
123,000	123,000	1395	207,000	207,000	2505	289,000	289,000	3436
124,000	124,000	1408	208,000	208,000	2517	290,000	290,000	3448
125,000	125,000	1420	209,000	209,000	2529	291,000	291,000	3460
126,000	126,000	1432	210,000	210,000	2541	292,000	292,000	3472
127,000	127,000	1444	211,000	211,000	2553	293,000	293,000	3484
128,000	128,000	1457	212,000	212,000	2565	294,000	294,000	3496
129,000	129,000	1469	213,000	213,000	2577	295,000	295,000	3508
130,000	130,000	1481	214,000	214,000	2589	296,000	296,000	3520
131,000	131,000	1493	215,000	215,000	2601	297,000	297,000	3532
132,000	132,000	1505	216,000	216,000	2613	298,000	298,000	3544
133,000	133,000	1517	217,000	217,000	2625	299,000	299,000	3556

For each additional \$1,000, add: 13.00

**"HO-3 HOMEOWNERS" PROGRAM**

**Territory B**

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
20,000	50,889	736	134,000	134,999	1692	218,000	216,999	2838
51,000	51,899	747	136,000	136,999	1699	219,000	218,999	2851
52,000	52,899	758	138,000	138,999	1708	220,000	220,999	2864
53,000	53,899	770	139,000	139,999	1722	221,000	221,999	2879
54,000	54,899	781	138,000	138,999	1735	222,000	222,999	2892
55,000	55,899	792	139,000	139,999	1748	223,000	223,999	2905
56,000	56,899	804	140,000	140,999	1779	224,000	224,999	2919
57,000	57,899	810	141,000	141,999	1792	225,000	225,999	2933
58,000	58,899	816	142,000	142,999	1806	226,000	226,999	2946
59,000	59,899	822	143,000	143,999	1819	227,000	227,999	2960
60,000	60,899	830	144,000	144,999	1833	228,000	228,999	2973
61,000	61,899	842	145,000	145,999	1847	229,000	229,999	2987
62,000	62,899	848	146,000	146,999	1860	230,000	230,999	3001
63,000	63,899	855	147,000	147,999	1875	231,000	231,999	3014
64,000	64,899	860	148,000	148,999	1888	232,000	232,999	3027
65,000	65,899	867	149,000	149,999	1901	233,000	233,999	3042
66,000	66,899	872	150,000	150,999	1914	234,000	234,999	3056
67,000	67,899	879	151,000	151,999	1928	235,000	235,999	3068
68,000	68,899	884	152,000	152,999	1942	236,000	236,999	3082
69,000	69,899	891	153,000	153,999	1955	237,000	237,999	3095
70,000	70,899	897	154,000	154,999	1968	238,000	238,999	3110
71,000	71,899	903	155,000	155,999	1982	239,000	239,999	3123
72,000	72,899	909	156,000	156,999	1996	240,000	240,999	3136
73,000	73,899	915	157,000	157,999	2010	241,000	241,999	3150
74,000	74,899	921	158,000	158,999	2023	242,000	242,999	3164
75,000	75,899	927	159,000	159,999	2037	243,000	243,999	3177
76,000	76,899	933	160,000	160,999	2050	244,000	244,999	3191
77,000	77,899	939	161,000	161,999	2064	245,000	245,999	3204
78,000	78,899	952	162,000	162,999	2078	246,000	246,999	3218
79,000	79,899	958	163,000	163,999	2091	247,000	247,999	3232
80,000	80,899	974	164,000	164,999	2104	248,000	248,999	3245
81,000	81,899	986	165,000	165,999	2118	249,000	249,999	3258
82,000	82,899	997	166,000	166,999	2132	250,000	250,999	3273
83,000	83,899	1008	167,000	167,999	2145	251,000	251,999	3286
84,000	84,899	1020	168,000	168,999	2159	252,000	252,999	3299
85,000	85,899	1031	169,000	169,999	2173	253,000	253,999	3313
86,000	86,899	1043	170,000	170,999	2186	254,000	254,999	3326
87,000	87,899	1054	171,000	171,999	2200	255,000	255,999	3340
88,000	88,899	1065	172,000	172,999	2213	256,000	256,999	3354
89,000	89,899	1077	173,000	173,999	2226	257,000	257,999	3367
90,000	90,899	1089	174,000	174,999	2241	258,000	258,999	3380
91,000	91,899	1100	175,000	175,999	2254	259,000	259,999	3395
92,000	92,899	1122	176,000	176,999	2267	260,000	260,999	3408
93,000	93,899	1133	177,000	177,999	2281	261,000	261,999	3421
94,000	94,899	1145	178,000	178,999	2295	262,000	262,999	3435
95,000	95,899	1157	179,000	179,999	2309	263,000	263,999	3449
96,000	96,899	1168	180,000	180,999	2322	264,000	264,999	3462
97,000	97,899	1179	181,000	181,999	2336	265,000	265,999	3476
98,000	98,899	1181	182,000	182,999	2349	266,000	266,999	3490
99,000	99,899	1202	183,000	183,999	2363	267,000	267,999	3503
100,000	100,899	1214	184,000	184,999	2376	268,000	268,999	3517
101,000	101,899	1226	185,000	185,999	2389	269,000	269,999	3530
102,000	102,899	1241	186,000	186,999	2404	270,000	270,999	3543
103,000	103,899	1254	187,000	187,999	2417	271,000	271,999	3557
104,000	104,899	1267	188,000	188,999	2430	272,000	272,999	3571
105,000	105,899	1280	189,000	189,999	2444	273,000	273,999	3584
106,000	106,899	1294	190,000	190,999	2457	274,000	274,999	3598
107,000	107,899	1307	191,000	191,999	2471	275,000	275,999	3611
108,000	108,899	1320	192,000	192,999	2485	276,000	276,999	3625
109,000	109,899	1334	193,000	193,999	2498	277,000	277,999	3639
110,000	110,899	1351	194,000	194,999	2511	278,000	278,999	3652
111,000	111,899	1374	195,000	195,999	2525	279,000	279,999	3666
112,000	112,899	1387	196,000	196,999	2539	280,000	280,999	3680
113,000	113,899	1400	197,000	197,999	2552	281,000	281,999	3695
114,000	114,899	1414	198,000	198,999	2566	282,000	282,999	3707
115,000	115,899	1428	199,000	199,999	2580	283,000	283,999	3720
116,000	116,899	1441	200,000	200,999	2594	284,000	284,999	3733
117,000	117,899	1454	201,000	201,999	2607	285,000	285,999	3748
118,000	118,899	1467	202,000	202,999	2620	286,000	286,999	3761
119,000	119,899	1482	203,000	203,999	2635	287,000	287,999	3774
120,000	120,899	1495	204,000	204,999	2648	288,000	288,999	3788
121,000	121,899	1508	205,000	205,999	2661	289,000	289,999	3802
122,000	122,899	1521	206,000	206,999	2675	290,000	290,999	3815
123,000	123,899	1536	207,000	207,999	2688	291,000	291,999	3829
124,000	124,899	1549	208,000	208,999	2702	292,000	292,999	3842
125,000	125,899	1562	209,000	209,999	2716	293,000	293,999	3856
126,000	126,899	1575	210,000	210,999	2729	294,000	294,999	3870
127,000	127,899	1588	211,000	211,999	2742	295,000	295,999	3883
128,000	128,899	1603	212,000	212,999	2757	296,000	296,999	3896
129,000	129,899	1616	213,000	213,999	2770	297,000	297,999	3911
130,000	130,899	1629	214,000	214,999	2785	298,000	298,999	3924
131,000	131,899	1642	215,000	215,999	2797	299,000	299,999	3937
132,000	132,899	1656	216,000	216,999	2811	300,000	300,999	3951
133,000	133,899	1669	217,000	217,999	2824			

For each additional \$1,000, add: 14.00

"HO-3 HOMEOWNERS" PROGRAM

Territory C

Home Value	Base Rate	Home Value	Base Rate	Home Value	Base Rate			
80,000	50,999	1204	134,000	134,999	2762	218,000	218,999	4644
81,000	51,999	1222	135,000	135,999	2774	219,000	219,999	4656
82,000	52,999	1240	136,000	136,999	2786	220,000	220,999	4667
83,000	53,999	1256	137,000	137,999	2817	221,000	221,999	4711
84,000	54,999	1273	138,000	138,999	2839	222,000	222,999	4732
85,000	55,999	1293	139,000	139,999	2860	223,000	223,999	4754
86,000	56,999	1310	140,000	140,999	2911	224,000	224,999	4777
87,000	57,999	1325	141,000	141,999	2932	225,000	225,999	4799
88,000	58,999	1336	142,000	142,999	2955	226,000	226,999	4820
89,000	59,999	1345	143,000	143,999	2977	227,000	227,999	4844
90,000	60,999	1368	144,000	144,999	2999	228,000	228,999	4853
91,000	61,999	1377	145,000	145,999	3022	229,000	229,999	4887
92,000	62,999	1388	146,000	146,999	3044	230,000	230,999	4910
93,000	63,999	1399	147,000	147,999	3055	231,000	231,999	4932
94,000	64,999	1408	148,000	148,999	3088	232,000	232,999	4954
95,000	65,999	1418	149,000	149,999	3110	233,000	233,999	4977
96,000	66,999	1427	150,000	150,999	3132	234,000	234,999	4999
97,000	67,999	1438	151,000	151,999	3155	235,000	235,999	5020
98,000	68,999	1447	152,000	152,999	3177	236,000	236,999	5044
99,000	69,999	1458	153,000	153,999	3199	237,000	237,999	5035
70,000	70,999	1467	154,000	154,999	3222	238,000	238,999	5059
71,000	71,999	1478	155,000	155,999	3244	239,000	239,999	5110
72,000	72,999	1487	156,000	156,999	3255	240,000	240,999	5132
73,000	73,999	1498	157,000	157,999	3299	241,000	241,999	5155
74,000	74,999	1507	158,000	158,999	3310	242,000	242,999	5177
75,000	75,999	1517	159,000	159,999	3334	243,000	243,999	5198
76,000	76,999	1526	160,000	160,999	3355	244,000	244,999	5222
77,000	77,999	1537	161,000	161,999	3377	245,000	245,999	5243
78,000	78,999	1557	162,000	162,999	3400	246,000	246,999	5265
79,000	79,999	1575	163,000	163,999	3422	247,000	247,999	5288
80,000	80,999	1583	164,000	164,999	3443	248,000	248,999	5310
81,000	81,999	1613	165,000	165,999	3487	249,000	249,999	5332
82,000	82,999	1631	166,000	166,999	3485	250,000	250,999	5355
83,000	83,999	1649	167,000	167,999	3510	251,000	251,999	5377
84,000	84,999	1659	168,000	168,999	3535	252,000	252,999	5395
85,000	85,999	1667	169,000	169,999	3558	253,000	253,999	5422
86,000	86,999	1708	170,000	170,999	3577	254,000	254,999	5443
87,000	87,999	1724	171,000	171,999	3600	255,000	255,999	5466
88,000	88,999	1742	172,000	172,999	3622	256,000	256,999	5488
89,000	89,999	1752	173,000	173,999	3643	257,000	257,999	5510
90,000	90,999	1798	174,000	174,999	3667	258,000	258,999	5531
91,000	91,999	1816	175,000	175,999	3686	259,000	259,999	5555
92,000	92,999	1836	176,000	176,999	3713	260,000	260,999	5578
93,000	93,999	1854	177,000	177,999	3733	261,000	261,999	5599
94,000	94,999	1874	178,000	178,999	3755	262,000	262,999	5621
95,000	95,999	1892	179,000	179,999	3776	263,000	263,999	5643
96,000	96,999	1912	180,000	180,999	3800	264,000	264,999	5665
97,000	97,999	1930	181,000	181,999	3821	265,000	265,999	5698
98,000	98,999	1949	182,000	182,999	3843	266,000	266,999	5710
99,000	99,999	1957	183,000	183,999	3866	267,000	267,999	5731
100,000	100,999	1997	184,000	184,999	3886	268,000	268,999	5755
101,000	101,999	2009	185,000	185,999	3910	269,000	269,999	5778
102,000	102,999	2053	186,000	186,999	3933	270,000	270,999	5798
103,000	103,999	2052	187,000	187,999	3955	271,000	271,999	5821
104,000	104,999	2074	188,000	188,999	3976	272,000	272,999	5843
105,000	105,999	2095	189,000	189,999	4000	273,000	273,999	5834
106,000	106,999	2117	190,000	190,999	4021	274,000	274,999	5868
107,000	107,999	2138	191,000	191,999	4043	275,000	275,999	5839
108,000	108,999	2169	192,000	192,999	4065	276,000	276,999	5931
109,000	109,999	2163	193,000	193,999	4088	277,000	277,999	5964
110,000	110,999	2227	194,000	194,999	4109	278,000	278,999	5978
111,000	111,999	2248	195,000	195,999	4133	279,000	279,999	5999
112,000	112,999	2270	196,000	196,999	4154	280,000	280,999	6021
113,000	113,999	2291	197,000	197,999	4176	281,000	281,999	6043
114,000	114,999	2313	198,000	198,999	4199	282,000	282,999	6065
115,000	115,999	2336	199,000	199,999	4221	283,000	283,999	6098
116,000	116,999	2353	200,000	200,999	4244	284,000	284,999	6109
117,000	117,999	2380	201,000	201,999	4266	285,000	285,999	6138
118,000	118,999	2401	202,000	202,999	4288	286,000	286,999	6154
119,000	119,999	2425	203,000	203,999	4311	287,000	287,999	6179
120,000	120,999	2443	204,000	204,999	4333	288,000	288,999	6199
121,000	121,999	2465	205,000	205,999	4354	289,000	289,999	6221
122,000	122,999	2489	206,000	206,999	4376	290,000	290,999	6242
123,000	123,999	2511	207,000	207,999	4399	291,000	291,999	6268
124,000	124,999	2534	208,000	208,999	4421	292,000	292,999	6297
125,000	125,999	2556	209,000	209,999	4444	293,000	293,999	6309
126,000	126,999	2578	210,000	210,999	4466	294,000	294,999	6332
127,000	127,999	2599	211,000	211,999	4487	295,000	295,999	6354
128,000	128,999	2623	212,000	212,999	4511	296,000	296,999	6376
129,000	129,999	2644	213,000	213,999	4532	297,000	297,999	6398
130,000	130,999	2665	214,000	214,999	4554	298,000	298,999	6421
131,000	131,999	2687	215,000	215,999	4577	299,000	299,999	6442
132,000	132,999	2709	216,000	216,999	4599	300,000	300,999	6468
133,000	133,999	2731	217,000	217,999	4621			

For each additional \$1,000, add: 24.00

"HO-8 HOMEOWNERS" PROGRAM

B. HOME AGE FACTORS

Territory A

<u>Year Bld</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.50
1991 - Current Year	0.94

Territory B

<u>Year Bld</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

Territory C

<u>Year Bld</u>	<u>Factor</u>
1929 and Older	1.00
1930 - 1950	1.00
1951 - 1970	1.00
1971 - 1990	1.00
1991 - Current Year	0.94

"NO-8 HOMEOWNERS" PROGRAM

**C. PROTECTION CLASS FACTORS**

**Territory A**

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.50
PC10	2.10

**Territory B**

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.50
PC10	2.10

**Territory C**

<u>Protection Class</u>	<u>Factor</u>
PC1	1.00
PC2	1.00
PC3	1.00
PC4	1.00
PC5	1.00
PC6	1.00
PC7	1.15
PC8	1.35
PC9	1.50
PC10	2.10

THO-B HOMEOWNERS' PROGRAM

D. CONSTRUCTION FACTORS

Territory A

Type	Factor
Frame	1.00
Masonry	0.80

Territory B

Type	Factor
Frame	1.00
Masonry	0.80

Territory C

Type	Factor
Frame	1.00
Masonry	0.80

TRC-8 HOMEOWNERS' PROGRAM

E. AGE OF INSURED FACTORS

Territory A

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory B

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

Territory C

<u>Age</u>	<u>Factor</u>
60+ Years Old	0.95
50-59 Years Old	0.95
35-49 Years Old	1.00
0-34 Years Old	1.00

"HO-8 HOMEOWNERS" PROGRAM

**F. OCCUPANCY FACTORS**

Territory A

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory B

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

Territory C

<u>Type</u>	<u>Factor</u>
Primary	1.00
Secondary	1.00

**"HO-8 HOMEOWNERS" PROGRAM**

**G. INSURANCE SCORE FACTORS**

<u>Insurance Score</u>	<u>Factor</u>
1-479	1.940
480-509	1.750
510-539	1.600
540-559	1.450
560-599	1.300
600-709	1.000
710-744	0.820
745-897	0.650
G	1.000
No Hit	1.000

**"HO-8 HOMEOWNERS" PROGRAM**

**H. OPTIONAL COVERAGES:**

1. **COVERAGE B - OTHER STRUCTURES - Increased Limits**

	<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>
rate per \$100	\$1.00	\$1.10	\$1.40
  
2. **COVERAGE C - PERSONAL PROPERTY - Increased Limits**

	<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>
rate per \$100	\$0.70	\$0.77	\$0.98
  
3. **COVERAGE D - LOSS OF USE - Increased Limits**

	<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>
rate per \$100	\$0.50	\$0.50	\$0.50
  
4. **COVERAGE E - PERSONAL LIABILITY - Increased Limits**

<u>Limit of Liability</u>	<u>Premium Included</u>	
\$25,000	Included	
\$50,000	\$20	Per Insured premises
\$100,000	\$40	Per Insured premises
\$300,000	\$85	Per Insured premises
  
5. **COVERAGE F - MEDICAL PAYMENTS TO OTHERS - Increased Limits**

<u>Limit of Liability</u>	<u>Premium Included</u>	
\$500	Included	
\$1,000	\$5	Per Insured premises
\$2,500	\$10	Per Insured premises
\$5,000	\$20	Per Insured premises
  
6. **ADDITIONAL RESIDENCES - LIABILITY COVERAGE**  
 (Limit must match primary "Personal Liability" Limit - Medical payment limit will automatically match primary medical payment limit)  
 Premium is per each additional residence premises
 

<u>Limit of Liability</u>	<u>Residential</u>	<u>Rated to Others</u>	
\$25,000	\$15	\$20	Per each additional insured premises
\$50,000	\$25	\$30	Per each additional insured premises
\$100,000	\$40	\$50	Per each additional insured premises
\$300,000	\$80	\$75	Per each additional insured premises
  
7. **PERSONAL PROPERTY REPLACEMENT COST COVERAGE**  
 The rate is \$0.50 per \$100 of coverage.
  
8. **SCHEDULED PERSONAL PROPERTY COVERAGE**  
 The rate is \$1.00 per \$100 of coverage.
  
9. **EARTHQUAKE COVERAGE**  
 Coverage may be purchased subject to a 10% (minimum \$1,000) deductible.  
 The rate is \$0.15 per \$100 and applies to Coverages A.
  
10. **IDENTITY FRAUD EXPENSE**  
 \$15,000 of coverage                      \$25
  
11. **WATER BACK UP AND SUMP OVERFLOW COVERAGE**  
 Coverage in the amount of \$5,000 may be added to the policy.  
 Premium:                                      \$50
  
12. **WATER COVERAGE**

<u>Limit of Liability</u>	<u>Premium</u>
10% of Coverage A or \$10,000 (whichever is greater)	15% of Base Premium
20% of Coverage A or \$20,000 (whichever is greater)	25% of Base Premium
  
13. **FULL REPAIR COST COVERAGE**  
 Premium:                                      \$40
  
14. **COVERAGE A FUNCTIONAL REPLACEMENT COST COVERAGE**  
 Premium:                                      10% of Base Premium

**"HO-8 HOMEOWNERS" PROGRAM**

**I. DISCOUNTS/SURCHARGES**

**1. DEDUCTIBLE OPTIONS**

The discount/surcharge is applied to the GASE PREMIUM.

Deductible Option	Territory A	Territory B	Territory C
\$500AOP/\$1000 Wind/Hall	Included	Included	Included
\$1000AP	-5%	-5%	-5%
\$2500AP	-10%	-10%	-10%
\$5000AP	-20%	-20%	-20%

**2. CLAIM FREE TRANSFER DISCOUNT**

A discount will apply if the Insured has been claim free with another company for the **past 36** month policy term with no lapse in coverage and remains claim free with the Company.

Discount: 10%

**3. SUPPLEMENTAL HEATING SURCHARGE:**

Applies to any home equipped with a supplemental heating device.

Surcharge: 5%

**4. CENTRAL STATION FIRE ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Fire Alarm System.

Discount: 5%

**5. CENTRAL STATION BURGULAR ALARM DISCOUNT**

A discount will apply if the home has an active Central Station Burglar Alarm System.

Discount: 5%

**6. CLAIMS SURCHARGE**

This surcharge must be applied if the applicant has had claims (paid losses) in the last 36 months.

No. of Claims	Surcharge
2 Claims	5%
3 or more Claims	25%

**7. TWO FAMILY SURCHARGE**

This surcharge must be applied if the home is a two family dwelling (example: duplex)

Surcharge: 10%

**8. WOOD SHAKE OR WOOD SHINGLE SURCHARGE**

This surcharge will apply if the home roof is equipped with wood shakes or wood shingles.

Surcharge: 25%

**9. TOWNHOME/ROWHOME SURCHARGE**

This surcharge will apply if the home is a townhouse or row house that consists of 3 or more units.

Number of Units	Surcharge
3-4	15%
5 or more	30%

**10. SMOKE DETECTOR/FIRE EXTINGUISHER/DEAD BOLT DISCOUNT**

A discount will apply if the home has an active smoke alarm, fire extinguisher and dead bolts on all doors to the outside.

Discount: 5%