Filing at a Glance

Company:	The Cincinnati Insurance Company
Product Name:	C-H-13-A571-AR
State:	Arkansas
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	03/10/2014
SERFF Tr Num:	CNNB-129440512
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	C-H-13-A571-AR
Effective Date Requested (New):	10/01/2014
Effective Date Requested (Renewal):	10/01/2014
Author(s):	David Nutt, Angie Schneider, Christopher Meece
Reviewer(s):	Becky Harrington (primary)
Disposition Date:	03/21/2014
Disposition Status:	Filed
Effective Date (New):	10/01/2014
Effective Date (Renewal):	10/01/2014

State Filing Description:
includes changes to EQ

General Information

Project Name:
Project Number: 15936
Reference Organization:
Reference Title:
Filing Status Changed: 03/21/2014
State Status Changed:
Created By: Christopher Meece
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Christopher Meece

Filing Description:

We are submitting a rule/rate change for the Homeowner program of The Cincinnati Insurance Company. Please see the attached rate overview as well as the rules memorandum and exhibits for additional information.

Company and Contact

Filing Contact Information

Christopher Meece, Filings Analyst II
P.O. Box 145496
Cincinnati, OH 45250-5496

christopher_meece@cinfin.com
513-870-2789 [Phone]
513-881-8885 [FAX]

Filing Company Information

The Cincinnati Insurance Company
6200 S. Gilmore Rd.
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 10677
Group Code: 244
Group Name:
FEIN Number: 31-0542366

State of Domicile: Ohio
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: $100.00
Retaliatory? No
Fee Explanation: $100.00 for rate filing.
Per Company: No

Company	Amount	Date Processed	Transaction #
The Cincinnati Insurance Company	$100.00	03/10/2014	80094657

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/21/2014	03/21/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/12/2014	03/12/2014
Pending Industry Response	Becky Harrington	03/10/2014	03/10/2014

Response Letters

Responded By	Created On	Date Submitted
Christopher Meece	03/20/2014	03/20/2014
Christopher Meece	03/11/2014	03/11/2014

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Disposition

Disposition Date: 03/21/2014
Effective Date (New): 10/01/2014
Effective Date (Renewal): 10/01/2014
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Cincinnati Insurance Company	10.800%	6.200%	$368,095	5,010	$5,944,911	25.000%	-33.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Rules Memorandum	Filed	Yes
Supporting Document (revised)	Actuarial Exhibits	Filed	Yes
Supporting Document	Actuarial Exhibits		Yes
Supporting Document	Additional Exhibits	Filed	Yes
Supporting Document	Objection Responses	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes

State:	Arkansas	**Filing Company:**	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	C-H-13-A571-AR		
Project Name/Number:	/15936		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/12/2014
Submitted Date	03/12/2014
Respond By Date	

Dear Christopher Meece,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

- Actuarial Exhibits (Supporting Document)

Comments: Previous ISM indicated factors were based upon countrywide excluding FL and NC in CNNB-128881756. Please explain the change to AL, AR, GA, KY, NC, SC and TN. What determined the use of those particular states? How does the current countrywide data compare to the selected states?

Objection 2

- Actuarial Exhibits (Supporting Document)

Comments: The earthquake exclusion credit was previously 4%. Earthquake surcharges are being introduced/increased (depending on Earthquake
territory), and the form relativities for the above forms are being reduced. Please provide an exhibit showing the impact of the earthquake changes; show how the reduction in form relativities offsets the increased EQ rates.

Provide a rating example comparing previous total policy premium to new total premium using the new EQ rating. Use $100,000 brick home in territory 2 and territory 5, Executive policy.

Objection 3

Comments: The maximum increase is 25% for this filing. Please indicate if premiums increases are being capped for individual insureds.

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:**	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	C-H-13-A571-AR		
Project Name/Number:	/15936		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/10/2014
Submitted Date	03/10/2014
Respond By Date	

Dear Christopher Meece,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Manual Pages, CD Pages (Rate)

Comments: Provide additional supporting documentation for the revised insurance score factors. ACA 23-67-409

Objection 2

Comments: Various rate/factors have been "revised", however, I am unable to determine from the Rules Memo and Rate Overview whether they have been increased or decreased. Reference was made to an actuarial memo, but I have been unable to locate an attachment. Include statistical supporting documentation.

Objection 3

- Additional Exhibits (Supporting Document)

Comments: Changes made to earthquake rates/rules must be explained in greater detail including statistical support for the differential.

Objection 4

- Additional Exhibits (Supporting Document)

Comments: Explain the "revised rating logic" for Executive Classic and experience credits/debits (rate overview).

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:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/20/2014
Submitted Date	03/20/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We have moved from using Countrywide data for ISM indications to regional data to recognize varying portions of overall loss from wind peril by section of the country. Arkansas is grouped with our Southern Region which includes AL, GA, KY, NC, SC, and TN. We have found that regions with a greater portion of losses from wind have flatter ISM curves and the Southern Region has the highest portion of losses from wind.

Related Objection 1

Applies To:

- Actuarial Exhibits (Supporting Document)

Comments: Previous ISM indicated factors were based upon countrywide excluding FL and NC in CNNB-128881756. Please explain the change to AL, AR, GA, KY, NC, SC and TN. What determined the use of those particular states? How does the current countrywide data compare to the selected states?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Responses
Comments:	
Attachment(s):	Response to Objection 2 EQ Rating Example.pdf Response to Objection 2.pdf AR Home 10 01 14 Histogram.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the attached exhibit labeled Response to Objection #2. When we isolate just the earthquake changes for homeowners the increase is 5.3%. The reduction in the form relativities brings this down to 1.4%. However when factoring in the other changes with this revision policies with Earthquake are actually seeing a decrease relative to the overall 6.4%. The two homeowners forms impacted by this change, Executive and Executive classic, had a total change the same as the overall 6.4%.

Rating example attached as exhibit labeled Response to Objection #2 EQ Rating Example

Related Objection 2

Applies To:

- Actuarial Exhibits (Supporting Document)

Comments: The earthquake exclusion credit was previously 4%. Earthquake surcharges are being introduced/increased (depending on Earthquake territory), and the form relativities for the above forms are being reduced. Please provide an exhibit showing the impact of the earthquake changes; show how the reduction in form relativities offsets the increased EQ rates.

Provide a rating example comparing previous total policy premium to new total premium using the new EQ rating. Use $100,000 brick home in territory 2 and territory 5, Executive policy.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

As reflected in the histogram we originally filed, no insured will receive an increase over +25%
We have included a copy of the histogram for reference.

Related Objection 3

Comments: The maximum increase is 25% for this filing. Please indicate if premiums increases are being capped for individual insureds.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:	Arkansas	**Filing Company:**	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	C-H-13-A571-AR		
Project Name/Number:	/15936		

Conclusion:

Sincerely,
Christopher Meece

State:	Arkansas	**Filing Company:**	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	C-H-13-A571-AR		
Project Name/Number:	/15936		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/11/2014
Submitted Date	03/11/2014

Dear Becky Harrington,

Introduction:

As you pointed out the actuarial memorandum was not attached. This was an oversight on my part. THis exhibit has explanations for our changes as well as current and proposed premiums. After reviewing your objections and looking over our exhibit I beleive the answes to your questions are contained there. Please accept my apologies for this oversight.

Response 1

Comments:

Please see the attached Actuarial Memorandum.

Related Objection 1

Applies To:

- Manual Pages, CD Pages (Rate)

Comments: Provide additional supporting documentation for the revised insurance score factors. ACA 23-67-409

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the attached Actuarial Memorandum.

Related Objection 2

Comments: Various rate/factors have been "revised", however, I am unable to determine from the Rules Memo and Rate Overview whether they have been increased or decreased. Reference was made to an actuarial memo, but I have been unable to locate an attachment. Include statistical supporting documentation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see the attached Actuarial Memorandum.

Related Objection 3

Applies To:

- Additional Exhibits (Supporting Document)

Comments: Changes made to earthquake rates/rules must be explained in greater detail including statistical support for the differential.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see the attached Actuarial Memorandum.

Related Objection 4

Applies To:

- Additional Exhibits (Supporting Document)

Comments: Explain the "revised rating logic" for Executive Classic and experience credits/debits (rate overview).

Changed Items:

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Exhibits
Comments:	
Attachment(s):	HO NonNormal Loading.pdf AR HO TNT CDO Indications 10 2014.pdf Homeowners Large Loss.pdf Actuarial Memorandum - AR w exhibits.pdf
Previous Version	
Satisfied - Item:	*Actuarial Exhibits*
Comments:	
Attachment(s):	*HO NonNormal Loading.pdf* *AR HO TNT CDO Indications 10 2014.pdf* *Homeowners Large Loss.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your time.

Sincerely,

Christopher Meece

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 07/01/2013
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Cincinnati Insurance Company	10.800%	6.200%	$368,095	5,010	$5,944,911	25.000%	-33.500%

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 03/21/2014	Manual Pages	HD Pages	Replacement		AR HO 10-14 HD Pages.pdf
2	Filed 03/21/2014	Manual Pages	HP Pages	Replacement		AR HO 10-14 HP Pages.pdf
3	Filed 03/21/2014	Manual Pages	CD Pages	Replacement		AR HO 10-14 CD Pages.pdf
4	Filed 03/21/2014	Manual Pages	Ru Pages	Replacement		CINCI SOURCE AR HO 10-14 RATES F.pdf

3. DEDUCTIBLES

A. Forms

The following table provides the factor to be applied and the maximum dollar credit / debit depending on the deductible selected for all Homeowner forms:

	HO3 / Executive / Executive Classic™					
	Coverage A					
Deductible	to $99,999	$100,000-$199,999	$200,000-$299,999	$300,000 & above	Condominium or Tenants	Maximum Credit / Debit
$ 100	1.20	1.20	1.20	1.20	1.20	240
250	1.12	1.12	1.12	1.12	1.12	125
500	1.00	1.00	1.00	1.00	1.00	0
1,000	0.92	0.92	0.93	0.96	0.89	-250
2,500	0.72	0.72	0.76	0.86	0.83	-1,000
5,000	0.62	0.67	0.69	0.78	0.75	-2,250
10,000	0.52	0.57	0.62	0.68	0.67	-4,750
	Executive and Executive Classic™ only					
25,000	0.40	0.45	0.50	0.52	N/A	-8,000
50,000	0.30	0.35	0.40	0.45	N/A	-12,000

B. Windstorm or Hail Percentage Deductibles (All Forms except Condo and Tenants)

The following deductible options are used in conjunction with the deductible applicable to All Other Section **I** Covered Causes of Loss.

1. Deductible Amounts

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

2. Endorsements

Attach Endorsement **HR924** - Windstorm or Hail 1% Deductible
Attach Endorsement **HR922** - Windstorm or Hail 2% Deductible
Attach Endorsement **HR990** - Windstorm or Hail 5% Deductible

3. Use of Factors

The factors displayed below incorporate the factors for the Deductibles shown in Part **A.** of this rule. Only the Windstorm or Hail deductible factors apply when higher than the All Other Covered Causes of Loss deductible amount.

3. DEDUCTIBLES (Cont'd)

4. Deductible Factors

The following tables provide the factor to be applied and the maximum dollar credit / debit allowable depending on the deductible selected.

1% Windstorm or Hail Deductible					
All Other Covered Causes of Loss Deductible Amount	Coverage A Limit				Maximum Credit / Debit
	to $99,999	$100,000-$199,999	$200,000-$299,999	$300,000 & above	
$ 100	1.16	1.12	1.09	1.08	160
250	1.10	1.04	1.03	1.02	60
500	0.99	0.96	0.95	0.94	-50
1,000	-	0.91	0.91	0.91	-300
2,500	-	-	0.75	0.84	-1,050
5,000	-	-	-	0.77	-2,300
10,000	-	-	-	0.67	-4,800
	Executive and Executive Classic™ only				
25,000	-	-	-	0.51	-8,320
50,000	-	-	-	0.44	-12,480

2% Windstorm or Hail Deductible					
All Other Covered Causes of Loss Deductible Amount	Coverage A Limit				Maximum Credit / Debit
	to $99,999	$100,000-$199,999	$200,000-$299,999	$300,000 & above	
$ 100	1.14	1.07	1.05	1.04	120
250	1.04	1.00	0.98	0.97	-50
500	0.95	0.94	0.91	0.90	-100
1,000	0.91	0.88	0.88	0.88	-350
2,500	-	0.71	0.73	0.80	-1,125
5,000	-	-	0.68	0.75	-2,400
10,000	-	-	-	0.66	-4,900
	Executive and Executive Classic™ only				
25,000	-	-	-	0.50	-8,640
50,000	-	-	-	0.43	-12,960

3. DEDUCTIBLES (Cont'd)

4. Deductible Factors (Cont'd)

5% Windstorm or Hail Deductible					
All Other Covered Causes of Loss Deductible Amount	**Coverage A Limit**				**Maximum Credit**
	to $99,999	**$100,000-$199,999**	**$200,000-$299,999**	**$300,000 & above**	
$ 100	1.06	1.02	1.01	0.99	-10
250	0.99	0.95	0.94	0.93	-125
500	0.92	0.88	0.88	0.88	-175
1,000	0.87	0.85	0.85	0.85	-400
2,500	0.71	0.68	0.70	0.78	-1,225
5,000	-	0.64	0.64	0.72	-2,600
10,000	-	-	0.61	0.65	-5,100
	Executive and Executive Classic™ only				
25,000	-	-	-	0.50	-8,960
50,000	-	-	-	0.43	-13,440

C. Windstorm or Hail Flat Deductibles (All Forms except Condo and Tenants)

The following deductible options are used in conjunction with the deductible applicable to All Other Section **I** Covered Causes of Loss.

1. Deductible Amounts

This option provides for higher Windstorm or Hail deductibles of $1,000, $2,500, $5,000 or $10,000 (also $25,000 and $50,000 for the Executive and Executive Classic™) when the dollar amount of the windstorm or hail flat deductible selected exceeds the amount of the deductible applicable to All Other Section **I** Covered Causes of Loss.

2. Endorsement

Attach Endorsement **HR1030** - Windstorm or Hail Flat Deductible

3. Use of Factors

The factors displayed below incorporate the factors for the Deductibles shown in Part **A.** of this rule. Only the Windstorm or Hail deductible factors apply when higher than the All Other Covered Causes of Loss deductible amount.

3. DEDUCTIBLES (Cont'd)

4. Deductible Factors

The following tables provide the factor to be applied and the maximum dollar credit allowable depending on the deductible selected.

Windstorm or Hail Flat Deductible						
Wind / Hail Deductible	All Other Covered Causes of Loss Deductible Amount	Coverage A Limit				Maximum Credit / Debit
		to $99,999	$100,000-$199,999	$200,000-$299,999	$300,000 & above	
$ 1,000	$ 100	1.15	1.14	1.12	1.11	175
	250	1.09	1.08	1.07	1.06	65
	500	0.96	0.97	0.98	0.99	-20
2,500	100	1.11	1.10	1.10	1.09	130
	250	1.01	1.02	1.03	1.04	20
	500	0.93	0.94	0.95	0.96	-40
	1,000	0.89	0.89	0.90	0.93	-285
5,000	100	1.04	1.05	1.06	1.07	90
	250	0.97	0.98	0.99	1.00	-30
	500	0.90	0.91	0.92	0.93	-85
	1,000	0.86	0.86	0.87	0.90	-320
	2,500	0.70	0.70	0.74	0.83	-1,100
10,000	100	0.99	1.01	1.02	1.03	-10
	250	0.93	0.94	0.95	0.96	-90
	500	0.85	0.86	0.88	0.89	-160
	1,000	0.82	0.82	0.84	0.87	-375
	2,500	0.67	0.6	0.70	0.80	-1,200
	5,000	0.58	0.63	0.65	0.74	-2,560
		Executive and Executive Classic™ only				
25,000	100	0.95	0.96	0.98	0.99	-30
	250	0.89	0.90	0.92	0.93	-130
	500	0.81	0.82	0.85	0.86	-180
	1,000	0.78	0.78	0.81	0.84	-420
	2,500	0.64	0.64	0.68	0.77	-1,240
	5,000	0.56	0.61	0.63	0.72	-2,640
	10,000	0.47	0.52	0.57	0.63	-5,150
50,000	100	0.90	0.91	0.94	0.96	-50
	250	0.84	0.85	0.89	0.90	-150
	500	0.77	0.78	0.82	0.83	-200
	1,000	0.75	0.75	0.79	0.81	-435
	2,500	0.61	0.61	0.66	0.75	-1,270
	5,000	0.53	0.58	0.61	0.69	-2,650
	10,000	0.45	0.50	0.55	0.61	-5,200
	25,000	0.35	0.40	0.45	0.47	-8,350

17. HOMEOWNER PLUS ENDORSEMENT (Cont'd)

C. Premium

6% of the Basic Annual Premium.
No credits are applicable.

D. Endorsement

HR700 - Homeowner Plus Endorsement

18. TENANT PLUS ENDORSEMENT

A. The Tenant Plus Endorsement **HR700T** may be added at the inception or renewal of **Tenants** policies for an additional premium. Midterm changes must be submitted for approval to the underwriter.

The **HR700T** endorsement provides the following coverages:

1. Adds $1,000 coverage for antennas, tapes, wires, records, discs, or other media;
2. Increases the Specified Limitation to $2,500 for loss by theft of jewelry, watches, precious and semiprecious stones, and furs;
3. Provides Refrigerated Property Coverage for Coverage **C** up to a maximum of $500;
4. Adds coverage for loss caused by sudden intrusion of birds, squirrels, beavers, or groundhogs;
5. Increases coverage for Trees, Shrubs, and Other Plants to 10% of Coverage **C** up to $1,000 for any one tree, shrub or plant;
6. Increases the limit of insurance on Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money to $5,000;
7. Increases Ordinance or Law Coverage to 100% of the Coverage **C** amount**;**
8. Adds Replacement Cost - Unscheduled Personal Property.

Note: No deductible applies to an occurrence resulting in a covered loss of $50,000 or greater with the exception of losses caused by earthquake.

B. Premium

11% of the Basic Annual Premium.

No credits are applicable.

C. Endorsement

Form **HR700T** - Tenant Plus Endorsement

19. EARTHQUAKE COVERAGE

A. Coverage Description

1. **Executive**, **Executive Classic™**, **Tenants Special** and **Condominium Special** policies provide coverage against the Earthquake cause of loss. This cause of loss applies to all Section **I** Coverages for the same limits provided in the policy.

2. **HO3**, **Tenants Broad** and **Condominium Broad** policies do not provide coverage against the Earthquake cause of loss but may be endorsed for this coverage at an additional premium. This cause of loss applies to all Section **I** Coverages for the same limits provided in the policy.

3. The required percentage deductible for Earthquake coverage is 10%. The deductible amount is determined by applying this percentage to the Coverage **A** limit of insurance in Homeowner forms and the Coverage **C** limit of insurance in the Tenants and Condominium forms.

B. Rates

All rates are annual and per $1,000 of coverage.

1. **Executive/Executive Classic™**

Territory	Frame	Masonry	Superior Construction
2, 3	$.52	$1.79	$.52
4, 5	.20	0.50	.20

Applied to the sum of:

a. Coverage **A** Limit of Insurance,

b. Any additional amounts of Coverage **B** above automatic limit (10% of Coverage **A** Executive/20% of Coverage **A** Executive Classic™) added by endorsement,

c. Any additional amounts of Coverage **C** above automatic limit (75% of Coverage **A** for 1 or 2 families and 40% of Coverage **A** for 3 or 4 families), and

d. The total coverage amount for all other scheduled structures on premises.

Note: Above premiums apply unless the insured elects to exclude earthquake coverage.

2. **Form HO3**

Territory	Frame	Masonry	Superior Construction
2, 3	$.52	$1.91	$.52
4, 5	.35	1.19	.35

Applied to the sum of:

a. Coverage **A** Limit of Insurance,

b. Any additional amounts of Coverage **B** above automatic limit (10% of Coverage **A**) added by endorsement,

c. Any additional amounts of Coverage **C** above automatic limit (75% of Coverage **A** for 1 or 2 families and 40% of Coverage **A** for 3 or 4 families), and

d. The total coverage amount for all other scheduled structures on premises.

Attach Form **HR783** - Earthquake

19. EARTHQUAKE COVERAGE (Cont'd)

3. Tenants Broad and Special Forms

	Territory	Frame	Masonry	Superior Construction
Broad	2, 3	$.35	$.79	$.35
	4, 5	.23	.61	.23
Special	2, 3	$.35	$.79	$.35
	4, 5	.23	.61	.23

Applied to the sum of:

a. Coverage **C** Limit of Insurance, and

b. Any additional amounts of Building Additions and Alterations above automatic limit (10% of Coverage **C**).

Attach Form **HR783** - Earthquake (Tenants Broad Form, only)

4. Condominium Broad and Special Forms

	Territory	Frame	Masonry	Superior Construction
Broad	2, 3	$.35	$.79	$.35
	4, 5	.23	.61	.23
Special	2, 3	$.35	$.79	$.35
	4, 5	.23	.61	.23

Applied to the sum of:

a. Coverage **C** Limit of Insurance,

b. The total Coverage **A** Limit, and

c. The total coverage amount for all other scheduled structures on premises.

Attach Form **HR783** - Earthquake (Condominium Broad Form, only)

C. Earthquake Exclusion

1. Earthquake coverage is included in the **Executive**, **Executive Classic™**, **Tenants Special** and **Condominium Special** forms.

2. If the insured elects to exclude earthquake coverage where coverage is otherwise automatically provided, the separate rating (**B.1.**), (**B.3.** for Tenant Special only), (**B.4.** for Condominium Special only) does not apply.

3. Endorsement

Attach Form **HR772** - Earthquake Exclusion Endorsement (Executive Form and Executive Classic™ Form)

Attach Form **HR772A** - Earthquake Exclusion Endorsement (Condominium Unit Owners - Special Form and Tenants - Special Form)

30. METAL ROOF SURFACING COSMETIC DAMAGE EXCLUSION

A. Introduction

Executive Classic™, **Executive** and **HO3** may be endorsed to exclude cosmetic damage caused by wind or hail to metal roof surfacing.

B. Credit

1% of the base premium.

C. Endorsement

Metal Roof Surfacing Cosmetic Damage Exclusion **HR1035**

THE CINCINNATI INSURANCE COMPANIES

ARKANSAS
HOMEOWNERS
CREDITS/DEBITS

1. CLASS 8 SUBDIVISION RATING

This special rating is available for **HO3, Executive,** and **Executive Classic™** forms only.

A. Homes in Protection Classes 1X - 8X, 1Y - 8Y, 8B & 9 meeting certain criteria may be rated at 10% above the Protection Class 8 rate.

B. Requirements

1. Built since 1960.

2. Within 5 road miles of a responding fire department.

3. The responding fire department has at least one tank truck that will respond with 1,500 gallons (or more) capacity or there is an easily accessible year-round water source of at least 2,500 gallons within 1,000 feet. Documentation from the responding fire department is required.

4. A wood burning appliance is not the primary source of heat.

5. No outbuilding except a private garage and/or a storage shed (shed is not to exceed 500 square feet ground floor area).

6. Insured to 100% of replacement cost.

7. At least 15 houses in the subdivision.

C. Coding

The declarations page will indicate amended coding when the Class 8 Subdivision Rating is applied.

D. This special subdivision rating rule is the only exception to the use of the Protection Class listed in the ISO Community Mitigation Manual.

2. FIRE-RESISTIVE CONSTRUCTION CREDIT

For **Condominium** and **Tenants Special** policies, a 5% credit is allowed for units constructed of Fire-Resistive materials. Fire-Resistive is defined as exterior walls and roof which are constructed of masonry or other fire-resistive materials.

3. DWELLING AGE CREDIT

HO3, Executive and **Executive Classic™** forms qualify for a credit based on the age of the dwelling if it is insured to 100% of replacement cost. The age must be shown on the policy declarations.

Construction Date is Within Last (Years)	% Credit	Construction Date is Within Last (Years)	% Credit
0	48 %	13	5 %
1	48	14	4
2	47	15	3
3	46	16	2
4	41	17	1
5	37	18	1
6	32		
7	26		
8	20		
9	13		
10	9		
11	8		
12	6		

9. DEMERIT CHARGE

A. A Demerit Charge of 25% is applicable for all risks, regardless of the policy form on which they were written, that incur two losses in the last three years. All losses that fall within the coverage provided by Section **I** and **II**, with the exception of weather related losses will be used to determine the applicability of the Demerit Charge.

Exceptions:

1. Losses with claims dates prior to 07-01-13 determined by Property Claims Services to be a catastrophe loss will not apply.

Note: This exception does not apply to new business with initial policy effective dates on or after 06-30-13.

2. Losses that fall within scheduled coverage forms such as personal article floaters, watercraft, rental dwellings or similar endorsements shall not be used to determine the applicability of the Demerit Charge.

B. The primary residence and seasonal residences (if any) must be assessed individually. Losses apply to the residence at which they occurred. If the insured has moved to a new location, loss history at the previous location must be considered to determine if the Demerit Charge applies.

C. All new business must be referred to the underwriter before applying the Demerit Charge.

10. SUPERIOR RISK CREDIT (HO3, EXECUTIVE AND EXECUTIVE CLASSIC™ FORMS ONLY)

A. A risk continuously insured with The Cincinnati Insurance Company for the past three years with no losses for the past nine years and an insurance scoring message of T-1 through T-14 receives an additional 5% credit.

B. Losses with claims dates prior to 07-01-13 determined by Property Claims Services to be catastrophe losses are not considered for purposes of this credit.

Note: This exception does not apply to new business with initial policy effective dates on or after 06-30-13.

C. The Superior Risk Credit (5%) is added to the Preferred Risk Credit.

D. A Superior Risk Credit account incurring one loss prior to renewal will not lose the Superior Risk Credit.

E. With two or more losses, the account no longer qualifies for Superior Risk Credit and is subject to applicable debit charges (refer to Rule **9. DEMERIT CHARGE**).

11. CENTRAL STATION OR COAXIAL CABLE ALARM CREDIT

A 5% credit applies to all Homeowner forms if the residence is protected by a Central Station Alarm or a Coaxial Cable Alarm System.

12. INSURANCE SCORE FACTOR

A. This factor applies to all Forms.

B. Insurance Score Factors:

	Insurance Scoring Message													
Credit Level	**T-1**	**T-2**	**T-3**	**T-4**	**T-5**	**T-6**	**T-7**	**T-8**	**T-9**	**T-10**	**T-11**	**T-12**	**T-13**	**T-14**
Factor	0.71	0.76	0.80	0.84	0.89	0.94	1.00	1.07	1.16	1.26	1.38	1.48	1.75	1.00

17. WOOD ROOF SURCHARGE

A. Applicable to forms **HO3**, **Executive** and **Executive Classic™**, roof surfacing constructed of wood shake, wood shingles or composition over wood requires an additional premium charge. For current risks with wood shake, wood shingles or composition over wood the additional premium charge will be added at the next renewal.

B. Premium

A factor of 1.05 is multiplied times the applicable base premium.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
UNITIES

TERRITORY	HO3	TERRITORY	HO3
1	2069	50	2112
2	3277	51	2212
3	1733	52	3277
4	1818	53	2148
5	1733	54	3017
6	3277	55	2165
7	3277	56	3017
8	2071	57	2165
9	3277	58	1937
10	2165	59	2444
11	3017	60	2175
12	2140	61	2197
13	2165	62	2154
14	2186	63	3017
15	2081	64	3017
16	3017	65	1929
17	1914	66	2039
18	3017	67	2165
19	3017	68	2212
20	2165	69	1914
21	3277	70	2186
22	3277	71	2711
23	1645	72	2711
24	2212	73	3277
25	1733	74	2212
26	1735	75	1720
27	2165	76	1616
28	3017	77	2069
29	2112	78	2081
30	2165		
31	2112		
32	2140		
33	2711		
34	2069		
35	2572		
36	2165		
37	2186		
38	3017		
39	3017		
40	2572		
41	2186		
42	2165		
43	1831		
44	2212		
45	1733		
46	2186		
47	3017		
48	2069		
49	2165		

$500 DEDUCTIBLE
$100,000/1,000 LIABILITY

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
FRAME

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
1	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
2	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
3	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
4	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
5	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
6	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
7	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
8	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
9	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
10	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
11	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
12	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
13	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
14	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
15	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
16	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
17	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
18	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
19	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
20	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
21	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
22	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
23	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
24	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
25	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
26	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
27	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
28	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
29	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
30	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
31	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
32	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
33	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
34	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
35	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
36	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
37	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
38	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
39	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
40	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
41	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
42	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
43	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
44	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
45	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
46	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
47	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
48	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
FRAME

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
49	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
50	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
51	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
52	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
53	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
54	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
55	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
56	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
57	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
58	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
59	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
60	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
61	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
62	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
63	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
64	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
65	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
66	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
67	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
68	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
69	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
70	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
71	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
72	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
73	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
74	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
75	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
76	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
77	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072
78	1.096	1.101	1.101	1.151	1.167	1.252	1.366	1.910	2.395	2.395	3.072

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
MASONRY

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
1	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
2	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
3	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
4	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
5	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
6	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
7	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
8	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
9	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
10	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
11	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
12	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
13	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
14	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
15	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
16	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
17	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
18	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
19	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
20	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
21	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
22	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
23	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
24	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
25	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
26	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
27	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
28	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
29	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
30	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
31	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
32	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
33	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
34	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
35	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
36	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
37	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
38	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
39	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
40	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
41	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
42	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
43	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
44	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
45	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
46	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
47	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
48	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
MASONRY

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
49	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
50	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
51	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
52	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
53	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
54	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
55	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
56	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
57	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
58	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
59	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
60	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
61	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
62	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
63	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
64	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
65	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
66	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
67	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
68	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
69	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
70	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
71	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
72	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
73	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
74	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
75	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
76	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
77	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
78	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
MASONRY VENEER

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
1	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
2	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
3	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
4	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
5	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
6	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
7	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
8	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
9	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
10	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
11	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
12	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
13	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
14	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
15	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
16	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
17	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
18	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
19	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
20	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
21	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
22	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
23	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
24	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
25	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
26	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
27	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
28	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
29	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
30	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
31	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
32	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
33	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
34	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
35	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
36	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
37	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
38	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
39	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
40	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
41	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
42	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
43	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
44	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
45	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
46	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
47	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
48	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

HO3, EXECUTIVE, EXECUTIVE CLASSIC™
MASONRY VENEER

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
49	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
50	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
51	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
52	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
53	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
54	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
55	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
56	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
57	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
58	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
59	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
60	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
61	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
62	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
63	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
64	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
65	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
66	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
67	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
68	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
69	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
70	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
71	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
72	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
73	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
74	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
75	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
76	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
77	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430
78	1.000	1.012	1.015	1.050	1.063	1.177	1.262	1.648	2.046	2.046	2.430

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
RELATIVITIES

AMOUNT OF INSURANCE	HO3	EXEC.	EXEC. CLASSIC™	AMOUNT OF INSURANCE	HO3	EXEC.	EXEC. CLASSIC™	AMOUNT OF INSURANCE	HO3	EXEC.	EXEC. CLASSIC™
10,000	0.210	0.231	0.235	260,000	1.036	1.140	1.160	670,000	2.518	2.770	2.820
15,000	0.225	0.248	0.252	270,000	1.073	1.180	1.202	675,000	2.530	2.783	2.834
20,000	0.241	0.265	0.270	275,000	1.092	1.201	1.223	680,000	2.542	2.796	2.847
25,000	0.256	0.282	0.287	280,000	1.112	1.223	1.245	690,000	2.567	2.824	2.875
30,000	0.271	0.298	0.304	290,000	1.152	1.267	1.290	700,000	2.599	2.859	2.911
35,000	0.287	0.316	0.321	300,000	1.192	1.311	1.335	710,000	2.631	2.894	2.947
40,000	0.302	0.332	0.338	310,000	1.233	1.356	1.381	720,000	2.662	2.928	2.981
45,000	0.317	0.349	0.355	320,000	1.277	1.405	1.430	725,000	2.678	2.946	2.999
50,000	0.333	0.366	0.373	325,000	1.303	1.433	1.459	730,000	2.694	2.963	3.017
55,000	0.348	0.383	0.390	330,000	1.329	1.462	1.488	740,000	2.726	2.999	3.053
60,000	0.364	0.400	0.408	340,000	1.373	1.510	1.538	750,000	2.758	3.034	3.089
65,000	0.379	0.417	0.424	350,000	1.417	1.559	1.587	760,000	2.790	3.069	3.125
70,000	0.394	0.433	0.441	360,000	1.462	1.608	1.637	770,000	2.822	3.104	3.161
75,000	0.410	0.451	0.459	370,000	1.507	1.658	1.688	775,000	2.839	3.123	3.180
80,000	0.425	0.468	0.476	375,000	1.529	1.682	1.712	780,000	2.856	3.142	3.199
85,000	0.440	0.484	0.493	380,000	1.551	1.706	1.737	790,000	2.891	3.180	3.238
90,000	0.457	0.503	0.512	390,000	1.594	1.753	1.785	800,000	2.927	3.220	3.278
95,000	0.476	0.524	0.533	400,000	1.638	1.802	1.835	810,000	2.962	3.258	3.317
100,000	0.497	0.547	0.557	410,000	1.682	1.850	1.884	820,000	2.998	3.298	3.358
105,000	0.520	0.572	0.582	420,000	1.726	1.899	1.933	825,000	3.018	3.320	3.380
110,000	0.545	0.600	0.610	425,000	1.738	1.912	1.947	830,000	3.037	3.341	3.401
115,000	0.559	0.615	0.626	430,000	1.749	1.924	1.959	840,000	3.073	3.380	3.442
120,000	0.568	0.625	0.636	440,000	1.781	1.959	1.995	850,000	3.107	3.418	3.480
125,000	0.578	0.636	0.647	450,000	1.814	1.995	2.032	860,000	3.142	3.456	3.519
130,000	0.588	0.647	0.659	460,000	1.841	2.025	2.062	870,000	3.177	3.495	3.558
135,000	0.600	0.660	0.672	470,000	1.870	2.057	2.094	880,000	3.211	3.532	3.596
140,000	0.617	0.679	0.691	475,000	1.880	2.068	2.106	890,000	3.245	3.570	3.634
145,000	0.634	0.697	0.710	480,000	1.891	2.080	2.118	900,000	3.279	3.607	3.672
150,000	0.651	0.716	0.729	490,000	1.923	2.115	2.154	910,000	3.313	3.644	3.711
155,000	0.668	0.735	0.748	500,000	1.957	2.153	2.192	920,000	3.347	3.682	3.749
160,000	0.685	0.754	0.767	510,000	1.999	2.199	2.239	930,000	3.381	3.719	3.787
165,000	0.702	0.772	0.786	520,000	2.041	2.245	2.286	940,000	3.416	3.758	3.826
170,000	0.720	0.792	0.806	525,000	2.062	2.268	2.309	950,000	3.450	3.795	3.864
175,000	0.737	0.811	0.825	530,000	2.083	2.291	2.333	960,000	3.485	3.834	3.903
180,000	0.754	0.829	0.844	540,000	2.126	2.339	2.381	970,000	3.522	3.874	3.945
185,000	0.772	0.849	0.865	550,000	2.169	2.386	2.429	980,000	3.564	3.920	3.992
190,000	0.789	0.868	0.884	560,000	2.211	2.432	2.476	990,000	3.594	3.953	4.025
195,000	0.807	0.888	0.904	570,000	2.254	2.479	2.524	1,000,000	3.624	3.986	4.059
200,000	0.824	0.906	0.923	575,000	2.275	2.503	2.548	1,050,000	3.776	4.154	4.229
205,000	0.842	0.926	0.943	580,000	2.296	2.526	2.572	1,100,000	3.928	4.321	4.399
210,000	0.859	0.945	0.962	590,000	2.328	2.561	2.607	1,150,000	4.079	4.487	4.568
215,000	0.877	0.965	0.982	600,000	2.351	2.586	2.633	1,200,000	4.231	4.654	4.739
220,000	0.894	0.983	1.001	610,000	2.377	2.615	2.662	1,250,000	4.383	4.821	4.909
225,000	0.912	1.003	1.021	620,000	2.403	2.643	2.691	1,300,000	4.534	4.987	5.078
230,000	0.929	1.022	1.040	625,000	2.415	2.657	2.705	1,350,000	4.686	5.155	5.248
235,000	0.947	1.042	1.061	630,000	2.428	2.671	2.719	1,400,000	4.838	5.322	5.419
240,000	0.964	1.060	1.080	640,000	2.451	2.696	2.745	1,450,000	4.989	5.488	5.588
245,000	0.982	1.080	1.100	650,000	2.472	2.719	2.769	1,500,000	5.141	5.655	5.758
250,000	1.000	1.100	1.120	660,000	2.494	2.743	2.793	1,550,000	5.293	5.822	5.928

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
RELATIVITIES

AMOUNT OF INSURANCE	HO3	EXEC.	EXEC. CLASSIC™
1,600,000	5.444	5.988	6.097
1,650,000	5.596	6.156	6.268
1,700,000	5.748	6.323	6.438
1,750,000	5.899	6.489	6.607
1,800,000	6.051	6.656	6.777
1,850,000	6.203	6.823	6.947
1,900,000	6.354	6.989	7.116
1,950,000	6.506	7.157	7.287
2,000,000	6.658	7.324	7.457
2,050,000	6.809	7.490	7.626
2,100,000	6.961	7.657	7.796
2,150,000	7.113	7.824	7.967
2,200,000	7.264	7.990	8.136
2,250,000	7.416	8.158	8.306
2,300,000	7.568	8.325	8.476
2,350,000	7.719	8.491	8.645
2,400,000	7.871	8.658	8.816
2,450,000	8.023	8.825	8.986
2,500,000	8.174	8.991	9.155
2,550,000	8.326	9.159	9.325
2,600,000	8.478	9.326	9.495
2,650,000	8.629	9.492	9.664
2,700,000	8.781	9.659	9.835
2,750,000	8.933	9.826	10.005
2,800,000	9.084	9.992	10.174
2,850,000	9.236	10.160	10.344
2,900,000	9.388	10.327	10.515
2,950,000	9.539	10.493	10.684
3,000,000	9.691	10.660	10.854
@ $10,000	0.033	0.036	0.036

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
UNITIES

TERRITORY	TENANT	TERRITORY	TENANT
1	101	50	101
2	101	51	101
3	101	52	101
4	101	53	101
5	101	54	101
6	101	55	101
7	101	56	101
8	101	57	101
9	101	58	101
10	101	59	101
11	101	60	101
12	101	61	101
13	101	62	101
14	101	63	101
15	101	64	101
16	101	65	101
17	101	66	101
18	101	67	101
19	101	68	101
20	101	69	101
21	101	70	101
22	101	71	101
23	101	72	101
24	101	73	101
25	101	74	101
26	101	75	101
27	101	76	101
28	101	77	101
29	101	78	101
30	101		
31	101		
32	101		
33	101		
34	101		
35	101		
36	101		
37	101		
38	101		
39	101		
40	101		
41	101		
42	101		
43	101		
44	101		
45	101		
46	101		
47	101		
48	101		
49	101		

TENANT SPECIAL 1.340

$500 DEDUCTIBLE
$100,000/1,000 LIABILITY

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

TENANT BROAD / SPECIAL

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
1	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
2	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
3	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
4	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
5	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
6	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
7	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
8	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
9	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
10	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
11	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
12	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
13	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
14	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
15	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
16	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
17	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
18	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
19	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
20	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
21	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
22	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
23	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
24	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
25	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
26	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
27	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
28	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
29	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
30	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
31	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
32	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
33	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
34	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
35	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
36	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
37	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
38	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
39	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
40	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
41	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
42	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
43	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
44	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
45	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
46	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
47	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
48	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

TENANT BROAD / SPECIAL

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
49	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
50	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
51	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
52	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
53	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
54	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
55	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
56	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
57	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
58	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
59	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
60	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
61	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
62	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
63	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
64	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
65	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
66	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
67	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
68	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
69	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
70	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
71	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
72	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
73	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
74	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
75	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
76	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
77	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469
78	1.000	1.000	1.000	1.000	1.080	1.080	1.186	1.186	1.469	1.469	1.469

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
RELATIVITIES

AMOUNT OF INSURANCE	TENANT
$ 15,000	1.000
$ 16,000	1.038
$ 17,000	1.078
$ 18,000	1.118
$ 19,000	1.147
$ 20,000	1.187
@ ADD'L $1,000	0.023

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
UNITIES

TERRITORY	CONDO	TERRITORY	CONDO
1	69	50	69
2	69	51	69
3	69	52	69
4	69	53	69
5	69	54	69
6	69	55	69
7	69	56	69
8	69	57	69
9	69	58	69
10	69	59	69
11	69	60	69
12	69	61	69
13	69	62	69
14	69	63	69
15	69	64	69
16	69	65	69
17	69	66	69
18	69	67	69
19	69	68	69
20	69	69	69
21	69	70	69
22	69	71	69
23	69	72	69
24	69	73	69
25	69	74	69
26	69	75	69
27	69	76	69
28	69	77	69
29	69	78	69
30	69		
31	69		
32	69		
33	69		
34	69		
35	69		
36	69		
37	69		
38	69		
39	69		
40	69		
41	69		
42	69		
43	69		
44	69		
45	69		
46	69		
47	69		
48	69		
49	69		

CONDO SPECIAL 1.340

$500 DEDUCTIBLE
$100,000/1,000 LIABILITY

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

CONDOMINIUM BROAD / SPECIAL

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
1	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
2	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
3	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
4	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
5	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
6	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
7	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
8	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
9	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
10	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
11	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
12	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
13	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
14	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
15	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
16	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
17	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
18	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
19	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
20	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
21	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
22	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
23	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
24	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
25	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
26	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
27	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
28	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
29	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
30	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
31	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
32	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
33	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
34	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
35	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
36	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
37	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
38	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
39	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
40	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
41	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
42	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
43	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
44	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
45	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
46	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
47	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
48	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
CONSTRUCTION / PROTECTION CLASS FACTORS

CONDOMINIUM BROAD / SPECIAL

	PROTECTION CLASS										
TERRITORY	1	2	3	4	5	6	7	8	8B	9	10
49	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
50	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
51	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
52	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
53	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
54	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
55	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
56	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
57	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
58	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
59	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
60	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
61	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
62	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
63	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
64	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
65	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
66	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
67	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
68	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
69	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
70	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
71	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
72	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
73	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
74	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
75	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
76	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
77	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475
78	1.000	1.000	1.000	1.000	1.081	1.081	1.212	1.212	1.475	1.475	1.475

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
RELATIVITIES

AMOUNT OF INSURANCE	CONDO
$ 15,000	1.000
$ 16,000	1.036
$ 17,000	1.076
$ 18,000	1.116
$ 19,000	1.144
$ 20,000	1.184
$ 21,000	1.226
$ 22,000	1.242
$ 23,000	1.268
$ 24,000	1.300
$ 25,000	1.320
$ 26,000	1.350
$ 27,000	1.380
$ 28,000	1.410
$ 29,000	1.440
$ 30,000	1.470
$ 35,000	1.624
$ 40,000	1.762
$ 45,000	1.894
$ 50,000	2.012
$ 55,000	2.139
$ 60,000	2.257
$ 70,000	2.484
$ 80,000	2.717
$ 90,000	2.949
$ 100,000	3.181
@ ADD'L $1,000	0.023

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL LINES
HOMEOWNERS
EXECUTIVE CLASSIC ™ RATES

COVERAGE A	ADDITIONAL PREMIUM
Less than $1,000,000	$193
$1,000,000 - 1,499,999	228
1,500,000 - 2,499,999	263
2,500,000 - 2,999,999	298
3,000,000 - 4,749,999	333
4,750,000 or higher	$.70 per $10,000 of Coverage A

No credits or debits apply.

Supporting Document Schedules

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO SURVEY FORM HPCS 10-14.xls HO SURVEY FORM HPCS 10-14.pdf
Item Status:	Filed
Status Date:	03/21/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1.pdf
Item Status:	Filed
Status Date:	03/21/2014

Satisfied - Item:	Rules Memorandum
Comments:	
Attachment(s):	Rules Memorandum.pdf
Item Status:	Filed
Status Date:	03/21/2014

Satisfied - Item:	Actuarial Exhibits
Comments:	
Attachment(s):	HO NonNormal Loading.pdf AR HO TNT CDO Indications 10 2014.pdf Homeowners Large Loss.pdf Actuarial Memorandum - AR w exhibits.pdf
Item Status:	Filed
Status Date:	03/21/2014

Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	AR Home 10 01 14 Rate Overview.pdf AR Home 10 01 14 Histogram.pdf AR Home Rate Impact 10-1-14.pdf
Item Status:	Filed
Status Date:	03/21/2014

State: Arkansas **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: C-H-13-A571-AR
Project Name/Number: /15936

Satisfied - Item:	Objection Responses
Comments:	
Attachment(s):	Response to Objection 2 EQ Rating Example.pdf Response to Objection 2.pdf AR Home 10 01 14 Histogram.pdf
Item Status:	Filed
Status Date:	03/21/2014

NAIC Number:	0244-10677
Company Name:	The Cincinnati Insurance Company
Contact Person:	Chris Meece
Telephone No.:	513-870-2789
Email Address:	christopher_meece@cinfin.com
Effective Date:	10/1/2014

Homeowners Premium Comparision 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*	$742.00	$805.00	$748.00	$811.00	$1,301.00	$1,412.00	$1,301.00	$1,412.00	$1,414.00	$1,533.00	$1,414.00	$1,533.00	$943.00	$1,023.00	$826.00	$895.00	$938.00	$1,018.00
	$120,000	$992.00	$1,076.00	$999.00	$1,084.00	$1,739.00	$1,887.00	$1,739.00	$1,887.00	$1,889.00	$2,049.00	$1,889.00	$2,049.00	$1,260.00	$1,367.00	$1,104.00	$1,197.00	$1,254.00	$1,360.00
	$160,000	$1,196.00	$1,297.00	$1,205.00	$1,307.00	$2,097.00	$2,276.00	$2,097.00	$2,276.00	$2,278.00	$2,471.00	$2,278.00	$2,471.00	$1,520.00	$1,649.00	$1,331.00	$1,443.00	$1,512.00	$1,641.00
6	*$80,000*	$860.00	$915.00	$867.00	$922.00	$1,509.00	$1,605.00	$1,509.00	$1,605.00	$1,639.00	$1,744.00	$1,639.00	$1,744.00	$1,094.00	$1,163.00	$958.00	$1,018.00	$1,088.00	$1,157.00
	$120,000	$1,150.00	$1,223.00	$1,159.00	$1,233.00	$2,017.00	$2,145.00	$2,017.00	$2,145.00	$2,191.00	$2,331.00	$2,191.00	$2,331.00	$1,461.00	$1,555.00	$1,280.00	$1,361.00	$1,454.00	$1,547.00
	$160,000	$1,386.00	$1,475.00	$1,397.00	$1,486.00	$2,432.00	$2,587.00	$2,432.00	$2,587.00	$2,642.00	$2,811.00	$2,642.00	$2,811.00	$1,763.00	$1,875.00	$1,543.00	$1,641.00	$1,754.00	$1,865.00
9	*$80,000*	$1,496.00	$1,751.00	$1,507.00	$1,764.00	$2,624.00	$3,071.00	$2,624.00	$3,071.00	$2,850.00	$3,335.00	$2,850.00	$3,335.00	$1,901.00	$2,225.00	$1,664.00	$1,948.00	$1,891.00	$2,214.00
	$120,000	$1,999.00	$2,340.00	$2,014.00	$2,358.00	$3,506.00	$4,104.00	$3,506.00	$4,104.00	$3,808.00	$4,458.00	$3,808.00	$4,458.00	$2,541.00	$2,973.00	$2,224.00	$2,604.00	$2,528.00	$2,959.00
	$160,000	$2,411.00	$2,822.00	$2,429.00	$2,843.00	$4,229.00	$4,950.00	$4,229.00	$4,950.00	$4,593.00	$5,376.00	$4,593.00	$5,376.00	$3,064.00	$3,586.00	$2,682.00	$3,140.00	$3,048.00	$3,568.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00	$101.00
	$25,000	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00	$132.00
6	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00	$109.00
	$25,000	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00	$142.00
9	*$5,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	$15,000	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00	$148.00
	$25,000	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00	$193.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$80,000*	$321.00	$382.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00
	$120,000	$433.00	$515.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00
	$160,000	$546.00	$647.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00
6	*$80,000*	$321.00	$382.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00	$349.00	$410.00
	$120,000	$433.00	$515.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00	$473.00	$554.00
	$160,000	$546.00	$647.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00	$596.00	$697.00
9	*$80,000*	$445.00	$579.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00	$473.00	$607.00
	$120,000	$598.00	$775.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00	$637.00	$814.00
	$160,000	$751.00	$972.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00	$801.00	$1,022.00

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

HO3 and HO4 only

Fire Extinquisher	%	*Deadbolt Lock*	%
Burglar Alarm	%	*Window Locks*	%
Smoke Alarm	%	*$1,000 Deductible*	%
		Other (specify)	
			%
		Maximum Credit Allowed	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	*(yes or no)*
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10	%

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$ 1.91	$ 0.52
	Lowest Risk	$ 1.19	$ 0.35

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**C-H-13-A571-AR**

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

		Company Name		Company NAIC Number
3.	**A.**	**The Cincinnati Insurance Company P.O. Box 145496 Cincinnati, Ohio 45250-5496**	**B.**	**0244-10677**

		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.**	**Property**	**B.**	**Homeowner**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowner	**11.2%**	**6.4%**					
Tenant	**0.5%**	**0.4%**					
Condo	**-5.1%**	**-0.2%**					
TOTAL OVERALL EFFECT	**10.8%**	**6.2%**					

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
2009	**2,487**	**-11.44%**	**4/1/2009**	**2,993,230**	**9,506,220**	**317.6%**	**90.7%**
2010	**2,843**	**4.80%**	**7/1/2010**	**3,252,950**	**4,432,809**	**136.3%**	**74.1%**
2011	**3,060**	**8.04%**	**7/1/2011**	**4,017,868**	**6,674,773**	**166.1%**	**125.4%**
2012	**3,771**	**9.70%**	**7/1/2012**	**5,270,700**	**966,664**	**18.3%**	**79.8%**
2013	**5,010**	**10.00%**	**7/1/2013**	**6,982,194**	**2,437,088**	**34.9%**	**55.0%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**21.8%**
B. General Expense	**4.8%**
C. Taxes, License & Fees	**2.8%**
D. Underwriting Profit & Contingencies	**10.7%**
E. Other (explain)	**0.0%**
F. TOTAL	**40.1%**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____25_____
10. **-33.5%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____23_____

ARKANSAS HOMEOWNERS PROGRAM

THE CINCINNATI INSURANCE COMPANY
FILING # C-H-13-A571-AR

RULES MEMORANDUM

New or Revised Page	Replaced Page	Title / Description of Change
HD-2 (10/14) F	**HD-2 2nd Ed (7/13) F**	**3. DEDUCTIBLES, A. Forms** – have been revised.
HD-3 (10/14) F	**HD-3 2nd Ed (7/13) F**	**3. DEDUCTIBLES** (Cont'd), **4. Deductible Factors** – 1 and 2% Windstorm or Hail Deductibles have been revised.
HD-4 (10/14) F	**HD-4 2nd Ed (7/13) F**	**3. DEDUCTIBLES** (Cont'd), **4. Deductible Factors** – 5% Windstorm or Hail Deductibles have been revised.
HD-5 (10/14) F	**HD-5 2nd Ed (7/13) F**	**3. DEDUCTIBLES** (Cont'd), **4. Deductible Factors** – Windstorm or Hail Flat Deductibles have been revised.
HP-10 (10/14) F	**HP-10 (10/13) F**	**17. HOMEOWNER PLUS ENDORSEMENT** (Cont'd), **C. Premium** – has the B in basic and P in premium capitalized.
HP-11 (10/14) F	**HP-11 (10/13) F**	**18. TENANT PLUS ENDORSEMENT** (Cont'd), **B. Premium** – has the B in basic and P in premium capitalized.
HP-12 (10/14) F	**HP-12 (7/10) F**	**19. EARTHQUAKE COVERAGE** - • **A. Coverage Description** o **1.** - **Executive**, **Executive Classic™**, **Tenants Special** and **Condominium Special** addressed. o **2.** - edits, and 'cause of loss' replaces 'perils'; o **3.** - the respective deductible applies to all policies with earthquake coverage. • **B. Rates** o **1.** - rating introduced for the **Executive** and **Executive Classic™** policies. o **2.,** includes clarification for amounts of Coverage **B** above automatic limit…'added by endorsement' and …amounts of Coverage **C**…'for 1 or 2 and 3 or 4 families' and will now reference 'Attach Form **HR783** - Earthquake'.
HP-13 (10/14) F	**HP-13 (10/13) F**	**19. EARTHQUAKE COVERAGE** (Cont'd) - • **B. Rates** o **3.** Adding **Special Form,** removing previous part **c**. and adding reference 'Attach Form **HR783** – Earthquake. o **4.** Adding **Special Form** and updating part **b**. to now show 'The total of Coverage **A**'. Adding reference 'Attach Form **HR783** - Earthquake'.

New or Revised Page	Replaced Page	Title / Description of Change
HP-13 (10/14) F (Cont'd)	**HP-13 (10/13) F** (Cont'd)	**19. EARTHQUAKE COVERAGE** (Cont'd) - • **C. Earthquake Exclusion** o **1.** - 'Automatically' deleted from text. o **2.** - rating does not apply when earthquake coverage is excluded from the **Executive, Executive Classic™, Tenants Special** and **Condominium Special** policies.
HP-31 (10/14) F	**NEW**	**30. METAL ROOF SURFACING COSMETIC DAMAGE EXCLUSION** – is introduced.
CD-1 (10/14) F	**CD-1 2nd Ed (7/13) F**	**3. DWELLING AGE CREDIT** – percentages have been revised.
CD-4 (10/14) F	**CD-4 (7/13) F**	**12. INSURANCE SCORE FACTOR** –factors have been revised.
CD-8 (10/14) F	**NEW**	**17. WOOD ROOF SURCHARGE** – introduces a surcharge factor applied to the base premium for roofs constructed of wood shake, wood shingles or composition over wood. Applicable to **HO3**, **Executive** and **Executive Classic™** forms only.
RU-1 (10/14)	**RU-1 2nd Ed (7/13)**	**HO3 UNITIES** – have been revised.
RU-2 thru RU-5 (10/14)	**RU-2 thru RU-5 (7/13)**	**CONSTRUCTION / PROTECTION CLASS FACTORS FRAME, MASONRY** – edition date updated.
RU-6 thru RU-7 (10/14)	**RU-6 thru RU-7 2nd Ed (7/13)**	**HOMEOWNERS CONSTRUCTION / PROTECTION CLASS FACTORS FOR MASONRY VENEER** – edition date updated.
RU-8 thru RU-9 (10/14)	**RU-8 (7/13)**	**HO3, EXECUTIVE RELATIVITIES** - have been revised.
RU-10 (10/14)	**RU-9 2nd Ed (7/13)**	**TENANT UNITIES** – have been revised.
RU-11 thru RU-12 (10/14)	**RU-10 thru RU-11 (7/13)**	**CONSTRUCTION / PROTECTION CLASS FACTORS TENANT** – edition date updated.
RU-13 (10/14)	**RU-12 (7/13)**	**TENANT RELATIVITIES** – edition date updated.
RU-14 (10/14)	**RU-13 (7/13)**	**CONDO UNITIES** – have been revised.
RU-15 thru RU-16 (10/14)	**RU-14 thru RU-15 (7/13)**	**CONSTRUCTION / PROTECTION CLASS FACTORS CONDO**– edition date updated.
RU-17 (10/14)	**RU-16 (7/13)**	**CONDO RELATIVITIES** – edition date updated.
RU-18 (10/14)	**RU-17 (7/13)**	**EXECUTIVE CLASSIC™ RATES** – have been revised.
		OVERALL NET EFFECT + 6.2%

Arkansas Homeowners
Long-Term Ratio of Non-Normal to Normal Reported Losses and ALAE
Evaluated as of 2/28/2013

Owners

Accident Year	Non-Normal Loss Amount	Normal Loss Amount	Ratio
2003	369,685	1,751,837	21.1%
2004	508,687	687,548	74.0%
2005	220,757	991,412	22.3%
2006	758,491	2,125,506	35.7%
2007	485,073	741,977	65.4%
2008	3,391,782	629,961	538.4%
2009	1,408,186	7,195,319	19.6%
2010	1,435,860	3,999,372	35.9%
2011	5,327,179	1,252,398	425.4%
2012	571,170	1,258,031	45.4%
		10 Year	**70.2%**
		Selected	**70.2%**

Tenants and Condos

Accident Year	Non-Normal Loss Amount	Normal Loss Amount	Ratio
2003	0	53,620	0.0%
2004	0	15,542	0.0%
2005	4,885	45,838	10.7%
2006	1,901	22,028	8.6%
2007	0	53,780	0.0%
2008	5,759	49,836	11.6%
2009	0	9,365	0.0%
2010	2,803	4,664	60.1%
2011	326	96,397	0.3%
2012	10,460	28,238	37.0%
		10 Year	**6.9%**
		Selected	**6.9%**

Arkansas Homeowners Indications
Summary

	2012 Earned Premium at Current Level	Rate-Level Indication
# 1 CIG, AR, HO	6,082,524	11.2%
# 2 CIG, AR, TNT	73,761	0.5%
# 3 CIG, AR, CDO	101,913	-5.1%
Total	6,258,198	10.8%

 # 1
CIG, AR, HO

Exhibit A

AY DEVELOPMENT	ALL YEARS	2012	2011	2010	2009	2008
1. Earned Premium	17,545,941	5,034,077	3,833,367	3,097,850	2,855,113	2,725,534
1b. Premium Growth	16.4%	31.3%	23.7%	8.5%	4.8%	
2. Current Rate Level Factors		1.208	1.306	1.359	1.237	1.134
3. EP @ Current Level	21,919,611	6,082,524	5,005,430	4,208,639	3,532,880	3,090,137
3b. Premium Growth @ CL	18.6%	21.5%	18.9%	19.1%	14.3%	
4. Premium Trend Factor		1.084	1.111	1.138	1.167	1.196
5. Trended EP @ CL	24,759,594	6,590,774	5,559,271	4,791,175	4,122,428	3,695,947
6. Actual Inc Loss & ALAE	6,645,833	1,099,669	1,233,320	2,039,045	1,643,838	629,961
7. Inc L&ALAE Dev Factor	0.978	0.874	0.994	1.001	1.001	1.000
8. Ultimate Inc Loss & ALAE	6,502,218	960,729	1,225,326	2,040,406	1,645,767	629,990
9. ULAE Factor		9.0%	9.0%	9.0%	9.0%	9.0%
10a. Non-Normal Loading		70.2%	70.2%	70.2%	70.2%	70.2%
10b. Large Loss Loading		22.2%	22.2%	22.2%	22.2%	22.2%
11. Ultimate Inc Loss & LAE	14,741,083	2,178,054	2,777,919	4,625,775	3,731,094	1,428,240
12. Loss Trend Factor		1.066	1.088	1.110	1.132	1.154
13. Trended Ult Loss & LAE	16,348,661	2,322,840	3,021,832	5,132,576	4,222,672	1,648,742
14. Proj Loss & LAE Ratio		35.2%	54.4%	107.1%	102.4%	44.6%
15. Accident Year Weights	100%	26.6%	22.5%	19.4%	16.6%	14.9%
16. Ultimate Claim Count	1,976	224	543	345	381	483

PROJECTED LOSSES AND OTHER COSTS	
17. Projected Loss Ratio	66.0%
18. Expected Non-Normal Losses	0
19. Other Fixed Costs (e.g. Reinsurance)	121,922
20. Other Costs Loss Ratio	1.8%
21. Combined Projected Loss Ratio	67.9%

PLR AND INDICATION	
22. Permissible Loss Ratio	59.9%
23. Full-Credibility Indication	13.4%
24a. Standard of Credibility	2,750
24b. Claim Count Credibility	84.8%
25. Net Trend	-0.6%
26. Complement of Credibility	-0.6%
27. Credibility-Weighted Indication	**11.2%**

TRENDS	**Up-to-Date**	**Projected**
28. Annual Premium Trend	2.5%	2.5%
29. Annual Loss Trend	2.0%	2.0%
30. Effective Date		10/1/2014
31. Trend Period		3.250
32a. Organic Premium Growth	18.6%	
32b. Rate Level Growth	-1.8%	
32c. Total Premium Growth	16.4%	
33. In Force Date of Exposures Used For Non-Normal Loss		9/30/2012

Calculations:

1b = premium growth (growth of row 1, exponential trend for ALL YEARS column)
3 = 1 x 2
5 = 3 x 4
8 = 6 x 7
11 = 8 x (1 + 9) x (1 + 10a) x (1 + 10b)
13 = 11 x 12
14 = 13 / 5
15 = 5 / Sum of 5
17 = Sumproduct of 14 and 15
20 = (18 x (1.00 + 29)^((30 - 33)/365.25 + 1.00) +21) / Latest AY of 7
21 = 17 + 20
23 = 21 / 22 - 1
24b = SQRT(Sum of 18 / 24a)… up to 100%
25 = ((1 + 29)/(1 + 28))^(diff b/w Prop Eff Date & Date Last Rate Change/365.25) - 1
if there is no rate history in experience period, default to Net Trend
26 = 25
27 = 24 x 23 + (1.00 - 24) x 26
32a = 3b
32b = (1 + 32c) / (1 + 32a) - 1
32c = 1b

 # 1
CIG, AR, HO

Exhibit B

Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	1,163,241	1,592,575	1,596,212	1,610,618	1,655,105	1,655,105	1,655,105	1,655,105	1,655,105	1,655,105
2004	363,934	680,599	671,476	670,476	664,149	664,149	664,149	664,149	664,149	
2005	572,220	827,416	837,571	828,055	828,055	828,055	828,055	828,055		
2006	734,531	1,054,664	1,081,700	1,081,700	1,089,823	1,089,823	1,089,823			
2007	744,207	828,255	655,686	655,686	655,686	655,686				
2008	567,786	621,299	621,299	621,299	621,299					
2009	1,449,032	1,621,131	1,620,581	1,618,481						
2010	1,189,731	1,905,947	1,982,109							
2011	1,005,090	1,079,367								
2012	692,982									

Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.369	1.002	1.009	1.028	1.000	1.000	1.000	1.000	1.000
2004	1.870	0.987	0.999	0.991	1.000	1.000	1.000	1.000	
2005	1.446	1.012	0.989	1.000	1.000	1.000	1.000		
2006	1.436	1.026	1.000	1.008	1.000	1.000			
2007	1.113	0.792	1.000	1.000	1.000				
2008	1.094	1.000	1.000	1.000					
2009	1.119	1.000	0.999						
2010	1.602	1.040							
2011	1.074								

										Weights
Average	1.347	0.982	0.999	1.004	1.000	1.000	1.000	1.000	1.000	
Truncated	1.311	1.004	0.999	1.002	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.302	0.976	0.999	1.004	1.000	1.000	1.000	1.000	1.000	
$ Weighted	1.311	0.993	1.000	1.008	1.000	1.000	1.000	1.000	1.000	20%
5 Year $ Wtd	1.222	0.988	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Truncated	1.109	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.264	1.018	0.999	1.003	1.000	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.221	1.006	1.000	1.003	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.232	1.009	1.002	1.003	1.000	1.000	1.000	1.000	1.000	

 # 1
CIG, AR, HO

Exhibit C

Case Reserve

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	475,737	61,851	60,000	44,263	0	0	0	0	0	0
2004	310,978	-1,293	0	0	0	0	0	0	0	
2005	238,880	41,333	6,307	0	0	0	0	0		
2006	361,904	99,401	19,097	19,097	18,401	0	0			
2007	135,902	20,224	0	0	0	0				
2008	41,858	0	0	0	0					
2009	266,059	4,625	4,550	2,972						
2010	945,179	107,249	5,236							
2011	697,007	53,734								
2012	389,305									

Incurred Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	1,638,977	1,654,427	1,656,212	1,654,881	1,655,105	1,655,105	1,655,105	1,655,105	1,655,105	1,655,105
2004	674,912	679,305	671,476	670,476	664,149	664,149	664,149	664,149	664,149	
2005	811,100	868,749	843,878	828,055	828,055	828,055	828,055	828,055		
2006	1,096,435	1,154,065	1,100,797	1,100,797	1,108,224	1,089,823	1,089,823			
2007	880,109	848,479	655,686	655,686	655,686	655,686				
2008	609,645	621,299	621,299	621,299	621,299					
2009	1,715,091	1,625,757	1,625,132	1,621,453						
2010	2,134,910	2,013,196	1,987,345							
2011	1,702,098	1,133,101								
2012	1,082,287									

Incurred Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.009	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.007	0.988	0.999	0.991	1.000	1.000	1.000	1.000	
2005	1.071	0.971	0.981	1.000	1.000	1.000	1.000		
2006	1.053	0.954	1.000	1.007	0.983	1.000			
2007	0.964	0.773	1.000	1.000	1.000				
2008	1.019	1.000	1.000	1.000					
2009	0.948	1.000	0.998						
2010	0.943	0.987							
2011	0.666								

										Weights
Average	0.964	0.959	0.997	1.000	0.997	1.000	1.000	1.000	1.000	
Truncated	0.992	0.983	0.999	1.000	1.000	1.000	1.000	1.000	1.000	20%
Inverse	0.947	0.953	0.997	1.000	0.997	1.000	1.000	1.000	1.000	
$ Weighted	0.941	0.968	0.997	1.000	0.996	1.000	1.000	1.000	1.000	20%
5 Year $ Wtd	0.886	0.956	0.996	1.000	0.996	1.000	1.000	1.000	1.000	
5 Year Truncated	0.952	0.980	0.999	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	0.860	0.994	0.999	1.003	0.993	1.000	1.000	1.000	1.000	20%
										100%
Selected	0.939	0.981	0.999	1.001	0.998	1.000	1.000	1.000	1.000	
Cumulative	0.919	0.978	0.997	0.999	0.998	1.000	1.000	1.000	1.000	

 # 1
CIG, AR, HO

Exhibit D

Paid ALAE

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	11,807	14,444	19,778	21,110	21,525	21,525	21,525	21,525	21,525	21,525
2004	8,112	18,318	19,879	20,577	23,399	23,399	23,399	23,399	23,399	
2005	3,041	8,994	8,994	8,994	8,994	8,994	8,994	8,994		
2006	19,158	85,803	94,098	94,098	94,883	96,270	96,270			
2007	18,777	42,119	86,019	86,291	86,291	86,291				
2008	5,537	8,662	8,662	8,662	8,662					
2009	16,197	19,809	20,373	22,385						
2010	21,084	49,978	51,701							
2011	32,927	100,219								
2012	17,382									

Paid ALAE to Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	0.010	0.009	0.012	0.013	0.013	0.013	0.013	0.013	0.013	0.013
2004	0.022	0.027	0.030	0.031	0.035	0.035	0.035	0.035	0.035	
2005	0.005	0.011	0.011	0.011	0.011	0.011	0.011	0.011		
2006	0.026	0.081	0.087	0.087	0.087	0.088	0.088			
2007	0.025	0.051	0.131	0.132	0.132	0.132				
2008	0.010	0.014	0.014	0.014	0.014					
2009	0.011	0.012	0.013	0.014						
2010	0.018	0.026	0.026							
2011	0.033	0.093								
2012	0.025									

Paid ALAE to Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	0.894	1.366	1.058	0.992	1.000	1.000	1.000	1.000	1.000
2004	1.207	1.100	1.037	1.148	1.000	1.000	1.000	1.000	
2005	2.046	0.988	1.011	1.000	1.000	1.000	1.000		
2006	3.119	1.069	1.000	1.001	1.015	1.000			
2007	2.015	2.580	1.003	1.000	1.000				
2008	1.430	1.000	1.000	1.000					
2009	1.093	1.029	1.100						
2010	1.480	0.995							
2011	2.834								

										Weights
Average	1.791	1.266	1.030	1.024	1.003	1.000	1.000	1.000	1.000	
Truncated	1.729	1.093	1.022	1.000	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.527	1.150	1.029	1.021	1.003	1.000	1.000	1.000	1.000	20%
$ Weighted	2.021	1.398	1.012	1.016	1.005	1.000	1.000	1.000	1.000	50%
5 Year $ Wtd	2.029	1.467	1.007	1.017	1.005	1.000	1.000	1.000	1.000	10%
5 Year Truncated	1.642	1.033	1.005	1.000	1.000	1.000	1.000	1.000	1.000	
3 Year $ Wtd	2.129	1.004	1.011	1.000	1.006	1.000	1.000	1.000	1.000	
										100%
Selected	1.864	1.294	1.017	1.014	1.003	1.000	1.000	1.000	1.000	
Cumulative	2.496	1.339	1.034	1.017	1.003	1.000	1.000	1.000	1.000	

 # 1
CIG, AR, HO

Exhibit E

Claim Count

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	176	186	188	188	188	188	188	188	188	188
2004	198	212	213	213	215	215	215	215	215	
2005	179	193	195	196	196	196	196	196		
2006	236	246	246	246	246	246	246			
2007	161	172	172	172	172	172				
2008	456	482	483	483	483					
2009	351	380	381	381						
2010	337	345	345							
2011	498	542								
2012	209									

Claim Count Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.057	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.071	1.005	1.000	1.009	1.000	1.000	1.000	1.000	
2005	1.078	1.010	1.005	1.000	1.000	1.000	1.000		
2006	1.042	1.000	1.000	1.000	1.000	1.000			
2007	1.068	1.000	1.000	1.000	1.000				
2008	1.057	1.002	1.000	1.000					
2009	1.083	1.003	1.000						
2010	1.024	1.000							
2011	1.088								

										Weights
Average	1.063	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	
Truncated	1.065	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.063	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	
$ Weighted	1.064	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	20%
5 Year $ Wtd	1.065	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	
5 Year Truncated	1.069	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.068	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.067	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.070	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

 # 1
CIG, AR, HO

Supplement: Calculation of Selected Ultimate Loss, ALAE and Claim Count by AY

	PAID LOSS			INCURRED LOSS				SELECTED LOSS		
AY	Paid Loss To Date	Paid LDF to Ult	Estimated Ult Losses	Inc Loss To Date	Incurred LDF to Ult	Estimated Ult Losses	% Paid TD of % Inc TD	% Paid Weight	Ultimate Losses	Implied Inc LDF
2003	1,655,105	1.000	1,655,105	1,655,105	1.000	1,655,105	100.0%	100.0%	1,655,105	1.000
2004	664,149	1.000	664,149	664,149	1.000	664,149	100.0%	100.0%	664,149	1.000
2005	828,055	1.000	828,055	828,055	1.000	828,055	100.0%	100.0%	828,055	1.000
2006	1,089,823	1.000	1,089,823	1,089,823	1.000	1,089,823	100.0%	100.0%	1,089,823	1.000
2007	655,686	1.000	655,686	655,686	1.000	655,686	100.0%	100.0%	655,686	1.000
2008	621,299	1.000	621,299	621,299	0.998	619,951	100.0%	100.0%	621,299	1.000
2009	1,618,481	1.003	1,622,944	1,621,453	0.999	1,619,035	99.8%	99.8%	1,622,936	1.001
2010	1,982,109	1.002	1,986,821	1,987,345	0.997	1,981,709	99.7%	99.7%	1,986,808	1.000
2011	1,079,367	1.009	1,088,934	1,133,101	0.978	1,108,544	95.3%	95.3%	1,089,864	0.962
2012	692,982	1.232	853,434	1,082,287	0.919	994,365	64.0%	64.0%	904,127	0.835

	ALAE					COMBINED LOSS & ALAE			CLAIM COUNT		
AY	Paid ALAE to Paid Loss	Dev Factor to Ult	Estimated Ult Paid to Paid	Selected Ult Paid to Paid	Selected Ultimate ALAE	Actual Inc Loss & Paid ALAE	Selected Ult Loss & ALAE	Implied Inc Loss & ALAE DF	Claim Count To Date	Claim Count Dev Factor	Selected Ult Claim Count
2003	0.013	1.000	0.013	0.013	21,525	1,676,630	1,676,631	1.000	188	1.000	188
2004	0.035	1.000	0.035	0.035	23,399	687,548	687,548	1.000	215	1.000	215
2005	0.011	1.000	0.011	0.011	8,994	837,049	837,049	1.000	196	1.000	196
2006	0.088	1.000	0.088	0.088	96,270	1,186,094	1,186,094	1.000	246	1.000	246
2007	0.132	1.000	0.132	0.132	86,291	741,977	741,977	1.000	172	1.000	172
2008	0.014	1.003	0.014	0.014	8,691	629,961	629,990	1.000	483	1.000	483
2009	0.014	1.017	0.014	0.014	22,831	1,643,838	1,645,767	1.001	381	1.000	381
2010	0.026	1.034	0.027	0.027	53,599	2,039,045	2,040,406	1.001	345	1.000	345
2011	0.093	1.339	0.124	0.124	135,462	1,233,320	1,225,326	0.994	542	1.002	543
2012	0.025	2.496	0.063	0.063	56,601	1,099,669	960,729	0.874	209	1.070	224

 # 1
CIG, AR, HO

Supplement: Rate History and Current Level Factors

SUMMARY	2012	2011	2010	2009	2008	2007	2006	2005	2003	2002
Avg Rate Level	0.790	0.731	0.703	0.771	0.842	0.910	0.971	0.998	1.000	1.000
Current Level Factor	1.208	1.306	1.359	1.237	1.134	1.049	0.983	0.956	0.955	0.955

RATE HISTORY	date	% change	date	% change	date	% change	date	% change	date	% change
	9/1/2005	-8.36%								
	6/1/2006	-11.78%								
	1/1/2008	-3.21%								
	4/1/2009	-11.42%								
	7/1/2010	5.00%								
	7/1/2011	8.20%								
	7/1/2012	10.00%								
	7/1/2013	10.20%								

 # 2
CIG, AR, TNT

Exhibit A

AY DEVELOPMENT	ALL YEARS	2012	2011	2010	2009	2008
1. Earned Premium	207,161	69,023	44,767	32,218	32,399	28,754
1b. Premium Growth	23.1%	54.2%	39.0%	-0.6%	12.7%	
2. Current Rate Level Factors		1.069	1.085	1.084	1.003	0.970
3. EP @ Current Level	217,645	73,761	48,568	34,916	32,511	27,889
3b. Premium Growth @ CL	26.4%	51.9%	39.1%	7.4%	16.6%	
4. Premium Trend Factor		1.020	1.026	1.032	1.038	1.044
5. Trended EP @ CL	223,932	75,209	49,819	36,030	33,749	29,125
6. Actual Inc Loss & ALAE	115,643	20,000	80,207	4,663	1,542	9,231
7. Inc L&ALAE Dev Factor	0.958	0.902	0.965	0.977	0.955	1.004
8. Ultimate Inc Loss & ALAE	110,731	18,041	77,399	4,554	1,473	9,264
9. ULAE Factor		9.0%	9.0%	9.0%	9.0%	9.0%
10. Non-Normal Loading		6.9%	6.9%	6.9%	6.9%	6.9%
11. Ultimate Inc Loss & LAE	129,013	21,020	90,178	5,306	1,716	10,794
12. Loss Trend Factor		1.033	1.043	1.054	1.064	1.075
13. Trended Ult Loss & LAE	134,801	21,710	94,073	5,590	1,826	11,601
14. Proj Loss & LAE Ratio		28.9%	188.8%	15.5%	5.4%	39.8%
15. Accident Year Weights	100%	33.6%	22.2%	16.1%	15.1%	13.0%
16. Ultimate Claim Count	11	2	2	3	1	3

PROJECTED LOSSES AND OTHER COSTS	
17. Projected Loss Ratio	60.2%
18. Expected Non-Normal Losses	0
19. Other Fixed Costs (e.g. Reinsurance)	267
20. Other Costs Loss Ratio	0.4%
21. Combined Projected Loss Ratio	60.6%

PLR AND INDICATION	
22. Permissible Loss Ratio	59.9%
23. Full-Credibility Indication	1.1%
24a. Standard of Credibility	3,000
24b. Claim Count Credibility	6.1%
25. Net Trend	0.5%
26. Complement of Credibility	0.5%
27. Credibility-Weighted Indication	**0.5%**

TRENDS	**Up-to-Date**	**Projected**
28. Annual Premium Trend	0.6%	0.6%
29. Annual Loss Trend	1.0%	1.0%
30. Effective Date		10/1/2014
31. Trend Period		3.250
32a. Organic Premium Growth	26.4%	
32b. Rate Level Growth	-2.7%	
32c. Total Premium Growth	23.1%	
33. In Force Date of Exposures Used For Non-Normal Loss		9/30/2012

Calculations:

1b = premium growth (growth of row 1, exponential trend for ALL YEARS column)
3 = 1 x 2
5 = 3 x 4
8 = 6 x 7
11 = 8 x (1 + 9) x (1 + 10)
13 = 11 x 12
14 = 13 / 5
15 = 5 / Sum of 5
17 = Sumproduct of 14 and 15
20 = (18 x (1.00 + 29)^((30 - 33)/365.25 + 1.00) +21) / Latest AY of 7
21 = 17 + 20
23 = 21 / 22 - 1
24b = SQRT(Sum of 18 / 24a)… up to 100%
25 = ((1 + 29)/(1 + 28))^(diff b/w Prop Eff Date & Date Last Rate Change/365.25) - 1
if there is no rate history in experience period, default to Net Trend
26 = 25
27 = 24 x 23 + (1.00 - 24) x 26
32a = 3b
32b = (1 + 32c) / (1 + 32a) - 1
32c = 1b

 # 2
CIG, AR, TNT

Exhibit B

Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	1,368,058	1,774,059	1,798,354	1,826,990	1,827,613	1,830,193	1,875,193	1,875,193	1,875,193	1,875,193
2004	1,094,629	1,361,752	1,303,906	1,313,177	1,297,381	1,297,381	1,297,381	1,297,381	1,297,381	
2005	846,514	1,296,602	1,525,945	1,522,195	1,522,195	1,522,195	1,522,195	1,522,195		
2006	953,570	1,181,323	1,170,363	1,223,543	1,228,543	1,228,543	1,228,543			
2007	1,094,220	1,424,793	1,442,431	1,454,431	1,454,431	1,454,431				
2008	931,932	1,048,239	1,095,204	1,102,204	1,102,204					
2009	1,014,760	1,536,805	1,619,580	1,669,472						
2010	1,126,361	1,641,918	1,722,648							
2011	1,270,665	1,468,325								
2012	1,797,742									

Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.297	1.014	1.016	1.000	1.001	1.025	1.000	1.000	1.000
2004	1.244	0.958	1.007	0.988	1.000	1.000	1.000	1.000	
2005	1.532	1.177	0.998	1.000	1.000	1.000	1.000		
2006	1.239	0.991	1.045	1.004	1.000	1.000			
2007	1.302	1.012	1.008	1.000	1.000				
2008	1.125	1.045	1.006	1.000					
2009	1.514	1.054	1.031						
2010	1.458	1.049							
2011	1.156								

										Weights
Average	1.318	1.037	1.016	0.999	1.000	1.006	1.000	1.000	1.000	
Truncated	1.316	1.027	1.014	1.000	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.304	1.034	1.016	0.999	1.000	1.006	1.000	1.000	1.000	
$ Weighted	1.313	1.037	1.016	0.999	1.000	1.008	1.000	1.000	1.000	20%
5 Year $ Wtd	1.309	1.032	1.017	0.998	1.000	1.000	1.000	1.000	1.000	
5 Year Truncated	1.305	1.035	1.015	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.362	1.050	1.017	1.001	1.000	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.320	1.037	1.015	1.000	1.000	1.002	1.000	1.000	1.000	
Cumulative	1.392	1.055	1.017	1.002	1.002	1.002	1.000	1.000	1.000	

 # 2
CIG, AR, TNT

Exhibit C

Case Reserve

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	689,846	238,070	124,128	80,000	50,000	47,190	0	0	0	0
2004	525,528	66,750	34,397	37,769	34,712	34,712	27,978	10,000	10,000	
2005	394,066	144,139	40,312	16,234	0	0	0	0		
2006	530,429	230,533	224,371	25,000	0	0	0			
2007	590,593	67,018	58,425	35,000	0	0				
2008	250,605	101,488	56,406	0	0					
2009	712,784	237,401	142,091	98,554						
2010	577,601	152,520	86,975							
2011	540,519	165,095								
2012	1,247,621									

Incurred Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	2,057,904	2,012,129	1,922,482	1,906,990	1,877,613	1,877,383	1,875,193	1,875,193	1,875,193	1,875,193
2004	1,620,157	1,428,502	1,338,303	1,350,946	1,332,093	1,332,093	1,325,359	1,307,381	1,307,381	
2005	1,240,580	1,440,741	1,566,257	1,538,429	1,522,195	1,522,195	1,522,195	1,522,195		
2006	1,483,999	1,411,856	1,394,734	1,248,543	1,228,543	1,228,543	1,228,543			
2007	1,684,813	1,491,811	1,500,856	1,489,431	1,454,431	1,454,431				
2008	1,182,537	1,149,727	1,151,610	1,102,204	1,102,204					
2009	1,727,544	1,774,206	1,761,671	1,768,026						
2010	1,703,962	1,794,438	1,809,623							
2011	1,811,184	1,633,420								
2012	3,045,363									

Incurred Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	0.978	0.955	0.992	0.985	1.000	0.999	1.000	1.000	1.000
2004	0.882	0.937	1.009	0.986	1.000	0.995	0.986	1.000	
2005	1.161	1.087	0.982	0.989	1.000	1.000	1.000		
2006	0.951	0.988	0.895	0.984	1.000	1.000			
2007	0.885	1.006	0.992	0.977	1.000				
2008	0.972	1.002	0.957	1.000					
2009	1.027	0.993	1.004						
2010	1.053	1.008							
2011	0.902								

										Weights
Average	0.979	0.997	0.976	0.987	1.000	0.998	0.995	1.000	1.000	
Truncated	0.967	0.992	0.985	0.986	1.000	0.999	1.000	1.000	1.000	20%
Inverse	0.972	0.995	0.975	0.987	1.000	0.998	0.995	1.000	1.000	
$ Weighted	0.974	0.995	0.978	0.986	1.000	0.999	0.996	1.000	1.000	20%
5 Year $ Wtd	0.967	1.000	0.969	0.987	1.000	1.000	1.000	1.000	1.000	
5 Year Truncated	0.967	1.000	0.977	0.986	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	0.992	1.001	0.988	0.986	1.000	0.998	0.996	1.000	1.000	20%
										100%
Selected	0.973	0.998	0.981	0.986	1.000	0.999	0.998	1.000	1.000	
Cumulative	0.938	0.963	0.965	0.984	0.998	0.998	0.998	1.000	1.000	

 # 2
CIG, AR, TNT

Exhibit D

Paid ALAE

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	47,915	77,817	81,283	82,462	83,409	83,719	84,402	84,402	84,402	84,402
2004	19,554	33,270	35,907	43,308	44,173	44,173	50,907	51,413	51,413	
2005	8,980	20,392	33,913	41,572	43,337	43,337	43,337	43,337		
2006	11,628	20,334	31,847	45,991	46,000	46,000	46,000			
2007	17,296	24,790	27,194	29,782	29,782	29,782				
2008	32,239	72,168	88,408	98,515	98,515					
2009	19,266	65,615	90,551	153,342						
2010	19,202	31,461	48,745							
2011	19,296	35,680								
2012	37,700									

Paid ALAE to Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	0.035	0.044	0.045	0.045	0.046	0.046	0.045	0.045	0.045	0.045
2004	0.018	0.024	0.028	0.033	0.034	0.034	0.039	0.040	0.040	
2005	0.011	0.016	0.022	0.027	0.028	0.028	0.028	0.028		
2006	0.012	0.017	0.027	0.038	0.037	0.037	0.037			
2007	0.016	0.017	0.019	0.020	0.020	0.020				
2008	0.035	0.069	0.081	0.089	0.089					
2009	0.019	0.043	0.056	0.092						
2010	0.017	0.019	0.028							
2011	0.015	0.024								
2012	0.021									

Paid ALAE to Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.252	1.030	0.999	1.011	1.002	0.984	1.000	1.000	1.000
2004	1.368	1.127	1.198	1.032	1.000	1.152	1.010	1.000	
2005	1.483	1.413	1.229	1.042	1.000	1.000	1.000		
2006	1.412	1.581	1.381	0.996	1.000	1.000			
2007	1.101	1.084	1.086	1.000	1.000				
2008	1.990	1.172	1.107	1.000					
2009	2.249	1.310	1.643						
2010	1.124	1.477							
2011	1.600								

										Weights
Average	1.509	1.274	1.235	1.014	1.000	1.034	1.003	1.000	1.000	
Truncated	1.461	1.264	1.200	1.011	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.432	1.247	1.206	1.013	1.000	1.030	1.003	1.000	1.000	20%
$ Weighted	1.543	1.227	1.242	1.010	1.001	1.031	1.003	1.000	1.000	50%
5 Year $ Wtd	1.697	1.276	1.301	1.010	1.001	1.000	1.000	1.000	1.000	10%
5 Year Truncated	1.571	1.320	1.239	1.011	1.000	1.000	1.000	1.000	1.000	
3 Year $ Wtd	1.682	1.262	1.297	0.999	1.000	1.052	1.003	1.000	1.000	
										100%
Selected	1.520	1.243	1.232	1.011	1.000	1.021	1.002	1.000	1.000	
Cumulative	2.411	1.586	1.276	1.035	1.024	1.024	1.002	1.000	1.000	

 # 2
CIG, AR, TNT

Exhibit E

Claim Count

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	536	594	603	606	609	611	611	611	611	611
2004	453	507	513	517	522	522	522	522	522	
2005	385	419	425	428	428	428	428	428		
2006	344	367	369	372	372	372	372			
2007	345	376	378	379	379	379				
2008	319	348	350	351	351					
2009	319	343	344	344						
2010	367	391	391							
2011	437	465								
2012	417									

Claim Count Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.108	1.015	1.005	1.005	1.003	1.000	1.000	1.000	1.000
2004	1.119	1.012	1.008	1.010	1.000	1.000	1.000	1.000	
2005	1.088	1.014	1.007	1.000	1.000	1.000	1.000		
2006	1.067	1.005	1.008	1.000	1.000	1.000			
2007	1.090	1.005	1.003	1.000	1.000				
2008	1.091	1.006	1.003	1.000					
2009	1.075	1.003	1.000						
2010	1.065	1.000							
2011	1.064								

										Weights
Average	1.085	1.008	1.005	1.002	1.001	1.000	1.000	1.000	1.000	
Truncated	1.084	1.008	1.005	1.001	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.085	1.008	1.005	1.002	1.001	1.000	1.000	1.000	1.000	
$ Weighted	1.087	1.008	1.005	1.003	1.001	1.000	1.000	1.000	1.000	20%
5 Year $ Wtd	1.076	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.000	
5 Year Truncated	1.077	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.068	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.078	1.006	1.004	1.001	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.090	1.011	1.005	1.001	1.000	1.000	1.000	1.000	1.000	

 # 2
CIG, AR, TNT

Supplement: Calculation of Selected Ultimate Loss, ALAE and Claim Count by AY

	PAID LOSS			INCURRED LOSS				SELECTED LOSS		
AY	Paid Loss To Date	Paid LDF to Ult	Estimated Ult Losses	Inc Loss To Date	Incurred LDF to Ult	Estimated Ult Losses	% Paid TD of % Inc TD	% Paid Weight	Ultimate Losses	Implied Inc LDF
2003	1,875,193	1.000	1,875,193	1,875,193	1.000	1,875,193	100.0%	100.0%	1,875,193	1.000
2004	1,297,381	1.000	1,297,381	1,307,381	1.000	1,307,381	99.2%	99.2%	1,297,457	0.992
2005	1,522,195	1.000	1,522,195	1,522,195	1.000	1,522,195	100.0%	100.0%	1,522,195	1.000
2006	1,228,543	1.000	1,228,543	1,228,543	0.998	1,226,672	100.0%	100.0%	1,228,543	1.000
2007	1,454,431	1.002	1,456,658	1,454,431	0.998	1,451,133	100.0%	100.0%	1,456,658	1.002
2008	1,102,204	1.002	1,103,969	1,102,204	0.998	1,099,698	100.0%	100.0%	1,103,969	1.002
2009	1,669,472	1.002	1,672,214	1,768,026	0.984	1,739,608	94.4%	94.4%	1,675,970	0.948
2010	1,722,648	1.017	1,751,814	1,809,623	0.965	1,747,005	95.2%	95.2%	1,751,583	0.968
2011	1,468,325	1.055	1,548,369	1,633,420	0.963	1,573,375	89.9%	89.9%	1,550,897	0.949
2012	1,797,742	1.392	2,502,618	3,045,363	0.938	2,855,623	59.0%	59.0%	2,647,237	0.869

	ALAE					COMBINED LOSS & ALAE			CLAIM COUNT		
AY	Paid ALAE to Paid Loss	Dev Factor to Ult	Estimated Ult Paid to Paid	Selected Ult Paid to Paid	Selected Ultimate ALAE	Actual Inc Loss & Paid ALAE	Selected Ult Loss & ALAE	Implied Inc Loss & ALAE DF	Claim Count To Date	Claim Count Dev Factor	Selected Ult Claim Count
2003	0.045	1.000	0.045	0.045	84,402	1,959,595	1,959,595	1.000	6	1.000	6
2004	0.040	1.000	0.040	0.040	51,416	1,358,794	1,348,874	0.993	4	1.000	4
2005	0.028	1.000	0.028	0.028	43,337	1,565,532	1,565,532	1.000	6	1.000	6
2006	0.037	1.002	0.038	0.038	46,110	1,274,543	1,274,653	1.000	6	1.000	6
2007	0.020	1.024	0.021	0.021	30,535	1,484,213	1,487,193	1.002	1	1.000	1
2008	0.089	1.024	0.092	0.092	101,060	1,200,719	1,205,029	1.004	3	1.000	3
2009	0.092	1.035	0.095	0.095	159,391	1,921,368	1,835,362	0.955	1	1.001	1
2010	0.028	1.276	0.036	0.036	63,226	1,858,368	1,814,809	0.977	3	1.005	3
2011	0.024	1.586	0.039	0.039	59,774	1,669,100	1,610,671	0.965	2	1.011	2
2012	0.021	2.411	0.051	0.051	133,840	3,083,063	2,781,077	0.902	2	1.090	2

 # 2
CIG, AR, TNT

Supplement: Rate History and Current Level Factors

SUMMARY	2012	2011	2010	2009	2008	2007	2006	2005	2003	2002
Avg Rate Level	0.981	0.967	0.968	1.045	1.081	1.060	1.027	1.002	1.000	1.000
Current Level Factor	1.069	1.085	1.084	1.003	0.970	0.989	1.021	1.047	1.049	1.049

RATE HISTORY	date	% change	date	% change	date	% change	date	% change	date	% change
	9/1/2005	9.84%								
	6/1/2006	0.00%								
	1/1/2008	-4.16%								
	4/1/2009	-8.64%								
	7/1/2010	0.30%								
	7/1/2011	2.00%								
	7/1/2012	-0.10%								
	7/1/2013	6.70%								

 # 3
CIG, AR, CDO

Exhibit A

AY DEVELOPMENT	ALL YEARS	2012	2011	2010	2009	2008
1. Earned Premium	366,343	102,841	81,355	69,162	60,177	52,808
1b. Premium Growth	17.8%	26.4%	17.6%	14.9%	14.0%	
2. Current Rate Level Factors		0.991	0.999	0.991	0.885	0.849
3. EP @ Current Level	349,855	101,913	81,294	68,560	53,276	44,812
3b. Premium Growth @ CL	22.9%	25.4%	18.6%	28.7%	18.9%	
4. Premium Trend Factor		1.056	1.074	1.093	1.111	1.130
5. Trended EP @ CL	379,721	107,652	87,332	74,904	59,195	50,638
6. Actual Inc Loss & ALAE	98,075	24,578	16,513	2,802	7,821	46,361
7. Inc L&ALAE Dev Factor	0.976	0.915	0.983	1.008	0.979	1.003
8. Ultimate Inc Loss & ALAE	95,706	22,482	16,235	2,824	7,654	46,510
9. ULAE Factor		9.0%	9.0%	9.0%	9.0%	9.0%
10. Non-Normal Loading		6.9%	6.9%	6.9%	6.9%	6.9%
11. Ultimate Inc Loss & LAE	111,506	26,193	18,916	3,291	8,918	54,189
12. Loss Trend Factor		1.033	1.043	1.054	1.064	1.075
13. Trended Ult Loss & LAE	117,987	27,054	19,733	3,467	9,490	58,243
14. Proj Loss & LAE Ratio		25.1%	22.6%	4.6%	16.0%	115.0%
15. Accident Year Weights	100%	28.4%	23.0%	19.7%	15.6%	13.3%
16. Ultimate Claim Count	26	4	7	3	4	8

PROJECTED LOSSES AND OTHER COSTS	
17. Projected Loss Ratio	31.1%
18. Expected Non-Normal Losses	0
19. Other Fixed Costs (e.g. Reinsurance)	1,060
20. Other Costs Loss Ratio	1.0%
21. Combined Projected Loss Ratio	32.1%

PLR AND INDICATION	
22. Permissible Loss Ratio	59.9%
23. Full-Credibility Indication	-46.5%
24a. Standard of Credibility	3,000
24b. Claim Count Credibility	9.4%
25. Net Trend	-0.9%
26. Complement of Credibility	-0.9%
27. Credibility-Weighted Indication	**-5.1%**

TRENDS	**Up-to-Date**	**Projected**
28. Annual Premium Trend	1.7%	1.7%
29. Annual Loss Trend	1.0%	1.0%
30. Effective Date		10/1/2014
31. Trend Period		3.250
32a. Organic Premium Growth	22.9%	
32b. Rate Level Growth	-4.2%	
32c. Total Premium Growth	17.8%	
33. In Force Date of Exposures Used For Non-Normal Loss		9/30/2012

Calculations:

1b = premium growth (growth of row 1, exponential trend for ALL YEARS column)
3 = 1 x 2
5 = 3 x 4
8 = 6 x 7
11 = 8 x (1 + 9) x (1 + 10)
13 = 11 x 12
14 = 13 / 5
15 = 5 / Sum of 5
17 = Sumproduct of 14 and 15
20 = (18 x (1.00 + 29)^((30 - 33)/365.25 + 1.00) +21) / Latest AY of 7
21 = 17 + 20
23 = 21 / 22 - 1
24b = SQRT(Sum of 18 / 24a)… up to 100%
25 = ((1 + 29)/(1 + 28))^(diff b/w Prop Eff Date & Date Last Rate Change/365.25) - 1
if there is no rate history in experience period, default to Net Trend
26 = 25
27 = 24 x 23 + (1.00 - 24) x 26
32a = 3b
32b = (1 + 32c) / (1 + 32a) - 1
32c = 1b

 # 3
CIG, AR, CDO

Exhibit B

Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	1,706,994	2,172,191	2,255,580	2,282,878	2,284,550	2,284,550	2,287,635	2,287,635	2,287,635	2,287,635
2004	2,205,850	3,165,482	3,162,815	3,167,694	3,150,568	3,150,568	3,150,568	3,150,568	3,150,568	
2005	2,405,695	3,153,346	3,233,051	3,171,951	3,172,032	3,132,032	3,131,432	3,131,182		
2006	2,256,401	2,841,094	2,989,754	2,993,754	3,000,254	2,962,136	2,962,136			
2007	2,356,973	2,784,062	2,778,197	2,780,462	2,780,462	2,780,462				
2008	2,249,208	2,816,690	2,869,197	2,973,197	2,989,572					
2009	2,833,455	3,439,063	3,465,106	3,465,308						
2010	2,565,795	3,122,324	3,011,008							
2011	2,529,142	3,162,904								
2012	2,176,497									

Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.273	1.038	1.012	1.001	1.000	1.001	1.000	1.000	1.000
2004	1.435	0.999	1.002	0.995	1.000	1.000	1.000	1.000	
2005	1.311	1.025	0.981	1.000	0.987	1.000	1.000		
2006	1.259	1.052	1.001	1.002	0.987	1.000			
2007	1.181	0.998	1.001	1.000	1.000				
2008	1.252	1.019	1.036	1.006					
2009	1.214	1.008	1.000						
2010	1.217	0.964							
2011	1.251								

										Weights
Average	1.266	1.013	1.005	1.001	0.995	1.000	1.000	1.000	1.000	
Truncated	1.254	1.014	1.003	1.001	0.996	1.000	1.000	1.000	1.000	20%
Inverse	1.262	1.012	1.005	1.000	0.995	1.000	1.000	1.000	1.000	
$ Weighted	1.263	1.012	1.004	1.000	0.995	1.000	1.000	1.000	1.000	20%
5 Year $ Wtd	1.223	1.007	1.003	1.000	0.995	1.000	1.000	1.000	1.000	
5 Year Truncated	1.227	1.008	1.001	1.001	0.996	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.227	0.997	1.012	1.003	0.991	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.239	1.008	1.004	1.001	0.995	1.000	1.000	1.000	1.000	
Cumulative	1.249	1.007	1.000	0.996	0.995	1.000	1.000	1.000	1.000	

 # 3
CIG, AR, CDO

Exhibit C

Case Reserve

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	615,510	177,253	46,075	2,000	0	0	0	0	0	0
2004	900,047	62,251	31,639	2,750	0	0	0	40,740	35,441	
2005	869,654	584,731	113,174	2,754	5,176	2,256	899	-912		
2006	826,387	280,993	80,152	32,605	5,826	600	600			
2007	640,425	54,848	2,465	500	500	500				
2008	838,510	174,160	184,608	144,415	0					
2009	705,671	197,507	67,639	75,549						
2010	794,777	45,991	4,835							
2011	887,020	209,717								
2012	1,174,445									

Incurred Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	2,322,504	2,349,444	2,301,655	2,284,878	2,284,550	2,284,550	2,287,635	2,287,635	2,287,635	2,287,635
2004	3,105,897	3,227,733	3,194,454	3,170,444	3,150,568	3,150,568	3,150,568	3,191,308	3,186,009	
2005	3,275,349	3,738,077	3,346,225	3,174,705	3,177,208	3,134,288	3,132,331	3,130,270		
2006	3,082,788	3,122,087	3,069,906	3,026,359	3,006,080	2,962,736	2,962,736			
2007	2,997,398	2,838,910	2,780,662	2,780,962	2,780,962	2,780,962				
2008	3,087,718	2,990,850	3,053,805	3,117,612	2,989,572					
2009	3,539,126	3,636,570	3,532,745	3,540,857						
2010	3,360,572	3,168,315	3,015,843							
2011	3,416,162	3,372,621								
2012	3,350,942									

Incurred Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.012	0.980	0.993	1.000	1.000	1.001	1.000	1.000	1.000
2004	1.039	0.990	0.992	0.994	1.000	1.000	1.013	0.998	
2005	1.141	0.895	0.949	1.001	0.986	0.999	0.999		
2006	1.013	0.983	0.986	0.993	0.986	1.000			
2007	0.947	0.979	1.000	1.000	1.000				
2008	0.969	1.021	1.021	0.959					
2009	1.028	0.971	1.002						
2010	0.943	0.952							
2011	0.987								

										Weights
Average	1.009	0.971	0.992	0.991	0.994	1.000	1.004	0.999	1.000	
Truncated	0.999	0.976	0.995	0.997	0.995	1.000	1.000	1.000	1.000	20%
Inverse	1.006	0.970	0.991	0.991	0.994	1.000	1.004	0.999	1.000	
$ Weighted	1.009	0.969	0.991	0.991	0.994	1.000	1.005	0.999	1.000	20%
5 Year $ Wtd	0.976	0.981	0.991	0.989	0.994	1.000	1.000	1.000	1.000	
5 Year Truncated	0.968	0.978	0.996	0.996	0.995	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	0.987	0.980	1.008	0.983	0.990	1.000	1.005	1.000	1.000	20%
										100%
Selected	0.986	0.976	0.997	0.992	0.994	1.000	1.002	1.000	1.000	
Cumulative	0.949	0.962	0.985	0.988	0.996	1.002	1.002	1.000	1.000	

 # 3
CIG, AR, CDO

Exhibit D

Paid ALAE

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	33,525	52,117	56,629	58,023	58,896	58,896	58,896	58,896	58,896	58,896
2004	34,467	78,627	74,780	76,100	77,045	77,045	77,045	80,253	84,051	
2005	60,506	101,164	198,636	250,437	253,667	274,587	274,579	274,685		
2006	30,025	66,315	87,579	121,016	139,085	149,554	149,554			
2007	24,372	63,510	85,851	86,834	86,939	86,939				
2008	30,674	97,682	321,106	371,565	410,431					
2009	46,066	78,568	84,985	94,317						
2010	48,854	75,372	108,423							
2011	58,755	124,202								
2012	56,714									

Paid ALAE to Paid Loss

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	0.020	0.024	0.025	0.025	0.026	0.026	0.026	0.026	0.026	0.026
2004	0.016	0.025	0.024	0.024	0.024	0.024	0.024	0.025	0.027	
2005	0.025	0.032	0.061	0.079	0.080	0.088	0.088	0.088		
2006	0.013	0.023	0.029	0.040	0.046	0.050	0.050			
2007	0.010	0.023	0.031	0.031	0.031	0.031				
2008	0.014	0.035	0.112	0.125	0.137					
2009	0.016	0.023	0.025	0.027						
2010	0.019	0.024	0.036							
2011	0.023	0.039								
2012	0.026									

Paid ALAE to Paid Loss Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.222	1.046	1.012	1.014	1.000	0.999	1.000	1.000	1.000
2004	1.590	0.952	1.016	1.018	1.000	1.000	1.042	1.047	
2005	1.276	1.915	1.285	1.013	1.096	1.000	1.000		
2006	1.754	1.255	1.380	1.147	1.089	1.000			
2007	2.206	1.355	1.011	1.001	1.000				
2008	2.543	3.227	1.117	1.099					
2009	1.405	1.074	1.110						
2010	1.268	1.492							
2011	1.690								

										Weights
Average	1.661	1.539	1.133	1.049	1.037	1.000	1.014	1.024	1.000	
Truncated	1.598	1.356	1.108	1.036	1.030	1.000	1.000	1.000	1.000	20%
Inverse	1.568	1.339	1.118	1.046	1.035	1.000	1.014	1.023	1.000	20%
$ Weighted	1.587	1.642	1.148	1.062	1.057	1.000	1.008	1.024	1.000	50%
5 Year $ Wtd	1.742	1.820	1.173	1.066	1.057	1.000	1.000	1.000	1.000	10%
5 Year Truncated	1.767	1.367	1.170	1.043	1.030	1.000	1.000	1.000	1.000	
3 Year $ Wtd	1.474	2.112	1.096	1.093	1.075	1.000	1.008	1.000	1.000	
										100%
Selected	1.601	1.542	1.137	1.054	1.047	1.000	1.007	1.016	1.000	
Cumulative	3.168	1.979	1.283	1.129	1.071	1.023	1.023	1.016	1.000	

 # 3
CIG, AR, CDO

Exhibit E

Claim Count

AY	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2003	659	721	728	730	731	731	732	732	732	734
2004	667	739	746	748	751	751	751	752	752	
2005	635	707	709	712	712	712	712	712		
2006	605	666	671	672	672	672	672			
2007	586	633	636	637	637	637				
2008	671	727	738	738	738					
2009	701	749	755	757						
2010	661	696	696							
2011	694	741								
2012	577									

Claim Count Development

AY	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2003	1.094	1.010	1.003	1.001	1.000	1.001	1.000	1.000	1.003
2004	1.108	1.009	1.003	1.004	1.000	1.000	1.001	1.000	
2005	1.113	1.003	1.004	1.000	1.000	1.000	1.000		
2006	1.101	1.008	1.001	1.000	1.000	1.000			
2007	1.080	1.005	1.002	1.000	1.000				
2008	1.083	1.015	1.000	1.000					
2009	1.068	1.008	1.003						
2010	1.053	1.000							
2011	1.068								

										Weights
Average	1.085	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.003	
Truncated	1.086	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	20%
Inverse	1.085	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.003	
$ Weighted	1.085	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.003	20%
5 Year $ Wtd	1.070	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
5 Year Truncated	1.072	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	40%
3 Year $ Wtd	1.063	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	20%
										100%
Selected	1.076	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.001	
Cumulative	1.087	1.010	1.003	1.001	1.001	1.001	1.001	1.001	1.001	

 # 3
CIG, AR, CDO

Supplement: Calculation of Selected Ultimate Loss, ALAE and Claim Count by AY

	PAID LOSS			INCURRED LOSS				SELECTED LOSS		
AY	Paid Loss To Date	Paid LDF to Ult	Estimated Ult Losses	Inc Loss To Date	Incurred LDF to Ult	Estimated Ult Losses	% Paid TD of % Inc TD	% Paid Weight	Ultimate Losses	Implied Inc LDF
2003	2,287,635	1.000	2,287,635	2,287,635	1.000	2,287,635	100.0%	100.0%	2,287,635	1.000
2004	3,150,568	1.000	3,150,568	3,186,009	1.000	3,186,009	98.9%	98.9%	3,150,962	0.989
2005	3,131,182	1.000	3,131,182	3,130,270	1.000	3,129,665	100.0%	100.0%	3,131,182	1.000
2006	2,962,136	1.000	2,962,101	2,962,736	1.002	2,967,510	100.0%	100.0%	2,962,103	1.000
2007	2,780,462	1.000	2,780,513	2,780,962	1.002	2,785,380	100.0%	100.0%	2,780,514	1.000
2008	2,989,572	0.995	2,973,624	2,989,572	0.996	2,976,881	100.0%	100.0%	2,973,624	0.995
2009	3,465,308	0.996	3,450,436	3,540,857	0.988	3,499,029	97.9%	97.9%	3,451,473	0.975
2010	3,011,008	1.000	3,010,233	3,015,843	0.985	2,971,818	99.8%	99.8%	3,010,172	0.998
2011	3,162,904	1.007	3,186,488	3,372,621	0.962	3,244,515	93.8%	93.8%	3,190,096	0.946
2012	2,176,497	1.249	2,717,741	3,350,942	0.949	3,178,661	65.0%	65.0%	2,879,285	0.859

	ALAE					COMBINED LOSS & ALAE			CLAIM COUNT		
AY	Paid ALAE to Paid Loss	Dev Factor to Ult	Estimated Ult Paid to Paid	Selected Ult Paid to Paid	Selected Ultimate ALAE	Actual Inc Loss & Paid ALAE	Selected Ult Loss & ALAE	Implied Inc Loss & ALAE DF	Claim Count To Date	Claim Count Dev Factor	Selected Ult Claim Count
2003	0.026	1.000	0.026	0.026	58,896	2,346,531	2,346,531	1.000	4	1.000	4
2004	0.027	1.000	0.027	0.027	84,062	3,270,060	3,235,024	0.989	4	1.001	4
2005	0.088	1.016	0.089	0.089	279,188	3,404,955	3,410,370	1.002	4	1.001	4
2006	0.050	1.023	0.052	0.052	153,017	3,112,290	3,115,120	1.001	3	1.001	3
2007	0.031	1.023	0.032	0.032	88,945	2,867,901	2,869,459	1.001	3	1.001	3
2008	0.137	1.071	0.147	0.147	437,332	3,400,003	3,410,956	1.003	8	1.001	8
2009	0.027	1.129	0.031	0.031	106,056	3,635,174	3,557,529	0.979	4	1.001	4
2010	0.036	1.283	0.046	0.046	139,081	3,124,266	3,149,252	1.008	3	1.003	3
2011	0.039	1.979	0.078	0.078	247,891	3,496,823	3,437,987	0.983	7	1.010	7
2012	0.026	3.168	0.083	0.083	237,722	3,407,656	3,117,007	0.915	4	1.087	4

 # 3
CIG, AR, CDO

Supplement: Rate History and Current Level Factors

SUMMARY	2012	2011	2010	2009	2008	2007	2006	2005	2003	2002
Avg Rate Level	0.926	0.919	0.926	1.037	1.082	1.059	1.027	1.002	1.000	1.000
Current Level Factor	0.991	0.999	0.991	0.885	0.849	0.867	0.894	0.916	0.918	0.918

RATE HISTORY	date	% change	date	% change	date	% change	date	% change	date	% change
	9/1/2005	9.59%								
	6/1/2006	0.00%								
	1/1/2008	-2.98%								
	4/1/2009	-13.65%								
	7/1/2010	-0.10%								
	7/1/2011	1.20%								
	7/1/2012	-0.40%								
	7/1/2013	-0.70%								

State of Arkansas Homeowners
Allocation of CW LLFs
Losses Exclude Wind, Hail, and Earthquake Causes of Loss

Accident Year	Cap Loss % Group A: <150k	Cap Loss % Group A: 150k to <500k	Cap Loss % Group A: 500k and up	Weighted LLF*
2008	41.1%	46.3%	12.6%	1.1341
2009	6.1%	55.2%	38.8%	1.2730
2010	17.4%	52.6%	29.9%	1.2264
2011	17.3%	47.0%	35.8%	1.2521
2012	18.2%	61.1%	20.7%	1.1852

Selected: 1.222

*Weights are derived on page 2 of this exhibit

Countrywide Homeowners
Large Loss Excess Factors by Coverage A
Losses Exclude Wind, Hail, and Earthquake Causes of Loss
Large Loss Threshold of 250k

Group A: <150k

		Developed IL				
Year	**Claims**	**Uncapped**	**Capped**	**Factor**		**Factor**
2005	5,644	30,616,645	29,426,828	1.040	8 Yr Average	1.039
2006	4,134	24,863,738	23,493,024	1.058	8 Yr Average Ex-Hi Lo	1.039
2007	3,160	19,032,424	17,767,292	1.071	5 Yr Average	1.028
2008	2,794	16,092,982	15,969,302	1.008	5 Yr Average Ex-Hi Lo	1.022
2009	3,049	15,365,813	15,033,803	1.022	8 Year Weighted	1.041
2010	2,235	12,358,953	12,114,214	1.020	5 Year Weighted	1.027
2011	2,287	12,526,025	12,241,652	1.023		
2012	1,425	13,271,671	12,441,304	1.067	Selected	**1.039**

Group B: 150k to <500k

		Developed IL				
Year	**Claims**	**Uncapped**	**Capped**	**Factor**		**Factor**
2005	10,134	69,681,935	63,204,117	1.102	8 Yr Average	1.110
2006	9,571	64,499,626	58,047,705	1.111	8 Yr Average Ex-Hi Lo	1.106
2007	10,045	69,635,059	64,296,496	1.083	5 Yr Average	1.116
2008	11,432	80,970,349	73,563,991	1.101	5 Yr Average Ex-Hi Lo	1.112
2009	13,094	87,665,007	80,575,838	1.088	8 Year Weighted	1.110
2010	11,444	85,018,282	77,600,492	1.096	5 Year Weighted	1.116
2011	13,074	98,100,901	86,049,738	1.140		
2012	8,459	79,986,609	69,094,075	1.158	Selected	**1.106**

Group C: 500k and up

		Developed IL				
Year	**Claims**	**Uncapped**	**Capped**	**Factor**		**Factor**
2005	1,290	21,860,707	14,426,957	1.515	8 Yr Average	1.585
2006	1,291	27,074,839	12,991,946	2.084	8 Yr Average Ex-Hi Lo	1.547
2007	1,668	27,160,269	17,951,699	1.513	5 Yr Average	1.513
2008	2,070	29,851,714	22,749,028	1.312	5 Yr Average Ex-Hi Lo	1.461
2009	2,502	45,540,714	29,044,090	1.568	8 Year Weighted	1.553
2010	2,730	48,967,056	33,118,205	1.479	5 Year Weighted	1.514
2011	2,885	40,363,884	30,235,203	1.335		
2012	2,170	49,968,842	26,703,604	1.871	Selected	**1.547**

The Cincinnati Insurance Company
Arkansas Homeowners Program
Actuarial Memorandum

The following rate changes are being made with this filing (rule changes are not addressed here):

- The Insurance Score factors are being revised.
- The structure of Executive Classic charges is being revised.
- The Preferred Risk credits/debits and Superior Risk credit are being moved in the rating algorithm.
- Coverage A relativities are being revised for Owners forms.
- Deductible factors are being revised for Owners forms.
- Earthquake rating is being revised for Executive, Executive Classic, Tenant Special, and Condo Special forms.
- The Dwelling Age factors are being revised.
- Territorial base rates for all forms are being revised in conjunction with the above relativity changes to achieve the stated statewide rate impacts by form.

Each of these items is addressed separately in the remainder of this memorandum.

Insurance Score Message Relativities

The Insurance Score Message rating factors are being revised for all forms based on loss experience. Exhibit ISM displays the current, indicated, and revised rate relativities.

Executive Classic

Currently Executive Classic policies are rated the same as Executive plus an additional dollar amount depending on the Coverage A. With this revision, these dollar amounts are being reduced. In their place, a Coverage A curve is being introduced for Executive Classic which includes a form relativity that is higher than the Executive form relativity. This new relativity was selected so that the total premium from Executive Classic charges will be roughly the same as it is currently.

Preferred / Superior Risk

Currently the credits / debits based on loss experience (namely Preferred Risk and Superior Risk) are added to a list of other credits/debits before the total is multiplied by the “main” premium for the policy (that is, the part of the premium that is affected by the base rates and factors corresponding to major rating characteristics). Notably, this list includes Dwelling Age and Earthquake Exclusion, which are applicable on a significant number of policies. With this revision, the Preferred / Superior Risk credits / debit are being moved together to a different place in the rating algorithm where they will not be added to any other factors before being multiplied by the main premium.

Coverage A Relativities
Our current and revised Coverage A relativities are displayed in Exhibit CA 1. This exhibit only displays HO-3 relativities because they do not have form relativities embedded in them. In this rate revision, we are revising the relativities in accordance with our loss experience, which is summarized in Exhibit CA 2. Note that this loss experience is only from Executive policies because it is high volume and because the inclusion of other forms could pollute the loss ratios with the correlation between form and Coverage A.

Deductible Factors
Exhibit DED displays the current, indicated, and revised factors for each deductible level. The indicated factors were based on two special studies of claims by deductible. One measures the differences in excess losses beyond successive deductibles, while the other is based on a lognormal model of historical losses at various excess thresholds.

With this revision, the company is also revising its deductible factors for insureds who select a higher Wind/Hail deductible. The revisions are primarily designed to keep in line with the pricing of the normal deductible options. Very few of the company's insureds have historically chosen these Wind/Hail deductible options.

Earthquake
Currently, earthquake coverage is automatically included in Executive, Executive Classic, Tenant Special, and Condo Special forms. An insured with one of these forms may opt to exclude earthquake coverage and so receive the earthquake exclusion credit. With this revision, the earthquake exclusion credit is being eliminated. Earthquake surcharges are being introduced/increased (depending on Earthquake territory), and the form relativities for the above forms are being reduced. These changes effectively make it possible to precisely identify the amount of premium attributable to earthquake coverage.

The proposed earthquake charge factors can vary by region and construction and are designed to move toward the indicated charges while keeping the total earthquake premium at a level comparable to the amount currently collected. The current, indicated, and revised earthquake charges are displayed in Exhibit EQ. As stated on the relevant page in the manual, these charges are multiplied by $1,000s of amount of insurance. The indicated earthquake charges are developed in a study of ISO loss costs and applying our own expense assumptions.

Dwelling Age Relativities
The Dwelling Age factors are being revised based on loss experience. Exhibit DA displays the current, indicated, and revised rate relativities. Because the current and revised relativities are additive with other credits/debits and because these other additives include Preferred / Superior Risk (which are being moved elsewhere in the rating algorithm) and the Earthquake Exclusion credit (which is being eliminated),

calculations are displayed which adjust the current and revised credits to a multiplicative basis.

Base Rates

For all forms, we are simply multiplying all the current base rates by a single factor (different by form) to arrive at the revised base rates. Also territories 5, 25 and 45 are being reduced in response to competitive pressure.

Exhibit ISM

Insurance Score Message	(1) House Years	(2) Current-Level Premium	(3) Loss & ALAE Ratio	(4) = (3) / Total (3) Experience Indicated Change Factor	(5) Current ISM Factor	(6) Smoothed Experience Indicated Factor	(7) = (6) / (6) [T7] Smoothed Experience Indicated Factor Based at T7	(8) Revised Factor
T1	35,070.4	275,641	83.6%	1.024	0.73	0.703	0.717	0.71
T2	50,120.1	355,331	84.8%	1.039	0.74	0.775	0.790	0.76
T3	30,131.4	190,783	79.0%	0.967	0.78	0.825	0.841	0.80
T4	31,454.7	204,496	82.8%	1.014	0.83	0.863	0.879	0.84
T5	36,480.1	219,924	79.5%	0.974	0.89	0.895	0.912	0.89
T6	41,505.0	249,685	87.4%	1.071	0.94	0.932	0.949	0.94
T7	39,488.3	221,461	76.5%	0.937	1.00	0.981	1.000	1.00
T8	31,798.8	200,427	89.6%	1.097	1.05	1.053	1.072	1.07
T9	23,046.2	156,141	81.4%	0.997	1.14	1.154	1.175	1.16
T10	16,232.4	62,582	91.6%	1.122	1.22	1.294	1.318	1.26
T11	11,023.2	58,549	88.3%	1.082	1.38	1.481	1.509	1.38
T12	8,613.4	48,050	71.6%	0.878	1.40	1.724	1.757	1.48
T13	6,110.9	9,048	124.4%	1.524	1.57	2.032	2.070	1.75
T14	76,162.2	41,443	68.4%	0.838	1.00	0.838	0.854	1.00
Total	437,236.8	2,293,561.0	81.6%					

Based on data from AL, AR, GA, KY, NC, SC, and TN. Dollar amounts in thousands.
Based on policy years 2006-2012 earned through 12/31/2012.
Losses evaluated as of 12/31/2012.
Current-level premiums based on rating simulation.
Smoothing is accomplished by fitting values in (column 4 x column 5) to a three-degree polynomial using Weighted Least Squares.
T14 (No Hit / No Score) is not smoothed.

Exhibit HP

Homeowners Plus Coverage on Policy	House Years	Current-Level Premium	Loss & ALAE Ratio
No	54,421.9	611,682	68.6%
Yes	1,742,691.2	1,681,879	76.6%
Total	1,797,113.1	2,293,561.0	76.4%

Based on countrywide data except FL, NC, NY, & OR.
Data is from HO-3 and Executive forms only.
Dollar amounts in thousands.
Based on policy years 2006-2012 earned through 12/31/2012.
Losses evaluated as of 12/31/2012.
Current-level premiums based on rating simulation.

Exhibit CA 1

Coverage A	Current Relativity	Revised Relativity
10,000	0.215	0.210
15,000	0.229	0.225
20,000	0.243	0.241
25,000	0.257	0.256
30,000	0.272	0.271
35,000	0.286	0.287
40,000	0.300	0.302
45,000	0.314	0.317
50,000	0.328	0.333
55,000	0.342	0.348
60,000	0.356	0.364
65,000	0.371	0.379
70,000	0.385	0.394
75,000	0.399	0.410
80,000	0.413	0.425
85,000	0.436	0.440
90,000	0.458	0.457
95,000	0.481	0.476
100,000	0.504	0.497
105,000	0.527	0.520
110,000	0.552	0.545
115,000	0.562	0.559
120,000	0.573	0.568
125,000	0.585	0.578
130,000	0.594	0.588
135,000	0.602	0.600
140,000	0.611	0.617
145,000	0.619	0.634
150,000	0.628	0.651
155,000	0.637	0.668
160,000	0.647	0.685
165,000	0.660	0.702
170,000	0.678	0.720
175,000	0.697	0.737
180,000	0.718	0.754
185,000	0.738	0.772
190,000	0.758	0.789
195,000	0.779	0.807
200,000	0.799	0.824
205,000	0.819	0.842
210,000	0.839	0.859
215,000	0.859	0.877
220,000	0.880	0.894
225,000	0.900	0.912
230,000	0.920	0.929
235,000	0.940	0.947
240,000	0.960	0.964

245,000	0.980	0.982
250,000	1.000	1.000
260,000	1.040	1.036
270,000	1.081	1.073
280,000	1.121	1.112
290,000	1.161	1.152
300,000	1.201	1.192
310,000	1.241	1.233
320,000	1.284	1.277
330,000	1.329	1.329
340,000	1.373	1.373
350,000	1.417	1.417
360,000	1.462	1.462
370,000	1.507	1.507
380,000	1.551	1.551
390,000	1.594	1.594
400,000	1.638	1.638
410,000	1.682	1.682
420,000	1.726	1.726
430,000	1.770	1.749
440,000	1.813	1.781
450,000	1.858	1.814
460,000	1.894	1.841
470,000	1.928	1.870
480,000	1.963	1.891
490,000	1.999	1.923
500,000	2.036	1.957
510,000	2.071	1.999
520,000	2.105	2.041
530,000	2.139	2.083
540,000	2.171	2.126
550,000	2.203	2.169
560,000	2.233	2.211
570,000	2.263	2.254
580,000	2.293	2.296
590,000	2.323	2.328
600,000	2.338	2.351
610,000	2.357	2.377
620,000	2.375	2.403
630,000	2.393	2.428
640,000	2.410	2.451
650,000	2.428	2.472
660,000	2.446	2.494
670,000	2.468	2.518
680,000	2.490	2.542
690,000	2.513	2.567
700,000	2.545	2.599
710,000	2.578	2.631
720,000	2.610	2.662
730,000	2.643	2.694

740,000	2.676	2.726
750,000	2.709	2.758
760,000	2.742	2.790
770,000	2.776	2.822
780,000	2.811	2.856
790,000	2.849	2.891
800,000	2.887	2.927
810,000	2.925	2.962
820,000	2.963	2.998
830,000	3.006	3.037
840,000	3.045	3.073
850,000	3.081	3.107
860,000	3.117	3.142
870,000	3.154	3.177
880,000	3.190	3.211
890,000	3.226	3.245
900,000	3.261	3.279
910,000	3.296	3.313
920,000	3.332	3.347
930,000	3.368	3.381
940,000	3.405	3.416
950,000	3.441	3.450
960,000	3.478	3.485
970,000	3.517	3.522
980,000	3.553	3.564
990,000	3.596	3.594
1,000,000	3.629	3.624
1,100,000	3.954	3.928
1,200,000	4.272	4.231
1,300,000	4.591	4.534
1,400,000	4.909	4.838
1,500,000	5.225	5.141
1,600,000	5.546	5.444
1,700,000	5.866	5.748
1,800,000	6.188	6.051
1,900,000	6.509	6.354
2,000,000	6.828	6.658
2,100,000	7.150	6.961
2,200,000	7.466	7.264
2,300,000	7.782	7.568
2,400,000	8.104	7.871
2,500,000	8.423	8.174
2,600,000	8.738	8.478
2,700,000	9.057	8.781
2,800,000	9.379	9.084
2,900,000	9.694	9.388
3,000,000	10.010	9.691
Each add'l 10k	0.034	0.033

Exhibit CA 2

Coverage A Range	House Years	Current-Level Premium	Loss & ALAE Ratio
Under 250,000	1,082,971.5	330,934	75.0%
200,000 to 575,000	604,597.7	1,306,984	78.8%
575,000 to 1,000,000	35,795.7	403,005	75.8%
1,000,000 and up	4,877.9	252,638	52.4%
Total	1,728,242.8	2,293,561.0	76.5%

Based on Countrywide data.
Data is from Executive form only.
Dollar amounts in thousands.
Based on policy years 2006-2012 earned through 12/31/2012.
Losses evaluated as of 12/31/2012.
Current-level premiums based on rating simulation.

Ex DED

	Current Factors by Cov. A Limit				Indicated Factors by Cov. A Limit				Revised Factors by Cov. A Limit			
Deductible	<100	100-200	200-300	>300	<100	100-200	200-300	>300	<100	100-200	200-300	>300
100	1.20	1.20	1.20	1.20	1.07	1.07	1.06	1.04	1.20	1.20	1.20	1.20
250	1.12	1.12	1.12	1.12	1.05	1.04	1.04	1.03	1.12	1.12	1.12	1.12
500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
750					0.96	0.96	0.97	0.98	0.96	0.96	0.97	0.98
1,000	0.91	0.91	0.92	0.93	0.92	0.92	0.93	0.96	0.92	0.92	0.93	0.96
1,500					0.84	0.84	0.87	0.92	0.84	0.84	0.87	0.92
2,000					0.78	0.78	0.81	0.89	0.78	0.78	0.81	0.89
2,500	0.72	0.74	0.76	0.85	0.72	0.72	0.76	0.86	0.72	0.72	0.76	0.86
5,000	0.65	0.70	0.72	0.77	0.56	0.55	0.61	0.78	0.62	0.67	0.69	0.78
10,000	0.55	0.60	0.65	0.68	0.41	0.37	0.40	0.68	0.52	0.57	0.62	0.68
25,000	0.45	0.50	0.55	0.56	0.27	0.24	0.25	0.52	0.40	0.45	0.50	0.52
50,000	0.35	0.40	0.45	0.46	0.17	0.18	0.19	0.45	0.30	0.35	0.40	0.45

Earthquake Territory	Form	Construction	Current	Indicated	Ex EQ Revised
2,3	Owners	Frame	0.35	1.593	0.52
4,5	Owners	Frame	0.00	0.324	0.20
2,3	Owners	Masonry	0.79	2.308	1.79
4,5	Owners	Masonry	0.00	0.811	0.50
2,3	Owners	Superior	0.35	1.917	0.52
4,5	Owners	Superior	0.00	0.467	0.20
2,3	Tenants	Frame	0.35	0.610	0.35
4,5	Tenants	Frame	0.00	0.172	0.23
2,3	Tenants	Masonry	0.79	1.011	0.79
4,5	Tenants	Masonry	0.00	0.467	0.61
2,3	Tenants	Superior	0.35	0.610	0.35
4,5	Tenants	Superior	0.00	0.191	0.23
2,3	Condo	Frame	0.35	0.801	0.35
4,5	Condo	Frame	0.00	0.191	0.23
2,3	Condo	Masonry	0.79	1.183	0.79
4,5	Condo	Masonry	0.00	0.486	0.61
2,3	Condo	Superior	0.35	0.901	0.35
4,5	Condo	Superior	0.00	0.257	0.23

Exhibit DA

Dwelling Age	(1) House Years	(2) Current-Level Premium	(3) Loss & ALAE Ratio	(4) = (3) / (3) [19+] Experience Indicated Change Factor Based at 19+	(5) Current Dwelling Age Credit	(6) Current Dwelling Age Factor Multiplicative	(7) Smoothed Experience Indicated Factor Based at 20+	(9) = 1.00 - (8) Experience Indicated Credit	(10) Revised Dwelling Age Credit	(11) Revised Dwelling Age Factor Multiplicative
0	4,214.1	5,808.2	34.3%	0.415	31%	0.575	0.495	50.5%	48%	0.508
1	5,452.6	7,770.7	80.5%	0.973	29%	0.606	0.513	48.7%	48%	0.507
2	6,173.1	9,124.6	65.4%	0.790	26%	0.628	0.537	46.3%	47%	0.508
3	7,547.4	11,010.7	85.0%	1.027	24%	0.655	0.566	43.4%	46%	0.518
4	8,519.9	12,200.9	43.0%	0.519	24%	0.660	0.598	40.2%	41%	0.570
5	8,865.6	12,507.4	96.3%	1.164	22%	0.680	0.633	36.7%	37%	0.613
6	9,316.0	13,326.8	102.4%	1.237	19%	0.732	0.671	32.9%	32%	0.664
7	9,431.7	13,493.5	70.2%	0.848	18%	0.740	0.710	29.0%	26%	0.728
8	9,474.8	13,879.8	86.7%	1.048	16%	0.771	0.750	25.0%	20%	0.791
9	9,906.6	14,649.7	70.5%	0.852	13%	0.816	0.789	21.1%	13%	0.865
10	10,306.2	15,630.1	88.4%	1.068	9%	0.870	0.828	17.2%	9%	0.906
11	10,352.4	16,179.4	94.1%	1.138	8%	0.889	0.865	13.5%	8%	0.918
12	10,504.7	16,529.4	82.3%	0.994	6%	0.915	0.899	10.1%	6%	0.938
13	10,221.4	15,984.4	83.5%	1.010	5%	0.929	0.930	7.0%	5%	0.948
14	9,702.1	15,202.7	73.7%	0.891	4%	0.945	0.956	4.4%	4%	0.959
15	9,428.7	14,873.4	97.3%	1.176	3%	0.958	0.978	2.2%	3%	0.969
16	9,167.2	14,378.4	69.9%	0.844	2%	0.972	0.994	0.6%	2%	0.979
17	8,802.4	13,830.2	73.3%	0.886	1%	0.986	1.004	-0.4%	1%	0.990
18	8,621.5	13,396.3	87.6%	1.058	1%	0.986	1.006	-0.6%	1%	0.990
19	8,538.7	13,150.8	86.3%	1.043	0%	1.000	1.000	0.0%	0%	1.000
20 and over	262,689.6	347,567.4	82.7%	1.000	0%	1.000	1.000	0.0%	0%	1.000
Total	437,236.8	610,494.6	81.6%							

Based on countrywide data except AL, AR, GA, KY, NC, SC & TN. Dollar amounts in thousands.
Based on policy years 2006-2012 earned through 12/31/2012.
Losses evaluated as of 12/31/2012.
Current-level premiums based on rating simulation.
Smoothing is accomplished by fitting values in column 6 to a three-degree polynomial using Weighted Least Squares.

Arkansas Homeowner
C-H-13-A571-AR
Effective 10-1-2014
Rate Overview

The Cincinnati Insurance Company completed its annual review of the Arkansas Homeowner rating plan. The review included an analysis of our current loss experience through **2012** and comparisons of the current Cincinnati Insurance Company rates and coverages with rates and coverages of major competitors in the Arkansas Homeowner Market.

As a result of our review, we are requesting changes that will produce an overall statewide rate impact of **+6.2%.** Our current rate level indications support an increase of **+10.8%.** We feel that these changes are necessary in order to keep pace with changes made by other carriers in this state. We feel that the following adjustments will help us provide rates that are fair, adequate, competitive, and non-discriminatory.

Summary of revisions:

1. Revise our dwelling age credits;
2. Revise Insurance Score factors;
3. Remove the earthquake exclusion credit. An increase in earthquake charges and a decrease in the differential between the HO-3 /tenant broad /condo broad forms and Executive/tenant special /condo special forms will offset this change;
4. Revise our Executive Classic™ rating logic;
5. Add a $50 minimum premium to the Homeowners Plus/Tenant Plus endorsement;
6. Revise our rating factors for all other perils deductibles, percentage deductibles and flat dollar Wind/ Hail deductibles;
7. Modify our rating logic for our experience credits/debits;
8. Update our Coverage A relativity factors for HO-3, Executive and Executive Classic forms;
9. Update base rates for Home, Tenant, and Condo forms;
10. Introduce a 5% surcharge for wood roofs;
11. Introduce Metal Roof Exclusion;

In addition to our Rules Memorandum, we have also provided an Actuarial Memorandum to describe the changes in detail.

Histogram of changes for **Owners** forms policies:

Net Effects Range	Number of Policies	Percent	Percent At or Above
c > -35% <= -30%	3	0.1%	100.0%
e > -25% <= -20%	8	0.2%	99.9%
f > -20% <= -15%	33	0.7%	99.8%
g > -15% <= -10%	97	2.1%	99.0%
h > -10% <= -5%	158	3.5%	96.9%
i > -5% <= 0%	244	5.4%	93.4%
j > 0% <= 5%	994	21.9%	88.0%
k > 5% <= 10%	1,867	41.1%	66.2%
l > 10% <= 15%	882	19.4%	25.1%
m > 15% <= 20%	205	4.5%	5.6%
n > 20% <= 25%	51	1.1%	1.1%
Total	4,542	100.0%	

ARKANSAS HOME (C H 13 A571 AR)

Rate Impact by Coverage:

Coverage	2012 Written Premium	Rate Impact	Policy Count	Minimum Change	Maximum Change
Owners	5,751,388	6.4%	4,542	-33.5%	25.0%
Tenants	81,001	0.4%	305	-7.7%	24.2%
Condos	112,522	-0.2%	163	-18.0%	14.8%
Total	5,944,911	6.2%	5,010	-33.5%	25.0%

Cincinnati Insurance Companies
Arkansas Homeowners
Response to Objection #2

Earthquake Rating Example

Cases	*Form*	*Coverage A*	*Year of Construction*	*Tier*	*Construction Type*	*Protection Class*	*Deductible*	*Loss History*	*Modifier*
1	**Executive**	**$100,000**	**2010**	**T-6**	**Masonry**	**6**	**$500**	**0-6**	**with EQ 10%**
2	**Executive**	**$100,000**	**2010**	**T-6**	**Masonry**	**6**	**$500**	**0-6**	**without EQ**

Earthquake Territory 2:		
Case 1	**County**	**Total Policy Premium**
Cincinnati Current (Executive)	Clay	1016
Cincinnati Proposed (Executive)	Clay	1054
Case 2		
Cincinnati Current (Executive)	Clay	930
Cincinnati Proposed (Executive)	Clay	1002

Earthquake Territory 5:		
Case 1	**County**	**Total Policy Premium**
Cincinnati Current (Executive)	Boone	699
Cincinnati Proposed (Executive)	Boone	620
Case 2		
Cincinnati Current (Executive)	Boone	647
Cincinnati Proposed (Executive)	Boone	600

Cincinnati Insurance Companies
Arkansas Homeowners
Response to Objection #2

Executive and Executive Classic Forms

Current Premium:	6,643,115
Premium after EQ Increase	6,993,240
Premium after form decrease	6,736,676
Overall Change	1.4%

EQ Indicator	Pol Count	% Change
No	1,189	7.8%
Yes	3,337	6.0%

Form	% Change
Exec and Classic	6.4%
Total	6.4%

Tenant and Condo Special Forms

EQ Indicator	Pol Count	% Change
No	102	-4.2%
Yes	362	0.7%

Form	% Change
Special Forms	0.0%
Total	-0.1%

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m > 15% <= 20%	205	4.5%	5.6%
n > 20% <= 25%	51	1.1%	1.1%
Total	4,542	100.0%	

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)
03/03/2014		Supporting Document	Actuarial Exhibits	03/11/2014	HO NonNormal Loading.pdf AR HO TNT CDO Indications 10 2014.pdf Homeowners Large Loss.pdf