

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing at a Glance

Company: American Reliable Insurance Company
Product Name: SCO - Mobile - Manufactured Home
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0002 Mobile Homeowners
Filing Type: Rate/Rule
Date Submitted: 09/20/2013
SERFF Tr Num: ASPX-G129211021
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR06831AR00001

Effective Date: 09/20/2013
Requested (New):
Effective Date: 04/01/2014
Requested (Renewal):
Author(s): SPI AssurantPC
Reviewer(s): Becky Harrington (primary)
Disposition Date: 10/18/2013
Disposition Status: Filed
Effective Date (New): 04/01/2014
Effective Date (Renewal): 04/01/2014

State Filing Description:
referred to Commissioner 10/7/13; reviewed 10/7/13 pm

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

General Information

Project Name: SCO - Mobile - Manufactured Home Status of Filing in Domicile:
 Project Number: AR06831AR00001 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 10/18/2013
 State Status Changed: 10/07/2013 Deemer Date:
 Created By: SPI AssurantPC Submitted By: SPI AssurantPC
 Corresponding Filing Tracking Number:

Filing Description:

American Reliable Insurance Company is proposing rate and rule revisions to its currently approved Manufactured Home Product. The overall rate impact is +8.8%. The proposed effective date is April 1, 2014 for new and renewal business.

The following changes have been made to the current filing:

MH.MP.1: The Minimum Earned premiums were lowered and the Installment Billing Options have been modified.

MH.RP.1-MH.RP.3: The Coverage A- Manufactured Home rates have been modified.

MH.RP.11: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

MH.RP.12-MH.RP.14: The Coverage A- Manufactured Home rates have been modified.

MH.RP.22: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

MH.RP.30: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

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

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

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	09/20/2013	74328448

State: Arkansas
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Filing Company: American Reliable Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/18/2013	10/18/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	10/18/2013	10/18/2013
Pending Industry Response	Becky Harrington	10/07/2013	10/07/2013
No response necessary	Becky Harrington	10/07/2013	10/07/2013
Pending Industry Response	Becky Harrington	09/23/2013	09/23/2013

Response Letters

Responded By	Created On	Date Submitted
SPI AssurantPC	10/18/2013	10/18/2013
SPI AssurantPC	10/16/2013	10/16/2013
SPI AssurantPC	10/02/2013	10/02/2013

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
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Filing Company: American Reliable Insurance Company

Disposition

Disposition Date: 10/18/2013

Effective Date (New): 04/01/2014

Effective Date (Renewal): 04/01/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Reliable Insurance Company	9.800%	5.000%	\$71,924	1,100	\$1,438,479	13.700%	-1.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Histogram	Filed	Yes
Supporting Document	Filing memorandum	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Actuarial support	Filed	Yes
Supporting Document	AR MH claim surcharge justification	Filed	Yes
Rate (revised)	Rate Pgs MH.RP.1 thru 3	Filed	Yes
Rate	Rate Pgs MH.RP.1 thru 3		Yes
Rate (revised)	MH.RP.11	Filed	Yes
Rate	MH.RP.11		Yes
Rate	Rate Pg MH.RP.11		Yes
Rate (revised)	Rate Pgs MH.RP.12 thru 14	Filed	Yes

SERFF Tracking #:

ASPX-G129211021

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

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Pgs MH.RP.12 thru 14		Yes
Rate (revised)	MH.RP.22	Filed	Yes
Rate	MH.RP.22		Yes
Rate	Rate Pg MH.RP.22		Yes
Rate (revised)	MH.RP.30	Filed	Yes
Rate	MH.RP.30		Yes
Rate	Rate Pg MH.RP.30		Yes
Rate	Rule Pg MH.MP.1	Filed	Yes

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/18/2013
Submitted Date	10/18/2013
Respond By Date	

Dear Wendy Sara,

Introduction:

Thank you for complying with the request to reduce the overall increase.

Please submit a "post-submission" update to change the rate information of the filing.

Objection 1

Comments: Please submit revised manual pages.

Conclusion:

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

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/07/2013
Submitted Date	10/07/2013
Respond By Date	

Dear Wendy Sara,

Introduction:

The requested increase was reviewed by the Commissioner this afternoon.

Please amend the overall increase amount to 5% with individual increases capped at 20%.

Provide revised effective dates if desired.

Conclusion:

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

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
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Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	10/07/2013
Submitted Date	10/07/2013
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:

Arkansas does not allow 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/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/23/2013
Submitted Date	09/23/2013
Respond By Date	

Dear Wendy Sara,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Filing memorandum (Supporting Document)

Comments: It is the Departments position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for surcharges. Please amend your rule accordingly.

Objection 2

- Filing memorandum (Supporting Document)

Comments: Provide statistical documentation supporting the claims surcharges.

Objection 3

- Filing memorandum (Supporting Document)

Comments: Please provide additional details regarding changes to Coverage A rates.

Objection 4

- Filing memorandum (Supporting Document)

Comments: Explain how installment billing charges were modified.

Conclusion:

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

Arkansas does not allow 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-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/18/2013
Submitted Date	10/18/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

Hi Becky...attached are the manual rate pages you requested. A PSU will be forthcoming that shows the update in the rate change information. We look forward to our approval.

Related Objection 1

Comments: Please submit revised manual pages.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:

ASPX-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State: Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners

Product Name: SCO - Mobile - Manufactured Home

Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rate Pgs MH.RP.1 thru 3	Rate Pgs MH.RP.1 thru 3	Replacement		10/18/2013 By: SPI AssurantPC
<i>Previous Version</i>					
1	Rate Pgs MH.RP.1 thru 3	Rate Pgs MH.RP.1 thru 3	Replacement		09/20/2013 By: SPI AssurantPC
2	MH.RP.11	MH.RP.11	Replacement		10/18/2013 By: SPI AssurantPC
<i>Previous Version</i>					
2	MH.RP.11	MH.RP.11	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					
2	Rate Pg MH.RP.11	Rate Pg MH.RP.11	Replacement		09/20/2013 By: SPI AssurantPC
3	Rate Pgs MH.RP.12 thru 14	Rate Pgs MH.RP.12 thru 14	Replacement		10/18/2013 By: SPI AssurantPC
<i>Previous Version</i>					
3	Rate Pgs MH.RP.12 thru 14	Rate Pgs MH.RP.12 thru 14	Replacement		09/20/2013 By: SPI AssurantPC
4	MH.RP.22	MH.RP.22	Replacement		10/18/2013 By: SPI AssurantPC
<i>Previous Version</i>					
4	MH.RP.22	MH.RP.22	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					

SERFF Tracking #:

ASPX-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Rate Schedule Item Changes

4	Rate Pg MH.RP.22	Rate Pg MH.RP.22	Replacement		09/20/2013 By: SPI AssurantPC
5	MH.RP.30	MH.RP.30	Replacement		10/18/2013 By: SPI AssurantPC
<i>Previous Version</i>					
5	MH.RP.30	MH.RP.30	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					
5	Rate Pg MH.RP.30	Rate Pg MH.RP.30	Replacement		09/20/2013 By: SPI AssurantPC

Conclusion:

Sincerely,
SPI AssurantPC

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/16/2013
Submitted Date	10/16/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We have amended our rates to reflect an over-all 5% rate increase. We will also cap any individual increases at 20%. Please let me know if you need any other information.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
SPI AssurantPC

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing Company: American Reliable Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/02/2013
Submitted Date	10/02/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

1. The Claim Surcharge rule has been modified to omit weather claims on page 11, 22 and 30 of the filing.
2. Attached you will find support for our claims surcharges.
3. The Coverage A rates have been increased.

Related Objection 1

Applies To:

- Filing memorandum (Supporting Document)

Comments: It is the Departments position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for surcharges. Please amend your rule accordingly.

Related Objection 2

Applies To:

- Filing memorandum (Supporting Document)

Comments: Provide statistical documentation supporting the claims surcharges.

Related Objection 3

Applies To:

- Filing memorandum (Supporting Document)

Comments: Please provide additional details regarding changes to Coverage A rates.

Related Objection 4

Applies To:

- Filing memorandum (Supporting Document)

Comments: Explain how installment billing charges were modified.

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing Company: American Reliable Insurance Company

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	AR MH claim surcharge justification
Comments:	
Attachment(s):	AR MH Claim Surcharge Justification.PDF

No Form Schedule items changed.

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	MH.RP.11	MH.RP.11	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					
1	<i>Rate Pg MH.RP.11</i>	<i>Rate Pg MH.RP.11</i>	<i>Replacement</i>		<i>09/20/2013 By: SPI AssurantPC</i>
2	MH.RP.22	MH.RP.22	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					
2	<i>Rate Pg MH.RP.22</i>	<i>Rate Pg MH.RP.22</i>	<i>Replacement</i>		<i>09/20/2013 By: SPI AssurantPC</i>
3	MH.RP.30	MH.RP.30	Replacement		10/02/2013 By: SPI AssurantPC
<i>Previous Version</i>					
3	<i>Rate Pg MH.RP.30</i>	<i>Rate Pg MH.RP.30</i>	<i>Replacement</i>		<i>09/20/2013 By: SPI AssurantPC</i>

Conclusion:

SERFF Tracking #:

ASPX-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Sincerely,

SPI AssurantPC

State: Arkansas **Filing Company:** American Reliable Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Post Submission Update Request Processed On 10/18/2013

Status: Allowed
Created By: SPI AssurantPC
Processed By: Becky Harrington
Comments: Effective date should be 4/1/14

Company Rate Information:

Company Name: American Reliable Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	5.000%	8.800%
Written Premium Change for this Program	\$71924	\$126586
Maximum %Change (where required)	13.700%	41.000%
Minimum %Change (where required)	-1.000%	0.000%

SERFF Tracking #:

ASPX-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
 Product Name: SCO - Mobile - Manufactured Home
 Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing Company: American Reliable Insurance Company

Rate Information

Rate data applies to filing.

Filing Method: File and Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 29.700%
 Effective Date of Last Rate Revision: 03/01/2013
 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	9.800%	5.000%	\$71,924	1,100	\$1,438,479	13.700%	-1.000%

SERFF Tracking #:

ASPX-G129211021

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

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/18/2013	Rate Pgs MH.RP.1 thru 3	Rate Pgs MH.RP.1 thru 3	Replacement		MH_RP_1 - 3.PDF
2	Filed 10/18/2013	MH.RP.11	MH.RP.11	Replacement		MH_RP_11.PDF
3	Filed 10/18/2013	Rate Pgs MH.RP.12 thru 14	Rate Pgs MH.RP.12 thru 14	Replacement		MH_RP_12 - 14.PDF
4	Filed 10/18/2013	MH.RP.22	MH.RP.22	Replacement		MH_RP_22.PDF
5	Filed 10/18/2013	MH.RP.30	MH.RP.30	Replacement		MH_RP_30.PDF
6	Filed 10/18/2013	Rule Pg MH.MP.1	Rule Pg MH.MP.1	Replacement		MH_MP_1.PDF

"SPECIAL" PROGRAM

A. BASE RATES

1. COVERAGE A - MANUFACTURED HOME

Territory A

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	314	70,000	70,999	1290	140,000	140,999	2163
1,000	1,999	330	71,000	71,999	1303	141,000	141,999	2173
2,000	2,999	347	72,000	72,999	1316	142,000	142,999	2181
3,000	3,999	364	73,000	73,999	1329	143,000	143,999	2190
4,000	4,999	382	74,000	74,999	1343	144,000	144,999	2199
5,000	5,999	398	75,000	75,999	1356	145,000	145,999	2209
6,000	6,999	413	76,000	76,999	1369	146,000	146,999	2218
7,000	7,999	429	77,000	77,999	1383	147,000	147,999	2228
8,000	8,999	447	78,000	78,999	1397	148,000	148,999	2235
9,000	9,999	465	79,000	79,999	1412	149,000	149,999	2245
10,000	10,999	483	80,000	80,999	1425	150,000	150,999	2254
11,000	11,999	494	81,000	81,999	1440			
12,000	12,999	504	82,000	82,999	1454			
13,000	13,999	514	83,000	83,999	1468			
14,000	14,999	523	84,000	84,999	1482			
15,000	15,999	534	85,000	85,999	1497			
16,000	16,999	546	86,000	86,999	1513			
17,000	17,999	556	87,000	87,999	1528			
18,000	18,999	567	88,000	88,999	1544			
19,000	19,999	578	89,000	89,999	1559			
20,000	20,999	590	90,000	90,999	1573			
21,000	21,999	602	91,000	91,999	1590			
22,000	22,999	613	92,000	92,999	1606			
23,000	23,999	626	93,000	93,999	1622			
24,000	24,999	639	94,000	94,999	1639			
25,000	25,999	651	95,000	95,999	1652			
26,000	26,999	664	96,000	96,999	1664			
27,000	27,999	678	97,000	97,999	1678			
28,000	28,999	692	98,000	98,999	1691			
29,000	29,999	705	99,000	99,999	1705			
30,000	30,999	719	100,000	100,999	1717			
31,000	31,999	734	101,000	101,999	1728			
32,000	32,999	748	102,000	102,999	1738			
33,000	33,999	762	103,000	103,999	1748			
34,000	34,999	774	104,000	104,999	1757			
35,000	35,999	786	105,000	105,999	1768			
36,000	36,999	797	106,000	106,999	1779			
37,000	37,999	809	107,000	107,999	1789			
38,000	38,999	822	108,000	108,999	1801			
39,000	39,999	834	109,000	109,999	1811			
40,000	40,999	846	110,000	110,999	1819			
41,000	41,999	859	111,000	111,999	1826			
42,000	42,999	872	112,000	112,999	1833			
43,000	43,999	886	113,000	113,999	1840			
44,000	44,999	899	114,000	114,999	1847			
45,000	45,999	912	115,000	115,999	1854			
46,000	46,999	921	116,000	116,999	1861			
47,000	47,999	930	117,000	117,999	1868			
48,000	48,999	939	118,000	118,999	1876			
49,000	49,999	948	119,000	119,999	1883			
50,000	50,999	957	120,000	120,999	1890			
51,000	51,999	966	121,000	121,999	1897			
52,000	52,999	977	122,000	122,999	1903			
53,000	53,999	987	123,000	123,999	1912			
54,000	54,999	997	124,000	124,999	1920			
55,000	55,999	1012	125,000	125,999	1929			
56,000	56,999	1028	126,000	126,999	1936			
57,000	57,999	1043	127,000	127,999	1945			
58,000	58,999	1057	128,000	128,999	1952			
59,000	59,999	1074	129,000	129,999	1960			
60,000	60,999	1090	130,000	130,999	1969			
61,000	61,999	1106	131,000	131,999	1977			
62,000	62,999	1123	132,000	132,999	1985			
63,000	63,999	1140	133,000	133,999	1993			
64,000	64,999	1151	134,000	134,999	2001			
65,000	65,999	1162	135,000	135,999	2009			
66,000	66,999	1174	136,000	136,999	2018			
67,000	67,999	1185	137,000	137,999	2026			
68,000	68,999	1198	138,000	138,999	2034			
69,000	69,999	1210	139,000	139,999	2041			
						For each additional \$1,000, add:		9.00

"SPECIAL" PROGRAM

Territory B

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	522	70,000	70,999	2148	140,000	140,999	3603
1,000	1,999	551	71,000	71,999	2172	141,000	141,999	3620
2,000	2,999	578	72,000	72,999	2192	142,000	142,999	3634
3,000	3,999	606	73,000	73,999	2214	143,000	143,999	3650
4,000	4,999	637	74,000	74,999	2236	144,000	144,999	3664
5,000	5,999	662	75,000	75,999	2260	145,000	145,999	3680
6,000	6,999	688	76,000	76,999	2281	146,000	146,999	3695
7,000	7,999	715	77,000	77,999	2304	147,000	147,999	3711
8,000	8,999	745	78,000	78,999	2328	148,000	148,999	3724
9,000	9,999	774	79,000	79,999	2353	149,000	149,999	3741
10,000	10,999	805	80,000	80,999	2375	150,000	150,999	3755
11,000	11,999	823	81,000	81,999	2398			
12,000	12,999	840	82,000	82,999	2424			
13,000	13,999	856	83,000	83,999	2446			
14,000	14,999	872	84,000	84,999	2469			
15,000	15,999	890	85,000	85,999	2495			
16,000	16,999	909	86,000	86,999	2522			
17,000	17,999	926	87,000	87,999	2545			
18,000	18,999	945	88,000	88,999	2572			
19,000	19,999	963	89,000	89,999	2598			
20,000	20,999	983	90,000	90,999	2621			
21,000	21,999	1003	91,000	91,999	2648			
22,000	22,999	1022	92,000	92,999	2675			
23,000	23,999	1043	93,000	93,999	2703			
24,000	24,999	1064	94,000	94,999	2729			
25,000	25,999	1084	95,000	95,999	2753			
26,000	26,999	1107	96,000	96,999	2772			
27,000	27,999	1129	97,000	97,999	2795			
28,000	28,999	1152	98,000	98,999	2818			
29,000	29,999	1174	99,000	99,999	2841			
30,000	30,999	1199	100,000	100,999	2860			
31,000	31,999	1223	101,000	101,999	2878			
32,000	32,999	1246	102,000	102,999	2895			
33,000	33,999	1271	103,000	103,999	2913			
34,000	34,999	1290	104,000	104,999	2927			
35,000	35,999	1309	105,000	105,999	2946			
36,000	36,999	1327	106,000	106,999	2964			
37,000	37,999	1348	107,000	107,999	2981			
38,000	38,999	1369	108,000	108,999	3002			
39,000	39,999	1390	109,000	109,999	3017			
40,000	40,999	1409	110,000	110,999	3030			
41,000	41,999	1432	111,000	111,999	3042			
42,000	42,999	1453	112,000	112,999	3053			
43,000	43,999	1476	113,000	113,999	3066			
44,000	44,999	1497	114,000	114,999	3078			
45,000	45,999	1520	115,000	115,999	3089			
46,000	46,999	1535	116,000	116,999	3100			
47,000	47,999	1549	117,000	117,999	3112			
48,000	48,999	1564	118,000	118,999	3125			
49,000	49,999	1579	119,000	119,999	3137			
50,000	50,999	1595	120,000	120,999	3149			
51,000	51,999	1609	121,000	121,999	3161			
52,000	52,999	1628	122,000	122,999	3170			
53,000	53,999	1644	123,000	123,999	3186			
54,000	54,999	1660	124,000	124,999	3198			
55,000	55,999	1687	125,000	125,999	3213			
56,000	56,999	1712	126,000	126,999	3226			
57,000	57,999	1738	127,000	127,999	3242			
58,000	58,999	1761	128,000	128,999	3252			
59,000	59,999	1789	129,000	129,999	3265			
60,000	60,999	1815	130,000	130,999	3280			
61,000	61,999	1843	131,000	131,999	3293			
62,000	62,999	1871	132,000	132,999	3308			
63,000	63,999	1898	133,000	133,999	3321			
64,000	64,999	1917	134,000	134,999	3334			
65,000	65,999	1936	135,000	135,999	3347			
66,000	66,999	1956	136,000	136,999	3361			
67,000	67,999	1974	137,000	137,999	3375			
68,000	68,999	1994	138,000	138,999	3388			
69,000	69,999	2017	139,000	139,999	3401			

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

"SPECIAL" PROGRAM

I. DISCOUNTS/SURCHARGES

1. DEDUCTIBLE OPTIONS

The discount/surcharge is applied to the BASE PREMIUM.

Deductible Option	Territory A	Territory B	Territory C
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	10%
3 or more Claims	15%

"SPECIAL BY-LINE" PROGRAM

Territory B

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	447	70,000	70,999	1666	140,000	140,999	2244
1,000	1,999	471	71,000	71,999	1676	141,000	141,999	2250
2,000	2,999	496	72,000	72,999	1685	142,000	142,999	2255
3,000	3,999	519	73,000	73,999	1697	143,000	143,999	2261
4,000	4,999	543	74,000	74,999	1706	144,000	144,999	2267
5,000	5,999	568	75,000	75,999	1716	145,000	145,999	2272
6,000	6,999	591	76,000	76,999	1725	146,000	146,999	2280
7,000	7,999	616	77,000	77,999	1737	147,000	147,999	2286
8,000	8,999	640	78,000	78,999	1746	148,000	148,999	2291
9,000	9,999	663	79,000	79,999	1756	149,000	149,999	2297
10,000	10,999	688	80,000	80,999	1765	150,000	150,999	2303
11,000	11,999	705	81,000	81,999	1777			
12,000	12,999	724	82,000	82,999	1786			
13,000	13,999	741	83,000	83,999	1796			
14,000	14,999	760	84,000	84,999	1807			
15,000	15,999	777	85,000	85,999	1816			
16,000	16,999	796	86,000	86,999	1826			
17,000	17,999	813	87,000	87,999	1835			
18,000	18,999	832	88,000	88,999	1847			
19,000	19,999	849	89,000	89,999	1856			
20,000	20,999	868	90,000	90,999	1866			
21,000	21,999	885	91,000	91,999	1875			
22,000	22,999	904	92,000	92,999	1887			
23,000	23,999	922	93,000	93,999	1896			
24,000	24,999	941	94,000	94,999	1906			
25,000	25,999	958	95,000	95,999	1917			
26,000	26,999	977	96,000	96,999	1927			
27,000	27,999	994	97,000	97,999	1936			
28,000	28,999	1013	98,000	98,999	1946			
29,000	29,999	1030	99,000	99,999	1957			
30,000	30,999	1049	100,000	100,999	1965			
31,000	31,999	1066	101,000	101,999	1972			
32,000	32,999	1085	102,000	102,999	1980			
33,000	33,999	1102	103,000	103,999	1989			
34,000	34,999	1121	104,000	104,999	1997			
35,000	35,999	1138	105,000	105,999	2005			
36,000	36,999	1157	106,000	106,999	2012			
37,000	37,999	1174	107,000	107,999	2020			
38,000	38,999	1193	108,000	108,999	2029			
39,000	39,999	1210	109,000	109,999	2037			
40,000	40,999	1229	110,000	110,999	2044			
41,000	41,999	1245	111,000	111,999	2052			
42,000	42,999	1262	112,000	112,999	2062			
43,000	43,999	1277	113,000	113,999	2069			
44,000	44,999	1292	114,000	114,999	2077			
45,000	45,999	1309	115,000	115,999	2084			
46,000	46,999	1324	116,000	116,999	2092			
47,000	47,999	1341	117,000	117,999	2101			
48,000	48,999	1357	118,000	118,999	2109			
49,000	49,999	1374	119,000	119,999	2117			
50,000	50,999	1389	120,000	120,999	2122			
51,000	51,999	1404	121,000	121,999	2128			
52,000	52,999	1417	122,000	122,999	2136			
53,000	53,999	1431	123,000	123,999	2141			
54,000	54,999	1446	124,000	124,999	2147			
55,000	55,999	1459	125,000	125,999	2153			
56,000	56,999	1473	126,000	126,999	2158			
57,000	57,999	1488	127,000	127,999	2164			
58,000	58,999	1501	128,000	128,999	2172			
59,000	59,999	1516	129,000	129,999	2177			
60,000	60,999	1530	130,000	130,999	2183			
61,000	61,999	1543	131,000	131,999	2189			
62,000	62,999	1558	132,000	132,999	2195			
63,000	63,999	1571	133,000	133,999	2200			
64,000	64,999	1587	134,000	134,999	2208			
65,000	65,999	1600	135,000	135,999	2214			
66,000	66,999	1613	136,000	136,999	2219			
67,000	67,999	1628	137,000	137,999	2225			
68,000	68,999	1642	138,000	138,999	2231			
69,000	69,999	1655	139,000	139,999	2236			

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

"SPECIAL BY-LINE" PROGRAM

Territory C

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	242	70,000	70,999	903	140,000	140,999	1216
1,000	1,999	255	71,000	71,999	908	141,000	141,999	1220
2,000	2,999	269	72,000	72,999	914	142,000	142,999	1223
3,000	3,999	281	73,000	73,999	920	143,000	143,999	1226
4,000	4,999	295	74,000	74,999	925	144,000	144,999	1229
5,000	5,999	308	75,000	75,999	930	145,000	145,999	1232
6,000	6,999	320	76,000	76,999	935	146,000	146,999	1236
7,000	7,999	334	77,000	77,999	941	147,000	147,999	1239
8,000	8,999	347	78,000	78,999	947	148,000	148,999	1242
9,000	9,999	359	79,000	79,999	952	149,000	149,999	1245
10,000	10,999	373	80,000	80,999	957	150,000	150,999	1248
11,000	11,999	382	81,000	81,999	963			
12,000	12,999	392	82,000	82,999	968			
13,000	13,999	402	83,000	83,999	973			
14,000	14,999	412	84,000	84,999	980			
15,000	15,999	421	85,000	85,999	985			
16,000	16,999	432	86,000	86,999	990			
17,000	17,999	441	87,000	87,999	995			
18,000	18,999	451	88,000	88,999	1001			
19,000	19,999	460	89,000	89,999	1006			
20,000	20,999	471	90,000	90,999	1011			
21,000	21,999	480	91,000	91,999	1017			
22,000	22,999	490	92,000	92,999	1023			
23,000	23,999	500	93,000	93,999	1028			
24,000	24,999	510	94,000	94,999	1033			
25,000	25,999	519	95,000	95,999	1039			
26,000	26,999	529	96,000	96,999	1044			
27,000	27,999	539	97,000	97,999	1050			
28,000	28,999	549	98,000	98,999	1055			
29,000	29,999	558	99,000	99,999	1061			
30,000	30,999	569	100,000	100,999	1065			
31,000	31,999	578	101,000	101,999	1069			
32,000	32,999	588	102,000	102,999	1073			
33,000	33,999	597	103,000	103,999	1078			
34,000	34,999	608	104,000	104,999	1083			
35,000	35,999	617	105,000	105,999	1087			
36,000	36,999	627	106,000	106,999	1091			
37,000	37,999	637	107,000	107,999	1095			
38,000	38,999	647	108,000	108,999	1100			
39,000	39,999	656	109,000	109,999	1104			
40,000	40,999	666	110,000	110,999	1108			
41,000	41,999	675	111,000	111,999	1112			
42,000	42,999	684	112,000	112,999	1118			
43,000	43,999	692	113,000	113,999	1122			
44,000	44,999	700	114,000	114,999	1126			
45,000	45,999	710	115,000	115,999	1130			
46,000	46,999	718	116,000	116,999	1134			
47,000	47,999	727	117,000	117,999	1139			
48,000	48,999	735	118,000	118,999	1143			
49,000	49,999	745	119,000	119,999	1147			
50,000	50,999	753	120,000	120,999	1151			
51,000	51,999	761	121,000	121,999	1154			
52,000	52,999	768	122,000	122,999	1158			
53,000	53,999	776	123,000	123,999	1161			
54,000	54,999	784	124,000	124,999	1164			
55,000	55,999	791	125,000	125,999	1167			
56,000	56,999	798	126,000	126,999	1170			
57,000	57,999	806	127,000	127,999	1173			
58,000	58,999	814	128,000	128,999	1177			
59,000	59,999	822	129,000	129,999	1180			
60,000	60,999	829	130,000	130,999	1183			
61,000	61,999	836	131,000	131,999	1187			
62,000	62,999	845	132,000	132,999	1190			
63,000	63,999	852	133,000	133,999	1193			
64,000	64,999	860	134,000	134,999	1197			
65,000	65,999	867	135,000	135,999	1200			
66,000	66,999	874	136,000	136,999	1203			
67,000	67,999	883	137,000	137,999	1206			
68,000	68,999	890	138,000	138,999	1209			
69,000	69,999	897	139,000	139,999	1212			
						For each additional \$1,000, add:		3.00

"SPECIAL BY-LINE" PROGRAM

I. DISCOUNTS/SURCHARGES

1. DEDUCTIBLE OPTIONS

The discount/surcharge is applied to the BASE PREMIUM.

Deductible Option	Territory A	Territory B	Territory C
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	10%
3 or more Claims	15%

"ALL PURPOSE" PROGRAM

H. 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-5%	-5%	-5%
\$1000AP	-18%	-18%	-18%
\$2500AP	-40%	-40%	-40%

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	10%
3 or more Claims	15%

MANUFACTURED HOME PROGRAM RULES

1. ELIGIBLE RISKS:

Manufactured homes used for family habitation and light commercial use are eligible. Vacants/Unoccupied homes are not eligible.

2. POLICY TERM:

A policy may be written for a term of twelve (12) months.

3. 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.

4. MINIMUM PREMIUMS:

A minimum written premium will apply to all new and renewal policies on a per unit basis. The minimum premium is \$50.
A minimum earned premium will apply to all new and renewal policies. The minimum premium is \$50.

5. INSTALLMENT BILLING OPTIONS:

Any policyholder may be given the opportunity to pay by installments. The electronic fund transfer method will include a \$3 fully earned service charge (not applicable to the down payment). All other methods including but not limited to credit card, insurance company billing, etc. will include a \$6 fully earned service charge (not applicable to the down payment). Any policy may be paid in full.

6. CHANGES:

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

7. WAIVER OF PREMIUM:

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

8. 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.

9. PREMIUM CALCULATION:

BASE PREMIUM is defined as the premium for Coverage A (Manufactured Home), Coverage B (Other Structures), Coverage C (Personal Property), Coverage D (Additional Living Expense), Coverage E (Personal, Premises or OL&T Liability) and Coverage F (Medical Payments to Others) PLUS any increases in Coverages B,C,D,E & F as set forth in the MH.RP rate pages.

BASE PREMIUM is formulated by multiplying A, B, C, D, E & F by the Home Age factor with;
the result multiplied by Protection Class factor with;
the result multiplied by Park factor with;
the result multiplied by Age of Insured factor.
the result multiplied by 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.

10. TERRITORY DEFINITIONS:

Territory A (counties of)

Arkansas	Crawford	Johnson	Perry	Sharp
Ashley	Drew	Lawrence	Polk	Stone
Baxter	Faulkner	Lincoln	Pope	Van Buren
Benton	Franklin	Logan	Prairie	Washington
Boone	Fulton	Lonoke	Pulaski	White
Bradley	Garland	Madison	Randolph	Woodruff
Carroll	Independence	Marion	Saline	Yell
Cleburne	Izard	Monroe	Scott	
Cleveland	Jackson	Montgomery	Searcy	
Conway	Jefferson	Newton	Sebastian	

Territory B (counties of)

Chicot	Crittenden	Greene	Mississippi	Poinsett
Clay	Cross	Lee	Phillips	St. Francis
Craighead	Desha			

Territory C (counties of)

Calhoun	Grant	Howard	Miller	Pike
Clark	Hempstead	Lafayette	Nevada	Sevier
Columbia	Hot Spring	Little River	Ouachita	Union
Dallas				

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing Company: American Reliable Insurance Company

Supporting Document Schedules

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR MH FORM RF-1 Rate Filing Abstract.PDF
Item Status:	Filed
Status Date:	10/18/2013

Satisfied - Item:	Histogram
Comments:	
Attachment(s):	AR ARIC MH Histogram.PDF
Item Status:	Filed
Status Date:	10/18/2013

Satisfied - Item:	Filing memorandum
Comments:	
Attachment(s):	AR MH Filing Memo of Changes 0813.PDF
Item Status:	Filed
Status Date:	10/18/2013

Satisfied - Item:	Actuarial support
Comments:	
Attachment(s):	AR ARIC MH Actuarial Support 2Q13.PDF
Item Status:	Filed
Status Date:	10/18/2013

Satisfied - Item:	AR MH claim surcharge justification
Comments:	
Attachment(s):	AR MH Claim Surcharge Justification.PDF

SERFF Tracking #:

ASPX-G129211021

State Tracking #:

Company Tracking #:

AR06831AR00001

State:

Arkansas

Filing Company:

American Reliable Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

SCO - Mobile - Manufactured Home

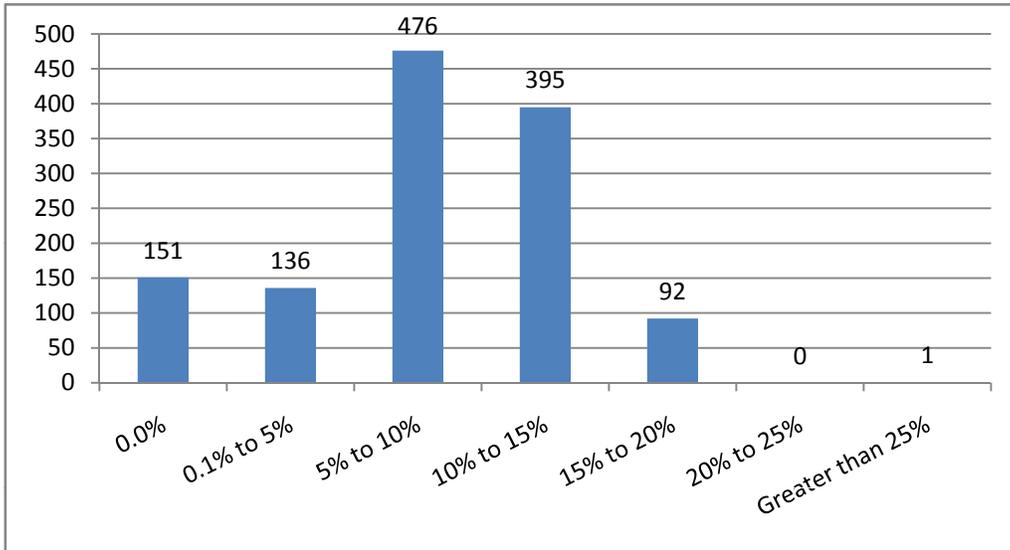
Project Name/Number:

SCO - Mobile - Manufactured Home/AR06831AR00001

Item Status:	Filed
Status Date:	10/18/2013

American Reliable Insurance Company
Arkansas
Mobile Home

Rate Change Distribution



FILING MEMORANDUM

American Reliable Insurance Company is proposing rate and rule revisions to its currently approved Manufactured Home Product. The overall rate impact is +8.8%. The proposed effective date is April 1, 2014 for new and renewal business.

The following changes have been made to the current filing:

MH.MP.1: The Minimum Earned premiums were lowered and the Installment Billing Options have been modified.

MH.RP.1-MH.RP.3: The Coverage A- Manufactured Home rates have been modified.

MH.RP.11: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

MH.RP.12-MH.RP.14: The Coverage A- Manufactured Home rates have been modified.

MH.RP.22: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

MH.RP.30: The Claim Free Transfer Discount has been eliminated and a Claims Surcharge has been added.

**American Reliable Insurance Company
Arkansas
Mobile Home**

Actuarial Memorandum

We are proposing a rate level change of 8.8%. The indicated rate level change is 9.8%. 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 \$50,000. 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 permissible loss ratio trended since date of last rate change.

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Rate Indication
Exhibit 1**

Evaluated as of 6/30/2013
Assumed effective date of 4/1/2014

Accident Year Ending:	<u>2Q2009</u>	<u>2Q2010</u>	<u>2Q2011</u>	<u>2Q2012</u>	<u>2Q2013</u>	<u>Total</u>
Written Premium	219,615	169,042	140,900	556,198	1,438,479	2,524,234
Earned Premium	206,642	195,782	148,768	280,583	963,499	1,795,274
Current Rate Level Factor	1.337	1.338	1.300	1.292	1.289	
Premium Trend Factor	1.168	1.137	1.106	1.077	1.048	
Trended, On-Level Earned Premium	322,511	297,685	213,928	390,494	1,302,128	2,526,746
Incurred Limited Loss & LAE @ 2Q2013	269,338	83,986	113,317	260,340	618,317	1,345,299
Loss Development Factor	1.000	1.001	1.002	1.008	1.091	
Pure Premium Trend Factor	1.074	1.061	1.048	1.035	1.022	
Catastrophe Factor	1.147	1.147	1.147	1.147	1.147	
Excess Loss Factor	1.124	1.124	1.124	1.124	1.124	
Trended, Ultimate Loss & LAE	373,103	115,003	153,402	350,195	889,352	1,881,056
Loss & LAE Ratio	115.7%	38.6%	71.7%	89.7%	68.3%	74.4%
Selected Loss & LAE Ratio	74.4%					
Other Acquisition & General Expenses {% of EP}	12.8%					
Credibility	28.5%					
Complementary Loss & LAE Ratio	51.6%					
Credibility-Weighted Loss & LAE Ratio	58.1%					
Permissible Loss & LAE Ratio	52.4%					
Indicated Rate Level Change	9.8%					
Selected Rate Level Change	8.8%					

Losses capped at \$50,000.

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Premium Trend
Exhibit 2**

Arkansas Data
Evaluated as of 6/30/2013

AY Ending	Earned Exposures	On Level Earned Premium	Premium/Exposures
2Q2006	454	231,223	510
2Q2007	532	301,828	568
2Q2008	335	191,377	572
2Q2009	387	276,208	714
2Q2010	345	261,910	759
2Q2011	240	193,360	807
2Q2012	410	362,593	885
2Q2013	1,542	1,242,209	805
		All Years	8.1%
		2Q2009-2Q2013	4.0%
		2Q2010-2Q2013	2.7%
		2Q2011-2Q2013	-0.1%
		Selected Premium Trend	2.7%

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Loss Development Factors
Exhibit 3**

Countrywide Data
Case Incurred Losses & LAE
000s omitted

Accident Year Ending	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
2Q2004	26,798	29,143	29,405	29,493	29,469	29,558	29,585	29,580	29,576	29,576
2Q2005	31,039	33,198	33,583	33,769	33,950	36,184	36,187	36,184	36,179	
2Q2006	30,595	33,099	33,633	33,647	33,737	33,739	33,737	33,737		
2Q2007	30,133	33,042	33,345	33,372	33,418	33,364	33,370			
2Q2008	31,192	34,514	34,683	34,776	34,882	34,882				
2Q2009	40,449	44,139	44,199	44,735	44,812					
2Q2010	36,512	39,954	40,710	40,766						
2Q2011	40,055	42,651	43,278							
2Q2012	38,721	41,069								
2Q2013	33,099									

Accident Year Ending	Age-Age Factors								
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40
2Q2004	1.087	1.009	1.003	0.999	1.003	1.001	1.000	1.000	1.000
2Q2005	1.070	1.012	1.006	1.005	1.066	1.000	1.000	1.000	
2Q2006	1.082	1.016	1.000	1.003	1.000	1.000	1.000		
2Q2007	1.097	1.009	1.001	1.001	0.998	1.000			
2Q2008	1.107	1.005	1.003	1.003	1.000				
2Q2009	1.091	1.001	1.012	1.002					
2Q2010	1.094	1.019	1.001						
2Q2011	1.065	1.015							
2Q2012	1.061								
2Q2013									

Straight Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.084	1.011	1.004	1.002	1.013	1.000	1.000	1.000	1.000
5 Yrs	1.083	1.010	1.003	1.003	1.013					
3 Yrs	1.073	1.012	1.005	1.002	0.999	1.000	1.000			
2 Yrs	1.063	1.017	1.007	1.002	0.999	1.000	1.000	1.000		
Weighted Avg	All Yrs	1.083	1.011	1.004	1.002	1.014	1.000	1.000	1.000	1.000
	5 Yrs	1.082	1.010	1.004	1.003	1.014	1.000	0.000	0.000	0.000
	3 Yrs	1.073	1.011	1.006	1.002	0.999	1.000	1.000	1.000	0.000
	2 Yrs	1.063	1.017	1.007	1.002	0.999	1.000	1.000	1.000	1.000
	Selected LDF	1.082	1.010	1.004	1.003	0.999	1.000	1.000	1.000	1.000
LDF	1.099	1.016	1.006	1.002	0.999	1.000	1.000	1.000	1.000	1.000

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Loss Development Factors
Exhibit 3**

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

Accident Year Ending	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
2Q2004	25,254	27,481	27,693	27,768	27,746	27,784	27,823	27,821	27,817	27,817
2Q2005	28,569	30,666	30,971	31,143	31,174	31,160	31,164	31,160	31,156	
2Q2006	28,482	30,679	30,961	30,994	31,064	31,068	31,067	31,067		
2Q2007	27,694	30,397	30,601	30,555	30,555	30,561	30,566			
2Q2008	28,690	31,826	31,983	32,029	32,057	32,055				
2Q2009	33,721	37,117	37,183	37,296	37,304					
2Q2010	33,602	36,685	37,019	37,035						
2Q2011	35,919	38,184	38,487							
2Q2012	35,752	37,728								
2Q2013	30,565									

Accident Year Ending	Age-Age Factors								
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40
2Q2004	1.088	1.008	1.003	0.999	1.001	1.001	1.000	1.000	1.000
2Q2005	1.073	1.010	1.006	1.001	1.000	1.000	1.000	1.000	
2Q2006	1.077	1.009	1.001	1.002	1.000	1.000	1.000		
2Q2007	1.098	1.007	0.998	1.000	1.000	1.000			
2Q2008	1.109	1.005	1.001	1.001	1.000				
2Q2009	1.101	1.002	1.003	1.000					
2Q2010	1.092	1.009	1.000						
2Q2011	1.063	1.008							
2Q2012	1.055								
2Q2013									

Straight Avg	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	All Yrs	1.084	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000
5 Yrs	1.084	1.006	1.001	1.001	1.000					
3 Yrs	1.070	1.006	1.002	1.000	1.000	1.000	1.000			
2 Yrs	1.059	1.009	1.002	1.001	1.000	1.000	1.000	1.000		
Weighted Avg	All Yrs	1.083	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000
	5 Yrs	1.083	1.006	1.001	1.001	1.000				
	3 Yrs	1.070	1.006	1.002	1.000	1.000	1.000	1.000		
	2 Yrs	1.059	1.008	1.002	1.001	1.000	1.000	1.000	1.000	
	Selected	1.083	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
LDF	1.091	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000	

* Losses capped at \$50,000.

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Pure Premium Trend
Exhibit 4**

Countrywide Data
Evaluated as of 6/30/2013

Rolling Year Ending	Ultimate Loss & LAE	Claims	Earned Exposures	Severity	Frequency	Overall
4Q2005	34,556,614	10,250	194,453	3,371	0.0527	177.71
1Q2006	33,647,014	9,712	193,476	3,464	0.0502	173.91
2Q2006	33,735,721	9,722	192,611	3,470	0.0505	175.15
3Q2006	32,326,502	9,448	191,582	3,422	0.0493	168.73
4Q2006	34,133,866	9,712	189,738	3,515	0.0512	179.90
1Q2007	33,115,615	9,628	188,276	3,440	0.0511	175.89
2Q2007	33,367,551	9,466	186,331	3,525	0.0508	179.08
3Q2007	32,620,403	8,973	184,259	3,635	0.0487	177.04
4Q2007	30,702,809	8,634	182,992	3,556	0.0472	167.78
1Q2008	33,921,091	9,251	181,732	3,667	0.0509	186.65
2Q2008	34,916,352	9,363	180,652	3,729	0.0518	193.28
3Q2008	36,765,778	9,676	179,790	3,800	0.0538	204.49
4Q2008	43,269,444	9,927	178,924	4,359	0.0555	241.83
1Q2009	44,268,506	9,654	177,631	4,586	0.0543	249.22
2Q2009	44,998,715	9,549	176,147	4,712	0.0542	255.46
3Q2009	45,281,538	9,170	174,631	4,938	0.0525	259.30
4Q2009	41,759,070	9,615	172,908	4,343	0.0556	241.51
1Q2010	40,947,160	9,703	172,175	4,220	0.0564	237.82
2Q2010	41,024,255	9,991	171,465	4,106	0.0583	239.26
3Q2010	42,582,468	10,317	170,549	4,127	0.0605	249.68
4Q2010	41,753,659	9,810	169,447	4,256	0.0579	246.41
1Q2011	42,726,448	9,932	168,257	4,302	0.0590	253.94
2Q2011	43,888,119	9,751	166,934	4,501	0.0584	262.91
3Q2011	44,043,022	9,831	165,457	4,480	0.0594	266.19
4Q2011	44,173,260	9,811	163,640	4,502	0.0600	269.94
1Q2012	43,438,370	9,619	161,613	4,516	0.0595	268.78
2Q2012	42,052,543	9,248	159,597	4,547	0.0579	263.49
3Q2012	41,071,035	8,972	157,654	4,578	0.0569	260.51
4Q2012	40,328,256	8,744	156,583	4,612	0.0558	257.55
1Q2013	37,277,842	8,243	155,051	4,522	0.0532	240.42
2Q2013	36,680,383	7,596	153,914	4,829	0.0494	238.32

	Severity	Frequency	Overall
All Years	1.2%	0.5%	1.7%
2Q2008-2Q2013	0.6%	0.2%	0.7%
2Q2010-2Q2013	1.1%	-1.0%	0.0%
Selections	1.1%	0.2%	1.2%

Overall Selection is (1+Selected Severity) * (1+Selected Frequency) - 1

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Catastrophe Factor
Exhibit 5**

Non-Modeled Cat Incurred Loss*	369,022
Non-Cat Incurred Loss*	2,511,788
Non-Modeled Cat/Non-Cat	14.7%
Model Cat Loss/Premium	0.0%
Permissible Loss & LAE Ratio	52.4%
Catastrophe Factor	1.147
Selected Catastrophe Factor	1.147

* Incurred Losses shown above are from 2Q2002 thru 2Q2013.

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Excess Loss Factor
Exhibit 6**

Countrywide Data

Year	Capped Ultimate Loss & LAE	Total Ultimate Loss & LAE	Total/ Capped
2Q2004	27,817,093	29,576,321	1.063
2Q2005	31,156,117	36,179,199	1.161
2Q2006	31,067,172	33,736,746	1.086
2Q2007	30,565,955	33,369,883	1.092
2Q2008	32,055,108	34,881,768	1.088
2Q2009	37,311,959	44,776,159	1.200
2Q2010	37,074,293	40,847,000	1.102
2Q2011	38,565,548	43,532,125	1.129
2Q2012	38,035,611	41,717,651	1.097
2Q2013	33,360,069	36,391,921	1.091
Total	337,008,925	375,008,772	1.113

2Q2009 - 2Q2013 1.124

Selected XS Loss Factor **1.124**

* Claims are capped at \$50,000.

**American Reliable Insurance Company
Arkansas
Mobile Home**

**Expenses
Exhibit 7**

	2010	2011	2012	Average 2010-2012	Selections
Commissions, Brokerage *	24.2%	24.3%	23.8%	24.1%	24.1%
Taxes, Licenses & Fees *	3.6%	3.0%	3.2%	3.2%	3.2%
Other Acquisition Expense **	12.9%	4.9%	8.7%	8.8%	8.8%
General Expenses **	5.7%	2.2%	4.0%	4.0%	4.0%
Profit Provision ***					7.5%
Total Expense & Profit					47.6%
Permissible Loss & LAE Ratio					52.4%

* Source: Annual Statement, State Page 14 - Line 21.1

** Source: Insurance Expense Exhibit Part 3 - Line 21.1

American Reliable Insurance Company

**Total Return on Surplus
Exhibit 8**

Countrywide Data

Expected Earned Premium	100.0%
Expected Ultimate Incurred Losses and LAE	52.4%
Expected Expenses	36.9%
Taxes, Licenses and Fees	3.2%
Expected Pre-Tax Underwriting Profit	7.5%
Federal Income Tax Rate on Underwriting Profit	35.0%
Federal Income Tax on Underwriting Profit	2.6%
Expected Investment Income from Reserve	3.4%
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	12.2%
Expected Investment Income on Statutory Surplus	4.3%
Federal Income Tax on Investment Income on Surplus	1.4%
Expected Total After-Tax Return on Surplus	15.0%

American Reliable Insurance Company

**Investment Income
Exhibit 8**

Countrywide Data

	Realized Capital Gains	Surplus & Reserves
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
2012	892,201	218,957,280

	Average Surplus & Reserves	Realized Gains/Average Assets
2008	264,624,597	-3.0%
2009	261,787,263	-0.3%
2010	255,067,278	0.0%
2011	236,931,867	0.1%
2012	225,530,762	0.4%
	5 Yr Mean Capital Gains Ratio	-0.6%

	Net Investment Income	Imbedded Yield
2008	14,160,443	5.4%
2009	11,723,812	4.5%
2010	11,918,735	4.7%
2011	11,496,857	4.9%
2012	11,002,832	4.9%
	5 Yr Mean Imbedded Yield Ratio	4.8%

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	3.4%

American Reliable Insurance Company Manufactured Home Claim Surcharge Analysis

The following are the results from the analysis of claim frequency within the Manufactured Home business. The data represent the American Reliable Insurance Company business unit losses. Rolling 36-month accident ranges were constructed using the Year/Month periods ending from 2002/01 - 2013/03 (all weather related claims were removed), and average unweighted claim frequency and credibility factors were calculated. These were credibility weighted against assumed credible complements to arrive at a recommended surcharge. Field definitions are below.

[A]

Overall Claim Frequency (non-weather related claims):

0.033

[B]	[C]	[D]	[E]	[F]	[G]	[H]	Proposed Surcharge
Pre-existing Claims	Next Claim Probability	Unweighted Factor	Credibility	Credibility Complement	Weighted Factor	Recommended Surcharge	Proposed Surcharge
1	0.0645	1.9559	50.0%	1.0330	1.4947	49.5%	0.0%
2	0.0926	2.8056	15.2%	1.4947	1.6941	69.4%	40.0%
3 or More	0.1037	3.1433	4.9%	1.6941	1.7645	76.5%	80.0%

[A] :- Claims/Exposure for American Reliable Manufactured Home Business

[B] :- Assumed number of pre-existing claims

[C] :- The probability of a claim given the assumed number of pre-existing claims

[D] = $P(\text{Claim} \mid n \text{ pre-existing claims}) / [A]$

[E] :- Claim based credibility factor

[F] :- Employs the assumption the probability of another claim is independent of pre-existing claim count up to the previous number of pre-existing claims (e.g. the probability of another claim given 2 pre-existing claims is equal to the probability of another claim given 1 pre-existing claim)

[G] = $[D] * [E] + [F] * (1 - [E])$

[H] = [G] - 1

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: SCO - Mobile - Manufactured Home
Project Name/Number: SCO - Mobile - Manufactured Home/AR06831AR00001

Filing Company: American Reliable Insurance Company

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/02/2013		Rate	MH.RP.22	10/18/2013	MH_RP_22.PDF (Superseded)
10/02/2013		Rate	MH.RP.30	10/18/2013	MH_RP_30.PDF (Superseded)
10/02/2013		Rate	MH.RP.11	10/18/2013	MH_RP_11.PDF (Superseded)
09/20/2013		Rate	Rate Pgs MH.RP.1 thru 3	10/18/2013	MH_RP_1 thru 3.PDF (Superseded)
09/20/2013		Rate	Rate Pg MH.RP.11	10/02/2013	MH_RP_11.PDF (Superseded)
09/20/2013		Rate	Rate Pgs MH.RP.12 thru 14	10/18/2013	MH_RP_12 thru 14.PDF (Superseded)
09/20/2013		Rate	Rate Pg MH.RP.22	10/02/2013	MH_RP_22.PDF (Superseded)
09/20/2013		Rate	Rate Pg MH.RP.30	10/02/2013	MH_RP_30.PDF (Superseded)

"SPECIAL BY-LINE" 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%

"ALL PURPOSE" PROGRAM

H. 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-5%	-5%	-5%
\$1000AP	-18%	-18%	-18%
\$2500AP	-40%	-40%	-40%

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%

"SPECIAL" 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months. This surcharge does not apply to weather related claims.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%

"SPECIAL" PROGRAM

A. BASE RATES

1. COVERAGE A - MANUFACTURED HOME

Territory A

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	327	70,000	70,999	1343	140,000	140,999	2252
1,000	1,999	344	71,000	71,999	1357	141,000	141,999	2262
2,000	2,999	361	72,000	72,999	1370	142,000	142,999	2271
3,000	3,999	379	73,000	73,999	1384	143,000	143,999	2281
4,000	4,999	398	74,000	74,999	1398	144,000	144,999	2290
5,000	5,999	414	75,000	75,999	1412	145,000	145,999	2300
6,000	6,999	430	76,000	76,999	1425	146,000	146,999	2309
7,000	7,999	447	77,000	77,999	1440	147,000	147,999	2319
8,000	8,999	465	78,000	78,999	1455	148,000	148,999	2328
9,000	9,999	484	79,000	79,999	1470	149,000	149,999	2338
10,000	10,999	503	80,000	80,999	1484	150,000	150,999	2347
11,000	11,999	514	81,000	81,999	1499			
12,000	12,999	524	82,000	82,999	1514			
13,000	13,999	535	83,000	83,999	1529			
14,000	14,999	545	84,000	84,999	1543			
15,000	15,999	556	85,000	85,999	1559			
16,000	16,999	568	86,000	86,999	1575			
17,000	17,999	579	87,000	87,999	1591			
18,000	18,999	591	88,000	88,999	1607			
19,000	19,999	602	89,000	89,999	1623			
20,000	20,999	614	90,000	90,999	1638			
21,000	21,999	627	91,000	91,999	1655			
22,000	22,999	639	92,000	92,999	1672			
23,000	23,999	652	93,000	93,999	1689			
24,000	24,999	665	94,000	94,999	1706			
25,000	25,999	678	95,000	95,999	1720			
26,000	26,999	692	96,000	96,999	1733			
27,000	27,999	706	97,000	97,999	1747			
28,000	28,999	720	98,000	98,999	1761			
29,000	29,999	734	99,000	99,999	1775			
30,000	30,999	749	100,000	100,999	1788			
31,000	31,999	764	101,000	101,999	1799			
32,000	32,999	779	102,000	102,999	1809			
33,000	33,999	794	103,000	103,999	1820			
34,000	34,999	806	104,000	104,999	1830			
35,000	35,999	818	105,000	105,999	1841			
36,000	36,999	830	106,000	106,999	1852			
37,000	37,999	843	107,000	107,999	1863			
38,000	38,999	856	108,000	108,999	1875			
39,000	39,999	868	109,000	109,999	1886			
40,000	40,999	881	110,000	110,999	1894			
41,000	41,999	895	111,000	111,999	1901			
42,000	42,999	908	112,000	112,999	1908			
43,000	43,999	922	113,000	113,999	1916			
44,000	44,999	936	114,000	114,999	1923			
45,000	45,999	950	115,000	115,999	1931			
46,000	46,999	959	116,000	116,999	1938			
47,000	47,999	968	117,000	117,999	1945			
48,000	48,999	978	118,000	118,999	1953			
49,000	49,999	987	119,000	119,999	1960			
50,000	50,999	997	120,000	120,999	1968			
51,000	51,999	1006	121,000	121,999	1975			
52,000	52,999	1017	122,000	122,999	1982			
53,000	53,999	1028	123,000	123,999	1991			
54,000	54,999	1038	124,000	124,999	1999			
55,000	55,999	1054	125,000	125,999	2008			
56,000	56,999	1070	126,000	126,999	2016			
57,000	57,999	1086	127,000	127,999	2025			
58,000	58,999	1101	128,000	128,999	2033			
59,000	59,999	1118	129,000	129,999	2041			
60,000	60,999	1135	130,000	130,999	2050			
61,000	61,999	1152	131,000	131,999	2058			
62,000	62,999	1169	132,000	132,999	2067			
63,000	63,999	1187	133,000	133,999	2075			
64,000	64,999	1198	134,000	134,999	2084			
65,000	65,999	1210	135,000	135,999	2092			
66,000	66,999	1222	136,000	136,999	2101			
67,000	67,999	1234	137,000	137,999	2109			
68,000	68,999	1247	138,000	138,999	2117			
69,000	69,999	1260	139,000	139,999	2126			
						For each additional \$1,000, add:		9.00

"SPECIAL" PROGRAM

Territory C

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	334	70,000	70,999	1370	140,000	140,999	2297
1,000	1,999	351	71,000	71,999	1384	141,000	141,999	2307
2,000	2,999	368	72,000	72,999	1397	142,000	142,999	2316
3,000	3,999	387	73,000	73,999	1412	143,000	143,999	2327
4,000	4,999	406	74,000	74,999	1426	144,000	144,999	2336
5,000	5,999	422	75,000	75,999	1440	145,000	145,999	2346
6,000	6,999	439	76,000	76,999	1454	146,000	146,999	2355
7,000	7,999	456	77,000	77,999	1469	147,000	147,999	2365
8,000	8,999	474	78,000	78,999	1484	148,000	148,999	2375
9,000	9,999	494	79,000	79,999	1499	149,000	149,999	2385
10,000	10,999	513	80,000	80,999	1514	150,000	150,999	2394
11,000	11,999	524	81,000	81,999	1529			
12,000	12,999	534	82,000	82,999	1544			
13,000	13,999	546	83,000	83,999	1560			
14,000	14,999	556	84,000	84,999	1574			
15,000	15,999	567	85,000	85,999	1590			
16,000	16,999	579	86,000	86,999	1607			
17,000	17,999	591	87,000	87,999	1623			
18,000	18,999	603	88,000	88,999	1639			
19,000	19,999	614	89,000	89,999	1655			
20,000	20,999	626	90,000	90,999	1671			
21,000	21,999	640	91,000	91,999	1688			
22,000	22,999	652	92,000	92,999	1705			
23,000	23,999	665	93,000	93,999	1723			
24,000	24,999	678	94,000	94,999	1740			
25,000	25,999	692	95,000	95,999	1754			
26,000	26,999	706	96,000	96,999	1768			
27,000	27,999	720	97,000	97,999	1782			
28,000	28,999	734	98,000	98,999	1796			
29,000	29,999	749	99,000	99,999	1811			
30,000	30,999	764	100,000	100,999	1824			
31,000	31,999	779	101,000	101,999	1835			
32,000	32,999	795	102,000	102,999	1845			
33,000	33,999	810	103,000	103,999	1856			
34,000	34,999	822	104,000	104,999	1867			
35,000	35,999	834	105,000	105,999	1878			
36,000	36,999	847	106,000	106,999	1889			
37,000	37,999	860	107,000	107,999	1900			
38,000	38,999	873	108,000	108,999	1913			
39,000	39,999	885	109,000	109,999	1924			
40,000	40,999	899	110,000	110,999	1932			
41,000	41,999	913	111,000	111,999	1939			
42,000	42,999	926	112,000	112,999	1946			
43,000	43,999	940	113,000	113,999	1954			
44,000	44,999	955	114,000	114,999	1961			
45,000	45,999	969	115,000	115,999	1970			
46,000	46,999	978	116,000	116,999	1977			
47,000	47,999	987	117,000	117,999	1984			
48,000	48,999	998	118,000	118,999	1992			
49,000	49,999	1007	119,000	119,999	1999			
50,000	50,999	1017	120,000	120,999	2007			
51,000	51,999	1026	121,000	121,999	2015			
52,000	52,999	1037	122,000	122,999	2022			
53,000	53,999	1049	123,000	123,999	2031			
54,000	54,999	1059	124,000	124,999	2039			
55,000	55,999	1075	125,000	125,999	2048			
56,000	56,999	1091	126,000	126,999	2056			
57,000	57,999	1108	127,000	127,999	2066			
58,000	58,999	1123	128,000	128,999	2074			
59,000	59,999	1140	129,000	129,999	2082			
60,000	60,999	1158	130,000	130,999	2091			
61,000	61,999	1175	131,000	131,999	2099			
62,000	62,999	1192	132,000	132,999	2108			
63,000	63,999	1211	133,000	133,999	2117			
64,000	64,999	1222	134,000	134,999	2126			
65,000	65,999	1234	135,000	135,999	2134			
66,000	66,999	1246	136,000	136,999	2143			
67,000	67,999	1259	137,000	137,999	2151			
68,000	68,999	1272	138,000	138,999	2159			
69,000	69,999	1285	139,000	139,999	2169			

For each additional \$1,000, add: 9.00

"SPECIAL" 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%

"SPECIAL BY-LINE" PROGRAM

Territory C

Home Value		Base Rate	Home Value		Base Rate	Home Value		Base Rate
1	999	242	70,000	70,999	903	140,000	140,999	1216
1,000	1,999	255	71,000	71,999	908	141,000	141,999	1220
2,000	2,999	269	72,000	72,999	914	142,000	142,999	1223
3,000	3,999	281	73,000	73,999	920	143,000	143,999	1226
4,000	4,999	295	74,000	74,999	925	144,000	144,999	1229
5,000	5,999	308	75,000	75,999	930	145,000	145,999	1232
6,000	6,999	320	76,000	76,999	935	146,000	146,999	1236
7,000	7,999	334	77,000	77,999	941	147,000	147,999	1239
8,000	8,999	347	78,000	78,999	947	148,000	148,999	1242
9,000	9,999	359	79,000	79,999	952	149,000	149,999	1245
10,000	10,999	373	80,000	80,999	957	150,000	150,999	1248
11,000	11,999	382	81,000	81,999	963			
12,000	12,999	392	82,000	82,999	968			
13,000	13,999	402	83,000	83,999	973			
14,000	14,999	412	84,000	84,999	980			
15,000	15,999	421	85,000	85,999	985			
16,000	16,999	432	86,000	86,999	990			
17,000	17,999	441	87,000	87,999	995			
18,000	18,999	451	88,000	88,999	1001			
19,000	19,999	460	89,000	89,999	1006			
20,000	20,999	471	90,000	90,999	1011			
21,000	21,999	480	91,000	91,999	1017			
22,000	22,999	490	92,000	92,999	1023			
23,000	23,999	500	93,000	93,999	1028			
24,000	24,999	510	94,000	94,999	1033			
25,000	25,999	519	95,000	95,999	1039			
26,000	26,999	529	96,000	96,999	1044			
27,000	27,999	539	97,000	97,999	1050			
28,000	28,999	549	98,000	98,999	1055			
29,000	29,999	558	99,000	99,999	1061			
30,000	30,999	569	100,000	100,999	1065			
31,000	31,999	578	101,000	101,999	1069			
32,000	32,999	588	102,000	102,999	1073			
33,000	33,999	597	103,000	103,999	1078			
34,000	34,999	608	104,000	104,999	1083			
35,000	35,999	617	105,000	105,999	1087			
36,000	36,999	627	106,000	106,999	1091			
37,000	37,999	637	107,000	107,999	1095			
38,000	38,999	647	108,000	108,999	1100			
39,000	39,999	656	109,000	109,999	1104			
40,000	40,999	666	110,000	110,999	1108			
41,000	41,999	675	111,000	111,999	1112			
42,000	42,999	684	112,000	112,999	1118			
43,000	43,999	692	113,000	113,999	1122			
44,000	44,999	700	114,000	114,999	1126			
45,000	45,999	710	115,000	115,999	1130			
46,000	46,999	718	116,000	116,999	1134			
47,000	47,999	727	117,000	117,999	1139			
48,000	48,999	735	118,000	118,999	1143			
49,000	49,999	745	119,000	119,999	1147			
50,000	50,999	753	120,000	120,999	1151			
51,000	51,999	761	121,000	121,999	1154			
52,000	52,999	768	122,000	122,999	1158			
53,000	53,999	776	123,000	123,999	1161			
54,000	54,999	784	124,000	124,999	1164			
55,000	55,999	791	125,000	125,999	1167			
56,000	56,999	798	126,000	126,999	1170			
57,000	57,999	806	127,000	127,999	1173			
58,000	58,999	814	128,000	128,999	1177			
59,000	59,999	822	129,000	129,999	1180			
60,000	60,999	829	130,000	130,999	1183			
61,000	61,999	836	131,000	131,999	1187			
62,000	62,999	845	132,000	132,999	1190			
63,000	63,999	852	133,000	133,999	1193			
64,000	64,999	860	134,000	134,999	1197			
65,000	65,999	867	135,000	135,999	1200			
66,000	66,999	874	136,000	136,999	1203			
67,000	67,999	883	137,000	137,999	1206			
68,000	68,999	890	138,000	138,999	1209			
69,000	69,999	897	139,000	139,999	1212			

For each additional \$1,000, add: 3.00

"SPECIAL BY-LINE" PROGRAM

I. DISCOUNTS/SURCHARGES

1. DEDUCTIBLE OPTIONS

The discount/surcharge is applied to the BASE PREMIUM.

Deductible Option	Territory A	Territory B	Territory C
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-\$15	-\$15	-\$15
\$1000AP	-\$40	-\$40	-\$40
\$2500AP	-\$65	-\$65	-\$65

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%

"ALL PURPOSE" PROGRAM

H. 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>
\$500AP	Included	Included	Included
\$500AOP/\$1000 Wind/Hail	-5%	-5%	-5%
\$1000AP	-18%	-18%	-18%
\$2500AP	-40%	-40%	-40%

2. SUPPLEMENTAL HEATING SURCHARGE

Applies to any home equipped with a supplemental heating device.

Surcharge: \$35

3. CLAIMS SURCHARGE

This surcharge must be applied if the applicant has had claims (paid losses) in the last 60 months.

<u>No. of Claims</u>	<u>Surcharge</u>
2 Claims	40%
3 or more Claims	80%