

State: Arkansas **Filing Company:** QBE Insurance Corporation
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HO QBEIC
Project Name/Number: Base Rate Territories Revision/15-2521-AR-RATE

Filing at a Glance

Company: QBE Insurance Corporation
Product Name: HO QBEIC
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate
Date Submitted: 04/02/2015
SERFF Tr Num: QBEC-130012955
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 15-2521-AR-RATE

Effective Date: 09/15/2015
Requested (New):
Effective Date: 09/15/2015
Requested (Renewal):
Author(s): Tonia Burleigh
Reviewer(s): Becky Harrington (primary)
Disposition Date: 04/03/2015
Disposition Status: Filed
Effective Date (New): 09/15/2015
Effective Date (Renewal): 09/15/2015

State Filing Description:

State: Arkansas **Filing Company:** QBE Insurance Corporation
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
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General Information

Project Name: Base Rate Territories Revision Status of Filing in Domicile:
 Project Number: 15-2521-AR-RATE Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/03/2015
 State Status Changed: Deemer Date:
 Created By: Tonia Burleigh Submitted By: Tonia Burleigh
 Corresponding Filing Tracking Number:

Filing Description:
 We would like to file an update to our manual for your review.

We have revised the base rates for an overall change of +15%. Please see revised manual page HO-R-4 for your reviews.

The rate revision is proposed to become effective September 15, 2015.

Company and Contact

Filing Contact Information

Tonia Burleigh, Lead Rate & Form tonia.burleigh2@us.qbe.com
 3349 Michelson Drive 949-222-7367 [Phone]
 Suite 200
 Irvine, CA 92612-8893

Filing Company Information

QBE Insurance Corporation CoCode: 39217 State of Domicile:
 88 Pine Street - 16th Floor Group Code: 796 Pennsylvania
 New York, NY 10005 Group Name: QBE Insurance Company Type:
 (212) 422-9888 ext. [Phone] Group State ID Number:
 FEIN Number: 22-2311816

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate/loss cost—changes to loss cost multiplier or independent rate filing \$100
 Per Company: No

Company	Amount	Date Processed	Transaction #
QBE Insurance Corporation	\$100.00	04/02/2015	94157042

SERFF Tracking #:

QBEC-130012955

State Tracking #:

Company Tracking #:

15-2521-AR-RATE

State:

Arkansas

Filing Company:

QBE Insurance Corporation

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HO QBEIC

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Base Rate Territories Revision/15-2521-AR-RATE

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/03/2015	04/03/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	04/03/2015	04/03/2015

Response Letters

Responded By	Created On	Date Submitted
Tonia Burleigh	04/03/2015	04/03/2015

State: Arkansas **Filing Company:** QBE Insurance Corporation
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Disposition

Disposition Date: 04/03/2015

Effective Date (New): 09/15/2015

Effective Date (Renewal): 09/15/2015

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):
QBE Insurance Corporation	15.500%	15.000%	\$82,695	438	\$551,303	15.000%	15.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		No
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	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Actuarial Memo and Indication	Filed	Yes
Rate	CLASSIFICATION TABLES	Filed	Yes

State: Arkansas **Filing Company:** QBE Insurance Corporation
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HO QBEIC
Project Name/Number: Base Rate Territories Revision/15-2521-AR-RATE

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/03/2015
Submitted Date	04/03/2015
Respond By Date	

Dear Tonia Burleigh,

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.

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:** QBE Insurance Corporation
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HO QBEIC
Project Name/Number: Base Rate Territories Revision/15-2521-AR-RATE

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/03/2015
 Submitted Date 04/03/2015

Dear Becky Harrington,

Introduction:

Thank you for your comment.

Response 1

Comments:

Please find attached both excel and pdf.

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.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS (AR QI).pdf HO Survey FORM HPCS (AR QI).xlsx
<i>Previous Version</i>	
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS (AR QI).pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

QBEC-130012955

State Tracking #:

Company Tracking #:

15-2521-AR-RATE

State:

Arkansas

Filing Company:

QBE Insurance Corporation

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HO QBEIC

Project Name/Number:

Base Rate Territories Revision/15-2521-AR-RATE

Thank you
Sincerely,
Tonia Burleigh

SERFF Tracking #:

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State: Arkansas **Filing Company:** QBE Insurance Corporation
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Product Name: HO QBEIC
Project Name/Number: Base Rate Territories Revision/15-2521-AR-RATE

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 12/01/2012
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):
QBE Insurance Corporation	15.500%	15.000%	\$82,695	438	\$551,303	15.000%	15.000%

SERFF Tracking #:

QBEC-130012955

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

15-2521-AR-RATE

State:

Arkansas

Filing Company:

QBE Insurance Corporation

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HO QBEIC

Project Name/Number:

Base Rate Territories Revision/15-2521-AR-RATE

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/03/2015	CLASSIFICATION TABLES	HO-R-4	Replacement	12-880-HO-AR-QBEIC-R	AR HO QI 20150915.Manual Page.pdf

CLASSIFICATION TABLES

(1) Form Factors

Homeowners	1.00
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(2) Protection - Construction Factors

Prot.	Construction*	
	Frame	Masonry
1	0.96	0.86
2	0.97	0.87
3	0.98	0.88
4	0.99	0.89
5	1.00	0.90
6	1.01	0.91
7	1.10	0.92
8	1.40	1.15
9	1.90	1.50
10	2.10	1.90

* Masonry Veneer is rated as Masonry.

* Aluminum or Plastic Siding over Frame is rated as Frame

**HO 00 03 AND HO 00 06 BASE RATES FOR
\$100,000 COVERAGE A WITH \$1,000 ALL PERILS
DEDUCTIBLE**

Territory	Base Rate
30	\$736.82
31	\$835.89
32	\$1,043.137
33	\$739.48
33A	\$729.19
33B	\$923.69

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Supporting Document Schedules

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	AR-HO-2015-Q01R ARFORMH1.pdf
Item Status:	Filed
Status Date:	04/03/2015
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS (AR QI).pdf HO Survey FORM HPCS (AR QI).xlsx
Item Status:	Filed
Status Date:	04/03/2015
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR-HO-2015-Q01R ARRFARF1.pdf
Item Status:	Filed
Status Date:	04/03/2015
Satisfied - Item:	Actuarial Memo and Indication
Comments:	
Attachment(s):	AR Actuarial Memo AR-HO-2015-Q01R.pdf AR QBEIC Indication.pdf
Item Status:	Filed
Status Date:	04/03/2015

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 QBE Insurance Corporation
NAIC # (including group #) NAIC # 39217 Group NAIC # 0796

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

Not Applicable

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.

Yes, we have used Marshall/Swift & Boeckh since inception.

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.

Insurance to value minimum required is 100% of estimated replacement cost.

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

Not applicable

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

a. Fire Extinguisher	<u>0</u> %
b. Burglar Alarm	<u>5</u> %
c. Smoke Alarm	<u>2-5</u> %
d. Insured who has both homeowners and auto with your company	<u>5</u> %
e. Deadbolt Locks	<u>0</u> %
f. Window or Door Locks	<u>0</u> %
g. Other (specify) _____	<u> </u> %

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.

No

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

Form	Premium Volume
<u>HO 00 03 and HO 00 06</u>	<u>\$551,303</u>

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

9. Is there a surcharge on risks with wood heat? No

If yes, state the surcharge _____

Does the surcharge apply to conventional fire places? Not applicable

If yes, state the surcharge _____

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

Signature
Tonia Burleigh

Printed Name

Lead Rate and Form Filing

Title
949.222.7367

Telephone Number
tonia.burleigh2@us.qbe.com

Email Address

NAIC Number:	39217
Company Name:	QBE Insurance Company
Contact Person:	Virginia Putzu
Telephone No.:	212-805-9740
Email Address:	virginia.putzu@qbeamericas.com
Effective Date:	9/15/2015

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$698.00	\$777.00	\$696.00	\$775.00
	\$120,000	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$822.00	\$915.00	\$819.00	\$912.00
	\$160,000	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,025.00	\$1,141.00	\$1,021.00	\$1,137.00
6	\$80,000	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$722.00	\$802.00	\$720.00	\$798.00
	\$120,000	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$850.00	\$943.00	\$846.00	\$940.00
	\$160,000	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,059.00	\$1,175.00	\$1,056.00	\$1,172.00
9	\$80,000	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,190.00	\$1,508.00	\$1,186.00	\$1,502.00
	\$120,000	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,401.00	\$1,774.00	\$1,396.00	\$1,768.00
	\$160,000	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,747.00	\$2,211.00	\$1,740.00	\$2,205.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher	<input type="text"/> %	Deadbolt Lock	<input type="text"/> %
Burglar Alarm	<input type="text"/> %	Window Locks	<input type="text"/> %
Smoke Alarm	<input type="text"/> %	\$1,000 Deductible	<input type="text"/> %
		Other (specify)	<input type="text"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>

Maximum Credit Allowed	%	Lowest Risk	\$		\$	
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FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	15-2521-AR-RATE
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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		Company Name	Company NAIC Number	
3.	A.	QBE Insurance Corporation	B.	39217

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A.	4.0	B.	4.0000

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	15.5%	15.0%	47.4%				
TOTAL OVERALL EFFECT							

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
2011	13	Initial Filing	10/1/2011	1,161	0	0.0%	49.4%
2012	160	10%	12/1/2012	96,064	239,833	249.66%	44.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	34.5%
B. General Expense	6.0%
C. Taxes, Licenses & Fees	2.5%
D. Underwriting Profit & Contingencies	9.6%
E. Other (explain)	0.0%
F. TOTAL	52.6%

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

QBE Insurance Corporation
Personal Homeowners Multi-Peril
Actuarial Memorandum
April 1, 2015

Homeowners Program - Arkansas

Enclosed is an Indication of +15.5% and the Exhibits that support the Indication (also attached) are as follows:

- Exhibit 1 - Indication Summary
- Exhibit 2 - On-Level Factors
- Exhibit 3 - Premium Trend
- Exhibit 4 - Loss Development Factors
- Exhibit 4a – Summary of Ultimate Losses
- Exhibit 5 - Loss Trend
- Exhibit 6 – Derivation of Excess Wind and Water Factor
- Exhibit 7 - Credibility
- Exhibit 8 - Complement of Credibility
- Exhibit 9.1 - Calculation of Investment Income and Return on Equity
- Exhibit 9.2 - Calculation of Permissible Loss Ratio
- Exhibit 9.3 - Selection of Annual Investment Yield
- Exhibit 10 - Excess Loss Factor

HO Indications

State: Arkansas
 Product: HO
 Program: QBE Ins Corp

Premium Adjustments

	(1)	(2)	(3)	(4)	(5)	Claim Counts	Historical Storm/CAT Ratio Column (7)/(5)
Rolling Year	Earned Premium	On-Level Factor	On-Level Earned Premium	Premium Trend	Adjusted Earned Premium		
2010	0	1.000	0	1.100	0	0	
2011	0	1.000	0	1.082	0	0	
2012	56,920	1.100	62,612	1.064	66,611	3	
2013	231,412	1.060	245,214	1.046	256,514	17	
2014	428,312	1.001	428,774	1.029	441,035	30	
Total	716,644		736,600		764,160	50	2.2%

Loss Adjustments

	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rolling Year	Gross Incurred Loss+ALAE	Large Weather Incurred Loss+ALAE	Incurred Loss+ALAE Above @99.5th Percentile	Limited Incurred Loss+ALAE	LDF	Loss Trend Factor	Developed & Trended Incurred Losses	Excess Losses Trend Factor	Adj. Incurred Loss+ALAE	AAL Load	Adj. Incurred Loss+ALAE Ratio
2010	0	0	0	0	1.000	1.151	0	17.8%	0	12.1%	0.0%
2011	0	0	0	0	1.000	1.125	0	17.8%	0	12.1%	0.0%
2012	1,766	0	0	1,766	1.008	1.100	1,957	17.8%	2,304	12.1%	15.6%
2013	276,177	0	65,723	210,454	1.021	1.075	230,979	17.8%	272,010	12.1%	118.1%
2014	123,037	17,068	0	105,970	1.231	1.051	137,050	17.8%	161,395	12.1%	48.7%
Total	400,981	17,068	65,723	318,190			369,986		435,709		69.1%

Agg Adjusted Loss&ALAE Ratio 69.1%

Indication

(17)	Commission	28.5%	(1) Earned Premium	(18) From exhibit 9.2
(18)	General	6.0%	(2) OLF from Exhibit 2	(19) From exhibit 9.2
(19)	Other Acq	6.0%	(3) = (2)*(3)	(20) From exhibit 9.2
(20)	Reinsurance Cost	0.0%	(4) From Exhibit 3	(21) From exhibit 9.2
(21)	Taxes, Licenses, and Fees	2.5%	(5) =(3)*(4)	(22) From exhibit 9.2
(22)	Profit at a 12.0% ROE	9.6%	(6) Gross Incurred Losses	(23) =sum (17) - (22)
(23)	Total	52.6%	(7) Large Weather Losses	(24) =1-(23)
(24)	PLR	47.4%	(8) Excess Losses	(25) Overall Loss Ratio from (16)
(25)	Aggregate Actual L&LAE Ratio	69.1%	(9) = (6)-(7)-(8)	(26)
(26)	ULAE (included with ALAE)	0.0%	(10) LDF from Exhibit 4 and 4a	(27) = (24)
(27)	Target Loss Ratio	47.4%	(11) Loss Trend from exhibit 5	(28) = (25)/(27) - 1
(28)	Indicated Rate Need	45.9%	(12) =(9)*(10)*(11)	(29) From Exhibit 7
(29)	Credibility	12.8%	(13) Excess Factor from Exhibit 10	(30) From Exhibit 8
(30)	Indication Complement	11.1%	(14) =(12)*(13)	(31) =(28)*(29)+(1-(29))*(30)
(31)	Credibility Weighted Indicated Rate Need	15.5%	(15) AAL Load from Exhibit 6	
			(16) =((14)/(5))+1(15)	
			(17) From exhibit 9.2	*Rolling year consists of year from 9/30/xxxx through 9/30/xxxx

**Exhibit 2 -On Level Factors
Arkansas**

Company	Effective Date	% Change
		Initial
QBEIC	12/1/2012	10.00%

Rolling Calendar Year	Homeowners	OLF	On Level Premium
2010	0	1.0000	0
2011	0	1.0000	0
2012	56,920	1.1000	62,612
2013	231,412	1.0596	245,214
2014	428,312	1.0011	428,774

Notes:

Parallelogram method used to calculate onlevel factors

Exhibit 3 -Premium Trend
Arkansas

Calendar Quarter Ending	Written Premium	On-Level Factor	On-Level Written Premium	Written Exposure	Quarterly Average Premium	Rolling Year Average Premium	Annual Trend
1 2008-Q1							
2 2008-Q2							
3 2008-Q3							
4 2008-Q4							
5 2009-Q1							
6 2009-Q2							
7 2009-Q3							
8 2009-Q4							
9 2010-Q1	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	
10 2010-Q2	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	
11 2010-Q3	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	
12 2010-Q4	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	
13 2011-Q1	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	#DIV/0!
14 2011-Q2	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	#DIV/0!
15 2011-Q3	\$0	1.100	\$0	0	#DIV/0!	#DIV/0!	#DIV/0!
16 2011-Q4	\$15,167	1.100	\$16,684	13	1,283	1,283	#DIV/0!
17 2012-Q1	\$32,768	1.100	\$36,045	28	1,287	1,286	#DIV/0!
18 2012-Q2	\$46,680	1.100	\$51,348	32	1,605	1,426	#DIV/0!
19 2012-Q3	\$58,708	1.100	\$64,579	45	1,435	1,429	#DIV/0!
20 2012-Q4	\$74,812	1.100	\$82,293	52	1,583	1,492	16.3%
21 2013-Q1	\$61,474	1.000	\$61,474	45	1,366	1,492	16.1%
22 2013-Q2	\$63,555	1.000	\$63,555	44	1,444	1,462	2.5%
23 2013-Q3	\$118,107	1.000	\$118,107	85	1,389	1,440	0.7%
24 2013-Q4	\$133,222	1.000	\$133,222	90	1,480	1,426	-4.5%
25 2014-Q1	\$98,039	1.000	\$98,039	65	1,508	1,454	-2.6%
26 2014-Q2	\$126,576	1.000	\$126,576	97	1,305	1,412	-3.4%
27 2014-Q3	\$179,951	1.000	\$179,951	136	1,323	1,386	-3.7%
28 2014-Q4	\$159,103	1.000	\$159,103	119	1,337	1,352	-5.2%

Fitted Trends

8 point	-4.6%	R-squared	0.859
12 point	-0.1%		0.001
16 point	#VALUE!		#DIV/0!
20 point	#VALUE!		#DIV/0!
24 point	#VALUE!		#DIV/0!

Year	Time to Present (1)	Retrospective Factor (2)	Time to Avg Written Date (3)	Prospective Factor (4)	Prospective Factor (5)	Total Trend Factor (6)
2010	4.000	1.070	1.67	1.029	1.100	1.100
2011	3.000	1.052	1.67	1.029	1.082	1.082
2012	2.000	1.034	1.67	1.029	1.064	1.064
2013	1.000	1.017	1.67	1.029	1.046	1.046
2014	0.000	1.000	1.67	1.029	1.029	1.029

Calculation of Trend Period

	Avg written date of most recent accident year	3/31/2014
	Avg written date of most recent accident quarter	7/14/2014 Referencing Exhibit 1
	Avg Writtend Date of each accident year	3/31/xx
(2)	Time to present	= 2014 - Year
	Selected Retrospective Premium Trend	1.7% Utilizing ISO Trend
(3)	Retrospective Factor	= 1 ^ [Time to present]
	Estimated effective date of next rate change	9/15/2015
	Duration of next rate change [in years]	1.00
	Duration of policy [in years]	1.00
	Average written date for policy affected by rate change	3/15/2016
(4)	Prospective Trend Period [in years]	1.67
	Selected Prospective Premium Trend	1.7% Utilizing ISO Trend
(5)	Prospective Factor	= (1) ^ 1.6726
(6)	Total Trend Factor	= Retrospective Trend Factor x Prospective Trend Factor

Exhibit 4a - Summary of Ultimate Losses
QBE Ins Corp
2014 Homeowners Filing
Arkansas

Risk State	Accident Quarter	Gross Rpt Loss + ALAE	Non Cat Limited Loss + ALAE	Annual Accident Period Ending	Annual subtotals	LDF's from Exhibit 4	Developed Limited Losses	Annual subtotals	Annual LDF	Loss Trend Factor	Developed & Trended Incurred Losses
a	b	c	d	e	f	g	h d*g	i	j i/f	k	l i*k
AR	2009Q4	0	0			1.000	0				
AR	2010Q1	0	0			1.000	0				
AR	2010Q2	0	0			1.001	0				
AR	2010Q3	0	0	2010Q3	0	1.001	0	0	1.000	1.15	0
AR	2010Q4	0	0			1.002	0				
AR	2011Q1	0	0			1.005	0				
AR	2011Q2	0	0			1.004	0				
AR	2011Q3	0	0	2011Q3	0	1.005	0	0	1.000	1.12	0
AR	2011Q4	0	0			1.005	0				
AR	2012Q1	690	690			1.006	694				
AR	2012Q2	1,076	1,076			1.008	1,085				
AR	2012Q3	0	2	2012Q3	1,768	1.011	2	1,782	1.008	1.10	1,959
AR	2012Q4	259,827	194,104			1.020	197,892				
AR	2013Q1	1,730	1,730			1.024	1,773				
AR	2013Q2	1,481	1,481			1.031	1,527				
AR	2013Q3	13,139	13,139	2013Q3	210,454	1.044	13,711	214,903	1.021	1.07	230,979
AR	2013Q4	4,884	4,884			1.061	5,180				
AR	2014Q1	39,683	39,683			1.089	43,195				
AR	2014Q2	52,073	35,005			1.166	40,802				
AR	2014Q3	26,399	26,399	2014Q3	105,970	1.563	41,265	130,443	1.231	1.05	137,050
	Total	400,981	318,192				347,128				369,988

Exhibit 5 -Loss Trend
Arkansas

Arkansas Annual Trend Factors		
For trending purposes, the period of use for this revision is assumed to begin on November 1, 2014.		
(a) Indications shown are based on the following annual trend factors and loss development factors:		
ANNUAL TREND FACTORS		
<u>Form</u>	<u>Annual Loss Trend Factor</u>	<u>Annual Amount of Insurance Trend Factor</u>
HO-2, 3, 5, & 8	+2.3%	+1.7%
HO-4	+0.7%	+0.5%
HO-6	+0.7%	+1.8%
ISO HO-2014-110 Group 2 Experience Reviews		

	Calculation of Trend Period	Most Recent Yr
	Avg loss date of most recent accident year	3/31/2014
	Avg Written Date of each accident year	3/31/XXXX
(2)	Time to present	= 2015 - Year
	Selected Retrospective Loss Trend	2.3%
(3)	Retrospective Factor	= 1 ^ [Time to present]
	Estimated effective date of next rate change	9/15/2015
	Duration of next rate change [in years]	1.00
	Duration of policy [in years]	1.00
	Average loss date for policy affected by rate change	9/14/2016
(4)	Prospective Trend Period [in years]	2.17
	Selected Prospective Loss Trend (#)	2.3%
(5)	Prospective Factor	= (1) ^ 2.1726
(6)	Total Trend Factor	= Retrospective Trend Factor x Prospective Trend Factor

Year	Time to Present	Retrospective Factor	Time to Avg Written Date	Prospective Factor	Total Trend Factor
(1)	(2)	(3)	(4)	(5)	(6)
2010	4.000	1.095	2.17	1.051	1.151
2011	3.000	1.071	2.17	1.051	1.125
2012	2.000	1.047	2.17	1.051	1.100
2013	1.000	1.023	2.17	1.051	1.075
2014	0.000	1.000	2.17	1.051	1.051

INSURANCE SERVICES OFFICE, INC.

ARKANSAS
HOMEOWNER INSURANCE - OWNERS

DERIVATION OF EXCESS WIND & WATER FACTOR

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Year	Reported Wind Losses	Excess Water Losses	Reported Total Losses	Water Losses (3) - (2) - (1)	Total Wind & Exces (1)+(2) / (4) <(5xMED)	W & XSW Ratio (6)-AVG(6)	W & XSW Losses (4)x(7)	W & XSW Ratio Above The Cap (5)-(6)	Losses Above The Cap (4)x(9)
Dec-60	172,190	0	1,295,891	1,123,701	0.153	0.153	0	0	0
Dec-61	997,311	0	2,562,293	1,564,982	0.637	0.637	0.126	197,188	197,188
Dec-62	254,488	0	2,618,917	2,364,429	0.108	0.108	0	0	0
Dec-63	264,547	0	3,298,379	3,033,832	0.087	0.087	0	0	0
Dec-64	1,422,916	0	5,016,190	3,593,274	0.396	0.396	0	0	0
Dec-65	1,844,312	0	6,265,687	4,421,375	0.417	0.417	0	0	0
Dec-66	1,626,975	0	6,808,591	5,181,616	0.314	0.314	0	0	0
Dec-67	1,520,154	0	6,529,762	5,009,608	0.303	0.303	0	0	0
Dec-68	3,713,415	0	9,309,461	5,596,046	0.664	0.664	0.153	856,195	856,195
Dec-69	701,950	0	5,856,919	5,154,969	0.136	0.136	0	0	0
Dec-70	555,329	0	6,259,496	5,704,167	0.097	0.097	0	0	0
Dec-71	840,757	0	6,951,687	6,110,930	0.138	0.138	0	0	0
Dec-72	4,238,719	0	10,847,372	6,608,653	0.641	0.641	0.13	859,125	859,125
Dec-73	7,247,944	0	14,972,391	7,724,447	0.938	0.938	0.427	3,298,339	3,298,339
Dec-74	2,344,049	0	11,962,186	9,618,137	0.244	0.244	0	0	0
Dec-75	7,175,517	0	18,697,682	11,522,165	0.623	0.623	0.112	1,290,482	1,290,482
Dec-76	1,129,272	0	13,664,046	12,534,774	0.09	0.09	0	0	0
Dec-77	1,038,904	0	13,812,420	12,773,516	0.081	0.081	0	0	0
Dec-78	5,532,826	0	17,676,815	12,143,989	0.456	0.456	0	0	0
Dec-79	4,176,703	0	15,927,989	11,751,286	0.355	0.355	0	0	0
Dec-80	7,220,985	0	22,943,126	15,722,141	0.459	0.459	0	0	0
Dec-81	2,470,295	0	19,659,208	17,188,913	0.144	0.144	0	0	0
Dec-82	7,275,259	0	31,555,192	24,279,933	0.3	0.3	0	0	0
Dec-83	5,500,977	0	31,357,266	25,856,289	0.213	0.213	0	0	0
Dec-84	11,102,710	0	34,846,145	23,743,435	0.468	0.468	0	0	0
Dec-85	2,807,537	0	24,682,238	21,874,701	0.128	0.128	0	0	0
Dec-86	3,914,542	0	22,621,108	18,706,566	0.209	0.209	0	0	0
Dec-87	5,023,485	0	23,811,661	18,788,176	0.267	0.267	0	0	0
Dec-88	2,238,399	0	15,609,478	13,371,079	0.167	0.167	0	0	0
Dec-89	11,752,070	96,410	28,199,612	16,351,132	0.725	0.725	0.214	3,499,142	3,499,142
Dec-90	5,411,612	0	19,074,443	13,662,831	0.396	0.396	0	0	0
Jun-92	5,775,982	0	20,467,065	14,691,083	0.393	0.393	0	0	0
Jun-93	2,662,045	0	15,446,750	12,784,705	0.208	0.208	0	0	0
Jun-94	5,144,128	883,170	17,120,892	11,093,594	0.543	0.543	0.032	354,995	354,995
Jun-95	4,756,299	0	17,775,918	13,019,619	0.365	0.365	0	0	0
Jun-96	27,579,358	0	47,797,990	20,218,632	1.364	1.364	0.853	17,246,493	17,246,493
Jun-97	10,122,480	0	31,269,446	21,146,966	0.479	0.479	0	0	0
Jun-98	6,024,801	629,800	23,745,150	17,090,549	0.389	0.389	0	0	0
Jun-99	21,545,874	2,555,669	41,978,389	17,876,846	1.348	1.348	0.837	14,962,920	14,962,920
Jun-00	8,898,521	829,162	36,515,650	26,787,967	0.363	0.363	0	0	0
Jun-01	12,639,360	13,723,048	56,293,595	29,931,187	0.881	0.881	0.37	11,074,539	11,074,539
Jun-02	9,787,678	1,597,159	32,836,705	21,451,868	0.531	0.531	0.02	429,037	429,037
Jun-03	4,465,265	1,757,762	28,931,670	22,708,643	0.274	0.274	0	0	0
Jun-04	11,617,142	345,624	30,728,798	18,766,032	0.637	0.637	0.126	2,364,520	2,364,520
Jun-05	5,972,897	890,331	27,691,699	20,828,471	0.33	0.33	0	0	0
Jun-06	27,961,943	0	57,404,386	29,442,443	0.95	0.95	0.439	12,925,232	12,925,232
Jun-07	9,144,194	0	37,359,276	28,215,082	0.324	0.324	0	0	0
Jun-08	62,178,689	0	97,553,712	35,375,023	1.758	1.758	1.247	44,112,654	44,112,654
Jun-09	41,694,551	19,270,831	97,193,621	36,228,239	1.683	1.683	1.172	42,459,496	42,459,496
Jun-10	27,113,603	5,945,091	69,401,557	36,342,863	0.91	0.91	0.399	14,500,802	14,500,802
Jun-11	87,315,068	2,466,547	126,176,307	36,394,692	2.467	1.965	1.454	52,917,882	71,188,017
Jun-12	12,146,193	89,565	42,627,282	30,391,524	0.403	0.403	0	0	0
Jun-13	12,417,135	1,824,597	36,753,596	22,511,864	0.633	0.633	0.122	2,746,447	2,746,447
Total	\$528,479,355	\$52,904,766	\$1,447,763,105	\$866,378,984	27.587	27.085	8.233	\$226,095,488	\$244,365,623
Average					0.521	0.511	0.155	0.009	

(12) NORMAL WIND TO NON-W&W RATIO = AVG. OF COL6 = 0.511
 (13) MEDIAN WIND TO NON-W&W RATIO = 0.393 5 x MEDIAN WIND TO NON-W&W R/ = 1.965

(14) EXCESS WIND FACTOR = 1.0 + ((AVG.(7) + AVG.(9))/(1.0 + (AVG.(6) - AVG.(7)))) = 1.121
 EXCESS WIND FACTOR = 1.0 + ((0.155 + 0.009)/(1.0 + 0.511 - 0.155))

Exhibit 7 -Credibility

Limited Fluctuation Credibility used
Data as of 09/30/2014

1. a	90%
2. c	10%
3. Severity Mean	6,106
4. Severity Standard Deviation	19,602
5. N(0)	271
6. # of claims for Credibility	3,059
7. # of claims used in indication	50
8. Credibility %	12.8%

Notes:

(1) & (2) total number of claims is within 10% of the expected number with probability 90% of the time.

(3) Mean of severity claims

(4) Standard Deviation of severity

(5) determined from a normal distribution table utilizing (1) and (2)

(6) = $(5) * ((1 + ((4)/(3))^2)$

(7) # of claims in indication

(8) square root of ((7)/(6))

*Limited Fluctuation Credibility Used

**Exhibit 8 - Complement
QBE Ins Corp
2014 Homeowners Filing
Arkansas**

Homeowners Rate Indications - Complement of Credibility Calculation

Complement of Credibility

QBE Ins Corp	Policy Inforce				ISO	ISO	ISO	
Territory	Nov-14	Current Premium	Avg Coverage A	Average Deductible	LC	ITV Value (Average)	Deductible Factor	Expected Loss #
A	B	C	D	E	F	G	H	I = B*F*G*H*1.21 by Policy
30	93	\$122,500	\$181,140	\$1,199	\$350.85	1.584	0.919	\$57,289
31	29	\$43,386	\$204,690	\$1,293	\$282.57	1.767	0.911	\$16,026
32	12	\$20,043	\$173,000	\$958	\$582.44	1.495	0.931	\$11,780
33	306	\$386,823	\$195,742	\$1,155	\$375.60	1.695	0.921	\$216,942
Grand Total	440	\$572,752	\$192,625	\$1,168	\$369.88	1.671	0.920	\$302,038

Expected losses include provision for personal property replacement cost and ERC coverage

^ From circular AR LI-HO-2014-140 effective 2014 11 01

(1) Expected Losses / Carrier Premiums (I/C)	52.7%
(2) Premium Trend from 5/31/14 to 9/15/15	1.022 @@
(3) Loss Trend from ISO Effective date	1.020 @
(4) Trended Expected Loss Ratio	52.6% (1) * (3)/(2)
(5) Permissible Loss Ratio (from Exhibit 1)	47.4%
(6) Complement of Credibility (4)/(5) - 1.0	11.1% To Exhibit 1

@		@@
ISO Effective data	11/1/2014	Avg Premium Date 5/31/2014
Proposed Effective Date	9/15/2015	Proposed Effective Date 9/15/2015
Additional Trend in Years	0.87 years	Additional Trend in Years 1.29 years

ISO Prem Trend	1.70% ISO Circular HO-2014-110
ISO Loss Trend	2.30% ISO Circular HO-2014-110

QBE Insurance Corporation
Calculation of Investment Income and Return on Equity

Steady State Projections		
(1)	Direct Written Premium	1,000,000
(2)	Direct Earned Premium	1,000,000
(3)	Beginning Unearned Premium Reserves	500,000
(4)	Ending Unearned Premium Reserves	500,000
(5)	Average Unearned Premium Reserves	500,000
(6)	Prepaid Expense Ratio	43.0% Exhibit 9.2
(7)	Investable Unearned Premium Reserves	285,000 = (5) x (1.00 - (6))
(8)	Beginning Loss Reserves	205,388 Payment Pattern
(9)	Ending Loss Reserves	205,388 assumes 66% paid in first year
(10)	Average Loss Reserves	205,388 and 90% in second year
(11)	Average Total Investable Reserves	490,388
(12)	Average Statutory Surplus	588,235 1.7 Prem to Surplus ratio
(13)	Projected Annual Investment Yield	1.00% Exhibit 9.3
(14)	Projected Investment Income On Reserves	4,904 = (13) x (11) for 6 months on average
(15)	Projected Investment Income On Surplus	5,882 = (13) x (12) for 6 months on average
(16)	Total Projected Investment Income	10,786 = (14) + (15)
(17)	Total Projected Investment Income As Percent Of Earned Premium	1.08% = (16) / (2)
(18)	Underwriting Profit Percent	9.62% Exhibit 9.2
(19)	Underwriting Profit	96,214 = (18) x (2)
(20)	Total Projected Pre-Tax Profit	107,000 = (16) x (19)
(21)	Corporate Federal Income Tax Rate	34.0%
(22)	Expected After-Tax Profit	70,620 = (20) x (1.00 - (21))
(23)	Expected After-Tax Roe	12.0% = (22) / (12)
(24)	Target After-Tax Roe	12.0% Selected

- The expected average loss reserves are based on an anticipated payout pattern where 66.66% of accident year incurred losses are paid out at 12 months, 90% is paid at 24 months, and 100% is paid at 36 months.

- The surplus allocation is based on a direct written premium to surplus ratio

	Current Year
Earned Premium	1,000,000
Expected Ultimate Losses for year (plus time paid expenses)	473,900
Expected % Paid @ end of year	66.66%
Expected % Unpaid @ end of year	33.34%
Expected Loss & LAE Reserves @ end of year	157,998
Assumed Premium to Surplus Ratio	1.7

QBE Insurance Corporation
Calculation of Permissible Loss Ratio

Rate	% of Premium
Breakdown	
Comm & Brokerage	28.5%
Other Acquisition	6.0%
General Expense	6.0%
Reinsurance Costs	0.0%
Taxes, Lic, Fees	2.5%
Total Expense	43.0%
Underwriting Profit Less Inv Inc	9.6%
Losses & LAE / L+LAE (plus time paid expenses)	47.4%
Underwriting Profit to Yield 12% ROS (no Inv Inc)	10.70%
Investment Income Earned	1.08%
Net Underwriting Profit (after Inv Inc)	9.62%
Commissions equal amount paid by contract	
Other Acquisition:	
Customer Service	2.0%
Postage and printing	1.4%
IBS & C.L.U.E. reports	0.9%
Lead Processing	0.7%
<u>Inspections</u>	<u>1.0%</u>
Total Other Acquisition	6.0%
General Expense:	
Policy Management System	3.40%
A/R processing	0.6%
<u>Product Management Overhead</u>	<u>2.0%</u>
Total General	6.0%

QBE Insurance Corporation
Selection of Annual Investment Yield

Daily Treasury Yield Curve Rates

Date	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	20 Year
6/2/2014	0.04%	0.04%	0.06%	0.10%	0.39%	0.83%	1.60%	2.12%	2.54%	3.10%
6/3/2014	0.04%	0.04%	0.06%	0.10%	0.41%	0.85%	1.65%	2.18%	2.60%	3.17%
6/4/2014	0.04%	0.04%	0.06%	0.10%	0.41%	0.85%	1.65%	2.20%	2.61%	3.18%
6/5/2014	0.03%	0.04%	0.06%	0.10%	0.40%	0.82%	1.63%	2.17%	2.59%	3.17%

Average of the 3 Month Yields 0.04%
Selected Annual Investment Yield 1.00%

Data from US Treasury website on daily yield curves as of 6/5/2014.

Our intent is to invest in securities of this type since average claims for this program are expected to be fully paid out within 60-90 days of initial report of loss and policies are 12 months in term.

Exhibit 10 - Excess Loss Factor
QBE Ins Corp
2015 Homeowners Filing
Arkansas

Rolling Year	(1)	(2)	Excess Ratio
	Incurred Loss+ALAE Above @99.5th Percentile	Developed & Trended Incurred Losses	
2010	0	0	0.0%
2011	0	0	0.0%
2012	0	1,957	0.0%
2013	65,723	230,979	28.5%
2014	0	137,050	0.0%
Total	65,723	369,986	17.8%
Excess Ratio Selected			17.8%

SERFF Tracking #:

QBEC-130012955

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

15-2521-AR-RATE

State:

Arkansas

Filing Company:

QBE Insurance Corporation

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HO QBEIC

Project Name/Number:

Base Rate Territories Revision/15-2521-AR-RATE

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/02/2015	Filed 04/03/2015	Supporting Document	HPCS-Homeowners Premium Comparison Survey	04/03/2015	HO Survey FORM HPCS (AR QI).pdf