

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Filing at a Glance

Company: Foremost Property & Casualty Insurance Company
Product Name: Manufactured Home Insurance Program
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0002 Mobile Homeowners
Filing Type: Rate
Date Submitted: 04/17/2014
SERFF Tr Num: FORE-129502326
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: K-11

Effective Date: 08/01/2014
Requested (New):
Effective Date: 08/01/2014
Requested (Renewal):
Author(s): Kristen Kennedy
Reviewer(s): Becky Harrington (primary)
Disposition Date: 05/20/2014
Disposition Status: Filed
Effective Date (New): 08/01/2014
Effective Date (Renewal): 08/01/2014

State Filing Description:

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 05/20/2014
 State Status Changed: Deemer Date:
 Created By: Kristen Kennedy Submitted By: Kristen Kennedy
 Corresponding Filing Tracking Number:

Filing Description:
 We are requesting revisions to the Rate Section.

Company and Contact

Filing Contact Information

Kaan Cidanli, Administrator kaan.cidanli@farmersinsurance.com
 PO Box 2450 616-956-3645 [Phone]
 Grand Rapids, MI 49501-2450

Filing Company Information

Foremost Property & Casualty Insurance Company	CoCode: 11800	State of Domicile: Michigan
P.O. Box 2450	Group Code: 69	Company Type: Property and Casualty
Grand Rapids, MI 49501-2450	Group Name: Farmers Insurance Group	State ID Number:
(616) 942-3000 ext. [Phone]	FEIN Number: 35-1604635	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Fee is \$100 for rate filings.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Foremost Property & Casualty Insurance Company	\$100.00	04/17/2014	81378652

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

Filing Company: Foremost Property & Casualty Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	05/20/2014	05/20/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	05/16/2014	05/16/2014
Pending Industry Response	Becky Harrington	05/02/2014	05/02/2014
No response necessary	Becky Harrington	04/30/2014	04/30/2014
Pending Industry Response	Becky Harrington	04/18/2014	04/18/2014

Response Letters

Responded By	Created On	Date Submitted
Kristen Kennedy	05/20/2014	05/20/2014
Kristen Kennedy	05/05/2014	05/06/2014
Kristen Kennedy	04/23/2014	04/23/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to reconsider increase	Note To Filer	Becky Harrington	05/07/2014	05/07/2014

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

Filing Company: Foremost Property & Casualty Insurance Company

Disposition

Disposition Date: 05/20/2014
 Effective Date (New): 08/01/2014
 Effective Date (Renewal): 08/01/2014
 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):
Foremost Property & Casualty Insurance Company	40.600%	9.750%	\$210,583	2,156	\$2,159,827	13.700%	-118.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Exhibit	Filed	Yes
Rate (revised)	Rate Page	Filed	Yes
Rate	Rate Page		Yes
Rate (revised)	Rate Page	Filed	Yes
Rate	Rate Page		Yes
Rate (revised)	Rate Page	Filed	Yes
Rate	Rate Page		Yes
Rate (revised)	Rate Page	Filed	Yes
Rate	Rate Page		Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes

SERFF Tracking #:

FORE-129502326

State Tracking #:

Company Tracking #:

K-11

State:

Arkansas

Filing Company:

Foremost Property & Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Manufactured Home Insurance Program

Project Name/Number:

/

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes

State: Arkansas Filing Company: Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/16/2014
Submitted Date 05/16/2014
Respond By Date

Dear Kaan Cidanli,

Introduction:

The Commissioner has reviewed your request for reconsideration.

Objection 1

Comments: Please amend the overall increase to 10%.

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:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/02/2014
Submitted Date	05/02/2014
Respond By Date	

Dear Kaan Cidanli,

Introduction:

The requested rate increase have been reviewed by the Commissioner.

Due to the 3-year rate history and loss ratio, please amend the overall increase to 5%.

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:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Objection Letter

Objection Letter Status No response necessary
Objection Letter Date 04/30/2014
Submitted Date 04/30/2014
Respond By Date

Dear Kaan Cidanli,

Introduction:

This will acknowledge receipt of the recent response.

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

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

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

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

Sincerely,
Becky Harrington

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/18/2014
Submitted Date 04/18/2014
Respond By Date

Dear Kaan Cidanli,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Rate Page, R-14 (Rate)

Comments: Please confirm the \$1500 wind/hail deductible is not mandatory.

Objection 2

- Cover Letter (Supporting Document)

Comments:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. The information included in this filing is insufficient.

Conclusion:

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

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

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

Sincerely,

Becky Harrington

SERFF Tracking #:

FORE-129502326

State Tracking #:

Company Tracking #:

K-11

State:

Arkansas

Filing Company:

Foremost Property & Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Manufactured Home Insurance Program

Project Name/Number:

/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/20/2014
Submitted Date	05/20/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We have revised our Coverage A - Dwelling, Coverage B - Other Structures and Coverage C - Personal Property rates for an overall effect of +9.75%. The Rate information tab and NAIC Loss Cost Data Entry Document have been revised to reflect this change.

Related Objection 1

Comments: Please amend the overall increase to 10%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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

Filing Company: Foremost Property & Casualty Insurance Company

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rate Page	R-5	Replacement		05/20/2014 By: Kristen Kennedy
<i>Previous Version</i>					
1	Rate Page	R-5	Replacement		04/17/2014 By: Kristen Kennedy
2	Rate Page	R-6	Replacement		05/20/2014 By: Kristen Kennedy
<i>Previous Version</i>					
2	Rate Page	R-6	Replacement		04/17/2014 By: Kristen Kennedy
3	Rate Page	R-7	Replacement		05/20/2014 By: Kristen Kennedy
<i>Previous Version</i>					
3	Rate Page	R-7	Replacement		04/17/2014 By: Kristen Kennedy
4	Rate Page	R-8	Replacement		05/20/2014 By: Kristen Kennedy
<i>Previous Version</i>					
4	Rate Page	R-8	Replacement		04/17/2014 By: Kristen Kennedy

Conclusion:

Please withdraw:

Rate Pages R-5 through R-8 - Revised Printing 4/14

Please insert:

Rate Pages R-5 through R-8 - Revised Printing 5/14

Your attention to our filing is appreciated.

Kaan Cidanli

State Filings Administrator

Sincerely,

Kristen Kennedy

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/05/2014
Submitted Date 05/06/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

Our 3-year rate history and loss ratio is the reason you cite for not approving our proposed rate increase of 14.8%. We would, however, ask that you reconsider your position for the following reasons:

- a. April's loss ratio is 95% and expected to go much higher as losses develop;
- b. The YTD loss ratio, including April, is 93%;
- c. Our indicated rate need which does not include 2014 is +40.4%; and
- d. Foremost Property & Casualty Insurance Company is one of the few carriers writing older mobile homes in Arkansas.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Your attention to our filing is appreciated.

Kaan Cidanli
State Filings Administrator

Sincerely,
Kristen Kennedy

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

Filing Company: Foremost Property & Casualty Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/23/2014
Submitted Date	04/23/2014

Dear Becky Harrington,

Introduction:

Response 1

Comments:

I can confirm that that \$1,500 wind/hail deductible is not mandatory.

Related Objection 1

Applies To:

- Rate Page, R-14 (Rate)

Comments: Please confirm the \$1500 wind/hail deductible is not mandatory.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Additional supporting data is attached for your review.

Related Objection 2

Applies To:

- Cover Letter (Supporting Document)

Comments:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. The information included in this filing is insufficient.

SERFF Tracking #:

FORE-129502326

State Tracking #:

Company Tracking #:

K-11

State:

Arkansas

Filing Company:

Foremost Property & Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Manufactured Home Insurance Program

Project Name/Number:

/

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:

Exhibit

Comments:

Attachment(s):

AR_107_MH_Exhibits.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Your attention to our filing is appreciated.

Kaan Cidanli

State Filings Administrator

Sincerely,

Kristen Kennedy

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Note To Filer

Created By:

Becky Harrington on 05/07/2014 09:02 AM

Last Edited By:

Becky Harrington

Submitted On:

05/20/2014 11:08 AM

Subject:

Request to reconsider increase

Comments:

I will discuss your request with the Commissioner.

Thanks,
Becky

State: Arkansas **Filing Company:** Foremost Property & Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Project Name/Number: /

Post Submission Update Request Processed On 05/20/2014

Status: Allowed
 Created By: Kristen Kennedy
 Processed By: Becky Harrington
 Comments:

Company Rate Information:

Company Name:Foremost Property & Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	9.750%	14.800%
Written Premium Change for this Program	\$210583	\$319654
Maximum %Change (where required)	13.700%	17.900%
Minimum %Change (where required)	-118.800%	-12.000%

SERFF Tracking #:

FORE-129502326

State Tracking #:

Company Tracking #:

K-11

State: Arkansas

Filing Company: Foremost Property & Casualty Insurance Company

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

Product Name: Manufactured Home Insurance Program

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 9.800%

Effective Date of Last Rate Revision: 09/01/2013

Filing Method of Last Filing: Prior Approval

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):
Foremost Property & Casualty Insurance Company	40.600%	9.750%	\$210,583	2,156	\$2,159,827	13.700%	-118.800%

State: Arkansas

Filing Company:

Foremost Property & Casualty Insurance Company

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

Product Name: Manufactured Home Insurance Program

Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 05/20/2014	Rate Page	R-5	Replacement		R-5.pdf
2	Filed 05/20/2014	Rate Page	R-6	Replacement		R-6.pdf
3	Filed 05/20/2014	Rate Page	R-7	Replacement		R-7.pdf
4	Filed 05/20/2014	Rate Page	R-8	Replacement		R-8.pdf
5	Filed 05/20/2014	Rate Page	R-9	Replacement		R-9.pdf
6	Filed 05/20/2014	Rate Page	R-10	Replacement		R-10.pdf
7	Filed 05/20/2014	Rate Page	R-11	Replacement		R-11.pdf
8	Filed 05/20/2014	Rate Page	R-12	Replacement		R-12.pdf
9	Filed 05/20/2014	Rate Page	R-13	Replacement		R-13.pdf
10	Filed 05/20/2014	Rate Page	R-14	Replacement		R-14.pdf
11	Filed 05/20/2014	Rate Page	R-15	Replacement		R-15.pdf
12	Filed 05/20/2014	Rate Page	R-16	New		R-16.pdf
13	Filed 05/20/2014	Rate Page	R-17	New		R-17.pdf

**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE A - DWELLING

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older
Out of Park
Named Insured 50 Years of Age or Older

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$255.19
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	15.08
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	11.16
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	10.36
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	5.74

**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE A - DWELLING

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older
Out of Park
Named Insured 50 Years of Age or Older

Territory B

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$421.06
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	24.88
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	18.42
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	17.10
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	9.47

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE B - OTHER STRUCTURES

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Out of Park
Named Insured 50 Years of Age or Older

Territory A		
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$ 9.25	\$.63

Territory B		
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$ 15.26	\$ 1.04

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE C - PERSONAL PROPERTY

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Out of Park
Named Insured 50 Years of Age or Older

	Territory A	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$ 80.23	\$.76

	Territory B	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$ 132.38	\$ 1.25

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES

**LIABILITY
Primary and Secondary Residence**

(Coverage E - Personal Liability and Coverage F - Medical Payments to Others limits are packaged and available for the following premiums.)

<u>Coverage E Limit</u>	<u>Coverage F Limit</u>	<u>Premium</u>
\$ 25,000	\$ 500	\$ 26
50,000	500	32
100,000	1,000	46
300,000	1,000	81
500,000	1,000	94

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

PREMIUM MODIFIERS

APPLICATION OF PREMIUM MODIFIERS

The premium modifiers will be applied to Coverage A - Dwelling, Coverage B - Other Structures, and Coverage C - Personal Property premiums, if applicable, in the order in which they appear.

NAMED INSURED UNDER 50 YEARS OF AGE

Primary and Secondary Residence

Multiply the Coverage A - Dwelling, Coverage B - Other Structures, and Coverage C - Personal Property premiums by a factor of 2.00 when the Named Insured is under 50 Years of Age.

IN PARK MANUFACTURED HOME

Primary and Secondary Residence

Multiply the Coverage A - Dwelling, Coverage B - Other Structures, and Coverage C - Personal Property premiums by the appropriate premium modifier when the manufactured home is located in park.

<u>Territory</u>	<u>Premium Modifier</u>
A	.80
B	.73

10 YEARS OLD OR NEWER MANUFACTURED HOME

Primary and Secondary Residence

Reduce the premium for Coverage A - Dwelling by \$10 when the manufactured home is 10 years old or newer.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS (continued)

DEDUCTIBLE

Multiply the Coverage A - Dwelling, Coverage B - Other Structures, and Coverage C - Personal Property premiums by the appropriate deductible factor.

Deductible Amount	Coverage	Deductible Factors	
		Primary Residence	Secondary Residence
\$100	Coverage A - Dwelling	1.11	1.11
	Coverage B - Other Structures	1.11	1.11
	Coverage C - Personal Property	1.11	1.11
\$250	Coverage A - Dwelling	1.05	1.05
	Coverage B - Other Structures	1.05	1.05
	Coverage C - Personal Property	1.05	1.05
\$500	Coverage A - Dwelling	Included	Included
	Coverage B - Other Structures	Included	Included
	Coverage C - Personal Property	Included	Included
\$750	Coverage A - Dwelling	.96	.96
	Coverage B - Other Structures	.96	.96
	Coverage C - Personal Property	.96	.96
\$950	Coverage A - Dwelling	.93	.93
	Coverage B - Other Structures	.93	.93
	Coverage C - Personal Property	.93	.93

**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS (continued)

INSURANCE SCORE

Primary and Secondary Residence

Insurance Score I

Insurance Score I is only applicable to policies with an original inception date prior to the implementation of the filing designated Company File # K-6.

<u>Insurance Score</u>	<u>Factor</u>	<u>Insurance Score</u>	<u>Factor</u>
<450	1.90	625 – 649	1.05
450 – 474	1.70	650 – 674	1.00
475 – 499	1.50	675 – 699	1.00
500 – 524	1.30	700 – 724	1.00
525 – 549	1.25	725 – 749	1.00
550 – 574	1.20	750 – 774	.95
575 – 599	1.15	775 - 799	.95
600 – 624	1.10	800+	.90

Multiply the Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property premiums by the appropriate factor.

Insurance Score II

Insurance Score II is only applicable to policies with an insurance score calculated on or after the implementation of the filing designated Company File #K-6.

<u>Insurance Score</u>	<u>Factor</u>	<u>Insurance Score</u>	<u>Factor</u>
<375	2.29	625 – 649	1.00
375 – 399	2.09	650 – 674	0.95
400 – 424	1.92	675 – 699	0.90
425 – 449	1.76	700 – 724	0.90
450 – 474	1.62	725 – 749	0.90
475 – 499	1.50	750 – 774	0.90
500 – 524	1.39	775 - 799	0.90
525 – 549	1.29	800+	0.90
550 – 574	1.21	No Score	1.00
575 – 599	1.13	No Hit	1.00
600 – 624	1.06		

Multiply the Coverage A – Dwelling, Coverage B – Other Structures, and Coverage C – Personal Property premiums by the appropriate factor.

The insurance score will be calculated for new business and for the renewal of the third term since the previously used insurance score was first applied. For the terms in which an insurance score is not automatically calculated, the insurance score will be calculated at renewal at the insured’s request. Change of occupancy may activate this modifier during the policy term.

The factor for the insurance score will also be subject to modification in the event of an extraordinary life event which has an adverse effect on the insurance score. An extraordinary life event includes catastrophic illness or injury, death of a spouse, child or parent, temporary loss of employment, divorce, identity fraud, including theft of identity, military deployment overseas, or any similar life event.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS (continued)

AUXILIARY HEATING DEVICE
Primary and Secondary Residence

A \$50 charge applies when the manufactured home or other structure is equipped with an auxiliary heating device.

FARM OR RANCH
Primary Residence

Increase the premium for Coverage A - Dwelling by \$25 when the manufactured home is used as a Farm or Ranch.

CENTRAL ALARM
Primary and Secondary Residence

Reduce the premium for Coverage A – Dwelling by \$20 when the manufactured home is equipped with an alarm system that will alert a fire department or central dispatcher in case of fire or burglary.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

Form 2067

**CHANGE TO YOUR POLICY \$1,500 HAIL
AND WINDSTORM DEDUCTIBLE**
Primary and Secondary Residence

Subtract \$45 from Coverage A - Dwelling

Form 2469

EXCESS DWELLING COVERAGE
(EXCEPT FOR NON-STRUCTURAL HAIL LOSSES)
Primary and Secondary Residence

\$20 per policy

Form 3412

SCHEDULED PERSONAL PROPERTY COVERAGE
Primary Residence

	<u>Rates per \$100 of Insurance</u>
Jewelry	\$1.32
Furs	.40
Cameras	1.80
Golfer's Equipment/Tools	1.32
Stamps	.66
Coins	1.75
Firearms	2.23
Fine Arts/Silverware/Trading Cards	2.50
Musical Instruments	.72

Form 4035

ADDITIONAL COVERAGE
Primary Residence

\$5 per policy

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

Form 4041 COVERAGE C - PERSONAL PROPERTY INCREASE IN
SPECIAL AMOUNT OF INSURANCE FOR TOOLS
Primary Residence

\$5 per policy

Form 4043 ADDITIONAL RESIDENCE - OWNER-OCCUPIED
Primary Residence

\$20 per policy

Form 4044 30-DAY TRIP COVERAGE
Primary and Secondary Residence

\$75 per policy

Form 4046 FLOOD COVERAGE
Primary and Secondary Residence

\$10 per policy

This coverage is only available to policies in force prior to May 1, 1999.

Form 4047 UNRELATED NAMED INSURED
Primary and Secondary Residence

\$25 per policy

Form 4048 EARTHQUAKE
10% Earthquake Deductible (\$1,000 minimum)
Primary and Secondary Residence

<u>Amount of Insurance for Coverage A – Dwelling</u>	<u>Premium</u>	
	<u>Territory A</u>	<u>Territory B</u>
First \$100	\$5.10	\$5.15
For Each Additional \$100	.10	.15

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

Form 4054 HOBBY FARM OR RANCH AND ANIMAL LIABILITY
Primary Residence

\$25 per policy

Form 4055 REPLACEMENT COST PERSONAL PROPERTY
Primary Residence

<u>Territory</u>	<u>Base Premium</u>	<u>Rate Per \$100 of Insurance</u>
A	\$ 5.00	\$.10
B	\$ 5.00	\$.20

Form 4058 WATER DAMAGE FROM SEWERS AND DRAINS
Primary and Secondary Residence

\$75 per policy

Form 4060 INCIDENTAL BUSINESS LIABILITY
Primary Residence

\$25 per policy

Form 4258 **EXCESS DWELLING COVERAGE**
(Including Non-Structural Hail Losses)
Primary and Secondary Residence

\$50 per policy

Form 4285 IDENTITY FRAUD EXPENSE AND MANAGEMENT
Primary and Secondary Residence

\$25 per policy

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

Form 4758 COVERAGE C - PERSONAL PROPERTY INCREASE IN SPECIAL
AMOUNT OF INSURANCE FOR VEHICLES OR CONVEYANCES
Primary and Secondary Residence

\$80 per policy

Form 5106 DWELLING REPLACEMENT COST PAYMENT METHOD FOR
PARTIAL LOSS OTHER STRUCTURES
REPLACEMENT COST PAYMENT METHOD FOR TOTAL AND PARTIAL LOSS
Primary and Secondary Residence

\$35 per policy

Form 6637 \$1,500 WATER LOSS DEDUCTIBLE
Primary and Secondary Residence

Subtract \$26 from Coverage A - Dwelling

SERFF Tracking #:

FORE-129502326

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

K-11

State:

Arkansas

Filing Company:

Foremost Property & Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Manufactured Home Insurance Program

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	05/20/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	AR FPC MHO Rate K-11 4-14.pdf
Item Status:	Filed
Status Date:	05/20/2014

Satisfied - Item:	Exhibit
Comments:	
Attachment(s):	AR_107_MH_Exhibits.pdf
Item Status:	Filed
Status Date:	05/20/2014

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	K-7
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	n/a
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Company Name		Company NAIC Number	
3.	A. Foremost Property & Casualty Insurance Company	B.	0069-11800

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 4.0000	B.	4.0002

(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
Manufactured Home	+40.6 %	+14.8 %					
TOTAL OVERALL EFFECT	+40.6%	+14.8%					

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	2085			1447	1815	125.4	56.8
2010	2112			1534	1116	72.7	55.6
2011	2131	+14.3%	5/1/11	1735	1605	98.0	66.1
2012	2159	+10.0%	6/1/12	1836	1170	63.7	57.2
2013	2156	+9.8%	9/1/13	2052	1420	69.0	69.2

Expense Constants	Selected Provisions
A. Total Production Expense	8.1
B. General Expense	20.3
C. Taxes, License & Fees	4.0
D. Underwriting Profit & Contingencies	8.0
E. Other (explain)	
F. TOTAL	40.4

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 17.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -12.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**Foremost[®] Property and
Casualty Insurance Company**

ADMINISTRATIVE OFFICES
5600 Beech Tree Lane
Caledonia, Michigan 49316-0050

MAILING ADDRESS
ATTN: STATE FILINGS DEPT.
P.O. Box 2450
Grand Rapids, Michigan 49501-2450

April 17, 2014

Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Foremost Property and Casualty Insurance Company
NAIC #0069-11800
Manufactured Home Insurance Program
Revision to the Rate Section
Company Tracking Number: K-11

We submit this filing for your formal stamp of approval or acknowledgement.

The enclosed Summary of Revisions has been developed to assist your review of this filing. The filing results in an overall rate level adjustment of +14.8%.

The following rule of implementation will apply:

This filing will be effective for all new and renewal policies written to be effective on and after August 1, 2014. No policy effective prior to the above date is to be cancelled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli
State Filings Administrator
State Filings
Phone No. (616) 956-3645
Fax No. (616) 956-2093
e-mail: kaan.cidanli@farmersinsurance.com

KKC/klk

Enclosures: Summary of Revisions 4/14
Rate Pages

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION

Our last rate level adjustment was effective on September 1, 2013 for new and renewal business, resulting in an overall effect of +9.8%.

RATE LEVEL ADJUSTMENT

Experience

Our experience for this program is as follows:

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
2009	\$ 1,446,730	\$ 1,814,576	125.4%
2010	1,534,336	1,116,173	72.7%
2011	1,639,341	1,605,960	98.0%
2012	1,835,995	1,170,209	63.7%
2013	2,052,125	1,419,865	69.2%
Total	8,508,530	7,126,783	83.8%

It should be kept in mind that earned premium incurred losses have not been adjusted to current conditions. Neither have trend factors nor statistical weighting been used.

Balance Point (or Expected) Loss Ratio

The balance point loss ratio is the complement of the provision in the rates for expenses and an underwriting profit and contingency factor. This underwriting profit follows if losses and expenses do not exceed those anticipated. The provisions as a percentage of premium are set forth as follows:

Balance Point (or expected) Loss Ratio

Company Operating Expense	20.3%
Production Cost Allowance	8.1%
Taxes, license and Fees	4.0%
Profit	8.0%
Total	40.4%
Balance Point Loss Ratio	59.6%

Our indicated rate level adjustment is +40.6%

(Loss Ratio 83.8% divided by Balance point loss ratio 59.6%) minus 1 = Indicated change +40.6%

As a result, we propose to amend our annual rates/premiums for Section I – Your Property Coverages, Coverage A – Dwelling, Coverage B – Other Structures and Coverage C – Personal Property.

In addition, we are proposing to make the following changes.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

LIABILITY

We have revised the format of our rate table. The rates remain unchanged.

PREMIUM MODIFIERS

We have removed the list of modifiers under Application of Premium Modifiers and listed the modifiers in the order in which they apply instead of in alphabetical order.

These are editorial changes only.

ENDORSEMENT SECTION

We have added endorsement numbers to the coverages in this section and listed them in numeric order instead of alphabetical order.

These are editorial changes only.

OVERALL EFFECT

The combined overall effect of these changes is +14.8%.

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Rate Pages R-5 through R-8 – Revised Printing 6/13
Rate Page R-9 – Revised Printing 7/08
Rate Pages R-10 through R-11 – Revised Printing 6/13
Rate Page R-12 – Revised Printing 1/12
Rate Page R-13 – Revised Printing 12/10
Rate Pages R-14 through R-15 – Original Printing 7/08

Please insert:

Rate Pages R-5 through R-15 – Revised Printing 4/14
Rate Pages R-16 through R-17 – Original Printing 4/14

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Summary of Rate Level Changes

	Indicated <u>Change</u>
Statewide	40.4%

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Property Coverages

	Accident Year					
	2009	2010	2011	2012	2013	Total
Territory: Statewide						
<u>Premium Information</u>						
Earned Premium	1,343,165	1,426,672	1,527,919	1,729,408	1,941,330	7,968,494
Current Rate Level Factor	1.347	1.332	1.301	1.194	1.103	
Earned Premium at Current Rate Level	1,809,473	1,900,555	1,987,879	2,065,033	2,141,858	9,904,798
<u>Loss Information</u>						
<u>Property Coverages</u>						
Non-Catastrophe Incurred Loss	1,094,862	1,016,368	1,087,754	1,237,754	1,000,410	5,437,148
Catastrophe Factor	1.308	1.308	1.308	1.308	1.308	
Loss Development Factor	1.000	1.000	1.001	1.004	1.074	
Catastrophe Loaded Ultimate Loss	1,432,080	1,329,409	1,424,205	1,625,458	1,405,368	7,216,520
Current Cost Factor	1.160	1.130	1.090	1.050	1.010	
Trended Cost Factor	1.057	1.057	1.057	1.057	1.057	
Trended Ultimate Loss	1,755,902	1,587,860	1,640,869	1,804,015	1,500,328	8,288,974
<u>Statewide Loss Ratio</u>	0.970	0.835	0.825	0.874	0.700	0.837
Indicated Change						40.4%

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Expense Exhibit

Company Operating Expense	20.3%
Production Cost Allowance	8.1%
Taxes, Licenses and Fees	4.0%
<u>Underwriting Profit & Contingencies</u>	<u>8.0%</u>
Total	40.4%
Permissible Loss Ratio (PLR)	59.6%

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Development of Current Cost Factors (CCF) and Trended Cost Factors (TCF) - Part A

Quarter Ending December, 2013

PART A: Establishment of quarterly averages for the "Manufactured Home" ("MH PPI") component of the Producer Price Index compiled monthly by the U.S. Department of Labor, Bureau of Labor Statistics. (Base: June, 1981 = 100)

Month	2011		2012		2013	
	MH PPI	3 Mo. Avg.	MH PPI	3 Mo. Avg.	MH PPI	3 Mo. Avg.
01	235.8		245.1		256.4	
02	236.3		245.5		258.8	
03	237.8	236.6	246.1	245.6	261.0	258.7
04	238.1		246.6		261.5	
05	238.6		248.4		261.0	
06	239.5	238.7	249.7	248.2	261.2	261.2
07	242.0		250.5		261.5	
08	242.5		251.2		262.0	
09	243.7	242.7	251.4	251.0	261.7	261.7
10	244.0		252.6		262.5	
11	244.2		255.1		263.3	
12	244.1	244.1	254.9	254.2	262.8	262.9

PART B: Use of average annual MH PPI values to calculate current cost factors (CCF).

Current Cost Factors
Based on Average MH PPI Values
Quarter Ending December, 2013

Year	1st Qtr		Annual Avg.		CCF
2002	262.9	/	172.6	=	1.52
2003	262.9	/	175.8	=	1.50
2004	262.9	/	190.0	=	1.38
2005	262.9	/	204.4	=	1.29
2006	262.9	/	212.4	=	1.24
2007	262.9	/	214.7	=	1.22
2008	262.9	/	222.6	=	1.18
2009	262.9	/	226.3	=	1.16
2010	262.9	/	232.4	=	1.13
2011	262.9	/	240.5	=	1.09
2012	262.9	/	249.7	=	1.05
2013	262.9	/	261.1	=	1.01

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Development of Current Cost Factors (CCF) and Trended Cost Factors (TCF) - Part B

Quarter Ending December, 2013

PART C: Computation of trended PPI cost factor (TCF)

Calendar Year Ending	PPI	
	Average PPI	Fitted Values
2004	190.0	195.1
2005	204.4	201.3
2006	212.4	207.7
2007	214.7	214.2
2008	222.6	221.0
2009	226.3	228.0
2010	232.4	235.2
2011	240.5	242.7
2012	249.7	250.3
2013	261.1	258.3

- | | | |
|-----|--|----------|
| (1) | Fitted MH PPI trend at midpoint of 2013
(M x #qtrs) + B = | 258.26 |
| (2) | Average Annual rate of change | 1.032 |
| (3) | Midpoint of latest PPI Quarter | 11/15/13 |
| (4) | Effective Date of Proposed Change | 09/01/14 |
| (5) | Twelve months past proposed Effective Date | 09/01/15 |
| (6) | Number of years to trend forward | 1.795 |
| (7) | Trended Cost Factor | 1.057 |

Foremost Property & Casualty Insurance Company
Arkansas
Manufactured Home

Catastrophe Supplement

	(1) Catastrophe	(2) Non-Catastrophe	(3) = (1) + (2) Total	(3) / (2) Ratio
2004	52,021	873,097	925,117	1.060
2005	23,653	422,099	445,751	1.056
2006	164,280	564,421	728,702	1.291
2007	19,204	466,658	485,863	1.041
2008	1,086,546	748,319	1,834,864	2.452
2009	557,528	1,094,862	1,652,391	1.509
2010	154,116	1,016,368	1,170,484	1.152
2011	552,993	1,087,754	1,640,746	1.508
2012	7,743	1,237,754	1,245,497	1.006
2013	0	1,000,410	1,000,410	1.000
Total	2,618,083	8,511,741	11,129,825	1.308
Selected				1.308

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0002 Mobile Homeowners
Product Name: Manufactured Home Insurance Program
Filing Company: Foremost Property & Casualty Insurance Company
Project Name/Number: /

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)
04/17/2014		Rate	Rate Page	05/20/2014	R-5.pdf (Superseded)
04/17/2014		Rate	Rate Page	05/20/2014	R-6.pdf (Superseded)
04/17/2014		Rate	Rate Page	05/20/2014	R-7.pdf (Superseded)
04/17/2014		Rate	Rate Page	05/20/2014	R-8.pdf (Superseded)

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE A - DWELLING

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older
Out of Park
Named Insured 50 Years of Age or Older

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$268.62
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	15.88
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	11.75
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	10.91
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	6.04

**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE A - DWELLING

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Manufactured Home 11 Years Old or Older
Out of Park
Named Insured 50 Years of Age or Older

Territory B

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$443.22
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	26.19
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	19.39
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	17.99
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	9.97

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE B - OTHER STRUCTURES

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Out of Park
Named Insured 50 Years of Age or Older

	Territory A	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$ 9.73	\$.66
	Territory B	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$100	\$ 16.06	\$ 1.10

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES – PROPERTY COVERAGE ONLY

COVERAGE C - PERSONAL PROPERTY

Primary Residence – \$500 Deductible
Secondary Residence - \$500 Deductible

Out of Park
Named Insured 50 Years of Age or Older

	Territory A	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$ 84.45	\$.80

	Territory B	
<u>Amount of Insurance</u>	<u>Premiums</u>	<u>For Each Additional \$100</u>
\$ 100	\$ 139.35	\$ 1.32