

State: Arkansas **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Mobilowners
Project Name/Number: Mobilowners/AR06415AI00001

Filing at a Glance

Company: American Bankers Insurance Company of Florida
Product Name: Mobilowners
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0002 Mobile Homeowners
Filing Type: Rate/Rule
Date Submitted: 03/04/2013
SERFF Tr Num: ASPX-G128873529
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR06415AI00001

Effective Date: 06/15/2013
Requested (New):
Effective Date: 07/15/2013
Requested (Renewal):
Author(s): SPI AssurantPC
Reviewer(s): Becky Harrington (primary)
Disposition Date: 03/15/2013
Disposition Status: Filed
Effective Date (New): 06/15/2013
Effective Date (Renewal): 07/15/2013

State Filing Description:

State: Arkansas **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Mobilowners
Project Name/Number: Mobilowners/AR06415AI00001

General Information

Project Name: Mobilowners Status of Filing in Domicile:
Project Number: AR06415AI00001 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/15/2013
State Status Changed: Deemer Date:
Created By: SPI AssurantPC Submitted By: SPI AssurantPC
Corresponding Filing Tracking Number:

Filing Description:

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
NAIC#: 019-10111/FEIN#: 59-0593886
Mobilowners
Line of Business: 4.0 Homeowners
Company Filing Number: MHO HO AR06415AIR07

RATE & RULE FILING (for approval)

MHO-X-AR 02/13 Arkansas State Exception Pages (replaces MHO-X-AR 12/11)

American Bankers Insurance Company of Florida would like to file the following revisions to our Mobilowners program in the state of Arkansas for your review and approval. These revisions have an overall rate level effect of 5.9%.

MHO-X-AR 02/13 Arkansas State Exception Pages

"Revised All Risk Deductibles item to Optional Deductibles, added two new endorsements and made cosmetic corrections (page A.)

"Added two new endorsements and updated the form number of two other endorsements on the Forms List (page B.)

"Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils (page 1.)

"Revised the base rates for Comprehensive Physical Damage Coverage - Singlewide Tier and added "or fraction thereof" to Each Additional \$1,000 under Amount of Insurance (pages 2-3.)

"Revised All Risk Deductibles to Optional Deductibles by removing the old all risk options of \$250, \$500, \$750 and \$1,000 and adding the following new options: 10% earthquake, \$750 per coverage flood, \$500 wind/hail and \$500 all other perils; 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$1,000 all other perils; \$2,500 earthquake, \$2,500 flood, \$2,500 wind/hail, \$2,500 all other perils (page 5.)

"Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Broad Form Coverage Endorsement section (page 5.)

"Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Comprehensive Physical Damage Coverage section (page 6.)

"Revised the base rates for Comprehensive Physical Damage Coverage - Multi-Sectional Tier, revised initial amount of insurance from \$49,501 to \$50,000 to correspond with the previously established multi-sectional criteria and added "or fraction thereof" to Each Additional \$1,000 under Amount of Insurance (pages 7-9.)

"Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Seasonal Unit Endorsement (page 10.)

"Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per

State: Arkansas **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Mobilowners
Project Name/Number: Mobilowners/AR06415AI00001

coverage flood, \$1,000 wind/hail and \$500 all other perils under the Tenants Coverage section (page 12.)
 "Updated the form title and number of the Mobile Home Replacement Cost Coverage Endorsement. The form changes establish that roof surfacing losses due to wind/hail will be settled at actual cash value, which is outlined on the actual form (page 12.)
 "Updated the form number of the Mobile Home Full Cost to Repair Endorsement. The form changes establish that roof surfacing losses due to wind/hail will be settled at actual cash value, which is outlined on the actual form (page 13.)
 "Revised the Age of Home Premium Adjustment ranges and surcharges and added form descriptions for two new endorsements (page 14.)
 "Made cosmetic revisions to the amendment to General Rule 3. Policy Term; added an amendment to General Rule 13. Secured Interest Protection (this coverage was removed from the program in our last filing, but this amendment was overlooked) and added an amendment to General Rule 19. Credits to clarify the applicability of credits and surcharges (page 15.)

We would like to request effective dates of 06/15/2013 for new business and 07/15/2013 for renewal business. Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 35369 or via email at Tina.Walker@assurant.com.

Company and Contact

Filing Contact Information

Tina Walker, Contract Compliance Analyst Tina.Walker@assurant.com
 11222 Quail Roost Drive 305-253-2244 [Phone] 35369 [Ext]
 Miami, FL 33157 305-252-7035 [FAX]

Filing Company Information

American Bankers Insurance Company of Florida	CoCode: 10111	State of Domicile: Florida
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: 59-0593886	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
American Bankers Insurance Company of Florida	\$100.00	03/04/2013	68069380

SERFF Tracking #:

ASPX-G128873529

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

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/15/2013	03/15/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/06/2013	03/06/2013

Response Letters

Responded By	Created On	Date Submitted
SPI AssurantPC	03/15/2013	03/15/2013

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
 Product Name: Mobilowners
 Project Name/Number: Mobilowners/AR06415A100001

Filing Company: American Bankers Insurance Company of Florida

Disposition

Disposition Date: 03/15/2013
 Effective Date (New): 06/15/2013
 Effective Date (Renewal): 07/15/2013
 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 Bankers Insurance Company of Florida	23.500%	5.900%	\$139,670	1,703	\$2,367,293	8.300%	1.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Homeowners Abstract	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Exhibits		Yes
Supporting Document (revised)	Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	Marked State Exception Pages	Filed	Yes
Supporting Document	Marked State Exception Pages		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Updated Actuarial Memo, Updated Exhibits	Filed	Yes

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response Letter 031513	Filed	Yes
Rate (revised)	Arkansas State Exception Pages	Filed	Yes
Rate	Arkansas State Exception Pages		Yes

State: Arkansas **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Mobilowners
Project Name/Number: Mobilowners/AR06415AI00001

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/06/2013
Submitted Date 03/06/2013
Respond By Date

Dear Tina Walker,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: AR is not allowing mandatory separate wind/hail deductibles in amounts greater than the all other peril deductible (excluding earthquake and flood) either as percentages or flat amounts. Separate wind/hail deductibles may be offered as options for the insured to choose.

Objection 2

- Actuarial Memorandum (Supporting Document)

Comments: It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also. Revisions to the RC endorsement and FRC endorsement rules are not acceptable. Please revise the filing accordingly.

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 Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/15/2013
Submitted Date	03/15/2013

Dear Becky Harrington,

Introduction:

Thank you for your correspondence regarding this filing.

Response 1**Comments:**

Please find attached our response letter, revised State Exception Pages, updated actuarial memo, exhibits and survey.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: AR is not allowing mandatory separate wind/hail deductibles in amounts greater than the all other peril deductible (excluding earthquake and flood) either as percentages or flat amounts. Separate wind/hail deductibles may be offered as options for the insured to choose.

Related Objection 2

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also. Revisions to the RC endorsement and FRC endorsement rules are not acceptable. Please revise the filing accordingly.

Changed Items:

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415A100001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415A100001

Supporting Document Schedule Item Changes

Satisfied - Item:

Homeowners Premium Comparison Survey

Comments:

Attachment(s):

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.PDF

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.XLS

*Previous Version**Satisfied - Item:**Homeowners Premium Comparison Survey**Comments:**Homeowners Premium Comparison Survey**Attachment(s):**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.PDF**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.XLS*

Satisfied - Item:

Marked State Exception Pages

Comments:

Attachment(s):

R7_CMPR_MHO-X-AR0213_MHO6415.PDF

*Previous Version**Satisfied - Item:**Marked State Exception Pages**Comments:**Marked State Exception Pages**Attachment(s):**R7_CMPR_MHO-X-AR0213_MHO6415.PDF*

Satisfied - Item:

Updated Actuarial Memo, Updated Exhibits

Comments:

Updated Actuarial Memo & Exhibits

Attachment(s):

R7_ACTPKG_031513_MemoRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.XLS

Satisfied - Item:

Response Letter 031513

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Supporting Document Schedule Item Changes

Comments:

Response Letter 031513

Attachment(s):

R7_OBJDOI_030613_MHO6415.PDF

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415A100001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415A100001

Supporting Document Schedule Item Changes

Satisfied - Item:

Homeowners Premium Comparison Survey

Comments:

Attachment(s):

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.PDF

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.XLS

*Previous Version**Satisfied - Item:**Homeowners Premium Comparison Survey**Comments:**Homeowners Premium Comparison Survey**Attachment(s):**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.PDF**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.XLS*

Satisfied - Item:

Marked State Exception Pages

Comments:

Attachment(s):

R7_CMPR_MHO-X-AR0213_MHO6415.PDF

*Previous Version**Satisfied - Item:**Marked State Exception Pages**Comments:**Marked State Exception Pages**Attachment(s):**R7_CMPR_MHO-X-AR0213_MHO6415.PDF*

Satisfied - Item:

Updated Actuarial Memo, Updated Exhibits

Comments:

Updated Actuarial Memo & Exhibits

Attachment(s):

R7_ACTPKG_031513_MemoRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.XLS

Satisfied - Item:

Response Letter 031513

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Supporting Document Schedule Item Changes

Comments:

Response Letter 031513

Attachment(s):

R7_OBJDOI_030613_MHO6415.PDF

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415A100001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415A100001

Supporting Document Schedule Item Changes

Satisfied - Item:

Homeowners Premium Comparison Survey

Comments:

Attachment(s):

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.PDF

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.XLS

*Previous Version**Satisfied - Item:**Homeowners Premium Comparison Survey**Comments:**Homeowners Premium Comparison Survey**Attachment(s):**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.PDF**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.XLS*

Satisfied - Item:

Marked State Exception Pages

Comments:

Attachment(s):

R7_CMPR_MHO-X-AR0213_MHO6415.PDF

*Previous Version**Satisfied - Item:**Marked State Exception Pages**Comments:**Marked State Exception Pages**Attachment(s):**R7_CMPR_MHO-X-AR0213_MHO6415.PDF*

Satisfied - Item:

Updated Actuarial Memo, Updated Exhibits

Comments:

Updated Actuarial Memo & Exhibits

Attachment(s):

R7_ACTPKG_031513_MemoRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.XLS

Satisfied - Item:

Response Letter 031513

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Supporting Document Schedule Item Changes

Comments:

Response Letter 031513

Attachment(s):

R7_OBJDOI_030613_MHO6415.PDF

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415A100001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415A100001

Supporting Document Schedule Item Changes

Satisfied - Item:

Homeowners Premium Comparison Survey

Comments:

Attachment(s):

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.PDF

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.XLS

*Previous Version**Satisfied - Item:**Homeowners Premium Comparison Survey**Comments:**Homeowners Premium Comparison Survey**Attachment(s):**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.PDF**R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.XLS*

Satisfied - Item:

Marked State Exception Pages

Comments:

Attachment(s):

R7_CMPR_MHO-X-AR0213_MHO6415.PDF

*Previous Version**Satisfied - Item:**Marked State Exception Pages**Comments:**Marked State Exception Pages**Attachment(s):**R7_CMPR_MHO-X-AR0213_MHO6415.PDF*

Satisfied - Item:

Updated Actuarial Memo, Updated Exhibits

Comments:

Updated Actuarial Memo & Exhibits

Attachment(s):

R7_ACTPKG_031513_MemoRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.XLS

Satisfied - Item:

Response Letter 031513

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415A100001

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
 Product Name: Mobilowners
 Project Name/Number: Mobilowners/AR06415A100001

Filing Company: American Bankers Insurance Company of Florida

Supporting Document Schedule Item Changes

Comments: Response Letter 031513

Attachment(s):

R7_OBJDOI_030613_MHO6415.PDF

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Arkansas State Exception Pages	MHO-X-AR	Replacement		03/15/2013 By: SPI AssurantPC
<i>Previous Version</i>					
1	Arkansas State Exception Pages	MHO-X-AR	Replacement		03/04/2013 By: SPI AssurantPC

Conclusion:

Thank you kindly for your assistance.

Sincerely,

SPI AssurantPC

State: Arkansas **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Mobilowners
Project Name/Number: Mobilowners/AR06415AI00001

Post Submission Update Request Processed On 03/15/2013

Status: Allowed
Created By: SPI AssurantPC
Processed By: Becky Harrington
Comments:

Company Rate Information:

Company Name: American Bankers Insurance Company of Florida

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$139670	\$140431
Maximum %Change (where required)	8.300%	6.100%
Minimum %Change (where required)	1.000%	0.000%

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI0001

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
 Product Name: Mobilowners
 Project Name/Number: Mobilowners/AR06415AI0001

Filing Company: American Bankers Insurance Company of Florida

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 5.000%
 Effective Date of Last Rate Revision: 03/01/2012
 Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Bankers Insurance Company of Florida	23.500%	5.900%	\$139,670	1,703	\$2,367,293	8.300%	1.000%

SERFF Tracking #:

ASPX-G128873529

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

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 03/15/2013	Arkansas State Exception Pages	MHO-X-AR	Replacement		R7_MSEP_MHO-X-AR0213_MHO6415.PDF

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
ARKANSAS

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

**MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS**

Forms List B
Territorial Map C
Territorial Definitions D
Classifications 1
Rates:
 Catastrophe Fee 1
 Comprehensive Physical Damage Coverage..... 1
Rates:
 Comprehensive Mobile Home Coverage – Singlewide Tier 2-3
 Comprehensive Adjacent Structures Coverage – Singlewide Tier 4
 Comprehensive Personal Effects Coverage – Singlewide Tier 4
 Comprehensive Personal Liability Coverage 5
 Additional Medical Payment and Physical Damage to Property of Others Coverage 5
 Optional Deductibles..... 5
 Broad Form Coverage Endorsement 5
 Mobilowners Multi-Sectional 6
 Comprehensive Physical Damage Coverage..... 6
 Comprehensive Physical Damage Coverage – Multi-Sectional Tier 7-9
 Comprehensive Adjacent Structures – Multi-Sectional Tier 9
 Comprehensive Personal Effects – Multi-Sectional Tier 9
 Additional Limits:
 Additional Living Expense Coverage..... 10
 Emergency Removal Service Coverage 10
 Fire Department Service Coverage 10
 Radio and Television Antenna Coverage 10
 Trees, Shrubs, Plants and Lawns Coverage..... 10
Seasonal Unit Endorsement 10
Owners', Landlords' and Tenants' Liability 11
Scheduled Personal Property Endorsement 11
Trip Collision 11
Additional Residence Premises Liability Endorsement 11
Tenants Coverage 12
Replacement Cost Coverage Endorsements 12
Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement 12
Exclusion of Flood and Rising Water Endorsement 13
Rental and Commercial Units 13
Outstanding Principal Balance Endorsement 13
Mobile Home Full Cost to Repair Endorsement 13
Stated Value Endorsement..... 13
Natural Disaster Protection Coverage 14
Claims Free Credit 14
Lenders Charge 14
Age of Home Premium Adjustment 14
Mandatory Amendatory Endorsement – Arkansas 14
Mandatory Amendatory Hail Endorsement 14
Mobile Home Personal Liability Endorsement 14
Arkansas Consumer Notice..... 14
Flood Deductible Endorsement..... 14
Limited Attached And Adjacent Structures Endorsement 14
Amendments to General Rules 15

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

**MOBILOWNERS POLICY
STATE EXCEPTION PAGES**

ARKANSAS

FORMS LIST

I. STANDARD FORMS

PolicyAB4080PC-1080

II. MANDATORY FORMS

Mandatory Amendatory EndorsementAB4654EC-1211

Mandatory Amendatory Hail EndorsementAB4473EC-0285

Mobile Home Personal Liability Amendatory EndorsementAB4562EC-1186

Arkansas Consumer NoticeN1504-1104

Flood Deductible EndorsementAB3274EPC-0212

Limited Attached And Adjacent Structures EndorsementAB3557EPC-0213

III. OPTIONAL FORMS

Personal Effects EndorsementAB4137EC-481

Mobile Home Personal Liability EndorsementAB4562EC-1186

General Change EndorsementAB4637EC-0589

Broad Form Coverage EndorsementAB4066EC-1280

Additional Benefits Endorsement (Increased Limits)AB4511EC-1185

Seasonal Unit EndorsementAB3212EPC-1211

Owners', Landlords' and Tenants' Liability Insurance EndorsementAB4103EC-1280

Scheduled Personal Property EndorsementAB4112EC-181

Additional Residence Premises Liability EndorsementAB4155EC-881

Tenants Coverage EndorsementAB4114EC-181

Replacement Cost Coverage EndorsementAB8077EPC-0608

Personal Effects Replacement Cost Coverage EndorsementAB4157EC-881

Accidental Death, Dismemberment and Loss of Sight Coverage EndorsementAB4423EC-1084

Exclusion of Flood and Rising Water EndorsementAB4120EC-281

Rental Mobile Home EndorsementAB4108EC-1281

Broad Form Physical Damage Coverage – Rental Mobile Home EndorsementAB4225EC-982

Outstanding Principal Balance Protection EndorsementAB4669EC-0590

Mobile Home Full Cost to Repair EndorsementAB8072EPC-0608

Stated Value EndorsementAB8073EPC-0608

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

CLASSIFICATIONS

PARK: If the mobile home is located in a park of twenty-five (25) or more units.

NON-PARK: All other mobile homes not eligible for the park classification.

RATES

CATASTROPHE FEE

A catastrophe fee per unit per year will apply according to the chart below:

Territory	Amount
1	\$34
2	\$34
3	\$34
4	\$34

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Tie-Down Equipment Coverage
Emergency Removal Service Coverage

Fire Department Service Coverage
Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood;
\$500 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE - SINGLEWIDE TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
0	-	4,500	217	282	306	399	434	517	233	329
4,501	-	5,500	232	303	329	429	466	555	250	353
5,501	-	6,500	245	319	346	451	490	584	263	371
6,501	-	7,500	258	336	365	476	517	616	277	392
7,501	-	8,500	270	352	382	498	541	645	290	410
8,501	-	9,500	279	364	395	515	560	668	300	424
9,501	-	10,500	288	375	407	531	577	688	309	437
10,501	-	11,500	292	381	414	539	586	699	314	444
11,501	-	12,500	297	388	421	548	596	710	319	451
12,501	-	13,500	302	394	427	557	605	721	324	458
13,501	-	14,500	306	400	434	565	614	732	329	465
14,501	-	15,500	310	404	439	572	622	741	333	471
15,501	-	16,500	315	411	446	581	631	753	338	478
16,501	-	17,500	319	416	451	588	639	762	342	484
17,501	-	18,500	322	420	456	595	646	770	346	490
18,501	-	19,500	326	425	461	602	654	779	350	495
19,501	-	20,500	330	430	467	609	661	788	354	501
20,501	-	21,500	336	438	475	619	672	802	360	510
21,501	-	22,500	344	448	486	634	689	821	369	522
22,501	-	23,500	352	459	498	649	705	841	378	535
23,501	-	24,500	360	469	509	663	721	859	386	546
24,501	-	25,500	368	480	521	679	737	879	395	559
25,501	-	26,500	376	491	533	694	754	899	404	572
26,501	-	27,500	384	501	544	709	770	918	413	584
27,501	-	28,500	393	513	556	725	788	939	422	597
28,501	-	29,500	401	523	568	741	804	959	431	610
29,501	-	30,500	410	534	579	755	821	978	440	622
30,501	-	31,500	418	545	592	771	838	999	449	635
31,501	-	32,500	430	561	609	794	862	1,028	462	654
32,501	-	33,500	443	577	626	816	887	1,057	475	672
33,501	-	34,500	455	594	644	840	913	1,088	489	692
34,501	-	35,500	467	609	661	862	936	1,116	502	709
35,501	-	36,500	479	625	678	884	960	1,145	515	728
36,501	-	37,500	491	641	695	906	985	1,174	528	746
37,501	-	38,500	518	675	732	955	1,037	1,236	556	786
38,501	-	39,500	523	682	740	965	1,048	1,250	562	795
39,501	-	40,500	529	690	748	976	1,060	1,264	568	803
40,501	-	41,500	532	693	753	981	1,066	1,271	571	808
41,501	-	42,500	538	701	761	992	1,077	1,284	577	816
42,501	-	43,500	543	708	769	1,002	1,088	1,298	583	825
43,501	-	44,500	549	716	777	1,012	1,100	1,311	590	834
44,501	-	45,500	555	723	785	1,023	1,111	1,325	596	842
45,501	-	46,500	560	730	793	1,033	1,123	1,338	602	851
46,501	-	47,500	566	738	801	1,044	1,134	1,352	608	859
47,501	-	48,500	572	745	809	1,054	1,145	1,365	614	868
48,501	-	49,500	577	753	817	1,065	1,157	1,379	620	877
49,501	-	50,500	583	760	825	1,075	1,168	1,393	626	885

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – SINGLEWIDE TIER

Amount of Insurance			Terr1	Terr1	Terr2	Terr2	Terr3	Terr3	Terr4	Terr4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,501	-	51,500	589	767	833	1,086	1,179	1,406	632	894
51,501	-	52,500	594	775	841	1,096	1,191	1,420	638	902
52,501	-	53,500	600	782	849	1,107	1,202	1,433	644	911
53,501	-	54,500	606	790	857	1,117	1,213	1,447	650	920
54,501	-	55,500	611	797	865	1,127	1,225	1,460	657	928
55,501	-	56,500	617	804	873	1,138	1,236	1,474	663	937
56,501	-	57,500	623	812	881	1,148	1,248	1,487	669	945
57,501	-	58,500	628	819	889	1,159	1,259	1,501	675	954
58,501	-	59,500	634	826	897	1,169	1,270	1,514	681	963
59,501	-	60,500	640	834	905	1,180	1,282	1,528	687	971
60,501	-	61,500	645	841	913	1,190	1,293	1,542	693	980
61,501	-	62,500	651	849	921	1,201	1,304	1,555	699	989
62,501	-	63,500	657	856	929	1,211	1,316	1,569	705	997
63,501	-	64,500	662	863	937	1,222	1,327	1,582	711	1,006
64,501	-	65,500	668	871	945	1,232	1,338	1,596	717	1,014
65,501	-	66,500	674	878	953	1,243	1,350	1,609	724	1,023
66,501	-	67,500	679	886	961	1,253	1,361	1,623	730	1,032
67,501	-	68,500	685	893	969	1,263	1,373	1,636	736	1,040
68,501	-	69,500	691	900	977	1,274	1,384	1,650	742	1,049
69,501	-	70,500	696	908	985	1,284	1,395	1,663	748	1,057
70,501	-	71,500	702	915	993	1,295	1,407	1,677	754	1,066
71,501	-	72,500	708	923	1,001	1,305	1,418	1,691	760	1,075
72,501	-	73,500	713	930	1,009	1,316	1,429	1,704	766	1,083
73,501	-	74,500	719	937	1,017	1,326	1,441	1,718	772	1,092
74,501	-	75,500	725	945	1,025	1,337	1,452	1,731	778	1,100
75,501	-	76,500	730	952	1,033	1,347	1,463	1,745	784	1,109
76,501	-	77,500	736	960	1,041	1,358	1,475	1,758	791	1,118
77,501	-	78,500	742	967	1,049	1,368	1,486	1,772	797	1,126
78,501	-	79,500	747	974	1,057	1,378	1,497	1,785	803	1,135
79,501	-	80,500	753	982	1,065	1,389	1,509	1,799	809	1,143
80,501	-	81,500	759	989	1,073	1,399	1,520	1,812	815	1,152
81,501	-	82,500	764	997	1,081	1,410	1,532	1,826	821	1,161
82,501	-	83,500	770	1,004	1,089	1,420	1,543	1,840	827	1,169
83,501	-	84,500	776	1,011	1,097	1,431	1,554	1,853	833	1,178
84,501	-	85,500	781	1,019	1,106	1,441	1,566	1,867	839	1,187
85,501	-	86,500	787	1,026	1,114	1,452	1,577	1,880	845	1,195
86,501	-	87,500	793	1,033	1,122	1,462	1,588	1,894	851	1,204
87,501	-	88,500	798	1,041	1,130	1,473	1,600	1,907	858	1,212
88,501	-	89,500	804	1,048	1,138	1,483	1,611	1,921	864	1,221
89,501	-	90,500	810	1,056	1,146	1,494	1,622	1,934	870	1,230
Each Additional \$1,000 or fraction thereof			5.67	7.39	8.02	10.46	11.36	13.55	6.09	8.61

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PERSONAL LIABILITY COVERAGE

Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

Includes: \$500 Medical Payments coverage each accident;
 \$250 Physical Damage to Property of Others coverage each occurrence;
 First Aid Expenses.

<u>Limit of Liability</u>	<u>Annual Premium</u>
\$ 25,000	\$35.00
50,000	40.00
100,000	50.00
300,000	60.00

Additional Medical Payments and Physical Damage to Property of Others Coverage

To increase Medical Payments coverage to \$1,000 and Physical Damage to Property of Others coverage to \$500, add \$5.00 to above annual premium.

Attach General Change Endorsement AB4637EC.

OPTIONAL DEDUCTIBLES

The Deductibles listed below may be applied to the Mobile Home, Adjacent Structures and Personal Effects Coverage by the following adjustment in premium.

<u>Peril</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Earthquake	10% of the amount of insurance	10% of the amount of insurance	\$2,500
Flood	\$750 per coverage	\$750 per coverage	\$2,500
Wind/Hail	\$1,000	\$1,000	\$2,500
All Other Perils	\$500	\$1,000	\$2,500
Credit/Surcharge	1% credit	2% credit	6% credit

BROAD FORM COVERAGE ENDORSEMENT

Attach Broad Form Coverage Endorsement AB4066EC.

Provides Broad Form protection for the Mobile Home, Adjacent Structures and Personal Effects (including Theft), subject to the following deductibles:

- 10% of the amount of insurance for earthquake damage;
- \$750 per coverage for flood;
- \$500 for wind/hail;
- \$500 for all other perils.

The credit for this coverage will be 10% of the sum of the Dwelling, Adjacent Structures, and Personal Effects premium.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

MOBILOWNERS MULTI-SECTIONAL

1. To qualify for the multi-sectional rates, the mobile home must:
 - a. not be older than 3 years as of the effective date of the policy if the policy is new business;
 - b. be fully skirted;
 - c. be valued at \$50,000 or more (excluding any additions);
 - d. be tied-down (anchored or strapped);
 - e. be at least 20 feet in width with a minimum of 800 square feet;
 - f. be owner-occupied.
2. To qualify for the multi-sectional park rates; the park definition is:
 - a. the mobile home must be located in a park with 25 or more units; or
 - b. the mobile home must be located in fire protection class 1-8.

The multi-sectional rates apply to voluntary policies only, they do not apply to forced-placed policies.

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Emergency Removal Service Coverage
Fire Department Service Charge

Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage
Tie-Down Equipment Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood;
\$500 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,000	-	50,500	421	637	459	852	693	890	435	632
50,501	-	51,500	424	641	462	858	698	896	438	636
51,501	-	52,500	427	647	466	865	703	903	442	641
52,501	-	53,500	431	652	470	872	709	910	445	647
53,501	-	54,500	434	657	473	878	714	918	448	652
54,501	-	55,500	439	664	478	888	722	927	453	659
55,501	-	56,500	443	670	483	896	729	936	458	665
56,501	-	57,500	447	676	487	905	736	945	462	671
57,501	-	58,500	452	684	493	914	744	955	467	678
58,501	-	59,500	455	689	496	921	749	962	470	683
59,501	-	60,500	459	695	501	930	756	971	475	690
60,501	-	61,500	464	701	505	938	763	980	479	696
61,501	-	62,500	468	708	510	947	771	990	484	703
62,501	-	63,500	472	715	515	956	778	999	488	709
63,501	-	64,500	477	721	520	964	784	1,007	492	715
64,501	-	65,500	481	728	525	974	792	1,017	497	722
65,501	-	66,500	485	734	529	982	799	1,026	502	729
66,501	-	67,500	490	741	534	991	806	1,035	506	735
67,501	-	68,500	494	748	539	1,000	814	1,045	511	742
68,501	-	69,500	499	755	544	1,010	821	1,055	515	749
69,501	-	70,500	503	761	549	1,018	828	1,064	520	755
70,501	-	71,500	507	768	553	1,027	835	1,072	524	762
71,501	-	72,500	512	775	558	1,036	843	1,082	529	769
72,501	-	73,500	516	781	563	1,045	850	1,091	533	775
73,501	-	74,500	520	787	567	1,053	857	1,100	538	781
74,501	-	75,500	525	794	572	1,062	864	1,110	542	788
75,501	-	76,500	529	801	577	1,071	871	1,119	547	794
76,501	-	77,500	533	807	582	1,079	878	1,128	551	801
77,501	-	78,500	538	814	587	1,089	886	1,137	556	808
78,501	-	79,500	542	820	591	1,097	893	1,146	560	814
79,501	-	80,500	546	827	596	1,106	900	1,155	565	820
80,501	-	81,500	551	834	601	1,115	907	1,165	569	827
81,501	-	82,500	555	840	605	1,124	914	1,174	574	834
82,501	-	83,500	560	847	610	1,133	922	1,184	579	841
83,501	-	84,500	564	854	615	1,142	929	1,193	583	847
84,501	-	85,500	568	860	620	1,150	936	1,202	587	853
85,501	-	86,500	573	867	625	1,160	943	1,211	592	860
86,501	-	87,500	577	873	629	1,168	950	1,220	596	866
87,501	-	88,500	582	880	634	1,177	958	1,230	601	873
88,501	-	89,500	586	887	639	1,186	965	1,239	606	880
89,501	-	90,500	590	893	644	1,195	972	1,248	610	886
90,501	-	91,500	595	900	648	1,203	979	1,257	614	893
91,501	-	92,500	599	906	653	1,212	986	1,266	619	899
92,501	-	93,500	603	913	658	1,221	993	1,275	623	906
93,501	-	94,500	608	919	663	1,230	1,000	1,285	628	912
94,501	-	95,500	612	926	667	1,239	1,008	1,294	632	919
95,501	-	96,500	616	933	672	1,248	1,015	1,303	637	925

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
96,501	-	97,500	621	939	677	1,256	1,022	1,312	641	932
97,501	-	98,500	625	946	682	1,265	1,029	1,322	646	938
98,501	-	99,500	630	953	686	1,274	1,036	1,331	650	945
99,501	-	100,500	634	959	691	1,283	1,043	1,340	655	952
100,501	-	101,500	638	966	696	1,292	1,051	1,349	659	958
101,501	-	102,500	643	972	701	1,301	1,058	1,359	664	965
102,501	-	103,500	647	979	705	1,309	1,065	1,368	669	971
103,501	-	104,500	651	986	710	1,318	1,072	1,377	673	978
104,501	-	105,500	656	992	715	1,327	1,079	1,386	678	984
105,501	-	106,500	660	999	720	1,336	1,087	1,395	682	991
106,501	-	107,500	664	1,005	724	1,345	1,094	1,405	687	997
107,501	-	108,500	669	1,012	729	1,354	1,101	1,414	691	1,004
108,501	-	109,500	673	1,019	734	1,362	1,108	1,423	696	1,011
109,501	-	110,500	678	1,025	739	1,371	1,115	1,432	700	1,017
110,501	-	111,500	682	1,032	743	1,380	1,123	1,442	705	1,024
111,501	-	112,500	686	1,038	748	1,389	1,130	1,451	709	1,030
112,501	-	113,500	691	1,045	753	1,398	1,137	1,460	714	1,037
113,501	-	114,500	695	1,052	758	1,407	1,144	1,469	718	1,043
114,501	-	115,500	699	1,058	763	1,415	1,151	1,479	723	1,050
115,501	-	116,500	704	1,065	767	1,424	1,158	1,488	727	1,056
116,501	-	117,500	708	1,071	772	1,433	1,166	1,497	732	1,063
117,501	-	118,500	712	1,078	777	1,442	1,173	1,506	736	1,070
118,501	-	119,500	717	1,085	782	1,451	1,180	1,515	741	1,076
119,501	-	120,500	721	1,091	786	1,460	1,187	1,525	745	1,083
120,501	-	121,500	726	1,098	791	1,468	1,194	1,534	750	1,089
121,501	-	122,500	730	1,104	796	1,477	1,202	1,543	754	1,096
122,501	-	123,500	734	1,111	801	1,486	1,209	1,552	759	1,102
123,501	-	124,500	739	1,118	805	1,495	1,216	1,562	763	1,109
124,501	-	125,500	743	1,124	810	1,504	1,223	1,571	768	1,115
125,501	-	126,500	747	1,131	815	1,513	1,230	1,580	772	1,122
126,501	-	127,500	752	1,137	820	1,521	1,237	1,589	777	1,129
127,501	-	128,500	756	1,144	824	1,530	1,245	1,598	781	1,135
128,501	-	129,500	761	1,151	829	1,539	1,252	1,608	786	1,142
129,501	-	130,500	765	1,157	834	1,548	1,259	1,617	790	1,148
130,501	-	131,500	769	1,164	839	1,557	1,266	1,626	795	1,155
131,501	-	132,500	774	1,171	843	1,566	1,273	1,635	799	1,161
132,501	-	133,500	778	1,177	848	1,574	1,281	1,645	804	1,168
133,501	-	134,500	782	1,184	853	1,583	1,288	1,654	808	1,174
134,501	-	135,500	787	1,190	858	1,592	1,295	1,663	813	1,181
135,501	-	136,500	791	1,197	862	1,601	1,302	1,672	817	1,188
136,501	-	137,500	795	1,204	867	1,610	1,309	1,682	822	1,194
137,501	-	138,500	800	1,210	872	1,619	1,317	1,691	826	1,201
138,501	-	139,500	804	1,217	877	1,627	1,324	1,700	831	1,207
139,501	-	140,500	809	1,223	882	1,636	1,331	1,709	835	1,214

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
140,501	-	141,500	813	1,230	886	1,645	1,338	1,718	840	1,220
141,501	-	142,500	817	1,237	891	1,654	1,345	1,728	844	1,227
142,501	-	143,500	822	1,243	896	1,663	1,352	1,737	849	1,233
143,501	-	144,500	826	1,250	901	1,672	1,360	1,746	853	1,240
144,501	-	145,500	830	1,256	905	1,680	1,367	1,755	858	1,247
145,501	-	146,500	835	1,263	910	1,689	1,374	1,765	862	1,253
146,501	-	147,500	839	1,270	915	1,698	1,381	1,774	867	1,260
147,501	-	148,500	843	1,276	920	1,707	1,388	1,783	872	1,266
148,501	-	149,500	848	1,283	924	1,716	1,396	1,792	876	1,273
149,501	-	150,500	852	1,289	929	1,725	1,403	1,802	881	1,279
Each Additional \$1,000 or fraction thereof			4.37	6.61	4.76	8.84	7.19	9.23	4.51	6.55

COMPREHENSIVE ADJACENT STRUCTURES COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100	0.32	0.51	0.41	0.63	0.42	0.66	0.38	0.57

COMPREHENSIVE PERSONAL EFFECTS COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100 (including Theft)	0.66	0.80	0.86	1.04	1.23	1.46	0.80	0.92

A \$.15 credit per \$100 of Personal Effects coverage will be applied to exclude Theft.

NOTE: When providing Personal Effects without Theft coverage or with split Limits of Liability, attach Personal Effects Endorsement AB4137EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

ADDITIONAL LIMITS

Attach Additional Benefits Endorsement (Increased Limits) AB4511EC.

Additional Living Expense Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$ 700 per month	\$ 5.00 per annum
800 per month	10.00 per annum
900 per month	15.00 per annum
1,000 per month	20.00 per annum

Emergency Removal Service Coverage

<u>Limit of Liability</u>		<u>Additional Premium</u>
<u>Single Wide</u>	<u>Multi-Sectional</u>	
\$300	\$ 600	\$ 5.00 per annum
400	800	10.00 per annum
500	1,000	15.00 per annum

Fire Department Service Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$200 per run	\$ 5.00 per annum
300 per run	10.00 per annum

Radio and Television Antenna Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$150	\$ 5.00 per annum
250	10.00 per annum
350	15.00 per annum
450	20.00 per annum

Trees, Shrubs, Plants and Lawns Coverage

\$2.00 per annum for each additional \$100 of coverage.

SEASONAL UNIT ENDORSEMENT

This Endorsement applies the deductibles shown below to losses if the insurance unit is occupied on a seasonal basis; it must be attached to policies written for such units. Add \$20 per annum. Attach Seasonal Unit Endorsement AB3212EPC.

<u>Cause of Loss</u>	<u>Deductible</u>
Earthquake	10% of the Amount of Insurance
Flood	\$750 per coverage
Wind/Hail	\$500
All Other Perils	\$500

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

TENANTS COVERAGE

The following coverages are available for tenant-occupied units:

- \$ 3,000 Personal Effects Excluding Theft
- 1,500 Personal Effects Theft

Subject to the following deductibles:

- 10% of the amount of insurance for earthquake damage;
- \$750 per coverage for flood;
- \$500 for wind/hail;
- \$500 for all other perils.

\$25,000 Comprehensive Personal Liability.

Annual Package Premium . \$60.00

Optional Deductibles:

- \$ 50 Deductible - Increase the package premium 17%.
- 100 Deductible - Increase the package premium 7%.

Increased amounts of coverage as follows:

For each additional \$500 of Personal Effects	ADD	\$5.00 per year
For each additional \$500 of Personal Effects Theft	ADD	\$1.00 per year
To include \$500 of Adjacent Structures	ADD	\$6.00 per year
To increase CPL to \$50,000	ADD	\$15.00 per year
To increase CPL to \$100,000	ADD	\$30.00 per year
To increase CPL to \$300,000	ADD	\$35.00 per year

Attach Tenants Coverage Endorsement AB4114EC.

REPLACEMENT COST COVERAGE ENDORSEMENTS

Provides replacement cost coverage on the mobile home, adjacent structures and personal effects.

Mobile Home and Adjacent Structures Coverage - 5% for ages 0-10, 12% for ages 11+
Attach Replacement Cost Coverage Endorsement AB8077EPC.

Personal Effects Coverage - \$25.00 per annum
Attach Personal Effects Replacement Cost Coverage Endorsement AB4157EC.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE ENDORSEMENT

Premium: \$5.00 per \$5,000 per year. The minimum annual premium is \$5.00. The maximum possible is \$30.00.

The age and benefit limits are:

1. Minimum age 18. Maximum age at issue is 65. Coverage terminated when the Insured reaches age 70.
2. Minimum benefit is \$5,000. Maximum is \$30,000. Available in \$5,000 increments as follows:
 - a. Ages 18 - 50: \$5,000 - \$30,000;
 - b. Ages 51 - 65: \$5,000 - \$20,000.

Attach Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

NATURAL DISASTER PROTECTION COVERAGE

A \$3.00 annual premium charge shall apply for each mobile home. This coverage cannot be written without providing flood coverage on the mobile home unit.

CLAIMS FREE CREDIT

If the policy has been claim-free for 36 consecutive months at the date of renewal, a 10% credit will be applied to the total premium.

LENDERS CHARGE

This charge applies to policies written at the request of the lienholder. A charge of 20% will be applied to the total premium.

AGE OF HOME PREMIUM ADJUSTMENT

The following surcharges are applied to the total premium excluding policy fees and billing fees:

<u>Age (in years)</u>	<u>Surcharge</u>
0-3	0%
4-6	10%
7-9	15%
10-19	25%
20+	30%

The age of the mobile home will be determined:

- a. on the effective date of the policy; or
- b. at policy renewal.

MANDATORY AMENDATORY ENDORSEMENT - ARKANSAS

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Endorsement AB4654EC.

MANDATORY AMENDATORY HAIL ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Hail Endorsement AB4473EC.

MOBILE HOME PERSONAL LIABILITY AMENDATORY ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued in the state of Arkansas. It excludes any loss under the Liability Section of the Mobilowners policy related to communicable diseases or sicknesses. Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

ARKANSAS CONSUMER NOTICE

This is a mandatory notice that must be attached to all policies issued. Attach Notice N1504.

FLOOD DEDUCTIBLE ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued with a \$750 per coverage flood deductible. Attach Flood Deductible Endorsement AB3274EPC.

LIMITED ATTACHED AND ADJACENT STRUCTURES ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies. Attach Limited Attached And Adjacent Structures Endorsement AB3557EPC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

AMENDMENTS TO GENERAL RULES

General Rule 3. Policy Term is deleted and replaced with the following:

3. Policy Term

Policies shall not be written for a term in excess of sixty (60) months.

General Rule 13. Secured Interest Protection is deleted in its entirety.

General Rule 14. Premium, paragraph c. is amended as follows:

On annual policies issued under the installment billing plan, the insured will have the following options:

1. A service charge of \$3.00 will be assessed for the second through the fourth installment (a total of \$9.00); or
2. A service charge of \$3.00 will be assessed for the second through the sixth installment (a total of \$15.00).

General Rule 16. Minimum Earned Premium is deleted in its entirety.

General Rule 19. Credits is deleted and replaced with the following:

19. Credits

Credits and Surcharges will be applied as defined in the State Exception Pages. However, in no case will the Credits or Surcharges apply to the Catastrophe Premium, policy fees or billing fees if applicable in this state.

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed	03/15/2013
Comments:	Cover Letter		
Attachment(s):			
R7_GENFL_030413_MHO6415.PDF			

		Item Status:	Status Date:
Satisfied - Item:	Homeowners Abstract	Filed	03/15/2013
Comments:	Homeowners Abstract		
Attachment(s):			
R7_TRNFM_030413_HOAbstract_MHO6415.PDF			

		Item Status:	Status Date:
Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/15/2013
Comments:			
Attachment(s):			
R7_TRNFM_030413_NAICLossCostDataEntryDoc_MHO6415.PDF			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:	Actuarial Memorandum		
Attachment(s):			
R7_ACTPKG_030413_Memo_MHO6415.PDF			

		Item Status:	Status Date:
Satisfied - Item:	Exhibits		
Comments:	Exhibits		
Attachment(s):			

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State: Arkansas

Filing Company:

American Bankers Insurance Company of Florida

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

Product Name: Mobilowners

Project Name/Number: Mobilowners/AR06415AI00001

R7_ACTPKG_030413_Exhibits_MHO6415.PDF

R7_ACTPKG_030413_Exhibits_MHO6415.XLS

Item Status:

Status Date:

Satisfied - Item:

Homeowners Premium Comparison Survey

Filed

03/15/2013

Comments:

Attachment(s):

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.PDF

R7_TRNFM_031513_HOPremiumComparisonSurvey_MHO6415.XLS

Item Status:

Status Date:

Satisfied - Item:

Marked State Exception Pages

Filed

03/15/2013

Comments:

Attachment(s):

R7_CMPR_MHO-X-AR0213_MHO6415.PDF

Item Status:

Status Date:

Satisfied - Item:

NAIC loss cost data entry document

Filed

03/15/2013

Comments:

Attachment(s):

R7_TRNFM_030413_NAICLossCostDataEntryDoc_MHO6415.PDF

Item Status:

Status Date:

Satisfied - Item:

Updated Actuarial Memo, Updated Exhibits

Filed

03/15/2013

Comments:

Updated Actuarial Memo & Exhibits

Attachment(s):

R7_ACTPKG_031513_MemoRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.PDF

R7_ACTPKG_031513_ExhibitsRevised_MHO6415.XLS

Item Status:

Status Date:

SERFF Tracking #:

ASPX-G128873529

State Tracking #:

Company Tracking #:

AR06415AI00001

State:

Arkansas

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Mobilowners

Project Name/Number:

Mobilowners/AR06415AI00001

Satisfied - Item:	Response Letter 031513	Filed	03/15/2013
Comments:	Response Letter 031513		
Attachment(s):			
R7_OBJDOI_030613_MHO6415.PDF			



ASSURANT

**American Bankers Insurance
Company of Florida**

11222 Quail Roost Drive
Miami, FL 33157-6596
T 305.253.2244 F 305.252.6987

March 4, 2013

www.assurant.com

Property & Casualty Division
Arkansas Department of Insurance

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

NAIC#: 019-10111/FEIN#: 59-0593886

Mobilowners

Line of Business: 4.0 Homeowners

Company Filing Number: MHO HO AR06415AIR07

RATE & RULE FILING (for approval)

MHO-X-AR 02/13 Arkansas State Exception Pages (replaces MHO-X-AR 12/11)

Related Filing Documents

Actuarial Memorandum & Exhibits; Marked State Exception Pages; EFT \$100
NAIC Loss Cost Data Entry Document; Homeowners Premium Comparison Survey
Homeowners Abstract

Dear Examiner:

American Bankers Insurance Company of Florida would like to file the following revisions to our Mobilowners program in the state of Arkansas for your review and approval. These revisions have an overall rate level effect of 5.9%.

MHO-X-AR 02/13 Arkansas State Exception Pages

- Revised All Risk Deductibles item to Optional Deductibles, added two new endorsements and made cosmetic corrections (page A.)
- Added two new endorsements and updated the form number of two other endorsements on the Forms List (page B.)
- Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils (page 1.)
- Revised the base rates for Comprehensive Physical Damage Coverage – Singlewide Tier and added “or fraction thereof” to Each Additional \$1,000 under Amount of Insurance (pages 2-3.)
- Revised All Risk Deductibles to Optional Deductibles by removing the old all risk options of \$250, \$500, \$750 and \$1,000 and adding the following new options: 10% earthquake, \$750 per coverage flood, \$500 wind/hail and \$500 all other perils; 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$1,000 all other perils; \$2,500 earthquake, \$2,500 flood, \$2,500 wind/hail, \$2,500 all other perils (page 5.)

- Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Broad Form Coverage Endorsement section (page 5.)
- Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Comprehensive Physical Damage Coverage section (page 6.)
- Revised the base rates for Comprehensive Physical Damage Coverage – Multi-Sectional Tier, revised initial amount of insurance from \$49,501 to \$50,000 to correspond with the previously established multi-sectional criteria and added “or fraction thereof” to Each Additional \$1,000 under Amount of Insurance (pages 7-9.)
- Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Seasonal Unit Endorsement (page 10.)
- Revised the base deductibles from 10% earthquake, \$750 flood and \$500 all other perils to 10% earthquake, \$750 per coverage flood, \$1,000 wind/hail and \$500 all other perils under the Tenants Coverage section (page 12.)
- Updated the form title and number of the Mobile Home Replacement Cost Coverage Endorsement. The form changes establish that roof surfacing losses due to wind/hail will be settled at actual cash value, which is outlined on the actual form (page 12.)
- Updated the form number of the Mobile Home Full Cost to Repair Endorsement. The form changes establish that roof surfacing losses due to wind/hail will be settled at actual cash value, which is outlined on the actual form (page 13.)
- Revised the Age of Home Premium Adjustment ranges and surcharges and added form descriptions for two new endorsements (page 14.)
- Made cosmetic revisions to the amendment to General Rule 3. Policy Term; added an amendment to General Rule 13. Secured Interest Protection (this coverage was removed from the program in our last filing, but this amendment was overlooked) and added an amendment to General Rule 19. Credits to clarify the applicability of credits and surcharges (page 15.)

We would like to request effective dates of 06/15/2013 for new business and 07/15/2013 for renewal business. Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 35369 or via email at Tina.Walker@assurant.com.

Sincerely,



Tina Walker
Senior Contract Compliance Analyst
State Filings
American Bankers Insurance Company of Florida
cc: MHO ARAI_R7

8. Do you write homeowner risks which have aluminium, steel or vinyl siding? Yes No
9. Is there a surcharge on risks with wood heat? None
- If yes, state the surcharge N/A
- Does the surcharge apply to conventional fire places? N/A
- If yes, state the surcharge N/A

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

Signature

Tina Walker
Printed Name

Sr. Contract Compliance Analyst
Title

305-253-2244 Ext. 35369
Telephone Number

Tina.Walker@assurant.com
Email address

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	MHO HO AR06415AIR07
-----------	---	---------------------

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

	Company Name		Company NAIC Number
3.	A.	American Bankers Insurance Company of Florida	B. 019-10111

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	4.0 Homeowners	B. 4.002 Mobile Home

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Mobilowners	+23.4%	+5.9%					
TOTAL OVERALL EFFECT	+23.4%	+5.9%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	1703	5.0%	3/1/2012	1,502	696	46.4%	55.4%
2011	1086	N/A	N/A	1,265	1,466	115.8%	72.0%
2010	1299	N/A	N/A	2,178	928	42.6%	44.7%
2009	2898	N/A	N/A	3,024	1,627	53.8%	43.0%
2008	3010	+0.7%	10/1/08	2,926	1,600	54.7%	39.2%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	20.0%
B. General Expense	5.5%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.5%
E. Other (Other Acquisition Costs)	6.6%
F. TOTAL	57.4%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** **5.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ 2 _____
- 10.** **0.2 %** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Multiple Territories

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

American Bankers Insurance Company of Florida is submitting a rate filing for its Mobilowners Program filed and approved in Arkansas. The last rate filing approved for this program was effective March 1, 2012. In order to stay current with the marketplace, we are proposing the following changes to the program:

Statewide Rate Indication (Exhibit 1)

Based on the experience data for years 2008 through 2012, the overall rate level indication for the state of Arkansas given in Exhibit 1 is 23.5%. The general process for obtaining our indications is to adjust our earned premiums for past rate changes as well as premium trend. Next we take our non-catastrophe loss experience and trend this from the past to current level and then from current level to the prospective period in which the rates will be in effect. We use two-step loss trending where we select past to current trends for both frequency and severity as well as current to future trends. The next step is to multiply by our loss adjustment expense (LAE) factor to figure in our LAE costs. We then take our Cat losses determined based on a Catastrophe loading determined from our CAT/Non-CAT experience data. The CAT losses then apply the factors for the severity trend only and then load in the costs for LAE. The non-CAT and CAT losses are then added together to get to our final trended losses.

The experience loss ratio is then calculated by dividing the final trended losses by the trended on-level premiums for each year and also for the 5-years in total. The loss ratio is weighted against the countrywide loss ratio since experience in the state is not fully credible. The indication is then calculated by taking the 5-year credibility-weighted loss ratio and adding to this our fixed expenses and dividing by 1.0 minus our variable expenses. The expense information is provided in detail on Exhibit 11.

Summary of Program Changes (Exhibit 2)

Exhibit 2 provides a summary of the overall rate level effect of 5.9%, separated out by each component that is changing within our program as well as the summary of the impact of our changes to our base rates. The components which comprise the full rate change are base rate changes which have an impact of 0.4%, age of home factor changes that have an impact of 3.6%, a change to our base deductibles which has an impact of 1.6%, and a change in the to the replacement cost coverage endorsement which has an impact of 0.4%.

Base Rate Change Summary, Analyses, and Charts (Exhibit 3A-3F)

The summary of the current and proposed base rates are shown in Exhibit 3A along with the calculation of the base rate impact of 0.4%. The selected rate changes were based on mitigating the overall rate impact while maintaining adequate and competitive rates within the marketplace.

Exhibit 3A provides rate indications for our Dwelling coverage for our experience with our risks in the Singlewide Tier, Park category. Exhibit 3B provides rate indications for our Dwelling coverage for our experience with our risks in the Singlewide Tier, Non Park category. Exhibit 3C provides rate indications for our Dwelling coverage for our experience with our risks in the Multi-Sectional Tier, Park category. Exhibit 3D provides rate indications for our Dwelling coverage for our experience with our risks in the Multi-Sectional Tier, Non Park category. Given the indicated changes on the Exhibits mentioned above, we are proposing to make changes to our Dwelling rates in territories/tiers where our experience has been much more adverse when compared to the overall indication, and compared to the countrywide loss ratios.

The singlewide and multi-sectional tiers' base amounts of insurance are \$8,000 and \$50,000 respectively. Rate charts calculate the rates at each amount of insurance using the existing amount of insurance relativity curves in Exhibits 3E & 3F.

New Base Deductibles (Exhibit 4)

We are revising our base deductible from a 10% of Dwelling for Earthquake, \$750 flood, and \$500 All Other Perils to 10% of Dwelling for Earthquake, \$750 per coverage for Flood, \$1000 for Wind/Hail, and \$500 for All Other Perils. The proposed base deductible for flood is based on changes made to the deductibles for the National Flood Insurance Program, since our policy is as broad a coverage as what is provided by the NFIP this change will bring us in line with the marketplace. The other changes to the base deductible are based on a countrywide change we are making to our deductibles for this program. The overall impact of the revision is +1.6%. The rate impact was measured by using the loss elimination ratio to calculate an estimated premium impact; however, there is no change in rates associated with this change to our base deductibles.

The proposed deductible will also apply to the Seasonal Unit and Tenants' Coverage Endorsements.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

Optional Deductibles (Exhibit 5)

As consumer needs have shifted, we have developed revised optional deductibles for our program based on the proposed base deductible. The updated Optional Deductibles are shown in Exhibit 5. The deductible charges and credits that are shown are applied to the sum of the Dwelling, Adjacent Structures, and Personal Effects premium. The adjustments for the deductibles were determined based on company loss elimination ratios.

Age of Home (AOH) Experience Indications and Proposed Factor Changes (Exhibit 6)

Exhibit 6 provides a loss ratio analysis and support for the proposed changes to our Age of Home factors. High loss ratios for the middle-aged old homes suggest increases for these groups. The overall impact of this change is +3.6%.

Replacement Cost Coverage and Full Cost to Repair Endorsements (Exhibit 7)

Currently, if an insured selects the Replacement Cost (RC) Endorsement for Dwelling and Adjacent Structures, all parts of the dwelling and adjacent structures will be settled at replacement cost. We are proposing to modify this endorsement to settle roof surfacing materials claims caused by windstorm or hail at actual cash value (ACV). The same change will also be made to the Full Cost to Repair (FCR) Endorsement but will only apply to the dwelling. The estimated rate impact of this change is calculated in Exhibit 7. It is estimated that about 851,469 of the 6,318,065 total losses from 2008-2012 are paid to settle these roof claims. There is about a 5.0% reduction in payment due to reducing the settlement method from RC to ACV; therefore, 42,935 is the reduction in losses. Dividing this reduction by the total 2008-2012 losses result in a loss elimination ratio of 0.7%. The overall rate impact of this change is then calculated to be 0.4%.

Development of Credibility Standard (Exhibit 8)

Exhibit 8 provides the support for the development of our Full Credibility Standard used throughout our analysis and exhibits. The selected Credibility Standard is \$4.5 million for earned premium based on using a full credibility standard of 1,082 claims with an average countrywide claim size of 2,438 which results in full credibility losses of 2,637,770. This full credibility estimate based on losses is then converted to a premium basis by dividing by the statewide PLR which for Arkansas resulted in an estimate of 4,595,417. Based on this value we rounded down and selected 4,500,000 as the full credibility premium.

Premium Trend Analysis (Exhibit 9)

Exhibit 9 provides the support for the development of the Premium Trend Factor used in the rate indication exhibits. We looked at the past 24 quarters of earned premium and earned exposure data on a countrywide basis and determined quarter by quarter changes in the average premiums. The range of values was 1.4% to 2.6% and the highest ranked factor of 1.5% was selected as the best fit to the experience.

Loss Trend Analysis (Exhibit 10)

Exhibit 10 provides the support for the development of the Loss Trend Factor used in the rate indication exhibits. For determining our loss trend, we use a two step trending method looking at both frequency & severity of our losses. For the non-Cat losses in our rate indications, the range of values was 9.2% to 12.0% and we selected a past-to-current and current-to-future loss trend factor of 10.4% and 9.0%, respectively. Cat AALs shown are at the current level; therefore only the current-to-future severity trend of 4.3% is applied.

Development of Permissible Loss & LAE Ratio (Exhibit 11)

Five years of expense history (excluding LAE) is included on Exhibit 11 which uses data obtained from our Annual Statement Line 4.0 business. This information is used in deriving our PLR which is used in completing our rate indications. The PLR for Arkansas is 57.4%.

Development of Loss Adjustment Expense (000's) (Exhibit 12)

Exhibit 12 provides the support for the development of our Loss Adjustment Expense Factor used in the rate indication exhibits. The countrywide five year average value is 1.166.

Premium On-Level Calculation (Exhibits 13A & 13B)

Exhibits 13A & 13B use the parallelogram method to calculate our premium on-level factors to adjust our premiums for prior rate changes. We have had two rate changes within the past 5 years: a 0.7% overall rate increase effective 10/1/2008 and a 5.0% overall rate increase effective 3/1/2012. The on-level factors computed in Exhibit 13a contemplate tier & territory-specific rate changes from the previous filing in addition to non-base rate changes. The on-level factors computed in Exhibit 13b contemplate age-group-specific rate changes from the previous filing in addition to non-age-of-home rate changes.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

Catastrophe Load Analysis (Exhibit 14)

Exhibit 14 provides the support for our selected catastrophe load based on our actual catastrophe experience going back to 1982. Our Non-catastrophe incurred losses for the past 31 years were compared with the incurred catastrophe losses over the same period. Ratios were reviewed by year and in total with the indicated factor of 11.9%. This value was then credibility weighted based on a full credibility standard of 2,165 claims. This higher standard was determined based on the more volatile nature of catastrophe losses and the desire to spread these losses over a longer period of time to determine a more reasonable annual loading based on our experience.

The complement of credibility was selected as a zero percent CAT load. This complement was chosen to again smooth the estimated CAT load and provide a reasonable estimate of the annual catastrophe losses to use in our indications.

The resulting catastrophe load of 7.9% was then multiplied by the non-catastrophe incurred losses to obtain our catastrophe losses for each year. We believe that this methodology is a good balance between responsiveness and stability given the more volatile nature of these losses. Catastrophe losses are spread over a longer period and provide an annual estimated catastrophe load that is adequate and not excessive, and results in a fair estimate of our overall rate indication.

Derivation of Underwriting Profit Provision (Exhibit 15)

Support for our selected Underwriting Profit Provision is given on Exhibit 15. The Target Pre-Tax Underwriting Profit as a percentage of premium supports a load of 8.2%; however, we have selected 7.5% in order to maintain consistency among the selections from year to year.

Estimated Investment Earnings on Unearned Premium and Loss Reserves (Exhibit 16)

Support for investment earnings used in the derivation of our Underwriting Profit provision is shown in Exhibit 16. The calculations provide that the ratio of Investment Earnings to Earned Premium is 1.8%.

Surplus Ratio (Exhibit 17)

Support for written premium to surplus ratio is included in Exhibit 17. The three-year countrywide average is 1.68.

Average Federal Tax Rate on Investment Income (Exhibit 18)

Support for the federal tax rate on investment income is shown in Exhibit 18. The calculations provide that the tax rate is 31.9%.

Histogram of Policyholder Impacts (Exhibit 19)

The histogram in Exhibit 19 provides the number of policyholders who will experience various percentage changes to their total premium. The majority of policyholders will receive less than a 5% increase. The policy receiving the maximum change will experience a 5.6% increase which translates to annual increase of \$33 or \$3 per month. This policy insures a 6-year old singlewide home and its change is comprised of both a small base rate increase and age of home factor increase.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

SUPPORTING EXHIBITS

Exhibit 1	Statewide Rate Indication
Exhibit 2	Summary of Program Changes
Exhibit 3A	Base Rate Analysis – Park - Singlewide Tier
Exhibit 3B	Base Rate Analysis – Non-Park - Singlewide Tier
Exhibit 3C	Base Rate Analysis – Park – Multi-Sectional Tier
Exhibit 3D	Base Rate Analysis – Non-Park – Multi-Sectional Tier
Exhibit 3E	Proposed Dwelling Rates – Singlewide Tier
Exhibit 3F	Proposed Dwelling Rates – Multi-Sectional Tier
Exhibit 4	New Base Deductibles
Exhibit 5	Optional Deductibles
Exhibit 6	Age of Home (AOH) Experience Indications and Proposed Factor Changes
Exhibit 7	Replacement Cost Coverage and Full Cost to Repair Endorsements
Exhibit 8	Development of Credibility Standard
Exhibit 9	Premium Trend Analysis
Exhibit 10	Loss Trend Analysis
Exhibit 11	Development of Permissible Loss & LAE Ratio
Exhibit 12	Development of Loss Adjustment Expenses (000's)
Exhibit 13A	Premium On-Level Calculation Base Rates
Exhibit 13B	Premium On-Level Calculation For Age of Home Factor Analysis
Exhibit 14	Catastrophe Load Analysis
Exhibit 15	Derivation of Underwriting Profit Provision
Exhibit 16	Estimated Investment Earnings on Unearned Premium and Loss Reserves
Exhibit 17	Surplus Ratio
Exhibit 18	Average Federal Tax Rate on Investment Income
Exhibit 19	Histogram of Policyholder Impacts

MOBILOWNERS PROGRAM

ARKANSAS

STATEWIDE RATE INDICATION

Calendar Year	(1) Written Premium	(2) Earned Premium	(3) Cat Fees	(4) Earned Premium at Current Level	(5) Premium Trend	(6) = [(4) x (5)] Trended Premium
2008	2,502,155	2,849,273	77,047	3,089,071	1.094	3,379,324
2009	2,689,693	2,944,240	80,637	3,178,176	1.077	3,424,450
2010	1,285,085	2,142,078	36,404	2,285,586	1.061	2,425,612
2011	1,164,962	1,232,366	33,081	1,327,065	1.045	1,387,161
2012	2,367,293	1,439,658	62,285	1,548,932	1.030	1,594,697
Total	10,009,188	10,607,616	289,455	11,428,831		12,211,245

Calendar Year	(7) Non-CAT Incurred Losses	(8) Cat Incurred Losses	(9) Loss Adj. Expense Factor	(10) Past-To- Current Loss Trend	(11) Current-To- Future Loss Trend	(12) Current-To- Future Severity Trend	(13) = [(7) x (9) x (10) x (11)] + [(8) x (9) x (12)] Modified Losses	(14) = (13) / (6) Trended Loss Ratio
2008	1,037,283	82,428	1.166	1.483	1.179	1.083	2,219,934	65.7%
2009	1,389,763	110,438	1.166	1.344	1.179	1.083	2,708,201	79.1%
2010	870,252	69,155	1.166	1.218	1.179	1.083	1,544,860	63.7%
2011	952,068	75,657	1.166	1.104	1.179	1.083	1,540,426	111.0%
2012	673,165	53,494	1.166	1.000	1.179	1.083	993,274	62.3%
Total	4,922,531	391,172					9,006,695	73.8%

(14) 5-Year Loss Ratio 73.8%

(15) Credibility = MIN (SQRT ((6) / 4,500,000) , 1) 100.0%

(16) Credibility-Weighted Loss Ratio
[(14) x (15) + [1 - (15)] x (Countrywide Loss Ratio)] 73.8%

(17) Permissible Loss & LAE Ratio 57.4%

(18) Indicated Rate Level Change
=[(16) + Fixed Expenses from PLR Ex. 11] / [1 - Variable Expenses from PLR Ex. 11] 23.5%

Notes:

- (5) Support for our selected Premium Trend is provided in Exhibit 9
- (8) CAT Incurred Losses based on Catastrophe Factor Developed in Exhibit 14 using our Catastrophe Experience Data
- (9) Support for our selected Loss Adjustment Expenses provided in Exhibit 12
- (10) Support for our selected loss trends is provided in Exhibit 10
- (11) Support for our selected loss trends is provided in Exhibit 10
- (12) Support for our selected loss trends is provided in Exhibit 10
- (15) Support for the development of our Full Credibility Standard provided in Exhibit 8
- (17) Support for our Permissible Loss Ratio is provided in Exhibit 11

	Terri
Coverage	Park
Dwelling Current	260
Dwelling Proposed	262
% Change	0.8%
Distribution	3.9%

	Terri
Coverage	Park
Dwelling Current	409
Dwelling Proposed	412
% Change	0.7%
Distribution	0.5%
Total Change:	

	Total
Base Rate Change:	0.4%
Age of Home Factor Change:	3.6%
Deductible Change:	1.6%
ACV Roof Endorsement:	0.4%

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - PARK - SINGLEWIDE TIER**

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
Dwelling	1	2008	125,105	3,414	1.040	1.094	145,750	1.483	1.179	1.083	1.166	13,279	8,995	38,454								
		2009	129,938	3,546	1.035	1.077	148,457	1.344	1.179	1.083	1.166	48,132	10,086	101,706								
		2010	102,412	2,795	1.033	1.061	115,069	1.218	1.179	1.083	1.166	20,711	5,816	42,036								
		2011	71,518	1,952	1.033	1.045	79,176	1.104	1.179	1.083	1.166	68,973	5,611	111,761								
		2012	75,934	2,072	1.021	1.030	81,915	1.000	1.179	1.083	1.166	19,080	7,282	35,439								
		Total	504,907	13,778			570,366						170,174	37,791	329,396	57.4%	57.8%	35.6%	10.2%	260	0.8%	262
	2	2008	45,105	1,231	1.139	1.094	57,435	1.483	1.179	1.083	1.166	93,758	3,761	195,994								
		2009	50,021	1,365	1.134	1.077	62,464	1.344	1.179	1.083	1.166	16,482	4,168	35,730								
		2010	46,152	1,259	1.131	1.061	56,674	1.218	1.179	1.083	1.166	11,667	3,424	23,866								
		2011	37,955	1,036	1.131	1.045	45,923	1.104	1.179	1.083	1.166	22,277	2,939	37,522								
		2012	48,499	1,323	1.082	1.030	55,352	1.000	1.179	1.083	1.166	20,614	6,235	36,226								
		Total	227,732	6,214			277,847						164,799	20,527	329,338	57.4%	118.5%	24.8%	33.6%	371	0.8%	374
	3	2008	7,275	199	0.990	1.094	8,081	1.483	1.179	1.083	1.166	0	592	748								
		2009	6,940	189	0.986	1.077	7,561	1.344	1.179	1.083	1.166	0	713	901								
		2010	8,383	229	0.984	1.061	8,982	1.218	1.179	1.083	1.166	0	1,072	1,355								
		2011	7,326	200	0.984	1.045	7,734	1.104	1.179	1.083	1.166	0	57	73								
		2012	10,660	291	0.989	1.030	11,149	1.000	1.179	1.083	1.166	6,466	1,684	11,020								
		Total	40,584	1,107			43,507						6,466	4,119	14,096	57.4%	32.4%	9.8%	10.5%	530	0.4%	532
	4	2008	33,376	911	0.990	1.094	37,076	1.483	1.179	1.083	1.166	4,976	2,700	13,561								
		2009	38,785	1,058	0.986	1.077	42,253	1.344	1.179	1.083	1.166	18,618	3,297	38,577								
		2010	34,701	947	0.984	1.061	37,177	1.218	1.179	1.083	1.166	15,480	2,427	28,993								
2011		26,931	735	0.984	1.045	28,430	1.104	1.179	1.083	1.166	5,136	2,175	10,543									
2012		27,733	757	0.989	1.030	29,006	1.000	1.179	1.083	1.166	7,889	2,787	14,369									
Total		161,526	4,408			173,942						52,098	13,387	106,043	57.4%	61.0%	19.7%	13.5%	279	0.7%	281	
Total	2008	210,861	5,754		1.094	248,342	1.483	1.179	1.083	1.166	112,013	16,048	248,757									
	2009	225,685	6,158		1.077	260,734	1.344	1.179	1.083	1.166	83,231	18,264	176,914									
	2010	191,648	5,230		1.061	217,902	1.218	1.179	1.083	1.166	47,857	12,740	96,249									
	2011	143,731	3,922		1.045	161,263	1.104	1.179	1.083	1.166	96,386	10,783	159,898									
	2012	162,826	4,443		1.030	177,421	1.000	1.179	1.083	1.166	54,048	17,988	97,054									
	Total	934,750	25,507			1,065,662						393,536	75,824	778,873	57.4%	73.1%	48.7%	15.6%				

NOTES:
(3) Support provided in Exhibit 13a
(4) Support provided in Exhibit 9
(5) = [(1) * (3) * (4)] + (2)
(6) Support provided in Exhibit 10
(7) Support provided in Exhibit 10
(8) Support provided in Exhibit 10
(9) Support provided in Exhibit 12
(11) Support provided in Exhibit 14
(12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
(13) Support provided in Exhibit 11
(14) = (12) / (5)
(14) = Minimum {SQRT((5) / 4,500,000),0}
(16) = [(14) + Fixed Exp from Exh 11] / [1 - Variable Exp from Exh 11] -1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - NON-PARK - SINGLEWIDE TIER**

EXHIBIT 3B

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)		
Dwelling	1	2008	484,685	13,226	1.040	1.094	564,667	1.483	1.179	1.083	1.166	124,861	32,539	295,801									
		2009	471,789	12,874	1.035	1.077	539,029	1.344	1.179	1.083	1.166	170,083	33,952	357,263									
		2010	307,477	8,390	1.033	1.061	345,477	1.218	1.179	1.083	1.166	89,087	12,838	165,423									
		2011	163,563	4,463	1.033	1.045	181,077	1.104	1.179	1.083	1.166	127,861	12,999	210,463									
		2012	214,797	5,861	1.021	1.030	231,715	1.000	1.179	1.083	1.166	97,282	32,768	175,184									
		Total		1,642,312	44,815			1,861,965					609,174	125,095	1,204,134	57.4%	64.7%	64.3%	22.3%	341	0.6%	343	
	2	2008	450,220	12,285	1.139	1.094	573,298	1.483	1.179	1.083	1.166	202,090	31,249	451,698									
		2009	428,188	11,684	1.134	1.077	534,696	1.344	1.179	1.083	1.166	250,864	29,976	501,542									
		2010	356,582	9,730	1.131	1.061	437,880	1.218	1.179	1.083	1.166	276,890	20,559	489,705									
		2011	230,194	6,281	1.131	1.045	278,515	1.104	1.179	1.083	1.166	205,813	16,450	333,121									
		2012	272,679	7,441	1.082	1.030	311,205	1.000	1.179	1.083	1.166	203,941	38,267	328,799									
		Total		1,737,863	47,422			2,135,594					1,139,597	136,501	2,104,865	57.4%	98.6%	68.9%	54.4%	487	0.4%	489	
	3	2008	45,768	1,249	1.139	1.094	58,279	1.483	1.179	1.083	1.166	137,050	3,728	284,254									
		2009	42,938	1,172	1.134	1.077	53,619	1.344	1.179	1.083	1.166	6,883	3,411	17,032									
		2010	26,677	728	1.131	1.061	32,759	1.218	1.179	1.083	1.166	2,361	739	4,888									
		2011	12,510	341	1.131	1.045	15,136	1.104	1.179	1.083	1.166	7,174	1,850	13,225									
		2012	32,670	891	1.082	1.030	37,286	1.000	1.179	1.083	1.166	27,648	6,274	45,948									
		Total		160,562	4,381			197,078					181,116	16,003	365,347	57.4%	185.4%	20.9%	73.1%	633	0.5%	636	
	4	2008	196,672	5,367	1.040	1.094	229,127	1.483	1.179	1.083	1.166	57,360	12,701	133,048									
		2009	191,488	5,225	1.035	1.077	218,779	1.344	1.179	1.083	1.166	102,045	13,496	205,659									
		2010	134,621	3,673	1.033	1.061	151,259	1.218	1.179	1.083	1.166	73,551	6,916	131,919									
2011		85,342	2,329	1.033	1.045	94,480	1.104	1.179	1.083	1.166	112,651	6,480	179,142										
2012		119,907	3,272	1.021	1.030	129,351	1.000	1.179	1.083	1.166	39,072	19,608	78,508										
	Total		728,031	19,866			822,996					384,678	59,200	728,277	57.4%	88.5%	42.8%	44.1%	399	0.5%	401		
Total	2008	1,177,345	32,127		1.094	1,425,371	1.483	1.179	1.083	1.166	521,360	80,218	1,164,802										
	2009	1,134,404	30,955		1.077	1,346,122	1.344	1.179	1.083	1.166	529,875	80,834	1,081,497										
	2010	825,357	22,522		1.061	967,374	1.218	1.179	1.083	1.166	441,888	41,051	791,936										
	2011	491,609	13,415		1.045	569,208	1.104	1.179	1.083	1.166	453,498	37,779	735,951										
	2012	640,053	17,465		1.030	709,557	1.000	1.179	1.083	1.166	367,943	96,917	628,438										
	Total		4,268,768	116,484			5,017,633					2,314,564	336,799	4,402,624	57.4%	87.7%	100.0%	43.7%					

NOTES:

- (3) Support provided in Exhibit 13a
- (4) Support provided in Exhibit 9
- (5) = [(1) * (3) * (4)] + (2)
- (6) Support provided in Exhibit 10
- (7) Support provided in Exhibit 10
- (8) Support provided in Exhibit 10
- (9) Support provided in Exhibit 12
- (11) Support provided in Exhibit 14
- (12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
- (13) Support provided in Exhibit 11
- (14) = (12) / (5)
- (14) = Minimum {SQRT((5) / 4,500,000), 0}
- (16) = [(14) + Fixed Exp from Exh 11] / [1 - Variable Exp from Exh 11] - 1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - PARK - MULTI-SECTIONAL TIER**

EXHIBIT 3C

Coverage	Territory	Year	Earned Premium (1)	Cat Fees (2)	Current Rate Level Factor (3)	Premium Trend (4)	Trended Current Level Premium (5)	Loss Trend Past to Current (6)	Loss Trend Current to Future (7)	Severity Trend Current to Future (8)	LAE Factor (9)	Inc. Loss Excl. CAT (10)	Modeled CAT Losses (11)	Total Trended & Adj. Losses (12)	Permissible Loss Ratio (13)	Experience Loss Ratio (14)	Credibility Factor (15)	Indicated Rate Change (16)	Current Base Rate (17)	Selected Rate Change (18)	Proposed Base Rate (19)		
Dwelling	1	2008	35,436	967	1.109	1,094	43,971	1.483	1.179	1.083	1.166	10,373	3,947	26,145									
		2009	55,732	1,521	1.104	1,077	67,818	1.344	1.179	1.083	1.166	71,685	4,688	138,416									
		2010	33,530	915	1.102	1,061	40,125	1.218	1.179	1.083	1.166	12,680	682	22,098									
		2011	8,666	236	1.102	1,045	10,218	1.104	1.179	1.083	1.166	3,636	672	6,367									
		2012	10,445	285	1.064	1,030	11,729	1.000	1.179	1.083	1.166	5,806	974	9,215									
		Total		143,809	3,924			173,861					104,179	10,963	202,241	57.4%	116.3%	19.7%	31.5%	409	0.7%	412	
		2	2008	11,172	305	0.990	1,094	12,410	1.483	1.179	1.083	1.166	5,571	1,255	12,950								
	2009		22,596	617	0.986	1,077	24,617	1.344	1.179	1.083	1.166	13,841	2,085	28,217									
	2010		21,507	587	0.984	1,061	23,042	1.218	1.179	1.083	1.166	2,771	1,232	6,198									
	2011		12,815	350	0.984	1,045	13,529	1.104	1.179	1.083	1.166	0	1,018	1,287									
	2012		13,781	376	0.989	1,030	14,413	1.000	1.179	1.083	1.166	1,000	1,309	3,029									
		Total		81,871	2,234			88,011					23,183	6,900	51,680	57.4%	58.7%	14.0%	16.1%	447	0.7%	450	
		3	2008	571	16	0.990	1,094	634	1.483	1.179	1.083	1.166	0	64	80								
	2009		229	6	0.986	1,077	249	1.344	1.179	1.083	1.166	0	-	-									
	2010		800	22	0.984	1,061	857	1.218	1.179	1.083	1.166	0	64	80									
	2011		8,578	234	0.984	1,045	9,056	1.104	1.179	1.083	1.166	0	972	1,228									
	2012		17,622	481	0.989	1,030	18,431	1.000	1.179	1.083	1.166	10,797	1,631	16,908									
		Total		14,319	391			29,227					350	2,730	18,297	57.4%	62.6%	8.1%	17.6%	680	0.4%	683	
		4	2008	7,581	207	0.990	1,094	8,421	1.483	1.179	1.083	1.166	0	511	646								
	2009		7,151	195	0.986	1,077	7,790	1.344	1.179	1.083	1.166	0	858	1,084									
	2010		55,251	1,508	0.984	1,061	59,195	1.218	1.179	1.083	1.166	11,147	4,753	24,675									
	2011		281,730	7,688	0.984	1,045	297,411	1.104	1.179	1.083	1.166	138,509	22,680	238,856									
	2012		1,518	41	0.989	1,030	1,588	1.000	1.179	1.083	1.166	0	182	230									
		Total		2,675	73			374,404					-	28,983	265,490	57.4%	70.9%	28.8%	18.7%	423	0.7%	426	
		Total	2008	54,759	1,494		1,094	65,436	1.483	1.179	1.083	1.166	15,944	5,777	39,821								
2009	85,708		2,339		1,077	100,474	1.344	1.179	1.083	1.166	85,526	7,631	167,717										
2010	111,088		3,031		1,061	123,218	1.218	1.179	1.083	1.166	26,597	6,731	53,050										
2011	311,790		8,508		1,045	330,214	1.104	1.179	1.083	1.166	142,145	25,343	247,739										
2012	43,366		1,183		1,030	46,161	1.000	1.179	1.083	1.166	17,603	4,096	29,381										
	Total		606,710	16,556			665,503					287,814	49,577	537,708	57.4%	80.8%	38.5%	18.5%					

NOTES:

- (3) Support provided in Exhibit 13a
- (4) Support provided in Exhibit 9
- (5) = [(1) * (3) * (4)] + (2)
- (6) Support provided in Exhibit 10
- (7) Support provided in Exhibit 10
- (8) Support provided in Exhibit 10
- (9) Support provided in Exhibit 12
- (11) Support provided in Exhibit 14
- (12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
- (13) Support provided in Exhibit 11
- (14) = (12) / (5)
- (14) = Minimum (SQRT((5) / 4,500,000), 0)
- (16) = [(14) + Fixed Exp from Exh 11] / [1 - Variable Exp from Exh 11] - 1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS**

EXHIBIT 3D

BASE RATES ANALYSIS - NON-PARK - MULTI-SECTIONAL TIER

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)		
Dwelling	1	2008	294,716	8,042	1.109	1.094	365,705	1.483	1.179	1.083	1.166	38,707	18,654	102,525									
		2009	304,319	8,304	1.104	1.077	370,316	1.344	1.179	1.083	1.166	258,953	20,166	504,097									
		2010	177,955	4,856	1.102	1.061	212,955	1.218	1.179	1.083	1.166	170,468	2,924	289,189									
		2011	43,581	1,189	1.102	1.045	51,384	1.104	1.179	1.083	1.166	11,465	2,990	21,177									
		2012	39,266	1,071	1.064	1.030	44,094	1.000	1.179	1.083	1.166	5,816	3,438	12,342									
		Total		859,837	23,463		1,044,455						485,410	48,172	929,331	57.4%	89.0%	48.2%	59.0%	625	0.5%	628	
		2	2008	189,100	5,160	1.218	1.094	257,188	1.483	1.179	1.083	1.166	217,072	12,029	457,969								
	2009		186,581	5,091	1.212	1.077	248,845	1.344	1.179	1.083	1.166	61,650	11,870	128,946									
	2010		140,441	3,832	1.210	1.061	184,191	1.218	1.179	1.083	1.166	137,091	6,938	238,362									
	2011		77,715	2,121	1.210	1.045	100,422	1.104	1.179	1.083	1.166	243,848	4,584	375,846									
	2012		57,479	1,568	1.128	1.030	68,310	1.000	1.179	1.083	1.166	15,906	4,791	27,928									
		Total		651,316	17,773		858,956						675,568	40,212	1,229,050	57.4%	143.1%	43.7%	94.2%	839	0.4%	842	
		3	2008	9,529	260	1.218	1.094	12,959	1.483	1.179	1.083	1.166	0	801	1,012								
	2009		12,496	341	1.212	1.077	16,667	1.344	1.179	1.083	1.166	105,806	928	196,730									
	2010		5,454	149	1.210	1.061	7,153	1.218	1.179	1.083	1.166	150	130	415									
	2011		1,917	52	1.210	1.045	2,478	1.104	1.179	1.083	1.166	150	201	482									
	2012		3,021	82	1.128	1.030	3,590	1.000	1.179	1.083	1.166	150	420	737									
		Total		32,417	885		42,847						106,256	2,479	199,375	57.4%	465.3%	9.8%	121.9%	876	0.3%	879	
		4	2008	85,500	2,333	0.990	1.094	94,977	1.483	1.179	1.083	1.166	11,066	5,804	29,905								
	2009		86,154	2,351	0.986	1.077	93,857	1.344	1.179	1.083	1.166	97,773	5,971	188,254									
	2010		54,367	1,484	0.984	1.061	58,248	1.218	1.179	1.083	1.166	4,127	2,017	9,461									
	2011		25,121	685	0.984	1.045	26,519	1.104	1.179	1.083	1.166	3,598	1,793	7,727									
	2012		21,690	592	0.989	1.030	22,686	1.000	1.179	1.083	1.166	156,984	1,918	218,293									
		Total		272,833	7,445		296,288						273,548	17,503	453,641	57.4%	153.1%	25.7%	88.6%	620	0.5%	623	
	Total	2008	578,845	15,795		1.094	730,829	1.483	1.179	1.083	1.166	266,845	37,287	591,411									
2009		589,551	16,087		1.077	729,685	1.344	1.179	1.083	1.166	524,182	38,936	1,018,027										
2010		378,217	10,321		1.061	462,547	1.218	1.179	1.083	1.166	311,836	12,008	537,427										
2011		148,334	4,048		1.045	180,803	1.104	1.179	1.083	1.166	259,061	9,568	405,231										
2012		121,457	3,314		1.030	138,681	1.000	1.179	1.083	1.166	178,856	10,568	259,300										
	Total		1,816,403	49,565		2,242,545						1,540,781	108,367	2,811,397	57.4%	125.4%	70.6%	71.7%					

NOTES:

- (3) Support provided in Exhibit 13a
- (4) Support provided in Exhibit 9
- (5) = [(1) * (3) * (4)] + (2)
- (6) Support provided in Exhibit 10
- (7) Support provided in Exhibit 10
- (8) Support provided in Exhibit 10
- (9) Support provided in Exhibit 12
- (11) Support provided in Exhibit 14
- (12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
- (13) Support provided in Exhibit 11
- (14) = (12) / (5)
- (14) = Minimum {SQRT((5) / 4,500,000), 0}
- (16) = [(14) + Fixed Exp from Exh 11] / [1 - Variable Exp from Exh 11] -1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - SINGLEWIDE TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
0	- 4,500	211	275	300	393	427	510	226	322
4,501	- 5,500	226	296	322	421	458	548	242	346
5,501	- 6,500	238	311	339	443	482	576	255	363
6,501	- 7,500	250	328	357	467	508	608	268	383
7,501	- 8,500	262	343	374	489	532	636	281	401
8,501	- 9,500	271	355	387	506	551	658	291	415
9,501	- 10,500	279	366	398	521	567	678	299	427
10,501	- 11,500	284	371	405	529	576	689	304	434
11,501	- 12,500	288	377	411	538	586	700	309	441
12,501	- 13,500	293	383	418	546	595	711	314	448
13,501	- 14,500	297	389	424	555	604	721	319	455
14,501	- 15,500	301	394	429	562	611	730	323	460
15,501	- 16,500	305	400	437	570	621	743	328	468
16,501	- 17,500	309	405	442	577	628	752	331	473
17,501	- 18,500	312	409	447	583	635	760	335	478
18,501	- 19,500	316	414	452	590	642	769	339	484
19,501	- 20,500	320	419	457	597	650	778	343	490
20,501	- 21,500	325	426	465	607	661	791	349	498
21,501	- 22,500	334	437	476	623	678	810	358	511
22,501	- 23,500	342	448	488	638	694	829	367	523
23,501	- 24,500	349	457	498	652	709	847	375	534
24,501	- 25,500	357	468	510	667	725	867	383	547
25,501	- 26,500	365	478	521	682	742	886	392	559
26,501	- 27,500	373	489	532	696	758	905	400	571
27,501	- 28,500	382	499	544	712	775	926	409	584
28,501	- 29,500	390	510	556	727	791	945	418	596
29,501	- 30,500	397	520	568	742	807	965	426	608
30,501	- 31,500	406	531	580	757	824	986	435	621
31,501	- 32,500	417	547	596	779	848	1,014	448	639
32,501	- 33,500	429	562	613	801	872	1,042	460	657
33,501	- 34,500	442	578	631	825	897	1,073	474	676
34,501	- 35,500	453	593	647	846	920	1,100	486	693
35,501	- 36,500	466	609	664	868	945	1,129	499	712
36,501	- 37,500	477	625	680	890	969	1,157	512	730
37,501	- 38,500	502	658	717	938	1,020	1,219	539	769
38,501	- 39,500	508	665	725	948	1,031	1,233	545	777
39,501	- 40,500	513	672	733	958	1,042	1,246	551	786
40,501	- 41,500	516	676	737	963	1,048	1,253	554	790
41,501	- 42,500	522	683	745	974	1,059	1,266	559	798
42,501	- 43,500	527	690	752	984	1,070	1,280	565	807
43,501	- 44,500	533	697	760	994	1,081	1,293	571	815
44,501	- 45,500	538	704	768	1,004	1,093	1,306	577	824
45,501	- 46,500	544	712	776	1,015	1,104	1,319	583	832
46,501	- 47,500	549	719	784	1,025	1,115	1,333	589	840
47,501	- 48,500	554	726	791	1,035	1,126	1,346	595	849
48,501	- 49,500	560	733	799	1,045	1,137	1,359	601	857
49,501	- 50,500	565	740	807	1,055	1,148	1,373	606	865
50,501	- 51,500	571	747	816	1,066	1,159	1,387	612	874
51,501	- 52,500	576	755	824	1,076	1,171	1,400	618	882
52,501	- 53,500	582	762	831	1,086	1,182	1,414	624	891
53,501	- 54,500	587	769	839	1,096	1,193	1,427	630	899
54,501	- 55,500	594	777	847	1,108	1,205	1,440	637	908
55,501	- 56,500	599	784	855	1,118	1,216	1,453	643	917
56,501	- 57,500	605	791	863	1,128	1,227	1,467	648	925
57,501	- 58,500	610	799	870	1,138	1,238	1,480	654	933
58,501	- 59,500	615	806	878	1,148	1,249	1,493	660	942
59,501	- 60,500	621	813	886	1,159	1,261	1,507	666	950
60,501	- 61,500	626	820	894	1,169	1,272	1,520	672	959
61,501	- 62,500	632	827	901	1,179	1,283	1,533	678	967
62,501	- 63,500	637	834	909	1,189	1,294	1,546	684	975
63,501	- 64,500	643	841	917	1,200	1,305	1,560	689	984
64,501	- 65,500	648	849	925	1,210	1,316	1,573	695	992

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - SINGLEWIDE TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
65,501	- 66,500	654	856	933	1,220	1,327	1,586	701	1,001
66,501	- 67,500	659	863	941	1,230	1,338	1,601	707	1,009
67,501	- 68,500	665	870	949	1,241	1,350	1,614	713	1,017
68,501	- 69,500	670	877	957	1,251	1,361	1,627	719	1,026
69,501	- 70,500	676	884	965	1,261	1,372	1,641	725	1,034
70,501	- 71,500	681	892	973	1,271	1,383	1,654	730	1,042
71,501	- 72,500	686	899	980	1,281	1,394	1,667	736	1,051
72,501	- 73,500	692	906	988	1,292	1,405	1,680	742	1,059
73,501	- 74,500	697	913	996	1,302	1,416	1,694	748	1,068
74,501	- 75,500	703	920	1,004	1,312	1,428	1,707	754	1,076
75,501	- 76,500	708	927	1,012	1,322	1,439	1,720	760	1,084
76,501	- 77,500	714	935	1,019	1,333	1,450	1,734	766	1,093
77,501	- 78,500	719	942	1,027	1,343	1,461	1,747	771	1,101
78,501	- 79,500	726	950	1,035	1,354	1,473	1,760	778	1,110
79,501	- 80,500	731	957	1,043	1,364	1,484	1,773	784	1,119
80,501	- 81,500	737	964	1,051	1,374	1,495	1,787	790	1,127
81,501	- 82,500	742	971	1,058	1,385	1,506	1,800	796	1,136
82,501	- 83,500	748	979	1,067	1,395	1,518	1,814	802	1,144
83,501	- 84,500	753	986	1,075	1,405	1,529	1,828	808	1,152
84,501	- 85,500	758	993	1,083	1,415	1,540	1,841	813	1,161
85,501	- 86,500	764	1,000	1,090	1,426	1,551	1,854	819	1,169
86,501	- 87,500	769	1,007	1,098	1,436	1,562	1,867	825	1,177
87,501	- 88,500	775	1,014	1,106	1,446	1,573	1,881	831	1,186
88,501	- 89,500	780	1,021	1,114	1,456	1,584	1,894	837	1,194
89,501	- 90,500	786	1,029	1,122	1,467	1,595	1,907	843	1,203
Each Additional \$1,000 or Fraction Thereof:		5.50	7.20	7.85	10.27	11.17	13.35	5.90	8.42

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - MULTI-SECTIONAL TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
50,000	- 50,500	412	628	450	842	683	879	426	623
50,501	- 51,500	415	632	453	848	688	885	429	627
51,501	- 52,500	418	637	457	855	693	892	432	632
52,501	- 53,500	421	642	460	861	699	899	436	637
53,501	- 54,500	425	647	464	868	704	906	439	642
54,501	- 55,500	429	654	469	877	712	916	444	649
55,501	- 56,500	433	661	473	886	718	925	448	655
56,501	- 57,500	437	667	478	894	725	933	452	661
57,501	- 58,500	442	674	483	903	733	943	457	668
58,501	- 59,500	445	679	486	910	738	950	460	673
59,501	- 60,500	449	685	491	918	745	959	464	679
60,501	- 61,500	453	691	495	927	752	967	469	686
61,501	- 62,500	458	698	500	936	759	977	473	692
62,501	- 63,500	462	704	505	944	766	986	478	699
63,501	- 64,500	466	711	509	953	773	995	482	705
64,501	- 65,500	470	717	514	962	780	1,004	486	712
65,501	- 66,500	475	724	518	970	787	1,013	491	718
66,501	- 67,500	479	730	523	979	794	1,022	495	724
67,501	- 68,500	484	738	529	989	802	1,032	501	732
68,501	- 69,500	489	745	534	998	810	1,042	505	739
69,501	- 70,500	493	751	538	1,007	817	1,051	509	745
70,501	- 71,500	497	757	543	1,015	823	1,060	514	751
71,501	- 72,500	501	764	548	1,024	831	1,069	518	758
72,501	- 73,500	505	770	552	1,033	838	1,078	523	764
73,501	- 74,500	510	777	556	1,041	844	1,087	527	770
74,501	- 75,500	514	783	561	1,050	852	1,096	531	777
75,501	- 76,500	518	790	566	1,059	859	1,105	536	783
76,501	- 77,500	522	796	570	1,067	866	1,114	540	790
77,501	- 78,500	527	803	575	1,076	873	1,124	545	796
78,501	- 79,500	531	809	580	1,085	880	1,132	549	803
79,501	- 80,500	535	815	584	1,093	887	1,141	553	809
80,501	- 81,500	539	822	589	1,102	894	1,151	558	816
81,501	- 82,500	543	828	594	1,111	901	1,159	562	822
82,501	- 83,500	548	835	599	1,120	908	1,169	567	829
83,501	- 84,500	552	842	603	1,128	915	1,178	571	835
84,501	- 85,500	556	848	607	1,137	922	1,187	575	841
85,501	- 86,500	561	855	612	1,146	929	1,196	580	848
86,501	- 87,500	565	861	617	1,154	936	1,205	584	854
87,501	- 88,500	569	868	622	1,163	944	1,215	589	861
88,501	- 89,500	573	874	626	1,172	951	1,223	593	867
89,501	- 90,500	577	880	631	1,180	957	1,232	597	873
90,501	- 91,500	582	887	635	1,189	964	1,241	601	880
91,501	- 92,500	586	893	640	1,198	971	1,250	606	886
92,501	- 93,500	590	900	645	1,206	979	1,259	610	893
93,501	- 94,500	594	906	649	1,215	986	1,268	615	899
94,501	- 95,500	599	913	654	1,224	993	1,278	619	905
95,501	- 96,500	603	919	659	1,232	1,000	1,287	623	912
96,501	- 97,500	607	926	663	1,241	1,007	1,296	628	918
97,501	- 98,500	611	932	668	1,250	1,014	1,305	632	925
98,501	- 99,500	616	939	672	1,259	1,021	1,314	637	931
99,501	- 100,500	621	946	678	1,268	1,029	1,324	642	939
100,501	- 101,500	625	953	683	1,277	1,036	1,333	646	945
101,501	- 102,500	629	959	687	1,286	1,043	1,342	651	951
102,501	- 103,500	634	966	692	1,294	1,050	1,351	655	958
103,501	- 104,500	638	972	697	1,303	1,057	1,360	659	964
104,501	- 105,500	642	978	701	1,312	1,064	1,369	664	971
105,501	- 106,500	646	985	706	1,320	1,071	1,378	668	977
106,501	- 107,500	651	991	710	1,329	1,078	1,388	673	984
107,501	- 108,500	655	998	715	1,338	1,085	1,397	677	990
108,501	- 109,500	659	1,004	720	1,347	1,092	1,406	681	996
109,501	- 110,500	663	1,011	724	1,355	1,099	1,415	686	1,003
110,501	- 111,500	667	1,017	729	1,364	1,106	1,424	690	1,009
111,501	- 112,500	672	1,024	734	1,373	1,113	1,433	695	1,016
112,501	- 113,500	676	1,030	738	1,381	1,121	1,442	699	1,022
113,501	- 114,500	680	1,037	743	1,390	1,128	1,451	703	1,029
114,501	- 115,500	684	1,043	748	1,399	1,135	1,460	708	1,035
115,501	- 116,500	689	1,050	752	1,407	1,142	1,469	712	1,041
116,501	- 117,500	693	1,056	757	1,416	1,149	1,478	716	1,048
117,501	- 118,500	697	1,063	761	1,425	1,156	1,488	721	1,054
118,501	- 119,500	701	1,069	766	1,434	1,163	1,497	725	1,061
119,501	- 120,500	706	1,076	771	1,442	1,170	1,506	730	1,067
120,501	- 121,500	710	1,082	775	1,451	1,177	1,515	734	1,074
121,501	- 122,500	714	1,089	780	1,460	1,184	1,524	738	1,080
122,501	- 123,500	718	1,095	785	1,468	1,191	1,533	743	1,086
123,501	- 124,500	723	1,102	789	1,477	1,198	1,542	747	1,093
124,501	- 125,500	727	1,108	794	1,486	1,205	1,551	752	1,099
125,501	- 126,500	731	1,115	799	1,494	1,212	1,560	756	1,106

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - MULTI-SECTIONAL TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
126,501	- 127,500	735	1,121	803	1,503	1,219	1,569	760	1,112
127,501	- 128,500	740	1,128	808	1,512	1,226	1,578	765	1,119
128,501	- 129,500	744	1,134	812	1,521	1,233	1,587	769	1,125
129,501	- 130,500	748	1,141	817	1,529	1,240	1,597	774	1,131
130,501	- 131,500	752	1,147	822	1,538	1,247	1,606	778	1,138
131,501	- 132,500	758	1,154	827	1,548	1,256	1,616	783	1,145
132,501	- 133,500	762	1,161	832	1,556	1,263	1,625	788	1,152
133,501	- 134,500	766	1,167	837	1,565	1,270	1,634	792	1,158
134,501	- 135,500	770	1,174	841	1,574	1,277	1,643	796	1,165
135,501	- 136,500	775	1,180	846	1,582	1,284	1,652	801	1,171
136,501	- 137,500	779	1,187	851	1,591	1,291	1,661	805	1,177
137,501	- 138,500	783	1,193	855	1,600	1,298	1,670	810	1,184
138,501	- 139,500	787	1,200	860	1,609	1,305	1,679	814	1,190
139,501	- 140,500	791	1,206	864	1,617	1,312	1,688	818	1,197
140,501	- 141,500	796	1,213	869	1,626	1,319	1,697	823	1,203
141,501	- 142,500	800	1,219	874	1,635	1,326	1,707	827	1,210
142,501	- 143,500	804	1,226	878	1,643	1,333	1,716	832	1,216
143,501	- 144,500	808	1,232	883	1,652	1,340	1,725	836	1,222
144,501	- 145,500	813	1,239	888	1,661	1,347	1,734	840	1,229
145,501	- 146,500	817	1,245	892	1,670	1,354	1,743	845	1,235
146,501	- 147,500	821	1,252	897	1,678	1,361	1,752	849	1,242
147,501	- 148,500	825	1,258	902	1,687	1,368	1,761	853	1,248
148,501	- 149,500	830	1,265	906	1,696	1,375	1,770	858	1,255
149,501	- 150,500	834	1,271	911	1,704	1,382	1,779	862	1,261
Each Additional \$1,000 or Fraction Thereof:		4.27	6.51	4.67	8.73	7.08	9.11	4.42	6.46

MOBILOWNERS PROGRAM

ARKANSAS

NEW BASE DEDUCTIBLES

Step 1: Calculation of Loss Savings	Current Base	Proposed Base
All Other Peril Deductible	\$500	\$500
Wind Deductible	\$500	\$1,000
Hail Deductible	\$500	\$1,000
Flood Deductible	\$750	750/cov
Earthquake Deductible	10%	10%
Loss Elimination Ratio		2.4%

Step 2: Categorization of Expenses into Variable and Fixed	
Variable Expenses (Commissions, Taxes, Profit)	30.5%
Fixed Expenses (General, Other Acquisition)	12.1%
Total Expense Provision	42.6%

Step 3: Calculation of Premium Adjustment Factors

Formula: Adjustment Factor = $\frac{- LER \times SF \times (PLR / (1 + LAE))}{1 - VAREXP}$

LER = Loss Elimination Ratio
 SF = Safety Factor = 0.90
 PLR = Permissible Loss Ratio = 1 - Total Expenses (Step 2) = 57.4%
 LAE (factor of losses) = Allocated Loss Adjustment Expenses = 15.0%
 VAREXP = Variable Expenses (Step 2) 30.5%

Calculation: Adjustment Factor = $\frac{- LER \times 0.90 \times (57.4\% / (1 + 15\%))}{1 - 30.5\%}$ = -1.6%

Rate Level Effect = $\frac{- Adj Factor}{Adj Factor + 1}$ = 1.6%

MOBILOWNERS PROGRAM

ARKANSAS

OPTIONAL DEDUCTIBLES

The Current Optional All Risk Deductibles below will be deleted.

Current Optional All Risk Deductibles

Peril	Option 1	Option 2	Option 3	Option 4
All Other	250	500	750	1000
Wind	250	500	750	1000
Hail	250	500	750	1000
Flood	250	500	750	1000
Earthquake	250	500	750	1000
Flat Dollar Adjustment	30	5	-25	-45

The Proposed Optional Deductibles below are being introduced. The percentage adjustments will be applied to the sum of Coverages A, B and C.

Proposed Optional Deductibles

Peril	Base	Option 1	Option 2	Option 3
All Other	500	500	1000	2500
Wind	1000	500	1000	2500
Hail	1000	500	1000	2500
Flood	750/cov	750/cov	750/cov	2500
Earthquake	10% of Cov A	10% of Cov A	10% of Cov A	2500
Percentage Adjustment	Included	2.0%	-2.0%	-5.0%

MOBILOWNERS PROGRAM

ARKANSAS

AGE OF HOME (AOH) EXPERIENCE INDICATIONS AND PROPOSED FACTOR CHANGES

Age of Home Grouping	2008 - 2012 Trended Earned		Loss Ratio	Credibility	Credibility Indicated Change
	Premium @ Current Level	Modified Incurred Loss			
0-3	3,427,523	1,915,438	55.9%	87.3%	2.0%
4-6	2,247,015	2,145,570	95.5%	70.7%	47.7%
7-9	1,635,561	1,345,728	82.3%	60.3%	33.7%
10-19	3,937,850	2,683,058	68.1%	93.5%	16.0%
20+	462,604	154,275	33.3%	32.1%	9.7%
Total	11,710,553	8,244,069			

Age of Home Grouping	2012 Written Premium	Premium Distribution	Current AOH Factor	Proposed AOH Factor	Proposed Rate Change
0-3	101,441	4.3%	1.00	1.00	0.0%
4-6	200,129	8.5%	1.05	1.10	4.8%
7-9	175,915	7.4%	1.12	1.15	2.7%
10-19	1,783,349	75.3%	1.20	1.25	4.2%
20+	106,459	4.5%	1.30	1.30	0.0%
Total	2,367,293	100.0%			

Rate Level Effect¹: **3.6%**

¹(Sumproduct (Premium Distribution, Change) * Written Premium) / (Written Premium + Cat Fees)

MOBILOWNERS PROGRAM

ARKANSAS

REPLACEMENT COST COVERAGE AND FULL COST TO REPAIR ENDORSEMENTS

Step 1: Calculation of Loss Savings

Total 2008-2012 Losses	6,318,065
Estimated Roof Damage Losses	851,469
FCR and RC to ACV reduction in paid claim	-5.0%
Losses Eliminated due to changing roof damage to ACV	-42,935
Loss Elimination Ratio	0.7%

Step 2: Categorization of Expenses into Variable and Fixed

Variable Expenses (Commissions, Taxes, Profit)	30.5%
Fixed Expenses (General, Other Acquisition)	12.1%
Total Expense Provision	42.6%

Step 3: Calculation of Premium Adjustment Factors

Formula: Adjustment Factor = $\frac{- LER \times SF \times (PLR / (1 + LAE))}{1 - VAREXP}$

LER = Loss Elimination Ratio	
SF = Safety Factor =	0.90
PLR = Permissible Loss Ratio = 1 - Total Expenses (Step 2) =	57.4%
LAE (factor of losses) = Allocated Loss Adjustment Expenses =	15.0%
VAREXP = Variable Expenses (Step 2)	30.5%

Calculation: Adjustment Factor = $\frac{- LER \times 0.90 \times (57.4\% / (1 + 15\%))}{1 - 30.5\%}$ = -0.4%

Premium Adjustment (Indicated):

Premium Adjustment (Selected):

Rate Level Effect = $\frac{- Adj Factor}{Adj Factor + 1}$ = **0.4%**

MOBILOWNERS PROGRAM

ARKANSAS

DEVELOPMENT OF CREDIBILITY STANDARD

(1) Countrywide Average Claim Severity (including LAE)	2,438
(2) Full Credibility Constant - Claims	1,082
(3) Indicated Full Credibility Constant - Losses	2,637,770
(4) Statewide Permissible Loss Ratio	57.4%
(5) Indicated Full Credibility Constant - Premium	4,595,417
(6) Selected Full Credibility Constant - Premium	4,500,000

Notes:

(5) = (3) / (4)

MOBILOWNERS PROGRAM

COUNTRYWIDE

PREMIUM TREND ANALYSIS

Index	Calendar Year	Calendar Quarter	Earned Premium	Earned Exposure	12 Month Avg Premium		Number of Quarters				
					24	20	16	12	8		
	2005	1	30,177,407	50,483							
	2005	2	32,004,430	53,540							
	2005	3	36,404,255	60,900							
	2005	4	34,247,253	57,292							
1	2006	1	33,390,938	52,745	606	625					
2	2006	2	33,332,085	52,652	614	629					
3	2006	3	32,663,415	51,596	624	633					
4	2006	4	32,126,448	50,747	633	637					
5	2007	1	31,984,841	48,209	640	641	651				
6	2007	2	32,217,461	48,560	648	645	655				
7	2007	3	32,564,355	49,082	656	649	658				
8	2007	4	32,619,189	49,165	663	653	661				
9	2008	1	31,980,676	47,057	667	657	664	670			
10	2008	2	32,017,284	47,111	671	661	668	673			
11	2008	3	32,073,663	47,194	675	665	671	675			
12	2008	4	32,048,859	47,157	680	670	674	678			
13	2009	1	30,857,662	44,756	682	674	678	681	682		
14	2009	2	30,586,821	44,363	684	678	681	684	685		
15	2009	3	30,270,279	43,904	687	682	684	687	687		
16	2009	4	29,768,802	43,177	689	687	688	689	690		
17	2010	1	29,355,966	41,803	693	691	691	692	693	694	
18	2010	2	29,309,059	41,736	696	696	695	695	695	696	
19	2010	3	29,268,578	41,679	699	700	698	698	698	698	
20	2010	4	29,192,308	41,570	702	704	702	701	701	701	
21	2011	1	29,276,931	41,252	704	709	705	703	703	703	
22	2011	2	29,736,409	41,900	706	713	709	706	706	706	
23	2011	3	30,030,393	42,314	708	718	712	709	709	708	
24	2011	4	30,366,480	42,788	710	722	716	712	711	711	

Past-To-Current	Trend-To-Future	Overall Trend	
2007	1.063	1.030	1.094
2008	1.047	1.030	1.077
2009	1.031	1.030	1.061
2010	1.015	1.030	1.045
2011	1.000	1.030	1.030
Trend Data Evaluation Date 12/31/2011			
Assumed Eff Date 6/1/2013			
Avg Written Date 12/1/2013			
Avg Loss Date 6/1/2014			
Experience Period Midpoint 7/1/2012			
Trend-To-Future 1.92			

No. Quarters	24	20	16	12	8
Trend	2.6%	2.0%	1.6%	1.5%	1.4%

R2	0.93	0.96	0.99	0.99	0.98
Rank	5	4	2	1	3

Selected Trend	1.5%	1.5%
----------------	------	------

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS PROGRAM

ARKANSAS

DEVELOPMENT OF PERMISSIBLE LOSS & LAE RATIO

Calendar Year	2007		2008		2009		2010		2011		5 Year	Selected
	\$(in 000's)	%	Average									
Adjusted Direct Premium Written (Part III, Col 1)	118,067	100.0%	136,856	100.0%	144,718	100.0%	168,480	100.0%	209,501	100.0%	100.0%	
Adjusted Direct Premium Earned (Part III, Col 3)	119,560	100.0%	137,455	100.0%	144,803	100.0%	156,769	100.0%	195,201	100.0%	100.0%	
Adj Dir Commissions & Brokerage (W) (Part III, Col 23)	33,858	28.7%	33,294	24.3%	33,673	23.3%	38,771	23.0%	48,772	23.3%	24.5%	20.0%
Other Acquisition Incurred (E) (Part III, Col 27)	8,503	7.1%	8,419	6.1%	9,520	6.6%	11,457	7.3%	11,004	5.6%	6.6%	6.6%
General Expenses Incurred (E) (Part III, Col 29)	4,119	3.4%	6,634	4.8%	8,510	5.9%	10,178	6.5%	13,121	6.7%	5.5%	5.5%
Taxes, Licenses, & Fees (W) (Part III, Col 25)	2,743	2.3%	3,840	2.8%	4,218	2.9%	4,400	2.6%	4,740	2.3%	2.6%	3%*
Total Expenses												35.1%
Profit & Contingencies												7.5%
Permissible Loss & LAE Ratio												57.4%

Source: Insurance Expense Exhibit - 2007-2011 Line 4.0 Homeowners Multiple Peril

* Arkansas-specific Rates

MOBILOWNERS PROGRAM

COUNTRYWIDE

DEVELOPMENT OF LOSS ADJUSTMENT EXPENSE (000's)

Calendar Year	(1) Loss Adjustment Expense	(2) Incurred Losses	(3) LAE Factor
2007	5,600	34,022	1.165
2008	7,757	56,181	1.138
2009	10,209	55,388	1.184
2010	9,912	63,103	1.157
2011	19,023	106,815	1.178
Total & Avg	<u>52,501</u>	<u>315,509</u>	<u>1.166</u>
Selected			1.166

Notes: Selected (3) to Exhibit 1, Column 5.
Source: IEE, Line 4.0 (Homeowners Multiple Peril)

MOBILOWNERS PROGRAM

ARKANSAS

PREMIUM ON-LEVEL CALCULATION - BASE RATES

3/1/12 Rate Change for Non-Base Rate coverages: -1.6%

		3/1/12 Rate Change for Base Rate: 5.0%			
Park	10/1/2008	3/1/2012			
Std. MH	0.7%	3.3%			
Terr 1					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%			1.04001
2009	28%	72%			1.03503
2010			100%	0%	1.03301
2011				100%	1.03301
2012				65%	1.02130

		3/1/12 Rate Change for Base Rate: 5.0%			
NonPark	3/1/12 Rate Change for Base Rate:	5.0%			
Std. MH	0.7%	3.3%			
Terr 1					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%			1.04001
2009	28%	72%			1.03503
2010			100%	0%	1.03301
2011				100%	1.03301
2012				65%	1.02130

		3/1/12 Rate Change for Base Rate: 12.0%			
Park	3/1/12 Rate Change for Base Rate:	12.0%			
Pfd. MH	0.7%	10.2%			
Terr 1					
	1.000	1.007	1.007	1.007	1.110 On-Level
2008	97%	3%			1.10935
2009	28%	72%			1.10403
2010			100%	0%	1.10188
2011				100%	1.10188
2012				65%	1.06423

		3/1/12 Rate Change for Base Rate: 12.0%			
NonPark	3/1/12 Rate Change for Base Rate:	12.0%			
Pfd. MH	0.7%	10.2%			
Terr 1					
	1.000	1.007	1.007	1.007	1.110 On-Level
2008	97%	3%			1.10935
2009	28%	72%			1.10403
2010			100%	0%	1.10188
2011				100%	1.10188
2012				65%	1.06423

		3/1/12 Rate Change for Base Rate: 15.0%			
Std. MH	0.7%	13.1%			
Terr 2					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate: 15.0%			
Std. MH	0.7%	13.1%			
Terr 2					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate: 0.0%			
Pfd. MH	0.7%	-1.6%			
Terr 2					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate: 23.0%			
Pfd. MH	0.7%	21.0%			
Terr 2					
	1.000	1.007	1.007	1.007	1.219 On-Level
2008	97%	3%	0%	0%	1.21830
2009	28%	72%	0%	0%	1.21247
2010	0%	0%	100%	0%	1.21010
2011	0%	0%	0%	100%	1.21010
2012	0%	0%	0%	65%	1.12782

		3/1/12 Rate Change for Base Rate: 0.0%			
Std. MH	0.7%	-1.6%			
Terr 3					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate: 15.0%			
Std. MH	0.7%	13.1%			
Terr 3					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate: 0.0%			
Pfd. MH	0.7%	-1.6%			
Terr 3					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate: 23.0%			
Pfd. MH	0.7%	21.0%			
Terr 3					
	1.000	1.007	1.007	1.007	1.219 On-Level
2008	97%	3%	0%	0%	1.21830
2009	28%	72%	0%	0%	1.21247
2010	0%	0%	100%	0%	1.21010
2011	0%	0%	0%	100%	1.21010
2012	0%	0%	0%	65%	1.12782

		3/1/12 Rate Change for Base Rate: 0.0%			
Std. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate: 5.0%			
Std. MH	0.7%	3.3%			
Terr 4					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%	0%	0%	1.04001
2009	28%	72%	0%	0%	1.03503
2010	0%	0%	100%	0%	1.03301
2011	0%	0%	0%	100%	1.03301
2012	0%	0%	0%	65%	1.02130

		3/1/12 Rate Change for Base Rate: 0.0%			
Pfd. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate: 0.0%			
Pfd. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

MOBILOWNERS PROGRAM

ARKANSAS

PREMIUM ON-LEVEL CALCULATION - FOR AGE OF HOME FACTOR ANALYSIS

Age of Home	3/1/2012 Rate Change for Non-Age of Home coverages:					4.1%				
0-3	3/1/12 Rate Change for Age of Home Group:					0.0%				
	10/1/2008					3/1/2012				
	0.7%					4.1%				
	Terr 1									
		1.000	1.007	1.007	1.007	1.048	On-Level	Prem Trend	EP	
	2008	97%	3%			1.04001	1.094	1,232,934		
	2009	28%	72%			1.03503	1.077	1,170,198		
	2010			100%	0%	0%	1.03301	1.061	475,610	
	2011				100%		1.03301	1.045	115,049	
	2012					1.01847	1.030	70,662	1.118	
4-6	3/1/12 Rate Change for Age of Home Group:					5.0%				
	0.7%					9.3%				
	Terr 1									
		1.000	1.007	1.007	1.007	1.101	On-Level	Prem Trend	EP	
	2008	97%	3%			1.04001	1.094	471,750		
	2009	28%	72%			1.03503	1.077	558,027		
	2010			100%		1.03301	1.061	596,683		
	2011				100%	1.03301	1.045	237,886		
	2012				65%	35%	1.00064	1.030	171,763	1.104
	7-9	3/1/12 Rate Change for Age of Home Group:					1.8%			
0.7%					6.0%					
Terr 1										
		1.000	1.007	1.007	1.007	1.067	On-Level	Prem Trend	EP	
2008		97%	3%			1.04001	1.094	443,821		
2009		28%	72%			1.03503	1.077	419,064		
2010				100%	0%	0%	1.03301	1.061	298,470	
2011					100%	1.03301	1.045	161,688		
2012					65%	35%	1.01191	1.030	154,978	1.107
10-14		3/1/12 Rate Change for Age of Home Group:					0.0%			
	0.7%					4.1%				
	Terr 1									
		1.000	1.007	1.007	1.007	1.048	On-Level	Prem Trend	EP	
	2008	97%	3%			1.04001	1.094	551,635		
	2009	28%	72%			1.03503	1.077	611,518		
	2010			100%	0%	0%	1.03301	1.061	534,473	
	2011				100%	1.03301	1.045	425,991		
	2012				65%	35%	1.01847	1.030	564,635	1.096
	15-19	3/1/12 Rate Change for Age of Home Group:					0.0%			
0.7%					4.1%					
Terr 1										
		1.000	1.007	1.007	1.007	1.048	On-Level	Prem Trend	EP	
2008		97%	3%			1.04001	1.094	69,684		
2009		28%	72%			1.03503	1.077	106,712		
2010				100%	0%	0%	1.03301	1.061	157,063	
2011					100%	1.03301	1.045	204,140		
2012					65%	35%	1.01847	1.030	380,872	1.078
20+		3/1/12 Rate Change for Age of Home Group:					-2.5%			
	0.7%					1.5%				
	Terr 1									
		1.000	1.007	1.007	1.007	1.022	On-Level	Prem Trend	EP	
	2008	97%	3%			1.04001	1.094	79,449		
	2009	28%	72%			1.03503	1.077	78,722		
	2010			100%	0%	0%	1.03301	1.061	79,780	
	2011				100%	1.03301	1.045	87,610		
	2012				65%	35%	1.02762	1.030	96,748	1.095

MOBILOWNERS PROGRAM

ARKANSAS

CATASTROPHE LOAD ANALYSIS

Year	(1) Catastrophe Claim Count	(2) Non-Catastrophe Incurred Loss	(3) Catastrophe Incurred Loss	(4) = (3) / (2) Catastrophe / Non- Catastrophe Factor
1982	20	341,574	74,464	21.8%
1983	30	385,980	3,911	1.0%
1984	34	461,226	25,449	5.5%
1985	5	287,332	(413)	-0.1%
1986	1	121,589	100	0.1%
1987		390,668		0.0%
1988	6	894,972	5,587	0.6%
1989	75	763,229	129,959	17.0%
1990	17	842,871	20,227	2.4%
1991	25	654,470	43,062	6.6%
1992	18	462,347	14,219	3.1%
1993	5	406,362	3,592	0.9%
1994	22	406,081	9,850	2.4%
1995	8	445,370	3,944	0.9%
1996	3	482,724	1,580	0.3%
1997	39	612,949	190,573	31.1%
1998	2	449,244	(41)	0.0%
1999	13	671,148	12,697	1.9%
2000	18	855,019	33,759	3.9%
2001	112	986,617	171,785	17.4%
2002	5	981,543	11,033	1.1%
2003	29	758,295	73,656	9.7%
2004	28	564,155	23,733	4.2%
2005	18	1,313,308	71,582	5.5%
2006	74	951,608	203,193	21.4%
2007	8	886,141	8,229	0.9%
2008	155	1,037,283	563,085	54.3%
2009	76	1,389,763	237,625	17.1%
2010	20	870,252	57,745	6.6%
2011	97	952,068	513,932	54.0%
2012	5	673,165	23,147	3.4%
Total	968	21,299,352	2,531,262	11.9%
(5) Credibility:				66.9%
(6) Selected CAT Load:				7.9%

Notes:

(5) Credibility based on 2,165 claims, using a standard for full credibility based on a 98.0% probability of being within 5% of the mean. The standard was selected based on the more volatile nature of these types of losses, and the desire to balance both stability and responsiveness.

(6) Selected CAT Load based on credibility of the data and a complement of credibility given to a zero percent CAT Load. This complement was selected in order to determine a fair yet adequate average CAT load to apply to each year of experience.

This method to was used to temper the indicated catastrophe load of 11.9% based on our actual experience over the past 30+ years and determine an appropriate estimate of the average annual catastrophe losses to load into our indications. This methodology allowed us to spread the actual losses over a longer period of time in order to balance both stability and responsiveness of our year to year experience loss ratios.

MOBILOWNERS PROGRAM

COUNTRYWIDE

DERIVATION OF UNDERWRITING PROFIT PROVISION

(1)	Target After-Tax Rate of Return on Surplus	15.0%
(2)	Ratio of Written Premium to Surplus	1.68
(3)	Expected Investment Income on Reserves as a % of Premium	1.8%
(4)	Expected Investment Income on Reserves as a % of Surplus = (3) x (2)	3.0%
(5)	Expected Investment Income on Surplus as a % of Surplus	5.2%
(6)	Total Expected Investment Income as a % of Surplus = (4) + (5)	8.1%
(7)	Federal Income Tax on Investment Income as a % of Surplus = (6) x 31.9%	2.6%
(8)	After-Tax Investment Income on Surplus = (6) - (7)	5.6%
(9)	Target After-Tax Underwriting Profit as a % of Surplus = (1) - (8)	9.4%
(10)	Target After-Tax Underwriting Profit as a % of Premium = (9) / (2)	5.6%
(11)	Target Pre-Tax Underwriting Profit as a % of Premium = (10) / {1-31.9%}	8.2%
(12)	Selected	7.5%

MOBILOWNERS PROGRAM

COUNTRYWIDE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A.	Unearned Premium Reserve		
	1.	Direct Earned Premium	\$195,201,345
	2.	Mean Unearned Premium Reserve	\$99,754,500
	3.	Percentage Total of Prepaid Expense	
		a. Commission and Brokerage	30.00%
		b. Taxes, Licenses and Fees	2.60%
		c. 50% of Other Acquisition Expense	3.30%
		d. 50% of General Expense	<u>2.75%</u>
		e. Total	38.65%
	4.	Dollar Total of Prepaid Expense (A2) x (A3e)	\$38,555,114
	5.	Subject to Investment (A2) - (A4)	\$61,199,385
B.	Delayed Remission of Premium		\$17,492,704
C.	Expected Loss and Loss Adjustment Reserve		
	1.	Direct Earned Premium (A1)	\$195,201,345
		x (Expected Loss and Loss Adjustment Ratio)	43.5%
	2.	Expected Incurred Loss and Loss Adjustment	\$84,855,887
		x (Reserve to Incurred Ratio)	27.2%
	3.	Expected Loss and Loss Adjustment Reserve	\$23,080,801
D.	Net Subject to Investment (A5) - (B) + (C3)		\$66,787,482
E.	Average Rate of Return on Invested Assets		5.2%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$3,451,229
G.	Ratio of Investment Earnings to Earned Premium (F) ÷ (A1)		1.8%

MOBILOWNERS PROGRAM

COUNTRYWIDE

SURPLUS RATIO

Calendar Year	(1) Surplus as Regards Policyholders	(2) Net Written Premium All Lines	(3) Surplus Ratio
2009	\$380,413,186	\$671,499,672	1.77
2010	\$401,633,620	\$671,803,151	1.67
2011	\$404,716,354	\$655,851,893	1.62
Average	\$395,587,720	\$666,384,905	1.68

A/S Page 3 Line 35

A/S Page 8 Line 34

(2) / (1)

MOBILOWNERS PROGRAM

COUNTRYWIDE

AVERAGE FEDERAL TAX RATE ON INVESTMENT INCOME

	(1) Investment Income 2009-2011	(2) Allocation	(3) Current Tax Rate	(4) Total Tax (2) x (3)
Bonds -Taxable	\$1,556,544	1.0%	35.0%	0.3%
Bonds -Tax Exempt Municipal	\$15,515,922	9.8%	5.3%	0.5%
Bonds -Taxable Municipal	\$123,748,485	78.5%	35.0%	27.5%
Stocks	\$1,617,281	1.0%	14.2%	0.1%
Short-Term Investments	\$1,018,886	0.6%	35.0%	0.2%
All Other Investments	\$14,251,532	9.0%	35.0%	3.2%
Total	\$157,708,650	100.0%		31.9%

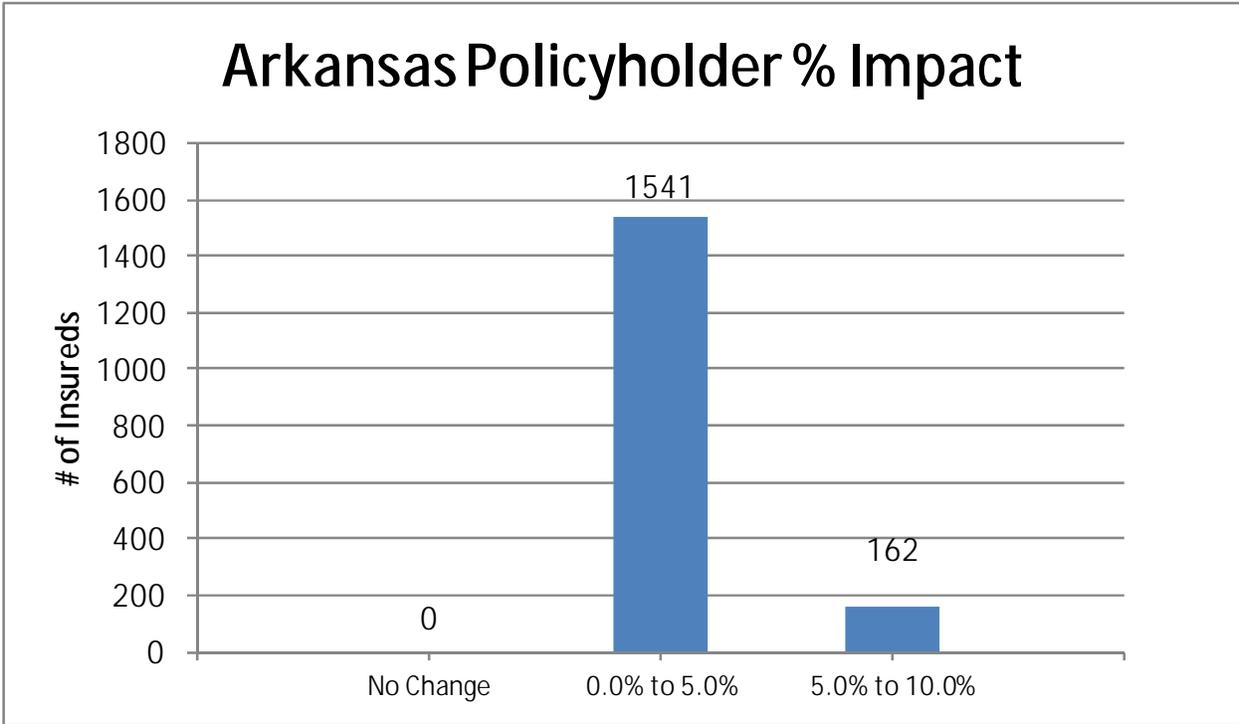
Notes: (1) From ABIC Annual Statement, Part 1.

(2) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 1999 will be:

MOBILOWNERS PROGRAM

ARKANSAS

HISTOGRAM OF POLICYHOLDER IMPACTS



NAIC Number: _____
 Company Name: _____
 Contact Person: _____
 Telephone No.: _____
 Email Address: _____
 Effective Date: _____

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$619.26	\$619.26	\$619.26	\$619.26	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$619.26	\$619.26	\$619.26	\$619.26
	\$120,000	\$806.42	\$806.42	\$806.42	\$806.42	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$806.42	\$806.42	\$806.42	\$806.42
	\$160,000	\$993.45	\$993.45	\$993.45	\$993.45	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$993.45	\$993.45	\$993.45	\$993.45
6	\$80,000	\$619.26	\$619.26	\$619.26	\$619.26	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$619.26	\$619.26	\$619.26	\$619.26
	\$120,000	\$806.42	\$806.42	\$806.42	\$806.42	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$806.42	\$806.42	\$806.42	\$806.42
	\$160,000	\$993.45	\$993.45	\$993.45	\$993.45	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$993.45	\$993.45	\$993.45	\$993.45
9	\$80,000	\$619.26	\$619.26	\$619.26	\$619.26	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$672.08	\$619.26	\$619.26	\$619.26	\$619.26
	\$120,000	\$806.42	\$806.42	\$806.42	\$806.42	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$876.14	\$806.42	\$806.42	\$806.42	\$806.42
	\$160,000	\$993.45	\$993.45	\$993.45	\$993.45	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$1,080.05	\$993.45	\$993.45	\$993.45	\$993.45

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher %
 Burglar Alarm %
 Smoke Alarm %

Deadbolt Lock %
 Window Locks %
 \$1,000 Deductible %
 Other (specify) %

EARTHQUAKE INSURANCE

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

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

Zone
 Highest Risk \$

Maximum Credit Allowed	12%	Lowest Risk	\$ Included	\$ Included
------------------------	-----	-------------	-------------	-------------

I

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
ARKANSAS

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

Forms List B
Territorial Map C
Territorial Definitions D
Classifications 1
Rates:
 Catastrophe Fee 1
 Comprehensive Physical Damage Coverage..... 1
Rates:
 Comprehensive Mobile Home Coverage – Singlewide Tier 2-3
 Comprehensive Adjacent Structures Coverage – Singlewide Tier 4
 Comprehensive Personal Effects Coverage – Singlewide Tier 4
 Comprehensive Personal Liability Coverage 5
 Additional Medical Payment and Physical Damage to Property of Others Coverage 5
 All Risk Optional Deductibles..... 5
 Broad Form Coverage Endorsement 5
 Mobilowners Multi-Sectional 6
 Comprehensive Physical Damage Coverage..... 6
 Comprehensive Physical Damage Coverage – Multi-Sectional Tier 7-9
 Comprehensive Adjacent Structures – Multi-Sectional Tier 9
 Comprehensive Personal Effects – Multi-Sectional Tier 9
 Additional Limits:
 Additional Living Expense Coverage..... 10
 Emergency Removal Service Coverage 10
 Fire Department Service Coverage 10
 Radio and Television Antenna Coverage 10
 Trees, Shrubs, Plants and Lawns Coverage..... 10
 Seasonal Unit Endorsement 10
 Owners', Landlords' and Tenants' Liability 11
 Scheduled Personal Property Endorsement 11
 Trip Collision 11
 Additional Residence Premises Liability Endorsement 11
 Tenants Coverage 12
 Replacement Cost Coverage Endorsements 12
 Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement 12
 Exclusion of Flood and Rising Water Endorsement 13
 Rental and Commercial Units 13
 Outstanding Principal Balance Endorsement 13
 Mobile Home Full Cost to Repair Endorsement 13
 Stated Value Endorsement..... 13
 Natural Disaster Protection Coverage 14
 Claims Free Credit 14
 Lenders Charge 14
 Age of Home Premium Adjustment 14
 Mandatory Amendatory Endorsement – Arkansas 14
 Mandatory Amendatory Hail Endorsement 14
 Mobile Home Personal Liability Endorsement 14
 Arkansas Consumer Notice..... 14
 Flood Deductible Endorsement..... 14
 Limited Attached And Adjacent Structures Endorsement 14
Amendments to General Rules 15

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

**MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS**

FORMS LIST

I. STANDARD FORMS

Policy AB4080PC-1080

II. MANDATORY FORMS

Mandatory Amendatory Endorsement AB4654EC-1211

Mandatory Amendatory Hail Endorsement AB4473EC-0285

Mobile Home Personal Liability Amendatory Endorsement AB4562EC-1186

Arkansas Consumer Notice N1504-1104

Flood Deductible Endorsement AB3274EPC-0212

Limited Attached And Adjacent Structures Endorsement AB3557EPC-0213

III. OPTIONAL FORMS

Personal Effects Endorsement AB4137EC-481

Mobile Home Personal Liability Endorsement AB4562EC-1186

General Change Endorsement AB4637EC-0589

Broad Form Coverage Endorsement AB4066EC-1280

Additional Benefits Endorsement (Increased Limits) AB4511EC-1185

Seasonal Unit Endorsement AB3212EPC-1211

Owners', Landlords' and Tenants' Liability Insurance Endorsement AB4103EC-1280

Scheduled Personal Property Endorsement AB4112EC-181

Additional Residence Premises Liability Endorsement AB4155EC-881

Tenants Coverage Endorsement AB4114EC-181

Replacement Cost Coverage Endorsement AB8077EPC-0608

Personal Effects Replacement Cost Coverage Endorsement AB4157EC-881

Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC-1084

Exclusion of Flood and Rising Water Endorsement AB4120EC-281

Rental Mobile Home Endorsement AB4108EC-1281

Broad Form Physical Damage Coverage – Rental Mobile Home Endorsement AB4225EC-982

Outstanding Principal Balance Protection Endorsement AB4669EC-0590

Mobile Home Full Cost to Repair Endorsement AB8072EPC-0608

Stated Value Endorsement AB8073EPC-0608

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

CLASSIFICATIONS

PARK: If the mobile home is located in a park of twenty-five (25) or more units.
NON-PARK: All other mobile homes not eligible for the park classification.

RATES

CATASTROPHE FEE

A catastrophe fee per unit per year will apply according to the chart below:

Territory	Amount
1	\$34
2	\$34
3	\$34
4	\$34

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Tie-Down Equipment Coverage
Emergency Removal Service Coverage

Fire Department Service Coverage
Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage

Subject to the following deductibles:
10% of the amount of insurance for earthquake damage;
\$750 **per coverage** for flood; **and**
\$500 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE - SINGLEWIDE TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
0	-	4,500	217	282	306	399	434	517	233	329
4,501	-	5,500	232	303	329	429	466	555	250	353
5,501	-	6,500	245	319	346	451	490	584	263	371
6,501	-	7,500	258	336	365	476	517	616	277	392
7,501	-	8,500	270	352	382	498	541	645	290	410
8,501	-	9,500	279	364	395	515	560	668	300	424
9,501	-	10,500	288	375	407	531	577	688	309	437
10,501	-	11,500	292	381	414	539	586	699	314	444
11,501	-	12,500	297	388	421	548	596	710	319	451
12,501	-	13,500	302	394	427	557	605	721	324	458
13,501	-	14,500	306	400	434	565	614	732	329	465
14,501	-	15,500	310	404	439	572	622	741	333	471
15,501	-	16,500	315	411	446	581	631	753	338	478
16,501	-	17,500	319	416	451	588	639	762	342	484
17,501	-	18,500	322	420	456	595	646	770	346	490
18,501	-	19,500	326	425	461	602	654	779	350	495
19,501	-	20,500	330	430	467	609	661	788	354	501
20,501	-	21,500	336	438	475	619	672	802	360	510
21,501	-	22,500	344	448	486	634	689	821	369	522
22,501	-	23,500	352	459	498	649	705	841	378	535
23,501	-	24,500	360	469	509	663	721	859	386	546
24,501	-	25,500	368	480	521	679	737	879	395	559
25,501	-	26,500	376	491	533	694	754	899	404	572
26,501	-	27,500	384	501	544	709	770	918	413	584
27,501	-	28,500	393	513	556	725	788	939	422	597
28,501	-	29,500	401	523	568	741	804	959	431	610
29,501	-	30,500	410	534	579	755	821	978	440	622
30,501	-	31,500	418	545	592	771	838	999	449	635
31,501	-	32,500	430	561	609	794	862	1,028	462	654
32,501	-	33,500	443	577	626	816	887	1,057	475	672
33,501	-	34,500	455	594	644	840	913	1,088	489	692
34,501	-	35,500	467	609	661	862	936	1,116	502	709
35,501	-	36,500	479	625	678	884	960	1,145	515	728
36,501	-	37,500	491	641	695	906	985	1,174	528	746
37,501	-	38,500	518	675	732	955	1,037	1,236	556	786
38,501	-	39,500	523	682	740	965	1,048	1,250	562	795
39,501	-	40,500	529	690	748	976	1,060	1,264	568	803
40,501	-	41,500	532	693	753	981	1,066	1,271	571	808
41,501	-	42,500	538	701	761	992	1,077	1,284	577	816
42,501	-	43,500	543	708	769	1,002	1,088	1,298	583	825
43,501	-	44,500	549	716	777	1,012	1,100	1,311	590	834
44,501	-	45,500	555	723	785	1,023	1,111	1,325	596	842
45,501	-	46,500	560	730	793	1,033	1,123	1,338	602	851
46,501	-	47,500	566	738	801	1,044	1,134	1,352	608	859
47,501	-	48,500	572	745	809	1,054	1,145	1,365	614	868
48,501	-	49,500	577	753	817	1,065	1,157	1,379	620	877
49,501	-	50,500	583	760	825	1,075	1,168	1,393	626	885

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – SINGLEWIDE TIER

Amount of Insurance			Terr1	Terr1	Terr2	Terr2	Terr3	Terr3	Terr4	Terr4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,501	-	51,500	589	767	833	1,086	1,179	1,406	632	894
51,501	-	52,500	594	775	841	1,096	1,191	1,420	638	902
52,501	-	53,500	600	782	849	1,107	1,202	1,433	644	911
53,501	-	54,500	606	790	857	1,117	1,213	1,447	650	920
54,501	-	55,500	611	797	865	1,127	1,225	1,460	657	928
55,501	-	56,500	617	804	873	1,138	1,236	1,474	663	937
56,501	-	57,500	623	812	881	1,148	1,248	1,487	669	945
57,501	-	58,500	628	819	889	1,159	1,259	1,501	675	954
58,501	-	59,500	634	826	897	1,169	1,270	1,514	681	963
59,501	-	60,500	640	834	905	1,180	1,282	1,528	687	971
60,501	-	61,500	645	841	913	1,190	1,293	1,542	693	980
61,501	-	62,500	651	849	921	1,201	1,304	1,555	699	989
62,501	-	63,500	657	856	929	1,211	1,316	1,569	705	997
63,501	-	64,500	662	863	937	1,222	1,327	1,582	711	1,006
64,501	-	65,500	668	871	945	1,232	1,338	1,596	717	1,014
65,501	-	66,500	674	878	953	1,243	1,350	1,609	724	1,023
66,501	-	67,500	679	886	961	1,253	1,361	1,623	730	1,032
67,501	-	68,500	685	893	969	1,263	1,373	1,636	736	1,040
68,501	-	69,500	691	900	977	1,274	1,384	1,650	742	1,049
69,501	-	70,500	696	908	985	1,284	1,395	1,663	748	1,057
70,501	-	71,500	702	915	993	1,295	1,407	1,677	754	1,066
71,501	-	72,500	708	923	1,001	1,305	1,418	1,691	760	1,075
72,501	-	73,500	713	930	1,009	1,316	1,429	1,704	766	1,083
73,501	-	74,500	719	937	1,017	1,326	1,441	1,718	772	1,092
74,501	-	75,500	725	945	1,025	1,337	1,452	1,731	778	1,100
75,501	-	76,500	730	952	1,033	1,347	1,463	1,745	784	1,109
76,501	-	77,500	736	960	1,041	1,358	1,475	1,758	791	1,118
77,501	-	78,500	742	967	1,049	1,368	1,486	1,772	797	1,126
78,501	-	79,500	747	974	1,057	1,378	1,497	1,785	803	1,135
79,501	-	80,500	753	982	1,065	1,389	1,509	1,799	809	1,143
80,501	-	81,500	759	989	1,073	1,399	1,520	1,812	815	1,152
81,501	-	82,500	764	997	1,081	1,410	1,532	1,826	821	1,161
82,501	-	83,500	770	1,004	1,089	1,420	1,543	1,840	827	1,169
83,501	-	84,500	776	1,011	1,097	1,431	1,554	1,853	833	1,178
84,501	-	85,500	781	1,019	1,106	1,441	1,566	1,867	839	1,187
85,501	-	86,500	787	1,026	1,114	1,452	1,577	1,880	845	1,195
86,501	-	87,500	793	1,033	1,122	1,462	1,588	1,894	851	1,204
87,501	-	88,500	798	1,041	1,130	1,473	1,600	1,907	858	1,212
88,501	-	89,500	804	1,048	1,138	1,483	1,611	1,921	864	1,221
89,501	-	90,500	810	1,056	1,146	1,494	1,622	1,934	870	1,230
Each Additional \$1,000 or fraction thereof			5.67	7.39	8.02	10.46	11.36	13.55	6.09	8.61

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PERSONAL LIABILITY COVERAGE

Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

Includes: \$500 Medical Payments coverage each accident;
 \$250 Physical Damage to Property of Others coverage each occurrence;
 First Aid Expenses.

<u>Limit of Liability</u>	<u>Annual Premium</u>
\$ 25,000	\$35.00
50,000	40.00
100,000	50.00
300,000	60.00

Additional Medical Payments and Physical Damage to Property of Others Coverage

To increase Medical Payments coverage to \$1,000 and Physical Damage to Property of Others coverage to \$500, add \$5.00 to above annual premium.

Attach General Change Endorsement AB4637EC.

ALL RISK OPTIONAL DEDUCTIBLES

The Deductibles listed below may be applied to the Mobile Home, Adjacent Structures and Personal Effects Coverage by the following adjustment in premium.

<u>Deductible</u>	<u>Premium Adjustment</u>
\$250	Add \$30 per annum
500	Add \$5 per annum
750	Subtract \$25 per annum
1000	Subtract \$45 per annum

<u>Peril</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
<u>Earthquake</u>	<u>10% of the amount of insurance</u>	<u>10% of the amount of insurance</u>	<u>\$2,500</u>
<u>Flood</u>	<u>\$750 per coverage</u>	<u>\$750 per coverage</u>	<u>\$2,500</u>
<u>Wind/Hail</u>	<u>\$1,000</u>	<u>\$1,000</u>	<u>\$2,500</u>
<u>All Other Perils</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>
<u>Credit/Surcharge</u>	<u>1% credit</u>	<u>2% credit</u>	<u>6% credit</u>

BROAD FORM COVERAGE ENDORSEMENT

Attach Broad Form Coverage Endorsement AB4066EC.

Provides Broad Form protection for the Mobile Home, Adjacent Structures and Personal Effects (including Theft), subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
 \$750 per coverage for flood; and
\$500 for wind/hail;
 \$500 for all other perils.

The credit for this coverage will be 10% of the sum of the Dwelling, Adjacent Structures, and Personal Effects premium.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

MOBILOWNERS MULTI-SECTIONAL

1. To qualify for the multi-sectional rates, the mobile home must:
 - a. not be older than 3 years as of the effective date of the policy if the policy is new business;
 - b. be fully skirted;
 - c. be valued at \$50,000 or more (excluding any additions);
 - d. be tied-down (anchored or strapped);
 - e. be at least 20 feet in width with a minimum of 800 square feet;
 - f. be owner-occupied.
2. To qualify for the multi-sectional park rates; the park definition is:
 - a. the mobile home must be located in a park with 25 or more units; or
 - b. the mobile home must be located in fire protection class 1-8.

The multi-sectional rates apply to voluntary policies only, they do not apply to forced-placed policies.

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Emergency Removal Service Coverage
Fire Department Service Charge

Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage
Tie-Down Equipment Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood; and
\$500 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
49,501 50,000	-	50,500	421	637	459	852	693	890	435	632
50,501	-	51,500	424	641	462	858	698	896	438	636
51,501	-	52,500	427	647	466	865	703	903	442	641
52,501	-	53,500	431	652	470	872	709	910	445	647
53,501	-	54,500	434	657	473	878	714	918	448	652
54,501	-	55,500	439	664	478	888	722	927	453	659
55,501	-	56,500	443	670	483	896	729	936	458	665
56,501	-	57,500	447	676	487	905	736	945	462	671
57,501	-	58,500	452	684	493	914	744	955	467	678
58,501	-	59,500	455	689	496	921	749	962	470	683
59,501	-	60,500	459	695	501	930	756	971	475	690
60,501	-	61,500	464	701	505	938	763	980	479	696
61,501	-	62,500	468	708	510	947	771	990	484	703
62,501	-	63,500	472	715	515	956	778	999	488	709
63,501	-	64,500	477	721	520	964	784	1,007	492	715
64,501	-	65,500	481	728	525	974	792	1,017	497	722
65,501	-	66,500	485	734	529	982	799	1,026	502	729
66,501	-	67,500	490	741	534	991	806	1,035	506	735
67,501	-	68,500	494	748	539	1,000	814	1,045	511	742
68,501	-	69,500	499	755	544	1,010	821	1,055	515	749
69,501	-	70,500	503	761	549	1,018	828	1,064	520	755
70,501	-	71,500	507	768	553	1,027	835	1,072	524	762
71,501	-	72,500	512	775	558	1,036	843	1,082	529	769
72,501	-	73,500	516	781	563	1,045	850	1,091	533	775
73,501	-	74,500	520	787	567	1,053	857	1,100	538	781
74,501	-	75,500	525	794	572	1,062	864	1,110	542	788
75,501	-	76,500	529	801	577	1,071	871	1,119	547	794
76,501	-	77,500	533	807	582	1,079	878	1,128	551	801
77,501	-	78,500	538	814	587	1,089	886	1,137	556	808
78,501	-	79,500	542	820	591	1,097	893	1,146	560	814
79,501	-	80,500	546	827	596	1,106	900	1,155	565	820
80,501	-	81,500	551	834	601	1,115	907	1,165	569	827
81,501	-	82,500	555	840	605	1,124	914	1,174	574	834
82,501	-	83,500	560	847	610	1,133	922	1,184	579	841
83,501	-	84,500	564	854	615	1,142	929	1,193	583	847
84,501	-	85,500	568	860	620	1,150	936	1,202	587	853
85,501	-	86,500	573	867	625	1,160	943	1,211	592	860
86,501	-	87,500	577	873	629	1,168	950	1,220	596	866
87,501	-	88,500	582	880	634	1,177	958	1,230	601	873
88,501	-	89,500	586	887	639	1,186	965	1,239	606	880
89,501	-	90,500	590	893	644	1,195	972	1,248	610	886
90,501	-	91,500	595	900	648	1,203	979	1,257	614	893
91,501	-	92,500	599	906	653	1,212	986	1,266	619	899
92,501	-	93,500	603	913	658	1,221	993	1,275	623	906
93,501	-	94,500	608	919	663	1,230	1,000	1,285	628	912
94,501	-	95,500	612	926	667	1,239	1,008	1,294	632	919
95,501	-	96,500	616	933	672	1,248	1,015	1,303	637	925

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
96,501	-	97,500	621	939	677	1,256	1,022	1,312	641	932
97,501	-	98,500	625	946	682	1,265	1,029	1,322	646	938
98,501	-	99,500	630	953	686	1,274	1,036	1,331	650	945
99,501	-	100,500	634	959	691	1,283	1,043	1,340	655	952
100,501	-	101,500	638	966	696	1,292	1,051	1,349	659	958
101,501	-	102,500	643	972	701	1,301	1,058	1,359	664	965
102,501	-	103,500	647	979	705	1,309	1,065	1,368	669	971
103,501	-	104,500	651	986	710	1,318	1,072	1,377	673	978
104,501	-	105,500	656	992	715	1,327	1,079	1,386	678	984
105,501	-	106,500	660	999	720	1,336	1,087	1,395	682	991
106,501	-	107,500	664	1,005	724	1,345	1,094	1,405	687	997
107,501	-	108,500	669	1,012	729	1,354	1,101	1,414	691	1,004
108,501	-	109,500	673	1,019	734	1,362	1,108	1,423	696	1,011
109,501	-	110,500	678	1,025	739	1,371	1,115	1,432	700	1,017
110,501	-	111,500	682	1,032	743	1,380	1,123	1,442	705	1,024
111,501	-	112,500	686	1,038	748	1,389	1,130	1,451	709	1,030
112,501	-	113,500	691	1,045	753	1,398	1,137	1,460	714	1,037
113,501	-	114,500	695	1,052	758	1,407	1,144	1,469	718	1,043
114,501	-	115,500	699	1,058	763	1,415	1,151	1,479	723	1,050
115,501	-	116,500	704	1,065	767	1,424	1,158	1,488	727	1,056
116,501	-	117,500	708	1,071	772	1,433	1,166	1,497	732	1,063
117,501	-	118,500	712	1,078	777	1,442	1,173	1,506	736	1,070
118,501	-	119,500	717	1,085	782	1,451	1,180	1,515	741	1,076
119,501	-	120,500	721	1,091	786	1,460	1,187	1,525	745	1,083
120,501	-	121,500	726	1,098	791	1,468	1,194	1,534	750	1,089
121,501	-	122,500	730	1,104	796	1,477	1,202	1,543	754	1,096
122,501	-	123,500	734	1,111	801	1,486	1,209	1,552	759	1,102
123,501	-	124,500	739	1,118	805	1,495	1,216	1,562	763	1,109
124,501	-	125,500	743	1,124	810	1,504	1,223	1,571	768	1,115
125,501	-	126,500	747	1,131	815	1,513	1,230	1,580	772	1,122
126,501	-	127,500	752	1,137	820	1,521	1,237	1,589	777	1,129
127,501	-	128,500	756	1,144	824	1,530	1,245	1,598	781	1,135
128,501	-	129,500	761	1,151	829	1,539	1,252	1,608	786	1,142
129,501	-	130,500	765	1,157	834	1,548	1,259	1,617	790	1,148
130,501	-	131,500	769	1,164	839	1,557	1,266	1,626	795	1,155
131,501	-	132,500	774	1,171	843	1,566	1,273	1,635	799	1,161
132,501	-	133,500	778	1,177	848	1,574	1,281	1,645	804	1,168
133,501	-	134,500	782	1,184	853	1,583	1,288	1,654	808	1,174
134,501	-	135,500	787	1,190	858	1,592	1,295	1,663	813	1,181
135,501	-	136,500	791	1,197	862	1,601	1,302	1,672	817	1,188
136,501	-	137,500	795	1,204	867	1,610	1,309	1,682	822	1,194
137,501	-	138,500	800	1,210	872	1,619	1,317	1,691	826	1,201
138,501	-	139,500	804	1,217	877	1,627	1,324	1,700	831	1,207
139,501	-	140,500	809	1,223	882	1,636	1,331	1,709	835	1,214

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
140,501	-	141,500	813	1,230	886	1,645	1,338	1,718	840	1,220
141,501	-	142,500	817	1,237	891	1,654	1,345	1,728	844	1,227
142,501	-	143,500	822	1,243	896	1,663	1,352	1,737	849	1,233
143,501	-	144,500	826	1,250	901	1,672	1,360	1,746	853	1,240
144,501	-	145,500	830	1,256	905	1,680	1,367	1,755	858	1,247
145,501	-	146,500	835	1,263	910	1,689	1,374	1,765	862	1,253
146,501	-	147,500	839	1,270	915	1,698	1,381	1,774	867	1,260
147,501	-	148,500	843	1,276	920	1,707	1,388	1,783	872	1,266
148,501	-	149,500	848	1,283	924	1,716	1,396	1,792	876	1,273
149,501	-	150,500	852	1,289	929	1,725	1,403	1,802	881	1,279
Each Additional \$1,000 or fraction thereof			4.37	6.61	4.76	8.84	7.19	9.23	4.51	6.55

COMPREHENSIVE ADJACENT STRUCTURES COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100	0.32	0.51	0.41	0.63	0.42	0.66	0.38	0.57

COMPREHENSIVE PERSONAL EFFECTS COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100 (including Theft)	0.66	0.80	0.86	1.04	1.23	1.46	0.80	0.92

A \$.15 credit per \$100 of Personal Effects coverage will be applied to exclude Theft.

NOTE: When providing Personal Effects without Theft coverage or with split Limits of Liability, attach Personal Effects Endorsement AB4137EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

ADDITIONAL LIMITS

Attach Additional Benefits Endorsement (Increased Limits) AB4511EC.

Additional Living Expense Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$ 700 per month	\$ 5.00 per annum
800 per month	10.00 per annum
900 per month	15.00 per annum
1,000 per month	20.00 per annum

Emergency Removal Service Coverage

<u>Limit of Liability</u>		<u>Additional Premium</u>
<u>Single Wide</u>	<u>Multi-Sectional</u>	
\$300	\$ 600	\$ 5.00 per annum
400	800	10.00 per annum
500	1,000	15.00 per annum

Fire Department Service Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$200 per run	\$ 5.00 per annum
300 per run	10.00 per annum

Radio and Television Antenna Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$150	\$ 5.00 per annum
250	10.00 per annum
350	15.00 per annum
450	20.00 per annum

Trees, Shrubs, Plants and Lawns Coverage

\$2.00 per annum for each additional \$100 of coverage.

SEASONAL UNIT ENDORSEMENT

This Endorsement applies the deductibles shown below to losses if the insurance unit is occupied on a seasonal basis; it must be attached to policies written for such units. Add \$20 per annum. Attach Seasonal Unit Endorsement AB3212EPC.

<u>Cause of Loss</u>	<u>Deductible</u>
Earthquake	10% of the Amount of Insurance
Flood	\$750 <u>per coverage</u>
<u>Wind/Hail</u>	<u>\$500</u>
All Other Perils	\$500

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

TENANTS COVERAGE

The following coverages are available for tenant-occupied units:

- \$ 3,000 Personal Effects Excluding Theft
- 1,500 Personal Effects Theft

Subject to the following deductibles:

- 10% of the amount of insurance for earthquake damage;
- \$750 per coverage for flood;
- \$500 for wind/hail;
- \$500 for all other perils.

\$25,000 Comprehensive Personal Liability.

Annual Package Premium . \$60.00

Optional Deductibles:

- \$ 50 Deductible - Increase the package premium 17%.
- 100 Deductible - Increase the package premium 7%.

Increased amounts of coverage as follows:

For each additional \$500 of Personal Effects	ADD	\$5.00 per year
For each additional \$500 of Personal Effects Theft	ADD	\$1.00 per year
To include \$500 of Adjacent Structures	ADD	\$6.00 per year
To increase CPL to \$50,000	ADD	\$15.00 per year
To increase CPL to \$100,000	ADD	\$30.00 per year
To increase CPL to \$300,000	ADD	\$35.00 per year

Attach Tenants Coverage Endorsement AB4114EC.

REPLACEMENT COST COVERAGE ENDORSEMENTS

Provides replacement cost coverage on the mobile home, adjacent structures and personal effects.

Mobile Home and Adjacent Structures Coverage - 5% for ages 0-10, 12% for ages 11+
Attach Replacement Cost Coverage Endorsement AB8077EPC.

Personal Effects Coverage - \$25.00 per annum
Attach Personal Effects Replacement Cost Coverage Endorsement AB4157EC.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE ENDORSEMENT

Premium: \$5.00 per \$5,000 per year. The minimum annual premium is \$5.00. The maximum possible is \$30.00.

The age and benefit limits are:

1. Minimum age 18. Maximum age at issue is 65. Coverage terminated when the Insured reaches age 70.
2. Minimum benefit is \$5,000. Maximum is \$30,000. Available in \$5,000 increments as follows:
 - a. Ages 18 - 50: \$5,000 - \$30,000;
 - b. Ages 51 - 65: \$5,000 - \$20,000.

Attach Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

NATURAL DISASTER PROTECTION COVERAGE

A \$3.00 annual premium charge shall apply for each mobile home. This coverage cannot be written without providing flood coverage on the mobile home unit.

CLAIMS FREE CREDIT

If the policy has been claim-free for 36 consecutive months at the date of renewal, a 10% credit will be applied to the total premium.

LENDERS CHARGE

This charge applies to policies written at the request of the lienholder. A charge of 20% will be applied to the total premium.

AGE OF HOME PREMIUM ADJUSTMENT

The following surcharges are applied to the total premium excluding policy fees and billing fees:

<u>Age (in years)</u>	<u>Surcharge</u>
0-3	0%
4-6	5% 10%
7-9	12% 15%
10-14 10-19	25% 20%
15-19	20%
20+	30%

The age of the mobile home will be determined:

- a. on the effective date of the policy; or
- b. at policy renewal.

MANDATORY AMENDATORY ENDORSEMENT - ARKANSAS

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Endorsement AB4654EC.

MANDATORY AMENDATORY HAIL ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Hail Endorsement AB4473EC.

MOBILE HOME PERSONAL LIABILITY AMENDATORY ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued in the state of Arkansas. It excludes any loss under the Liability Section of the Mobilowners policy related to communicable diseases or sicknesses. Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

ARKANSAS CONSUMER NOTICE

This is a mandatory notice that must be attached to all policies issued. Attach Notice N1504.

FLOOD DEDUCTIBLE ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued with a \$750 per coverage flood deductible. Attach Flood Deductible Endorsement AB3274EPC.

LIMITED ATTACHED AND ADJACENT STRUCTURES ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies. Attach Limited Attached And Adjacent Structures Endorsement AB3557EPC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

AMENDMENTS TO GENERAL RULES

General Rule 3. ~~Policy Term~~ is deleted ~~in its entirety~~ and replaced with the following:

3. Policy Term

Policies shall not be written for a term in excess of sixty (60) months.

General Rule 13. Secured Interest Protection is deleted in its entirety.

General Rule 14. Premium, paragraph c. is amended as follows:

On annual policies issued under the installment billing plan, the insured will have the following options:

1. A service charge of \$3.00 will be assessed for the second through the fourth installment (a total of \$9.00); or
2. A service charge of \$3.00 will be assessed for the second through the sixth installment (a total of \$15.00).

General Rule 16. Minimum Earned Premium is deleted in its entirety.

General Rule 19. Credits is deleted and replaced with the following:

19. Credits

Credits and Surcharges will be applied as defined in the State Exception Pages. However, in no case will the Credits or Surcharges apply to the Catastrophe Premium, policy fees or billing fees if applicable in this state.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	MHO HO AR06415AIR07
-----------	---	---------------------

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

	Company Name		Company NAIC Number
3.	A.	American Bankers Insurance Company of Florida	B. 019-10111

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	4.0 Homeowners	B. 4.002 Mobile Home

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Mobilowners	+23.4%	+5.9%					
TOTAL OVERALL EFFECT	+23.4%	+5.9%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	1703	5.0%	3/1/2012	1,502	696	46.4%	55.4%
2011	1086	N/A	N/A	1,265	1,466	115.8%	72.0%
2010	1299	N/A	N/A	2,178	928	42.6%	44.7%
2009	2898	N/A	N/A	3,024	1,627	53.8%	43.0%
2008	3010	+0.7%	10/1/08	2,926	1,600	54.7%	39.2%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	20.0%
B. General Expense	5.5%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.5%
E. Other (Other Acquisition Costs)	6.6%
F. TOTAL	57.4%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** **5.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ 2 _____
- 10.** **0.2 %** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Multiple Territories

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

American Bankers Insurance Company of Florida is submitting a rate filing for its Mobilowners Program filed and approved in Arkansas. The last rate filing approved for this program was effective March 1, 2012. In order to stay current with the marketplace, we are proposing the following changes to the program:

Statewide Rate Indication (Exhibit 1)

Based on the experience data for years 2008 through 2012, the overall rate level indication for the state of Arkansas given in Exhibit 1 is 23.5%. The general process for obtaining our indications is to adjust our earned premiums for past rate changes as well as premium trend. Next we take our non-catastrophe loss experience and trend this from the past to current level and then from current level to the prospective period in which the rates will be in effect. We use two-step loss trending where we select past to current trends for both frequency and severity as well as current to future trends. The next step is to multiply by our loss adjustment expense (LAE) factor to figure in our LAE costs. We then take our Cat losses determined based on a Catastrophe loading determined from our CAT/Non-CAT experience data. The CAT losses then apply the factors for the severity trend only and then load in the costs for LAE. The non-CAT and CAT losses are then added together to get to our final trended losses.

The experience loss ratio is then calculated by dividing the final trended losses by the trended on-level premiums for each year and also for the 5-years in total. The loss ratio is weighted against the countrywide loss ratio since experience in the state is not fully credible. The indication is then calculated by taking the 5-year credibility-weighted loss ratio and adding to this our fixed expenses and dividing by 1.0 minus our variable expenses. The expense information is provided in detail on Exhibit 10.

Summary of Program Changes (Exhibit 2)

Exhibit 2 provides a summary of the overall rate level effect of 5.9%, separated out by each component that is changing within our program as well as the summary of the impact of our changes to our base rates. The components which comprise the full rate change are base rate changes which have an impact of 1.8%, age of home factor changes that have an impact of 3.6%, and a change to our base deductibles which has an impact of 0.5%.

Base Rate Change Summary, Analyses, and Charts (Exhibit 3A-3F)

The summary of the current and proposed base rates are shown in Exhibit 3A along with the calculation of the base rate impact of 0.1.8%. The selected rate changes were based on mitigating the overall rate impact while maintaining adequate and competitive rates within the marketplace.

Exhibit 3A provides rate indications for our Dwelling coverage for our experience with our risks in the Singlewide Tier, Park category. Exhibit 3B provides rate indications for our Dwelling coverage for our experience with our risks in the Singlewide Tier, Non Park category. Exhibit 3C provides rate indications for our Dwelling coverage for our experience with our risks in the Multi-Sectional Tier, Park category. Exhibit 3D provides rate indications for our Dwelling coverage for our experience with our risks in the Multi-Sectional Tier, Non Park category. Given the indicated changes on the Exhibits mentioned above, we are proposing to make changes to our Dwelling rates in territories/tiers where our experience has been much more adverse when compared to the overall indication, and compared to the countrywide loss ratios.

The singlewide and multi-sectional tiers' base amounts of insurance are \$8,000 and \$50,000 respectively. Rate charts calculate the rates at each amount of insurance using the existing amount of insurance relativity curves in Exhibits 3E & 3F.

New Base Deductibles (Exhibit 4)

We are revising our base deductible from a 10% of Dwelling for Earthquake, \$750 flood, and \$500 All Other Perils to 10% of Dwelling for Earthquake, \$750 per coverage for Flood, and \$500 for All Other Perils. The proposed base deductible for flood is based on changes made to the deductibles for the National Flood Insurance Program. Since our policy is as broad a coverage as what is provided by the NFIP, this change will bring us in line with the marketplace. The overall impact of the revision is +0.5%. The rate impact was measured by using the loss elimination ratio to calculate an estimated premium impact; however, there is no change in rates associated with this change to our base deductibles.

The proposed deductible will also apply to the Seasonal Unit and Tenants' Coverage Endorsements.

Optional Deductibles (Exhibit 5)

As consumer needs have shifted, we have developed revised optional deductibles for our program based on the proposed base deductible. The updated Optional Deductibles are shown in Exhibit 5. The deductible charges and credits that are shown are applied to the sum of the Dwelling, Adjacent Structures, and Personal Effects premium. The adjustments for the deductibles were determined based on company loss elimination ratios.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

Age of Home (AOH) Experience Indications and Proposed Factor Changes (Exhibit 6)

Exhibit 6 provides a loss ratio analysis and support for the proposed changes to our Age of Home factors. High loss ratios for the middle-aged old homes suggest increases for these groups. The overall impact of this change is +3.6%.

Development of Credibility Standard (Exhibit 7)

Exhibit 7 provides the support for the development of our Full Credibility Standard used throughout our analysis and exhibits. The selected Credibility Standard is \$4.5 million for earned premium based on using a full credibility standard of 1,082 claims with an average countrywide claim size of 2,438 which results in full credibility losses of 2,637,770. This full credibility estimate based on losses is then converted to a premium basis by dividing by the statewide PLR which for Arkansas resulted in an estimate of 4,595,417. Based on this value we rounded down and selected 4,500,000 as the full credibility premium.

Premium Trend Analysis (Exhibit 8)

Exhibit 8 provides the support for the development of the Premium Trend Factor used in the rate indication exhibits. We looked at the past 24 quarters of earned premium and earned exposure data on a countrywide basis and determined quarter by quarter changes in the average premiums. The range of values was 1.4% to 2.6% and the highest ranked factor of 1.5% was selected as the best fit to the experience.

Loss Trend Analysis (Exhibit 9)

Exhibit 9 provides the support for the development of the Loss Trend Factor used in the rate indication exhibits. For determining our loss trend, we use a two step trending method looking at both frequency & severity of our losses. For the non-Cat losses in our rate indications, the range of values was 9.2% to 12.0% and we selected a past-to-current and current-to-future loss trend factor of 10.4% and 9.0%, respectively. Cat AALs shown are at the current level; therefore only the current-to-future severity trend of 4.3% is applied.

Development of Permissible Loss & LAE Ratio (Exhibit 10)

Five years of expense history (excluding LAE) is included on Exhibit 10 which uses data obtained from our Annual Statement Line 4.0 business. This information is used in deriving our PLR which is used in completing our rate indications. The PLR for Arkansas is 57.4%.

Development of Loss Adjustment Expense (000's) (Exhibit 11)

Exhibit 11 provides the support for the development of our Loss Adjustment Expense Factor used in the rate indication exhibits. The countrywide five year average value is 1.166.

Premium On-Level Calculation (Exhibits 12A & 12B)

Exhibits 12A & 12B use the parallelogram method to calculate our premium on-level factors to adjust our premiums for prior rate changes. We have had two rate changes within the past 5 years: a 0.7% overall rate increase effective 10/1/2008 and a 5.0% overall rate increase effective 3/1/2012. The on-level factors computed in Exhibit 12a contemplate tier & territory-specific rate changes from the previous filing in addition to non-base rate changes. The on-level factors computed in Exhibit 12b contemplate age-group-specific rate changes from the previous filing in addition to non-age-of-home rate changes.

Catastrophe Load Analysis (Exhibit 13)

Exhibit 13 provides the support for our selected catastrophe load based on our actual catastrophe experience going back to 1982. Our Non-catastrophe incurred losses for the past 31 years were compared with the incurred catastrophe losses over the same period. Ratios were reviewed by year and in total with the indicated factor of 11.9%. This value was then credibility weighted based on a full credibility standard of 2,165 claims. This higher standard was determined based on the more volatile nature of catastrophe losses and the desire to spread these losses over a longer period of time to determine a more reasonable annual loading based on our experience.

The complement of credibility was selected as a zero percent CAT load. This complement was chosen to again smooth the estimated CAT load and provide a reasonable estimate of the annual catastrophe losses to use in our indications.

The resulting catastrophe load of 7.9% was then multiplied by the non-catastrophe incurred losses to obtain our catastrophe losses for each year. We believe that this methodology is a good balance between responsiveness and stability given the more volatile nature of these losses. Catastrophe losses are spread over a longer period and provide an annual estimated catastrophe load that is adequate and not excessive, and results in a fair estimate of our overall rate indication.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

Derivation of Underwriting Profit Provision (Exhibit 14)

Support for our selected Underwriting Profit Provision is given on Exhibit 14. The Target Pre-Tax Underwriting Profit as a percentage of premium supports a load of 8.2%; however, we have selected 7.5% in order to maintain consistency among the selections from year to year.

Estimated Investment Earnings on Unearned Premium and Loss Reserves (Exhibit 15)

Support for investment earnings used in the derivation of our Underwriting Profit provision is shown in Exhibit 15. The calculations provide that the ratio of Investment Earnings to Earned Premium is 1.8%.

Surplus Ratio (Exhibit 16)

Support for written premium to surplus ratio is included in Exhibit 16. The three-year countrywide average is 1.68.

Average Federal Tax Rate on Investment Income (Exhibit 17)

Support for the federal tax rate on investment income is shown in Exhibit 17. The calculations provide that the tax rate is 31.9%.

Histogram of Policyholder Impacts (Exhibit 18)

The histogram in Exhibit 18 provides the number of policyholders who will experience various percentage changes to their total premium. All of our policyholders will receive less than a 10% increase. The policy receiving the maximum change will experience an 8.3% increase which translates to annual increase of \$63 or \$5 per month. This policy insures a 15-year old singlewide home and its change is comprised of both a small base rate increase and age of home factor increase.

SUPPORTING EXHIBITS

Exhibit 1	Statewide Rate Indication
Exhibit 2	Summary of Program Changes
Exhibit 3A	Base Rate Analysis – Park - Singlewide Tier
Exhibit 3B	Base Rate Analysis – Non-Park - Singlewide Tier
Exhibit 3C	Base Rate Analysis – Park – Multi-Sectional Tier
Exhibit 3D	Base Rate Analysis – Non-Park – Multi-Sectional Tier
Exhibit 3E	Proposed Dwelling Rates – Singlewide Tier
Exhibit 3F	Proposed Dwelling Rates – Multi-Sectional Tier
Exhibit 4	New Base Deductibles
Exhibit 5	Optional Deductibles
Exhibit 6	Age of Home (AOH) Experience Indications and Proposed Factor Changes
Exhibit 7	Replacement Cost Coverage and Full Cost to Repair Endorsements
Exhibit 8	Development of Credibility Standard
Exhibit 9	Premium Trend Analysis

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
ACTUARIAL MEMORANDUM**

Exhibit 10	Loss Trend Analysis
Exhibit 11	Development of Permissible Loss & LAE Ratio
Exhibit 12	Development of Loss Adjustment Expenses (000's)
Exhibit 13A	Premium On-Level Calculation Base Rates
Exhibit 13B	Premium On-Level Calculation For Age of Home Factor Analysis
Exhibit 14	Catastrophe Load Analysis
Exhibit 15	Derivation of Underwriting Profit Provision
Exhibit 16	Estimated Investment Earnings on Unearned Premium and Loss Reserves
Exhibit 17	Surplus Ratio
Exhibit 18	Average Federal Tax Rate on Investment Income
Exhibit 19	Histogram of Policyholder Impacts

MOBILOWNERS PROGRAM

ARKANSAS

STATEWIDE RATE INDICATION

Calendar Year	(1) Written Premium	(2) Earned Premium	(3) Cat Fees	(4) Earned Premium at Current Level	(5) Premium Trend	(6) = [(4) x (5)] Trended Premium
2008	2,502,155	2,849,273	77,047	3,089,071	1.094	3,379,324
2009	2,689,693	2,944,240	80,637	3,178,176	1.077	3,424,450
2010	1,285,085	2,142,078	36,404	2,285,586	1.061	2,425,612
2011	1,164,962	1,232,366	33,081	1,327,065	1.045	1,387,161
2012	2,367,293	1,439,658	62,285	1,548,932	1.030	1,594,697
Total	10,009,188	10,607,616	289,455	11,428,831		12,211,245

Calendar Year	(7) Non-CAT Incurred Losses	(8) Cat Incurred Losses	(9) Loss Adj. Expense Factor	(10) Past-To- Current Loss Trend	(11) Current-To- Future Loss Trend	(12) Current-To- Future Severity Trend	(13) = [(7) x (9) x (10) x (11)] + [(8) x (9) x (12)] Modified Losses	(14) = (13) / (6) Trended Loss Ratio
2008	1,037,283	82,428	1.166	1.483	1.179	1.083	2,219,934	65.7%
2009	1,389,763	110,438	1.166	1.344	1.179	1.083	2,708,201	79.1%
2010	870,252	69,155	1.166	1.218	1.179	1.083	1,544,860	63.7%
2011	952,068	75,657	1.166	1.104	1.179	1.083	1,540,426	111.0%
2012	673,165	53,494	1.166	1.000	1.179	1.083	993,274	62.3%
Total	4,922,531	391,172					9,006,695	73.8%

(14) 5-Year Loss Ratio 73.8%

(15) Credibility = MIN (SQRT ((6) / 4,500,000) , 1) 100.0%

(16) Credibility-Weighted Loss Ratio 73.8%
[(14) x (15) + [1 - (15)] x (Countrywide Loss Ratio)]

(17) Permissible Loss & LAE Ratio 57.4%

(18) Indicated Rate Level Change 23.5%
=[(16) + Fixed Expenses from PLR Ex. 10] / [1 - Variable Expenses from PLR Ex. 10]

Notes:

(5) Support for our selected Premium Trend is provided in Exhibit 8

(8) CAT Incurred Losses based on Catastrophe Factor Developed in Exhibit 13 using our Catastrophe Experience Data

(9) Support for our selected Loss Adjustment Expenses provided in Exhibit 11

(10) Support for our selected loss trends is provided in Exhibit 9

(11) Support for our selected loss trends is provided in Exhibit 9

(12) Support for our selected loss trends is provided in Exhibit 9

(15) Support for the development of our Full Credibility Standard provided in Exhibit 7

(17) Support for our Permissible Loss Ratio is provided in Exhibit 10

MOBILOWNERS PROGRAM

ARKANSAS

SUMMARY OF PROGRAM CHANGES

Coverage	Singlewide Tier							
	@ INSURANCE OF \$8,000							
	Territory 1		Territory 2		Territory 3		Territory 4	
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Dwelling Current	260	341	371	487	530	633	279	399
Dwelling Proposed	270	352	382	498	541	645	290	410
% Change	3.8%	3.2%	3.0%	2.3%	2.1%	1.9%	3.9%	2.8%
Distribution	3.9%	17.4%	3.3%	20.4%	0.9%	3.3%	1.5%	10.4%

Coverage	Multi-Sectional Tier							
	@ INSURANCE OF \$50,000							
	Territory 1		Territory 2		Territory 3		Territory 4	
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Dwelling Current	409	625	447	839	680	876	423	620
Dwelling Proposed	421	637	459	852	693	890	435	632
% Change	2.9%	1.9%	2.7%	1.5%	1.9%	1.6%	2.8%	1.9%
Distribution	0.5%	1.8%	0.7%	2.6%	0.0%	0.2%	0.5%	1.0%
Total Change:								1.8%

	Total
Base Rate Change:	1.8%
Age of Home Factor Change	3.6%
Deductible Change:	0.5%
OVERALL CHANGE	5.9%

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - PARK - SINGLEWIDE TIER**

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
Dwelling	1	2008	125,105	3,414	1.040	1.094	145,750	1.483	1.179	1.083	1.166	13,279	8,995	38,454								
		2009	129,938	3,546	1.035	1.077	148,457	1.344	1.179	1.083	1.166	48,132	10,086	101,706								
		2010	102,412	2,795	1.033	1.061	115,069	1.218	1.179	1.083	1.166	20,711	5,816	42,036								
		2011	71,518	1,952	1.033	1.045	79,176	1.104	1.179	1.083	1.166	68,973	5,611	111,761								
		2012	75,934	2,072	1.021	1.030	81,915	1.000	1.179	1.083	1.166	19,080	7,282	35,439								
		Total	504,907	13,778			570,366						170,174	37,791	329,396	57.4%	57.8%	35.6%	10.2%	260	3.8%	270
	2	2008	45,105	1,231	1.139	1.094	57,435	1.483	1.179	1.083	1.166	93,758	3,761	195,994								
		2009	50,021	1,365	1.134	1.077	62,464	1.344	1.179	1.083	1.166	16,482	4,168	35,730								
		2010	46,152	1,259	1.131	1.061	56,674	1.218	1.179	1.083	1.166	11,667	3,424	23,866								
		2011	37,955	1,036	1.131	1.045	45,923	1.104	1.179	1.083	1.166	22,277	2,939	37,522								
		2012	48,499	1,323	1.082	1.030	55,352	1.000	1.179	1.083	1.166	20,614	6,235	36,226								
		Total	227,732	6,214			277,847						164,799	20,527	329,338	57.4%	118.5%	24.8%	33.6%	371	3.0%	382
	3	2008	7,275	199	0.990	1.094	8,081	1.483	1.179	1.083	1.166	0	592	748								
		2009	6,940	189	0.986	1.077	7,561	1.344	1.179	1.083	1.166	0	713	901								
		2010	8,383	229	0.984	1.061	8,982	1.218	1.179	1.083	1.166	0	1,072	1,355								
		2011	7,326	200	0.984	1.045	7,734	1.104	1.179	1.083	1.166	0	57	73								
		2012	10,660	291	0.989	1.030	11,149	1.000	1.179	1.083	1.166	6,466	1,684	11,020								
		Total	40,584	1,107			43,507						6,466	4,119	14,096	57.4%	32.4%	9.8%	10.5%	530	2.1%	541
	4	2008	33,376	911	0.990	1.094	37,076	1.483	1.179	1.083	1.166	4,976	2,700	13,561								
		2009	38,785	1,058	0.986	1.077	42,253	1.344	1.179	1.083	1.166	18,618	3,297	38,577								
		2010	34,701	947	0.984	1.061	37,177	1.218	1.179	1.083	1.166	15,480	2,427	28,993								
2011		26,931	735	0.984	1.045	28,430	1.104	1.179	1.083	1.166	5,136	2,175	10,543									
2012		27,733	757	0.989	1.030	29,006	1.000	1.179	1.083	1.166	7,889	2,787	14,369									
Total		161,526	4,408			173,942						52,098	13,387	106,043	57.4%	61.0%	19.7%	13.5%	279	3.9%	290	
Total	2008	210,861	5,754		1.094	248,342	1.483	1.179	1.083	1.166	112,013	16,048	248,757									
	2009	225,685	6,158		1.077	260,734	1.344	1.179	1.083	1.166	83,231	18,264	176,914									
	2010	191,648	5,230		1.061	217,902	1.218	1.179	1.083	1.166	47,857	12,740	96,249									
	2011	143,731	3,922		1.045	161,263	1.104	1.179	1.083	1.166	96,386	10,783	159,898									
	2012	162,826	4,443		1.030	177,421	1.000	1.179	1.083	1.166	54,048	17,988	97,054									
	Total	934,750	25,507			1,065,662						393,536	75,824	778,873	57.4%	73.1%	48.7%	15.6%				

NOTES:

(3) Support provided in Exhibit 12a

(4) Support provided in Exhibit 8

(5) = [(1) * (3) * (4)] + (2)

(6) Support provided in Exhibit 9

(7) Support provided in Exhibit 9

(8) Support provided in Exhibit 9

(9) Support provided in Exhibit 11

(11) Support provided in Exhibit 13

(12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]

(13) Support provided in Exhibit 10

(14) = (12) / (5)

(14) = Minimum {SQRT((5) / 4,500,000),0}

(16) = [(14) + Fixed Exp from Exh 10] / [1 - Variable Exp from Exh 10] -1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - NON-PARK - SINGLEWIDE TIER**

EXHIBIT 3B

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
Dwelling	1	2008	484,685	13,226	1.040	1.094	564,667	1.483	1.179	1.083	1.166	124,861	32,539	295,801								
		2009	471,789	12,874	1.035	1.077	539,029	1.344	1.179	1.083	1.166	170,083	33,952	357,263								
		2010	307,477	8,390	1.033	1.061	345,477	1.218	1.179	1.083	1.166	89,087	12,838	165,423								
		2011	163,563	4,463	1.033	1.045	181,077	1.104	1.179	1.083	1.166	127,861	12,999	210,463								
		2012	214,797	5,861	1.021	1.030	231,715	1.000	1.179	1.083	1.166	97,282	32,768	175,184								
		Total		1,642,312	44,815		1,861,965						609,174	125,095	1,204,134	57.4%	64.7%	64.3%	22.3%	341	3.2%	352
		2	2008	450,220	12,285	1.139	1.094	573,298	1.483	1.179	1.083	1.166	202,090	31,249	451,698							
	2009		428,188	11,684	1.134	1.077	534,696	1.344	1.179	1.083	1.166	250,864	29,976	501,542								
	2010		356,582	9,730	1.131	1.061	437,880	1.218	1.179	1.083	1.166	276,890	20,559	489,705								
	2011		230,194	6,281	1.131	1.045	278,515	1.104	1.179	1.083	1.166	205,813	16,450	333,121								
	2012		272,679	7,441	1.082	1.030	311,205	1.000	1.179	1.083	1.166	203,941	38,267	328,799								
		Total		1,737,863	47,422		2,135,594						1,139,597	136,501	2,104,865	57.4%	98.6%	68.9%	54.4%	487	2.3%	498
		3	2008	45,768	1,249	1.139	1.094	58,279	1.483	1.179	1.083	1.166	137,050	3,728	284,254							
	2009		42,938	1,172	1.134	1.077	53,619	1.344	1.179	1.083	1.166	6,883	3,411	17,032								
	2010		26,677	728	1.131	1.061	32,759	1.218	1.179	1.083	1.166	2,361	739	4,888								
	2011		12,510	341	1.131	1.045	15,136	1.104	1.179	1.083	1.166	7,174	1,850	13,225								
	2012		32,670	891	1.082	1.030	37,286	1.000	1.179	1.083	1.166	27,648	6,274	45,948								
		Total		160,562	4,381		197,078						181,116	16,003	365,347	57.4%	185.4%	20.9%	73.1%	633	1.9%	645
		4	2008	196,672	5,367	1.040	1.094	229,127	1.483	1.179	1.083	1.166	57,360	12,701	133,048							
	2009		191,488	5,225	1.035	1.077	218,779	1.344	1.179	1.083	1.166	102,045	13,496	205,659								
	2010		134,621	3,673	1.033	1.061	151,259	1.218	1.179	1.083	1.166	73,551	6,916	131,919								
	2011		85,342	2,329	1.033	1.045	94,480	1.104	1.179	1.083	1.166	112,651	6,480	179,142								
	2012		119,907	3,272	1.021	1.030	129,351	1.000	1.179	1.083	1.166	39,072	19,608	78,508								
		Total		728,031	19,866		822,996						384,678	59,200	728,277	57.4%	88.5%	42.8%	44.1%	399	2.8%	410
		Total	2008	1,177,345	32,127		1.094	1,425,371	1.483	1.179	1.083	1.166	521,360	80,218	1,164,802							
2009	1,134,404		30,955		1.077	1,346,122	1.344	1.179	1.083	1.166	529,875	80,834	1,081,497									
2010	825,357		22,522		1.061	967,374	1.218	1.179	1.083	1.166	441,888	41,051	791,936									
2011	491,609		13,415		1.045	569,208	1.104	1.179	1.083	1.166	453,498	37,779	735,951									
2012	640,053		17,465		1.030	709,557	1.000	1.179	1.083	1.166	367,943	96,917	628,438									
	Total		4,268,768	116,484		5,017,633						2,314,564	336,799	4,402,624	57.4%	87.7%	100.0%	43.7%				

NOTES:

- (3) Support provided in Exhibit 12a
- (4) Support provided in Exhibit 8
- (5) = [(1) * (3) * (4)] + (2)
- (6) Support provided in Exhibit 9
- (7) Support provided in Exhibit 9
- (8) Support provided in Exhibit 9
- (9) Support provided in Exhibit 11
- (11) Support provided in Exhibit 13
- (12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
- (13) Support provided in Exhibit 10
- (14) = (12) / (5)
- (14) = Minimum {SQRT((5) / 4,500,000), 0}
- (16) = [(14) + Fixed Exp from Exh 10] / [1 - Variable Exp from Exh 10] - 1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - PARK - MULTI-SECTIONAL TIER**

EXHIBIT 3C

Coverage	Territory	Year	Earned Premium (1)	Cat Fees (2)	Current Rate Level Factor (3)	Premium Trend (4)	Trended Current Level Premium (5)	Loss Trend Past to Current (6)	Loss Trend Current to Future (7)	Severity Trend Current to Future (8)	LAE Factor (9)	Inc. Loss Excl. CAT (10)	Modeled CAT Losses (11)	Total Trended & Adj. Losses (12)	Permissible Loss Ratio (13)	Experience Loss Ratio (14)	Credibility Factor (15)	Indicated Rate Change (16)	Current Base Rate (17)	Selected Rate Change (18)	Proposed Base Rate (19)		
Dwelling	1	2008	35,436	967	1.109	1,094	43,971	1.483	1.179	1.083	1.166	10,373	3,947	26,145									
		2009	55,732	1,521	1.104	1,077	67,818	1.344	1.179	1.083	1.166	71,685	4,688	138,416									
		2010	33,530	915	1.102	1,061	40,125	1.218	1.179	1.083	1.166	12,680	682	22,098									
		2011	8,666	236	1.102	1,045	10,218	1.104	1.179	1.083	1.166	3,636	672	6,367									
		2012	10,445	285	1.064	1,030	11,729	1.000	1.179	1.083	1.166	5,806	974	9,215									
		Total		143,809	3,924			173,861					104,179	10,963	202,241	57.4%	116.3%	19.7%	31.5%	409	2.9%	421	
		2	2008	11,172	305	0.990	1,094	12,410	1.483	1.179	1.083	1.166	5,571	1,255	12,950								
	2009		22,596	617	0.986	1,077	24,617	1.344	1.179	1.083	1.166	13,841	2,085	28,217									
	2010		21,507	587	0.984	1,061	23,042	1.218	1.179	1.083	1.166	2,771	1,232	6,198									
	2011		12,815	350	0.984	1,045	13,529	1.104	1.179	1.083	1.166	0	1,018	1,287									
	2012		13,781	376	0.989	1,030	14,413	1.000	1.179	1.083	1.166	1,000	1,309	3,029									
		Total		81,871	2,234			88,011					23,183	6,900	51,680	57.4%	58.7%	14.0%	16.1%	447	2.7%	459	
		3	2008	571	16	0.990	1,094	634	1.483	1.179	1.083	1.166	0	64	80								
	2009		229	6	0.986	1,077	249	1.344	1.179	1.083	1.166	0	-	-									
	2010		800	22	0.984	1,061	857	1.218	1.179	1.083	1.166	0	64	80									
	2011		8,578	234	0.984	1,045	9,056	1.104	1.179	1.083	1.166	0	972	1,228									
	2012		17,622	481	0.989	1,030	18,431	1.000	1.179	1.083	1.166	10,797	1,631	16,908									
		Total		14,319	391			29,227					350	2,730	18,297	57.4%	62.6%	8.1%	17.6%	680	1.9%	693	
		4	2008	7,581	207	0.990	1,094	8,421	1.483	1.179	1.083	1.166	0	511	646								
	2009		7,151	195	0.986	1,077	7,790	1.344	1.179	1.083	1.166	0	858	1,084									
	2010		55,251	1,508	0.984	1,061	59,195	1.218	1.179	1.083	1.166	11,147	4,753	24,675									
	2011		281,730	7,688	0.984	1,045	297,411	1.104	1.179	1.083	1.166	138,509	22,680	238,856									
	2012		1,518	41	0.989	1,030	1,588	1.000	1.179	1.083	1.166	0	182	230									
		Total		2,675	73			374,404					-	28,983	265,490	57.4%	70.9%	28.8%	18.7%	423	2.8%	435	
		Total	2008	54,759	1,494		1,094	65,436	1.483	1.179	1.083	1.166	15,944	5,777	39,821								
2009	85,708		2,339		1,077	100,474	1.344	1.179	1.083	1.166	85,526	7,631	167,717										
2010	111,088		3,031		1,061	123,218	1.218	1.179	1.083	1.166	26,597	6,731	53,050										
2011	311,790		8,508		1,045	330,214	1.104	1.179	1.083	1.166	142,145	25,343	247,739										
2012	43,366		1,183		1,030	46,161	1.000	1.179	1.083	1.166	17,603	4,096	29,381										
	Total		606,710	16,556			665,503					287,814	49,577	537,708	57.4%	80.8%	38.5%	18.5%					

NOTES:

(3) Support provided in Exhibit 12a

(4) Support provided in Exhibit 8

(5) = [(1) * (3) * (4)] + (2)

(6) Support provided in Exhibit 9

(7) Support provided in Exhibit 9

(8) Support provided in Exhibit 9

(9) Support provided in Exhibit 11

(11) Support provided in Exhibit 13

(12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]

(13) Support provided in Exhibit 10

(14) = (12) / (5)

(14) = Minimum (SQRT((5) / 4,500,000), 0)

(16) = [(14) + Fixed Exp from Exh 10] / [1 - Variable Exp from Exh 10] - 1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS PROGRAM
ARKANSAS
BASE RATES ANALYSIS - NON-PARK - MULTI-SECTIONAL TIER**

EXHIBIT 3D

Coverage	Territory	Year	Earned Premium	Cat Fees	Current Rate Level Factor	Premium Trend	Trended Current Level Premium	Loss Trend Past to Current	Loss Trend Current to Future	Severity Trend Current to Future	LAE Factor	Inc. Loss Excl. CAT	Modeled CAT Losses	Total Trended & Adj. Losses	Permissible Loss Ratio	Experience Loss Ratio	Credibility Factor	Indicated Rate Change	Current Base Rate	Selected Rate Change	Proposed Base Rate	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
Dwelling	1	2008	294,716	8,042	1.109	1.094	365,705	1.483	1.179	1.083	1.166	38,707	18,654	102,525								
		2009	304,319	8,304	1.104	1.077	370,316	1.344	1.179	1.083	1.166	258,953	20,166	504,097								
		2010	177,955	4,856	1.102	1.061	212,955	1.218	1.179	1.083	1.166	170,468	2,924	289,189								
		2011	43,581	1,189	1.102	1.045	51,384	1.104	1.179	1.083	1.166	11,465	2,990	21,177								
		2012	39,266	1,071	1.064	1.030	44,094	1.000	1.179	1.083	1.166	5,816	3,438	12,342								
		Total	859,837	23,463			1,044,455						485,410	48,172	929,331	57.4%	89.0%	48.2%	59.0%	625	1.9%	637
	2	2008	189,100	5,160	1.218	1.094	257,188	1.483	1.179	1.083	1.166	217,072	12,029	457,969								
		2009	186,581	5,091	1.212	1.077	248,845	1.344	1.179	1.083	1.166	61,650	11,870	128,946								
		2010	140,441	3,832	1.210	1.061	184,191	1.218	1.179	1.083	1.166	137,091	6,938	238,362								
		2011	77,715	2,121	1.210	1.045	100,422	1.104	1.179	1.083	1.166	243,848	4,584	375,846								
		2012	57,479	1,568	1.128	1.030	68,310	1.000	1.179	1.083	1.166	15,906	4,791	27,928								
		Total	651,316	17,773			858,956						675,568	40,212	1,229,050	57.4%	143.1%	43.7%	94.2%	839	1.5%	852
	3	2008	9,529	260	1.218	1.094	12,959	1.483	1.179	1.083	1.166	0	801	1,012								
		2009	12,496	341	1.212	1.077	16,667	1.344	1.179	1.083	1.166	105,806	928	196,730								
		2010	5,454	149	1.210	1.061	7,153	1.218	1.179	1.083	1.166	150	130	415								
		2011	1,917	52	1.210	1.045	2,478	1.104	1.179	1.083	1.166	150	201	482								
		2012	3,021	82	1.128	1.030	3,590	1.000	1.179	1.083	1.166	150	420	737								
		Total	32,417	885			42,847						106,256	2,479	199,375	57.4%	465.3%	9.8%	121.9%	876	1.6%	890
	4	2008	85,500	2,333	0.990	1.094	94,977	1.483	1.179	1.083	1.166	11,066	5,804	29,905								
		2009	86,154	2,351	0.986	1.077	93,857	1.344	1.179	1.083	1.166	97,773	5,971	188,254								
		2010	54,367	1,484	0.984	1.061	58,248	1.218	1.179	1.083	1.166	4,127	2,017	9,461								
2011		25,121	685	0.984	1.045	26,519	1.104	1.179	1.083	1.166	3,598	1,793	7,727									
2012		21,690	592	0.989	1.030	22,686	1.000	1.179	1.083	1.166	156,984	1,918	218,293									
Total		272,833	7,445			296,288						273,548	17,503	453,641	57.4%	153.1%	25.7%	88.6%	620	1.9%	632	
Total	2008	578,845	15,795		1.094	730,829	1.483	1.179	1.083	1.166	266,845	37,287	591,411									
	2009	589,551	16,087		1.077	729,685	1.344	1.179	1.083	1.166	524,182	38,936	1,018,027									
	2010	378,217	10,321		1.061	462,547	1.218	1.179	1.083	1.166	311,836	12,008	537,427									
	2011	148,334	4,048		1.045	180,803	1.104	1.179	1.083	1.166	259,061	9,568	405,231									
	2012	121,457	3,314		1.030	138,681	1.000	1.179	1.083	1.166	178,856	10,568	259,300									
	Total	1,816,403	49,565			2,242,545						1,540,781	108,367	2,811,397	57.4%	125.4%	70.6%	71.7%				

- NOTES:**
(3) Support provided in Exhibit 12a
(4) Support provided in Exhibit 8
(5) = [(1) * (3) * (4)] + (2)
(6) Support provided in Exhibit 9
(7) Support provided in Exhibit 9
(8) Support provided in Exhibit 9
(9) Support provided in Exhibit 11
(11) Support provided in Exhibit 13
(12) = [(10) * (9) * (6) * (7)] + [(11) * (8) * (9)]
(13) Support provided in Exhibit 10
(14) = (12) / (5)
(14) = Minimum (SQRT((5) / 4,500,000), 0)
(16) = [(14) + Fixed Exp from Exh 10] / [1 - Variable Exp from Exh 10] - 1; Territory indications weighted against total for all territories; Total all territory indication weighted against the statewide total indication

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - SINGLEWIDE TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
0	- 4,500	217	282	306	399	434	517	233	329
4,501	- 5,500	232	303	329	429	466	555	250	353
5,501	- 6,500	245	319	346	451	490	584	263	371
6,501	- 7,500	258	336	365	476	517	616	277	392
7,501	- 8,500	270	352	382	498	541	645	290	410
8,501	- 9,500	279	364	395	515	560	668	300	424
9,501	- 10,500	288	375	407	531	577	688	309	437
10,501	- 11,500	292	381	414	539	586	699	314	444
11,501	- 12,500	297	388	421	548	596	710	319	451
12,501	- 13,500	302	394	427	557	605	721	324	458
13,501	- 14,500	306	400	434	565	614	732	329	465
14,501	- 15,500	310	404	439	572	622	741	333	471
15,501	- 16,500	315	411	446	581	631	753	338	478
16,501	- 17,500	319	416	451	588	639	762	342	484
17,501	- 18,500	322	420	456	595	646	770	346	490
18,501	- 19,500	326	425	461	602	654	779	350	495
19,501	- 20,500	330	430	467	609	661	788	354	501
20,501	- 21,500	336	438	475	619	672	802	360	510
21,501	- 22,500	344	448	486	634	689	821	369	522
22,501	- 23,500	352	459	498	649	705	841	378	535
23,501	- 24,500	360	469	509	663	721	859	386	546
24,501	- 25,500	368	480	521	679	737	879	395	559
25,501	- 26,500	376	491	533	694	754	899	404	572
26,501	- 27,500	384	501	544	709	770	918	413	584
27,501	- 28,500	393	513	556	725	788	939	422	597
28,501	- 29,500	401	523	568	741	804	959	431	610
29,501	- 30,500	410	534	579	755	821	978	440	622
30,501	- 31,500	418	545	592	771	838	999	449	635
31,501	- 32,500	430	561	609	794	862	1,028	462	654
32,501	- 33,500	443	577	626	816	887	1,057	475	672
33,501	- 34,500	455	594	644	840	913	1,088	489	692
34,501	- 35,500	467	609	661	862	936	1,116	502	709
35,501	- 36,500	479	625	678	884	960	1,145	515	728
36,501	- 37,500	491	641	695	906	985	1,174	528	746
37,501	- 38,500	518	675	732	955	1,037	1,236	556	786
38,501	- 39,500	523	682	740	965	1,048	1,250	562	795
39,501	- 40,500	529	690	748	976	1,060	1,264	568	803
40,501	- 41,500	532	693	753	981	1,066	1,271	571	808
41,501	- 42,500	538	701	761	992	1,077	1,284	577	816
42,501	- 43,500	543	708	769	1,002	1,088	1,298	583	825
43,501	- 44,500	549	716	777	1,012	1,100	1,311	590	834
44,501	- 45,500	555	723	785	1,023	1,111	1,325	596	842
45,501	- 46,500	560	730	793	1,033	1,123	1,338	602	851
46,501	- 47,500	566	738	801	1,044	1,134	1,352	608	859
47,501	- 48,500	572	745	809	1,054	1,145	1,365	614	868
48,501	- 49,500	577	753	817	1,065	1,157	1,379	620	877
49,501	- 50,500	583	760	825	1,075	1,168	1,393	626	885
50,501	- 51,500	589	767	833	1,086	1,179	1,406	632	894
51,501	- 52,500	594	775	841	1,096	1,191	1,420	638	902
52,501	- 53,500	600	782	849	1,107	1,202	1,433	644	911
53,501	- 54,500	606	790	857	1,117	1,213	1,447	650	920
54,501	- 55,500	611	797	865	1,127	1,225	1,460	657	928
55,501	- 56,500	617	804	873	1,138	1,236	1,474	663	937
56,501	- 57,500	623	812	881	1,148	1,248	1,487	669	945
57,501	- 58,500	628	819	889	1,159	1,259	1,501	675	954
58,501	- 59,500	634	826	897	1,169	1,270	1,514	681	963
59,501	- 60,500	640	834	905	1,180	1,282	1,528	687	971
60,501	- 61,500	645	841	913	1,190	1,293	1,542	693	980
61,501	- 62,500	651	849	921	1,201	1,304	1,555	699	989
62,501	- 63,500	657	856	929	1,211	1,316	1,569	705	997
63,501	- 64,500	662	863	937	1,222	1,327	1,582	711	1,006
64,501	- 65,500	668	871	945	1,232	1,338	1,596	717	1,014

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - SINGLEWIDE TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
65,501	- 66,500	674	878	953	1,243	1,350	1,609	724	1,023
66,501	- 67,500	679	886	961	1,253	1,361	1,623	730	1,032
67,501	- 68,500	685	893	969	1,263	1,373	1,636	736	1,040
68,501	- 69,500	691	900	977	1,274	1,384	1,650	742	1,049
69,501	- 70,500	696	908	985	1,284	1,395	1,663	748	1,057
70,501	- 71,500	702	915	993	1,295	1,407	1,677	754	1,066
71,501	- 72,500	708	923	1,001	1,305	1,418	1,691	760	1,075
72,501	- 73,500	713	930	1,009	1,316	1,429	1,704	766	1,083
73,501	- 74,500	719	937	1,017	1,326	1,441	1,718	772	1,092
74,501	- 75,500	725	945	1,025	1,337	1,452	1,731	778	1,100
75,501	- 76,500	730	952	1,033	1,347	1,463	1,745	784	1,109
76,501	- 77,500	736	960	1,041	1,358	1,475	1,758	791	1,118
77,501	- 78,500	742	967	1,049	1,368	1,486	1,772	797	1,126
78,501	- 79,500	747	974	1,057	1,378	1,497	1,785	803	1,135
79,501	- 80,500	753	982	1,065	1,389	1,509	1,799	809	1,143
80,501	- 81,500	759	989	1,073	1,399	1,520	1,812	815	1,152
81,501	- 82,500	764	997	1,081	1,410	1,532	1,826	821	1,161
82,501	- 83,500	770	1,004	1,089	1,420	1,543	1,840	827	1,169
83,501	- 84,500	776	1,011	1,097	1,431	1,554	1,853	833	1,178
84,501	- 85,500	781	1,019	1,106	1,441	1,566	1,867	839	1,187
85,501	- 86,500	787	1,026	1,114	1,452	1,577	1,880	845	1,195
86,501	- 87,500	793	1,033	1,122	1,462	1,588	1,894	851	1,204
87,501	- 88,500	798	1,041	1,130	1,473	1,600	1,907	858	1,212
88,501	- 89,500	804	1,048	1,138	1,483	1,611	1,921	864	1,221
89,501	- 90,500	810	1,056	1,146	1,494	1,622	1,934	870	1,230
Each Additional \$1,000 or Fraction Thereof:		5.67	7.39	8.02	10.46	11.36	13.55	6.09	8.61

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - MULTI-SECTIONAL TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
50,000	- 50,500	421	637	459	852	693	890	435	632
50,501	- 51,500	424	641	462	858	698	896	438	636
51,501	- 52,500	427	647	466	865	703	903	442	641
52,501	- 53,500	431	652	470	872	709	910	445	647
53,501	- 54,500	434	657	473	878	714	918	448	652
54,501	- 55,500	439	664	478	888	722	927	453	659
55,501	- 56,500	443	670	483	896	729	936	458	665
56,501	- 57,500	447	676	487	905	736	945	462	671
57,501	- 58,500	452	684	493	914	744	955	467	678
58,501	- 59,500	455	689	496	921	749	962	470	683
59,501	- 60,500	459	695	501	930	756	971	475	690
60,501	- 61,500	464	701	505	938	763	980	479	696
61,501	- 62,500	468	708	510	947	771	990	484	703
62,501	- 63,500	472	715	515	956	778	999	488	709
63,501	- 64,500	477	721	520	964	784	1,007	492	715
64,501	- 65,500	481	728	525	974	792	1,017	497	722
65,501	- 66,500	485	734	529	982	799	1,026	502	729
66,501	- 67,500	490	741	534	991	806	1,035	506	735
67,501	- 68,500	494	748	539	1,000	814	1,045	511	742
68,501	- 69,500	499	755	544	1,010	821	1,055	515	749
69,501	- 70,500	503	761	549	1,018	828	1,064	520	755
70,501	- 71,500	507	768	553	1,027	835	1,072	524	762
71,501	- 72,500	512	775	558	1,036	843	1,082	529	769
72,501	- 73,500	516	781	563	1,045	850	1,091	533	775
73,501	- 74,500	520	787	567	1,053	857	1,100	538	781
74,501	- 75,500	525	794	572	1,062	864	1,110	542	788
75,501	- 76,500	529	801	577	1,071	871	1,119	547	794
76,501	- 77,500	533	807	582	1,079	878	1,128	551	801
77,501	- 78,500	538	814	587	1,089	886	1,137	556	808
78,501	- 79,500	542	820	591	1,097	893	1,146	560	814
79,501	- 80,500	546	827	596	1,106	900	1,155	565	820
80,501	- 81,500	551	834	601	1,115	907	1,165	569	827
81,501	- 82,500	555	840	605	1,124	914	1,174	574	834
82,501	- 83,500	560	847	610	1,133	922	1,184	579	841
83,501	- 84,500	564	854	615	1,142	929	1,193	583	847
84,501	- 85,500	568	860	620	1,150	936	1,202	587	853
85,501	- 86,500	573	867	625	1,160	943	1,211	592	860
86,501	- 87,500	577	873	629	1,168	950	1,220	596	866
87,501	- 88,500	582	880	634	1,177	958	1,230	601	873
88,501	- 89,500	586	887	639	1,186	965	1,239	606	880
89,501	- 90,500	590	893	644	1,195	972	1,248	610	886
90,501	- 91,500	595	900	648	1,203	979	1,257	614	893
91,501	- 92,500	599	906	653	1,212	986	1,266	619	899
92,501	- 93,500	603	913	658	1,221	993	1,275	623	906
93,501	- 94,500	608	919	663	1,230	1,000	1,285	628	912
94,501	- 95,500	612	926	667	1,239	1,008	1,294	632	919
95,501	- 96,500	616	933	672	1,248	1,015	1,303	637	925
96,501	- 97,500	621	939	677	1,256	1,022	1,312	641	932
97,501	- 98,500	625	946	682	1,265	1,029	1,322	646	938
98,501	- 99,500	630	953	686	1,274	1,036	1,331	650	945
99,501	- 100,500	634	959	691	1,283	1,043	1,340	655	952
100,501	- 101,500	638	966	696	1,292	1,051	1,349	659	958
101,501	- 102,500	643	972	701	1,301	1,058	1,359	664	965
102,501	- 103,500	647	979	705	1,309	1,065	1,368	669	971
103,501	- 104,500	651	986	710	1,318	1,072	1,377	673	978
104,501	- 105,500	656	992	715	1,327	1,079	1,386	678	984
105,501	- 106,500	660	999	720	1,336	1,087	1,395	682	991
106,501	- 107,500	664	1,005	724	1,345	1,094	1,405	687	997
107,501	- 108,500	669	1,012	729	1,354	1,101	1,414	691	1,004
108,501	- 109,500	673	1,019	734	1,362	1,108	1,423	696	1,011
109,501	- 110,500	678	1,025	739	1,371	1,115	1,432	700	1,017
110,501	- 111,500	682	1,032	743	1,380	1,123	1,442	705	1,024
111,501	- 112,500	686	1,038	748	1,389	1,130	1,451	709	1,030
112,501	- 113,500	691	1,045	753	1,398	1,137	1,460	714	1,037
113,501	- 114,500	695	1,052	758	1,407	1,144	1,469	718	1,043
114,501	- 115,500	699	1,058	763	1,415	1,151	1,479	723	1,050
115,501	- 116,500	704	1,065	767	1,424	1,158	1,488	727	1,056
116,501	- 117,500	708	1,071	772	1,433	1,166	1,497	732	1,063
117,501	- 118,500	712	1,078	777	1,442	1,173	1,506	736	1,070
118,501	- 119,500	717	1,085	782	1,451	1,180	1,515	741	1,076
119,501	- 120,500	721	1,091	786	1,460	1,187	1,525	745	1,083
120,501	- 121,500	726	1,098	791	1,468	1,194	1,534	750	1,089
121,501	- 122,500	730	1,104	796	1,477	1,202	1,543	754	1,096
122,501	- 123,500	734	1,111	801	1,486	1,209	1,552	759	1,102
123,501	- 124,500	739	1,118	805	1,495	1,216	1,562	763	1,109
124,501	- 125,500	743	1,124	810	1,504	1,223	1,571	768	1,115
125,501	- 126,500	747	1,131	815	1,513	1,230	1,580	772	1,122

MOBILOWNERS PROGRAM

ARKANSAS

PROPOSED DWELLING RATES - MULTI-SECTIONAL TIER

Amount of Insurance Range		1 PARK	1 NON-PARK	2 PARK	2 NON-PARK	3 PARK	3 NON-PARK	4 PARK	4 NON-PARK
126,501	- 127,500	752	1,137	820	1,521	1,237	1,589	777	1,129
127,501	- 128,500	756	1,144	824	1,530	1,245	1,598	781	1,135
128,501	- 129,500	761	1,151	829	1,539	1,252	1,608	786	1,142
129,501	- 130,500	765	1,157	834	1,548	1,259	1,617	790	1,148
130,501	- 131,500	769	1,164	839	1,557	1,266	1,626	795	1,155
131,501	- 132,500	774	1,171	843	1,566	1,273	1,635	799	1,161
132,501	- 133,500	778	1,177	848	1,574	1,281	1,645	804	1,168
133,501	- 134,500	782	1,184	853	1,583	1,288	1,654	808	1,174
134,501	- 135,500	787	1,190	858	1,592	1,295	1,663	813	1,181
135,501	- 136,500	791	1,197	862	1,601	1,302	1,672	817	1,188
136,501	- 137,500	795	1,204	867	1,610	1,309	1,682	822	1,194
137,501	- 138,500	800	1,210	872	1,619	1,317	1,691	826	1,201
138,501	- 139,500	804	1,217	877	1,627	1,324	1,700	831	1,207
139,501	- 140,500	809	1,223	882	1,636	1,331	1,709	835	1,214
140,501	- 141,500	813	1,230	886	1,645	1,338	1,718	840	1,220
141,501	- 142,500	817	1,237	891	1,654	1,345	1,728	844	1,227
142,501	- 143,500	822	1,243	896	1,663	1,352	1,737	849	1,233
143,501	- 144,500	826	1,250	901	1,672	1,360	1,746	853	1,240
144,501	- 145,500	830	1,256	905	1,680	1,367	1,755	858	1,247
145,501	- 146,500	835	1,263	910	1,689	1,374	1,765	862	1,253
146,501	- 147,500	839	1,270	915	1,698	1,381	1,774	867	1,260
147,501	- 148,500	843	1,276	920	1,707	1,388	1,783	872	1,266
148,501	- 149,500	848	1,283	924	1,716	1,396	1,792	876	1,273
149,501	- 150,500	852	1,289	929	1,725	1,403	1,802	881	1,279
Each Additional \$1,000 or Fraction Thereof:		4.37	6.61	4.76	8.84	7.19	9.23	4.51	6.55

MOBILOWNERS PROGRAM

ARKANSAS

NEW BASE DEDUCTIBLES

Step 1: Calculation of Loss Savings

	Current Base	Proposed Base
All Other Peril Deductible	\$500	\$500
Wind Deductible	\$500	\$500
Hail Deductible	\$500	\$500
Flood Deductible	\$750	750/cov
Earthquake Deductible	10%	10%
Loss Elimination Ratio		0.8%

Step 2: Categorization of Expenses into Variable and Fixed

Variable Expenses (Commissions, Taxes, Profit)	30.5%
Fixed Expenses (General, Other Acquisition)	12.1%
Total Expense Provision	42.6%

Step 3: Calculation of Premium Adjustment Factors

Formula: Adjustment Factor = $\frac{- LER \times SF \times (PLR / (1 + LAE))}{1 - VAREXP}$

LER = Loss Elimination Ratio

SF = Safety Factor =

0.90

PLR = Permissible Loss Ratio = 1 - Total Expenses (Step 2) =

57.4%

LAE (factor of losses) = Allocated Loss Adjustment Expenses =

15.0%

VAREXP = Variable Expenses (Step 2)

30.5%

Calculation: Adjustment Factor = $\frac{- LER \times 0.90 \times (57.4\% / (1 + 15\%))}{1 - 30.5\%}$ =

-0.5%

Rate Level Effect = $\frac{- Adj Factor}{Adj Factor + 1}$ =

0.5%

MOBILOWNERS PROGRAM

ARKANSAS

OPTIONAL DEDUCTIBLES

The Current Optional All Risk Deductibles below will be deleted.

Current Optional All Risk Deductibles

Peril	Option 1	Option 2	Option 3	Option 4
All Other	250	500	750	1000
Wind	250	500	750	1000
Hail	250	500	750	1000
Flood	250	500	750	1000
Earthquake	250	500	750	1000
Flat Dollar Adjustment	30	5	-25	-45

The Proposed Optional Deductibles below are being introduced. The percentage adjustments will be applied to the sum of Coverages A, B and C.

Proposed Optional Deductibles

Peril	Base	Option 1	Option 2	Option 3
All Other	500	500	1000	2500
Wind	500	1000	1000	2500
Hail	500	1000	1000	2500
Flood	750/cov	750/cov	750/cov	2500
Earthquake	10% of Cov A	10% of Cov A	10% of Cov A	2500
Percentage Adjustment	Included	-1.0%	-2.0%	-6.0%

MOBILOWNERS PROGRAM

ARKANSAS

AGE OF HOME (AOH) EXPERIENCE INDICATIONS AND PROPOSED FACTOR CHANGES

Age of Home Grouping	2008 - 2012 Trended Earned		Loss Ratio	Credibility	Credibility Indicated Change
	Premium @ Current Level	Modified Incurred Loss			
0-3	3,427,523	1,915,438	55.9%	87.3%	2.0%
4-6	2,247,015	2,145,570	95.5%	70.7%	47.7%
7-9	1,635,561	1,345,728	82.3%	60.3%	33.7%
10-19	3,937,850	2,683,058	68.1%	93.5%	16.0%
20+	462,604	154,275	33.3%	32.1%	9.7%
Total	11,710,553	8,244,069			

Age of Home Grouping	2012 Written Premium	Premium Distribution	Current AOH Factor	Proposed AOH Factor	Proposed Rate Change
0-3	101,441	4.3%	1.00	1.00	0.0%
4-6	200,129	8.5%	1.05	1.10	4.8%
7-9	175,915	7.4%	1.12	1.15	2.7%
10-19	1,783,349	75.3%	1.20	1.25	4.2%
20+	106,459	4.5%	1.30	1.30	0.0%
Total	2,367,293	100.0%			

Rate Level Effect¹: **3.6%**

¹(Sumproduct (Premium Distribution, Change) * Written Premium) / (Written Premium + Cat Fees)

MOBILOWNERS PROGRAM

ARKANSAS

DEVELOPMENT OF CREDIBILITY STANDARD

(1) Countrywide Average Claim Severity (including LAE)	2,438
(2) Full Credibility Constant - Claims	1,082
(3) Indicated Full Credibility Constant - Losses	2,637,770
(4) Statewide Permissible Loss Ratio	57.4%
(5) Indicated Full Credibility Constant - Premium	4,595,417
(6) Selected Full Credibility Constant - Premium	4,500,000

Notes:

(5) = (3) / (4)

MOBILOWNERS PROGRAM

COUNTRYWIDE

PREMIUM TREND ANALYSIS

Index	Calendar Year	Calendar Quarter	Earned Premium	Earned Exposure	12 Month		Number of Quarters								
					Avg Premium		24	20	16	12	8				
	2005	1	30,177,407	50,483											
	2005	2	32,004,430	53,540											
	2005	3	36,404,255	60,900											
	2005	4	34,247,253	57,292											
1	2006	1	33,390,938	52,745	606	625									
2	2006	2	33,332,085	52,652	614	629									
3	2006	3	32,663,415	51,596	624	633									
4	2006	4	32,126,448	50,747	633	637									
5	2007	1	31,984,841	48,209	640	641	651								
6	2007	2	32,217,461	48,560	648	645	655								
7	2007	3	32,564,355	49,082	656	649	658								
8	2007	4	32,619,189	49,165	663	653	661								
9	2008	1	31,980,676	47,057	667	657	664	670							
10	2008	2	32,017,284	47,111	671	661	668	673							
11	2008	3	32,073,663	47,194	675	665	671	675							
12	2008	4	32,048,859	47,157	680	670	674	678							
13	2009	1	30,857,662	44,756	682	674	678	681	682						
14	2009	2	30,586,821	44,363	684	678	681	684	685						
15	2009	3	30,270,279	43,904	687	682	684	687	687						
16	2009	4	29,768,802	43,177	689	687	688	689	690						
17	2010	1	29,355,966	41,803	693	691	691	692	693	694					
18	2010	2	29,309,059	41,736	696	696	695	695	695	696					
19	2010	3	29,268,578	41,679	699	700	698	698	698	698					
20	2010	4	29,192,308	41,570	702	704	702	701	701	701					
21	2011	1	29,276,931	41,252	704	709	705	703	703	703					
22	2011	2	29,736,409	41,900	706	713	709	706	706	706					
23	2011	3	30,030,393	42,314	708	718	712	709	709	708					
24	2011	4	30,366,480	42,788	710	722	716	712	711	711					

Past-To-Current	rent-To-Future	Overall Trend	
2007	1.063	1.030	1.094
2008	1.047	1.030	1.077
2009	1.031	1.030	1.061
2010	1.015	1.030	1.045
2011	1.000	1.030	1.030
Trend Data Evaluation Date 12/31/2011			
Assumed Eff Date 6/1/2013			
Avg Written Date 12/1/2013			
Avg Loss Date 6/1/2014			
Experience Period Midpoint 7/1/2012			
Trend-To-Future 1.92			

No. Quarters	24	20	16	12	8
Trend	2.6%	2.0%	1.6%	1.5%	1.4%

R2	0.93	0.96	0.99	0.99	0.98
Rank	5	4	2	1	3

Selected Trend	1.5%	1.5%
----------------	------	------

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS PROGRAM

ARKANSAS

DEVELOPMENT OF PERMISSIBLE LOSS & LAE RATIO

Calendar Year	2007		2008		2009		2010		2011		5 Year	Selected
	\$(in 000's)	%	Average									
Adjusted Direct Premium Written (Part III, Col 1)	118,067	100.0%	136,856	100.0%	144,718	100.0%	168,480	100.0%	209,501	100.0%	100.0%	
Adjusted Direct Premium Earned (Part III, Col 3)	119,560	100.0%	137,455	100.0%	144,803	100.0%	156,769	100.0%	195,201	100.0%	100.0%	
Adj Dir Commissions & Brokerage (W) (Part III, Col 23)	33,858	28.7%	33,294	24.3%	33,673	23.3%	38,771	23.0%	48,772	23.3%	24.5%	20.0%
Other Acquisition Incurred (E) (Part III, Col 27)	8,503	7.1%	8,419	6.1%	9,520	6.6%	11,457	7.3%	11,004	5.6%	6.6%	6.6%
General Expenses Incurred (E) (Part III, Col 29)	4,119	3.4%	6,634	4.8%	8,510	5.9%	10,178	6.5%	13,121	6.7%	5.5%	5.5%
Taxes, Licenses, & Fees (W) (Part III, Col 25)	2,743	2.3%	3,840	2.8%	4,218	2.9%	4,400	2.6%	4,740	2.3%	2.6%	3%*
Total Expenses												35.1%
Profit & Contingencies												7.5%
Permissible Loss & LAE Ratio												57.4%

Source: Insurance Expense Exhibit - 2007-2011 Line 4.0 Homeowners Multiple Peril

* Arkansas-specific Rates

MOBILOWNERS PROGRAM

COUNTRYWIDE

DEVELOPMENT OF LOSS ADJUSTMENT EXPENSE (000's)

Calendar Year	(1) Loss Adjustment Expense	(2) Incurred Losses	(3) LAE Factor
2007	5,600	34,022	1.165
2008	7,757	56,181	1.138
2009	10,209	55,388	1.184
2010	9,912	63,103	1.157
2011	19,023	106,815	1.178
Total & Avg	<u>52,501</u>	<u>315,509</u>	<u>1.166</u>
Selected			1.166

Notes: Selected (3) to Exhibit 1, Column 5.
Source: IEE, Line 4.0 (Homeowners Multiple Peril)

MOBILOWNERS PROGRAM

ARKANSAS

PREMIUM ON-LEVEL CALCULATION - BASE RATES

3/1/12 Rate Change for Non-Base Rate coverages: -1.6%

		3/1/12 Rate Change for Base Rate:		5.0%	
Park	10/1/2008	3/1/2012			
Std. MH	0.7%	3.3%			
Terr 1					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%			1.04001
2009	28%	72%			1.03503
2010			100%	0%	1.03301
2011				100%	1.03301
2012				65%	1.02130

		3/1/12 Rate Change for Base Rate:		5.0%	
NonPark	3/1/12 Rate Change for Base Rate:	5.0%			
Std. MH	0.7%	3.3%			
Terr 1					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%			1.04001
2009	28%	72%			1.03503
2010			100%	0%	1.03301
2011				100%	1.03301
2012				65%	1.02130

		3/1/12 Rate Change for Base Rate:		12.0%	
Park	3/1/12 Rate Change for Base Rate:	12.0%			
Pfd. MH	0.7%	10.2%			
Terr 1					
	1.000	1.007	1.007	1.007	1.110 On-Level
2008	97%	3%			1.10935
2009	28%	72%			1.10403
2010			100%	0%	1.10188
2011				100%	1.10188
2012				65%	1.06423

		3/1/12 Rate Change for Base Rate:		12.0%	
NonPark	3/1/12 Rate Change for Base Rate:	12.0%			
Pfd. MH	0.7%	10.2%			
Terr 1					
	1.000	1.007	1.007	1.007	1.110 On-Level
2008	97%	3%			1.10935
2009	28%	72%			1.10403
2010			100%	0%	1.10188
2011				100%	1.10188
2012				65%	1.06423

		3/1/12 Rate Change for Base Rate:		15.0%	
Std. MH	0.7%	13.1%			
Terr 2					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate:		15.0%	
Std. MH	0.7%	13.1%			
Terr 2					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate:		0.0%	
Pfd. MH	0.7%	-1.6%			
Terr 2					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate:		23.0%	
Pfd. MH	0.7%	21.0%			
Terr 2					
	1.000	1.007	1.007	1.007	1.219 On-Level
2008	97%	3%	0%	0%	1.21830
2009	28%	72%	0%	0%	1.21247
2010	0%	0%	100%	0%	1.21010
2011	0%	0%	0%	100%	1.21010
2012	0%	0%	0%	65%	1.12782

		3/1/12 Rate Change for Base Rate:		0.0%	
Std. MH	0.7%	-1.6%			
Terr 3					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate:		15.0%	
Std. MH	0.7%	13.1%			
Terr 3					
	1.000	1.007	1.007	1.007	1.139 On-Level
2008	97%	3%	0%	0%	1.13906
2009	28%	72%	0%	0%	1.13361
2010	0%	0%	100%	0%	1.13139
2011	0%	0%	0%	100%	1.13139
2012	0%	0%	0%	65%	1.08203

		3/1/12 Rate Change for Base Rate:		0.0%	
Pfd. MH	0.7%	-1.6%			
Terr 3					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate:		23.0%	
Pfd. MH	0.7%	21.0%			
Terr 3					
	1.000	1.007	1.007	1.007	1.219 On-Level
2008	97%	3%	0%	0%	1.21830
2009	28%	72%	0%	0%	1.21247
2010	0%	0%	100%	0%	1.21010
2011	0%	0%	0%	100%	1.21010
2012	0%	0%	0%	65%	1.12782

		3/1/12 Rate Change for Base Rate:		0.0%	
Std. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate:		5.0%	
Std. MH	0.7%	3.3%			
Terr 4					
	1.000	1.007	1.007	1.007	1.040 On-Level
2008	97%	3%	0%	0%	1.04001
2009	28%	72%	0%	0%	1.03503
2010	0%	0%	100%	0%	1.03301
2011	0%	0%	0%	100%	1.03301
2012	0%	0%	0%	65%	1.02130

		3/1/12 Rate Change for Base Rate:		0.0%	
Pfd. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

		3/1/12 Rate Change for Base Rate:		0.0%	
Pfd. MH	0.7%	-1.6%			
Terr 4					
	1.000	1.007	1.007	1.007	0.991 On-Level
2008	97%	3%	0%	0%	0.99049
2009	28%	72%	0%	0%	0.98574
2010	0%	0%	100%	0%	0.98382
2011	0%	0%	0%	100%	0.98382
2012	0%	0%	0%	65%	0.98938

MOBILOWNERS PROGRAM

ARKANSAS

CATASTROPHE LOAD ANALYSIS

Year	(1) Catastrophe Claim Count	(2) Non-Catastrophe Incurred Loss	(3) Catastrophe Incurred Loss	(4) = (3) / (2) Catastrophe / Non- Catastrophe Factor
1982	20	341,574	74,464	21.8%
1983	30	385,980	3,911	1.0%
1984	34	461,226	25,449	5.5%
1985	5	287,332	(413)	-0.1%
1986	1	121,589	100	0.1%
1987		390,668		0.0%
1988	6	894,972	5,587	0.6%
1989	75	763,229	129,959	17.0%
1990	17	842,871	20,227	2.4%
1991	25	654,470	43,062	6.6%
1992	18	462,347	14,219	3.1%
1993	5	406,362	3,592	0.9%
1994	22	406,081	9,850	2.4%
1995	8	445,370	3,944	0.9%
1996	3	482,724	1,580	0.3%
1997	39	612,949	190,573	31.1%
1998	2	449,244	(41)	0.0%
1999	13	671,148	12,697	1.9%
2000	18	855,019	33,759	3.9%
2001	112	986,617	171,785	17.4%
2002	5	981,543	11,033	1.1%
2003	29	758,295	73,656	9.7%
2004	28	564,155	23,733	4.2%
2005	18	1,313,308	71,582	5.5%
2006	74	951,608	203,193	21.4%
2007	8	886,141	8,229	0.9%
2008	155	1,037,283	563,085	54.3%
2009	76	1,389,763	237,625	17.1%
2010	20	870,252	57,745	6.6%
2011	97	952,068	513,932	54.0%
2012	5	673,165	23,147	3.4%
Total	968	21,299,352	2,531,262	11.9%
(5) Credibility:				66.9%
(6) Selected CAT Load:				7.9%

Notes:

(5) Credibility based on 2,165 claims, using a standard for full credibility based on a 98.0% probability of being within 5% of the mean. The standard was selected based on the more volatile nature of these types of losses, and the desire to balance both stability and responsiveness.

(6) Selected CAT Load based on credibility of the data and a complement of credibility given to a zero percent CAT Load. This complement was selected in order to determine a fair yet adequate average CAT load to apply to each year of experience.

This method to was used to temper the indicated catastrophe load of 11.9% based on our actual experience over the past 30+ years and determine an appropriate estimate of the average annual catastrophe losses to load into our indications. This methodology allowed us to spread the actual losses over a longer period of time in order to balance both stability and responsiveness of our year to year experience loss ratios.

MOBILOWNERS PROGRAM

COUNTRYWIDE

DERIVATION OF UNDERWRITING PROFIT PROVISION

(1)	Target After-Tax Rate of Return on Surplus	15.0%
(2)	Ratio of Written Premium to Surplus	1.68
(3)	Expected Investment Income on Reserves as a % of Premium	1.8%
(4)	Expected Investment Income on Reserves as a % of Surplus = (3) x (2)	3.0%
(5)	Expected Investment Income on Surplus as a % of Surplus	5.2%
(6)	Total Expected Investment Income as a % of Surplus = (4) + (5)	8.1%
(7)	Federal Income Tax on Investment Income as a % of Surplus = (6) x 31.9%	2.6%
(8)	After-Tax Investment Income on Surplus = (6) - (7)	5.6%
(9)	Target After-Tax Underwriting Profit as a % of Surplus = (1) - (8)	9.4%
(10)	Target After-Tax Underwriting Profit as a % of Premium = (9) / (2)	5.6%
(11)	Target Pre-Tax Underwriting Profit as a % of Premium = (10) / {1-31.9%}	8.2%
(12)	Selected	7.5%

MOBILOWNERS PROGRAM

COUNTRYWIDE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

A.	Unearned Premium Reserve		
	1.	Direct Earned Premium	\$195,201,345
	2.	Mean Unearned Premium Reserve	\$99,754,500
	3.	Percentage Total of Prepaid Expense	
		a. Commission and Brokerage	30.00%
		b. Taxes, Licenses and Fees	2.60%
		c. 50% of Other Acquisition Expense	3.30%
		d. 50% of General Expense	<u>2.75%</u>
		e. Total	38.65%
	4.	Dollar Total of Prepaid Expense (A2) x (A3e)	\$38,555,114
	5.	Subject to Investment (A2) - (A4)	\$61,199,385
B.	Delayed Remission of Premium		\$17,492,704
C.	Expected Loss and Loss Adjustment Reserve		
	1.	Direct Earned Premium (A1)	\$195,201,345
		x (Expected Loss and Loss Adjustment Ratio)	43.5%
	2.	Expected Incurred Loss and Loss Adjustment	\$84,855,887
		x (Reserve to Incurred Ratio)	27.2%
	3.	Expected Loss and Loss Adjustment Reserve	\$23,080,801
D.	Net Subject to Investment (A5) - (B) + (C3)		\$66,787,482
E.	Average Rate of Return on Invested Assets		5.2%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$3,451,229
G.	Ratio of Investment Earnings to Earned Premium (F) ÷ (A1)		1.8%

MOBILOWNERS PROGRAM

COUNTRYWIDE

SURPLUS RATIO

Calendar Year	(1) Surplus as Regards Policyholders	(2) Net Written Premium All Lines	(3) Surplus Ratio
2009	\$380,413,186	\$671,499,672	1.77
2010	\$401,633,620	\$671,803,151	1.67
2011	\$404,716,354	\$655,851,893	1.62
Average	\$395,587,720	\$666,384,905	1.68

A/S Page 3 Line 35

A/S Page 8 Line 34

(2) / (1)

MOBILOWNERS PROGRAM

COUNTRYWIDE

AVERAGE FEDERAL TAX RATE ON INVESTMENT INCOME

	(1) Investment Income 2009-2011	(2) Allocation	(3) Current Tax Rate	(4) Total Tax (2) x (3)
Bonds -Taxable	\$1,556,544	1.0%	35.0%	0.3%
Bonds -Tax Exempt Municipal	\$15,515,922	9.8%	5.3%	0.5%
Bonds -Taxable Municipal	\$123,748,485	78.5%	35.0%	27.5%
Stocks	\$1,617,281	1.0%	14.2%	0.1%
Short-Term Investments	\$1,018,886	0.6%	35.0%	0.2%
All Other Investments	\$14,251,532	9.0%	35.0%	3.2%
Total	\$157,708,650	100.0%		31.9%

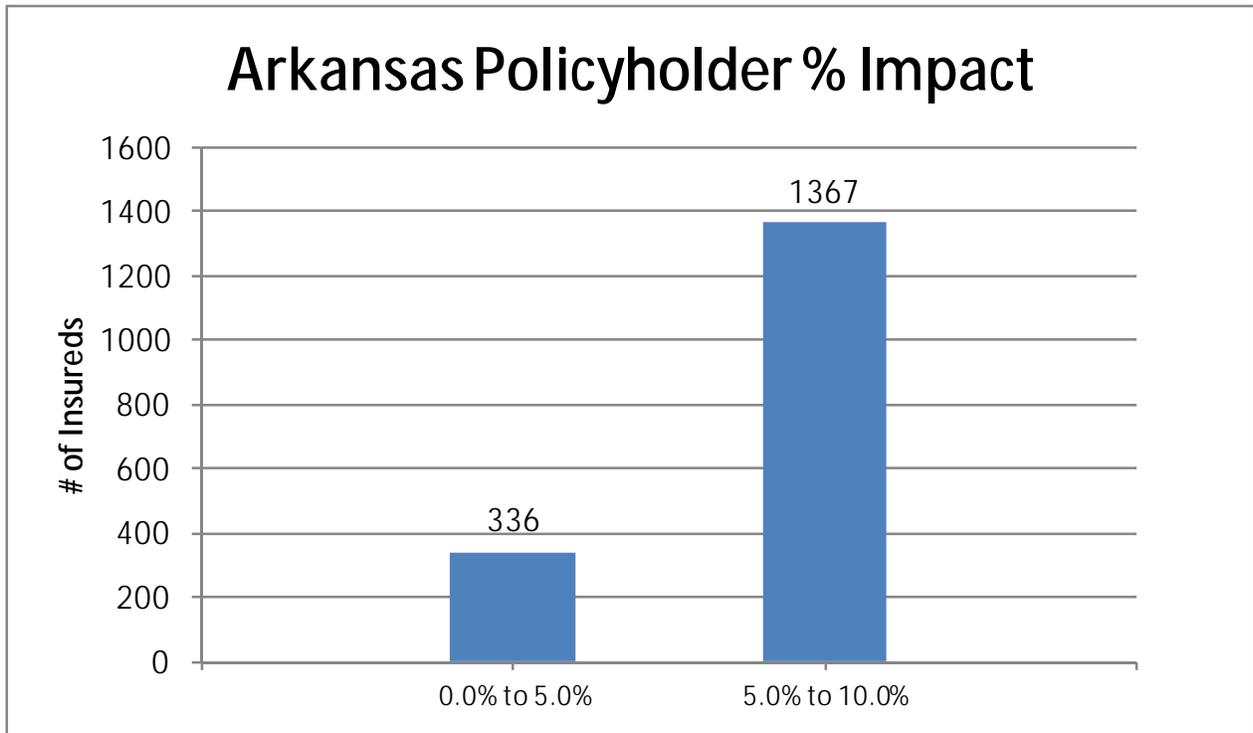
Notes: (1) From ABIC Annual Statement, Part 1.

(2) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 1999 will be:

MOBILOWNERS PROGRAM

ARKANSAS

HISTOGRAM OF POLICYHOLDER IMPACTS





ASSURANT

**American Bankers Insurance
Company of Florida**

11222 Quail Roost Drive
Miami, FL 33157-6596
T 305.253.2244 F 305.252.6987

www.assurant.com

March 15, 2013

Property & Casualty Division
Arkansas Department of Insurance

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

NAIC#: 019-10111/FEIN#: 59-0593886

Mobilowners

Line of Business: 4.0 Homeowners

Company Filing Number: MHO HO AR06415AIR07

RATE & RULE FILING (for approval)

MHO-X-AR 02/13 Arkansas State Exception Pages (replaces MHO-X-AR 12/11)

Related Filing Documents

Updated Actuarial Memorandum & Exhibits; Updated Marked State Exception Pages

Updated Homeowners Premium Comparison Survey

Dear Examiner:

Thank you for your correspondence regarding this filing. Please find our responses below.

1. We have modified our base deductibles to revert back to a deductible of \$500 for the perils of wind and hail. The only change to the base deductibles is now moving the \$750 flood deductible to a \$750 per coverage flood deductible. We have also modified our proposed optional deductibles and corresponding credits.
2. We have removed the revisions to our Full Cost to Repair and Replacement Cost Coverage Endorsements and the corresponding rules and are reverting back to those previously filed and approved. State Exception Page 13 is now no longer included in this filing as it has been restored to the previously approved version.

The modification we have made as a result of the objection items has resulted in a slightly negative rate impact. As a result, we have increased the base rates to offset this change. The actuarial memo, exhibits and Homeowners Premium Comparison Survey have also been updated to reflect these changes and are included with this response.

We would like to request effective dates of 06/15/2013 for new business and 07/15/2013 for renewal business. Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 35369 or via email at Tina.Walker@assurant.com.

Sincerely,

A handwritten signature in black ink that reads "Tina Walker". The signature is written in a cursive, flowing style.

Tina Walker
Senior Contract Compliance Analyst
State Filings
American Bankers Insurance Company of Florida
cc: MHO ARAI_R7

State: Arkansas

Filing Company:

American Bankers Insurance Company of Florida

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

Product Name: Mobilowners

Project Name/Number: Mobilowners/AR06415A100001

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)
03/04/2013		Rate	Arkansas State Exception Pages	03/15/2013	R7_MSEP_MHO-X-AR0213_MHO6415.PDF (Superseded)
03/04/2013		Supporting Document	Homeowners Premium Comparison Survey	03/15/2013	R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.PDF (Superseded) R7_TRNFM_030413_HOPremiumComparisonSurvey_MHO6415.XLS (Superseded)
03/04/2013		Supporting Document	Marked State Exception Pages	03/15/2013	R7_CMPR_MHO-X-AR0213_MHO6415.PDF (Superseded)

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
ARKANSAS

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

**MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS**

Forms List B
Territorial Map C
Territorial Definitions D
Classifications 1
Rates:
 Catastrophe Fee 1
 Comprehensive Physical Damage Coverage..... 1
Rates:
 Comprehensive Mobile Home Coverage – Singlewide Tier 2-3
 Comprehensive Adjacent Structures Coverage – Singlewide Tier 4
 Comprehensive Personal Effects Coverage – Singlewide Tier 4
 Comprehensive Personal Liability Coverage 5
 Additional Medical Payment and Physical Damage to Property of Others Coverage 5
 Optional Deductibles..... 5
 Broad Form Coverage Endorsement 5
 Mobilowners Multi-Sectional 6
 Comprehensive Physical Damage Coverage..... 6
 Comprehensive Physical Damage Coverage – Multi-Sectional Tier 7-9
 Comprehensive Adjacent Structures – Multi-Sectional Tier 9
 Comprehensive Personal Effects – Multi-Sectional Tier 9
 Additional Limits:
 Additional Living Expense Coverage..... 10
 Emergency Removal Service Coverage 10
 Fire Department Service Coverage 10
 Radio and Television Antenna Coverage 10
 Trees, Shrubs, Plants and Lawns Coverage..... 10
Seasonal Unit Endorsement 10
Owners', Landlords' and Tenants' Liability 11
Scheduled Personal Property Endorsement 11
Trip Collision 11
Additional Residence Premises Liability Endorsement 11
Tenants Coverage 12
Replacement Cost Coverage Endorsements 12
Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement 12
Exclusion of Flood and Rising Water Endorsement 13
Rental and Commercial Units 13
Outstanding Principal Balance Endorsement 13
Mobile Home Full Cost to Repair Endorsement 13
Stated Value Endorsement..... 13
Natural Disaster Protection Coverage 14
Claims Free Credit 14
Lenders Charge 14
Age of Home Premium Adjustment 14
Mandatory Amendatory Endorsement – Arkansas 14
Mandatory Amendatory Hail Endorsement 14
Mobile Home Personal Liability Endorsement 14
Arkansas Consumer Notice..... 14
Flood Deductible Endorsement..... 14
Limited Attached And Adjacent Structures Endorsement 14
Amendments to General Rules 15

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

**MOBILOWNERS POLICY
STATE EXCEPTION PAGES**

ARKANSAS

FORMS LIST

I. STANDARD FORMS

Policy AB4080PC-1080

II. MANDATORY FORMS

Mandatory Amendatory Endorsement AB4654EC-1211

Mandatory Amendatory Hail Endorsement AB4473EC-0285

Mobile Home Personal Liability Amendatory Endorsement AB4562EC-1186

Arkansas Consumer Notice N1504-1104

Flood Deductible Endorsement AB3274EPC-0212

Limited Attached And Adjacent Structures Endorsement AB3557EPC-0213

III. OPTIONAL FORMS

Personal Effects Endorsement AB4137EC-481

Mobile Home Personal Liability Endorsement AB4562EC-1186

General Change Endorsement AB4637EC-0589

Broad Form Coverage Endorsement AB4066EC-1280

Additional Benefits Endorsement (Increased Limits) AB4511EC-1185

Seasonal Unit Endorsement AB3212EPC-1211

Owners', Landlords' and Tenants' Liability Insurance Endorsement AB4103EC-1280

Scheduled Personal Property Endorsement AB4112EC-181

Additional Residence Premises Liability Endorsement AB4155EC-881

Tenants Coverage Endorsement AB4114EC-181

Mobile Home Replacement Cost Coverage Endorsement AB3495EPC-0912

Personal Effects Replacement Cost Coverage Endorsement AB4157EC-881

Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC-1084

Exclusion of Flood and Rising Water Endorsement AB4120EC-281

Rental Mobile Home Endorsement AB4108EC-1281

Broad Form Physical Damage Coverage – Rental Mobile Home Endorsement AB4225EC-982

Outstanding Principal Balance Protection Endorsement AB4669EC-0590

Mobile Home Full Cost to Repair Endorsement AB3556EPC-0213

Stated Value Endorsement AB8073EPC-0608

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

CLASSIFICATIONS

PARK: If the mobile home is located in a park of twenty-five (25) or more units.

NON-PARK: All other mobile homes not eligible for the park classification.

RATES

CATASTROPHE FEE

A catastrophe fee per unit per year will apply according to the chart below:

Territory	Amount
1	\$34
2	\$34
3	\$34
4	\$34

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Tie-Down Equipment Coverage
Emergency Removal Service Coverage

Fire Department Service Coverage
Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood;
\$1,000 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE - SINGLEWIDE TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
0	-	4,500	211	275	300	393	427	510	226	322
4,501	-	5,500	226	296	322	421	458	548	242	346
5,501	-	6,500	238	311	339	443	482	576	255	363
6,501	-	7,500	250	328	357	467	508	608	268	383
7,501	-	8,500	262	343	374	489	532	636	281	401
8,501	-	9,500	271	355	387	506	551	658	291	415
9,501	-	10,500	279	366	398	521	567	678	299	427
10,501	-	11,500	284	371	405	529	576	689	304	434
11,501	-	12,500	288	377	411	538	586	700	309	441
12,501	-	13,500	293	383	418	546	595	711	314	448
13,501	-	14,500	297	389	424	555	604	721	319	455
14,501	-	15,500	301	394	429	562	611	730	323	460
15,501	-	16,500	305	400	437	570	621	743	328	468
16,501	-	17,500	309	405	442	577	628	752	331	473
17,501	-	18,500	312	409	447	583	635	760	335	478
18,501	-	19,500	316	414	452	590	642	769	339	484
19,501	-	20,500	320	419	457	597	650	778	343	490
20,501	-	21,500	325	426	465	607	661	791	349	498
21,501	-	22,500	334	437	476	623	678	810	358	511
22,501	-	23,500	342	448	488	638	694	829	367	523
23,501	-	24,500	349	457	498	652	709	847	375	534
24,501	-	25,500	357	468	510	667	725	867	383	547
25,501	-	26,500	365	478	521	682	742	886	392	559
26,501	-	27,500	373	489	532	696	758	905	400	571
27,501	-	28,500	382	499	544	712	775	926	409	584
28,501	-	29,500	390	510	556	727	791	945	418	596
29,501	-	30,500	397	520	568	742	807	965	426	608
30,501	-	31,500	406	531	580	757	824	986	435	621
31,501	-	32,500	417	547	596	779	848	1,014	448	639
32,501	-	33,500	429	562	613	801	872	1,042	460	657
33,501	-	34,500	442	578	631	825	897	1,073	474	676
34,501	-	35,500	453	593	647	846	920	1,100	486	693
35,501	-	36,500	466	609	664	868	945	1,129	499	712
36,501	-	37,500	477	625	680	890	969	1,157	512	730
37,501	-	38,500	502	658	717	938	1,020	1,219	539	769
38,501	-	39,500	508	665	725	948	1,031	1,233	545	777
39,501	-	40,500	513	672	733	958	1,042	1,246	551	786
40,501	-	41,500	516	676	737	963	1,048	1,253	554	790
41,501	-	42,500	522	683	745	974	1,059	1,266	559	798
42,501	-	43,500	527	690	752	984	1,070	1,280	565	807
43,501	-	44,500	533	697	760	994	1,081	1,293	571	815
44,501	-	45,500	538	704	768	1,004	1,093	1,306	577	824
45,501	-	46,500	544	712	776	1,015	1,104	1,319	583	832
46,501	-	47,500	549	719	784	1,025	1,115	1,333	589	840
47,501	-	48,500	554	726	791	1,035	1,126	1,346	595	849
48,501	-	49,500	560	733	799	1,045	1,137	1,359	601	857
49,501	-	50,500	565	740	807	1,055	1,148	1,373	606	865

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – SINGLEWIDE TIER

Amount of Insurance			Terr1	Terr1	Terr2	Terr2	Terr3	Terr3	Terr4	Terr4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,501	-	51,500	571	747	816	1,066	1,159	1,387	612	874
51,501	-	52,500	576	755	824	1,076	1,171	1,400	618	882
52,501	-	53,500	582	762	831	1,086	1,182	1,414	624	891
53,501	-	54,500	587	769	839	1,096	1,193	1,427	630	899
54,501	-	55,500	594	777	847	1,108	1,205	1,440	637	908
55,501	-	56,500	599	784	855	1,118	1,216	1,453	643	917
56,501	-	57,500	605	791	863	1,128	1,227	1,467	648	925
57,501	-	58,500	610	799	870	1,138	1,238	1,480	654	933
58,501	-	59,500	615	806	878	1,148	1,249	1,493	660	942
59,501	-	60,500	621	813	886	1,159	1,261	1,507	666	950
60,501	-	61,500	626	820	894	1,169	1,272	1,520	672	959
61,501	-	62,500	632	827	901	1,179	1,283	1,533	678	967
62,501	-	63,500	637	834	909	1,189	1,294	1,546	684	975
63,501	-	64,500	643	841	917	1,200	1,305	1,560	689	984
64,501	-	65,500	648	849	925	1,210	1,316	1,573	695	992
65,501	-	66,500	654	856	933	1,220	1,327	1,586	701	1,001
66,501	-	67,500	659	863	941	1,230	1,338	1,601	707	1,009
67,501	-	68,500	665	870	949	1,241	1,350	1,614	713	1,017
68,501	-	69,500	670	877	957	1,251	1,361	1,627	719	1,026
69,501	-	70,500	676	884	965	1,261	1,372	1,641	725	1,034
70,501	-	71,500	681	892	973	1,271	1,383	1,654	730	1,042
71,501	-	72,500	686	899	980	1,281	1,394	1,667	736	1,051
72,501	-	73,500	692	906	988	1,292	1,405	1,680	742	1,059
73,501	-	74,500	697	913	996	1,302	1,416	1,694	748	1,068
74,501	-	75,500	703	920	1,004	1,312	1,428	1,707	754	1,076
75,501	-	76,500	708	927	1,012	1,322	1,439	1,720	760	1,084
76,501	-	77,500	714	935	1,019	1,333	1,450	1,734	766	1,093
77,501	-	78,500	719	942	1,027	1,343	1,461	1,747	771	1,101
78,501	-	79,500	726	950	1,035	1,354	1,473	1,760	778	1,110
79,501	-	80,500	731	957	1,043	1,364	1,484	1,773	784	1,119
80,501	-	81,500	737	964	1,051	1,374	1,495	1,787	790	1,127
81,501	-	82,500	742	971	1,058	1,385	1,506	1,800	796	1,136
82,501	-	83,500	748	979	1,067	1,395	1,518	1,814	802	1,144
83,501	-	84,500	753	986	1,075	1,405	1,529	1,828	808	1,152
84,501	-	85,500	758	993	1,083	1,415	1,540	1,841	813	1,161
85,501	-	86,500	764	1,000	1,090	1,426	1,551	1,854	819	1,169
86,501	-	87,500	769	1,007	1,098	1,436	1,562	1,867	825	1,177
87,501	-	88,500	775	1,014	1,106	1,446	1,573	1,881	831	1,186
88,501	-	89,500	780	1,021	1,114	1,456	1,584	1,894	837	1,194
89,501	-	90,500	786	1,029	1,122	1,467	1,595	1,907	843	1,203
Each Additional \$1,000 or fraction thereof			5.50	7.20	7.85	10.27	11.17	13.35	5.90	8.42

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PERSONAL LIABILITY COVERAGE

Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

Includes: \$500 Medical Payments coverage each accident;
 \$250 Physical Damage to Property of Others coverage each occurrence;
 First Aid Expenses.

<u>Limit of Liability</u>	<u>Annual Premium</u>
\$ 25,000	\$35.00
50,000	40.00
100,000	50.00
300,000	60.00

Additional Medical Payments and Physical Damage to Property of Others Coverage

To increase Medical Payments coverage to \$1,000 and Physical Damage to Property of Others coverage to \$500, add \$5.00 to above annual premium.

Attach General Change Endorsement AB4637EC.

OPTIONAL DEDUCTIBLES

The Deductibles listed below may be applied to the Mobile Home, Adjacent Structures and Personal Effects Coverage by the following adjustment in premium.

<u>Peril</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Earthquake	10% of the amount of insurance	10% of the amount of insurance	\$2,500
Flood	\$750 per coverage	\$750 per coverage	\$2,500
Wind/Hail	\$500	\$1,000	\$2,500
All Other Perils	\$500	\$1,000	\$2,500
Credit/Surcharge	2% surcharge	2% credit	5% credit

BROAD FORM COVERAGE ENDORSEMENT

Attach Broad Form Coverage Endorsement AB4066EC.

Provides Broad Form protection for the Mobile Home, Adjacent Structures and Personal Effects (including Theft), subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
 \$750 per coverage for flood;
 \$1,000 for wind/hail;
 \$500 for all other perils.

The credit for this coverage will be 10% of the sum of the Dwelling, Adjacent Structures, and Personal Effects premium.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

MOBILOWNERS MULTI-SECTIONAL

1. To qualify for the multi-sectional rates, the mobile home must:
 - a. not be older than 3 years as of the effective date of the policy if the policy is new business;
 - b. be fully skirted;
 - c. be valued at \$50,000 or more (excluding any additions);
 - d. be tied-down (anchored or strapped);
 - e. be at least 20 feet in width with a minimum of 800 square feet;
 - f. be owner-occupied.
2. To qualify for the multi-sectional park rates; the park definition is:
 - a. the mobile home must be located in a park with 25 or more units; or
 - b. the mobile home must be located in fire protection class 1-8.

The multi-sectional rates apply to voluntary policies only, they do not apply to forced-placed policies.

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Emergency Removal Service Coverage
Fire Department Service Charge

Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage
Tie-Down Equipment Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood;
\$1,000 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,000	-	50,500	412	628	450	842	683	879	426	623
50,501	-	51,500	415	632	453	848	688	885	429	627
51,501	-	52,500	418	637	457	855	693	892	432	632
52,501	-	53,500	421	642	460	861	699	899	436	637
53,501	-	54,500	425	647	464	868	704	906	439	642
54,501	-	55,500	429	654	469	877	712	916	444	649
55,501	-	56,500	433	661	473	886	718	925	448	655
56,501	-	57,500	437	667	478	894	725	933	452	661
57,501	-	58,500	442	674	483	903	733	943	457	668
58,501	-	59,500	445	679	486	910	738	950	460	673
59,501	-	60,500	449	685	491	918	745	959	464	679
60,501	-	61,500	453	691	495	927	752	967	469	686
61,501	-	62,500	458	698	500	936	759	977	473	692
62,501	-	63,500	462	704	505	944	766	986	478	699
63,501	-	64,500	466	711	509	953	773	995	482	705
64,501	-	65,500	470	717	514	962	780	1,004	486	712
65,501	-	66,500	475	724	518	970	787	1,013	491	718
66,501	-	67,500	479	730	523	979	794	1,022	495	724
67,501	-	68,500	484	738	529	989	802	1,032	501	732
68,501	-	69,500	489	745	534	998	810	1,042	505	739
69,501	-	70,500	493	751	538	1,007	817	1,051	509	745
70,501	-	71,500	497	757	543	1,015	823	1,060	514	751
71,501	-	72,500	501	764	548	1,024	831	1,069	518	758
72,501	-	73,500	505	770	552	1,033	838	1,078	523	764
73,501	-	74,500	510	777	556	1,041	844	1,087	527	770
74,501	-	75,500	514	783	561	1,050	852	1,096	531	777
75,501	-	76,500	518	790	566	1,059	859	1,105	536	783
76,501	-	77,500	522	796	570	1,067	866	1,114	540	790
77,501	-	78,500	527	803	575	1,076	873	1,124	545	796
78,501	-	79,500	531	809	580	1,085	880	1,132	549	803
79,501	-	80,500	535	815	584	1,093	887	1,141	553	809
80,501	-	81,500	539	822	589	1,102	894	1,151	558	816
81,501	-	82,500	543	828	594	1,111	901	1,159	562	822
82,501	-	83,500	548	835	599	1,120	908	1,169	567	829
83,501	-	84,500	552	842	603	1,128	915	1,178	571	835
84,501	-	85,500	556	848	607	1,137	922	1,187	575	841
85,501	-	86,500	561	855	612	1,146	929	1,196	580	848
86,501	-	87,500	565	861	617	1,154	936	1,205	584	854
87,501	-	88,500	569	868	622	1,163	944	1,215	589	861
88,501	-	89,500	573	874	626	1,172	951	1,223	593	867
89,501	-	90,500	577	880	631	1,180	957	1,232	597	873
90,501	-	91,500	582	887	635	1,189	964	1,241	601	880
91,501	-	92,500	586	893	640	1,198	971	1,250	606	886
92,501	-	93,500	590	900	645	1,206	979	1,259	610	893
93,501	-	94,500	594	906	649	1,215	986	1,268	615	899
94,501	-	95,500	599	913	654	1,224	993	1,278	619	905
95,501	-	96,500	603	919	659	1,232	1,000	1,287	623	912

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
96,501	-	97,500	607	926	663	1,241	1,007	1,296	628	918
97,501	-	98,500	611	932	668	1,250	1,014	1,305	632	925
98,501	-	99,500	616	939	672	1,259	1,021	1,314	637	931
99,501	-	100,500	621	946	678	1,268	1,029	1,324	642	939
100,501	-	101,500	625	953	683	1,277	1,036	1,333	646	945
101,501	-	102,500	629	959	687	1,286	1,043	1,342	651	951
102,501	-	103,500	634	966	692	1,294	1,050	1,351	655	958
103,501	-	104,500	638	972	697	1,303	1,057	1,360	659	964
104,501	-	105,500	642	978	701	1,312	1,064	1,369	664	971
105,501	-	106,500	646	985	706	1,320	1,071	1,378	668	977
106,501	-	107,500	651	991	710	1,329	1,078	1,388	673	984
107,501	-	108,500	655	998	715	1,338	1,085	1,397	677	990
108,501	-	109,500	659	1,004	720	1,347	1,092	1,406	681	996
109,501	-	110,500	663	1,011	724	1,355	1,099	1,415	686	1,003
110,501	-	111,500	667	1,017	729	1,364	1,106	1,424	690	1,009
111,501	-	112,500	672	1,024	734	1,373	1,113	1,433	695	1,016
112,501	-	113,500	676	1,030	738	1,381	1,121	1,442	699	1,022
113,501	-	114,500	680	1,037	743	1,390	1,128	1,451	703	1,029
114,501	-	115,500	684	1,043	748	1,399	1,135	1,460	708	1,035
115,501	-	116,500	689	1,050	752	1,407	1,142	1,469	712	1,041
116,501	-	117,500	693	1,056	757	1,416	1,149	1,478	716	1,048
117,501	-	118,500	697	1,063	761	1,425	1,156	1,488	721	1,054
118,501	-	119,500	701	1,069	766	1,434	1,163	1,497	725	1,061
119,501	-	120,500	706	1,076	771	1,442	1,170	1,506	730	1,067
120,501	-	121,500	710	1,082	775	1,451	1,177	1,515	734	1,074
121,501	-	122,500	714	1,089	780	1,460	1,184	1,524	738	1,080
122,501	-	123,500	718	1,095	785	1,468	1,191	1,533	743	1,086
123,501	-	124,500	723	1,102	789	1,477	1,198	1,542	747	1,093
124,501	-	125,500	727	1,108	794	1,486	1,205	1,551	752	1,099
125,501	-	126,500	731	1,115	799	1,494	1,212	1,560	756	1,106
126,501	-	127,500	735	1,121	803	1,503	1,219	1,569	760	1,112
127,501	-	128,500	740	1,128	808	1,512	1,226	1,578	765	1,119
128,501	-	129,500	744	1,134	812	1,521	1,233	1,587	769	1,125
129,501	-	130,500	748	1,141	817	1,529	1,240	1,597	774	1,131
130,501	-	131,500	752	1,147	822	1,538	1,247	1,606	778	1,138
131,501	-	132,500	758	1,154	827	1,548	1,256	1,616	783	1,145
132,501	-	133,500	762	1,161	832	1,556	1,263	1,625	788	1,152
133,501	-	134,500	766	1,167	837	1,565	1,270	1,634	792	1,158
134,501	-	135,500	770	1,174	841	1,574	1,277	1,643	796	1,165
135,501	-	136,500	775	1,180	846	1,582	1,284	1,652	801	1,171
136,501	-	137,500	779	1,187	851	1,591	1,291	1,661	805	1,177
137,501	-	138,500	783	1,193	855	1,600	1,298	1,670	810	1,184
138,501	-	139,500	787	1,200	860	1,609	1,305	1,679	814	1,190
139,501	-	140,500	791	1,206	864	1,617	1,312	1,688	818	1,197

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
140,501	-	141,500	796	1,213	869	1,626	1,319	1,697	823	1,203
141,501	-	142,500	800	1,219	874	1,635	1,326	1,707	827	1,210
142,501	-	143,500	804	1,226	878	1,643	1,333	1,716	832	1,216
143,501	-	144,500	808	1,232	883	1,652	1,340	1,725	836	1,222
144,501	-	145,500	813	1,239	888	1,661	1,347	1,734	840	1,229
145,501	-	146,500	817	1,245	892	1,670	1,354	1,743	845	1,235
146,501	-	147,500	821	1,252	897	1,678	1,361	1,752	849	1,242
147,501	-	148,500	825	1,258	902	1,687	1,368	1,761	853	1,248
148,501	-	149,500	830	1,265	906	1,696	1,375	1,770	858	1,255
149,501	-	150,500	834	1,271	911	1,704	1,382	1,779	862	1,261
Each Additional \$1,000 or fraction thereof			4.27	6.51	4.67	8.73	7.08	9.11	4.42	6.46

COMPREHENSIVE ADJACENT STRUCTURES COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100	0.32	0.51	0.41	0.63	0.42	0.66	0.38	0.57

COMPREHENSIVE PERSONAL EFFECTS COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100 (including Theft)	0.66	0.80	0.86	1.04	1.23	1.46	0.80	0.92

A \$.15 credit per \$100 of Personal Effects coverage will be applied to exclude Theft.

NOTE: When providing Personal Effects without Theft coverage or with split Limits of Liability, attach Personal Effects Endorsement AB4137EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

ADDITIONAL LIMITS

Attach Additional Benefits Endorsement (Increased Limits) AB4511EC.

Additional Living Expense Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$ 700 per month	\$ 5.00 per annum
800 per month	10.00 per annum
900 per month	15.00 per annum
1,000 per month	20.00 per annum

Emergency Removal Service Coverage

<u>Limit of Liability</u>		<u>Additional Premium</u>
<u>Single Wide</u>	<u>Multi-Sectional</u>	
\$300	\$ 600	\$ 5.00 per annum
400	800	10.00 per annum
500	1,000	15.00 per annum

Fire Department Service Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$200 per run	\$ 5.00 per annum
300 per run	10.00 per annum

Radio and Television Antenna Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$150	\$ 5.00 per annum
250	10.00 per annum
350	15.00 per annum
450	20.00 per annum

Trees, Shrubs, Plants and Lawns Coverage

\$2.00 per annum for each additional \$100 of coverage.

SEASONAL UNIT ENDORSEMENT

This Endorsement applies the deductibles shown below to losses if the insurance unit is occupied on a seasonal basis; it must be attached to policies written for such units. Add \$20 per annum. Attach Seasonal Unit Endorsement AB3212EPC.

<u>Cause of Loss</u>	<u>Deductible</u>
Earthquake	10% of the Amount of Insurance
Flood	\$750 per coverage
Wind/Hail	\$1,000
All Other Perils	\$500

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

TENANTS COVERAGE

The following coverages are available for tenant-occupied units:

- \$ 3,000 Personal Effects Excluding Theft
- 1,500 Personal Effects Theft

Subject to the following deductibles:

- 10% of the amount of insurance for earthquake damage;
- \$750 per coverage for flood;
- \$1,000 for wind/hail;
- \$500 for all other perils.

\$25,000 Comprehensive Personal Liability.

Annual Package Premium . \$60.00

Optional Deductibles:

- \$ 50 Deductible - Increase the package premium 17%.
- 100 Deductible - Increase the package premium 7%.

Increased amounts of coverage as follows:

For each additional \$500 of Personal Effects	ADD	\$5.00 per year
For each additional \$500 of Personal Effects Theft	ADD	\$1.00 per year
To include \$500 of Adjacent Structures	ADD	\$6.00 per year
To increase CPL to \$50,000	ADD	\$15.00 per year
To increase CPL to \$100,000	ADD	\$30.00 per year
To increase CPL to \$300,000	ADD	\$35.00 per year

Attach Tenants Coverage Endorsement AB4114EC.

REPLACEMENT COST COVERAGE ENDORSEMENTS

Provides replacement cost coverage on the mobile home, adjacent structures and personal effects.

Mobile Home and Adjacent Structures Coverage - 5% for ages 0-10, 12% for ages 11+
Attach Mobile Home Replacement Cost Coverage Endorsement AB3495EPC.

Personal Effects Coverage - \$25.00 per annum
Attach Personal Effects Replacement Cost Coverage Endorsement AB4157EC.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE ENDORSEMENT

Premium: \$5.00 per \$5,000 per year. The minimum annual premium is \$5.00. The maximum possible is \$30.00.

The age and benefit limits are:

1. Minimum age 18. Maximum age at issue is 65. Coverage terminated when the Insured reaches age 70.
2. Minimum benefit is \$5,000. Maximum is \$30,000. Available in \$5,000 increments as follows:
 - a. Ages 18 - 50: \$5,000 - \$30,000;
 - b. Ages 51 - 65: \$5,000 - \$20,000.

Attach Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

EXCLUSION OF FLOOD AND RISING WATER ENDORSEMENT

This endorsement excludes any loss to the Mobile Home, Adjacent Structures and Personal Effects caused by or resulting from the peril of Flood and Rising Water. A credit of \$10.00 per annum will apply. Attach Exclusion of Flood and Rising Water Endorsement AB4120EC.

RENTAL AND COMMERCIAL UNITS

<u>Comprehensive Mobile Home</u>	<u>Annual Premium</u>
\$100 Deductible	\$3.26 per \$100
250 Deductible	2.96 per \$100
500 Deductible	2.29 per \$100

Comprehensive Adjacent Structures - Use same rates as Comprehensive Mobile Home above.

Attach Rental Mobile Home Endorsement AB4108EC.

<u>Named Peril</u>	<u>Annual Premium</u>
\$100 Deductible	\$2.96 per \$100
250 Deductible	2.65 per \$100
500 Deductible	2.09 per \$100

Named Peril Mobile Home Adjacent Structures - Use same rates as Named Peril Mobile Home above. Attach Broad Form Physical Damage Coverage – Rental Mobile Home Endorsement AB4225EC.

OUTSTANDING PRINCIPAL BALANCE PROTECTION ENDORSEMENT

This endorsement will pay up to \$5,000 maximum limit of liability on any one insured unit if:

1. the manufactured home is totally destroyed; and
2. the normal settlement amount due is less than the lender's net outstanding principal balance on the manufactured home.

Annual premium: \$15.00.

Attach Outstanding Principal Balance Protection Endorsement AB4669EC.

MOBILE HOME FULL COST TO REPAIR ENDORSEMENT

This endorsement changes the loss settlement provision for partial losses and can only be sold in conjunction with the Stated Value Endorsement. Attach Mobile Home Full Cost to Repair Endorsement AB3556EPC.

Apply the proper factor from the table below to the premium for Coverage A – Mobile Home:

Age of Home	Annual Premium
0 – 10	3%
11 +	7%

STATED VALUE ENDORSEMENT

This endorsement changes the loss settlement provision for total losses. Attach Stated Value Endorsement AB8073EPC.

Apply the proper factor from the table below to the premium for Coverage A – Mobile Home:

Age of Home	Annual Premium
0 – 10	3%
11 +	6%

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

NATURAL DISASTER PROTECTION COVERAGE

A \$3.00 annual premium charge shall apply for each mobile home. This coverage cannot be written without providing flood coverage on the mobile home unit.

CLAIMS FREE CREDIT

If the policy has been claim-free for 36 consecutive months at the date of renewal, a 10% credit will be applied to the total premium.

LENDERS CHARGE

This charge applies to policies written at the request of the lienholder. A charge of 20% will be applied to the total premium.

AGE OF HOME PREMIUM ADJUSTMENT

The following surcharges are applied to the total premium excluding policy fees and billing fees:

<u>Age (in years)</u>	<u>Surcharge</u>
0-3	0%
4-6	10%
7-9	15%
10-19	25%
20+	30%

The age of the mobile home will be determined:

- a. on the effective date of the policy; or
- b. at policy renewal.

MANDATORY AMENDATORY ENDORSEMENT - ARKANSAS

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Endorsement AB4654EC.

MANDATORY AMENDATORY HAIL ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Hail Endorsement AB4473EC.

MOBILE HOME PERSONAL LIABILITY AMENDATORY ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued in the state of Arkansas. It excludes any loss under the Liability Section of the Mobilowners policy related to communicable diseases or sicknesses. Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

ARKANSAS CONSUMER NOTICE

This is a mandatory notice that must be attached to all policies issued. Attach Notice N1504.

FLOOD DEDUCTIBLE ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued with a \$750 per coverage flood deductible. Attach Flood Deductible Endorsement AB3274EPC.

LIMITED ATTACHED AND ADJACENT STRUCTURES ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies. Attach Limited Attached And Adjacent Structures Endorsement AB3557EPC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

AMENDMENTS TO GENERAL RULES

General Rule 3. Policy Term is deleted and replaced with the following:

3. Policy Term

Policies shall not be written for a term in excess of sixty (60) months.

General Rule 13. Secured Interest Protection is deleted in its entirety.

General Rule 14. Premium, paragraph c. is amended as follows:

On annual policies issued under the installment billing plan, the insured will have the following options:

1. A service charge of \$3.00 will be assessed for the second through the fourth installment (a total of \$9.00); or
2. A service charge of \$3.00 will be assessed for the second through the sixth installment (a total of \$15.00).

General Rule 16. Minimum Earned Premium is deleted in its entirety.

General Rule 19. Credits is deleted and replaced with the following:

19. Credits

Credits and Surcharges will be applied as defined in the State Exception Pages. However, in no case will the Credits or Surcharges apply to the Catastrophe Premium, policy fees or billing fees if applicable in this state.

NAIC Number: _____
 Company Name: _____
 Contact Person: _____
 Telephone No.: _____
 Email Address: _____
 Effective Date: _____

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$606.75	\$606.75	\$606.75	\$606.75	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$606.75	\$606.75	\$606.75	\$606.75
	\$120,000	\$789.91	\$789.91	\$789.91	\$789.91	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$789.91	\$789.91	\$789.91	\$789.91
	\$160,000	\$972.94	\$972.94	\$972.94	\$972.94	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$972.94	\$972.94	\$972.94	\$972.94
6	\$80,000	\$606.75	\$606.75	\$606.75	\$606.75	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$606.75	\$606.75	\$606.75	\$606.75
	\$120,000	\$789.91	\$789.91	\$789.91	\$789.91	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$789.91	\$789.91	\$789.91	\$789.91
	\$160,000	\$972.94	\$972.94	\$972.94	\$972.94	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$972.94	\$972.94	\$972.94	\$972.94
9	\$80,000	\$606.75	\$606.75	\$606.75	\$606.75	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$659.57	\$606.75	\$606.75	\$606.75	\$606.75
	\$120,000	\$789.91	\$789.91	\$789.91	\$789.91	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$859.63	\$789.91	\$789.91	\$789.91	\$789.91
	\$160,000	\$972.94	\$972.94	\$972.94	\$972.94	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$1,059.54	\$972.94	\$972.94	\$972.94	\$972.94

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="0"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="2"/> %
		Other (specify)	
		3 years claim free	<input type="text" value="10"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ <input type="text" value="Included"/>	\$ <input type="text" value="Included"/>

Maximum Credit Allowed	12%	Lowest Risk	\$ Included	\$ Included
------------------------	-----	-------------	-------------	-------------

I

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
ARKANSAS

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

Forms List B
Territorial Map C
Territorial Definitions D
Classifications 1
Rates:
 Catastrophe Fee 1
 Comprehensive Physical Damage Coverage..... 1
Rates:
 Comprehensive Mobile Home Coverage – Singlewide Tier 2-3
 Comprehensive Adjacent Structures Coverage – Singlewide Tier 4
 Comprehensive Personal Effects Coverage – Singlewide Tier 4
 Comprehensive Personal Liability Coverage 5
 Additional Medical Payment and Physical Damage to Property of Others Coverage 5
 All Risk Optional Deductibles..... 5
 Broad Form Coverage Endorsement 5
 Mobilowners Multi-Sectional 6
 Comprehensive Physical Damage Coverage..... 6
 Comprehensive Physical Damage Coverage – Multi-Sectional Tier 7-9
 Comprehensive Adjacent Structures – Multi-Sectional Tier 9
 Comprehensive Personal Effects – Multi-Sectional Tier 9
 Additional Limits:
 Additional Living Expense Coverage..... 10
 Emergency Removal Service Coverage 10
 Fire Department Service Coverage 10
 Radio and Television Antenna Coverage 10
 Trees, Shrubs, Plants and Lawns Coverage..... 10
 Seasonal Unit Endorsement 10
 Owners', Landlords' and Tenants' Liability 11
 Scheduled Personal Property Endorsement 11
 Trip Collision 11
 Additional Residence Premises Liability Endorsement 11
 Tenants Coverage 12
 Replacement Cost Coverage Endorsements 12
 Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement 12
 Exclusion of Flood and Rising Water Endorsement 13
 Rental and Commercial Units 13
 Outstanding Principal Balance Endorsement 13
 Mobile Home Full Cost to Repair Endorsement 13
 Stated Value Endorsement..... 13
 Natural Disaster Protection Coverage 14
 Claims Free Credit 14
 Lenders Charge 14
 Age of Home Premium Adjustment 14
 Mandatory Amendatory Endorsement – Arkansas 14
 Mandatory Amendatory Hail Endorsement 14
 Mobile Home Personal Liability Endorsement 14
 Arkansas Consumer Notice..... 14
 Flood Deductible Endorsement..... 14
 Limited Attached And Adjacent Structures Endorsement 14
Amendments to General Rules 15

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

FORMS LIST

I. STANDARD FORMS

Policy AB4080PC-1080

II. MANDATORY FORMS

Mandatory Amendatory Endorsement AB4654EC-1211

Mandatory Amendatory Hail Endorsement AB4473EC-0285

Mobile Home Personal Liability Amendatory Endorsement AB4562EC-1186

Arkansas Consumer Notice N1504-1104

Flood Deductible Endorsement AB3274EPC-0212

Limited Attached And Adjacent Structures Endorsement AB3557EPC-0213

III. OPTIONAL FORMS

Personal Effects Endorsement AB4137EC-481

Mobile Home Personal Liability Endorsement AB4562EC-1186

General Change Endorsement AB4637EC-0589

Broad Form Coverage Endorsement AB4066EC-1280

Additional Benefits Endorsement (Increased Limits) AB4511EC-1185

Seasonal Unit Endorsement AB3212EPC-1211

Owners', Landlords' and Tenants' Liability Insurance Endorsement AB4103EC-1280

Scheduled Personal Property Endorsement AB4112EC-181

Additional Residence Premises Liability Endorsement AB4155EC-881

Tenants Coverage Endorsement AB4114EC-181

Mobile Home Replacement Cost Coverage Endorsement ~~AB8077EPC-0608~~ AB3495EPC-0912

Personal Effects Replacement Cost Coverage Endorsement AB4157EC-881

Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC-1084

Exclusion of Flood and Rising Water Endorsement AB4120EC-281

Rental Mobile Home Endorsement AB4108EC-1281

Broad Form Physical Damage Coverage – Rental Mobile Home Endorsement AB4225EC-982

Outstanding Principal Balance Protection Endorsement AB4669EC-0590

Mobile Home Full Cost to Repair Endorsement ~~AB8072EPC-0608~~ AB3556EPC-0213

Stated Value Endorsement AB8073EPC-0608

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

CLASSIFICATIONS

PARK: If the mobile home is located in a park of twenty-five (25) or more units.
NON-PARK: All other mobile homes not eligible for the park classification.

RATES

CATASTROPHE FEE

A catastrophe fee per unit per year will apply according to the chart below:

Territory	Amount
1	\$34
2	\$34
3	\$34
4	\$34

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Tie-Down Equipment Coverage
Emergency Removal Service Coverage

Fire Department Service Coverage
Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage

Subject to the following deductibles:
10% of the amount of insurance for earthquake damage;
\$750 **per coverage** for flood; **and**
\$1,000 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE - SINGLEWIDE TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
0	-	4,500	211	275	300	393	427	510	226	322
4,501	-	5,500	226	296	322	421	458	548	242	346
5,501	-	6,500	238	311	339	443	482	576	255	363
6,501	-	7,500	250	328	357	467	508	608	268	383
7,501	-	8,500	262	343	374	489	532	636	281	401
8,501	-	9,500	271	355	387	506	551	658	291	415
9,501	-	10,500	279	366	398	521	567	678	299	427
10,501	-	11,500	284	371	405	529	576	689	304	434
11,501	-	12,500	288	377	411	538	586	700	309	441
12,501	-	13,500	293	383	418	546	595	711	314	448
13,501	-	14,500	297	389	424	555	604	721	319	455
14,501	-	15,500	301	394	429	562	611	730	323	460
15,501	-	16,500	305	400	437	570	621	743	328	468
16,501	-	17,500	309	405	442	577	628	752	331	473
17,501	-	18,500	312	409	447	583	635	760	335	478
18,501	-	19,500	316	414	452	590	642	769	339	484
19,501	-	20,500	320	419	457	597	650	778	343	490
20,501	-	21,500	325	426	465	607	661	791	349	498
21,501	-	22,500	334	437	476	623	678	810	358	511
22,501	-	23,500	342	448	488	638	694	829	367	523
23,501	-	24,500	349	457	498	652	709	847	375	534
24,501	-	25,500	357	468	510	667	725	867	383	547
25,501	-	26,500	365	478	521	682	742	886	392	559
26,501	-	27,500	373	489	532	696	758	905	400	571
27,501	-	28,500	382	499	544	712	775	926	409	584
28,501	-	29,500	390	510	556	727	791	945	418	596
29,501	-	30,500	397	520	568	742	807	965	426	608
30,501	-	31,500	406	531	580	757	824	986	435	621
31,501	-	32,500	417	547	596	779	848	1,014	448	639
32,501	-	33,500	429	562	613	801	872	1,042	460	657
33,501	-	34,500	442	578	631	825	897	1,073	474	676
34,501	-	35,500	453	593	647	846	920	1,100	486	693
35,501	-	36,500	466	609	664	868	945	1,129	499	712
36,501	-	37,500	477	625	680	890	969	1,157	512	730
37,501	-	38,500	502	658	717	938	1,020	1,219	539	769
38,501	-	39,500	508	665	725	948	1,031	1,233	545	777
39,501	-	40,500	513	672	733	958	1,042	1,246	551	786
40,501	-	41,500	516	676	737	963	1,048	1,253	554	790
41,501	-	42,500	522	683	745	974	1,059	1,266	559	798
42,501	-	43,500	527	690	752	984	1,070	1,280	565	807
43,501	-	44,500	533	697	760	994	1,081	1,293	571	815
44,501	-	45,500	538	704	768	1,004	1,093	1,306	577	824
45,501	-	46,500	544	712	776	1,015	1,104	1,319	583	832
46,501	-	47,500	549	719	784	1,025	1,115	1,333	589	840
47,501	-	48,500	554	726	791	1,035	1,126	1,346	595	849
48,501	-	49,500	560	733	799	1,045	1,137	1,359	601	857
49,501	-	50,500	565	740	807	1,055	1,148	1,373	606	865

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – SINGLEWIDE TIER

Amount of Insurance			Terr1	Terr1	Terr2	Terr2	Terr3	Terr3	Terr4	Terr4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
50,501	-	51,500	571	747	816	1,066	1,159	1,387	612	874
51,501	-	52,500	576	755	824	1,076	1,171	1,400	618	882
52,501	-	53,500	582	762	831	1,086	1,182	1,414	624	891
53,501	-	54,500	587	769	839	1,096	1,193	1,427	630	899
54,501	-	55,500	594	777	847	1,108	1,205	1,440	637	908
55,501	-	56,500	599	784	855	1,118	1,216	1,453	643	917
56,501	-	57,500	605	791	863	1,128	1,227	1,467	648	925
57,501	-	58,500	610	799	870	1,138	1,238	1,480	654	933
58,501	-	59,500	615	806	878	1,148	1,249	1,493	660	942
59,501	-	60,500	621	813	886	1,159	1,261	1,507	666	950
60,501	-	61,500	626	820	894	1,169	1,272	1,520	672	959
61,501	-	62,500	632	827	901	1,179	1,283	1,533	678	967
62,501	-	63,500	637	834	909	1,189	1,294	1,546	684	975
63,501	-	64,500	643	841	917	1,200	1,305	1,560	689	984
64,501	-	65,500	648	849	925	1,210	1,316	1,573	695	992
65,501	-	66,500	654	856	933	1,220	1,327	1,586	701	1,001
66,501	-	67,500	659	863	941	1,230	1,338	1,601	707	1,009
67,501	-	68,500	665	870	949	1,241	1,350	1,614	713	1,017
68,501	-	69,500	670	877	957	1,251	1,361	1,627	719	1,026
69,501	-	70,500	676	884	965	1,261	1,372	1,641	725	1,034
70,501	-	71,500	681	892	973	1,271	1,383	1,654	730	1,042
71,501	-	72,500	686	899	980	1,281	1,394	1,667	736	1,051
72,501	-	73,500	692	906	988	1,292	1,405	1,680	742	1,059
73,501	-	74,500	697	913	996	1,302	1,416	1,694	748	1,068
74,501	-	75,500	703	920	1,004	1,312	1,428	1,707	754	1,076
75,501	-	76,500	708	927	1,012	1,322	1,439	1,720	760	1,084
76,501	-	77,500	714	935	1,019	1,333	1,450	1,734	766	1,093
77,501	-	78,500	719	942	1,027	1,343	1,461	1,747	771	1,101
78,501	-	79,500	726	950	1,035	1,354	1,473	1,760	778	1,110
79,501	-	80,500	731	957	1,043	1,364	1,484	1,773	784	1,119
80,501	-	81,500	737	964	1,051	1,374	1,495	1,787	790	1,127
81,501	-	82,500	742	971	1,058	1,385	1,506	1,800	796	1,136
82,501	-	83,500	748	979	1,067	1,395	1,518	1,814	802	1,144
83,501	-	84,500	753	986	1,075	1,405	1,529	1,828	808	1,152
84,501	-	85,500	758	993	1,083	1,415	1,540	1,841	813	1,161
85,501	-	86,500	764	1,000	1,090	1,426	1,551	1,854	819	1,169
86,501	-	87,500	769	1,007	1,098	1,436	1,562	1,867	825	1,177
87,501	-	88,500	775	1,014	1,106	1,446	1,573	1,881	831	1,186
88,501	-	89,500	780	1,021	1,114	1,456	1,584	1,894	837	1,194
89,501	-	90,500	786	1,029	1,122	1,467	1,595	1,907	843	1,203
Each Additional \$1,000 or fraction thereof			5.50	7.20	7.85	10.27	11.17	13.35	5.90	8.42

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PERSONAL LIABILITY COVERAGE

Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

Includes: \$500 Medical Payments coverage each accident;
 \$250 Physical Damage to Property of Others coverage each occurrence;
 First Aid Expenses.

<u>Limit of Liability</u>	<u>Annual Premium</u>
\$ 25,000	\$35.00
50,000	40.00
100,000	50.00
300,000	60.00

Additional Medical Payments and Physical Damage to Property of Others Coverage

To increase Medical Payments coverage to \$1,000 and Physical Damage to Property of Others coverage to \$500, add \$5.00 to above annual premium.

Attach General Change Endorsement AB4637EC.

ALL RISK OPTIONAL DEDUCTIBLES

The Deductibles listed below may be applied to the Mobile Home, Adjacent Structures and Personal Effects Coverage by the following adjustment in premium.

<u>Deductible</u>	<u>Premium Adjustment</u>
\$250	Add \$30 per annum
500	Add \$5 per annum
750	Subtract \$25 per annum
1000	Subtract \$45 per annum

<u>Peril</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
<u>Earthquake</u>	<u>10% of the amount of insurance</u>	<u>10% of the amount of insurance</u>	<u>\$2,500</u>
<u>Flood</u>	<u>\$750 per coverage</u>	<u>\$750 per coverage</u>	<u>\$2,500</u>
<u>Wind/Hail</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>
<u>All Other Perils</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,500</u>
<u>Credit/Surcharge</u>	<u>2% surcharge</u>	<u>2% credit</u>	<u>5% credit</u>

BROAD FORM COVERAGE ENDORSEMENT

Attach Broad Form Coverage Endorsement AB4066EC.

Provides Broad Form protection for the Mobile Home, Adjacent Structures and Personal Effects (including Theft), subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
 \$750 per coverage for flood; and
\$1,000 for wind/hail;
 \$500 for all other perils.

The credit for this coverage will be 10% of the sum of the Dwelling, Adjacent Structures, and Personal Effects premium.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

MOBILOWNERS MULTI-SECTIONAL

1. To qualify for the multi-sectional rates, the mobile home must:
 - a. not be older than 3 years as of the effective date of the policy if the policy is new business;
 - b. be fully skirted;
 - c. be valued at \$50,000 or more (excluding any additions);
 - d. be tied-down (anchored or strapped);
 - e. be at least 20 feet in width with a minimum of 800 square feet;
 - f. be owner-occupied.
2. To qualify for the multi-sectional park rates; the park definition is:
 - a. the mobile home must be located in a park with 25 or more units; or
 - b. the mobile home must be located in fire protection class 1-8.

The multi-sectional rates apply to voluntary policies only, they do not apply to forced-placed policies.

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

Including:

Additional Living Expense Coverage
Credit Card & Depositors Forgery Coverage
Debris Removal Coverage
Emergency Removal Service Coverage
Fire Department Service Charge

Radio & Television Antenna Coverage
Trees, Shrubs, Plants & Lawn Coverage
Tie-Down Equipment Coverage

Subject to the following deductibles:

10% of the amount of insurance for earthquake damage;
\$750 per coverage for flood; and
\$1,000 for wind/hail;
\$500 for all other perils.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
49,501 50,000	-	50,500	412	628	450	842	683	879	426	623
50,501	-	51,500	415	632	453	848	688	885	429	627
51,501	-	52,500	418	637	457	855	693	892	432	632
52,501	-	53,500	421	642	460	861	699	899	436	637
53,501	-	54,500	425	647	464	868	704	906	439	642
54,501	-	55,500	429	654	469	877	712	916	444	649
55,501	-	56,500	433	661	473	886	718	925	448	655
56,501	-	57,500	437	667	478	894	725	933	452	661
57,501	-	58,500	442	674	483	903	733	943	457	668
58,501	-	59,500	445	679	486	910	738	950	460	673
59,501	-	60,500	449	685	491	918	745	959	464	679
60,501	-	61,500	453	691	495	927	752	967	469	686
61,501	-	62,500	458	698	500	936	759	977	473	692
62,501	-	63,500	462	704	505	944	766	986	478	699
63,501	-	64,500	466	711	509	953	773	995	482	705
64,501	-	65,500	470	717	514	962	780	1,004	486	712
65,501	-	66,500	475	724	518	970	787	1,013	491	718
66,501	-	67,500	479	730	523	979	794	1,022	495	724
67,501	-	68,500	484	738	529	989	802	1,032	501	732
68,501	-	69,500	489	745	534	998	810	1,042	505	739
69,501	-	70,500	493	751	538	1,007	817	1,051	509	745
70,501	-	71,500	497	757	543	1,015	823	1,060	514	751
71,501	-	72,500	501	764	548	1,024	831	1,069	518	758
72,501	-	73,500	505	770	552	1,033	838	1,078	523	764
73,501	-	74,500	510	777	556	1,041	844	1,087	527	770
74,501	-	75,500	514	783	561	1,050	852	1,096	531	777
75,501	-	76,500	518	790	566	1,059	859	1,105	536	783
76,501	-	77,500	522	796	570	1,067	866	1,114	540	790
77,501	-	78,500	527	803	575	1,076	873	1,124	545	796
78,501	-	79,500	531	809	580	1,085	880	1,132	549	803
79,501	-	80,500	535	815	584	1,093	887	1,141	553	809
80,501	-	81,500	539	822	589	1,102	894	1,151	558	816
81,501	-	82,500	543	828	594	1,111	901	1,159	562	822
82,501	-	83,500	548	835	599	1,120	908	1,169	567	829
83,501	-	84,500	552	842	603	1,128	915	1,178	571	835
84,501	-	85,500	556	848	607	1,137	922	1,187	575	841
85,501	-	86,500	561	855	612	1,146	929	1,196	580	848
86,501	-	87,500	565	861	617	1,154	936	1,205	584	854
87,501	-	88,500	569	868	622	1,163	944	1,215	589	861
88,501	-	89,500	573	874	626	1,172	951	1,223	593	867
89,501	-	90,500	577	880	631	1,180	957	1,232	597	873
90,501	-	91,500	582	887	635	1,189	964	1,241	601	880
91,501	-	92,500	586	893	640	1,198	971	1,250	606	886
92,501	-	93,500	590	900	645	1,206	979	1,259	610	893
93,501	-	94,500	594	906	649	1,215	986	1,268	615	899
94,501	-	95,500	599	913	654	1,224	993	1,278	619	905
95,501	-	96,500	603	919	659	1,232	1,000	1,287	623	912

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
96,501	-	97,500	607	926	663	1,241	1,007	1,296	628	918
97,501	-	98,500	611	932	668	1,250	1,014	1,305	632	925
98,501	-	99,500	616	939	672	1,259	1,021	1,314	637	931
99,501	-	100,500	621	946	678	1,268	1,029	1,324	642	939
100,501	-	101,500	625	953	683	1,277	1,036	1,333	646	945
101,501	-	102,500	629	959	687	1,286	1,043	1,342	651	951
102,501	-	103,500	634	966	692	1,294	1,050	1,351	655	958
103,501	-	104,500	638	972	697	1,303	1,057	1,360	659	964
104,501	-	105,500	642	978	701	1,312	1,064	1,369	664	971
105,501	-	106,500	646	985	706	1,320	1,071	1,378	668	977
106,501	-	107,500	651	991	710	1,329	1,078	1,388	673	984
107,501	-	108,500	655	998	715	1,338	1,085	1,397	677	990
108,501	-	109,500	659	1,004	720	1,347	1,092	1,406	681	996
109,501	-	110,500	663	1,011	724	1,355	1,099	1,415	686	1,003
110,501	-	111,500	667	1,017	729	1,364	1,106	1,424	690	1,009
111,501	-	112,500	672	1,024	734	1,373	1,113	1,433	695	1,016
112,501	-	113,500	676	1,030	738	1,381	1,121	1,442	699	1,022
113,501	-	114,500	680	1,037	743	1,390	1,128	1,451	703	1,029
114,501	-	115,500	684	1,043	748	1,399	1,135	1,460	708	1,035
115,501	-	116,500	689	1,050	752	1,407	1,142	1,469	712	1,041
116,501	-	117,500	693	1,056	757	1,416	1,149	1,478	716	1,048
117,501	-	118,500	697	1,063	761	1,425	1,156	1,488	721	1,054
118,501	-	119,500	701	1,069	766	1,434	1,163	1,497	725	1,061
119,501	-	120,500	706	1,076	771	1,442	1,170	1,506	730	1,067
120,501	-	121,500	710	1,082	775	1,451	1,177	1,515	734	1,074
121,501	-	122,500	714	1,089	780	1,460	1,184	1,524	738	1,080
122,501	-	123,500	718	1,095	785	1,468	1,191	1,533	743	1,086
123,501	-	124,500	723	1,102	789	1,477	1,198	1,542	747	1,093
124,501	-	125,500	727	1,108	794	1,486	1,205	1,551	752	1,099
125,501	-	126,500	731	1,115	799	1,494	1,212	1,560	756	1,106
126,501	-	127,500	735	1,121	803	1,503	1,219	1,569	760	1,112
127,501	-	128,500	740	1,128	808	1,512	1,226	1,578	765	1,119
128,501	-	129,500	744	1,134	812	1,521	1,233	1,587	769	1,125
129,501	-	130,500	748	1,141	817	1,529	1,240	1,597	774	1,131
130,501	-	131,500	752	1,147	822	1,538	1,247	1,606	778	1,138
131,501	-	132,500	758	1,154	827	1,548	1,256	1,616	783	1,145
132,501	-	133,500	762	1,161	832	1,556	1,263	1,625	788	1,152
133,501	-	134,500	766	1,167	837	1,565	1,270	1,634	792	1,158
134,501	-	135,500	770	1,174	841	1,574	1,277	1,643	796	1,165
135,501	-	136,500	775	1,180	846	1,582	1,284	1,652	801	1,171
136,501	-	137,500	779	1,187	851	1,591	1,291	1,661	805	1,177
137,501	-	138,500	783	1,193	855	1,600	1,298	1,670	810	1,184
138,501	-	139,500	787	1,200	860	1,609	1,305	1,679	814	1,190
139,501	-	140,500	791	1,206	864	1,617	1,312	1,688	818	1,197

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

RATES (continued)

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE – MULTI-SECTIONAL TIER (continued)

Amount of Insurance			Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
			Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
140,501	-	141,500	796	1,213	869	1,626	1,319	1,697	823	1,203
141,501	-	142,500	800	1,219	874	1,635	1,326	1,707	827	1,210
142,501	-	143,500	804	1,226	878	1,643	1,333	1,716	832	1,216
143,501	-	144,500	808	1,232	883	1,652	1,340	1,725	836	1,222
144,501	-	145,500	813	1,239	888	1,661	1,347	1,734	840	1,229
145,501	-	146,500	817	1,245	892	1,670	1,354	1,743	845	1,235
146,501	-	147,500	821	1,252	897	1,678	1,361	1,752	849	1,242
147,501	-	148,500	825	1,258	902	1,687	1,368	1,761	853	1,248
148,501	-	149,500	830	1,265	906	1,696	1,375	1,770	858	1,255
149,501	-	150,500	834	1,271	911	1,704	1,382	1,779	862	1,261
Each Additional \$1,000 or fraction thereof			4.27	6.51	4.67	8.73	7.08	9.11	4.42	6.46

COMPREHENSIVE ADJACENT STRUCTURES COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100	0.32	0.51	0.41	0.63	0.42	0.66	0.38	0.57

COMPREHENSIVE PERSONAL EFFECTS COVERAGE – MULTI-SECTIONAL TIER

	Terr 1	Terr 1	Terr 2	Terr 2	Terr 3	Terr 3	Terr 4	Terr 4
	Park	Non-Park	Park	Non-Park	Park	Non-Park	Park	Non-Park
Rate per \$100 (including Theft)	0.66	0.80	0.86	1.04	1.23	1.46	0.80	0.92

A \$.15 credit per \$100 of Personal Effects coverage will be applied to exclude Theft.

NOTE: When providing Personal Effects without Theft coverage or with split Limits of Liability, attach Personal Effects Endorsement AB4137EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

ADDITIONAL LIMITS

Attach Additional Benefits Endorsement (Increased Limits) AB4511EC.

Additional Living Expense Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$ 700 per month	\$ 5.00 per annum
800 per month	10.00 per annum
900 per month	15.00 per annum
1,000 per month	20.00 per annum

Emergency Removal Service Coverage

<u>Limit of Liability</u>		<u>Additional Premium</u>
<u>Single Wide</u>	<u>Multi-Sectional</u>	
\$300	\$ 600	\$ 5.00 per annum
400	800	10.00 per annum
500	1,000	15.00 per annum

Fire Department Service Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$200 per run	\$ 5.00 per annum
300 per run	10.00 per annum

Radio and Television Antenna Coverage

<u>Limit of Liability</u>	<u>Additional Premium</u>
\$150	\$ 5.00 per annum
250	10.00 per annum
350	15.00 per annum
450	20.00 per annum

Trees, Shrubs, Plants and Lawns Coverage

\$2.00 per annum for each additional \$100 of coverage.

SEASONAL UNIT ENDORSEMENT

This Endorsement applies the deductibles shown below to losses if the insurance unit is occupied on a seasonal basis; it must be attached to policies written for such units. Add \$20 per annum. Attach Seasonal Unit Endorsement AB3212EPC.

<u>Cause of Loss</u>	<u>Deductible</u>
Earthquake	10% of the Amount of Insurance
Flood	\$750 <u>per coverage</u>
<u>Wind/Hail</u>	<u>\$1,000</u>
All Other Perils	\$500

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

TENANTS COVERAGE

The following coverages are available for tenant-occupied units:

- \$ 3,000 Personal Effects Excluding Theft
- 1,500 Personal Effects Theft

Subject to the following deductibles:

- 10% of the amount of insurance for earthquake damage;
- \$750 per coverage for flood;
- \$1,000 for wind/hail;
- \$500 for all other perils.

\$25,000 Comprehensive Personal Liability.

Annual Package Premium . \$60.00

Optional Deductibles:

- \$ 50 Deductible - Increase the package premium 17%.
- 100 Deductible - Increase the package premium 7%.

Increased amounts of coverage as follows:

For each additional \$500 of Personal Effects	ADD	\$5.00 per year
For each additional \$500 of Personal Effects Theft	ADD	\$1.00 per year
To include \$500 of Adjacent Structures	ADD	\$6.00 per year
To increase CPL to \$50,000	ADD	\$15.00 per year
To increase CPL to \$100,000	ADD	\$30.00 per year
To increase CPL to \$300,000	ADD	\$35.00 per year

Attach Tenants Coverage Endorsement AB4114EC.

REPLACEMENT COST COVERAGE ENDORSEMENTS

Provides replacement cost coverage on the mobile home, adjacent structures and personal effects.

Mobile Home and Adjacent Structures Coverage - 5% for ages 0-10, 12% for ages 11+
Attach **Mobile Home** Replacement Cost Coverage Endorsement **AB8077EPC** **AB3495EPC**.

Personal Effects Coverage - \$25.00 per annum
Attach Personal Effects Replacement Cost Coverage Endorsement AB4157EC.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE ENDORSEMENT

Premium: \$5.00 per \$5,000 per year. The minimum annual premium is \$5.00. The maximum possible is \$30.00.

The age and benefit limits are:

1. Minimum age 18. Maximum age at issue is 65. Coverage terminated when the Insured reaches age 70.
2. Minimum benefit is \$5,000. Maximum is \$30,000. Available in \$5,000 increments as follows:
 - a. Ages 18 - 50: \$5,000 - \$30,000;
 - b. Ages 51 - 65: \$5,000 - \$20,000.

Attach Accidental Death, Dismemberment and Loss of Sight Coverage Endorsement AB4423EC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

EXCLUSION OF FLOOD AND RISING WATER ENDORSEMENT

This endorsement excludes any loss to the Mobile Home, Adjacent Structures and Personal Effects caused by or resulting from the peril of Flood and Rising Water. A credit of \$10.00 per annum will apply. Attach Exclusion of Flood and Rising Water Endorsement AB4120EC.

RENTAL AND COMMERCIAL UNITS

<u>Comprehensive Mobile Home</u>	<u>Annual Premium</u>
\$100 Deductible	\$3.26 per \$100
250 Deductible	2.96 per \$100
500 Deductible	2.29 per \$100

Comprehensive Adjacent Structures - Use same rates as Comprehensive Mobile Home above.

Attach Rental Mobile Home Endorsement AB4108EC.

<u>Named Peril</u>	<u>Annual Premium</u>
\$100 Deductible	\$2.96 per \$100
250 Deductible	2.65 per \$100
500 Deductible	2.09 per \$100

Named Peril Mobile Home Adjacent Structures - Use same rates as Named Peril Mobile Home above. Attach Broad Form Physical Damage Coverage – Rental Mobile Home Endorsement AB4225EC.

OUTSTANDING PRINCIPAL BALANCE PROTECTION ENDORSEMENT

This endorsement will pay up to \$5,000 maximum limit of liability on any one insured unit if:

1. the manufactured home is totally destroyed; and
2. the normal settlement amount due is less than the lender's net outstanding principal balance on the manufactured home.

Annual premium: \$15.00.

Attach Outstanding Principal Balance Protection Endorsement AB4669EC.

MOBILE HOME FULL COST TO REPAIR ENDORSEMENT

This endorsement changes the loss settlement provision for partial losses and can only be sold in conjunction with the Stated Value Endorsement. Attach Mobile Home Full Cost to Repair Endorsement ~~AB8072EPC~~ AB3556EPC.

Apply the proper factor from the table below to the premium for Coverage A – Mobile Home:

Age of Home	Annual Premium
0 – 10	3%
11 +	7%

STATED VALUE ENDORSEMENT

This endorsement changes the loss settlement provision for total losses. Attach Stated Value Endorsement AB8073EPC.

Apply the proper factor from the table below to the premium for Coverage A – Mobile Home:

Age of Home	Annual Premium
0 – 10	3%
11 +	6%

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

NATURAL DISASTER PROTECTION COVERAGE

A \$3.00 annual premium charge shall apply for each mobile home. This coverage cannot be written without providing flood coverage on the mobile home unit.

CLAIMS FREE CREDIT

If the policy has been claim-free for 36 consecutive months at the date of renewal, a 10% credit will be applied to the total premium.

LENDERS CHARGE

This charge applies to policies written at the request of the lienholder. A charge of 20% will be applied to the total premium.

AGE OF HOME PREMIUM ADJUSTMENT

The following surcharges are applied to the total premium excluding policy fees and billing fees:

<u>Age (in years)</u>	<u>Surcharge</u>
0-3	0%
4-6	5% 10%
7-9	12% 15%
10-14 10-19	25% 20%
15-19	20%
20+	30%

The age of the mobile home will be determined:

- a. on the effective date of the policy; or
- b. at policy renewal.

MANDATORY AMENDATORY ENDORSEMENT - ARKANSAS

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Endorsement AB4654EC.

MANDATORY AMENDATORY HAIL ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued. Attach Mandatory Amendatory Hail Endorsement AB4473EC.

MOBILE HOME PERSONAL LIABILITY AMENDATORY ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued in the state of Arkansas. It excludes any loss under the Liability Section of the Mobilowners policy related to communicable diseases or sicknesses. Attach Mobile Home Personal Liability Amendatory Endorsement AB4562EC.

ARKANSAS CONSUMER NOTICE

This is a mandatory notice that must be attached to all policies issued. Attach Notice N1504.

FLOOD DEDUCTIBLE ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies issued with a \$750 per coverage flood deductible. Attach Flood Deductible Endorsement AB3274EPC.

LIMITED ATTACHED AND ADJACENT STRUCTURES ENDORSEMENT

This is a mandatory endorsement and must be attached to all policies. Attach Limited Attached And Adjacent Structures Endorsement AB3557EPC.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
MOBILOWNERS POLICY
STATE EXCEPTION PAGES
ARKANSAS

AMENDMENTS TO GENERAL RULES

General Rule 3. ~~Policy Term~~ is deleted ~~in its entirety~~ and replaced with the following:

3. Policy Term

Policies shall not be written for a term in excess of sixty (60) months.

General Rule 13. Secured Interest Protection is deleted in its entirety.

General Rule 14. Premium, paragraph c. is amended as follows:

On annual policies issued under the installment billing plan, the insured will have the following options:

1. A service charge of \$3.00 will be assessed for the second through the fourth installment (a total of \$9.00); or
2. A service charge of \$3.00 will be assessed for the second through the sixth installment (a total of \$15.00).

General Rule 16. Minimum Earned Premium is deleted in its entirety.

General Rule 19. Credits is deleted and replaced with the following:

19. Credits

Credits and Surcharges will be applied as defined in the State Exception Pages. However, in no case will the Credits or Surcharges apply to the Catastrophe Premium, policy fees or billing fees if applicable in this state.