Filing at a Glance

Company:	Homesite Insurance Company of the Midwest
Product Name:	Homeowners
State:	Arkansas
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	06/20/2014
SERFF Tr Num:	HMSS-129598423
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-HO-14-102R
Effective Date Requested (New):	08/31/2014
Effective Date Requested (Renewal):	10/18/2014
Author(s):	Jake McDonnell, Craig Jordan
Reviewer(s):	Becky Harrington (primary)
Disposition Date:	08/06/2014
Disposition Status:	Filed
Effective Date (New):	01/01/2015
Effective Date (Renewal):	01/01/2015

State Filing Description:

General Information

Project Name: 2014 Rate Review 1
Project Number: AR-HO-14-102R
Reference Organization:
Reference Title:
Filing Status Changed: 08/06/2014
State Status Changed:
Created By: Craig Jordan
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments: This is a state-specific rate/rule filing.
Reference Number:
Advisory Org. Circular:
Deemer Date:
Submitted By: Craig Jordan

Filing Description:

Homesite Insurance Company of the Midwest ("Homesite") is proposing revisions to our Form HO 00 03 Homeowner Program, Form HO 00 04 Renter Program, and Form HO 00 06 Condominium Program. The overall rate impact of this revision is +15.9%, comprised of a +16.0% increase to the HO 00 03 Homeowner Program, a +16.0% change to the HO 00 04 Renter Program and a 0.0% change to the HO 00 06 Condominium Program. The increase is supported by a rate level indication of +18.4%. Actuarial support for the proposed changes is set forth in the Filing Memorandum and exhibits attached under the Supporting Documentation tab.

For all forms, Homesite proposes revisions to the Water Back-Up and Sump Overflow and corresponding rates. Additionally, Homesite is increasing the special deductible to $500, providing higher rates for policyholders buying the HO 04 90 endorsement, and introducing a $10,000 coverage limit option. A new water back-up endorsement is being filed separately. Homesite also proposes revising the earthquake deductible and corresponding rates. The earthquake deductible will be 10% and there will be a corresponding premium reduction. In addition, Homesite proposes changes to the territory and base rate relativities.

For the HO 00 03 Program only, Rule 405 is being revised to remove the automatic minimum 5% increase to Coverage A upon renewal.

Finally, Homesite proposes several clerical changes to the rates and rules manuals. These changes are described in the Filing Memorandum.

Clean and tracked versions of the revised manuals are submitted under the Rate/Rule Schedule and Supporting Documentation tab, respectively.

Please do not hesitate to contact me if you have any questions or comments or need additional information to facilitate your review.

Thank you,

Craig Jordan
Government Affairs Associate
Homesite Group, Inc.
(617) 832-1816
craig.jordan@homesite.com

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Company and Contact

Filing Contact Information

Craig Jordan, Government Affairs
One Federal Street, 4th Floor
Boston, MA 02110

craig.jordan@homesite.com
617-832-1816 [Phone]

Filing Company Information

Homesite Insurance Company of the Midwest
One Federal Street, 4th Floor
Boston, MA 02110
(617) 832-1342 ext. [Phone]

CoCode: 13927
Group Code: 501
Group Name:
FEIN Number: 45-0282873

State of Domicile: North Dakota
Company Type: Homeowners
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	Rate filings are $100.00 per filing.
Per Company:	No

Company	Amount	Date Processed	Transaction #
Homesite Insurance Company of the Midwest	$100.00	06/20/2014	83328782

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08/06/2014	08/06/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07/30/2014	07/30/2014
Pending Industry Response	Becky Harrington	07/14/2014	07/14/2014
Pending Industry Response	Becky Harrington	06/25/2014	06/25/2014

Response Letters

Responded By	Created On	Date Submitted
Craig Jordan	08/01/2014	08/04/2014
Craig Jordan	07/18/2014	07/18/2014
Craig Jordan	07/14/2014	07/14/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re: Reconsideration of Increase	Note To Reviewer	Craig Jordan	07/17/2014	07/17/2014
Reconsideration of increase	Note To Filer	Becky Harrington	07/16/2014	07/16/2014
Outstanding Objection	Note To Reviewer	Craig Jordan	07/16/2014	07/16/2014

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Disposition

Disposition Date: 08/06/2014
Effective Date (New): 01/01/2015
Effective Date (Renewal): 01/01/2015
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):
Homesite Insurance Company of the Midwest	18.400%	15.900%	$244,655	1,628	$1,537,597	45.300%	-6.400%

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	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document (revised)	AR Rate Filing Memorandum and Support	Filed	Yes
Supporting Document	AR Rate Filing Memorandum and Support		Yes
Supporting Document (revised)	AR Rates and Rules Manuals with tracked changes	Filed	Yes
Supporting Document	AR Rates and Rules Manuals with tracked changes		Yes
Supporting Document	Response to 6/25/2014 Objection	Filed	Yes
Supporting Document	Response to 7/14/2014 Objection	Filed	Yes
Rate (revised)	AR Owners Rates 5.5	Filed	Yes
Rate	AR Owners Rates 5.5		Yes
Rate	AR Owners Rules 5.5	Filed	Yes
Rate (revised)	AR Renters Rates 5.4	Filed	Yes

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	AR Renters Rates 5.4		Yes
Rate	AR Renters Rules 5.4	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/30/2014
Submitted Date	07/30/2014
Respond By Date	

Dear Craig Jordan,

Introduction:

The commissioner has reconsidered the company's requested increase.

The rate changes requested in the filing will be allowed excluding the earthquake rate increase. Earthquake deductibles may be increased to 10%, with no increase in rates.

The effective date may not be before January 1, 2015.

Please provide revised documents related to earthquake.

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:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/14/2014
Submitted Date	07/14/2014
Respond By Date	08/01/2014

Dear Craig Jordan,

Introduction:

The requested increase of 15.9% overall has been reviewed by the commissioner.

Due to increases granted in the previous three years and the overall ratio, the commissioner is requesting the filing be withdraw and resubmitted at a later date (at least 6 months).

In addition, upon resubmission, please refer to the objection below regarding earthquake.

Objection 1

Comments: The Department does not object to the offering of only a 10% deductible option, however the associated rates are unacceptable and appear to exceed those offered in the Market Assistance Program. The masonry rates in particular appear to exceed the MAP and State Farm's rates in the northeastern areas of the state.

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:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/25/2014
Submitted Date	06/25/2014
Respond By Date	

Dear Craig Jordan,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments:

Form HPCS must be submitted in both Excel spreadsheet and pdf format. Companies may not change the form in any way or include formulas. Please attach an Excel version.

Objection 2

- AR Rate Filing Memorandum and Support (Supporting Document)

Comments: Please provide the number of insureds corresponding to the percentages in the rate impact histogram.

Objection 3

Comments: Please explain how Homesite incurs 25% reduced premium amounts for earthquake given previous rates were for 5% deductible and proposed rates are at 10% deductible amounts with increased rates as the base deductible amounts. Conclusions to comparisons of State Farm's deductible relativities and rates to Homesite appear inappropriate and inaccurate as presented in the memo.

Objection 4

Comments: Please provide the zone definitions for earthquake. (I was unable to locate them in the manual pages provided.)

Objection 5

Comments: Please provide a copy of the notice to insureds regarding earthquake changes.

Objection 6

Comments: Provide the number of insureds impacted by EQ changes.

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:** Homesite Insurance Company of the Midwest
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 2014 Rate Review 1/AR-HO-14-102R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/01/2014
Submitted Date	08/04/2014

Dear Becky Harrington,

Introduction:

Thank you for taking the time to speak with us last week regarding this filing. This serves as a Response to the Objection and your subsequent recommendations. In addition, please consider this as a formal request to change the effective date of this filing to 1/1/2015 for both new and renewal business. Kindly advise as to whether I should send a separate Note to Reviewer requesting this change.

Response 1

Comments:

The Earthquake Rates have been amended so that there is no change and base rates have been adjusted slightly. The 10% Earthquake Deductible will remain in place.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR Homeowners Premium Comparison Survey.xls AR Homeowners Premium Comparison Survey.pdf
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf* *AR Homeowners Premium Comparison Survey.xls*
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR Homeowners Premium Comparison Survey.xls AR Homeowners Premium Comparison Survey.pdf
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf* *AR Homeowners Premium Comparison Survey.xls*
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*FORM RF-1 Rate Filing Abstract.pdf*

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR Homeowners Premium Comparison Survey.xls AR Homeowners Premium Comparison Survey.pdf
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf* *AR Homeowners Premium Comparison Survey.xls*
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	
Attachment(s):	*FORM RF-1 Rate Filing Abstract.pdf*

Satisfied - Item:	AR Rates and Rules Manuals with tracked changes
Comments:	
Attachment(s):	AR Owners Rules 5.5 entire manual tracked.pdf AR Renters Rules 5.4 entire manual tracked.pdf AR Owners Rates 5.5 v.2 entire manual tracked.pdf AR Renters Rates 5.4 v.2 entire manual tracked.pdf
Previous Version	
Satisfied - Item:	*AR Rates and Rules Manuals with tracked changes*
Comments:	
Attachment(s):	*AR Owners Rates 5.5 entire manual tracked.pdf* *AR Owners Rules 5.5 entire manual tracked.pdf* *AR Renters Rates 5.4 entire manual tracked.pdf*

State: Arkansas **Filing Company:** Homesite Insurance Company of the Midwest
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 2014 Rate Review 1/AR-HO-14-102R

	AR Renters Rules 5.4 entire manual tracked.pdf

No Form Schedule items changed.

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Owners Rates 5.5	Entire Manual	Replacement	HMSS-129117456	08/04/2014 By: Craig Jordan
Previous Version					
1	*AR Owners Rates 5.5*	*Entire Manual*	*Replacement*	*HMSS-129117456*	*06/20/2014* *By: Craig Jordan*
2	AR Renters Rates 5.4	Entire Manual	Replacement	HMSS-129117456	08/04/2014 By: Craig Jordan
Previous Version					
2	*AR Renters Rates 5.4*	*Entire Manual*	*Replacement*	*HMSS-129117456*	*06/20/2014* *By: Craig Jordan*

Conclusion:

Please feel free to contact me if you have any additional questions or comments. Thank you for your continued review.

Regards,

Craig Jordan

Sincerely,

Craig Jordan

State: Arkansas **Filing Company:** Homesite Insurance Company of the Midwest
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 2014 Rate Review 1/AR-HO-14-102R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/18/2014
Submitted Date	07/18/2014

Dear Becky Harrington,

Introduction:

Per your Note to Filer, attached please find a Response to your 7/14/2014 Objection.

Response 1

Comments:

Please see the attached Response.

Related Objection 1

Comments: The Department does not object to the offering of only a 10% deductible option, however the associated rates are unacceptable and appear to exceed those offered in the Market Assistance Program. The masonry rates in particular appear to exceed the MAP and State Farm's rates in the northeastern areas of the state.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 7/14/2014 Objection
Comments:	
Attachment(s):	Objection Response 20140718.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Our pricing team would like to set up a time to discuss the EQ information with you. Please advise as to whether we can set up a time next week for a phone call.

Regards,

Craig Jordan

Sincerely,

State:	Arkansas	**Filing Company:**	Homesite Insurance Company of the Midwest
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	2014 Rate Review 1/AR-HO-14-102R		

Craig Jordan

State: Arkansas **Filing Company:** Homesite Insurance Company of the Midwest
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 2014 Rate Review 1/AR-HO-14-102R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2014
Submitted Date	07/14/2014

Dear Becky Harrington,

Introduction:

This serves as a Response to your Objection dated 6/25/2014.

Response 1

Comments:

The Survey Form has been submitted in PDF and Excel format.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments:

Form HPCS must be submitted in both Excel spreadsheet and pdf format. Companies may not change the form in any way or include formulas. Please attach an Excel version.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR Homeowners Premium Comparison Survey.pdf AR Homeowners Premium Comparison Survey.xls
Previous Version	
Satisfied - Item:	*HPCS-Homeowners Premium Comparison Survey*
Comments:	
Attachment(s):	*AR Homeowners Premium Comparison Survey.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the attached Objection Response.

Related Objection 2

Applies To:

- AR Rate Filing Memorandum and Support (Supporting Document)

Comments: Please provide the number of insureds corresponding to the percentages in the rate impact histogram.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 6/25/2014 Objection
Comments:	
Attachment(s):	Response to 20140625 Objection.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see the Objection Response attached above.

Related Objection 3

Comments: Please explain how Homesite incurs 25% reduced premium amounts for earthquake given previous rates were for 5% deductible and proposed rates are at 10% deductible amounts with increased rates as the base deductible amounts. Conclusions to comparisons of State Farm's deductible relativities and rates to Homesite appear inappropriate and inaccurate as presented in the memo.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

PDF and Excel versions of the Territory Definitions have been submitted.

Related Objection 4

Comments: Please provide the zone definitions for earthquake. (I was unable to locate them in the manual pages provided.)

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	AR Rate Filing Memorandum and Support
Comments:	
Attachment(s):	AR Rate Filing Memorandum.pdf Exhibit A - AR Rate Territory Exhibits.pdf AR Territory 2.0.pdf AR Territory 2.0.xls
Previous Version	
Satisfied - Item:	*AR Rate Filing Memorandum and Support*
Comments:	
Attachment(s):	*AR Rate Filing Memorandum.pdf* *Exhibit A - AR Rate Territory Exhibits.pdf* *AR Territory 2.0.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please see the Objection Response attached above.

Related Objection 5

Comments: Please provide a copy of the notice to insureds regarding earthquake changes.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see the Objection Response attached above.

Related Objection 6

Comments: Provide the number of insureds impacted by EQ changes.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please feel free to contact me if you have any additional questions or comments.

Thank you,

Craig Jordan
Sincerely,
Craig Jordan

State:	*Arkansas*	**Filing Company:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Note To Reviewer

Created By:

Craig Jordan on 07/17/2014 04:00 PM

Last Edited By:

Becky Harrington

Submitted On:

08/06/2014 07:38 AM

Subject:

Re: Reconsideration of Increase

Comments:

Dear Ms. Harrington,

Thank you for your reply. Pricing has confirmed that the 15.9% increase includes the changes to EQ. Our team is preparing some additional information and I will forward to you by Monday.

Regards,

Craig Jordan

State:	*Arkansas*	**Filing Company:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Note To Filer

Created By:

Becky Harrington on 07/16/2014 09:15 AM

Last Edited By:

Becky Harrington

Submitted On:

08/06/2014 07:38 AM

Subject:

Reconsideration of increase

Comments:

Craig,

I have a meeting scheduled with the Commissioner on 7/28 to discuss other filings. I will revisit this filing and your concerns with him at that time. Any additional loss information you can provide supporting the increase would be helpful.

Am I correct in assuming the percentage change in EQ is not included in the overall percentage amount of 15.9% reflected in the filing?

He may reconsider the increase, but I'm fairly positive he will not ok the EQ rates as submitted.

Thanks,
Becky

State:	*Arkansas*	**Filing Company:**	*Homesite Insurance Company of the Midwest*
TOI/Sub-TOI:	*04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*		
Product Name:	*Homeowners*		
Project Name/Number:	*2014 Rate Review 1/AR-HO-14-102R*		

Note To Reviewer

Created By:

Craig Jordan on 07/16/2014 08:44 AM

Last Edited By:

Becky Harrington

Submitted On:

08/06/2014 07:38 AM

Subject:

Outstanding Objection

Comments:

Dear Ms. Harrington,

We have reviewed your 7/14/2014 Objection requesting withdrawal of the instant filing. It has been Homesite's past experience in the State that when a sought rate increase has exceeded the Department's tolerable threshold, we have reduced the increase accordingly. Given the present indication of 18.4%, our pricing team respectfully requests an opportunity to discuss the filing with the Department to see if there may be any alternatives to withdrawal.

Please feel free to contact me at (617) 832-1816 or at craig.jordan@homesite.com and we can set up a time for a phone call.

Thank you for your assistance,

Craig Jordan

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 05/08/2013
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):
Homesite Insurance Company of the Midwest	18.400%	15.900%	$244,655	1,628	$1,537,597	45.300%	-6.400%

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 08/06/2014	AR Owners Rates 5.5	Entire Manual	Replacement	HMSS-129117456	AR Owners Rates 5.5 v.2 entire manual.pdf
2	Filed 08/06/2014	AR Owners Rules 5.5	Entire Manual	Replacement	HMSS-129117456	AR Owners Rules 5.5 entire manual.pdf
3	Filed 08/06/2014	AR Renters Rates 5.4	Entire Manual	Replacement	HMSS-129117456	AR Renters Rates 5.4 v.2 entire manual.pdf
4	Filed 08/06/2014	AR Renters Rules 5.4	Entire Manual	Replacement	HMSS-129117456	AR Renters Rules 5.4 entire manual.pdf

Territory	HO 00 03	HO 00 06
1	1395	677
2	1405	677
3	1400	677
4	1581	677
5	1438	677
6	1703	677
7	1566	677
8	1563	677
9	1575	677
10	1585	677
11	1346	677
12	1281	677
13	1581	677
14	1436	677
15	1449	677
16	1379	677
17	1576	677
18	1575	677
19	1507	677
20	1507	677
21	1583	677
22	1325	677
23	1654	677
24	1534	677
25	1582	677
26	1320	677
27	1539	677
28	1304	677
29	1581	677
30	1325	677
31	1557	677
32	1515	677
33	1653	677
34	1572	677
35	1278	677
36	1636	677
37	1552	677
38	1633	677
39	1475	677
40	1621	677
41	1607	677
42	1974	677
43	1469	677
44	1550	677
45	1489	677
46	1479	677
47	1540	677
48	1473	677
49	1640	677
50	1642	677
51	1889	677
52	1987	677
53	1641	677
54	1650	677
55	1526	677
56	1655	677
57	1553	677
58	1400	677
59	1853	677
60	1947	677
61	1695	677
62	2006	677
63	1927	677
64	1880	677
65	1631	677

Territory	HO 00 03	HO 00 06
66	2009	677
67	1740	677
68	1752	677
69	1955	677
70	1720	677
71	1720	677
72	1960	677
73	1947	677
74	1955	677
75	1661	677
76	1727	677
77	1937	677
78	1749	677
79	2008	677
80	1749	677
81	1749	677
82	1693	677
83	1963	677
84	2009	677
85	1726	677
86	1631	677
87	1737	677
88	1928	677
89	1880	677
90	1949	677
91	1611	677
92	1738	677
93	1712	677
94	955	597
95	962	597
96	981	597
97	1641	677
98	1685	677
99	1633	677
100	1551	677
101	1507	677
102	1135	597
103	1111	597
104	1733	677
105	1532	677
106	1539	677
107	1178	597
108	1175	597
109	1116	597
110	992	597
111	1692	677
112	1658	677
113	1072	597
114	980	597
115	1081	597
116	1749	677
117	1755	677
118	1103	597
119	1111	597
120	1633	677
121	999	597
122	1115	597
123	980	597
124	1114	597
125	1068	597
126	1641	677
127	1111	597
128	1148	597
129	1643	677
130	1643	677

Territory	HO 00 03	HO 00 06
131	993	597
132	1386	677
133	1318	677
134	1386	677
135	1474	597
136	1078	597
137	1361	677
138	1147	597
139	1323	677
140	1086	597
141	1178	597
142	1485	597
143	1293	677
144	921	597
145	1342	677
146	1303	677
147	1387	597
148	2090	677
149	1257	677
150	1364	677
151	1312	677
152	1015	597
153	1332	677
154	1329	597
155	1331	597
156	2126	677
157	1320	597
158	1358	597
159	1105	597
160	1114	597
161	1110	597
162	1018	597
163	1329	677
164	1195	597
165	1281	677
166	1425	677
167	1309	677
168	1210	597
169	1083	597
170	1310	677
171	1211	597
172	1314	677
173	1207	597
174	1142	597
175	1315	677
176	1443	677
177	1194	597
178	1089	597
179	1290	597
180	1341	677
181	1398	677
182	1404	677
183	1218	597
184	1135	597
185	2133	677
186	911	597
187	1323	677
188	1259	677
189	1346	645
190	1393	677
191	1322	597
192	1166	597
193	1142	597
194	1313	677
195	1431	677

Territory	HO 00 03	HO 00 06
196	1357	677
197	961	597
198	1309	597
199	1347	645
200	1098	597
201	1147	597
202	1405	677
203	1447	677
204	1441	677
205	1122	597
206	1141	597
207	1207	597
208	1399	597
209	1354	645
210	1349	645
211	1353	645
212	1348	645
213	1355	645
214	1354	645
215	1155	597
216	1531	677
217	980	597
218	1045	597
219	1154	597
220	1434	677
221	1418	677
222	1209	597
223	1226	597
224	1383	677
225	1453	677
226	2128	677
227	1367	645
228	1162	597
229	1161	597
230	1334	677
231	1358	597
232	1424	677
233	1146	597
234	1141	597
235	1419	677
236	1396	677
237	1312	597
238	1168	597
239	1148	597
240	1313	677
241	1143	677
242	1315	677
243	1304	677
244	1393	677
245	1436	677
246	1109	597
247	1397	677
248	1368	677
249	1219	597
250	1357	645
251	1415	645
252	1454	645
253	1486	645
254	1456	645
255	1479	645
256	1455	645
257	1480	645
258	1479	645
259	1456	645
260	1463	645

Territory	HO 00 03	HO 00 06
261	1468	645
262	1459	645
263	1485	677
264	2082	677
265	2097	677
266	2050	677
267	2082	677
268	2108	677
269	2082	677
270	2073	677
271	1996	677
272	1473	677
273	1270	677
274	2053	677
275	2081	677
276	1467	677
277	1276	677
278	2011	677
279	2049	677
280	1464	677
281	2009	677
282	1283	677
283	2009	677
284	2079	677
285	1489	677
286	2053	677
287	2078	677
288	2099	677
289	1282	677
290	2082	677
291	2102	677
292	1474	677
293	2097	677
294	1275	677
295	1259	677
296	2081	677
297	1278	677
298	2078	677
299	2015	677
300	1981	677
301	1270	677
302	1496	677
303	1554	677
304	1466	677
305	2071	677
306	1268	677
307	1983	677
308	2009	677
309	2053	677
310	1995	677
311	1470	597
312	1468	597
313	1400	597
314	1467	597
315	1403	597
316	1393	597
317	1467	597
318	1398	597
319	1396	597
320	1466	597
321	1467	597
322	1476	597
323	1303	597
324	1308	597
325	1402	597

Territory	HO 00 03	HO 00 06
326	2084	677
327	2078	677
328	2073	677
329	1481	597
330	2077	677
331	1400	597
332	1395	597
333	1398	597
334	1400	597
335	1469	597
336	2051	677
337	1396	597
338	1393	597
339	2084	677
340	1488	597
341	1300	597
342	1392	597
343	1445	597
344	1398	597
345	1488	597
346	1398	597
347	1476	597
348	1392	597
349	1301	597
350	1396	597
351	1398	597
352	1374	597
353	1387	597
354	1485	597
355	1485	597
356	1399	597
357	1371	597
358	1466	597
359	1139	677
360	1302	597
361	1406	597
362	2101	677
363	1416	597
364	1399	597
365	1389	597
366	2098	677
367	1130	677
368	1165	677
369	1160	677
370	1153	677
371	1168	677
372	1160	677
373	1349	677
374	1133	677
375	1160	677
376	1161	677
377	1209	597
378	1140	677
379	1163	677
380	1346	677
381	1150	677
382	1205	597
383	1165	677
384	1127	677
385	1211	597
386	1169	677
387	1165	677
388	930	553
389	1338	677
390	1155	677

Territory	HO 00 03	HO 00 06
391	1168	677
392	1139	677
393	1226	597
394	903	553
395	1210	597
396	1156	677
397	1155	677
398	1134	677
399	1054	597
400	1168	677
401	1054	597
402	1163	677
403	1165	677
404	1147	677
405	1175	677
406	1349	677
407	1054	597
408	1152	677
409	1136	677
410	1153	677
411	1396	597
412	1165	677
413	1163	677
414	1154	677
415	1159	677
416	1161	677
417	1213	597
418	1159	677
419	1162	677
420	1166	677
421	1154	677
422	909	553
423	924	553
424	818	553
425	916	553
426	976	553
427	931	553
428	1168	597
429	932	553
430	1173	597
431	1232	597
432	808	553
433	807	553
434	969	553
435	975	553
436	934	553
437	936	553
438	1227	597
439	1161	597
440	1180	597
441	934	553
442	916	553
443	1227	597
444	1171	597
445	1226	597
446	932	553
447	931	553
448	1232	597
449	912	553
450	810	553
451	948	553
452	910	553
453	1210	597
454	1178	597
455	961	553

Territory	HO 00 03	HO 00 06
456	1240	597
457	1171	597
458	1245	597
459	1334	597
460	1210	597
461	983	553
462	1141	597
463	1213	597
464	1245	597
465	960	553
466	829	553
467	829	553
468	831	553
469	831	553
470	815	553
471	820	553
472	793	553
473	839	553
474	831	553
475	812	553
476	828	553
477	822	553
478	791	553
479	829	553
480	815	553
481	810	553
482	828	553
483	810	553
484	828	553
485	823	553
486	922	553
487	827	553
488	832	553
489	826	553
490	795	553
491	818	553
492	947	553
493	818	553
494	818	553
495	834	553
496	935	553
497	808	553
498	831	553
499	826	553
500	828	553
501	808	553
502	803	553
503	794	553
504	931	553
505	1309	597
506	1364	597
507	981	597
508	943	597
509	1361	597
510	1131	597
511	870	597
512	1179	597
513	1169	597
514	1180	597
515	1195	597
516	1153	597
517	1364	597
518	1134	597
519	1378	597
520	1171	597

Territory	HO 00 03	HO 00 06
521	1255	597
522	1197	597
523	970	597
524	1046	597
525	1340	597
526	1373	597
527	1359	597
528	1361	597
529	1011	597
530	1143	597
531	1262	597
532	1149	597
533	974	597
534	1353	597
535	1162	597
536	1325	597
537	1177	597
538	982	597
539	991	597
540	851	597
541	853	597
542	855	597
543	866	597
544	852	597
545	861	597
546	838	597
547	870	597
548	941	597
549	881	597
550	854	597
551	829	597
552	842	597
553	818	597
554	857	597
555	861	597
556	866	597
557	960	597
558	936	597
559	872	597
560	861	597
561	878	597
562	839	597
563	854	597
564	854	597
565	822	597
566	947	597
567	864	597
568	844	597
569	844	597
570	866	597
571	887	597
572	826	553

Policy Forms

HO 00 03	1.000
HO 00 06	0.946

Expense Fees per policy

HO 00 03	$102.00
HO 00 06	$51.00

Form HO 00 03 Only

2 Family Dwelling	1.20
3 or 4 Family Dwelling	1.30

Policyholder Responsibility Tiers
(see schedule)

Expense/Loss Experience Modifiers
(see schedule)

Protection/Construction

Construction	Protection	HO 00 03	HO 00 06
Masonry	Well Protected	1.00	1.00
	Moderately Protected	1.17	1.00
	Poorly Protected	1.96	1.00
Frame	Well Protected	1.13	1.00
	Moderately Protected	1.32	1.00
	Poorly Protected	2.22	1.00

Amount of Insurance

Amount of Insurance	HO 00 03	Amount of Insurance	HO 00 03
$50,000	0.691	$160,000	1.491
$60,000	0.723	$170,000	1.551
$70,000	0.775	$180,000	1.590
$80,000	0.849	$190,000	1.622
$90,000	0.932	$200,000	1.663
$100,000	1.000	$225,000	1.929
$110,000	1.096	$250,000	2.022
$120,000	1.196	$275,000	2.238
$130,000	1.298	$300,000	2.475
$140,000	1.398	$350,000	2.958
$150,000	1.446	$400,000	3.445
		Each add'l $10,000	0.097

Amount of Insurance	HO 00 06	Amount of Insurance	HO 00 06
$6,000	0.800	$40,000	1.599
$10,000	0.850	$45,000	1.742
$15,000	0.900	$50,000	1.880
$20,000	1.000	$60,000	2.159
$25,000	1.147	$75,000	2.574
$30,000	1.303	$90,000	2.990
$35,000	1.453	$100,000	3.265
		Each add'l $1,000	0.028

Rule 205. Minimum Premium

HO 00 03	$150.00
HO 00 06	$125.00

Rule 207. Waiver of Premium $ 3.00

Rule 302. Loss Settlement Options - Form HO 00 03

A. Functional Replacement Cost

Coverage A limit of liability equals less than __% of replacement value:	80% to 100%	1.00
	79%, but not less than 50%	1.05
	less than 50%	1.10

B. Actual Cash Value 1.25

C. Special Loss Settlement

% of Replacement Value	C.2.a. Factor	C.2.c. Factor
50%	1.60	0.96
60%	1.33	0.97
70%	1.14	0.98

Rule 303. Ordinance or Law Coverage Factor

B.2. Increased Limit - HO 00 03 (25% Coverage A limit) 1.03

Rule 304. Special Personal Property Coverage Factor

HO 00 03	(endorsement HH 00 15)	1.16
HO 00 06	(endorsement HH 17 31)	1.24

Rule 401. Superior Construction - Form HO 00 03 0.85

Rule 402. Townhouse or Row House - Form HO 00 03

Total number of individual family units within the fire division	1 and 2 family dwellings			3 and 4 family dwellings
	1-2	3-4	5-8	5-8
(number of family	(1 & 3)	(2)	(2)	(4)
well/moderately protected	1.00	1.10	1.25	1.35
poorly protected	1.00	1.15	1.30	1.45

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be consider

An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division.

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage

HO 00 03	1.15
HO 00 06	1.35

Rule 404. Protective Devices - Form HO 00 03 Factor

Automatic sprinkler systems in all rooms of the dwelling	0.90
Combination of smoke detectors, dead bolt locks on all entrance doors, and fire extinguishers on the property	1.00
Each central station monitored alarm (fire and burglary)	0.95
Each direct line response to police or fire station	0.95

Rule 406. Deductibles

Form HO 00 03	Coverage A (000s)										
Deductible	<= 91.0	115.0	151.5	174.5	195.0	216.5	240.0	268.0	304.5	356.5	>= 998.0
$1,000	0.866	0.876	0.881	0.884	0.887	0.897	0.900	0.879	0.898	0.900	0.920
$1,000/$2,500 W&H	0.860	0.871	0.875	0.879	0.882	0.891	0.894	0.874	0.892	0.895	0.915
$1,000/$5,000 W&H	0.853	0.863	0.867	0.871	0.874	0.883	0.886	0.866	0.884	0.887	0.907
$1,000/1% W&H	0.869	0.877	0.879	0.882	0.884	0.893	0.895	0.873	0.892	0.893	0.891
$1,000/2% W&H	0.863	0.872	0.874	0.876	0.877	0.885	0.887	0.865	0.883	0.884	0.885
$1,000/3% W&H	0.860	0.868	0.869	0.871	0.872	0.880	0.881	0.858	0.875	0.872	0.880
$1,000/4% W&H	0.857	0.865	0.865	0.867	0.867	0.873	0.872	0.849	0.867	0.869	0.878
$1,000/5% W&H	0.854	0.861	0.861	0.860	0.859	0.867	0.869	0.848	0.866	0.867	0.876
$1,000/10% W&H	0.840	0.848	0.848	0.851	0.853	0.861	0.862	0.841	0.859	0.861	0.868
$2,500	0.774	0.784	0.791	0.796	0.801	0.811	0.824	0.827	0.840	0.844	0.864
$2,500/$5,000 W&H	0.766	0.776	0.783	0.788	0.793	0.803	0.815	0.819	0.832	0.836	0.856
$2,500/1% W&H	0.783	0.791	0.794	0.799	0.803	0.812	0.824	0.827	0.839	0.842	0.840
$2,500/2% W&H	0.776	0.785	0.789	0.793	0.796	0.805	0.816	0.818	0.830	0.833	0.834
$2,500/3% W&H	0.773	0.781	0.784	0.788	0.791	0.800	0.811	0.811	0.822	0.821	0.829
$2,500/4% W&H	0.770	0.778	0.781	0.784	0.786	0.793	0.801	0.803	0.815	0.818	0.827
$2,500/5% W&H	0.767	0.775	0.777	0.777	0.778	0.787	0.798	0.801	0.813	0.816	0.825
$2,500/10% W&H	0.754	0.761	0.764	0.768	0.772	0.781	0.792	0.794	0.807	0.810	0.817

Form HO 00 06	factor	max credit
$500	1.00	n/a
$500/1000 W&H	0.97	$50
$500/2% W&H	n/a	n/a
$1,000	0.85	$150
$1000/2% W&H	n/a	n/a
$2,500	0.75	$250

Rule 407. Additional Amounts of Insurance - Form HO 00 03

		Factor
C.1. Additional amount of Coverage A only	25%	1.03
	50%	1.04

Rule 411. Home Purchase - Form HO 00 03

PolicyTerm	Factor
1	0.90
2	0.94
3	0.97
4+	1.00

Rule 470. Age of Home - Form HO 00 03

age	factor	age	factor
current year	0.70	12	0.94
prior year	0.72	13	0.95
2 years prior	0.74	14	0.95
3	0.76	15	0.95
4	0.78	16 to 20	0.95
5	0.80	21 to 25	1.00
6	0.82	26 to 30	1.00
7	0.84	31 to 35	0.95
8	0.86	36 to 40	0.95
9	0.88	41 to 50	1.00
10	0.90	51 to 60	1.05
11	0.92	Over 60 Years	1.10

Rule 471. Roofing Age/Materials - Form HO 00 03 (see Wind Roof table)

Rule 472. Safe Heat - Form HO 00 03

Solid Fuel	1.25
Oil	1.00
Other	1.00

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Affinity Marketing - Form HO 00 03 (see schedule)

Rule 482. Policy Conversion

HO 00 03 policy year	factor
1st	0.95
2nd	0.96
3rd	0.97
4th	0.98
5th	0.99
6th and ongoing	1.00

Rule 483. Internet Quote/Purc [n/a in Arkansas]

Rule 486. Basic Package Product and Enhanced Package Optional Endorsements - Form HO 00 03

	Factor
Basic Package	1.15
Enhanced Package	1.19

Rule 488. Number of Units - Form HO 00 06

Less than 5	1.10
5 or More	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	Frame	Masonry	Superior
1	$0.50	$2.20	$0.90
2	$1.15	$5.70	$2.35
3	$2.50	$10.25	$4.20
4	$3.50	$14.45	$5.95
5	$4.95	$18.90	$7.75
6	$6.85	$24.75	$10.15
7	$7.90	$29.60	$12.15
8	$9.80	$33.05	$13.55
9	$12.45	$38.25	$15.70
10	$13.15	$42.85	$17.60

D. Base Premium
(per $1,000 of insurance)
10% deductible

Table A: Frame

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.10	n/a	$0.10	$0.10	$0.10	$0.10	$0.10
2	$0.23	n/a	$0.13	$0.10	$0.15	$0.12	$0.23
3	$0.50	n/a	$0.27	$0.22	$0.33	$0.27	$0.50
4	$0.70	n/a	$0.39	$0.31	$0.46	$0.38	$0.70
5	$0.99	n/a	$0.54	$0.43	$0.65	$0.54	$0.99
6	$1.37	n/a	$0.75	$0.60	$0.91	$0.75	$1.37
7	$1.58	n/a	$0.87	$0.70	$1.05	$0.86	$1.58
8	$1.96	n/a	$1.08	$0.86	$1.30	$1.07	$1.96
9	$2.49	n/a	$1.37	$1.10	$1.65	$1.36	$2.49
10	$2.63	n/a	$1.45	$1.16	$1.74	$1.44	$2.63

Table B: Masonry

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.44	n/a	$0.27	$0.21	$0.28	$0.26	$0.44
2	$1.14	n/a	$0.70	$0.55	$0.72	$0.67	$1.14
3	$2.05	n/a	$1.25	$1.00	$1.29	$1.20	$2.05
4	$2.89	n/a	$1.77	$1.41	$1.82	$1.69	$2.89
5	$3.78	n/a	$2.31	$1.84	$2.38	$2.20	$3.78
6	$4.95	n/a	$3.03	$2.41	$3.12	$2.89	$4.95
7	$5.92	n/a	$3.62	$2.88	$3.72	$3.45	$5.92
8	$6.61	n/a	$4.04	$3.22	$4.16	$3.86	$6.61
9	$7.65	n/a	$4.68	$3.72	$4.81	$4.46	$7.65
10	$8.57	n/a	$5.24	$4.17	$5.39	$5.00	$8.57

Table C: Superior

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.18	n/a	$0.10	$0.10	$0.13	$0.11	$0.18
2	$0.47	n/a	$0.20	$0.13	$0.34	$0.29	$0.47
3	$0.84	n/a	$0.37	$0.23	$0.61	$0.52	$0.84
4	$1.19	n/a	$0.52	$0.32	$0.86	$0.74	$1.19
5	$1.55	n/a	$0.68	$0.42	$1.13	$0.96	$1.55
6	$2.03	n/a	$0.89	$0.55	$1.48	$1.26	$2.03
7	$2.43	n/a	$1.06	$0.65	$1.77	$1.51	$2.43
8	$2.71	n/a	$1.18	$0.73	$1.97	$1.68	$2.71
9	$3.14	n/a	$1.37	$0.85	$2.28	$1.95	$3.14
10	$3.52	n/a	$1.54	$0.95	$2.56	$2.18	$3.52

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions: See Arkansas Territory 1.0

Rule 507. Coverage A Basic and Increased Limits - Form HO 00 06 $ 3.30
Increased Limits (rate per $1,000)

Rule 508. Units Regularly Rented to Others - Form HO 00 06	Factor
1 - 8 weeks per year	1.00
9 or more weeks per year	1.25

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - Form HO 00 06

	Rate per $1,000
HO 00 06 (25% Coverage A limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 06 policies, multiply the total Coverage A amount ($5,000 base plus any increased limit) by .15, then multiply that result by the HO 00 06 rate per $1,000.

Rule 514. Other Structures
Increased Limits (rate per $1,000) $ 2.00

Rule 515. Personal Property	Charge
A. Increased Limit (rate per $1,000) **Form HO 00 03 Only**	$ 2.00
B. Reduction in Limit (credit per $1,000) **Form HO 00 03 Only**	$ 1.00
C. Increased Special Limits of Liability	
1. Jewelry, Watches, and Furs (rate per $500)	$ 15.00
2. Money and Securities (rate per $100)	
Money	$ 5.00
Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)	$ 2.50
4. Firearms (rate per $100)	$ 3.00
5. Electronic Aparatus (rate per $500)	$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy)

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

Rule 471. Roofing Age/Materials - Form HO 00 03

Roof Age	Roof Type	Factor
0	asphalt	1.000
0	built up/tar or gravel	1.000
0	clay tile	1.000
0	composition	1.000
0	concrete tile	1.000
0	other	1.000
0	slate	1.000
0	spanish tile	1.000
0	tin/membrane	1.000
0	wood shake	1.150
0	wood shingles	1.150
1	asphalt	1.007
1	built up/tar or gravel	1.004
1	clay tile	1.004
1	composition	1.007
1	concrete tile	1.004
1	other	1.004
1	slate	1.004
1	spanish tile	1.004
1	tin/membrane	1.004
1	wood shake	1.161
1	wood shingles	1.161
2	asphalt	1.014
2	built up/tar or gravel	1.008
2	clay tile	1.008
2	composition	1.014
2	concrete tile	1.008
2	other	1.008
2	slate	1.008
2	spanish tile	1.008
2	tin/membrane	1.008
2	wood shake	1.171
2	wood shingles	1.171
3	asphalt	1.021
3	built up/tar or gravel	1.011
3	clay tile	1.011
3	composition	1.021
3	concrete tile	1.011
3	other	1.011
3	slate	1.011
3	spanish tile	1.011
3	tin/membrane	1.011
3	wood shake	1.181
3	wood shingles	1.181
4	asphalt	1.028

Roof Age	Roof Type	Factor
4	built up/tar or gravel	1.014
4	clay tile	1.014
4	composition	1.028
4	concrete tile	1.014
4	other	1.014
4	slate	1.014
4	spanish tile	1.014
4	tin/membrane	1.014
4	wood shake	1.190
4	wood shingles	1.190
5	asphalt	1.034
5	built up/tar or gravel	1.017
5	clay tile	1.017
5	composition	1.034
5	concrete tile	1.017
5	other	1.017
5	slate	1.017
5	spanish tile	1.017
5	tin/membrane	1.017
5	wood shake	1.199
5	wood shingles	1.199
6	asphalt	1.041
6	built up/tar or gravel	1.020
6	clay tile	1.020
6	composition	1.041
6	concrete tile	1.020
6	other	1.020
6	slate	1.020
6	spanish tile	1.020
6	tin/membrane	1.020
6	wood shake	1.208
6	wood shingles	1.208
7	asphalt	1.047
7	built up/tar or gravel	1.023
7	clay tile	1.023
7	composition	1.047
7	concrete tile	1.023
7	other	1.023
7	slate	1.023
7	spanish tile	1.023
7	tin/membrane	1.023
7	wood shake	1.216
7	wood shingles	1.216
8	asphalt	1.053
8	built up/tar or gravel	1.026
8	clay tile	1.026
8	composition	1.053

Roof Age	Roof Type	Factor
8	concrete tile	1.026
8	other	1.026
8	slate	1.026
8	spanish tile	1.026
8	tin/membrane	1.026
8	wood shake	1.224
8	wood shingles	1.224
9	asphalt	1.059
9	built up/tar or gravel	1.029
9	clay tile	1.029
9	composition	1.059
9	concrete tile	1.029
9	other	1.029
9	slate	1.029
9	spanish tile	1.029
9	tin/membrane	1.029
9	wood shake	1.232
9	wood shingles	1.232
10	asphalt	1.064
10	built up/tar or gravel	1.031
10	clay tile	1.031
10	composition	1.064
10	concrete tile	1.031
10	other	1.031
10	slate	1.031
10	spanish tile	1.031
10	tin/membrane	1.031
10	wood shake	1.240
10	wood shingles	1.240
11	asphalt	1.069
11	built up/tar or gravel	1.033
11	clay tile	1.033
11	composition	1.069
11	concrete tile	1.033
11	other	1.033
11	slate	1.033
11	spanish tile	1.033
11	tin/membrane	1.033
11	wood shake	1.247
11	wood shingles	1.247
12	asphalt	1.075
12	built up/tar or gravel	1.035
12	clay tile	1.035
12	composition	1.075
12	concrete tile	1.035
12	other	1.035
12	slate	1.035

Roof Age	Roof Type	Factor
12	spanish tile	1.035
12	tin/membrane	1.035
12	wood shake	1.254
12	wood shingles	1.254
13	asphalt	1.079
13	built up/tar or gravel	1.037
13	clay tile	1.037
13	composition	1.079
13	concrete tile	1.037
13	other	1.037
13	slate	1.037
13	spanish tile	1.037
13	tin/membrane	1.037
13	wood shake	1.261
13	wood shingles	1.261
14	asphalt	1.084
14	built up/tar or gravel	1.039
14	clay tile	1.039
14	composition	1.084
14	concrete tile	1.039
14	other	1.039
14	slate	1.039
14	spanish tile	1.039
14	tin/membrane	1.039
14	wood shake	1.268
14	wood shingles	1.268
15	asphalt	1.088
15	built up/tar or gravel	1.041
15	clay tile	1.041
15	composition	1.088
15	concrete tile	1.041
15	other	1.041
15	slate	1.041
15	spanish tile	1.041
15	tin/membrane	1.041
15	wood shake	1.275
15	wood shingles	1.275
16	asphalt	1.093
16	built up/tar or gravel	1.043
16	clay tile	1.043
16	composition	1.093
16	concrete tile	1.043
16	other	1.043
16	slate	1.043
16	spanish tile	1.043
16	tin/membrane	1.043
16	wood shake	1.281

Roof Age	Roof Type	Factor
16	wood shingles	1.281
17	asphalt	1.097
17	built up/tar or gravel	1.045
17	clay tile	1.045
17	composition	1.097
17	concrete tile	1.045
17	other	1.045
17	slate	1.045
17	spanish tile	1.045
17	tin/membrane	1.045
17	wood shake	1.287
17	wood shingles	1.287
18	asphalt	1.100
18	built up/tar or gravel	1.047
18	clay tile	1.047
18	composition	1.100
18	concrete tile	1.047
18	other	1.047
18	slate	1.047
18	spanish tile	1.047
18	tin/membrane	1.047
18	wood shake	1.293
18	wood shingles	1.293
19	asphalt	1.104
19	built up/tar or gravel	1.049
19	clay tile	1.049
19	composition	1.104
19	concrete tile	1.049
19	other	1.049
19	slate	1.049
19	spanish tile	1.049
19	tin/membrane	1.049
19	wood shake	1.299
19	wood shingles	1.299
20	asphalt	1.107
20	built up/tar or gravel	1.051
20	clay tile	1.051
20	composition	1.107
20	concrete tile	1.051
20	other	1.051
20	slate	1.051
20	spanish tile	1.051
20	tin/membrane	1.051
20	wood shake	1.305
20	wood shingles	1.305
21	asphalt	1.110
21	built up/tar or gravel	1.053

Roof Age	Roof Type	Factor
21	clay tile	1.053
21	composition	1.110
21	concrete tile	1.053
21	other	1.053
21	slate	1.053
21	spanish tile	1.053
21	tin/membrane	1.053
21	wood shake	1.310
21	wood shingles	1.310
22	asphalt	1.113
22	built up/tar or gravel	1.055
22	clay tile	1.055
22	composition	1.113
22	concrete tile	1.055
22	other	1.055
22	slate	1.055
22	spanish tile	1.055
22	tin/membrane	1.055
22	wood shake	1.315
22	wood shingles	1.315
23	asphalt	1.115
23	built up/tar or gravel	1.057
23	clay tile	1.057
23	composition	1.115
23	concrete tile	1.057
23	other	1.057
23	slate	1.057
23	spanish tile	1.057
23	tin/membrane	1.057
23	wood shake	1.320
23	wood shingles	1.320
24	asphalt	1.118
24	built up/tar or gravel	1.058
24	clay tile	1.058
24	composition	1.118
24	concrete tile	1.058
24	other	1.058
24	slate	1.058
24	spanish tile	1.058
24	tin/membrane	1.058
24	wood shake	1.325
24	wood shingles	1.325
25	asphalt	1.120
25	built up/tar or gravel	1.059
25	clay tile	1.059
25	composition	1.120
25	concrete tile	1.059

Roof Age	Roof Type	Factor
25	other	1.059
25	slate	1.059
25	spanish tile	1.059
25	tin/membrane	1.059
25	wood shake	1.330
25	wood shingles	1.330
26	asphalt	1.122
26	built up/tar or gravel	1.060
26	clay tile	1.060
26	composition	1.122
26	concrete tile	1.060
26	other	1.060
26	slate	1.060
26	spanish tile	1.060
26	tin/membrane	1.060
26	wood shake	1.334
26	wood shingles	1.334
27	asphalt	1.123
27	built up/tar or gravel	1.061
27	clay tile	1.061
27	composition	1.123
27	concrete tile	1.061
27	other	1.061
27	slate	1.061
27	spanish tile	1.061
27	tin/membrane	1.061
27	wood shake	1.338
27	wood shingles	1.338
28	asphalt	1.124
28	built up/tar or gravel	1.062
28	clay tile	1.062
28	composition	1.124
28	concrete tile	1.062
28	other	1.062
28	slate	1.062
28	spanish tile	1.062
28	tin/membrane	1.062
28	wood shake	1.342
28	wood shingles	1.342
29	asphalt	1.125
29	built up/tar or gravel	1.063
29	clay tile	1.063
29	composition	1.125
29	concrete tile	1.063
29	other	1.063
29	slate	1.063
29	spanish tile	1.063

Roof Age	Roof Type	Factor
29	tin/membrane	1.063
29	wood shake	1.346
29	wood shingles	1.346
30+	asphalt	1.126
30+	built up/tar or gravel	1.064
30+	clay tile	1.064
30+	composition	1.126
30+	concrete tile	1.064
30+	other	1.064
30+	slate	1.064
30+	spanish tile	1.064
30+	tin/membrane	1.064
30+	wood shake	1.350
30+	wood shingles	1.350

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 603. Residence Employees (per employee, above two)						
	$ 4.00	$ 5.00	$ 6.00	$ 1.00	$ 2.00	$ 3.00
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 51-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
31-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA
Rule 618. Unsafe Swimming Pool Premium - Form HO 00 03						
	$ 30.00	$ 48.00	$ 60.00	$ 8.00	$ 12.00	$ 15.00

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Affinity Marketing	Factor
	0.90

Rule 301.A.4 Derogatory Reason Code Definitions and Factors - Form HO 00 03

Class	D01	D02	D11	D21	D31	D41	Factor
1	0	0	0	0	0	0	1.00
2	0	0	0	0	0	1	1.11
3	0	0	0	0	1	0	1.11
4	0	0	0	0	1	1	1.38
5	0	0	0	1	0	0	1.11
6	0	0	0	1	0	1	1.38
7	0	0	0	1	1	0	1.38
8	0	0	0	1	1	1	1.38
9	0	0	1	0	0	0	1.11
10	0	0	1	0	0	1	1.38
11	0	0	1	0	1	0	1.38
12	0	0	1	0	1	1	1.38
13	0	0	1	1	0	0	1.38
14	0	0	1	1	0	1	1.38
15	0	0	1	1	1	0	1.38
16	0	0	1	1	1	1	1.38
17	0	1	0	0	0	0	1.65
18	0	1	0	0	0	1	2.18
19	0	1	0	0	1	0	2.18
20	0	1	0	0	1	1	2.18
21	0	1	0	1	0	0	2.18
22	0	1	0	1	0	1	2.18
23	0	1	0	1	1	0	2.18
24	0	1	0	1	1	1	2.18
25	0	1	1	0	0	0	2.18
26	0	1	1	0	0	1	2.18
27	0	1	1	0	1	0	2.18
28	0	1	1	0	1	1	2.18
29	0	1	1	1	0	0	2.18
30	0	1	1	1	0	1	2.18
31	0	1	1	1	1	0	2.18
32	1	0	0	0	0	0	1.11
33	1	0	0	0	0	1	1.38
34	1	0	0	0	1	0	1.38
35	1	0	0	0	1	1	1.38
36	1	0	0	1	0	0	1.38
37	1	0	0	1	0	1	1.38
38	1	0	0	1	1	0	1.38
39	1	0	0	1	1	1	1.38
40	1	0	1	0	0	0	1.38
41	1	0	1	0	0	1	1.38
42	1	0	1	0	1	0	1.38
43	1	0	1	0	1	1	1.38
44	1	0	1	1	0	0	1.38
45	1	0	1	1	0	1	1.38
46	1	0	1	1	1	0	1.38

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Rule 301.A.2 & Rule 301.A.5 Pricing Class Definitions - Form HO 00 03

Insurance Score Class	Trans Union Insurance Risk Score Range
1	950 & Above
2	947-949
3	932-946
4	918-931
5	908-917
6	892-907
7	877-891
8	862-876
9	846-861
10	830-845
11	811-829
12	796-810
13	767-795
14	747-766
15	727-746
16	664-726
17	634-663
18	601-633
19	600 & Below
20	No Hit
21	No Score

Home First Class	Definition
1	not Home First
2	Home First

Customers who are establishing a new business relationship with Homesite without a prior relationship with a Homesite partner are "Home First".

Prior Claims Class	Defintion
1	5+ Years Claim Free
2	0 Non-AOG Claims in 3 or 4 Years
3	1 Non-AOG Claims in 3 Years
4	2 Non-AOG Claims in 3 Years
5	3 Non-AOG Claims in 3 Years
6	4 Non-AOG Claims in 3 Years
7	5+ Non-AOG Claims in 3 Years

Lapse of Insurance Class	Definition
1	No Lapse of Insurance
2	Lapse of Insurance

Lapse of Insurance Class is established as follows:
a. If there is an applicable “Current Policy Expiration Date”, and the “Current Policy Expiration Date” precedes the “Proposed Policy Effective Date” by greater than one day, the policyholder is in Lapse of Insurance Class 2. Otherwise, the policyholder is in Lapse of Insurance Class 1.
b. In the case of a new home purchase, there is no Lapse of Insurance and the policyholder is in Lapse of Insurance Class 1.

Rule 301.A.2 & Rule 301.A.5 Pricing Class Factors - Form HO 00 03

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
1	1	1	1	2	0.88	0.88	0.88	0.88
2	1	1	1	1	0.65	0.65	0.65	0.65
3	1	1	2	2	1.04	1.04	1.04	1.04
4	1	1	2	1	0.77	0.77	0.77	0.77
5	1	1	3	2	1.55	1.55	1.55	1.55
6	1	1	3	1	1.15	1.15	1.15	1.15
7	1	1	4	2	1.66	1.66	1.66	1.66
8	1	1	4	1	1.23	1.23	1.23	1.23
9	1	1	5	2	1.78	1.78	1.78	1.78
10	1	1	5	1	1.32	1.32	1.32	1.32
11	1	1	6	2	1.90	1.90	1.90	1.90
12	1	1	6	1	1.41	1.41	1.41	1.41
13	1	1	7	2	2.04	2.04	2.04	2.04
14	1	1	7	1	1.51	1.51	1.51	1.51
15	1	2	1	2	0.93	0.91	0.90	0.88
16	1	2	1	1	0.69	0.68	0.67	0.65
17	1	2	2	2	1.09	1.07	1.06	1.04
18	1	2	2	1	0.81	0.80	0.78	0.77
19	1	2	3	2	1.63	1.60	1.58	1.55
20	1	2	3	1	1.20	1.19	1.17	1.15
21	1	2	4	2	1.75	1.72	1.69	1.66
22	1	2	4	1	1.29	1.27	1.25	1.23
23	1	2	5	2	1.87	1.84	1.81	1.78
24	1	2	5	1	1.38	1.36	1.34	1.32
25	1	2	6	2	2.00	1.97	1.93	1.90
26	1	2	6	1	1.48	1.46	1.43	1.41
27	1	2	7	2	2.14	2.10	2.07	2.04
28	1	2	7	1	1.58	1.56	1.53	1.51
29	2	1	1	2	0.88	0.88	0.88	0.88
30	2	1	1	1	0.65	0.65	0.65	0.65
31	2	1	2	2	1.04	1.04	1.04	1.04
32	2	1	2	1	0.77	0.77	0.77	0.77
33	2	1	3	2	1.55	1.55	1.55	1.55
34	2	1	3	1	1.15	1.15	1.15	1.15
35	2	1	4	2	1.66	1.66	1.66	1.66
36	2	1	4	1	1.23	1.23	1.23	1.23
37	2	1	5	2	1.78	1.78	1.78	1.78
38	2	1	5	1	1.32	1.32	1.32	1.32
39	2	1	6	2	1.90	1.90	1.90	1.90
40	2	1	6	1	1.41	1.41	1.41	1.41
41	2	1	7	2	2.04	2.04	2.04	2.04
42	2	1	7	1	1.51	1.51	1.51	1.51
43	2	2	1	2	0.93	0.91	0.90	0.88
44	2	2	1	1	0.69	0.68	0.67	0.65
45	2	2	2	2	1.09	1.07	1.06	1.04
46	2	2	2	1	0.81	0.80	0.78	0.77
47	2	2	3	2	1.63	1.60	1.58	1.55
48	2	2	3	1	1.20	1.19	1.17	1.15
49	2	2	4	2	1.75	1.72	1.69	1.66
50	2	2	4	1	1.29	1.27	1.25	1.23
51	2	2	5	2	1.87	1.84	1.81	1.78
52	2	2	5	1	1.38	1.36	1.34	1.32
53	2	2	6	2	2.00	1.97	1.93	1.90
54	2	2	6	1	1.48	1.46	1.43	1.41
55	2	2	7	2	2.14	2.10	2.07	2.04
56	2	2	7	1	1.58	1.56	1.53	1.51
57	3	1	1	2	0.90	0.90	0.90	0.90
58	3	1	1	1	0.66	0.66	0.66	0.66
59	3	1	2	2	1.05	1.05	1.05	1.05
60	3	1	2	1	0.78	0.78	0.78	0.78
61	3	1	3	2	1.57	1.57	1.57	1.57
62	3	1	3	1	1.16	1.16	1.16	1.16
63	3	1	4	2	1.68	1.68	1.68	1.68
64	3	1	4	1	1.25	1.25	1.25	1.25
65	3	1	5	2	1.80	1.80	1.80	1.80
66	3	1	5	1	1.33	1.33	1.33	1.33
67	3	1	6	2	1.93	1.93	1.93	1.93

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
68	3	1	6	1	1.43	1.43	1.43	1.43
69	3	1	7	2	2.06	2.06	2.06	2.06
70	3	1	7	1	1.53	1.53	1.53	1.53
71	3	2	1	2	0.94	0.92	0.91	0.90
72	3	2	1	1	0.70	0.68	0.67	0.66
73	3	2	2	2	1.11	1.09	1.07	1.05
74	3	2	2	1	0.82	0.81	0.79	0.78
75	3	2	3	2	1.65	1.62	1.60	1.57
76	3	2	3	1	1.22	1.20	1.18	1.16
77	3	2	4	2	1.77	1.74	1.71	1.68
78	3	2	4	1	1.31	1.29	1.27	1.25
79	3	2	5	2	1.89	1.86	1.83	1.80
80	3	2	5	1	1.40	1.38	1.36	1.33
81	3	2	6	2	2.02	1.99	1.96	1.93
82	3	2	6	1	1.50	1.47	1.45	1.43
83	3	2	7	2	2.17	2.13	2.10	2.06
84	3	2	7	1	1.61	1.58	1.55	1.53
85	4	1	1	2	0.92	0.92	0.92	0.92
86	4	1	1	1	0.68	0.68	0.68	0.68
87	4	1	2	2	1.08	1.08	1.08	1.08
88	4	1	2	1	0.80	0.80	0.80	0.80
89	4	1	3	2	1.61	1.61	1.61	1.61
90	4	1	3	1	1.19	1.19	1.19	1.19
91	4	1	4	2	1.73	1.73	1.73	1.73
92	4	1	4	1	1.28	1.28	1.28	1.28
93	4	1	5	2	1.85	1.85	1.85	1.85
94	4	1	5	1	1.37	1.37	1.37	1.37
95	4	1	6	2	1.98	1.98	1.98	1.98
96	4	1	6	1	1.46	1.46	1.46	1.46
97	4	1	7	2	2.12	2.12	2.12	2.12
98	4	1	7	1	1.57	1.57	1.57	1.57
99	4	2	1	2	0.96	0.95	0.93	0.92
100	4	2	1	1	0.71	0.70	0.69	0.68
101	4	2	2	2	1.13	1.12	1.10	1.08
102	4	2	2	1	0.84	0.83	0.81	0.80
103	4	2	3	2	1.69	1.66	1.64	1.61
104	4	2	3	1	1.25	1.23	1.21	1.19
105	4	2	4	2	1.81	1.79	1.76	1.73
106	4	2	4	1	1.34	1.32	1.30	1.28
107	4	2	5	2	1.94	1.91	1.88	1.85
108	4	2	5	1	1.44	1.41	1.39	1.37
109	4	2	6	2	2.08	2.04	2.01	1.98
110	4	2	6	1	1.54	1.51	1.49	1.46
111	4	2	7	2	2.22	2.19	2.15	2.12
112	4	2	7	1	1.65	1.62	1.59	1.57
113	5	1	1	2	0.95	0.95	0.95	0.95
114	5	1	1	1	0.71	0.71	0.71	0.71
115	5	1	2	2	1.12	1.12	1.12	1.12
116	5	1	2	1	0.83	0.83	0.83	0.83
117	5	1	3	2	1.67	1.67	1.67	1.67
118	5	1	3	1	1.24	1.24	1.24	1.24
119	5	1	4	2	1.79	1.79	1.79	1.79
120	5	1	4	1	1.33	1.33	1.33	1.33
121	5	1	5	2	1.92	1.92	1.92	1.92
122	5	1	5	1	1.42	1.42	1.42	1.42
123	5	1	6	2	2.05	2.05	2.05	2.05
124	5	1	6	1	1.52	1.52	1.52	1.52
125	5	1	7	2	2.20	2.20	2.20	2.20
126	5	1	7	1	1.63	1.63	1.63	1.63
127	5	2	1	2	1.00	0.98	0.97	0.95
128	5	2	1	1	0.74	0.73	0.72	0.71
129	5	2	2	2	1.18	1.16	1.14	1.12
130	5	2	2	1	0.87	0.86	0.84	0.83
131	5	2	3	2	1.75	1.72	1.70	1.67
132	5	2	3	1	1.30	1.28	1.26	1.24
133	5	2	4	2	1.88	1.85	1.82	1.79
134	5	2	4	1	1.39	1.37	1.35	1.33
135	5	2	5	2	2.01	1.98	1.95	1.92
136	5	2	5	1	1.49	1.47	1.44	1.42

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
137	5	2	6	2	2.15	2.12	2.09	2.05
138	5	2	6	1	1.59	1.57	1.54	1.52
139	5	2	7	2	2.31	2.27	2.23	2.20
140	5	2	7	1	1.71	1.68	1.65	1.63
141	6	1	1	2	1.03	1.03	1.03	1.03
142	6	1	1	1	0.77	0.77	0.77	0.77
143	6	1	2	2	1.22	1.22	1.22	1.22
144	6	1	2	1	0.90	0.90	0.90	0.90
145	6	1	3	2	1.81	1.81	1.81	1.81
146	6	1	3	1	1.34	1.34	1.34	1.34
147	6	1	4	2	1.94	1.94	1.94	1.94
148	6	1	4	1	1.44	1.44	1.44	1.44
149	6	1	5	2	2.08	2.08	2.08	2.08
150	6	1	5	1	1.54	1.54	1.54	1.54
151	6	1	6	2	2.22	2.22	2.22	2.22
152	6	1	6	1	1.65	1.65	1.65	1.65
153	6	1	7	2	2.38	2.38	2.38	2.38
154	6	1	7	1	1.76	1.76	1.76	1.76
155	6	2	1	2	1.08	1.07	1.05	1.03
156	6	2	1	1	0.80	0.79	0.78	0.77
157	6	2	2	2	1.28	1.26	1.24	1.22
158	6	2	2	1	0.95	0.93	0.92	0.90
159	6	2	3	2	1.90	1.87	1.84	1.81
160	6	2	3	1	1.41	1.39	1.36	1.34
161	6	2	4	2	2.04	2.01	1.98	1.94
162	6	2	4	1	1.51	1.49	1.46	1.44
163	6	2	5	2	2.18	2.15	2.11	2.08
164	6	2	5	1	1.62	1.59	1.57	1.54
165	6	2	6	2	2.33	2.30	2.26	2.22
166	6	2	6	1	1.73	1.70	1.67	1.65
167	6	2	7	2	2.50	2.46	2.42	2.38
168	6	2	7	1	1.85	1.82	1.79	1.76
169	7	1	1	2	1.04	1.04	1.04	1.04
170	7	1	1	1	0.77	0.77	0.77	0.77
171	7	1	2	2	1.23	1.23	1.23	1.23
172	7	1	2	1	0.91	0.91	0.91	0.91
173	7	1	3	2	1.83	1.83	1.83	1.83
174	7	1	3	1	1.36	1.36	1.36	1.36
175	7	1	4	2	1.97	1.97	1.97	1.97
176	7	1	4	1	1.46	1.46	1.46	1.46
177	7	1	5	2	2.10	2.10	2.10	2.10
178	7	1	5	1	1.56	1.56	1.56	1.56
179	7	1	6	2	2.25	2.25	2.25	2.25
180	7	1	6	1	1.67	1.67	1.67	1.67
181	7	1	7	2	2.41	2.41	2.41	2.41
182	7	1	7	1	1.78	1.78	1.78	1.78
183	7	2	1	2	1.10	1.08	1.06	1.04
184	7	2	1	1	0.81	0.80	0.79	0.77
185	7	2	2	2	1.29	1.27	1.25	1.23
186	7	2	2	1	0.96	0.94	0.93	0.91
187	7	2	3	2	1.92	1.89	1.86	1.83
188	7	2	3	1	1.42	1.40	1.38	1.36
189	7	2	4	2	2.06	2.03	2.00	1.97
190	7	2	4	1	1.53	1.50	1.48	1.46
191	7	2	5	2	2.21	2.17	2.14	2.10
192	7	2	5	1	1.63	1.61	1.58	1.56
193	7	2	6	2	2.36	2.32	2.29	2.25
194	7	2	6	1	1.75	1.72	1.69	1.67
195	7	2	7	2	2.53	2.49	2.45	2.41
196	7	2	7	1	1.87	1.84	1.81	1.78
197	8	1	1	2	1.07	1.07	1.07	1.07
198	8	1	1	1	0.79	0.79	0.79	0.79
199	8	1	2	2	1.26	1.26	1.26	1.26
200	8	1	2	1	0.93	0.93	0.93	0.93
201	8	1	3	2	1.87	1.87	1.87	1.87
202	8	1	3	1	1.39	1.39	1.39	1.39
203	8	1	4	2	2.01	2.01	2.01	2.01
204	8	1	4	1	1.49	1.49	1.49	1.49
205	8	1	5	2	2.15	2.15	2.15	2.15

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
206	8	1	5	1	1.59	1.59	1.59	1.59
207	8	1	6	2	2.30	2.30	2.30	2.30
208	8	1	6	1	1.70	1.70	1.70	1.70
209	8	1	7	2	2.46	2.46	2.46	2.46
210	8	1	7	1	1.82	1.82	1.82	1.82
211	8	2	1	2	1.12	1.10	1.09	1.07
212	8	2	1	1	0.83	0.82	0.80	0.79
213	8	2	2	2	1.32	1.30	1.28	1.26
214	8	2	2	1	0.98	0.96	0.95	0.93
215	8	2	3	2	1.96	1.93	1.90	1.87
216	8	2	3	1	1.45	1.43	1.41	1.39
217	8	2	4	2	2.11	2.08	2.04	2.01
218	8	2	4	1	1.56	1.54	1.51	1.49
219	8	2	5	2	2.25	2.22	2.18	2.15
220	8	2	5	1	1.67	1.64	1.62	1.59
221	8	2	6	2	2.41	2.37	2.34	2.30
222	8	2	6	1	1.79	1.76	1.73	1.70
223	8	2	7	2	2.58	2.54	2.50	2.46
224	8	2	7	1	1.91	1.88	1.85	1.82
225	9	1	1	2	1.09	1.09	1.09	1.09
226	9	1	1	1	0.81	0.81	0.81	0.81
227	9	1	2	2	1.28	1.28	1.28	1.28
228	9	1	2	1	0.95	0.95	0.95	0.95
229	9	1	3	2	1.91	1.91	1.91	1.91
230	9	1	3	1	1.42	1.42	1.42	1.42
231	9	1	4	2	2.05	2.05	2.05	2.05
232	9	1	4	1	1.52	1.52	1.52	1.52
233	9	1	5	2	2.19	2.19	2.19	2.19
234	9	1	5	1	1.62	1.62	1.62	1.62
235	9	1	6	2	2.35	2.35	2.35	2.35
236	9	1	6	1	1.74	1.74	1.74	1.74
237	9	1	7	2	2.51	2.51	2.51	2.51
238	9	1	7	1	1.86	1.86	1.86	1.86
239	9	2	1	2	1.14	1.13	1.11	1.09
240	9	2	1	1	0.85	0.83	0.82	0.81
241	9	2	2	2	1.35	1.32	1.30	1.28
242	9	2	2	1	1.00	0.98	0.97	0.95
243	9	2	3	2	2.01	1.97	1.94	1.91
244	9	2	3	1	1.49	1.46	1.44	1.42
245	9	2	4	2	2.15	2.12	2.09	2.05
246	9	2	4	1	1.60	1.57	1.55	1.52
247	9	2	5	2	2.30	2.27	2.23	2.19
248	9	2	5	1	1.71	1.68	1.65	1.62
249	9	2	6	2	2.46	2.42	2.39	2.35
250	9	2	6	1	1.83	1.80	1.77	1.74
251	9	2	7	2	2.64	2.60	2.56	2.51
252	9	2	7	1	1.96	1.92	1.89	1.86
253	10	1	1	2	1.12	1.12	1.12	1.12
254	10	1	1	1	0.83	0.83	0.83	0.83
255	10	1	2	2	1.32	1.32	1.32	1.32
256	10	1	2	1	0.98	0.98	0.98	0.98
257	10	1	3	2	1.97	1.97	1.97	1.97
258	10	1	3	1	1.46	1.46	1.46	1.46
259	10	1	4	2	2.12	2.12	2.12	2.12
260	10	1	4	1	1.57	1.57	1.57	1.57
261	10	1	5	2	2.26	2.26	2.26	2.26
262	10	1	5	1	1.68	1.68	1.68	1.68
263	10	1	6	2	2.42	2.42	2.42	2.42
264	10	1	6	1	1.79	1.79	1.79	1.79
265	10	1	7	2	2.59	2.59	2.59	2.59
266	10	1	7	1	1.92	1.92	1.92	1.92
267	10	2	1	2	1.18	1.16	1.14	1.12
268	10	2	1	1	0.87	0.86	0.85	0.83
269	10	2	2	2	1.39	1.37	1.35	1.32
270	10	2	2	1	1.03	1.01	1.00	0.98
271	10	2	3	2	2.07	2.04	2.00	1.97
272	10	2	3	1	1.53	1.51	1.49	1.46
273	10	2	4	2	2.22	2.19	2.15	2.12
274	10	2	4	1	1.65	1.62	1.59	1.57

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
275	10	2	5	2	2.38	2.34	2.30	2.26
276	10	2	5	1	1.76	1.73	1.70	1.68
277	10	2	6	2	2.54	2.50	2.46	2.42
278	10	2	6	1	1.88	1.85	1.82	1.79
279	10	2	7	2	2.72	2.68	2.64	2.59
280	10	2	7	1	2.02	1.98	1.95	1.92
281	11	1	1	2	1.15	1.15	1.15	1.15
282	11	1	1	1	0.85	0.85	0.85	0.85
283	11	1	2	2	1.35	1.35	1.35	1.35
284	11	1	2	1	1.00	1.00	1.00	1.00
285	11	1	3	2	2.01	2.01	2.01	2.01
286	11	1	3	1	1.49	1.49	1.49	1.49
287	11	1	4	2	2.16	2.16	2.16	2.16
288	11	1	4	1	1.60	1.60	1.60	1.60
289	11	1	5	2	2.31	2.31	2.31	2.31
290	11	1	5	1	1.71	1.71	1.71	1.71
291	11	1	6	2	2.47	2.47	2.47	2.47
292	11	1	6	1	1.83	1.83	1.83	1.83
293	11	1	7	2	2.65	2.65	2.65	2.65
294	11	1	7	1	1.96	1.96	1.96	1.96
295	11	2	1	2	1.20	1.19	1.17	1.15
296	11	2	1	1	0.89	0.88	0.86	0.85
297	11	2	2	2	1.42	1.39	1.37	1.35
298	11	2	2	1	1.05	1.03	1.02	1.00
299	11	2	3	2	2.11	2.08	2.05	2.01
300	11	2	3	1	1.56	1.54	1.52	1.49
301	11	2	4	2	2.27	2.23	2.20	2.16
302	11	2	4	1	1.68	1.65	1.63	1.60
303	11	2	5	2	2.42	2.38	2.35	2.31
304	11	2	5	1	1.80	1.77	1.74	1.71
305	11	2	6	2	2.59	2.55	2.51	2.47
306	11	2	6	1	1.92	1.89	1.86	1.83
307	11	2	7	2	2.78	2.73	2.69	2.65
308	11	2	7	1	2.06	2.02	1.99	1.96
309	12	1	1	2	1.20	1.20	1.20	1.20
310	12	1	1	1	0.89	0.89	0.89	0.89
311	12	1	2	2	1.42	1.42	1.42	1.42
312	12	1	2	1	1.05	1.05	1.05	1.05
313	12	1	3	2	2.11	2.11	2.11	2.11
314	12	1	3	1	1.56	1.56	1.56	1.56
315	12	1	4	2	2.27	2.27	2.27	2.27
316	12	1	4	1	1.68	1.68	1.68	1.68
317	12	1	5	2	2.42	2.42	2.42	2.42
318	12	1	5	1	1.80	1.80	1.80	1.80
319	12	1	6	2	2.59	2.59	2.59	2.59
320	12	1	6	1	1.92	1.92	1.92	1.92
321	12	1	7	2	2.78	2.78	2.78	2.78
322	12	1	7	1	2.06	2.06	2.06	2.06
323	12	2	1	2	1.27	1.24	1.23	1.20
324	12	2	1	1	0.94	0.92	0.91	0.89
325	12	2	2	2	1.49	1.46	1.44	1.42
326	12	2	2	1	1.10	1.08	1.07	1.05
327	12	2	3	2	2.22	2.18	2.15	2.11
328	12	2	3	1	1.64	1.62	1.59	1.56
329	12	2	4	2	2.38	2.34	2.31	2.27
330	12	2	4	1	1.76	1.74	1.71	1.68
331	12	2	5	2	2.55	2.50	2.47	2.42
332	12	2	5	1	1.89	1.85	1.83	1.80
333	12	2	6	2	2.72	2.68	2.64	2.59
334	12	2	6	1	2.02	1.98	1.95	1.92
335	12	2	7	2	2.92	2.87	2.83	2.78
336	12	2	7	1	2.16	2.13	2.09	2.06
337	13	1	1	2	1.26	1.26	1.26	1.26
338	13	1	1	1	0.94	0.94	0.94	0.94
339	13	1	2	2	1.49	1.49	1.49	1.49
340	13	1	2	1	1.10	1.10	1.10	1.10
341	13	1	3	2	2.21	2.21	2.21	2.21
342	13	1	3	1	1.64	1.64	1.64	1.64
343	13	1	4	2	2.38	2.38	2.38	2.38

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
344	13	1	4	1	1.76	1.76	1.76	1.76
345	13	1	5	2	2.54	2.54	2.54	2.54
346	13	1	5	1	1.88	1.88	1.88	1.88
347	13	1	6	2	2.72	2.72	2.72	2.72
348	13	1	6	1	2.01	2.01	2.01	2.01
349	13	1	7	2	2.91	2.91	2.91	2.91
350	13	1	7	1	2.16	2.16	2.16	2.16
351	13	2	1	2	1.33	1.30	1.28	1.26
352	13	2	1	1	0.98	0.97	0.95	0.94
353	13	2	2	2	1.56	1.53	1.51	1.49
354	13	2	2	1	1.16	1.14	1.12	1.10
355	13	2	3	2	2.32	2.29	2.25	2.21
356	13	2	3	1	1.72	1.69	1.67	1.64
357	13	2	4	2	2.49	2.45	2.42	2.38
358	13	2	4	1	1.85	1.82	1.79	1.76
359	13	2	5	2	2.67	2.62	2.58	2.54
360	13	2	5	1	1.98	1.94	1.91	1.88
361	13	2	6	2	2.85	2.81	2.76	2.72
362	13	2	6	1	2.11	2.08	2.05	2.01
363	13	2	7	2	3.06	3.01	2.96	2.91
364	13	2	7	1	2.26	2.23	2.19	2.16
365	14	1	1	2	1.32	1.32	1.32	1.32
366	14	1	1	1	0.98	0.98	0.98	0.98
367	14	1	2	2	1.55	1.55	1.55	1.55
368	14	1	2	1	1.15	1.15	1.15	1.15
369	14	1	3	2	2.31	2.31	2.31	2.31
370	14	1	3	1	1.71	1.71	1.71	1.71
371	14	1	4	2	2.48	2.48	2.48	2.48
372	14	1	4	1	1.84	1.84	1.84	1.84
373	14	1	5	2	2.65	2.65	2.65	2.65
374	14	1	5	1	1.97	1.97	1.97	1.97
375	14	1	6	2	2.84	2.84	2.84	2.84
376	14	1	6	1	2.10	2.10	2.10	2.10
377	14	1	7	2	3.04	3.04	3.04	3.04
378	14	1	7	1	2.25	2.25	2.25	2.25
379	14	2	1	2	1.39	1.36	1.34	1.32
380	14	2	1	1	1.03	1.01	0.99	0.98
381	14	2	2	2	1.63	1.60	1.58	1.55
382	14	2	2	1	1.21	1.19	1.17	1.15
383	14	2	3	2	2.43	2.39	2.35	2.31
384	14	2	3	1	1.80	1.77	1.74	1.71
385	14	2	4	2	2.61	2.57	2.53	2.48
386	14	2	4	1	1.93	1.90	1.87	1.84
387	14	2	5	2	2.79	2.74	2.70	2.65
388	14	2	5	1	2.06	2.03	2.00	1.97
389	14	2	6	2	2.98	2.93	2.89	2.84
390	14	2	6	1	2.21	2.17	2.14	2.10
391	14	2	7	2	3.20	3.14	3.09	3.04
392	14	2	7	1	2.37	2.33	2.29	2.25
393	15	1	1	2	1.39	1.39	1.39	1.39
394	15	1	1	1	1.03	1.03	1.03	1.03
395	15	1	2	2	1.63	1.63	1.63	1.63
396	15	1	2	1	1.21	1.21	1.21	1.21
397	15	1	3	2	2.43	2.43	2.43	2.43
398	15	1	3	1	1.80	1.80	1.80	1.80
399	15	1	4	2	2.61	2.61	2.61	2.61
400	15	1	4	1	1.94	1.94	1.94	1.94
401	15	1	5	2	2.79	2.79	2.79	2.79
402	15	1	5	1	2.07	2.07	2.07	2.07
403	15	1	6	2	2.99	2.99	2.99	2.99
404	15	1	6	1	2.21	2.21	2.21	2.21
405	15	1	7	2	3.20	3.20	3.20	3.20
406	15	1	7	1	2.37	2.37	2.37	2.37
407	15	2	1	2	1.46	1.43	1.41	1.39
408	15	2	1	1	1.08	1.06	1.05	1.03
409	15	2	2	2	1.72	1.69	1.66	1.63
410	15	2	2	1	1.27	1.25	1.23	1.21
411	15	2	3	2	2.56	2.51	2.48	2.43
412	15	2	3	1	1.89	1.86	1.83	1.80

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
413	15	2	4	2	2.74	2.70	2.66	2.61
414	15	2	4	1	2.03	2.00	1.97	1.94
415	15	2	5	2	2.93	2.89	2.84	2.79
416	15	2	5	1	2.17	2.14	2.10	2.07
417	15	2	6	2	3.14	3.09	3.04	2.99
418	15	2	6	1	2.33	2.29	2.25	2.21
419	15	2	7	2	3.36	3.31	3.26	3.20
420	15	2	7	1	2.49	2.45	2.41	2.37
421	16	1	1	2	1.50	1.50	1.50	1.50
422	16	1	1	1	1.11	1.11	1.11	1.11
423	16	1	2	2	1.77	1.77	1.77	1.77
424	16	1	2	1	1.31	1.31	1.31	1.31
425	16	1	3	2	2.64	2.64	2.64	2.64
426	16	1	3	1	1.95	1.95	1.95	1.95
427	16	1	4	2	2.83	2.83	2.83	2.83
428	16	1	4	1	2.10	2.10	2.10	2.10
429	16	1	5	2	3.02	3.02	3.02	3.02
430	16	1	5	1	2.24	2.24	2.24	2.24
431	16	1	6	2	3.24	3.24	3.24	3.24
432	16	1	6	1	2.40	2.40	2.40	2.40
433	16	1	7	2	3.47	3.47	3.47	3.47
434	16	1	7	1	2.57	2.57	2.57	2.57
435	16	2	1	2	1.58	1.55	1.53	1.50
436	16	2	1	1	1.17	1.15	1.13	1.11
437	16	2	2	2	1.86	1.83	1.80	1.77
438	16	2	2	1	1.38	1.35	1.33	1.31
439	16	2	3	2	2.77	2.72	2.68	2.64
440	16	2	3	1	2.05	2.02	1.99	1.95
441	16	2	4	2	2.97	2.92	2.88	2.83
442	16	2	4	1	2.20	2.17	2.13	2.10
443	16	2	5	2	3.18	3.12	3.08	3.02
444	16	2	5	1	2.35	2.31	2.28	2.24
445	16	2	6	2	3.40	3.34	3.29	3.24
446	16	2	6	1	2.52	2.48	2.44	2.40
447	16	2	7	2	3.64	3.58	3.53	3.47
448	16	2	7	1	2.70	2.65	2.61	2.57
449	17	1	1	2	1.65	1.65	1.65	1.65
450	17	1	1	1	1.22	1.22	1.22	1.22
451	17	1	2	2	1.94	1.94	1.94	1.94
452	17	1	2	1	1.44	1.44	1.44	1.44
453	17	1	3	2	2.90	2.90	2.90	2.90
454	17	1	3	1	2.15	2.15	2.15	2.15
455	17	1	4	2	3.11	3.11	3.11	3.11
456	17	1	4	1	2.30	2.30	2.30	2.30
457	17	1	5	2	3.32	3.32	3.32	3.32
458	17	1	5	1	2.46	2.46	2.46	2.46
459	17	1	6	2	3.56	3.56	3.56	3.56
460	17	1	6	1	2.64	2.64	2.64	2.64
461	17	1	7	2	3.81	3.81	3.81	3.81
462	17	1	7	1	2.82	2.82	2.82	2.82
463	17	2	1	2	1.74	1.71	1.68	1.65
464	17	2	1	1	1.29	1.26	1.24	1.22
465	17	2	2	2	2.04	2.01	1.98	1.94
466	17	2	2	1	1.51	1.49	1.46	1.44
467	17	2	3	2	3.04	2.99	2.95	2.90
468	17	2	3	1	2.25	2.22	2.18	2.15
469	17	2	4	2	3.27	3.21	3.16	3.11
470	17	2	4	1	2.42	2.38	2.34	2.30
471	17	2	5	2	3.49	3.43	3.38	3.32
472	17	2	5	1	2.59	2.54	2.50	2.46
473	17	2	6	2	3.74	3.67	3.62	3.56
474	17	2	6	1	2.77	2.72	2.68	2.64
475	17	2	7	2	4.00	3.94	3.88	3.81
476	17	2	7	1	2.96	2.92	2.87	2.82
477	18	1	1	2	1.81	1.81	1.81	1.81
478	18	1	1	1	1.34	1.34	1.34	1.34
479	18	1	2	2	2.13	2.13	2.13	2.13
480	18	1	2	1	1.58	1.58	1.58	1.58
481	18	1	3	2	3.18	3.18	3.18	3.18

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
482	18	1	3	1	2.35	2.35	2.35	2.35
483	18	1	4	2	3.41	3.41	3.41	3.41
484	18	1	4	1	2.53	2.53	2.53	2.53
485	18	1	5	2	3.65	3.65	3.65	3.65
486	18	1	5	1	2.70	2.70	2.70	2.70
487	18	1	6	2	3.90	3.90	3.90	3.90
488	18	1	6	1	2.89	2.89	2.89	2.89
489	18	1	7	2	4.18	4.18	4.18	4.18
490	18	1	7	1	3.10	3.10	3.10	3.10
491	18	2	1	2	1.90	1.87	1.84	1.81
492	18	2	1	1	1.41	1.39	1.37	1.34
493	18	2	2	2	2.24	2.20	2.17	2.13
494	18	2	2	1	1.66	1.63	1.61	1.58
495	18	2	3	2	3.34	3.28	3.23	3.18
496	18	2	3	1	2.47	2.43	2.39	2.35
497	18	2	4	2	3.58	3.53	3.47	3.41
498	18	2	4	1	2.65	2.61	2.57	2.53
499	18	2	5	2	3.83	3.77	3.71	3.65
500	18	2	5	1	2.84	2.79	2.75	2.70
501	18	2	6	2	4.10	4.03	3.97	3.90
502	18	2	6	1	3.04	2.99	2.94	2.89
503	18	2	7	2	4.39	4.32	4.25	4.18
504	18	2	7	1	3.25	3.20	3.15	3.10
505	19	1	1	2	2.03	2.03	2.03	2.03
506	19	1	1	1	1.50	1.50	1.50	1.50
507	19	1	2	2	2.39	2.39	2.39	2.39
508	19	1	2	1	1.77	1.77	1.77	1.77
509	19	1	3	2	3.56	3.56	3.56	3.56
510	19	1	3	1	2.64	2.64	2.64	2.64
511	19	1	4	2	3.82	3.82	3.82	3.82
512	19	1	4	1	2.83	2.83	2.83	2.83
513	19	1	5	2	4.09	4.09	4.09	4.09
514	19	1	5	1	3.03	3.03	3.03	3.03
515	19	1	6	2	4.37	4.37	4.37	4.37
516	19	1	6	1	3.24	3.24	3.24	3.24
517	19	1	7	2	4.68	4.68	4.68	4.68
518	19	1	7	1	3.47	3.47	3.47	3.47
519	19	2	1	2	2.13	2.10	2.07	2.03
520	19	2	1	1	1.58	1.55	1.53	1.50
521	19	2	2	2	2.51	2.47	2.43	2.39
522	19	2	2	1	1.86	1.83	1.80	1.77
523	19	2	3	2	3.74	3.68	3.62	3.56
524	19	2	3	1	2.77	2.72	2.68	2.64
525	19	2	4	2	4.01	3.95	3.89	3.82
526	19	2	4	1	2.97	2.93	2.88	2.83
527	19	2	5	2	4.29	4.22	4.16	4.09
528	19	2	5	1	3.18	3.13	3.08	3.03
529	19	2	6	2	4.59	4.52	4.45	4.37
530	19	2	6	1	3.40	3.35	3.29	3.24
531	19	2	7	2	4.92	4.84	4.76	4.68
532	19	2	7	1	3.64	3.58	3.53	3.47
533	20	1	1	2	1.10	1.10	1.10	1.10
534	20	1	1	1	0.82	0.82	0.82	0.82
535	20	1	2	2	1.30	1.30	1.30	1.30
536	20	1	2	1	0.96	0.96	0.96	0.96
537	20	1	3	2	1.93	1.93	1.93	1.93
538	20	1	3	1	1.43	1.43	1.43	1.43
539	20	1	4	2	2.07	2.07	2.07	2.07
540	20	1	4	1	1.54	1.54	1.54	1.54
541	20	1	5	2	2.22	2.22	2.22	2.22
542	20	1	5	1	1.64	1.64	1.64	1.64
543	20	1	6	2	2.37	2.37	2.37	2.37
544	20	1	6	1	1.76	1.76	1.76	1.76
545	20	1	7	2	2.54	2.54	2.54	2.54
546	20	1	7	1	1.88	1.88	1.88	1.88
547	20	2	1	2	1.16	1.14	1.12	1.10
548	20	2	1	1	0.86	0.84	0.83	0.82
549	20	2	2	2	1.36	1.34	1.32	1.30
550	20	2	2	1	1.01	0.99	0.98	0.96

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
551	20	2	3	2	2.03	1.99	1.96	1.93
552	20	2	3	1	1.50	1.48	1.45	1.43
553	20	2	4	2	2.18	2.14	2.11	2.07
554	20	2	4	1	1.61	1.59	1.56	1.54
555	20	2	5	2	2.33	2.29	2.25	2.22
556	20	2	5	1	1.72	1.70	1.67	1.64
557	20	2	6	2	2.49	2.45	2.41	2.37
558	20	2	6	1	1.84	1.81	1.79	1.76
559	20	2	7	2	2.67	2.62	2.58	2.54
560	20	2	7	1	1.98	1.94	1.91	1.88
561	21	1	1	2	1.10	1.10	1.10	1.10
562	21	1	1	1	0.82	0.82	0.82	0.82
563	21	1	2	2	1.30	1.30	1.30	1.30
564	21	1	2	1	0.96	0.96	0.96	0.96
565	21	1	3	2	1.93	1.93	1.93	1.93
566	21	1	3	1	1.43	1.43	1.43	1.43
567	21	1	4	2	2.07	2.07	2.07	2.07
568	21	1	4	1	1.54	1.54	1.54	1.54
569	21	1	5	2	2.22	2.22	2.22	2.22
570	21	1	5	1	1.64	1.64	1.64	1.64
571	21	1	6	2	2.37	2.37	2.37	2.37
572	21	1	6	1	1.76	1.76	1.76	1.76
573	21	1	7	2	2.54	2.54	2.54	2.54
574	21	1	7	1	1.88	1.88	1.88	1.88
575	21	2	1	2	1.16	1.14	1.12	1.10
576	21	2	1	1	0.86	0.84	0.83	0.82
577	21	2	2	2	1.36	1.34	1.32	1.30
578	21	2	2	1	1.01	0.99	0.98	0.96
579	21	2	3	2	2.03	1.99	1.96	1.93
580	21	2	3	1	1.50	1.48	1.45	1.43
581	21	2	4	2	2.18	2.14	2.11	2.07
582	21	2	4	1	1.61	1.59	1.56	1.54
583	21	2	5	2	2.33	2.29	2.25	2.22
584	21	2	5	1	1.72	1.70	1.67	1.64
585	21	2	6	2	2.49	2.45	2.41	2.37
586	21	2	6	1	1.84	1.81	1.79	1.76
587	21	2	7	2	2.67	2.62	2.58	2.54
588	21	2	7	1	1.98	1.94	1.91	1.88

Policyholder Responsibility Tiers

Prior Claim Tier

Tier	Prior Claim Group
1	5 or More Years Clean
2	3 or 4 Years Clean
3	1 Claim in 3 Years
4	2 Claims in 3 Years
5	3 Claims in 3 Years
6	4 or more Claims in 3 Years

Rule 301.A.2 & Rule 301.A.5 Credit Tier Definitions - Form HO 00 06

Trans Union Insurance Risk Score Range	Tier
950 & Above	1
947-949	2
932-946	3
918-931	4
908-917	5
892-907	6
877-891	7
862-876	8
846-861	9
830-845	10
811-829	11
796-810	12
767-795	13
747-766	14
727-746	15
664-726	16
634-663	17
601-633	18
600 & Below	19

Applications for which a credit score is not returned (such as No Hit or No Score) will be assigned a Trans Union Assist Score of 815.

Note: For tiering purposes, policyholders with only claims arising from natural causes will be considered to be 3 to 4 years clean.

No Prior Insurance/Lapse of Insurance Rating Factor

Rule 301.A. 2 & Rule 301.A.5 Policyholder Responsibility Tiers - Form HO 00 06

Credit Tiers

Tier	HO 00 06
1	0.40
2	0.40
3	0.40
4	0.40
5	0.40
6	0.45
7	0.45
8	0.45
9	0.45
10	0.45
11	0.45
12	0.49
13	0.52
14	0.55
15	0.59
16	0.67
17	0.77
18	0.84
19	1.00

Prior Claim Tiers

Tier	HO 00 06
1	0.90
2	1.00
3	1.25
4	1.55
5	1.85
6	2.25

No Prior Insurance/Lapse of Insurance Rating Factor

HO 00 06
1.35

HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS POLICY PROGRAM MANUAL

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this Manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage

Coverage		HO 00 03	HO 00 06
A	Dwelling Minimum Limit	Refer to the state pages	For HO 00 06 refer to Rule 507.A.
B	Other Structures	10% of A	---
C	Personal Property	50% of A	Refer to the state pages
D	Loss of Use	20% of A	40% of C – HO 00 06

2. Section II – Liability (All Forms: Refer to the state pages.)
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others
   Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

B. All Forms
The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Form HO 00 03
Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure

D. Form HO 00 03
Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the dwelling.

E. Form HO 00 06
The limit of liability for Coverage A of Section I may be increased.

102. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage
The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

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	HO 00 03	HO 00 06
Fire or Lightning	Yes Cov. C	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. C	Yes
Vandalism or malicious mischief	Yes Cov. C	Yes
Theft	Yes Cov. C	Yes
Volcanic eruption	Yes Cov. C	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes Cov. C	Yes
Additional risks with certain exceptions (Special Coverage)	Yes Cov. A, B & D	No

B. Section II Coverages – Liability – All Forms
Coverage E – Personal Liability
Coverage F – Medical Payments to Others
1. Personal Liability – Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. Form HO 00 03
A Homeowners Policy may be issued:
1. To the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes (except as provided in Rule 104.E) and contains not more than 2 families and with not more than 2 boarders or roomers per family; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or

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3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or
4. To cover dwellings in the course of construction provided:
   a. The policy is issued only in the name of the intended owner-occupant(s) of the dwelling;
   b. The dwelling will be eligible for coverage under Rule 104 upon completion; and
   c. The dwelling is scheduled to be occupied within the next 60 days.
5. When a 2 family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. A separate Renters Policy HO 00 04 may be issued to the co-owner(s) occupying the other apartment in the dwelling.
   It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
   Use Endorsement HO 04 41 – Additional Insured.
6. Three or Four Family Dwelling
   Use Number of Family Code 6 for Three or Four Family Dwellings except as provided in E. below.
   a. A Homeowners Policy may be issued to the owner-occupant of a 3 or 4 family dwelling in the same manner as a 1 or 2 family dwelling.
   b. The limits of liability, under Rule 101, applying to Coverage B – Other Structures and Coverage C – Personal Property, are revised as follows:
      (1) Coverage B – Other Structures; 5% of Coverage A for a 3 or 4 family dwelling.
      (2) Coverage C – Personal Property; 30% of Coverage A for a 3 family dwelling and 25% of Coverage A for a 4 family dwelling.
   c. To develop the BASE PREMIUM, multiply the BASE PREMIUM by the appropriate factor on the state rate pages.
   d. Refer to Rule 402 in the state rate pages when the dwelling unit is in a town or row house structure.
   e. Refer to Rule 601 in the state rate pages for the liability rates.
   Use Endorsement HO 04 44, Residence Premises – Three or Four Family Dwelling, where applicable.

B. Form HO 00 06
   A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Rule 104.E), and is not occupied by more than one additional family or more than two boarders or roomers.

C. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling, for risks on which the Company also insures the primary residence.

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D. A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or housetrailer. Their contents may be covered under the rules provided in the HO 00 04 manual.
E. Certain business occupancies are permitted, provided:
   1. The premises is occupied principally for private residential purposes; and
   2. There is no other business occupancy on the premises.

   When the business is conducted on the residence premises, refer to Rule 609 for Section II Coverage.
F. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes.

105. SECONDARY RESIDENCE PREMISES

A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.
B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.

   Coding Note: Coverage E limit of liability is reported blank for the secondary location. Status Code 4 if seasonal dwelling; Code 3 otherwise.

106. PROTECTION CLASSIFICATION CODES AND INFORMATION

Codes

Protection Class	Code
Well Protected	01
Moderately Protected	07
Poorly Protected	09

B. Protection Information

   The location of the building(s) determines its fire protection classification as follows:
   1. Well Protected

      Buildings located within five road miles of a responding fire department and:
      a. within 1,000 feet of a fire hydrant; or
      b. within 1,000 feet of a year-round water source of at least 3,500 gallons and the responding fire department is equipped to respond with pumper truck capabilities; or
      c. the responding fire department is equipped to respond with pumper/tanker truck capabilities of at least 3,500 gallons
   2. Moderately Protected

      Buildings located within five road miles of a responding fire department but not otherwise qualified as Well Protected.
   3. Poorly Protected

      Buildings that do not qualify for the Well Protected or Moderately Protected classifications are to be classified as Poorly Protected.

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107. CONSTRUCTION DEFINITIONS

A. Frame
Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster or combustible supports. (Use Construction Code 1.)
Aluminum or plaster siding over frame. (Use Construction Code 5.)

B. Masonry Veneer
Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)

C. Masonry
Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground). (Use Construction Code 3.)

D. Superior Construction
(Use Construction Code 4.)
1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. Masonry Non-Combustible
Exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Note: Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

108. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

109. SINGLE BUILDING DEFINITION

A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Buildings which are separated by space shall be considered separate buildings.

C. Buildings or sections of buildings which are separated by:
1. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
2. A documented minimum two-hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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201. POLICY PERIOD

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms, and endorsements then in effect for the Company.
B. Less than one year on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the Company.

202. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.
B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement or the revision.
C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums until the policy is renewed.

204. (Reserved for future use.)

205. MINIMUM PREMIUM

Refer to Statistical Plan for coding requirements.

The minimum annual premium shown on the state rate pages shall be charged for each policy. The minimum premium may include all chargeable endorsements or coverages if written at the inception of the policy.

206. TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all the rules of this manual and any necessary adjustment or premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or
B. Assignment from one insured to another in the event of transfer of title of the dwelling.

207. WAIVER OF PREMIUM

Does not affect coding

When a policy is endorsed after the inception date, refer to the state rate pages for the amount of additional or return premium that may be waived.

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208. WHOLE DOLLAR PREMIUM RULE

Does not affect coding.

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. The Company will review the request, signed by the named insured, and the policy may be issued at the Company's sole discretion.

210. REFER TO COMPANY

Whenever a risk is rated on a Refer to Company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

270. PAYMENT PLANS / FEES

A. The total premium of any policy is due and payable at the beginning of the policy term, unless the policy is issued on an installment plan.
B. For policies issued on an installment plan, the following fees apply to each installment after the down payment:
   1. $5.00 to each payment for billed policies.
   2. $3.00 to each payment for policies paid by electronic funds transfer.
C. A fee of $10.00 is added if a check is returned or electronic funds transfer refused due to insufficient funds. A $15.00 fee is added if a cancellation notice is sent because an installment payment was not received by the date due.

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301. PREMIUM COMPUTATION

A. The premium is computed as follows:

1. The BASE PREMIUM is the product of the following rates and factors shown in the rate pages of this manual, rounded to the nearest dollar:
   a. To be included in all cases:
      i. Territory Base Rate
      ii. Policy Form Factor
      iii. Protection/Construction Factor
      iv. Amount of Insurance Factor by Coverage A for Form HO 00 03
      v. Amount of Insurance Factor by Coverage C for Form HO 00 06
   b. To be included when applicable:
      i. Multiple Family Dwelling (applies to any two-family dwelling as well as any three or four family dwelling referenced in Rule 104.A.6.)
      ii. Secondary Residence Premises (Rule 105)
      iii. Functional Replacement Cost Loss Settlement (Rule 302.A.)
      iv. Special Loss Settlement (Rule 302.C.)
      v. Ordinance or Law Coverage – Increased Limit (Rule 303.B.)
      vi. Special Personal Property Coverage (Rule 304)
2. Apply the applicable tier factors to the total of Step 1, rounding the new total to the nearest dollar. This is the TIERED BASE PREMIUM.
3. Determine the associated factors for the desired deductible and any applicable TIERED BASE PREMIUM modifications (All 300- and 400-series Rules not mentioned in Rule 301.A.1.b except Rule 481). Multiply the TIERED BASE PREMIUM developed in Step 2 by the product of these factors. For Form HO 00 06, if the deductible factor is such that:

   [1 – Deductible Factor] * Tiered Base Premium > Max Deductible Credit,

   then revise the Deductible Factor to:

   Deductible Factor = 1 – [Max Deductible Credit / Tiered Base Premium]

4. Determine all liability increased limits and/or optional liability coverages (600-series Rules), calculating each item individually.

5. Apply any applicable rating tier factor to the total of Step 4, rounding the new total to the nearest dollar. Add the total of these items to the result of Step 3.

6. Calculate the premiums for any other mandatory or optional property or liability coverages that apply, calculating each item individually, rounding each total to the nearest dollar.

7. Add together the sum of Step 5 plus all Step 6 itemsand add any applicable policy expense fee(s), then apply any applicable expense or loss experience modifier (additive or factor) to that total.

8. Multiply the result of Step 7 by the affinity marketing factor (Rule 481), rounding the total to the nearest dollar. The result is the total policy premium.

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B. Interpolation Example
   1. When the desired limit of liability is less than the highest limit shown, interpolate the amount of insurance factor using the nearest limit above and below the desired limit.

      Example

      $203,000 desired limit; the nearest limits are $200,000 and $205,000.

      For $200,000 the factor is 2.837; for $205,000 the factor is 2.937. Figure the difference between the two factors and divide by 5. This provides a factor per $1,000.

      2.937
      -2.837
      .100 ÷ 5 = .02

      Multiply the factor per $1,000 times 3, and add 2.837; the factor for $200,000.

      .02
      x 3
      .06 + 2.837 = 2.897

      The result, 2.897, is the amount of insurance factor for this example.
   2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Amount of Insurance Table of this Manual.

302. LOSS SETTLEMENT OPTIONS – FORM HO 00 03

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

A. Functional Replacement Cost Loss Settlement

   Coding: To be determined.
   1. The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods, which are functionally equivalent to obsolete, antique or custom construction materials and methods.
   2. Develop the BASE PREMIUM in accordance with Rule 301 for the amount of insurance selected for this option.

   Use Endorsement HO 05 30 Functional Replacement Cost Loss Settlement.

B. Actual Cash Value Loss Settlement

   Coding: To be determined.
   1. The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.
   2. The premium is computed by multiplying the BASE PREMIUM by the appropriate factor from the state rate pages.

   Use Endorsement HO 04 81 Actual Cash Value Loss Settlement.

C. Special Loss Settlement

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Exception Code 5

1. This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.
2. To develop the BASE PREMIUM for the Coverage A limit of liability shown in the policy declarations:
   a. Multiply the Coverage A limit of liability by the appropriate factor from the state rate pages and round to the nearest $1,000.
   b. Develop a BASE PREMIUM in accordance with Rule 301 for the amount of insurance computed in C.2.a. above.
   c. Multiply the premium determined in C.2.b. by the appropriate factor from the state rate pages.

Use Endorsement HO 04 56 Special Loss Settlement.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS

A. Basic Limit

The policy automatically provides up to 10% of the Coverage A limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

Use Ordinance or Law Coverage Code 2.

B. Increased Limit
   1. The policy may be endorsed to increase the basic ordinance or law coverage amount, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.
      Use Ordinance or Law Coverage Code 3.
   2. Premium
      a. Form HO 00 03: To develop the BASE PREMIUM, multiply the premium developed in accordance with Rule 301 by the appropriate factor from the state rate pages.
      b. Form HO 00 06: see Rule 513 for rating instructions.

For all forms, use Endorsement HO 04 77 Ordinance or Law – Increased Amount of Coverage.

304. SPECIAL PERSONAL PROPERTY COVERAGE

A. Form HO 00 03 (Status Code 7)
   1. Coverages A and B under Form HO 00 03 are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form.
   2. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
      (When any of the Rule 302 Loss Settlement Options is used, this option may not be used.)
   3. Multiply the BASE PREMIUM developed in accordance with Rule 301 by the appropriate factor from the state rate pages.

Use Endorsement HH 00 15 Special Personal Property Coverage – HO 00 03 only.

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B. Form HO 00 06 (Status Code 7)
   1. Coverage C under Form HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
   2. This option may only be used when the condominium or cooperative unit is owner occupied.
   3. Multiply the BASE PREMIUM developed in accordance with Rule 301 by the appropriate factor from the state rate pages.

   Use Endorsement HH 17 31 Unit-Owners – Coverage C – Special Coverage – HO 00 06 Only.

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401. SUPERIOR CONSTRUCTION – FORM HO 00 03

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry BASE PREMIUM for a comparable dwelling or condominium unit by the appropriate factor from the state rate pages.

402. TOWNHOUSE OR ROW HOUSE – FORM HO 00 03

The premium for an eligible dwelling in a town or row house structure is computed by multiplying the BASE PREMIUM by the appropriate factor on the state rate pages.

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

Coding Note: Subline Code 03 (403 if 50 character format) applies instead of Subline Codes listed on the state rate pages.

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage, is computed by multiplying the BASE PREMIUM including any premium adjustment for Coverage C limits by the appropriate factor on the state rate pages.
B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

404. PROTECTIVE DEVICES – FORM HO 00 03

Does not affect coding.
Approved and properly maintained installations of burglar alarms, fire alarms, and automatic sprinklers in the dwelling may be recognized for a reduced premium.
Refer to the state rate pages for installation types and applicable credits.
Use Endorsement HO 04 16 Premises Alarm or Fire Protection System.

405. AUTOMATIC ADJUSTMENT OF LIMITS – FORM HO 00 03

The limits that apply to Coverages A, B, C, and D may be increased on an annual basis based on a replacement cost estimate from a major appraisal company using property characteristics provided by the insured.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils, except Earthquake and Windstorm. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Premium Computation
To compute the premium for this provision, multiply the TIERED BASE PREMIUM by a factor determined as follows:
    1. For Form HO 00 06, refer to the state rate pages to determine the appropriate factor for the selected deductible.
    2. For Form HO 00 03, determine the desired deductible and the applicable limit of liability. Then, using the deductible table within the state rate pages, interpolate the deductible factor in accordance with the example below.

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[NOTE: The factors shown in the below interpolation example are for illustration only and are not necessarily the factors shown in the deductible table of this manual]

Example: $1,000 desired deductible
$230,000 limit of liability ("Amount of Insurance", or "Coverage A")

i. On the deductible table, the factor for a $1,000 deductible at a limit of $216,500 is 0.879, and the factor for a $1,000 deductible at a limit of $240,000 is 0.882. The factor for a $1,000 deductible at a limit of $230,000 is therefore interpolated as 0.881, according to the following calculation:

(0.882 – 0.879) / (240 – 216.5) = 0.0001276

0.0001276 * (230 – 216.5) = 0.002

0.002 + 0.879 = 0.881

Example: $1,200 desired deductible

In the case where a deductible is made available but not shown in the table, continue the process from A.2.i above with the next steps below, interpolating between flat dollar or percentage deductibles shown as appropriate.

ii. On the deductible table, the factor for a $2,500 deductible at a limit of $216,500 is 0.769, and the factor for a $2,500 deductible at a limit of $240,000 is 0.785. The factor for a $2,500 deductible at a limit of $230,000 is therefore interpolated as 0.778, according to the following calculation:

(0.785 – 0.769) / (240 – 216.5) = 0.00068

0.00068 * (230 – 216.5) = 0.009

0.009 + 0.769 = 0.778

iii. Since the factor for a $1,000 deductible at a limit of $230,000 is 0.881, and the factor for a $2,500 deductible at a limit of $230,000 is 0.778, the factor for a $1,200 deductible at a limit of $230,000 is interpolated as 0.867, according to the following calculation:

(0.881 – 0.778) / (2500 –1000) = 0.0000686

0.0000686 * (1200 – 1000) = 0.014

0.881 - 0.014 = 0.867

B. Windstorm or Hail Deductibles – Form HO 00 03

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The following deductible options are used in conjunction with the deductible applicable to All Other Section I perils. Refer to the state rate pages for available options, factors, and applicable minimum and maximum premium charges.

a. Percentage Deductibles

(1) A percentage deductible of the Coverage A limit of liability is available when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I perils.

(2) Attach Endorsement HO 03 12 – Windstorm or Hail Percentage Deductible to the policy and enter on the policy declarations the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I perils.

Example:

Deductible – Section I $500 except Windstorm or Hail 1% of Coverage A limit.

Deductible – Section I $100 except:

- $500 for Theft of Personal Property; and
- Windstorm or Hail 2% of the Coverage A limit.

(3) In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

Example:

Coverage	Limit of Liability	1% Deductible	Amount of Loss Before Deductible	Amount of Loss After Deductible
A	$100,000	$1,000	$ 7,500	---
B	10,000		1,350	---
C	50,000		3,000	---
D	20,000		660	---
			$12,510	$11,510

(4) The factors displayed on the state rate pages incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible. Interpolate the deductible factor in accordance with the example in Rule 406.A.2.

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b. Higher Fixed-Dollar Deductibles –
   (1) Higher fixed-dollar deductibles are available when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.
   (2) Attach Endorsement HH 80 06- Windstorm or Hail Fixed-dollar Deductible and separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils.
   Example:
   Deductible – Section I $500
   except $1,000 for Windstorm or Hail.
   (3) The factors displayed on the state rate pages incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.
   (4) Refer to the state rate pages for the appropriate factors.

407. ADDITIONAL AMOUNTS OF INSURANCE – FORM HO 00 03

A. The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.
B. The policy may be endorsed to provide additional insurance for Coverage A when loss, to the dwelling building, exceeds the limit of liability shown in the policy declarations.
C. When either of the following options is selected, the Coverage A limit of liability shall be at least 100% of the full replacement cost of the dwelling building at the policy inception or at the time the endorsement is added to the policy:
   1. Specified Additional Amount of Insurance for Coverage A Only
   Coding Note: Use the Subline of Business Codes indicated below for the applicable option. (Codes for the 150 character format)

Option	25%	50%
With Replacement Cost for Coverage C	32 (432)	34 (434)
Without Replacement Cost for Coverage C	31 (431)	33 (433)

   a. An additional amount of insurance equal to 25% or 50% of the Coverage A limit of liability may be selected. This additional amount is available when loss to the dwelling building exceeds the Coverage A limit of liability shown in the Declarations.
   The additional amount cannot be applied to any other coverage nor does it increase the Coverage A limit.
   b. The premium for this option is computed by multiplying the BASE PREMIUM by the appropriate factor shown on the state rate pages.
   Use Endorsement HO 23 47, Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) HO 00 03 only.

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D. Do not use this endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

408. ACTUAL CASH VALUE LOSS SETTLEMENT – WINDSTORM OR HAIL LOSSES TO ROOF SURFACING [N/A in Arkansas]

411. HOME PURCHASE RATING – FORM HO 00 03

Newly purchased homes insured on a HO0003 are eligible for discount credit applied to base premium. This credit does not apply to re-financed homes. Refer to the state rate pages for the discount factors.

470. AGE OF HOME – FORM HO 00 03

To compute the premium for this provision, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages. Do not apply the factor to optional coverages or higher limits of Section I or Section II coverages. Do not apply the factor mid-term.

471. ROOFING AGE/MATERIALS – FORM HO 00 03

Multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages based on the age and type of roofing material and the location of the dwelling.

472. SAFE HEAT

When the primary heating system in the residence is a solid-fuel burning system, or when the residence contains a wood-burning stove, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.

480. MATURE OWNER/RESIDENT

When either or both the named insured(s) are 50 years of age or older, multiply the BASE PREMIUM by the applicable factor shown on the state rate pages.

481. AFFINITY MARKETING

Rating factors shown on the state rate pages apply according to the Premium Computation Rule 301.A.8 when the coverage is placed through a Homesite affinity partner and the named insured also maintains an account with a Homesite affinity partner or membership in an approved group.

482. POLICY CONVERSION

If the named insured replaces a current Homesite tenants or unit-owners policy with a Homesite owners form policy, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages.

483. INTERNET QUOTE/PURCHASE [N/A in Arkansas]

When the initial quote is made and coverage is bound for a new business policy through the company's web site *www.homesite.com*, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages.

486. BASIC PACKAGE PRODUCT AND ENHANCED PACKAGE PRODUCT OPTIONAL ENDORSEMENTS - FORM HO 00 03

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Coding Note: Does not affect coding.

A. Basic or Enhanced Coverage may be added.
B. Basic Package - The following may be packaged to provide additional coverage:
   1. HO 23 47 Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) with the option of 25%
   2. HO 0490 Personal Property Replacement Cost
   3. The limit of liability for Coverage C increased to 70% of coverage A
   4. HH 0015 Special Personal Property Coverage

C. Enhanced Package - The following may be packaged to provide additional coverage:
   1. HO 23 47 Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) with the option of 50%
   2. HO 0490 Personal Property Replacement Cost
   3. The limit of liability for Coverage C increased to 70% of coverage A
   4. HH 0015 Special Personal Property Coverage
   5. HO 2482 Personal Injury
   6. HO 0466 Coverage C Increased Special Limits of Liability with the special limit of liability for Jewelry, Watches and Furs increased by $4000 to provide a maximum of coverage of $5000.

D. Premium Computation
   Refer to state company rate pages for applicable factors and flat fees.

488. NUMBER OF UNITS – FORM HO 00 06

Based on the number of apartment units in the apartment complex, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

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SECTION I COVERAGES – PROPERTY

501. (Reserved for future use.)

502. (Reserved for future use.)

503. BUSINESS PROPERTY – INCREASED LIMITS

Does not affect coding.

A. The $2,500 limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500. Charge the rate for each $2,500 increase shown in the state rate pages. The limit of liability in excess of $2,500 does not apply to:
   1. Business property in storage or held as a sample or for sale or delivery after sale;
   2. Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 – Permitted Incidental Occupancies.)

B. When the on-premises limit is increased, the off-premises limit of $250 is automatically increased, at no additional charge, to an amount that is 10 percent of the total on-premises limit of liability.

Use Endorsement HO 04 12 Increased Limits of Business Property.

504. (Reserved for future use.)

505. EARTHQUAKE COVERAGE

Coding Note: Code as a separate Earthquake record with Subline Code 60 (460 if 150 character format).

A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.
   Use Endorsement HO 04 54 Earthquake.

B. Deductible
   A deductible percentage amount of 10% of the limit of liability for:
   1. Coverage A for Form HO 00 03; and
   2. Coverage C for Form HO 00 06;

   is included in this rule.
   In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B, and C.
   Earthquake rates are displayed for the 10% deductible in the state rate pages.

C. Loss Assessment Coverage
   The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to the state rate pages for rates.
   Use Endorsement HO 04 36 for all Forms.

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D. Base Premium
Develop the base premium as follows:
1. From the state rate pages:
   a. Determine whether Construction Table A, B, and/or C applies.
   b. Determine the Earthquake Zone.
2. For Form HO 00 03, add the results of the following three steps:
   a. Multiply the Coverage A limit by the rate found in Column A of the table.
   b. If the Coverage C limit is increased, multiply the rate found in Column D by the amount of the increase; and
   c. If the Coverage D limit is increased, multiply the rate found in Column F by the amount of the increase.
3. For Form HO 00 06, add the results of the following three steps:
   a. Multiply the Coverage C limit by the rate found in Column C of the table.
   b. Multiply the Coverage A limit by the rate found in E of the table; and
   c. If the Coverage D limit is increased, multiply the rate found in Row F by the amount of the increase.
4. Building or Non-Building Structure Items - All Forms
   Multiply the rate in Row F of the table by the appropriate limit of liability for Other Building or Structure options. (e.g. - Other Structures - HO 04 40, HO 04 48 and HO 04 92).
5. Ordinance or Law - Basic and Increased Limit - All Forms
   Multiply the rate determined in D.2.a, D.3.b, and/or D.4 above by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium for Higher Deductibles **[N/A in Arkansas]**
Multiply the base premium determined in D. above by the appropriate factor shown on the state rate pages.

506. (Reserved for future use.)

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS – HO 00 06

A. Basic Limits
The policy automatically provides a basic Coverage A limit of $5,000 on a named perils basis. If increased limits are not desired, enter “$5,000” under Coverage A – Dwelling on the Declarations pages.
Limit Code 1

B. Increased Limits
The basic limit may be increased. Use the rating information shown on the state rate pages.
Report Limit Code as follows:

Limits	Code
$5,001 - $ 9,999	2
10,000 – 19,999	3
20,000 – 29,999	4
30,000 – 39,999	5
40,000 – 49,999	6

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50,000 – 59,999	7
60,000 – 69,999	8
70,000 and Over	9

508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Status Code 6

A. There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.
B. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less that $10,000.
C. Multiply the Coverage C BASE PREMIUM (reflecting the credit or surcharge for optional deductibles) by the appropriate factor shown on the state rate pages.

Use Endorsement HO 17 33 Unit-Owners Rental to Others.

509. (Reserved for future use.)
510. (Reserved for future use.)

511. LOSS ASSESSMENT COVERAGE

Coding Note: Status Code 6 when HO 17 33 also used; Code 2 otherwise.

The policy automatically provides, at no additional charge, $1,000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased. Refer to the state rate pages for the additional rate. Endorsement HO 04 35 does not cover loss to property under Section I caused by Earthquake.

Use Endorsement HO 04 35 Loss Assessment Coverage.

512. LOSS OF USE – INCREASED LIMIT

Does not affect coding.

When the limit of liability for Coverage D is increased, charge the rate per $1,000 of additional insurance shown in the state rate pages.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 06

A. The basic amount of coverage may be initially increased to 25% of the HO 00 06 Coverage A limit (Coverage Code 3).
B. Premium
   1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.
   2. Refer to the state rate pages for the premium for each additional $1,000 of insurance.

514. OTHER STRUCTURES

A. When insurance is written on a specific structure on the residence premises for increased limits, the rates per $1,000 of insurance mentioned below shall apply separately to each structure.
B. Increased Limits
   Does not affect coding.

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Premium: Refer to the state rate pages.
Use Endorsement HO 04 48 Other Structures.

515. PERSONAL PROPERTY

A. Increased Limit – HO 00 03
Does not affect coding.
The limit of liability for Coverage C may be increased. Charge the additional rate per $1,000 of insurance shown in the state rate pages.

B. Reduction in Limit – HO 00 03
Does not affect coding.
The limit of liability for Coverage C may be reduced to an amount not less than 40% of the limit for Coverage A. The credit per $1,000 is shown in the state rate pages.

C. Increased Special Limits of Liability
Does not affect coding.
1. Jewelry, Watches and Furs
The special limit of liability of $1,000 for theft of jewelry, watches and furs may be increased to a maximum of $5,000 but not exceeding $1,000 for any one article. Charge the additional rate per $1,000 shown in the state rate pages.
2. Money and Securities
The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,000 limit on securities may be increased to a maximum of $2,000. Charge the additional rate per $100 shown in the state rate pages.
3. Silverware, Goldware, and Pewterware
The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.
4. Firearms
The special limit of liability of $2,000 for loss by theft of firearms may be increased to a maximum of $6,000 in increments of $100. Charge the additional rate per $100 shown in the state rate pages.
5. Electronic Apparatus
a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability or being operated by other sources of power:
(1) Up to $1,000 for apparatus in or upon a motor vehicle or motorized land conveyance, and
(2) Up to $1,000 for apparatus not in or upon a motor vehicle that is away from the residence premises and used for business.
b. Each of these limits may be increased to a maximum of $5,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.

Use Endorsement HO 04 65 Coverage C Increased Special Limits of Liability unless endorsements HH 00 15 for HO 00 03 or HH 17 31 for HO 00 06 are attached. If these endorsements are included, use endorsement HO 04 66 for Coverage C Increased Special Limits of Liability.

D. Refrigerated Personal Property – All Forms
Does not affect coding.

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1. The policy includes by endorsement $500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of $100 applies.
3. There is no additional charge for this coverage.

Use Endorsement HO 04 98 Refrigerated Property Coverage with all policies.

516. PERSONAL PROPERTY – SCHEDULED

Coding Note: Code as a separate Inland Marine record with Subline Code 70 (470 if 150 character format).

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

Use Endorsement HO 04 61 Scheduled Personal Property.

517. (Reserved for future use.)

518. (Reserved for future use.)

519. SPECIAL COMPUTER COVERAGE – ALL FORMS EXCEPT HO 00 03 WITH HH 00 15 OR HO 00 06 WITH HH 17 31

Status Code

All Forms except HO 00 06: Code 2

HO 00 06: Code 6 when HO 17 33 also used; Code 2 otherwise

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement HO 04 14 Special Computer Coverage.

520. (Reserved for future use.)

521. WATER BACK UP AND SUMP OVERFLOW

Code as a separate record with Exception Code 1.

A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limits of liability available under this option are $5,000 and $10,000.
B. A deductible of $500 applies. No other deductible option is available.
C. Charge the rate shown on the state rate pages. Different rates apply when Endorsement HO 04 90 Personal Property Replacement Cost is attached.

Use Endorsement HH 80 25 Water Back Up and Sump Overflow.

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SECTION II COVERAGES
PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS OTHER EXPOSURES – BASIC AND INCREASED LIMITS

A. Residence Premises
   1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301 in the state rate pages.
   1. Refer to the state rate pages Rule 601 for rates.
   3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures
   1. There is an additional charge for Other Exposures listed in the following rules.
   2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
   3. For increased limits for Other Exposures, refer to the state rate pages.
   4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

Does not affect coding.

A. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
B. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the manual for that state.
C. Premium – Refer to the state rate pages.

603. RESIDENCE EMPLOYEES

A. There is no additional charge for up to two residence employees.
B. Refer to the state rate pages to determine the premium when there are more than two residence employees.
C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

Status Code 2

A. The policy may be endorsed to provide coverage when an additional residence is rented to others.
B. Premium – Refer to the state rate pages.

Use Endorsement HO 24 70 Additional Residence Rented to Others.

605. (Reserved for future use.)
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608. (Reserved for future use.)

609. BUSINESS PURSUITS

Status Code 2

A. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
B. Refer to the state rate pages for eligible business activities and rates.

Use Endorsement HO 24 71 Business Pursuits.

610. PERSONAL INJURY

Coding Notes: Use Class Code 994 and code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format).

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
B. Premium: Refer to the state rate pages.

Use Endorsement HO 24 82 Personal Injury.

611. (Reserved for future use.)

612. OUTBOARD MOTORS AND WATERCRAFT

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of watercraft) is required.

A. Coverage is included in the policy form, at no additional charge, for watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power.
B. Coverage is available, for an additional premium, for watercraft up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, Inboard or Inboard-Outdrive engines or motors.
   Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
C. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
D. For boats not described above, coverage is not permitted under the Homeowners Policy
E. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.
F. Premium: Refer to the state rate pages.

Use Endorsement HO 24 75 Watercraft.

613. OWNED SNOWMOBILE [N/A in Arkansas]

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Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of snowmobiles) is required.

A. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
B. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.
C. Premium: Refer to the state rate pages.

Use Endorsement HO 24 64 Snowmobile.

614. (Reserved for future use.)
615. (Reserved for future use.)

616. NO GUN TRAINING SURCHARGE

When guns are present and locked on the residence premises, but none of the named insureds have completed a gun safety training course, apply the applicable premium shown on the state rate pages.

617. DANGEROUS DOG PREMIUM

When dangerous dogs are present, apply the applicable premium shown on the state rate pages.

618. UNSAFE SWIMMING POOL PREMIUM – FORM HO 00 03

When an unsafe swimming pool is on the property, apply the applicable premium shown on the state rate pages.

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SPECIAL STATE REQUIREMENTS

001. Special Provisions Endorsement – H 01 03
Use this endorsement with all Homeowners policies.

002. No Coverage for Home Day Care Business – HO 04 96
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Expense Fees per policy
HO 00 04 $34.00

Amount of	HO 00 04	Amount of	HO 00 04
$ 6,000	0.800	$ 40,000	1.470
$ 10,000	0.850	$ 45,000	1.575
$ 15,000	0.900	$ 50,000	1.856
$ 20,000	1.000	$ 60,000	2.268
$ 25,000	1.100	$ 75,000	2.646
$ 30,000	1.200	$ 90,000	3.011
$ 35,000	1.365	$ 100,000	3.263
		Each add'l $1,000	0.025

Rule 205. Minimum Premium
HO 00 04 $ 125.00

Rule 207. Waiver of Premium $ 3.00

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage
HO 00 04 1.35

Rule 406. Deductibles

	HO 00 04	
	factor	max credit
$500	1.00	n/a
$1,000	0.85	$150
$2,500	0.75	$250

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Partner Discounts (see schedule)

Rule 488. Number of Units

1	1.75
2 or 3	1.30
4 or more	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	
1	$2.20
2	$5.70
3	$10.25
4	$14.45
5	$18.90
6	$24.75
7	$29.60
8	$33.05
9	$38.25
10	$42.85

D. Base Premium
(per $1,000 of insurance)
10% deductible

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	n/a	$0.24	n/a	n/a	n/a	$0.26	n/a
2	n/a	$0.61	n/a	n/a	n/a	$0.67	n/a
3	n/a	$1.10	n/a	n/a	n/a	$1.20	n/a
4	n/a	$1.55	n/a	n/a	n/a	$1.69	n/a
5	n/a	$2.03	n/a	n/a	n/a	$2.20	n/a
6	n/a	$2.66	n/a	n/a	n/a	$2.89	n/a
7	n/a	$3.18	n/a	n/a	n/a	$3.45	n/a
8	n/a	$3.55	n/a	n/a	n/a	$3.86	n/a
9	n/a	$4.11	n/a	n/a	n/a	$4.46	n/a
10	n/a	$4.60	n/a	n/a	n/a	$5.00	n/a

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions
Zone 1: See Arkansas Territory 1.0

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - HO 00 04

	Rate per $1,000
HO 00 04 (100% Building Additions & Alterations limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 04 policies, multiply the Coverage C amount by .09, then multiply that result by the HO 00 04 rate per $1,000.

Rule 515. Personal Property		Charge
A. Increased Special Limits of Liability		
1. Jewelry, Watches, and Furs (rate per $500)		$ 7.50
2. Money and Securities (rate per $100)		
	Money	$ 5.00
	Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)		$ 2.50
4. Firearms (rate per $100)		$ 3.00
5. Electronic Aparatus (rate per $500)		$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy)

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-51 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 50-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
31-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Partner Discounts	Factor
A. Affinity Discounts	0.90
B. Employee Discounts	0.85

Policyholder Responsibility Tiers

Number of Residents Tier

1 or 2	1.00
3 or 4	1.30
5 or more	1.63

Insurance Score Tiers

Trans Union Insurance Risk Score Range	Tier	Rating Factor
950 & Above	**1**	0.83
947-949	**2**	0.84
932-946	**3**	0.85
918-931	**4**	0.87
908-917	**5**	0.91
892-907	**6**	0.94
877-891	**7**	0.98
862-876	**8**	1.00
846-861	**9**	1.06
830-845	**10**	1.15
811-829	**11**	1.27
796-810	**12**	1.42
767-795	**13**	1.58
747-766	**14**	1.72
727-746	**15**	1.89
664-726	**16**	2.16
634-663	**17**	2.43
601-633	**18**	2.65
600 & Below	**19**	2.98
No Hit	**20**	1.95
No Score	**21**	1.95

HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

The Renters Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Renters Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this Manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Renters policy are as follows:

1. Section I – Property Damage

Coverage	HO 00 04
C Personal Property	Refer to the state pages
D Loss of Use	20% of C

2. Section II – Liability
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others
   Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

B. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

102. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage

The following is a general description of the coverages provided by the individual Renters Policy forms. The policy shall be consulted for exact contract conditions.

	HO 00 04
Fire or Lightning	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes
Vandalism or malicious mischief	Yes
Theft	Yes
Volcanic eruption	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes
Additional risks with certain exceptions (Special Coverage)	No

B. Section II Coverages – Liability
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others

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1. Personal Liability – Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Renters Policy.

104. ELIGIBILITY

A. Form HO 00 04
A Renters Policy may be issued to:
1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, co-operative unit or of a building containing an apartment not otherwise eligible for a Property Policy under Rule 104.A. of the HO3 property rules manual provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Rule 104.D.) and is not occupied by more than one additional family or more than two boarders or roomers.

B. A Renters Policy shall not be issued to cover any mobile home, trailer home, or housetrailer. Their contents may be covered under Rule 104.A.

D. Certain business occupancies are permitted, provided:
1. The premises is occupied principally for private residential purposes; and
2. There is no other business occupancy on the premises.

E. A Renters Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes.

105. SECONDARY RESIDENCE PREMISES

A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.
Coding Note: Coverage E limit of liability is reported blank for the secondary location. Status Code 4 if seasonal dwelling; Code 3 otherwise.

108. (Reserved for future use.)
109. (Reserved for future use.)

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201. POLICY PERIOD

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms, and endorsements then in effect for the Company.
B. Less than one year on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the Company.

202. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.
B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement or the revision.
C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums until the policy is renewed.

204. (Reserved for future use.)

205. MINIMUM PREMIUM

Refer to Statistical Plan for coding requirements.

The minimum annual premium shown on the state rate pages shall be charged for each policy. The minimum premium may include all chargeable endorsements or coverages if written at the inception of the policy.

206. TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all the rules of this manual and any necessary adjustment or premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state.

207. WAIVER OF PREMIUM

Does not affect coding

When a policy is endorsed after the inception date, refer to the state rate pages for the amount of additional or return premium that may be waived.

208. WHOLE DOLLAR PREMIUM RULE

Does not affect coding.

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

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209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. The Company will review the request, signed by the named insured, and the policy may be issued at the Company's sole discretion.

210. REFER TO COMPANY

Whenever a risk is rated on a Refer to Company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

270. PAYMENT PLANS / FEES

A. The total premium of any policy is due and payable at the beginning of the policy term, unless the policy is issued on an installment plan.
B. For policies issued on an installment plan, the following fees apply to each installment after the down payment:
   1. $5.00 to each payment for billed policies.
   2. $3.00 to each payment for policies paid by electronic funds transfer.
C. A fee of $10.00 is added if a check is returned or electronic funds transfer refused due to insufficient funds. A $15.00 fee is added if a cancellation notice is sent because an installment payment was not received by the date due.

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301. PREMIUM COMPUTATION

A. The premium is computed as follows:
   1. Determine the policy BASE PREMIUM based on the amount of Coverage C, as applicable, multiplying the territory base rate by the amount of insurance rating factors shown in the base rate pages of this manual.
   2. Apply the applicable tier factors to the total of Step 1, rounding the new total to the nearest dollar. This is the TIERED BASE PREMIUM.
   3. Determine the associated factors for the desired deductible and any applicable TIERED BASE PREMIUM modifications (300- and 400-series Rules except Rule 481). Multiply the TIERED BASE PREMIUM developed in Step 2 by the product of these factors. If the deductible factor is such that:

      [1 – Deductible Factor] * TIERED Base Premium > Max Deductible Credit,

      then revise the Deductible Factor to:

      Deductible Factor = 1 – [Max Deductible Credit / TIERED Base Premium]

   4. Determine all liability increased limits and/or optional liability coverages (600-series Rules), calculating each item individually.
   5. Apply any applicable rating tier factor to the total of Step 4, rounding the new total to the nearest dollar. Add the total of these items to the result of Step 3.
   6. Calculate the premiums for any other mandatory or optional property or liability coverages that apply, calculating each item individually, rounding each total to the nearest dollar.
   7. Add together the results of Step 5 and Step 6, and add any applicable policy expense fee(s) shown on the state rate pages. Then apply any applicable expense or loss experience modifier (additive or factor) to that total.
   8. Multiply the result of Step 7 by the partner discount factor (Rule 481), rounding the new total to the nearest dollar. The result is the total policy premium.

B. When any of the following coverage options apply, develop the BASE PREMIUM according to the instructions provided in the rules of this manual:
   1. Secondary Residence Premises (Rule 105)

C. Interpolation Example
   1. When the desired limit of liability is less than the highest limit shown, interpolate the amount of insurance factor using the nearest limit above and below the desired limit.

      Example
      $203,000 desired limit; the nearest limits are $200,000 and $205,000.
      For $200,000 the factor is 2.837; for $205,000 the factor is 2.937. Figure the difference between the two factors and divide by 5. This provides a factor per $1,000.

      2.937
      -2.837
      .100 ÷ 5 = .02

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Multiply the factor per $1,000 times 3, and add 2.837; the factor for $200,000.

.02
x 3
.06 + 2.837 = 2.897

The result, 2.897, is the amount of insurance factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Amount of Insurance Table of this Manual.

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403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

Coding Note: Subline Code 03 (403 if 50 character format) applies instead of Subline Codes listed on the state rate pages.

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage, is computed by applying the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.
B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils, except Earthquake. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible
   $500 Deductible (Type Code 50).
B. Optional Higher Deductibles
   1. All Other Perils Deductibles (Type Code 5)
      To compute the premium for this provision, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.

480. MATURE OWNER/RESIDENT

Using the age of the oldest named insured(s), determine the appropriate factor and apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

481. PARTNER DISCOUNTS

Rating factors shown on the state rate pages apply according to the Premium Computation Rule 301.A.7for the following business:

A. Affinity Discounts
   Rating factors shown on the state rate pages apply when the coverage is placed through a Homesite affinity partner and the named insured also maintains an account with a Homesite affinity partner or membership in an approved group.

B. Employee Discounts
   Rating factors shown on the state rate pages apply when coverage is quoted and purchased directly through Homesite's on-line sales platform, and, at the time of purchase the named insured must enroll in the paperless program for delivery of policy information and be employed by an approved employer, as reflected in the state rate pages.

Policyholders may receive a maximum of one Partner Discount.

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488. NUMBER OF UNITS

Based on the number of apartment units in the apartment complex, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

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SECTION I COVERAGES – PROPERTY

501. (Reserved for future use.)
502. (Reserved for future use.)

503. BUSINESS PROPERTY – INCREASED LIMITS

Does not affect coding.

A. The $2,500 limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500. Charge the rate for each $2,500 increase shown in the state rate pages. The limit of liability in excess of $2,500 does not apply to:
   1. Business property in storage or held as a sample or for sale or delivery after sale;
   2. Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 – Permitted Incidental Occupancies.)

B. When the on-premises limit is increased, the off-premises limit of $250 is automatically increased, at no additional charge, to an amount that is 10 percent of the total on-premises limit of liability.

Use Endorsement HO 04 12 Increased Limits of Business Property.

504. (Reserved for future use.)

505. EARTHQUAKE COVERAGE

Coding Note: Code as a separate Earthquake record with Subline Code 60 (460 if 150 character format).

A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.
   Use Endorsement HO 04 54 Earthquake.

B. Deductible
   A deductible percentage amount of 10% of the limit of liability for Coverage C.
   In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverage C.
   Earthquake rates are displayed for the 10% deductible in the state rate pages.

C. Loss Assessment Coverage
   The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to the state rate pages for rates.
   Use Endorsement HO 04 36 for all Forms.

D. Base Premium
   Develop the base premium as follows:
   1. From the state rate pages:
      a. Determine the Earthquake Zone.
   2. For Form H0 00 04, add the results of the following two steps:
      a. Multiply the Coverage C limit by the rate found in Column B of the table; and

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b. If the Coverage D limit is increased, multiply the rate found in Column F by the amount of the increase.

3. Ordinance or Law
   Multiply the rate determined in D.2.a, above by the Ordinance or Law total amount of insurance.

E. Premium for Higher Deductibles **[N/A in Arkansas]**
   Multiply the base premium determined in D. above by the appropriate factor shown on the state rate pages.

510. (Reserved for future use.)

511. LOSS ASSESSMENT COVERAGE

Coding Note: Status Code 6 when HO 17 33 also used; Code 2 otherwise.
The policy automatically provides, at no additional charge, $1,000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased. Refer to the state rate pages for the additional rate.
Endorsement HO 04 35 does not cover loss to property under Section I caused by Earthquake.
Use Endorsement HO 04 35 Loss Assessment Coverage.

512. LOSS OF USE – INCREASED LIMIT

Does not affect coding.
When the limit of liability for Coverage D is increased, charge the rate per $1,000 of additional insurance shown in the state rate pages.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE

A. The policy may be endorsed to provide ordinance or law coverage up to 100% of the Building Additions and Alterations limit to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.
B. Premium
   1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.
   2. Refer to the state rate pages for the premium for each additional $1,000 of insurance.

515. PERSONAL PROPERTY

A. Increased Special Limits of Liability
   Does not affect coding.
   1. Jewelry, Watches and Furs
      The special limit of liability of $1,000 for theft of jewelry, watches and furs may be increased to a maximum of $5,000 but not exceeding $1,000 for any one article. Charge the additional rate per $500 shown in the state rate pages.
   2. Money and Securities

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The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,000 limit on securities may be increased to a maximum of $2,000. Charge the additional rate per $100 shown in the state rate pages.

3. Silverware, Goldware, and Pewterware
   The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.
4. Firearms
   The special limit of liability of $2,000 for loss by theft of firearms may be increased to a maximum of $6,000 in increments of $100. Charge the additional rate per $100 shown in the state rate pages.
5. Electronic Apparatus
   a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability or being operated by other sources of power:
      (1) Up to $1,000 for loss to electronic apparatus, used to transmit, record, receive or reproduce sound, while in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power. Electronic apparatus includes:
         a. Accessories or antennas; or
         b. Tapes, wires, records, discs or other media ;

         for use with any electronic apparatus used to transmit, record, receive, or reproduce sound.
   b. Each of these limits may be increased to a maximum of $5,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.

Use Endorsement HO 04 65 Coverage C Increased Special Limits of Liability.

516. PERSONAL PROPERTY – SCHEDULED

Coding Note: Code as a separate Inland Marine record with Subline Code 70 (470 if 150 character format).

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

Use Endorsement HO 04 61 Scheduled Personal Property.

517. (Reserved for future use.)

518. (Reserved for future use.)

519. SPECIAL COMPUTER COVERAGE –

Status Code

Code 2

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement HO 04 14 Special Computer Coverage.

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520. IDENTITY FRAUD EXPENSE COVERAGE

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for reapplying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Refer to state company rates for additional charge.

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement HH 80 99 0605.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

521. WATER BACK UP AND SUMP OVERFLOW

Code as a separate record with Exception Code 1.

A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limits of liability available under this option are $5,000 and $10,000.

B. A deductible of $500 applies. No other deductible option is available.

C. Charge the rate shown on the state rate pages. Different rates apply when Endorsement HO 04 90 Personal Property Replacement Cost is attached.

Use Endorsement HH 80 25 Water Back Up and Sump Overflow.

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SECTION II COVERAGES
PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS OTHER EXPOSURES – BASIC AND INCREASED LIMITS

A. Residence Premises
   1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301 in the state rate pages.
   1. Refer to the state rate pages Rule 601 for rates.
   3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures
   1. There is an additional charge for Other Exposures listed in the following rules.
   2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
   3. For increased limits for Other Exposures, refer to the state rate pages.
   4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

Does not affect coding.

A. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
B. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the manual for that state.
C. Premium – Refer to the state rate pages.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

Status Code 2

A. The policy may be endorsed to provide coverage when an additional residence is rented to others.
B. Premium – Refer to the state rate pages.

Use Endorsement HO 24 70 Additional Residence Rented to Others.

605. (Reserved for future use.)
606. (Reserved for future use.)
607. (Reserved for future use.)

609. BUSINESS PURSUITS

Status Code 2

A. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
B. Refer to the state rate pages for eligible business activities and rates.

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Use Endorsement HO 24 71 Business Pursuits.

610. PERSONAL INJURY

Coding Notes: Use Class Code 994 and code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format).

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
B. Premium: Refer to the state rate pages.

Use Endorsement HO 24 82 Personal Injury.

611. (Reserved for future use.)

612. OUTBOARD MOTORS AND WATERCRAFT

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of watercraft) is required.

A. Coverage is included in the policy form, at no additional charge, for watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power.
B. Coverage is available, for an additional premium, for watercraft up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, Inboard or Inboard-Outdrive engines or motors.
   Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
C. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
D. For boats not described above, coverage is not permitted under the Renters Policy
E. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.
F. Premium: Refer to the state rate pages.

Use Endorsement HO 24 75 Watercraft.

613. OWNED SNOWMOBILE [N/A in Arkansas]

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of snowmobiles) is required.

A. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
B. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.
C. Premium: Refer to the state rate pages.

Use Endorsement HO 24 64 Snowmobile.

614. (Reserved for future use.)
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617. DANGEROUS DOG PREMIUM

When dangerous dogs are present, apply the applicable premium shown on the state rate pages.

SPECIAL STATE REQUIREMENTS

001. Special Provisions Endorsement – HH 01 03
Use this endorsement with all Renters policies.

002. No Coverage for Home Day Care Business – HO 04 96
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Renters policies.

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Supporting Document Schedules

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	AR H-1 Homeowners Abstract - signed June2014.pdf
Item Status:	Filed
Status Date:	08/06/2014

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR Homeowners Premium Comparison Survey.xls AR Homeowners Premium Comparison Survey.pdf
Item Status:	Filed
Status Date:	08/06/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	08/06/2014

Satisfied - Item:	AR Rate Filing Memorandum and Support
Comments:	
Attachment(s):	AR Rate Filing Memorandum.pdf Exhibit A - AR Rate Territory Exhibits.pdf AR Territory 2.0.pdf AR Territory 2.0.xls
Item Status:	Filed
Status Date:	08/06/2014

Satisfied - Item:	AR Rates and Rules Manuals with tracked changes
Comments:	
Attachment(s):	AR Owners Rules 5.5 entire manual tracked.pdf AR Renters Rules 5.4 entire manual tracked.pdf AR Owners Rates 5.5 v.2 entire manual tracked.pdf AR Renters Rates 5.4 v.2 entire manual tracked.pdf
Item Status:	Filed
Status Date:	08/06/2014

State: *Arkansas* **Filing Company:** *Homesite Insurance Company of the Midwest*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *2014 Rate Review 1/AR-HO-14-102R*

Satisfied - Item:	Response to 6/25/2014 Objection
Comments:	
Attachment(s):	Response to 20140625 Objection.pdf
Item Status:	Filed
Status Date:	08/06/2014

Satisfied - Item:	Response to 7/14/2014 Objection
Comments:	
Attachment(s):	Objection Response 20140718.pdf
Item Status:	Filed
Status Date:	08/06/2014

Reset Form

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name: Homesite Insurance Company of the Midwest

NAIC # (including group #): 13927

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

Homesite re-evaluates ITV upon renewal each year using the property characteristics provide by the customer and the 360 Value replacement cost engine. Per rule 405, the limits that apply to Coverages A, B, C, and D may be increased on an annual basis based on a replacement cost estimate. Prior to this filing, the increases were subject to a minimum increase of 5%. Homesite observed an aggregate 4.0% decline in the average Coverage A on its renewal book from 2009 to 2012, driven by a shift in the mix of business.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

When Homesite entered the Arkansas market, we used Marshall and Swift. In July 2009 we switched to Xactware (360 Value). In June 2011, Homesite worked with Xactware to optimize the inputs to their 360 Value replacement cost engine. The impact of this change has not been determined as a new business moratorium has been in place since August 2011. Additionally, in July 2012 the inputs were optimized further, though no new business HO-3 policies were written in AR after the change was implemented so the impact is unknown.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

Homesite strongly encourages policyholders to insure their dwellings for full replacement value as determined by 360 Value.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

Homesite does not offer an Inflation Guard endorsement per se, but we do recalculate the replacement value of a dwelling at every renewal using information provided by 360 Value. For additional information please see response to Question 1.

5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher		0 %
b. Burglar Alarm		5 %
c. Smoke Alarm		0 %
d. Insured who has both homeowners and auto with your company		n/a %
e. Deadbolt Locks		0 %
f. Window or Door Locks		0 %
g. Other (specify)	Direct Line Response to police or fire station	5 %
	Automatic sprinkler systems in all rooms	10 %
	Central Station Monitored Alarm	5 %

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

Homesite currently does not write Homeowners (HO-3) new business in Arkansas. However, Homesite is writing renters (HO-4) and condo (HO-6) new business.

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
HO 00 03	$1,357,142
HO 00 04	$270,353
HO 00 06	$8,730

8. Do you write homeower risks which have aluminum, steel or vinyl siding? ☒ Yes ☐ No

9. Is there a surcharge on risks with wood heat? Yes

If yes, state the surcharge 25% of base premium

Does the surcharge apply to conventional fire places? No unless fireplace is primary heat source for residence

If yes, state the surcharge n/a

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

Signature

Noelle C Fries
Printed Name

Sr Actuary and Pricing Manager
Title

617-832-1311
Telephone Number

nfries@homesite.com
Email address

AID PC H-1 (1/06)

NAIC Number:	13927
Company Name:	Homesite Insurance Company of the Midwest
Contact Person:	Gregory Martain
Telephone No.:	617-832-1425
Email Address:	gregory.martain@homesite.com
Effective Date:	

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*	$630.00	$697.00	$701.00	$776.00	$1,038.00	$1,157.00	$1,054.00	$1,175.00	$1,098.00	$1,225.00	$1,123.00	$1,254.00	$1,346.00	$1,505.00	$657.00	$727.00	$965.00	$1,075.00
	$120,000	$848.00	$943.00	$949.00	$1,057.00	$1,430.00	$1,600.00	$1,453.00	$1,626.00	$1,515.00	$1,697.00	$1,552.00	$1,738.00	$1,869.00	$2,097.00	$887.00	$986.00	$1,326.00	$1,483.00
	$160,000	$1,033.00	$1,152.00	$1,160.00	$1,295.00	$1,762.00	$1,976.00	$1,791.00	$2,009.00	$1,869.00	$2,097.00	$1,915.00	$2,149.00	$2,313.00	$2,598.00	$1,081.00	$1,207.00	$1,633.00	$1,829.00
6	*$80,000*	$630.00	$697.00	$701.00	$776.00	$1,038.00	$1,157.00	$1,054.00	$1,175.00	$1,098.00	$1,225.00	$1,123.00	$1,254.00	$1,346.00	$1,505.00	$657.00	$727.00	$965.00	$1,075.00
	$120,000	$848.00	$943.00	$949.00	$1,057.00	$1,430.00	$1,600.00	$1,453.00	$1,626.00	$1,515.00	$1,697.00	$1,552.00	$1,738.00	$1,869.00	$2,097.00	$887.00	$986.00	$1,326.00	$1,483.00
	$160,000	$1,033.00	$1,152.00	$1,160.00	$1,295.00	$1,762.00	$1,976.00	$1,791.00	$2,009.00	$1,869.00	$2,097.00	$1,915.00	$2,149.00	$2,313.00	$2,598.00	$1,081.00	$1,207.00	$1,633.00	$1,829.00
9	*$80,000*	$1,121.00	$1,254.00	$1,259.00	$1,411.00	$1,920.00	$2,158.00	$1,951.00	$2,195.00	$2,037.00	$2,292.00	$2,087.00	$2,349.00	$2,523.00	$2,842.00	$1,174.00	$1,314.00	$1,778.00	$1,998.00
	$120,000	$1,548.00	$1,738.00	$1,746.00	$1,962.00	$2,688.00	$3,029.00	$2,733.00	$3,080.00	$2,856.00	$3,219.00	$2,927.00	$3,300.00	$3,549.00	$4,004.00	$1,624.00	$1,823.00	$2,485.00	$2,799.00
	$160,000	$1,911.00	$2,149.00	$2,159.00	$2,429.00	$3,340.00	$3,767.00	$3,397.00	$3,831.00	$3,550.00	$4,005.00	$3,640.00	$4,107.00	$4,420.00	$4,990.00	$2,005.00	$2,256.00	$3,085.00	$3,479.00

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*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00
6	*$5,000*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00
9	*$5,000*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00

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*																		
	$120,000																		
	$160,000																		
6	*$80,000*																		
	$120,000																		
	$160,000																		
9	*$80,000*																		
	$120,000																		
	$160,000																		

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

HO3 and HO4 only

Fire Extinguisher	0	%	*Deadbolt Lock*	0	%
Burglar Alarm	5	%	*Window Locks*	0	%
Smoke Alarm	0	%	*$1,000 Deductible*	**11.4	%
			Other (specify)		
					%

EARTHQUAKE INSURANCE

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

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

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$ ***8.57	$ 2.63

Maximum Credit Allowed	%	Lowest Risk	$	0.44	$	0.10	

* Please note that for HO3 Policy, the minimum deductible amount for all perils is 1,000
** The 1,000 deductible discount is calculated by using average coverage A amount
*** This is the price per 1,000 of coverage A

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-HO-14-102R

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

		Company Name		Company NAIC Number
3.	**A.**	**Homesite Insurance Company of the Midwest**	**B.**	**13927**

		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.**		**B.**	

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
HO 00 03 Homeowners		**16.0%**					
HO 00 04 Renters		**16.0%**					
HO 00 06 Condominium		**0.0%**					
TOTAL OVERALL EFFECT	**18.4%**	**15.9%**					

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	**1,503**	**9.5%**	**7/17/2009**	**1,108**	**1,357**	**122%**	**66%**
2010	**1,912**			**1,331**	**1,743**	**131%**	**76%**
2011	**2,307**	**15.0%**	**8/5/2011**	**1,722**	**2,743**	**159%**	**84%**
2012	**2,061**	**20.0%**	**8/31/2012**	**1,760**	**1,198**	**68%**	**70%**
2013	**1,673**	**20.0%**	**8/31/2013**	**1,565**	**1,229**	**79%**	**47%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**19.4%**
B. General Expense	**1.0%**
C. Taxes, License & Fees	**3.3%**
D. Underwriting Profit & Contingencies	**10.0%**
E. Other (explain) ULAE Reinsurance	**5.3%** **1.2%**
F. TOTAL	**40.2%**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)

9. **45.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 528

10. **6.3%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 107

Arkansas Filing Memorandum
Homesite Insurance Company of the Midwest
Filing # AR-HO-14-102R

Homesite Insurance Company of the Midwest ("Homesite") is proposing revisions to our Form HO 00 03 Homeowner Program, Form HO 00 04 Renter Program, and Form HO 00 06 Condominium Program. The overall rate impact of this revision is +15.9%, comprised of a +16.0% increase to the HO 00 03 Homeowner Program, a +16.0% change to the HO 00 04 Renter Program and a 0.0% change to the HO 00 06 Condominium Program. The increase is supported by a rate level indication of +18.4%. Following is actuarial support for the proposed rate change. This includes information about the indicated rate level, target expense ratio, and target loss ratio.

Indicated Rate Level

Exhibit I shows the calculation of the indicated rate level for Homesite's business in Arkansas.

Arkansas
Homesite

Target Eff. Date 8/31/2014
Exhibit I

	1 4/09 - 3/10	2 4/10 - 3/11	3 4/11 - 3/12	4 4/12 - 3/13	5 4/13 - 3/14	Total
(1) Earned Exposures	1,435	1,785	2,295	2,116	1,750	9,381
(2) Earned Premium	1,127,083	1,420,710	1,775,287	1,730,946	1,503,798	7,557,824
(3) Uncapped Earned Premium at Current Rates	1,754,052	2,220,546	2,713,421	2,396,741	1,795,634	
(4) Premium Trend Factors	1.149	1.120	1.092	1.067	1.042	
(5) Trended Earned Premium (3) x (4)	2,016,158	2,487,255	2,962,318	2,557,188	1,870,474	11,893,393
(6) Claim Count	156	162	198	181	144	841
(7) Incurred Losses and ALAE, Excluding Catastrophe Losses at 04/01/2014	1,600,010	1,709,244	1,350,843	1,371,452	1,059,928	7,091,477
(8) Loss Development Factors	1.001	1.005	1.004	1.028	1.090	
(9) Pure Premium Trend Factors	1.136	1.100	1.084	1.061	1.039	
(10) Developed and Trended Losses (7) x (8) x (9)	1,819,924	1,888,969	1,470,598	1,495,716	1,200,445	7,875,651
(11) Developed and Trended Ex-Catastrophe Losses Pure Premium (10) / (1)	1,268	1,058	641	707	686	840
(12) Pure Ex-Catastrophe Losses Loss Ratio (7) / (2)	142.0%	120.3%	76.1%	79.2%	70.5%	93.8%
Loss Ratio, Including Catastrophe Losses	157.0%	122.2%	106.7%	81.0%	70.5%	104.0%
(13) Developed and Trended Ex-Catastrophe Loss Ratio (10) / (5)	90.3%	75.9%	49.6%	58.5%	64.2%	66.2%
(14) Target Loss Ratio 1 - (14.a) - (14.b) - (14.c)						59.8%
a. Fixed Expense Ratio						1.2%
b. Variable Expense Ratio						29.0%
c. Profit and Contingencies Provision						10.0%
(15) Catastrophe Loss Ratio						16.9%
(16) Credibility (square root of total (1) / 40,000)						48.4%
(17) Complement of Credibility: Trended Target Ex-Catastrophe Loss Ratio [(14) - (15)] x (18)						42.7%
(18) Net Loss Ratio Trend						.996
(19) Credibility Weighted Ex-Catastrophe Loss Ratio (13) x (16) + (17) x [1 - (16)]						54.1%
(20) Loss Ratio including Catastrophe Losses (15) + (19)						71.0%
(21) Indicated Rate Need [(20) + (14.a)] / [1 - (14.b) - (14.c)] - 1						18.4%
Selected Rate Change						15.9%

The following methods have been used to develop the rate level indication:

Premium, lines (1)–(5):

Earned premium has been brought to the current rate level using extension of exposures and adjusted for premium trend. Homesite selected ISO's premium trend (HO-2013-RLA1) of +2.5%, +0.6%, and +1.7% for forms HO 00 03, HO 00 04, and HO 00 06, respectively, to bring past premiums to the future exposure period.

The calculation of the premium trend factors on line (4) is shown in Exhibit II:

Premium Trend Factors Calculation **Exhibit II**

(1)	(2)	(3)	(4)	(5)	(6) = (4) - (3)	(7) = (5) - (4)	(8)	(9)	(10) = (1+(8))^(6) x (1+(9))^(7)
Period	Calendar Year	Average Written Date	Last Day of Experience Period	Average Written Day for Proposed Rates	Historical Trend Periods, in years	Prospective Trend Periods, in years	Historical Trend, Selected (weightd)	Prospective Trend, Selected (weighted)	Premium Trend
1	4/09 - 3/10	4/1/2009			5.00	0.92	2.4%	2.4%	1.149
2	4/10 - 3/11	4/1/2010			4.00	0.92	2.3%	2.3%	1.120
3	4/11 - 3/12	4/1/2011	3/31/2014	3/3/2015	3.00	0.92	2.3%	2.3%	1.092
4	4/12 - 3/13	4/1/2012			2.00	0.92	2.2%	2.2%	1.067
5	4/13 - 3/14	4/1/2013			1.00	0.92	2.1%	2.1%	1.042

Loss, lines (6)–(10):

Incurred losses were developed to ultimate together with all loss adjustment expense. Exhibit III contains the data used to develop the factors shown in line (8) on Exhibit I.

Homesite Countrywide data for All Forms, Excluding Catastrophes
Exhibit III

LOSS DEVELOPMENT 2Q 2006 THROUGH 1Q 2014								
AY	12	24	36	48	60	72	84	96
2Q06-1Q07	87,708,986	91,045,439	93,235,429	92,794,460	93,572,157	93,271,958	93,096,546	93,190,108
2Q07-1Q08	92,956,559	100,576,167	103,688,225	102,354,547	102,781,198	102,879,029	102,887,687	
2Q08-1Q09	118,124,152	130,222,356	133,624,413	133,625,134	133,890,197	134,123,519		
2Q09-1Q10	169,927,280	172,505,310	174,536,040	175,162,986	175,769,115			
2Q10-1Q11	221,192,404	235,913,710	243,498,757	247,141,719				
2Q11-1Q12	222,739,822	248,961,691	250,251,936					
2Q12-1Q13	254,169,258	247,552,038						
2Q13-1Q14	266,058,126							

LOSS DEVELOPMENT FACTORS								
AY	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - Ult
2Q06-1Q07	1.0380	1.0241	0.9953	1.0084	0.9968	0.9981	1.0010	1.0000
2Q07-1Q08	1.0820	1.0309	0.9871	1.0042	1.0010	1.0001	-	-
2Q08-1Q09	1.1024	1.0261	1.0000	1.0020	1.0017	-	-	-
2Q09-1Q10	1.0152	1.0118	1.0036	1.0035	-	-	-	-
2Q10-1Q11	1.0666	1.0322	1.0150	-	-	-	-	-
2Q11-1Q12	1.1177	1.0052	-	-	-	-	-	-
2Q12-1Q13	0.9740	-	-	-	-	-	-	-
2Q13-1Q14	-	-	-	-	-	-	-	-
Mean	1.0565	1.0217	1.0002	1.0045	0.9998	0.9991	1.0010	1.0000
Mean x-hilo	1.0608	1.0232	0.9996	1.0038	1.0010	0.9991	1.0010	1.0000
Geo. mean	1.0555	1.0217	1.0002	1.0045	0.9998	0.9991	1.0010	1.0000
Wgt Ave	1.0514	1.0200	1.0033	1.0041	1.0001	0.9991	1.0010	1.0000
Selected	1.0608	1.0232	0.9996	1.0038	1.0010	1.0000	1.0000	1.0000
Cumulative	12 - Ult	24 - Ult	36 - Ult	48 - Ult	60 - Ult	72 - Ult	84 - Ult	96 - Ult
	1.090	1.028	1.004	1.005	1.001	1.000	1.000	1.000

ISO's pure premium trends (HO-2013-RLA1) of +2.2%, +1.0%, and +1.0% for forms HO 00 03, HO 00 04, and HO 00 06, respectively, were selected to project past pure premiums to the future exposure period.

The calculation of the pure premium trend factors on line (9) is shown in Exhibit IV.

Pure Premium Trend Factors Calculation **Exhibit IV**

(1)	(2)	(3)	(4)	(5)	(6) = (4) - (3)	(7) = (5) - (4)	(8)	(9)	(10) = (1+(8))^(6)*(1+(9))^(7)
Period	Accident Year	Average Date of Loss	Last Day of Experience Period	Average Day of Loss for Proposed Rates	Historical Trend Periods, in years	Prospective Trend Periods, in years	Historical Trend, Selected (weightd)	Prospective Trend, Selected (weighted)	Pure Premium Trend
1	4/09 - 3/10	9/30/2009			4.50	1.42	2.2%	2.2%	1.136
2	4/10 - 3/11	9/30/2010			3.50	1.42	2.0%	2.0%	1.100
3	4/11 - 3/12	9/30/2011	3/31/2014	8/31/2015	2.50	1.42	2.1%	2.1%	1.084
4	4/12 - 3/13	9/30/2012			1.50	1.42	2.1%	2.1%	1.061
5	4/13 - 3/14	9/30/2013			0.50	1.42	2.0%	2.0%	1.039

Credibility Weighted Non-Catastrophe Loss and Target Loss Ratios, lines (11)-(14):

Homesite prospective non-catastrophe loss ratio shown in line (13) of Exhibit I above is 66.2%. Credibility of 48.4% is assigned to the Homesite data in Arkansas using a full credibility standard of 40,000 earned exposures and the square root rule. The complement of credibility is the trended target ex-catastrophe loss ratio. Exhibit V details the development of the 59.8% target loss and expense ratio shown in line (14) of Exhibit I above.

Arkansas: Target Expense & Target Loss Ratio Exhibit **Exhibit V**

14

	Expense Category Subtotal	Homesite 2011 Actual	Homesite 2012 Actual	Homesite 2013 Actual	Selected
1	Unallocated Loss Adjustment Expense	4.9%	4.8%	6.2%	5.3%
2	Commissions & Brokerage	4.6%	6.5%	6.5%	5.9%
3	Other Acquisition Cost	12.4%	12.6%	15.7%	13.6%
4	Other General Expense	0.9%	1.0%	1.1%	1.0%
5	State Premium Tax	3.3%	3.3%	3.3%	3.3%
6	Total Expenses Before Cost of Reinsurance [1] + [2] + [3] + [4] + [5]	26.1%	28.2%	32.8%	29.0%
7	Reinsurance Expense				1.2%
8	Total Expenses [6] + [7]				30.2%
9	Profit and Contingencies Provision				10.0%
10	Target Loss Ratio 100% - [8] - [9]				59.8%
11	Catastrophe Loss Ratio				16.9%
12	Target EX-Catastrophe Loss Ratio [10] - [11]				42.8%

Expenses shown in Exhibit V, lines 1 through 4 are the three-year-average of actual expenses-to-premium from Homesite's IEE. State taxes and fees are based on the ISO tax circular AS-HO-2010-023. Reinsurance expense shown on line 7 is an allocation of Homesite's catastrophe reinsurance premium less expected recoveries. Homesite assumes that 100% of Reinsurance costs are fixed expense. See line (14a) of Exhibit I.

The 10.0% profit provision shown on line 9 of Exhibit V is the before-tax portion of premium necessary to realize Homesite's countrywide target return on equity given the capital required to support Arkansas's catastrophe exposure. The surplus allocated to Arkansas is that required to support catastrophic weather losses not covered by Homesite's reinsurance program. Modeled annual aggregate losses from weather events that exceed the expected losses retained under the attachment point of the Catastrophe treaty as well as the tail value at risk related to loss events "out the top" (above the upper limit) of the catastrophe treaty were generated based on an RMS analysis. In addition, a portion of expected reinstatement premium has been allocated to Arkansas given both the countrywide and Arkansas specific exposure of the catastrophe treaty to loss.

Catastrophe Loss Ratio, line (15):

Exhibit VI below shows the calculation of the catastrophe load. Industry experience in Arkansas from 1999 through 2012 and Homesite's catastrophe experience in Arkansas from 2004 through 2013 was used to calculate the catastrophe as a percentage of premiums for each year. An average of industry and Homesite was selected as the catastrophe load.

Arkansas Catastrophe Loss Ratio **Exhibit VI**

	Industry	***Homesite***
1999	32.5%	
2000	12.4%	
2001	4.2%	
2002	0.0%	
2003	1.6%	
2004	1.8%	0.0%
2005	1.7%	1.7%
2006	20.8%	27.4%
2007	2.6%	0.0%
2008	88.8%	40.8%
2009	33.0%	27.5%
2010	10.8%	2.0%
2011	76.7%	31.0%
2012	1.7%	2.2%
2013		0.0%
All Year Average	20.6%	13.3%
	Selected	16.9%

Final Indication, lines (16)-(21):

The net loss ratio trend of 0.996 shown on line (18) in Exhibit I brings the target non-modeled loss ratio to the expected level of premium and losses at the average date of loss during the proposed effective period.

Homesite indication after inclusion of the expected catastrophe cost ratio of 16.9% is determined using the standard actuarial loss ratio method (shown as line 21). The indicated rate need of +18.4% is the difference between the actual loss ratio (line 20) and the expected loss ratio (line 14) for Arkansas, adjusted for expense ratios (lines 14a, 14b) and profit provision (line 14c).

Form HO 00 03 Homeowner Program Changes

Revisions to Water Back-Up – All Forms

Homesite proposes revising the Water Back-Up and Sump Overflow along with the corresponding rates. Overall for HO 00 03 this results in a change of 0.1%.

In addition to the sewer rate increase Homesite is proposing several changes to the rating structure:

1. Increase the special deductible from $250 to $500. All new and renewal policyholders who buy this endorsement will have a $500 special deductible that will apply to water back-up losses.
2. Introduce higher rates for policyholders that also buy the HO 04 90 endorsement. The impact of this revision is reflected in the overall selected rate change.
3. Introduce a $10,000 coverage limit option.
4. Introduce optional endorsement, HH 80 25 for new and renewal business. This endorsement will replace the current Water Back-up endorsement HO 04 95. Refer to companion form filing AR-HO-14-102F.

The proposed rates for Water Back-Up and Sump Overflow coverage were based on Multistate Loss Costs Filing HO-2010-RLC10 in ISO circular LI-HO-2010-077. In this filing, ISO developed the following loss costs for Water Back-Up coverage:

	$5,000	$10,000
With HO 04 90	56	84
Without HO 04 90	47	71

These loss costs were adjusted for profit and expenses using a variable expense ratio of 29.0% and a profit provision of 10.0%. Exhibit V above details the development of the expense ratio.

Adjusting the ISO loss costs using the expense ratio and profit provision described above yields the following indicated rates:

	$5,000	$10,000
With HO 04 90	92	138
Without HO 04 90	77	116

The final proposed rates were selected in between the current rate of $34 and the indicated rates and are as follows:

	$5,000	$10,000
With HO 04 90	79	118
Without HO 04 90	66	100

Earthquake – All Forms

Homesite proposes revising the Earthquake deductible along with the corresponding rates. Overall for HO 00 03 this results in a rate change of 0.2%.

Homesite proposes eliminating the 5% earthquake deductible option and offering only a 10% earthquake deductible option. The premium reduction corresponding to this coverage reduction is estimated to be 25%, based off of State Farm's relativities between earthquake deductible options.

Homesite also proposes adjusting earthquake rates. Since Homesite does not have a history of earthquake loss, a larger competitor was used to determine the overall earthquake rate level needed. Homesite's current book of earthquake business was rerated using State Farm earthquake rates for a 10% deductible. Since Homesite and State Farm have different earthquake zone definitions, State Farm earthquake zones were mapped to Homesite earthquake zones. State Farm masonry rates were also adjusted to account for the difference in construction type relativity for State Farm and Homesite. The overall earthquake premium at State Farm's rate level for a 10% deductible is 17% higher than Homesite's overall earthquake premium for a 5% deductible. Homesite is not proposing any change to earthquake zone definitions or relativities, so all earthquake rates were increased equally by 17%.

Refer to Rule 505.D. in the Rate Manual for revised rates.

Base Rates

Homesite is proposing a change to the territory relativities, as shown in the Territory Definitions Manual. With this change, Homesite is revising base rate relativities. The revisions were based on five years of Homesite's experience in Arkansas with premium and losses at current rate level. Large losses were capped at $200,000 so as not to skew territory relativities. The attached exhibit, "Exhibit A. Rate Relativity Indication", shows the development of indicated changes for each territory.

The historical experience was modified using Geospatial Smoothing methodology. As territory analysis is done on the zip-code level, Homesite used Geospatial Smoothing to increase credibility for experience from each territory. When a territory cannot be considered fully credible using 5 years of exposures and the selected credibility standard, loss and premium experience from the nearest territories are included in the calculation of the loss ratio for that territory. To determine the nearest territory, the distance between any two territories is based on their geographic centroids. If the combined experience is still not credible, experience continues to be combined from the nearest territories until full credibility is reached. A full credibility standard of 1,000 exposures was used.

Exhibit B below illustrates the calculation of the loss ratio for Territory 473. With 5-year-exposure of 10, Territory 473 is considered not fully credible. Therefore, the experience from the nearest territory with regard to geographic proximity (Territory 495) is included in the calculation of the loss ratio. The combined experience of Territory 473 and Territory 495 has 127 (= 10 + 117) exposures, which is still considered not fully credible. Then the experience from next nearest territory (Territory 498) is included in the calculation of the loss ratio. This process continues until the combined exposure is greater than 1,000. This is reached when Territory 471 is added and has a total of 1,017 exposures.

Exhibit B. Calculation of Geospatial Smoothing for Territory 473

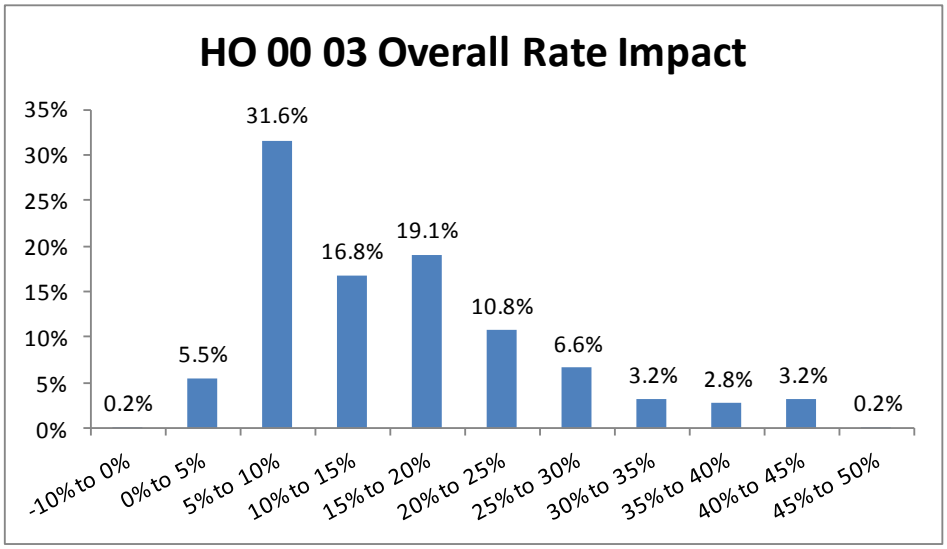
[1] Territory Used	[2] Earned Exposures	[3] Premium	[4] Losses	[5] Loss Ratio
473	10	23,270	24,069	103%
495	117	188,593	97,152	52%
498	70	91,897	22,167	24%
469	144	209,137	31,830	15%
488	47	67,119	25,104	37%
474	41	42,369	12,859	30%
499	96	148,509	76,758	52%
468	70	94,788	64,873	68%
484	4	5,377	0	0%
494	143	197,566	133,735	68%
481	15	19,940	1,646	8%
470	73	89,473	19,821	22%
476	7	7,579	0	0%
467	66	102,215	46,965	46%
471	115	141,442	43,419	31%
Total	**1,017**	**1,429,273**	**600,398**	**42%**

[1] Territories included in the calculation of the loss ratio for Territory 473, in descending order of proximity.
[2] Earned exposures from 4/1/2009 to 3/31/2013, same as Exhibit A column [2]
[3] Earned Other Than Wind/Hail Premium from 4/1/2009 to 3/31/2013, same as Exhibit A column [3]
[4] Incurred Other Than Wind/Hail Losses from 4/1/2009 to 3/31/2013, same as Exhibit A column [4]
[5] = [4] / [3]

A weight of 25% was given to the indicated territory change in order to temper the territory relativity changes. An off-balance factor of 1.182 was applied to achieve an overall impact of +16.0% for HO 00 03.

Overall Premium Impact

The following is a histogram of the overall rate impact considering all rate changes for HO 00 03. The largest percentage rate increase to an individual policyholder is 45.3% and is driven by territory relativity changes.



Revision to Rule 405 – Automatic Adjustment of Limits

Homesite is proposing to remove the minimum 5% increase to the Coverage A amount at renewal. The revised rule has been reproduced below for your convenience.

> **405. AUTOMATIC ADJUSTMENT OF LIMITS – FORM HO 00 03**
> ~~The limits that apply to Coverages A, B, C, and D will be automatically adjusted on an annual basis, based on a residential building cost index provided by a major appraisal company, subject to a minimum increase of 5%.~~ The limits that apply to Coverages A, B, C, and D may be increased on an annual basis based on a replacement cost estimate from a major appraisal company using property characteristics provided by the insured.

Revision to Special Provisions – All Forms

Introduce mandatory endorsement, HH 01 30 for new and renewal business. This endorsement will replace the current Special Provisions endorsement HO 01 30. Refer to companion form filing AR-HO-14-102F.

Form HO 00 04 Renters Program Changes

Revisions to Water Back-Up – All Forms

Homesite proposes revising the Water Back-Up and Sump Overflow along with the corresponding rates. Overall for HO 00 04 this results in a change of 0.7%.

In addition to the sewer rate increase Homesite is proposing several changes to the rating structure:

1. Increase the special deductible from $250 to $500. All new and renewal policyholders who buy this endorsement will have a $500 special deductible that will apply to water back-up losses.
2. Introduce higher rates for policyholders that also buy the HO 04 90 endorsement. The impact of this revision is reflected in the overall selected rate change.
3. Introduce a $10,000 coverage limit option.
4. Introduce optional endorsement, HH 80 25 for new and renewal business. This endorsement will replace the current Water Back-up endorsement HO 04 95. Refer to companion form filing AR-HO-14-102F.

The proposed rates for Water Back-Up and Sump Overflow coverage were based on Multistate Loss Costs Filing HO-2010-RLC10 in ISO circular LI-HO-2010-077. In this filing, ISO developed the following loss costs for Water Back-Up coverage:

	$5,000	$10,000
With HO 04 90	56	84
Without HO 04 90	47	71

These loss costs were adjusted for profit and expenses using a variable expense ratio of 29.0% and a profit provision of 10.0%. Exhibit V above details the development of the expense ratio.

Adjusting the ISO loss costs using the expense ratio and profit provision described above yields the following indicated rates:

	$5,000	$10,000
With HO 04 90	92	138
Without HO 04 90	77	116

The final proposed rates were selected in between the current rate of $34 and the indicated rates and are as follows:

	$5,000	$10,000
With HO 04 90	79	118
Without HO 04 90	66	100

Earthquake – All Forms

Homesite proposes revising the Earthquake deductible along with the corresponding rates. Overall for HO 00 04 this results in a rate change of 0.0%.

Homesite proposes eliminating the 5% earthquake deductible option and offering only a 10% earthquake deductible option. The premium reduction corresponding to this coverage reduction is estimated to be 25%, based off of State Farm's relativities between earthquake deductible options.

Homesite also proposes adjusting earthquake rates. Since Homesite does not have a history of earthquake loss, a larger competitor was used to determine the overall earthquake rate level needed. Homesite's current book of earthquake business was rerated using State Farm earthquake rates for a 10% deductible. Since Homesite and State Farm have different earthquake zone definitions, State Farm earthquake zones were mapped to Homesite earthquake zones. State Farm masonry rates were also adjusted to account for the difference in construction type relativity for State Farm and Homesite. The overall earthquake premium at State Farm's rate level for a 10% deductible is 17% higher than Homesite's overall earthquake premium for a 5% deductible. Homesite is not proposing any change to earthquake zone definitions or relativities, so all earthquake rates were increased equally by 17%.

Refer to Rule 505.D. in the Rate Manual for revised rates.

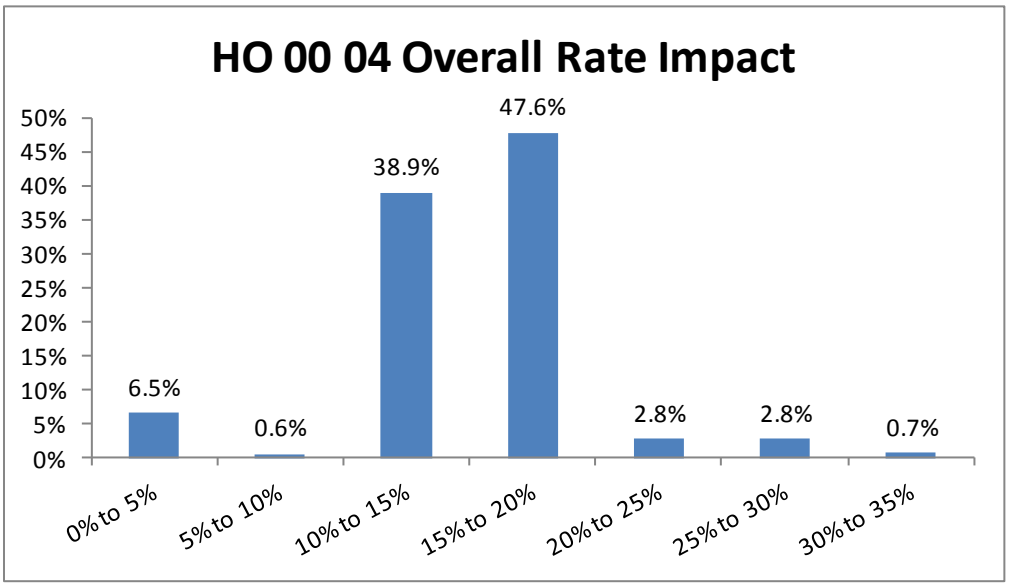
Base Rates

Homesite is proposing a change to the territory relativities, as shown in the Territory Definitions Manual. The HO 00 04 base rate relativities were selected based on existing base rate relativities.

An off-balance factor of 1.194 was applied to achieve an overall impact of +16.0% for HO 00 04.

Overall Premium Impact

The following is a histogram of the overall rate impact considering all rate changes for HO 00 04.



Revision to Special Provisions – All Forms

Introduce mandatory endorsement, HH 01 30 for new and renewal business. This endorsement will replace the current Special Provisions endorsement HO 01 30. Refer to companion form filing AR-HO-14-102F.

Form HO 00 06 Condominium Program Changes

Revisions to Water Back-Up – All Forms

Homesite proposes revising the Water Back-Up and Sump Overflow along with the corresponding rates. Overall for HO 00 06 this results in a change of 0.7%.

In addition to the sewer rate increase Homesite is proposing several changes to the rating structure:

1. Increase the special deductible from $250 to $500. All new and renewal policyholders who buy this endorsement will have a $500 special deductible that will apply to water back-up losses.
2. Introduce higher rates for policyholders that also buy the HO 04 90 endorsement. The impact of this revision is reflected in the overall selected rate change.
3. Introduce a $10,000 coverage limit option.
4. Introduce optional endorsement, HH 80 25 for new and renewal business. This endorsement will replace the current Water Back-up endorsement HO 04 95. Refer to companion form filing AR-HO-14-102F.

The proposed rates for Water Back-Up and Sump Overflow coverage were based on Multistate Loss Costs Filing HO-2010-RLC10 in ISO circular LI-HO-2010-077. In this filing, ISO developed the following loss costs for Water Back-Up coverage:

	$5,000	$10,000
With HO 04 90	56	84
Without HO 04 90	47	71

These loss costs were adjusted for profit and expenses using a variable expense ratio of 29.0% and a profit provision of 10.0%. Exhibit V above details the development of the expense ratio.

Adjusting the ISO loss costs using the expense ratio and profit provision described above yields the following indicated rates:

	$5,000	$10,000
With HO 04 90	92	138
Without HO 04 90	77	116

The final proposed rates were selected in between the current rate of $34 and the indicated rates and are as follows:

	$5,000	$10,000
With HO 04 90	79	118
Without HO 04 90	66	100

Earthquake – All Forms

Homesite proposes revising the Earthquake deductible along with the corresponding rates. Overall for HO 00 06 this results in a rate change of 0.0%.

Homesite proposes eliminating the 5% earthquake deductible option and offering only a 10% earthquake deductible option. The premium reduction corresponding to this coverage reduction is estimated to be 25%, based off of State Farm's relativities between earthquake deductible options.

Homesite also proposes adjusting earthquake rates. Since Homesite does not have a history of earthquake loss, a larger competitor was used to determine the overall earthquake rate level needed. Homesite's current book of earthquake business was rerated using State Farm earthquake rates for a 10% deductible. Since Homesite and State Farm have different earthquake zone definitions, State Farm earthquake zones were mapped to Homesite earthquake zones. State Farm masonry rates were also adjusted to account for the difference in construction type relativity for State Farm and Homesite. The overall earthquake premium at State Farm's rate level for a 10% deductible is 17% higher than Homesite's overall earthquake premium for a 5% deductible. Homesite is not proposing any change to earthquake zone definitions or relativities, so all earthquake rates were increased equally by 17%.

Base Rates

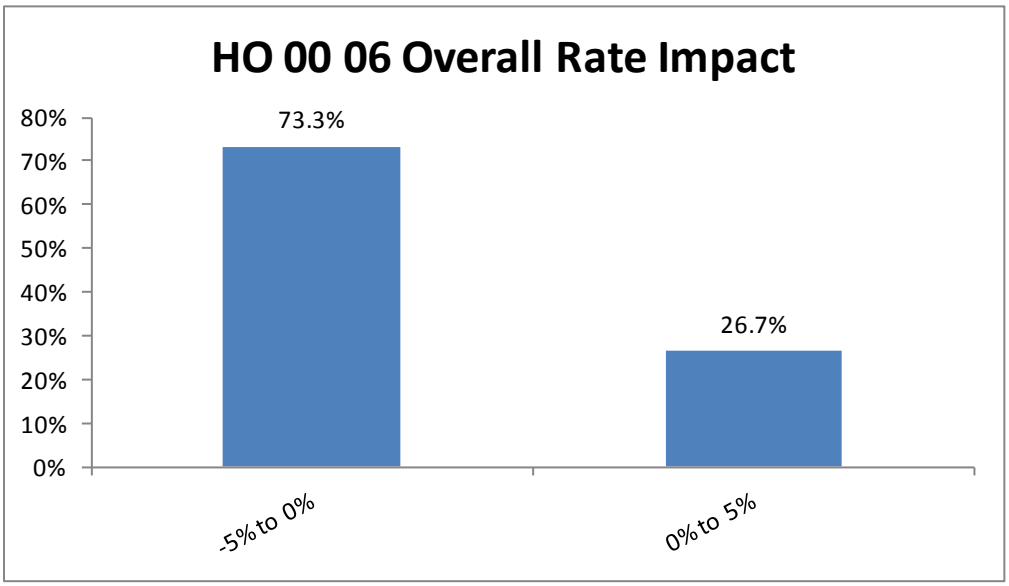
Homesite is proposing a change to the territory relativities, as shown in the Territory Definitions Manual. The HO 00 06 base rates were selected based on existing base rates.

An off-balance factor of 0.984 was applied to achieve an overall rate neutral impact for HO 00 06.

Refer to Rule 505.D. in the Rate Manual for revised rates.

Overall Premium Impact

The following is a histogram of the overall rate impact considering all rate changes for HO 00 06.



Revision to Special Provisions – All Forms

Introduce mandatory endorsement, HH 01 30 for new and renewal business. This endorsement will replace the current Special Provisions endorsement HO 01 30. Refer to companion form filing AR-HO-14-102F.

Clerical Changes to Page Display

Owners Rates Manual Multiple Family Dwelling Factors

The multiple family dwelling factors only apply to form HO 00 03. This clarification was made in the Owners Rates Manuals.

Owners Manual Rule 515A and 515B – Personal Property Increased/Reduced Limit

Sections A and B of Rule 515 – Personal Property do not apply to form HO 00 06. This clarification was added to the Owners Rules and Rates Manual Pages.

Renters Rates Manual Rule 481 – Partner Discounts

A reference to Rule 481 Affinity Marketing in the Property page of the Renters Rates manual was revised to say "Rule 481 Partner Discounts".

Owners and Renters Rates Manuals – Rule 612 Watercraft

A clarification was made to the Liability page of the Rates manuals. The "50-150 HP" and "30-40 HP" subcategories of watercraft were changed to "51-150 HP" and "31-40 HP" respectively to clarify the appropriate rates for 50 HP outboard motors and 30 HP inboard motors.

Renters Rules Manual – Rule 301 Premium Computation Steps

Clarifications were made to the premium computation steps.

Exhibit A. Arkansas Rate Territory Exhibits

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
1	5	8,145	0	2,021,300	886,638	44%	0.744	0.936	1258	1.182	1391
2	25	47,346	236,089	2,193,436	997,248	45%	0.771	0.943	1258	1.182	1402
3	72	137,529	63,528	2,170,592	968,989	45%	0.757	0.939	1258	1.182	1397
4	0	0	0	2,017,608	1,152,632	57%	0.969	0.992	1345	1.182	1577
5	2	3,731	0	2,057,309	1,445,520	70%	1.191	1.048	1159	1.182	1435
6	13	30,655	15,349	1,990,312	1,521,177	76%	1.296	1.074	1338	1.182	1699
7	20	30,297	0	2,089,671	1,171,636	56%	0.951	0.988	1338	1.182	1563
8	0	0	0	1,991,025	1,081,749	54%	0.921	0.980	1345	1.182	1559
9	16	36,261	3,639	2,110,017	1,184,810	56%	0.952	0.988	1345	1.182	1571
10	0	0	0	2,150,076	1,266,311	59%	0.999	1.000	1338	1.182	1582
11	4	14,620	7,556	1,991,025	1,081,749	54%	0.921	0.980	1159	1.182	1343
12	0	0	0	2,029,195	873,359	43%	0.730	0.932	1159	1.182	1278
13	6	10,792	5,918	2,195,494	1,279,426	58%	0.988	0.997	1338	1.182	1577
14	5	4,525	0	2,112,175	1,474,531	70%	1.184	1.046	1159	1.182	1433
15	0	0	0	1,923,079	1,386,480	72%	1.223	1.056	1159	1.182	1446
16	0	0	0	2,109,944	1,265,236	60%	1.017	1.004	1159	1.182	1376
17	7	18,130	2,947	2,026,711	1,142,369	56%	0.956	0.989	1345	1.182	1572
18	5	10,823	356	2,088,418	1,172,153	56%	0.952	0.988	1345	1.182	1571
19	9	17,156	1,217	2,034,511	961,361	47%	0.801	0.950	1338	1.182	1504
20	0	0	0	2,033,595	961,361	47%	0.802	0.950	1338	1.182	1504
21	0	0	0	2,065,624	1,210,168	59%	0.993	0.998	1338	1.182	1579
22	0	0	0	1,919,999	973,379	51%	0.860	0.965	1159	1.182	1322
23	0	0	0	2,019,786	1,398,620	69%	1.174	1.044	1338	1.182	1650
24	0	0	0	2,018,727	1,013,257	50%	0.851	0.963	1345	1.182	1531
25	0	0	0	2,068,313	1,210,168	59%	0.992	0.998	1338	1.182	1578
26	15	32,153	26,223	2,005,859	1,000,480	50%	0.846	0.961	1159	1.182	1317
27	0	0	0	2,060,897	1,048,013	51%	0.862	0.966	1345	1.182	1536
28	4	8,655	0	2,136,753	1,005,909	47%	0.798	0.950	1159	1.182	1301
29	7	11,981	0	2,008,740	1,169,656	58%	0.987	0.997	1338	1.182	1577
30	3	4,943	0	1,922,775	973,379	51%	0.858	0.965	1159	1.182	1322
31	0	630	0	2,019,617	1,081,749	54%	0.908	0.977	1345	1.182	1553
32	4	5,053	0	2,151,065	1,045,956	49%	0.825	0.956	1338	1.182	1512
33	0	0	0	2,027,330	1,398,620	69%	1.170	1.042	1338	1.182	1649
34	0	0	0	2,040,168	1,163,511	57%	0.967	0.992	1338	1.182	1569
35	0	0	0	2,050,440	874,282	43%	0.723	0.931	1159	1.182	1275
36	19	28,611	3,438	1,806,034	1,671,818	93%	1.570	1.142	1209	1.182	1632
37	5	6,886	1,797	1,738,059	1,367,484	79%	1.334	1.084	1209	1.182	1549
38	0	0	0	1,756,354	1,417,096	81%	1.368	1.092	1262	1.182	1629
39	0	0	0	1,899,680	1,253,323	66%	1.119	1.030	1209	1.182	1472
40	5	12,467	160,193	1,922,877	1,731,635	90%	1.527	1.132	1209	1.182	1617
41	48	112,563	875	1,803,509	1,581,585	88%	1.487	1.122	1209	1.182	1603
42	0	0	0	1,752,417	1,643,822	94%	1.591	1.148	1452	1.182	1969
43	0	0	0	1,793,636	1,165,736	65%	1.102	1.026	1209	1.182	1466
44	0	238	0	1,648,945	1,255,710	76%	1.291	1.073	1219	1.182	1546
45	11	16,804	7,903	1,747,499	1,378,089	79%	1.337	1.084	1159	1.182	1486
46	0	0	0	1,780,630	1,373,193	77%	1.308	1.077	1159	1.182	1475
47	0	0	0	2,016,726	1,548,969	77%	1.302	1.076	1209	1.182	1537
48	5	13,987	0	1,766,804	1,158,179	66%	1.112	1.028	1209	1.182	1469
49	17	31,337	8,642	1,773,387	1,652,197	93%	1.580	1.145	1209	1.182	1636
50	0	248	0	1,772,683	1,656,909	93%	1.585	1.146	1209	1.182	1638
51	0	101	0	1,716,263	1,409,255	82%	1.392	1.098	1452	1.182	1884
52	9	27,337	6,734	1,722,120	1,643,822	95%	1.619	1.155	1452	1.182	1982
53	0	0	0	1,771,239	1,654,141	93%	1.584	1.146	1209	1.182	1637
54	0	0	0	1,744,699	1,654,497	95%	1.608	1.152	1209	1.182	1647
55	0	0	0	1,928,316	1,432,783	74%	1.260	1.065	1209	1.182	1523
56	11	16,913	0	1,736,520	1,660,266	96%	1.621	1.155	1209	1.182	1651
57	0	0	0	1,961,946	1,547,390	79%	1.337	1.084	1209	1.182	1550
58	0	0	0	1,821,561	1,161,017	64%	1.081	1.020	1159	1.182	1397
59	0	0	0	1,952,821	1,508,017	77%	1.309	1.077	1452	1.182	1849
60	13	26,112	226,500	1,789,178	1,602,887	90%	1.519	1.130	1454	1.182	1942
61	2	6,447	0	1,776,509	1,610,221	91%	1.537	1.134	1262	1.182	1692
62	0	0	0	1,615,459	1,579,729	98%	1.658	1.165	1454	1.182	2001
63	6	18,001	0	1,899,100	1,650,377	87%	1.474	1.118	1454	1.182	1922
64	0	0	0	1,772,010	1,427,284	81%	1.366	1.091	1454	1.182	1876
65	0	0	0	1,768,791	1,423,221	80%	1.364	1.091	1262	1.182	1628
66	0	0	0	1,612,418	1,582,844	98%	1.665	1.166	1454	1.182	2005
67	0	1,485	0	1,700,839	1,662,235	98%	1.657	1.164	1262	1.182	1736
68	0	0	0	1,583,475	1,575,878	100%	1.688	1.172	1262	1.182	1748
69	0	0	0	1,861,455	1,644,459	88%	1.498	1.125	1467	1.182	1950
70	0	0	0	1,684,913	1,590,883	94%	1.601	1.150	1262	1.182	1716
71	5	7,643	6,125	1,791,702	1,694,005	95%	1.603	1.151	1262	1.182	1716
72	7	17,410	143,273	1,798,647	1,602,887	89%	1.511	1.128	1467	1.182	1955
73	8	26,283	0	1,775,631	1,592,361	90%	1.521	1.130	1454	1.182	1942
74	0	0	0	1,861,455	1,644,459	88%	1.498	1.125	1467	1.182	1950
75	0	0	0	1,801,870	1,535,053	85%	1.445	1.111	1262	1.182	1657
76	0	0	0	1,762,460	1,683,566	96%	1.620	1.155	1262	1.182	1723
77	5	5,569	0	1,861,455	1,644,459	88%	1.498	1.125	1454	1.182	1933
78	0	0	0	1,608,671	1,591,004	99%	1.677	1.169	1262	1.182	1745
79	0	0	0	1,606,683	1,574,941	98%	1.662	1.166	1454	1.182	2004
80	3	5,710	4,682	1,609,027	1,592,729	99%	1.679	1.170	1262	1.182	1745
81	14	30,453	94,850	1,608,780	1,592,729	99%	1.679	1.170	1262	1.182	1745
82	0	0	0	1,783,718	1,610,149	90%	1.531	1.133	1262	1.182	1689
83	22	57,830	6,684	1,779,362	1,592,361	89%	1.518	1.129	1467	1.182	1959
84	0	0	0	1,612,418	1,582,844	98%	1.665	1.166	1454	1.182	2005
85	0	0	0	1,651,727	1,576,080	95%	1.618	1.155	1262	1.182	1722
86	0	0	0	1,768,791	1,423,221	80%	1.364	1.091	1262	1.182	1628
87	8	18,407	12,532	1,657,168	1,609,274	97%	1.647	1.162	1262	1.182	1733
88	0	0	0	1,888,307	1,644,459	87%	1.477	1.119	1454	1.182	1923
89	3	8,061	9,472	1,756,309	1,421,049	81%	1.372	1.093	1452	1.182	1876
90	4	6,689	0	1,770,305	1,592,361	90%	1.525	1.131	1454	1.182	1945
91	0	0	0	1,942,029	1,502,099	77%	1.312	1.078	1262	1.182	1608
92	0	0	0	1,647,142	1,601,443	97%	1.649	1.162	1262	1.182	1734
93	1	3,309	0	1,808,122	1,683,566	93%	1.579	1.145	1262	1.182	1708
94	132	186,162	113,279	1,648,333	953,896	58%	0.981	0.995	810	1.182	953
95	174	256,626	99,979	1,704,847	1,016,990	60%	1.012	1.003	810	1.182	960
96	275	392,246	326,795	1,694,792	1,090,527	64%	1.091	1.023	810	1.182	979
97	10	12,802	0	1,590,072	1,447,705	91%	1.544	1.136	1219	1.182	1637
98	0	0	0	1,623,218	1,443,446	89%	1.508	1.127	1262	1.182	1681
99	14	30,383	0	1,629,025	1,460,636	90%	1.520	1.130	1219	1.182	1629
100	4	7,958	0	1,634,899	1,249,198	76%	1.296	1.074	1219	1.182	1547
101	2	5,863	0	1,606,732	1,111,423	69%	1.173	1.043	1219	1.182	1504

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
102	5	8,060	0	1,605,118	1,324,180	82%	1.399	1.100	871	1.182	1132
103	2	1,963	0	1,541,618	1,188,976	77%	1.308	1.077	871	1.182	1109
104	0	0	0	1,652,519	1,595,960	97%	1.638	1.159	1262	1.182	1729
105	0	0	0	1,649,505	1,209,810	73%	1.244	1.061	1219	1.182	1528
106	0	0	0	1,605,344	1,193,727	74%	1.261	1.065	1219	1.182	1536
107	14	22,822	101,506	1,606,320	1,481,217	92%	1.564	1.141	871	1.182	1175
108	0	0	0	1,562,671	1,435,075	92%	1.557	1.139	871	1.182	1173
109	12	16,272	3,116	1,520,084	1,188,976	78%	1.326	1.082	871	1.182	1114
110	16	19,738	205,171	1,561,000	1,041,810	67%	1.132	1.033	810	1.182	989
111	0	0	0	1,605,837	1,445,693	90%	1.527	1.132	1262	1.182	1688
112	1	2,610	0	1,640,899	1,388,824	85%	1.435	1.109	1262	1.182	1654
113	46	86,031	8,889	1,490,680	1,014,970	68%	1.155	1.039	871	1.182	1070
114	4	5,336	0	1,579,896	1,011,742	64%	1.086	1.021	810	1.182	978
115	20	36,152	1,522	1,551,573	1,085,211	70%	1.186	1.047	871	1.182	1078
116	3	9,604	0	1,593,716	1,576,523	99%	1.677	1.169	1262	1.182	1745
117	5	6,098	0	1,577,083	1,575,878	100%	1.694	1.174	1262	1.182	1751
118	10	16,684	0	1,527,253	1,149,515	75%	1.276	1.069	871	1.182	1101
119	12	21,811	8,678	1,513,828	1,169,079	77%	1.310	1.077	871	1.182	1109
120	4	5,555	6,862	1,610,382	1,445,501	90%	1.522	1.131	1219	1.182	1629
121	26	33,556	11,708	1,629,458	1,117,374	69%	1.163	1.041	810	1.182	996
122	0	0	0	1,499,599	1,169,079	78%	1.322	1.080	871	1.182	1112
123	27	33,098	0	1,609,687	1,029,130	64%	1.084	1.021	810	1.182	978
124	0	0	0	1,506,068	1,169,330	78%	1.317	1.079	871	1.182	1111
125	5	5,818	0	1,596,936	1,071,255	67%	1.138	1.034	871	1.182	1065
126	0	0	0	1,644,799	1,349,297	82%	1.391	1.098	1262	1.182	1637
127	0	0	0	1,541,618	1,188,976	77%	1.308	1.077	871	1.182	1109
128	0	0	0	1,684,192	1,440,132	86%	1.450	1.112	871	1.182	1145
129	0	0	0	1,589,090	1,452,733	91%	1.550	1.138	1219	1.182	1640
130	0	0	0	1,589,090	1,452,733	91%	1.550	1.138	1219	1.182	1640
131	0	0	0	1,764,754	1,312,225	74%	1.261	1.065	787	1.182	991
132	38	70,723	23,365	1,917,993	1,164,743	61%	1.030	1.007	1161	1.182	1383
133	0	335	0	1,987,602	1,075,913	54%	0.918	0.979	1135	1.182	1314
134	5	19,069	14,451	2,093,395	890,916	43%	0.722	0.930	1258	1.182	1383
135	0	0	0	1,825,911	928,624	51%	0.862	0.966	1288	1.182	1470
136	0	0	0	1,807,864	984,146	54%	0.923	0.981	928	1.182	1076
137	9	18,038	2,571	1,954,438	1,000,699	51%	0.868	0.967	1188	1.182	1358
138	5	6,670	0	1,873,729	1,253,946	67%	1.135	1.034	936	1.182	1144
139	13	35,878	16,443	1,883,246	941,816	50%	0.848	0.962	1161	1.182	1320
140	44	69,516	22,182	1,881,728	1,017,553	54%	0.917	0.979	936	1.182	1084
141	7	13,679	0	1,700,372	1,210,174	71%	1.207	1.052	945	1.182	1175
142	0	0	0	1,821,484	956,120	52%	0.890	0.973	1288	1.182	1481
143	38	62,082	19,965	2,037,168	909,592	45%	0.757	0.939	1161	1.182	1290
144	20	39,621	19,109	1,888,106	1,059,605	56%	0.952	0.988	787	1.182	918
145	0	0	0	1,929,442	812,469	42%	0.714	0.929	1220	1.182	1339
146	34	82,041	17,677	1,967,066	915,386	47%	0.789	0.947	1161	1.182	1300
147	5	6,857	0	1,779,400	668,147	38%	0.637	0.909	1288	1.182	1384
148	0	916	0	1,934,937	1,027,738	53%	0.901	0.975	1809	1.182	2085
149	19	38,779	0	1,894,556	730,867	39%	0.654	0.914	1161	1.182	1254
150	54	126,370	36,519	1,938,064	1,002,086	52%	0.877	0.969	1188	1.182	1361
151	0	1,152	0	1,974,192	848,596	43%	0.729	0.932	1188	1.182	1309
152	0	397	0	1,966,843	1,572,527	80%	1.356	1.089	787	1.182	1013
153	1	2,775	0	1,956,795	1,109,176	57%	0.961	0.990	1135	1.182	1329
154	8	13,158	3,172	1,736,183	1,832,859	106%	1.790	1.198	937	1.182	1326
155	0	0	0	1,702,094	1,759,901	103%	1.753	1.188	945	1.182	1327
156	2	8,247	16,651	1,945,597	1,109,997	57%	0.967	0.992	1809	1.182	2121
157	5	5,559	0	1,766,497	1,830,540	104%	1.757	1.189	937	1.182	1317
158	45	67,339	76,909	1,619,973	1,767,903	109%	1.851	1.213	945	1.182	1355
159	48	89,410	3,853	1,977,190	990,124	50%	0.849	0.962	970	1.182	1103
160	40	63,593	445,034	1,958,126	1,013,758	52%	0.878	0.969	970	1.182	1111
161	0	0	0	2,023,374	1,029,035	51%	0.862	0.966	970	1.182	1108
162	5	5,680	3,702	1,964,878	812,637	41%	0.701	0.925	928	1.182	1015
163	0	0	0	1,919,440	1,080,421	56%	0.954	0.989	1135	1.182	1326
164	8	20,155	5,696	1,767,595	1,208,201	68%	1.159	1.040	970	1.182	1193
165	1	2,689	0	1,873,073	601,346	32%	0.544	0.886	1220	1.182	1278
166	0	0	0	2,002,906	1,115,191	56%	0.944	0.986	1220	1.182	1422
167	3	2,805	0	1,962,886	1,034,386	53%	0.894	0.973	1135	1.182	1306
168	1	1,650	0	1,680,114	1,153,995	69%	1.165	1.041	981	1.182	1207
169	0	0	0	1,842,760	985,013	53%	0.906	0.977	936	1.182	1080
170	3	6,434	0	2,065,315	881,256	43%	0.724	0.931	1188	1.182	1307
171	6	7,884	0	1,807,297	1,293,748	72%	1.214	1.053	970	1.182	1208
172	0	0	0	1,958,813	1,049,741	54%	0.909	0.977	1135	1.182	1311
173	0	0	0	1,498,376	1,160,020	77%	1.313	1.078	945	1.182	1205
174	3	3,182	0	1,855,195	1,226,202	66%	1.121	1.030	936	1.182	1140
175	6	9,861	226	1,989,759	1,070,866	54%	0.913	0.978	1135	1.182	1312
176	0	0	0	2,204,490	1,337,660	61%	1.029	1.007	1209	1.182	1440
177	40	63,306	26,382	1,806,971	1,233,068	68%	1.157	1.039	970	1.182	1192
178	6	12,404	0	1,852,245	1,011,398	55%	0.926	0.981	936	1.182	1086
179	7	7,690	0	1,826,600	1,777,147	97%	1.650	1.162	937	1.182	1287
180	0	383	0	1,939,303	812,694	42%	0.711	0.928	1220	1.182	1338
181	16	38,807	2,768	2,072,873	1,304,439	63%	1.067	1.017	1161	1.182	1395
182	0	0	0	1,885,956	984,265	52%	0.885	0.971	1220	1.182	1401
183	21	26,702	0	1,739,788	1,220,555	70%	1.190	1.047	981	1.182	1215
184	1	1,440	0	1,892,849	1,220,845	64%	1.094	1.023	936	1.182	1132
185	0	0	0	1,956,594	1,130,094	58%	0.979	0.995	1809	1.182	2128
186	5	4,132	0	1,903,812	1,018,582	54%	0.907	0.977	787	1.182	909
187	0	0	0	2,035,503	911,905	45%	0.760	0.940	1188	1.182	1320
188	0	0	0	2,005,395	884,429	44%	0.748	0.937	1135	1.182	1257
189	50	94,144	234	2,009,847	1,018,219	51%	0.859	0.965	1178	1.182	1343
190	0	0	0	2,040,717	889,656	44%	0.739	0.935	1258	1.182	1390
191	0	0	0	1,723,231	1,791,466	104%	1.763	1.191	937	1.182	1319
192	48	83,614	75,124	1,789,057	1,272,901	71%	1.206	1.052	936	1.182	1163
193	0	0	0	1,841,796	1,215,813	66%	1.119	1.030	936	1.182	1140
194	0	0	0	2,046,064	881,256	43%	0.730	0.933	1188	1.182	1310
195	0	0	0	1,840,676	1,082,741	59%	0.997	0.999	1209	1.182	1428
196	18	49,497	3,661	1,969,358	991,460	50%	0.854	0.963	1188	1.182	1353
197	5	5,743	0	1,709,958	1,015,106	59%	1.007	1.002	810	1.182	959
198	32	56,955	234,171	1,752,109	1,732,110	99%	1.676	1.169	945	1.182	1306
199	0	0	0	2,005,403	1,018,219	51%	0.861	0.965	1178	1.182	1344
200	3	4,027	0	1,833,692	1,076,444	59%	0.995	0.999	928	1.182	1096
201	0	0	0	1,853,102	1,242,033	67%	1.137	1.034	936	1.182	1144
202	51	104,848	62,343	2,114,722	1,356,278	64%	1.088	1.022	1161	1.182	1402

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
203	25	40,156	11,159	1,625,945	965,558	59%	1.007	1.002	1219	1.182	1443
204	0	0	0	1,664,255	970,372	58%	0.989	0.997	1219	1.182	1437
205	15	25,468	6,031	1,967,668	1,048,990	53%	0.904	0.976	970	1.182	1119
206	11	19,329	5,856	1,756,193	1,150,973	66%	1.111	1.028	937	1.182	1138
207	0	0	0	1,805,184	1,278,684	71%	1.201	1.050	970	1.182	1205
208	3	4,629	0	1,836,865	722,148	39%	0.667	0.917	1288	1.182	1396
209	34	66,737	44,474	2,013,082	1,046,875	52%	0.882	0.970	1178	1.182	1351
210	7	17,122	0	2,000,483	1,024,658	51%	0.869	0.967	1178	1.182	1346
211	28	66,357	13,315	2,006,251	1,036,820	52%	0.876	0.969	1178	1.182	1350
212	21	42,306	21,114	2,011,932	1,024,658	51%	0.864	0.966	1178	1.182	1345
213	33	59,169	22,431	1,998,889	1,041,020	52%	0.883	0.971	1178	1.182	1352
214	65	113,720	72,804	2,010,657	1,043,237	52%	0.880	0.970	1178	1.182	1351
215	8	13,901	5,737	1,753,885	1,207,698	69%	1.168	1.042	936	1.182	1153
216	0	0	0	1,691,826	1,446,672	86%	1.450	1.113	1161	1.182	1527
217	0	0	0	1,823,261	1,292,574	71%	1.202	1.051	787	1.182	978
218	10	18,037	0	1,577,228	1,379,182	87%	1.483	1.121	787	1.182	1043
219	9	15,551	12,162	1,861,287	1,272,115	68%	1.159	1.040	937	1.182	1151
220	4	5,326	0	1,722,366	1,020,417	59%	1.005	1.001	1209	1.182	1430
221	5	9,816	10,526	1,815,608	1,029,009	57%	0.961	0.990	1209	1.182	1415
222	0	0	0	1,697,262	1,158,515	68%	1.157	1.039	981	1.182	1206
223	16	26,689	7,232	1,720,348	1,238,874	72%	1.221	1.055	981	1.182	1223
224	3	4,444	0	2,115,507	885,952	42%	0.710	0.928	1258	1.182	1379
225	0	0	0	2,031,460	1,076,220	53%	0.898	0.975	1258	1.182	1449
226	0	0	0	1,939,555	1,110,628	57%	0.971	0.993	1809	1.182	2123
227	1	1,915	0	1,975,879	1,072,000	54%	0.920	0.980	1178	1.182	1364
228	0	0	0	1,876,459	1,320,565	70%	1.193	1.048	936	1.182	1160
229	4	8,959	710	1,785,544	1,251,999	70%	1.189	1.047	936	1.182	1158
230	0	0	0	1,990,783	1,136,629	57%	0.968	0.992	1135	1.182	1331
231	0	0	0	1,661,528	1,811,848	109%	1.849	1.212	945	1.182	1355
232	16	28,520	29,012	2,030,842	1,256,089	62%	1.049	1.012	1188	1.182	1421
233	73	110,843	8,392	1,811,237	1,210,730	67%	1.134	1.033	936	1.182	1143
234	0	0	0	1,839,785	1,210,730	66%	1.116	1.029	936	1.182	1138
235	13	21,799	0	2,238,404	1,272,834	57%	0.964	0.991	1209	1.182	1416
236	0	0	0	2,045,880	900,501	44%	0.746	0.937	1258	1.182	1392
237	27	34,060	15,015	1,741,481	1,731,513	99%	1.686	1.172	945	1.182	1309
238	0	0	0	1,824,949	1,303,339	71%	1.211	1.053	937	1.182	1166
239	0	0	0	1,802,403	1,207,617	67%	1.136	1.034	937	1.182	1145
240	6	7,567	0	2,093,104	1,118,799	53%	0.906	0.977	1135	1.182	1310
241	0	0	0	1,801,960	683,425	38%	0.643	0.911	1059	1.182	1141
242	0	0	0	1,979,199	1,063,153	54%	0.911	0.978	1135	1.182	1312
243	0	0	0	1,710,869	798,666	47%	0.792	0.948	1161	1.182	1301
244	0	0	0	2,056,996	894,874	44%	0.738	0.934	1258	1.182	1390
245	0	0	0	1,963,616	1,127,071	57%	0.973	0.993	1220	1.182	1433
246	25	48,456	14,356	1,885,758	956,009	51%	0.860	0.965	970	1.182	1106
247	0	0	0	2,024,454	893,848	44%	0.749	0.937	1258	1.182	1394
248	23	43,148	324	1,878,124	984,880	52%	0.889	0.972	1188	1.182	1365
249	0	0	0	1,723,911	1,214,311	70%	1.194	1.049	981	1.182	1216
250	0	0	0	1,995,445	1,043,237	52%	0.887	0.972	1178	1.182	1353
251	0	0	0	2,004,615	1,024,658	51%	0.867	0.967	1235	1.182	1411
252	2	13,663	0	2,004,615	1,024,658	51%	0.867	0.967	1269	1.182	1450
253	46	86,243	29,118	2,017,729	1,261,253	63%	1.060	1.015	1235	1.182	1482
254	24	43,664	12,869	2,042,725	1,051,546	51%	0.873	0.968	1269	1.182	1453
255	42	88,336	13,287	2,136,727	1,312,619	61%	1.042	1.010	1235	1.182	1475
256	6	16,461	2,220	2,026,431	1,041,020	51%	0.871	0.968	1269	1.182	1452
257	26	38,008	17,998	2,043,486	1,260,250	62%	1.046	1.011	1235	1.182	1476
258	35	82,376	19,521	1,919,515	1,055,551	55%	0.932	0.983	1269	1.182	1475
259	14	24,581	106	2,183,861	1,124,818	52%	0.873	0.968	1269	1.182	1453
260	10	36,351	15,616	1,998,426	1,051,221	53%	0.892	0.973	1269	1.182	1460
261	14	40,292	14,338	2,087,836	1,113,917	53%	0.905	0.976	1269	1.182	1465
262	0	415	0	2,028,363	1,051,546	52%	0.879	0.970	1269	1.182	1455
263	8	17,803	0	1,916,469	819,533	43%	0.725	0.931	1345	1.182	1481
264	0	0	0	1,780,660	965,398	54%	0.919	0.980	1793	1.182	2077
265	0	0	0	2,007,191	1,080,538	54%	0.913	0.978	1809	1.182	2092
266	0	0	0	1,812,752	919,415	51%	0.860	0.965	1793	1.182	2045
267	7	14,970	386	1,781,143	965,398	54%	0.919	0.980	1793	1.182	2077
268	0	0	0	2,034,568	1,121,268	55%	0.935	0.984	1809	1.182	2103
269	0	0	0	1,780,660	965,398	54%	0.919	0.980	1793	1.182	2077
270	8	28,406	31,953	1,793,605	919,189	51%	0.869	0.967	1809	1.182	2069
271	0	0	0	1,948,743	833,078	43%	0.725	0.931	1809	1.182	1992
272	0	0	0	1,798,322	739,172	41%	0.697	0.924	1345	1.182	1469
273	0	0	0	2,058,286	1,143,958	56%	0.942	0.986	1088	1.182	1267
274	0	0	0	1,821,364	929,790	51%	0.866	0.966	1793	1.182	2049
275	0	0	0	1,759,223	951,880	54%	0.918	0.979	1793	1.182	2076
276	4	5,841	0	1,777,803	714,256	40%	0.681	0.920	1345	1.182	1463
277	5	5,671	0	1,987,096	1,123,015	57%	0.958	0.990	1088	1.182	1273
278	3	6,605	0	1,939,163	859,213	44%	0.751	0.938	1809	1.182	2006
279	0	0	0	1,819,186	919,415	51%	0.857	0.964	1793	1.182	2044
280	0	0	0	1,790,751	714,256	40%	0.676	0.919	1345	1.182	1461
281	0	0	0	1,919,061	850,116	44%	0.751	0.938	1809	1.182	2005
282	3	5,576	13,114	1,976,997	1,145,212	58%	0.982	0.996	1088	1.182	1280
283	0	0	0	1,870,855	828,268	44%	0.751	0.938	1809	1.182	2005
284	0	0	0	1,799,089	934,204	52%	0.881	0.970	1809	1.182	2075
285	4	4,961	0	1,913,691	832,964	44%	0.738	0.935	1345	1.182	1486
286	0	0	0	1,818,956	929,790	51%	0.867	0.967	1793	1.182	2049
287	0	0	0	1,765,917	951,880	54%	0.914	0.979	1793	1.182	2073
288	0	0	0	1,759,223	951,880	54%	0.918	0.979	1809	1.182	2095
289	10	16,271	0	1,983,773	1,145,922	58%	0.980	0.995	1088	1.182	1279
290	0	0	0	1,780,660	965,398	54%	0.919	0.980	1793	1.182	2077
291	0	0	0	1,968,290	1,069,955	54%	0.922	0.980	1809	1.182	2097
292	19	57,791	20,203	1,812,942	746,728	41%	0.698	0.925	1345	1.182	1470
293	0	0	0	1,751,419	944,345	54%	0.914	0.979	1809	1.182	2092
294	1	1,450	0	1,949,303	1,098,829	56%	0.956	0.989	1088	1.182	1272
295	0	0	0	2,033,841	1,091,265	54%	0.910	0.977	1088	1.182	1257
296	0	0	0	1,955,161	1,017,613	52%	0.883	0.971	1809	1.182	2076
297	0	0	0	1,966,981	1,121,596	57%	0.967	0.992	1088	1.182	1275
298	3	6,723	56,304	1,765,917	951,880	54%	0.914	0.979	1793	1.182	2073
299	0	0	0	1,893,302	850,573	45%	0.762	0.940	1809	1.182	2011
300	0	0	0	1,787,686	735,370	41%	0.698	0.924	1809	1.182	1976
301	5	6,932	0	1,961,441	1,088,907	56%	0.941	0.985	1088	1.182	1267
302	5	15,748	21,414	1,824,096	814,953	45%	0.758	0.939	1345	1.182	1493
303	0	0	0	1,962,300	1,042,553	53%	0.901	0.975	1345	1.182	1551

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
304	0	0	0	1,785,445	714,256	40%	0.678	0.920	1345	1.182	1462
305	3	7,327	3,639	1,802,891	919,189	51%	0.865	0.966	1809	1.182	2066
306	12	17,497	232,473	1,979,098	1,090,082	55%	0.934	0.984	1088	1.182	1265
307	0	0	0	1,950,967	806,681	41%	0.701	0.925	1809	1.182	1979
308	0	0	0	1,872,785	827,575	44%	0.749	0.937	1809	1.182	2005
309	0	0	0	1,821,364	929,790	51%	0.866	0.966	1793	1.182	2049
310	0	0	0	1,868,942	797,300	43%	0.723	0.931	1809	1.182	1991
311	46	86,356	960	1,764,765	965,398	55%	0.928	0.982	1264	1.182	1467
312	18	33,661	0	1,753,086	951,880	54%	0.921	0.980	1264	1.182	1465
313	0	0	0	1,618,419	677,349	42%	0.710	0.927	1274	1.182	1397
314	3	4,013	0	1,758,757	951,880	54%	0.918	0.979	1264	1.182	1463
315	0	0	0	1,623,863	677,349	42%	0.707	0.927	1277	1.182	1400
316	0	0	0	1,626,196	662,977	41%	0.691	0.923	1274	1.182	1390
317	0	0	0	1,759,092	951,880	54%	0.918	0.979	1264	1.182	1463
318	0	0	0	1,537,167	638,631	42%	0.705	0.926	1274	1.182	1395
319	3	5,850	0	1,667,394	677,673	41%	0.689	0.922	1277	1.182	1392
320	0	0	0	1,750,442	942,482	54%	0.913	0.978	1264	1.182	1462
321	3	3,779	0	1,756,247	951,880	54%	0.919	0.980	1264	1.182	1463
322	0	0	0	1,727,048	961,016	56%	0.944	0.986	1264	1.182	1473
323	17	28,128	4,080	1,558,309	415,703	27%	0.452	0.863	1274	1.182	1300
324	0	0	0	1,552,840	428,096	28%	0.467	0.867	1274	1.182	1305
325	5	8,992	0	1,637,902	680,247	42%	0.704	0.926	1277	1.182	1398
326	0	0	0	1,773,093	965,398	54%	0.923	0.981	1793	1.182	2079
327	0	0	0	1,766,618	951,880	54%	0.914	0.978	1793	1.182	2073
328	0	0	0	1,820,573	934,204	51%	0.870	0.968	1809	1.182	2069
329	0	0	0	1,643,666	897,738	55%	0.926	0.982	1274	1.182	1478
330	0	0	0	1,842,996	952,113	52%	0.876	0.969	1809	1.182	2072
331	0	0	0	1,617,986	677,349	42%	0.710	0.927	1274	1.182	1397
332	0	0	0	1,544,226	632,673	41%	0.695	0.924	1274	1.182	1391
333	1	1,649	0	1,586,113	658,000	41%	0.703	0.926	1274	1.182	1395
334	2	1,915	0	1,602,966	665,265	42%	0.704	0.926	1277	1.182	1397
335	0	0	0	1,769,954	965,398	55%	0.925	0.981	1264	1.182	1466
336	0	0	0	1,934,755	982,661	51%	0.861	0.965	1793	1.182	2046
337	0	0	0	1,597,037	657,882	41%	0.699	0.925	1274	1.182	1392
338	0	0	0	1,596,907	652,840	41%	0.693	0.923	1274	1.182	1390
339	0	0	0	1,770,289	965,398	55%	0.925	0.981	1793	1.182	2079
340	3	6,033	0	1,623,571	894,807	55%	0.935	0.984	1277	1.182	1485
341	5	6,893	0	1,539,111	402,980	26%	0.444	0.861	1274	1.182	1297
342	0	0	0	1,667,011	677,673	41%	0.689	0.922	1274	1.182	1389
343	5	6,081	6,529	1,934,755	982,661	51%	0.861	0.965	1264	1.182	1442
344	0	0	0	1,637,902	680,247	42%	0.704	0.926	1274	1.182	1395
345	28	46,058	0	1,623,571	894,807	55%	0.935	0.984	1277	1.182	1485
346	0	0	0	1,585,196	658,000	42%	0.704	0.926	1274	1.182	1395
347	2	4,996	0	1,639,546	883,057	54%	0.913	0.978	1274	1.182	1473
348	19	31,657	0	1,520,472	616,948	41%	0.688	0.922	1274	1.182	1389
349	0	0	0	1,574,055	416,413	26%	0.449	0.862	1274	1.182	1298
350	0	0	0	1,598,474	658,833	41%	0.699	0.925	1274	1.182	1392
351	0	0	0	1,537,995	638,631	42%	0.704	0.926	1274	1.182	1395
352	3	5,177	0	1,507,924	572,344	38%	0.644	0.911	1274	1.182	1371
353	0	0	0	1,583,504	631,962	40%	0.677	0.919	1274	1.182	1384
354	1	1,140	0	1,623,571	894,807	55%	0.935	0.984	1274	1.182	1481
355	0	0	0	1,585,048	873,300	55%	0.934	0.984	1274	1.182	1481
356	0	0	0	1,623,863	677,349	42%	0.707	0.927	1274	1.182	1396
357	0	0	0	1,570,487	586,917	37%	0.634	0.908	1274	1.182	1368
358	0	0	0	1,749,289	942,482	54%	0.914	0.978	1264	1.182	1462
359	5	7,935	0	1,563,628	604,123	39%	0.655	0.914	1052	1.182	1136
360	0	0	0	1,560,209	415,703	27%	0.452	0.863	1274	1.182	1299
361	2	2,871	0	1,713,447	692,637	40%	0.685	0.921	1288	1.182	1403
362	4	10,626	0	1,751,657	951,880	54%	0.921	0.980	1809	1.182	2096
363	0	0	0	1,727,608	724,755	42%	0.711	0.928	1288	1.182	1413
364	4	5,715	0	1,623,863	677,349	42%	0.707	0.927	1274	1.182	1396
365	0	0	0	1,537,219	616,948	40%	0.681	0.920	1274	1.182	1385
366	0	0	0	1,763,919	951,880	54%	0.915	0.979	1809	1.182	2093
367	7	11,108	0	1,545,376	572,344	37%	0.628	0.907	1052	1.182	1128
368	34	63,318	10,260	1,569,964	660,276	42%	0.713	0.928	1059	1.182	1162
369	14	19,598	0	1,460,686	621,267	43%	0.721	0.930	1052	1.182	1157
370	13	19,134	0	1,500,270	617,914	41%	0.698	0.925	1052	1.182	1150
371	0	0	0	1,389,686	613,526	44%	0.749	0.937	1052	1.182	1166
372	0	0	0	1,497,705	638,321	43%	0.723	0.931	1052	1.182	1157
373	5	7,805	7,535	1,405,771	1,104,118	79%	1.332	1.083	1052	1.182	1346
374	2	3,980	0	1,442,811	541,249	38%	0.636	0.909	1052	1.182	1130
375	3	4,405	0	1,565,732	644,979	41%	0.699	0.925	1059	1.182	1157
376	2	6,058	0	1,591,561	656,992	41%	0.700	0.925	1059	1.182	1158
377	0	0	0	1,754,938	1,199,152	68%	1.159	1.040	981	1.182	1206
378	0	0	0	1,590,072	594,330	37%	0.634	0.908	1059	1.182	1137
379	4	8,629	0	1,603,580	669,922	42%	0.708	0.927	1059	1.182	1161
380	0	0	0	1,415,311	1,100,236	78%	1.318	1.080	1052	1.182	1343
381	60	92,373	4,580	1,510,316	617,914	41%	0.694	0.923	1052	1.182	1148
382	12	13,638	53,696	1,658,545	1,121,335	68%	1.146	1.037	981	1.182	1202
383	5	6,693	0	1,384,091	600,557	43%	0.736	0.934	1052	1.182	1162
384	0	0	0	1,488,927	541,094	36%	0.616	0.904	1052	1.182	1124
385	3	2,409	0	1,419,689	1,109,815	78%	1.326	1.081	945	1.182	1208
386	0	0	0	1,706,312	731,581	43%	0.727	0.932	1059	1.182	1167
387	0	0	0	1,427,026	621,267	44%	0.738	0.935	1052	1.182	1162
388	10	11,196	13,518	1,360,171	1,125,661	83%	1.403	1.101	713	1.182	928
389	0	0	0	1,425,657	1,087,267	76%	1.293	1.073	1052	1.182	1335
390	0	0	0	1,497,825	626,101	42%	0.709	0.927	1052	1.182	1153
391	0	0	0	1,466,283	648,213	44%	0.750	0.937	1052	1.182	1166
392	12	12,339	692	1,477,917	571,184	39%	0.655	0.914	1052	1.182	1136
393	57	90,861	8,438	1,737,789	1,248,865	72%	1.219	1.055	981	1.182	1223
394	0	0	0	1,445,862	1,087,267	75%	1.275	1.069	713	1.182	901
395	0	0	0	1,738,302	1,190,414	68%	1.161	1.040	981	1.182	1207
396	0	0	0	1,748,073	706,591	40%	0.685	0.921	1059	1.182	1154
397	0	0	0	1,732,404	698,659	40%	0.684	0.921	1059	1.182	1153
398	3	3,875	0	1,453,248	546,824	38%	0.638	0.910	1052	1.182	1131
399	0	0	0	1,505,286	682,344	45%	0.769	0.942	945	1.182	1052
400	9	11,288	10,648	1,428,592	630,135	44%	0.748	0.937	1052	1.182	1166
401	18	28,548	0	1,434,375	648,213	45%	0.766	0.942	945	1.182	1052
402	1	4,330	8,254	1,493,956	645,041	43%	0.732	0.933	1052	1.182	1161
403	0	0	0	1,690,971	709,054	42%	0.711	0.928	1059	1.182	1162
404	0	0	0	1,758,608	679,572	39%	0.655	0.914	1059	1.182	1144

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
405	3	3,662	0	1,513,309	689,361	46%	0.772	0.943	1052	1.182	1173
406	0	0	0	1,402,340	1,100,947	79%	1.331	1.083	1052	1.182	1346
407	0	0	0	1,477,890	670,395	45%	0.769	0.942	945	1.182	1052
408	0	0	0	1,755,621	695,350	40%	0.672	0.918	1059	1.182	1149
409	0	0	0	1,524,698	579,576	38%	0.645	0.911	1052	1.182	1134
410	0	0	0	1,752,158	698,893	40%	0.676	0.919	1059	1.182	1150
411	0	0	0	1,569,641	648,064	41%	0.700	0.925	1274	1.182	1392
412	4	5,528	0	1,438,189	626,963	44%	0.739	0.935	1052	1.182	1162
413	3	5,307	0	1,416,049	613,526	43%	0.735	0.934	1052	1.182	1161
414	0	0	0	1,479,811	613,923	41%	0.704	0.926	1052	1.182	1151
415	0	0	0	1,413,748	600,557	42%	0.720	0.930	1052	1.182	1156
416	0	0	0	1,591,561	656,992	41%	0.700	0.925	1059	1.182	1158
417	1	1,380	0	1,747,901	1,211,926	69%	1.176	1.044	981	1.182	1210
418	4	6,203	10,375	1,427,649	606,294	42%	0.720	0.930	1052	1.182	1156
419	3	6,319	0	1,440,942	621,267	43%	0.731	0.933	1052	1.182	1160
420	0	0	0	1,406,608	614,237	44%	0.740	0.935	1052	1.182	1163
421	0	0	0	1,519,787	629,453	41%	0.702	0.926	1052	1.182	1151
422	108	153,687	68,299	1,378,634	894,571	65%	1.100	1.025	748	1.182	907
423	6	7,401	0	1,420,480	982,295	69%	1.173	1.043	748	1.182	922
424	8	7,376	0	1,457,710	593,769	41%	0.691	0.923	748	1.182	816
425	0	0	0	1,409,715	1,109,122	79%	1.334	1.084	713	1.182	914
426	18	16,747	0	1,366,223	1,131,530	83%	1.404	1.101	748	1.182	974
427	1	483	0	1,352,733	1,125,661	83%	1.411	1.103	713	1.182	929
428	0	0	0	1,442,178	998,625	69%	1.174	1.044	945	1.182	1166
429	9	8,960	0	1,349,339	1,124,968	83%	1.414	1.103	713	1.182	930
430	0	0	0	1,476,000	1,037,135	70%	1.192	1.048	945	1.182	1170
431	4	6,935	0	1,451,487	1,201,506	83%	1.404	1.101	945	1.182	1229
432	105	155,031	36,834	1,543,878	589,555	38%	0.648	0.912	748	1.182	806
433	41	68,713	916	1,502,678	568,303	38%	0.641	0.910	748	1.182	805
434	5	7,013	0	1,357,350	1,101,288	81%	1.376	1.094	748	1.182	967
435	47	63,458	9,757	1,363,749	1,128,140	83%	1.403	1.101	748	1.182	973
436	12	8,415	2,931	1,345,464	1,125,661	84%	1.419	1.105	713	1.182	931
437	27	36,827	46,831	1,475,570	1,064,714	72%	1.224	1.056	748	1.182	934
438	6	6,935	12,393	1,374,130	1,122,939	82%	1.386	1.096	945	1.182	1225
439	0	0	0	1,376,078	931,391	68%	1.148	1.037	945	1.182	1158
440	10	10,986	0	1,431,346	1,025,492	72%	1.215	1.054	945	1.182	1177
441	47	51,831	4,977	1,345,464	1,125,661	84%	1.419	1.105	713	1.182	931
442	34	45,185	8,187	1,355,590	904,946	67%	1.132	1.033	748	1.182	914
443	0	0	0	1,399,811	1,143,056	82%	1.385	1.096	945	1.182	1225
444	8	13,128	0	1,375,505	958,330	70%	1.181	1.045	945	1.182	1168
445	3	2,654	0	1,435,494	1,168,671	81%	1.381	1.095	945	1.182	1223
446	4	4,747	0	1,350,063	1,125,661	83%	1.414	1.103	713	1.182	930
447	171	212,775	31,619	1,356,039	1,125,661	83%	1.408	1.102	713	1.182	929
448	3	9,910	486,710	1,428,900	1,181,092	83%	1.402	1.100	945	1.182	1229
449	2	2,846	0	1,399,495	1,087,267	78%	1.317	1.079	713	1.182	910
450	3	1,818	0	1,477,921	571,111	39%	0.655	0.914	748	1.182	809
451	17	20,705	0	1,461,145	1,099,455	75%	1.276	1.069	748	1.182	946
452	55	64,615	0	1,455,959	950,276	65%	1.107	1.027	748	1.182	908
453	0	0	0	1,458,160	1,135,504	78%	1.321	1.080	945	1.182	1207
454	0	0	0	1,467,363	1,044,477	71%	1.207	1.052	945	1.182	1175
455	10	13,152	8,304	1,398,168	1,101,194	79%	1.336	1.084	748	1.182	959
456	0	0	0	1,374,963	1,160,856	84%	1.432	1.108	945	1.182	1238
457	0	0	0	1,444,229	1,005,875	70%	1.181	1.045	945	1.182	1168
458	0	0	0	1,366,028	1,165,636	85%	1.447	1.112	945	1.182	1242
459	0	0	0	1,577,301	1,718,013	109%	1.847	1.212	929	1.182	1331
460	1	701	0	1,445,593	1,127,317	78%	1.322	1.081	945	1.182	1207
461	0	0	0	1,363,841	1,154,966	85%	1.436	1.109	748	1.182	981
462	4	4,351	0	1,487,120	941,948	63%	1.074	1.019	945	1.182	1138
463	5	6,903	0	1,506,700	1,187,041	79%	1.336	1.084	945	1.182	1210
464	0	0	0	1,406,617	1,203,388	86%	1.451	1.113	945	1.182	1242
465	17	18,067	0	1,444,413	1,134,932	79%	1.332	1.083	748	1.182	957
466	60	86,911	21,566	1,467,961	584,554	40%	0.675	0.919	762	1.182	827
467	66	102,215	46,965	1,473,457	587,423	40%	0.676	0.919	762	1.182	827
468	70	94,788	64,873	1,457,643	582,948	40%	0.678	0.920	762	1.182	829
469	144	209,137	31,830	1,427,220	569,959	40%	0.677	0.919	763	1.182	829
470	73	89,473	19,821	1,488,138	531,515	36%	0.606	0.901	763	1.182	813
471	115	141,442	43,419	1,378,321	511,207	37%	0.629	0.907	763	1.182	818
472	0	0	0	1,539,288	464,405	30%	0.512	0.878	762	1.182	791
473	10	23,270	24,069	1,429,273	600,398	42%	0.712	0.928	763	1.182	837
474	41	42,369	12,859	1,427,220	569,959	40%	0.677	0.919	763	1.182	829
475	0	0	0	1,476,418	575,155	39%	0.661	0.915	748	1.182	810
476	7	7,579	0	1,455,102	570,764	39%	0.665	0.916	763	1.182	826
477	16	25,190	6,893	1,499,805	568,944	38%	0.643	0.911	762	1.182	820
478	0	105	0	1,646,778	489,496	30%	0.504	0.876	762	1.182	790
479	26	27,881	805	1,461,323	582,948	40%	0.676	0.919	762	1.182	827
480	34	45,889	6,121	1,418,361	508,618	36%	0.608	0.902	763	1.182	813
481	15	19,940	1,646	1,397,643	483,994	35%	0.587	0.897	763	1.182	809
482	11	16,022	0	1,473,109	576,080	39%	0.663	0.916	763	1.182	826
483	1	1,673	0	1,582,210	611,693	39%	0.656	0.914	748	1.182	809
484	4	5,377	0	1,473,109	576,080	39%	0.663	0.916	763	1.182	826
485	12	17,627	0	1,486,709	626,694	42%	0.715	0.929	748	1.182	822
486	5	8,344	0	1,574,576	1,078,182	68%	1.161	1.040	748	1.182	920
487	15	23,758	0	1,493,273	582,948	39%	0.662	0.915	762	1.182	825
488	47	67,119	25,104	1,511,399	605,678	40%	0.680	0.920	763	1.182	830
489	0	0	0	1,478,860	570,764	39%	0.654	0.914	763	1.182	824
490	0	0	0	1,451,880	446,807	31%	0.522	0.880	762	1.182	793
491	33	34,202	0	1,455,894	529,869	36%	0.617	0.904	763	1.182	816
492	0	0	0	1,446,009	1,084,803	75%	1.272	1.068	748	1.182	944
493	11	14,134	0	1,598,654	588,005	37%	0.624	0.906	762	1.182	816
494	143	197,566	133,735	1,465,654	534,331	36%	0.618	0.905	763	1.182	816
495	117	188,593	97,152	1,481,845	604,873	41%	0.692	0.923	763	1.182	832
496	0	0	0	1,474,623	1,059,742	72%	1.219	1.055	748	1.182	933
497	38	45,213	16,526	1,486,652	505,560	34%	0.577	0.894	763	1.182	806
498	70	91,897	22,167	1,487,402	595,876	40%	0.679	0.920	762	1.182	829
499	96	148,509	76,758	1,473,548	571,813	39%	0.658	0.915	762	1.182	824
500	5	4,725	0	1,473,109	576,080	39%	0.663	0.916	763	1.182	826
501	0	0	0	1,434,906	492,632	34%	0.582	0.896	762	1.182	806
502	0	0	0	1,552,965	575,065	37%	0.628	0.907	748	1.182	801
503	16	36,196	0	1,473,025	447,013	30%	0.515	0.879	762	1.182	792
504	4	14,481	15,905	1,510,036	1,072,188	71%	1.204	1.051	748	1.182	929
505	14	20,226	10,225	1,770,965	1,833,889	104%	1.756	1.189	929	1.182	1306

Exhibit A. Arkansas Rate Territory Exhibits

[1] Territory	[2] Earned Exposures	[3] Premium	[4] Losses	[5] GSS Premium	[6] GSS Losses	[7] GSS Loss Ratio	[8] Indicated Relativity Adjustment	[9] Selected Relativity Adjustment	[10] Current Base Rate	[11] Off-Balance Factor	[12] Proposed Base Rate
506	57	82,395	9,160	1,690,855	1,951,194	115%	1.957	1.239	929	1.182	1361
507	0	0	0	1,576,509	1,211,395	77%	1.303	1.076	770	1.182	979
508	7	11,399	7,508	1,484,086	991,691	67%	1.133	1.033	770	1.182	941
509	7	12,920	0	1,775,840	2,038,822	115%	1.947	1.237	929	1.182	1358
510	0	0	0	1,753,524	1,114,714	64%	1.078	1.019	937	1.182	1129
511	0	0	0	1,475,183	666,182	45%	0.766	0.941	780	1.182	868
512	0	0	0	1,575,047	1,160,512	74%	1.249	1.062	937	1.182	1176
513	0	0	0	1,490,599	1,067,950	72%	1.215	1.054	937	1.182	1167
514	17	27,827	0	1,571,628	1,161,162	74%	1.253	1.063	937	1.182	1177
515	0	0	0	1,571,438	1,211,395	77%	1.307	1.077	937	1.182	1193
516	6	9,230	0	1,579,525	1,076,506	68%	1.156	1.039	937	1.182	1150
517	30	46,560	23,050	1,737,819	1,960,147	113%	1.913	1.228	937	1.182	1361
518	5	4,627	0	1,649,598	1,854,213	112%	1.906	1.227	780	1.182	1131
519	21	31,335	24,845	1,649,971	1,953,588	118%	2.008	1.252	929	1.182	1375
520	0	0	0	1,627,475	1,167,767	72%	1.217	1.054	937	1.182	1168
521	1	1,605	0	1,531,556	1,375,275	90%	1.523	1.131	937	1.182	1252
522	1	1,412	0	1,556,530	1,202,717	77%	1.310	1.078	937	1.182	1194
523	0	0	0	1,495,835	1,058,787	71%	1.200	1.050	780	1.182	968
524	0	0	0	1,470,337	666,182	45%	0.768	0.942	937	1.182	1044
525	6	6,509	0	1,546,695	1,703,616	110%	1.868	1.217	929	1.182	1337
526	0	0	0	1,497,939	1,718,685	115%	1.946	1.236	937	1.182	1370
527	15	16,126	0	1,553,371	1,737,037	112%	1.896	1.224	937	1.182	1356
528	8	20,013	69,055	1,531,002	1,757,420	115%	1.947	1.237	929	1.182	1358
529	0	0	0	1,482,166	1,201,245	81%	1.374	1.094	780	1.182	1008
530	0	0	0	1,488,205	983,708	66%	1.121	1.030	937	1.182	1141
531	4	19,199	28,369	1,555,458	1,417,632	91%	1.545	1.136	937	1.182	1259
532	0	0	0	1,592,509	1,072,909	67%	1.142	1.036	937	1.182	1147
533	8	10,908	0	1,668,888	1,197,256	72%	1.217	1.054	780	1.182	972
534	2	3,352	0	1,487,076	1,681,375	113%	1.917	1.229	929	1.182	1350
535	0	0	0	1,508,031	1,057,638	70%	1.189	1.047	937	1.182	1160
536	9	11,958	62	1,696,968	1,816,859	107%	1.816	1.204	929	1.182	1322
537	0	0	0	1,482,870	1,083,914	73%	1.240	1.060	937	1.182	1174
538	3	2,625	252	1,654,400	1,222,811	74%	1.253	1.063	780	1.182	980
539	0	0	0	1,566,039	1,188,368	76%	1.287	1.072	780	1.182	988
540	4	3,508	0	1,457,423	436,765	30%	0.508	0.877	819	1.182	849
541	16	26,756	8,413	1,530,739	464,464	30%	0.515	0.879	819	1.182	851
542	19	24,520	0	1,462,675	452,670	31%	0.525	0.881	819	1.182	853
543	1	1,900	0	1,527,069	515,238	34%	0.572	0.893	819	1.182	864
544	20	34,243	0	1,534,308	464,464	30%	0.513	0.878	819	1.182	850
545	29	43,762	0	1,474,873	479,811	33%	0.552	0.888	819	1.182	859
546	52	66,805	5,396	1,427,531	443,782	31%	0.527	0.882	802	1.182	836
547	8	9,785	1,930	1,552,358	533,519	34%	0.583	0.896	819	1.182	868
548	0	0	0	1,712,993	1,084,748	63%	1.074	1.018	780	1.182	939
549	12	15,898	0	1,681,991	809,312	48%	0.816	0.954	780	1.182	879
550	0	0	0	1,488,382	652,482	44%	0.743	0.936	770	1.182	852
551	0	0	0	1,518,491	569,791	38%	0.636	0.909	770	1.182	827
552	5	5,255	0	1,428,627	460,655	32%	0.547	0.887	802	1.182	840
553	19	24,376	24,885	1,485,583	510,662	34%	0.583	0.896	770	1.182	816
554	0	0	0	1,611,685	573,641	36%	0.604	0.901	802	1.182	855
555	63	80,062	88,044	1,506,405	490,393	33%	0.552	0.888	819	1.182	859
556	23	35,804	0	1,475,322	497,759	34%	0.572	0.893	819	1.182	864
557	0	0	0	1,475,764	831,597	56%	0.956	0.989	819	1.182	957
558	9	12,796	4,518	1,485,947	750,105	50%	0.856	0.964	819	1.182	934
559	16	16,624	7,255	1,537,432	536,927	35%	0.592	0.898	819	1.182	870
560	4	5,733	0	1,649,108	710,546	43%	0.731	0.933	780	1.182	859
561	5	6,777	72	1,494,249	705,941	47%	0.801	0.950	780	1.182	876
562	2	1,706	0	1,442,873	451,026	31%	0.530	0.883	802	1.182	837
563	5	5,259	0	1,477,794	521,415	35%	0.598	0.900	802	1.182	852
564	0	0	0	1,585,743	557,736	35%	0.596	0.899	802	1.182	852
565	32	37,452	206	1,509,720	536,642	36%	0.603	0.901	770	1.182	820
566	0	0	0	1,522,194	984,842	65%	1.097	1.024	780	1.182	944
567	4	6,369	0	1,496,244	652,482	44%	0.739	0.935	780	1.182	862
568	5	3,589	0	1,445,436	468,886	32%	0.550	0.888	802	1.182	842
569	0	0	0	1,417,719	460,655	32%	0.551	0.888	802	1.182	842
570	86	121,522	5,057	1,468,706	492,954	34%	0.569	0.892	819	1.182	864
571	8	13,413	17,788	1,518,167	751,811	50%	0.840	0.960	780	1.182	885
572	5	7,281	0	1,579,331	613,168	39%	0.658	0.915	762	1.182	824
Total	6,082	9,738,690	5,743,067			59%					

[1] Territory
[2] Earned Exposures from 4/1/2009 to 3/31/2014
[3] Earned Premium from 4/1/2009 to 3/31/2014
[4] Incurred Losses from 4/1/2009 to 3/31/2014
[5] Earned Premium modified using geospatial smoothing
[6] Incurred Losses modified using geospatial smoothing
[7] = [6] / [5] (= [4] / [3] for total)
[8] = [7] / Total [7]
[9] = [11] * 25% + 1.0 * 75%
[10] Current Base Rate
[11] Off-Balance Factor that results in +16.0% overall rate change.
[12] = [9] * [10] * [11]

HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS PROGRAM MANUAL

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	3	71744	2	71860	1
71602	2	71745	2	71861	1
71603	2	71747	1	71862	1
71630	2	71748	2	71864	1
71631	2	71749	1	71865	1
71635	2	71751	1	71866	1
71638	2	71752	1	71901	1
71639	3	71753	1	71909	1
71640	2	71758	1	71913	1
71642	2	71762	1	71921	1
71643	3	71763	2	71922	1
71644	3	71764	1	71923	1
71646	2	71765	1	71929	1
71647	2	71766	2	71933	1
71651	2	71769	1	71935	1
71652	2	71770	1	71937	1
71653	2	71801	1	71940	1
71654	2	71822	1	71941	2
71655	2	71825	1	71942	1
71656	1	71826	1	71943	1
71658	2	71827	1	71944	1
71660	2	71828	1	71945	1
71661	2	71831	1	71949	1
71662	3	71832	1	71950	1
71663	2	71833	1	71952	1
71665	2	71834	1	71953	1
71666	3	71835	1	71956	1
71667	2	71836	1	71957	1
71670	3	71837	1	71958	1
71671	2	71838	1	71959	1
71674	3	71839	1	71960	1
71675	2	71841	1	71961	1
71676	2	71842	1	71962	1
71677	3	71845	1	71964	1
71678	3	71846	1	71965	1
71701	2	71847	1	71968	1
71720	2	71851	1	71969	1
71722	1	71852	1	71970	1
71725	2	71853	1	71971	1
71726	1	71854	1	71972	1
71730	1	71855	1	71973	1
71740	1	71857	1	71998	1
71742	2	71858	1	71999	1
71743	1	71859	1	72001	1

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS PROGRAM MANUAL

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72002	1	72058	1	72129	2
72003	4	72060	5	72130	2
72004	3	72063	1	72131	2
72005	7	72064	4	72132	2
72006	6	72065	2	72133	3
72007	3	72066	4	72134	4
72010	5	72067	2	72135	1
72011	2	72068	5	72136	2
72012	2	72069	4	72137	2
72013	1	72070	2	72140	4
72014	6	72072	4	72141	1
72015	1	72073	3	72142	3
72016	1	72076	2	72143	2
72017	4	72079	2	72149	2
72020	3	72080	1	72150	2
72021	5	72081	3	72152	3
72022	2	72082	5	72153	2
72023	2	72083	3	72156	1
72024	4	72084	2	72157	1
72025	1	72086	4	72160	4
72026	4	72087	1	72165	3
72027	1	72088	2	72166	3
72028	1	72099	2	72167	2
72029	5	72101	6	72168	3
72030	1	72102	4	72170	4
72031	1	72103	2	72173	2
72032	2	72104	1	72175	3
72034	2	72105	1	72176	3
72035	1	72106	2	72179	2
72036	5	72110	2	72199	1
72038	4	72111	2	72201	2
72039	1	72112	6	72202	3
72040	5	72113	2	72204	2
72041	4	72114	2	72205	1
72042	3	72116	2	72206	3
72044	2	72117	3	72207	2
72045	2	72118	2	72209	2
72046	3	72120	1	72210	1
72047	2	72121	2	72211	1
72048	4	72122	1	72212	2
72051	1	72125	2	72223	1
72052	5	72126	1	72227	1
72055	3	72127	2	72301	7
72057	2	72128	2	72310	10

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS PROGRAM MANUAL

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72311	5	72390	5	72457	7
72313	9	72392	5	72458	4
72314	8	72394	7	72459	2
72315	10	72395	10	72460	2
72320	6	72396	6	72461	9
72321	10	72401	7	72464	8
72324	8	72404	8	72465	7
72326	6	72410	7	72466	2
72327	8	72411	9	72467	9
72328	4	72412	7	72469	2
72329	9	72413	8	72470	8
72330	9	72414	9	72471	7
72331	8	72415	3	72472	9
72332	6	72416	7	72473	6
72333	4	72417	8	72476	7
72335	6	72419	10	72478	2
72338	9	72421	8	72479	8
72339	9	72422	8	72482	2
72340	6	72424	8	72501	2
72341	6	72425	8	72512	2
72342	5	72426	10	72513	2
72346	7	72428	10	72515	2
72347	7	72429	7	72517	2
72348	6	72430	8	72519	1
72350	9	72432	8	72520	2
72351	10	72433	7	72521	2
72354	9	72434	2	72522	3
72355	5	72435	8	72523	2
72358	10	72436	8	72524	5
72360	5	72437	9	72526	2
72364	8	72438	10	72527	3
72365	9	72440	3	72528	1
72366	4	72441	8	72529	2
72367	4	72442	10	72530	2
72368	5	72443	8	72531	1
72369	4	72444	4	72532	2
72370	10	72445	7	72533	1
72372	6	72447	10	72534	2
72373	8	72449	8	72536	2
72374	5	72450	8	72537	1
72376	8	72453	8	72538	1
72379	3	72454	8	72539	2
72384	9	72455	3	72540	2
72386	9	72456	8	72542	2

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Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72543	2	72635	1	72732	1
72544	1	72638	1	72734	1
72546	2	72639	1	72736	1
72550	2	72640	1	72738	1
72553	4	72641	1	72739	1
72554	2	72642	1	72740	1
72555	2	72644	1	72742	1
72556	2	72645	1	72744	1
72560	2	72648	1	72745	1
72561	2	72650	1	72747	1
72562	4	72651	1	72749	1
72564	4	72653	1	72751	1
72565	2	72655	1	72752	1
72566	1	72658	1	72753	1
72567	2	72660	1	72756	1
72568	2	72661	1	72758	1
72569	2	72662	1	72760	1
72571	3	72663	1	72761	1
72572	3	72666	1	72762	1
72573	2	72668	1	72764	1
72576	2	72669	1	72768	1
72577	2	72670	1	72769	1
72578	1	72675	1	72773	1
72579	3	72679	1	72774	1
72581	2	72680	1	72776	1
72583	1	72682	1	72801	1
72584	2	72683	1	72802	1
72585	2	72685	1	72820	1
72587	2	72686	1	72821	1
72601	1	72687	1	72823	2
72610	1	72701	1	72824	1
72611	1	72703	1	72826	1
72616	1	72704	1	72827	1
72617	1	72712	1	72828	1
72619	1	72714	1	72830	1
72623	1	72715	1	72832	1
72624	1	72717	1	72833	1
72626	1	72718	1	72834	1
72628	1	72719	1	72835	1
72629	1	72721	1	72837	1
72631	1	72722	1	72838	1
72632	1	72727	1	72839	1
72633	1	72729	1	72840	1
72634	1	72730	1	72841	1

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Zip Code	Territory	Zip Code	Territory
72842	1	72951	1
72843	1	72952	1
72845	1	72955	1
72846	1	72956	1
72847	1	72958	1
72851	1	72959	1
72852	1		
72853	1		
72854	1		
72855	1		
72856	1		
72857	1		
72858	1		
72860	1		
72863	1		
72865	1		
72901	1		
72903	1		
72904	1		
72905	1		
72908	1		
72916	1		
72921	1		
72923	1		
72924	1		
72926	1		
72927	1		
72928	1		
72930	1		
72932	1		
72933	1		
72934	1		
72936	1		
72937	1		
72938	1		
72940	1		
72941	1		
72943	1		
72944	1		
72946	1		
72947	1		
72948	1		
72949	1		
72950	1		

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Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	1	71745	46	71864	91
71602	2	71747	47	71865	92
71603	3	71748	48	71866	93
71630	4	71749	49	71901	94
71631	5	71751	50	71909	95
71635	6	71752	51	71913	96
71638	7	71753	52	71921	97
71639	8	71758	53	71922	98
71640	9	71762	54	71923	99
71642	10	71763	55	71929	100
71643	11	71764	56	71933	101
71644	12	71765	57	71935	102
71646	13	71766	58	71937	103
71647	14	71770	59	71940	104
71651	15	71801	60	71941	105
71652	16	71822	61	71942	106
71653	17	71825	62	71943	107
71654	18	71826	63	71944	108
71655	19	71827	64	71945	109
71656	20	71828	65	71949	110
71658	21	71831	66	71950	111
71660	22	71832	67	71952	112
71661	23	71833	68	71953	113
71662	24	71834	69	71956	114
71663	25	71835	70	71957	115
71665	26	71836	71	71958	116
71666	27	71837	72	71959	117
71667	28	71838	73	71960	118
71670	29	71839	74	71961	119
71671	30	71841	75	71962	120
71674	31	71842	76	71964	121
71675	32	71845	77	71965	122
71676	33	71846	78	71968	123
71677	34	71847	79	71969	124
71678	35	71851	80	71970	125
71701	36	71852	81	71971	126
71720	37	71853	82	71972	127
71722	38	71854	83	71973	128
71725	39	71855	84	71998	129
71726	40	71857	85	71999	130
71730	41	71858	86	72001	131
71740	42	71859	87	72002	132
71742	43	71860	88	72003	133
71743	44	71861	89	72004	134
71744	45	71862	90	72005	135

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72006	136	72065	181	72134	226
72007	137	72066	182	72135	227
72010	138	72067	183	72136	228
72011	139	72068	184	72137	229
72012	140	72069	185	72140	230
72013	141	72070	186	72141	231
72014	142	72072	187	72142	232
72015	143	72073	188	72143	233
72016	144	72076	189	72149	234
72017	145	72079	190	72150	235
72019	146	72080	191	72152	236
72020	147	72081	192	72153	237
72021	148	72082	193	72156	238
72022	149	72083	194	72157	239
72023	150	72084	195	72160	240
72024	151	72086	196	72165	241
72025	152	72087	197	72166	242
72026	153	72088	198	72167	243
72027	154	72099	199	72168	244
72028	155	72101	200	72170	245
72029	156	72102	201	72173	246
72030	157	72103	202	72175	247
72031	158	72104	203	72176	248
72032	159	72105	204	72179	249
72034	160	72106	205	72199	250
72035	161	72110	206	72201	251
72036	162	72111	207	72202	252
72038	163	72112	208	72204	253
72039	164	72113	209	72205	254
72040	165	72114	210	72206	255
72041	166	72116	211	72207	256
72042	167	72117	212	72209	257
72044	168	72118	213	72210	258
72045	169	72120	214	72211	259
72046	170	72121	215	72212	260
72047	171	72122	216	72223	261
72048	172	72125	217	72227	262
72051	173	72126	218	72301	263
72052	174	72127	219	72310	264
72055	175	72128	220	72311	265
72057	176	72129	221	72313	266
72058	177	72130	222	72315	267
72060	178	72131	223	72320	268
72063	179	72132	224	72321	269
72064	180	72133	225	72324	270

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72326	271	72413	316	72471	361
72327	272	72414	317	72472	362
72328	273	72415	318	72473	363
72329	274	72416	319	72476	364
72330	275	72417	320	72478	365
72331	276	72419	321	72479	366
72333	277	72421	322	72482	367
72335	278	72422	323	72501	368
72338	279	72424	324	72512	369
72339	280	72425	325	72513	370
72340	281	72426	326	72515	371
72342	282	72428	327	72517	372
72346	283	72429	328	72519	373
72347	284	72430	329	72520	374
72348	285	72432	330	72521	375
72350	286	72433	331	72522	376
72351	287	72434	332	72523	377
72354	288	72435	333	72524	378
72355	289	72436	334	72527	379
72358	290	72437	335	72528	380
72360	291	72438	336	72529	381
72364	292	72440	337	72530	382
72365	293	72441	338	72531	383
72366	294	72442	339	72532	384
72367	295	72443	340	72533	385
72368	296	72444	341	72534	386
72369	297	72445	342	72536	387
72370	298	72447	343	72537	388
72372	299	72449	344	72538	389
72373	300	72450	345	72539	390
72374	301	72453	346	72540	391
72376	302	72454	347	72542	392
72379	303	72455	348	72543	393
72384	304	72456	349	72544	394
72386	305	72457	350	72546	395
72390	306	72458	351	72550	396
72392	307	72459	352	72553	397
72394	308	72460	353	72554	398
72395	309	72461	354	72555	399
72396	310	72464	355	72556	400
72401	311	72465	356	72560	401
72404	312	72466	357	72561	402
72410	313	72467	358	72562	403
72411	314	72469	359	72564	404
72412	315	72470	360	72565	405

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72566	406	72661	451	72760	496
72567	407	72662	452	72761	497
72568	408	72663	453	72762	498
72569	409	72666	454	72764	499
72571	410	72668	455	72768	500
72572	411	72669	456	72769	501
72573	412	72670	457	72773	502
72576	413	72675	458	72774	503
72577	414	72679	459	72776	504
72578	415	72680	460	72801	505
72579	416	72682	461	72802	506
72581	417	72683	462	72820	507
72583	418	72685	463	72821	508
72584	419	72686	464	72823	509
72585	420	72687	465	72824	510
72587	421	72701	466	72826	511
72601	422	72703	467	72827	512
72611	423	72704	468	72828	513
72616	424	72712	469	72830	514
72617	425	72714	470	72832	515
72619	426	72715	471	72833	516
72623	427	72717	472	72834	517
72624	428	72718	473	72835	518
72626	429	72719	474	72837	519
72628	430	72721	475	72838	520
72629	431	72722	476	72839	521
72631	432	72727	477	72840	522
72632	433	72729	478	72841	523
72633	434	72730	479	72842	524
72634	435	72732	480	72843	525
72635	436	72734	481	72845	526
72638	437	72736	482	72846	527
72639	438	72738	483	72847	528
72640	439	72739	484	72851	529
72641	440	72740	485	72852	530
72642	441	72742	486	72853	531
72644	442	72744	487	72854	532
72645	443	72745	488	72855	533
72648	444	72747	489	72856	534
72650	445	72749	490	72857	535
72651	446	72751	491	72858	536
72653	447	72752	492	72860	537
72655	448	72753	493	72863	538
72658	449	72756	494	72865	539
72660	450	72758	495	72901	540

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory
72903	541
72904	542
72905	543
72908	544
72916	545
72921	546
72923	547
72926	548
72927	549
72928	550
72930	551
72932	552
72933	553
72934	554
72936	555
72937	556
72938	557
72940	558
72941	559
72943	560
72944	561
72946	562
72947	563
72948	564
72949	565
72950	566
72951	567
72952	568
72955	569
72956	570
72958	571
72959	572

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS POLICY PROGRAM MANUAL

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this Manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage

Coverage		HO 00 03	HO 00 06
A	Dwelling Minimum Limit	Refer to the state pages	For HO 00 06 refer to Rule 507.A.
B	Other Structures	10% of A	---
C	Personal Property	50% of A	Refer to the state pages
D	Loss of Use	20% of A	40% of C – HO 00 06

2. Section II – Liability (All Forms: Refer to the state pages.)
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others
   Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

B. All Forms
The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Form HO 00 03
Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure

D. Form HO 00 03
Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the dwelling.

E. Form HO 00 06
The limit of liability for Coverage A of Section I may be increased.

102. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage
The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

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	HO 00 03	HO 00 06
Fire or Lightning	Yes Cov. C	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. C	Yes
Vandalism or malicious mischief	Yes Cov. C	Yes
Theft	Yes Cov. C	Yes
Volcanic eruption	Yes Cov. C	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes Cov. C	Yes
Additional risks with certain exceptions (Special Coverage)	Yes Cov. A, B & D	No

B. Section II Coverages – Liability – All Forms
Coverage E – Personal Liability
Coverage F – Medical Payments to Others
1. Personal Liability – Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. Form HO 00 03
A Homeowners Policy may be issued:
1. To the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes (except as provided in Rule 104.E) and contains not more than 2 families and with not more than 2 boarders or roomers per family; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or

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3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 – Additional Insured; or
4. To cover dwellings in the course of construction provided:
   a. The policy is issued only in the name of the intended owner-occupant(s) of the dwelling;
   b. The dwelling will be eligible for coverage under Rule 104 upon completion; and
   c. The dwelling is scheduled to be occupied within the next 60 days.
5. When a 2 family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. A separate Renters Policy HO 00 04 may be issued to the co-owner(s) occupying the other apartment in the dwelling.
   It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
   Use Endorsement HO 04 41 – Additional Insured.
6. Three or Four Family Dwelling
   Use Number of Family Code 6 for Three or Four Family Dwellings except as provided in E. below.
   a. A Homeowners Policy may be issued to the owner-occupant of a 3 or 4 family dwelling in the same manner as a 1 or 2 family dwelling.
   b. The limits of liability, under Rule 101, applying to Coverage B – Other Structures and Coverage C – Personal Property, are revised as follows:
      (1) Coverage B – Other Structures; 5% of Coverage A for a 3 or 4 family dwelling.
      (2) Coverage C – Personal Property; 30% of Coverage A for a 3 family dwelling and 25% of Coverage A for a 4 family dwelling.
   c. To develop the BASE PREMIUM, multiply the BASE PREMIUM by the appropriate factor on the state rate pages.
   d. Refer to Rule 402 in the state rate pages when the dwelling unit is in a town or row house structure.
   e. Refer to Rule 601 in the state rate pages for the liability rates.
   Use Endorsement HO 04 44, Residence Premises – Three or Four Family Dwelling, where applicable.

B. Form HO 00 06
   A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Rule 104.E), and is not occupied by more than one additional family or more than two boarders or roomers.

C. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling, for risks on which the Company also insures the primary residence.

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D. A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or housetrailer. Their contents may be covered under the rules provided in the HO 00 04 manual.
E. Certain business occupancies are permitted, provided:
   1. The premises is occupied principally for private residential purposes; and
   2. There is no other business occupancy on the premises.

   When the business is conducted on the residence premises, refer to Rule 609 for Section II Coverage.
F. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes.

105. SECONDARY RESIDENCE PREMISES

A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.
B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.

   Coding Note: Coverage E limit of liability is reported blank for the secondary location. Status Code 4 if seasonal dwelling; Code 3 otherwise.

106. PROTECTION CLASSIFICATION CODES AND INFORMATION

Codes

Protection Class	Code
Well Protected	01
Moderately Protected	07
Poorly Protected	09

B. Protection Information

   The location of the building(s) determines its fire protection classification as follows:
   1. Well Protected

      Buildings located within five road miles of a responding fire department and:
      a. within 1,000 feet of a fire hydrant; or
      b. within 1,000 feet of a year-round water source of at least 3,500 gallons and the responding fire department is equipped to respond with pumper truck capabilities; or
      c. the responding fire department is equipped to respond with pumper/tanker truck capabilities of at least 3,500 gallons
   2. Moderately Protected

      Buildings located within five road miles of a responding fire department but not otherwise qualified as Well Protected.
   3. Poorly Protected

      Buildings that do not qualify for the Well Protected or Moderately Protected classifications are to be classified as Poorly Protected.

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107. CONSTRUCTION DEFINITIONS

A. Frame
Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster or combustible supports. (Use Construction Code 1.)
Aluminum or plaster siding over frame. (Use Construction Code 5.)

B. Masonry Veneer
Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)

C. Masonry
Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground). (Use Construction Code 3.)

D. Superior Construction
(Use Construction Code 4.)
1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. Masonry Non-Combustible
Exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Note: Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

108. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

109. SINGLE BUILDING DEFINITION

A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Buildings which are separated by space shall be considered separate buildings.

C. Buildings or sections of buildings which are separated by:
1. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
2. A documented minimum two-hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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201. POLICY PERIOD

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms, and endorsements then in effect for the Company.
B. Less than one year on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the Company.

202. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.
B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement or the revision.
C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums until the policy is renewed.

204. (Reserved for future use.)

205. MINIMUM PREMIUM

Refer to Statistical Plan for coding requirements.

The minimum annual premium shown on the state rate pages shall be charged for each policy. The minimum premium may include all chargeable endorsements or coverages if written at the inception of the policy.

206. TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all the rules of this manual and any necessary adjustment or premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or
B. Assignment from one insured to another in the event of transfer of title of the dwelling.

207. WAIVER OF PREMIUM

Does not affect coding

When a policy is endorsed after the inception date, refer to the state rate pages for the amount of additional or return premium that may be waived.

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208. WHOLE DOLLAR PREMIUM RULE

Does not affect coding.

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. The Company will review the request, signed by the named insured, and the policy may be issued at the Company's sole discretion.

210. REFER TO COMPANY

Whenever a risk is rated on a Refer to Company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

270. PAYMENT PLANS / FEES

A. The total premium of any policy is due and payable at the beginning of the policy term, unless the policy is issued on an installment plan.
B. For policies issued on an installment plan, the following fees apply to each installment after the down payment:
   1. $5.00 to each payment for billed policies.
   2. $3.00 to each payment for policies paid by electronic funds transfer.
C. A fee of $10.00 is added if a check is returned or electronic funds transfer refused due to insufficient funds. A $15.00 fee is added if a cancellation notice is sent because an installment payment was not received by the date due.

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301. PREMIUM COMPUTATION

A. The premium is computed as follows:

1. The BASE PREMIUM is the product of the following rates and factors shown in the rate pages of this manual, rounded to the nearest dollar:
   a. To be included in all cases:
      i. Territory Base Rate
      ii. Policy Form Factor
      iii. Protection/Construction Factor
      iv. Amount of Insurance Factor by Coverage A for Form HO 00 03
      v. Amount of Insurance Factor by Coverage C for Form HO 00 06
   b. To be included when applicable:
      i. Multiple Family Dwelling (applies to any two-family dwelling as well as any three or four family dwelling referenced in Rule 104.A.6.)
      ii. Secondary Residence Premises (Rule 105)
      iii. Functional Replacement Cost Loss Settlement (Rule 302.A.)
      iv. Special Loss Settlement (Rule 302.C.)
      v. Ordinance or Law Coverage – Increased Limit (Rule 303.B.)
      vi. Special Personal Property Coverage (Rule 304)
2. Apply the applicable tier factors to the total of Step 1, rounding the new total to the nearest dollar. This is the TIERED BASE PREMIUM.
3. Determine the associated factors for the desired deductible and any applicable TIERED BASE PREMIUM modifications (All 300- and 400-series Rules not mentioned in Rule 301.A.1.b except Rule 481). Multiply the TIERED BASE PREMIUM developed in Step 2 by the product of these factors. For Form HO 00 06, if the deductible factor is such that:

   [1 – Deductible Factor] * Tiered Base Premium > Max Deductible Credit,

   then revise the Deductible Factor to:

   Deductible Factor = 1 – [Max Deductible Credit / Tiered Base Premium]

4. Determine all liability increased limits and/or optional liability coverages (600-series Rules), calculating each item individually.

5. Apply any applicable rating tier factor to the total of Step 4, rounding the new total to the nearest dollar. Add the total of these items to the result of Step 3.

6. Calculate the premiums for any other mandatory or optional property or liability coverages that apply, calculating each item individually, rounding each total to the nearest dollar.

7. Add together the sum of Step 5 plus all Step 6 itemsand add any applicable policy expense fee(s), then apply any applicable expense or loss experience modifier (additive or factor) to that total.

8. Multiply the result of Step 7 by the affinity marketing factor (Rule 481), rounding the total to the nearest dollar. The result is the total policy premium.

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B. Interpolation Example
   1. When the desired limit of liability is less than the highest limit shown, interpolate the amount of insurance factor using the nearest limit above and below the desired limit.

      Example

      $203,000 desired limit; the nearest limits are $200,000 and $205,000.

      For $200,000 the factor is 2.837; for $205,000 the factor is 2.937. Figure the difference between the two factors and divide by 5. This provides a factor per $1,000.

      2.937
      -2.837
      .100 ÷ 5 = .02

      Multiply the factor per $1,000 times 3, and add 2.837; the factor for $200,000.

      .02
      x 3
      .06 + 2.837 = 2.897

      The result, 2.897, is the amount of insurance factor for this example.
   2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Amount of Insurance Table of this Manual.

302. LOSS SETTLEMENT OPTIONS – FORM HO 00 03

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

A. Functional Replacement Cost Loss Settlement

   Coding: To be determined.
   1. The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods, which are functionally equivalent to obsolete, antique or custom construction materials and methods.
   2. Develop the BASE PREMIUM in accordance with Rule 301 for the amount of insurance selected for this option.

   Use Endorsement HO 05 30 Functional Replacement Cost Loss Settlement.

B. Actual Cash Value Loss Settlement

   Coding: To be determined.
   1. The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.
   2. The premium is computed by multiplying the BASE PREMIUM by the appropriate factor from the state rate pages.

   Use Endorsement HO 04 81 Actual Cash Value Loss Settlement.

C. Special Loss Settlement

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Exception Code 5

1. This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.
2. To develop the BASE PREMIUM for the Coverage A limit of liability shown in the policy declarations:
   a. Multiply the Coverage A limit of liability by the appropriate factor from the state rate pages and round to the nearest $1,000.
   b. Develop a BASE PREMIUM in accordance with Rule 301 for the amount of insurance computed in C.2.a. above.
   c. Multiply the premium determined in C.2.b. by the appropriate factor from the state rate pages.

Use Endorsement HO 04 56 Special Loss Settlement.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS

A. Basic Limit

The policy automatically provides up to 10% of the Coverage A limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

Use Ordinance or Law Coverage Code 2.

B. Increased Limit

1. The policy may be endorsed to increase the basic ordinance or law coverage amount, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.
   Use Ordinance or Law Coverage Code 3.
2. Premium
   a. Form HO 00 03: To develop the BASE PREMIUM, multiply the premium developed in accordance with Rule 301 by the appropriate factor from the state rate pages.
   b. Form HO 00 06: see Rule 513 for rating instructions.

For all forms, use Endorsement HO 04 77 Ordinance or Law – Increased Amount of Coverage.

304. SPECIAL PERSONAL PROPERTY COVERAGE

A. Form HO 00 03 (Status Code 7)

1. Coverages A and B under Form HO 00 03 are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form.
2. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
   (When any of the Rule 302 Loss Settlement Options is used, this option may not be used.)
3. Multiply the BASE PREMIUM developed in accordance with Rule 301 by the appropriate factor from the state rate pages.

Use Endorsement HH 00 15 Special Personal Property Coverage – HO 00 03 only.

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B. Form HO 00 06 (Status Code 7)
   1. Coverage C under Form HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
   2. This option may only be used when the condominium or cooperative unit is owner occupied.
   3. Multiply the BASE PREMIUM developed in accordance with Rule 301 by the appropriate factor from the state rate pages.

   Use Endorsement HH 17 31 Unit-Owners – Coverage C – Special Coverage – HO 00 06 Only.

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401. SUPERIOR CONSTRUCTION – FORM HO 00 03

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry BASE PREMIUM for a comparable dwelling or condominium unit by the appropriate factor from the state rate pages.

402. TOWNHOUSE OR ROW HOUSE – FORM HO 00 03

The premium for an eligible dwelling in a town or row house structure is computed by multiplying the BASE PREMIUM by the appropriate factor on the state rate pages.

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

Coding Note: Subline Code 03 (403 if 50 character format) applies instead of Subline Codes listed on the state rate pages.

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage, is computed by multiplying the BASE PREMIUM including any premium adjustment for Coverage C limits by the appropriate factor on the state rate pages.
B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

404. PROTECTIVE DEVICES – FORM HO 00 03

Does not affect coding.
Approved and properly maintained installations of burglar alarms, fire alarms, and automatic sprinklers in the dwelling may be recognized for a reduced premium.
Refer to the state rate pages for installation types and applicable credits.
Use Endorsement HO 04 16 Premises Alarm or Fire Protection System.

405. AUTOMATIC ADJUSTMENT OF LIMITS – FORM HO 00 03

~~The limits that apply to Coverages A, B, C, and D will be automatically adjusted on an annual basis, based on a residential building cost index provided by a major appraisal company, subject to a minimum increase of 5%.~~ The limits that apply to Coverages A, B, C, and D may be increased on an annual basis based on a replacement cost estimate from a major appraisal company using property characteristics provided by the insured.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils, except Earthquake and Windstorm. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Premium Computation
   To compute the premium for this provision, multiply the TIERED BASE PREMIUM by a factor determined as follows:
   1. For Form HO 00 06, refer to the state rate pages to determine the appropriate factor for the selected deductible.
   2. For Form HO 00 03, determine the desired deductible and the applicable limit of liability. Then, using the deductible table within the state rate

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pages, interpolate the deductible factor in accordance with the example below.

[NOTE: The factors shown in the below interpolation example are for illustration only and are not necessarily the factors shown in the deductible table of this manual]

Example: $1,000 desired deductible
$230,000 limit of liability ("Amount of Insurance", or "Coverage A")

i. On the deductible table, the factor for a $1,000 deductible at a limit of $216,500 is 0.879, and the factor for a $1,000 deductible at a limit of $240,000 is 0.882. The factor for a $1,000 deductible at a limit of $230,000 is therefore interpolated as 0.881, according to the following calculation:

(0.882 – 0.879) / (240 – 216.5) = 0.0001276

0.0001276 * (230 – 216.5) = 0.002

0.002 + 0.879 = 0.881

Example: $1,200 desired deductible

In the case where a deductible is made available but not shown in the table, continue the process from A.2.i above with the next steps below, interpolating between flat dollar or percentage deductibles shown as appropriate.

ii. On the deductible table, the factor for a $2,500 deductible at a limit of $216,500 is 0.769, and the factor for a $2,500 deductible at a limit of $240,000 is 0.785. The factor for a $2,500 deductible at a limit of $230,000 is therefore interpolated as 0.778, according to the following calculation:

(0.785 – 0.769) / (240 – 216.5) = 0.00068

0.00068 * (230 – 216.5) = 0.009

0.009 + 0.769 = 0.778

iii. Since the factor for a $1,000 deductible at a limit of $230,000 is 0.881, and the factor for a $2,500 deductible at a limit of $230,000 is 0.778, the factor for a $1,200 deductible at a limit of $230,000 is interpolated as 0.867, according to the following calculation:

(0.881 – 0.778) / (2500 –1000) = 0.0000686

0.0000686 * (1200 – 1000) = 0.014

0.881 - 0.014 = 0.867

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B. Windstorm or Hail Deductibles – Form HO 00 03
The following deductible options are used in conjunction with the deductible applicable to All Other Section I perils. Refer to the state rate pages for available options, factors, and applicable minimum and maximum premium charges.

a. Percentage Deductibles

(1) A percentage deductible of the Coverage A limit of liability is available when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I perils.

(2) Attach Endorsement HO 03 12 – Windstorm or Hail Percentage Deductible to the policy and enter on the policy declarations the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I perils.
Example:
Deductible – Section I $500 except Windstorm or Hail 1% of Coverage A limit.
Deductible – Section I $100 except:
- $500 for Theft of Personal Property; and
- Windstorm or Hail 2% of the Coverage A limit.

(3) In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.
Example:

Coverage	Limit of Liability	1% Deductible	Amount of Loss Before Deductible	Amount of Loss After Deductible
A	$100,000	$1,000	$ 7,500	---
B	10,000		1,350	---
C	50,000		3,000	---
D	20,000		660	---
			$12,510	$11,510

(4) The factors displayed on the state rate pages incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible. Interpolate the deductible factor in accordance with the example in Rule 406.A.2.

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b. Higher Fixed-Dollar Deductibles –
   (1) Higher fixed-dollar deductibles are available when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.
   (2) Attach Endorsement HH 80 06- Windstorm or Hail Fixed-dollar Deductible and separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils.
   Example:
   Deductible – Section I $500
   except $1,000 for Windstorm or Hail.
   (3) The factors displayed on the state rate pages incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.
   (4) Refer to the state rate pages for the appropriate factors.

407. ADDITIONAL AMOUNTS OF INSURANCE – FORM HO 00 03

A. The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.
B. The policy may be endorsed to provide additional insurance for Coverage A when loss, to the dwelling building, exceeds the limit of liability shown in the policy declarations.
C. When either of the following options is selected, the Coverage A limit of liability shall be at least 100% of the full replacement cost of the dwelling building at the policy inception or at the time the endorsement is added to the policy:
   1. Specified Additional Amount of Insurance for Coverage A Only
   Coding Note: Use the Subline of Business Codes indicated below for the applicable option. (Codes for the 150 character format)

Option	25%	50%
With Replacement Cost for Coverage C	32 (432)	34 (434)
Without Replacement Cost for Coverage C	31 (431)	33 (433)

   a. An additional amount of insurance equal to 25% or 50% of the Coverage A limit of liability may be selected. This additional amount is available when loss to the dwelling building exceeds the Coverage A limit of liability shown in the Declarations.
   The additional amount cannot be applied to any other coverage nor does it increase the Coverage A limit.
   b. The premium for this option is computed by multiplying the BASE PREMIUM by the appropriate factor shown on the state rate pages.
   Use Endorsement HO 23 47, Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) HO 00 03 only.

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D. Do not use this endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

408. ACTUAL CASH VALUE LOSS SETTLEMENT – WINDSTORM OR HAIL LOSSES TO ROOF SURFACING [N/A in Arkansas]

411. HOME PURCHASE RATING – FORM HO 00 03

Newly purchased homes insured on a HO0003 are eligible for discount credit applied to base premium. This credit does not apply to re-financed homes. Refer to the state rate pages for the discount factors.

470. AGE OF HOME – FORM HO 00 03

To compute the premium for this provision, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages. Do not apply the factor to optional coverages or higher limits of Section I or Section II coverages. Do not apply the factor mid-term.

471. ROOFING AGE/MATERIALS – FORM HO 00 03

Multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages based on the age and type of roofing material and the location of the dwelling.

472. SAFE HEAT

When the primary heating system in the residence is a solid-fuel burning system, or when the residence contains a wood-burning stove, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.

480. MATURE OWNER/RESIDENT

When either or both the named insured(s) are 50 years of age or older, multiply the BASE PREMIUM by the applicable factor shown on the state rate pages.

481. AFFINITY MARKETING

Rating factors shown on the state rate pages apply according to the Premium Computation Rule 301.A.8 when the coverage is placed through a Homesite affinity partner and the named insured also maintains an account with a Homesite affinity partner or membership in an approved group.

482. POLICY CONVERSION

If the named insured replaces a current Homesite tenants or unit-owners policy with a Homesite owners form policy, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages.

483. INTERNET QUOTE/PURCHASE [N/A in Arkansas]

When the initial quote is made and coverage is bound for a new business policy through the company's web site *www.homesite.com*, multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages.

486. BASIC PACKAGE PRODUCT AND ENHANCED PACKAGE PRODUCT OPTIONAL ENDORSEMENTS - FORM HO 00 03

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Coding Note: Does not affect coding.

A. Basic or Enhanced Coverage may be added.
B. Basic Package - The following may be packaged to provide additional coverage:
   1. HO 23 47 Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) with the option of 25%
   2. HO 0490 Personal Property Replacement Cost
   3. The limit of liability for Coverage C increased to 70% of coverage A
   4. HH 0015 Special Personal Property Coverage

C. Enhanced Package - The following may be packaged to provide additional coverage:
   1. HO 23 47 Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage A Only) with the option of 50%
   2. HO 0490 Personal Property Replacement Cost
   3. The limit of liability for Coverage C increased to 70% of coverage A
   4. HH 0015 Special Personal Property Coverage
   5. HO 2482 Personal Injury
   6. HO 0466 Coverage C Increased Special Limits of Liability with the special limit of liability for Jewelry, Watches and Furs increased by $4000 to provide a maximum of coverage of $5000.

D. Premium Computation
   Refer to state company rate pages for applicable factors and flat fees.

488. NUMBER OF UNITS – FORM HO 00 06

Based on the number of apartment units in the apartment complex, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

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SECTION I COVERAGES – PROPERTY

501. (Reserved for future use.)

502. (Reserved for future use.)

503. BUSINESS PROPERTY – INCREASED LIMITS

Does not affect coding.

A. The $2,500 limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500. Charge the rate for each $2,500 increase shown in the state rate pages. The limit of liability in excess of $2,500 does not apply to:
   1. Business property in storage or held as a sample or for sale or delivery after sale;
   2. Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 – Permitted Incidental Occupancies.)

B. When the on-premises limit is increased, the off-premises limit of $250 is automatically increased, at no additional charge, to an amount that is 10 percent of the total on-premises limit of liability.

Use Endorsement HO 04 12 Increased Limits of Business Property.

504. (Reserved for future use.)

505. EARTHQUAKE COVERAGE

Coding Note: Code as a separate Earthquake record with Subline Code 60 (460 if 150 character format).

A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.
   Use Endorsement HO 04 54 Earthquake.

B. Deductible
   A deductible percentage amount of ~~5~~10% of the limit of liability for:
   1. Coverage A for Form HO 00 03; and
   2. Coverage C for Form HO 00 06;

   is included in this rule.
   In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B, and C.
   Earthquake rates are displayed for the ~~5~~10% deductible in the state rate pages.

C. Loss Assessment Coverage
   The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to the state rate pages for rates.
   Use Endorsement HO 04 36 for all Forms.

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D. Base Premium
Develop the base premium as follows:
1. From the state rate pages:
   a. Determine whether Construction Table A, B, and/or C applies.
   b. Determine the Earthquake Zone.
2. For Form HO 00 03, add the results of the following three steps:
   a. Multiply the Coverage A limit by the rate found in Column A of the table.
   b. If the Coverage C limit is increased, multiply the rate found in Column D by the amount of the increase; and
   c. If the Coverage D limit is increased, multiply the rate found in Column F by the amount of the increase.
3. For Form HO 00 06, add the results of the following three steps:
   a. Multiply the Coverage C limit by the rate found in Column C of the table.
   b. Multiply the Coverage A limit by the rate found in E of the table; and
   c. If the Coverage D limit is increased, multiply the rate found in Row F by the amount of the increase.
4. Building or Non-Building Structure Items - All Forms
   Multiply the rate in Row F of the table by the appropriate limit of liability for Other Building or Structure options. (e.g. - Other Structures - HO 04 40, HO 04 48 and HO 04 92).
5. Ordinance or Law - Basic and Increased Limit - All Forms
   Multiply the rate determined in D.2.a, D.3.b, and/or D.4 above by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium for Higher Deductibles **[N/A in Arkansas]**
Multiply the base premium determined in D. above by the appropriate factor shown on the state rate pages.

506. (Reserved for future use.)

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS – HO 00 06

A. Basic Limits
The policy automatically provides a basic Coverage A limit of $5,000 on a named perils basis. If increased limits are not desired, enter “$5,000” under Coverage A – Dwelling on the Declarations pages.
Limit Code 1

B. Increased Limits
The basic limit may be increased. Use the rating information shown on the state rate pages.
Report Limit Code as follows:

Limits	Code
$5,001 - $ 9,999	2
10,000 – 19,999	3
20,000 – 29,999	4
30,000 – 39,999	5
40,000 – 49,999	6

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50,000 – 59,999	7
60,000 – 69,999	8
70,000 and Over	9

508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Status Code 6

A. There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.
B. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less that $10,000.
C. Multiply the Coverage C BASE PREMIUM (reflecting the credit or surcharge for optional deductibles) by the appropriate factor shown on the state rate pages.

Use Endorsement HO 17 33 Unit-Owners Rental to Others.

509. (Reserved for future use.)
510. (Reserved for future use.)

511. LOSS ASSESSMENT COVERAGE

Coding Note: Status Code 6 when HO 17 33 also used; Code 2 otherwise.
The policy automatically provides, at no additional charge, $1,000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased. Refer to the state rate pages for the additional rate. Endorsement HO 04 35 does not cover loss to property under Section I caused by Earthquake.
Use Endorsement HO 04 35 Loss Assessment Coverage.

512. LOSS OF USE – INCREASED LIMIT

Does not affect coding.
When the limit of liability for Coverage D is increased, charge the rate per $1,000 of additional insurance shown in the state rate pages.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 06

A. The basic amount of coverage may be initially increased to 25% of the HO 00 06 Coverage A limit (Coverage Code 3).
B. Premium
   1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.
   2. Refer to the state rate pages for the premium for each additional $1,000 of insurance.

514. OTHER STRUCTURES

A. When insurance is written on a specific structure on the residence premises for increased limits, the rates per $1,000 of insurance mentioned below shall apply separately to each structure.
B. Increased Limits
   Does not affect coding.

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Premium: Refer to the state rate pages.
Use Endorsement HO 04 48 Other Structures.

515. PERSONAL PROPERTY

A. Increased Limit – HO 00 03
Does not affect coding.
The limit of liability for Coverage C may be increased. Charge the additional rate per $1,000 of insurance shown in the state rate pages.

B. Reduction in Limit – HO 00 03
Does not affect coding.
The limit of liability for Coverage C may be reduced to an amount not less than 40% of the limit for Coverage A. The credit per $1,000 is shown in the state rate pages.

C. Increased Special Limits of Liability
Does not affect coding.

1. Jewelry, Watches and Furs
The special limit of liability of $1,000 for theft of jewelry, watches and furs may be increased to a maximum of $5,000 but not exceeding $1,000 for any one article. Charge the additional rate per $1,000 shown in the state rate pages.
2. Money and Securities
The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,000 limit on securities may be increased to a maximum of $2,000. Charge the additional rate per $100 shown in the state rate pages.
3. Silverware, Goldware, and Pewterware
The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.
4. Firearms
The special limit of liability of $2,000 for loss by theft of firearms may be increased to a maximum of $6,000 in increments of $100. Charge the additional rate per $100 shown in the state rate pages.
5. Electronic Apparatus
   a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability or being operated by other sources of power:
      (1) Up to $1,000 for apparatus in or upon a motor vehicle or motorized land conveyance, and
      (2) Up to $1,000 for apparatus not in or upon a motor vehicle that is away from the residence premises and used for business.
   b. Each of these limits may be increased to a maximum of $5,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.

Use Endorsement HO 04 65 Coverage C Increased Special Limits of Liability unless endorsements HH 00 15 for HO 00 03 or HH 17 31 for HO 00 06 are attached. If these endorsements are included, use endorsement HO 04 66 for Coverage C Increased Special Limits of Liability.

D. Refrigerated Personal Property – All Forms
Does not affect coding.

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1. The policy includes by endorsement $500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of $100 applies.
3. There is no additional charge for this coverage.

Use Endorsement HO 04 98 Refrigerated Property Coverage with all policies.

516. PERSONAL PROPERTY – SCHEDULED

Coding Note: Code as a separate Inland Marine record with Subline Code 70 (470 if 150 character format).

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

Use Endorsement HO 04 61 Scheduled Personal Property.

517. (Reserved for future use.)

518. (Reserved for future use.)

519. SPECIAL COMPUTER COVERAGE – ALL FORMS EXCEPT HO 00 03 WITH HH 00 15 OR HO 00 06 WITH HH 17 31

Status Code

All Forms except HO 00 06: Code 2

HO 00 06: Code 6 when HO 17 33 also used; Code 2 otherwise

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement HO 04 14 Special Computer Coverage.

520. (Reserved for future use.)

521. WATER BACK UP AND SUMP OVERFLOW

Code as a separate record with Exception Code 1.

A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limits of liability available under this option ~~is~~ are $5,000 and $10,000.
B. A deductible of $~~250~~500 applies. No other deductible option is available.
C. Charge the rate shown on the state rate pages. Different rates apply when Endorsement HO 04 90 Personal Property Replacement Cost is attached.

Use Endorsement ~~HO 04 95~~ HH 80 25 Water Back Up and Sump Overflow.

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SECTION II COVERAGES
PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS OTHER EXPOSURES – BASIC AND INCREASED LIMITS

A. Residence Premises
   1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301 in the state rate pages.
   1. Refer to the state rate pages Rule 601 for rates.
   3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures
   1. There is an additional charge for Other Exposures listed in the following rules.
   2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
   3. For increased limits for Other Exposures, refer to the state rate pages.
   4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

Does not affect coding.

A. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.

B. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the manual for that state.

C. Premium – Refer to the state rate pages.

603. RESIDENCE EMPLOYEES

A. There is no additional charge for up to two residence employees.

B. Refer to the state rate pages to determine the premium when there are more than two residence employees.

C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

Status Code 2

A. The policy may be endorsed to provide coverage when an additional residence is rented to others.

B. Premium – Refer to the state rate pages.

Use Endorsement HO 24 70 Additional Residence Rented to Others.

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608. (Reserved for future use.)

609. BUSINESS PURSUITS

Status Code 2

A. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
B. Refer to the state rate pages for eligible business activities and rates.

Use Endorsement HO 24 71 Business Pursuits.

610. PERSONAL INJURY

Coding Notes: Use Class Code 994 and code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format).

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
B. Premium: Refer to the state rate pages.

Use Endorsement HO 24 82 Personal Injury.

611. (Reserved for future use.)

612. OUTBOARD MOTORS AND WATERCRAFT

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of watercraft) is required.

A. Coverage is included in the policy form, at no additional charge, for watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power.
B. Coverage is available, for an additional premium, for watercraft up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, Inboard or Inboard-Outdrive engines or motors.
   Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
C. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
D. For boats not described above, coverage is not permitted under the Homeowners Policy
E. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.
F. Premium: Refer to the state rate pages.

Use Endorsement HO 24 75 Watercraft.

613. OWNED SNOWMOBILE [N/A in Arkansas]

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Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of snowmobiles) is required.

A. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
B. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.
C. Premium: Refer to the state rate pages.

Use Endorsement HO 24 64 Snowmobile.

614. (Reserved for future use.)
615. (Reserved for future use.)

616. NO GUN TRAINING SURCHARGE

When guns are present and locked on the residence premises, but none of the named insureds have completed a gun safety training course, apply the applicable premium shown on the state rate pages.

617. DANGEROUS DOG PREMIUM

When dangerous dogs are present, apply the applicable premium shown on the state rate pages.

618. UNSAFE SWIMMING POOL PREMIUM – FORM HO 00 03

When an unsafe swimming pool is on the property, apply the applicable premium shown on the state rate pages.

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SPECIAL STATE REQUIREMENTS

001. Special Provisions Endorsement – ~~HO~~ H 01 03
Use this endorsement with all Homeowners policies.

002. No Coverage for Home Day Care Business – HO 04 96
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

The Renters Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Renters Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this Manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Renters policy are as follows:

1. Section I – Property Damage

Coverage	HO 00 04
C Personal Property	Refer to the state pages
D Loss of Use	20% of C

2. Section II – Liability
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others
   Unless otherwise stated, Coverage E limits apply on an “occurrence” basis; Coverage F limits on an “each person” basis.

B. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

102. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage

The following is a general description of the coverages provided by the individual Renters Policy forms. The policy shall be consulted for exact contract conditions.

	HO 00 04
Fire or Lightning	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes
Vandalism or malicious mischief	Yes
Theft	Yes
Volcanic eruption	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes
Additional risks with certain exceptions (Special Coverage)	No

B. Section II Coverages – Liability
   Coverage E – Personal Liability
   Coverage F – Medical Payments to Others

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1. Personal Liability – Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Renters Policy.

104. ELIGIBILITY

A. Form HO 00 04
A Renters Policy may be issued to:
1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, co-operative unit or of a building containing an apartment not otherwise eligible for a Property Policy under Rule 104.A. of the HO3 property rules manual provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Rule 104.D.) and is not occupied by more than one additional family or more than two boarders or roomers.

B. A Renters Policy shall not be issued to cover any mobile home, trailer home, or housetrailer. Their contents may be covered under Rule 104.A.

D. Certain business occupancies are permitted, provided:
1. The premises is occupied principally for private residential purposes; and
2. There is no other business occupancy on the premises.

E. A Renters Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes.

105. SECONDARY RESIDENCE PREMISES

A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.
Coding Note: Coverage E limit of liability is reported blank for the secondary location. Status Code 4 if seasonal dwelling; Code 3 otherwise.

108. (Reserved for future use.)
109. (Reserved for future use.)

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

201. POLICY PERIOD

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms, and endorsements then in effect for the Company.
B. Less than one year on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the Company.

202. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.
B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement or the revision.
C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums until the policy is renewed.

204. (Reserved for future use.)

205. MINIMUM PREMIUM

Refer to Statistical Plan for coding requirements.

The minimum annual premium shown on the state rate pages shall be charged for each policy. The minimum premium may include all chargeable endorsements or coverages if written at the inception of the policy.

206. TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all the rules of this manual and any necessary adjustment or premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state.

207. WAIVER OF PREMIUM

Does not affect coding

When a policy is endorsed after the inception date, refer to the state rate pages for the amount of additional or return premium that may be waived.

208. WHOLE DOLLAR PREMIUM RULE

Does not affect coding.

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

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209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. The Company will review the request, signed by the named insured, and the policy may be issued at the Company's sole discretion.

210. REFER TO COMPANY

Whenever a risk is rated on a Refer to Company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

270. PAYMENT PLANS / FEES

A. The total premium of any policy is due and payable at the beginning of the policy term, unless the policy is issued on an installment plan.
B. For policies issued on an installment plan, the following fees apply to each installment after the down payment:
   1. $5.00 to each payment for billed policies.
   2. $3.00 to each payment for policies paid by electronic funds transfer.
C. A fee of $10.00 is added if a check is returned or electronic funds transfer refused due to insufficient funds. A $15.00 fee is added if a cancellation notice is sent because an installment payment was not received by the date due.

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

301. PREMIUM COMPUTATION

A. The premium is computed as follows:

1. Determine the policy BASE PREMIUM based on the amount of Coverage C, as applicable, multiplying the territory base rate by the amount of insurance rating factors shown in the base rate pages of this manual.
2. Apply the applicable tier factors to the total of Step 1, rounding the new total to the nearest dollar. This is the TIERED BASE PREMIUM.
3. Determine the associated factors for the desired deductible and any applicable TIERED BASE PREMIUM modifications (300- and 400-series Rules except Rule 481). Multiply the TIERED BASE PREMIUM developed in Step 2 by the product of these factors. If the deductible factor is such that:

   [1 – Deductible Factor] * TIERED Base Premium > Max Deductible Credit,

   then revise the Deductible Factor to:

   Deductible Factor = 1 – [Max Deductible Credit / TIERED Base Premium]

4. Determine all liability increased limits and/or optional liability coverages (600-series Rules), calculating each item individually. ~~Add the total of these items to the result of Step 2.~~
5. Apply any applicable rating tier factor to the total of Step 4, rounding the new total to the nearest dollar. Add the total of these items to the result of Step 3.
6. Calculate the premiums for any other mandatory or optional property or liability coverages that apply, calculating each item individually, rounding each total to the nearest dollar.
7. Add together the results of Step 5 and Step 6, and add any applicable policy expense fee(s) shown on the state rate pages. Then apply any applicable expense or loss experience modifier (additive or factor) to that total.
8. Multiply the result of Step 7 by the partner discount factor (Rule 481), rounding the new total to the nearest dollar. The result is the total policy premium.

B. When any of the following coverage options apply, develop the BASE PREMIUM according to the instructions provided in the rules of this manual:

1. Secondary Residence Premises (Rule 105)

C. Interpolation Example

1. When the desired limit of liability is less than the highest limit shown, interpolate the amount of insurance factor using the nearest limit above and below the desired limit.

   Example
   $203,000 desired limit; the nearest limits are $200,000 and $205,000.
   For $200,000 the factor is 2.837; for $205,000 the factor is 2.937. Figure the difference between the two factors and divide by 5. This provides a factor per $1,000.

   2.937
   -2.837

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.100 ÷ 5 = .02

Multiply the factor per $1,000 times 3, and add 2.837; the factor for $200,000.

.02
x 3
.06 + 2.837 = 2.897

The result, 2.897, is the amount of insurance factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Amount of Insurance Table of this Manual.

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403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

Coding Note: Subline Code 03 (403 if 50 character format) applies instead of Subline Codes listed on the state rate pages.

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage, is computed by applying the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils, except Earthquake. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible
$500 Deductible (Type Code 50).

B. Optional Higher Deductibles
1. All Other Perils Deductibles (Type Code 5)
To compute the premium for this provision, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A. ~~multiply the BASE PREMIUM by the appropriate factor shown on the state rate pages for the selected option, subject to the listed minimum and maximum additional premium charges.~~
~~2.~~

~~C. For deductible calculation, if the deductible factor is such that:~~
~~[1 – Deductible Factor] * Tiered Base Premium > Max Deductible Credit,~~
~~then revise the deductible factor to:~~
~~Deductible Factor = 1 – [Max Deductible Credit / Tiered Base Premium]~~

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480. MATURE OWNER/RESIDENT

Using the age of the oldest named insured(s), determine the appropriate factor and apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

481. PARTNER DISCOUNTS

Rating factors shown on the state rate pages apply according to the Premium Computation Rule 301.A.7for the following business:

A. Affinity Discounts
Rating factors shown on the state rate pages apply when the coverage is placed through a Homesite affinity partner and the named insured also maintains an account with a Homesite affinity partner or membership in an approved group.

B. Employee Discounts
Rating factors shown on the state rate pages apply when coverage is quoted and purchased directly through Homesite's on-line sales platform, and, at the time of

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purchase the named insured must enroll in the paperless program for delivery of policy information and be employed by an approved employer, as reflected in the state rate pages.

Policyholders may receive a maximum of one Partner Discount.

488. NUMBER OF UNITS

Based on the number of apartment units in the apartment complex, apply the factor shown on the state rate pages according to the Premium Computation Rule 301.A.2.

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

SECTION I COVERAGES – PROPERTY

501. (Reserved for future use.)
502. (Reserved for future use.)

503. BUSINESS PROPERTY – INCREASED LIMITS

Does not affect coding.

A. The $2,500 limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500. Charge the rate for each $2,500 increase shown in the state rate pages. The limit of liability in excess of $2,500 does not apply to:
   1. Business property in storage or held as a sample or for sale or delivery after sale;
   2. Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 – Permitted Incidental Occupancies.)

B. When the on-premises limit is increased, the off-premises limit of $250 is automatically increased, at no additional charge, to an amount that is 10 percent of the total on-premises limit of liability.

Use Endorsement HO 04 12 Increased Limits of Business Property.

504. (Reserved for future use.)

505. EARTHQUAKE COVERAGE

Coding Note: Code as a separate Earthquake record with Subline Code 60 (460 if 150 character format).

A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.
   Use Endorsement HO 04 54 Earthquake.

B. Deductible
   A deductible percentage amount of ~~5~~10% of the limit of liability for Coverage C.
   In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverage C.
   Earthquake rates are displayed for the ~~5~~10% deductible in the state rate pages.

C. Loss Assessment Coverage
   The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to the state rate pages for rates.
   Use Endorsement HO 04 36 for all Forms.

D. Base Premium
   Develop the base premium as follows:
   1. From the state rate pages:
      a. Determine the Earthquake Zone.
   2. For Form H0 00 04, add the results of the following two steps:
      a. Multiply the Coverage C limit by the rate found in Column B of the table; and

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b. If the Coverage D limit is increased, multiply the rate found in Column F by the amount of the increase.

3. Ordinance or Law
Multiply the rate determined in D.2.a, above by the Ordinance or Law total amount of insurance.

E. Premium for Higher Deductibles **[N/A in Arkansas]**
Multiply the base premium determined in D. above by the appropriate factor shown on the state rate pages.

510. (Reserved for future use.)

511. LOSS ASSESSMENT COVERAGE

Coding Note: Status Code 6 when HO 17 33 also used; Code 2 otherwise.
The policy automatically provides, at no additional charge, $1,000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased. Refer to the state rate pages for the additional rate.
Endorsement HO 04 35 does not cover loss to property under Section I caused by Earthquake.
Use Endorsement HO 04 35 Loss Assessment Coverage.

512. LOSS OF USE – INCREASED LIMIT

Does not affect coding.
When the limit of liability for Coverage D is increased, charge the rate per $1,000 of additional insurance shown in the state rate pages.

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE

A. The policy may be endorsed to provide ordinance or law coverage up to 100% of the Building Additions and Alterations limit to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

B. Premium
1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.
2. Refer to the state rate pages for the premium for each additional $1,000 of insurance.

515. PERSONAL PROPERTY

A. Increased Special Limits of Liability
Does not affect coding.
1. Jewelry, Watches and Furs
The special limit of liability of $1,000 for theft of jewelry, watches and furs may be increased to a maximum of $5,000 but not exceeding $1,000 for any one article. Charge the additional rate per $500 shown in the state rate pages.
2. Money and Securities

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The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,000 limit on securities may be increased to a maximum of $2,000. Charge the additional rate per $100 shown in the state rate pages.

3. Silverware, Goldware, and Pewterware
   The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.
4. Firearms
   The special limit of liability of $2,000 for loss by theft of firearms may be increased to a maximum of $6,000 in increments of $100. Charge the additional rate per $100 shown in the state rate pages.
5. Electronic Apparatus
   a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability or being operated by other sources of power:
      (1) Up to $1,000 for loss to electronic apparatus, used to transmit, record, receive or reproduce sound, while in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power. Electronic apparatus includes:
         a. Accessories or antennas; or
         b. Tapes, wires, records, discs or other media ;

         for use with any electronic apparatus used to transmit, record, receive, or reproduce sound.
   b. Each of these limits may be increased to a maximum of $5,000 in increments of $500. Charge the additional rate per $500 shown in the state rate pages.

Use Endorsement HO 04 65 Coverage C Increased Special Limits of Liability.

516. PERSONAL PROPERTY – SCHEDULED

Coding Note: Code as a separate Inland Marine record with Subline Code 70 (470 if 150 character format).

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

Use Endorsement HO 04 61 Scheduled Personal Property.

517. (Reserved for future use.)

518. (Reserved for future use.)

519. SPECIAL COMPUTER COVERAGE –

Status Code

Code 2

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement HO 04 14 Special Computer Coverage.

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520. IDENTITY FRAUD EXPENSE COVERAGE

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for reapplying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Refer to state company rates for additional charge.

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement HH 80 99 0605.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

521. WATER BACK UP AND SUMP OVERFLOW

Code as a separate record with Exception Code 1.

A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limits of liability available under this option ~~is~~ are $5,000 and $10,000.

B. A deductible of $~~250~~500 applies. No other deductible option is available.

C. Charge the rate shown on the state rate pages. Different rates apply when Endorsement HO 04 90 Personal Property Replacement Cost is attached.

Use Endorsement ~~HO 04 95~~ HH 80 25 Water Back Up and Sump Overflow.

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HOMESITE INSURANCE COMPANY OF THE MIDWEST
RENTERS POLICY PROGRAM MANUAL

SECTION II COVERAGES
PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS OTHER EXPOSURES – BASIC AND INCREASED LIMITS

A. Residence Premises
   1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301 in the state rate pages.
   1. Refer to the state rate pages Rule 601 for rates.
   3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures
   1. There is an additional charge for Other Exposures listed in the following rules.
   2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
   3. For increased limits for Other Exposures, refer to the state rate pages.
   4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

Does not affect coding.

A. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
B. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the manual for that state.
C. Premium – Refer to the state rate pages.

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

Status Code 2

A. The policy may be endorsed to provide coverage when an additional residence is rented to others.
B. Premium – Refer to the state rate pages.

Use Endorsement HO 24 70 Additional Residence Rented to Others.

605. (Reserved for future use.)
606. (Reserved for future use.)
607. (Reserved for future use.)

609. BUSINESS PURSUITS

Status Code 2

A. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
B. Refer to the state rate pages for eligible business activities and rates.

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Use Endorsement HO 24 71 Business Pursuits.

610. PERSONAL INJURY

Coding Notes: Use Class Code 994 and code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format).

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
B. Premium: Refer to the state rate pages.

Use Endorsement HO 24 82 Personal Injury.

611. (Reserved for future use.)

612. OUTBOARD MOTORS AND WATERCRAFT

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of watercraft) is required.

A. Coverage is included in the policy form, at no additional charge, for watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power.
B. Coverage is available, for an additional premium, for watercraft up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, Inboard or Inboard-Outdrive engines or motors.
   Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
C. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
D. For boats not described above, coverage is not permitted under the Renters Policy
E. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from that residence, apply the premium for that state.
F. Premium: Refer to the state rate pages.

Use Endorsement HO 24 75 Watercraft.

613. OWNED SNOWMOBILE [N/A in Arkansas]

Coding Note: Code as a separate Personal Liability record with Subline Code 80 (480 if 150 character format). Exposure coding (number of snowmobiles) is required.

A. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.
B. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.
C. Premium: Refer to the state rate pages.

Use Endorsement HO 24 64 Snowmobile.

614. (Reserved for future use.)
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617. DANGEROUS DOG PREMIUM

When dangerous dogs are present, apply the applicable premium shown on the state rate pages.

SPECIAL STATE REQUIREMENTS

001. Special Provisions Endorsement – H~~O~~H 01 03
Use this endorsement with all Renters policies.

002. No Coverage for Home Day Care Business – HO 04 96
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Renters policies.

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~~Territory~~	~~HO 00 03~~	~~HO 00 06~~
~~1~~	~~762~~	~~563~~
~~2~~	~~763~~	~~563~~
~~3~~	~~713~~	~~563~~
~~4~~	~~748~~	~~563~~
~~5~~	~~970~~	~~608~~
~~6~~	~~936~~	~~608~~
~~7~~	~~929~~	~~608~~
~~8~~	~~945~~	~~608~~
~~9~~	~~937~~	~~608~~
~~10~~	~~928~~	~~608~~
~~11~~	~~981~~	~~608~~
~~12~~	~~819~~	~~608~~
~~13~~	~~810~~	~~608~~
~~14~~	~~871~~	~~608~~
~~15~~	~~802~~	~~608~~
~~16~~	~~780~~	~~608~~
~~17~~	~~770~~	~~608~~
~~18~~	~~1059~~	~~690~~
~~19~~	~~1052~~	~~690~~
~~20~~	~~1269~~	~~657~~
~~21~~	~~1235~~	~~657~~
~~22~~	~~1178~~	~~657~~
~~23~~	~~1258~~	~~690~~
~~24~~	~~1219~~	~~690~~
~~25~~	~~1161~~	~~690~~
~~26~~	~~1262~~	~~690~~
~~27~~	~~1188~~	~~690~~
~~28~~	~~1159~~	~~690~~
~~29~~	~~1209~~	~~690~~
~~30~~	~~1264~~	~~608~~
~~31~~	~~1277~~	~~608~~
~~32~~	~~1288~~	~~608~~
~~33~~	~~1274~~	~~608~~
~~34~~	~~1345~~	~~690~~
~~35~~	~~1338~~	~~690~~
~~36~~	~~1454~~	~~690~~
~~37~~	~~1467~~	~~690~~
~~38~~	~~1452~~	~~690~~
~~39~~	~~1793~~	~~690~~
~~40~~	~~1809~~	~~690~~
~~41~~	~~1345~~	~~690~~
~~42~~	~~787~~	~~608~~
~~43~~	~~1220~~	~~690~~
~~44~~	~~1088~~	~~690~~
~~45~~	~~1135~~	~~690~~

Territory	HO 00 03	HO 00 06
1	1395	677
2	1405	677
3	1400	677
4	1581	677
5	1438	677
6	1703	677
7	1566	677
8	1563	677
9	1575	677
10	1585	677
11	1346	677
12	1281	677
13	1581	677
14	1436	677
15	1449	677
16	1379	677
17	1576	677
18	1575	677
19	1507	677
20	1507	677
21	1583	677
22	1325	677
23	1654	677
24	1534	677
25	1582	677
26	1320	677
27	1539	677
28	1304	677
29	1581	677
30	1325	677
31	1557	677
32	1515	677
33	1653	677
34	1572	677
35	1278	677
36	1636	677
37	1552	677
38	1633	677
39	1475	677
40	1621	677
41	1607	677
42	1974	677
43	1469	677
44	1550	677
45	1489	677
46	1479	677
47	1540	677
48	1473	677
49	1640	677
50	1642	677
51	1889	677
52	1987	677
53	1641	677
54	1650	677
55	1526	677
56	1655	677
57	1553	677
58	1400	677
59	1853	677
60	1947	677
61	1695	677
62	2006	677
63	1927	677
64	1880	677
65	1631	677

Territory	HO 00 03	HO 00 06
66	2009	677
67	1740	677
68	1752	677
69	1955	677
70	1720	677
71	1720	677
72	1960	677
73	1947	677
74	1955	677
75	1661	677
76	1727	677
77	1937	677
78	1749	677
79	2008	677
80	1749	677
81	1749	677
82	1693	677
83	1963	677
84	2009	677
85	1726	677
86	1631	677
87	1737	677
88	1928	677
89	1880	677
90	1949	677
91	1611	677
92	1738	677
93	1712	677
94	955	597
95	962	597
96	981	597
97	1641	677
98	1685	677
99	1633	677
100	1551	677
101	1507	677
102	1135	597
103	1111	597
104	1733	677
105	1532	677
106	1539	677
107	1178	597
108	1175	597
109	1116	597
110	992	597
111	1692	677
112	1658	677
113	1072	597
114	980	597
115	1081	597
116	1749	677
117	1755	677
118	1103	597
119	1111	597
120	1633	677
121	999	597
122	1115	597
123	980	597
124	1114	597
125	1068	597
126	1641	677
127	1111	597
128	1148	597
129	1643	677
130	1643	677

Territory	HO 00 03	HO 00 06
131	993	597
132	1386	677
133	1318	677
134	1386	677
135	1474	597
136	1078	597
137	1361	677
138	1147	597
139	1323	677
140	1086	597
141	1178	597
142	1485	597
143	1293	677
144	921	597
145	1342	677
146	1303	677
147	1387	597
148	2090	677
149	1257	677
150	1364	677
151	1312	677
152	1015	597
153	1332	677
154	1329	597
155	1331	597
156	2126	677
157	1320	597
158	1358	597
159	1105	597
160	1114	597
161	1110	597
162	1018	597
163	1329	677
164	1195	597
165	1281	677
166	1425	677
167	1309	677
168	1210	597
169	1083	597
170	1310	677
171	1211	597
172	1314	677
173	1207	597
174	1142	597
175	1315	677
176	1443	677
177	1194	597
178	1089	597
179	1290	597
180	1341	677
181	1398	677
182	1404	677
183	1218	597
184	1135	597
185	2133	677
186	911	597
187	1323	677
188	1259	677
189	1346	645
190	1393	677
191	1322	597
192	1166	597
193	1142	597
194	1313	677
195	1431	677

Territory	HO 00 03	HO 00 06
196	1357	677
197	961	597
198	1309	597
199	1347	645
200	1098	597
201	1147	597
202	1405	677
203	1447	677
204	1441	677
205	1122	597
206	1141	597
207	1207	597
208	1399	597
209	1354	645
210	1349	645
211	1353	645
212	1348	645
213	1355	645
214	1354	645
215	1155	597
216	1531	677
217	980	597
218	1045	597
219	1154	597
220	1434	677
221	1418	677
222	1209	597
223	1226	597
224	1383	677
225	1453	677
226	2128	677
227	1367	645
228	1162	597
229	1161	597
230	1334	677
231	1358	597
232	1424	677
233	1146	597
234	1141	597
235	1419	677
236	1396	677
237	1312	597
238	1168	597
239	1148	597
240	1313	677
241	1143	677
242	1315	677
243	1304	677
244	1393	677
245	1436	677
246	1109	597
247	1397	677
248	1368	677
249	1219	597
250	1357	645
251	1415	645
252	1454	645
253	1486	645
254	1456	645
255	1479	645
256	1455	645
257	1480	645
258	1479	645
259	1456	645
260	1463	645

Territory	HO 00 03	HO 00 06
261	1468	645
262	1459	645
263	1485	677
264	2082	677
265	2097	677
266	2050	677
267	2082	677
268	2108	677
269	2082	677
270	2073	677
271	1996	677
272	1473	677
273	1270	677
274	2053	677
275	2081	677
276	1467	677
277	1276	677
278	2011	677
279	2049	677
280	1464	677
281	2009	677
282	1283	677
283	2009	677
284	2079	677
285	1489	677
286	2053	677
287	2078	677
288	2099	677
289	1282	677
290	2082	677
291	2102	677
292	1474	677
293	2097	677
294	1275	677
295	1259	677
296	2081	677
297	1278	677
298	2078	677
299	2015	677
300	1981	677
301	1270	677
302	1496	677
303	1554	677
304	1466	677
305	2071	677
306	1268	677
307	1983	677
308	2009	677
309	2053	677
310	1995	677
311	1470	597
312	1468	597
313	1400	597
314	1467	597
315	1403	597
316	1393	597
317	1467	597
318	1398	597
319	1396	597
320	1466	597
321	1467	597
322	1476	597
323	1303	597
324	1308	597
325	1402	597

Territory	HO 00 03	HO 00 06
326	2084	677
327	2078	677
328	2073	677
329	1481	597
330	2077	677
331	1400	597
332	1395	597
333	1398	597
334	1400	597
335	1469	597
336	2051	677
337	1396	597
338	1393	597
339	2084	677
340	1488	597
341	1300	597
342	1392	597
343	1445	597
344	1398	597
345	1488	597
346	1398	597
347	1476	597
348	1392	597
349	1301	597
350	1396	597
351	1398	597
352	1374	597
353	1387	597
354	1485	597
355	1485	597
356	1399	597
357	1371	597
358	1466	597
359	1139	677
360	1302	597
361	1406	597
362	2101	677
363	1416	597
364	1399	597
365	1389	597
366	2098	677
367	1130	677
368	1165	677
369	1160	677
370	1153	677
371	1168	677
372	1160	677
373	1349	677
374	1133	677
375	1160	677
376	1161	677
377	1209	597
378	1140	677
379	1163	677
380	1346	677
381	1150	677
382	1205	597
383	1165	677
384	1127	677
385	1211	597
386	1169	677
387	1165	677
388	930	553
389	1338	677
390	1155	677

Territory	HO 00 03	HO 00 06
391	1168	677
392	1139	677
393	1226	597
394	903	553
395	1210	597
396	1156	677
397	1155	677
398	1134	677
399	1054	597
400	1168	677
401	1054	597
402	1163	677
403	1165	677
404	1147	677
405	1175	677
406	1349	677
407	1054	597
408	1152	677
409	1136	677
410	1153	677
411	1396	597
412	1165	677
413	1163	677
414	1154	677
415	1159	677
416	1161	677
417	1213	597
418	1159	677
419	1162	677
420	1166	677
421	1154	677
422	909	553
423	924	553
424	818	553
425	916	553
426	976	553
427	931	553
428	1168	597
429	932	553
430	1173	597
431	1232	597
432	808	553
433	807	553
434	969	553
435	975	553
436	934	553
437	936	553
438	1227	597
439	1161	597
440	1180	597
441	934	553
442	916	553
443	1227	597
444	1171	597
445	1226	597
446	932	553
447	931	553
448	1232	597
449	912	553
450	810	553
451	948	553
452	910	553
453	1210	597
454	1178	597
455	961	553

Territory	HO 00 03	HO 00 06
456	1240	597
457	1171	597
458	1245	597
459	1334	597
460	1210	597
461	983	553
462	1141	597
463	1213	597
464	1245	597
465	960	553
466	829	553
467	829	553
468	831	553
469	831	553
470	815	553
471	820	553
472	793	553
473	839	553
474	831	553
475	812	553
476	828	553
477	822	553
478	791	553
479	829	553
480	815	553
481	810	553
482	828	553
483	810	553
484	828	553
485	823	553
486	922	553
487	827	553
488	832	553
489	826	553
490	795	553
491	818	553
492	947	553
493	818	553
494	818	553
495	834	553
496	935	553
497	808	553
498	831	553
499	826	553
500	828	553
501	808	553
502	803	553
503	794	553
504	931	553
505	1309	597
506	1364	597
507	981	597
508	943	597
509	1361	597
510	1131	597
511	870	597
512	1179	597
513	1169	597
514	1180	597
515	1195	597
516	1153	597
517	1364	597
518	1134	597
519	1378	597
520	1171	597

Territory	HO 00 03	HO 00 06
521	1255	597
522	1197	597
523	970	597
524	1046	597
525	1340	597
526	1373	597
527	1359	597
528	1361	597
529	1011	597
530	1143	597
531	1262	597
532	1149	597
533	974	597
534	1353	597
535	1162	597
536	1325	597
537	1177	597
538	982	597
539	991	597
540	851	597
541	853	597
542	855	597
543	866	597
544	852	597
545	861	597
546	838	597
547	870	597
548	941	597
549	881	597
550	854	597
551	829	597
552	842	597
553	818	597
554	857	597
555	861	597
556	866	597
557	960	597
558	936	597
559	872	597
560	861	597
561	878	597
562	839	597
563	854	597
564	854	597
565	822	597
566	947	597
567	864	597
568	844	597
569	844	597
570	866	597
571	887	597
572	826	553

Policy Forms

HO 00 03	1.000
HO 00 06	0.946

Expense Fees per policy

HO 00 03	$102.00
HO 00 06	$51.00

Form HO 00 03 Only

2 Family Dwelling	1.20
3 or 4 Family Dwelling	1.30

Policyholder Responsibility Tiers
(see schedule)

Expense/Loss Experience Modifiers
(see schedule)

Protection/Construction

Construction	Protection	HO 00 03	HO 00 06
Masonry	Well Protected	1.00	1.00
	Moderately Protected	1.17	1.00
	Poorly Protected	1.96	1.00
Frame	Well Protected	1.13	1.00
	Moderately Protected	1.32	1.00
	Poorly Protected	2.22	1.00

Amount of Insurance

Amount of Insurance	HO 00 03	Amount of Insurance	HO 00 03
$50,000	0.691	$160,000	1.491
$60,000	0.723	$170,000	1.551
$70,000	0.775	$180,000	1.590
$80,000	0.849	$190,000	1.622
$90,000	0.932	$200,000	1.663
$100,000	1.000	$225,000	1.929
$110,000	1.096	$250,000	2.022
$120,000	1.196	$275,000	2.238
$130,000	1.298	$300,000	2.475
$140,000	1.398	$350,000	2.958
$150,000	1.446	$400,000	3.445
		Each add'l $10,000	0.097

Amount of Insurance	HO 00 06	Amount of Insurance	HO 00 06
$6,000	0.800	$40,000	1.599
$10,000	0.850	$45,000	1.742
$15,000	0.900	$50,000	1.880
$20,000	1.000	$60,000	2.159
$25,000	1.147	$75,000	2.574
$30,000	1.303	$90,000	2.990
$35,000	1.453	$100,000	3.265
		Each add'l $1,000	0.028

Rule 205. Minimum Premium

HO 00 03	$150.00
HO 00 06	$125.00

Rule 207. Waiver of Premium $ 3.00

Rule 302. Loss Settlement Options - Form HO 00 03

A. Functional Replacement Cost

Coverage A limit of liability equals less than __% of replacement value:	80% to 100%	1.00
	79%, but not less than 50%	1.05
	less than 50%	1.10

B. Actual Cash Value 1.25

C. Special Loss Settlement

% of Replacement Value	C.2.a. Factor	C.2.c. Factor
50%	1.60	0.96
60%	1.33	0.97
70%	1.14	0.98

Rule 303. Ordinance or Law Coverage	Factor
B.2. Increased Limit - HO 00 03 (25% Coverage A limit)	1.03

Rule 304. Special Personal Property Coverage		Factor
HO 00 03	(endorsement HH 00 15)	1.16
HO 00 06	(endorsement HH 17 31)	1.24

Rule 401. Superior Construction - Form HO 00 03 0.85

Rule 402. Townhouse or Row House - Form HO 00 03

Total number of individual family units within the fire division	1 and 2 family dwellings			3 and 4 family dwellings
	1-2	3-4	5-8	5-8
(number of family	(1 & 3)	(2)	(2)	(4)
well/moderately protected	1.00	1.10	1.25	1.35
poorly protected	1.00	1.15	1.30	1.45

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be consider

An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division.

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage

HO 00 03	1.15
HO 00 06	1.35

Rule 404. Protective Devices - Form HO 00 03	Factor
Automatic sprinkler systems in all rooms of the dwelling	0.90
Combination of smoke detectors, dead bolt locks on all entrance doors, and fire extinguishers on the property	1.00
Each central station monitored alarm (fire and burglary)	0.95
Each direct line response to police or fire station	0.95

Rule 406. Deductibles

Form HO 00 03	Coverage A (000s)										
Deductible	<= 91.0	115.0	151.5	174.5	195.0	216.5	240.0	268.0	304.5	356.5	>= 998.0
$1,000	0.866	0.876	0.881	0.884	0.887	0.897	0.900	0.879	0.898	0.900	0.920
$1,000/$2,500 W&H	0.860	0.871	0.875	0.879	0.882	0.891	0.894	0.874	0.892	0.895	0.915
$1,000/$5,000 W&H	0.853	0.863	0.867	0.871	0.874	0.883	0.886	0.866	0.884	0.887	0.907
$1,000/1% W&H	0.869	0.877	0.879	0.882	0.884	0.893	0.895	0.873	0.892	0.893	0.891
$1,000/2% W&H	0.863	0.872	0.874	0.876	0.877	0.885	0.887	0.865	0.883	0.884	0.885
$1,000/3% W&H	0.860	0.868	0.869	0.871	0.872	0.880	0.881	0.858	0.875	0.872	0.880
$1,000/4% W&H	0.857	0.865	0.865	0.867	0.867	0.873	0.872	0.849	0.867	0.869	0.878
$1,000/5% W&H	0.854	0.861	0.861	0.860	0.859	0.867	0.869	0.848	0.866	0.867	0.876
$1,000/10% W&H	0.840	0.848	0.848	0.851	0.853	0.861	0.862	0.841	0.859	0.861	0.868
$2,500	0.774	0.784	0.791	0.796	0.801	0.811	0.824	0.827	0.840	0.844	0.864
$2,500/$5,000 W&H	0.766	0.776	0.783	0.788	0.793	0.803	0.815	0.819	0.832	0.836	0.856
$2,500/1% W&H	0.783	0.791	0.794	0.799	0.803	0.812	0.824	0.827	0.839	0.842	0.840
$2,500/2% W&H	0.776	0.785	0.789	0.793	0.796	0.805	0.816	0.818	0.830	0.833	0.834
$2,500/3% W&H	0.773	0.781	0.784	0.788	0.791	0.800	0.811	0.811	0.822	0.821	0.829
$2,500/4% W&H	0.770	0.778	0.781	0.784	0.786	0.793	0.801	0.803	0.815	0.818	0.827
$2,500/5% W&H	0.767	0.775	0.777	0.777	0.778	0.787	0.798	0.801	0.813	0.816	0.825
$2,500/10% W&H	0.754	0.761	0.764	0.768	0.772	0.781	0.792	0.794	0.807	0.810	0.817

Form HO 00 06	factor	max credit
$500	1.00	n/a
$500/1000 W&H	0.97	$50
$500/2% W&H	n/a	n/a
$1,000	0.85	$150
$1000/2% W&H	n/a	n/a
$2,500	0.75	$250

Rule 407. Additional Amounts of Insurance - Form HO 00 03

		Factor
C.1. Additional amount of Coverage A only	25%	1.03
	50%	1.04

Rule 411. Home Purchase - Form HO 00 03

PolicyTerm	Factor
1	0.90
2	0.94
3	0.97
4+	1.00

Rule 470. Age of Home - Form HO 00 03

age	factor	age	factor
current year	0.70	12	0.94
prior year	0.72	13	0.95
2 years prior	0.74	14	0.95
3	0.76	15	0.95
4	0.78	16 to 20	0.95
5	0.80	21 to 25	1.00
6	0.82	26 to 30	1.00
7	0.84	31 to 35	0.95
8	0.86	36 to 40	0.95
9	0.88	41 to 50	1.00
10	0.90	51 to 60	1.05
11	0.92	Over 60 Years	1.10

Rule 471. Roofing Age/Materials - Form HO 00 03 (see Wind Roof table)

Rule 472. Safe Heat - Form HO 00 03

Solid Fuel	1.25
Oil	1.00
Other	1.00

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Affinity Marketing - Form HO 00 03 (see schedule)

Rule 482. Policy Conversion

HO 00 03 policy year	factor
1st	0.95
2nd	0.96
3rd	0.97
4th	0.98
5th	0.99
6th and ongoing	1.00

Rule 483. Internet Quote/Purc [n/a in Arkansas]

Rule 486. Basic Package Product and Enhanced Package Optional Endorsements - Form HO 00 03

	Factor
Basic Package	1.15
Enhanced Package	1.19

Rule 488. Number of Units - Form HO 00 06

Less than 5	1.10
5 or More	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	Frame	Masonry	Superior
1	$0.50	$2.20	$0.90
2	$1.15	$5.70	$2.35
3	$2.50	$10.25	$4.20
4	$3.50	$14.45	$5.95
5	$4.95	$18.90	$7.75
6	$6.85	$24.75	$10.15
7	$7.90	$29.60	$12.15
8	$9.80	$33.05	$13.55
9	$12.45	$38.25	$15.70
10	$13.15	$42.85	$17.60

D. Base Premium
(per $1,000 of insurance)
~~5~~ 10% deductible

Frame

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.10	n/a	$0.10	$0.10	$0.10	$0.10	$0.10
2	$0.23	n/a	$0.13	$0.10	$0.15	$0.12	$0.23
3	$0.50	n/a	$0.27	$0.22	$0.33	$0.27	$0.50
4	$0.70	n/a	$0.39	$0.31	$0.46	$0.38	$0.70
5	$0.99	n/a	$0.54	$0.43	$0.65	$0.54	$0.99
6	$1.37	n/a	$0.75	$0.60	$0.91	$0.75	$1.37
7	$1.58	n/a	$0.87	$0.70	$1.05	$0.86	$1.58
8	$1.96	n/a	$1.08	$0.86	$1.30	$1.07	$1.96
9	$2.49	n/a	$1.37	$1.10	$1.65	$1.36	$2.49
10	$2.63	n/a	$1.45	$1.16	$1.74	$1.44	$2.63

Masonry

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.44	n/a	$0.27	$0.21	$0.28	$0.26	$0.44
2	$1.14	n/a	$0.70	$0.55	$0.72	$0.67	$1.14
3	$2.05	n/a	$1.25	$1.00	$1.29	$1.20	$2.05
4	$2.89	n/a	$1.77	$1.41	$1.82	$1.69	$2.89
5	$3.78	n/a	$2.31	$1.84	$2.38	$2.20	$3.78
6	$4.95	n/a	$3.03	$2.41	$3.12	$2.89	$4.95
7	$5.92	n/a	$3.62	$2.88	$3.72	$3.45	$5.92
8	$6.61	n/a	$4.04	$3.22	$4.16	$3.86	$6.61
9	$7.65	n/a	$4.68	$3.72	$4.81	$4.46	$7.65
10	$8.57	n/a	$5.24	$4.17	$5.39	$5.00	$8.57

Superior

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.18	n/a	$0.10	$0.10	$0.13	$0.11	$0.18
2	$0.47	n/a	$0.20	$0.13	$0.34	$0.29	$0.47
3	$0.84	n/a	$0.37	$0.23	$0.61	$0.52	$0.84
4	$1.19	n/a	$0.52	$0.32	$0.86	$0.74	$1.19
5	$1.55	n/a	$0.68	$0.42	$1.13	$0.96	$1.55
6	$2.03	n/a	$0.89	$0.55	$1.48	$1.26	$2.03
7	$2.43	n/a	$1.06	$0.65	$1.77	$1.51	$2.43
8	$2.71	n/a	$1.18	$0.73	$1.97	$1.68	$2.71
9	$3.14	n/a	$1.37	$0.85	$2.28	$1.95	$3.14
10	$3.52	n/a	$1.54	$0.95	$2.56	$2.18	$3.52

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions: See Arkansas Territory 1.0

Rule 507. Coverage A Basic and Increased Limits - Form HO 00 06 $ 3.30
Increased Limits (rate per $1,000)

Rule 508. Units Regularly Rented to Others - Form HO 00 06	Factor
1 - 8 weeks per year	1.00
9 or more weeks per year	1.25

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - Form HO 00 06

	Rate per $1,000
HO 00 06 (25% Coverage A limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 06 policies, multiply the total Coverage A amount ($5,000 base plus any increased limit) by .15, then multiply that result by the HO 00 06 rate per $1,000.

Rule 514. Other Structures
Increased Limits (rate per $1,000) $ 2.00

Rule 515. Personal Property	Charge
A. Increased Limit (rate per $1,000) **Form HO 00 03 Only**	$ 2.00
B. Reduction in Limit (credit per $1,000) **Form HO 00 03 Only**	$ 1.00
C. Increased Special Limits of Liability	
1. Jewelry, Watches, and Furs (rate per $500)	$ 15.00
2. Money and Securities (rate per $100)	
Money	$ 5.00
Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)	$ 2.50
4. Firearms (rate per $100)	$ 3.00
5. Electronic Aparatus (rate per $500)	$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy) ~~$34.00~~

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

Rule 471. Roofing Age/Materials - Form HO 00 03

Roof Age	Roof Type	Factor
0	asphalt	1.000
0	built up/tar or gravel	1.000
0	clay tile	1.000
0	composition	1.000
0	concrete tile	1.000
0	other	1.000
0	slate	1.000
0	spanish tile	1.000
0	tin/membrane	1.000
0	wood shake	1.150
0	wood shingles	1.150
1	asphalt	1.007
1	built up/tar or gravel	1.004
1	clay tile	1.004
1	composition	1.007
1	concrete tile	1.004
1	other	1.004
1	slate	1.004
1	spanish tile	1.004
1	tin/membrane	1.004
1	wood shake	1.161
1	wood shingles	1.161
2	asphalt	1.014
2	built up/tar or gravel	1.008
2	clay tile	1.008
2	composition	1.014
2	concrete tile	1.008
2	other	1.008
2	slate	1.008
2	spanish tile	1.008
2	tin/membrane	1.008
2	wood shake	1.171
2	wood shingles	1.171
3	asphalt	1.021
3	built up/tar or gravel	1.011
3	clay tile	1.011
3	composition	1.021
3	concrete tile	1.011
3	other	1.011
3	slate	1.011
3	spanish tile	1.011
3	tin/membrane	1.011
3	wood shake	1.181
3	wood shingles	1.181
4	asphalt	1.028

Roof Age	Roof Type	Factor
4	built up/tar or gravel	1.014
4	clay tile	1.014
4	composition	1.028
4	concrete tile	1.014
4	other	1.014
4	slate	1.014
4	spanish tile	1.014
4	tin/membrane	1.014
4	wood shake	1.190
4	wood shingles	1.190
5	asphalt	1.034
5	built up/tar or gravel	1.017
5	clay tile	1.017
5	composition	1.034
5	concrete tile	1.017
5	other	1.017
5	slate	1.017
5	spanish tile	1.017
5	tin/membrane	1.017
5	wood shake	1.199
5	wood shingles	1.199
6	asphalt	1.041
6	built up/tar or gravel	1.020
6	clay tile	1.020
6	composition	1.041
6	concrete tile	1.020
6	other	1.020
6	slate	1.020
6	spanish tile	1.020
6	tin/membrane	1.020
6	wood shake	1.208
6	wood shingles	1.208
7	asphalt	1.047
7	built up/tar or gravel	1.023
7	clay tile	1.023
7	composition	1.047
7	concrete tile	1.023
7	other	1.023
7	slate	1.023
7	spanish tile	1.023
7	tin/membrane	1.023
7	wood shake	1.216
7	wood shingles	1.216
8	asphalt	1.053
8	built up/tar or gravel	1.026
8	clay tile	1.026
8	composition	1.053

Roof Age	Roof Type	Factor
8	concrete tile	1.026
8	other	1.026
8	slate	1.026
8	spanish tile	1.026
8	tin/membrane	1.026
8	wood shake	1.224
8	wood shingles	1.224
9	asphalt	1.059
9	built up/tar or gravel	1.029
9	clay tile	1.029
9	composition	1.059
9	concrete tile	1.029
9	other	1.029
9	slate	1.029
9	spanish tile	1.029
9	tin/membrane	1.029
9	wood shake	1.232
9	wood shingles	1.232
10	asphalt	1.064
10	built up/tar or gravel	1.031
10	clay tile	1.031
10	composition	1.064
10	concrete tile	1.031
10	other	1.031
10	slate	1.031
10	spanish tile	1.031
10	tin/membrane	1.031
10	wood shake	1.240
10	wood shingles	1.240
11	asphalt	1.069
11	built up/tar or gravel	1.033
11	clay tile	1.033
11	composition	1.069
11	concrete tile	1.033
11	other	1.033
11	slate	1.033
11	spanish tile	1.033
11	tin/membrane	1.033
11	wood shake	1.247
11	wood shingles	1.247
12	asphalt	1.075
12	built up/tar or gravel	1.035
12	clay tile	1.035
12	composition	1.075
12	concrete tile	1.035
12	other	1.035
12	slate	1.035

Roof Age	Roof Type	Factor
12	spanish tile	1.035
12	tin/membrane	1.035
12	wood shake	1.254
12	wood shingles	1.254
13	asphalt	1.079
13	built up/tar or gravel	1.037
13	clay tile	1.037
13	composition	1.079
13	concrete tile	1.037
13	other	1.037
13	slate	1.037
13	spanish tile	1.037
13	tin/membrane	1.037
13	wood shake	1.261
13	wood shingles	1.261
14	asphalt	1.084
14	built up/tar or gravel	1.039
14	clay tile	1.039
14	composition	1.084
14	concrete tile	1.039
14	other	1.039
14	slate	1.039
14	spanish tile	1.039
14	tin/membrane	1.039
14	wood shake	1.268
14	wood shingles	1.268
15	asphalt	1.088
15	built up/tar or gravel	1.041
15	clay tile	1.041
15	composition	1.088
15	concrete tile	1.041
15	other	1.041
15	slate	1.041
15	spanish tile	1.041
15	tin/membrane	1.041
15	wood shake	1.275
15	wood shingles	1.275
16	asphalt	1.093
16	built up/tar or gravel	1.043
16	clay tile	1.043
16	composition	1.093
16	concrete tile	1.043
16	other	1.043
16	slate	1.043
16	spanish tile	1.043
16	tin/membrane	1.043
16	wood shake	1.281

Roof Age	Roof Type	Factor
16	wood shingles	1.281
17	asphalt	1.097
17	built up/tar or gravel	1.045
17	clay tile	1.045
17	composition	1.097
17	concrete tile	1.045
17	other	1.045
17	slate	1.045
17	spanish tile	1.045
17	tin/membrane	1.045
17	wood shake	1.287
17	wood shingles	1.287
18	asphalt	1.100
18	built up/tar or gravel	1.047
18	clay tile	1.047
18	composition	1.100
18	concrete tile	1.047
18	other	1.047
18	slate	1.047
18	spanish tile	1.047
18	tin/membrane	1.047
18	wood shake	1.293
18	wood shingles	1.293
19	asphalt	1.104
19	built up/tar or gravel	1.049
19	clay tile	1.049
19	composition	1.104
19	concrete tile	1.049
19	other	1.049
19	slate	1.049
19	spanish tile	1.049
19	tin/membrane	1.049
19	wood shake	1.299
19	wood shingles	1.299
20	asphalt	1.107
20	built up/tar or gravel	1.051
20	clay tile	1.051
20	composition	1.107
20	concrete tile	1.051
20	other	1.051
20	slate	1.051
20	spanish tile	1.051
20	tin/membrane	1.051
20	wood shake	1.305
20	wood shingles	1.305
21	asphalt	1.110
21	built up/tar or gravel	1.053

Roof Age	Roof Type	Factor
21	clay tile	1.053
21	composition	1.110
21	concrete tile	1.053
21	other	1.053
21	slate	1.053
21	spanish tile	1.053
21	tin/membrane	1.053
21	wood shake	1.310
21	wood shingles	1.310
22	asphalt	1.113
22	built up/tar or gravel	1.055
22	clay tile	1.055
22	composition	1.113
22	concrete tile	1.055
22	other	1.055
22	slate	1.055
22	spanish tile	1.055
22	tin/membrane	1.055
22	wood shake	1.315
22	wood shingles	1.315
23	asphalt	1.115
23	built up/tar or gravel	1.057
23	clay tile	1.057
23	composition	1.115
23	concrete tile	1.057
23	other	1.057
23	slate	1.057
23	spanish tile	1.057
23	tin/membrane	1.057
23	wood shake	1.320
23	wood shingles	1.320
24	asphalt	1.118
24	built up/tar or gravel	1.058
24	clay tile	1.058
24	composition	1.118
24	concrete tile	1.058
24	other	1.058
24	slate	1.058
24	spanish tile	1.058
24	tin/membrane	1.058
24	wood shake	1.325
24	wood shingles	1.325
25	asphalt	1.120
25	built up/tar or gravel	1.059
25	clay tile	1.059
25	composition	1.120
25	concrete tile	1.059

Roof Age	Roof Type	Factor
25	other	1.059
25	slate	1.059
25	spanish tile	1.059
25	tin/membrane	1.059
25	wood shake	1.330
25	wood shingles	1.330
26	asphalt	1.122
26	built up/tar or gravel	1.060
26	clay tile	1.060
26	composition	1.122
26	concrete tile	1.060
26	other	1.060
26	slate	1.060
26	spanish tile	1.060
26	tin/membrane	1.060
26	wood shake	1.334
26	wood shingles	1.334
27	asphalt	1.123
27	built up/tar or gravel	1.061
27	clay tile	1.061
27	composition	1.123
27	concrete tile	1.061
27	other	1.061
27	slate	1.061
27	spanish tile	1.061
27	tin/membrane	1.061
27	wood shake	1.338
27	wood shingles	1.338
28	asphalt	1.124
28	built up/tar or gravel	1.062
28	clay tile	1.062
28	composition	1.124
28	concrete tile	1.062
28	other	1.062
28	slate	1.062
28	spanish tile	1.062
28	tin/membrane	1.062
28	wood shake	1.342
28	wood shingles	1.342
29	asphalt	1.125
29	built up/tar or gravel	1.063
29	clay tile	1.063
29	composition	1.125
29	concrete tile	1.063
29	other	1.063
29	slate	1.063
29	spanish tile	1.063

Roof Age	Roof Type	Factor
29	tin/membrane	1.063
29	wood shake	1.346
29	wood shingles	1.346
30+	asphalt	1.126
30+	built up/tar or gravel	1.064
30+	clay tile	1.064
30+	composition	1.126
30+	concrete tile	1.064
30+	other	1.064
30+	slate	1.064
30+	spanish tile	1.064
30+	tin/membrane	1.064
30+	wood shake	1.350
30+	wood shingles	1.350

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 603. Residence Employees (per employee, above two)						
	$ 4.00	$ 5.00	$ 6.00	$ 1.00	$ 2.00	$ 3.00
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 5~~0~~1-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
3~~0~~1-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA
Rule 618. Unsafe Swimming Pool Premium - Form HO 00 03						
	$ 30.00	$ 48.00	$ 60.00	$ 8.00	$ 12.00	$ 15.00

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Affinity Marketing	Factor
	0.90

Rule 301.A.4 Derogatory Reason Code Definitions and Factors - Form HO 00 03

Class	D01	D02	D11	D21	D31	D41	Factor
1	0	0	0	0	0	0	1.00
2	0	0	0	0	0	1	1.11
3	0	0	0	0	1	0	1.11
4	0	0	0	0	1	1	1.38
5	0	0	0	1	0	0	1.11
6	0	0	0	1	0	1	1.38
7	0	0	0	1	1	0	1.38
8	0	0	0	1	1	1	1.38
9	0	0	1	0	0	0	1.11
10	0	0	1	0	0	1	1.38
11	0	0	1	0	1	0	1.38
12	0	0	1	0	1	1	1.38
13	0	0	1	1	0	0	1.38
14	0	0	1	1	0	1	1.38
15	0	0	1	1	1	0	1.38
16	0	0	1	1	1	1	1.38
17	0	1	0	0	0	0	1.65
18	0	1	0	0	0	1	2.18
19	0	1	0	0	1	0	2.18
20	0	1	0	0	1	1	2.18
21	0	1	0	1	0	0	2.18
22	0	1	0	1	0	1	2.18
23	0	1	0	1	1	0	2.18
24	0	1	0	1	1	1	2.18
25	0	1	1	0	0	0	2.18
26	0	1	1	0	0	1	2.18
27	0	1	1	0	1	0	2.18
28	0	1	1	0	1	1	2.18
29	0	1	1	1	0	0	2.18
30	0	1	1	1	0	1	2.18
31	0	1	1	1	1	0	2.18
32	1	0	0	0	0	0	1.11
33	1	0	0	0	0	1	1.38
34	1	0	0	0	1	0	1.38
35	1	0	0	0	1	1	1.38
36	1	0	0	1	0	0	1.38
37	1	0	0	1	0	1	1.38
38	1	0	0	1	1	0	1.38
39	1	0	0	1	1	1	1.38
40	1	0	1	0	0	0	1.38
41	1	0	1	0	0	1	1.38
42	1	0	1	0	1	0	1.38
43	1	0	1	0	1	1	1.38
44	1	0	1	1	0	0	1.38
45	1	0	1	1	0	1	1.38
46	1	0	1	1	1	0	1.38

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Rule 301.A.2 & Rule 301.A.5 Pricing Class Definitions - Form HO 00 03

Insurance Score Class	Trans Union Insurance Risk Score Range
1	950 & Above
2	947-949
3	932-946
4	918-931
5	908-917
6	892-907
7	877-891
8	862-876
9	846-861
10	830-845
11	811-829
12	796-810
13	767-795
14	747-766
15	727-746
16	664-726
17	634-663
18	601-633
19	600 & Below
20	No Hit
21	No Score

Home First Class	Definition
1	not Home First
2	Home First

Customers who are establishing a new business relationship with Homesite without a prior relationship with a Homesite partner are "Home First".

Prior Claims Class	Defintion
1	5+ Years Claim Free
2	0 Non-AOG Claims in 3 or 4 Years
3	1 Non-AOG Claims in 3 Years
4	2 Non-AOG Claims in 3 Years
5	3 Non-AOG Claims in 3 Years
6	4 Non-AOG Claims in 3 Years
7	5+ Non-AOG Claims in 3 Years

Lapse of Insurance Class	Definition
1	No Lapse of Insurance
2	Lapse of Insurance

Lapse of Insurance Class is established as follows:
a. If there is an applicable “Current Policy Expiration Date”, and the “Current Policy Expiration Date” precedes the “Proposed Policy Effective Date” by greater than one day, the policyholder is in Lapse of Insurance Class 2. Otherwise, the policyholder is in Lapse of Insurance Class 1.
b. In the case of a new home purchase, there is no Lapse of Insurance and the policyholder is in Lapse of Insurance Class 1.

Rule 301.A.2 & Rule 301.A.5 Pricing Class Factors - Form HO 00 03

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
1	1	1	1	2	0.88	0.88	0.88	0.88
2	1	1	1	1	0.65	0.65	0.65	0.65
3	1	1	2	2	1.04	1.04	1.04	1.04
4	1	1	2	1	0.77	0.77	0.77	0.77
5	1	1	3	2	1.55	1.55	1.55	1.55
6	1	1	3	1	1.15	1.15	1.15	1.15
7	1	1	4	2	1.66	1.66	1.66	1.66
8	1	1	4	1	1.23	1.23	1.23	1.23
9	1	1	5	2	1.78	1.78	1.78	1.78
10	1	1	5	1	1.32	1.32	1.32	1.32
11	1	1	6	2	1.90	1.90	1.90	1.90
12	1	1	6	1	1.41	1.41	1.41	1.41
13	1	1	7	2	2.04	2.04	2.04	2.04
14	1	1	7	1	1.51	1.51	1.51	1.51
15	1	2	1	2	0.93	0.91	0.90	0.88
16	1	2	1	1	0.69	0.68	0.67	0.65
17	1	2	2	2	1.09	1.07	1.06	1.04
18	1	2	2	1	0.81	0.80	0.78	0.77
19	1	2	3	2	1.63	1.60	1.58	1.55
20	1	2	3	1	1.20	1.19	1.17	1.15
21	1	2	4	2	1.75	1.72	1.69	1.66
22	1	2	4	1	1.29	1.27	1.25	1.23
23	1	2	5	2	1.87	1.84	1.81	1.78
24	1	2	5	1	1.38	1.36	1.34	1.32
25	1	2	6	2	2.00	1.97	1.93	1.90
26	1	2	6	1	1.48	1.46	1.43	1.41
27	1	2	7	2	2.14	2.10	2.07	2.04
28	1	2	7	1	1.58	1.56	1.53	1.51
29	2	1	1	2	0.88	0.88	0.88	0.88
30	2	1	1	1	0.65	0.65	0.65	0.65
31	2	1	2	2	1.04	1.04	1.04	1.04
32	2	1	2	1	0.77	0.77	0.77	0.77
33	2	1	3	2	1.55	1.55	1.55	1.55
34	2	1	3	1	1.15	1.15	1.15	1.15
35	2	1	4	2	1.66	1.66	1.66	1.66
36	2	1	4	1	1.23	1.23	1.23	1.23
37	2	1	5	2	1.78	1.78	1.78	1.78
38	2	1	5	1	1.32	1.32	1.32	1.32
39	2	1	6	2	1.90	1.90	1.90	1.90
40	2	1	6	1	1.41	1.41	1.41	1.41
41	2	1	7	2	2.04	2.04	2.04	2.04
42	2	1	7	1	1.51	1.51	1.51	1.51
43	2	2	1	2	0.93	0.91	0.90	0.88
44	2	2	1	1	0.69	0.68	0.67	0.65
45	2	2	2	2	1.09	1.07	1.06	1.04
46	2	2	2	1	0.81	0.80	0.78	0.77
47	2	2	3	2	1.63	1.60	1.58	1.55
48	2	2	3	1	1.20	1.19	1.17	1.15
49	2	2	4	2	1.75	1.72	1.69	1.66
50	2	2	4	1	1.29	1.27	1.25	1.23
51	2	2	5	2	1.87	1.84	1.81	1.78
52	2	2	5	1	1.38	1.36	1.34	1.32
53	2	2	6	2	2.00	1.97	1.93	1.90
54	2	2	6	1	1.48	1.46	1.43	1.41
55	2	2	7	2	2.14	2.10	2.07	2.04
56	2	2	7	1	1.58	1.56	1.53	1.51
57	3	1	1	2	0.90	0.90	0.90	0.90
58	3	1	1	1	0.66	0.66	0.66	0.66
59	3	1	2	2	1.05	1.05	1.05	1.05
60	3	1	2	1	0.78	0.78	0.78	0.78
61	3	1	3	2	1.57	1.57	1.57	1.57
62	3	1	3	1	1.16	1.16	1.16	1.16
63	3	1	4	2	1.68	1.68	1.68	1.68
64	3	1	4	1	1.25	1.25	1.25	1.25
65	3	1	5	2	1.80	1.80	1.80	1.80
66	3	1	5	1	1.33	1.33	1.33	1.33
67	3	1	6	2	1.93	1.93	1.93	1.93

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
68	3	1	6	1	1.43	1.43	1.43	1.43
69	3	1	7	2	2.06	2.06	2.06	2.06
70	3	1	7	1	1.53	1.53	1.53	1.53
71	3	2	1	2	0.94	0.92	0.91	0.90
72	3	2	1	1	0.70	0.68	0.67	0.66
73	3	2	2	2	1.11	1.09	1.07	1.05
74	3	2	2	1	0.82	0.81	0.79	0.78
75	3	2	3	2	1.65	1.62	1.60	1.57
76	3	2	3	1	1.22	1.20	1.18	1.16
77	3	2	4	2	1.77	1.74	1.71	1.68
78	3	2	4	1	1.31	1.29	1.27	1.25
79	3	2	5	2	1.89	1.86	1.83	1.80
80	3	2	5	1	1.40	1.38	1.36	1.33
81	3	2	6	2	2.02	1.99	1.96	1.93
82	3	2	6	1	1.50	1.47	1.45	1.43
83	3	2	7	2	2.17	2.13	2.10	2.06
84	3	2	7	1	1.61	1.58	1.55	1.53
85	4	1	1	2	0.92	0.92	0.92	0.92
86	4	1	1	1	0.68	0.68	0.68	0.68
87	4	1	2	2	1.08	1.08	1.08	1.08
88	4	1	2	1	0.80	0.80	0.80	0.80
89	4	1	3	2	1.61	1.61	1.61	1.61
90	4	1	3	1	1.19	1.19	1.19	1.19
91	4	1	4	2	1.73	1.73	1.73	1.73
92	4	1	4	1	1.28	1.28	1.28	1.28
93	4	1	5	2	1.85	1.85	1.85	1.85
94	4	1	5	1	1.37	1.37	1.37	1.37
95	4	1	6	2	1.98	1.98	1.98	1.98
96	4	1	6	1	1.46	1.46	1.46	1.46
97	4	1	7	2	2.12	2.12	2.12	2.12
98	4	1	7	1	1.57	1.57	1.57	1.57
99	4	2	1	2	0.96	0.95	0.93	0.92
100	4	2	1	1	0.71	0.70	0.69	0.68
101	4	2	2	2	1.13	1.12	1.10	1.08
102	4	2	2	1	0.84	0.83	0.81	0.80
103	4	2	3	2	1.69	1.66	1.64	1.61
104	4	2	3	1	1.25	1.23	1.21	1.19
105	4	2	4	2	1.81	1.79	1.76	1.73
106	4	2	4	1	1.34	1.32	1.30	1.28
107	4	2	5	2	1.94	1.91	1.88	1.85
108	4	2	5	1	1.44	1.41	1.39	1.37
109	4	2	6	2	2.08	2.04	2.01	1.98
110	4	2	6	1	1.54	1.51	1.49	1.46
111	4	2	7	2	2.22	2.19	2.15	2.12
112	4	2	7	1	1.65	1.62	1.59	1.57
113	5	1	1	2	0.95	0.95	0.95	0.95
114	5	1	1	1	0.71	0.71	0.71	0.71
115	5	1	2	2	1.12	1.12	1.12	1.12
116	5	1	2	1	0.83	0.83	0.83	0.83
117	5	1	3	2	1.67	1.67	1.67	1.67
118	5	1	3	1	1.24	1.24	1.24	1.24
119	5	1	4	2	1.79	1.79	1.79	1.79
120	5	1	4	1	1.33	1.33	1.33	1.33
121	5	1	5	2	1.92	1.92	1.92	1.92
122	5	1	5	1	1.42	1.42	1.42	1.42
123	5	1	6	2	2.05	2.05	2.05	2.05
124	5	1	6	1	1.52	1.52	1.52	1.52
125	5	1	7	2	2.20	2.20	2.20	2.20
126	5	1	7	1	1.63	1.63	1.63	1.63
127	5	2	1	2	1.00	0.98	0.97	0.95
128	5	2	1	1	0.74	0.73	0.72	0.71
129	5	2	2	2	1.18	1.16	1.14	1.12
130	5	2	2	1	0.87	0.86	0.84	0.83
131	5	2	3	2	1.75	1.72	1.70	1.67
132	5	2	3	1	1.30	1.28	1.26	1.24
133	5	2	4	2	1.88	1.85	1.82	1.79
134	5	2	4	1	1.39	1.37	1.35	1.33
135	5	2	5	2	2.01	1.98	1.95	1.92
136	5	2	5	1	1.49	1.47	1.44	1.42

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
137	5	2	6	2	2.15	2.12	2.09	2.05
138	5	2	6	1	1.59	1.57	1.54	1.52
139	5	2	7	2	2.31	2.27	2.23	2.20
140	5	2	7	1	1.71	1.68	1.65	1.63
141	6	1	1	2	1.03	1.03	1.03	1.03
142	6	1	1	1	0.77	0.77	0.77	0.77
143	6	1	2	2	1.22	1.22	1.22	1.22
144	6	1	2	1	0.90	0.90	0.90	0.90
145	6	1	3	2	1.81	1.81	1.81	1.81
146	6	1	3	1	1.34	1.34	1.34	1.34
147	6	1	4	2	1.94	1.94	1.94	1.94
148	6	1	4	1	1.44	1.44	1.44	1.44
149	6	1	5	2	2.08	2.08	2.08	2.08
150	6	1	5	1	1.54	1.54	1.54	1.54
151	6	1	6	2	2.22	2.22	2.22	2.22
152	6	1	6	1	1.65	1.65	1.65	1.65
153	6	1	7	2	2.38	2.38	2.38	2.38
154	6	1	7	1	1.76	1.76	1.76	1.76
155	6	2	1	2	1.08	1.07	1.05	1.03
156	6	2	1	1	0.80	0.79	0.78	0.77
157	6	2	2	2	1.28	1.26	1.24	1.22
158	6	2	2	1	0.95	0.93	0.92	0.90
159	6	2	3	2	1.90	1.87	1.84	1.81
160	6	2	3	1	1.41	1.39	1.36	1.34
161	6	2	4	2	2.04	2.01	1.98	1.94
162	6	2	4	1	1.51	1.49	1.46	1.44
163	6	2	5	2	2.18	2.15	2.11	2.08
164	6	2	5	1	1.62	1.59	1.57	1.54
165	6	2	6	2	2.33	2.30	2.26	2.22
166	6	2	6	1	1.73	1.70	1.67	1.65
167	6	2	7	2	2.50	2.46	2.42	2.38
168	6	2	7	1	1.85	1.82	1.79	1.76
169	7	1	1	2	1.04	1.04	1.04	1.04
170	7	1	1	1	0.77	0.77	0.77	0.77
171	7	1	2	2	1.23	1.23	1.23	1.23
172	7	1	2	1	0.91	0.91	0.91	0.91
173	7	1	3	2	1.83	1.83	1.83	1.83
174	7	1	3	1	1.36	1.36	1.36	1.36
175	7	1	4	2	1.97	1.97	1.97	1.97
176	7	1	4	1	1.46	1.46	1.46	1.46
177	7	1	5	2	2.10	2.10	2.10	2.10
178	7	1	5	1	1.56	1.56	1.56	1.56
179	7	1	6	2	2.25	2.25	2.25	2.25
180	7	1	6	1	1.67	1.67	1.67	1.67
181	7	1	7	2	2.41	2.41	2.41	2.41
182	7	1	7	1	1.78	1.78	1.78	1.78
183	7	2	1	2	1.10	1.08	1.06	1.04
184	7	2	1	1	0.81	0.80	0.79	0.77
185	7	2	2	2	1.29	1.27	1.25	1.23
186	7	2	2	1	0.96	0.94	0.93	0.91
187	7	2	3	2	1.92	1.89	1.86	1.83
188	7	2	3	1	1.42	1.40	1.38	1.36
189	7	2	4	2	2.06	2.03	2.00	1.97
190	7	2	4	1	1.53	1.50	1.48	1.46
191	7	2	5	2	2.21	2.17	2.14	2.10
192	7	2	5	1	1.63	1.61	1.58	1.56
193	7	2	6	2	2.36	2.32	2.29	2.25
194	7	2	6	1	1.75	1.72	1.69	1.67
195	7	2	7	2	2.53	2.49	2.45	2.41
196	7	2	7	1	1.87	1.84	1.81	1.78
197	8	1	1	2	1.07	1.07	1.07	1.07
198	8	1	1	1	0.79	0.79	0.79	0.79
199	8	1	2	2	1.26	1.26	1.26	1.26
200	8	1	2	1	0.93	0.93	0.93	0.93
201	8	1	3	2	1.87	1.87	1.87	1.87
202	8	1	3	1	1.39	1.39	1.39	1.39
203	8	1	4	2	2.01	2.01	2.01	2.01
204	8	1	4	1	1.49	1.49	1.49	1.49
205	8	1	5	2	2.15	2.15	2.15	2.15

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
206	8	1	5	1	1.59	1.59	1.59	1.59
207	8	1	6	2	2.30	2.30	2.30	2.30
208	8	1	6	1	1.70	1.70	1.70	1.70
209	8	1	7	2	2.46	2.46	2.46	2.46
210	8	1	7	1	1.82	1.82	1.82	1.82
211	8	2	1	2	1.12	1.10	1.09	1.07
212	8	2	1	1	0.83	0.82	0.80	0.79
213	8	2	2	2	1.32	1.30	1.28	1.26
214	8	2	2	1	0.98	0.96	0.95	0.93
215	8	2	3	2	1.96	1.93	1.90	1.87
216	8	2	3	1	1.45	1.43	1.41	1.39
217	8	2	4	2	2.11	2.08	2.04	2.01
218	8	2	4	1	1.56	1.54	1.51	1.49
219	8	2	5	2	2.25	2.22	2.18	2.15
220	8	2	5	1	1.67	1.64	1.62	1.59
221	8	2	6	2	2.41	2.37	2.34	2.30
222	8	2	6	1	1.79	1.76	1.73	1.70
223	8	2	7	2	2.58	2.54	2.50	2.46
224	8	2	7	1	1.91	1.88	1.85	1.82
225	9	1	1	2	1.09	1.09	1.09	1.09
226	9	1	1	1	0.81	0.81	0.81	0.81
227	9	1	2	2	1.28	1.28	1.28	1.28
228	9	1	2	1	0.95	0.95	0.95	0.95
229	9	1	3	2	1.91	1.91	1.91	1.91
230	9	1	3	1	1.42	1.42	1.42	1.42
231	9	1	4	2	2.05	2.05	2.05	2.05
232	9	1	4	1	1.52	1.52	1.52	1.52
233	9	1	5	2	2.19	2.19	2.19	2.19
234	9	1	5	1	1.62	1.62	1.62	1.62
235	9	1	6	2	2.35	2.35	2.35	2.35
236	9	1	6	1	1.74	1.74	1.74	1.74
237	9	1	7	2	2.51	2.51	2.51	2.51
238	9	1	7	1	1.86	1.86	1.86	1.86
239	9	2	1	2	1.14	1.13	1.11	1.09
240	9	2	1	1	0.85	0.83	0.82	0.81
241	9	2	2	2	1.35	1.32	1.30	1.28
242	9	2	2	1	1.00	0.98	0.97	0.95
243	9	2	3	2	2.01	1.97	1.94	1.91
244	9	2	3	1	1.49	1.46	1.44	1.42
245	9	2	4	2	2.15	2.12	2.09	2.05
246	9	2	4	1	1.60	1.57	1.55	1.52
247	9	2	5	2	2.30	2.27	2.23	2.19
248	9	2	5	1	1.71	1.68	1.65	1.62
249	9	2	6	2	2.46	2.42	2.39	2.35
250	9	2	6	1	1.83	1.80	1.77	1.74
251	9	2	7	2	2.64	2.60	2.56	2.51
252	9	2	7	1	1.96	1.92	1.89	1.86
253	10	1	1	2	1.12	1.12	1.12	1.12
254	10	1	1	1	0.83	0.83	0.83	0.83
255	10	1	2	2	1.32	1.32	1.32	1.32
256	10	1	2	1	0.98	0.98	0.98	0.98
257	10	1	3	2	1.97	1.97	1.97	1.97
258	10	1	3	1	1.46	1.46	1.46	1.46
259	10	1	4	2	2.12	2.12	2.12	2.12
260	10	1	4	1	1.57	1.57	1.57	1.57
261	10	1	5	2	2.26	2.26	2.26	2.26
262	10	1	5	1	1.68	1.68	1.68	1.68
263	10	1	6	2	2.42	2.42	2.42	2.42
264	10	1	6	1	1.79	1.79	1.79	1.79
265	10	1	7	2	2.59	2.59	2.59	2.59
266	10	1	7	1	1.92	1.92	1.92	1.92
267	10	2	1	2	1.18	1.16	1.14	1.12
268	10	2	1	1	0.87	0.86	0.85	0.83
269	10	2	2	2	1.39	1.37	1.35	1.32
270	10	2	2	1	1.03	1.01	1.00	0.98
271	10	2	3	2	2.07	2.04	2.00	1.97
272	10	2	3	1	1.53	1.51	1.49	1.46
273	10	2	4	2	2.22	2.19	2.15	2.12
274	10	2	4	1	1.65	1.62	1.59	1.57

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
275	10	2	5	2	2.38	2.34	2.30	2.26
276	10	2	5	1	1.76	1.73	1.70	1.68
277	10	2	6	2	2.54	2.50	2.46	2.42
278	10	2	6	1	1.88	1.85	1.82	1.79
279	10	2	7	2	2.72	2.68	2.64	2.59
280	10	2	7	1	2.02	1.98	1.95	1.92
281	11	1	1	2	1.15	1.15	1.15	1.15
282	11	1	1	1	0.85	0.85	0.85	0.85
283	11	1	2	2	1.35	1.35	1.35	1.35
284	11	1	2	1	1.00	1.00	1.00	1.00
285	11	1	3	2	2.01	2.01	2.01	2.01
286	11	1	3	1	1.49	1.49	1.49	1.49
287	11	1	4	2	2.16	2.16	2.16	2.16
288	11	1	4	1	1.60	1.60	1.60	1.60
289	11	1	5	2	2.31	2.31	2.31	2.31
290	11	1	5	1	1.71	1.71	1.71	1.71
291	11	1	6	2	2.47	2.47	2.47	2.47
292	11	1	6	1	1.83	1.83	1.83	1.83
293	11	1	7	2	2.65	2.65	2.65	2.65
294	11	1	7	1	1.96	1.96	1.96	1.96
295	11	2	1	2	1.20	1.19	1.17	1.15
296	11	2	1	1	0.89	0.88	0.86	0.85
297	11	2	2	2	1.42	1.39	1.37	1.35
298	11	2	2	1	1.05	1.03	1.02	1.00
299	11	2	3	2	2.11	2.08	2.05	2.01
300	11	2	3	1	1.56	1.54	1.52	1.49
301	11	2	4	2	2.27	2.23	2.20	2.16
302	11	2	4	1	1.68	1.65	1.63	1.60
303	11	2	5	2	2.42	2.38	2.35	2.31
304	11	2	5	1	1.80	1.77	1.74	1.71
305	11	2	6	2	2.59	2.55	2.51	2.47
306	11	2	6	1	1.92	1.89	1.86	1.83
307	11	2	7	2	2.78	2.73	2.69	2.65
308	11	2	7	1	2.06	2.02	1.99	1.96
309	12	1	1	2	1.20	1.20	1.20	1.20
310	12	1	1	1	0.89	0.89	0.89	0.89
311	12	1	2	2	1.42	1.42	1.42	1.42
312	12	1	2	1	1.05	1.05	1.05	1.05
313	12	1	3	2	2.11	2.11	2.11	2.11
314	12	1	3	1	1.56	1.56	1.56	1.56
315	12	1	4	2	2.27	2.27	2.27	2.27
316	12	1	4	1	1.68	1.68	1.68	1.68
317	12	1	5	2	2.42	2.42	2.42	2.42
318	12	1	5	1	1.80	1.80	1.80	1.80
319	12	1	6	2	2.59	2.59	2.59	2.59
320	12	1	6	1	1.92	1.92	1.92	1.92
321	12	1	7	2	2.78	2.78	2.78	2.78
322	12	1	7	1	2.06	2.06	2.06	2.06
323	12	2	1	2	1.27	1.24	1.23	1.20
324	12	2	1	1	0.94	0.92	0.91	0.89
325	12	2	2	2	1.49	1.46	1.44	1.42
326	12	2	2	1	1.10	1.08	1.07	1.05
327	12	2	3	2	2.22	2.18	2.15	2.11
328	12	2	3	1	1.64	1.62	1.59	1.56
329	12	2	4	2	2.38	2.34	2.31	2.27
330	12	2	4	1	1.76	1.74	1.71	1.68
331	12	2	5	2	2.55	2.50	2.47	2.42
332	12	2	5	1	1.89	1.85	1.83	1.80
333	12	2	6	2	2.72	2.68	2.64	2.59
334	12	2	6	1	2.02	1.98	1.95	1.92
335	12	2	7	2	2.92	2.87	2.83	2.78
336	12	2	7	1	2.16	2.13	2.09	2.06
337	13	1	1	2	1.26	1.26	1.26	1.26
338	13	1	1	1	0.94	0.94	0.94	0.94
339	13	1	2	2	1.49	1.49	1.49	1.49
340	13	1	2	1	1.10	1.10	1.10	1.10
341	13	1	3	2	2.21	2.21	2.21	2.21
342	13	1	3	1	1.64	1.64	1.64	1.64
343	13	1	4	2	2.38	2.38	2.38	2.38

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
344	13	1	4	1	1.76	1.76	1.76	1.76
345	13	1	5	2	2.54	2.54	2.54	2.54
346	13	1	5	1	1.88	1.88	1.88	1.88
347	13	1	6	2	2.72	2.72	2.72	2.72
348	13	1	6	1	2.01	2.01	2.01	2.01
349	13	1	7	2	2.91	2.91	2.91	2.91
350	13	1	7	1	2.16	2.16	2.16	2.16
351	13	2	1	2	1.33	1.30	1.28	1.26
352	13	2	1	1	0.98	0.97	0.95	0.94
353	13	2	2	2	1.56	1.53	1.51	1.49
354	13	2	2	1	1.16	1.14	1.12	1.10
355	13	2	3	2	2.32	2.29	2.25	2.21
356	13	2	3	1	1.72	1.69	1.67	1.64
357	13	2	4	2	2.49	2.45	2.42	2.38
358	13	2	4	1	1.85	1.82	1.79	1.76
359	13	2	5	2	2.67	2.62	2.58	2.54
360	13	2	5	1	1.98	1.94	1.91	1.88
361	13	2	6	2	2.85	2.81	2.76	2.72
362	13	2	6	1	2.11	2.08	2.05	2.01
363	13	2	7	2	3.06	3.01	2.96	2.91
364	13	2	7	1	2.26	2.23	2.19	2.16
365	14	1	1	2	1.32	1.32	1.32	1.32
366	14	1	1	1	0.98	0.98	0.98	0.98
367	14	1	2	2	1.55	1.55	1.55	1.55
368	14	1	2	1	1.15	1.15	1.15	1.15
369	14	1	3	2	2.31	2.31	2.31	2.31
370	14	1	3	1	1.71	1.71	1.71	1.71
371	14	1	4	2	2.48	2.48	2.48	2.48
372	14	1	4	1	1.84	1.84	1.84	1.84
373	14	1	5	2	2.65	2.65	2.65	2.65
374	14	1	5	1	1.97	1.97	1.97	1.97
375	14	1	6	2	2.84	2.84	2.84	2.84
376	14	1	6	1	2.10	2.10	2.10	2.10
377	14	1	7	2	3.04	3.04	3.04	3.04
378	14	1	7	1	2.25	2.25	2.25	2.25
379	14	2	1	2	1.39	1.36	1.34	1.32
380	14	2	1	1	1.03	1.01	0.99	0.98
381	14	2	2	2	1.63	1.60	1.58	1.55
382	14	2	2	1	1.21	1.19	1.17	1.15
383	14	2	3	2	2.43	2.39	2.35	2.31
384	14	2	3	1	1.80	1.77	1.74	1.71
385	14	2	4	2	2.61	2.57	2.53	2.48
386	14	2	4	1	1.93	1.90	1.87	1.84
387	14	2	5	2	2.79	2.74	2.70	2.65
388	14	2	5	1	2.06	2.03	2.00	1.97
389	14	2	6	2	2.98	2.93	2.89	2.84
390	14	2	6	1	2.21	2.17	2.14	2.10
391	14	2	7	2	3.20	3.14	3.09	3.04
392	14	2	7	1	2.37	2.33	2.29	2.25
393	15	1	1	2	1.39	1.39	1.39	1.39
394	15	1	1	1	1.03	1.03	1.03	1.03
395	15	1	2	2	1.63	1.63	1.63	1.63
396	15	1	2	1	1.21	1.21	1.21	1.21
397	15	1	3	2	2.43	2.43	2.43	2.43
398	15	1	3	1	1.80	1.80	1.80	1.80
399	15	1	4	2	2.61	2.61	2.61	2.61
400	15	1	4	1	1.94	1.94	1.94	1.94
401	15	1	5	2	2.79	2.79	2.79	2.79
402	15	1	5	1	2.07	2.07	2.07	2.07
403	15	1	6	2	2.99	2.99	2.99	2.99
404	15	1	6	1	2.21	2.21	2.21	2.21
405	15	1	7	2	3.20	3.20	3.20	3.20
406	15	1	7	1	2.37	2.37	2.37	2.37
407	15	2	1	2	1.46	1.43	1.41	1.39
408	15	2	1	1	1.08	1.06	1.05	1.03
409	15	2	2	2	1.72	1.69	1.66	1.63
410	15	2	2	1	1.27	1.25	1.23	1.21
411	15	2	3	2	2.56	2.51	2.48	2.43
412	15	2	3	1	1.89	1.86	1.83	1.80

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
413	15	2	4	2	2.74	2.70	2.66	2.61
414	15	2	4	1	2.03	2.00	1.97	1.94
415	15	2	5	2	2.93	2.89	2.84	2.79
416	15	2	5	1	2.17	2.14	2.10	2.07
417	15	2	6	2	3.14	3.09	3.04	2.99
418	15	2	6	1	2.33	2.29	2.25	2.21
419	15	2	7	2	3.36	3.31	3.26	3.20
420	15	2	7	1	2.49	2.45	2.41	2.37
421	16	1	1	2	1.50	1.50	1.50	1.50
422	16	1	1	1	1.11	1.11	1.11	1.11
423	16	1	2	2	1.77	1.77	1.77	1.77
424	16	1	2	1	1.31	1.31	1.31	1.31
425	16	1	3	2	2.64	2.64	2.64	2.64
426	16	1	3	1	1.95	1.95	1.95	1.95
427	16	1	4	2	2.83	2.83	2.83	2.83
428	16	1	4	1	2.10	2.10	2.10	2.10
429	16	1	5	2	3.02	3.02	3.02	3.02
430	16	1	5	1	2.24	2.24	2.24	2.24
431	16	1	6	2	3.24	3.24	3.24	3.24
432	16	1	6	1	2.40	2.40	2.40	2.40
433	16	1	7	2	3.47	3.47	3.47	3.47
434	16	1	7	1	2.57	2.57	2.57	2.57
435	16	2	1	2	1.58	1.55	1.53	1.50
436	16	2	1	1	1.17	1.15	1.13	1.11
437	16	2	2	2	1.86	1.83	1.80	1.77
438	16	2	2	1	1.38	1.35	1.33	1.31
439	16	2	3	2	2.77	2.72	2.68	2.64
440	16	2	3	1	2.05	2.02	1.99	1.95
441	16	2	4	2	2.97	2.92	2.88	2.83
442	16	2	4	1	2.20	2.17	2.13	2.10
443	16	2	5	2	3.18	3.12	3.08	3.02
444	16	2	5	1	2.35	2.31	2.28	2.24
445	16	2	6	2	3.40	3.34	3.29	3.24
446	16	2	6	1	2.52	2.48	2.44	2.40
447	16	2	7	2	3.64	3.58	3.53	3.47
448	16	2	7	1	2.70	2.65	2.61	2.57
449	17	1	1	2	1.65	1.65	1.65	1.65
450	17	1	1	1	1.22	1.22	1.22	1.22
451	17	1	2	2	1.94	1.94	1.94	1.94
452	17	1	2	1	1.44	1.44	1.44	1.44
453	17	1	3	2	2.90	2.90	2.90	2.90
454	17	1	3	1	2.15	2.15	2.15	2.15
455	17	1	4	2	3.11	3.11	3.11	3.11
456	17	1	4	1	2.30	2.30	2.30	2.30
457	17	1	5	2	3.32	3.32	3.32	3.32
458	17	1	5	1	2.46	2.46	2.46	2.46
459	17	1	6	2	3.56	3.56	3.56	3.56
460	17	1	6	1	2.64	2.64	2.64	2.64
461	17	1	7	2	3.81	3.81	3.81	3.81
462	17	1	7	1	2.82	2.82	2.82	2.82
463	17	2	1	2	1.74	1.71	1.68	1.65
464	17	2	1	1	1.29	1.26	1.24	1.22
465	17	2	2	2	2.04	2.01	1.98	1.94
466	17	2	2	1	1.51	1.49	1.46	1.44
467	17	2	3	2	3.04	2.99	2.95	2.90
468	17	2	3	1	2.25	2.22	2.18	2.15
469	17	2	4	2	3.27	3.21	3.16	3.11
470	17	2	4	1	2.42	2.38	2.34	2.30
471	17	2	5	2	3.49	3.43	3.38	3.32
472	17	2	5	1	2.59	2.54	2.50	2.46
473	17	2	6	2	3.74	3.67	3.62	3.56
474	17	2	6	1	2.77	2.72	2.68	2.64
475	17	2	7	2	4.00	3.94	3.88	3.81
476	17	2	7	1	2.96	2.92	2.87	2.82
477	18	1	1	2	1.81	1.81	1.81	1.81
478	18	1	1	1	1.34	1.34	1.34	1.34
479	18	1	2	2	2.13	2.13	2.13	2.13
480	18	1	2	1	1.58	1.58	1.58	1.58
481	18	1	3	2	3.18	3.18	3.18	3.18

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
482	18	1	3	1	2.35	2.35	2.35	2.35
483	18	1	4	2	3.41	3.41	3.41	3.41
484	18	1	4	1	2.53	2.53	2.53	2.53
485	18	1	5	2	3.65	3.65	3.65	3.65
486	18	1	5	1	2.70	2.70	2.70	2.70
487	18	1	6	2	3.90	3.90	3.90	3.90
488	18	1	6	1	2.89	2.89	2.89	2.89
489	18	1	7	2	4.18	4.18	4.18	4.18
490	18	1	7	1	3.10	3.10	3.10	3.10
491	18	2	1	2	1.90	1.87	1.84	1.81
492	18	2	1	1	1.41	1.39	1.37	1.34
493	18	2	2	2	2.24	2.20	2.17	2.13
494	18	2	2	1	1.66	1.63	1.61	1.58
495	18	2	3	2	3.34	3.28	3.23	3.18
496	18	2	3	1	2.47	2.43	2.39	2.35
497	18	2	4	2	3.58	3.53	3.47	3.41
498	18	2	4	1	2.65	2.61	2.57	2.53
499	18	2	5	2	3.83	3.77	3.71	3.65
500	18	2	5	1	2.84	2.79	2.75	2.70
501	18	2	6	2	4.10	4.03	3.97	3.90
502	18	2	6	1	3.04	2.99	2.94	2.89
503	18	2	7	2	4.39	4.32	4.25	4.18
504	18	2	7	1	3.25	3.20	3.15	3.10
505	19	1	1	2	2.03	2.03	2.03	2.03
506	19	1	1	1	1.50	1.50	1.50	1.50
507	19	1	2	2	2.39	2.39	2.39	2.39
508	19	1	2	1	1.77	1.77	1.77	1.77
509	19	1	3	2	3.56	3.56	3.56	3.56
510	19	1	3	1	2.64	2.64	2.64	2.64
511	19	1	4	2	3.82	3.82	3.82	3.82
512	19	1	4	1	2.83	2.83	2.83	2.83
513	19	1	5	2	4.09	4.09	4.09	4.09
514	19	1	5	1	3.03	3.03	3.03	3.03
515	19	1	6	2	4.37	4.37	4.37	4.37
516	19	1	6	1	3.24	3.24	3.24	3.24
517	19	1	7	2	4.68	4.68	4.68	4.68
518	19	1	7	1	3.47	3.47	3.47	3.47
519	19	2	1	2	2.13	2.10	2.07	2.03
520	19	2	1	1	1.58	1.55	1.53	1.50
521	19	2	2	2	2.51	2.47	2.43	2.39
522	19	2	2	1	1.86	1.83	1.80	1.77
523	19	2	3	2	3.74	3.68	3.62	3.56
524	19	2	3	1	2.77	2.72	2.68	2.64
525	19	2	4	2	4.01	3.95	3.89	3.82
526	19	2	4	1	2.97	2.93	2.88	2.83
527	19	2	5	2	4.29	4.22	4.16	4.09
528	19	2	5	1	3.18	3.13	3.08	3.03
529	19	2	6	2	4.59	4.52	4.45	4.37
530	19	2	6	1	3.40	3.35	3.29	3.24
531	19	2	7	2	4.92	4.84	4.76	4.68
532	19	2	7	1	3.64	3.58	3.53	3.47
533	20	1	1	2	1.10	1.10	1.10	1.10
534	20	1	1	1	0.82	0.82	0.82	0.82
535	20	1	2	2	1.30	1.30	1.30	1.30
536	20	1	2	1	0.96	0.96	0.96	0.96
537	20	1	3	2	1.93	1.93	1.93	1.93
538	20	1	3	1	1.43	1.43	1.43	1.43
539	20	1	4	2	2.07	2.07	2.07	2.07
540	20	1	4	1	1.54	1.54	1.54	1.54
541	20	1	5	2	2.22	2.22	2.22	2.22
542	20	1	5	1	1.64	1.64	1.64	1.64
543	20	1	6	2	2.37	2.37	2.37	2.37
544	20	1	6	1	1.76	1.76	1.76	1.76
545	20	1	7	2	2.54	2.54	2.54	2.54
546	20	1	7	1	1.88	1.88	1.88	1.88
547	20	2	1	2	1.16	1.14	1.12	1.10
548	20	2	1	1	0.86	0.84	0.83	0.82
549	20	2	2	2	1.36	1.34	1.32	1.30
550	20	2	2	1	1.01	0.99	0.98	0.96

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
551	20	2	3	2	2.03	1.99	1.96	1.93
552	20	2	3	1	1.50	1.48	1.45	1.43
553	20	2	4	2	2.18	2.14	2.11	2.07
554	20	2	4	1	1.61	1.59	1.56	1.54
555	20	2	5	2	2.33	2.29	2.25	2.22
556	20	2	5	1	1.72	1.70	1.67	1.64
557	20	2	6	2	2.49	2.45	2.41	2.37
558	20	2	6	1	1.84	1.81	1.79	1.76
559	20	2	7	2	2.67	2.62	2.58	2.54
560	20	2	7	1	1.98	1.94	1.91	1.88
561	21	1	1	2	1.10	1.10	1.10	1.10
562	21	1	1	1	0.82	0.82	0.82	0.82
563	21	1	2	2	1.30	1.30	1.30	1.30
564	21	1	2	1	0.96	0.96	0.96	0.96
565	21	1	3	2	1.93	1.93	1.93	1.93
566	21	1	3	1	1.43	1.43	1.43	1.43
567	21	1	4	2	2.07	2.07	2.07	2.07
568	21	1	4	1	1.54	1.54	1.54	1.54
569	21	1	5	2	2.22	2.22	2.22	2.22
570	21	1	5	1	1.64	1.64	1.64	1.64
571	21	1	6	2	2.37	2.37	2.37	2.37
572	21	1	6	1	1.76	1.76	1.76	1.76
573	21	1	7	2	2.54	2.54	2.54	2.54
574	21	1	7	1	1.88	1.88	1.88	1.88
575	21	2	1	2	1.16	1.14	1.12	1.10
576	21	2	1	1	0.86	0.84	0.83	0.82
577	21	2	2	2	1.36	1.34	1.32	1.30
578	21	2	2	1	1.01	0.99	0.98	0.96
579	21	2	3	2	2.03	1.99	1.96	1.93
580	21	2	3	1	1.50	1.48	1.45	1.43
581	21	2	4	2	2.18	2.14	2.11	2.07
582	21	2	4	1	1.61	1.59	1.56	1.54
583	21	2	5	2	2.33	2.29	2.25	2.22
584	21	2	5	1	1.72	1.70	1.67	1.64
585	21	2	6	2	2.49	2.45	2.41	2.37
586	21	2	6	1	1.84	1.81	1.79	1.76
587	21	2	7	2	2.67	2.62	2.58	2.54
588	21	2	7	1	1.98	1.94	1.91	1.88

Policyholder Responsibility Tiers

Prior Claim Tier

Tier	Prior Claim Group
1	5 or More Years Clean
2	3 or 4 Years Clean
3	1 Claim in 3 Years
4	2 Claims in 3 Years
5	3 Claims in 3 Years
6	4 or more Claims in 3 Years

Rule 301.A.2 & Rule 301.A.5 Credit Tier Definitions - Form HO 00 06

Trans Union Insurance Risk Score Range	Tier
950 & Above	1
947-949	2
932-946	3
918-931	4
908-917	5
892-907	6
877-891	7
862-876	8
846-861	9
830-845	10
811-829	11
796-810	12
767-795	13
747-766	14
727-746	15
664-726	16
634-663	17
601-633	18
600 & Below	19

Applications for which a credit score is not returned (such as No Hit or No Score) will be assigned a Trans Union Assist Score of 815.

Note: For tiering purposes, policyholders with only claims arising from natural causes will be considered to be 3 to 4 years clean.

No Prior Insurance/Lapse of Insurance Rating Factor

Rule 301.A. 2 & Rule 301.A.5 Policyholder Responsibility Tiers - Form HO 00 06

Credit Tiers

Tier	HO 00 06
1	0.40
2	0.40
3	0.40
4	0.40
5	0.40
6	0.45
7	0.45
8	0.45
9	0.45
10	0.45
11	0.45
12	0.49
13	0.52
14	0.55
15	0.59
16	0.67
17	0.77
18	0.84
19	1.00

Prior Claim Tiers

Tier	HO 00 06
1	0.90
2	1.00
3	1.25
4	1.55
5	1.85
6	2.25

No Prior Insurance/Lapse of Insurance Rating Factor

HO 00 06
1.35

~~Territory~~	~~HO 00 04~~
~~1~~	~~103~~
~~2~~	~~103~~
~~3~~	~~103~~
~~4~~	~~103~~
~~5~~	~~113~~
~~6~~	~~113~~
~~7~~	~~113~~
~~8~~	~~113~~
~~9~~	~~113~~
~~10~~	~~113~~
~~11~~	~~113~~
~~12~~	~~113~~
~~13~~	~~113~~
~~14~~	~~113~~
~~15~~	~~113~~
~~16~~	~~113~~
~~17~~	~~113~~
~~18~~	~~128~~
~~19~~	~~128~~
~~20~~	~~122~~
~~21~~	~~122~~
~~22~~	~~122~~
~~23~~	~~128~~
~~24~~	~~128~~
~~25~~	~~128~~
~~26~~	~~128~~
~~27~~	~~128~~
~~28~~	~~128~~
~~29~~	~~128~~
~~30~~	~~113~~
~~31~~	~~113~~
~~32~~	~~113~~
~~33~~	~~113~~
~~34~~	~~128~~
~~35~~	~~128~~
~~36~~	~~128~~
~~37~~	~~128~~
~~38~~	~~128~~
~~39~~	~~128~~
~~40~~	~~128~~
~~41~~	~~128~~
~~42~~	~~113~~
~~43~~	~~128~~
~~44~~	~~128~~
~~45~~	~~128~~

Territory	HO 00 04
1	153
2	153
3	153
4	153
5	153
6	153
7	153
8	153
9	153
10	153
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Expense Fees per policy
HO 00 04 $34.00

Amount of	HO 00 04	Amount of	HO 00 04
$ 6,000	0.800	$ 40,000	1.470
$ 10,000	0.850	$ 45,000	1.575
$ 15,000	0.900	$ 50,000	1.856
$ 20,000	1.000	$ 60,000	2.268
$ 25,000	1.100	$ 75,000	2.646
$ 30,000	1.200	$ 90,000	3.011
$ 35,000	1.365	$ 100,000	3.263
		Each add'l $1,000	0.025

Rule 205. Minimum Premium
HO 00 04 $ 125.00

Rule 207. Waiver of Premium $ 3.00

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage
HO 00 04 1.35

Rule 406. Deductibles

	HO 00 04	
	factor	max credit
$500	1.00	n/a
$1,000	0.85	$150
$2,500	0.75	$250

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. ~~Affinity Marketing~~ Partner Discounts (see schedule)

Rule 488. Number of Units

1	1.75
2 or 3	1.30
4 or more	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	
1	$2.20
2	$5.70
3	$10.25
4	$14.45
5	$18.90
6	$24.75
7	$29.60
8	$33.05
9	$38.25
10	$42.85

D. Base Premium
(per $1,000 of insurance)
~~5~~ 10% deductible

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	n/a	$0.24	n/a	n/a	n/a	$0.26	n/a
2	n/a	$0.61	n/a	n/a	n/a	$0.67	n/a
3	n/a	$1.10	n/a	n/a	n/a	$1.20	n/a
4	n/a	$1.55	n/a	n/a	n/a	$1.69	n/a
5	n/a	$2.03	n/a	n/a	n/a	$2.20	n/a
6	n/a	$2.66	n/a	n/a	n/a	$2.89	n/a
7	n/a	$3.18	n/a	n/a	n/a	$3.45	n/a
8	n/a	$3.55	n/a	n/a	n/a	$3.86	n/a
9	n/a	$4.11	n/a	n/a	n/a	$4.46	n/a
10	n/a	$4.60	n/a	n/a	n/a	$5.00	n/a

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions
Zone 1: See Arkansas Territory 1.0

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - HO 00 04

	Rate per $1,000
HO 00 04 (100% Building Additions & Alterations limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 04 policies, multiply the Coverage C amount by .09, then multiply that result by the HO 00 04 rate per $1,000.

Rule 515. Personal Property		Charge
A. Increased Special Limits of Liability		
1. Jewelry, Watches, and Furs (rate per $500)		$ 7.50
2. Money and Securities (rate per $100)		
	Money	$ 5.00
	Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)		$ 2.50
4. Firearms (rate per $100)		$ 3.00
5. Electronic Aparatus (rate per $500)		$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy) ~~$34.00~~

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 5~~0~~1-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
3~~0~~1-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Partner Discounts	Factor
A. Affinity Discounts	0.90
B. Employee Discounts	0.85

Policyholder Responsibility Tiers

Number of Residents Tier

1 or 2	1.00
3 or 4	1.30
5 or more	1.63

Insurance Score Tiers

Trans Union Insurance Risk Score Range	Tier	Rating Factor
950 & Above	**1**	0.83
947-949	**2**	0.84
932-946	**3**	0.85
918-931	**4**	0.87
908-917	**5**	0.91
892-907	**6**	0.94
877-891	**7**	0.98
862-876	**8**	1.00
846-861	**9**	1.06
830-845	**10**	1.15
811-829	**11**	1.27
796-810	**12**	1.42
767-795	**13**	1.58
747-766	**14**	1.72
727-746	**15**	1.89
664-726	**16**	2.16
634-663	**17**	2.43
601-633	**18**	2.65
600 & Below	**19**	2.98
No Hit	**20**	1.95
No Score	**21**	1.95

Arkansas Filing #AR-HO-14-102R

Homesite Insurance Company of the Midwest

Response to 06/25/2014 Objection

Objection 1

- ***HPCS- Homeowners Premium Comparison Survey (Supporting Document)***

Form HPCS must be submitted in both Excel spreadsheet and pdf format. Companies may not change the form in any way or include formulas. Please attach an Excel version.

The Excel version of the Homeowners Premium Comparison Survey is submitted herewith.

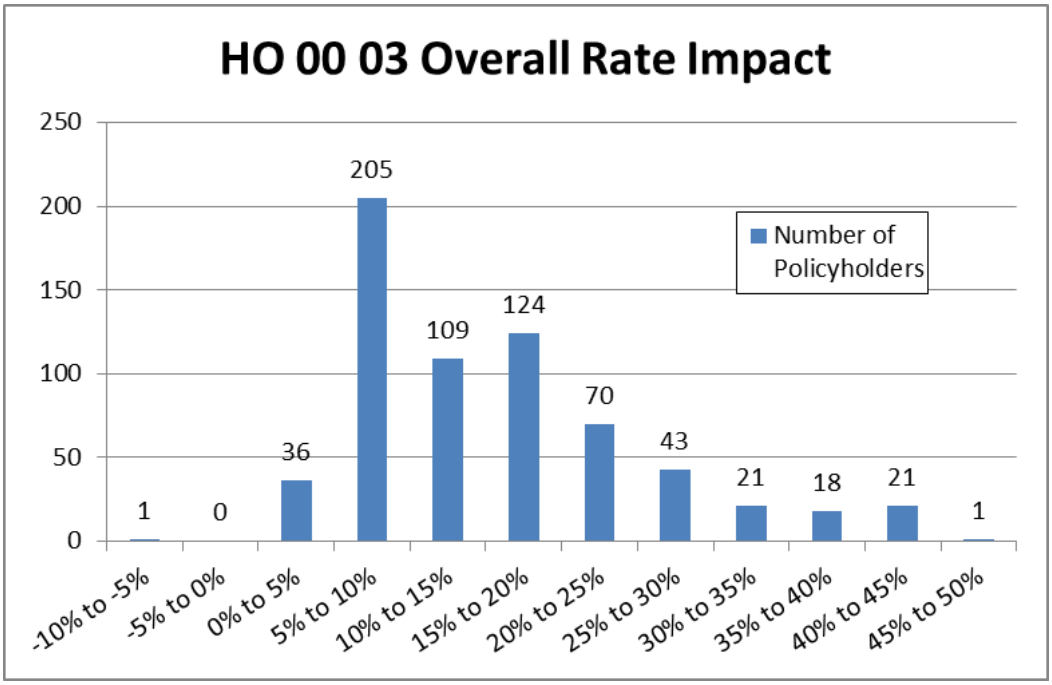
Objection 2

- ***AR Rate Filing Memorandum and Support (Supporting Document)***

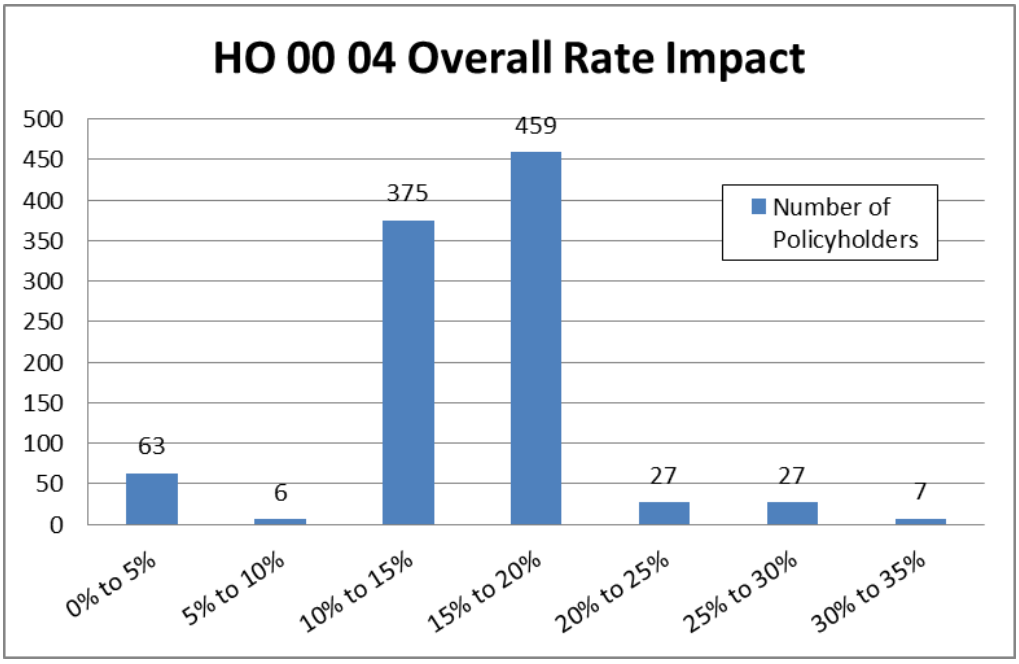
Please provide the number of insureds corresponding to the percentages in the rate impact histogram.

Please refer to the following histograms for the number of insureds corresponding to the percentages in the rate impact histogram.

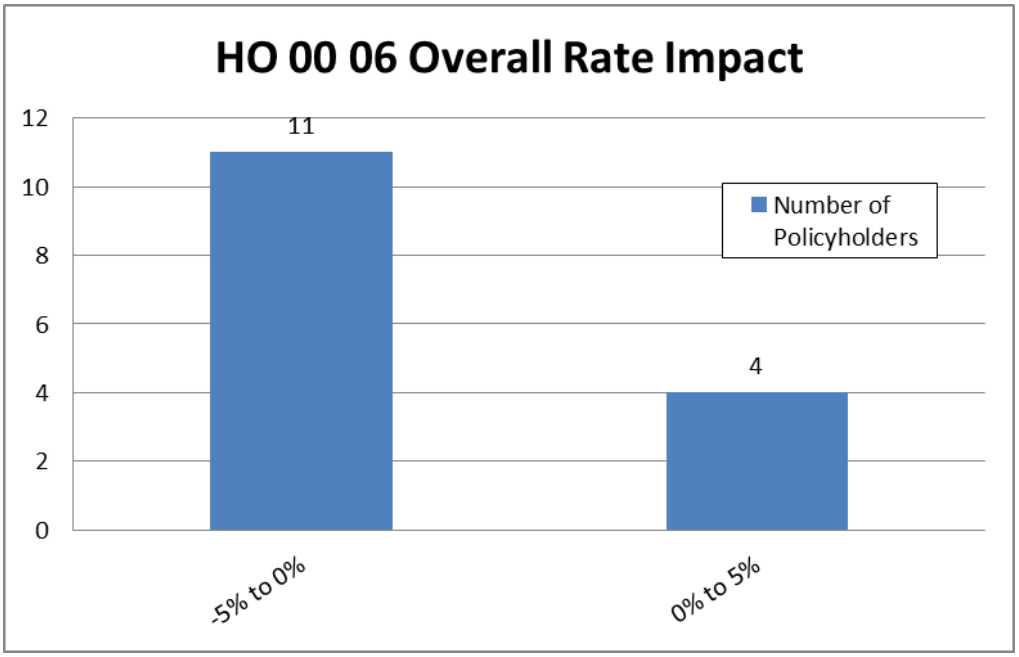
HO3 Overall Rate Impact



HO4 Overall Rate Impact



HO6 Overall Rate Impact



Objection 3

Please explain how Homesite incurs 25% reduced premium amounts for earthquake given previous rates were for 5% deductible and proposed rates are at 10% deductible amounts with increased rates as the base deductible amounts. Conclusions to comparisons of State Farm's deductible relativities and rates to Homesite appear inappropriate and inaccurate as presented in the memo.

Homesite is revising earthquake rates based on State Farm's base earthquake (EQ) rates (i.e. Homesite is not proposing a change to territories nor to construction relativities). Currently Homesite only offers a 5% deductible but is proposing to eliminate this deductible and offer only a 10% deductible. State Farm offers both 5% and 10% deductibles but only offers the 5% deductible in a select few territories. As Homesite assumes State Farm's overall premium level for EQ is adequate in Arkansas, a comparison was made between Homesite's in-force EQ premium and the EQ premium resulting from rerating Homesite's in-force EQ policies using State Farm's rates at a 10% deductible level (with adjustments made to account for difference in construction type relativity and earthquake zones).

The total EQ premium level using State Farm's 10% deductible rates is approximately 17% higher than Homesite's actual in-force premium. As Homesite is proposing both the 10% deductible and base rates reflective of State Farm base rates, the proposed premium level is expected to be 17% higher than Homesite's current premium level. See table below.

Homesite's In Force Policies Rated Using:	**Total Earthquake Premium**
Homesite's Current Rates (5% Deductible)	5,876
State Farm Rates (10% Deductible)	6,875
Difference	17%

The rate impact calculation excludes the impact of the reduction in coverage that is included in the premium impact above. Therefore the 56% rate increase was calculated in two steps:

1. Homesite compared the relativities between State Farm's earthquake premiums in the territories where both 5% and 10% deductible options were offered. This analysis is summarized below:

State Farm 5% & 10% Deductible Relativities					
Form	Description	Zone	Rate*		Premium Reduction
			5% Deductible	10% Deductible	
Owners	Coverage A- Excluding Exterior Masonry Veneer	4	0.43	0.31	-28%
Owners	Coverage A- Including Exterior Masonry Veneer	4	0.49	0.37	-24%
Owners	Coverage A- Excluding Exterior Masonry Veneer	5	0.26	0.19	-27%
Owners	Coverage A- Including Exterior Masonry Veneer	5	0.31	0.23	-26%
Owners	Coverage B	4	0.15	0.12	-20%
Renters & Condo	Coverage B	4	0.73	0.48	-34%
Owners	Dwelling Rate- Excluding Exterior Masonry Veneer	4	0.2	0.15	-25%
Owners	Dwelling Rate- Including Exterior Masonry Veneer	4	0.17	0.13	-24%
Owners	Dwelling Rate- Excluding Exterior Masonry Veneer	5	0.09	0.07	-22%
Owners	Dwelling Rate- Including Exterior Masonry Veneer	5	0.13	0.09	-31%
Condo	Coverage A	4	0.16	0.1	-38%
Condo	Coverage A	5	0.07	0.05	-29%
Average Premium Reduction					-27%
Selected Premium Reduction					-25%

*Rate per $1,000

Homesite has estimated that there is a 25% reduction in premium due to the increase in deductible from 5% to 10%.

2. The proposed rate increase is the overall increase in premium (17%) adjusted for the reduction in coverage (-25%) or (1.17)/(1-.25) = 1.56, 56%.

Objection 4

Please provide the zone definitions for earthquake. (I was unable to locate them in the manual pages provided.)

Please refer to the Excel workbook titled “ARTerritory2.0” for the earthquake zone definitions.

Objection 5

Please provide a copy of the notice to insureds regarding earthquake changes.

Policyholders will receive a reduction in coverage letter that states:

Your deductible has changed on Earthquake claims. For homeowners policies it is now 10% of your Coverage A – Dwelling Limit. This deductible is calculated by multiplying your Coverage A –Dwelling Limit by 10%. For condo owners or renters policies it is now 10% of your Coverage C-Personal Property Limit. This deductible is calculated by multiplying your Coverage C – Personal Property Limit by 10%.

<u>Objection 6</u>

Provide the number of insureds impacted by EQ changes.

Refer to the table below for the number of insureds impacted by the EQ changes.

Form	Number of Policyholders	Percentage of Policyholders
HO3	73	11%
HO4	21	2%
HO6	4	27%

Arkansas Filing #AR-HO-14-102R

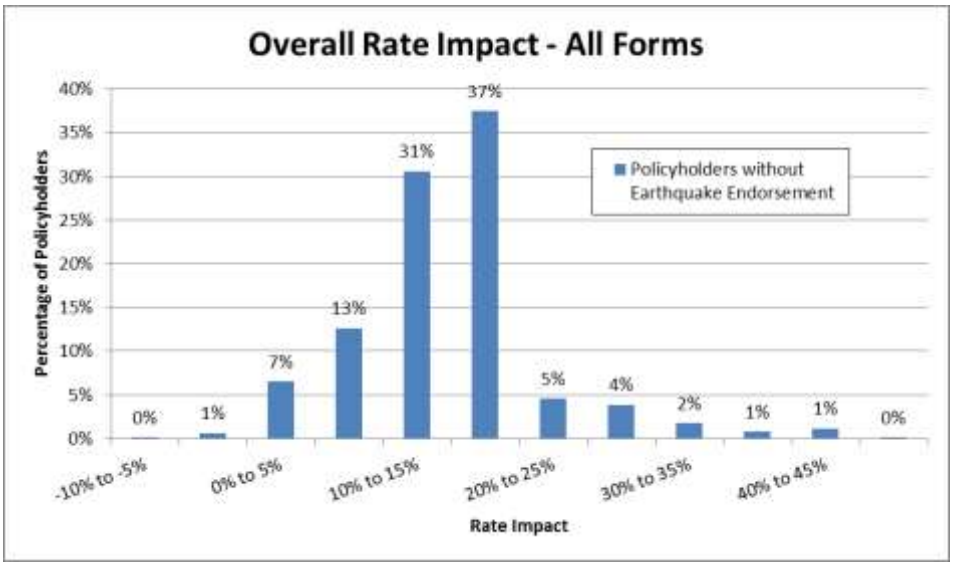
Homesite Insurance Company of the Midwest

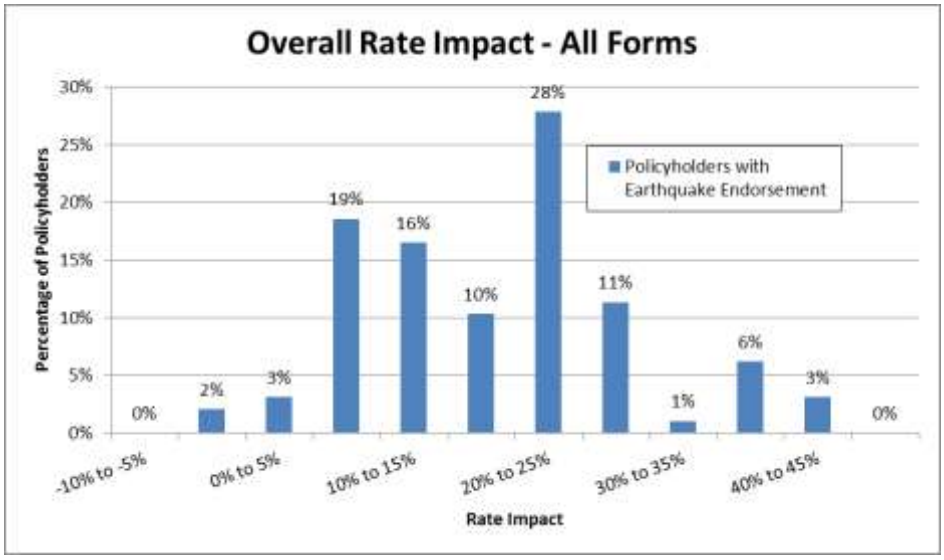
Objection Response 07/18/2014

<u>Objection 1</u>

The Department does not object to the offering of only a 10% deductible option, however the associated rates are unacceptable and appear to exceed those offered in the Market Assistance Program. The masonry rates in particular appear to exceed the MAP and State Farm's rates in the northeastern areas of the state.

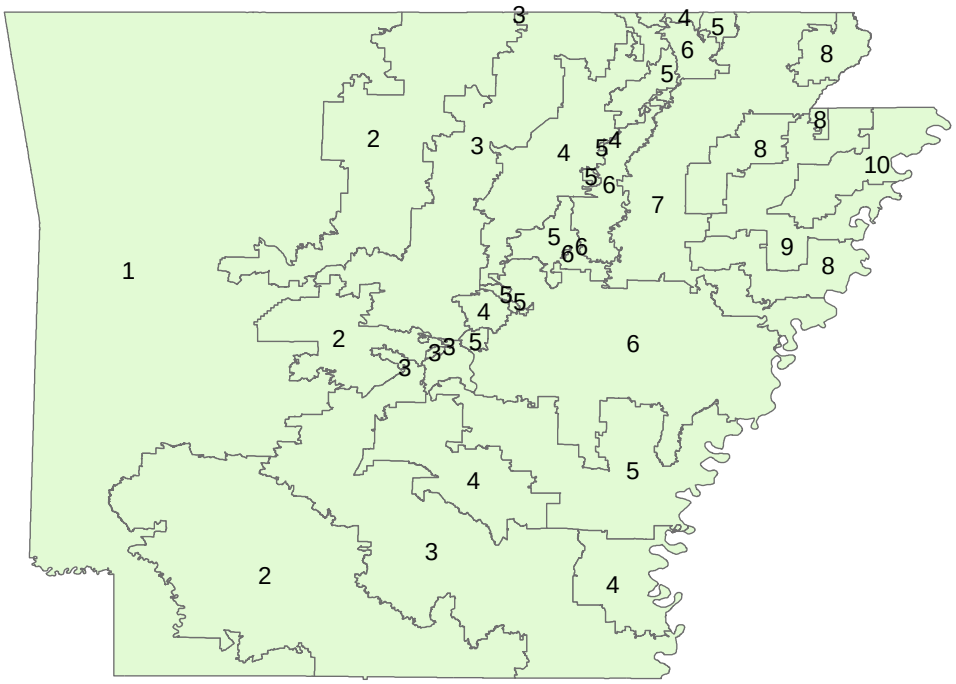
Comparison of the overall rate impact for policyholders without the earthquake endorsement and policyholders with the earthquake endorsement:





Comparison of overall average rate increase by earthquake zone, including a map of earthquake zones for reference:

	Average Increase	
Earthquake Zone	**Policyholders without Earthquake Endorsement**	**Policyholders with Earthquake Endorsement**
1	14%	16%
2	16%	19%
3	15%	18%
4	16%	13%
5	14%	15%
6	14%	20%
7	15%	21%
8	15%	n/a
9	15%	n/a
10	18%	n/a



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)
07/14/2014		Supporting Document	HPCS-Homeowners Premium Comparison Survey	08/01/2014	AR Homeowners Premium Comparison Survey.pdf (Superceded) AR Homeowners Premium Comparison Survey.xls (Superceded)
06/19/2014		Supporting Document	AR Rate Filing Memorandum and Support	07/14/2014	AR Rate Filing Memorandum.pdf Exhibit A - AR Rate Territory Exhibits.pdf AR Territory 2.0.pdf (Superceded)
06/19/2014		Supporting Document	AR Rates and Rules Manuals with tracked changes	08/01/2014	AR Owners Rates 5.5 entire manual tracked.pdf (Superceded) AR Owners Rules 5.5 entire manual tracked.pdf AR Renters Rates 5.4 entire manual tracked.pdf (Superceded) AR Renters Rules 5.4 entire manual tracked.pdf
06/18/2014		Rate	AR Owners Rates 5.5	08/01/2014	AR Owners Rates 5.5 entire manual.pdf (Superceded)
06/18/2014		Rate	AR Renters Rates 5.4	08/01/2014	AR Renters Rates 5.4 entire manual.pdf (Superceded)
06/18/2014		Supporting Document	HPCS-Homeowners Premium Comparison Survey	07/14/2014	AR Homeowners Premium Comparison Survey.pdf
06/18/2014		Supporting Document	NAIC loss cost data entry document	08/01/2014	FORM RF-1 Rate Filing Abstract.pdf (Superceded)

NAIC Number:	13927
Company Name:	Homesite Insurance Company of the Midwest
Contact Person:	Megan Camanocha
Telephone No.:	617-832-1352
Email Address:	mcamanocha@homesite.com
Effective Date:	

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*	$629.00	$695.00	$700.00	$775.00	$1,036.00	$1,155.00	$1,052.00	$1,173.00	$1,096.00	$1,223.00	$1,121.00	$1,251.00	$1,343.00	$1,502.00	$656.00	$726.00	$963.00	$1,073.00
	$120,000	$847.00	$941.00	$947.00	$1,055.00	$1,427.00	$1,597.00	$1,450.00	$1,623.00	$1,513.00	$1,694.00	$1,548.00	$1,734.00	$1,866.00	$2,093.00	$885.00	$984.00	$1,323.00	$1,480.00
	$160,000	$1,031.00	$1,150.00	$1,157.00	$1,292.00	$1,759.00	$1,972.00	$1,788.00	$2,005.00	$1,866.00	$2,093.00	$1,911.00	$2,144.00	$2,309.00	$2,593.00	$1,079.00	$1,204.00	$1,629.00	$1,825.00
6	*$80,000*	$629.00	$695.00	$700.00	$775.00	$1,036.00	$1,155.00	$1,052.00	$1,173.00	$1,096.00	$1,223.00	$1,121.00	$1,251.00	$1,343.00	$1,502.00	$656.00	$726.00	$963.00	$1,073.00
	$120,000	$847.00	$941.00	$947.00	$1,055.00	$1,427.00	$1,597.00	$1,450.00	$1,623.00	$1,513.00	$1,694.00	$1,548.00	$1,734.00	$1,866.00	$2,093.00	$885.00	$984.00	$1,323.00	$1,480.00
	$160,000	$1,031.00	$1,150.00	$1,157.00	$1,292.00	$1,759.00	$1,972.00	$1,788.00	$2,005.00	$1,866.00	$2,093.00	$1,911.00	$2,144.00	$2,309.00	$2,593.00	$1,079.00	$1,204.00	$1,629.00	$1,825.00
9	*$80,000*	$1,119.00	$1,251.00	$1,257.00	$1,408.00	$1,916.00	$2,154.00	$1,948.00	$2,190.00	$2,034.00	$2,287.00	$2,083.00	$2,343.00	$2,519.00	$2,837.00	$1,171.00	$1,311.00	$1,774.00	$1,993.00
	$120,000	$1,545.00	$1,734.00	$1,742.00	$1,958.00	$2,683.00	$3,023.00	$2,728.00	$3,074.00	$2,850.00	$3,213.00	$2,920.00	$3,292.00	$3,542.00	$3,996.00	$1,620.00	$1,819.00	$2,480.00	$2,793.00
	$160,000	$1,907.00	$2,144.00	$2,154.00	$2,424.00	$3,333.00	$3,759.00	$3,390.00	$3,824.00	$3,543.00	$3,998.00	$3,631.00	$4,097.00	$4,411.00	$4,980.00	$2,001.00	$2,251.00	$3,079.00	$3,472.00

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*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00
6	*$5,000*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00
9	*$5,000*	$136.00	$136.00	$136.00	$136.00	$144.00	$144.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$156.00	$144.00	$144.00	$151.00	$151.00
	$15,000	$165.00	$165.00	$165.00	$165.00	$176.00	$176.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$192.00	$176.00	$176.00	$185.00	$185.00
	$25,000	$189.00	$189.00	$189.00	$189.00	$203.00	$203.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$222.00	$203.00	$203.00	$215.00	$215.00

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*																		
	$120,000																		
	$160,000																		
6	*$80,000*																		
	$120,000																		
	$160,000																		
9	*$80,000*																		
	$120,000																		
	$160,000																		

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

HO3 and HO4 only

Fire Extinguisher	0	%	*Deadbolt Lock*	0	%
Burglar Alarm	5	%	*Window Locks*	0	%
Smoke Alarm	0	%	*$1,000 Deductible*	**11.4	%
			Other (specify)		
					%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?			Yes	*(yes or no)*	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?			5	%	
	Zone	Brick		Frame	
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$	***8.57	$	2.63

Maximum Credit Allowed	%	Lowest Risk	$	0.44	$	0.10	

* Please note that for HO3 Policy, the minimum deductible amount for all perils is 1,000
** The 1,000 deductible discount is calculated by using average coverage A amount
*** This is the price per 1,000 of coverage A

HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS PROGRAM MANUAL

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
71601	1	71745	46	71864	91
71602	2	71747	47	71865	92
71603	3	71748	48	71866	93
71630	4	71749	49	71901	94
71631	5	71751	50	71909	95
71635	6	71752	51	71913	96
71638	7	71753	52	71921	97
71639	8	71758	53	71922	98
71640	9	71762	54	71923	99
71642	10	71763	55	71929	100
71643	11	71764	56	71933	101
71644	12	71765	57	71935	102
71646	13	71766	58	71937	103
71647	14	71770	59	71940	104
71651	15	71801	60	71941	105
71652	16	71822	61	71942	106
71653	17	71825	62	71943	107
71654	18	71826	63	71944	108
71655	19	71827	64	71945	109
71656	20	71828	65	71949	110
71658	21	71831	66	71950	111
71660	22	71832	67	71952	112
71661	23	71833	68	71953	113
71662	24	71834	69	71956	114
71663	25	71835	70	71957	115
71665	26	71836	71	71958	116
71666	27	71837	72	71959	117
71667	28	71838	73	71960	118
71670	29	71839	74	71961	119
71671	30	71841	75	71962	120
71674	31	71842	76	71964	121
71675	32	71845	77	71965	122
71676	33	71846	78	71968	123
71677	34	71847	79	71969	124
71678	35	71851	80	71970	125
71701	36	71852	81	71971	126
71720	37	71853	82	71972	127
71722	38	71854	83	71973	128
71725	39	71855	84	71998	129
71726	40	71857	85	71999	130
71730	41	71858	86	72001	131
71740	42	71859	87	72002	132
71742	43	71860	88	72003	133
71743	44	71861	89	72004	134
71744	45	71862	90	72005	135

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

HOMESITE INSURANCE COMPANY OF THE MIDWEST
HOMEOWNERS PROGRAM MANUAL

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72006	136	72065	181	72134	226
72007	137	72066	182	72135	227
72010	138	72067	183	72136	228
72011	139	72068	184	72137	229
72012	140	72069	185	72140	230
72013	141	72070	186	72141	231
72014	142	72072	187	72142	232
72015	143	72073	188	72143	233
72016	144	72076	189	72149	234
72017	145	72079	190	72150	235
72019	146	72080	191	72152	236
72020	147	72081	192	72153	237
72021	148	72082	193	72156	238
72022	149	72083	194	72157	239
72023	150	72084	195	72160	240
72024	151	72086	196	72165	241
72025	152	72087	197	72166	242
72026	153	72088	198	72167	243
72027	154	72099	199	72168	244
72028	155	72101	200	72170	245
72029	156	72102	201	72173	246
72030	157	72103	202	72175	247
72031	158	72104	203	72176	248
72032	159	72105	204	72179	249
72034	160	72106	205	72199	250
72035	161	72110	206	72201	251
72036	162	72111	207	72202	252
72038	163	72112	208	72204	253
72039	164	72113	209	72205	254
72040	165	72114	210	72206	255
72041	166	72116	211	72207	256
72042	167	72117	212	72209	257
72044	168	72118	213	72210	258
72045	169	72120	214	72211	259
72046	170	72121	215	72212	260
72047	171	72122	216	72223	261
72048	172	72125	217	72227	262
72051	173	72126	218	72301	263
72052	174	72127	219	72310	264
72055	175	72128	220	72311	265
72057	176	72129	221	72313	266
72058	177	72130	222	72315	267
72060	178	72131	223	72320	268
72063	179	72132	224	72321	269
72064	180	72133	225	72324	270

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Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72326	271	72413	316	72471	361
72327	272	72414	317	72472	362
72328	273	72415	318	72473	363
72329	274	72416	319	72476	364
72330	275	72417	320	72478	365
72331	276	72419	321	72479	366
72333	277	72421	322	72482	367
72335	278	72422	323	72501	368
72338	279	72424	324	72512	369
72339	280	72425	325	72513	370
72340	281	72426	326	72515	371
72342	282	72428	327	72517	372
72346	283	72429	328	72519	373
72347	284	72430	329	72520	374
72348	285	72432	330	72521	375
72350	286	72433	331	72522	376
72351	287	72434	332	72523	377
72354	288	72435	333	72524	378
72355	289	72436	334	72527	379
72358	290	72437	335	72528	380
72360	291	72438	336	72529	381
72364	292	72440	337	72530	382
72365	293	72441	338	72531	383
72366	294	72442	339	72532	384
72367	295	72443	340	72533	385
72368	296	72444	341	72534	386
72369	297	72445	342	72536	387
72370	298	72447	343	72537	388
72372	299	72449	344	72538	389
72373	300	72450	345	72539	390
72374	301	72453	346	72540	391
72376	302	72454	347	72542	392
72379	303	72455	348	72543	393
72384	304	72456	349	72544	394
72386	305	72457	350	72546	395
72390	306	72458	351	72550	396
72392	307	72459	352	72553	397
72394	308	72460	353	72554	398
72395	309	72461	354	72555	399
72396	310	72464	355	72556	400
72401	311	72465	356	72560	401
72404	312	72466	357	72561	402
72410	313	72467	358	72562	403
72411	314	72469	359	72564	404
72412	315	72470	360	72565	405

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
72566	406	72661	451	72760	496
72567	407	72662	452	72761	497
72568	408	72663	453	72762	498
72569	409	72666	454	72764	499
72571	410	72668	455	72768	500
72572	411	72669	456	72769	501
72573	412	72670	457	72773	502
72576	413	72675	458	72774	503
72577	414	72679	459	72776	504
72578	415	72680	460	72801	505
72579	416	72682	461	72802	506
72581	417	72683	462	72820	507
72583	418	72685	463	72821	508
72584	419	72686	464	72823	509
72585	420	72687	465	72824	510
72587	421	72701	466	72826	511
72601	422	72703	467	72827	512
72611	423	72704	468	72828	513
72616	424	72712	469	72830	514
72617	425	72714	470	72832	515
72619	426	72715	471	72833	516
72623	427	72717	472	72834	517
72624	428	72718	473	72835	518
72626	429	72719	474	72837	519
72628	430	72721	475	72838	520
72629	431	72722	476	72839	521
72631	432	72727	477	72840	522
72632	433	72729	478	72841	523
72633	434	72730	479	72842	524
72634	435	72732	480	72843	525
72635	436	72734	481	72845	526
72638	437	72736	482	72846	527
72639	438	72738	483	72847	528
72640	439	72739	484	72851	529
72641	440	72740	485	72852	530
72642	441	72742	486	72853	531
72644	442	72744	487	72854	532
72645	443	72745	488	72855	533
72648	444	72747	489	72856	534
72650	445	72749	490	72857	535
72651	446	72751	491	72858	536
72653	447	72752	492	72860	537
72655	448	72753	493	72863	538
72658	449	72756	494	72865	539
72660	450	72758	495	72901	540

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

Zip Code	Territory
72903	541
72904	542
72905	543
72908	544
72916	545
72921	546
72923	547
72926	548
72927	549
72928	550
72930	551
72932	552
72933	553
72934	554
72936	555
72937	556
72938	557
72940	558
72941	559
72943	560
72944	561
72946	562
72947	563
72948	564
72949	565
72950	566
72951	567
72952	568
72955	569
72956	570
72958	571
72959	572

NOTE: Territory boundaries defined by ZIP Codes are determined by the USPS ZIP Code boundaries. Any subsequent changes to the ZIP Code boundaries do not affect these territory boundaries.

~~Territory~~	~~HO 00 03~~	~~HO 00 06~~
~~1~~	~~762~~	~~563~~
~~2~~	~~763~~	~~563~~
~~3~~	~~713~~	~~563~~
~~4~~	~~748~~	~~563~~
~~5~~	~~970~~	~~608~~
~~6~~	~~936~~	~~608~~
~~7~~	~~929~~	~~608~~
~~8~~	~~945~~	~~608~~
~~9~~	~~937~~	~~608~~
~~10~~	~~928~~	~~608~~
~~11~~	~~981~~	~~608~~
~~12~~	~~819~~	~~608~~
~~13~~	~~810~~	~~608~~
~~14~~	~~871~~	~~608~~
~~15~~	~~802~~	~~608~~
~~16~~	~~780~~	~~608~~
~~17~~	~~770~~	~~608~~
~~18~~	~~1059~~	~~690~~
~~19~~	~~1052~~	~~690~~
~~20~~	~~1269~~	~~657~~
~~21~~	~~1235~~	~~657~~
~~22~~	~~1178~~	~~657~~
~~23~~	~~1258~~	~~690~~
~~24~~	~~1219~~	~~690~~
~~25~~	~~1161~~	~~690~~
~~26~~	~~1262~~	~~690~~
~~27~~	~~1188~~	~~690~~
~~28~~	~~1159~~	~~690~~
~~29~~	~~1209~~	~~690~~
~~30~~	~~1264~~	~~608~~
~~31~~	~~1277~~	~~608~~
~~32~~	~~1288~~	~~608~~
~~33~~	~~1274~~	~~608~~
~~34~~	~~1345~~	~~690~~
~~35~~	~~1338~~	~~690~~
~~36~~	~~1454~~	~~690~~
~~37~~	~~1467~~	~~690~~
~~38~~	~~1452~~	~~690~~
~~39~~	~~1793~~	~~690~~
~~40~~	~~1809~~	~~690~~
~~41~~	~~1345~~	~~690~~
~~42~~	~~787~~	~~608~~
~~43~~	~~1220~~	~~690~~
~~44~~	~~1088~~	~~690~~
~~45~~	~~1135~~	~~690~~

Territory	HO 00 03	HO 00 06
1	1391	679
2	1402	679
3	1397	679
4	1577	679
5	1435	679
6	1699	679
7	1563	679
8	1559	679
9	1571	679
10	1582	679
11	1343	679
12	1278	679
13	1577	679
14	1433	679
15	1446	679
16	1376	679
17	1572	679
18	1571	679
19	1504	679
20	1504	679
21	1579	679
22	1322	679
23	1650	679
24	1531	679
25	1578	679
26	1317	679
27	1536	679
28	1301	679
29	1577	679
30	1322	679
31	1553	679
32	1512	679
33	1649	679
34	1569	679
35	1275	679
36	1632	679
37	1549	679
38	1629	679
39	1472	679
40	1617	679
41	1603	679
42	1969	679
43	1466	679
44	1546	679
45	1486	679
46	1475	679
47	1537	679
48	1469	679
49	1636	679
50	1638	679
51	1884	679
52	1982	679
53	1637	679
54	1647	679
55	1523	679
56	1651	679
57	1550	679
58	1397	679
59	1849	679
60	1942	679
61	1692	679
62	2001	679
63	1922	679
64	1876	679
65	1628	679

Territory	HO 00 03	HO 00 06
66	2005	679
67	1736	679
68	1748	679
69	1950	679
70	1716	679
71	1716	679
72	1955	679
73	1942	679
74	1950	679
75	1657	679
76	1723	679
77	1933	679
78	1745	679
79	2004	679
80	1745	679
81	1745	679
82	1689	679
83	1959	679
84	2005	679
85	1722	679
86	1628	679
87	1733	679
88	1923	679
89	1876	679
90	1945	679
91	1608	679
92	1734	679
93	1708	679
94	953	598
95	960	598
96	979	598
97	1637	679
98	1681	679
99	1629	679
100	1547	679
101	1504	679
102	1132	598
103	1109	598
104	1729	679
105	1528	679
106	1536	679
107	1175	598
108	1173	598
109	1114	598
110	989	598
111	1688	679
112	1654	679
113	1070	598
114	978	598
115	1078	598
116	1745	679
117	1751	679
118	1101	598
119	1109	598
120	1629	679
121	996	598
122	1112	598
123	978	598
124	1111	598
125	1065	598
126	1637	679
127	1109	598
128	1145	598
129	1640	679
130	1640	679

Territory	HO 00 03	HO 00 06
131	991	598
132	1383	679
133	1314	679
134	1383	679
135	1470	598
136	1076	598
137	1358	679
138	1144	598
139	1320	679
140	1084	598
141	1175	598
142	1481	598
143	1290	679
144	918	598
145	1339	679
146	1300	679
147	1384	598
148	2085	679
149	1254	679
150	1361	679
151	1309	679
152	1013	598
153	1329	679
154	1326	598
155	1327	598
156	2121	679
157	1317	598
158	1355	598
159	1103	598
160	1111	598
161	1108	598
162	1015	598
163	1326	679
164	1193	598
165	1278	679
166	1422	679
167	1306	679
168	1207	598
169	1080	598
170	1307	679
171	1208	598
172	1311	679
173	1205	598
174	1140	598
175	1312	679
176	1440	679
177	1192	598
178	1086	598
179	1287	598
180	1338	679
181	1395	679
182	1401	679
183	1215	598
184	1132	598
185	2128	679
186	909	598
187	1320	679
188	1257	679
189	1343	647
190	1390	679
191	1319	598
192	1163	598
193	1140	598
194	1310	679
195	1428	679

Territory	HO 00 03	HO 00 06
196	1353	679
197	959	598
198	1306	598
199	1344	647
200	1096	598
201	1144	598
202	1402	679
203	1443	679
204	1437	679
205	1119	598
206	1138	598
207	1205	598
208	1396	598
209	1351	647
210	1346	647
211	1350	647
212	1345	647
213	1352	647
214	1351	647
215	1153	598
216	1527	679
217	978	598
218	1043	598
219	1151	598
220	1430	679
221	1415	679
222	1206	598
223	1223	598
224	1379	679
225	1449	679
226	2123	679
227	1364	647
228	1160	598
229	1158	598
230	1331	679
231	1355	598
232	1421	679
233	1143	598
234	1138	598
235	1416	679
236	1392	679
237	1309	598
238	1166	598
239	1145	598
240	1310	679
241	1141	679
242	1312	679
243	1301	679
244	1390	679
245	1433	679
246	1106	598
247	1394	679
248	1365	679
249	1216	598
250	1353	647
251	1411	647
252	1450	647
253	1482	647
254	1453	647
255	1475	647
256	1452	647
257	1476	647
258	1475	647
259	1453	647
260	1460	647

Territory	HO 00 03	HO 00 06
261	1465	647
262	1455	647
263	1481	679
264	2077	679
265	2092	679
266	2045	679
267	2077	679
268	2103	679
269	2077	679
270	2069	679
271	1992	679
272	1469	679
273	1267	679
274	2049	679
275	2076	679
276	1463	679
277	1273	679
278	2006	679
279	2044	679
280	1461	679
281	2005	679
282	1280	679
283	2005	679
284	2075	679
285	1486	679
286	2049	679
287	2073	679
288	2095	679
289	1279	679
290	2077	679
291	2097	679
292	1470	679
293	2092	679
294	1272	679
295	1257	679
296	2076	679
297	1275	679
298	2073	679
299	2011	679
300	1976	679
301	1267	679
302	1493	679
303	1551	679
304	1462	679
305	2066	679
306	1265	679
307	1979	679
308	2005	679
309	2049	679
310	1991	679
311	1467	598
312	1465	598
313	1397	598
314	1463	598
315	1400	598
316	1390	598
317	1463	598
318	1395	598
319	1392	598
320	1462	598
321	1463	598
322	1473	598
323	1300	598
324	1305	598
325	1398	598

Territory	HO 00 03	HO 00 06
326	2079	679
327	2073	679
328	2069	679
329	1478	598
330	2072	679
331	1397	598
332	1391	598
333	1395	598
334	1397	598
335	1466	598
336	2046	679
337	1392	598
338	1390	598
339	2079	679
340	1485	598
341	1297	598
342	1389	598
343	1442	598
344	1395	598
345	1485	598
346	1395	598
347	1473	598
348	1389	598
349	1298	598
350	1392	598
351	1395	598
352	1371	598
353	1384	598
354	1481	598
355	1481	598
356	1396	598
357	1368	598
358	1462	598
359	1136	679
360	1299	598
361	1403	598
362	2096	679
363	1413	598
364	1396	598
365	1385	598
366	2093	679
367	1128	679
368	1162	679
369	1157	679
370	1150	679
371	1166	679
372	1157	679
373	1346	679
374	1130	679
375	1157	679
376	1158	679
377	1206	598
378	1137	679
379	1161	679
380	1343	679
381	1148	679
382	1202	598
383	1162	679
384	1124	679
385	1208	598
386	1167	679
387	1162	679
388	928	554
389	1335	679
390	1153	679

Territory	HO 00 03	HO 00 06
391	1166	679
392	1136	679
393	1223	598
394	901	554
395	1207	598
396	1154	679
397	1153	679
398	1131	679
399	1052	598
400	1166	679
401	1052	598
402	1161	679
403	1162	679
404	1144	679
405	1173	679
406	1346	679
407	1052	598
408	1149	679
409	1134	679
410	1150	679
411	1392	598
412	1162	679
413	1161	679
414	1151	679
415	1156	679
416	1158	679
417	1210	598
418	1156	679
419	1160	679
420	1163	679
421	1151	679
422	907	554
423	922	554
424	816	554
425	914	554
426	974	554
427	929	554
428	1166	598
429	930	554
430	1170	598
431	1229	598
432	806	554
433	805	554
434	967	554
435	973	554
436	931	554
437	934	554
438	1225	598
439	1158	598
440	1177	598
441	931	554
442	914	554
443	1225	598
444	1168	598
445	1223	598
446	930	554
447	929	554
448	1229	598
449	910	554
450	809	554
451	946	554
452	908	554
453	1207	598
454	1175	598
455	959	554

Territory	HO 00 03	HO 00 06
456	1238	598
457	1168	598
458	1242	598
459	1331	598
460	1207	598
461	981	554
462	1138	598
463	1210	598
464	1242	598
465	957	554
466	827	554
467	827	554
468	829	554
469	829	554
470	813	554
471	818	554
472	791	554
473	837	554
474	829	554
475	810	554
476	826	554
477	820	554
478	790	554
479	827	554
480	813	554
481	809	554
482	826	554
483	809	554
484	826	554
485	822	554
486	920	554
487	825	554
488	830	554
489	824	554
490	793	554
491	816	554
492	944	554
493	816	554
494	816	554
495	832	554
496	933	554
497	806	554
498	829	554
499	824	554
500	826	554
501	806	554
502	801	554
503	792	554
504	929	554
505	1306	598
506	1361	598
507	979	598
508	941	598
509	1358	598
510	1129	598
511	868	598
512	1176	598
513	1167	598
514	1177	598
515	1193	598
516	1150	598
517	1361	598
518	1131	598
519	1375	598
520	1168	598

Territory	HO 00 03	HO 00 06
521	1252	598
522	1194	598
523	968	598
524	1044	598
525	1337	598
526	1370	598
527	1356	598
528	1358	598
529	1008	598
530	1141	598
531	1259	598
532	1147	598
533	972	598
534	1350	598
535	1160	598
536	1322	598
537	1174	598
538	980	598
539	988	598
540	849	598
541	851	598
542	853	598
543	864	598
544	850	598
545	859	598
546	836	598
547	868	598
548	939	598
549	879	598
550	852	598
551	827	598
552	840	598
553	816	598
554	855	598
555	859	598
556	864	598
557	957	598
558	934	598
559	870	598
560	859	598
561	876	598
562	837	598
563	852	598
564	852	598
565	820	598
566	944	598
567	862	598
568	842	598
569	842	598
570	864	598
571	885	598
572	824	554

Policy Forms

HO 00 03	1.000
HO 00 06	0.946

Expense Fees per policy

HO 00 03	$102.00
HO 00 06	$51.00

Form HO 00 03 Only

2 Family Dwelling	1.20
3 or 4 Family Dwelling	1.30

Policyholder Responsibility Tiers
(see schedule)

Expense/Loss Experience Modifiers
(see schedule)

Protection/Construction

Construction	Protection	HO 00 03	HO 00 06
Masonry	Well Protected	1.00	1.00
	Moderately Protected	1.17	1.00
	Poorly Protected	1.96	1.00
Frame	Well Protected	1.13	1.00
	Moderately Protected	1.32	1.00
	Poorly Protected	2.22	1.00

Amount of Insurance

Amount of Insurance	HO 00 03	Amount of Insurance	HO 00 03
$50,000	0.691	$160,000	1.491
$60,000	0.723	$170,000	1.551
$70,000	0.775	$180,000	1.590
$80,000	0.849	$190,000	1.622
$90,000	0.932	$200,000	1.663
$100,000	1.000	$225,000	1.929
$110,000	1.096	$250,000	2.022
$120,000	1.196	$275,000	2.238
$130,000	1.298	$300,000	2.475
$140,000	1.398	$350,000	2.958
$150,000	1.446	$400,000	3.445
		Each add'l $10,000	0.097

Amount of Insurance	HO 00 06	Amount of Insurance	HO 00 06
$6,000	0.800	$40,000	1.599
$10,000	0.850	$45,000	1.742
$15,000	0.900	$50,000	1.880
$20,000	1.000	$60,000	2.159
$25,000	1.147	$75,000	2.574
$30,000	1.303	$90,000	2.990
$35,000	1.453	$100,000	3.265
		Each add'l $1,000	0.028

Rule 205. Minimum Premium

HO 00 03	$150.00
HO 00 06	$125.00

Rule 207. Waiver of Premium $ 3.00

Rule 302. Loss Settlement Options - Form HO 00 03

A. Functional Replacement Cost

Coverage A limit of liability equals less than __% of replacement value:	80% to 100%	1.00
	79%, but not less than 50%	1.05
	less than 50%	1.10

B. Actual Cash Value 1.25

C. Special Loss Settlement

% of Replacement Value	C.2.a. Factor	C.2.c. Factor
50%	1.60	0.96
60%	1.33	0.97
70%	1.14	0.98

Rule 303. Ordinance or Law Coverage	Factor
B.2. Increased Limit - HO 00 03 (25% Coverage A limit)	1.03

Rule 304. Special Personal Property Coverage		Factor
HO 00 03	(endorsement HH 00 15)	1.16
HO 00 06	(endorsement HH 17 31)	1.24

Rule 401. Superior Construction - Form HO 00 03 0.85

Rule 402. Townhouse or Row House - Form HO 00 03

Total number of individual family units within the fire division	1 and 2 family dwellings			3 and 4 family dwellings
	1-2	3-4	5-8	5-8
(number of family	(1 & 3)	(2)	(2)	(4)
well/moderately protected	1.00	1.10	1.25	1.35
poorly protected	1.00	1.15	1.30	1.45

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be consider

An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division.

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage

HO 00 03	1.15
HO 00 06	1.35

Rule 404. Protective Devices - Form HO 00 03	Factor
Automatic sprinkler systems in all rooms of the dwelling	0.90
Combination of smoke detectors, dead bolt locks on all entrance doors, and fire extinguishers on the property	1.00
Each central station monitored alarm (fire and burglary)	0.95
Each direct line response to police or fire station	0.95

Rule 406. Deductibles

Form HO 00 03	Coverage A (000s)										
Deductible	<= 91.0	115.0	151.5	174.5	195.0	216.5	240.0	268.0	304.5	356.5	>= 998.0
$1,000	0.866	0.876	0.881	0.884	0.887	0.897	0.900	0.879	0.898	0.900	0.920
$1,000/$2,500 W&H	0.860	0.871	0.875	0.879	0.882	0.891	0.894	0.874	0.892	0.895	0.915
$1,000/$5,000 W&H	0.853	0.863	0.867	0.871	0.874	0.883	0.886	0.866	0.884	0.887	0.907
$1,000/1% W&H	0.869	0.877	0.879	0.882	0.884	0.893	0.895	0.873	0.892	0.893	0.891
$1,000/2% W&H	0.863	0.872	0.874	0.876	0.877	0.885	0.887	0.865	0.883	0.884	0.885
$1,000/3% W&H	0.860	0.868	0.869	0.871	0.872	0.880	0.881	0.858	0.875	0.872	0.880
$1,000/4% W&H	0.857	0.865	0.865	0.867	0.867	0.873	0.872	0.849	0.867	0.869	0.878
$1,000/5% W&H	0.854	0.861	0.861	0.860	0.859	0.867	0.869	0.848	0.866	0.867	0.876
$1,000/10% W&H	0.840	0.848	0.848	0.851	0.853	0.861	0.862	0.841	0.859	0.861	0.868
$2,500	0.774	0.784	0.791	0.796	0.801	0.811	0.824	0.827	0.840	0.844	0.864
$2,500/$5,000 W&H	0.766	0.776	0.783	0.788	0.793	0.803	0.815	0.819	0.832	0.836	0.856
$2,500/1% W&H	0.783	0.791	0.794	0.799	0.803	0.812	0.824	0.827	0.839	0.842	0.840
$2,500/2% W&H	0.776	0.785	0.789	0.793	0.796	0.805	0.816	0.818	0.830	0.833	0.834
$2,500/3% W&H	0.773	0.781	0.784	0.788	0.791	0.800	0.811	0.811	0.822	0.821	0.829
$2,500/4% W&H	0.770	0.778	0.781	0.784	0.786	0.793	0.801	0.803	0.815	0.818	0.827
$2,500/5% W&H	0.767	0.775	0.777	0.777	0.778	0.787	0.798	0.801	0.813	0.816	0.825
$2,500/10% W&H	0.754	0.761	0.764	0.768	0.772	0.781	0.792	0.794	0.807	0.810	0.817

Form HO 00 06	factor	max credit
$500	1.00	n/a
$500/1000 W&H	0.97	$50
$500/2% W&H	n/a	n/a
$1,000	0.85	$150
$1000/2% W&H	n/a	n/a
$2,500	0.75	$250

Rule 407. Additional Amounts of Insurance - Form HO 00 03

		Factor
C.1. Additional amount of Coverage A only	25%	1.03
	50%	1.04

Rule 411. Home Purchase - Form HO 00 03

PolicyTerm	Factor
1	0.90
2	0.94
3	0.97
4+	1.00

Rule 470. Age of Home - Form HO 00 03

age	factor	age	factor
current year	0.70	12	0.94
prior year	0.72	13	0.95
2 years prior	0.74	14	0.95
3	0.76	15	0.95
4	0.78	16 to 20	0.95
5	0.80	21 to 25	1.00
6	0.82	26 to 30	1.00
7	0.84	31 to 35	0.95
8	0.86	36 to 40	0.95
9	0.88	41 to 50	1.00
10	0.90	51 to 60	1.05
11	0.92	Over 60 Years	1.10

Rule 471. Roofing Age/Materials - Form HO 00 03 (see Wind Roof table)

Rule 472. Safe Heat - Form HO 00 03

Solid Fuel	1.25
Oil	1.00
Other	1.00

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Affinity Marketing - Form HO 00 03 (see schedule)

Rule 482. Policy Conversion

HO 00 03 policy year	factor
1st	0.95
2nd	0.96
3rd	0.97
4th	0.98
5th	0.99
6th and ongoing	1.00

Rule 483. Internet Quote/Purc [n/a in Arkansas]

Rule 486. Basic Package Product and Enhanced Package Optional Endorsements - Form HO 00 03

	Factor
Basic Package	1.15
Enhanced Package	1.19

Rule 488. Number of Units - Form HO 00 06

Less than 5	1.10
5 or More	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	Frame	Masonry	Superior
1	$0.50	$2.20	$0.90
2	$1.15	$5.70	$2.35
3	$2.50	$10.25	$4.20
4	$3.50	$14.45	$5.95
5	$4.95	$18.90	$7.75
6	$6.85	$24.75	$10.15
7	$7.90	$29.60	$12.15
8	$9.80	$33.05	$13.55
9	$12.45	$38.25	$15.70
10	$13.15	$42.85	$17.60

D. Base Premium
(per $1,000 of insurance)
~~5~~ 10% deductible

~~Frame~~

~~Zone~~	~~Column A~~	~~Column B~~	~~Column C~~	~~Column D~~	~~Column E~~	~~Column F~~	~~Column G~~
~~1~~	~~$0.10~~	~~n/a~~	~~$0.10~~	~~$0.10~~	~~$0.10~~	~~$0.10~~	~~$0.10~~
~~2~~	~~$0.23~~	~~n/a~~	~~$0.13~~	~~$0.10~~	~~$0.15~~	~~$0.12~~	~~$0.23~~
~~3~~	~~$0.50~~	~~n/a~~	~~$0.27~~	~~$0.22~~	~~$0.33~~	~~$0.27~~	~~$0.50~~
~~4~~	~~$0.70~~	~~n/a~~	~~$0.39~~	~~$0.31~~	~~$0.46~~	~~$0.38~~	~~$0.70~~
~~5~~	~~$0.99~~	~~n/a~~	~~$0.54~~	~~$0.43~~	~~$0.65~~	~~$0.54~~	~~$0.99~~
~~6~~	~~$1.37~~	~~n/a~~	~~$0.75~~	~~$0.60~~	~~$0.91~~	~~$0.75~~	~~$1.37~~
~~7~~	~~$1.58~~	~~n/a~~	~~$0.87~~	~~$0.70~~	~~$1.05~~	~~$0.86~~	~~$1.58~~
~~8~~	~~$1.96~~	~~n/a~~	~~$1.08~~	~~$0.86~~	~~$1.30~~	~~$1.07~~	~~$1.96~~
~~9~~	~~$2.49~~	~~n/a~~	~~$1.37~~	~~$1.10~~	~~$1.65~~	~~$1.36~~	~~$2.49~~
~~10~~	~~$2.63~~	~~n/a~~	~~$1.45~~	~~$1.16~~	~~$1.74~~	~~$1.44~~	~~$2.63~~

Masonry

~~Zone~~	~~Column A~~	~~Column B~~	~~Column C~~	~~Column D~~	~~Column E~~	~~Column F~~	~~Column G~~
~~1~~	~~$0.44~~	~~n/a~~	~~$0.27~~	~~$0.21~~	~~$0.28~~	~~$0.26~~	~~$0.44~~
~~2~~	~~$1.14~~	~~n/a~~	~~$0.70~~	~~$0.55~~	~~$0.72~~	~~$0.67~~	~~$1.14~~
~~3~~	~~$2.05~~	~~n/a~~	~~$1.25~~	~~$1.00~~	~~$1.29~~	~~$1.20~~	~~$2.05~~
~~4~~	~~$2.89~~	~~n/a~~	~~$1.77~~	~~$1.41~~	~~$1.82~~	~~$1.69~~	~~$2.89~~
~~5~~	~~$3.78~~	~~n/a~~	~~$2.31~~	~~$1.84~~	~~$2.38~~	~~$2.20~~	~~$3.78~~
~~6~~	~~$4.95~~	~~n/a~~	~~$3.03~~	~~$2.41~~	~~$3.12~~	~~$2.89~~	~~$4.95~~
~~7~~	~~$5.92~~	~~n/a~~	~~$3.62~~	~~$2.88~~	~~$3.72~~	~~$3.45~~	~~$5.92~~
~~8~~	~~$6.61~~	~~n/a~~	~~$4.04~~	~~$3.22~~	~~$4.16~~	~~$3.86~~	~~$6.61~~
~~9~~	~~$7.65~~	~~n/a~~	~~$4.68~~	~~$3.72~~	~~$4.81~~	~~$4.46~~	~~$7.65~~
~~10~~	~~$8.57~~	~~n/a~~	~~$5.24~~	~~$4.17~~	~~$5.39~~	~~$5.00~~	~~$8.57~~

~~Superior~~

~~Zone~~	~~Column A~~	~~Column B~~	~~Column C~~	~~Column D~~	~~Column E~~	~~Column F~~	~~Column G~~
~~1~~	~~$0.18~~	~~n/a~~	~~$0.10~~	~~$0.10~~	~~$0.13~~	~~$0.11~~	~~$0.18~~
~~2~~	~~$0.47~~	~~n/a~~	~~$0.20~~	~~$0.13~~	~~$0.34~~	~~$0.29~~	~~$0.47~~
~~3~~	~~$0.84~~	~~n/a~~	~~$0.37~~	~~$0.23~~	~~$0.61~~	~~$0.52~~	~~$0.84~~
~~4~~	~~$1.19~~	~~n/a~~	~~$0.52~~	~~$0.32~~	~~$0.86~~	~~$0.74~~	~~$1.19~~
~~5~~	~~$1.55~~	~~n/a~~	~~$0.68~~	~~$0.42~~	~~$1.13~~	~~$0.96~~	~~$1.55~~
~~6~~	~~$2.03~~	~~n/a~~	~~$0.89~~	~~$0.55~~	~~$1.48~~	~~$1.26~~	~~$2.03~~
~~7~~	~~$2.43~~	~~n/a~~	~~$1.06~~	~~$0.65~~	~~$1.77~~	~~$1.51~~	~~$2.43~~
~~8~~	~~$2.71~~	~~n/a~~	~~$1.18~~	~~$0.73~~	~~$1.97~~	~~$1.68~~	~~$2.71~~
~~9~~	~~$3.14~~	~~n/a~~	~~$1.37~~	~~$0.85~~	~~$2.28~~	~~$1.95~~	~~$3.14~~
~~10~~	~~$3.52~~	~~n/a~~	~~$1.54~~	~~$0.95~~	~~$2.56~~	~~$2.18~~	~~$3.52~~

Table A: Frame

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.12	n/a	$0.12	$0.12	$0.12	$0.12	$0.12
2	$0.27	n/a	$0.15	$0.12	$0.18	$0.14	$0.27
3	$0.59	n/a	$0.32	$0.26	$0.39	$0.32	$0.59
4	$0.82	n/a	$0.46	$0.36	$0.54	$0.44	$0.82
5	$1.16	n/a	$0.63	$0.50	$0.76	$0.63	$1.16
6	$1.60	n/a	$0.88	$0.70	$1.06	$0.88	$1.60
7	$1.85	n/a	$1.02	$0.82	$1.23	$1.01	$1.85
8	$2.29	n/a	$1.26	$1.01	$1.52	$1.25	$2.29
9	$2.91	n/a	$1.60	$1.29	$1.93	$1.59	$2.91
10	$3.08	n/a	$1.70	$1.36	$2.04	$1.68	$3.08

Table B: Masonry

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.51	n/a	$0.32	$0.25	$0.33	$0.30	$0.51
2	$1.33	n/a	$0.82	$0.64	$0.84	$0.78	$1.33
3	$2.40	n/a	$1.46	$1.17	$1.51	$1.40	$2.40
4	$3.38	n/a	$2.07	$1.65	$2.13	$1.98	$3.38
5	$4.42	n/a	$2.70	$2.15	$2.78	$2.57	$4.42
6	$5.79	n/a	$3.55	$2.82	$3.65	$3.38	$5.79
7	$6.93	n/a	$4.24	$3.37	$4.35	$4.04	$6.93
8	$7.73	n/a	$4.73	$3.77	$4.87	$4.52	$7.73
9	$8.95	n/a	$5.48	$4.35	$5.63	$5.22	$8.95
10	$10.03	n/a	$6.13	$4.88	$6.31	$5.85	$10.03

Table C: Superior

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.21	n/a	$0.12	$0.12	$0.15	$0.13	$0.21
2	$0.55	n/a	$0.23	$0.15	$0.40	$0.34	$0.55
3	$0.98	n/a	$0.43	$0.27	$0.71	$0.61	$0.98
4	$1.39	n/a	$0.61	$0.37	$1.01	$0.87	$1.39
5	$1.81	n/a	$0.80	$0.49	$1.32	$1.12	$1.81
6	$2.38	n/a	$1.04	$0.64	$1.73	$1.47	$2.38
7	$2.84	n/a	$1.24	$0.76	$2.07	$1.77	$2.84
8	$3.17	n/a	$1.38	$0.85	$2.30	$1.97	$3.17
9	$3.67	n/a	$1.60	$0.99	$2.67	$2.28	$3.67
10	$4.12	n/a	$1.80	$1.11	$3.00	$2.55	$4.12

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions: See Arkansas Territory 1.0

Rule 507. Coverage A Basic and Increased Limits - Form HO 00 06 $ 3.30
Increased Limits (rate per $1,000)

Rule 508. Units Regularly Rented to Others - Form HO 00 06	Factor
1 - 8 weeks per year	1.00
9 or more weeks per year	1.25

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - Form HO 00 06

	Rate per $1,000
HO 00 06 (25% Coverage A limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 06 policies, multiply the total Coverage A amount ($5,000 base plus any increased limit) by .15, then multiply that result by the HO 00 06 rate per $1,000.

Rule 514. Other Structures
Increased Limits (rate per $1,000) $ 2.00

Rule 515. Personal Property	Charge
A. Increased Limit (rate per $1,000) **Form HO 00 03 Only**	$ 2.00
B. Reduction in Limit (credit per $1,000) **Form HO 00 03 Only**	$ 1.00
C. Increased Special Limits of Liability	
1. Jewelry, Watches, and Furs (rate per $500)	$ 15.00
2. Money and Securities (rate per $100)	
Money	$ 5.00
Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)	$ 2.50
4. Firearms (rate per $100)	$ 3.00
5. Electronic Aparatus (rate per $500)	$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy) ~~$34.00~~

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

Rule 471. Roofing Age/Materials - Form HO 00 03

Roof Age	Roof Type	Factor
0	asphalt	1.000
0	built up/tar or gravel	1.000
0	clay tile	1.000
0	composition	1.000
0	concrete tile	1.000
0	other	1.000
0	slate	1.000
0	spanish tile	1.000
0	tin/membrane	1.000
0	wood shake	1.150
0	wood shingles	1.150
1	asphalt	1.007
1	built up/tar or gravel	1.004
1	clay tile	1.004
1	composition	1.007
1	concrete tile	1.004
1	other	1.004
1	slate	1.004
1	spanish tile	1.004
1	tin/membrane	1.004
1	wood shake	1.161
1	wood shingles	1.161
2	asphalt	1.014
2	built up/tar or gravel	1.008
2	clay tile	1.008
2	composition	1.014
2	concrete tile	1.008
2	other	1.008
2	slate	1.008
2	spanish tile	1.008
2	tin/membrane	1.008
2	wood shake	1.171
2	wood shingles	1.171
3	asphalt	1.021
3	built up/tar or gravel	1.011
3	clay tile	1.011
3	composition	1.021
3	concrete tile	1.011
3	other	1.011
3	slate	1.011
3	spanish tile	1.011
3	tin/membrane	1.011
3	wood shake	1.181
3	wood shingles	1.181
4	asphalt	1.028

Roof Age	Roof Type	Factor
4	built up/tar or gravel	1.014
4	clay tile	1.014
4	composition	1.028
4	concrete tile	1.014
4	other	1.014
4	slate	1.014
4	spanish tile	1.014
4	tin/membrane	1.014
4	wood shake	1.190
4	wood shingles	1.190
5	asphalt	1.034
5	built up/tar or gravel	1.017
5	clay tile	1.017
5	composition	1.034
5	concrete tile	1.017
5	other	1.017
5	slate	1.017
5	spanish tile	1.017
5	tin/membrane	1.017
5	wood shake	1.199
5	wood shingles	1.199
6	asphalt	1.041
6	built up/tar or gravel	1.020
6	clay tile	1.020
6	composition	1.041
6	concrete tile	1.020
6	other	1.020
6	slate	1.020
6	spanish tile	1.020
6	tin/membrane	1.020
6	wood shake	1.208
6	wood shingles	1.208
7	asphalt	1.047
7	built up/tar or gravel	1.023
7	clay tile	1.023
7	composition	1.047
7	concrete tile	1.023
7	other	1.023
7	slate	1.023
7	spanish tile	1.023
7	tin/membrane	1.023
7	wood shake	1.216
7	wood shingles	1.216
8	asphalt	1.053
8	built up/tar or gravel	1.026
8	clay tile	1.026
8	composition	1.053

Roof Age	Roof Type	Factor
8	concrete tile	1.026
8	other	1.026
8	slate	1.026
8	spanish tile	1.026
8	tin/membrane	1.026
8	wood shake	1.224
8	wood shingles	1.224
9	asphalt	1.059
9	built up/tar or gravel	1.029
9	clay tile	1.029
9	composition	1.059
9	concrete tile	1.029
9	other	1.029
9	slate	1.029
9	spanish tile	1.029
9	tin/membrane	1.029
9	wood shake	1.232
9	wood shingles	1.232
10	asphalt	1.064
10	built up/tar or gravel	1.031
10	clay tile	1.031
10	composition	1.064
10	concrete tile	1.031
10	other	1.031
10	slate	1.031
10	spanish tile	1.031
10	tin/membrane	1.031
10	wood shake	1.240
10	wood shingles	1.240
11	asphalt	1.069
11	built up/tar or gravel	1.033
11	clay tile	1.033
11	composition	1.069
11	concrete tile	1.033
11	other	1.033
11	slate	1.033
11	spanish tile	1.033
11	tin/membrane	1.033
11	wood shake	1.247
11	wood shingles	1.247
12	asphalt	1.075
12	built up/tar or gravel	1.035
12	clay tile	1.035
12	composition	1.075
12	concrete tile	1.035
12	other	1.035
12	slate	1.035

Roof Age	Roof Type	Factor
12	spanish tile	1.035
12	tin/membrane	1.035
12	wood shake	1.254
12	wood shingles	1.254
13	asphalt	1.079
13	built up/tar or gravel	1.037
13	clay tile	1.037
13	composition	1.079
13	concrete tile	1.037
13	other	1.037
13	slate	1.037
13	spanish tile	1.037
13	tin/membrane	1.037
13	wood shake	1.261
13	wood shingles	1.261
14	asphalt	1.084
14	built up/tar or gravel	1.039
14	clay tile	1.039
14	composition	1.084
14	concrete tile	1.039
14	other	1.039
14	slate	1.039
14	spanish tile	1.039
14	tin/membrane	1.039
14	wood shake	1.268
14	wood shingles	1.268
15	asphalt	1.088
15	built up/tar or gravel	1.041
15	clay tile	1.041
15	composition	1.088
15	concrete tile	1.041
15	other	1.041
15	slate	1.041
15	spanish tile	1.041
15	tin/membrane	1.041
15	wood shake	1.275
15	wood shingles	1.275
16	asphalt	1.093
16	built up/tar or gravel	1.043
16	clay tile	1.043
16	composition	1.093
16	concrete tile	1.043
16	other	1.043
16	slate	1.043
16	spanish tile	1.043
16	tin/membrane	1.043
16	wood shake	1.281

Roof Age	Roof Type	Factor
16	wood shingles	1.281
17	asphalt	1.097
17	built up/tar or gravel	1.045
17	clay tile	1.045
17	composition	1.097
17	concrete tile	1.045
17	other	1.045
17	slate	1.045
17	spanish tile	1.045
17	tin/membrane	1.045
17	wood shake	1.287
17	wood shingles	1.287
18	asphalt	1.100
18	built up/tar or gravel	1.047
18	clay tile	1.047
18	composition	1.100
18	concrete tile	1.047
18	other	1.047
18	slate	1.047
18	spanish tile	1.047
18	tin/membrane	1.047
18	wood shake	1.293
18	wood shingles	1.293
19	asphalt	1.104
19	built up/tar or gravel	1.049
19	clay tile	1.049
19	composition	1.104
19	concrete tile	1.049
19	other	1.049
19	slate	1.049
19	spanish tile	1.049
19	tin/membrane	1.049
19	wood shake	1.299
19	wood shingles	1.299
20	asphalt	1.107
20	built up/tar or gravel	1.051
20	clay tile	1.051
20	composition	1.107
20	concrete tile	1.051
20	other	1.051
20	slate	1.051
20	spanish tile	1.051
20	tin/membrane	1.051
20	wood shake	1.305
20	wood shingles	1.305
21	asphalt	1.110
21	built up/tar or gravel	1.053

Roof Age	Roof Type	Factor
21	clay tile	1.053
21	composition	1.110
21	concrete tile	1.053
21	other	1.053
21	slate	1.053
21	spanish tile	1.053
21	tin/membrane	1.053
21	wood shake	1.310
21	wood shingles	1.310
22	asphalt	1.113
22	built up/tar or gravel	1.055
22	clay tile	1.055
22	composition	1.113
22	concrete tile	1.055
22	other	1.055
22	slate	1.055
22	spanish tile	1.055
22	tin/membrane	1.055
22	wood shake	1.315
22	wood shingles	1.315
23	asphalt	1.115
23	built up/tar or gravel	1.057
23	clay tile	1.057
23	composition	1.115
23	concrete tile	1.057
23	other	1.057
23	slate	1.057
23	spanish tile	1.057
23	tin/membrane	1.057
23	wood shake	1.320
23	wood shingles	1.320
24	asphalt	1.118
24	built up/tar or gravel	1.058
24	clay tile	1.058
24	composition	1.118
24	concrete tile	1.058
24	other	1.058
24	slate	1.058
24	spanish tile	1.058
24	tin/membrane	1.058
24	wood shake	1.325
24	wood shingles	1.325
25	asphalt	1.120
25	built up/tar or gravel	1.059
25	clay tile	1.059
25	composition	1.120
25	concrete tile	1.059

Roof Age	Roof Type	Factor
25	other	1.059
25	slate	1.059
25	spanish tile	1.059
25	tin/membrane	1.059
25	wood shake	1.330
25	wood shingles	1.330
26	asphalt	1.122
26	built up/tar or gravel	1.060
26	clay tile	1.060
26	composition	1.122
26	concrete tile	1.060
26	other	1.060
26	slate	1.060
26	spanish tile	1.060
26	tin/membrane	1.060
26	wood shake	1.334
26	wood shingles	1.334
27	asphalt	1.123
27	built up/tar or gravel	1.061
27	clay tile	1.061
27	composition	1.123
27	concrete tile	1.061
27	other	1.061
27	slate	1.061
27	spanish tile	1.061
27	tin/membrane	1.061
27	wood shake	1.338
27	wood shingles	1.338
28	asphalt	1.124
28	built up/tar or gravel	1.062
28	clay tile	1.062
28	composition	1.124
28	concrete tile	1.062
28	other	1.062
28	slate	1.062
28	spanish tile	1.062
28	tin/membrane	1.062
28	wood shake	1.342
28	wood shingles	1.342
29	asphalt	1.125
29	built up/tar or gravel	1.063
29	clay tile	1.063
29	composition	1.125
29	concrete tile	1.063
29	other	1.063
29	slate	1.063
29	spanish tile	1.063

Roof Age	Roof Type	Factor
29	tin/membrane	1.063
29	wood shake	1.346
29	wood shingles	1.346
30+	asphalt	1.126
30+	built up/tar or gravel	1.064
30+	clay tile	1.064
30+	composition	1.126
30+	concrete tile	1.064
30+	other	1.064
30+	slate	1.064
30+	spanish tile	1.064
30+	tin/membrane	1.064
30+	wood shake	1.350
30+	wood shingles	1.350

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 603. Residence Employees (per employee, above two)						
	$ 4.00	$ 5.00	$ 6.00	$ 1.00	$ 2.00	$ 3.00
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 5~~0~~1-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
3~~0~~1-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA
Rule 618. Unsafe Swimming Pool Premium - Form HO 00 03						
	$ 30.00	$ 48.00	$ 60.00	$ 8.00	$ 12.00	$ 15.00

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Affinity Marketing	Factor
	0.90

Rule 301.A.4 Derogatory Reason Code Definitions and Factors - Form HO 00 03

Class	D01	D02	D11	D21	D31	D41	Factor
1	0	0	0	0	0	0	1.00
2	0	0	0	0	0	1	1.11
3	0	0	0	0	1	0	1.11
4	0	0	0	0	1	1	1.38
5	0	0	0	1	0	0	1.11
6	0	0	0	1	0	1	1.38
7	0	0	0	1	1	0	1.38
8	0	0	0	1	1	1	1.38
9	0	0	1	0	0	0	1.11
10	0	0	1	0	0	1	1.38
11	0	0	1	0	1	0	1.38
12	0	0	1	0	1	1	1.38
13	0	0	1	1	0	0	1.38
14	0	0	1	1	0	1	1.38
15	0	0	1	1	1	0	1.38
16	0	0	1	1	1	1	1.38
17	0	1	0	0	0	0	1.65
18	0	1	0	0	0	1	2.18
19	0	1	0	0	1	0	2.18
20	0	1	0	0	1	1	2.18
21	0	1	0	1	0	0	2.18
22	0	1	0	1	0	1	2.18
23	0	1	0	1	1	0	2.18
24	0	1	0	1	1	1	2.18
25	0	1	1	0	0	0	2.18
26	0	1	1	0	0	1	2.18
27	0	1	1	0	1	0	2.18
28	0	1	1	0	1	1	2.18
29	0	1	1	1	0	0	2.18
30	0	1	1	1	0	1	2.18
31	0	1	1	1	1	0	2.18
32	1	0	0	0	0	0	1.11
33	1	0	0	0	0	1	1.38
34	1	0	0	0	1	0	1.38
35	1	0	0	0	1	1	1.38
36	1	0	0	1	0	0	1.38
37	1	0	0	1	0	1	1.38
38	1	0	0	1	1	0	1.38
39	1	0	0	1	1	1	1.38
40	1	0	1	0	0	0	1.38
41	1	0	1	0	0	1	1.38
42	1	0	1	0	1	0	1.38
43	1	0	1	0	1	1	1.38
44	1	0	1	1	0	0	1.38
45	1	0	1	1	0	1	1.38
46	1	0	1	1	1	0	1.38

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Rule 301.A.2 & Rule 301.A.5 Pricing Class Definitions - Form HO 00 03

Insurance Score Class	Trans Union Insurance Risk Score Range
1	950 & Above
2	947-949
3	932-946
4	918-931
5	908-917
6	892-907
7	877-891
8	862-876
9	846-861
10	830-845
11	811-829
12	796-810
13	767-795
14	747-766
15	727-746
16	664-726
17	634-663
18	601-633
19	600 & Below
20	No Hit
21	No Score

Home First Class	Definition
1	not Home First
2	Home First

Customers who are establishing a new business relationship with Homesite without a prior relationship with a Homesite partner are "Home First".

Prior Claims Class	Defintion
1	5+ Years Claim Free
2	0 Non-AOG Claims in 3 or 4 Years
3	1 Non-AOG Claims in 3 Years
4	2 Non-AOG Claims in 3 Years
5	3 Non-AOG Claims in 3 Years
6	4 Non-AOG Claims in 3 Years
7	5+ Non-AOG Claims in 3 Years

Lapse of Insurance Class	Definition
1	No Lapse of Insurance
2	Lapse of Insurance

Lapse of Insurance Class is established as follows:
a. If there is an applicable “Current Policy Expiration Date”, and the “Current Policy Expiration Date” precedes the “Proposed Policy Effective Date” by greater than one day, the policyholder is in Lapse of Insurance Class 2. Otherwise, the policyholder is in Lapse of Insurance Class 1.
b. In the case of a new home purchase, there is no Lapse of Insurance and the policyholder is in Lapse of Insurance Class 1.

Rule 301.A.2 & Rule 301.A.5 Pricing Class Factors - Form HO 00 03

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
1	1	1	1	2	0.88	0.88	0.88	0.88
2	1	1	1	1	0.65	0.65	0.65	0.65
3	1	1	2	2	1.04	1.04	1.04	1.04
4	1	1	2	1	0.77	0.77	0.77	0.77
5	1	1	3	2	1.55	1.55	1.55	1.55
6	1	1	3	1	1.15	1.15	1.15	1.15
7	1	1	4	2	1.66	1.66	1.66	1.66
8	1	1	4	1	1.23	1.23	1.23	1.23
9	1	1	5	2	1.78	1.78	1.78	1.78
10	1	1	5	1	1.32	1.32	1.32	1.32
11	1	1	6	2	1.90	1.90	1.90	1.90
12	1	1	6	1	1.41	1.41	1.41	1.41
13	1	1	7	2	2.04	2.04	2.04	2.04
14	1	1	7	1	1.51	1.51	1.51	1.51
15	1	2	1	2	0.93	0.91	0.90	0.88
16	1	2	1	1	0.69	0.68	0.67	0.65
17	1	2	2	2	1.09	1.07	1.06	1.04
18	1	2	2	1	0.81	0.80	0.78	0.77
19	1	2	3	2	1.63	1.60	1.58	1.55
20	1	2	3	1	1.20	1.19	1.17	1.15
21	1	2	4	2	1.75	1.72	1.69	1.66
22	1	2	4	1	1.29	1.27	1.25	1.23
23	1	2	5	2	1.87	1.84	1.81	1.78
24	1	2	5	1	1.38	1.36	1.34	1.32
25	1	2	6	2	2.00	1.97	1.93	1.90
26	1	2	6	1	1.48	1.46	1.43	1.41
27	1	2	7	2	2.14	2.10	2.07	2.04
28	1	2	7	1	1.58	1.56	1.53	1.51
29	2	1	1	2	0.88	0.88	0.88	0.88
30	2	1	1	1	0.65	0.65	0.65	0.65
31	2	1	2	2	1.04	1.04	1.04	1.04
32	2	1	2	1	0.77	0.77	0.77	0.77
33	2	1	3	2	1.55	1.55	1.55	1.55
34	2	1	3	1	1.15	1.15	1.15	1.15
35	2	1	4	2	1.66	1.66	1.66	1.66
36	2	1	4	1	1.23	1.23	1.23	1.23
37	2	1	5	2	1.78	1.78	1.78	1.78
38	2	1	5	1	1.32	1.32	1.32	1.32
39	2	1	6	2	1.90	1.90	1.90	1.90
40	2	1	6	1	1.41	1.41	1.41	1.41
41	2	1	7	2	2.04	2.04	2.04	2.04
42	2	1	7	1	1.51	1.51	1.51	1.51
43	2	2	1	2	0.93	0.91	0.90	0.88
44	2	2	1	1	0.69	0.68	0.67	0.65
45	2	2	2	2	1.09	1.07	1.06	1.04
46	2	2	2	1	0.81	0.80	0.78	0.77
47	2	2	3	2	1.63	1.60	1.58	1.55
48	2	2	3	1	1.20	1.19	1.17	1.15
49	2	2	4	2	1.75	1.72	1.69	1.66
50	2	2	4	1	1.29	1.27	1.25	1.23
51	2	2	5	2	1.87	1.84	1.81	1.78
52	2	2	5	1	1.38	1.36	1.34	1.32
53	2	2	6	2	2.00	1.97	1.93	1.90
54	2	2	6	1	1.48	1.46	1.43	1.41
55	2	2	7	2	2.14	2.10	2.07	2.04
56	2	2	7	1	1.58	1.56	1.53	1.51
57	3	1	1	2	0.90	0.90	0.90	0.90
58	3	1	1	1	0.66	0.66	0.66	0.66
59	3	1	2	2	1.05	1.05	1.05	1.05
60	3	1	2	1	0.78	0.78	0.78	0.78
61	3	1	3	2	1.57	1.57	1.57	1.57
62	3	1	3	1	1.16	1.16	1.16	1.16
63	3	1	4	2	1.68	1.68	1.68	1.68
64	3	1	4	1	1.25	1.25	1.25	1.25
65	3	1	5	2	1.80	1.80	1.80	1.80
66	3	1	5	1	1.33	1.33	1.33	1.33
67	3	1	6	2	1.93	1.93	1.93	1.93

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
68	3	1	6	1	1.43	1.43	1.43	1.43
69	3	1	7	2	2.06	2.06	2.06	2.06
70	3	1	7	1	1.53	1.53	1.53	1.53
71	3	2	1	2	0.94	0.92	0.91	0.90
72	3	2	1	1	0.70	0.68	0.67	0.66
73	3	2	2	2	1.11	1.09	1.07	1.05
74	3	2	2	1	0.82	0.81	0.79	0.78
75	3	2	3	2	1.65	1.62	1.60	1.57
76	3	2	3	1	1.22	1.20	1.18	1.16
77	3	2	4	2	1.77	1.74	1.71	1.68
78	3	2	4	1	1.31	1.29	1.27	1.25
79	3	2	5	2	1.89	1.86	1.83	1.80
80	3	2	5	1	1.40	1.38	1.36	1.33
81	3	2	6	2	2.02	1.99	1.96	1.93
82	3	2	6	1	1.50	1.47	1.45	1.43
83	3	2	7	2	2.17	2.13	2.10	2.06
84	3	2	7	1	1.61	1.58	1.55	1.53
85	4	1	1	2	0.92	0.92	0.92	0.92
86	4	1	1	1	0.68	0.68	0.68	0.68
87	4	1	2	2	1.08	1.08	1.08	1.08
88	4	1	2	1	0.80	0.80	0.80	0.80
89	4	1	3	2	1.61	1.61	1.61	1.61
90	4	1	3	1	1.19	1.19	1.19	1.19
91	4	1	4	2	1.73	1.73	1.73	1.73
92	4	1	4	1	1.28	1.28	1.28	1.28
93	4	1	5	2	1.85	1.85	1.85	1.85
94	4	1	5	1	1.37	1.37	1.37	1.37
95	4	1	6	2	1.98	1.98	1.98	1.98
96	4	1	6	1	1.46	1.46	1.46	1.46
97	4	1	7	2	2.12	2.12	2.12	2.12
98	4	1	7	1	1.57	1.57	1.57	1.57
99	4	2	1	2	0.96	0.95	0.93	0.92
100	4	2	1	1	0.71	0.70	0.69	0.68
101	4	2	2	2	1.13	1.12	1.10	1.08
102	4	2	2	1	0.84	0.83	0.81	0.80
103	4	2	3	2	1.69	1.66	1.64	1.61
104	4	2	3	1	1.25	1.23	1.21	1.19
105	4	2	4	2	1.81	1.79	1.76	1.73
106	4	2	4	1	1.34	1.32	1.30	1.28
107	4	2	5	2	1.94	1.91	1.88	1.85
108	4	2	5	1	1.44	1.41	1.39	1.37
109	4	2	6	2	2.08	2.04	2.01	1.98
110	4	2	6	1	1.54	1.51	1.49	1.46
111	4	2	7	2	2.22	2.19	2.15	2.12
112	4	2	7	1	1.65	1.62	1.59	1.57
113	5	1	1	2	0.95	0.95	0.95	0.95
114	5	1	1	1	0.71	0.71	0.71	0.71
115	5	1	2	2	1.12	1.12	1.12	1.12
116	5	1	2	1	0.83	0.83	0.83	0.83
117	5	1	3	2	1.67	1.67	1.67	1.67
118	5	1	3	1	1.24	1.24	1.24	1.24
119	5	1	4	2	1.79	1.79	1.79	1.79
120	5	1	4	1	1.33	1.33	1.33	1.33
121	5	1	5	2	1.92	1.92	1.92	1.92
122	5	1	5	1	1.42	1.42	1.42	1.42
123	5	1	6	2	2.05	2.05	2.05	2.05
124	5	1	6	1	1.52	1.52	1.52	1.52
125	5	1	7	2	2.20	2.20	2.20	2.20
126	5	1	7	1	1.63	1.63	1.63	1.63
127	5	2	1	2	1.00	0.98	0.97	0.95
128	5	2	1	1	0.74	0.73	0.72	0.71
129	5	2	2	2	1.18	1.16	1.14	1.12
130	5	2	2	1	0.87	0.86	0.84	0.83
131	5	2	3	2	1.75	1.72	1.70	1.67
132	5	2	3	1	1.30	1.28	1.26	1.24
133	5	2	4	2	1.88	1.85	1.82	1.79
134	5	2	4	1	1.39	1.37	1.35	1.33
135	5	2	5	2	2.01	1.98	1.95	1.92
136	5	2	5	1	1.49	1.47	1.44	1.42

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
137	5	2	6	2	2.15	2.12	2.09	2.05
138	5	2	6	1	1.59	1.57	1.54	1.52
139	5	2	7	2	2.31	2.27	2.23	2.20
140	5	2	7	1	1.71	1.68	1.65	1.63
141	6	1	1	2	1.03	1.03	1.03	1.03
142	6	1	1	1	0.77	0.77	0.77	0.77
143	6	1	2	2	1.22	1.22	1.22	1.22
144	6	1	2	1	0.90	0.90	0.90	0.90
145	6	1	3	2	1.81	1.81	1.81	1.81
146	6	1	3	1	1.34	1.34	1.34	1.34
147	6	1	4	2	1.94	1.94	1.94	1.94
148	6	1	4	1	1.44	1.44	1.44	1.44
149	6	1	5	2	2.08	2.08	2.08	2.08
150	6	1	5	1	1.54	1.54	1.54	1.54
151	6	1	6	2	2.22	2.22	2.22	2.22
152	6	1	6	1	1.65	1.65	1.65	1.65
153	6	1	7	2	2.38	2.38	2.38	2.38
154	6	1	7	1	1.76	1.76	1.76	1.76
155	6	2	1	2	1.08	1.07	1.05	1.03
156	6	2	1	1	0.80	0.79	0.78	0.77
157	6	2	2	2	1.28	1.26	1.24	1.22
158	6	2	2	1	0.95	0.93	0.92	0.90
159	6	2	3	2	1.90	1.87	1.84	1.81
160	6	2	3	1	1.41	1.39	1.36	1.34
161	6	2	4	2	2.04	2.01	1.98	1.94
162	6	2	4	1	1.51	1.49	1.46	1.44
163	6	2	5	2	2.18	2.15	2.11	2.08
164	6	2	5	1	1.62	1.59	1.57	1.54
165	6	2	6	2	2.33	2.30	2.26	2.22
166	6	2	6	1	1.73	1.70	1.67	1.65
167	6	2	7	2	2.50	2.46	2.42	2.38
168	6	2	7	1	1.85	1.82	1.79	1.76
169	7	1	1	2	1.04	1.04	1.04	1.04
170	7	1	1	1	0.77	0.77	0.77	0.77
171	7	1	2	2	1.23	1.23	1.23	1.23
172	7	1	2	1	0.91	0.91	0.91	0.91
173	7	1	3	2	1.83	1.83	1.83	1.83
174	7	1	3	1	1.36	1.36	1.36	1.36
175	7	1	4	2	1.97	1.97	1.97	1.97
176	7	1	4	1	1.46	1.46	1.46	1.46
177	7	1	5	2	2.10	2.10	2.10	2.10
178	7	1	5	1	1.56	1.56	1.56	1.56
179	7	1	6	2	2.25	2.25	2.25	2.25
180	7	1	6	1	1.67	1.67	1.67	1.67
181	7	1	7	2	2.41	2.41	2.41	2.41
182	7	1	7	1	1.78	1.78	1.78	1.78
183	7	2	1	2	1.10	1.08	1.06	1.04
184	7	2	1	1	0.81	0.80	0.79	0.77
185	7	2	2	2	1.29	1.27	1.25	1.23
186	7	2	2	1	0.96	0.94	0.93	0.91
187	7	2	3	2	1.92	1.89	1.86	1.83
188	7	2	3	1	1.42	1.40	1.38	1.36
189	7	2	4	2	2.06	2.03	2.00	1.97
190	7	2	4	1	1.53	1.50	1.48	1.46
191	7	2	5	2	2.21	2.17	2.14	2.10
192	7	2	5	1	1.63	1.61	1.58	1.56
193	7	2	6	2	2.36	2.32	2.29	2.25
194	7	2	6	1	1.75	1.72	1.69	1.67
195	7	2	7	2	2.53	2.49	2.45	2.41
196	7	2	7	1	1.87	1.84	1.81	1.78
197	8	1	1	2	1.07	1.07	1.07	1.07
198	8	1	1	1	0.79	0.79	0.79	0.79
199	8	1	2	2	1.26	1.26	1.26	1.26
200	8	1	2	1	0.93	0.93	0.93	0.93
201	8	1	3	2	1.87	1.87	1.87	1.87
202	8	1	3	1	1.39	1.39	1.39	1.39
203	8	1	4	2	2.01	2.01	2.01	2.01
204	8	1	4	1	1.49	1.49	1.49	1.49
205	8	1	5	2	2.15	2.15	2.15	2.15

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
206	8	1	5	1	1.59	1.59	1.59	1.59
207	8	1	6	2	2.30	2.30	2.30	2.30
208	8	1	6	1	1.70	1.70	1.70	1.70
209	8	1	7	2	2.46	2.46	2.46	2.46
210	8	1	7	1	1.82	1.82	1.82	1.82
211	8	2	1	2	1.12	1.10	1.09	1.07
212	8	2	1	1	0.83	0.82	0.80	0.79
213	8	2	2	2	1.32	1.30	1.28	1.26
214	8	2	2	1	0.98	0.96	0.95	0.93
215	8	2	3	2	1.96	1.93	1.90	1.87
216	8	2	3	1	1.45	1.43	1.41	1.39
217	8	2	4	2	2.11	2.08	2.04	2.01
218	8	2	4	1	1.56	1.54	1.51	1.49
219	8	2	5	2	2.25	2.22	2.18	2.15
220	8	2	5	1	1.67	1.64	1.62	1.59
221	8	2	6	2	2.41	2.37	2.34	2.30
222	8	2	6	1	1.79	1.76	1.73	1.70
223	8	2	7	2	2.58	2.54	2.50	2.46
224	8	2	7	1	1.91	1.88	1.85	1.82
225	9	1	1	2	1.09	1.09	1.09	1.09
226	9	1	1	1	0.81	0.81	0.81	0.81
227	9	1	2	2	1.28	1.28	1.28	1.28
228	9	1	2	1	0.95	0.95	0.95	0.95
229	9	1	3	2	1.91	1.91	1.91	1.91
230	9	1	3	1	1.42	1.42	1.42	1.42
231	9	1	4	2	2.05	2.05	2.05	2.05
232	9	1	4	1	1.52	1.52	1.52	1.52
233	9	1	5	2	2.19	2.19	2.19	2.19
234	9	1	5	1	1.62	1.62	1.62	1.62
235	9	1	6	2	2.35	2.35	2.35	2.35
236	9	1	6	1	1.74	1.74	1.74	1.74
237	9	1	7	2	2.51	2.51	2.51	2.51
238	9	1	7	1	1.86	1.86	1.86	1.86
239	9	2	1	2	1.14	1.13	1.11	1.09
240	9	2	1	1	0.85	0.83	0.82	0.81
241	9	2	2	2	1.35	1.32	1.30	1.28
242	9	2	2	1	1.00	0.98	0.97	0.95
243	9	2	3	2	2.01	1.97	1.94	1.91
244	9	2	3	1	1.49	1.46	1.44	1.42
245	9	2	4	2	2.15	2.12	2.09	2.05
246	9	2	4	1	1.60	1.57	1.55	1.52
247	9	2	5	2	2.30	2.27	2.23	2.19
248	9	2	5	1	1.71	1.68	1.65	1.62
249	9	2	6	2	2.46	2.42	2.39	2.35
250	9	2	6	1	1.83	1.80	1.77	1.74
251	9	2	7	2	2.64	2.60	2.56	2.51
252	9	2	7	1	1.96	1.92	1.89	1.86
253	10	1	1	2	1.12	1.12	1.12	1.12
254	10	1	1	1	0.83	0.83	0.83	0.83
255	10	1	2	2	1.32	1.32	1.32	1.32
256	10	1	2	1	0.98	0.98	0.98	0.98
257	10	1	3	2	1.97	1.97	1.97	1.97
258	10	1	3	1	1.46	1.46	1.46	1.46
259	10	1	4	2	2.12	2.12	2.12	2.12
260	10	1	4	1	1.57	1.57	1.57	1.57
261	10	1	5	2	2.26	2.26	2.26	2.26
262	10	1	5	1	1.68	1.68	1.68	1.68
263	10	1	6	2	2.42	2.42	2.42	2.42
264	10	1	6	1	1.79	1.79	1.79	1.79
265	10	1	7	2	2.59	2.59	2.59	2.59
266	10	1	7	1	1.92	1.92	1.92	1.92
267	10	2	1	2	1.18	1.16	1.14	1.12
268	10	2	1	1	0.87	0.86	0.85	0.83
269	10	2	2	2	1.39	1.37	1.35	1.32
270	10	2	2	1	1.03	1.01	1.00	0.98
271	10	2	3	2	2.07	2.04	2.00	1.97
272	10	2	3	1	1.53	1.51	1.49	1.46
273	10	2	4	2	2.22	2.19	2.15	2.12
274	10	2	4	1	1.65	1.62	1.59	1.57

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
275	10	2	5	2	2.38	2.34	2.30	2.26
276	10	2	5	1	1.76	1.73	1.70	1.68
277	10	2	6	2	2.54	2.50	2.46	2.42
278	10	2	6	1	1.88	1.85	1.82	1.79
279	10	2	7	2	2.72	2.68	2.64	2.59
280	10	2	7	1	2.02	1.98	1.95	1.92
281	11	1	1	2	1.15	1.15	1.15	1.15
282	11	1	1	1	0.85	0.85	0.85	0.85
283	11	1	2	2	1.35	1.35	1.35	1.35
284	11	1	2	1	1.00	1.00	1.00	1.00
285	11	1	3	2	2.01	2.01	2.01	2.01
286	11	1	3	1	1.49	1.49	1.49	1.49
287	11	1	4	2	2.16	2.16	2.16	2.16
288	11	1	4	1	1.60	1.60	1.60	1.60
289	11	1	5	2	2.31	2.31	2.31	2.31
290	11	1	5	1	1.71	1.71	1.71	1.71
291	11	1	6	2	2.47	2.47	2.47	2.47
292	11	1	6	1	1.83	1.83	1.83	1.83
293	11	1	7	2	2.65	2.65	2.65	2.65
294	11	1	7	1	1.96	1.96	1.96	1.96
295	11	2	1	2	1.20	1.19	1.17	1.15
296	11	2	1	1	0.89	0.88	0.86	0.85
297	11	2	2	2	1.42	1.39	1.37	1.35
298	11	2	2	1	1.05	1.03	1.02	1.00
299	11	2	3	2	2.11	2.08	2.05	2.01
300	11	2	3	1	1.56	1.54	1.52	1.49
301	11	2	4	2	2.27	2.23	2.20	2.16
302	11	2	4	1	1.68	1.65	1.63	1.60
303	11	2	5	2	2.42	2.38	2.35	2.31
304	11	2	5	1	1.80	1.77	1.74	1.71
305	11	2	6	2	2.59	2.55	2.51	2.47
306	11	2	6	1	1.92	1.89	1.86	1.83
307	11	2	7	2	2.78	2.73	2.69	2.65
308	11	2	7	1	2.06	2.02	1.99	1.96
309	12	1	1	2	1.20	1.20	1.20	1.20
310	12	1	1	1	0.89	0.89	0.89	0.89
311	12	1	2	2	1.42	1.42	1.42	1.42
312	12	1	2	1	1.05	1.05	1.05	1.05
313	12	1	3	2	2.11	2.11	2.11	2.11
314	12	1	3	1	1.56	1.56	1.56	1.56
315	12	1	4	2	2.27	2.27	2.27	2.27
316	12	1	4	1	1.68	1.68	1.68	1.68
317	12	1	5	2	2.42	2.42	2.42	2.42
318	12	1	5	1	1.80	1.80	1.80	1.80
319	12	1	6	2	2.59	2.59	2.59	2.59
320	12	1	6	1	1.92	1.92	1.92	1.92
321	12	1	7	2	2.78	2.78	2.78	2.78
322	12	1	7	1	2.06	2.06	2.06	2.06
323	12	2	1	2	1.27	1.24	1.23	1.20
324	12	2	1	1	0.94	0.92	0.91	0.89
325	12	2	2	2	1.49	1.46	1.44	1.42
326	12	2	2	1	1.10	1.08	1.07	1.05
327	12	2	3	2	2.22	2.18	2.15	2.11
328	12	2	3	1	1.64	1.62	1.59	1.56
329	12	2	4	2	2.38	2.34	2.31	2.27
330	12	2	4	1	1.76	1.74	1.71	1.68
331	12	2	5	2	2.55	2.50	2.47	2.42
332	12	2	5	1	1.89	1.85	1.83	1.80
333	12	2	6	2	2.72	2.68	2.64	2.59
334	12	2	6	1	2.02	1.98	1.95	1.92
335	12	2	7	2	2.92	2.87	2.83	2.78
336	12	2	7	1	2.16	2.13	2.09	2.06
337	13	1	1	2	1.26	1.26	1.26	1.26
338	13	1	1	1	0.94	0.94	0.94	0.94
339	13	1	2	2	1.49	1.49	1.49	1.49
340	13	1	2	1	1.10	1.10	1.10	1.10
341	13	1	3	2	2.21	2.21	2.21	2.21
342	13	1	3	1	1.64	1.64	1.64	1.64
343	13	1	4	2	2.38	2.38	2.38	2.38

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
344	13	1	4	1	1.76	1.76	1.76	1.76
345	13	1	5	2	2.54	2.54	2.54	2.54
346	13	1	5	1	1.88	1.88	1.88	1.88
347	13	1	6	2	2.72	2.72	2.72	2.72
348	13	1	6	1	2.01	2.01	2.01	2.01
349	13	1	7	2	2.91	2.91	2.91	2.91
350	13	1	7	1	2.16	2.16	2.16	2.16
351	13	2	1	2	1.33	1.30	1.28	1.26
352	13	2	1	1	0.98	0.97	0.95	0.94
353	13	2	2	2	1.56	1.53	1.51	1.49
354	13	2	2	1	1.16	1.14	1.12	1.10
355	13	2	3	2	2.32	2.29	2.25	2.21
356	13	2	3	1	1.72	1.69	1.67	1.64
357	13	2	4	2	2.49	2.45	2.42	2.38
358	13	2	4	1	1.85	1.82	1.79	1.76
359	13	2	5	2	2.67	2.62	2.58	2.54
360	13	2	5	1	1.98	1.94	1.91	1.88
361	13	2	6	2	2.85	2.81	2.76	2.72
362	13	2	6	1	2.11	2.08	2.05	2.01
363	13	2	7	2	3.06	3.01	2.96	2.91
364	13	2	7	1	2.26	2.23	2.19	2.16
365	14	1	1	2	1.32	1.32	1.32	1.32
366	14	1	1	1	0.98	0.98	0.98	0.98
367	14	1	2	2	1.55	1.55	1.55	1.55
368	14	1	2	1	1.15	1.15	1.15	1.15
369	14	1	3	2	2.31	2.31	2.31	2.31
370	14	1	3	1	1.71	1.71	1.71	1.71
371	14	1	4	2	2.48	2.48	2.48	2.48
372	14	1	4	1	1.84	1.84	1.84	1.84
373	14	1	5	2	2.65	2.65	2.65	2.65
374	14	1	5	1	1.97	1.97	1.97	1.97
375	14	1	6	2	2.84	2.84	2.84	2.84
376	14	1	6	1	2.10	2.10	2.10	2.10
377	14	1	7	2	3.04	3.04	3.04	3.04
378	14	1	7	1	2.25	2.25	2.25	2.25
379	14	2	1	2	1.39	1.36	1.34	1.32
380	14	2	1	1	1.03	1.01	0.99	0.98
381	14	2	2	2	1.63	1.60	1.58	1.55
382	14	2	2	1	1.21	1.19	1.17	1.15
383	14	2	3	2	2.43	2.39	2.35	2.31
384	14	2	3	1	1.80	1.77	1.74	1.71
385	14	2	4	2	2.61	2.57	2.53	2.48
386	14	2	4	1	1.93	1.90	1.87	1.84
387	14	2	5	2	2.79	2.74	2.70	2.65
388	14	2	5	1	2.06	2.03	2.00	1.97
389	14	2	6	2	2.98	2.93	2.89	2.84
390	14	2	6	1	2.21	2.17	2.14	2.10
391	14	2	7	2	3.20	3.14	3.09	3.04
392	14	2	7	1	2.37	2.33	2.29	2.25
393	15	1	1	2	1.39	1.39	1.39	1.39
394	15	1	1	1	1.03	1.03	1.03	1.03
395	15	1	2	2	1.63	1.63	1.63	1.63
396	15	1	2	1	1.21	1.21	1.21	1.21
397	15	1	3	2	2.43	2.43	2.43	2.43
398	15	1	3	1	1.80	1.80	1.80	1.80
399	15	1	4	2	2.61	2.61	2.61	2.61
400	15	1	4	1	1.94	1.94	1.94	1.94
401	15	1	5	2	2.79	2.79	2.79	2.79
402	15	1	5	1	2.07	2.07	2.07	2.07
403	15	1	6	2	2.99	2.99	2.99	2.99
404	15	1	6	1	2.21	2.21	2.21	2.21
405	15	1	7	2	3.20	3.20	3.20	3.20
406	15	1	7	1	2.37	2.37	2.37	2.37
407	15	2	1	2	1.46	1.43	1.41	1.39
408	15	2	1	1	1.08	1.06	1.05	1.03
409	15	2	2	2	1.72	1.69	1.66	1.63
410	15	2	2	1	1.27	1.25	1.23	1.21
411	15	2	3	2	2.56	2.51	2.48	2.43
412	15	2	3	1	1.89	1.86	1.83	1.80

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
413	15	2	4	2	2.74	2.70	2.66	2.61
414	15	2	4	1	2.03	2.00	1.97	1.94
415	15	2	5	2	2.93	2.89	2.84	2.79
416	15	2	5	1	2.17	2.14	2.10	2.07
417	15	2	6	2	3.14	3.09	3.04	2.99
418	15	2	6	1	2.33	2.29	2.25	2.21
419	15	2	7	2	3.36	3.31	3.26	3.20
420	15	2	7	1	2.49	2.45	2.41	2.37
421	16	1	1	2	1.50	1.50	1.50	1.50
422	16	1	1	1	1.11	1.11	1.11	1.11
423	16	1	2	2	1.77	1.77	1.77	1.77
424	16	1	2	1	1.31	1.31	1.31	1.31
425	16	1	3	2	2.64	2.64	2.64	2.64
426	16	1	3	1	1.95	1.95	1.95	1.95
427	16	1	4	2	2.83	2.83	2.83	2.83
428	16	1	4	1	2.10	2.10	2.10	2.10
429	16	1	5	2	3.02	3.02	3.02	3.02
430	16	1	5	1	2.24	2.24	2.24	2.24
431	16	1	6	2	3.24	3.24	3.24	3.24
432	16	1	6	1	2.40	2.40	2.40	2.40
433	16	1	7	2	3.47	3.47	3.47	3.47
434	16	1	7	1	2.57	2.57	2.57	2.57
435	16	2	1	2	1.58	1.55	1.53	1.50
436	16	2	1	1	1.17	1.15	1.13	1.11
437	16	2	2	2	1.86	1.83	1.80	1.77
438	16	2	2	1	1.38	1.35	1.33	1.31
439	16	2	3	2	2.77	2.72	2.68	2.64
440	16	2	3	1	2.05	2.02	1.99	1.95
441	16	2	4	2	2.97	2.92	2.88	2.83
442	16	2	4	1	2.20	2.17	2.13	2.10
443	16	2	5	2	3.18	3.12	3.08	3.02
444	16	2	5	1	2.35	2.31	2.28	2.24
445	16	2	6	2	3.40	3.34	3.29	3.24
446	16	2	6	1	2.52	2.48	2.44	2.40
447	16	2	7	2	3.64	3.58	3.53	3.47
448	16	2	7	1	2.70	2.65	2.61	2.57
449	17	1	1	2	1.65	1.65	1.65	1.65
450	17	1	1	1	1.22	1.22	1.22	1.22
451	17	1	2	2	1.94	1.94	1.94	1.94
452	17	1	2	1	1.44	1.44	1.44	1.44
453	17	1	3	2	2.90	2.90	2.90	2.90
454	17	1	3	1	2.15	2.15	2.15	2.15
455	17	1	4	2	3.11	3.11	3.11	3.11
456	17	1	4	1	2.30	2.30	2.30	2.30
457	17	1	5	2	3.32	3.32	3.32	3.32
458	17	1	5	1	2.46	2.46	2.46	2.46
459	17	1	6	2	3.56	3.56	3.56	3.56
460	17	1	6	1	2.64	2.64	2.64	2.64
461	17	1	7	2	3.81	3.81	3.81	3.81
462	17	1	7	1	2.82	2.82	2.82	2.82
463	17	2	1	2	1.74	1.71	1.68	1.65
464	17	2	1	1	1.29	1.26	1.24	1.22
465	17	2	2	2	2.04	2.01	1.98	1.94
466	17	2	2	1	1.51	1.49	1.46	1.44
467	17	2	3	2	3.04	2.99	2.95	2.90
468	17	2	3	1	2.25	2.22	2.18	2.15
469	17	2	4	2	3.27	3.21	3.16	3.11
470	17	2	4	1	2.42	2.38	2.34	2.30
471	17	2	5	2	3.49	3.43	3.38	3.32
472	17	2	5	1	2.59	2.54	2.50	2.46
473	17	2	6	2	3.74	3.67	3.62	3.56
474	17	2	6	1	2.77	2.72	2.68	2.64
475	17	2	7	2	4.00	3.94	3.88	3.81
476	17	2	7	1	2.96	2.92	2.87	2.82
477	18	1	1	2	1.81	1.81	1.81	1.81
478	18	1	1	1	1.34	1.34	1.34	1.34
479	18	1	2	2	2.13	2.13	2.13	2.13
480	18	1	2	1	1.58	1.58	1.58	1.58
481	18	1	3	2	3.18	3.18	3.18	3.18

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
482	18	1	3	1	2.35	2.35	2.35	2.35
483	18	1	4	2	3.41	3.41	3.41	3.41
484	18	1	4	1	2.53	2.53	2.53	2.53
485	18	1	5	2	3.65	3.65	3.65	3.65
486	18	1	5	1	2.70	2.70	2.70	2.70
487	18	1	6	2	3.90	3.90	3.90	3.90
488	18	1	6	1	2.89	2.89	2.89	2.89
489	18	1	7	2	4.18	4.18	4.18	4.18
490	18	1	7	1	3.10	3.10	3.10	3.10
491	18	2	1	2	1.90	1.87	1.84	1.81
492	18	2	1	1	1.41	1.39	1.37	1.34
493	18	2	2	2	2.24	2.20	2.17	2.13
494	18	2	2	1	1.66	1.63	1.61	1.58
495	18	2	3	2	3.34	3.28	3.23	3.18
496	18	2	3	1	2.47	2.43	2.39	2.35
497	18	2	4	2	3.58	3.53	3.47	3.41
498	18	2	4	1	2.65	2.61	2.57	2.53
499	18	2	5	2	3.83	3.77	3.71	3.65
500	18	2	5	1	2.84	2.79	2.75	2.70
501	18	2	6	2	4.10	4.03	3.97	3.90
502	18	2	6	1	3.04	2.99	2.94	2.89
503	18	2	7	2	4.39	4.32	4.25	4.18
504	18	2	7	1	3.25	3.20	3.15	3.10
505	19	1	1	2	2.03	2.03	2.03	2.03
506	19	1	1	1	1.50	1.50	1.50	1.50
507	19	1	2	2	2.39	2.39	2.39	2.39
508	19	1	2	1	1.77	1.77	1.77	1.77
509	19	1	3	2	3.56	3.56	3.56	3.56
510	19	1	3	1	2.64	2.64	2.64	2.64
511	19	1	4	2	3.82	3.82	3.82	3.82
512	19	1	4	1	2.83	2.83	2.83	2.83
513	19	1	5	2	4.09	4.09	4.09	4.09
514	19	1	5	1	3.03	3.03	3.03	3.03
515	19	1	6	2	4.37	4.37	4.37	4.37
516	19	1	6	1	3.24	3.24	3.24	3.24
517	19	1	7	2	4.68	4.68	4.68	4.68
518	19	1	7	1	3.47	3.47	3.47	3.47
519	19	2	1	2	2.13	2.10	2.07	2.03
520	19	2	1	1	1.58	1.55	1.53	1.50
521	19	2	2	2	2.51	2.47	2.43	2.39
522	19	2	2	1	1.86	1.83	1.80	1.77
523	19	2	3	2	3.74	3.68	3.62	3.56
524	19	2	3	1	2.77	2.72	2.68	2.64
525	19	2	4	2	4.01	3.95	3.89	3.82
526	19	2	4	1	2.97	2.93	2.88	2.83
527	19	2	5	2	4.29	4.22	4.16	4.09
528	19	2	5	1	3.18	3.13	3.08	3.03
529	19	2	6	2	4.59	4.52	4.45	4.37
530	19	2	6	1	3.40	3.35	3.29	3.24
531	19	2	7	2	4.92	4.84	4.76	4.68
532	19	2	7	1	3.64	3.58	3.53	3.47
533	20	1	1	2	1.10	1.10	1.10	1.10
534	20	1	1	1	0.82	0.82	0.82	0.82
535	20	1	2	2	1.30	1.30	1.30	1.30
536	20	1	2	1	0.96	0.96	0.96	0.96
537	20	1	3	2	1.93	1.93	1.93	1.93
538	20	1	3	1	1.43	1.43	1.43	1.43
539	20	1	4	2	2.07	2.07	2.07	2.07
540	20	1	4	1	1.54	1.54	1.54	1.54
541	20	1	5	2	2.22	2.22	2.22	2.22
542	20	1	5	1	1.64	1.64	1.64	1.64
543	20	1	6	2	2.37	2.37	2.37	2.37
544	20	1	6	1	1.76	1.76	1.76	1.76
545	20	1	7	2	2.54	2.54	2.54	2.54
546	20	1	7	1	1.88	1.88	1.88	1.88
547	20	2	1	2	1.16	1.14	1.12	1.10
548	20	2	1	1	0.86	0.84	0.83	0.82
549	20	2	2	2	1.36	1.34	1.32	1.30
550	20	2	2	1	1.01	0.99	0.98	0.96

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
551	20	2	3	2	2.03	1.99	1.96	1.93
552	20	2	3	1	1.50	1.48	1.45	1.43
553	20	2	4	2	2.18	2.14	2.11	2.07
554	20	2	4	1	1.61	1.59	1.56	1.54
555	20	2	5	2	2.33	2.29	2.25	2.22
556	20	2	5	1	1.72	1.70	1.67	1.64
557	20	2	6	2	2.49	2.45	2.41	2.37
558	20	2	6	1	1.84	1.81	1.79	1.76
559	20	2	7	2	2.67	2.62	2.58	2.54
560	20	2	7	1	1.98	1.94	1.91	1.88
561	21	1	1	2	1.10	1.10	1.10	1.10
562	21	1	1	1	0.82	0.82	0.82	0.82
563	21	1	2	2	1.30	1.30	1.30	1.30
564	21	1	2	1	0.96	0.96	0.96	0.96
565	21	1	3	2	1.93	1.93	1.93	1.93
566	21	1	3	1	1.43	1.43	1.43	1.43
567	21	1	4	2	2.07	2.07	2.07	2.07
568	21	1	4	1	1.54	1.54	1.54	1.54
569	21	1	5	2	2.22	2.22	2.22	2.22
570	21	1	5	1	1.64	1.64	1.64	1.64
571	21	1	6	2	2.37	2.37	2.37	2.37
572	21	1	6	1	1.76	1.76	1.76	1.76
573	21	1	7	2	2.54	2.54	2.54	2.54
574	21	1	7	1	1.88	1.88	1.88	1.88
575	21	2	1	2	1.16	1.14	1.12	1.10
576	21	2	1	1	0.86	0.84	0.83	0.82
577	21	2	2	2	1.36	1.34	1.32	1.30
578	21	2	2	1	1.01	0.99	0.98	0.96
579	21	2	3	2	2.03	1.99	1.96	1.93
580	21	2	3	1	1.50	1.48	1.45	1.43
581	21	2	4	2	2.18	2.14	2.11	2.07
582	21	2	4	1	1.61	1.59	1.56	1.54
583	21	2	5	2	2.33	2.29	2.25	2.22
584	21	2	5	1	1.72	1.70	1.67	1.64
585	21	2	6	2	2.49	2.45	2.41	2.37
586	21	2	6	1	1.84	1.81	1.79	1.76
587	21	2	7	2	2.67	2.62	2.58	2.54
588	21	2	7	1	1.98	1.94	1.91	1.88

Policyholder Responsibility Tiers

Prior Claim Tier

Tier	Prior Claim Group
1	5 or More Years Clean
2	3 or 4 Years Clean
3	1 Claim in 3 Years
4	2 Claims in 3 Years
5	3 Claims in 3 Years
6	4 or more Claims in 3 Years

Rule 301.A.2 & Rule 301.A.5 Credit Tier Definitions - Form HO 00 06

Trans Union Insurance Risk Score Range	Tier
950 & Above	1
947-949	2
932-946	3
918-931	4
908-917	5
892-907	6
877-891	7
862-876	8
846-861	9
830-845	10
811-829	11
796-810	12
767-795	13
747-766	14
727-746	15
664-726	16
634-663	17
601-633	18
600 & Below	19

Applications for which a credit score is not returned (such as No Hit or No Score) will be assigned a Trans Union Assist Score of 815.

Note: For tiering purposes, policyholders with only claims arising from natural causes will be considered to be 3 to 4 years clean.

No Prior Insurance/Lapse of Insurance Rating Factor

Rule 301.A. 2 & Rule 301.A.5 Policyholder Responsibility Tiers - Form HO 00 06

Credit Tiers

Tier	HO 00 06
1	0.40
2	0.40
3	0.40
4	0.40
5	0.40
6	0.45
7	0.45
8	0.45
9	0.45
10	0.45
11	0.45
12	0.49
13	0.52
14	0.55
15	0.59
16	0.67
17	0.77
18	0.84
19	1.00

Prior Claim Tiers

Tier	HO 00 06
1	0.90
2	1.00
3	1.25
4	1.55
5	1.85
6	2.25

No Prior Insurance/Lapse of Insurance Rating Factor

HO 00 06
1.35

~~Territory~~	~~HO 00 04~~
~~1~~	~~103~~
~~2~~	~~103~~
~~3~~	~~103~~
~~4~~	~~103~~
~~5~~	~~113~~
~~6~~	~~113~~
~~7~~	~~113~~
~~8~~	~~113~~
~~9~~	~~113~~
~~10~~	~~113~~
~~11~~	~~113~~
~~12~~	~~113~~
~~13~~	~~113~~
~~14~~	~~113~~
~~15~~	~~113~~
~~16~~	~~113~~
~~17~~	~~113~~
~~18~~	~~128~~
~~19~~	~~128~~
~~20~~	~~122~~
~~21~~	~~122~~
~~22~~	~~122~~
~~23~~	~~128~~
~~24~~	~~128~~
~~25~~	~~128~~
~~26~~	~~128~~
~~27~~	~~128~~
~~28~~	~~128~~
~~29~~	~~128~~
~~30~~	~~113~~
~~31~~	~~113~~
~~32~~	~~113~~
~~33~~	~~113~~
~~34~~	~~128~~
~~35~~	~~128~~
~~36~~	~~128~~
~~37~~	~~128~~
~~38~~	~~128~~
~~39~~	~~128~~
~~40~~	~~128~~
~~41~~	~~128~~
~~42~~	~~113~~
~~43~~	~~128~~
~~44~~	~~128~~
~~45~~	~~128~~

Territory	HO 00 04
1	153
2	153
3	153
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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572	123

Expense Fees per policy
HO 00 04 $34.00

Amount of	HO 00 04	Amount of	HO 00 04
$ 6,000	0.800	$ 40,000	1.470
$ 10,000	0.850	$ 45,000	1.575
$ 15,000	0.900	$ 50,000	1.856
$ 20,000	1.000	$ 60,000	2.268
$ 25,000	1.100	$ 75,000	2.646
$ 30,000	1.200	$ 90,000	3.011
$ 35,000	1.365	$ 100,000	3.263
		Each add'l $1,000	0.025

Rule 205. Minimum Premium
HO 00 04 $ 125.00

Rule 207. Waiver of Premium $ 3.00

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage
HO 00 04 1.35

Rule 406. Deductibles

	HO 00 04	
	factor	max credit
$500	1.00	n/a
$1,000	0.85	$150
$2,500	0.75	$250

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. ~~Affinity Marketing~~ Partner Discounts (see schedule)

Rule 488. Number of Units

1	1.75
2 or 3	1.30
4 or more	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	
1	$2.20
2	$5.70
3	$10.25
4	$14.45
5	$18.90
6	$24.75
7	$29.60
8	$33.05
9	$38.25
10	$42.85

D. Base Premium
(per $1,000 of insurance)
~~5~~ 10% deductible

Zone	Column A	Column B		Column C	Column D	Column E	Column F		Column G
1	n/a	~~$0.24~~	$0.28	n/a	n/a	n/a	~~$0.26~~	$0.30	n/a
2	n/a	~~$0.61~~	$0.71	n/a	n/a	n/a	~~$0.67~~	$0.78	n/a
3	n/a	~~$1.10~~	$1.29	n/a	n/a	n/a	~~$1.20~~	$1.40	n/a
4	n/a	~~$1.55~~	$1.81	n/a	n/a	n/a	~~$1.69~~	$1.98	n/a
5	n/a	~~$2.03~~	$2.38	n/a	n/a	n/a	~~$2.20~~	$2.57	n/a
6	n/a	~~$2.66~~	$3.11	n/a	n/a	n/a	~~$2.89~~	$3.38	n/a
7	n/a	~~$3.18~~	$3.72	n/a	n/a	n/a	~~$3.45~~	$4.04	n/a
8	n/a	~~$3.55~~	$4.15	n/a	n/a	n/a	~~$3.86~~	$4.52	n/a
9	n/a	~~$4.11~~	$4.81	n/a	n/a	n/a	~~$4.46~~	$5.22	n/a
10	n/a	~~$4.60~~	$5.38	n/a	n/a	n/a	~~$5.00~~	$5.85	n/a

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions
Zone 1: See Arkansas Territory 1.0

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - HO 00 04

	Rate per $1,000
HO 00 04 (100% Building Additions & Alterations limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 04 policies, multiply the Coverage C amount by .09, then multiply that result by the HO 00 04 rate per $1,000.

Rule 515. Personal Property		Charge
A. Increased Special Limits of Liability		
1. Jewelry, Watches, and Furs (rate per $500)		$ 7.50
2. Money and Securities (rate per $100)		
	Money	$ 5.00
	Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)		$ 2.50
4. Firearms (rate per $100)		$ 3.00
5. Electronic Aparatus (rate per $500)		$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy) ~~$34.00~~

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 5~~0~~1-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
3~~0~~1-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Partner Discounts	Factor
A. Affinity Discounts	0.90
B. Employee Discounts	0.85

Policyholder Responsibility Tiers

Number of Residents Tier

1 or 2	1.00
3 or 4	1.30
5 or more	1.63

Insurance Score Tiers

Trans Union Insurance Risk Score Range	Tier	Rating Factor
950 & Above	**1**	0.83
947-949	**2**	0.84
932-946	**3**	0.85
918-931	**4**	0.87
908-917	**5**	0.91
892-907	**6**	0.94
877-891	**7**	0.98
862-876	**8**	1.00
846-861	**9**	1.06
830-845	**10**	1.15
811-829	**11**	1.27
796-810	**12**	1.42
767-795	**13**	1.58
747-766	**14**	1.72
727-746	**15**	1.89
664-726	**16**	2.16
634-663	**17**	2.43
601-633	**18**	2.65
600 & Below	**19**	2.98
No Hit	**20**	1.95
No Score	**21**	1.95

Territory	HO 00 03	HO 00 06
1	1391	679
2	1402	679
3	1397	679
4	1577	679
5	1435	679
6	1699	679
7	1563	679
8	1559	679
9	1571	679
10	1582	679
11	1343	679
12	1278	679
13	1577	679
14	1433	679
15	1446	679
16	1376	679
17	1572	679
18	1571	679
19	1504	679
20	1504	679
21	1579	679
22	1322	679
23	1650	679
24	1531	679
25	1578	679
26	1317	679
27	1536	679
28	1301	679
29	1577	679
30	1322	679
31	1553	679
32	1512	679
33	1649	679
34	1569	679
35	1275	679
36	1632	679
37	1549	679
38	1629	679
39	1472	679
40	1617	679
41	1603	679
42	1969	679
43	1466	679
44	1546	679
45	1486	679
46	1475	679
47	1537	679
48	1469	679
49	1636	679
50	1638	679
51	1884	679
52	1982	679
53	1637	679
54	1647	679
55	1523	679
56	1651	679
57	1550	679
58	1397	679
59	1849	679
60	1942	679
61	1692	679
62	2001	679
63	1922	679
64	1876	679
65	1628	679

Territory	HO 00 03	HO 00 06
66	2005	679
67	1736	679
68	1748	679
69	1950	679
70	1716	679
71	1716	679
72	1955	679
73	1942	679
74	1950	679
75	1657	679
76	1723	679
77	1933	679
78	1745	679
79	2004	679
80	1745	679
81	1745	679
82	1689	679
83	1959	679
84	2005	679
85	1722	679
86	1628	679
87	1733	679
88	1923	679
89	1876	679
90	1945	679
91	1608	679
92	1734	679
93	1708	679
94	953	598
95	960	598
96	979	598
97	1637	679
98	1681	679
99	1629	679
100	1547	679
101	1504	679
102	1132	598
103	1109	598
104	1729	679
105	1528	679
106	1536	679
107	1175	598
108	1173	598
109	1114	598
110	989	598
111	1688	679
112	1654	679
113	1070	598
114	978	598
115	1078	598
116	1745	679
117	1751	679
118	1101	598
119	1109	598
120	1629	679
121	996	598
122	1112	598
123	978	598
124	1111	598
125	1065	598
126	1637	679
127	1109	598
128	1145	598
129	1640	679
130	1640	679

Territory	HO 00 03	HO 00 06
131	991	598
132	1383	679
133	1314	679
134	1383	679
135	1470	598
136	1076	598
137	1358	679
138	1144	598
139	1320	679
140	1084	598
141	1175	598
142	1481	598
143	1290	679
144	918	598
145	1339	679
146	1300	679
147	1384	598
148	2085	679
149	1254	679
150	1361	679
151	1309	679
152	1013	598
153	1329	679
154	1326	598
155	1327	598
156	2121	679
157	1317	598
158	1355	598
159	1103	598
160	1111	598
161	1108	598
162	1015	598
163	1326	679
164	1193	598
165	1278	679
166	1422	679
167	1306	679
168	1207	598
169	1080	598
170	1307	679
171	1208	598
172	1311	679
173	1205	598
174	1140	598
175	1312	679
176	1440	679
177	1192	598
178	1086	598
179	1287	598
180	1338	679
181	1395	679
182	1401	679
183	1215	598
184	1132	598
185	2128	679
186	909	598
187	1320	679
188	1257	679
189	1343	647
190	1390	679
191	1319	598
192	1163	598
193	1140	598
194	1310	679
195	1428	679

Territory	HO 00 03	HO 00 06
196	1353	679
197	959	598
198	1306	598
199	1344	647
200	1096	598
201	1144	598
202	1402	679
203	1443	679
204	1437	679
205	1119	598
206	1138	598
207	1205	598
208	1396	598
209	1351	647
210	1346	647
211	1350	647
212	1345	647
213	1352	647
214	1351	647
215	1153	598
216	1527	679
217	978	598
218	1043	598
219	1151	598
220	1430	679
221	1415	679
222	1206	598
223	1223	598
224	1379	679
225	1449	679
226	2123	679
227	1364	647
228	1160	598
229	1158	598
230	1331	679
231	1355	598
232	1421	679
233	1143	598
234	1138	598
235	1416	679
236	1392	679
237	1309	598
238	1166	598
239	1145	598
240	1310	679
241	1141	679
242	1312	679
243	1301	679
244	1390	679
245	1433	679
246	1106	598
247	1394	679
248	1365	679
249	1216	598
250	1353	647
251	1411	647
252	1450	647
253	1482	647
254	1453	647
255	1475	647
256	1452	647
257	1476	647
258	1475	647
259	1453	647
260	1460	647

Territory	HO 00 03	HO 00 06
261	1465	647
262	1455	647
263	1481	679
264	2077	679
265	2092	679
266	2045	679
267	2077	679
268	2103	679
269	2077	679
270	2069	679
271	1992	679
272	1469	679
273	1267	679
274	2049	679
275	2076	679
276	1463	679
277	1273	679
278	2006	679
279	2044	679
280	1461	679
281	2005	679
282	1280	679
283	2005	679
284	2075	679
285	1486	679
286	2049	679
287	2073	679
288	2095	679
289	1279	679
290	2077	679
291	2097	679
292	1470	679
293	2092	679
294	1272	679
295	1257	679
296	2076	679
297	1275	679
298	2073	679
299	2011	679
300	1976	679
301	1267	679
302	1493	679
303	1551	679
304	1462	679
305	2066	679
306	1265	679
307	1979	679
308	2005	679
309	2049	679
310	1991	679
311	1467	598
312	1465	598
313	1397	598
314	1463	598
315	1400	598
316	1390	598
317	1463	598
318	1395	598
319	1392	598
320	1462	598
321	1463	598
322	1473	598
323	1300	598
324	1305	598
325	1398	598

Territory	HO 00 03	HO 00 06
326	2079	679
327	2073	679
328	2069	679
329	1478	598
330	2072	679
331	1397	598
332	1391	598
333	1395	598
334	1397	598
335	1466	598
336	2046	679
337	1392	598
338	1390	598
339	2079	679
340	1485	598
341	1297	598
342	1389	598
343	1442	598
344	1395	598
345	1485	598
346	1395	598
347	1473	598
348	1389	598
349	1298	598
350	1392	598
351	1395	598
352	1371	598
353	1384	598
354	1481	598
355	1481	598
356	1396	598
357	1368	598
358	1462	598
359	1136	679
360	1299	598
361	1403	598
362	2096	679
363	1413	598
364	1396	598
365	1385	598
366	2093	679
367	1128	679
368	1162	679
369	1157	679
370	1150	679
371	1166	679
372	1157	679
373	1346	679
374	1130	679
375	1157	679
376	1158	679
377	1206	598
378	1137	679
379	1161	679
380	1343	679
381	1148	679
382	1202	598
383	1162	679
384	1124	679
385	1208	598
386	1167	679
387	1162	679
388	928	554
389	1335	679
390	1153	679

Territory	HO 00 03	HO 00 06
391	1166	679
392	1136	679
393	1223	598
394	901	554
395	1207	598
396	1154	679
397	1153	679
398	1131	679
399	1052	598
400	1166	679
401	1052	598
402	1161	679
403	1162	679
404	1144	679
405	1173	679
406	1346	679
407	1052	598
408	1149	679
409	1134	679
410	1150	679
411	1392	598
412	1162	679
413	1161	679
414	1151	679
415	1156	679
416	1158	679
417	1210	598
418	1156	679
419	1160	679
420	1163	679
421	1151	679
422	907	554
423	922	554
424	816	554
425	914	554
426	974	554
427	929	554
428	1166	598
429	930	554
430	1170	598
431	1229	598
432	806	554
433	805	554
434	967	554
435	973	554
436	931	554
437	934	554
438	1225	598
439	1158	598
440	1177	598
441	931	554
442	914	554
443	1225	598
444	1168	598
445	1223	598
446	930	554
447	929	554
448	1229	598
449	910	554
450	809	554
451	946	554
452	908	554
453	1207	598
454	1175	598
455	959	554

Territory	HO 00 03	HO 00 06
456	1238	598
457	1168	598
458	1242	598
459	1331	598
460	1207	598
461	981	554
462	1138	598
463	1210	598
464	1242	598
465	957	554
466	827	554
467	827	554
468	829	554
469	829	554
470	813	554
471	818	554
472	791	554
473	837	554
474	829	554
475	810	554
476	826	554
477	820	554
478	790	554
479	827	554
480	813	554
481	809	554
482	826	554
483	809	554
484	826	554
485	822	554
486	920	554
487	825	554
488	830	554
489	824	554
490	793	554
491	816	554
492	944	554
493	816	554
494	816	554
495	832	554
496	933	554
497	806	554
498	829	554
499	824	554
500	826	554
501	806	554
502	801	554
503	792	554
504	929	554
505	1306	598
506	1361	598
507	979	598
508	941	598
509	1358	598
510	1129	598
511	868	598
512	1176	598
513	1167	598
514	1177	598
515	1193	598
516	1150	598
517	1361	598
518	1131	598
519	1375	598
520	1168	598

Territory	HO 00 03	HO 00 06
521	1252	598
522	1194	598
523	968	598
524	1044	598
525	1337	598
526	1370	598
527	1356	598
528	1358	598
529	1008	598
530	1141	598
531	1259	598
532	1147	598
533	972	598
534	1350	598
535	1160	598
536	1322	598
537	1174	598
538	980	598
539	988	598
540	849	598
541	851	598
542	853	598
543	864	598
544	850	598
545	859	598
546	836	598
547	868	598
548	939	598
549	879	598
550	852	598
551	827	598
552	840	598
553	816	598
554	855	598
555	859	598
556	864	598
557	957	598
558	934	598
559	870	598
560	859	598
561	876	598
562	837	598
563	852	598
564	852	598
565	820	598
566	944	598
567	862	598
568	842	598
569	842	598
570	864	598
571	885	598
572	824	554

Policy Forms

HO 00 03	1.000
HO 00 06	0.946

Expense Fees per policy

HO 00 03	$102.00
HO 00 06	$51.00

Form HO 00 03 Only

2 Family Dwelling	1.20
3 or 4 Family Dwelling	1.30

Policyholder Responsibility Tiers
(see schedule)

Expense/Loss Experience Modifiers
(see schedule)

Protection/Construction

Construction	Protection	HO 00 03	HO 00 06
Masonry	Well Protected	1.00	1.00
	Moderately Protected	1.17	1.00
	Poorly Protected	1.96	1.00
Frame	Well Protected	1.13	1.00
	Moderately Protected	1.32	1.00
	Poorly Protected	2.22	1.00

Amount of Insurance

Amount of Insurance	HO 00 03	Amount of Insurance	HO 00 03
$50,000	0.691	$160,000	1.491
$60,000	0.723	$170,000	1.551
$70,000	0.775	$180,000	1.590
$80,000	0.849	$190,000	1.622
$90,000	0.932	$200,000	1.663
$100,000	1.000	$225,000	1.929
$110,000	1.096	$250,000	2.022
$120,000	1.196	$275,000	2.238
$130,000	1.298	$300,000	2.475
$140,000	1.398	$350,000	2.958
$150,000	1.446	$400,000	3.445
		Each add'l $10,000	0.097

Amount of Insurance	HO 00 06	Amount of Insurance	HO 00 06
$6,000	0.800	$40,000	1.599
$10,000	0.850	$45,000	1.742
$15,000	0.900	$50,000	1.880
$20,000	1.000	$60,000	2.159
$25,000	1.147	$75,000	2.574
$30,000	1.303	$90,000	2.990
$35,000	1.453	$100,000	3.265
		Each add'l $1,000	0.028

Rule 205. Minimum Premium

HO 00 03	$150.00
HO 00 06	$125.00

Rule 207. Waiver of Premium $ 3.00

Rule 302. Loss Settlement Options - Form HO 00 03

A. Functional Replacement Cost

Coverage A limit of liability equals less than __% of replacement value:	80% to 100%	1.00
	79%, but not less than 50%	1.05
	less than 50%	1.10

B. Actual Cash Value 1.25

C. Special Loss Settlement

% of Replacement Value	C.2.a. Factor	C.2.c. Factor
50%	1.60	0.96
60%	1.33	0.97
70%	1.14	0.98

Rule 303. Ordinance or Law Coverage Factor

B.2. Increased Limit - HO 00 03 (25% Coverage A limit) 1.03

Rule 304. Special Personal Property Coverage Factor

HO 00 03	(endorsement HH 00 15)	1.16
HO 00 06	(endorsement HH 17 31)	1.24

Rule 401. Superior Construction - Form HO 00 03 0.85

Rule 402. Townhouse or Row House - Form HO 00 03

Total number of individual family units within the fire division	1 and 2 family dwellings			3 and 4 family dwellings
	1-2	3-4	5-8	5-8
(number of family	(1 & 3)	(2)	(2)	(4)
well/moderately protected	1.00	1.10	1.25	1.35
poorly protected	1.00	1.15	1.30	1.45

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be consider

An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division.

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage

HO 00 03	1.15
HO 00 06	1.35

Rule 404. Protective Devices - Form HO 00 03 Factor

Automatic sprinkler systems in all rooms of the dwelling	0.90
Combination of smoke detectors, dead bolt locks on all entrance doors, and fire extinguishers on the property	1.00
Each central station monitored alarm (fire and burglary)	0.95
Each direct line response to police or fire station	0.95

Rule 406. Deductibles

Form HO 00 03	Coverage A (000s)										
Deductible	<= 91.0	115.0	151.5	174.5	195.0	216.5	240.0	268.0	304.5	356.5	>= 998.0
$1,000	0.866	0.876	0.881	0.884	0.887	0.897	0.900	0.879	0.898	0.900	0.920
$1,000/$2,500 W&H	0.860	0.871	0.875	0.879	0.882	0.891	0.894	0.874	0.892	0.895	0.915
$1,000/$5,000 W&H	0.853	0.863	0.867	0.871	0.874	0.883	0.886	0.866	0.884	0.887	0.907
$1,000/1% W&H	0.869	0.877	0.879	0.882	0.884	0.893	0.895	0.873	0.892	0.893	0.891
$1,000/2% W&H	0.863	0.872	0.874	0.876	0.877	0.885	0.887	0.865	0.883	0.884	0.885
$1,000/3% W&H	0.860	0.868	0.869	0.871	0.872	0.880	0.881	0.858	0.875	0.872	0.880
$1,000/4% W&H	0.857	0.865	0.865	0.867	0.867	0.873	0.872	0.849	0.867	0.869	0.878
$1,000/5% W&H	0.854	0.861	0.861	0.860	0.859	0.867	0.869	0.848	0.866	0.867	0.876
$1,000/10% W&H	0.840	0.848	0.848	0.851	0.853	0.861	0.862	0.841	0.859	0.861	0.868
$2,500	0.774	0.784	0.791	0.796	0.801	0.811	0.824	0.827	0.840	0.844	0.864
$2,500/$5,000 W&H	0.766	0.776	0.783	0.788	0.793	0.803	0.815	0.819	0.832	0.836	0.856
$2,500/1% W&H	0.783	0.791	0.794	0.799	0.803	0.812	0.824	0.827	0.839	0.842	0.840
$2,500/2% W&H	0.776	0.785	0.789	0.793	0.796	0.805	0.816	0.818	0.830	0.833	0.834
$2,500/3% W&H	0.773	0.781	0.784	0.788	0.791	0.800	0.811	0.811	0.822	0.821	0.829
$2,500/4% W&H	0.770	0.778	0.781	0.784	0.786	0.793	0.801	0.803	0.815	0.818	0.827
$2,500/5% W&H	0.767	0.775	0.777	0.777	0.778	0.787	0.798	0.801	0.813	0.816	0.825
$2,500/10% W&H	0.754	0.761	0.764	0.768	0.772	0.781	0.792	0.794	0.807	0.810	0.817

Form HO 00 06	factor	max credit
$500	1.00	n/a
$500/1000 W&H	0.97	$50
$500/2% W&H	n/a	n/a
$1,000	0.85	$150
$1000/2% W&H	n/a	n/a
$2,500	0.75	$250

Rule 407. Additional Amounts of Insurance - Form HO 00 03

		Factor
C.1. Additional amount of Coverage A only	25%	1.03
	50%	1.04

Rule 411. Home Purchase - Form HO 00 03

PolicyTerm	Factor
1	0.90
2	0.94
3	0.97
4+	1.00

Rule 470. Age of Home - Form HO 00 03

age	factor	age	factor
current year	0.70	12	0.94
prior year	0.72	13	0.95
2 years prior	0.74	14	0.95
3	0.76	15	0.95
4	0.78	16 to 20	0.95
5	0.80	21 to 25	1.00
6	0.82	26 to 30	1.00
7	0.84	31 to 35	0.95
8	0.86	36 to 40	0.95
9	0.88	41 to 50	1.00
10	0.90	51 to 60	1.05
11	0.92	Over 60 Years	1.10

Rule 471. Roofing Age/Materials - Form HO 00 03 (see Wind Roof table)

Rule 472. Safe Heat - Form HO 00 03

Solid Fuel	1.25
Oil	1.00
Other	1.00

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Affinity Marketing - Form HO 00 03 (see schedule)

Rule 482. Policy Conversion

HO 00 03 policy year	factor
1st	0.95
2nd	0.96
3rd	0.97
4th	0.98
5th	0.99
6th and ongoing	1.00

Rule 483. Internet Quote/Purc [n/a in Arkansas]

Rule 486. Basic Package Product and Enhanced Package Optional Endorsements - Form HO 00 03

	Factor
Basic Package	1.15
Enhanced Package	1.19

Rule 488. Number of Units - Form HO 00 06

Less than 5	1.10
5 or More	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	Frame	Masonry	Superior
1	$0.50	$2.20	$0.90
2	$1.15	$5.70	$2.35
3	$2.50	$10.25	$4.20
4	$3.50	$14.45	$5.95
5	$4.95	$18.90	$7.75
6	$6.85	$24.75	$10.15
7	$7.90	$29.60	$12.15
8	$9.80	$33.05	$13.55
9	$12.45	$38.25	$15.70
10	$13.15	$42.85	$17.60

D. Base Premium
(per $1,000 of insurance)
10% deductible

Table A: Frame

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.12	n/a	$0.12	$0.12	$0.12	$0.12	$0.12
2	$0.27	n/a	$0.15	$0.12	$0.18	$0.14	$0.27
3	$0.59	n/a	$0.32	$0.26	$0.39	$0.32	$0.59
4	$0.82	n/a	$0.46	$0.36	$0.54	$0.44	$0.82
5	$1.16	n/a	$0.63	$0.50	$0.76	$0.63	$1.16
6	$1.60	n/a	$0.88	$0.70	$1.06	$0.88	$1.60
7	$1.85	n/a	$1.02	$0.82	$1.23	$1.01	$1.85
8	$2.29	n/a	$1.26	$1.01	$1.52	$1.25	$2.29
9	$2.91	n/a	$1.60	$1.29	$1.93	$1.59	$2.91
10	$3.08	n/a	$1.70	$1.36	$2.04	$1.68	$3.08

Table B: Masonry

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.51	n/a	$0.32	$0.25	$0.33	$0.30	$0.51
2	$1.33	n/a	$0.82	$0.64	$0.84	$0.78	$1.33
3	$2.40	n/a	$1.46	$1.17	$1.51	$1.40	$2.40
4	$3.38	n/a	$2.07	$1.65	$2.13	$1.98	$3.38
5	$4.42	n/a	$2.70	$2.15	$2.78	$2.57	$4.42
6	$5.79	n/a	$3.55	$2.82	$3.65	$3.38	$5.79
7	$6.93	n/a	$4.24	$3.37	$4.35	$4.04	$6.93
8	$7.73	n/a	$4.73	$3.77	$4.87	$4.52	$7.73
9	$8.95	n/a	$5.48	$4.35	$5.63	$5.22	$8.95
10	$10.03	n/a	$6.13	$4.88	$6.31	$5.85	$10.03

Table C: Superior

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	$0.21	n/a	$0.12	$0.12	$0.15	$0.13	$0.21
2	$0.55	n/a	$0.23	$0.15	$0.40	$0.34	$0.55
3	$0.98	n/a	$0.43	$0.27	$0.71	$0.61	$0.98
4	$1.39	n/a	$0.61	$0.37	$1.01	$0.87	$1.39
5	$1.81	n/a	$0.80	$0.49	$1.32	$1.12	$1.81
6	$2.38	n/a	$1.04	$0.64	$1.73	$1.47	$2.38
7	$2.84	n/a	$1.24	$0.76	$2.07	$1.77	$2.84
8	$3.17	n/a	$1.38	$0.85	$2.30	$1.97	$3.17
9	$3.67	n/a	$1.60	$0.99	$2.67	$2.28	$3.67
10	$4.12	n/a	$1.80	$1.11	$3.00	$2.55	$4.12

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions: See Arkansas Territory 1.0

Rule 507. Coverage A Basic and Increased Limits - Form HO 00 06 $ 3.30
Increased Limits (rate per $1,000)

Rule 508. Units Regularly Rented to Others - Form HO 00 06	Factor
1 - 8 weeks per year	1.00
9 or more weeks per year	1.25

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - Form HO 00 06

	Rate per $1,000
HO 00 06 (25% Coverage A limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 06 policies, multiply the total Coverage A amount ($5,000 base plus any increased limit) by .15, then multiply that result by the HO 00 06 rate per $1,000.

Rule 514. Other Structures
Increased Limits (rate per $1,000) $ 2.00

Rule 515. Personal Property	Charge
A. Increased Limit (rate per $1,000) **Form HO 00 03 Only**	$ 2.00
B. Reduction in Limit (credit per $1,000) **Form HO 00 03 Only**	$ 1.00
C. Increased Special Limits of Liability	
1. Jewelry, Watches, and Furs (rate per $500)	$ 15.00
2. Money and Securities (rate per $100)	
Money	$ 5.00
Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)	$ 2.50
4. Firearms (rate per $100)	$ 3.00
5. Electronic Aparatus (rate per $500)	$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy)

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

Rule 471. Roofing Age/Materials - Form HO 00 03

Roof Age	Roof Type	Factor
0	asphalt	1.000
0	built up/tar or gravel	1.000
0	clay tile	1.000
0	composition	1.000
0	concrete tile	1.000
0	other	1.000
0	slate	1.000
0	spanish tile	1.000
0	tin/membrane	1.000
0	wood shake	1.150
0	wood shingles	1.150
1	asphalt	1.007
1	built up/tar or gravel	1.004
1	clay tile	1.004
1	composition	1.007
1	concrete tile	1.004
1	other	1.004
1	slate	1.004
1	spanish tile	1.004
1	tin/membrane	1.004
1	wood shake	1.161
1	wood shingles	1.161
2	asphalt	1.014
2	built up/tar or gravel	1.008
2	clay tile	1.008
2	composition	1.014
2	concrete tile	1.008
2	other	1.008
2	slate	1.008
2	spanish tile	1.008
2	tin/membrane	1.008
2	wood shake	1.171
2	wood shingles	1.171
3	asphalt	1.021
3	built up/tar or gravel	1.011
3	clay tile	1.011
3	composition	1.021
3	concrete tile	1.011
3	other	1.011
3	slate	1.011
3	spanish tile	1.011
3	tin/membrane	1.011
3	wood shake	1.181
3	wood shingles	1.181
4	asphalt	1.028

Roof Age	Roof Type	Factor
4	built up/tar or gravel	1.014
4	clay tile	1.014
4	composition	1.028
4	concrete tile	1.014
4	other	1.014
4	slate	1.014
4	spanish tile	1.014
4	tin/membrane	1.014
4	wood shake	1.190
4	wood shingles	1.190
5	asphalt	1.034
5	built up/tar or gravel	1.017
5	clay tile	1.017
5	composition	1.034
5	concrete tile	1.017
5	other	1.017
5	slate	1.017
5	spanish tile	1.017
5	tin/membrane	1.017
5	wood shake	1.199
5	wood shingles	1.199
6	asphalt	1.041
6	built up/tar or gravel	1.020
6	clay tile	1.020
6	composition	1.041
6	concrete tile	1.020
6	other	1.020
6	slate	1.020
6	spanish tile	1.020
6	tin/membrane	1.020
6	wood shake	1.208
6	wood shingles	1.208
7	asphalt	1.047
7	built up/tar or gravel	1.023
7	clay tile	1.023
7	composition	1.047
7	concrete tile	1.023
7	other	1.023
7	slate	1.023
7	spanish tile	1.023
7	tin/membrane	1.023
7	wood shake	1.216
7	wood shingles	1.216
8	asphalt	1.053
8	built up/tar or gravel	1.026
8	clay tile	1.026
8	composition	1.053

Roof Age	Roof Type	Factor
8	concrete tile	1.026
8	other	1.026
8	slate	1.026
8	spanish tile	1.026
8	tin/membrane	1.026
8	wood shake	1.224
8	wood shingles	1.224
9	asphalt	1.059
9	built up/tar or gravel	1.029
9	clay tile	1.029
9	composition	1.059
9	concrete tile	1.029
9	other	1.029
9	slate	1.029
9	spanish tile	1.029
9	tin/membrane	1.029
9	wood shake	1.232
9	wood shingles	1.232
10	asphalt	1.064
10	built up/tar or gravel	1.031
10	clay tile	1.031
10	composition	1.064
10	concrete tile	1.031
10	other	1.031
10	slate	1.031
10	spanish tile	1.031
10	tin/membrane	1.031
10	wood shake	1.240
10	wood shingles	1.240
11	asphalt	1.069
11	built up/tar or gravel	1.033
11	clay tile	1.033
11	composition	1.069
11	concrete tile	1.033
11	other	1.033
11	slate	1.033
11	spanish tile	1.033
11	tin/membrane	1.033
11	wood shake	1.247
11	wood shingles	1.247
12	asphalt	1.075
12	built up/tar or gravel	1.035
12	clay tile	1.035
12	composition	1.075
12	concrete tile	1.035
12	other	1.035
12	slate	1.035

Roof Age	Roof Type	Factor
12	spanish tile	1.035
12	tin/membrane	1.035
12	wood shake	1.254
12	wood shingles	1.254
13	asphalt	1.079
13	built up/tar or gravel	1.037
13	clay tile	1.037
13	composition	1.079
13	concrete tile	1.037
13	other	1.037
13	slate	1.037
13	spanish tile	1.037
13	tin/membrane	1.037
13	wood shake	1.261
13	wood shingles	1.261
14	asphalt	1.084
14	built up/tar or gravel	1.039
14	clay tile	1.039
14	composition	1.084
14	concrete tile	1.039
14	other	1.039
14	slate	1.039
14	spanish tile	1.039
14	tin/membrane	1.039
14	wood shake	1.268
14	wood shingles	1.268
15	asphalt	1.088
15	built up/tar or gravel	1.041
15	clay tile	1.041
15	composition	1.088
15	concrete tile	1.041
15	other	1.041
15	slate	1.041
15	spanish tile	1.041
15	tin/membrane	1.041
15	wood shake	1.275
15	wood shingles	1.275
16	asphalt	1.093
16	built up/tar or gravel	1.043
16	clay tile	1.043
16	composition	1.093
16	concrete tile	1.043
16	other	1.043
16	slate	1.043
16	spanish tile	1.043
16	tin/membrane	1.043
16	wood shake	1.281

Roof Age	Roof Type	Factor
16	wood shingles	1.281
17	asphalt	1.097
17	built up/tar or gravel	1.045
17	clay tile	1.045
17	composition	1.097
17	concrete tile	1.045
17	other	1.045
17	slate	1.045
17	spanish tile	1.045
17	tin/membrane	1.045
17	wood shake	1.287
17	wood shingles	1.287
18	asphalt	1.100
18	built up/tar or gravel	1.047
18	clay tile	1.047
18	composition	1.100
18	concrete tile	1.047
18	other	1.047
18	slate	1.047
18	spanish tile	1.047
18	tin/membrane	1.047
18	wood shake	1.293
18	wood shingles	1.293
19	asphalt	1.104
19	built up/tar or gravel	1.049
19	clay tile	1.049
19	composition	1.104
19	concrete tile	1.049
19	other	1.049
19	slate	1.049
19	spanish tile	1.049
19	tin/membrane	1.049
19	wood shake	1.299
19	wood shingles	1.299
20	asphalt	1.107
20	built up/tar or gravel	1.051
20	clay tile	1.051
20	composition	1.107
20	concrete tile	1.051
20	other	1.051
20	slate	1.051
20	spanish tile	1.051
20	tin/membrane	1.051
20	wood shake	1.305
20	wood shingles	1.305
21	asphalt	1.110
21	built up/tar or gravel	1.053

Roof Age	Roof Type	Factor
21	clay tile	1.053
21	composition	1.110
21	concrete tile	1.053
21	other	1.053
21	slate	1.053
21	spanish tile	1.053
21	tin/membrane	1.053
21	wood shake	1.310
21	wood shingles	1.310
22	asphalt	1.113
22	built up/tar or gravel	1.055
22	clay tile	1.055
22	composition	1.113
22	concrete tile	1.055
22	other	1.055
22	slate	1.055
22	spanish tile	1.055
22	tin/membrane	1.055
22	wood shake	1.315
22	wood shingles	1.315
23	asphalt	1.115
23	built up/tar or gravel	1.057
23	clay tile	1.057
23	composition	1.115
23	concrete tile	1.057
23	other	1.057
23	slate	1.057
23	spanish tile	1.057
23	tin/membrane	1.057
23	wood shake	1.320
23	wood shingles	1.320
24	asphalt	1.118
24	built up/tar or gravel	1.058
24	clay tile	1.058
24	composition	1.118
24	concrete tile	1.058
24	other	1.058
24	slate	1.058
24	spanish tile	1.058
24	tin/membrane	1.058
24	wood shake	1.325
24	wood shingles	1.325
25	asphalt	1.120
25	built up/tar or gravel	1.059
25	clay tile	1.059
25	composition	1.120
25	concrete tile	1.059

Roof Age	Roof Type	Factor
25	other	1.059
25	slate	1.059
25	spanish tile	1.059
25	tin/membrane	1.059
25	wood shake	1.330
25	wood shingles	1.330
26	asphalt	1.122
26	built up/tar or gravel	1.060
26	clay tile	1.060
26	composition	1.122
26	concrete tile	1.060
26	other	1.060
26	slate	1.060
26	spanish tile	1.060
26	tin/membrane	1.060
26	wood shake	1.334
26	wood shingles	1.334
27	asphalt	1.123
27	built up/tar or gravel	1.061
27	clay tile	1.061
27	composition	1.123
27	concrete tile	1.061
27	other	1.061
27	slate	1.061
27	spanish tile	1.061
27	tin/membrane	1.061
27	wood shake	1.338
27	wood shingles	1.338
28	asphalt	1.124
28	built up/tar or gravel	1.062
28	clay tile	1.062
28	composition	1.124
28	concrete tile	1.062
28	other	1.062
28	slate	1.062
28	spanish tile	1.062
28	tin/membrane	1.062
28	wood shake	1.342
28	wood shingles	1.342
29	asphalt	1.125
29	built up/tar or gravel	1.063
29	clay tile	1.063
29	composition	1.125
29	concrete tile	1.063
29	other	1.063
29	slate	1.063
29	spanish tile	1.063

Roof Age	Roof Type	Factor
29	tin/membrane	1.063
29	wood shake	1.346
29	wood shingles	1.346
30+	asphalt	1.126
30+	built up/tar or gravel	1.064
30+	clay tile	1.064
30+	composition	1.126
30+	concrete tile	1.064
30+	other	1.064
30+	slate	1.064
30+	spanish tile	1.064
30+	tin/membrane	1.064
30+	wood shake	1.350
30+	wood shingles	1.350

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 603. Residence Employees (per employee, above two)						
	$ 4.00	$ 5.00	$ 6.00	$ 1.00	$ 2.00	$ 3.00
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-50 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 51-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
31-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA
Rule 618. Unsafe Swimming Pool Premium - Form HO 00 03						
	$ 30.00	$ 48.00	$ 60.00	$ 8.00	$ 12.00	$ 15.00

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Affinity Marketing	Factor
	0.90

Rule 301.A.4 Derogatory Reason Code Definitions and Factors - Form HO 00 03

Class	D01	D02	D11	D21	D31	D41	Factor
1	0	0	0	0	0	0	1.00
2	0	0	0	0	0	1	1.11
3	0	0	0	0	1	0	1.11
4	0	0	0	0	1	1	1.38
5	0	0	0	1	0	0	1.11
6	0	0	0	1	0	1	1.38
7	0	0	0	1	1	0	1.38
8	0	0	0	1	1	1	1.38
9	0	0	1	0	0	0	1.11
10	0	0	1	0	0	1	1.38
11	0	0	1	0	1	0	1.38
12	0	0	1	0	1	1	1.38
13	0	0	1	1	0	0	1.38
14	0	0	1	1	0	1	1.38
15	0	0	1	1	1	0	1.38
16	0	0	1	1	1	1	1.38
17	0	1	0	0	0	0	1.65
18	0	1	0	0	0	1	2.18
19	0	1	0	0	1	0	2.18
20	0	1	0	0	1	1	2.18
21	0	1	0	1	0	0	2.18
22	0	1	0	1	0	1	2.18
23	0	1	0	1	1	0	2.18
24	0	1	0	1	1	1	2.18
25	0	1	1	0	0	0	2.18
26	0	1	1	0	0	1	2.18
27	0	1	1	0	1	0	2.18
28	0	1	1	0	1	1	2.18
29	0	1	1	1	0	0	2.18
30	0	1	1	1	0	1	2.18
31	0	1	1	1	1	0	2.18
32	1	0	0	0	0	0	1.11
33	1	0	0	0	0	1	1.38
34	1	0	0	0	1	0	1.38
35	1	0	0	0	1	1	1.38
36	1	0	0	1	0	0	1.38
37	1	0	0	1	0	1	1.38
38	1	0	0	1	1	0	1.38
39	1	0	0	1	1	1	1.38
40	1	0	1	0	0	0	1.38
41	1	0	1	0	0	1	1.38
42	1	0	1	0	1	0	1.38
43	1	0	1	0	1	1	1.38
44	1	0	1	1	0	0	1.38
45	1	0	1	1	0	1	1.38
46	1	0	1	1	1	0	1.38

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Rule 301.A.2 & Rule 301.A.5 Pricing Class Definitions - Form HO 00 03

Insurance Score Class	Trans Union Insurance Risk Score Range
1	950 & Above
2	947-949
3	932-946
4	918-931
5	908-917
6	892-907
7	877-891
8	862-876
9	846-861
10	830-845
11	811-829
12	796-810
13	767-795
14	747-766
15	727-746
16	664-726
17	634-663
18	601-633
19	600 & Below
20	No Hit
21	No Score

Home First Class	Definition
1	not Home First
2	Home First

Customers who are establishing a new business relationship with Homesite without a prior relationship with a Homesite partner are "Home First".

Prior Claims Class	Defintion
1	5+ Years Claim Free
2	0 Non-AOG Claims in 3 or 4 Years
3	1 Non-AOG Claims in 3 Years
4	2 Non-AOG Claims in 3 Years
5	3 Non-AOG Claims in 3 Years
6	4 Non-AOG Claims in 3 Years
7	5+ Non-AOG Claims in 3 Years

Lapse of Insurance Class	Definition
1	No Lapse of Insurance
2	Lapse of Insurance

Lapse of Insurance Class is established as follows:
a. If there is an applicable “Current Policy Expiration Date”, and the “Current Policy Expiration Date” precedes the “Proposed Policy Effective Date” by greater than one day, the policyholder is in Lapse of Insurance Class 2. Otherwise, the policyholder is in Lapse of Insurance Class 1.
b. In the case of a new home purchase, there is no Lapse of Insurance and the policyholder is in Lapse of Insurance Class 1.

Rule 301.A.2 & Rule 301.A.5 Pricing Class Factors - Form HO 00 03

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
1	1	1	1	2	0.88	0.88	0.88	0.88
2	1	1	1	1	0.65	0.65	0.65	0.65
3	1	1	2	2	1.04	1.04	1.04	1.04
4	1	1	2	1	0.77	0.77	0.77	0.77
5	1	1	3	2	1.55	1.55	1.55	1.55
6	1	1	3	1	1.15	1.15	1.15	1.15
7	1	1	4	2	1.66	1.66	1.66	1.66
8	1	1	4	1	1.23	1.23	1.23	1.23
9	1	1	5	2	1.78	1.78	1.78	1.78
10	1	1	5	1	1.32	1.32	1.32	1.32
11	1	1	6	2	1.90	1.90	1.90	1.90
12	1	1	6	1	1.41	1.41	1.41	1.41
13	1	1	7	2	2.04	2.04	2.04	2.04
14	1	1	7	1	1.51	1.51	1.51	1.51
15	1	2	1	2	0.93	0.91	0.90	0.88
16	1	2	1	1	0.69	0.68	0.67	0.65
17	1	2	2	2	1.09	1.07	1.06	1.04
18	1	2	2	1	0.81	0.80	0.78	0.77
19	1	2	3	2	1.63	1.60	1.58	1.55
20	1	2	3	1	1.20	1.19	1.17	1.15
21	1	2	4	2	1.75	1.72	1.69	1.66
22	1	2	4	1	1.29	1.27	1.25	1.23
23	1	2	5	2	1.87	1.84	1.81	1.78
24	1	2	5	1	1.38	1.36	1.34	1.32
25	1	2	6	2	2.00	1.97	1.93	1.90
26	1	2	6	1	1.48	1.46	1.43	1.41
27	1	2	7	2	2.14	2.10	2.07	2.04
28	1	2	7	1	1.58	1.56	1.53	1.51
29	2	1	1	2	0.88	0.88	0.88	0.88
30	2	1	1	1	0.65	0.65	0.65	0.65
31	2	1	2	2	1.04	1.04	1.04	1.04
32	2	1	2	1	0.77	0.77	0.77	0.77
33	2	1	3	2	1.55	1.55	1.55	1.55
34	2	1	3	1	1.15	1.15	1.15	1.15
35	2	1	4	2	1.66	1.66	1.66	1.66
36	2	1	4	1	1.23	1.23	1.23	1.23
37	2	1	5	2	1.78	1.78	1.78	1.78
38	2	1	5	1	1.32	1.32	1.32	1.32
39	2	1	6	2	1.90	1.90	1.90	1.90
40	2	1	6	1	1.41	1.41	1.41	1.41
41	2	1	7	2	2.04	2.04	2.04	2.04
42	2	1	7	1	1.51	1.51	1.51	1.51
43	2	2	1	2	0.93	0.91	0.90	0.88
44	2	2	1	1	0.69	0.68	0.67	0.65
45	2	2	2	2	1.09	1.07	1.06	1.04
46	2	2	2	1	0.81	0.80	0.78	0.77
47	2	2	3	2	1.63	1.60	1.58	1.55
48	2	2	3	1	1.20	1.19	1.17	1.15
49	2	2	4	2	1.75	1.72	1.69	1.66
50	2	2	4	1	1.29	1.27	1.25	1.23
51	2	2	5	2	1.87	1.84	1.81	1.78
52	2	2	5	1	1.38	1.36	1.34	1.32
53	2	2	6	2	2.00	1.97	1.93	1.90
54	2	2	6	1	1.48	1.46	1.43	1.41
55	2	2	7	2	2.14	2.10	2.07	2.04
56	2	2	7	1	1.58	1.56	1.53	1.51
57	3	1	1	2	0.90	0.90	0.90	0.90
58	3	1	1	1	0.66	0.66	0.66	0.66
59	3	1	2	2	1.05	1.05	1.05	1.05
60	3	1	2	1	0.78	0.78	0.78	0.78
61	3	1	3	2	1.57	1.57	1.57	1.57
62	3	1	3	1	1.16	1.16	1.16	1.16
63	3	1	4	2	1.68	1.68	1.68	1.68
64	3	1	4	1	1.25	1.25	1.25	1.25
65	3	1	5	2	1.80	1.80	1.80	1.80
66	3	1	5	1	1.33	1.33	1.33	1.33
67	3	1	6	2	1.93	1.93	1.93	1.93

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
68	3	1	6	1	1.43	1.43	1.43	1.43
69	3	1	7	2	2.06	2.06	2.06	2.06
70	3	1	7	1	1.53	1.53	1.53	1.53
71	3	2	1	2	0.94	0.92	0.91	0.90
72	3	2	1	1	0.70	0.68	0.67	0.66
73	3	2	2	2	1.11	1.09	1.07	1.05
74	3	2	2	1	0.82	0.81	0.79	0.78
75	3	2	3	2	1.65	1.62	1.60	1.57
76	3	2	3	1	1.22	1.20	1.18	1.16
77	3	2	4	2	1.77	1.74	1.71	1.68
78	3	2	4	1	1.31	1.29	1.27	1.25
79	3	2	5	2	1.89	1.86	1.83	1.80
80	3	2	5	1	1.40	1.38	1.36	1.33
81	3	2	6	2	2.02	1.99	1.96	1.93
82	3	2	6	1	1.50	1.47	1.45	1.43
83	3	2	7	2	2.17	2.13	2.10	2.06
84	3	2	7	1	1.61	1.58	1.55	1.53
85	4	1	1	2	0.92	0.92	0.92	0.92
86	4	1	1	1	0.68	0.68	0.68	0.68
87	4	1	2	2	1.08	1.08	1.08	1.08
88	4	1	2	1	0.80	0.80	0.80	0.80
89	4	1	3	2	1.61	1.61	1.61	1.61
90	4	1	3	1	1.19	1.19	1.19	1.19
91	4	1	4	2	1.73	1.73	1.73	1.73
92	4	1	4	1	1.28	1.28	1.28	1.28
93	4	1	5	2	1.85	1.85	1.85	1.85
94	4	1	5	1	1.37	1.37	1.37	1.37
95	4	1	6	2	1.98	1.98	1.98	1.98
96	4	1	6	1	1.46	1.46	1.46	1.46
97	4	1	7	2	2.12	2.12	2.12	2.12
98	4	1	7	1	1.57	1.57	1.57	1.57
99	4	2	1	2	0.96	0.95	0.93	0.92
100	4	2	1	1	0.71	0.70	0.69	0.68
101	4	2	2	2	1.13	1.12	1.10	1.08
102	4	2	2	1	0.84	0.83	0.81	0.80
103	4	2	3	2	1.69	1.66	1.64	1.61
104	4	2	3	1	1.25	1.23	1.21	1.19
105	4	2	4	2	1.81	1.79	1.76	1.73
106	4	2	4	1	1.34	1.32	1.30	1.28
107	4	2	5	2	1.94	1.91	1.88	1.85
108	4	2	5	1	1.44	1.41	1.39	1.37
109	4	2	6	2	2.08	2.04	2.01	1.98
110	4	2	6	1	1.54	1.51	1.49	1.46
111	4	2	7	2	2.22	2.19	2.15	2.12
112	4	2	7	1	1.65	1.62	1.59	1.57
113	5	1	1	2	0.95	0.95	0.95	0.95
114	5	1	1	1	0.71	0.71	0.71	0.71
115	5	1	2	2	1.12	1.12	1.12	1.12
116	5	1	2	1	0.83	0.83	0.83	0.83
117	5	1	3	2	1.67	1.67	1.67	1.67
118	5	1	3	1	1.24	1.24	1.24	1.24
119	5	1	4	2	1.79	1.79	1.79	1.79
120	5	1	4	1	1.33	1.33	1.33	1.33
121	5	1	5	2	1.92	1.92	1.92	1.92
122	5	1	5	1	1.42	1.42	1.42	1.42
123	5	1	6	2	2.05	2.05	2.05	2.05
124	5	1	6	1	1.52	1.52	1.52	1.52
125	5	1	7	2	2.20	2.20	2.20	2.20
126	5	1	7	1	1.63	1.63	1.63	1.63
127	5	2	1	2	1.00	0.98	0.97	0.95
128	5	2	1	1	0.74	0.73	0.72	0.71
129	5	2	2	2	1.18	1.16	1.14	1.12
130	5	2	2	1	0.87	0.86	0.84	0.83
131	5	2	3	2	1.75	1.72	1.70	1.67
132	5	2	3	1	1.30	1.28	1.26	1.24
133	5	2	4	2	1.88	1.85	1.82	1.79
134	5	2	4	1	1.39	1.37	1.35	1.33
135	5	2	5	2	2.01	1.98	1.95	1.92
136	5	2	5	1	1.49	1.47	1.44	1.42

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
137	5	2	6	2	2.15	2.12	2.09	2.05
138	5	2	6	1	1.59	1.57	1.54	1.52
139	5	2	7	2	2.31	2.27	2.23	2.20
140	5	2	7	1	1.71	1.68	1.65	1.63
141	6	1	1	2	1.03	1.03	1.03	1.03
142	6	1	1	1	0.77	0.77	0.77	0.77
143	6	1	2	2	1.22	1.22	1.22	1.22
144	6	1	2	1	0.90	0.90	0.90	0.90
145	6	1	3	2	1.81	1.81	1.81	1.81
146	6	1	3	1	1.34	1.34	1.34	1.34
147	6	1	4	2	1.94	1.94	1.94	1.94
148	6	1	4	1	1.44	1.44	1.44	1.44
149	6	1	5	2	2.08	2.08	2.08	2.08
150	6	1	5	1	1.54	1.54	1.54	1.54
151	6	1	6	2	2.22	2.22	2.22	2.22
152	6	1	6	1	1.65	1.65	1.65	1.65
153	6	1	7	2	2.38	2.38	2.38	2.38
154	6	1	7	1	1.76	1.76	1.76	1.76
155	6	2	1	2	1.08	1.07	1.05	1.03
156	6	2	1	1	0.80	0.79	0.78	0.77
157	6	2	2	2	1.28	1.26	1.24	1.22
158	6	2	2	1	0.95	0.93	0.92	0.90
159	6	2	3	2	1.90	1.87	1.84	1.81
160	6	2	3	1	1.41	1.39	1.36	1.34
161	6	2	4	2	2.04	2.01	1.98	1.94
162	6	2	4	1	1.51	1.49	1.46	1.44
163	6	2	5	2	2.18	2.15	2.11	2.08
164	6	2	5	1	1.62	1.59	1.57	1.54
165	6	2	6	2	2.33	2.30	2.26	2.22
166	6	2	6	1	1.73	1.70	1.67	1.65
167	6	2	7	2	2.50	2.46	2.42	2.38
168	6	2	7	1	1.85	1.82	1.79	1.76
169	7	1	1	2	1.04	1.04	1.04	1.04
170	7	1	1	1	0.77	0.77	0.77	0.77
171	7	1	2	2	1.23	1.23	1.23	1.23
172	7	1	2	1	0.91	0.91	0.91	0.91
173	7	1	3	2	1.83	1.83	1.83	1.83
174	7	1	3	1	1.36	1.36	1.36	1.36
175	7	1	4	2	1.97	1.97	1.97	1.97
176	7	1	4	1	1.46	1.46	1.46	1.46
177	7	1	5	2	2.10	2.10	2.10	2.10
178	7	1	5	1	1.56	1.56	1.56	1.56
179	7	1	6	2	2.25	2.25	2.25	2.25
180	7	1	6	1	1.67	1.67	1.67	1.67
181	7	1	7	2	2.41	2.41	2.41	2.41
182	7	1	7	1	1.78	1.78	1.78	1.78
183	7	2	1	2	1.10	1.08	1.06	1.04
184	7	2	1	1	0.81	0.80	0.79	0.77
185	7	2	2	2	1.29	1.27	1.25	1.23
186	7	2	2	1	0.96	0.94	0.93	0.91
187	7	2	3	2	1.92	1.89	1.86	1.83
188	7	2	3	1	1.42	1.40	1.38	1.36
189	7	2	4	2	2.06	2.03	2.00	1.97
190	7	2	4	1	1.53	1.50	1.48	1.46
191	7	2	5	2	2.21	2.17	2.14	2.10
192	7	2	5	1	1.63	1.61	1.58	1.56
193	7	2	6	2	2.36	2.32	2.29	2.25
194	7	2	6	1	1.75	1.72	1.69	1.67
195	7	2	7	2	2.53	2.49	2.45	2.41
196	7	2	7	1	1.87	1.84	1.81	1.78
197	8	1	1	2	1.07	1.07	1.07	1.07
198	8	1	1	1	0.79	0.79	0.79	0.79
199	8	1	2	2	1.26	1.26	1.26	1.26
200	8	1	2	1	0.93	0.93	0.93	0.93
201	8	1	3	2	1.87	1.87	1.87	1.87
202	8	1	3	1	1.39	1.39	1.39	1.39
203	8	1	4	2	2.01	2.01	2.01	2.01
204	8	1	4	1	1.49	1.49	1.49	1.49
205	8	1	5	2	2.15	2.15	2.15	2.15

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
206	8	1	5	1	1.59	1.59	1.59	1.59
207	8	1	6	2	2.30	2.30	2.30	2.30
208	8	1	6	1	1.70	1.70	1.70	1.70
209	8	1	7	2	2.46	2.46	2.46	2.46
210	8	1	7	1	1.82	1.82	1.82	1.82
211	8	2	1	2	1.12	1.10	1.09	1.07
212	8	2	1	1	0.83	0.82	0.80	0.79
213	8	2	2	2	1.32	1.30	1.28	1.26
214	8	2	2	1	0.98	0.96	0.95	0.93
215	8	2	3	2	1.96	1.93	1.90	1.87
216	8	2	3	1	1.45	1.43	1.41	1.39
217	8	2	4	2	2.11	2.08	2.04	2.01
218	8	2	4	1	1.56	1.54	1.51	1.49
219	8	2	5	2	2.25	2.22	2.18	2.15
220	8	2	5	1	1.67	1.64	1.62	1.59
221	8	2	6	2	2.41	2.37	2.34	2.30
222	8	2	6	1	1.79	1.76	1.73	1.70
223	8	2	7	2	2.58	2.54	2.50	2.46
224	8	2	7	1	1.91	1.88	1.85	1.82
225	9	1	1	2	1.09	1.09	1.09	1.09
226	9	1	1	1	0.81	0.81	0.81	0.81
227	9	1	2	2	1.28	1.28	1.28	1.28
228	9	1	2	1	0.95	0.95	0.95	0.95
229	9	1	3	2	1.91	1.91	1.91	1.91
230	9	1	3	1	1.42	1.42	1.42	1.42
231	9	1	4	2	2.05	2.05	2.05	2.05
232	9	1	4	1	1.52	1.52	1.52	1.52
233	9	1	5	2	2.19	2.19	2.19	2.19
234	9	1	5	1	1.62	1.62	1.62	1.62
235	9	1	6	2	2.35	2.35	2.35	2.35
236	9	1	6	1	1.74	1.74	1.74	1.74
237	9	1	7	2	2.51	2.51	2.51	2.51
238	9	1	7	1	1.86	1.86	1.86	1.86
239	9	2	1	2	1.14	1.13	1.11	1.09
240	9	2	1	1	0.85	0.83	0.82	0.81
241	9	2	2	2	1.35	1.32	1.30	1.28
242	9	2	2	1	1.00	0.98	0.97	0.95
243	9	2	3	2	2.01	1.97	1.94	1.91
244	9	2	3	1	1.49	1.46	1.44	1.42
245	9	2	4	2	2.15	2.12	2.09	2.05
246	9	2	4	1	1.60	1.57	1.55	1.52
247	9	2	5	2	2.30	2.27	2.23	2.19
248	9	2	5	1	1.71	1.68	1.65	1.62
249	9	2	6	2	2.46	2.42	2.39	2.35
250	9	2	6	1	1.83	1.80	1.77	1.74
251	9	2	7	2	2.64	2.60	2.56	2.51
252	9	2	7	1	1.96	1.92	1.89	1.86
253	10	1	1	2	1.12	1.12	1.12	1.12
254	10	1	1	1	0.83	0.83	0.83	0.83
255	10	1	2	2	1.32	1.32	1.32	1.32
256	10	1	2	1	0.98	0.98	0.98	0.98
257	10	1	3	2	1.97	1.97	1.97	1.97
258	10	1	3	1	1.46	1.46	1.46	1.46
259	10	1	4	2	2.12	2.12	2.12	2.12
260	10	1	4	1	1.57	1.57	1.57	1.57
261	10	1	5	2	2.26	2.26	2.26	2.26
262	10	1	5	1	1.68	1.68	1.68	1.68
263	10	1	6	2	2.42	2.42	2.42	2.42
264	10	1	6	1	1.79	1.79	1.79	1.79
265	10	1	7	2	2.59	2.59	2.59	2.59
266	10	1	7	1	1.92	1.92	1.92	1.92
267	10	2	1	2	1.18	1.16	1.14	1.12
268	10	2	1	1	0.87	0.86	0.85	0.83
269	10	2	2	2	1.39	1.37	1.35	1.32
270	10	2	2	1	1.03	1.01	1.00	0.98
271	10	2	3	2	2.07	2.04	2.00	1.97
272	10	2	3	1	1.53	1.51	1.49	1.46
273	10	2	4	2	2.22	2.19	2.15	2.12
274	10	2	4	1	1.65	1.62	1.59	1.57

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
275	10	2	5	2	2.38	2.34	2.30	2.26
276	10	2	5	1	1.76	1.73	1.70	1.68
277	10	2	6	2	2.54	2.50	2.46	2.42
278	10	2	6	1	1.88	1.85	1.82	1.79
279	10	2	7	2	2.72	2.68	2.64	2.59
280	10	2	7	1	2.02	1.98	1.95	1.92
281	11	1	1	2	1.15	1.15	1.15	1.15
282	11	1	1	1	0.85	0.85	0.85	0.85
283	11	1	2	2	1.35	1.35	1.35	1.35
284	11	1	2	1	1.00	1.00	1.00	1.00
285	11	1	3	2	2.01	2.01	2.01	2.01
286	11	1	3	1	1.49	1.49	1.49	1.49
287	11	1	4	2	2.16	2.16	2.16	2.16
288	11	1	4	1	1.60	1.60	1.60	1.60
289	11	1	5	2	2.31	2.31	2.31	2.31
290	11	1	5	1	1.71	1.71	1.71	1.71
291	11	1	6	2	2.47	2.47	2.47	2.47
292	11	1	6	1	1.83	1.83	1.83	1.83
293	11	1	7	2	2.65	2.65	2.65	2.65
294	11	1	7	1	1.96	1.96	1.96	1.96
295	11	2	1	2	1.20	1.19	1.17	1.15
296	11	2	1	1	0.89	0.88	0.86	0.85
297	11	2	2	2	1.42	1.39	1.37	1.35
298	11	2	2	1	1.05	1.03	1.02	1.00
299	11	2	3	2	2.11	2.08	2.05	2.01
300	11	2	3	1	1.56	1.54	1.52	1.49
301	11	2	4	2	2.27	2.23	2.20	2.16
302	11	2	4	1	1.68	1.65	1.63	1.60
303	11	2	5	2	2.42	2.38	2.35	2.31
304	11	2	5	1	1.80	1.77	1.74	1.71
305	11	2	6	2	2.59	2.55	2.51	2.47
306	11	2	6	1	1.92	1.89	1.86	1.83
307	11	2	7	2	2.78	2.73	2.69	2.65
308	11	2	7	1	2.06	2.02	1.99	1.96
309	12	1	1	2	1.20	1.20	1.20	1.20
310	12	1	1	1	0.89	0.89	0.89	0.89
311	12	1	2	2	1.42	1.42	1.42	1.42
312	12	1	2	1	1.05	1.05	1.05	1.05
313	12	1	3	2	2.11	2.11	2.11	2.11
314	12	1	3	1	1.56	1.56	1.56	1.56
315	12	1	4	2	2.27	2.27	2.27	2.27
316	12	1	4	1	1.68	1.68	1.68	1.68
317	12	1	5	2	2.42	2.42	2.42	2.42
318	12	1	5	1	1.80	1.80	1.80	1.80
319	12	1	6	2	2.59	2.59	2.59	2.59
320	12	1	6	1	1.92	1.92	1.92	1.92
321	12	1	7	2	2.78	2.78	2.78	2.78
322	12	1	7	1	2.06	2.06	2.06	2.06
323	12	2	1	2	1.27	1.24	1.23	1.20
324	12	2	1	1	0.94	0.92	0.91	0.89
325	12	2	2	2	1.49	1.46	1.44	1.42
326	12	2	2	1	1.10	1.08	1.07	1.05
327	12	2	3	2	2.22	2.18	2.15	2.11
328	12	2	3	1	1.64	1.62	1.59	1.56
329	12	2	4	2	2.38	2.34	2.31	2.27
330	12	2	4	1	1.76	1.74	1.71	1.68
331	12	2	5	2	2.55	2.50	2.47	2.42
332	12	2	5	1	1.89	1.85	1.83	1.80
333	12	2	6	2	2.72	2.68	2.64	2.59
334	12	2	6	1	2.02	1.98	1.95	1.92
335	12	2	7	2	2.92	2.87	2.83	2.78
336	12	2	7	1	2.16	2.13	2.09	2.06
337	13	1	1	2	1.26	1.26	1.26	1.26
338	13	1	1	1	0.94	0.94	0.94	0.94
339	13	1	2	2	1.49	1.49	1.49	1.49
340	13	1	2	1	1.10	1.10	1.10	1.10
341	13	1	3	2	2.21	2.21	2.21	2.21
342	13	1	3	1	1.64	1.64	1.64	1.64
343	13	1	4	2	2.38	2.38	2.38	2.38

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
344	13	1	4	1	1.76	1.76	1.76	1.76
345	13	1	5	2	2.54	2.54	2.54	2.54
346	13	1	5	1	1.88	1.88	1.88	1.88
347	13	1	6	2	2.72	2.72	2.72	2.72
348	13	1	6	1	2.01	2.01	2.01	2.01
349	13	1	7	2	2.91	2.91	2.91	2.91
350	13	1	7	1	2.16	2.16	2.16	2.16
351	13	2	1	2	1.33	1.30	1.28	1.26
352	13	2	1	1	0.98	0.97	0.95	0.94
353	13	2	2	2	1.56	1.53	1.51	1.49
354	13	2	2	1	1.16	1.14	1.12	1.10
355	13	2	3	2	2.32	2.29	2.25	2.21
356	13	2	3	1	1.72	1.69	1.67	1.64
357	13	2	4	2	2.49	2.45	2.42	2.38
358	13	2	4	1	1.85	1.82	1.79	1.76
359	13	2	5	2	2.67	2.62	2.58	2.54
360	13	2	5	1	1.98	1.94	1.91	1.88
361	13	2	6	2	2.85	2.81	2.76	2.72
362	13	2	6	1	2.11	2.08	2.05	2.01
363	13	2	7	2	3.06	3.01	2.96	2.91
364	13	2	7	1	2.26	2.23	2.19	2.16
365	14	1	1	2	1.32	1.32	1.32	1.32
366	14	1	1	1	0.98	0.98	0.98	0.98
367	14	1	2	2	1.55	1.55	1.55	1.55
368	14	1	2	1	1.15	1.15	1.15	1.15
369	14	1	3	2	2.31	2.31	2.31	2.31
370	14	1	3	1	1.71	1.71	1.71	1.71
371	14	1	4	2	2.48	2.48	2.48	2.48
372	14	1	4	1	1.84	1.84	1.84	1.84
373	14	1	5	2	2.65	2.65	2.65	2.65
374	14	1	5	1	1.97	1.97	1.97	1.97
375	14	1	6	2	2.84	2.84	2.84	2.84
376	14	1	6	1	2.10	2.10	2.10	2.10
377	14	1	7	2	3.04	3.04	3.04	3.04
378	14	1	7	1	2.25	2.25	2.25	2.25
379	14	2	1	2	1.39	1.36	1.34	1.32
380	14	2	1	1	1.03	1.01	0.99	0.98
381	14	2	2	2	1.63	1.60	1.58	1.55
382	14	2	2	1	1.21	1.19	1.17	1.15
383	14	2	3	2	2.43	2.39	2.35	2.31
384	14	2	3	1	1.80	1.77	1.74	1.71
385	14	2	4	2	2.61	2.57	2.53	2.48
386	14	2	4	1	1.93	1.90	1.87	1.84
387	14	2	5	2	2.79	2.74	2.70	2.65
388	14	2	5	1	2.06	2.03	2.00	1.97
389	14	2	6	2	2.98	2.93	2.89	2.84
390	14	2	6	1	2.21	2.17	2.14	2.10
391	14	2	7	2	3.20	3.14	3.09	3.04
392	14	2	7	1	2.37	2.33	2.29	2.25
393	15	1	1	2	1.39	1.39	1.39	1.39
394	15	1	1	1	1.03	1.03	1.03	1.03
395	15	1	2	2	1.63	1.63	1.63	1.63
396	15	1	2	1	1.21	1.21	1.21	1.21
397	15	1	3	2	2.43	2.43	2.43	2.43
398	15	1	3	1	1.80	1.80	1.80	1.80
399	15	1	4	2	2.61	2.61	2.61	2.61
400	15	1	4	1	1.94	1.94	1.94	1.94
401	15	1	5	2	2.79	2.79	2.79	2.79
402	15	1	5	1	2.07	2.07	2.07	2.07
403	15	1	6	2	2.99	2.99	2.99	2.99
404	15	1	6	1	2.21	2.21	2.21	2.21
405	15	1	7	2	3.20	3.20	3.20	3.20
406	15	1	7	1	2.37	2.37	2.37	2.37
407	15	2	1	2	1.46	1.43	1.41	1.39
408	15	2	1	1	1.08	1.06	1.05	1.03
409	15	2	2	2	1.72	1.69	1.66	1.63
410	15	2	2	1	1.27	1.25	1.23	1.21
411	15	2	3	2	2.56	2.51	2.48	2.43
412	15	2	3	1	1.89	1.86	1.83	1.80

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
413	15	2	4	2	2.74	2.70	2.66	2.61
414	15	2	4	1	2.03	2.00	1.97	1.94
415	15	2	5	2	2.93	2.89	2.84	2.79
416	15	2	5	1	2.17	2.14	2.10	2.07
417	15	2	6	2	3.14	3.09	3.04	2.99
418	15	2	6	1	2.33	2.29	2.25	2.21
419	15	2	7	2	3.36	3.31	3.26	3.20
420	15	2	7	1	2.49	2.45	2.41	2.37
421	16	1	1	2	1.50	1.50	1.50	1.50
422	16	1	1	1	1.11	1.11	1.11	1.11
423	16	1	2	2	1.77	1.77	1.77	1.77
424	16	1	2	1	1.31	1.31	1.31	1.31
425	16	1	3	2	2.64	2.64	2.64	2.64
426	16	1	3	1	1.95	1.95	1.95	1.95
427	16	1	4	2	2.83	2.83	2.83	2.83
428	16	1	4	1	2.10	2.10	2.10	2.10
429	16	1	5	2	3.02	3.02	3.02	3.02
430	16	1	5	1	2.24	2.24	2.24	2.24
431	16	1	6	2	3.24	3.24	3.24	3.24
432	16	1	6	1	2.40	2.40	2.40	2.40
433	16	1	7	2	3.47	3.47	3.47	3.47
434	16	1	7	1	2.57	2.57	2.57	2.57
435	16	2	1	2	1.58	1.55	1.53	1.50
436	16	2	1	1	1.17	1.15	1.13	1.11
437	16	2	2	2	1.86	1.83	1.80	1.77
438	16	2	2	1	1.38	1.35	1.33	1.31
439	16	2	3	2	2.77	2.72	2.68	2.64
440	16	2	3	1	2.05	2.02	1.99	1.95
441	16	2	4	2	2.97	2.92	2.88	2.83
442	16	2	4	1	2.20	2.17	2.13	2.10
443	16	2	5	2	3.18	3.12	3.08	3.02
444	16	2	5	1	2.35	2.31	2.28	2.24
445	16	2	6	2	3.40	3.34	3.29	3.24
446	16	2	6	1	2.52	2.48	2.44	2.40
447	16	2	7	2	3.64	3.58	3.53	3.47
448	16	2	7	1	2.70	2.65	2.61	2.57
449	17	1	1	2	1.65	1.65	1.65	1.65
450	17	1	1	1	1.22	1.22	1.22	1.22
451	17	1	2	2	1.94	1.94	1.94	1.94
452	17	1	2	1	1.44	1.44	1.44	1.44
453	17	1	3	2	2.90	2.90	2.90	2.90
454	17	1	3	1	2.15	2.15	2.15	2.15
455	17	1	4	2	3.11	3.11	3.11	3.11
456	17	1	4	1	2.30	2.30	2.30	2.30
457	17	1	5	2	3.32	3.32	3.32	3.32
458	17	1	5	1	2.46	2.46	2.46	2.46
459	17	1	6	2	3.56	3.56	3.56	3.56
460	17	1	6	1	2.64	2.64	2.64	2.64
461	17	1	7	2	3.81	3.81	3.81	3.81
462	17	1	7	1	2.82	2.82	2.82	2.82
463	17	2	1	2	1.74	1.71	1.68	1.65
464	17	2	1	1	1.29	1.26	1.24	1.22
465	17	2	2	2	2.04	2.01	1.98	1.94
466	17	2	2	1	1.51	1.49	1.46	1.44
467	17	2	3	2	3.04	2.99	2.95	2.90
468	17	2	3	1	2.25	2.22	2.18	2.15
469	17	2	4	2	3.27	3.21	3.16	3.11
470	17	2	4	1	2.42	2.38	2.34	2.30
471	17	2	5	2	3.49	3.43	3.38	3.32
472	17	2	5	1	2.59	2.54	2.50	2.46
473	17	2	6	2	3.74	3.67	3.62	3.56
474	17	2	6	1	2.77	2.72	2.68	2.64
475	17	2	7	2	4.00	3.94	3.88	3.81
476	17	2	7	1	2.96	2.92	2.87	2.82
477	18	1	1	2	1.81	1.81	1.81	1.81
478	18	1	1	1	1.34	1.34	1.34	1.34
479	18	1	2	2	2.13	2.13	2.13	2.13
480	18	1	2	1	1.58	1.58	1.58	1.58
481	18	1	3	2	3.18	3.18	3.18	3.18

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
482	18	1	3	1	2.35	2.35	2.35	2.35
483	18	1	4	2	3.41	3.41	3.41	3.41
484	18	1	4	1	2.53	2.53	2.53	2.53
485	18	1	5	2	3.65	3.65	3.65	3.65
486	18	1	5	1	2.70	2.70	2.70	2.70
487	18	1	6	2	3.90	3.90	3.90	3.90
488	18	1	6	1	2.89	2.89	2.89	2.89
489	18	1	7	2	4.18	4.18	4.18	4.18
490	18	1	7	1	3.10	3.10	3.10	3.10
491	18	2	1	2	1.90	1.87	1.84	1.81
492	18	2	1	1	1.41	1.39	1.37	1.34
493	18	2	2	2	2.24	2.20	2.17	2.13
494	18	2	2	1	1.66	1.63	1.61	1.58
495	18	2	3	2	3.34	3.28	3.23	3.18
496	18	2	3	1	2.47	2.43	2.39	2.35
497	18	2	4	2	3.58	3.53	3.47	3.41
498	18	2	4	1	2.65	2.61	2.57	2.53
499	18	2	5	2	3.83	3.77	3.71	3.65
500	18	2	5	1	2.84	2.79	2.75	2.70
501	18	2	6	2	4.10	4.03	3.97	3.90
502	18	2	6	1	3.04	2.99	2.94	2.89
503	18	2	7	2	4.39	4.32	4.25	4.18
504	18	2	7	1	3.25	3.20	3.15	3.10
505	19	1	1	2	2.03	2.03	2.03	2.03
506	19	1	1	1	1.50	1.50	1.50	1.50
507	19	1	2	2	2.39	2.39	2.39	2.39
508	19	1	2	1	1.77	1.77	1.77	1.77
509	19	1	3	2	3.56	3.56	3.56	3.56
510	19	1	3	1	2.64	2.64	2.64	2.64
511	19	1	4	2	3.82	3.82	3.82	3.82
512	19	1	4	1	2.83	2.83	2.83	2.83
513	19	1	5	2	4.09	4.09	4.09	4.09
514	19	1	5	1	3.03	3.03	3.03	3.03
515	19	1	6	2	4.37	4.37	4.37	4.37
516	19	1	6	1	3.24	3.24	3.24	3.24
517	19	1	7	2	4.68	4.68	4.68	4.68
518	19	1	7	1	3.47	3.47	3.47	3.47
519	19	2	1	2	2.13	2.10	2.07	2.03
520	19	2	1	1	1.58	1.55	1.53	1.50
521	19	2	2	2	2.51	2.47	2.43	2.39
522	19	2	2	1	1.86	1.83	1.80	1.77
523	19	2	3	2	3.74	3.68	3.62	3.56
524	19	2	3	1	2.77	2.72	2.68	2.64
525	19	2	4	2	4.01	3.95	3.89	3.82
526	19	2	4	1	2.97	2.93	2.88	2.83
527	19	2	5	2	4.29	4.22	4.16	4.09
528	19	2	5	1	3.18	3.13	3.08	3.03
529	19	2	6	2	4.59	4.52	4.45	4.37
530	19	2	6	1	3.40	3.35	3.29	3.24
531	19	2	7	2	4.92	4.84	4.76	4.68
532	19	2	7	1	3.64	3.58	3.53	3.47
533	20	1	1	2	1.10	1.10	1.10	1.10
534	20	1	1	1	0.82	0.82	0.82	0.82
535	20	1	2	2	1.30	1.30	1.30	1.30
536	20	1	2	1	0.96	0.96	0.96	0.96
537	20	1	3	2	1.93	1.93	1.93	1.93
538	20	1	3	1	1.43	1.43	1.43	1.43
539	20	1	4	2	2.07	2.07	2.07	2.07
540	20	1	4	1	1.54	1.54	1.54	1.54
541	20	1	5	2	2.22	2.22	2.22	2.22
542	20	1	5	1	1.64	1.64	1.64	1.64
543	20	1	6	2	2.37	2.37	2.37	2.37
544	20	1	6	1	1.76	1.76	1.76	1.76
545	20	1	7	2	2.54	2.54	2.54	2.54
546	20	1	7	1	1.88	1.88	1.88	1.88
547	20	2	1	2	1.16	1.14	1.12	1.10
548	20	2	1	1	0.86	0.84	0.83	0.82
549	20	2	2	2	1.36	1.34	1.32	1.30
550	20	2	2	1	1.01	0.99	0.98	0.96

					Term 1	Term 2	Term 3	Term 4 +
Pricing Class	Insurance Score Class	Home First Class	Prior Claims Class	Lapse of Insurance Class	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor	Pricing Class Factor
551	20	2	3	2	2.03	1.99	1.96	1.93
552	20	2	3	1	1.50	1.48	1.45	1.43
553	20	2	4	2	2.18	2.14	2.11	2.07
554	20	2	4	1	1.61	1.59	1.56	1.54
555	20	2	5	2	2.33	2.29	2.25	2.22
556	20	2	5	1	1.72	1.70	1.67	1.64
557	20	2	6	2	2.49	2.45	2.41	2.37
558	20	2	6	1	1.84	1.81	1.79	1.76
559	20	2	7	2	2.67	2.62	2.58	2.54
560	20	2	7	1	1.98	1.94	1.91	1.88
561	21	1	1	2	1.10	1.10	1.10	1.10
562	21	1	1	1	0.82	0.82	0.82	0.82
563	21	1	2	2	1.30	1.30	1.30	1.30
564	21	1	2	1	0.96	0.96	0.96	0.96
565	21	1	3	2	1.93	1.93	1.93	1.93
566	21	1	3	1	1.43	1.43	1.43	1.43
567	21	1	4	2	2.07	2.07	2.07	2.07
568	21	1	4	1	1.54	1.54	1.54	1.54
569	21	1	5	2	2.22	2.22	2.22	2.22
570	21	1	5	1	1.64	1.64	1.64	1.64
571	21	1	6	2	2.37	2.37	2.37	2.37
572	21	1	6	1	1.76	1.76	1.76	1.76
573	21	1	7	2	2.54	2.54	2.54	2.54
574	21	1	7	1	1.88	1.88	1.88	1.88
575	21	2	1	2	1.16	1.14	1.12	1.10
576	21	2	1	1	0.86	0.84	0.83	0.82
577	21	2	2	2	1.36	1.34	1.32	1.30
578	21	2	2	1	1.01	0.99	0.98	0.96
579	21	2	3	2	2.03	1.99	1.96	1.93
580	21	2	3	1	1.50	1.48	1.45	1.43
581	21	2	4	2	2.18	2.14	2.11	2.07
582	21	2	4	1	1.61	1.59	1.56	1.54
583	21	2	5	2	2.33	2.29	2.25	2.22
584	21	2	5	1	1.72	1.70	1.67	1.64
585	21	2	6	2	2.49	2.45	2.41	2.37
586	21	2	6	1	1.84	1.81	1.79	1.76
587	21	2	7	2	2.67	2.62	2.58	2.54
588	21	2	7	1	1.98	1.94	1.91	1.88

Policyholder Responsibility Tiers

Prior Claim Tier

Tier	Prior Claim Group
1	5 or More Years Clean
2	3 or 4 Years Clean
3	1 Claim in 3 Years
4	2 Claims in 3 Years
5	3 Claims in 3 Years
6	4 or more Claims in 3 Years

Rule 301.A.2 & Rule 301.A.5 Credit Tier Definitions - Form HO 00 06

Trans Union Insurance Risk Score Range	Tier
950 & Above	1
947-949	2
932-946	3
918-931	4
908-917	5
892-907	6
877-891	7
862-876	8
846-861	9
830-845	10
811-829	11
796-810	12
767-795	13
747-766	14
727-746	15
664-726	16
634-663	17
601-633	18
600 & Below	19

Applications for which a credit score is not returned (such as No Hit or No Score) will be assigned a Trans Union Assist Score of 815.

Note: For tiering purposes, policyholders with only claims arising from natural causes will be considered to be 3 to 4 years clean.

No Prior Insurance/Lapse of Insurance Rating Factor

Rule 301.A. 2 & Rule 301.A.5 Policyholder Responsibility Tiers - Form HO 00 06

Credit Tiers

Tier	HO 00 06
1	0.40
2	0.40
3	0.40
4	0.40
5	0.40
6	0.45
7	0.45
8	0.45
9	0.45
10	0.45
11	0.45
12	0.49
13	0.52
14	0.55
15	0.59
16	0.67
17	0.77
18	0.84
19	1.00

Prior Claim Tiers

Tier	HO 00 06
1	0.90
2	1.00
3	1.25
4	1.55
5	1.85
6	2.25

No Prior Insurance/Lapse of Insurance Rating Factor

HO 00 06
1.35

Territory	HO 00 04
1	153
2	153
3	153
4	153
5	153
6	153
7	153
8	153
9	153
10	153
11	153
12	153
13	153
14	153
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Territory	HO 00 04
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Expense Fees per policy
HO 00 04 $34.00

Amount of	HO 00 04	Amount of	HO 00 04
$ 6,000	0.800	$ 40,000	1.470
$ 10,000	0.850	$ 45,000	1.575
$ 15,000	0.900	$ 50,000	1.856
$ 20,000	1.000	$ 60,000	2.268
$ 25,000	1.100	$ 75,000	2.646
$ 30,000	1.200	$ 90,000	3.011
$ 35,000	1.365	$ 100,000	3.263
		Each add'l $1,000	0.025

Rule 205. Minimum Premium
HO 00 04 $ 125.00

Rule 207. Waiver of Premium $ 3.00

Rule 403. Personal Property (Coverage C) Replacement Cost Coverage
HO 00 04 1.35

Rule 406. Deductibles

	HO 00 04	
	factor	max credit
$500	1.00	n/a
$1,000	0.85	$150
$2,500	0.75	$250

Rule 480. Mature Owner/Resident

age group	factor	age group	factor
25 and under	1.00	50 to 54	0.90
26 to 32	1.00	55 to 59	0.90
33 to 39	1.00	60 to 64	0.90
40 to 49	1.00	65 to 74	0.90
		75 and older	0.90

Rule 481. Partner Discounts (see schedule)

Rule 488. Number of Units

1	1.75
2 or 3	1.30
4 or more	1.00

Rule 503. Business Property - Increased Limits (rate per $2,500) $ 20.00

Rule 505. Earthquake Coverage

C. Loss Assessment Coverage
(rate per $5,000)

Zone	
1	$2.20
2	$5.70
3	$10.25
4	$14.45
5	$18.90
6	$24.75
7	$29.60
8	$33.05
9	$38.25
10	$42.85

D. Base Premium
(per $1,000 of insurance)
10% deductible

Zone	Column A	Column B	Column C	Column D	Column E	Column F	Column G
1	n/a	$0.28	n/a	n/a	n/a	$0.30	n/a
2	n/a	$0.71	n/a	n/a	n/a	$0.78	n/a
3	n/a	$1.29	n/a	n/a	n/a	$1.40	n/a
4	n/a	$1.81	n/a	n/a	n/a	$1.98	n/a
5	n/a	$2.38	n/a	n/a	n/a	$2.57	n/a
6	n/a	$3.11	n/a	n/a	n/a	$3.38	n/a
7	n/a	$3.72	n/a	n/a	n/a	$4.04	n/a
8	n/a	$4.15	n/a	n/a	n/a	$4.52	n/a
9	n/a	$4.81	n/a	n/a	n/a	$5.22	n/a
10	n/a	$5.38	n/a	n/a	n/a	$5.85	n/a

E. Higher Deductibles **[n/a in Arkansas]**

Earthquake Zone Definitions
Zone 1: See Arkansas Territory 1.0

Rule 511. Loss Assessment Coverage

Amount of Increase	Total Limit	Charge
$4,000	$5,000	$ 3.00
$9,000	$10,000	$ 6.00
each additional $5,000		$ 2.00

Rule 512. Loss of Use - Increased Limit (rate per $1,000) $ 2.00

Rule 513. Ordinance or Law Increased Amount of Coverage - HO 00 04

	Rate per $1,000
HO 00 04 (100% Building Additions & Alterations limit)	$2.00

To calculate the increased coverage amount offered and the corresponding premium: for HO 00 04 policies, multiply the Coverage C amount by .09, then multiply that result by the HO 00 04 rate per $1,000.

Rule 515. Personal Property		Charge
A. Increased Special Limits of Liability		
1. Jewelry, Watches, and Furs (rate per $500)		$ 7.50
2. Money and Securities (rate per $100)		
	Money	$ 5.00
	Securities	$ 3.00
3. Silverware, Goldware, and Pewterware (rate per $500)		$ 2.50
4. Firearms (rate per $100)		$ 3.00
5. Electronic Aparatus (rate per $500)		$ 10.00

Rule 516. Personal Property - Scheduled

	rate per $100
Bicycles	$6.00
Cameras	$1.60
Coin Collections	$1.50
Fine Arts	$0.30
Furs	$0.55
Golfers' Equipment	$1.80
Jewelry	$1.60
Miscellaneous	$1.00
Musical Instruments	$0.90
Silverware	$0.30
Stamp Collections	$1.35

Rule 519. Special Computer Coverage (charge per policy) $12.00

Rule 520. Identity Fraud Expense Coverage (charge per policy) $35.00

Rule 521. Water Back Up and Sump Overflow (charge per policy)

Coverage Limits	$5,000	$10,000
With Endorsement HO 04 90	$79.00	$118.00
Without Endorsement HO 04 90	$66.00	$100.00

	Personal Liability			Medical Payments		
	$100,000	**$300,000**	**$500,000**	**$1,000**	**$3,000**	**$5,000**
Rule 601. Basic and Increased Limits of Liability						
1 and 2 family dwellings	$ 20.00	$ 32.00	$ 39.00	Included	$ 5.00	$ 9.00
(additional charge to rates for 1 and 2 family dwellings)						
3 family	$ 22.00	$ 35.00	$ 43.00	Included	$ 5.00	$ 9.00
4 family	$ 24.00	$ 38.00	$ 47.00	Included	$ 5.00	$ 9.00
Rule 602. Other Insured Location Occupied by Insured (rate per residence)						
1 family	$ 6.00	$ 9.00	$ 11.00			
2 family	$ 11.00	$ 18.00	$ 22.00			
3 family	$ 22.00	$ 37.00	$ 43.00			
4 family	$ 24.00	$ 40.00	$ 47.00			
Rule 604. Additional Residence Rented to Others (rate per residence)						
1 family	$ 23.00	$ 37.00	$ 44.00			
2 family	$ 38.00	$ 62.00	$ 74.00			
3 family	$ 83.00	$ 137.00	$ 162.00			
4 family	$ 83.00	$ 137.00	$ 162.00			
Rule 609. Business Pursuits						
	$ 4.00	$ 6.00	$ 7.00	Included	$ 2.00	$ 3.00
Rule 610. Personal Injury						
	$ 10.00	$ 12.00	$ 14.00	n/a	n/a	n/a
Rule 612. Outboard Motors and Watercraft (up to 26 feet)						
Outboard Motors						
each 25-51 hp	$ 6.00	$ 8.00	$ 9.00	$ 3.00	$ 9.00	$ 15.00
each 50-150 hp	$ 10.00	$ 13.00	$ 15.00	$ 4.00	$ 12.00	$ 20.00
Inboard and Inboard/Outdrive Motorboats						
under 16 mph	$ 12.00	$ 16.00	$ 18.00	$ 3.00	$ 9.00	$ 15.00
16-30 mph	$ 24.00	$ 32.00	$ 36.00	$ 4.00	$ 12.00	$ 20.00
31-40 mph	$ 60.00	$ 80.00	$ 90.00	$ 10.00	$ 30.00	$ 50.00
Rule 613. Owned Snowmobile (N/A in Arkansas)						
Rule 617. Dangerous Dog Premium						
	$ 320.00	NA	NA	$ 30.00	NA	NA

Rule 301.A.6. Expense/Loss Experience Modifiers

Program Identifier	Modifier
GMAC and affiliates "Affinity" marketing and referral programs	1.07
GMAC Insurance Agency independent agency programs	1.18
21st Century and affiliates "Affinity" marketing and referral programs	1.053
Wells Fargo	1.063
All Other	1.00

Rule 481. Partner Discounts	Factor
A. Affinity Discounts	0.90
B. Employee Discounts	0.85

Policyholder Responsibility Tiers

Number of Residents Tier

1 or 2	1.00
3 or 4	1.30
5 or more	1.63

Insurance Score Tiers

Trans Union Insurance Risk Score Range	Tier	Rating Factor
950 & Above	**1**	0.83
947-949	**2**	0.84
932-946	**3**	0.85
918-931	**4**	0.87
908-917	**5**	0.91
892-907	**6**	0.94
877-891	**7**	0.98
862-876	**8**	1.00
846-861	**9**	1.06
830-845	**10**	1.15
811-829	**11**	1.27
796-810	**12**	1.42
767-795	**13**	1.58
747-766	**14**	1.72
727-746	**15**	1.89
664-726	**16**	2.16
634-663	**17**	2.43
601-633	**18**	2.65
600 & Below	**19**	2.98
No Hit	**20**	1.95
No Score	**21**	1.95

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking # AR-HO-14-102R	

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

		Company Name		Company NAIC Number
3.	**A.**	**Homesite Insurance Company of the Midwest**	**B.**	**13927**

		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.**		**B.**	

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
HO 00 03 Homeowners		**16.0%**					
HO 00 04 Renters		**16.0%**					
HO 00 06 Condominium		**0.0%**					
TOTAL OVERALL EFFECT	**18.4%**	**15.9%**					

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	**1,503**	**9.5%**	**7/17/2009**	**1,108**	**1,357**	**122%**	**66%**
2010	**1,912**			**1,331**	**1,743**	**131%**	**76%**
2011	**2,307**	**15.0%**	**8/5/2011**	**1,722**	**2,743**	**159%**	**84%**
2012	**2,061**	**20.0%**	**8/31/2012**	**1,760**	**1,198**	**68%**	**70%**
2013	**1,673**	**20.0%**	**8/31/2013**	**1,565**	**1,229**	**79%**	**47%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**19.4%**
B. General Expense	**1.0%**
C. Taxes, License & Fees	**3.3%**
D. Underwriting Profit & Contingencies	**10.0%**
E. Other (explain) ULAE Reinsurance	**5.3%** **1.2%**
F. TOTAL	**40.2%**

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)

9. **45.3%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 528

10. **6.4%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 107