

State: Arkansas Filing Company: Foremost Insurance Company Grand Rapids, Michigan

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 Insurance Company Grand Rapids, Michigan

Product Name: Manufactured Home Insurance Program

State: Arkansas

TOI: 04.0 Homeowners

Sub-TOI: 04.0002 Mobile Homeowners

Filing Type: Rate

Date Submitted: 05/19/2014

SERFF Tr Num: FORE-129551590

SERFF Status: Closed-Filed

State Tr Num:

State Status:

Co Tr Num: C-154

Effective Date 09/01/2014

Requested (New):

Effective Date 09/01/2014

Requested (Renewal):

Author(s): Christine Mooney

Reviewer(s): Becky Harrington (primary)

Disposition Date: 06/06/2014

Disposition Status: Filed

Effective Date (New): 09/01/2014

Effective Date (Renewal): 09/01/2014

State Filing Description:
referred to Commissioner 5/20; reviewed 6/2

State: Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan
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: 06/06/2014
 State Status Changed: 06/02/2014 Deemer Date:
 Created By: Christine Mooney Submitted By: Christine Mooney
 Corresponding Filing Tracking Number:

Filing Description:
 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 Insurance Company	CoCode: 11185	State of Domicile: Michigan
Grand Rapids, Michigan	Group Code: 69	Company Type: Property and
P.O. Box 2450	Group Name: Farmers Insurance	Casualty
Grand Rapids, MI 49501-2450	Group	State ID Number:
(616) 942-3000 ext. [Phone]	FEIN Number: 38-1407533	

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Foremost Insurance Company Grand Rapids, Michigan	\$100.00	05/19/2014	82353707

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

Filing Company: Foremost Insurance Company Grand Rapids, Michigan

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/06/2014	06/06/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/02/2014	06/02/2014
No response necessary	Becky Harrington	05/20/2014	05/20/2014

Response Letters

Responded By	Created On	Date Submitted
Christine Mooney	06/05/2014	06/05/2014

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

Filing Company: Foremost Insurance Company Grand Rapids, Michigan

Disposition

Disposition Date: 06/06/2014
 Effective Date (New): 09/01/2014
 Effective Date (Renewal): 09/01/2014
 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 Insurance Company Grand Rapids, Michigan	21.900%	9.500%	\$1,176,375	9,923	\$12,382,894	28.000%	1.700%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Cover Letter and Summary of Revisions, Exhibits	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Rate Page	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 (revised)	Rate Page	Filed	Yes
Rate	Rate Page		Yes
Rate	Rate Page	Filed	Yes

SERFF Tracking #:

FORE-129551590

State Tracking #:

Company Tracking #:

C-154

State:

Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

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
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
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes

State: Arkansas Filing Company: Foremost Insurance Company Grand Rapids, Michigan

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	06/02/2014
Submitted Date	06/02/2014
Respond By Date	

Dear Kaan Cidanli,

Introduction:

The requested increase has been reviewed by the Commissioner.

Objection 1

Comments: Please amend the overall increase amount 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 Insurance Company Grand Rapids, Michigan
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	05/20/2014
Submitted Date	05/20/2014
Respond By Date	

Dear Kaan Cidanli,

Introduction:

This will acknowledge receipt of the captioned filing.

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."

*Sincerely,
Becky Harrington*

State: Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

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	06/05/2014
Submitted Date	06/05/2014

Dear Becky Harrington,

Introduction:

This is in response to your Objection Letter dated 06/02/2014.

Response 1

Comments:

The base rates have been amended to result in an overall effect of +9.5%. The Company Rate Information tab and NAIC Loss Cost Data Entry Document have been revised accordingly.

Related Objection 1

Comments: Please amend the overall increase amount to 10%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC Loss Cost Data Entry Document.pdf
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	NAIC Loss Cost Data Entry Document.pdf

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 Insurance Company Grand Rapids, Michigan

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rate Page	R-6	Replacement		06/05/2014 By: Christine Mooney
<i>Previous Version</i>					
1	Rate Page	R-6	Replacement		05/19/2014 By: Christine Mooney
2	Rate Page	R-7	Replacement		06/05/2014 By: Christine Mooney
<i>Previous Version</i>					
2	Rate Page	R-7	Replacement		05/19/2014 By: Christine Mooney
3	Rate Page	R-8	Replacement		06/05/2014 By: Christine Mooney
<i>Previous Version</i>					
3	Rate Page	R-8	Replacement		05/19/2014 By: Christine Mooney
4	Rate Page	R-9	Replacement		06/05/2014 By: Christine Mooney
<i>Previous Version</i>					
4	Rate Page	R-9	Replacement		05/19/2014 By: Christine Mooney
5	Rate Page	R-10	Replacement		06/05/2014 By: Christine Mooney
<i>Previous Version</i>					
5	Rate Page	R-10	Replacement		05/19/2014 By: Christine Mooney

Conclusion:

SERFF Tracking #:

FORE-129551590

State Tracking #:

Company Tracking #:

C-154

State:

Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

TOI/Sub-TOI:

04.0 Homeowners/04.0002 Mobile Homeowners

Product Name:

Manufactured Home Insurance Program

Project Name/Number:

/

Please withdraw: Rate Pages R-6 thru R-10 – Revised Printing 5/14

Please insert: Rate Pages R-6 thru R-10 – Revised Printing 6/14

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli

State Filings Administrator

Enclosures: NAIC Loss Cost Data Entry Document, Revised Rate Pages R-6 thru R-10

Sincerely,

Christine Mooney

State: Arkansas **Filing Company:** Foremost Insurance Company Grand Rapids, Michigan

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 06/06/2014

Status: Allowed

Created By: Christine Mooney

Processed By: Becky Harrington

Comments:

Company Rate Information:

Company Name:Foremost Insurance Company Grand Rapids, Michigan

Field Name	Requested Change	Prior Value
Overall % Rate Impact	9.500%	14.900%
Written Premium Change for this Program	\$1176375	\$1845051
Maximum %Change (where required)	28.000%	23.300%
Minimum %Change (where required)	1.700%	10.700%

SERFF Tracking #:

FORE-129551590

State Tracking #:

Company Tracking #:

C-154

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

Filing Company: Foremost Insurance Company Grand Rapids, Michigan

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 Insurance Company Grand Rapids, Michigan	21.900%	9.500%	\$1,176,375	9,923	\$12,382,894	28.000%	1.700%

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

Filing Company: Foremost Insurance Company Grand Rapids, Michigan

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 06/06/2014	Table of Contents	Page 1	Replacement		Table of Contents Page 1.pdf
2	Filed 06/06/2014	Rate Page	R-3	Replacement		R-3.pdf
3	Filed 06/06/2014	Rate Page	R-6	Replacement		R-6.pdf
4	Filed 06/06/2014	Rate Page	R-7	Replacement		R-7.pdf
5	Filed 06/06/2014	Rate Page	R-8	Replacement		R-8.pdf
6	Filed 06/06/2014	Rate Page	R-9	Replacement		R-9.pdf
7	Filed 06/06/2014	Rate Page	R-10	Replacement		R-10.pdf
8	Filed 06/06/2014	Rate Page	R-11	Replacement		R-11.pdf
9	Filed 06/06/2014	Rate Page	R-12	Replacement		R-12.pdf
10	Filed 06/06/2014	Rate Page	R-13	Replacement		R-13.pdf
11	Filed 06/06/2014	Rate Page	R-14	Replacement		R-14.pdf
12	Filed 06/06/2014	Rate Page	R-15	Replacement		R-15.pdf
13	Filed 06/06/2014	Rate Page	R-16	Replacement		R-16.pdf
14	Filed 06/06/2014	Rate Page	R-17	Replacement		R-17.pdf
15	Filed 06/06/2014	Rate Page	R-18	Replacement		R-18.pdf
16	Filed 06/06/2014	Rate Page	R-19	Replacement		R-19.pdf
17	Filed 06/06/2014	Rate Page	R-20	Replacement		R-20.pdf
18	Filed 06/06/2014	Rate Page	R-21	Replacement		R-21.pdf
19	Filed 06/06/2014	Rate Page	R-22	Withdrawn		

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

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Other Structures Replacement Cost Payment Method For	
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ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

TERRITORIES

Territory A consists of the following counties:

Remainder of State

Territory B consists of the following counties:

Chicot
Clay
Crittenden

Desha
Greene
Lee

Mississippi
Phillips

*

Territory D consists of the following counties:

Benton
Boone

Carroll
Madison

Washington

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$563.81
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	30.44
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	17.34
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	13.13
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	9.91

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory B

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$873.91
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	60.89
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	34.68
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	26.26
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	24.76

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory D

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$456.69
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	24.66
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	14.05
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	10.64
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	8.02

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 and Secondary Residence
\$500 Deductible

Out of Park

Named Insured Under 50 Years of Age

<u>Territory</u>	<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$100</u>
A	\$100	\$14.11	\$ 1.30
B	100	23.90	2.39
*			
D	100	11.30	1.05

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 and Secondary Residence
\$500 Deductible

Out of Park

Named Insured Under 50 Years of Age

<u>Territory</u>	<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$100</u>
A	\$100	\$126.00	\$ 1.49
B	100	207.91	2.46
*			
D	100	95.76	1.13

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

TENANT INSURANCE

COVERAGE C - PERSONAL PROPERTY

\$500 Deductible

<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$100</u>
\$100	\$195.59	\$ 3.14

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES
TENANT INSURANCE

LIABILITY

Primary and Secondary Residence and Tenant

(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	\$ 28
50,000	500	35
100,000	1,000	50
300,000	1,000	88
500,000	1,000	102

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.

SECONDARY RESIDENCE

\$500 Deductible

Increase the premium for Coverage A - Dwelling by \$10 when the manufactured home is used as a Secondary Residence.

NAMED INSURED 50 YEARS OF AGE OR OLDER

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 Named Insured is 50 Years of Age or Older.

<u>Territory</u>	<u>Premium Modifier</u>
A	.85
B	1.00
D	.90

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	.88
B	.88
D	.95

AGE OF THE MANUFACTURED HOME

Primary and Secondary Residence

Multiply the Coverage A – Dwelling premium by the appropriate premium modifier.

<u>Age of Manufactured Home</u>	<u>Premium Modifier</u>
Under 3	.84
3 - 4	.88
5 - 6	.92
7 - 15	.96

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
 (Continued)

PREMIUM MODIFIERS (continued)

CHANNEL OF DISTRIBUTION
 Primary and Secondary Residence

<u>Channel of Distribution</u>	<u>Premium Modifier</u>
Agent	1.00
Direct	0.93

Multiply Coverage A - Dwelling, Coverage B - Other Structures and Coverage C - Personal Property by the appropriate premium modifier.

MULTI-POLICY

Primary and Secondary Residence and Tenant

Apply a factor of .95 when the named insured maintains one or more personal lines or life insurance policies with any insurer in the National Association of Insurance Commissioners Group Code 0212 **or 0069**. If the only other policy is a Term, Whole Life, Universal Life, or Variable Life Policy, it must have a face amount of \$50,000 or greater, be issued to an adult and be in-force when the policy is written.

This premium modifier applies to the annual rates/premiums for Coverage A - Dwelling, Coverage B - Other Structures, and Coverage C - Personal Property.

DEDUCTIBLE

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

<u>Deductible Amount</u>	<u>Coverage</u>	<u>Deductible Factors</u>		
		<u>Primary Residence</u>	<u>Secondary Residence</u>	<u>Tenant</u>
\$100	Coverage A - Dwelling	1.10	1.10	N/A
	Coverage B - Other Structures	1.10	1.10	N/A
	Coverage C - Personal Property	1.10	1.10	1.10
\$250	Coverage A - Dwelling	1.06	1.06	N/A
	Coverage B - Other Structures	1.06	1.06	N/A
	Coverage C - Personal Property	1.06	1.06	1.06
\$500	Coverage A - Dwelling	Included	Included	N/A
	Coverage B - Other Structures	Included	Included	N/A
	Coverage C - Personal Property	Included	Included	Included
\$750	Coverage A - Dwelling	.95	.95	N/A
	Coverage B - Other Structures	.95	.95	N/A
	Coverage C - Personal Property	.95	.95	.95
\$950	Coverage A - Dwelling	.92	.92	N/A
	Coverage B - Other Structures	.92	.92	N/A
	Coverage C - Personal Property	.92	.92	.92

Foremost® Insurance Company
Grand Rapids, Michigan

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 prior to the implementation of the filing designated Company File #C-135.

<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 #C-135.

<u>Insurance Score</u>	<u>Factor</u>	<u>Insurance Score</u>	<u>Factor</u>
<375	2.29	600 - 624	1.06
375 - 399	2.09	625 - 649	1.00
400 - 424	1.92	650 - 674	.95
425 - 449	1.76	675 - 699	.90
450 - 474	1.62	700 - 724	.90
475 - 499	1.50	725 - 749	.90
500 - 524	1.39	750 - 774	.90
525 - 549	1.29	775 - 799	.90
550 - 574	1.21	800+	.90
575 - 599	1.13	No Score	1.00
		No Hit	1.00

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)

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.

AUXILIARY HEATING DEVICE
Primary and Secondary Residence and Tenant

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

AFFINITY GROUP
Primary and Secondary Residence and Tenant

Reduce the premium by \$30 when the named insured is a member of an affinity group.

The following affinity group(s) are eligible:

United States Automobile Association members (USAA)

Armed Forces Insurance

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 \$25 from Coverage A - Dwelling

Form 3412 SCHEDULED PERSONAL PROPERTY COVERAGE

Primary Residence

Rates per \$100 of Insurance

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

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

Primary Residence

\$5 per policy

Form 4042 PERSONAL INJURY

Primary Residence

\$20 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 4043 ADDITIONAL RESIDENCE - OWNER-OCCUPIED
 Primary Residence
 \$25 per policy

Form 4044 30-DAY TRIP COVERAGE
 Primary and Secondary Residence
 \$75 per policy

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>Territories A and D</u>	<u>Territory B</u>
First \$100	\$10.10	\$10.15
For Each Additional \$100	.10	.15

Form 4054 HOBBY FARM OR RANCH AND ANIMAL LIABILITY
 Primary Residence
 \$25 per policy

Form 4055 REPLACEMENT COST PERSONAL PROPERTY
 Primary Residence

<u>Base Premium</u>	<u>Rate Per \$100 of Insurance</u>
\$20.00	\$.15

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

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

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

\$55 per policy

Form 4758

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

\$80 per policy

Form 6144

INCREASED WATERCRAFT LIABILITY TO 125 HORSEPOWER
Primary and Secondary Residence

\$50 per policy

Form 6637

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

Subtract \$20 from Coverage A - Dwelling

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

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

Form 6894

COVERAGE C - PERSONAL PROPERTY INCREASE IN
SPECIAL AMOUNT OF INSURANCE FOR WATERCRAFT

Primary and Secondary Residence

\$40 per policy

Form 4029

DWELLING REPLACEMENT COST PAYMENT METHOD FOR PARTIAL LOSS
OTHER STRUCTURES REPLACEMENT COST PAYMENT METHOD FOR TOTAL AND PARTIAL LOSS

Primary and Secondary Residence

\$50 per policy

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

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

Form 4285

IDENTITY FRAUD EXPENSE AND MANAGEMENT

Primary and Secondary Residence and Tenant

\$25 per policy

Form 4286

IDENTITY FRAUD EXPENSE AND MANAGEMENT
INCLUDING CREDIT MONITORING

Primary and Secondary Residence and Tenant

\$65 per policy

TENANT INSURANCE

TENANT EARTHQUAKE

Form 4040

10% Earthquake Deductible (\$1,000 minimum)

\$15 per policy

SERFF Tracking #:

FORE-129551590

State Tracking #:

Company Tracking #:

C-154

State: Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

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):	NAIC Loss Cost Data Entry Document.pdf
Item Status:	Filed
Status Date:	06/06/2014

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 and Summary of Revisions, Exhibits
Comments:	
Attachment(s):	AR FIC Manufactured Home Exhibits.pdf AR-Cover Letter-Summary of Revisions.pdf
Item Status:	Filed
Status Date:	06/06/2014

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	C-154
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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 Insurance Company Grand Rapids, Michigan	B. 0069-11185

	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

5.		FOR LOSS COSTS ONLY					
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Manufactured Home	+21.9%	+9.5%					
TOTAL OVERALL EFFECT	+21.9%	+9.5%					

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	11,305	+0.4	6/1/09	8,065	9,705	120.3	58.7
2010	10,801	+15.8	6/1/10	8,399	7,124	84.8	53.6
2011	10,385	+14.4	11/1/11	9,087	9,213	101.4	65.5
2012	11,090	+20.0	9/1/12	10,155	5,082	50.0	48.5
2013	9,923	+9.8	9/1/13	11,851	6,280	53.0	46.6

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	16.8
	B. General Expense	19.2
	C. Taxes, License & Fees	3.9
	D. Underwriting Profit & Contingencies	8.0
	E. Other (explain)	
	F. TOTAL	47.9

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 28.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 1.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Foremost Insurance Company
Arkansas
Manufactured Home

Summary of Rate Level Changes

	Indicated <u>Change</u>
Statewide	21.9%

Foremost Insurance Company
Arkansas
Manufactured Home

Property Coverages

	Accident Year					
	2009	2010	2011	2012	2013	Total
Territory: Statewide						
<u>Premium Information</u>						
Earned Premium	7,752,869	8,071,201	8,668,623	9,732,201	11,430,889	45,655,783
Current Rate Level Factor	1.768	1.709	1.522	1.379	1.137	
Earned Premium at Current Rate Level	13,704,084	13,793,602	13,195,328	13,418,430	12,992,736	67,104,181
<u>Loss Information</u>						
<u>Property Coverages</u>						
Non-Catastrophe Incurred Loss	6,567,061	6,310,239	5,144,759	5,524,445	5,017,087	28,563,590
Catastrophe Factor	1.274	1.274	1.274	1.274	1.274	
Loss Development Factor	1.000	1.000	1.001	1.004	1.074	
Catastrophe Loaded Ultimate Loss	8,366,435	8,039,244	6,560,978	7,066,295	6,864,760	36,897,712
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	10,258,254	9,602,154	7,559,100	7,842,528	7,328,612	42,590,648
<u>Statewide Loss Ratio</u>	0.749	0.696	0.573	0.584	0.564	0.635
Indicated Change						21.9%

Foremost Insurance Company
Arkansas
Manufactured Home

Expense Exhibit

Company Operating Expense	19.2%
Production Cost Allowance	16.8%
Taxes, Licenses and Fees	3.9%
<u>Underwriting Profit & Contingencies</u>	<u>8.0%</u>
Total	47.9%
Permissible Loss Ratio (PLR)	52.1%

Foremost 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 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 Insurance Company
Arkansas
Manufactured Home

Catastrophe Supplement

	(1) Catastrophe	(2) Non-Catastrophe	(3) = (1) + (2) Total	(3) / (2) Ratio
2004	113,844	3,469,595	3,583,438	1.033
2005	155,465	3,574,572	3,730,037	1.043
2006	1,170,052	3,626,699	4,796,751	1.323
2007	58,567	4,272,682	4,331,249	1.014
2008	4,055,763	5,054,670	9,110,433	1.802
2009	2,909,632	6,567,061	9,476,692	1.443
2010	568,105	6,310,239	6,878,344	1.090
2011	4,179,409	5,144,759	9,324,168	1.812
2012	97,275	5,524,445	5,621,719	1.018
2013	0	5,017,087	5,017,087	1.000
Total	13,308,110	48,561,808	61,869,919	1.274
Selected				1.274

**Foremost[®] Insurance Company
Grand Rapids, Michigan**

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

May 19, 2014

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

RE: Foremost Insurance Company Grand Rapids, Michigan
NAIC #0069-11185
Manufactured Home Insurance Program
Revision to the Rate Section
Company Tracking Number: C-154

Dear Commissioner Bradford:

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

The enclosed Summary of Revisions has been developed to assist with your review of our filing. The overall effect of this filing is +14.9%.

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 September 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/cm

Enclosures: \$100 EFT
NAIC Loss Cost Data Entry Document
Summary of Revisions, 5/14
Exhibits
Table of Contents Page 1
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

In this filing, we are proposing to amend our annual rates/premiums for Section I – Your Property Coverages A – Dwelling, Coverage B – Other Structures and Coverage C – Personal Property. Attached is the exhibit which shows how our experience was developed and why rate action is necessary. The indicated and proposed rate level adjustment is as follows:

<u>Territory</u>	<u>Indicated Change</u>	<u>Proposed Change</u>
Statewide	+21.9%	+14.9%

In addition, we are proposing the following changes:

TERRITORIES

The counties in Territory C have been moved to Territory A. Territory C has been removed from the manual.

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. We have also added NAIC group code 0069 to the Multi-Policy premium modifier.

These are editorial changes only.

Named Insured 50 Years of Age or Older

We propose to change these factors as follows:

<u>Territory</u>	<u>Current</u>	<u>Premium Modifier</u>	<u>Territory</u>	<u>Proposed</u>	<u>Premium Modifier</u>
A		.84	A		.85
B		1.00	B		1.00
C		.84			
D		.90	D		.90

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

PREMIUM MODIFIERS (continued)

In Park Manufactured Home

We propose to change these factors as follows:

<u>Territory</u>	<u>Current</u>	<u>Premium Modifier</u>	<u>Territory</u>	<u>Proposed</u>	<u>Premium Modifier</u>
A		.87	A		.88
B		.87	B		.88
C		.87			
D		.95	D		.95

Channel of Distribution

We propose to change the factor for the direct channel of distribution from .92 to .93.

ENDORSEMENT SECTION

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

These are editorial changes only.

OVERALL EFFECT

The combined overall effect of these changes is +14.9%.

ARKANSAS

MANUFACTURED HOME INSURANCE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Table of Contents Page 1 – Revised Printing 3/23/11
Rate Page R-3 – Revised Printing 5/13
Rate Page R-6 – Revised Printing 6/13
Rate Page R-7 – Revised Printing 5/13
Rate Pages R-8 thru R-12 – Revised Printing 6/13
Rate Pages R-13 thru R-15 – Revised Printing 5/13
Rate Page R-16 – Revised Printing 6/13
Rate Pages R-17 thru R-22 – Revised Printing 5/13

Please insert:

Table of Contents Page 1 – Revised Printing 5/14
Rate Page R-3 – Revised Printing 5/14
Rate Pages R-6 thru R-21 – Revised Printing 5/14

State: Arkansas

Filing Company:

Foremost Insurance Company Grand Rapids, Michigan

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

Product Name: Manufactured Home Insurance Program

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)
05/19/2014		Rate	Rate Page	06/05/2014	R-10.pdf (Superseded)
05/19/2014		Rate	Rate Page	06/05/2014	R-7.pdf (Superseded)
05/19/2014		Rate	Rate Page	06/05/2014	R-8.pdf (Superseded)
05/19/2014		Rate	Rate Page	06/05/2014	R-9.pdf (Superseded)
05/19/2014		Rate	Rate Page	06/05/2014	R-6.pdf (Superseded)
05/19/2014		Supporting Document	NAIC loss cost data entry document	06/05/2014	NAIC Loss Cost Data Entry Document.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 C - PERSONAL PROPERTY

Primary and Secondary Residence
\$500 Deductible

Out of Park

Named Insured Under 50 Years of Age

<u>Territory</u>	<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$100</u>
A	\$100	\$133.00	\$ 1.57
B	100	200.13	2.59
*			
D	100	108.21	1.27

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory B

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$814.87
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	65.19
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	37.12
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	31.69
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	31.69

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory D

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$493.39
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	21.76
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	12.41
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	9.38
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	7.08

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 and Secondary Residence
 \$500 Deductible

Out of Park

Named Insured Under 50 Years of Age

<u>Territory</u>	<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$100</u>
A	\$100	\$16.09	\$ 1.48
B	100	27.25	2.72
*			
D	100	13.79	1.28

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

Manufactured Home 11 Years Old or Older

Out of Park

Named Insured Under 50 Years of Age

Territory A

<u>Rating Base</u>	<u>Premium</u>
First \$5,999	\$597.91
Between \$6,000 and \$9,999, for each additional \$1,000 or any part thereof, ADD:	32.28
Between \$10,000 and \$19,999, for each additional \$1,000 or any part thereof, ADD:	18.39
Between \$20,000 and \$39,999, for each additional \$1,000 or any part thereof, ADD:	13.93
Over \$39,999, for each additional \$1,000 or any part thereof, ADD:	10.50

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	C-154
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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 Insurance Company Grand Rapids, Michigan	B.	0069-11185

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

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Manufactured Home	+21.9%	+14.9%					
TOTAL OVERALL EFFECT	+21.9%	+14.9%					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2009	11,305	+0.4	6/1/09	8,065	9,705	120.3	58.7	
2010	10,801	+15.8	6/1/10	8,399	7,124	84.8	53.6	
2011	10,385	+14.4	11/1/11	9,087	9,213	101.4	65.5	
2012	11,090	+20.0	9/1/12	10,155	5,082	50.0	48.5	
2013	9,923	+9.8	9/1/13	11,851	6,280	53.0	46.6	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	16.8
B. General Expense	19.2
C. Taxes, License & Fees	3.9
D. Underwriting Profit & Contingencies	8.0
E. Other (explain)	
F. TOTAL	47.9

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 23.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 10.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____