

SERFF Tracking Number: AMMA-128438339 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number:
Company Tracking Number: AR-H-12-1-SAM
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: AR-H-12-1-SAM
Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company

Product Name: AR-H-12-1-SAM

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: AMMA-128438339 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: AR-H-12-1-SAM

Authors: Brenda Miller, Carol Pedro, Brenda Walker, Christina Perfetti

Date Submitted: 06/28/2012

State Tr Num:

State Status:

Reviewer(s): Becky Harrington

Disposition Date: 07/06/2012

Disposition Status: Filed

Effective Date Requested (New): 11/01/2012

Effective Date Requested (Renewal): 11/01/2012

Effective Date (New): 11/01/2012

Effective Date (Renewal): 11/01/2012

State Filing Description:

General Information

Project Name: Rate and Rule Revision

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 07/06/2012

State Status Changed:

Created By: Carol Pedro

Corresponding Filing Tracking Number:

Filing Description:

Rate and Rule Revision

State Narrative:

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Brenda Miller

Company and Contact

Filing Contact Information

Brenda Miller, Sr. Compliance & Filing Analyst bmiller@amica.com

P.O. Box 6008

800-652-6422 [Phone] 24889 [Ext]

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 Providence, RI 02940 401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company CoCode: 19976 State of Domicile: Rhode Island
 P.O. Box 6008 Group Code: 28 Company Type:
 Providence, RI 02940 Group Name: State ID Number:
 (800) 652-6422 ext. [Phone] FEIN Number: 05-0348344

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$100.00	06/28/2012	60481769

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/06/2012	07/06/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/29/2012	06/29/2012	Brenda Miller	07/03/2012	07/03/2012

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Disposition

Disposition Date: 07/06/2012
 Effective Date (New): 11/01/2012
 Effective Date (Renewal): 11/01/2012
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	55.700%	10.000%	\$38,394	315	\$383,944	25.000%	-5.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	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	NAIC loss cost data entry document	Filed	Yes
Supporting Document (revised)	Explanatory and Exhibits	Filed	Yes
Supporting Document	Explanatory and Exhibits		Yes
Supporting Document	Loss and Expense Data	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Rule 101	Filed	Yes
Rate	Rule 107	Filed	Yes
Rate	Rule 303	Filed	Yes
Rate	Rule 404	Filed	Yes
Rate	Rule 505	Filed	Yes
Rate	Rule 514	Filed	Yes
Rate	Rule 515	Filed	Yes
Rate	Rule 518	Filed	Yes
Rate	Rule 601	Filed	Yes
Rate	Rule A.5	Filed	Yes
Rate	Rule A.10	Filed	Yes
Rate	Rule A.11	Filed	Yes
Rate	Rule A.13	Filed	Yes
Rate	Territory Pages	Filed	Yes
Rate	Base Rates	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/29/2012

Submitted Date 06/29/2012

Respond By Date

Dear Brenda Miller,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

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

Objection 2

- Explanatory and Exhibits (Supporting Document)

Comment: Please explain why the earthquake rates were offset in relation to the multi-line discount changes.

Objection 3

Comment: Please confirm the statement "the statewide rate level impact associated with these revisions is 18.5%" means base rates changes of 10% overall combined with the miscellaneous changes of items 1-10 of the explanatory memo.

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

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows 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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/03/2012
Submitted Date 07/03/2012

Dear Becky Harrington,

Comments:

Please refer to your Objection Letter dated June 29, 2012.

Response 1

Comments: We have attached Form HPCS in excel format. We apologize for any inconvenience this may have caused.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

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

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Amica currently applies the multi-line discount to the Earthquake premium. As such, the Earthquake rates were offset, just like the base rates, so that Amica does not realize a change in Earthquake premium as a result of the revised discounts.

Related Objection 1

Applies To:

SERFF Tracking Number: AMMA-128438339 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number:
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: AR-H-12-1-SAM
Project Name/Number: Rate and Rule Revision/

- Explanatory and Exhibits (Supporting Document)

Comment:

Please explain why the earthquake rates were offset in relation to the multi-line discount changes.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: We have revised the Explanatory Memorandum to state that the statewide rate level impact associated with these revisions is +10.0%. Exhibit 1 shows the base rate changes and the affects of the other revisions producing an overall change of +10.0%.

Related Objection 1

Comment:

Please confirm the statement "the statewide rate level impact associated with these revisions is 18.5%" means base rates changes of 10% overall combined with the miscellaneous changes of items 1-10 of the explanatory memo.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Explanatory and Exhibits

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust that this information will enable you to complete your review of our filing.

Sincerely,

Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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State: Arkansas

Filing Company: Amica Mutual Insurance Company

State Tracking Number:

Company Tracking Number: AR-H-12-1-SAM

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: AR-H-12-1-SAM

Project Name/Number: Rate and Rule Revision/

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:

11/01/2011

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:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	55.700%	10.000%	\$38,394	315	\$383,944	25.000%	-5.000%

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 Product Name: AR-H-12-1-SAM
 Project Name/Number: Rate and Rule Revision/

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 07/06/2012	Table of Contents		Replacement	Table of Contents.pdf
Filed 07/06/2012	Rule 101		Replacement	RULE 101.pdf
Filed 07/06/2012	Rule 107		Replacement	RULE 107.pdf
Filed 07/06/2012	Rule 303		Replacement	RULE 303.pdf
Filed 07/06/2012	Rule 404		Replacement	RULE 404.pdf
Filed 07/06/2012	Rule 505		Replacement	RULE 505.pdf
Filed 07/06/2012	Rule 514		Replacement	RULE 514.pdf
Filed 07/06/2012	Rule 515		Replacement	RULE 515.pdf
Filed 07/06/2012	Rule 518		Replacement	RULE 518.pdf
Filed 07/06/2012	Rule 601		Replacement	Rule 601.pdf
Filed 07/06/2012	Rule A.5		Replacement	RULE A.5.pdf
Filed 07/06/2012	Rule A.10		Replacement	Rule A.10.pdf
Filed 07/06/2012	Rule A.11		Replacement	RULE A.11.pdf

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Filed 07/06/2012 Rule A.13	Replacement	RULE A.13.pdf
Filed 07/06/2012 Territory Pages	Replacement	Territory Pages.pdf
Filed 07/06/2012 Base Rates	Replacement	Base Rates.pdf

**ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM MANUAL**

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**RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**

Effective NOVEMBER 1, 2012

A. Limits

The limits of liability required under the Homeowners Policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling	
HO 00 03 or HO 00 05	Refer to Rule 301. in the state classification pages.
HO 00 04 or HO 00 06	
For HO 00 06 refer to Rule 507.A.	
Coverage B – Other Structures	
HO 00 03 or HO 00 05	10% of A (One- and two-family dwelling) 10% of A (Three- and four-family dwelling)
Coverage C – Personal Property	
HO 00 03 or HO 00 05	75% of A (One- and two-family dwelling) 75% of A (Three-family dwelling) 75% of A (Four-family dwelling)
HO 00 04 or HO 00 06	
Refer to Rule 301. in the state classification pages.	
Coverage D – Loss Of Use	
HO 00 03 or HO 00 05	30% of A 30% of C 50% of C
HO 00 04	
HO 00 06	

Table 101.A.1. Property Damage Limits

2. Section II – Liability (All Forms)

Coverage E – Personal Liability And Coverage F – Medical Payments*
Refer to Rule 301. in the state classification pages
* Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

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B. All Forms

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

C. Form HO 00 03 Or HO 00 05.

Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure. 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 of a one- and two-family dwelling; 20% of the limit of a three-family dwelling; and 15% of the limit of a four-family dwelling.

D. Form HO 00 06

The limit of liability for Coverage **A** of Section **I** may be increased.

E. Form HO 00 08

1. Does not apply.

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RULE 107.
CONSTRUCTION DEFINITIONS

Effective **NOVEMBER 1, 2012**

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone, including homes built with exterior concrete wall systems such as fiber-cement siding.

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).

D. Superior Construction

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 Paragraph **C.**) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

- a.** Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
- b.** Any construction with exterior walls, floors, joists, studs and roof trusses with intumescent fire retardant coating.

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

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RULE 303.
ORDINANCE OR LAW COVERAGE - ALL FORMS

Effective **NOVEMBER 1, 2012**

A. Basic Limit

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO 00 04**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** 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.

2. Premium Determination

a. Forms HO 00 03 And HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule **301.** by the appropriate factor selected from the following table:

Applicable for all perils except Theft and Liability Coverages.

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.05
40%	50%	1.14
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add		.07

Table 303.B.2.a. Factors

b. Forms HO 00 04 And HO 00 06

See Rule **513.** for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77.**

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RULE 404.

PROTECTIVE DEVICES – HO 00 03 and HO 00 05 ONLY

Effective NOVEMBER 1, 2012

A. Approved and properly maintained installations of protective/detection devices in the dwelling may be recognized for a reduced premium.

Protective Devices Factors

Multiply the PG1 or PG4 Base Premium by the selected factors from the following table:

Type Of Installation*	Peril	Factor
Central Station Reporting Burglar Alarm	PG4	0.80
Central Station Reporting Fire Alarm	PG1	0.97
Police Station Reporting Burglar Alarm	PG4	0.88
Fire Department Reporting Fire Alarm	PG1	0.98
Local Fire Alarm	PG1	0.99
Local Burglar Alarm	PG4	0.92
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures.	PG1	0.94
Automatic Sprinklers in all areas except attics, bathrooms, closets and attached structure areas that are protected by a fire detector.	PG1	0.96
* Refer to company for eligibility, types of systems and devices, installations, and available credits.		

Table 404.A. Protective Devices Factors

Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

B. Other Protective Devices

Multiply the PG1 Base Premium by the selected factor from the following table:

Type Of Installation	Peril	Factor
Automatic (hard-wired) Generator – capable of servicing heat and electric sump pumps	PG1	0.90

Table 404.B. Other Protective Devices

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C. Automatic Detection Devices

Multiply the PG1 Base Premium by the selected factors from the following table:

Type of Installation	Peril	Factor
Temperature Monitoring System – with central station reporting	PG1	0.96
Water Leak Detection System – system must close master plumbing valve, with central station reporting	PG1	0.94
Gas Leak Detection System – with central station reporting or direct fire alarm	PG1	0.96

Table 404.C. Automatic Detection Devices

D. The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.9** for the maximum credit calculation.

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RULE 505.
EARTHQUAKE COVERAGE

Effective **NOVEMBER 1, 2012**

For Use In **PG7 Rating**

A. Coverage Description

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 Earthquake Endorsement **HO 04 54**.

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are 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% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **E**. Premium for Higher Deductibles of this rule.

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. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all forms.

D. Base Premium

Develop the base premium as follows:

1. From the state company rates determine whether Construction Table **A, B, and/or C** applies for the appropriate deductible.

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D.1. 5% DEDUCTIBLE – Rate per \$1,000

Table A – FRAME

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
2	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
3	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
4	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
5	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
6	\$1.17	\$0.57	\$0.69	\$0.52	\$0.76	\$0.57	\$0.57
7	\$0.90	\$0.45	\$0.50	\$0.43	\$0.60	\$0.38	\$0.38
8	\$0.50	\$0.31	\$0.31	\$0.31	\$0.33	\$0.31	\$0.31

Table B – MASONRY

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
2	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
3	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
4	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
5	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
6	\$2.48	\$1.36	\$1.57	\$1.19	\$1.55	\$1.33	\$1.33
7	\$2.24	\$1.24	\$1.36	\$1.17	\$1.43	\$1.14	\$1.14
8	\$1.36	\$0.86	\$0.86	\$0.86	\$0.90	\$0.81	\$0.81

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Table C – SUPERIOR

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
2	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
3	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
4	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
5	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
6	\$1.07	\$0.40	\$0.48	\$0.31	\$0.76	\$0.60	\$0.60
7	\$0.81	\$0.31	\$0.36	\$0.29	\$0.57	\$0.38	\$0.38
8	\$1.48	\$0.29	\$0.29	\$0.29	\$0.33	\$0.31	\$0.31

D.1.a. 10% DEDUCTIBLE – Rate per \$1,000

Table A – FRAME

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$1.05	\$0.48	\$0.57	\$0.43	\$0.69	\$0.57	\$0.57
2	\$1.05	\$0.48	\$0.57	\$0.43	\$0.69	\$0.57	\$0.57
3	\$1.05	\$0.48	\$0.57	\$0.43	\$0.69	\$0.57	\$0.57
4	\$1.05	\$0.48	\$0.57	\$0.43	\$0.69	\$0.57	\$0.57
5	\$1.05	\$0.48	\$0.53	\$0.43	\$0.69	\$0.57	\$0.57
6	\$1.05	\$0.48	\$0.57	\$0.43	\$0.69	\$0.57	\$0.57
7	\$0.79	\$0.38	\$0.40	\$0.36	\$0.52	\$0.38	\$0.38
8	\$0.43	\$0.26	\$0.26	\$0.26	\$0.29	\$0.26	\$0.26

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Table B – MASONRY

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
2	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
3	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
4	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
5	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
6	\$2.26	\$1.19	\$1.38	\$1.05	\$1.40	\$1.31	\$1.31
7	\$2.00	\$1.05	\$1.19	\$1.00	\$1.26	\$1.12	\$1.12
8	\$1.24	\$0.76	\$0.79	\$0.76	\$0.83	\$0.79	\$0.79

Table C - SUPERIOR

Column	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Increased Coverage B and Building or Non- Building Structure Items
1	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
2	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
3	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
4	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
5	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
6	\$0.93	\$0.31	\$0.40	\$0.24	\$0.67	\$0.57	\$0.57
7	\$0.67	\$0.24	\$0.29	\$0.21	\$0.48	\$0.38	\$0.38
8	\$0.43	\$0.26	\$0.26	\$0.26	\$0.29	\$0.26	\$0.26

+If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered, rate as Frame.

2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions pages in this manual.

3. For Forms **HO 00 03** and **HO 00 05**, add the results of the following steps:

a. Multiply the Coverage **A** limit by the rate found in Column A of the table;

b. If the Coverage **B** limit is increased, multiply the rate found in Column G by the amount of the increase; and

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- c. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
- d. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

4. For Form HO 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
- b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

5. 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 Column E of the table; and
- c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

6. Building Or Non-building Structure Items – All Forms:

Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-building Structure Items, as applicable, and add to the applicable premium determined in Paragraphs **D.3.**, **D.4.** or **D.5.**:

- a. Other Building – Structures Rented To Others Residence Premises (Endorsement **HO 04 40**);
- b. Other Structures On The Residence Premises – Increased Limits (Endorsement **HO 04 48**);
- c. Specific Structures Away From The Residence Premises (Endorsement **HO 04 92**);
- d. Building Additions And Alterations – Other Residence (Endorsement **HO 04 49**); and
- e. Building Additions And Alterations Increased Limit Form **HO 00 04** (Endorsement **HO 04 51**).

7. Ordinance Or Law – Basic And Increased Limit – All Forms:

Multiply the rate determined in Paragraphs **D.3.a.**, **D.4.b.**, **D.5.b.** and/or **D.6.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Factor		
	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 505.E. Higher Deductibles Factor

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

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**RULE 514.
OTHER STRUCTURES**

Effective **NOVEMBER 1, 2012**

For Use in **PG7 Rating**

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Rate per \$1,000.....**\$4**

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others

a. Premium

Use the sum of:

(1) Rate per \$1,000**\$5** and

(2) The premium for the increased Coverages **E** and **F** exposures, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40.**

B. Structures Off The Residence Premises

1. Forms HO 00 03 And HO 00 05

a. Coverage Description

(1) The policy automatically provides Coverage **B** – Other Structures on a blanket basis to structures located on the residence premises.

(2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Off-premises structures charge per policy..... **\$15**

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c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

2. All Forms

a. Premium

(1) When insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.

(2) Specific structures – Off-Premises

Rate per \$1,000.....**\$5**

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

C. Limit of Liability

The 10% limit of Coverage **B** may be revised.

1. Reduction in Limit

The Coverage **B** limit may be reduced to an amount less than 10% of the limit for Coverage **A**.

Credit per \$1,000 reduction**\$0.50**

2. Increased Limit

The Coverage **B** limit may be increased to an amount more than 10% up to 20% of Coverage **A**.

Rate per \$1,000 increase**\$5.00**

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**RULE 515.
PERSONAL PROPERTY**

Effective **NOVEMBER 1, 2012**

For Use in **PG7 Rating**

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.
2. Charge the additional company rate per \$1,000 of insurance.
3. Rate Per \$1,000
 - a. Minimum purchase of \$5,000 of coverage required.

HO 00 03	\$ 2
HO 00 05	\$ 2.20

Note: Multiply by the applicable factor in Rule **403.F.** if Endorsement **HO 04 90** is attached to the policy.

B. Increased Limits – Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Rate per \$1,000.....**\$7**
4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Increased Limit – Self-storage Facilities

1. Coverage for certain personal property located in self-storage facilities is limited in the policy form to 10% of Coverage **C**, or \$1,000, which is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Charge per \$1,000.....**\$6.11**
4. Use Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility Endorsement **HO 06 14**.

D. Reduction In Limit

1. The limit of liability for Coverage **C** may be reduced in accordance with Rule **101.C**.
2. The credit to reduce the limit of liability to an amount less than 75% of Coverage **A**, is calculated as follows:

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3. Credit per \$1,000 reduction:

- a. To reduce the Coverage **C** limit from 75% to 50% of Coverage **A**.....**\$0.20**
- b. To reduce the Coverage **C** limit below 50% of Coverage **A**, add the following credit per \$1,000 to the credit calculated in **a.** above.....**\$0.50**

E. Increased Special Limits Of Liability

- 1. The Special Limits of Liability of \$1,500 (\$2,500 in Form **HO 00 05**) for theft of jewelry, watches and furs may be increased to a maximum of \$6,500 but not exceeding \$1,000 (\$2,500 in Form **HO 00 05**) for any one article.

Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	\$1,500	\$6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000****
5. Firearms	2,500	6,500***
6. Portable Electronic Equipment in or upon a motor vehicle	1,500	6,000**
* Not exceeding \$1,000 for any one article		
** Increase must be in increments of \$500		
*** Increase must be in increments of \$100		
**** Increase must be in increments of \$500, subject to a minimum of \$1,000.		

Table 515.E.1. Special Limits

2. Rates for Additional Charges:

- a. Jewelry, Watches & Furs –
Rate per \$500.....**\$9**
- b. Money –
Rate per \$100.....**\$6**
- c. Securities –
Rate per \$100.....**\$4**
- d. Silverware –
Rate per \$1000.....**\$1**
- e. Firearms –
Rate per \$100.....**\$3**

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f. Portable Electronic Equipment in or upon a motor vehicle –
Rate per \$500.....**\$10**

- 3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65** – for all forms except as noted in Paragraph 4.
- 4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05**, Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31**.

F. Refrigerated Personal Property

This coverage is automatically included with forms **HO 00 03**, **HO 00 04**, **HO 00 05** and **HO 00 06**.

- 1. Coverage is provided 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. Charge per limit:

Limit	Charge
\$250	\$0
\$500	\$22
\$750	\$44

- 4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

5. Protective Devices Credit

For limits of \$500 or more, a 20% discount will apply if an automatic (hard-wired) Generator capable of servicing heat and electric sump pumps is installed. Multiply the total premium for this coverage by a factor of 0.80.

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RULE 518.
SINKHOLE COLLAPSE COVERAGE - ALL FORMS
EXCEPT HO 00 04 AND HO 00 06

Effective **NOVEMBER 1, 2012**

For Use in **PG7 Rating**

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Rate per \$1,000.....**\$0.35**

a. Minimum purchase of \$5,000 of coverage required.

2. Multiply the rate per \$1,000 by:

a. Coverage **A** amount of insurance;

b. Increased Limits for Coverages **B, C** and **D**;

c. Loss Assessment Coverage, increased limits and additional locations;

d. Ordinance Or Law Coverage, basic amount and, if applicable, increased amount of coverage; or

e. Other Building or Structure options. For example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40**; Other Structures (Increased Limits) Endorsement **HO 04 48**; Specific Structures Away From The Residence Premises Endorsement **HO 04 92** and Building Additions And Alterations (Other Residence) Endorsement **HO 04 49**.

C. Endorsement

Use Sinkhole Collapse Endorsement **HO 04 99**.

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PART VI

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.

RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

Effective **NOVEMBER 1, 2012**

For Use in PG5 Rating

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**. The Liability and Medical Payments Base Premium includes the premium for \$100,000 Coverage **E** and \$1,000 Coverage **F**.

2. Multiply the liability BASE Premium by the appropriate factor below:

Coverage E – Liability
Applies to 1 or 2 Family and 3 & 4 Family

Coverage E - Liability	Coverage F – Medical Payments				
	\$1,000*	\$2,000*	\$3,000*	\$4,000*	\$5,000
Limit					
\$100,000*	1.000	1.030	1.074	1.118	1.147
200,000*	1.134	1.164	1.208	1.252	1.281
300,000	1.220	1.250	1.294	1.338	1.367
400,000	1.299	1.329	1.373	1.417	1.446
500,000	1.376	1.406	1.449	1.494	1.523
600,000	1.462	1.492	1.535	1.579	1.609
700,000	1.540	1.570	1.613	1.657	1.686
800,000	1.618	1.648	1.691	1.735	1.765
900,000	1.696	1.726	1.769	1.813	1.842
1,000,000	1.774	1.804	1.847	1.891	1.920
2,000,000	2.582	2.612	2.655	2.699	2.729

*** Available For All Forms Except HO 00 05**

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 stated.

3. For increased limits for Other Exposures, refer to Rules **701.** and **702.**

4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

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C. Rates And Factors Not Shown

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.
2. For rates and factors for limits above the highest shown, refer to company.

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**RULE A.5
MULTI - LINE DISCOUNT**

Effective NOVEMBER 1, 2012

All Forms

The homeowner's policy premium shall be reduced if a policyholder has both an automobile and homeowner's policy with Amica or if a policyholder has an automobile, homeowners and personal umbrella policy with Amica. To compute the discount, multiply the premiums by peril, by the following:

Coverage	Dwelling Forms	Contents Forms
Homeowners and Automobile Policy	20%	15%

The discount factors will also apply to any miscellaneous premiums, sump endorsement premiums and earthquake premiums. The discount shall not apply when the only vehicles insured on the automobile policy are the Miscellaneous Type with the exception of Motor Home and Antique Autos. The factors do not apply to Scheduled Personal Property.

Coverage	Dwelling Forms	Contents Forms
Homeowners, Automobile and Personal Umbrella Policy	Additional 3% Subject to a maximum credit per peril: PG1.....\$100 PG4.....5 PG5.....5 PG6.....5	Additional 3% (No maximum applies)

This applies separately to each of the rating by peril groups 1 through 6.
 This does not apply to any individual premium endorsements.

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Rule A.10

HOMEOWNERS RISK FACTOR RULE (HRF)

Effective NOVEMBER 1, 2012

Applicable for All Forms

1. Develop the BASE PREMIUM in accordance with Rule 301.
2. Multiply the above result for each peril group by the applicable HRF.
 - (a) Credit Factor (Table A)
 - i. The Insurance Bureau Score is determined at the time of application or during the preparation of renewal.
 - ii. For new business, select the current credit factor from Table A.
 - iii. For renewal business, the renewal credit factor is equal to:
 - a. For policies effective September 1, 2009 through August 31, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
 - b. For policies effective September 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score underlying the expiring policy.
 - c. The maximum renewal credit factor = 1.1 x prior factor (roundest to the nearest 0.001)
 - iv. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.
 - (b) Claims Factor (Table B)
 - i. A claim considered to be a Qualified Claim must meet the following criteria:
 - The claim must have an occurrence date within the experience period as defined below.
 - The associated claim file must be closed with no subrogation monies received.
 - Loss payments associated with the claim must exceed **\$500**.
 - The claim must not be the result of a catastrophe or other weather related event.

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- All losses with an associated ISO Cat Code occurring on or after September 1, 2009 are excluded.

- ii. The Experience Period used to determine eligibility in the “No Qualified Claims in Three, Four or Five Years” classification group is defined as the three, four or five years immediately preceding the two months prior to the effective month of the policy. The Experience Period used to determine eligibility in the remaining classification groups is defined as the three years immediately preceding the two months prior to the effective month of the policy.

- (c) Longevity Factor (Table C)
 - i. The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica policy.

- (d) Total HRF is a product of the credit, claims and longevity factors rounded to the nearest .001.

- 3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by the HRF determined in Step 2 above.

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Table A: Credit Factor Table

IBS	Factor	IBS	Factor								
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878	0.860
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920	879	0.860
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910	880	0.860
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910	881	0.860
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910	882	0.860
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910	883	0.860
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910	884	0.860
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900	885	0.860
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900	886	0.860
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900	887	0.860
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900	888	0.860
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900	889	0.850
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900	890	0.850
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890	891	0.850
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890	892	0.850
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890	893	0.850
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890	894	0.850
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890	895	0.850
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890	896	0.850
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890	897	0.850
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880	898	0.850
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880	899	0.850
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880	900+	0.790
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

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Table B: Claims Factor Table

Claims Free 5 Years	0.950
Claims Free 4 Years	0.970
Claims Free 3 Years	0.990

<u>Longevity</u>	1 Claim in 3 Years		
	<u>0-11</u>	<u>12-23</u>	<u>24-35</u>
0	1.170	1.150	1.135
1	1.165	1.150	1.130
2	1.160	1.145	1.130
3	1.155	1.140	1.125
4	1.150	1.135	1.120
5	1.145	1.130	1.115
6	1.140	1.125	1.110
7	1.135	1.120	1.105
8	1.130	1.115	1.105
9	1.125	1.110	1.100
10	1.120	1.105	1.095
11	1.115	1.105	1.090
12	1.110	1.100	1.085
13	1.105	1.095	1.085
14	1.100	1.090	1.080
15	1.095	1.085	1.075
16	1.090	1.080	1.070
17	1.085	1.075	1.065
18	1.080	1.070	1.065
19	1.075	1.065	1.060
20+	1.070	1.060	1.055

*For each claim in addition to one, add 0.430 to the one claim factor in table above.

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Table C: Longevity Factor Table

<u>Years Insured</u>	<u>Factor</u>
New Business	1.000
1	1.000
2	1.000
3	0.980
4	0.965
5	0.950
6	0.935
7	0.920
8	0.910
9+	0.895

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RULE A.11
HOMEOWNERS PREMIUM CALCULATION TABLES

Effective November 1, 2012

The Base Premium by Peril is calculated according to Rule **301**. The application of additional charges and credits is summarized by form in the following tables:

Table A – Rate Order of Calculation – Forms **HO 00 03** and **HO 00 05**

Table B – Rate Order of Calculation – Form **HO 00 04**

Table C – Rate Order of Calculation – Form **HO 00 06**

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Table A – Rate Order of Calculation – Forms HO 00 03 and HO 00 05

	Rating Formula	Applicable Peril Group
1	Base Rate	PG1, PG4, PG5, PG6
2	x Territory Factor	PG1, PG4, PG5, PG6
BCP	Base Class Premium	
3	x Form Factor	PG1, PG4, PG6
4	x Prot-Constr Factor	PG1
5	x Cov A/Ded Factor	PG1, PG4, PG6
6	x #Family Factor	PG1, PG4, PG5, PG6
BP	Base Premium	
7	x Increase Coverage E/F	PG5
8	+ Ordinance/Law (BP * OrdLaw)	PG1, PG6
9	+ Repl Cost Loss Settle (BP * ReplCost)	PG1, PG6
10	x Mitigation Credit Factor	PG1, PG6, PG7
11	x HRF Factor	PG1, PG4, PG5, PG6
12	x Non-Dividend Factor	PG1, PG4, PG5, PG6
ABP	Adjusted Base Prem	
13a	+ Protective Device Credit* (ABP * ProtDev)	PG1, PG4
13b	+ Automatic Generator (ABP*AutoGen)	PG1
13c	+ Automatic Detection Device Credit* (ABP*DetDev)	PG1
13d	+ Superior Constr Credit* (ABP * SupConCr)	PG1
13e	+ Age of Home/Remodeled (ABP * AgeHome)	PG1, PG4, PG5, PG6
13f	+ BCEG (BCP * 5 * 11 * 12 * BCEG)	PG1
15	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	PG1, PG4, PG5, PG6
16	+ Platinum Charge (11 * 12 * PlatChrg)	PG1, PG4, PG6
17	+-Incr/Decr Covg B (11*12*Incr/Decr B)	PG7
18	+- Incr/Decr Covg C (11 * 12 * Incr/DecrC)	PG7
19	+ Incr Covg D (11 * 12 * IncrD)	PG7
20	+ Townhouse Prem (ABP * Townhouse)	PG1
21	+ Inflation Guard Premium (ABP * InflGuard)	PG1, PG4, PG6
22	+ Personal Prop Repl Cost (ABP * ReplCost)	PG1, PG4, PG6
	+ Wood Roof Surcharge (ABP*Wood Roof)	PG1, PG6
23	Sub-Total	All
24	+ Multi Line Disc	All
Ann.	Annual Basic Premium**	
25	+ Ann. Other Premium***	All
Tot.	Total Premium	
28	+ PAF Premium	PG7
Fin.	Final Premium	

*Combine credits from 13a and 13d. Maximum total credit of 50% applies.

**The Annual Basic Premium is subject to a minimum premium as displayed in Rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend, Protective Devices and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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Table B – Rate Order of Calculation – Form HO 00 04

	Rating Formula	Applicable Peril/Coverage
1	Base Rate	PG1, PG4, PG5, PG6
2	x Territory Factor	PG1, PG4, PG5, PG6
BCP	Base Class Premium	
3	x Prot-Constr Factor	PG1
4	x Cov C/Ded Factor	PG1, PG4, PG6
BP	Base Premium	
5	x Increase Coverage E/F	PG5
6	+ Ordinance/Law (BP * OrdLaw)	PG1, PG6
7	+ Spec Pers Prop (BP*Spec PP)	PG1, PG4, PG6
8	x Mitigation Credit Factor	PG1
9	x HRF Factor	PG1, PG4, PG5, PG6
10	x Non-Dividend Factor	PG1, PG4, PG5, PG6
ABP	Adjusted Base Prem	
11a	+ Superior Constr Credit* (ABP * SupConCr)	PG1
11b	+ BCEG (BCP * 4 * 9 * 10 * BCEG)	PG1
12	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	PG1, PG4, PG5, PG6
13		
14	+ Incr Covg D (9 * 10 * IncrD)	PG7
15	+ Personal Prop Repl Cost (ABP * ReplCost)	PG1, PG4, PG6
16	Sub-Total	All
17	+ Multi Line Disc	All
Ann.	Annual Basic Premium**	
18	+ Ann. Other Premium***	All
Tot.	Total Premium	
21	+ PAF Premium	PG7
Fin.	Final Premium	

**The Annual Basic Premium is subject to a minimum premium as displayed in Rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend, Protective Devices and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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Table C – Rate Order of Calculation – Form HO 00 06

	Rating Formula	Applicable Perils
1	Base Rate	PG1, PG4, PG5, PG6
2	x Territory Factor	PG1, PG4, PG5, PG6
BCP	Base Class Premium	
3	x Prot-Constr Factor	PG1
4	x Cov C/Ded Factor	PG1, PG4, PG6
BP	Base Premium	
5	x Increase Coverage E/F	PG5
6	+ Ordinance/Law (BP * OrdLaw)	PG1, PG6
7	+ Spec Pers Prop (BP*Spec PP)	PG1, PG4, PG6
8	x Mitigation Credit Factor	PG1
9	x HRF Factor	PG1, PG4, PG5, PG6
10	x Non-Dividend Factor	PG1, PG4, PG5, PG6
ABP	Adjusted Base Prem	
11a	+ Superior Constr Credit* (ABP * SupConCr)	PG1
11b	+ BCEG (BCP * 4 * 9 * 10 * BCEG)	PG1
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	PG1, PG4, PG5, PG6
14		
15	+ Incr Covg D (9 * 10 * IncrD)	PG7
16	+ Incr Cov A (9*10*incr A Chrg)	PG7
17	+ Personal Prop Repl Cost (ABP * ReplCost)	PG1, PG4, PG6
18	Sub-Total	All
19	+ Multi Line Disc	All
Ann.	Annual Basic Premium**	
20	+ Ann. Other Premium***	All
Tot.	Total Premium	
23	+ PAF Premium	PG7
Fin.	Final Premium	

**The Annual Basic Premium is subject to a minimum premium as displayed in Rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend, Protective Devices and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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RULE A.13
MITIGATION CREDITS

Effective **NOVEMBER 1, 2012**

A. OPENING PROTECTION (Applies to PG1 Base Premiums)

A discount is applied to wind base premiums for the use of qualifying storm shutters or hurricane resistant glass assemblies. For the discount to apply, the following conditions must be met:

1. Storm shutters or impact resistant glass are installed on all exterior openings and meet the minimum standards of the International Residential Code.
2. The devices must be installed by a contractor to the manufacturer's specifications.
3. Building opening protective devices must not be made of plywood, or be otherwise homemade.
4. All attached garage door(s) must meet ASCE 7/88 wind and debris impact standards, or the door(s) must be compliant with SSTD-12 wind pressure and debris impact standards.

Form	Rating Factor
All Forms	0.90

B. OTHER MITIGATION CREDITS

A discount is applied to the appropriate base premium for the following mitigation measures.

Applicable to Forms 3, 5 and 6 only

1. Roof Deck Attachment (Applies to PG1 Base Premiums)

<u>Roof Deck Attachment Type</u>	<u>Factor</u>
A	1.00
B	0.97
C	0.97
D	0.97

- (a) Level A: Plywood/Oriented Strand Board (OSB) with two-inch nails spaced at six inches from the edge of the plywood and 12 inches in the field on 24-inch truss spacing;
- (b) Level B: Plywood/OSB with 2 ½ inch nails spaced at six inches from the edge of the plywood and 12 inches in the field on 24-inch truss spacing;

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- (c) Level C: Plywood/OSB with 2 ½ inch nails spaced at six inches from the edge of the plywood and 6 inches in the field on 24-inch truss spacing; or
- (d) Level D: Dimensional Lumber (DL) and Tongue and Groove Decks composed of ¾ inch thick boards nominal widths of four inches or more.

2. Roof to Wall Connection (Applies to PG1 Base Premiums)

<u>Roof To Wall Connection</u>	<u>Factor</u>
Toe Nails	1.00
Clips	0.98
Single/Double Wraps	0.97

- (a) Toe Nails: three nails driven at an oblique angle through the rafter and into the top plate;
- (b) Clips: pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection;
- (c) Single Wraps: a single strap that is attached to the side and/or bottom of the top plate and is nailed to the rafter/truss; or
- (d) Double Wraps: straps that are wrapped on both sides and are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

3. Secondary Water Resistance (Applies to PG1 Base Premiums)

<u>Secondary Water Resistance</u>	<u>Factor</u>
No	1.00
Yes	0.98

- (a) Secondary Water Resistance may be achieved by applying:
 - (1) Self-adhering Modified Bitumen Tape to the plywood joints of the roof; or
 - (2) Foamed polyurethane structural adhesive from inside the attic to cover the joints between all plywood sheets of the roof

4. Reinforced Exterior Doors (Applies to PG1 Base Premiums)

<u>Door Strength</u>	<u>Factor</u>
Other	1.00
Reinforced Single Width Doors	0.98

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C. FORTIFIED® CONSTRUCTION PROGRAM – ALL FORMS EXCEPT HO 00 04 AND HO 00 06

1. Introduction

Premium credits shall be offered on eligible dwellings to insureds that build or rebuild certain residential properties in accordance with specified standards to better resist hurricanes and other catastrophic windstorm events.

2. Eligibility

a. The provisions of this rule apply to one- or two-family detached dwellings.

b. The provisions of this rule do not apply:

(1) To condominiums, apartment buildings, or renter or tenant policies

c. A dwelling is eligible for credit if the dwelling:

(1) Has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the *Fortified...for safer living®* (*Fortified*) program promulgated by the Institute for Business & Home Safety®;

3. Rating Factor (Applies to all peril groups except PG5 and PG4)

<u>IBHS Fortified Home</u>	<u>Factor</u>
No	1.00
<i>Fortified...for safer living®</i> (<i>Fortified</i>)	.80

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D. PREMIUM COMPUTATION

1. Compute the Mitigation Program credit amount as follows:
 - a. Multiply the appropriate Base Premium by the product of the applicable loss mitigation factors selected from **A**, **B** and **C**.
2. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.
3. If a premium credit under **C** of this rule applies, the Windstorm or Hail credit of Rule **410**. Building Code Effectiveness Grading does not apply. If a premium credit under **A** or **B** of this rule applies, see Rule **410** for Building Code Effectiveness Grading.
4. The minimum factor resulting from the application of all mitigation device credits is .80.

E. PROOF OF COMPLIANCE

Use Mitigation Credit Verification Affidavit MCVA.

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TERRITORY PAGES

Effective **NOVEMBER 1, 2012**

1. Territory Assignment

- a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.
- b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Cherokee Village	Fulton	733
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

B. Other Than Cities

County of	Code
Arkansas	133
Ashley	997
Baxter	633
Benton	633
Boone	633
Bradley	997
Calhoun	997
Carroll	633
Chicot	997
Clark	133
Clay	533
Cleburne	733
Cleveland	997
Columbia	997
Conway	133
Craighead	233
Crawford	998
Crittendon	233
Cross	533
Dallas	997

Desha	997
Drew	133
Faulkner	133
Franklin	998
Fulton (Excluding Cherokee Village)	998
Garland	733
Grant	133
Greene	533
Hempstead	997
Hot Spring	133
Howard	133
Independence	733
Izard	998
Jackson	533
Jefferson	32
Johnson	998
Lafayette	997
Lawrence	533
Lee	533
Lincoln	133
Little River	133
Logan	733
Lonoke	133
Madison	633
Marion	633
Miller	997
Mississippi	533
Monroe	999
Montgomery	133
Nevada	997
Newton	998
Ouachita	997
Perry	133
Phillips	133
Pike	133
Poinsett	533
Polk	997
Pope	733
Prairie	999
Pulaski (Excluding Little Rock and North Little Rock)	31
Randolph	533
St. Francis	533
Saline	733
Scott	133
Searcy	998
Sebastian	998
Sevier	997
Sharp	733
Stone	998

Union	997
Van Buren	733
Washington	633
White	999
Woodruff	999
Yell	733

3. TERRITORY DEFINITIONS – EARTHQUAKE

A. ZIP Code Based Territories

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

<u>ZIP Code</u>	<u>USPS ZIP Code Name</u>	<u>EQ Territory</u>
71601	Pine Bluff	7
71602	Pine Bluff	8
71603	Pine Bluff	8
71611	Pine Bluff	7
71613	Pine Bluff	8
71630	Arkansas City	7
71631	Banks	8
71635	Crossett	8
71638	Dermott	7
71639	Dumas	7
71640	Eudora	7
71642	Fountain Hill	8
71643	Gould	7
71644	Grady	7
71646	Hamburg	8
71647	Hermitage	8
71651	Jersey	8
71652	Kingsland	8
71653	Lake Village	7
71654	McGehee	7
71655	Monticello	8
71656	Monticello	8
71658	Montrose	7
71659	Moscow	7
71660	New Edinburg	8
71661	Parkdale	7
71662	Pickens	7
71663	Portland	7
71665	Rison	8
71666	McGehee	6
71667	Star City	7
71670	Tillar	7
71671	Warren	8
71674	Watson	6

71675	Wilmar	8
71676	Wilmot	7
71677	Winchester	7
71678	Yorktown	7
71701	Camden	8
71720	Bearden	8
71721	Beirne	8
71722	Bluff City	8
71724	Calion	8
71725	Carthage	8
71726	Chidester	8
71728	Curtis	8
71730	El Dorado	8
71731	El Dorado	8
71740	Emerson	8
71742	Fordyce	8
71743	Gurdon	8
71744	Hampton	8
71745	Harrell	8
71747	Huttig	8
71748	Ivan	8
71749	Junction City	8
71750	Lawson	8
71751	Louann	8
71752	Mc Neil	8
71753	Magnolia	8
71758	Mount Holly	8
71762	Smackover	8
71763	Sparkman	8
71764	Stephens	8
71765	Strong	8
71766	Thornton	8
71770	Waldo	8
71772	Whelen Springs	8
71801	Hope	8
71802	Hope	8
71820	Alleene	8
71822	Ashdown	8
71823	Ben Lomond	8
71825	Blevins	8
71826	Bradley	8
71827	Buckner	8
71828	Cale	8
71831	Columbus	8
71832	De Queen	8
71833	Dierks	8
71834	Doddridge	8
71835	Emmet	8
71836	Foreman	8

71837	Fouke	8
71838	Fulton	8
71839	Garland City	8
71840	Genoa	8
71841	Gillham	8
71842	Horatio	8
71845	Lewisville	8
71846	Lockesburg	8
71847	McCaskill	8
71851	Mineral Springs	8
71852	Nashville	8
71853	Ogden	8
71854	Texarkana	8
71855	Ozan	8
71857	Prescott	8
71858	Rosston	8
71859	Saratoga	8
71860	Stamps	8
71861	Taylor	8
71862	Washington	8
71864	Willisville	8
71865	Wilton	8
71866	Winthrop	8
71901	Hot Springs National Park	8
71902	Hot Springs National Park	8
71903	Hot Springs National Park	8
71909	Hot Springs Village	8
71910	Hot Springs Village	8
71913	Hot Springs National Park	8
71914	Hot Springs National Park	8
71920	Amity	8
71921	Amity	8
71922	Antoine	8
71923	Arkadelphia	8
71929	Bismarck	8
71932	Board Camp	8
71933	Bonnerdale	8
71935	Caddo Gap	8
71937	Cove	8
71940	Delight	8
71941	Donaldson	8
71942	Friendship	8
71943	Glenwood	8
71944	Grannis	8
71945	Hatfield	8
71949	Jessieville	8
71950	Kirby	8
71952	Langley	8
71953	Mena	8
71956	Mountain Pine	8

71957	Mount Ida	8
71958	Murfreesboro	8
71959	Newhope	8
71960	Norman	8
71961	Oden	8
71962	Okolona	8
71964	Pearcy	8
71965	Pencil Bluff	8
71968	Royal	8
71969	Sims	8
71970	Story	8
71971	Umpire	8
71972	Vandervoort	8
71973	Wickes	8
71998	Arkadelphia	8
71999	Arkadelphia	8
72001	Adona	8
72002	Alexander	8
72003	Almyra	8
72004	Alzheimer	7
72005	Amagon	7
72006	Augusta	6
72007	Austin	8
72010	Bald Knob	6
72011	Bauxite	8
72012	Beebe	8
72013	Bee Branch	8
72014	Beedeville	7
72015	Benton	8
72016	Bigelow	8
72017	Biscoe	7
72018	Benton	8
72019	Benton	8
72020	Bradford	7
72021	Brinkley	7
72022	Bryant	8
72023	Cabot	8
72024	Carlisle	7
72025	Casa	8
72026	Casscoe	7
72027	Center Ridge	8
72028	Choctaw	8
72029	Clarendon	7
72030	Cleveland	8
72031	Clinton	8
72032	Conway	8
72033	Conway	8
72035	Conway	8
72036	Cotton Plant	7
72037	Coy	7

72038	Crocketts Bluff	7
72039	Damascus	8
72040	Des Arc	7
72041	De Valls Bluff	7
72042	De Witt	7
72043	Diaz	7
72044	Edgemont	8
72045	El Paso	8
72046	England	7
72047	Enola	8
72048	Ethel	6
72051	Fox	8
72052	Garner	7
72053	College Station	7
72055	Gillett	7
72057	Grapevine	8
72058	Greenbrier	8
72059	Gregory	6
72060	Griffithville	7
72063	Hattieville	8
72064	Hazen	7
72065	Hensley	7
72066	Hickory Plains	7
72067	Higden	8
72068	Higginson	7
72069	Holly Grove	7
72070	Houston	8
72072	Humnoke	7
72073	Humphrey	7
72074	Hunter	7
72075	Jacksonport	7
72076	Jacksonville	8
72078	Jacksonville	8
72079	Jefferson	8
72080	Jerusalem	8
72081	Judsonia	8
72082	Kensett	7
72083	Keo	7
72084	Leola	8
72085	Letona	8
72086	Lonoke	7
72087	Lonsdale	8
72088	Fairfield Bay	8
72089	Bryant	8
72099	Little Rock Air Force Base	8
72101	McCrary	7
72102	McRae	8
72103	Mabelvale	8
72104	Malvern	8
72105	Jones Mills	8

72106	Mayflower	8
72107	Menifree	8
72108	Monroe	7
72110	Morrilton	8
72111	Mount Vernon	8
72112	Newport	7
72113	Maumelle	8
72114	North Little Rock	7
72115	North Little Rock	7
72116	North Little Rock	7
72118	North Little Rock	8
72119	North Little Rock	7
72120	Sherwood	7
72121	Pangburn	8
72122	Paron	8
72123	Patterson	7
72124	North Little Rock	7
72125	Perry	8
72126	Perryville	8
72127	Plumerville	8
72128	Poyen	8
72129	Prattsville	8
72130	Prim	8
72131	Quitman	8
72132	Redfield	8
72133	Reydell	7
72134	Roe	7
72135	Roland	8
72136	Romance	8
72137	Rose Bud	8
72139	Russell	6
72140	Saint Charles	7
72141	Scotland	8
72142	Scott	7
72143	Searcy	8
72145	Searcy	8
72149	Searcy	8
72150	Sheridan	8
72152	Sherrill	7
72153	Shirley	8
72156	Solgohachia	8
72157	Springfield	8
72160	Stuttgart	7
72164	Sweet Home	7
72165	Thida	7
72166	Tichnor	7
72167	Traskwood	8
72168	Tucker	7
72169	Tupelo	7
72170	Ulm	7

72173	Vilonia	8
72175	Wabbaseka	7
72176	Ward	7
72178	West Point	8
72179	Wilburn	8
72180	Woodson	7
72182	Wright	7
72183	Wrightsville	7
72190	North Little Rock	7
72199	North Little Rock	8
72201	Little Rock	7
72202	Little Rock	7
72203	Little Rock	7
72204	Little Rock	8
72205	Little Rock	8
72206	Little Rock	7
72207	Little Rock	8
72209	Little Rock	8
72210	Little Rock	8
72211	Little Rock	8
72212	Little Rock	8
72214	Little Rock	8
72215	Little Rock	8
72216	Little Rock	7
72217	Little Rock	7
72219	Little Rock	8
72221	Little Rock	8
72222	Little Rock	8
72223	Little Rock	8
72225	Little Rock	8
72227	Little Rock	8
72295	Little Rock	7
72301	West Memphis	2
72303	West Memphis	2
72310	Armored	1
72311	Aubrey	7
72312	Barton	6
72313	Bassett	1
72315	Blytheville	2
72316	Blytheville	2
72319	Gosnell	2
72320	Brickeys	5
72321	Burdette	2
72322	Caldwell	6
72324	Cherry Valley	6
72325	Clarkedale	2
72326	Colt	6
72327	Crawfordsville	4
72328	Crumrod	6
72329	Driver	1

72330	Dyess	3
72331	Earle	2
72333	Elaine	7
72335	Forrest City	6
72336	Forrest City	6
72338	Frenchmans Bayou	1
72339	Gilmore	2
72340	Goodwin	7
72342	Helena	6
72346	Heth	4
72347	Hickory Ridge	7
72348	Hughes	4
72350	Joiner	1
72351	Keiser	3
72353	Lambrook	7
72354	Lepanto	4
72355	Lexa	6
72358	Luxora	1
72359	Madison	6
72360	Marianna	6
72364	Marion	2
72365	Marked Tree	4
72366	Marvell	7
72367	Mellwood	6
72368	Moro	7
72369	Oneida	7
72370	Osceola	2
72372	Palestine	7
72373	Parkin	3
72374	Poplar Grove	7
72376	Proctor	2
72377	Rivervale	4
72379	Snow Lake	6
72383	Turner	7
72384	Turrell	2
72386	Tyronza	3
72387	Vanndale	6
72389	Wabash	7
72390	West Helena	6
72392	Wheatley	7
72394	Widener	4
72395	Wilson	1
72396	Wynne	6
72401	Jonesboro	6
72402	Jonesboro	6
72403	Jonesboro	6
72404	Jonesboro	6
72410	Alicia	7
72411	Bay	6
72412	Beech Grove	6

72413	Biggers	6
72414	Black Oak	6
72415	Black Rock	7
72416	Bono	6
72417	Brookland	6
72419	Caraway	6
72421	Cash	7
72422	Corning	6
72424	Datto	6
72425	Delaplaine	6
72426	Dell	3
72427	Egypt	7
72428	Etowah	4
72429	Fisher	6
72430	Greenway	6
72431	Grubbs	7
72432	Harrisburg	6
72433	Hoxie	7
72434	Imboden	7
72435	Knobel	7
72436	Lafe	6
72437	Lake City	6
72438	Leachville	4
72440	Lynn	8
72441	McDougal	6
72442	Manila	5
72443	Marmaduke	6
72444	Maynard	7
72445	Minturn	7
72447	Monette	6
72449	O’Kean	6
72450	Paragould	6
72451	Paragould	6
72453	Peach Orchard	6
72454	Piggott	6
72455	Pocahontas	7
72456	Pollard	6
72457	Portia	6
72458	Powatan	7
72459	Ravenden	8
72460	Ravenden Springs	8
72461	Rector	6
72462	Reyno	6
72464	Saint Francis	6
72465	Sedgwick	7
72466	Smithville	8
72467	State University	6
72469	Strawberry	8
72470	Success	6

72471	Swifton	7
72472	Trumann	6
72473	Tuckerman	7
72474	Walcott	6
72475	Waldenburg	6
72476	Walnut Ridge	7
72478	Warm Springs	7
72479	Weiner	7
72482	Williford	8
72501	Batesville	8
72503	Batesville	8
72512	Franklin	8
72513	Ash Flat	8
72515	Bexar	8
72517	Brockwell	8
72519	Calico Rock	8
72520	Camp	8
72521	Cave City	8
72522	Charlotte	7
72523	Concord	8
72524	Cord	6
72525	Cherokee Village	8
72527	Desha	8
72528	Dolph	8
72529	Cherokee Village	8
72530	Drasco	8
72531	Elizabeth	8
72532	Evening Shade	8
72533	Fifty Six	8
72534	Floral	8
72536	Franklin	8
72537	Gamaliel	8
72538	Gepp	8
72539	Glencoe	8
72540	Guion	8
72542	Hardy	8
72543	Heber Springs	8
72544	Henederson	8
72545	Heber Springs	8
72546	Ida	8
72550	Locust Grove	8
72553	Magness	7
72554	Mammoth Spring	8
72555	Marcella	8
72556	Melbourne	8
72560	Mountain View	8
72561	Mount Pleasant	8
72562	Newark	6
72564	Oil Trough	7
72565	Oxford	8

72566	Pineville	8
72567	Pleasant Grove	8
72568	Pleasant Plains	8
72569	Poughkeepsie	8
72571	Rosie	8
72572	Saffell	8
72573	Sage	8
72575	Salado	8
72576	Salem	8
72577	Sidney	8
72578	Sturkie	8
72579	Sulphur Rock	7
72581	Tumbling Shoals	8
72583	Viola	8
72584	Violet Hill	8
72585	Wideman	8
72587	Wiseman	8
72601	Harrison	8
72602	Harrison	8
72611	Alpena	8
72613	Beaver	8
72615	Bergman	8
72616	Berryville	8
72617	Big Flat	8
72619	Bull Shoals	8
72623	Clarkridge	8
72624	Compton	8
72626	Cotter	8
72628	Deer	8
72629	Dennard	8
72630	Diamond City	8
72631	Eureka Springs	8
72632	Eureka Springs	8
72633	Everton	8
72634	Flippin	8
72635	Gassville	8
72636	Gilbert	8
72638	Green Forest	8
72639	Harriet	8
72640	Hasty	8
72641	Jasper	8
72642	Lakeview	8
72644	Lead Hill	8
72645	Leslie	8
72648	Dogpatch	8
72650	Marshall	8
72651	Midway	8
72653	Mountain Hope	8
72655	Mount Judea	8
72657	Timbo	8

72658	Norfolk	8
72660	Oak Grove	8
72661	Oakland	8
72662	Omaha	8
72663	Onia	8
72666	Parthenon	8
72668	Peel	8
72669	Pindall	8
72670	Ponca	8
72672	Pyatt	8
72675	Saint Joe	8
72677	Summit	8
72679	Tilly	8
72680	Timbo	8
72682	Valley Springs	8
72683	Vendor	8
72685	Western Grove	8
72686	Witts Spring	8
72687	Yellville	8
72701	Fayetteville	8
72702	Fayetteville	8
72703	Fayetteville	8
72704	Fayetteville	8
72711	Avoca	8
72712	Bentonville	8
72714	Bella Vista	8
72715	Bella Vista	8
72717	Canehill	8
72718	Cave Springs	8
72719	Centerton	8
72721	Combs	8
72722	Decatur	8
72727	Elkins	8
72728	Elm Springs	8
72729	Evansville	8
72730	Farmington	8
72732	Garfield	8
72733	Gateway	8
72734	Gentry	8
72735	Goshen	8
72736	Gravette	8
72737	Greenland	8
72738	Hindsville	8
72739	Hiwasse	8
72740	Huntsville	8
72741	Johnson	8
72742	Kingston	8
72744	Lincoln	8
72745	Lowell	8
72747	Maysville	8

72749	Morrow	8
72751	Pea Ridge	8
72752	Pettigrew	8
72753	Prairie Grove	8
72756	Rogers	8
72757	Rogers	8
72758	Rogers	8
72760	St. Paul	8
72761	Siloam Springs	8
72762	Springdale	8
72764	Springdale	8
72765	Springdale	8
72766	Springdale	8
72768	Sulphur Springs	8
72769	Summers	8
72770	Tontitown	8
72773	Wesley	8
72774	West Fork	8
72776	Witter	8
72801	Russellville	8
72802	Russellville	8
72811	Russellville	8
72820	Alix	8
72821	Altus	8
72823	Atkins	8
72824	Belleville	8
72826	Blue Mountain	8
72827	Bluffton	8
72828	Briggsville	8
72829	Centerville	8
72830	Clarksville	8
72832	Coal Hill	8
72833	Danville	8
72834	Dardanelle	8
72835	Delaware	8
72837	Dover	8
72838	Gravelly	8
72839	Hagarville	8
72840	Hartman	8
72841	Harvey	8
72842	Havana	8
72843	Hector	8
72845	Knoxville	8
72846	Lamar	8
72847	London	8
72851	New Blaine	8
72852	Oark	8
72853	Ola	8
72854	Ozone	8
72855	Paris	8

72856	Pelsor	8
72857	Plainview	8
72858	Pottsville	8
72860	Rover	8
72863	Scranton	8
72865	Subiaco	8
72901	Fort Smith	8
72902	Fort Smith	8
72903	Fort Smith	8
72904	Fort Smith	8
72905	Fort Smith	8
72906	Fort Smith	8
72908	Fort Smith	8
72913	Fort Smith	8
72914	Fort Smith	8
72916	Fort Smith	8
72917	Fort Smith	8
72919	Fort Smith	8
72921	Alma	8
72923	Barling	8
72926	Boles	8
72927	Booneville	8
72928	Branch	8
72930	Cecil	8
72932	Cedarville	8
72933	Charleston	8
72934	Chester	8
72935	Dyer	8
72936	Greenwood	8
72937	Hackett	8
72938	Hartford	8
72940	Huntington	8
72941	Lavaca	8
72943	Magazine	8
72944	Mansfield	8
72945	Midland	8
72946	Mountainburg	8
72947	Mulberry	8
72948	Natural Dam	8
72949	Ozark	8
72950	Parks	8
72951	Ratcliff	8
72952	Rudy	8
72955	Uniontown	8
72956	Van Buren	8
72958	Waldron	8
72959	Winslow	8

Amica Mutual Insurance Company
 Homeowners Dwelling Page
Arkansas

Effective November 1, 2012

A. HO 00 03, HO 00 05

1. Dwelling Base Rates - \$500 Base Deductible

Peril	Base Rate	Platinum Fee	
		1-2 Family	3-4 Family
PG1	\$1,672.38	\$41.00	\$41.00
PG4	\$77.94	\$9.00	\$9.00
PG5	\$124.03		
PG6	\$93.54	\$9.00	\$9.00

2. Classification Tables

Form Relativities- Applies to All Perils except PG5

Form	Relativity
HO 3	1.00
HO 5	1.15

Protection - Construction Relativities (Applicable to PG1 Premium Only)		
PC	Frame	Masonry
1	1.000	0.920
2	1.000	0.920
3	1.000	0.920
4	1.000	0.920
5	1.000	0.920
6	1.000	0.920
7	1.080	0.920
8	1.325	1.120
8B	1.650	1.365
9	1.730	1.405
10	1.890	1.730

2. Three and Four Family Factor - All Perils
1.30

Amica Mutual Insurance Company
Homeowners Tenant Page

Arkansas

Effective November 1, 2012

HO 00 04

1. Tenants Base Rates - \$250 Base Deductible

Peril	Base Rate
PG1	\$153.21
PG4	\$130.25
PG5	\$85.85
PG6	\$13.17

2. Classification Tables

Protection - Construction Relativities (Applicable to PG1 Premium Only)		
PC	Frame	Masonry
1	1.000	0.920
2	1.000	0.920
3	1.000	0.920
4	1.000	0.920
5	1.000	0.920
6	1.000	0.920
7	1.160	0.920
8	1.240	1.000
8B	1.400	1.200
9	1.480	1.240
10	1.720	1.400

Amica Mutual Insurance Company
 Homeowners Condominium Page
Arkansas

Effective November 1, 2012

HO 00 06

1. Condominium Base Rates - \$250 Base Deductible

Peril	Base Rate
PG1	\$196.37
PG4	\$26.07
PG5	\$81.21
PG6	\$10.33

2. Classification Tables

Protection - Construction Relativities (Applicable to PG1 Premium Only)		
PC	Frame	Masonry
1	1.000	0.920
2	1.000	0.920
3	1.000	0.920
4	1.000	0.920
5	1.000	0.920
6	1.000	0.920
7	1.160	0.920
8	1.240	1.000
8B	1.400	1.200
9	1.480	1.240
10	1.720	1.400

SERFF Tracking Number: AMMA-128438339 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number:
 Company Tracking Number: AR-H-12-1-SAM
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: AR-H-12-1-SAM
 Project Name/Number: Rate and Rule Revision/

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	07/06/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	07/06/2012
Comments:			
Attachment:			
	H-1 ed1-06.pdf		

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	07/06/2012
Comments:			
Attachments:			
	HO Survey FORM HPCS.pdf		
	HO Survey FORM HPCS.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	07/06/2012
Comments:			
Attachment:			
	FORM RF-1 Rate Filing Abstract.pdf		

	Item Status:	Status Date:
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SERFF Tracking Number: AMMA-128438339 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number:
 Company Tracking Number: AR-H-12-1-SAM
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: AR-H-12-1-SAM
 Project Name/Number: Rate and Rule Revision/
Satisfied - Item: Explanatory and Exhibits Filed 07/06/2012
Comments:
Attachments:
 Filing Exhibits.pdf
 Explanatory Memorandum.pdf

		Item Status:	Status Date:
Satisfied - Item:	Loss and Expense Data	Filed	07/06/2012
Comments:			
Attachments:			
	CY Loss Ratios.pdf		
	Expense Data.pdf		
	AY Indications.pdf		
	AR Profitability.pdf		

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 Amica Mutual Insurance Company

NAIC # (including group #) 028-19976

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

We have not had an insurance to value campaign during the filing experience period. We adjust dwelling values on our policies with HO 04 20 Replacement Cost Endorsement by our renewal multipliers upon renewal. We have achieved better insurance to value. We also inform our customers without this protection by endorsement to review their dwelling limits and contact us with any questions.

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.

In April of 2005, we began using RCT (Residential Component Technology) by MS&B (Marshall & Swift/Boeckh). This estimator has had a positive impact as we feel it provides a more accurate replacement estimate.

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.

We do not have a hard fast rule. However, we encourage and promote the Replacement Cost Endorsement HO 04 20 for all homeowner policyholders. Also, we inspect each location and estimate the replacement cost which we share with the insured. We point out the 80% replacement cost provision for those customers wo don't select the HO 04 20.

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

We don't use the inflation guard endorsment. We use the ISO HO 04 20 endorsement to provide replacement cost protection for homes and the HO 04 90 for contents.

5. Specify the percentage given for credit or discounts for the following:
- | | | | |
|---|---|---------------|---|
| a. Fire Extinguisher | | <u>N/A</u> | % |
| b. Burglar Alarm | | <u>8-20</u> | % |
| c. Smoke Alarm | | <u>1-3</u> | % |
| d. Insured who has both homeowners, auto & Personal Umbrella Policy w/co. | | <u>15-23</u> | % |
| e. Deadbolt Locks | | <u>N/A</u> | % |
| f. Window or Door Locks | | <u>N/A</u> | % |
| g. Other (specify) | 1. Additional Discounts or Surcharges may apply based on the Household Risk Factor
2. Age of Home - 5% to 35%
3. Automatic Sprinklers-all areas including attic, bathrooms, closets and attached structures (6%)
4. Automatic Sprinklers-all other areas except attic, bathroom, and closet and attached structures (4%) | <u>varies</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
Form 3	\$339,180
Form 4	16,845
Form 5	25,918
Form 6	2,001

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? No
 If yes, state the surcharge _____

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

Brenda D. Miller

 Signature
Brenda D. Miller

 Printed Name
Sr. Compliance & Filing Analyst

 Title
1-800-652-6422, ext. 24889

 Telephone Number
bmiller@amica.com

 Email Address

NAIC Number: 028-19976
 Company Name: Amica Mutual Insurance Company
 Contact Person: Brenda D. Miller
 Telephone No.: 1-800-652-6422, ext. 24889
 Email Address: bmiller@amica.com
 Effective Date: 11/1/2012

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$1,279.00	\$1,303.00	\$1,279.00	\$1,303.00	\$1,301.00	\$1,325.00	\$1,340.00	\$1,364.00	\$1,318.00	\$1,342.00	\$1,318.00	\$1,342.00	\$1,318.00	\$1,342.00	\$1,304.00	\$1,328.00	\$1,307.00	\$1,331.00
	\$120,000	\$1,457.00	\$1,484.00	\$1,457.00	\$1,484.00	\$1,484.00	\$1,511.00	\$1,528.00	\$1,555.00	\$1,502.00	\$1,529.00	\$1,502.00	\$1,529.00	\$1,502.00	\$1,529.00	\$1,487.00	\$1,514.00	\$1,489.00	\$1,516.00
	\$160,000	\$1,666.00	\$1,697.00	\$1,666.00	\$1,697.00	\$1,698.00	\$1,729.00	\$1,750.00	\$1,781.00	\$1,718.00	\$1,749.00	\$1,718.00	\$1,749.00	\$1,718.00	\$1,749.00	\$1,702.00	\$1,733.00	\$1,704.00	\$1,735.00
6	\$80,000	\$1,279.00	\$1,303.00	\$1,279.00	\$1,303.00	\$1,301.00	\$1,325.00	\$1,340.00	\$1,364.00	\$1,318.00	\$1,342.00	\$1,318.00	\$1,342.00	\$1,318.00	\$1,342.00	\$1,304.00	\$1,328.00	\$1,307.00	\$1,331.00
	\$120,000	\$1,457.00	\$1,484.00	\$1,457.00	\$1,484.00	\$1,484.00	\$1,511.00	\$1,528.00	\$1,555.00	\$1,502.00	\$1,529.00	\$1,502.00	\$1,529.00	\$1,502.00	\$1,529.00	\$1,487.00	\$1,514.00	\$1,489.00	\$1,516.00
	\$160,000	\$1,666.00	\$1,697.00	\$1,666.00	\$1,697.00	\$1,698.00	\$1,729.00	\$1,750.00	\$1,781.00	\$1,718.00	\$1,749.00	\$1,718.00	\$1,749.00	\$1,718.00	\$1,749.00	\$1,702.00	\$1,733.00	\$1,704.00	\$1,735.00
9	\$80,000	\$1,419.00	\$1,513.00	\$1,419.00	\$1,513.00	\$1,441.00	\$1,535.00	\$1,480.00	\$1,574.00	\$1,458.00	\$1,552.00	\$1,458.00	\$1,552.00	\$1,458.00	\$1,552.00	\$1,444.00	\$1,538.00	\$1,447.00	\$1,541.00
	\$120,000	\$1,618.00	\$1,726.00	\$1,618.00	\$1,726.00	\$1,645.00	\$1,753.00	\$1,689.00	\$1,797.00	\$1,663.00	\$1,771.00	\$1,663.00	\$1,771.00	\$1,663.00	\$1,771.00	\$1,648.00	\$1,756.00	\$1,650.00	\$1,758.00
	\$160,000	\$1,852.00	\$1,976.00	\$1,852.00	\$1,976.00	\$1,884.00	\$2,008.00	\$1,936.00	\$2,060.00	\$1,904.00	\$2,028.00	\$1,904.00	\$2,028.00	\$1,904.00	\$2,028.00	\$1,888.00	\$2,012.00	\$1,890.00	\$2,014.00

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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	\$15,000	\$216.00	\$221.00	\$216.00	\$221.00	\$216.00	\$221.00	\$225.00	\$230.00	\$225.00	\$230.00	\$225.00	\$230.00	\$225.00	\$230.00	\$216.00	\$221.00	\$225.00	\$230.00
	\$25,000	\$248.00	\$254.00	\$248.00	\$254.00	\$248.00	\$254.00	\$257.00	\$263.00	\$257.00	\$263.00	\$257.00	\$263.00	\$257.00	\$263.00	\$248.00	\$254.00	\$257.00	\$263.00
6	\$5,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	\$15,000	\$216.00	\$221.00	\$216.00	\$221.00	\$216.00	\$221.00	\$225.00	\$230.00	\$225.00	\$230.00	\$225.00	\$230.00	\$225.00	\$230.00	\$216.00	\$221.00	\$225.00	\$230.00
	\$25,000	\$248.00	\$254.00	\$248.00	\$254.00	\$248.00	\$254.00	\$257.00	\$263.00	\$257.00	\$263.00	\$257.00	\$263.00	\$257.00	\$263.00	\$248.00	\$254.00	\$257.00	\$263.00
9	\$5,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	\$15,000	\$237.00	\$253.00	\$237.00	\$253.00	\$237.00	\$253.00	\$246.00	\$262.00	\$246.00	\$262.00	\$246.00	\$262.00	\$246.00	\$262.00	\$237.00	\$253.00	\$246.00	\$262.00
	\$25,000	\$273.00	\$292.00	\$273.00	\$292.00	\$273.00	\$292.00	\$282.00	\$301.00	\$282.00	\$301.00	\$282.00	\$301.00	\$282.00	\$301.00	\$273.00	\$292.00	\$282.00	\$301.00

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	n/a	%	Deadbolt Lock	n/a	%
Burglar Alarm	8 to 20	%	Window Locks	n/a	%
Smoke Alarm	4 to 10	%	\$1,000 Deductible	vary by limit	%
	Other (specify)				
	sprinkler, multi-line, home	5 to 35	%		
	Maximum Credit Allowed	50	%		

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ 2.61	\$ 1.23
Lowest Risk	\$ 1.43	\$ 0.53

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR-H-11-1-RR**

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

		Company Name		Company NAIC Number
3.	A.	Amica Mutual Insurance Company	B.	028-19976

		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.	Homeowners	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
Dwelling	58.9%	+10.1%					
Tenants	-28.1%	+8.0%					
Condominiums	36.6%	+9.9%					
TOTAL OVERALL EFFECT	55.7%	+10.0%					

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	315	+10.0	11/01/11	366	773	2.112	0.757
2010	297	+12.1	10/01/10	329	221	0.672	0.525
2009	274	-0.2	09/01/09	319	250	0.784	0.492
2008	274	7.7	05/01/08	305	213	0.698	0.584
2007	257	-4.4	04/01/07	314	280	0.892	0.364

7.

Expense Constants	Selected Provisions
A. Total Production Expense	0.239
B. General Expense	0.041
C. Taxes, License & Fees	0.042
D. Underwriting Profit & Contingencies	0.041
E. Other (explain)	0.069
F. TOTAL	0.442

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. +25.0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -5.0 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Arkansas
Proposed Rate Level Changes - All Forms Combined

	2011 EPPR	Base Rate Change	Other Effects	Offsets	Total Change	Percent Change
<u>DWELLING</u>						
Wind	0	1.000	1.000	1.000	1.000	0.0%
Water	0	1.000	1.000	1.000	1.000	0.0%
Fire	335,732	1.164	0.947	1.000	1.102	10.2%
Theft	17,043	1.105	0.950	1.000	1.050	5.0%
Liability	19,500	1.013	1.037	1.000	1.050	5.0%
Other	21,030	1.110	0.946	1.000	1.050	5.0%
Hurricane	0	1.000	1.000	1.000	1.000	0.0%
Miscellaneous	3,992	1.000	1.744	1.000	1.744	74.4%
Total Dwelling	397,297				1.101	10.1%
<u>TENANTS</u>						
Wind	0	1.000	1.000	1.000	1.000	0.0%
Water	0	1.000	1.000	1.000	1.000	0.0%
Fire	6,519	1.054	0.949	1.000	1.000	0.0%
Theft	5,778	1.055	0.948	1.000	1.000	0.0%
Liability	1,882	1.500	0.946	1.000	1.419	41.9%
Other	580	1.055	0.948	1.000	1.000	0.0%
Hurricane	0	1.000	1.000	1.000	1.000	0.0%
Miscellaneous	54	1.000	8.179	1.000	8.179	717.9%
Total Tenants	14,813				1.080	8.0%
<u>CONDO</u>						
Wind	0	1.000	1.000	1.000	1.000	0.0%
Water	0	1.000	1.000	1.000	1.000	0.0%
Fire	1,104	1.119	0.956	1.000	1.070	7.0%
Theft	183	1.140	0.939	1.000	1.070	7.0%
Liability	172	1.652	0.981	1.000	1.621	62.1%
Other	59	1.193	0.956	1.000	1.141	14.1%
Hurricane	0	1.000	1.000	1.000	1.000	0.0%
Miscellaneous	668	1.000	1.016	1.000	1.016	1.6%
Total Condo	2,186				1.099	9.9%
<u>OVERALL CHANGE</u>	414,296				1.100	10.0%

Arkansas
Amica Mutual Insurance Company
Homeowners Insurance

Superior Construction Definition – Revised

Amica will revise our Superior Construction Definition to include intumescent fire retardant coating in the Fire Resistive category. Other companies have expanded their definition as exhibited below:

1. Company A revised their Superior Construction Credit to include surfaces treated with No Burn Plus, Intumescent Fire Retardant Coating. This change was implemented in selective states starting effective September 8, 2008.
2. Company B expanded the definition of Fire Resistive Construction type, to include any construction with exterior walls, floors, joists, studs and roof trusses treated with the Intumescent Fire Retardant Coating, No Burn Plus. Those dwellings that meet the revised definition will qualify for the Superior Construction Credit. This change was implemented in selected states starting effective March 15, 2009.

Amica Mutual Insurance Company
Introduction of New Protective Device Discounts

Company	Temperature Monitoring	Water Leak Detection	Gas Leak Detection	State	Effective
Company A	5%			ME	2010
Company B	2%	3-5%	2%	WA	2009
Company C	2%	3-5%	2%	CT	2009
Company D		3%		MT	2009
Company E	2%			CA	2005

Selected Discount	4%	6%	4%
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Applicable Peril	PG1	PG1	PG1
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**Arkansas
Amica Mutual Insurance Company
Homeowners Insurance**

Comparison of Coverage B Options

<u>Company</u>	<u>Standard</u>	<u>Reduction</u>	<u>Increase</u>
Amica Current	10% Cov. A	N/A	N/A
Amica Revised	10% Cov. A	\$0.50 per \$1,000	\$5.00 per \$1,000
Erie (PA)	10% Cov. A	N/A	\$2.00 per \$1,000
The Hartford (RI)	10% Cov. A	N/A	\$4.00 per \$1,000
Metropolitan (RI)	10% Cov. A	N/A	\$4.00 per \$1,000
Hanover (IL)	10% Cov. A	N/A	\$4.00 per \$1,000
American Family (MN)	10% Cov. A	\$1 per \$1,000	\$3.70 per \$1,000
American Family (CO)	10% Cov. A	N/A	\$3.60 per \$1,000

**Arkansas
Amica Mutual Insurance Company
Homeowners Insurance**

Comparison of Coverage C Options

<u>Company</u>	<u>Standard</u>	<u>Reduction</u>	<u>Increase</u>
Amica Current	75% Cov. A	N/A	\$2.00 per \$1,000
Amica Revised	75% Cov. A	\$0.20 per \$1,000 (50% to less than 75% of Cov A) \$0.50 per \$1,000 (40% to less than 50% of Cov A)	\$2.00 per \$1,000
Erie (PA)	55% Cov. A	\$1 per \$1,000 (40% to 55% of Cov A)	\$2.00 per \$1,000
The Hartford (RI)	50% Cov. A	\$1 per \$1,000 (40% to 50% of Cov A)	\$2.00 per \$1,000
Metropolitan (RI)	50% Cov. A	N/A	\$2.00 per \$1,000
Hanover (IL)	50% Cov. A	\$1 per \$1,000 (40% to 50% of Cov A)	\$2.00 per \$1,000
American Family (MN)	50% Cov. A	\$1 per \$1,000 (40% to 50% of Cov A)	\$1.00 per \$1,000
American Family (CO)	50% Cov. A	\$1 per \$1,000 (40% to 50% of Cov A)	\$1.00 per \$1,000

Arkansas

Amica Mutual Insurance Company
Homeowners
Development of Rule 515 Charge
Refrigerated Property

1 ISO Loss Cost per Policy		\$5.75
2 Selected Loss Cost Deviation		1.00
3 Multiplicative Offset for Multi-Line and HRF factors	see * below	1.418
4 Countrywide Expense Level excluding Dividend		38.3%
5 State Dividend Level		25.0%
6 Complement of Expense Ratio	1.0 - (3) - (4)	0.367
7 Proposed Gross Base Rate	(1)*(2)*(3)/(6)	\$22.00

8 <u>Limits/Deductible</u>	<u>Gross Base Rate</u>
\$250 Limit/\$100 Deductible	\$0.00
\$500 Limit/\$100 Deductible	\$22.00
\$750 Limit/\$100 Deductible	\$44.00

*	Adjusts ISO Loss Costs for Average Rating Factors	
	HRF: Household Risk Factor	0.838
	MLD: Multi-Line (assumes new 20% on Owners)	0.841
	HRF*MLD - Average Rating Factor	0.705
	Offset = 1/(HRF*MLD)	1.418

Countrywide Indicated Rate by Coverage E														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Loss Range	Earned Exposure In Range	Incurred Losses In Range	Claims in range	Pure Premium in Range	Cov F Limit	Pure Premium*	Indicated Pure Premium Factor	Linear Distributon Curve**	Selected Pure Premium Factor	Estimated Pure Premium***	Pure Premium with Alae	Pure Premium w/ Total LAE	indicated rate	indicated relativity
\$0 to \$100K	3,473,730	72,919,522	5,481	20.99	100,000	20.99	1.000	1.000	1.000	20.99	24.3	28.34	54.13	1.000
\$101 to \$200K	3,369,949	15,633,148	261	4.64	200,000	25.63	1.221	1.186	1.186	24.90	28.8	33.62	61.58	1.138
\$201 to \$300K	3,364,200	6,243,897	90	1.86	300,000	27.49	1.309	1.302	1.306	27.40	31.7	37.00	66.36	1.226
\$301 to \$400K	309,052	444,511	6	1.44	400,000	28.92	1.378	1.453	1.416	29.71	34.4	40.12	70.76	1.307
\$401 to \$500K	306,206	391,727	4	1.28	500,000	30.20	1.439	1.605	1.522	31.95	37.0	43.14	75.03	1.386
\$501 to \$600K	74,014	137,324	2	1.86	600,000	32.06	1.527	1.756	1.642	34.46	39.9	46.53	79.81	1.474
\$601 to \$700K	73,165	100,000	1	1.37	700,000	33.43	1.592	1.907	1.750	36.72	42.5	49.59	84.13	1.554
\$701 to \$800K	72,874	100,000	1	1.37	800,000	34.80	1.658	2.058	1.858	39.00	45.1	52.66	88.48	1.635
\$801 to \$900K	72,608	100,000	1	1.38	900,000	36.18	1.723	2.209	1.966	41.27	47.7	55.72	92.80	1.714
\$901 to \$1M	72,575	100,000	1	1.38	1,000,000	37.55	1.789	2.360	2.075	43.55	50.4	58.80	97.14	1.795
\$1M to \$2M	8,085	124,405	1	15.39	2,000,000	52.94	2.522	3.872	3.197	67.11	77.6	90.61	142.08	2.625
Total	3,473,730	96,294,534												

*Pure Premium in column 5 is calculated using ranges in column 4 (Ex. Pure Premium at \$500K (\$30.20 = \$20.99+\$4.64+\$1.86+\$1.44+\$1.28)

**Linear Curve used loss amounts up to 300K of losses due to drop in Claim frequency after 300K.

***Pure Premium at 100K base multiplied by Selected Factor (ex at 500K \$31.95 = \$20.99 * 1.522)

Note: Data used are policies Effective 2002 thru 6/2010 as of 6/30/2011 trended at 3% per year

(16) ALAE % of loss	15.7%
(17) ULAE % of loss	16.7%
(18) Fixed Expense Per Policy	9.98
(19) Variable Ratio	0.292

Countrywide Indicated Rate by Coverage F									
Amica Data									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Cov F	Earned Exposure	Incurred Losses	Pure Premium	Pure Premium with Alae	Pure Premium with ULAE	indicated rate	indicated relativity	(9)	(10)
1,000	2,605,400	1,213,452	0.47	0.470	0.55	1.47	1.000	ALAE % of loss	1.2%
								ULAE % of loss	16.7%
								Fixed Expense Per Policy	0.49
								Variable Ratio	0.292

Note: Data used are policies Effective 2002 thru 6/2010 as of 6/30/2011 trended at 3% per year

ISO Data									
(1)	(2)	(3)	(4)						
Cov F	Pure Premium with ULAE	indicated rate	indicated relativity	(5)	(6)				
2,000	1.73	3.14	2.136	ALAE % of loss	Included in Loss Cost				
3,000	3.45	5.56	3.782	ULAE % of loss	Included in Loss Cost				
4,000	5.18	8.01	5.449	Fixed Expense Per Policy	0.49				
5,000	6.33	9.63	6.551	Variable Ratio	0.292				

Countrywide Indicated Rate for Coverage E/F					
Cov E	1,000	2,000	3,000	4,000	5,000
100,000	55.60	57.27	59.69	62.14	63.76
200,000	63.05	64.72	67.14	69.59	71.21
300,000	67.83	69.50	71.92	74.37	75.99
400,000	72.23	73.90	76.32	78.77	80.39
500,000	76.50	78.17	80.59	83.04	84.66
600,000	81.28	82.95	85.37	87.82	89.44
700,000	85.60	87.27	89.69	92.14	93.76
800,000	89.95	91.62	94.04	96.49	98.11
900,000	94.27	95.94	98.36	100.81	102.43
1,000,000	98.61	100.28	102.70	105.15	106.77
2,000,000	143.55	145.22	147.64	150.09	151.71

Countrywide Indicated Factor for Coverage E/F					
Cov E	1000	2000	3000	4000	5000
100,000	1.000	1.030	1.074	1.118	1.147
200,000	1.134	1.164	1.208	1.252	1.281
300,000	1.220	1.250	1.294	1.338	1.367
400,000	1.299	1.329	1.373	1.417	1.446
500,000	1.376	1.406	1.449	1.494	1.523
600,000	1.462	1.492	1.535	1.579	1.609
700,000	1.540	1.570	1.613	1.657	1.686
800,000	1.618	1.648	1.691	1.735	1.765
900,000	1.696	1.726	1.769	1.813	1.842
1,000,000	1.774	1.804	1.847	1.891	1.920
2,000,000	2.582	2.612	2.655	2.699	2.729

Countrywide

Amica Mutual Insurance Company
Homeowners
Support for Proposed Multi-Line Discount
Premiums Earned and Losses Incurred as of November 30, 2011
Dwelling Forms (HO 3, HO 5)

Calculation of Indicated Countrywide Credit

Other Statistics

(1)	(2)	(3)	(4)	(5)	(6) = (4)/(5)	(7)	(8)=(7)/(6)	(9) = 1.0 -(8)/ (8) HO Only	(10)
Policy Year	Multi-Line Status	# of Policies	Earned Premium Net of Dividend	Average MLD	Earned Premium at Base	Capped Losses (excludes CATS)	Loss Ratio at Base	1- Loss Ratio Relativity	Proposed Credit
2007	No Auto	118,518	118,319,543	1.000	118,319,543	53,833,818	45%		
	With Auto	<u>227,615</u>	<u>234,191,169</u>	<u>0.850</u>	<u>275,458,254</u>	<u>77,013,897</u>	<u>28%</u>		
		346,133	352,510,711	0.895	393,777,797	130,847,715	33%		
2008	No Auto	112,821	112,940,821	1.000	112,940,821	53,671,922	48%		
	With Auto	<u>240,384</u>	<u>244,891,863</u>	<u>0.844</u>	<u>290,193,149</u>	<u>94,890,975</u>	<u>33%</u>		
		353,205	357,832,684	0.888	403,133,970	148,562,897	37%		
2009	No Auto	109,872	109,208,010	1.000	109,208,010	46,532,740	43%		
	With Auto	<u>261,574</u>	<u>263,114,966</u>	<u>0.841</u>	<u>313,011,775</u>	<u>105,172,123</u>	<u>34%</u>		
		371,446	372,322,976	0.882	422,219,785	151,704,863	36%		
2010	No Auto	104,795	105,526,169	1.000	105,526,169	47,119,906	45%		
	With Auto	<u>281,802</u>	<u>287,450,952</u>	<u>0.846</u>	<u>339,772,905</u>	<u>108,619,856</u>	<u>32%</u>		
		386,597	392,977,121	0.883	445,299,074	155,739,762	35%		
2007-2010	No Auto	446,006	445,994,543	1.000	445,994,543	201,158,385	45.1%		
	With Auto	<u>1,011,375</u>	<u>1,029,648,950</u>	<u>0.845</u>	<u>1,218,436,083</u>	<u>385,696,852</u>	<u>31.7%</u>	<u>29.8%</u>	<u>20%*</u>
		1,457,381	1,475,643,493	0.887	1,664,430,626	586,855,237	35.3%		

(11)	(12) = (11)/(3)	(13) = (11)/(7)	(14) = (12)*(13)
Claim Count	Loss Frequency	Capped Severity (excluding CATS)	Pure Premium (Excluding CATS)
6,387	5.4%	8,429	454
<u>11,794</u>	<u>5.2%</u>	<u>6,530</u>	<u>338</u>
18,181	5.3%	7,197	378
6,726	6.0%	7,980	476
<u>13,648</u>	<u>5.7%</u>	<u>6,953</u>	<u>395</u>
20,374	5.8%	7,292	421
6,229	5.7%	7,470	424
<u>14,383</u>	<u>5.5%</u>	<u>7,312</u>	<u>402</u>
20,612	5.5%	7,360	408
5,798	5.5%	8,127	450
<u>14,915</u>	<u>5.3%</u>	<u>7,283</u>	<u>385</u>
20,713	5.4%	7,519	403
25,140	5.6%	8,002	451
<u>54,740</u>	<u>5.4%</u>	<u>7,046</u>	<u>381</u>
79,880	5.5%	7,347	403

Contents Forms (HO 4, HO 6)

Calculation of Indicated 2007-2010 Credit

Other Statistics

(1)	(2)	(3)	(4)	(5)	(6) = (4)/(5)	(7)	(8)=(7)/(6)	(9) = 1.0 -(8)/ (8) HO Only	(10)
Policy Year	Multi-Line Status	# of Policies	Earned Premium Net of Dividend	Average MLD	Earned Premium at Base	Capped Losses (excludes CATS)	Loss Ratio at Base	1- Loss Ratio Relativity	Proposed Credit
2007	No Auto	50,983	12,226,231	1.000	12,226,231	5,140,191	42%		
	With Auto	<u>54,159</u>	<u>15,877,334</u>	<u>0.885</u>	<u>17,947,907</u>	<u>5,703,673</u>	<u>32%</u>		
		105,142	28,103,565	0.931	30,174,138	10,843,864	36%		
2008	No Auto	50,620	12,280,895	1.000	12,280,895	5,890,874	48%		
	With Auto	<u>59,439</u>	<u>17,509,401</u>	<u>0.884</u>	<u>19,806,007</u>	<u>7,082,045</u>	<u>36%</u>		
		110,059	29,790,296	0.928	32,086,902	12,972,919	40%		
2009	No Auto	51,040	12,366,610	1.000	12,366,610	5,688,411	46%		
	With Auto	<u>66,863</u>	<u>19,158,968</u>	<u>0.884</u>	<u>21,667,776</u>	<u>7,354,021</u>	<u>34%</u>		
		117,903	31,525,579	0.926	34,034,386	13,042,431	38%		
2010	No Auto	50,000	12,219,198	1.000	12,219,198	5,324,973	44%		
	With Auto	<u>75,540</u>	<u>21,288,071</u>	<u>0.879</u>	<u>24,224,143</u>	<u>9,027,011</u>	<u>37%</u>		
		125,540	33,507,269	0.919	36,443,341	14,351,984	39%		
2007-2010	No Auto	202,643	49,092,935	1.000	49,092,935	22,044,449	44.9%		
	With Auto	<u>256,001</u>	<u>73,833,774</u>	<u>0.883</u>	<u>83,645,833</u>	<u>29,166,749</u>	<u>34.9%</u>	<u>22.3%</u>	<u>15%*</u>
		458,644	122,926,709	0.926	132,738,768	51,211,198	38.6%		

(11)	(12) = (11)/(3)	(13) = (11)/(7)	(14) = (12)*(13)
Claim Count	Loss Frequency	Capped Severity (excluding CATS)	Pure Premium (Excluding CATS)
1,548	3.0%	3,321	101
<u>1,585</u>	<u>2.9%</u>	<u>3,599</u>	<u>105</u>
3133	3.0%	3,461	103
1,672	3.3%	3,523	116
<u>1,849</u>	<u>3.1%</u>	<u>3,830</u>	<u>119</u>
3521	3.2%	3,684	118
1,595	3.1%	3,566	111
<u>2,160</u>	<u>3.2%</u>	<u>3,405</u>	<u>110</u>
3755	3.2%	3,473	111
1,546	3.1%	3,444	106
<u>2,304</u>	<u>3.1%</u>	<u>3,918</u>	<u>119</u>
3850	3.1%	3,728	114
6,361	3.1%	3,466	109
<u>7,898</u>	<u>3.1%</u>	<u>3,693</u>	<u>114</u>
14,259	3.1%	3,591	112

* Plus an additional 3% for Umbrella policy.

**Arkansas
Amica Mutual Insurance Company
Homeowners Insurance**

Derivation of Mitigation Credits

Amica is composing a mitigation credit rule that can be used on a countrywide basis. Several states currently have credits for Qualified Storm Shutters and Other Mitigation Credits such as Roof Deck Attachments, Roof to Wall Connection, Secondary Water Resistance and Door Strength. Amica is introducing a Fortified® Construction Program credit as well.

The following mitigation factors were originally obtained from those approved by the Florida Department of Insurance:

<u>Factor</u>	<u>Mitigation Device</u>
0.90	Qualified Storm Shutters (Opening Protection)
0.97	Roof Deck Attachments – Types B, C and D
0.98	Roof Wall Connection – Clips
0.97	Roof Wall Connection – Single/Double Wraps
0.98	Secondary Water Resistance – Yes

The mitigation factor of 0.98 for door strength – reinforced single width door was filed and approved for use by Amica in Alabama and Louisiana.

The Fortified Home designation must meet the requirements promulgated by the Institute for Business & Home Safety®. A rating factor of 0.80 will be used for all homes that qualify.

The credits for all of the above factors are similar to those filed and approved in the States of Alabama and Louisiana. Amica is also introducing a maximum credit factor 0.80 to be applied from all mitigation devices. In addition, we will use a countrywide proof of compliance form MCVA.

Arkansas
 Amica Mutual Insurance Company
 Homeowners
Policyholder Changes
Policies Effective 5/1/2011 to 4/30/2012

<u>% Changes</u>	<u>Policy Count</u>	<u>Distribution</u>
<-15%	0	0.0%
-15%	0	0.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	0	0.0%
-7%	0	0.0%
-6%	0	0.0%
-5%	1	0.3%
-4%	0	0.0%
-3%	1	0.3%
-2%	8	2.5%
-1%	2	0.6%
0%	5	1.6%
1%	3	1.0%
2%	5	1.6%
3%	2	0.6%
4%	4	1.3%
5%	10	3.2%
6%	3	1.0%
7%	13	4.1%
8%	16	5.1%
9%	71	22.6%
10%	80	25.5%
11%	4	1.3%
12%	6	1.9%
13%	10	3.2%
14%	1	0.3%
15%	0	0.0%
>15%	69	22.0%
	314	100.00%

Maximum	25.0%
Minimum	-5.0%

**Arkansas
Amica Mutual Insurance Company
Homeowners Insurance**

Explanatory Memorandum

Effective November 1, 2012 new business and renewals, Amica will implement the following rate changes:

<u>Coverage</u>	<u>Rate Level Change</u>
Dwelling	+ 10.1%
Tenants	+ 8.0
Condominiums	+ 9.9
Statewide	+10.0%

Changes by form and peril are displayed on Exhibit 1.

In addition, we will make the following revisions to our Homeowners manual:

1. Rule 107. Construction Definitions

We will revise the definition of Superior Construction. In particular, any construction with exterior walls, floors, joists, studs and roof trusses that are treated with intumescent fire retardant coating will be classified as fire resistive. Homes that are treated with this fire retardant coating will receive Amica's Superior Construction discount of 25%. Exhibit 2 describes how and when a few competitors have implemented a similar definition change.

2. Rule 404. Protective Devices

We will introduce three new discounts for Automatic Detection Devices: a temperature monitoring system, a water leak detection system and a gas leak detection system. Policyholders with a temperature monitoring system and/or a water leak detection system will receive a discount on the water peril, while policyholders with a gas leak detection system will receive a discount on the fire peril. Exhibit 3, Sheet 1 displays a comparison of a few competitors that currently offer discounts for these protective devices.

We will introduce a new discount for Automatic Generators. The discount will apply to the water peril. Data supporting this change is summarized on Exhibit 3, Sheet 2.

3. Rule 514. Other Structures

Amica currently offers a 10% limit of liability on Coverage B. We will revise this rule to allow our policyholders the options of reducing or increasing the limit of liability for this coverage from 0% up to 20%. Policyholders opting to reduce the limit of liability will receive a credit, while policyholders opting to increase the limit of liability will be charged a rate per \$1,000 increase. Exhibit 4 compares what our competitors are currently offering with Amica's current and revised options.

We will also revise Rule 101. Limits of Liability and Coverage Relationships, Rule 505. Earthquake Coverage and Rule 518. Sinkhole Collapse Coverage to reflect the increased Coverage B option.

4. Rule 515. Personal Property

Amica currently offers a 75% limit of liability on Coverage C with the option of increasing this limit. We will revise this rule to also allow for the reduction in the Coverage C limit of liability. Exhibit 5 compares what our competitors are currently offering with Amica's current and revised options.

Amica currently provides \$500 of refrigerated property in all policies, subject to a \$100 deductible, at no additional charge. We will change the amount of refrigerated property provided at no additional charge from \$500 to \$250. In addition, we will provide coverage limits of \$500 and \$750 to our policyholders. Exhibit 6 displays the calculation of the charge for \$500 of coverage.

We will also introduce a protective device discount of 20% for automatic hard wired generators.

5. Rule 601. Residence Premises – Basic and Increased Limits

Amica currently uses additive charges to rate the Coverage E and Coverage F. We will revise our rating procedure to use factors which will be applied to the base premium. Exhibit 7 shows the derivation of the new rating factors.

6. Rule A.5. Multi-line Discount

Amica will revise the discounts allowed. For Dwelling forms, we will revise the discount from 15% to 20%. For Content forms, we will revise the discount from 10% to 15%. Earthquake rates have been offset so that Amica does not realize a change in premium as a result of the revised discount. Data supporting this change is summarized on Exhibit 8.

7. Rule A.10. Homeowners Risk Factor Rule

We will revise Paragraph 2.c. to reflect Association Date Logic by removing the words "homeowners" and "without an interruption of more than one year."

8. Rule A.11. Homeowner Premium Calculation Tables

We will revise the premium calculation tables to reflect the mitigation credits as well as the automatic detection devices credit. We will also revise to reflect the new rating procedure for Coverages E and F.

9. Rule A.12. Mitigation Credits

Amica will introduce the following provisions:

- a. Credits for opening protection and other mitigation credits
- b. A credit factor for the Fortified® Construction Program.
- c. A maximum credit factor applied for all mitigation devices
- d. A countrywide proof of compliance form.

Exhibit 9 describes the derivation of this rule and the credits that Amica will use on a countrywide basis.

10. Other Rating Rules

We will editorially revise Rule 303. Ordinance or Law by clarifying that the rating factors apply for all perils except Theft and Liability. In addition, we will amend our Territory Pages to reflect the deletion of zip codes 71768 and 72439 in accordance with ISO's Earthquake Zip Code Maintenance Procedure. We will also editorially revise Territory 31 by added the phrase "Excluding Little Rock and North Little Rock."

The statewide rate level impact associated with these revisions is +10.0%. The dislocation by policyholder is summarized on Exhibit 10.

Calendar year loss ratios are summarized on Exhibit 11 while expense data is summarized on Exhibit 12. We have also included accident year indications by form on Exhibit 13. In determining the overall rate change, Amica considered the dwelling indication which shows an indicated rate level need of +94.8%. While the indication does have minimal credibility, we also took into account the historical profitability for Arkansas over the last 6 years which can be found in the Profitability Exhibit. As can be seen, Amica has lost money every year and over this time period, Amica has lost \$948,659 which translates to an average of 58% of earned premium.

Arkansas
Amica Mutual Insurance Company
Homeowners Insurance

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Total</u>
Collected Earned Prem	\$314,310	\$304,805	\$318,640	\$329,174	\$365,727	\$1,632,656
On-Level Factor	1.283	1.301	1.236	1.228	1.133	
Collected Earned PPR	403,260	396,551	393,839	404,226	414,369	2,012,245
Paid Losses	291,131	209,194	262,324	244,549	644,126	
O/S Losses	38,692	42,550	30,331	7,090	135,622	
Change in O/S	-11,625	3,858	-12,219	-23,241	128,532	
Incurred Losses	279,506	213,052	250,105	221,308	772,658	1,736,628
Paid ALAE	68	4,572	4,947	2,049	2,269	
O/S LAE	10,449	11,256	10,109	2,111	35,229	
Change in O/S LAE	-3,064	807	-1,147	-7,998	33,118	
Adj. To O/S LAE	0	0	0	0	0	
Incurred ALAE	-2,996	5,379	3,800	-5,949	35,387	
ULAE	25,095	34,259	44,501	53,118	72,055	
Total Loss Expense	22,099	39,638	48,301	47,169	107,442	264,649
Inc. Loss and LAE	301,605	252,690	298,406	268,476	880,100	2,001,277
Loss Ratio	0.748	0.637	0.758	0.664	2.124	0.995

Arkansas
Calculation Of Amica Expected Loss Ratios

<u>Expense Provisions</u>	<u>All Forms</u>
1. General	0.041
2. Other Acquisition	0.239
3. Taxes, Licenses, And Fees	
a. Amica Total TLF ([3b]+[3C])	0.042
b. Premium Tax (PCI)	0.025
c. Miscellaneous (AMICA)	0.017
4. Dividend	0.069
5. Profit (include FIT & II if required)	0.041
6. Contingencies	0.010
7. Reinsurance Provision	0.000
8. Fixed Expense Ratio (a) .75*([1]+[2])+[3c]+[7]	0.227
9. Variable Expense Ratio (a) ([1]+[2]+[3A]+[4]+[5]+[6]+[7])-[8]	0.215
10. Variable Expense Excluding Dividend (a) [9]-[4]	0.146
11. Expected Loss Ratio 1-[8]-[9]	0.558
12. Variable Expected Loss Ratio 1-[9]	0.785

(a) Assumes General And Other Acquisition Expenses Are 75% Fixed

**Arkansas
Amica Mutual Insurance Company
Homeowners Expense Exhibit**

<u>Year</u>	<u>Earned Premium</u>	<u>Other Acquisition</u>	<u>Ratio To EP</u>	<u>General Expenses</u>	<u>Ratio To EP</u>
2007	314,311	69,515	0.221	14,579	0.046
2008	304,805	64,889	0.213	14,250	0.047
2009	318,640	68,387	0.215	7,137	0.022
2010	329,174	90,855	0.276	17,283	0.053
2011	<u>365,727</u>	<u>87,458</u>	<u>0.239</u>	<u>14,909</u>	<u>0.041</u>
3 Yr Total	1,013,541	246,699	0.243	39,329	0.039
5 Yr Total	1,632,657	381,104	0.233	68,158	0.042
Selection:			0.239		0.041

<u>Year</u>	<u>Earned Premium</u>	<u>Taxes, Lic. and Fees</u>	<u>Ratio To EP</u>	<u>Misc. Tax</u>	<u>Ratio To EP</u>	<u>Dividends to Policyholders</u>	<u>Ratio To EP</u>
2007	314,311	11,772	0.037	2,733	0.009		
2008	304,805	10,037	0.033	1,685	0.006		
2009	318,640	11,587	0.036	3,263	0.010	23,747	0.075
2010	329,174	15,915	0.048	4,857	0.015	22,103	0.067
2011	<u>365,727</u>	<u>18,291</u>	<u>0.050</u>	<u>6,173</u>	<u>0.017</u>	<u>25,338</u>	<u>0.069</u>
3 Yr Total	1,013,541	45,793	0.045	14,293	0.014	71,188	0.070
5 Yr Total	1,632,657	67,602	0.041	18,710	0.011		
Selection:					0.017		0.069

Arkansas
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED

PREMIUM RESERVES AND ON LOSS RESERVES

A. UNEARNED PREMIUM RESERVE		
1. State Earned Premium for 2011		\$365,727
2. Mean Unearned Premium Reserve: (1) x	0.556	\$203,344
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense	0.0%	
Taxes, Licenses and Fees	4.2%	
50% of Other Acquisition Expense	12.0%	
50% of Company Operating Expense	2.1%	
Total	18.3%	
4. Deduction for Federal Taxes Payable		0.3%
5. [(2) x [(3) + (4)]]		\$37,822
6. Net Subject to Investment (2) - (5)		\$165,522
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)		
1. State Earned Premium (A-1)		\$365,727
2. Average Agents' Balance		0.293
3. Delayed Remission (1) x (2)		\$107,158
C. LOSS RESERVE		
1. State Earned Premium (A-1)		\$365,727
2. Expected Incurred Losses and Loss Adjustment Expenses (1) x	0.558	\$204,076
3. Expected Mean Loss Reserves (2) x	0.359	\$73,263
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)		
		\$131,627
E. AVERAGE RATE OF RETURN		
		3.5%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)		
		\$4,607
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)		
		0.013
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X		
	0.712	0.009

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE
ACCIDENT YEAR EXPERIENCE
DWELLING FORMS

	2007	2008	2009	2010	2011	Total
Earned Policies	217	214	222	240	249	1,142
Collected Earned Premium					349,733	
On-Level Factor					1.136	
Earned Premium at Present Rates					397,297	
Premium Trend Factor					1.000	
Projected EPPR					397,297	
Projected Average Rate based on Collected EPPR					1,595.57	
Incurring Losses	269,575	216,760	293,472	198,407	754,955	1,733,169
Paid ALAE	128	4,512	4,947	2,675	1,642	13,904
Incurring Losses and Paid ALAE	269,703	221,272	298,419	201,082	756,597	1,747,073
Loss Development Factor	1.000	1.000	1.000	1.000	1.050	
Paid Defense and Cost Containment Factor	1.069	1.229	1.426	1.740	3.028	
Adjusted Developed Losses	269,575	216,760	293,472	198,407	792,703	1,770,917
Adjusted Developed ALAE	137	5,545	7,054	4,655	4,972	22,363
Adjusted Developed Losses and ALAE	269,712	222,305	300,526	203,062	797,675	1,793,280
ULAE Incurred * (0.145 of loss and alae)	39,108	32,234	43,576	29,444	115,663	260,025
Loss Projection Factor	1.282	1.233	1.185	1.140	1.096	
Projected Losses and ALAE	345,771	274,102	356,123	231,491	874,252	2,081,739
ULAE Projection Factor	1.206	1.171	1.137	1.104	1.071	
Projected ULAE	47,164	37,746	49,546	32,506	123,875	290,837
Projected Loss and LAE	392,935	311,848	405,669	263,997	998,127	2,372,576
Pure Premium	1810.76	1457.23	1827.34	1099.99	4008.54	2077.56
Fixed Ratio	0.227					
Variable Ratio	0.146					
Dividend Rate	0.069					
Indicated Average Rate	2768.09	2317.74	2789.22	1862.66	5567.81	3107.97
Indication	73.5%	45.3%	74.8%	16.7%	249.0%	94.8%
Credibility	0.10					

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE
ACCIDENT YEAR EXPERIENCE
TENANTS FORMS

	2007	2008	2009	2010	2011	Total
Earned Policies	24	28	30	25	32	139
Collected Earned Premium					13,922	
On-Level Factor					1.064	
Earned Premium at Present Rates					14,813	
Premium Trend Factor					1.000	
Projected EPPR					14,813	
Projected Average Rate based on Collected EPPR					462.91	
Incurring Losses	0	0	0	0	0	0
Paid ALAE	0	0	0	0	0	0
Incurring Losses and Paid ALAE	0	0	0	0	0	0
Loss Development Factor	1.000	0.980	0.980	0.956	0.946	
Paid Defense and Cost Containment Factor	1.000	1.060	1.272	1.717	3.176	
Adjusted Developed Losses	0	0	0	0	0	0
Adjusted Developed ALAE	0	0	0	0	0	0
Adjusted Developed Losses and ALAE	0	0	0	0	0	0
ULAE Incurred * (0.145 of loss and alae)	0	0	0	0	0	0
Loss Projection Factor	1.134	1.111	1.090	1.068	1.047	
Projected Losses and ALAE	0	0	0	0	0	0
ULAE Projection Factor	1.206	1.171	1.137	1.104	1.071	
Projected ULAE	0	0	0	0	0	0
Projected Loss and LAE	0	0	0	0	0	0
Pure Premium	0.00	0.00	0.00	0.00	0.00	0.00
Fixed Ratio	0.227					
Variable Ratio	0.146					
Dividend Rate	0.069					
Indicated Average Rate	133.86	133.86	133.86	133.86	133.86	133.86
Indication	-71.1%	-71.1%	-71.1%	-71.1%	-71.1%	-71.1%
Credibility	0.00					

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE
ACCIDENT YEAR EXPERIENCE
CONDOMINIUM FORMS

	2007	2008	2009	2010	2011	Total
Earned Policies	5	5	5	5	4	24
Collected Earned Premium					2,072	
On-Level Factor					1,055	
Earned Premium at Present Rates					2,186	
Premium Trend Factor					1,000	
Projected EPPR					2,186	
Projected Average Rate based on Collected EPPR					546.50	
Incurring Losses	0	0	0	0	0	0
Paid ALAE	0	0	0	0	0	0
Incurring Losses and Paid ALAE	0	0	0	0	0	0
Loss Development Factor	1.000	1.000	0.995	0.985	0.965	
Paid Defense and Cost Containment Factor	1.039	1.090	1.232	1.488	2.510	
Adjusted Developed Losses	0	0	0	0	0	0
Adjusted Developed ALAE	0	0	0	0	0	0
Adjusted Developed Losses and ALAE	0	0	0	0	0	0
ULAE Incurred * (0.145 of loss and alae)	0	0	0	0	0	0
Loss Projection Factor	1.628	1.507	1.396	1.292	1.197	
Projected Losses and ALAE	0	0	0	0	0	0
ULAE Projection Factor	1.206	1.171	1.137	1.104	1.071	
Projected ULAE	0	0	0	0	0	0
Projected Loss and LAE	0	0	0	0	0	0
Pure Premium	0.00	0.00	0.00	0.00	0.00	0.00
Fixed Ratio	0.227					
Variable Ratio	0.146					
Dividend Rate	0.069					
Indicated Average Rate	158.03	158.03	158.03	158.03	158.03	158.03
Indication	-71.1%	-71.1%	-71.1%	-71.1%	-71.1%	-71.1%
Credibility	0.00					

**Amica Mutual Insurance Company
Arkansas Homeowners
Historical Profitability 2007 to 2011**

Year	Earned Premium	Net Income	Percent to EP
2007	314,310	(96,266)	-31%
2008	304,805	(49,419)	-16%
2009	318,640	(80,265)	-25%
2010	329,174	(75,287)	-23%
2011	365,727	(647,422)	-177%
Total	1,632,656	(948,659)	-58%

SERFF Tracking Number: AMMA-128438339 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number:
 Company Tracking Number: AR-H-12-1-SAM
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: AR-H-12-1-SAM
 Project Name/Number: Rate and Rule Revision/

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	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/20/2012	Supporting Document	Explanatory and Exhibits	07/03/2012	Explanatory Memorandum.pdf (Superseded) Filing Exhibits.pdf
06/01/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	07/03/2012	HO Survey FORM HPCS.pdf

Arkansas
Amica Mutual Insurance Company
Homeowners Insurance

Explanatory Memorandum

Effective November 1, 2012 new business and renewals, Amica will implement the following rate changes:

<u>Coverage</u>	<u>Rate Level Change</u>
Dwelling	+ 10.1%
Tenants	+ 8.0
Condominiums	+ 9.9
Statewide	+10.0%

Changes by form and peril are displayed on Exhibit 1.

In addition, we will make the following revisions to our Homeowners manual:

1. Rule 107. Construction Definitions

We will revise the definition of Superior Construction. In particular, any construction with exterior walls, floors, joists, studs and roof trusses that are treated with intumescent fire retardant coating will be classified as fire resistive. Homes that are treated with this fire retardant coating will receive Amica's Superior Construction discount of 25%. Exhibit 2 describes how and when a few competitors have implemented a similar definition change.

2. Rule 404. Protective Devices

We will introduce three new discounts for Automatic Detection Devices: a temperature monitoring system, a water leak detection system and a gas leak detection system. Policyholders with a temperature monitoring system and/or a water leak detection system will receive a discount on the water peril, while policyholders with a gas leak detection system will receive a discount on the fire peril. Exhibit 3, Sheet 1 displays a comparison of a few competitors that currently offer discounts for these protective devices.

We will introduce a new discount for Automatic Generators. The discount will apply to the water peril. Data supporting this change is summarized on Exhibit 3, Sheet 2.

3. Rule 514. Other Structures

Amica currently offers a 10% limit of liability on Coverage B. We will revise this rule to allow our policyholders the options of reducing or increasing the limit of liability for this coverage from 0% up to 20%. Policyholders opting to reduce the limit of liability will receive a credit, while policyholders opting to increase the limit of liability will be charged a rate per \$1,000 increase. Exhibit 4 compares what our competitors are currently offering with Amica's current and revised options.

We will also revise Rule 101. Limits of Liability and Coverage Relationships, Rule 505. Earthquake Coverage and Rule 518. Sinkhole Collapse Coverage to reflect the increased Coverage B option.

4. Rule 515. Personal Property

Amica currently offers a 75% limit of liability on Coverage C with the option of increasing this limit. We will revise this rule to also allow for the reduction in the Coverage C limit of liability. Exhibit 5 compares what our competitors are currently offering with Amica's current and revised options.

Amica currently provides \$500 of refrigerated property in all policies, subject to a \$100 deductible, at no additional charge. We will change the amount of refrigerated property provided at no additional charge from \$500 to \$250. In addition, we will provide coverage limits of \$500 and \$750 to our policyholders. Exhibit 6 displays the calculation of the charge for \$500 of coverage.

We will also introduce a protective device discount of 20% for automatic hard wired generators.

5. Rule 601. Residence Premises – Basic and Increased Limits

Amica currently uses additive charges to rate the Coverage E and Coverage F. We will revise our rating procedure to use factors which will be applied to the base premium. Exhibit 7 shows the derivation of the new rating factors.

6. Rule A.5. Multi-line Discount

Amica will revise the discounts allowed. For Dwelling forms, we will revise the discount from 15% to 20%. For Content forms, we will revise the discount from 10% to 15%. Earthquake rates have been offset so that Amica does not realize a change in premium as a result of the revised discount. Data supporting this change is summarized on Exhibit 8.

7. Rule A.10. Homeowners Risk Factor Rule

We will revise Paragraph 2.c. to reflect Association Date Logic by removing the words "homeowners" and "without an interruption of more than one year."

8. Rule A.11. Homeowner Premium Calculation Tables

We will revise the premium calculation tables to reflect the mitigation credits as well as the automatic detection devices credit. We will also revise to reflect the new rating procedure for Coverages E and F.

9. Rule A.12. Mitigation Credits

Amica will introduce the following provisions:

- a. Credits for opening protection and other mitigation credits
- b. A credit factor for the Fortified® Construction Program.
- c. A maximum credit factor applied for all mitigation devices
- d. A countrywide proof of compliance form.

Exhibit 9 describes the derivation of this rule and the credits that Amica will use on a countrywide basis.

10. Other Rating Rules

We will editorially revise Rule 303. Ordinance or Law by clarifying that the rating factors apply for all perils except Theft and Liability. In addition, we will amend our Territory Pages to reflect the deletion of zip codes 71768 and 72439 in accordance with ISO's Earthquake Zip Code Maintenance Procedure. We will also editorially revise Territory 31 by added the phrase "Excluding Little Rock and North Little Rock."

The statewide rate level impact associated with these revisions is +18.5%. The dislocation by policyholder is summarized on Exhibit 10.

Calendar year loss ratios are summarized on Exhibit 11 while expense data is summarized on Exhibit 12. We have also included accident year indications by form on Exhibit 13. In determining the overall rate change, Amica considered the dwelling indication which shows an indicated rate level need of +94.8%. While the indication does have minimal credibility, we also took into account the historical profitability for Arkansas over the last 6 years which can be found in the Profitability Exhibit. As can be seen, Amica has lost money every year and over this time period, Amica has lost \$948,659 which translates to an average of 58% of earned premium.