Filing at a Glance

Company: United Automobile Insurance Company

Product Name: Arkansas Private Passenger Auto	SERFF Tr Num: UNAU-125515925	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: #17202 $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR-2	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Dean Kozlowski	Disposition Date: 03/18/2008
	Date Submitted: 03/06/2008	Disposition Status: Filed
Effective Date Requested (New): 05/12/2008		Effective Date (New): 05/12/2008
Effective Date Requested (Renewal): 05/12/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/18/2008	
State Status Changed: 03/11/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

This is the initial Rate and Rule filing for United Automobile Insurance Company in Arkansas for our Private Passenger Auto program. If you have any questions during you review, please do not hesitate to call me directly at 630-282-1807.

Company and Contact

Filing Contact Information

Dean Kozlowski, AVP
724 Enterprise Dr
Oak Brook, IL 60523

dkozlowski@uaig.net
(630) 282-1807 [Phone]

Filing Company Information

United Automobile Insurance Company	CoCode: 35319	State of Domicile: Florida
3909 NE 163rd Street	Group Code: -99	Company Type: Private Passenger Automobile Insurance Company
North Miami Beach, FL 33160	Group Name:	State ID Number:
(305) 940-5022 ext. 2419[Phone]	FEIN Number: 65-0145688	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	Personal Auto PPA Rate/Rule filing fee.
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000017202	$100.00	02/29/2008

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/18/2008	03/18/2008

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	Alexa Grissom	03/13/2008	03/13/2008	Dean Kozlowski	03/13/2008	03/13/2008
Pending Industry Response	Alexa Grissom	03/11/2008	03/11/2008	Dean Kozlowski	03/11/2008	03/11/2008
Pending Industry Response	Alexa Grissom	03/10/2008	03/10/2008	Dean Kozlowski	03/11/2008	03/11/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Arkansas Underwriting Manual	Rate	Dean Kozlowski	03/14/2008	03/14/2008

Disposition

Disposition Date: 03/18/2008

Effective Date (New): 05/12/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*UNAU-125515925*	*State:*	*Arkansas*
Filing Company:	*United Automobile Insurance Company*	*State Tracking Number:*	*#17202 $100*
Company Tracking Number:	*AR-2*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas Private Passenger Auto*		
Project Name/Number:	*/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate *(revised)*	Arkansas Underwriting Manual	Filed	Yes
Rate	Arkansas Underwriting Manual	Filed	Yes
Rate	Arkansas Underwriting Manual	Filed	Yes
Rate	Liabiility Base Rate development	Filed	Yes
Rate	Comp-Coll Base Rate and -Symbol and Model Year development	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/13/2008
Submitted Date	03/13/2008
Respond By Date	

Dear Dean Kozlowski,

This will acknowledge receipt of the captioned filing. Please resubmit the APCS in Excel without the NA in the fields. A "0" will suffice.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/13/2008
Submitted Date	03/13/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Changed the N/A to a $0 in the APCS form for the 100/300/50 liability coverage limits which are not offerred by UAIC.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: PPA premium survey form APCS attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*UNAU-125515925*	*State:*	*Arkansas*
Filing Company:	*United Automobile Insurance Company*	*State Tracking Number:*	*#17202 $100*
Company Tracking Number:	*AR-2*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas Private Passenger Auto*		
Project Name/Number:	*/*		

Sincerely,
Dean Kozlowski

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/11/2008
Submitted Date	03/11/2008
Respond By Date	

Dear Dean Kozlowski,

This will acknowledge receipt of the captioned filing. The APCS must be completed and submitted in Excel. Additionally, per Ark. Code Ann. 23-79-109(f), policies periods less than six months are not permitted in Arkansas.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/11/2008
Submitted Date	03/11/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Attached the APCS in excel format

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: PPA premium survey form APCS attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*UNAU-125515925*	*State:*	*Arkansas*
Filing Company:	*United Automobile Insurance Company*	*State Tracking Number:*	*#17202 $100*
Company Tracking Number:	*AR-2*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas Private Passenger Auto*		
Project Name/Number:	*/*		

Sincerely,
Dean Kozlowski

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/10/2008
Submitted Date	03/10/2008
Respond By Date	

Dear Dean Kozlowski,

This will acknowledge receipt of the captioned filing. The filing eill be reviewed upon receipt of the filing fee.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/11/2008
Submitted Date	03/11/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Revised UW manual to eliminate any reference to a policy term less than 6 months.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Arkansas Underwriting Manual	*edition date 05-12-08*	*New*	

Previous Version

Arkansas Underwriting Manual *edition date 05-12-08* *New*

SERFF Tracking Number:	*UNAU-125515925*	*State:*	*Arkansas*
Filing Company:	*United Automobile Insurance Company*	*State Tracking Number:*	*#17202 $100*
Company Tracking Number:	*AR-2*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas Private Passenger Auto*		
Project Name/Number:	*/*		

Sincerely,
Dean Kozlowski

Amendment Letter

Amendment Date:

Submitted Date: 03/14/2008

Comments:

Revised the Arkansas UW manual to change SR-22 references to SR-21. Also removed the fee.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Arkansas Underwriting Manual	edition date 05-12-08	New		BI-PD base rates 5-12-08.pdf Territory Definition MAP v15.pdf AR UW Manual v22.pdf

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Arkansas Underwriting Manual	edition date 05-12-08	New		BI-PD base rates 5-12-08.pdf Territory Definition MAP v15.pdf AR UW Manual v22.pdf
Filed	Liabiility Base Rate development	Rate development BI-PD-PIP-UMBI-UMPD-UIMBI-MP-COMP-COLL	New		Comps all terr BI-PD FINAL FILED TO DOI v1.pdf
Filed	Comp-Coll Base Rate and -Symbol and Model Year development	Comp - Coll exhibit	New		Comps all terr Phys dam T6 part 1 v2.pdf Comps all terr Phys dam T6 part 2 v2.pdf Comps all terr Phys dam T15 part 1 v2.pdf Comps all terr Phys dam T15 part 2 v2.pdf

Liability BI/PD Base Rates - 6 month term premium (50/50 BI/PD split)

Terr	16FM	17FM	18FM	19FM	20FM	21FM	22FM	23FM	24FM	25FM	30FM	35FM	40FM	45FM	50FM	60FM	65FM	70FM	75FM	16FS	17FS	18FS	19FS	20FS	21FS	22FS	23FS	24FS	25FS	30FS	35FS	40FS	45FS	50FS	60FS	65FS	70FS	75FS
T1	1120	1050	980	560	490	392	336	322	308	294	280	280	280	280	280	308	350	420	574	1400	1260	1120	700	588	462	448	406	392	364	336	322	322	308	308	308	350	420	588
T2	669	627	513	390	338	333	276	243	243	232	232	232	232	232	209	209	266	380	570	950	808	618	570	540	409	338	308	308	285	277	270	260	247	238	243	266	342	523
T3	669	633	536	462	361	342	276	243	243	228	228	228	228	228	228	209	209	428	570	1045	813	659	589	551	418	338	308	308	285	277	270	260	247	238	243	266	342	523
T4	712	670	552	460	376	360	292	260	260	250	240	228	228	228	216	216	230	440	550	1100	860	690	620	480	440	360	330	300	290	290	290	280	260	250	260	300	480	550
T5	763	718	689	478	439	390	338	326	279	242	242	242	242	242	230	230	267	451	615	1179	927	861	677	519	492	422	379	349	326	316	308	299	279	273	267	349	502	615
T6	836	719	686	528	440	418	319	282	275	264	264	264	253	253	253	253	330	495	715	1210	928	862	726	517	495	431	352	341	326	308	308	308	286	275	286	308	440	660
T8	836	719	686	528	440	418	341	323	275	257	253	253	253	242	242	275	330	495	715	1210	928	858	682	517	495	422	385	350	308	308	308	297	286	275	286	330	550	715
T9	874	759	725	559	460	442	334	311	294	276	276	276	276	276	276	260	357	575	794	1323	978	909	759	644	518	460	386	370	340	340	322	315	299	288	299	322	460	690
T10	874	752	718	492	460	437	345	315	294	258	258	258	258	258	258	265	345	518	748	1288	966	867	695	570	518	437	389	357	340	322	322	311	311	285	299	322	460	690
T11	1071	839	803	612	510	485	370	326	316	306	306	306	293	281	281	293	383	574	829	1466	1084	959	791	676	574	495	444	411	362	362	362	344	332	319	344	357	510	765
T12	1176	924	888	655	568	532	406	358	330	297	297	297	297	297	297	316	420	630	882	1540	1187	935	762	672	630	498	456	456	392	392	392	392	364	350	364	392	560	840
T14	1233	957	919	708	534	522	418	374	374	334	328	328	328	319	305	334	392	580	870	1595	1233	1064	870	731	638	516	493	473	429	429	392	392	377	363	377	406	580	870
T15	1452	1099	1046	809	667	627	485	462	429	389	389	389	389	363	363	389	479	743	1073	1898	1412	1310	957	818	776	624	578	538	498	488	469	462	436	419	446	528	693	1056
T16	779	670	640	492	410	390	297	262	256	246	246	246	236	236	236	236	308	461	666	1230	865	791	615	482	461	390	334	326	303	303	287	287	267	256	267	287	410	615

Terr	16MM	17MM	18MM	19MM	20MM	21MM	22MM	23MM	24MM	25MM	30MM	35MM	40MM	45MM	50MM	60MM	65MM	70MM	75MM	16MS	17MS	18MS	19MS	20MS	21MS	22MS	23MS	24MS	25MS	30MS	35MS	40MS	45MS	50MS	60MS	65MS	70MS	75MS
T1	1190	1120	994	616	588	504	434	364	350	336	308	308	280	280	280	308	364	448	700	1988	1400	1204	840	728	616	560	476	462	434	392	350	350	322	308	336	420	616	840
T2	1121	855	751	490	450	410	323	285	277	257	257	257	238	238	209	209	304	428	618	1330	1093	912	659	532	513	428	390	342	296	276	257	247	247	238	276	380	570	760
T3	998	789	751	509	450	410	323	310	277	247	238	238	228	228	209	209	333	456	713	1378	1235	912	690	532	513	485	399	342	295	276	266	257	247	238	276	475	618	808
T4	1100	840	800	530	480	432	340	320	300	240	240	230	230	230	220	220	350	500	700	1450	1150	976	712	566	548	440	400	360	310	290	280	270	270	248	300	350	600	850
T5	1128	898	857	646	517	472	369	359	318	297	256	256	256	256	256	256	359	513	769	1476	1158	1046	759	607	574	445	410	390	334	314	287	277	277	267	308	359	615	871
T6	1210	902	854	638	519	495	370	341	341	268	253	253	253	253	253	253	308	495	770	1595	1137	1041	862	695	554	497	451	396	334	317	308	275	275	264	308	440	660	935
T8	1210	902	854	638	519	469	427	359	321	286	257	253	253	253	253	253	308	495	770	1430	1137	1041	759	638	616	451	440	396	334	319	297	275	275	264	308	440	660	935
T9	1323	948	904	674	543	518	465	398	336	299	281	281	281	281	281	281	322	518	805	1656	1201	1095	851	706	644	511	446	414	350	334	313	294	294	276	322	460	690	978
T10	1219	943	867	667	543	478	437	354	336	265	260	260	260	253	242	276	391	575	805	1610	1189	1088	842	653	621	472	414	382	350	334	322	301	301	276	301	460	690	978
T11	1403	1051	995	750	602	553	505	405	372	298	293	283	283	273	273	273	357	574	893	1785	1326	1211	885	740	701	538	485	459	393	370	342	326	321	311	357	510	765	1084
T12	1540	1159	941	776	655	630	470	420	386	328	322	314	308	308	308	308	392	630	980	1750	1470	1212	1114	784	742	560	512	496	431	412	381	364	350	336	364	560	840	1190
T14	1523	1201	1067	754	690	653	542	493	429	348	336	319	319	319	296	348	464	653	1015	1839	1517	1218	972	812	783	580	522	493	447	421	392	363	363	348	406	624	870	1233
T15	1898	1366	1294	974	792	759	650	512	472	396	386	373	363	363	347	396	578	825	1155	2393	1733	1571	1267	931	891	752	607	584	515	479	462	462	462	439	462	743	1073	1403
T16	1128	841	795	595	480	461	344	312	299	236	236	236	236	236	236	236	287	461	718	1486	1060	970	738	613	574	445	396	369	312	297	277	256	256	246	287	410	615	871

ZIP	Terr
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71602	12
71603	12
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71770	1
71772	1
71801	2
71802	1
71820	1
71822	1
71823	1
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72370	4
72372	11
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72376	11
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72402	6
72403	6
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72429	2
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UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA & SOUTH CAROLINA

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE May 12, 2008 - NEW BUSINESS
EFFECTIVE May 12, 2008 - RENEWALS

PO BOX 2590
FORT SMITH, AR 72902
(800) 255-9887

United Automobile Insurance Company

Internet Site: www.uaig.net

Claims Mailing Address
PO Box 815009
Dallas, TX 75381

Underwriting Mailing Address
P.O. Box 2590
Fort Smith, AR 72092

Phone Number
Toll Free: (800) 255-9887

Fax Numbers
UW fax: 866-806-4975
Claims: 866-516-7901

Marketing Number
(479) 926-0110

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uaig.net)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaig.net** - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-516-7901**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 50FM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. Inspection Photos or a vehicle inspection form are required for all vehicles with Physical Damage coverage. The photos can be uploaded onto the website.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. With unverifiable MVR, will be surcharged a 2 point unverifiable MVR surcharge BI/PD/COMP/COLL.
17. OUT OF COUNTRY/ FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government and a 15% surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% surcharge to BI/PD and COMP/COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained.
19. Business use is accepted with a 25% surcharge on BI/PD/COMP/COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, see unacceptable risks #7.

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.

2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.

3. 6 and 12 Month Policy:
   - 6-month down payment @ 16.67% + 5 payments @ 16.67%. 12-month down payment @ 8.33% + 11 payments @ 8.33%.
   - Insured will be billed directly for each payment due. All bills will act as the necessary 10 day Notice of Cancellation in the event a bill is not paid when due.

- The first due date is 20 days after the policy is issued. An invoice will be mailed 10 days prior to the due date, which is 20 days prior to the cancellation date.
- The policy will be cancelled if payment is not received by the 30th day after the policy is issued (or the following business day due to the weekend). A lapse notice will be sent out on the 31st day.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – The down payment for an endorsement that generates additional premium will be calculated as follows:
  The down payment on the additional premium will be the total AP divided by the remaining policy term installments plus one. (EX. If the AP is $300 and there are 3 policy term installments remaining, the down payment is 300/(3+1) = $75).
- Rewrites are permitted with a maximum lapse of 30 days, beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill. This fee is reduced to $3 for EFT.

2. **ALL POLICIES**

   a. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated. The installment fee is lowered from $8 to $3 for EFT payments.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid deposited into the agents account, or a check will be sent, 20 days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

O. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

P. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

Q. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

R. FINANCIAL RESPONSIBILITY FILINGS (SR-21)

If the named insured has an accident with Bodily Injury damages or damages that exceed $1,000, we will submit the SR-21 within 30 days of the accident on the behalf of the insured.
https://www.ark.org/dfa/sr1/index.html

S. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s).
This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

T. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

U. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol 21 and ACV $45,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.

3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. **20% Multi-Car Discount**

A 20% multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. **15% Transfer Discount**
A 15% transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. **10% Renewal Discount**
A 10% renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. **5% Paid in Full Discount**
A 5% paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

E. **A 5% Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:
1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:
1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

F. **15% Anti-Theft Discount**
A 15% anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

G. **5% College Graduate Discount**
A 5% reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:
1) If letter grades are used, had a grade average of "B" or higher; or
2) Had at least a 3-point average on a 4-point scale.
3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

H. 5% **Homeowners Discount**
A 5% discount will apply to BI/PD/COMP/COLL coverages when the named insured can show proof of home ownership. Proof includes a mortgage statement or closing documents

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaig.net** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a 200% surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL unless the agents completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy , that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over thirty (30) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is <u>unacceptable</u> and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with 4 or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six months immediately preceding the upcoming anniversary date will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.

14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers.
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
20. A surcharge of 200% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable vehicles, drivers or if the insured moves out of state or when an unacceptable driver or vehicle is added to a policy that is already in force.
21. Passenger Vans with seating capacity of twelve (12) or more seats.
22. The following are <u>NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE</u> except as a replacement vehicle with $1000/$1000 deductible and a 200% premium surcharge:
    a. All vehicles with an ISO rating symbol of 21 or higher or an ACV in excess of $45,000.
    b. Physical Damage without Liability.
    c. Vehicles over fifteen (15) years old.
    d. All non-metallic vehicles (Corvette, Fiero, etc.).
    e. Vehicles with pre-existing and unrepaired damage.
    f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
    g. All Turbo Models.
    h. All vehicles over 1 ton.
    i. Non- owner policies.
    j. Conversion vans and panel vans.
    k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box 815009
   Dallas, TX 75381

   Toll Free (800) 450-8247
   Claims Fax: 866-516-7901

2. **No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each <u>at fault</u> accident.
- Making false accident reports or committing insurance fraud.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street..
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **4 Points**

- Speeding 21-30 miles per hour or more over the speed limit.
- Operator licensed under (3) years. (19 years of age or older) **3 Points**

- Speeding 11-20 miles per hour over the speed limit
- Unable to obtain a Motor Vehicle Record. **2 Points**

- **Applicant <u>will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged</u> one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

POINT FACTORS

Points	BI,PD	COMP	COLL
0	1.00	1.00	1.00
1	1.05	1.00	1.05
2	1.10	1.00	1.10
3	1.15	1.05	1.15
4	1.20	1.05	1.25
5	1.35	1.05	1.35
6	1.45	1.10	1.45
7	1.50	1.10	1.50
8	1.60	1.10	1.60
9	1.70	1.30	1.70
10	1.85	1.30	1.85
11	2.00	1.50	2.00
12	2.15	1.50	2.15
13	2.30	1.75	2.30
14	2.45	1.75	2.45
15	2.60	2.00	2.60
16	2.75	2.00	2.75
17	3.00	2.00	3.00
18	3.50	2.00	3.50

ARKANSAS BASE RATES - SEMI-ANNUAL									
	$1000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	35	90	28	35	33	130	35	200	400
2	35	71	27	33	31	108	33	170	350
3	35	71	28	33	31	110	34	165	340
4	36	73	28	35	32	113	35	175	350
5	40	86	28	33	47	135	52	170	335
6	40	72	28	31	33	135	35	150	330
8	40	86	28	33	47	135	52	165	330
9	41	75	30	32	33	130	36	155	310
10	40	74	28	34	33	140	35	170	355
11	45	77	31	35	33	145	35	165	345
12	47	78	32	33	33	155	35	170	340
14	49	83	32	35	35	170	37	175	345
15	57	90	39	38	42	190	45	185	390
16	36	72	27	32	31	125	33	165	330

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2
Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
$500 Med Pay factor is .60
$2,000 Med Pay factor is 1.35
$2,500 Med Pay factor is 1.50
$5,000 Med Pay factor is 2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	COMP	COLL		Class	Age	COMP	COLL
Married Male	16MM	16	3.75	3.75	**Married Female**	16FM	16	2.90	2.90
	17MM	17	3.65	3.65		17FM	17	2.75	2.75
	18MM	18	3.50	3.50		18FM	18	2.60	2.60
	19MM	19	2.90	2.90		19FM	19	2.00	2.00
	20MM	20	2.25	2.25		20FM	20	1.65	1.65
	21MM	21	1.90	1.90		21FM	21	1.50	1.50
	22MM	22	1.80	1.80		22FM	22	1.50	1.50
	23MM	23	1.65	1.65		23FM	23	1.45	1.45
	24MM	24	1.60	1.60		24FM	24	1.30	1.30
	25MM	25-29	1.40	1.40		25FM	25-29	1.25	1.25
	30MM	30-34	1.25	1.25		30FM	30-34	1.16	1.16
	35MM	35-39	1.15	1.15		35FM	35-39	1.12	1.12
	40MM	40-44	1.10	1.10		40FM	40-44	1.10	1.10
	45MM	45-49	1.00	1.00		45FM	45-49	1.00	1.00
	50MM	50-59	1.00	1.00		50FM	50-59	1.00	1.00
	60MM	60-64	1.10	1.10		60FM	60-64	1.05	1.05
	65MM	65-69	1.15	1.15		65FM	65-69	1.10	1.10
	70MM	70-74	1.20	1.20		70FM	70-74	1.15	1.15
	75MM	75+	1.25	1.25		75FM	75+	1.20	1.20
Single Male	16MS	16	4.20	4.20	**Single Female**	16FS	16	3.15	3.15
	17MS	17	4.10	4.10		17FS	17	3.00	3.00
	18MS	18	4.00	4.00		18FS	18	2.90	2.90
	19MS	19	3.50	3.50		19FS	19	2.50	2.50
	20MS	20	2.65	2.65		20FS	20	2.10	2.10
	21MS	21	2.50	2.50		21FS	21	1.75	1.75
	22MS	22	2.11	2.11		22FS	22	1.70	1.70
	23MS	23	2.00	2.00		23FS	23	1.70	1.70
	24MS	24	2.00	2.00		24FS	24	1.60	1.60
	25MS	25-29	1.75	1.75		25FS	25-29	1.60	1.60
	30MS	30-34	1.55	1.55		30FS	30-34	1.40	1.40
	35MS	35-39	1.40	1.40		35FS	35-39	1.35	1.35
	40MS	40-44	1.30	1.30		40FS	40-44	1.30	1.30
	45MS	45-49	1.20	1.20		45FS	45-49	1.20	1.20
	50MS	50-59	1.14	1.14		50FS	50-59	1.15	1.15
	60MS	60-64	1.25	1.25		60FS	60-64	1.25	1.25
	65MS	65-69	1.30	1.30		65FS	65-69	1.30	1.30
	70MS	70-74	1.35	1.35		70FS	70-74	1.35	1.35
	75MS	75+	1.40	1.40		75FS	75+	1.50	1.50

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1991 & Prior Symbols	1992 & After Symbols	COMP	COLL
1 thru 6	1	0.65	0.65
7	2	0.75	0.75
8	3	0.80	0.80
	4	0.85	0.85
10	5	0.90	0.90
	6	1.00	1.00
11	7	1.15	1.15
	8	1.20	1.20
12	10	1.30	1.30
	11	1.35	1.35
13	12	1.35	1.35
	13	1.40	1.40
14	14	1.50	1.50
	15	1.50	1.50
15	16	1.55	1.55
	17	1.70	1.70
16	18	1.85	1.85
	19	2.00	2.00
17	20	2.25	2.25
	21	2.50	2.50
18	22	2.75	2.75
	23	3.00	3.00
19	24	3.25	3.25
20	25	3.50	3.50
21	26	3.75	3.75

MODEL YEAR RELATIVITIES

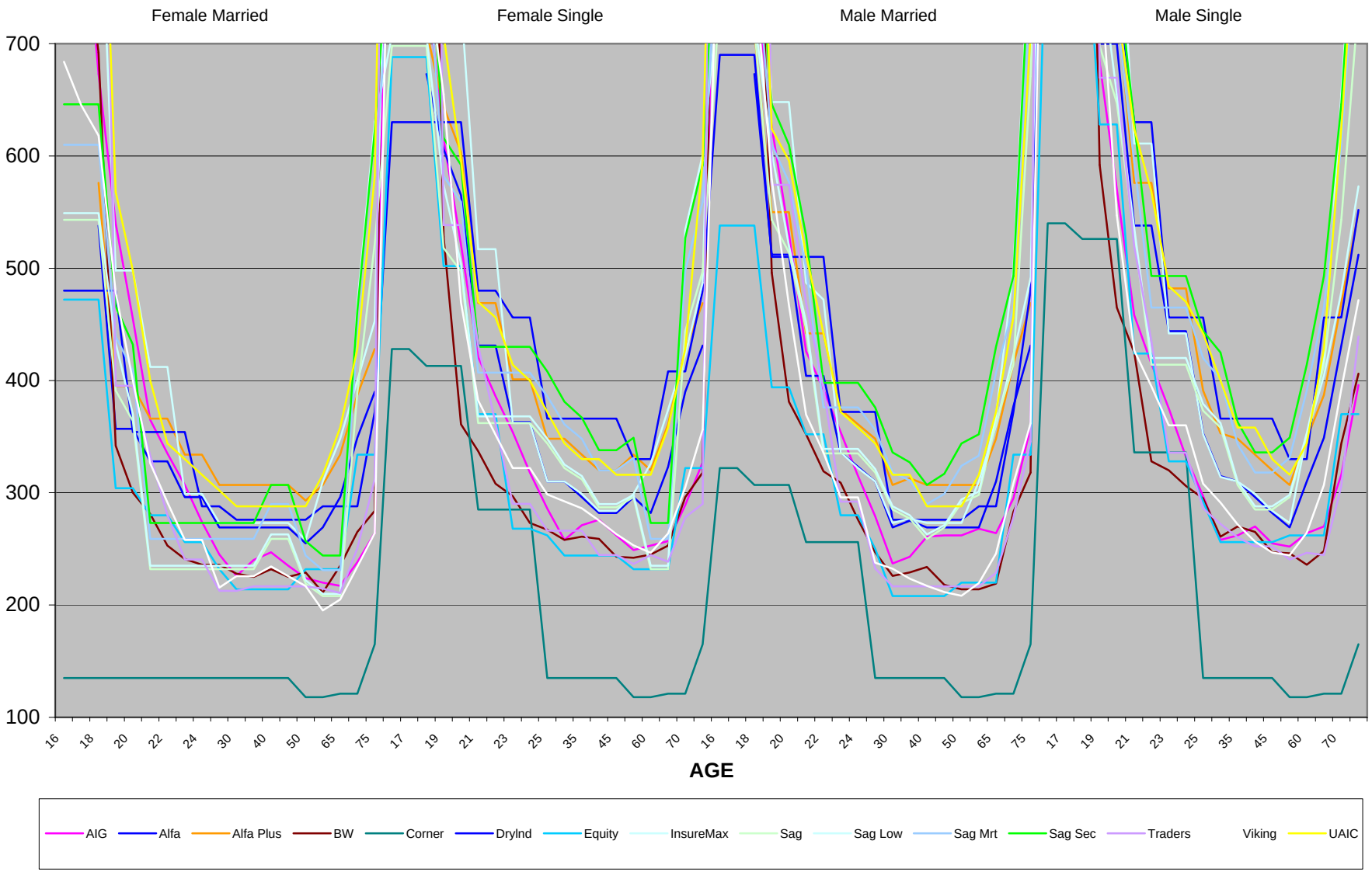
MODEL YEAR	COMP	COLL
2009	1.15	1.15
2008	1.10	1.10
2007	1.05	1.05
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

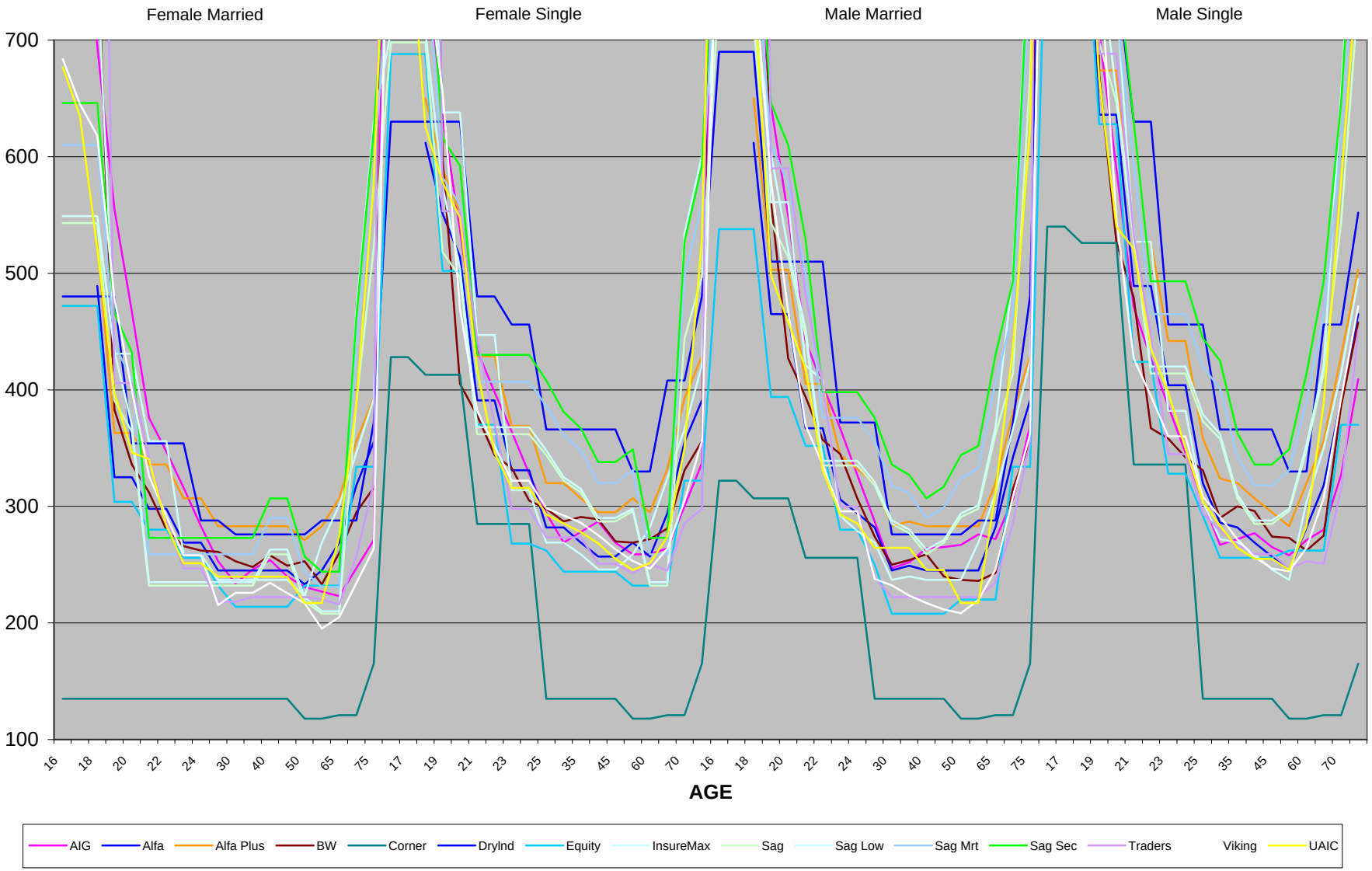
T1 Gould BI-PD 25/50/10



Driver Classifications with Rate Comparison - Gould, AR (Zipcode 71643) TERRITORY 1 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	Drylnd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1039			924	135	480	472	885	543	549	610	646	1302	684	**1128**
17FM	17	855			820	135	480	472	885	543	549	610	646	1302	645	**1058**
18FM	18	673	538	576	692	135	480	472	885	543	549	610	646	1302	618	**988**
19FM	19	540	357	395	342	135	480	304	498	391	433	439	466	395	478	**568**
20FM	20	455	357	395	300	135	354	304	498	364	370	409	432	395	400	**498**
21FM	21	365	328	366	281	135	354	280	412	232	235	259	273	333	326	**400**
22FM	22	335	328	366	253	135	354	280	412	232	235	259	273	280	291	**344**
23FM	23	307	296	334	241	135	354	256	299	232	235	259	273	240	258	**330**
24FM	24	274	296	334	236	135	288	256	299	232	235	259	273	240	258	**316**
25FM	25	245	269	307	236	135	288	232	273	232	235	259	273	213	215	**302**
30FM	30	226	269	307	228	135	276	214	273	232	235	259	273	213	226	**288**
35FM	35	240	269	307	225	135	276	214	273	232	235	259	273	217	226	**288**
40FM	40	247	269	307	232	135	276	214	273	259	263	290	307	217	234	**288**
45FM	45	235	269	307	225	135	276	214	273	259	263	290	307	217	226	**288**
50FM	50	224	255	293	229	118	276	232	258	219	222	244	257	217	217	**288**
60FM	60	220	269	307	211	118	288	232	310	208	210	231	244	215	195	**316**
65FM	65	217	296	334	235	121	288	232	348	208	210	231	244	211	205	**358**
70FM	70	238	349	387	265	121	288	334	400	389	468	437	462	250	234	**428**
75FM	75	264	390	428	284	165	372	334	453	522	630	587	622	312	264	**582**
16FS	16	1154			1426	428	630	688	1028	698	707	786	833	1835	984	**1408**
17FS	17	957			1329	428	630	688	1028	698	707	786	833	1835	827	**1268**
18FS	18	757	673	711	1233	413	630	688	1028	698	707	786	833	1835	770	**1128**
19FS	19	615	606	644	528	413	630	502	738	518	574	582	616	538	655	**708**
20FS	20	521	565	603	361	413	630	502	738	497	504	559	592	538	469	**596**
21FS	21	421	431	469	337	285	480	370	517	362	368	407	430	431	382	**470**
22FS	22	386	431	469	308	285	480	370	517	362	368	407	430	362	352	**456**
23FS	23	354	363	401	297	285	456	268	362	362	368	407	430	290	322	**414**
24FS	24	318	363	401	273	285	456	268	362	362	368	407	430	290	322	**400**
25FS	25	286	310	348	267	135	366	262	310	344	348	386	408	266	298	**372**
30FS	30	258	310	348	258	135	366	244	310	322	325	361	381	266	292	**344**
35FS	35	271	296	334	261	135	366	244	299	312	315	348	367	266	286	**330**
40FS	40	276	282	320	259	135	366	244	284	287	290	320	338	244	275	**330**
45FS	45	262	282	320	243	135	366	244	284	287	290	320	338	244	263	**316**
50FS	50	249	296	334	242	118	330	232	299	296	298	331	349	236	253	**316**
60FS	60	253	282	320	245	118	330	232	326	232	235	259	273	244	247	**316**
65FS	65	257	323	361	253	121	408	232	374	232	235	259	273	238	264	**358**
70FS	70	289	390	428	296	121	408	322	423	444	534	498	527	278	305	**428**
75FS	75	327	431	469	318	165	480	322	487	497	601	559	592	290	356	**596**
16MM	16	1109			1234	322	690	538	1028	745	754	839	889	1902	878	**1198**
17MM	17	951			1125	322	690	538	1028	745	754	839	889	1902	805	**1128**
18MM	18	766	673	711	1018	307	690	538	1028	714	723	804	851	1902	765	**1002**
19MM	19	626	512	550	496	307	510	394	648	543	603	610	646	574	579	**624**
20MM	20	531	512	550	381	307	510	394	648	514	520	577	610	574	467	**596**
21MM	21	426	404	442	352	256	510	352	487	446	452	500	529	469	370	**512**
22MM	22	392	404	442	319	256	510	352	472	335	339	376	398	393	336	**442**
23MM	23	354	336	374	309	256	372	280	336	335	339	376	398	292	296	**372**
24MM	24	315	323	361	276	256	372	280	322	335	339	376	398	292	296	**358**
25MM	25	279	310	348	247	135	372	250	310	318	321	356	376	233	238	**344**
30MM	30	237	269	307	226	135	276	208	273	285	288	318	336	217	232	**316**
35MM	35	243	275	313	229	135	276	208	277	277	280	311	327	217	224	**316**
40MM	40	261	269	307	234	135	276	208	273	259	263	290	307	217	217	**288**
45MM	45	262	269	307	218	135	276	208	273	269	271	299	317	217	212	**288**
50MM	50	262	269	307	214	118	276	220	273	291	294	324	344	217	208	**288**
60MM	60	268	269	307	214	118	288	220	310	298	301	333	352	217	220	**316**
65MM	65	264	310	348	219	121	288	220	360	362	368	407	430	229	246	**372**
70MM	70	295	377	415	283	121	372	334	423	414	499	465	493	278	308	**456**
75MM	75	358	431	469	318	165	480	334	491	671	809	754	799	346	362	**708**
16MS	16	1334			1598	540	1098	862	1231	1078	1093	1215	1289	2188	1170	**1996**
17MS	17	1088			1464	540	1098	862	1231	1078	1093	1215	1289	2188	1015	**1408**
18MS	18	848	1001	1039	1330	526	1098	862	1231	1038	1053	1170	1240	2188	932	**1212**
19MS	19	683	700	738	592	526	756	628	855	698	775	786	833	670	774	**848**
20MS	20	570	700	738	465	526	756	628	855	647	655	727	770	670	547	**736**
21MS	21	458	538	576	425	336	630	424	611	529	536	594	630	519	427	**624**
22MS	22	415	538	576	328	336	630	424	611	414	420	465	493	435	395	**568**
23MS	23	375	444	482	320	336	456	328	442	414	420	465	493	336	360	**484**
24MS	24	332	444	482	306	336	456	328	442	414	420	465	493	336	360	**470**
25MS	25	297	353	391	295	135	456	292	352	373	379	420	444	286	308	**442**
30MS	30	258	315	353	261	135	366	256	314	358	362	401	425	272	291	**400**
35MS	35	262	310	348	270	135	366	256	310	307	310	343	363	260	272	**358**
40MS	40	270	296	334	265	135	366	256	299	285	288	318	336	252	257	**358**
45MS	45	255	282	320	247	135	366	256	284	285	288	318	336	252	247	**330**
50MS	50	252	269	307	246	118	330	262	273	296	298	331	349	240	244	**316**
60MS	60	264	310	348	236	118	330	262	352	348	353	391	414	246	264	**344**
65MS	65	270	349	387	248	121	456	262	404	414	420	465	493	244	307	**428**
70MS	70	316	431	469	344	121	456	370	479	543	655	610	646	306	392	**624**
75MS	75	396	512	550	406	165	552	370	573	737	889	829	878	439	472	**848**

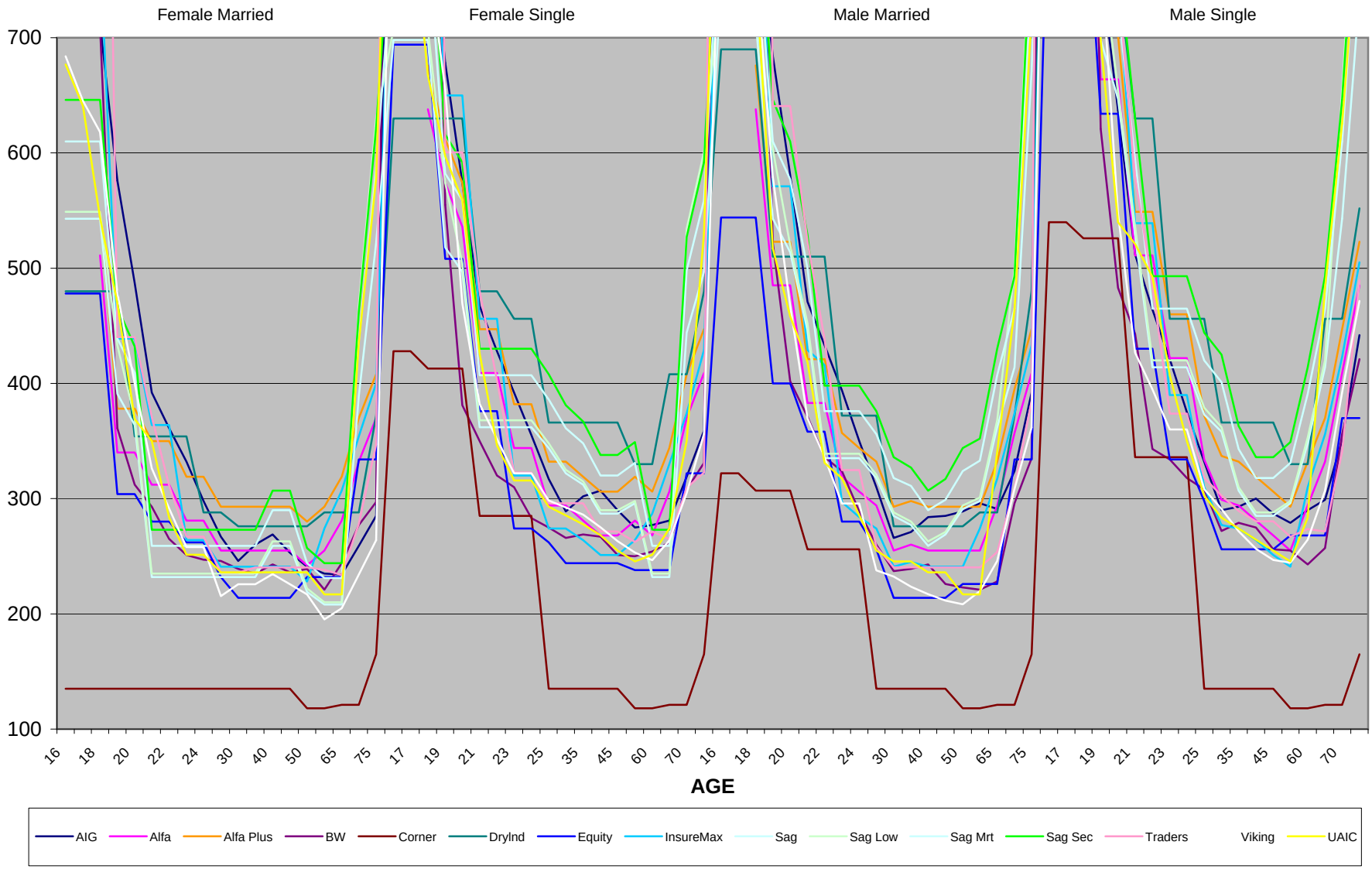
Garland City, AR T2 BI-PD 25/50/25



Driver Classifications with Rate Comparison - Garland City, AR
(Zipcode 71839) TERRITORY 2 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	Drylnd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1069			1054	135	480	472	764	543	549	610	646	1339	684	**677**
17FM	17	881			936	135	480	472	764	543	549	610	646	1339	645	**635**
18FM	18	695	489	527	789	135	480	472	764	543	549	610	646	1339	618	**521**
19FM	19	555	325	363	383	135	480	304	431	391	433	439	466	406	478	**398**
20FM	20	467	325	363	336	135	354	304	431	364	370	409	432	406	400	**346**
21FM	21	376	298	336	312	135	354	280	356	232	235	259	273	342	326	**341**
22FM	22	347	298	336	280	135	354	280	356	232	235	259	273	288	291	**284**
23FM	23	316	269	307	266	135	354	256	259	232	235	259	273	247	258	**251**
24FM	24	283	269	307	262	135	288	256	259	232	235	259	273	247	258	**251**
25FM	25	253	245	283	261	135	288	232	237	232	235	259	273	218	215	**240**
30FM	30	234	245	283	253	135	276	214	237	232	235	259	273	218	226	**240**
35FM	35	246	245	283	248	135	276	214	237	232	235	259	273	222	226	**240**
40FM	40	254	245	283	258	135	276	214	237	259	263	290	307	222	234	**240**
45FM	45	240	245	283	249	135	276	214	237	259	263	290	307	222	226	**240**
50FM	50	231	233	271	253	118	276	232	223	219	222	244	257	222	217	**217**
60FM	60	227	245	283	233	118	288	232	269	208	210	231	244	220	195	**217**
65FM	65	223	269	307	260	121	288	232	301	208	210	231	244	216	205	**274**
70FM	70	247	318	356	295	121	288	334	346	389	468	437	462	257	234	**388**
75FM	75	271	355	393	316	165	372	334	392	522	630	587	622	320	264	**578**
16FS	16	1191			1633	428	630	688	887	698	707	786	833	1886	984	**958**
17FS	17	984			1524	428	630	688	887	698	707	786	833	1886	827	**816**
18FS	18	781	612	650	1415	413	630	688	887	698	707	786	833	1886	770	**626**
19FS	19	635	551	589	598	413	630	502	638	518	574	582	616	553	655	**578**
20FS	20	537	514	552	405	413	630	502	638	497	504	559	592	553	469	**548**
21FS	21	434	391	429	378	285	480	370	447	362	368	407	430	443	382	**417**
22FS	22	398	391	429	344	285	480	370	447	362	368	407	430	371	352	**346**
23FS	23	364	331	369	333	285	456	268	314	362	368	407	430	298	322	**316**
24FS	24	328	331	369	305	285	456	268	314	362	368	407	430	298	322	**316**
25FS	25	294	282	320	298	135	366	262	269	344	348	386	408	273	298	**293**
30FS	30	269	282	320	287	135	366	244	269	322	325	361	381	273	292	**285**
35FS	35	278	269	307	291	135	366	244	259	312	315	348	367	273	286	**278**
40FS	40	287	257	295	289	135	366	244	246	287	290	320	338	251	275	**268**
45FS	45	269	257	295	270	135	366	244	246	287	290	320	338	251	263	**255**
50FS	50	259	269	307	269	118	330	232	259	296	298	331	349	243	253	**246**
60FS	60	259	257	295	272	118	330	232	282	232	235	259	273	251	247	**251**
65FS	65	264	294	332	281	121	408	232	324	232	235	259	273	245	264	**274**
70FS	70	300	355	393	331	121	408	322	366	444	534	498	527	286	305	**350**
75FS	75	337	391	429	356	165	480	322	421	497	601	559	592	298	356	**531**
16MM	16	1143			1413	322	690	538	887	745	754	839	889	1955	878	**1129**
17MM	17	979			1288	322	690	538	887	745	754	839	889	1955	805	**863**
18MM	18	789	612	650	1164	307	690	538	887	714	723	804	851	1955	765	**759**
19MM	19	644	465	503	561	307	510	394	561	543	603	610	646	590	579	**498**
20MM	20	549	465	503	427	307	510	394	561	514	520	577	610	590	467	**458**
21MM	21	442	367	405	394	256	510	352	421	446	452	500	529	482	370	**418**
22MM	22	404	367	405	357	256	510	352	408	335	339	376	398	404	336	**331**
23MM	23	367	306	344	345	256	372	280	292	335	339	376	398	300	296	**293**
24MM	24	327	294	332	307	256	372	280	279	335	339	376	398	300	296	**285**
25MM	25	287	282	320	274	135	372	250	269	318	321	356	376	239	238	**265**
30MM	30	247	245	283	250	135	276	208	237	285	288	318	336	222	232	**265**
35MM	35	252	249	287	254	135	276	208	240	277	280	311	327	222	224	**265**
40MM	40	264	245	283	259	135	276	208	237	259	263	290	307	222	217	**246**
45MM	45	265	245	283	240	135	276	208	237	269	271	299	317	222	212	**246**
50MM	50	267	245	283	237	118	276	220	237	291	294	324	344	222	208	**217**
60MM	60	276	245	283	236	118	288	220	269	298	301	333	352	222	220	**217**
65MM	65	272	282	320	243	121	288	220	311	362	368	407	430	235	246	**312**
70MM	70	306	342	380	315	121	372	334	366	414	499	465	493	286	308	**436**
75MM	75	369	391	429	356	165	480	334	424	671	809	754	799	355	362	**626**
16MS	16	1374			1833	540	1098	862	1062	1078	1093	1215	1289	2250	1170	**1338**
17MS	17	1119			1680	540	1098	862	1062	1078	1093	1215	1289	2250	1015	**1101**
18MS	18	874	910	948	1526	526	1098	862	1062	1038	1053	1170	1240	2250	932	**920**
19MS	19	706	636	674	671	526	756	628	738	698	775	786	833	688	774	**667**
20MS	20	590	636	674	527	526	756	628	738	647	655	727	770	688	547	**540**
21MS	21	471	489	527	479	336	630	424	527	529	536	594	630	534	427	**521**
22MS	22	427	489	527	367	336	630	424	527	414	420	465	493	447	395	**436**
23MS	23	386	404	442	358	336	456	328	382	414	420	465	493	345	360	**398**
24MS	24	346	404	442	342	336	456	328	382	414	420	465	493	345	360	**350**
25MS	25	305	320	358	331	135	456	292	304	373	379	420	444	294	308	**304**
30MS	30	267	286	324	290	135	366	256	272	358	362	401	425	279	291	**284**
35MS	35	272	282	320	300	135	366	256	269	307	310	343	363	267	272	**265**
40MS	40	277	269	307	296	135	366	256	259	285	288	318	336	259	257	**255**
45MS	45	265	257	295	274	135	366	256	246	285	288	318	336	259	247	**255**
50MS	50	258	245	283	273	118	330	262	237	296	298	331	349	247	244	**246**
60MS	60	271	282	320	262	118	330	262	304	348	353	391	414	253	264	**284**
65MS	65	280	318	356	275	121	456	262	350	414	420	465	493	251	307	**388**
70MS	70	327	391	429	386	121	456	370	414	543	655	610	646	314	392	**578**
75MS	75	409	465	503	458	165	552	370	495	737	889	829	878	451	472	**768**

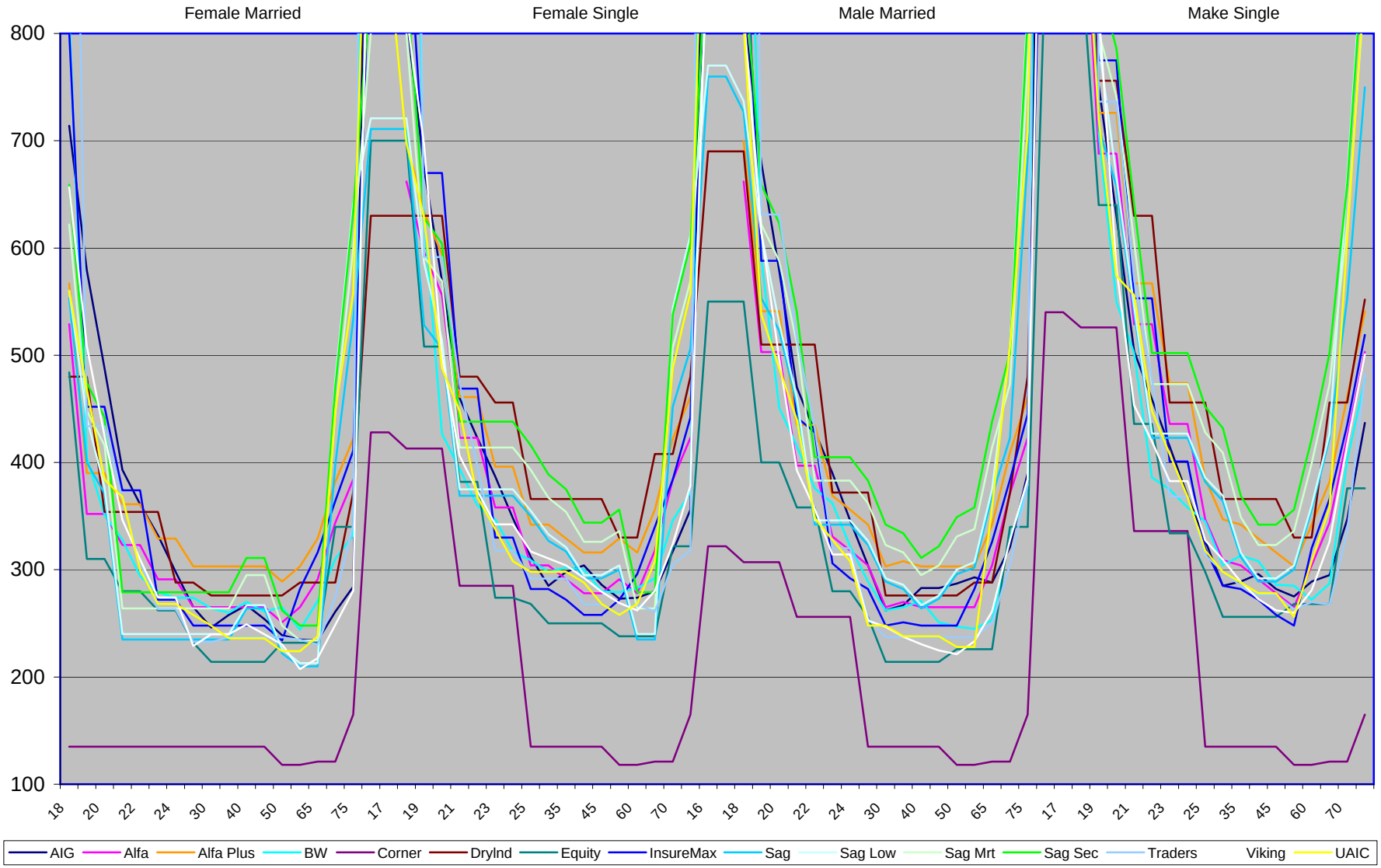
T3 Delight, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Delight, AR (Zipcode 71940) TERRITORY 3 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1096			963	135	480	478	779	543	549	610	646	1456	684	**677**
17FM	17	902			848	135	480	478	779	543	549	610	646	1456	645	**641**
18FM	18	712	511	549	710	135	480	478	779	543	549	610	646	1456	618	**544**
19FM	19	576	340	378	361	135	480	304	439	391	433	439	466	440	478	**470**
20FM	20	487	340	378	312	135	354	304	439	364	370	409	432	440	400	**369**
21FM	21	392	312	350	293	135	354	280	364	232	235	259	273	371	326	**350**
22FM	22	361	312	350	265	135	354	280	364	232	235	259	273	311	291	**284**
23FM	23	332	281	319	251	135	354	262	264	232	235	259	273	267	258	**251**
24FM	24	298	281	319	247	135	288	262	264	232	235	259	273	267	258	**251**
25FM	25	267	255	293	246	135	288	232	241	232	235	259	273	236	215	**236**
30FM	30	246	255	293	239	135	276	214	241	232	235	259	273	236	226	**236**
35FM	35	260	255	293	235	135	276	214	241	232	235	259	273	240	226	**236**
40FM	40	269	255	293	243	135	276	214	241	259	263	290	307	240	234	**236**
45FM	45	253	255	293	236	135	276	214	241	259	263	290	307	240	226	**236**
50FM	50	241	242	280	239	118	276	232	228	219	222	244	257	240	217	**236**
60FM	60	235	255	293	221	118	288	232	274	208	210	231	244	238	195	**217**
65FM	65	234	281	319	244	121	288	232	307	208	210	231	244	234	205	**217**
70FM	70	259	332	370	277	121	288	334	354	389	468	437	462	278	234	**436**
75FM	75	285	370	408	297	165	372	334	400	522	630	587	622	347	264	**578**
16FS	16	1253			1484	428	630	694	905	698	707	786	833	2052	984	**1053**
17FS	17	1035			1376	428	630	694	905	698	707	786	833	2052	827	**821**
18FS	18	825	638	676	1267	413	630	694	905	698	707	786	833	2052	770	**667**
19FS	19	678	574	612	555	413	630	508	650	518	574	582	616	601	655	**597**
20FS	20	574	536	574	381	413	630	508	650	497	504	559	592	601	469	**559**
21FS	21	467	409	447	350	285	480	376	456	362	368	407	430	480	382	**426**
22FS	22	428	409	447	320	285	480	376	456	362	368	407	430	403	352	**346**
23FS	23	392	344	382	310	285	456	274	320	362	368	407	430	323	322	**316**
24FS	24	355	344	382	283	285	456	274	320	362	368	407	430	323	322	**316**
25FS	25	317	294	332	275	135	366	262	274	344	348	386	408	296	298	**293**
30FS	30	289	294	332	266	135	366	244	274	322	325	361	381	296	292	**285**
35FS	35	302	281	319	269	135	366	244	264	312	315	348	367	296	286	**278**
40FS	40	307	268	306	267	135	366	244	251	287	290	320	338	271	275	**268**
45FS	45	290	268	306	251	135	366	244	251	287	290	320	338	271	263	**255**
50FS	50	275	281	319	250	118	330	238	264	296	298	331	349	263	253	**246**
60FS	60	277	268	306	254	118	330	238	287	232	235	259	273	271	247	**251**
65FS	65	281	306	344	262	121	408	238	330	232	235	259	273	265	264	**274**
70FS	70	319	370	408	308	121	408	322	374	444	534	498	527	309	305	**350**
75FS	75	359	409	447	331	165	480	322	429	497	601	559	592	323	356	**531**
16MM	16	1179			1277	322	690	544	905	745	754	839	889	2126	878	**1006**
17MM	17	1012			1165	322	690	544	905	745	754	839	889	2126	805	**797**
18MM	18	819	638	676	1052	307	690	544	905	714	723	804	851	2126	765	**759**
19MM	19	684	485	523	522	307	510	400	571	543	603	610	646	641	579	**517**
20MM	20	581	485	523	402	307	510	400	571	514	520	577	610	641	467	**458**
21MM	21	471	383	421	371	256	510	358	429	446	452	500	529	523	370	**418**
22MM	22	433	383	421	336	256	510	358	416	335	339	376	398	438	336	**331**
23MM	23	394	319	357	324	256	372	280	297	335	339	376	398	325	296	**318**
24MM	24	350	306	344	289	256	372	280	284	335	339	376	398	325	296	**285**
25MM	25	310	294	332	260	135	372	256	274	318	321	356	376	258	238	**255**
30MM	30	266	255	293	237	135	276	214	241	285	288	318	336	240	232	**246**
35MM	35	271	260	298	239	135	276	214	245	277	280	311	327	240	224	**246**
40MM	40	284	255	293	243	135	276	214	241	259	263	290	307	240	217	**236**
45MM	45	285	255	293	226	135	276	214	241	269	271	299	317	240	212	**236**
50MM	50	289	255	293	223	118	276	226	241	291	294	324	344	240	208	**217**
60MM	60	296	255	293	221	118	288	226	274	298	301	333	352	240	220	**217**
65MM	65	291	294	332	228	121	288	226	317	362	368	407	430	254	246	**341**
70MM	70	324	357	395	296	121	372	334	374	414	499	465	493	309	308	**464**
75MM	75	392	409	447	335	165	480	334	433	671	809	754	799	385	362	**721**
16MS	16	1447			1654	540	1098	868	1083	1078	1093	1215	1289	2447	1170	**1386**
17MS	17	1184			1513	540	1098	868	1083	1078	1093	1215	1289	2447	1015	**1243**
18MS	18	927	950	988	1370	526	1098	868	1083	1038	1053	1170	1240	2447	932	**920**
19MS	19	762	664	702	621	526	756	634	753	698	775	786	833	747	774	**698**
20MS	20	637	664	702	483	526	756	634	753	647	655	727	770	747	547	**540**
21MS	21	512	511	549	443	336	630	430	539	529	536	594	630	579	427	**521**
22MS	22	464	511	549	343	336	630	430	539	414	420	465	493	485	395	**493**
23MS	23	421	422	460	334	336	456	334	390	414	420	465	493	374	360	**407**
24MS	24	375	422	460	318	336	456	334	390	414	420	465	493	374	360	**350**
25MS	25	332	334	372	308	135	456	298	310	373	379	420	444	318	308	**303**
30MS	30	290	299	337	272	135	366	256	277	358	362	401	425	303	291	**284**
35MS	35	293	294	332	279	135	366	256	274	307	310	343	363	289	272	**274**
40MS	40	300	281	319	275	135	366	256	264	285	288	318	336	280	257	**265**
45MS	45	287	268	306	256	135	366	256	251	285	288	318	336	280	247	**255**
50MS	50	279	255	293	255	118	330	268	241	296	298	331	349	267	244	**246**
60MS	60	290	294	332	243	118	330	268	310	348	353	391	414	274	264	**284**
65MS	65	299	332	370	257	121	456	268	356	414	420	465	493	271	307	**483**
70MS	70	351	409	447	356	121	456	370	423	543	655	610	646	340	392	**626**
75MS	75	442	485	523	421	165	552	370	505	737	889	829	878	489	472	**816**

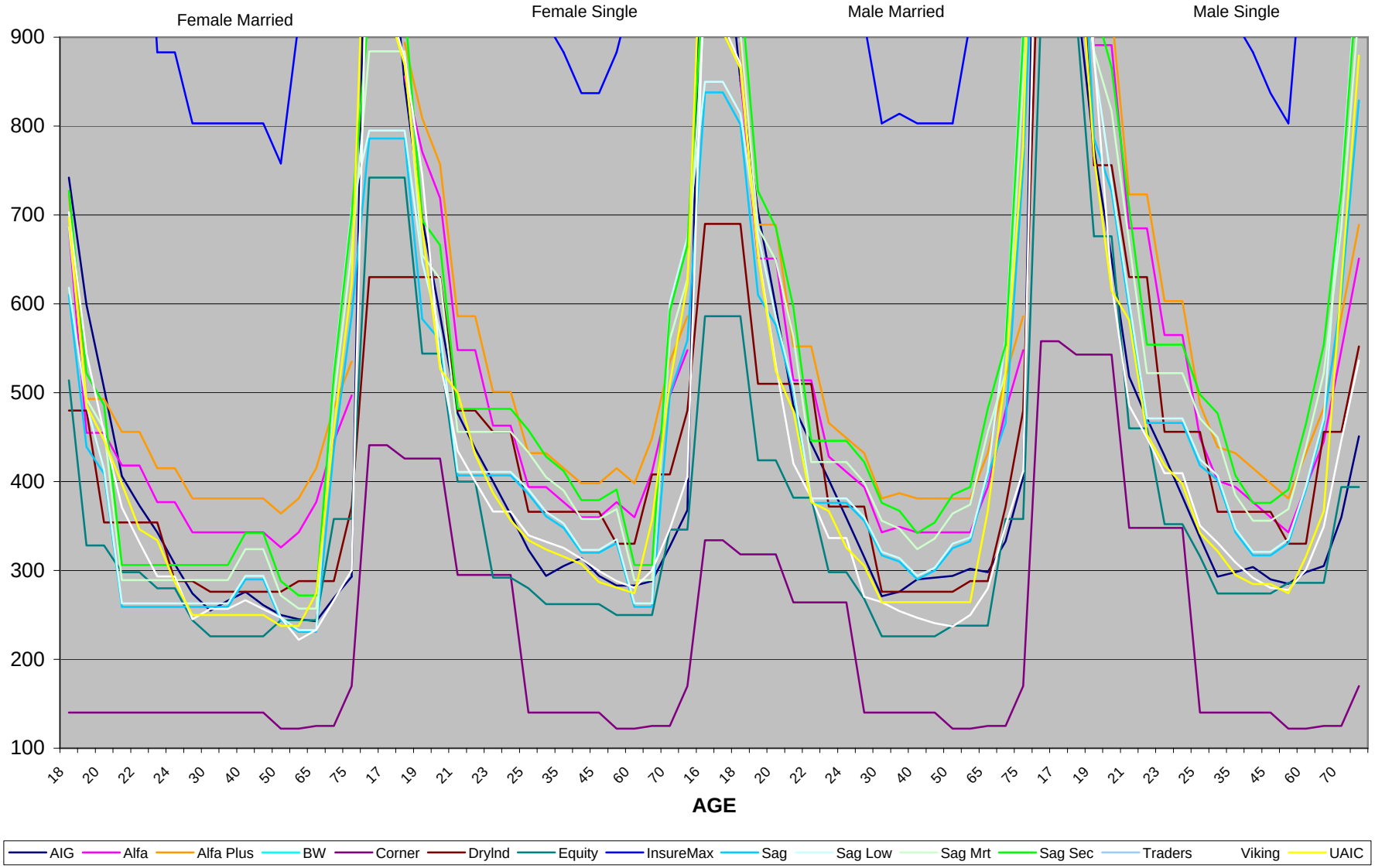
T4 Concord, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Concord, AR
(Zipcode 72523) TERRITORY 4 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1104			1105	135	480	484	802	553	560	622	659	1434	727	**720**
17FM	17	909			976	135	480	484	802	553	560	622	659	1434	686	**678**
18FM	18	714	529	567	819	135	480	484	802	553	560	622	659	1434	657	**560**
19FM	19	579	352	390	404	135	480	310	452	400	441	448	474	434	508	**468**
20FM	20	488	352	390	351	135	354	310	452	371	377	416	442	434	425	**384**
21FM	21	393	323	361	328	135	354	280	374	235	240	264	279	365	347	**368**
22FM	22	361	323	361	294	135	354	280	374	235	240	264	279	307	310	**300**
23FM	23	332	291	329	279	135	354	262	272	235	240	264	279	263	274	**268**
24FM	24	298	291	329	274	135	288	262	272	235	240	264	279	263	274	**268**
25FM	25	265	265	303	274	135	288	232	248	235	240	264	279	233	229	**258**
30FM	30	246	265	303	264	135	276	214	248	235	240	264	279	233	240	**248**
35FM	35	258	265	303	260	135	276	214	248	235	240	264	279	237	240	**236**
40FM	40	267	265	303	270	135	276	214	248	264	267	295	311	237	249	**236**
45FM	45	254	265	303	261	135	276	214	248	264	267	295	311	237	240	**236**
50FM	50	239	251	289	265	118	276	232	234	222	226	248	262	237	230	**224**
60FM	60	235	265	303	244	118	288	232	282	210	213	234	248	235	207	**224**
65FM	65	234	291	329	271	121	288	232	316	210	213	234	248	230	218	**238**
70FM	70	261	344	382	310	121	288	340	364	398	477	446	471	274	249	**448**
75FM	75	284	384	422	332	165	372	340	411	533	641	599	634	342	280	**558**
16FS	16	1248			1711	428	630	700	931	711	721	801	849	2021	1045	**1108**
17FS	17	1032			1590	428	630	700	931	711	721	801	849	2021	879	**868**
18FS	18	817	662	700	1469	413	630	700	931	711	721	801	849	2021	818	**698**
19FS	19	674	596	634	629	413	630	508	670	528	586	592	628	592	696	**628**
20FS	20	569	556	594	427	413	630	508	670	506	514	569	604	592	499	**488**
21FS	21	460	423	461	394	285	480	382	469	369	375	414	438	473	406	**448**
22FS	22	423	423	461	360	285	480	382	469	369	375	414	438	397	374	**368**
23FS	23	387	358	396	347	285	456	274	330	369	375	414	438	318	342	**338**
24FS	24	348	358	396	317	285	456	274	330	369	375	414	438	318	342	**308**
25FS	25	312	304	342	309	135	366	268	282	350	355	393	416	292	317	**298**
30FS	30	285	304	342	298	135	366	250	282	327	333	367	389	292	311	**298**
35FS	35	298	291	329	302	135	366	250	272	317	321	354	375	292	304	**298**
40FS	40	304	278	316	300	135	366	250	258	292	295	326	344	268	292	**288**
45FS	45	286	278	316	280	135	366	250	258	292	295	326	344	268	280	**268**
50FS	50	273	291	329	279	118	330	238	272	300	304	336	356	259	269	**258**
60FS	60	274	278	316	283	118	330	238	296	235	240	264	279	268	262	**268**
65FS	65	280	318	356	292	121	408	238	340	235	240	264	279	261	280	**308**
70FS	70	317	384	422	346	121	408	322	384	452	544	507	538	305	324	**488**
75FS	75	356	423	461	372	165	480	322	442	506	612	569	604	318	378	**558**
16MM	16	1184			1475	322	690	550	931	760	770	855	906	2094	932	**1108**
17MM	17	1015			1345	322	690	550	931	760	770	855	906	2094	855	**848**
18MM	18	822	662	700	1214	307	690	550	931	727	737	819	869	2094	812	**808**
19MM	19	680	503	541	591	307	510	400	588	553	614	622	659	631	615	**538**
20MM	20	579	503	541	451	307	510	400	588	523	530	588	623	631	496	**488**
21MM	21	470	397	435	415	256	510	358	442	454	460	511	540	515	393	**440**
22MM	22	429	397	435	376	256	510	358	428	342	346	383	405	432	357	**348**
23MM	23	390	331	369	362	256	372	280	306	342	346	383	405	320	314	**328**
24MM	24	346	318	356	322	256	372	280	292	342	346	383	405	320	314	**308**
25MM	25	304	304	342	289	135	372	256	282	323	327	362	383	254	253	**248**
30MM	30	262	265	303	262	135	276	214	248	289	292	323	342	237	247	**248**
35MM	35	267	270	308	265	135	276	214	251	282	286	316	334	237	238	**238**
40MM	40	283	265	303	271	135	276	214	248	264	267	295	311	237	231	**238**
45MM	45	283	265	303	251	135	276	214	248	273	276	304	322	237	225	**238**
50MM	50	287	265	303	247	118	276	226	248	296	300	331	349	237	221	**228**
60MM	60	293	265	303	245	118	288	226	282	302	307	338	358	237	233	**228**
65MM	65	288	304	342	253	121	288	226	326	369	375	414	438	250	261	**358**
70MM	70	321	371	409	331	121	372	340	384	423	508	473	502	305	328	**508**
75MM	75	390	423	461	375	165	480	340	445	684	825	770	815	379	384	**708**
16MS	16	1441			1914	540	1098	874	1114	1100	1114	1239	1314	2410	1243	**1458**
17MS	17	1177			1751	540	1098	874	1114	1100	1114	1239	1314	2410	1078	**1158**
18MS	18	920	985	1023	1588	526	1098	874	1114	1058	1072	1193	1264	2410	990	**984**
19MS	19	751	688	726	707	526	756	640	775	711	791	801	849	736	822	**720**
20MS	20	630	688	726	550	526	756	640	775	658	666	741	786	736	581	**574**
21MS	21	504	529	567	502	336	630	436	553	540	546	606	641	571	453	**556**
22MS	22	459	529	567	386	336	630	436	553	423	427	473	502	478	420	**448**
23MS	23	415	436	474	375	336	456	334	401	423	427	473	502	368	383	**408**
24MS	24	369	436	474	358	336	456	334	401	423	427	473	502	368	383	**368**
25MS	25	327	347	385	345	135	456	298	320	382	386	428	452	314	327	**318**
30MS	30	285	309	347	304	135	366	256	285	364	369	409	432	298	309	**298**
35MS	35	289	304	342	313	135	366	256	282	312	316	349	369	285	289	**288**
40MS	40	296	291	329	308	135	366	256	272	289	292	323	342	276	273	**278**
45MS	45	282	278	316	286	135	366	256	258	289	292	323	342	276	262	**278**
50MS	50	275	265	303	285	118	330	268	248	300	304	336	356	263	260	**256**
60MS	60	289	304	342	272	118	330	268	320	356	360	399	422	270	281	**308**
65MS	65	295	344	382	287	121	456	268	366	423	427	473	502	268	326	**358**
70MS	70	347	423	461	402	121	456	376	435	553	666	622	659	335	417	**608**
75MS	75	437	503	541	478	165	552	376	519	750	906	844	896	482	501	**858**

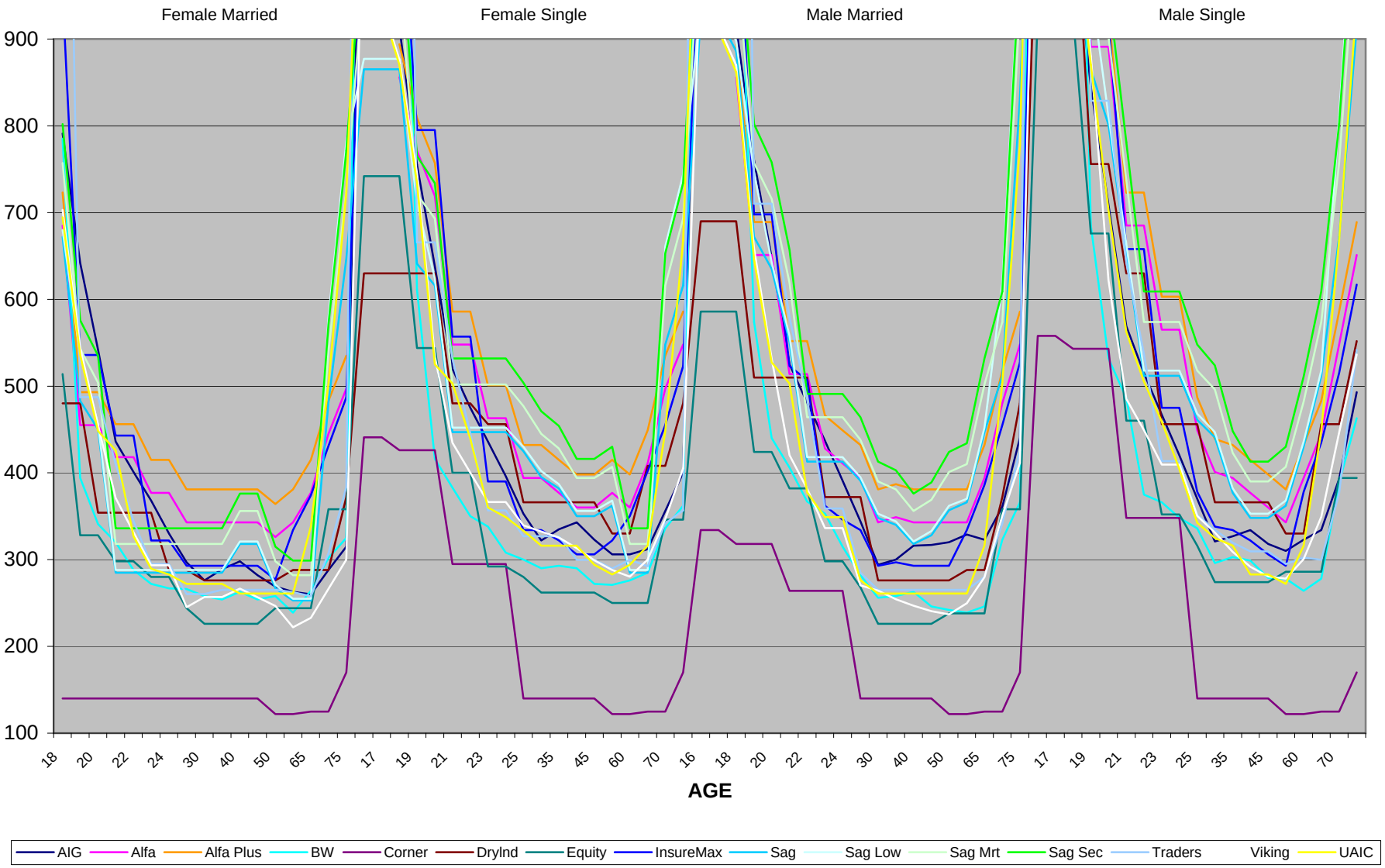
T5 Ft. Smith BI-PD 25/50/25



Driver Classifications with Rate Comparison - Fort Smith, AR
(Zipcode 72917) TERRITORY 5 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1146				140	480	514	2649	610	618	686	727		778	**771**
17FM	17	943				140	480	514	2649	610	618	686	727		734	**726**
18FM	18	742	685	723		140	480	514	2649	610	618	686	727		703	**697**
19FM	19	599	455	493		140	480	328	1483	439	486	493	522		544	**486**
20FM	20	505	455	493		140	354	328	1483	409	414	459	486		455	**447**
21FM	21	406	418	456		140	354	298	1223	259	263	289	306		371	**398**
22FM	22	373	418	456		140	354	298	1223	259	263	289	306		332	**346**
23FM	23	343	377	415		140	354	280	883	259	263	289	306		293	**334**
24FM	24	307	377	415		140	288	280	883	259	263	289	306		293	**287**
25FM	25	274	343	381		140	288	244	803	259	263	289	306		245	**250**
30FM	30	255	343	381		140	276	226	803	259	263	289	306		257	**250**
35FM	35	266	343	381		140	276	226	803	259	263	289	306		257	**250**
40FM	40	276	343	381		140	276	226	803	290	294	324	342		267	**250**
45FM	45	261	343	381		140	276	226	803	290	294	324	342		257	**250**
50FM	50	250	326	364		122	276	244	758	244	247	272	288		247	**238**
60FM	60	245	343	381		122	288	244	917	231	233	257	272		222	**238**
65FM	65	243	377	415		125	288	244	1030	231	233	257	272		233	**275**
70FM	70	269	445	483		125	288	358	1189	436	524	491	520		266	**459**
75FM	75	293	497	535		170	372	358	1346	587	707	660	700		300	**623**
16FS	16	1292				441	630	742	3080	786	795	884	937		1119	**1187**
17FS	17	1068				441	630	742	3080	786	795	884	937		941	**935**
18FS	18	847	856	894		426	630	742	3080	786	795	884	937		876	**869**
19FS	19	696	771	809		426	630	544	2207	583	647	655	694		745	**685**
20FS	20	587	719	757		426	630	544	2207	559	567	628	666		534	**527**
21FS	21	477	548	586		295	480	400	1539	407	411	456	482		435	**500**
22FS	22	437	548	586		295	480	400	1539	407	411	456	482		400	**430**
23FS	23	400	463	501		295	456	292	1075	407	411	456	482		366	**387**
24FS	24	363	463	501		295	456	292	1075	407	411	456	482		366	**357**
25FS	25	323	394	432		140	366	280	917	386	391	433	458		339	**334**
30FS	30	294	394	432		140	366	262	917	361	366	405	428		332	**324**
35FS	35	305	377	415		140	366	262	883	348	353	390	412		325	**316**
40FS	40	314	360	398		140	366	262	837	320	323	358	379		313	**307**
45FS	45	294	360	398		140	366	262	837	320	323	358	379		299	**287**
50FS	50	283	377	415		122	330	250	883	331	335	369	391		288	**281**
60FS	60	283	360	398		122	330	250	962	259	263	289	306		280	**275**
65FS	65	288	411	449		125	408	250	1109	259	263	289	306		300	**357**
70FS	70	327	497	535		125	408	346	1256	498	601	560	592		347	**510**
75FS	75	368	548	586		170	480	346	1449	559	675	628	666		405	**623**
16MM	16	1226				334	690	586	3080	838	850	945	1001		998	**1136**
17MM	17	1053				334	690	586	3080	838	850	945	1001		915	**906**
18MM	18	851	856	894		318	690	586	3080	802	814	905	959		870	**865**
19MM	19	704	651	689		318	510	424	1936	610	677	686	727		659	**654**
20MM	20	597	651	689		318	510	424	1936	576	585	649	686		532	**525**
21MM	21	485	514	552		264	510	382	1449	501	506	563	596		420	**480**
22MM	22	443	514	552		264	510	382	1404	376	381	422	446		382	**377**
23MM	23	402	428	466		264	372	298	996	376	381	422	446		336	**367**
24MM	24	359	411	449		264	372	298	950	376	381	422	446		336	**326**
25MM	25	315	394	432		140	372	268	917	356	360	399	422		270	**305**
30MM	30	271	343	381		140	276	226	803	317	321	356	376		264	**264**
35MM	35	276	349	387		140	276	226	814	310	314	347	367		254	**264**
40MM	40	290	343	381		140	276	226	803	290	294	324	342		247	**264**
45MM	45	292	343	381		140	276	226	803	300	303	336	354		241	**264**
50MM	50	294	343	381		122	276	238	803	325	330	364	385		237	**264**
60MM	60	302	343	381		122	288	238	917	333	337	374	394		250	**264**
65MM	65	298	394	432		125	288	238	1064	407	411	456	482		280	**367**
70MM	70	333	480	518		125	372	358	1256	466	561	522	554		351	**521**
75MM	75	405	548	586		170	480	358	1460	754	912	850	901		412	**777**
16MS	16	1491				558	1098	928	3692	1216	1231	1370	1454		1331	**1484**
17MS	17	1216				558	1098	928	3692	1216	1231	1370	1454		1155	**1166**
18MS	18	955	1275	1313		543	1098	928	3692	1170	1185	1319	1398		1060	**1054**
19MS	19	775	891	929		543	756	676	2559	786	873	884	937		880	**767**
20MS	20	651	891	929		543	756	676	2559	727	737	817	866		622	**615**
21MS	21	518	685	723		348	630	460	1823	594	603	669	708		485	**582**
22MS	22	471	685	723		348	630	460	1823	466	471	522	554		449	**453**
23MS	23	429	565	603		348	456	352	1313	466	471	522	554		410	**418**
24MS	24	383	565	603		348	456	352	1313	466	471	522	554		410	**398**
25MS	25	337	449	487		140	456	316	1040	418	425	471	498		351	**342**
30MS	30	293	401	439		140	366	274	927	402	407	450	477		331	**322**
35MS	35	298	394	432		140	366	274	917	343	347	385	407		309	**295**
40MS	40	304	377	415		140	366	274	883	317	321	356	376		292	**285**
45MS	45	290	360	398		140	366	274	837	317	321	356	376		281	**285**
50MS	50	285	343	381		122	330	286	803	331	335	369	391		278	**275**
60MS	60	298	394	432		122	330	286	1040	391	395	439	465		301	**316**
65MS	65	305	445	483		125	456	286	1199	466	471	522	554		349	**367**
70MS	70	360	548	586		125	456	394	1426	610	737	686	727		446	**623**
75MS	75	451	651	689		170	552	394	1710	829	1002	933	990		536	**879**

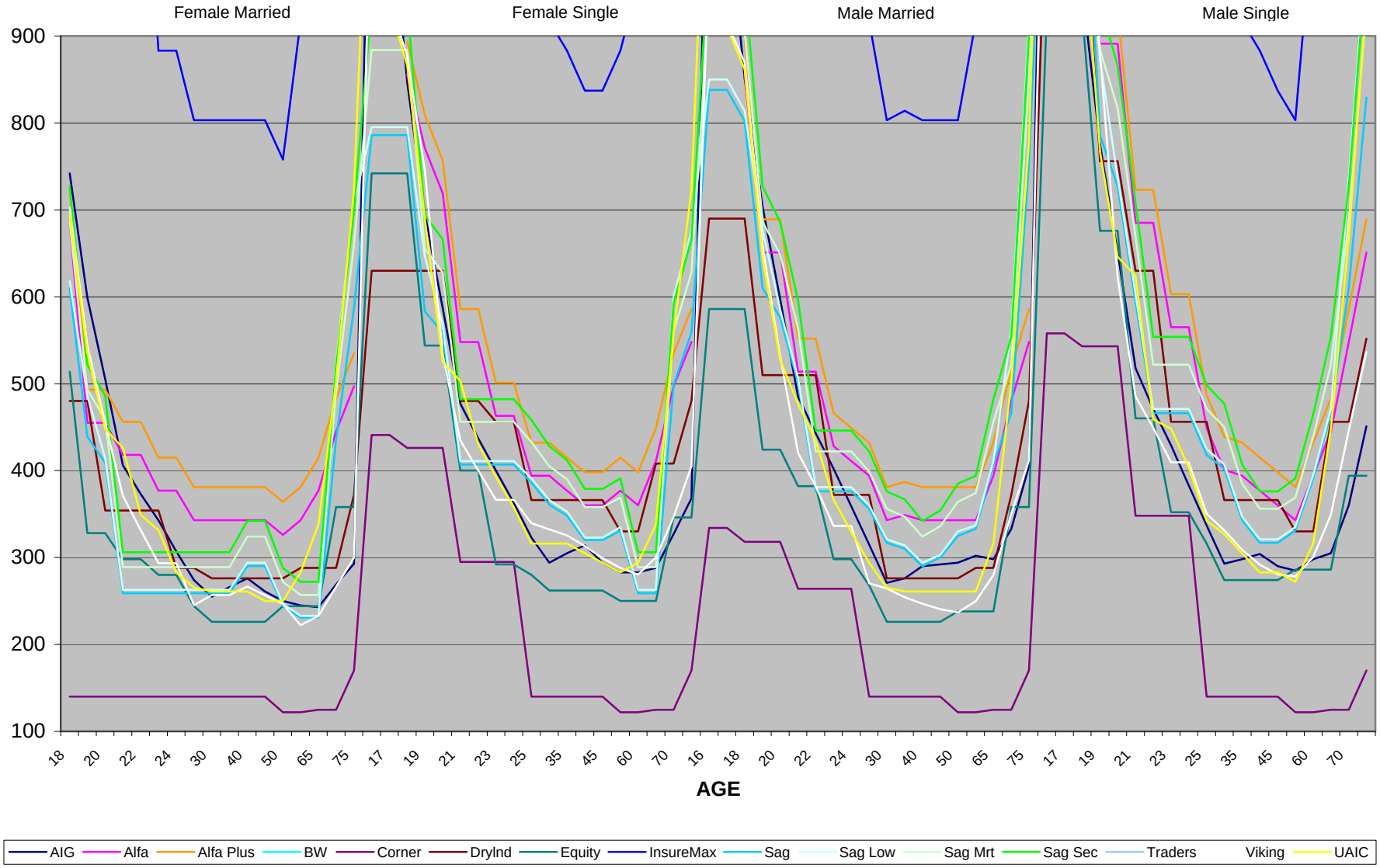
T6 Ft. Smith, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Fort Smith, AR
(Zipcode 72901) TERRITORY 6 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1222			1067	140	480	514	953	672	680	757	802	1616	778	**844**
17FM	17	1006			939	140	480	514	953	672	680	757	802	1616	734	**727**
18FM	18	791	685	723	785	140	480	514	953	672	680	757	802	1616	703	**694**
19FM	19	642	455	493	394	140	480	328	536	483	536	543	576	487	544	**536**
20FM	20	542	455	493	341	140	354	328	536	450	456	504	535	487	455	**448**
21FM	21	436	418	456	320	140	354	298	443	285	288	318	336	410	371	**426**
22FM	22	401	418	456	288	140	354	298	443	285	288	318	336	344	332	**327**
23FM	23	368	377	415	272	140	354	280	322	285	288	318	336	295	293	**290**
24FM	24	330	377	415	267	140	288	280	322	285	288	318	336	295	293	**283**
25FM	25	297	343	381	266	140	288	244	293	285	288	318	336	260	245	**272**
30FM	30	276	343	381	258	140	276	226	293	285	288	318	336	260	257	**272**
35FM	35	289	343	381	254	140	276	226	293	285	288	318	336	265	257	**272**
40FM	40	298	343	381	263	140	276	226	293	318	321	356	376	265	267	**261**
45FM	45	282	343	381	254	140	276	226	293	318	321	356	376	265	257	**261**
50FM	50	269	326	364	258	122	276	244	277	267	271	298	315	265	247	**261**
60FM	60	263	343	381	239	122	288	244	334	253	255	282	299	263	222	**261**
65FM	65	260	377	415	264	125	288	244	374	253	255	282	299	258	233	**338**
70FM	70	288	445	483	302	125	288	358	431	481	579	540	571	307	266	**503**
75FM	75	315	497	535	325	170	372	358	487	647	782	727	771	384	300	**723**
16FS	16	1392			1648	441	630	742	1106	865	877	975	1035	2279	1119	**1218**
17FS	17	1151			1528	441	630	742	1106	865	877	975	1035	2279	941	**936**
18FS	18	914	856	894	1408	426	630	742	1106	865	877	975	1035	2279	876	**870**
19FS	19	755	771	809	611	426	630	544	795	641	711	721	765	666	745	**734**
20FS	20	638	719	757	416	426	630	544	795	616	624	693	734	666	534	**525**
21FS	21	520	548	586	383	295	480	400	557	447	452	502	532	532	435	**503**
22FS	22	475	548	586	350	295	480	400	557	447	452	502	532	446	400	**439**
23FS	23	436	463	501	338	295	456	292	390	447	452	502	532	357	366	**360**
24FS	24	396	463	501	308	295	456	292	390	447	452	502	532	357	366	**349**
25FS	25	353	394	432	300	140	366	280	334	425	430	477	504	327	339	**334**
30FS	30	322	394	432	290	140	366	262	334	395	402	445	471	327	332	**316**
35FS	35	335	377	415	293	140	366	262	322	382	387	428	454	327	325	**316**
40FS	40	343	360	398	290	140	366	262	306	350	356	394	416	300	313	**316**
45FS	45	323	360	398	272	140	366	262	306	350	356	394	416	300	299	**294**
50FS	50	306	377	415	271	122	330	250	322	362	368	407	430	290	288	**283**
60FS	60	306	360	398	276	122	330	250	350	285	288	318	336	300	280	**294**
65FS	65	312	411	449	285	125	408	250	402	285	288	318	336	292	300	**316**
70FS	70	356	497	535	336	125	408	346	455	548	661	616	653	342	347	**448**
75FS	75	400	548	586	362	170	480	346	523	616	744	693	734	357	405	**668**
16MM	16	1309			1418	334	690	586	1106	925	937	1042	1105	2362	998	**1218**
17MM	17	1126			1292	334	690	586	1106	925	937	1042	1105	2362	915	**910**
18MM	18	915	856	894	1167	318	690	586	1106	886	898	997	1058	2362	870	**862**
19MM	19	760	651	689	574	318	510	424	698	672	746	757	802	710	659	**646**
20MM	20	648	651	689	440	318	510	424	698	635	643	716	758	710	532	**527**
21MM	21	525	514	552	406	264	510	382	523	551	558	619	657	579	420	**503**
22MM	22	481	514	552	367	264	510	382	507	413	418	464	491	485	382	**378**
23MM	23	437	428	466	353	264	372	298	362	413	418	464	491	359	336	**349**
24MM	24	391	411	449	315	264	372	298	346	413	418	464	491	359	336	**349**
25MM	25	344	394	432	282	140	372	268	334	391	395	438	464	285	270	**276**
30MM	30	294	343	381	256	140	276	226	293	348	353	390	413	265	264	**261**
35MM	35	300	349	387	258	140	276	226	297	340	344	381	403	265	254	**261**
40MM	40	316	343	381	263	140	276	226	293	318	321	356	376	265	247	**261**
45MM	45	317	343	381	246	140	276	226	293	328	333	369	389	265	241	**261**
50MM	50	320	343	381	242	122	276	238	293	357	362	401	424	265	237	**261**
60MM	60	329	343	381	239	122	288	238	334	366	370	410	434	265	250	**261**
65MM	65	323	394	432	246	125	288	238	386	447	452	502	532	280	280	**316**
70MM	70	361	480	518	323	125	372	358	455	512	618	574	609	342	351	**503**
75MM	75	440	548	586	366	170	480	358	527	832	1005	937	994	426	412	**778**
16MS	16	1609			1839	558	1098	928	1325	1341	1359	1513	1604	2718	1331	**1603**
17MS	17	1315			1681	558	1098	928	1325	1341	1359	1513	1604	2718	1155	**1145**
18MS	18	1034	1275	1313	1523	543	1098	928	1325	1290	1308	1456	1544	2718	1060	**1049**
19MS	19	845	891	929	685	543	756	676	921	865	963	975	1035	829	880	**870**
20MS	20	709	891	929	532	543	756	676	921	801	812	903	956	829	622	**703**
21MS	21	569	685	723	486	348	630	460	658	655	664	737	781	642	485	**562**
22MS	22	515	685	723	375	348	630	460	658	512	518	574	609	537	449	**505**
23MS	23	467	565	603	366	348	456	352	475	512	518	574	609	413	410	**459**
24MS	24	420	565	603	348	348	456	352	475	512	518	574	609	413	410	**404**
25MS	25	370	449	487	336	140	456	316	378	461	468	518	548	352	351	**342**
30MS	30	321	401	439	296	140	366	274	338	441	447	496	524	334	331	**325**
35MS	35	327	394	432	303	140	366	274	334	377	382	423	448	320	309	**316**
40MS	40	334	377	415	299	140	366	274	322	348	353	390	413	310	292	**283**
45MS	45	318	360	398	279	140	366	274	306	348	353	390	413	310	281	**283**
50MS	50	310	343	381	278	122	330	286	293	362	368	407	430	295	278	**272**
60MS	60	323	394	432	264	122	330	286	378	430	436	482	511	302	301	**316**
65MS	65	334	445	483	278	125	456	286	435	512	518	574	609	300	349	**448**
70MS	70	393	548	586	389	125	456	394	515	672	812	757	802	376	446	**668**
75MS	75	493	651	689	463	170	552	394	617	913	1105	1030	1091	542	536	**943**

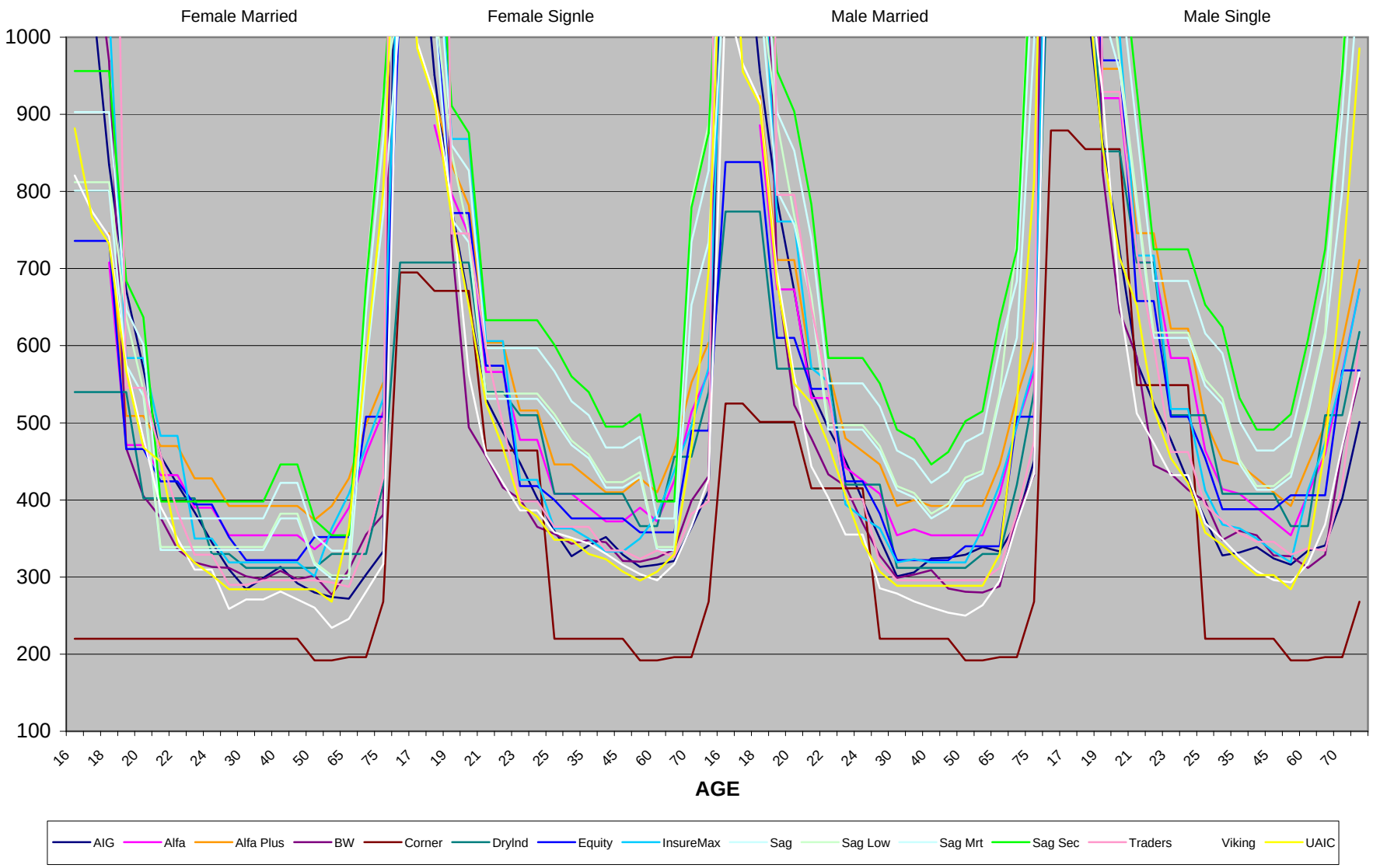
T8 Ft. Smith, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Fort Smith, AR
(Zipcode 72913) TERRITORY 8 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1146				140	480	514	2649	610	618	686	727		778	**844**
17FM	17	943				140	480	514	2649	610	618	686	727		734	**727**
18FM	18	742	685	723		140	480	514	2649	610	618	686	727		703	**694**
19FM	19	599	455	493		140	480	328	1483	439	486	493	522		544	**536**
20FM	20	505	455	493		140	354	328	1483	409	414	459	486		455	**448**
21FM	21	406	418	456		140	354	298	1223	259	263	289	306		371	**426**
22FM	22	373	418	456		140	354	298	1223	259	263	289	306		332	**349**
23FM	23	343	377	415		140	354	280	883	259	263	289	306		293	**331**
24FM	24	307	377	415		140	288	280	883	259	263	289	306		293	**283**
25FM	25	274	343	381		140	288	244	803	259	263	289	306		245	**265**
30FM	30	255	343	381		140	276	226	803	259	263	289	306		257	**261**
35FM	35	266	343	381		140	276	226	803	259	263	289	306		257	**261**
40FM	40	276	343	381		140	276	226	803	290	294	324	342		267	**261**
45FM	45	261	343	381		140	276	226	803	290	294	324	342		257	**250**
50FM	50	250	326	364		122	276	244	758	244	247	272	288		247	**250**
60FM	60	245	343	381		122	288	244	917	231	233	257	272		222	**283**
65FM	65	243	377	415		125	288	244	1030	231	233	257	272		233	**338**
70FM	70	269	445	483		125	288	358	1189	436	524	491	520		266	**503**
75FM	75	293	497	535		170	372	358	1346	587	707	660	700		300	**723**
16FS	16	1292				441	630	742	3080	786	795	884	937		1119	**1218**
17FS	17	1068				441	630	742	3080	786	795	884	937		941	**936**
18FS	18	847	856	894		426	630	742	3080	786	795	884	937		876	**866**
19FS	19	696	771	809		426	630	544	2207	583	647	655	694		745	**690**
20FS	20	587	719	757		426	630	544	2207	559	567	628	666		534	**525**
21FS	21	477	548	586		295	480	400	1539	407	411	456	482		435	**503**
22FS	22	437	548	586		295	480	400	1539	407	411	456	482		400	**430**
23FS	23	400	463	501		295	456	292	1075	407	411	456	482		366	**393**
24FS	24	363	463	501		295	456	292	1075	407	411	456	482		366	**358**
25FS	25	323	394	432		140	366	280	917	386	391	433	458		339	**316**
30FS	30	294	394	432		140	366	262	917	361	366	405	428		332	**316**
35FS	35	305	377	415		140	366	262	883	348	353	390	412		325	**316**
40FS	40	314	360	398		140	366	262	837	320	323	358	379		313	**305**
45FS	45	294	360	398		140	366	262	837	320	323	358	379		299	**294**
50FS	50	283	377	415		122	330	250	883	331	335	369	391		288	**283**
60FS	60	283	360	398		122	330	250	962	259	263	289	306		280	**294**
65FS	65	288	411	449		125	408	250	1109	259	263	289	306		300	**338**
70FS	70	327	497	535		125	408	346	1256	498	601	560	592		347	**558**
75FS	75	368	548	586		170	480	346	1449	559	675	628	666		405	**723**
16MM	16	1226				334	690	586	3080	838	850	945	1001		998	**1218**
17MM	17	1053				334	690	586	3080	838	850	945	1001		915	**910**
18MM	18	851	856	894		318	690	586	3080	802	814	905	959		870	**862**
19MM	19	704	651	689		318	510	424	1936	610	677	686	727		659	**646**
20MM	20	597	651	689		318	510	424	1936	576	585	649	686		532	**527**
21MM	21	485	514	552		264	510	382	1449	501	506	563	596		420	**477**
22MM	22	443	514	552		264	510	382	1404	376	381	422	446		382	**435**
23MM	23	402	428	466		264	372	298	996	376	381	422	446		336	**367**
24MM	24	359	411	449		264	372	298	950	376	381	422	446		336	**329**
25MM	25	315	394	432		140	372	268	917	356	360	399	422		270	**294**
30MM	30	271	343	381		140	276	226	803	317	321	356	376		264	**265**
35MM	35	276	349	387		140	276	226	814	310	314	347	367		254	**261**
40MM	40	290	343	381		140	276	226	803	290	294	324	342		247	**261**
45MM	45	292	343	381		140	276	226	803	300	303	336	354		241	**261**
50MM	50	294	343	381		122	276	238	803	325	330	364	385		237	**261**
60MM	60	302	343	381		122	288	238	917	333	337	374	394		250	**261**
65MM	65	298	394	432		125	288	238	1064	407	411	456	482		280	**316**
70MM	70	333	480	518		125	372	358	1256	466	561	522	554		351	**503**
75MM	75	405	548	586		170	480	358	1460	754	912	850	901		412	**778**
16MS	16	1491				558	1098	928	3692	1216	1231	1370	1454		1331	**1438**
17MS	17	1216				558	1098	928	3692	1216	1231	1370	1454		1155	**1145**
18MS	18	955	1275	1313		543	1098	928	3692	1170	1185	1319	1398		1060	**1049**
19MS	19	775	891	929		543	756	676	2559	786	873	884	937		880	**767**
20MS	20	651	891	929		543	756	676	2559	727	737	817	866		622	**646**
21MS	21	518	685	723		348	630	460	1823	594	603	669	708		485	**624**
22MS	22	471	685	723		348	630	460	1823	466	471	522	554		449	**459**
23MS	23	429	565	603		348	456	352	1313	466	471	522	554		410	**448**
24MS	24	383	565	603		348	456	352	1313	466	471	522	554		410	**404**
25MS	25	337	449	487		140	456	316	1040	418	425	471	498		351	**342**
30MS	30	293	401	439		140	366	274	927	402	407	450	477		331	**327**
35MS	35	298	394	432		140	366	274	917	343	347	385	407		309	**305**
40MS	40	304	377	415		140	366	274	883	317	321	356	376		292	**283**
45MS	45	290	360	398		140	366	274	837	317	321	356	376		281	**283**
50MS	50	285	343	381		122	330	286	803	331	335	369	391		278	**272**
60MS	60	298	394	432		122	330	286	1040	391	395	439	465		301	**316**
65MS	65	305	445	483		125	456	286	1199	466	471	522	554		349	**448**
70MS	70	360	548	586		125	456	394	1426	610	737	686	727		446	**668**
75MS	75	451	651	689		170	552	394	1710	829	1002	933	990		536	**943**

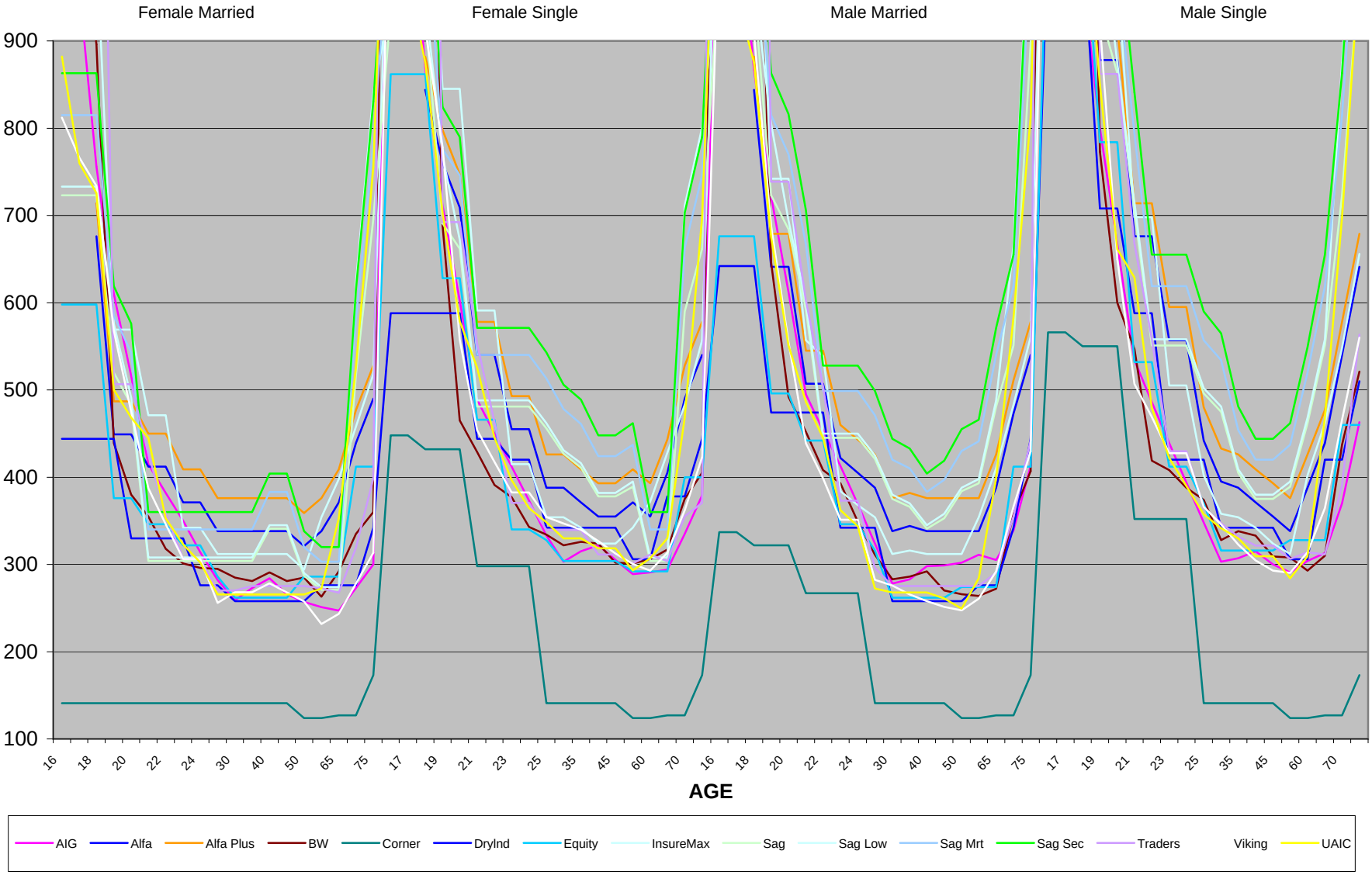
T9 North Little Rock, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - North Little Rock, AR
(Zipcode 72118) TERRITORY 9 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1290			1306	220	540	736	1040	801	812	903	956	1813	821	**882**
17FM	17	1062			1155	220	540	736	1040	801	812	903	956	1813	774	**767**
18FM	18	835	708	746	969	220	540	736	1040	801	812	903	956	1813	742	**733**
19FM	19	672	471	509	467	220	540	466	584	575	637	647	684	545	574	**567**
20FM	20	570	471	509	405	220	402	466	584	535	542	601	637	545	480	**468**
21FM	21	457	432	470	377	220	402	424	483	335	339	376	398	458	391	**450**
22FM	22	420	432	470	336	220	402	424	483	335	339	376	398	384	350	**342**
23FM	23	384	390	428	319	220	402	394	350	335	339	376	398	329	310	**319**
24FM	24	345	390	428	313	220	330	394	350	335	339	376	398	329	310	**302**
25FM	25	310	354	392	312	220	330	352	319	335	339	376	398	290	259	**284**
30FM	30	284	354	392	301	220	312	322	319	335	339	376	398	290	271	**284**
35FM	35	299	354	392	297	220	312	322	319	335	339	376	398	296	271	**284**
40FM	40	313	354	392	308	220	312	322	319	376	382	422	446	296	281	**284**
45FM	45	292	354	392	297	220	312	322	319	376	382	422	446	296	271	**284**
50FM	50	280	336	374	302	192	312	352	301	316	319	354	374	296	260	**284**
60FM	60	274	354	392	277	192	330	352	363	298	302	334	354	293	234	**268**
65FM	65	272	390	428	310	196	330	352	408	298	302	334	354	287	246	**365**
70FM	70	303	460	498	355	196	330	508	470	572	688	644	681	343	281	**583**
75FM	75	333	514	552	381	268	420	508	531	771	931	869	920	429	317	**802**
16FS	16	1449			2031	695	708	1060	1207	1035	1048	1166	1236	2557	1181	**1331**
17FS	17	1200			1891	695	708	1060	1207	1035	1048	1166	1236	2557	993	**986**
18FS	18	951	886	924	1750	671	708	1060	1207	1035	1048	1166	1236	2557	924	**917**
19FS	19	778	797	835	735	671	708	772	868	764	850	860	911	745	786	**767**
20FS	20	657	744	782	494	671	708	772	868	734	744	827	876	745	563	**652**
21FS	21	531	566	604	457	464	540	574	606	531	538	597	633	595	459	**526**
22FS	22	488	566	604	416	464	540	574	606	531	538	597	633	498	422	**468**
23FS	23	448	478	516	401	464	510	418	426	531	538	597	633	398	387	**394**
24FS	24	402	478	516	365	464	510	418	426	531	538	597	633	398	387	**378**
25FS	25	360	408	446	356	220	408	400	363	504	511	567	601	365	358	**348**
30FS	30	327	408	446	343	220	408	376	363	471	477	528	560	365	351	**348**
35FS	35	341	390	428	348	220	408	376	350	454	459	510	540	365	343	**330**
40FS	40	352	372	410	345	220	408	376	333	416	423	468	495	334	330	**323**
45FS	45	329	372	410	321	220	408	376	333	416	423	468	495	334	316	**307**
50FS	50	313	390	428	320	192	366	358	350	430	436	482	511	323	304	**296**
60FS	60	316	372	410	325	192	366	358	381	335	339	376	398	334	296	**307**
65FS	65	321	425	463	336	196	456	358	438	335	339	376	398	326	317	**330**
70FS	70	364	514	552	399	196	456	490	496	653	788	735	779	382	366	**468**
75FS	75	412	566	604	431	268	540	490	571	734	887	827	876	398	427	**698**
16MM	16	1384			1753	525	774	838	1207	1105	1121	1245	1321	2651	1053	**1331**
17MM	17	1183			1597	525	774	838	1207	1105	1121	1245	1321	2651	966	**956**
18MM	18	955	886	924	1441	501	774	838	1207	1058	1072	1193	1264	2651	918	**912**
19MM	19	789	673	711	690	501	570	610	761	801	890	903	956	795	695	**682**
20MM	20	671	673	711	523	501	570	610	761	757	768	853	904	795	561	**551**
21MM	21	541	532	570	480	415	570	544	571	656	664	739	783	649	444	**526**
22MM	22	493	532	570	433	415	570	544	553	491	497	551	584	543	403	**473**
23MM	23	451	442	480	418	415	420	424	394	491	497	551	584	401	355	**406**
24MM	24	400	425	463	370	415	420	424	377	491	497	551	584	401	355	**344**
25MM	25	350	408	446	328	220	420	382	363	463	470	521	551	318	285	**307**
30MM	30	301	354	392	299	220	312	322	319	413	418	464	491	296	279	**289**
35MM	35	306	362	400	303	220	312	322	323	403	409	452	479	296	268	**289**
40MM	40	324	354	392	309	220	312	322	319	376	382	422	446	296	261	**289**
45MM	45	325	354	392	285	220	312	322	319	389	395	437	462	296	254	**289**
50MM	50	329	354	392	281	192	312	340	319	423	429	475	502	296	250	**289**
60MM	60	339	354	392	280	192	330	340	363	434	438	487	515	296	264	**289**
65MM	65	333	408	446	288	196	330	340	420	531	538	597	633	312	295	**330**
70MM	70	371	496	534	380	196	420	508	496	610	737	684	725	382	370	**526**
75MM	75	451	566	604	432	268	540	508	575	994	1202	1120	1188	476	434	**813**
16MS	16	1673			2279	879	1230	1330	1446	1604	1626	1810	1920	3051	1404	**1664**
17MS	17	1364			2085	879	1230	1330	1446	1604	1626	1810	1920	3051	1218	**1209**
18MS	18	1069	1317	1355	1891	855	1230	1330	1446	1543	1565	1742	1848	3051	1118	**1103**
19MS	19	866	921	959	827	855	852	970	1004	1035	1150	1166	1236	929	929	**859**
20MS	20	723	921	959	644	855	852	970	1004	956	969	1078	1143	929	657	**714**
21MS	21	579	708	746	585	549	708	658	717	782	791	880	932	719	512	**652**
22MS	22	525	708	746	445	549	708	658	717	610	617	684	725	601	474	**519**
23MS	23	478	584	622	434	549	510	508	518	610	617	684	725	462	432	**454**
24MS	24	424	584	622	413	549	510	508	518	610	617	684	725	462	432	**422**
25MS	25	375	464	502	398	220	510	454	412	548	556	616	653	393	370	**358**
30MS	30	328	414	452	348	220	408	388	368	524	531	590	624	373	349	**342**
35MS	35	332	408	446	360	220	408	388	363	447	452	502	532	357	326	**321**
40MS	40	339	390	428	354	220	408	388	350	413	418	464	491	346	308	**302**
45MS	45	324	372	410	328	220	408	388	333	413	418	464	491	346	296	**302**
50MS	50	316	354	392	327	192	366	406	319	430	436	482	511	329	293	**284**
60MS	60	334	408	446	312	192	366	406	412	511	518	574	608	337	317	**330**
65MS	65	341	460	498	329	196	510	406	474	610	617	684	725	334	368	**468**
70MS	70	402	566	604	468	196	510	568	563	801	969	903	956	421	471	**698**
75MS	75	501	673	711	558	268	618	568	673	1091	1321	1231	1305	607	566	**986**

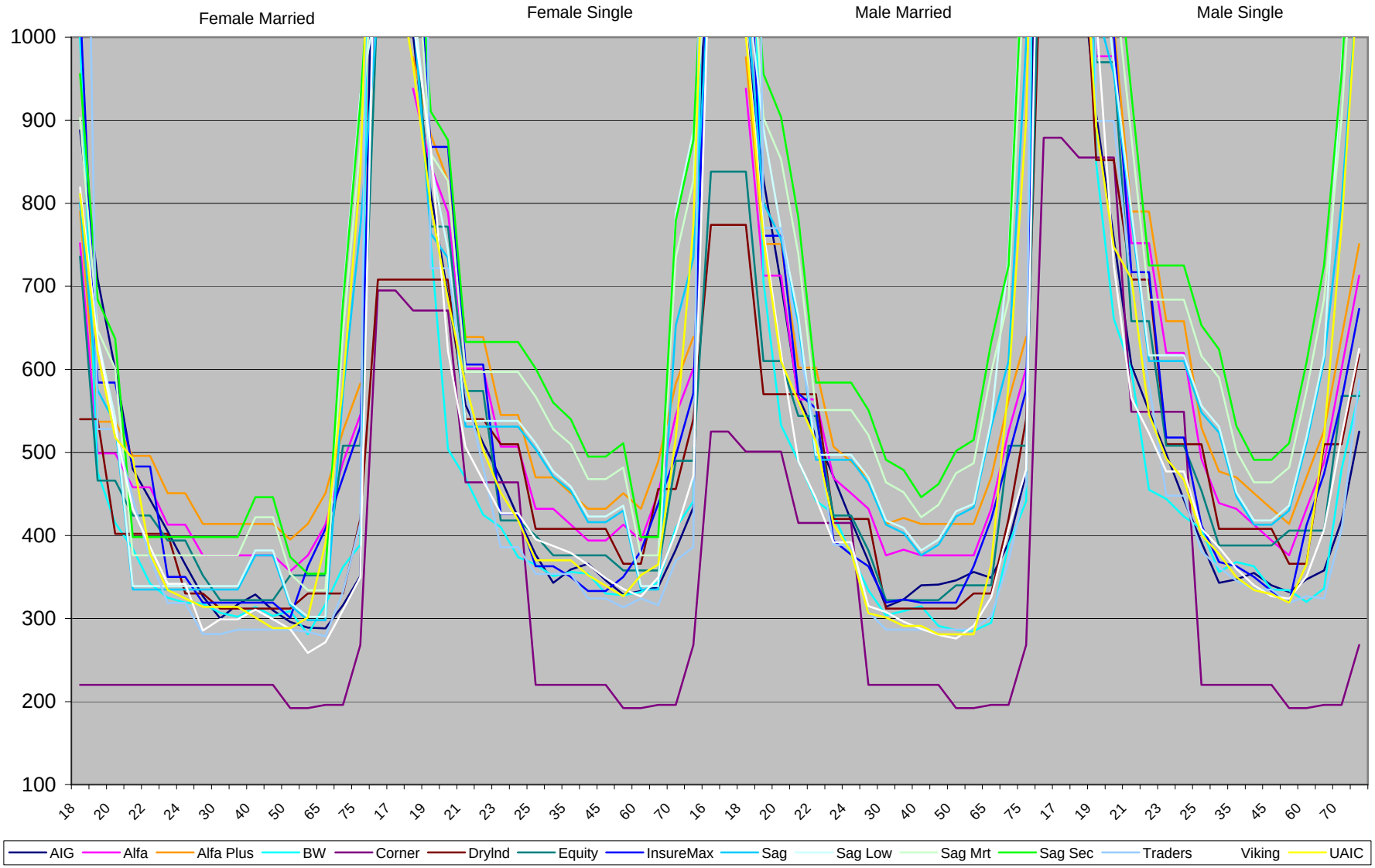
T10 Hot Springs, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Hot Springs, AR
(Zipcode 719139) TERRITORY 10 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	Drylnd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	1165			1214	141	444	598	1013	723	733	815	863	1682	812	**882**
17FM	17	959			1070	141	444	598	1013	723	733	815	863	1682	766	**760**
18FM	18	756	676	714	896	141	444	598	1013	723	733	815	863	1682	734	**726**
19FM	19	610	449	487	439	141	444	376	569	520	576	585	619	507	568	**500**
20FM	20	516	449	487	380	141	330	376	569	483	491	543	576	507	475	**468**
21FM	21	415	412	450	355	141	330	346	471	304	308	340	360	426	387	**445**
22FM	22	382	412	450	318	141	330	346	471	304	308	340	360	358	346	**353**
23FM	23	350	371	409	301	141	330	322	342	304	308	340	360	306	306	**323**
24FM	24	314	371	409	296	141	276	322	342	304	308	340	360	306	306	**302**
25FM	25	282	338	376	295	141	276	286	312	304	308	340	360	270	256	**266**
30FM	30	259	338	376	285	141	258	262	312	304	308	340	360	270	268	**266**
35FM	35	273	338	376	281	141	258	262	312	304	308	340	360	275	268	**266**
40FM	40	284	338	376	291	141	258	262	312	341	345	383	404	275	278	**266**
45FM	45	266	338	376	281	141	258	262	312	341	345	383	404	275	268	**266**
50FM	50	257	321	359	285	124	258	286	294	287	290	320	338	275	258	**266**
60FM	60	251	338	376	263	124	276	286	354	271	274	303	320	273	232	**273**
65FM	65	247	371	409	292	127	276	286	398	271	274	303	320	268	243	**353**
70FM	70	273	439	477	335	127	276	412	458	517	623	581	615	319	278	**526**
75FM	75	300	490	528	360	173	342	412	518	696	841	784	831	399	313	**756**
16FS	16	1323			1882	448	588	862	1177	933	946	1052	1114	2372	1168	**1296**
17FS	17	1093			1748	448	588	862	1177	933	946	1052	1114	2372	983	**974**
18FS	18	869	844	882	1615	432	588	862	1177	933	946	1052	1114	2372	915	**875**
19FS	19	711	760	798	688	432	588	628	845	691	768	776	824	692	778	**703**
20FS	20	602	709	747	465	432	588	628	845	662	672	746	790	692	557	**578**
21FS	21	489	540	578	429	298	444	466	591	481	488	540	571	553	454	**526**
22FS	22	450	540	578	391	298	444	466	591	481	488	540	571	463	418	**445**
23FS	23	412	455	493	377	298	420	340	415	481	488	540	571	371	382	**397**
24FS	24	373	455	493	343	298	420	340	415	481	488	540	571	371	382	**365**
25FS	25	333	388	426	334	141	342	328	354	456	462	513	543	340	354	**348**
30FS	30	303	388	426	322	141	342	304	354	427	431	478	506	340	347	**330**
35FS	35	315	371	409	326	141	342	304	342	411	416	461	489	340	340	**330**
40FS	40	322	355	393	324	141	342	304	324	378	382	424	448	311	327	**319**
45FS	45	305	355	393	302	141	342	304	324	378	382	424	448	311	312	**319**
50FS	50	289	371	409	301	124	306	292	342	389	395	437	462	301	301	**293**
60FS	60	291	355	393	306	124	306	292	372	304	308	340	360	311	293	**307**
65FS	65	294	405	443	317	127	378	292	428	304	308	340	360	304	313	**330**
70FS	70	335	490	528	375	127	378	400	483	590	711	663	703	355	362	**468**
75FS	75	379	540	578	405	173	444	400	557	662	801	746	790	371	423	**698**
16MM	16	1250			1622	337	642	676	1177	997	1010	1124	1191	2458	1042	**1227**
17MM	17	1073			1478	337	642	676	1177	997	1010	1124	1191	2458	956	**951**
18MM	18	867	844	882	1334	322	642	676	1177	955	967	1076	1141	2458	908	**875**
19MM	19	722	641	679	646	322	474	496	742	723	805	815	863	739	688	**675**
20MM	20	612	641	679	492	322	474	496	742	684	694	770	816	739	555	**551**
21MM	21	495	507	545	452	267	474	442	557	592	601	667	706	603	439	**486**
22MM	22	454	507	545	408	267	474	442	539	445	450	499	528	504	399	**445**
23MM	23	413	422	460	393	267	342	346	384	445	450	499	528	373	351	**362**
24MM	24	369	405	443	349	267	342	346	368	445	450	499	528	373	351	**344**
25MM	25	324	388	426	311	141	342	316	354	421	425	471	499	296	282	**273**
30MM	30	278	338	376	283	141	258	262	312	375	380	420	444	275	276	**268**
35MM	35	283	344	382	286	141	258	262	316	366	370	410	433	275	266	**268**
40MM	40	298	338	376	292	141	258	262	312	341	345	383	404	275	258	**268**
45MM	45	299	338	376	270	141	258	262	312	353	358	397	419	275	251	**261**
50MM	50	302	338	376	266	124	258	274	312	384	388	430	455	275	247	**250**
60MM	60	311	338	376	264	124	276	274	354	393	398	441	466	275	261	**284**
65MM	65	305	388	426	272	127	276	274	410	481	488	540	571	291	292	**399**
70MM	70	339	473	511	358	127	342	412	483	551	666	619	655	355	366	**583**
75MM	75	413	540	578	407	173	444	412	561	897	1084	1011	1072	443	430	**813**
16MS	16	1527			2107	566	1020	1078	1409	1446	1466	1631	1731	2829	1389	**1618**
17MS	17	1248			1926	566	1020	1078	1409	1446	1466	1631	1731	2829	1205	**1197**
18MS	18	975	1256	1294	1746	550	1020	1078	1409	1392	1411	1570	1665	2829	1107	**1096**
19MS	19	800	878	916	773	550	708	784	978	933	1039	1052	1114	862	919	**850**
20MS	20	667	878	916	600	550	708	784	978	863	875	972	1031	862	650	**661**
21MS	21	534	676	714	547	352	588	532	698	705	715	794	841	667	507	**629**
22MS	22	486	676	714	419	352	588	532	698	551	558	619	655	558	469	**480**
23MS	23	439	557	595	408	352	420	412	505	551	558	619	655	430	428	**422**
24MS	24	394	557	595	388	352	420	412	505	551	558	619	655	430	428	**390**
25MS	25	348	442	480	374	141	420	370	402	496	502	557	590	365	366	**358**
30MS	30	303	395	433	328	141	342	316	358	475	481	534	565	347	346	**342**
35MS	35	307	388	426	338	141	342	316	354	405	409	454	481	332	323	**330**
40MS	40	315	371	409	333	141	342	316	342	375	380	420	444	322	305	**309**
45MS	45	300	355	393	309	141	342	316	324	375	380	420	444	322	293	**309**
50MS	50	291	338	376	308	124	306	328	312	389	395	437	462	306	290	**284**
60MS	60	304	388	426	293	124	306	328	402	462	468	520	549	314	314	**309**
65MS	65	313	439	477	310	127	420	328	462	551	558	619	655	311	365	**468**
70MS	70	370	540	578	437	127	420	460	548	723	875	815	863	391	466	**698**
75MS	75	463	641	679	521	173	510	460	656	985	1193	1110	1177	563	560	**986**

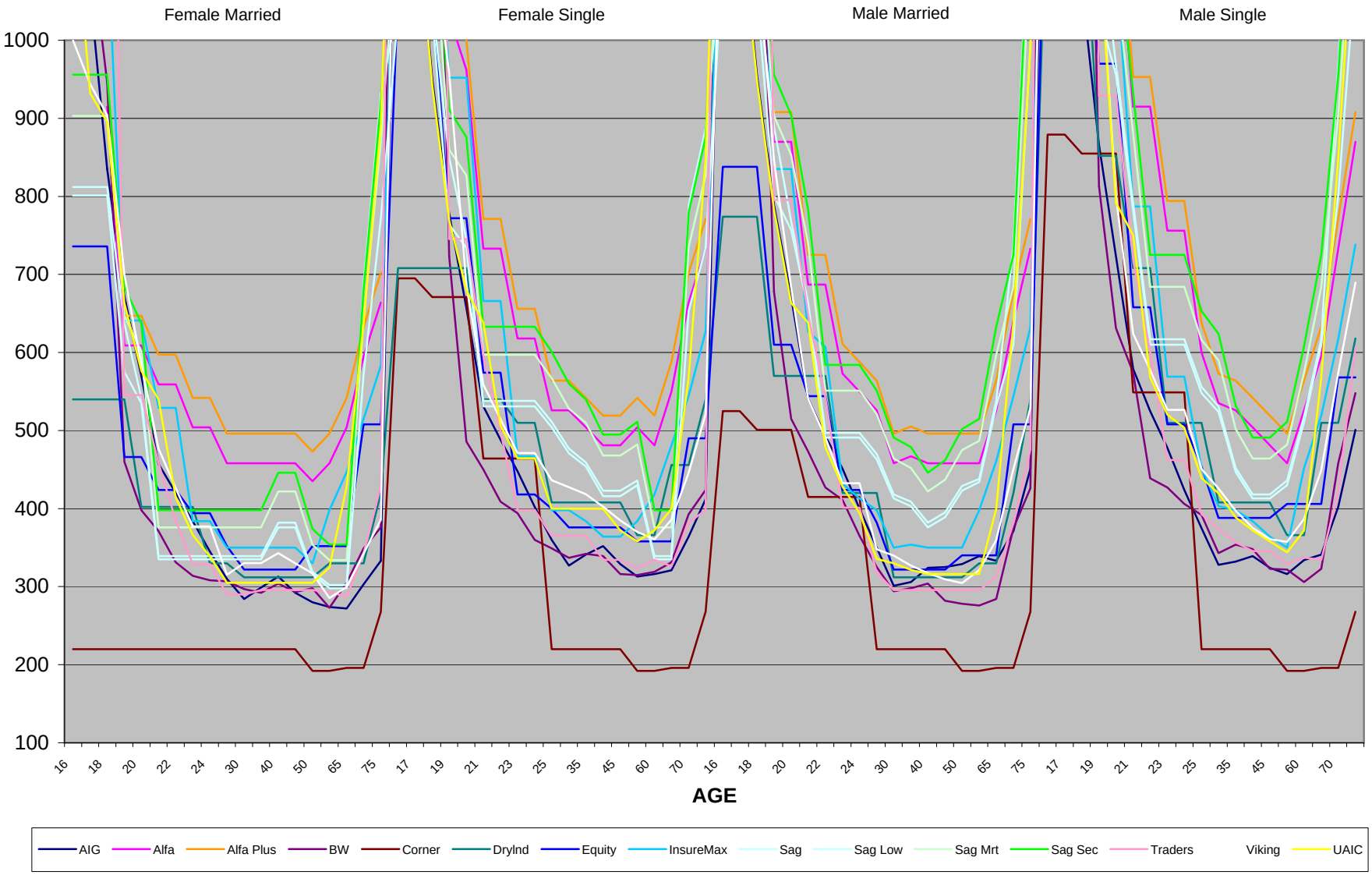
T11 Little Rock, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Little Rock, AR
(Zipcode 72210) TERRITORY 11 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	**1367**			1342	220	**540**	736	1040	801	812	903	956	1755	906	**1079**
17FM	17	**1127**			1190	220	**540**	736	1040	801	812	903	956	1755	855	**847**
18FM	18	**888**	752	**790**	1000	220	**540**	736	1040	801	812	903	956	1755	819	**811**
19FM	19	**709**	499	**537**	476	220	**540**	466	584	575	637	647	684	528	634	**620**
20FM	20	**600**	499	**537**	415	220	**402**	466	584	535	542	601	637	528	530	**518**
21FM	21	**480**	458	**496**	384	220	**402**	424	483	335	339	376	398	444	432	**493**
22FM	22	**443**	458	**496**	342	220	**402**	424	483	335	339	376	398	373	386	**378**
23FM	23	**405**	413	**451**	325	220	**402**	394	350	335	339	376	398	319	342	**334**
24FM	24	**365**	413	**451**	319	220	**330**	394	350	335	339	376	398	319	342	**324**
25FM	25	**327**	376	**414**	318	220	**330**	352	319	335	339	376	398	281	286	**314**
30FM	30	**300**	376	**414**	307	220	**312**	322	319	335	339	376	398	281	299	**314**
35FM	35	**317**	376	**414**	302	220	**312**	322	319	335	339	376	398	287	299	**314**
40FM	40	**329**	376	**414**	314	220	**312**	322	319	376	382	422	446	287	311	**301**
45FM	45	**310**	376	**414**	303	220	**312**	322	319	376	382	422	446	287	299	**289**
50FM	50	**296**	357	**395**	309	192	**312**	352	301	316	319	354	374	287	287	**289**
60FM	60	**289**	376	**414**	281	192	**330**	352	363	298	302	334	354	284	259	**301**
65FM	65	**288**	413	**451**	317	196	**330**	352	408	298	302	334	354	279	271	**391**
70FM	70	**316**	488	**526**	362	196	**330**	508	470	572	688	644	681	332	310	**582**
75FM	75	**351**	545	**583**	389	268	**420**	508	531	771	931	869	920	416	350	**837**
16FS	16	**1528**			2090	695	**708**	1060	1207	1035	1048	1166	1236	2475	1304	**1474**
17FS	17	**1263**			1949	695	**708**	1060	1207	1035	1048	1166	1236	2475	1096	**1092**
18FS	18	**1003**	938	**976**	1808	671	**708**	1060	1207	1035	1048	1166	1236	2475	1021	**967**
19FS	19	**813**	845	**883**	753	671	**708**	772	868	764	850	860	911	722	868	**799**
20FS	20	**689**	789	**827**	504	671	**708**	772	868	734	744	827	876	722	622	**684**
21FS	21	**557**	601	**639**	469	464	**540**	574	606	531	538	597	633	577	506	**582**
22FS	22	**511**	601	**639**	425	464	**540**	574	606	531	538	597	633	483	466	**503**
23FS	23	**469**	507	**545**	410	464	**510**	418	426	531	538	597	633	386	427	**452**
24FS	24	**422**	507	**545**	374	464	**510**	418	426	531	538	597	633	386	427	**419**
25FS	25	**377**	432	**470**	365	220	**408**	400	363	504	511	567	601	354	395	**370**
30FS	30	**343**	432	**470**	351	220	**408**	376	363	471	477	528	560	354	387	**370**
35FS	35	**359**	413	**451**	356	220	**408**	376	350	454	459	510	540	354	379	**370**
40FS	40	**366**	394	**432**	354	220	**408**	376	333	416	423	468	495	324	365	**352**
45FS	45	**346**	394	**432**	330	220	**408**	376	333	416	423	468	495	324	349	**340**
50FS	50	**329**	413	**451**	328	192	**366**	358	350	430	436	482	511	313	335	**327**
60FS	60	**333**	394	**432**	332	192	**366**	358	381	335	339	376	398	324	327	**352**
65FS	65	**338**	451	**489**	344	196	**456**	358	438	335	339	376	398	316	350	**365**
70FS	70	**383**	545	**583**	409	196	**456**	490	496	653	788	735	779	370	404	**518**
75FS	75	**434**	601	**639**	441	268	**540**	490	571	734	887	827	876	386	472	**773**
16MM	16	**1464**			1807	525	**774**	838	1207	1105	1121	1245	1321	2565	1163	**1411**
17MM	17	**1253**			1645	525	**774**	838	1207	1105	1121	1245	1321	2565	1066	**1059**
18MM	18	**1010**	938	**976**	1484	501	**774**	838	1207	1058	1072	1193	1264	2565	1013	**1003**
19MM	19	**829**	713	**751**	706	501	**570**	610	761	801	890	903	956	770	767	**758**
20MM	20	**703**	713	**751**	533	501	**570**	610	761	757	768	853	904	770	619	**610**
21MM	21	**567**	564	**602**	490	415	**570**	544	571	656	664	739	783	628	490	**561**
22MM	22	**520**	564	**602**	442	415	**570**	544	553	491	497	551	584	526	445	**513**
23MM	23	**471**	469	**507**	426	415	**420**	424	394	491	497	551	584	389	392	**413**
24MM	24	**418**	451	**489**	377	415	**420**	424	377	491	497	551	584	389	392	**380**
25MM	25	**369**	432	**470**	334	220	**420**	382	363	463	470	521	551	308	315	**306**
30MM	30	**314**	376	**414**	304	220	**312**	322	319	413	418	464	491	287	308	**301**
35MM	35	**323**	383	**421**	309	220	**312**	322	323	403	409	452	479	287	296	**291**
40MM	40	**340**	376	**414**	315	220	**312**	322	319	376	382	422	446	287	288	**291**
45MM	45	**341**	376	**414**	291	220	**312**	322	319	389	395	437	462	287	280	**281**
50MM	50	**346**	376	**414**	286	192	**312**	340	319	423	429	475	502	287	276	**281**
60MM	60	**356**	376	**414**	285	192	**330**	340	363	434	438	487	515	287	291	**281**
65MM	65	**349**	432	**470**	295	196	**330**	340	420	531	538	597	633	303	326	**365**
70MM	70	**391**	525	**563**	389	196	**420**	508	496	610	737	684	725	370	409	**582**
75MM	75	**475**	601	**639**	441	268	**540**	508	575	994	1202	1120	1188	461	479	**901**
16MS	16	**1761**			2349	879	**1230**	1330	1446	1604	1626	1810	1920	2953	1550	**1793**
17MS	17	**1437**			2151	879	**1230**	1330	1446	1604	1626	1810	1920	2953	1345	**1334**
18MS	18	**1121**	1397	**1435**	1952	855	**1230**	1330	1446	1543	1565	1742	1848	2953	1235	**1219**
19MS	19	**907**	977	**1015**	848	855	**852**	970	1004	1035	1150	1166	1236	899	1025	**893**
20MS	20	**758**	977	**1015**	661	855	**852**	970	1004	956	969	1078	1143	899	725	**748**
21MS	21	**605**	752	**790**	599	549	**708**	658	717	782	791	880	932	696	565	**709**
22MS	22	**550**	752	**790**	455	549	**708**	658	717	610	617	684	725	582	523	**546**
23MS	23	**498**	620	**658**	444	549	**510**	508	518	610	617	684	725	448	477	**493**
24MS	24	**443**	620	**658**	423	549	**510**	508	518	610	617	684	725	448	477	**467**
25MS	25	**392**	492	**530**	408	220	**510**	454	412	548	556	616	653	381	408	**401**
30MS	30	**343**	439	**477**	356	220	**408**	388	368	524	531	590	624	362	386	**378**
35MS	35	**347**	432	**470**	368	220	**408**	388	363	447	452	502	532	346	360	**350**
40MS	40	**355**	413	**451**	363	220	**408**	388	350	413	418	464	491	335	340	**334**
45MS	45	**340**	394	**432**	335	220	**408**	388	333	413	418	464	491	335	327	**329**
50MS	50	**332**	376	**414**	334	192	**366**	406	319	430	436	482	511	319	324	**319**
60MS	60	**347**	432	**470**	320	192	**366**	406	412	511	518	574	608	327	350	**365**
65MS	65	**358**	488	**526**	336	196	**510**	406	474	610	617	684	725	324	407	**518**
70MS	70	**418**	601	**639**	480	196	**510**	568	563	801	969	903	956	407	520	**773**
75MS	75	**525**	713	**751**	573	268	**618**	568	673	1091	1321	1231	1305	587	625	**1092**

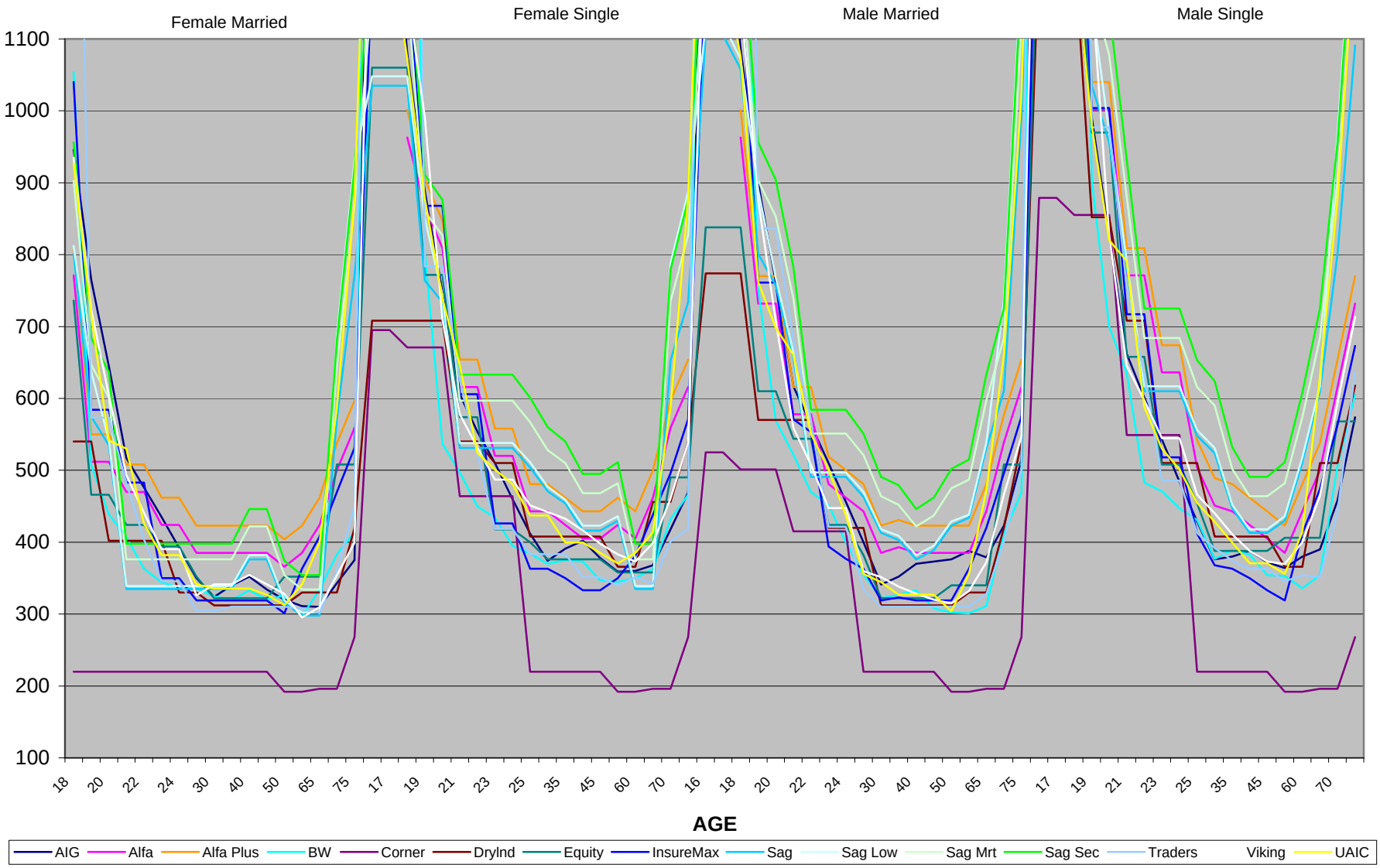
T12 North Little Rock, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - North Little Rock, AR
(Zipcode 72116) TERRITORY 12 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	Drylnd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	**1290**			1279	220	**540**	736	1141	801	812	903	956	1813	1000	**1184**
17FM	17	**1062**			1129	220	**540**	736	1141	801	812	903	956	1813	944	**932**
18FM	18	**835**	915	**953**	946	220	**540**	736	1141	801	812	903	956	1813	904	**896**
19FM	19	**672**	609	**647**	460	220	**540**	466	641	575	637	647	684	545	700	**663**
20FM	20	**570**	609	**647**	398	220	**402**	466	641	535	542	601	637	545	585	**576**
21FM	21	**457**	559	**597**	371	220	**402**	424	529	335	339	376	398	458	477	**540**
22FM	22	**420**	559	**597**	331	220	**402**	424	529	335	339	376	398	384	426	**414**
23FM	23	**384**	504	**542**	314	220	**402**	394	384	335	339	376	398	329	377	**366**
24FM	24	**345**	504	**542**	308	220	**330**	394	384	335	339	376	398	329	377	**338**
25FM	25	**310**	458	**496**	307	220	**330**	352	350	335	339	376	398	290	315	**305**
30FM	30	**284**	458	**496**	297	220	**312**	322	350	335	339	376	398	290	330	**305**
35FM	35	**299**	458	**496**	292	220	**312**	322	350	335	339	376	398	296	330	**305**
40FM	40	**313**	458	**496**	304	220	**312**	322	350	376	382	422	446	296	343	**305**
45FM	45	**292**	458	**496**	293	220	**312**	322	350	376	382	422	446	296	330	**305**
50FM	50	**280**	435	**473**	298	192	**312**	352	330	316	319	354	374	296	317	**305**
60FM	60	**274**	458	**496**	273	192	**330**	352	398	298	302	334	354	293	285	**324**
65FM	65	**272**	504	**542**	305	196	**330**	352	447	298	302	334	354	287	300	**428**
70FM	70	**303**	595	**633**	349	196	**330**	508	515	572	688	644	681	343	342	**638**
75FM	75	**333**	664	**702**	376	268	**420**	508	583	771	931	869	920	429	386	**890**
16FS	16	**1449**			1988	695	**708**	1060	1326	1035	1048	1166	1236	2557	1439	**1548**
17FS	17	**1200**			1847	695	**708**	1060	1326	1035	1048	1166	1236	2557	1210	**1195**
18FS	18	**951**	1145	**1183**	1707	671	**708**	1060	1326	1035	1048	1166	1236	2557	1127	**943**
19FS	19	**778**	1031	**1069**	723	671	**708**	772	952	764	850	860	911	745	958	**770**
20FS	20	**657**	962	**1000**	486	671	**708**	772	952	734	744	827	876	745	687	**680**
21FS	21	**531**	733	**771**	450	464	**540**	574	666	531	538	597	633	595	559	**638**
22FS	22	**488**	733	**771**	409	464	**540**	574	666	531	538	597	633	498	514	**506**
23FS	23	**448**	618	**656**	394	464	**510**	418	467	531	538	597	633	398	471	**464**
24FS	24	**402**	618	**656**	360	464	**510**	418	467	531	538	597	633	398	471	**464**
25FS	25	**360**	526	**564**	349	220	**408**	400	398	504	511	567	601	365	436	**400**
30FS	30	**327**	526	**564**	337	220	**408**	376	398	471	477	528	560	365	427	**400**
35FS	35	**341**	504	**542**	342	220	**408**	376	384	454	459	510	540	365	418	**400**
40FS	40	**352**	481	**519**	339	220	**408**	376	364	416	423	468	495	334	403	**400**
45FS	45	**329**	481	**519**	316	220	**408**	376	364	416	423	468	495	334	385	**372**
50FS	50	**313**	504	**542**	315	192	**366**	358	384	430	436	482	511	323	370	**358**
60FS	60	**316**	481	**519**	319	192	**366**	358	418	335	339	376	398	334	361	**372**
65FS	65	**321**	550	**588**	331	196	**456**	358	481	335	339	376	398	326	386	**400**
70FS	70	**364**	664	**702**	393	196	**456**	490	544	653	788	735	779	382	446	**568**
75FS	75	**412**	733	**771**	424	268	**540**	490	627	734	887	827	876	398	521	**848**
16MM	16	**1384**			1713	525	**774**	838	1326	1105	1121	1245	1321	2651	1283	**1548**
17MM	17	**1183**			1560	525	**774**	838	1326	1105	1121	1245	1321	2651	1177	**1167**
18MM	18	**955**	1145	**1183**	1408	501	**774**	838	1326	1058	1072	1193	1264	2651	1118	**949**
19MM	19	**789**	870	**908**	678	501	**570**	610	835	801	890	903	956	795	847	**784**
20MM	20	**671**	870	**908**	515	501	**570**	610	835	757	768	853	904	795	683	**663**
21MM	21	**541**	687	**725**	473	415	**570**	544	627	656	664	739	783	649	541	**638**
22MM	22	**493**	687	**725**	427	415	**570**	544	607	491	497	551	584	543	491	**478**
23MM	23	**451**	573	**611**	411	415	**420**	424	432	491	497	551	584	401	433	**428**
24MM	24	**400**	550	**588**	365	415	**420**	424	413	491	497	551	584	401	433	**394**
25MM	25	**350**	526	**564**	325	220	**420**	382	398	463	470	521	551	318	348	**336**
30MM	30	**301**	458	**496**	294	220	**312**	322	350	413	418	464	491	296	340	**330**
35MM	35	**306**	467	**505**	298	220	**312**	322	354	403	409	452	479	296	327	**322**
40MM	40	**324**	458	**496**	304	220	**312**	322	350	376	382	422	446	296	317	**316**
45MM	45	**325**	458	**496**	282	220	**312**	322	350	389	395	437	462	296	309	**316**
50MM	50	**329**	458	**496**	278	192	**312**	340	350	423	429	475	502	296	305	**316**
60MM	60	**339**	458	**496**	276	192	**330**	340	398	434	438	487	515	296	321	**316**
65MM	65	**333**	526	**564**	284	196	**330**	340	461	531	538	597	633	312	360	**400**
70MM	70	**371**	641	**679**	375	196	**420**	508	544	610	737	684	725	382	451	**638**
75MM	75	**451**	733	**771**	426	268	**540**	508	632	994	1202	1120	1188	476	529	**988**
16MS	16	**1673**			2226	879	**1230**	1330	1588	1604	1626	1810	1920	3051	1711	**1758**
17MS	17	**1364**			2036	879	**1230**	1330	1588	1604	1626	1810	1920	3051	1484	**1478**
18MS	18	**1069**	1703	**1741**	1845	855	**1230**	1330	1588	1543	1565	1742	1848	3051	1363	**1220**
19MS	19	**866**	1190	**1228**	813	855	**852**	970	1102	1035	1150	1166	1236	929	1132	**1122**
20MS	20	**723**	1190	**1228**	631	855	**852**	970	1102	956	969	1078	1143	929	800	**792**
21MS	21	**579**	915	**953**	574	549	**708**	658	787	782	791	880	932	719	624	**750**
22MS	22	**525**	915	**953**	439	549	**708**	658	787	610	617	684	725	601	578	**568**
23MS	23	**478**	756	**794**	427	549	**510**	508	569	610	617	684	725	462	527	**520**
24MS	24	**424**	756	**794**	406	549	**510**	508	569	610	617	684	725	462	527	**504**
25MS	25	**375**	600	**638**	392	220	**510**	454	452	548	556	616	653	393	451	**439**
30MS	30	**328**	535	**573**	343	220	**408**	388	403	524	531	590	624	373	426	**420**
35MS	35	**332**	526	**564**	354	220	**408**	388	398	447	452	502	532	357	397	**389**
40MS	40	**339**	504	**542**	348	220	**408**	388	384	413	418	464	491	346	375	**372**
45MS	45	**324**	481	**519**	323	220	**408**	388	364	413	418	464	491	346	361	**358**
50MS	50	**316**	458	**496**	322	192	**366**	406	350	430	436	482	511	329	357	**344**
60MS	60	**334**	526	**564**	306	192	**366**	406	452	511	518	574	608	337	387	**372**
65MS	65	**341**	595	**633**	323	196	**510**	406	519	610	617	684	725	334	449	**568**
70MS	70	**402**	733	**771**	458	196	**510**	568	617	801	969	903	956	421	574	**848**
75MS	75	**501**	870	**908**	548	268	**618**	568	738	1091	1321	1231	1305	607	690	**1198**

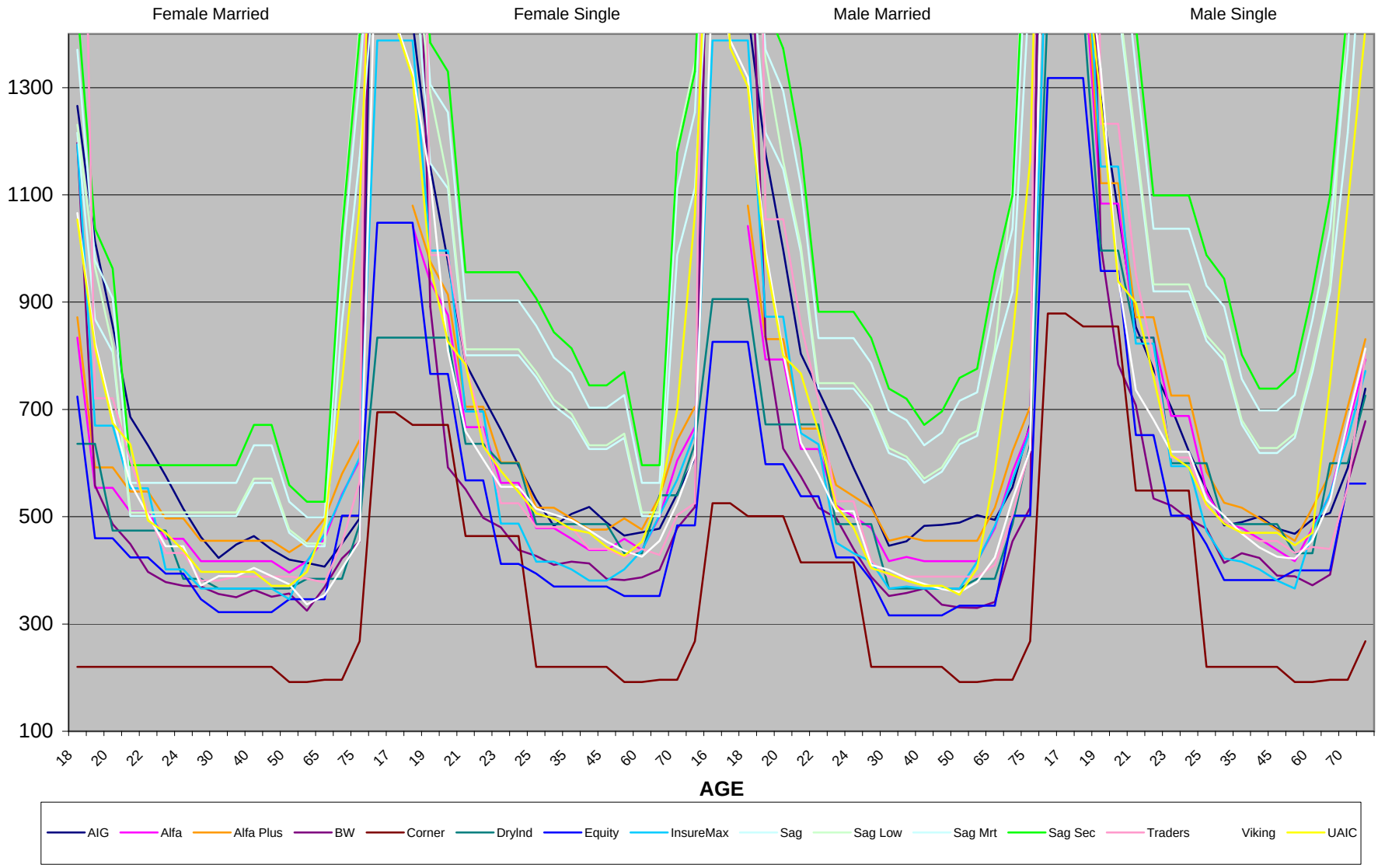
T14 Little Rock, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Little Rock, AR
(Zipcode 72207) TERRITORY 14 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	**1463**			1427	220	**540**	736	1040	801	812	903	956	1908	1034	**1241**
17FM	17	**1203**			1259	220	**540**	736	1040	801	812	903	956	1908	976	**965**
18FM	18	**946**	771	**809**	1054	220	**540**	736	1040	801	812	903	956	1908	935	**927**
19FM	19	**765**	512	**550**	507	220	**540**	466	584	575	637	647	684	573	724	**716**
20FM	20	**645**	512	**550**	439	220	**402**	466	584	535	542	601	637	573	605	**542**
21FM	21	**517**	470	**508**	407	220	**402**	424	483	335	339	376	398	482	493	**530**
22FM	22	**476**	470	**508**	363	220	**402**	424	483	335	339	376	398	404	441	**426**
23FM	23	**435**	424	**462**	344	220	**402**	394	350	335	339	376	398	345	390	**382**
24FM	24	**392**	424	**462**	337	220	**330**	394	350	335	339	376	398	345	390	**382**
25FM	25	**350**	385	**423**	336	220	**330**	352	319	335	339	376	398	304	326	**342**
30FM	30	**324**	385	**423**	325	220	**312**	322	319	335	339	376	398	304	341	**336**
35FM	35	**340**	385	**423**	319	220	**312**	322	319	335	339	376	398	310	341	**336**
40FM	40	**352**	385	**423**	333	220	**312**	322	319	376	382	422	446	310	355	**336**
45FM	45	**334**	385	**423**	320	220	**312**	322	319	376	382	422	446	310	341	**327**
50FM	50	**320**	366	**404**	326	192	**312**	352	301	316	319	354	374	310	328	**313**
60FM	60	**311**	385	**423**	297	192	**330**	352	363	298	302	334	354	307	295	**342**
65FM	65	**310**	424	**462**	334	196	**330**	352	408	298	302	334	354	302	310	**400**
70FM	70	**343**	500	**538**	383	196	**330**	508	470	572	688	644	681	360	354	**588**
75FM	75	**375**	559	**597**	414	268	**420**	508	531	771	931	869	920	451	399	**878**
16FS	16	**1647**			2221	695	**708**	1060	1207	1035	1048	1166	1236	2691	1488	**1603**
17FS	17	**1361**			2065	695	**708**	1060	1207	1035	1048	1166	1236	2691	1251	**1241**
18FS	18	**1080**	963	**1001**	1909	671	**708**	1060	1207	1035	1048	1166	1236	2691	1165	**1072**
19FS	19	**888**	867	**905**	803	671	**708**	772	868	764	850	860	911	784	991	**878**
20FS	20	**747**	809	**847**	537	671	**708**	772	868	734	744	827	876	784	710	**739**
21FS	21	**606**	616	**654**	497	464	**540**	574	606	531	538	597	633	626	578	**646**
22FS	22	**554**	616	**654**	450	464	**540**	574	606	531	538	597	633	524	532	**524**
23FS	23	**510**	520	**558**	434	464	**510**	418	426	531	538	597	633	418	487	**501**
24FS	24	**460**	520	**558**	395	464	**510**	418	426	531	538	597	633	418	487	**481**
25FS	25	**412**	443	**481**	384	220	**408**	400	363	504	511	567	601	383	451	**437**
30FS	30	**374**	443	**481**	370	220	**408**	376	363	471	477	528	560	383	442	**437**
35FS	35	**391**	424	**462**	375	220	**408**	376	350	454	459	510	540	383	433	**400**
40FS	40	**402**	405	**443**	373	220	**408**	376	333	416	423	468	495	351	416	**400**
45FS	45	**378**	405	**443**	347	220	**408**	376	333	416	423	468	495	351	398	**385**
50FS	50	**359**	424	**462**	345	192	**366**	358	350	430	436	482	511	340	383	**371**
60FS	60	**360**	405	**443**	350	192	**366**	358	381	335	339	376	398	351	373	**385**
65FS	65	**368**	462	**500**	363	196	**456**	358	438	335	339	376	398	342	399	**414**
70FS	70	**418**	559	**597**	432	196	**456**	490	496	653	788	735	779	401	461	**588**
75FS	75	**469**	616	**654**	466	268	**540**	490	571	734	887	827	876	418	539	**878**
16MM	16	**1566**			1914	525	**774**	838	1207	1105	1121	1245	1321	2790	1327	**1531**
17MM	17	**1343**			1743	525	**774**	838	1207	1105	1121	1245	1321	2790	1217	**1209**
18MM	18	**1086**	963	**1001**	1572	501	**774**	838	1207	1058	1072	1193	1264	2790	1156	**1075**
19MM	19	**900**	732	**770**	752	501	**570**	610	761	801	890	903	956	837	876	**762**
20MM	20	**761**	732	**770**	569	501	**570**	610	761	757	768	853	904	837	707	**698**
21MM	21	**617**	578	**616**	522	415	**570**	544	571	656	664	739	783	682	559	**661**
22MM	22	**563**	578	**616**	470	415	**570**	544	553	491	497	551	584	570	508	**550**
23MM	23	**510**	481	**519**	452	415	**420**	424	394	491	497	551	584	421	447	**501**
24MM	24	**456**	462	**500**	400	415	**420**	424	377	491	497	551	584	421	447	**437**
25MM	25	**400**	443	**481**	355	220	**420**	382	363	463	470	521	551	334	360	**356**
30MM	30	**341**	385	**423**	322	220	**312**	322	319	413	418	464	491	310	351	**344**
35MM	35	**352**	393	**431**	327	220	**312**	322	323	403	409	452	479	310	338	**327**
40MM	40	**370**	385	**423**	333	220	**312**	322	319	376	382	422	446	310	328	**327**
45MM	45	**373**	385	**423**	308	220	**312**	322	319	389	395	437	462	310	320	**327**
50MM	50	**376**	385	**423**	302	192	**312**	340	319	423	429	475	502	310	315	**304**
60MM	60	**388**	385	**423**	301	192	**330**	340	363	434	438	487	515	310	332	**356**
65MM	65	**379**	443	**481**	311	196	**330**	340	420	531	538	597	633	328	372	**472**
70MM	70	**423**	539	**577**	412	196	**420**	508	496	610	737	684	725	401	466	**661**
75MM	75	**515**	616	**654**	469	268	**540**	508	575	994	1202	1120	1188	500	547	**1023**
16MS	16	**1900**			2490	879	**1230**	1330	1446	1604	1626	1810	1920	3211	1769	**1847**
17MS	17	**1554**			2277	879	**1230**	1330	1446	1604	1626	1810	1920	3211	1535	**1525**
18MS	18	**1214**	1433	**1471**	2064	855	**1230**	1330	1446	1543	1565	1742	1848	3211	1410	**1226**
19MS	19	**990**	1002	**1040**	903	855	**852**	970	1004	1035	1150	1166	1236	977	1170	**980**
20MS	20	**827**	1002	**1040**	700	855	**852**	970	1004	956	969	1078	1143	977	827	**820**
21MS	21	**662**	771	**809**	635	549	**708**	658	717	782	791	880	932	756	645	**791**
22MS	22	**601**	771	**809**	483	549	**708**	658	717	610	617	684	725	632	597	**588**
23MS	23	**543**	636	**674**	471	549	**510**	508	518	610	617	684	725	486	545	**530**
24MS	24	**484**	636	**674**	447	549	**510**	508	518	610	617	684	725	486	545	**501**
25MS	25	**429**	504	**542**	431	220	**510**	454	412	548	556	616	653	413	466	**455**
30MS	30	**376**	451	**489**	377	220	**408**	388	368	524	531	590	624	392	440	**429**
35MS	35	**380**	443	**481**	389	220	**408**	388	363	447	452	502	532	375	411	**400**
40MS	40	**388**	424	**462**	383	220	**408**	388	350	413	418	464	491	363	388	**371**
45MS	45	**372**	405	**443**	354	220	**408**	388	333	413	418	464	491	363	373	**371**
50MS	50	**364**	385	**423**	353	192	**366**	406	319	430	436	482	511	345	370	**356**
60MS	60	**380**	443	**481**	336	192	**366**	406	412	511	518	574	608	354	400	**414**
65MS	65	**390**	500	**538**	354	196	**510**	406	474	610	617	684	725	351	464	**632**
70MS	70	**458**	616	**654**	506	196	**510**	568	563	801	969	903	956	442	593	**878**
75MS	75	**574**	732	**770**	606	268	**618**	568	673	1091	1321	1231	1305	638	713	**1241**

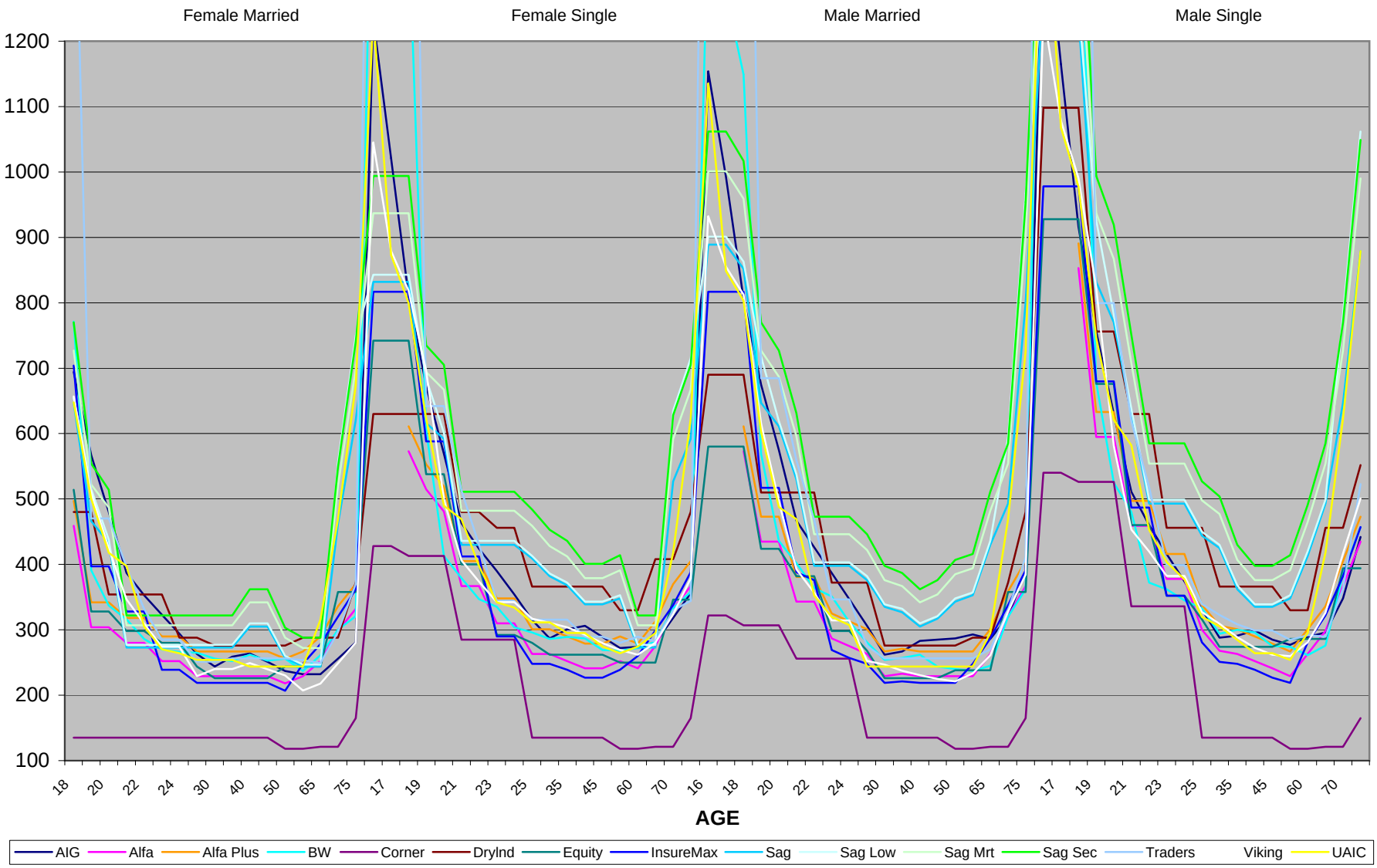
T15 Little Rock, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Little Rock, AR
(Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	**1955**			1605	220	**636**	724	1194	1216	1231	1371	1454	2412	1180	**1460**
17FM	17	**1612**			1424	220	**636**	724	1194	1216	1231	1371	1454	2412	1113	**1107**
18FM	18	**1266**	834	**872**	1197	220	**636**	724	1194	1216	1231	1371	1454	2412	1066	**1054**
19FM	19	**1014**	554	**592**	558	220	**636**	460	670	868	965	978	1037	721	825	**817**
20FM	20	**856**	554	**592**	486	220	**474**	460	670	807	817	907	963	721	690	**675**
21FM	21	**686**	509	**547**	449	220	**474**	424	553	501	508	563	596	605	563	**635**
22FM	22	**633**	509	**547**	397	220	**474**	424	553	501	508	563	596	507	503	**493**
23FM	23	**576**	459	**497**	378	220	**474**	394	402	501	508	563	596	433	445	**470**
24FM	24	**515**	459	**497**	371	220	**384**	394	402	501	508	563	596	433	445	**437**
25FM	25	**462**	417	**455**	370	220	**384**	346	366	501	508	563	596	381	372	**397**
30FM	30	**423**	417	**455**	356	220	**366**	322	366	501	508	563	596	381	389	**397**
35FM	35	**448**	417	**455**	350	220	**366**	322	366	501	508	563	596	388	389	**397**
40FM	40	**464**	417	**455**	364	220	**366**	322	366	563	571	633	671	388	404	**397**
45FM	45	**439**	417	**455**	351	220	**366**	322	366	563	571	633	671	388	389	**371**
50FM	50	**420**	396	**434**	357	192	**366**	346	346	470	476	528	559	388	374	**371**
60FM	60	**414**	417	**455**	325	192	**384**	346	416	445	450	499	528	384	337	**397**
65FM	65	**407**	459	**497**	369	196	**384**	346	467	445	450	499	528	377	353	**487**
70FM	70	**450**	542	**580**	422	196	**384**	502	539	863	1043	972	1031	451	404	**751**
75FM	75	**497**	605	**643**	454	268	**486**	502	610	1169	1416	1317	1397	566	455	**1081**
16FS	16	**2172**			2510	695	**834**	1048	1388	1573	1595	1774	1882	3404	1697	**1906**
17FS	17	**1794**			2341	695	**834**	1048	1388	1573	1595	1774	1882	3404	1427	**1420**
18FS	18	**1422**	1042	**1080**	2174	671	**834**	1048	1388	1573	1595	1774	1882	3404	1329	**1318**
19FS	19	**1152**	938	**976**	892	671	**834**	766	996	1159	1290	1306	1384	988	1130	**965**
20FS	20	**976**	876	**914**	592	671	**834**	766	996	1112	1127	1254	1330	988	810	**826**
21FS	21	**786**	667	**705**	551	464	**636**	568	696	801	812	903	956	788	659	**784**
22FS	22	**723**	667	**705**	498	464	**636**	568	696	801	812	903	956	658	607	**632**
23FS	23	**662**	563	**601**	480	464	**600**	412	487	801	812	903	956	525	556	**586**
24FS	24	**595**	563	**601**	438	464	**600**	412	487	801	812	903	956	525	556	**546**
25FS	25	**532**	479	**517**	427	220	**486**	394	416	760	770	856	907	481	515	**506**
30FS	30	**483**	479	**517**	410	220	**486**	370	416	707	718	797	844	481	504	**496**
35FS	35	**505**	459	**497**	416	220	**486**	370	402	682	692	768	814	481	494	**477**
40FS	40	**518**	438	**476**	413	220	**486**	370	381	626	633	703	745	440	475	**470**
45FS	45	**489**	438	**476**	384	220	**486**	370	381	626	633	703	745	440	454	**444**
50FS	50	**465**	459	**497**	382	192	**432**	352	402	647	655	727	770	425	437	**427**
60FS	60	**471**	438	**476**	387	192	**432**	352	437	501	508	563	596	440	425	**454**
65FS	65	**478**	500	**538**	401	196	**540**	352	503	501	508	563	596	429	455	**536**
70FS	70	**543**	605	**643**	479	196	**540**	484	569	988	1195	1112	1179	503	526	**701**
75FS	75	**609**	667	**705**	518	268	**636**	484	656	1112	1347	1254	1330	525	614	**1064**
16MM	16	**2088**			2168	525	**906**	826	1388	1681	1703	1897	2012	3528	1514	**1906**
17MM	17	**1790**			1974	525	**906**	826	1388	1681	1703	1897	2012	3528	1388	**1374**
18MM	18	**1442**	1042	**1080**	1780	501	**906**	826	1388	1609	1630	1815	1926	3528	1319	**1302**
19MM	19	**1178**	793	**831**	836	501	**672**	598	873	1216	1353	1371	1454	1055	999	**982**
20MM	20	**998**	793	**831**	627	501	**672**	598	873	1148	1163	1294	1373	1055	806	**800**
21MM	21	**804**	626	**664**	575	415	**672**	538	656	993	1005	1119	1187	859	638	**767**
22MM	22	**735**	626	**664**	517	415	**672**	538	635	739	749	833	882	718	579	**658**
23MM	23	**665**	521	**559**	498	415	**486**	424	452	739	749	833	882	529	510	**520**
24MM	24	**591**	500	**538**	440	415	**486**	424	432	739	749	833	882	529	510	**480**
25MM	25	**521**	479	**517**	388	220	**486**	382	416	698	707	786	833	418	410	**404**
30MM	30	**446**	417	**455**	352	220	**366**	316	366	619	628	698	739	388	401	**394**
35MM	35	**454**	425	**463**	358	220	**366**	316	370	605	612	680	720	388	386	**381**
40MM	40	**483**	417	**455**	366	220	**366**	316	366	563	571	633	671	388	374	**371**
45MM	45	**485**	417	**455**	336	220	**366**	316	366	584	592	657	696	388	365	**371**
50MM	50	**489**	417	**455**	331	192	**366**	334	366	635	644	716	759	388	359	**355**
60MM	60	**503**	417	**455**	330	192	**384**	334	416	651	660	732	776	388	379	**404**
65MM	65	**494**	479	**517**	341	196	**384**	334	483	801	812	903	956	410	424	**586**
70MM	70	**555**	584	**622**	454	196	**486**	502	569	920	1116	1037	1099	503	532	**833**
75MM	75	**673**	667	**705**	517	268	**636**	502	660	1511	1830	1704	1807	629	624	**1163**
16MS	16	**2502**			2825	879	**1452**	1318	1662	2447	2480	2762	2931	4062	2018	**2401**
17MS	17	**2039**			2586	879	**1452**	1318	1662	2447	2480	2762	2931	4062	1751	**1741**
18MS	18	**1591**	1551	**1589**	2347	855	**1452**	1318	1662	2354	2386	2658	2819	4062	1608	**1579**
19MS	19	**1282**	1084	**1122**	1007	855	**996**	958	1153	1573	1750	1774	1882	1233	1335	**1275**
20MS	20	**1068**	1084	**1122**	784	855	**996**	958	1153	1453	1473	1639	1739	1233	944	**939**
21MS	21	**854**	834	**872**	708	549	**834**	652	823	1184	1200	1335	1416	952	736	**899**
22MS	22	**775**	834	**872**	534	549	**834**	652	823	920	933	1037	1099	795	681	**760**
23MS	23	**704**	688	**726**	521	549	**600**	502	594	920	933	1037	1099	610	621	**615**
24MS	24	**622**	688	**726**	496	549	**600**	502	594	920	933	1037	1099	610	621	**592**
25MS	25	**551**	546	**584**	478	220	**600**	448	473	828	838	931	988	518	532	**523**
30MS	30	**484**	488	**526**	414	220	**486**	382	422	791	801	892	944	492	502	**487**
35MS	35	**490**	479	**517**	432	220	**486**	382	416	672	680	757	802	470	469	**470**
40MS	40	**500**	459	**497**	423	220	**486**	382	402	619	628	698	739	455	442	**470**
45MS	45	**478**	438	**476**	390	220	**486**	382	381	619	628	698	739	455	426	**470**
50MS	50	**468**	417	**455**	389	192	**432**	400	366	647	655	727	770	433	422	**447**
60MS	60	**495**	479	**517**	372	192	**432**	400	473	770	782	867	919	444	456	**470**
65MS	65	**507**	542	**580**	392	196	**600**	400	543	920	933	1037	1099	440	530	**751**
70MS	70	**591**	667	**705**	564	196	**600**	562	645	1216	1473	1371	1454	555	677	**1081**
75MS	75	**739**	793	**831**	678	268	**726**	562	772	1660	2013	1873	1987	803	813	**1411**

T16 Fayetteville, AR BI-PD 25/50/25



Driver Classifications with Rate Comparison - Fayetteville, AR
(Zipcode 72703) TERRITORY 16 LIABILITY 25/50/25

Class	Age	AIG	Alfa	Alfa Plus	BW	Corner	DryInd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC
16FM	16	**1072**			1053	135	**480**	514	704	647	655	727	770	1558	727	**787**
17FM	17	**882**			925	135	**480**	514	704	647	655	727	770	1558	686	**678**
18FM	18	**694**	459	**497**	771	135	**480**	514	704	647	655	727	770	1558	657	**648**
19FM	19	**567**	304	**342**	391	135	**480**	328	397	466	515	522	554	470	508	**500**
20FM	20	**480**	304	**342**	337	135	**354**	328	397	433	438	487	514	470	425	**418**
21FM	21	**387**	280	**318**	316	135	**354**	298	328	273	277	307	322	396	347	**398**
22FM	22	**353**	280	**318**	286	135	**354**	298	328	273	277	307	322	332	310	**305**
23FM	23	**323**	252	**290**	270	135	**354**	280	239	273	277	307	322	285	274	**270**
24FM	24	**294**	252	**290**	266	135	**288**	280	239	273	277	307	322	285	274	**264**
25FM	25	**263**	229	**267**	265	135	**288**	244	219	273	277	307	322	251	229	**254**
30FM	30	**244**	229	**267**	256	135	**276**	226	219	273	277	307	322	251	240	**254**
35FM	35	**259**	229	**267**	252	135	**276**	226	219	273	277	307	322	256	240	**254**
40FM	40	**264**	229	**267**	262	135	**276**	226	219	305	310	342	362	256	249	**244**
45FM	45	**251**	229	**267**	253	135	**276**	226	219	305	310	342	362	256	240	**244**
50FM	50	**237**	218	**256**	256	118	**276**	244	207	257	260	288	303	256	230	**244**
60FM	60	**232**	229	**267**	237	118	**288**	244	248	244	247	272	288	254	207	**244**
65FM	65	**232**	252	**290**	261	121	**288**	244	278	244	247	272	288	249	218	**316**
70FM	70	**256**	298	**336**	300	121	**288**	358	320	462	556	520	549	297	249	**469**
75FM	75	**281**	332	**370**	321	165	**372**	358	362	621	750	700	741	370	280	**674**
16FS	16	**1234**			1624	428	**630**	742	817	832	843	937	994	2196	1045	**1238**
17FS	17	**1021**			1504	428	**630**	742	817	832	843	937	994	2196	879	**873**
18FS	18	**810**	573	**611**	1383	413	**630**	742	817	832	843	937	994	2196	818	**799**
19FS	19	**673**	515	**553**	605	413	**630**	538	588	616	684	694	735	642	696	**623**
20FS	20	**569**	481	**519**	413	413	**630**	538	588	592	601	667	705	642	499	**490**
21FS	21	**463**	367	**405**	379	285	**480**	400	412	430	436	482	511	513	406	**469**
22FS	22	**424**	367	**405**	347	285	**480**	400	412	430	436	482	511	430	374	**398**
23FS	23	**390**	310	**348**	335	285	**456**	292	290	430	436	482	511	344	342	**342**
24FS	24	**354**	310	**348**	304	285	**456**	292	290	430	436	482	511	344	342	**334**
25FS	25	**315**	263	**301**	296	135	**366**	280	248	409	413	459	484	316	317	**311**
30FS	30	**287**	263	**301**	286	135	**366**	262	248	382	386	428	453	316	311	**311**
35FS	35	**301**	252	**290**	289	135	**366**	262	239	368	372	412	436	316	304	**295**
40FS	40	**306**	241	**279**	287	135	**366**	262	227	339	343	379	401	289	292	**295**
45FS	45	**289**	241	**279**	269	135	**366**	262	227	339	343	379	401	289	280	**275**
50FS	50	**272**	252	**290**	268	118	**330**	250	239	348	353	391	414	280	269	**264**
60FS	60	**274**	241	**279**	272	118	**330**	250	260	273	277	307	322	289	262	**275**
65FS	65	**280**	275	**313**	282	121	**408**	250	299	273	277	307	322	282	280	**295**
70FS	70	**318**	332	**370**	333	121	**408**	346	338	527	635	592	628	330	324	**418**
75FS	75	**356**	367	**405**	358	165	**480**	346	388	592	715	667	705	344	378	**623**
16MM	16	**1154**			1397	322	**690**	580	817	889	901	1001	1062	2276	932	**1136**
17MM	17	**992**			1273	322	**690**	580	817	889	901	1001	1062	2276	855	**849**
18MM	18	**806**	573	**611**	1149	307	**690**	580	817	852	863	959	1017	2276	812	**803**
19MM	19	**675**	435	**473**	569	307	**510**	424	517	647	718	727	770	685	615	**603**
20MM	20	**575**	435	**473**	436	307	**510**	424	517	611	619	687	727	685	496	**488**
21MM	21	**467**	343	**381**	402	256	**510**	382	388	530	538	596	631	559	393	**469**
22MM	22	**426**	343	**381**	364	256	**510**	382	376	398	403	446	473	468	357	**352**
23MM	23	**387**	287	**325**	351	256	**372**	298	269	398	403	446	473	347	314	**320**
24MM	24	**347**	275	**313**	312	256	**372**	298	257	398	403	446	473	347	314	**307**
25MM	25	**306**	263	**301**	281	135	**372**	268	248	376	382	422	446	275	253	**244**
30MM	30	**262**	229	**267**	254	135	**276**	226	219	335	339	376	398	256	247	**244**
35MM	35	**267**	233	**271**	257	135	**276**	226	221	327	332	367	387	256	238	**244**
40MM	40	**283**	229	**267**	262	135	**276**	226	219	305	310	342	362	256	231	**244**
45MM	45	**285**	229	**267**	244	135	**276**	226	219	317	321	354	376	256	225	**244**
50MM	50	**287**	229	**267**	240	118	**276**	238	219	343	348	385	407	256	221	**244**
60MM	60	**293**	229	**267**	237	118	**288**	238	248	353	357	394	416	256	233	**244**
65MM	65	**286**	263	**301**	245	121	**288**	238	287	430	436	482	511	270	261	**295**
70MM	70	**320**	321	**359**	320	121	**372**	358	338	493	594	554	585	330	328	**469**
75MM	75	**390**	367	**405**	362	165	**480**	358	391	800	967	901	954	411	384	**726**
16MS	16	**1427**			1811	540	**1098**	928	978	1288	1306	1454	1541	2620	1243	**1494**
17MS	17	**1165**			1653	540	**1098**	928	978	1288	1306	1454	1541	2620	1078	**1068**
18MS	18	**916**	853	**891**	1496	526	**1098**	928	978	1240	1257	1398	1483	2620	990	**978**
19MS	19	**756**	595	**633**	678	526	**756**	676	680	832	926	937	994	799	822	**746**
20MS	20	**630**	595	**633**	525	526	**756**	676	680	770	782	867	919	799	581	**621**
21MS	21	**511**	459	**497**	480	336	**630**	460	487	630	638	708	751	619	453	**582**
22MS	22	**460**	459	**497**	372	336	**630**	460	487	493	499	554	585	518	420	**453**
23MS	23	**416**	378	**416**	362	336	**456**	352	352	493	499	554	585	399	383	**404**
24MS	24	**374**	378	**416**	345	336	**456**	352	352	493	499	554	585	399	383	**377**
25MS	25	**331**	300	**338**	333	135	**456**	316	281	444	450	498	527	339	327	**320**
30MS	30	**288**	268	**306**	294	135	**366**	274	251	425	430	477	504	323	309	**305**
35MS	35	**291**	263	**301**	300	135	**366**	274	248	362	368	407	430	309	289	**285**
40MS	40	**299**	252	**290**	296	135	**366**	274	239	335	339	376	398	299	273	**264**
45MS	45	**285**	241	**279**	275	135	**366**	274	227	335	339	376	398	299	262	**264**
50MS	50	**277**	229	**267**	274	118	**330**	286	219	348	353	391	414	285	260	**254**
60MS	60	**289**	263	**301**	261	118	**330**	286	281	413	420	465	491	292	281	**295**
65MS	65	**296**	298	**336**	276	121	**456**	286	322	493	499	554	585	289	326	**418**
70MS	70	**348**	367	**405**	385	121	**456**	394	382	647	782	727	770	363	417	**623**
75MS	75	**442**	435	**473**	457	165	**552**	394	457	879	1062	990	1049	523	501	**879**

Driver Classifications with Rate Comparison - UNINSURED BI LIABILITY 25/50

Class	Terr	AIG	Alfa Plus	BW	DryInd	Equity	Insure Max	Sag Low	Traders	Viking	UAIC	Best Rate
50FM	1	30	31	41	72	48	29	22	20	90	90	**20**
50FM	2	30	31	42	72	48	29	22	19	90	71	**19**
50FM	3	26	31	43	72	48	28	22	20	90	71	**20**
50FM	4	28	34	44	72	48	32	22	20	92	73	**20**
50FM	5	31	33		72	54	102	22		85	86	**22**
50FM	6	31	33	42	72	54	31	22	21	85	72	**21**
50FM	8	31	33		72	54	102	22		85	86	**22**
50FM	9	35	40	38	72	54	38	22	21	85	75	**21**
50FM	10	30	33	40	72	54	31	22	21	90	74	**21**
50FM	11	28	40	40	72	54	38	22	21	90	77	**21**
50FM	12	35	40	45	72	54	38	22	21	92	78	**21**
50FM	14	38	40	63	72	54	38	22	21	105	83	**21**
50FM	15	56	49	63	72	54	46	22	31	107	90	**22**
50FM	16	24	29	42	72	54	28	22	19	90	72	**19**

Driver Classifications with Rate Comparison - UNINSURED PROPERTY DAMAGE $250 Deductible

Class	Terr	AIG	Alfa Plus	BW	DryInd	Equity	Insure Max	Sag Low	Traders	Viking	UAIC	Best Rate
50FM	1	40	29	94	54	30	33	38	49	20	35	**20**
50FM	2	40	29	104	54	30	33	38	51	20	33	**20**
50FM	3	42	29	111	54	30	33	38	54	20	33	**20**
50FM	4	44	32	126	54	30	36	38	56	20	35	**20**
50FM	5	35	31	91	54	30	115	38		18	33	**18**
50FM	6	35	31	91	54	30	35	38	46	18	31	**18**
50FM	8	35	31	91	54	30	115	38		18	33	**18**
50FM	9	34	38	96	54	30	43	38	43	18	32	**18**
50FM	10	42	31	122	54	30	35	38	54	20	34	**20**
50FM	11	44	38	109	54	30	43	38	52	20	35	**20**
50FM	12	34	38	96	54	30	43	38	43	22	33	**22**
50FM	14	36	38	100	54	30	43	38	47	24	35	**24**
50FM	15	40	46	102	54	30	52	38	52	24	38	**24**
50FM	16	36	28	122	54	30	31	38	48	20	32	**20**

UNDERINSURED BI LIABILITY

25/50

Class	Terr	AIG	Alfa Plus	BW	DryInd	Insure Max	Sag Low	Traders	Viking	UAIC	Best Rate
50FM	1	18	27	26	12	26	14	20	20	28	**12**
50FM	2	18	27	26	12	26	14	19	20	27	**12**
50FM	3	17	27	25	12	26	14	20	20	28	**12**
50FM	4	18	29	28	12	29	14	20	20	28	**12**
50FM	5	18	29		12	91	14		18	28	**12**
50FM	6	18	29	27	12	28	14	21	18	28	**12**
50FM	8	18	29		12	91	14		18	28	**12**
50FM	9	22	35	24	12	34	14	21	18	30	**12**
50FM	10	18	28	25	12	28	14	21	20	28	**12**
50FM	11	18	35	25	12	34	14	21	20	31	**12**
50FM	12	22	35	28	12	34	14	21	22	32	**12**
50FM	14	23	35	40	12	34	14	21	24	32	**12**
50FM	15	34	43	40	12	42	14	31	24	39	**12**
50FM	16	15	25	27	12	25	14	19	20	27	**12**

Driver Classifications with Rate Comparison - MEDICAL
HOSPITAL $5,000 TARGET TERRITORY

Class	Terr	AIG	Alpha	Drylnd	Eqty	In Max	SAG	Trader	Viking	UAIC	Best Rate
50FM	1	33	135	72	61	158	110	39	114	130	#REF!
50FM	2	33	122	72	61	144	110	37	114	108	#REF!
50FM	3	30	128	72	61	151	110	38	114	110	#REF!
50FM	4	32	135	72	61	158	110	38	117	113	#REF!
50FM	5	33	135	72	61	502	110	0	129	135	#REF!
50FM	6	33	135	72	61	158	110	40	129	135	#REF!
50FM	8	33	135	72	61	502	110	0	129	135	#REF!
50FM	9	38	141	72	61	158	110	40	132	130	#REF!
50FM	10	33	135	72	61	158	110	40	131	140	#REF!
50FM	11	41	135	72	61	158	110	40	146	145	#REF!
50FM	12	38	135	72	61	158	110	40	151	155	#REF!
50FM	14	41	147	72	61	172	110	40	161	170	#REF!
50FM	15	60	190	72	61	222	110	60	184	190	#REF!
50FM	16	27	122	72	61	144	110	37	117	125	#REF!

Driver Classifications with Rate Comparison - Income Disability
TARGET TERRITORY

Class	Terr	AIG	Alpha	Drylnd	Eqty	In Max	SAG	Trader	Viking	UAIC	Best Rate
50FM	1	22	48	18	23	65	42	25	18	33	#REF!
50FM	2	22	44	18	23	59	42	23	18	31	#REF!
50FM	3	19	46	18	23	62	42	24	18	31	#REF!
50FM	4	21	48	18	23	65	42	24	18	32	#REF!
50FM	5	22	48	18	23	207	42	0	18	47	#REF!
50FM	6	22	48	18	23	65	42	25	18	33	#REF!
50FM	8	22	48	18	23	207	42	0	18	47	#REF!
50FM	9	24	51	18	23	65	42	25	18	33	#REF!
50FM	10	22	48	18	23	65	42	25	18	33	#REF!
50FM	11	27	48	18	23	65	42	25	18	33	#REF!
50FM	12	24	48	18	23	65	42	25	18	33	#REF!
50FM	14	27	53	18	23	71	42	25	18	35	#REF!
50FM	15	40	68	18	23	92	42	38	18	42	#REF!
50FM	16	18	44	18	23	59	42	23	18	31	#REF!

Driver Classifications with Rate Comparison - MEDICAL PAYMENTS TARGET TERRITORY $1,000

Class	Terr	AIG	Alpha	Drylnd	Eqty	In Max	SAG	Trader	Viking	UAIC	Best Rate
50FM	1		48	6	17	54	42	25	6	35	#REF!
50FM	2		44	6	17	49	42	23	6	33	#REF!
50FM	3		46	6	17	51	42	24	6	34	#REF!
50FM	4		48	6	17	54	42	24	6	35	#REF!
50FM	5		48	6	17	171	42	0	6	52	#REF!
50FM	6		48	6	17	54	42	25	6	35	#REF!
50FM	8		48	6	17	171	42	0	6	52	#REF!
50FM	9		51	6	17	54	42	25	6	36	#REF!
50FM	10		48	6	17	54	42	25	6	35	#REF!
50FM	11		48	6	17	54	42	25	6	35	#REF!
50FM	12		48	6	17	54	42	25	6	35	#REF!
50FM	14		53	6	17	59	42	25	6	37	#REF!
50FM	15		68	6	17	76	42	38	6	45	#REF!
50FM	16		44	6	17	49	42	23	6	33	#REF!

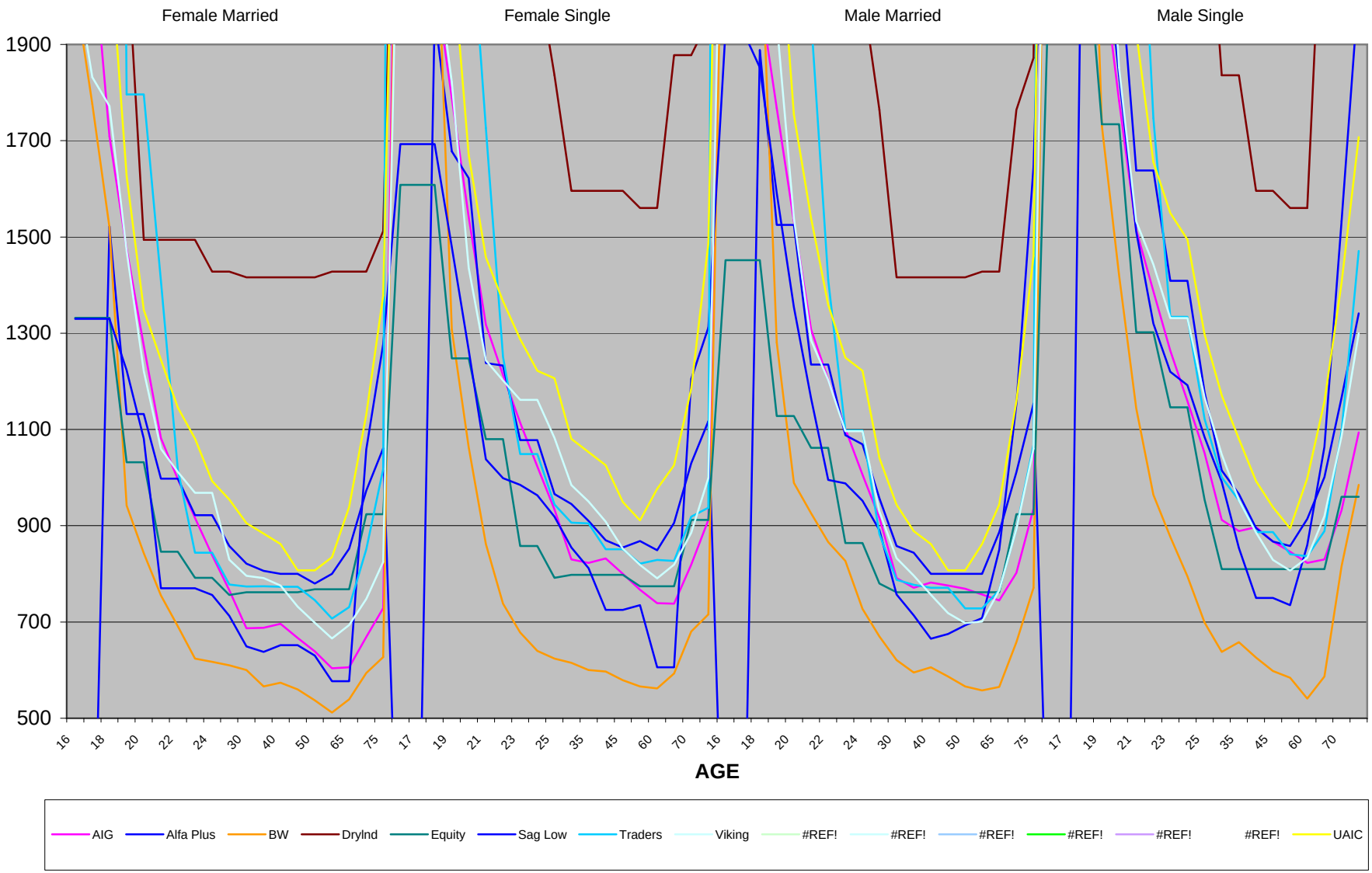
Driver Classifications with Rate Comparison - MEDICAL PAYMENTS TARGET TERRITORY $1,000

Class	Terr	AIG	Alfa	Alfa Plus	BW	Corner	Drylnd	Equity	Insure Max	Sag	Sag Low	Sag Mrt	Sag Sec	Traders	Viking	UAIC	Best Rate
50FM	1							24						36	35	35	**24**
50FM	2							24						34	35	35	**24**
50FM	3							24						35	35	35	**24**
50FM	4							24						35	36	36	**24**
50FM	5							24						0	40	40	**0**
50FM	6							24						36	40	40	**24**
50FM	8							24						0	40	40	**0**
50FM	9							24						36	41	41	**24**
50FM	10							24						36	40	40	**24**
50FM	11							24						36	45	45	**24**
50FM	12							24						36	47	47	**24**
50FM	14							24						36	49	49	**24**
50FM	15							24						55	57	57	**24**
50FM	16							24						34	36	36	**24**

Driver Classifications with Rate Comparison - FULL COVERAGE TARGET TERRITORY LIABILITY 25/50/25 with COMP / COLL $500 Ded.

Zipcode	Class	Terr	AIG	Alfa Plus	Drylnd	Equity	Insure Max	Traders	Viking	UAIC	PhysClass Factors	Comp	Coll
71643	50FM	1	662	719	1302	780	1001	977	866	**1029**	1.00	200	400
71839	50FM	2	618	666	1302	780	933	898	866	**860**	1.00	170	350
71940	50FM	3	678	657	1302	792	936	1001	866	**860**	1.00	165	340
72523	50FM	4	675	678	1302	792	913	1000	877	**872**	1.00	175	350
72917	50FM	5	591	716	1434	768	3269	0	865	**861**	1.00	170	335
72901	50FM	6	610	716	1434	768	926	873	865	**856**	1.00	150	330
72913	50FM	8	591	716	1434	768	3269	0	865	**861**	1.00	165	330
72118	50FM	9	612	752	1212	954	1026	944	869	**858**	1.00	155	310
71913	50FM	10	646	771	1416	840	1005	1018	921	**915**	1.00	170	355
72210	50FM	11	673	777	1212	954	1006	963	923	**919**	1.00	165	345
72116	50FM	12	612	862	1212	954	1026	944	916	**935**	1.00	170	340
72207	50FM	14	673	838	1212	954	1042	948	960	**954**	1.00	175	345
72201	50FM	15	842	992	1266	960	1292	1136	1067	**1082**	1.00	185	390
72703	50FM	16	565	608	1230	780	910	849	863	**855**	1.00	165	330
												Model Yr	2006
												1.00	
												Symbol	10
												1.30	
												Anti-theft	(N/A)
												0.85	

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2004 Sym 13

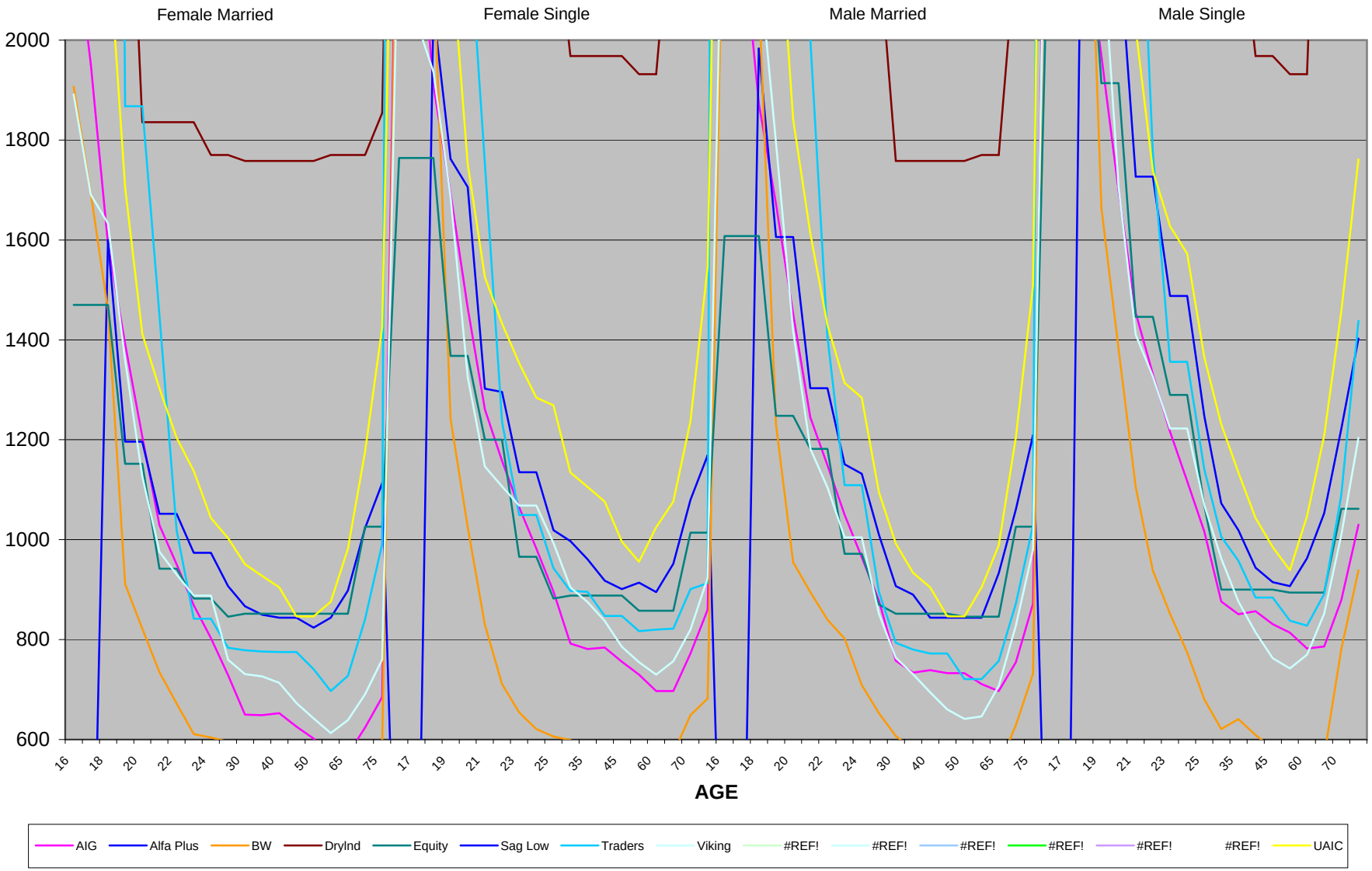


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2446	0	2013	2118	1332	1330	5942	2047	**2425**	2.90
17FM	17	2118	0	1776	2118	1332	1330	5942	1832	**2227**	2.75
18FM	18	1709	1522	1520	2118	1332	1330	5942	1772	**2112**	2.60
19FM	19	1475	1132	942	2118	1032	1223	1796	1471	**1627**	2.00
20FM	20	1274	1132	843	1494	1032	1081	1796	1221	**1348**	1.65
21FM	21	1082	998	755	1494	846	770	1408	1060	**1245**	1.50
22FM	22	997	998	691	1494	846	770	1016	1012	**1146**	1.50
23FM	23	916	922	624	1494	792	770	844	968	**1081**	1.45
24FM	24	839	922	617	1428	792	756	844	968	**993**	1.30
25FM	25	766	858	610	1428	756	713	778	830	**955**	1.25
30FM	30	687	821	600	1416	762	649	774	796	**906**	1.16
35FM	35	688	806	566	1416	762	638	774	791	**884**	1.12
40FM	40	696	800	574	1416	762	652	773	776	**862**	1.10
45FM	45	667	800	560	1416	762	652	773	732	**807**	1.00
50FM	50	639	780	537	1416	768	630	745	698	**807**	1.00
60FM	60	604	800	512	1428	768	577	707	666	**835**	1.05
65FM	65	606	852	539	1428	768	577	731	694	**939**	1.10
70FM	70	669	973	594	1428	924	1059	851	748	**1131**	1.15
75FM	75	729	1061	627	1512	924	1277	1018	825	**1378**	1.20
16FS	16	2891	0	2785	2898	1608	1693	8000	2504	**2935**	3.15
17FS	17	2504	0	2545	2898	1608	1693	8000	2197	**2572**	3.00
18FS	18	2042	1960	2303	2898	1608	1693	8000	2092	**2451**	2.90
19FS	19	1789	1678	1307	2898	1248	1479	2222	1822	**2097**	2.50
20FS	20	1541	1622	1063	2898	1248	1265	2222	1436	**1670**	2.10
21FS	21	1318	1238	862	2076	1080	1038	1726	1244	**1458**	1.75
22FS	22	1213	1233	738	2076	1080	999	1251	1202	**1367**	1.70
23FS	23	1114	1078	678	2052	858	985	1049	1162	**1288**	1.70
24FS	24	1023	1078	640	2052	858	963	1049	1162	**1222**	1.60
25FS	25	934	966	624	1836	792	919	944	1083	**1207**	1.60
30FS	30	830	945	615	1596	798	855	906	984	**1080**	1.40
35FS	35	823	910	600	1596	798	812	905	950	**1053**	1.35
40FS	40	832	870	597	1596	798	725	851	909	**1026**	1.30
45FS	45	800	855	579	1596	798	725	851	852	**949**	1.20
50FS	50	767	868	566	1560	774	735	821	818	**911**	1.15
60FS	60	739	849	562	1560	774	606	829	791	**977**	1.25
65FS	65	738	906	593	1878	774	606	827	819	**1026**	1.30
70FS	70	819	1030	680	1878	912	1205	919	885	**1185**	1.35
75FS	75	912	1117	716	1950	912	1312	938	999	**1487**	1.50
16MM	16	2720	0	2624	3060	1452	1930	9447	2764	**3262**	3.75
17MM	17	2408	0	2410	3060	1452	1930	9447	2467	**2899**	3.65
18MM	18	2004	1888	2197	3060	1452	1852	9447	2347	**2769**	3.50
19MM	19	1768	1525	1281	2148	1128	1591	2608	1946	**2227**	2.90
20MM	20	1533	1525	989	2148	1128	1354	2608	1539	**1754**	2.25
21MM	21	1308	1235	926	2148	1062	1165	1956	1286	**1539**	1.90
22MM	22	1204	1235	866	2148	1062	995	1411	1203	**1360**	1.80
23MM	23	1101	1088	827	2010	864	988	1098	1097	**1249**	1.65
24MM	24	1006	1069	727	2010	864	952	1098	1097	**1222**	1.60
25MM	25	916	957	670	1764	780	891	883	930	**1041**	1.40
30MM	30	791	858	621	1416	762	757	788	833	**944**	1.25
35MM	35	771	844	595	1416	762	714	777	797	**889**	1.15
40MM	40	782	800	606	1416	762	665	771	757	**862**	1.10
45MM	45	776	800	587	1416	762	675	771	719	**807**	1.00
50MM	50	769	800	566	1416	762	693	728	698	**807**	1.00
60MM	60	757	800	558	1428	762	708	728	701	**862**	1.10
65MM	65	745	887	565	1428	762	850	766	766	**944**	1.15
70MM	70	802	1011	658	1764	924	1153	894	893	**1158**	1.20
75MM	75	936	1154	771	1872	924	1647	1069	1060	**1461**	1.25
16MS	16	3384	0	3317	4206	2166	2818	7468	3156	**3892**	4.20
17MS	17	2925	0	3052	4206	2166	2818	7468	2904	**3380**	4.10
18MS	18	2372	2678	2786	4206	2166	2754	7468	2768	**3228**	4.00
19MS	19	2072	2091	1730	3864	1734	2178	3319	2407	**2778**	3.50
20MS	20	1783	2091	1421	3336	1734	1835	3319	1852	**2148**	2.65
21MS	21	1515	1638	1144	3210	1302	1511	2455	1532	**1925**	2.50
22MS	22	1387	1638	964	2898	1302	1320	1747	1443	**1656**	2.11
23MS	23	1264	1409	877	2724	1146	1220	1334	1331	**1550**	2.00
24MS	24	1159	1409	795	2724	1146	1192	1334	1331	**1495**	2.00
25MS	25	1051	1177	699	2328	954	1084	1122	1166	**1297**	1.75
30MS	30	912	1015	638	1836	810	991	1001	1048	**1171**	1.55
35MS	35	889	966	658	1836	810	854	953	953	**1080**	1.40
40MS	40	897	895	626	1596	810	750	887	886	**993**	1.30
45MS	45	867	867	598	1596	810	750	887	829	**938**	1.20
50MS	50	846	858	584	1560	810	735	841	807	**895**	1.14
60MS	60	823	914	541	1560	810	860	837	834	**999**	1.25
65MS	65	830	1001	587	2328	810	1064	889	920	**1158**	1.30
70MS	70	932	1166	816	2328	960	1533	1095	1086	**1405**	1.35
75MS	75	1094	1341	985	2424	960	2019	1471	1300	**1707**	1.40

Comp
150
Coll
330
Model Yr
0.85
Symbol
1.40
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2004 Sym 15

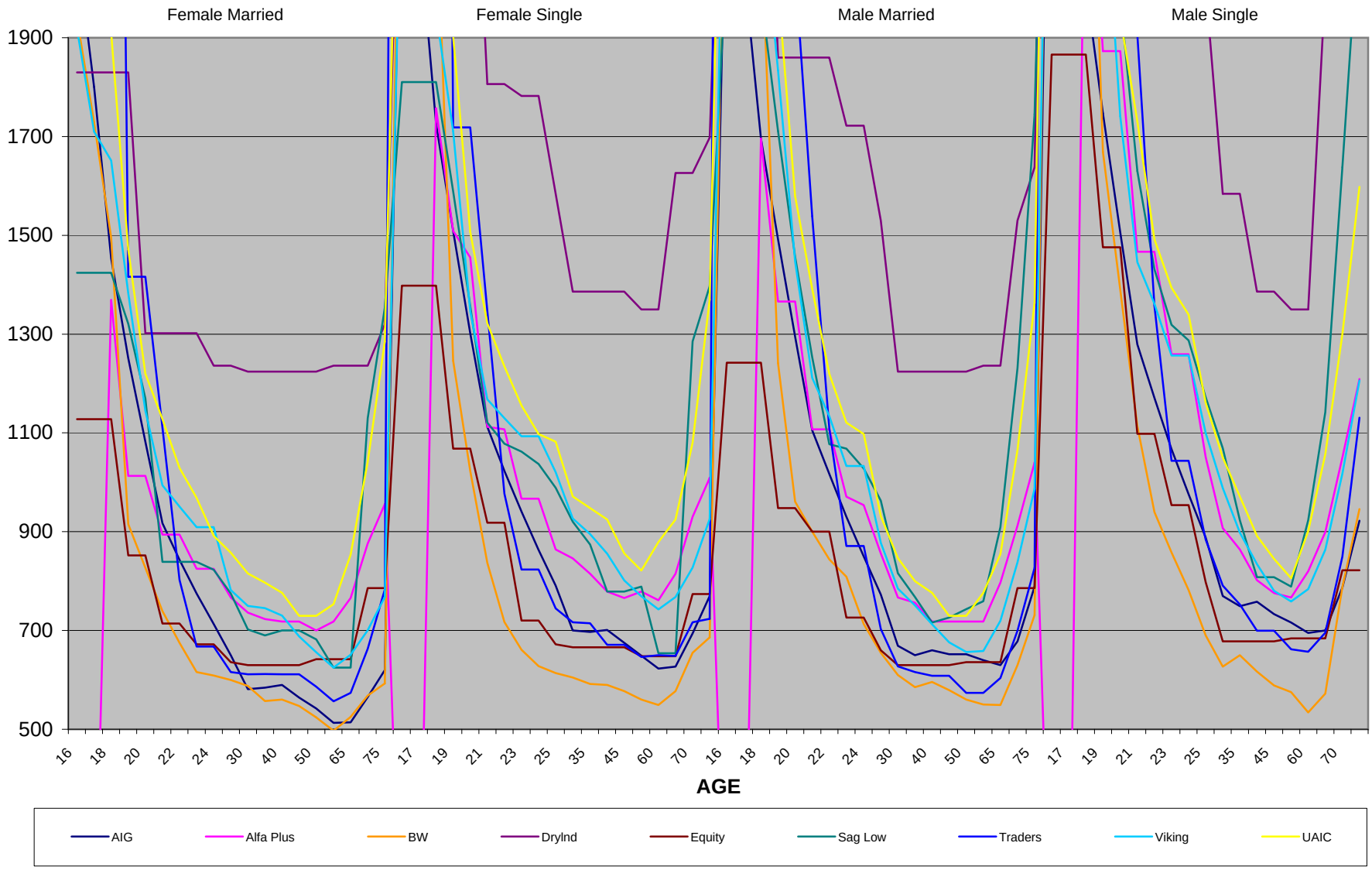


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2239	0	1907	2610	1470	0	6134	1892	**2538**	2.90
17FM	17	1951	0	1693	2610	1470	0	6134	1690	**2334**	2.75
18FM	18	1592	1600	1459	2610	1470	0	6134	1633	**2213**	2.60
19FM	19	1392	1196	911	2610	1152	0	1868	1359	**1705**	2.00
20FM	20	1206	1196	822	1836	1152	0	1868	1127	**1412**	1.65
21FM	21	1029	1052	735	1836	942	0	1449	976	**1303**	1.50
22FM	22	951	1052	672	1836	942	0	1019	930	**1204**	1.50
23FM	23	869	974	611	1836	882	0	842	888	**1137**	1.45
24FM	24	803	974	604	1770	882	0	842	888	**1043**	1.30
25FM	25	729	907	596	1770	846	0	784	760	**1003**	1.25
30FM	30	650	867	584	1758	852	0	779	731	**951**	1.16
35FM	35	649	850	553	1758	852	0	776	727	**927**	1.12
40FM	40	653	844	557	1758	852	0	775	713	**905**	1.10
45FM	45	626	844	544	1758	852	0	775	673	**846**	1.00
50FM	50	602	824	519	1758	852	0	741	642	**846**	1.00
60FM	60	570	844	495	1770	852	0	697	613	**875**	1.05
65FM	65	570	898	522	1770	852	0	727	639	**982**	1.10
70FM	70	624	1023	565	1770	1026	0	841	691	**1176**	1.15
75FM	75	685	1113	593	1854	1026	0	992	760	**1425**	1.20
16FS	16	2657	0	2594	3564	1764	0	8179	2328	**3057**	3.15
17FS	17	2316	0	2374	3564	1764	0	8179	2039	**2688**	3.00
18FS	18	1910	2061	2155	3564	1764	0	8179	1937	**2564**	2.90
19FS	19	1693	1762	1242	3564	1368	0	2263	1687	**2194**	2.50
20FS	20	1464	1706	1025	3564	1368	0	2263	1325	**1752**	2.10
21FS	21	1261	1302	830	2556	1200	0	1754	1146	**1526**	1.75
22FS	22	1158	1296	711	2556	1200	0	1237	1107	**1433**	1.70
23FS	23	1065	1135	654	2532	966	0	1049	1068	**1354**	1.70
24FS	24	982	1135	621	2532	966	0	1049	1068	**1284**	1.60
25FS	25	896	1019	606	2280	882	0	943	993	**1269**	1.60
30FS	30	792	997	599	1968	888	0	898	905	**1135**	1.40
35FS	35	781	961	583	1968	888	0	896	875	**1105**	1.35
40FS	40	784	918	581	1968	888	0	847	837	**1076**	1.30
45FS	45	756	901	566	1968	888	0	847	786	**996**	1.20
50FS	50	730	914	552	1932	858	0	817	755	**956**	1.15
60FS	60	697	895	543	1932	858	0	820	730	**1025**	1.25
65FS	65	697	952	572	2322	858	0	822	757	**1076**	1.30
70FS	70	772	1080	649	2322	1014	0	901	820	**1237**	1.35
75FS	75	860	1169	682	2394	1014	0	913	924	**1545**	1.50
16MM	16	2509	0	2483	3768	1608	0	9869	2554	**3407**	3.75
17MM	17	2230	0	2285	3768	1608	0	9869	2275	**3041**	3.65
18MM	18	1873	1983	2089	3768	1608	0	9869	2161	**2905**	3.50
19MM	19	1672	1606	1231	2640	1248	0	2703	1795	**2340**	2.90
20MM	20	1452	1606	955	2640	1248	0	2703	1418	**1842**	2.25
21MM	21	1245	1303	895	2640	1182	0	2004	1182	**1613**	1.90
22MM	22	1149	1303	840	2640	1182	0	1406	1105	**1430**	1.80
23MM	23	1050	1151	802	2502	972	0	1109	1005	**1313**	1.65
24MM	24	965	1132	709	2502	972	0	1109	1005	**1284**	1.60
25MM	25	878	1010	653	2184	870	0	896	852	**1095**	1.40
30MM	30	758	907	607	1758	852	0	794	764	**992**	1.25
35MM	35	734	890	580	1758	852	0	780	731	**934**	1.15
40MM	40	739	844	591	1758	852	0	772	695	**905**	1.10
45MM	45	733	844	576	1758	852	0	772	660	**846**	1.00
50MM	50	733	844	556	1758	846	0	721	641	**846**	1.00
60MM	60	711	844	545	1770	846	0	721	646	**905**	1.10
65MM	65	697	933	547	1770	846	0	757	708	**989**	1.15
70MM	70	755	1061	629	2184	1026	0	872	828	**1205**	1.20
75MM	75	872	1209	732	2292	1026	0	1029	981	**1509**	1.25
16MS	16	3120	0	3119	5130	2388	0	7291	2931	**4055**	4.20
17MS	17	2714	0	2878	5130	2388	0	7291	2692	**3539**	4.10
18MS	18	2226	2805	2635	5130	2388	0	7291	2558	**3384**	4.00
19MS	19	1968	2202	1664	4788	1914	0	3474	2222	**2914**	3.50
20MS	20	1699	2202	1382	4104	1914	0	3474	1706	**2251**	2.65
21MS	21	1454	1727	1105	3978	1446	0	2557	1410	**2023**	2.50
22MS	22	1331	1727	938	3564	1446	0	1774	1326	**1738**	2.11
23MS	23	1216	1488	852	3390	1290	0	1356	1223	**1628**	2.00
24MS	24	1117	1488	774	3390	1290	0	1356	1223	**1573**	2.00
25MS	25	1016	1247	680	2880	1068	0	1141	1069	**1365**	1.75
30MS	30	876	1073	621	2280	900	0	1006	962	**1231**	1.55
35MS	35	851	1019	641	2280	900	0	958	876	**1135**	1.40
40MS	40	857	944	609	1968	900	0	884	814	**1043**	1.30
45MS	45	831	915	582	1968	900	0	884	763	**985**	1.20
50MS	50	814	907	567	1932	894	0	838	742	**939**	1.14
60MS	60	782	963	527	1932	894	0	828	770	**1047**	1.25
65MS	65	786	1053	567	2880	894	0	891	852	**1208**	1.30
70MS	70	879	1222	781	2880	1062	0	1090	1009	**1457**	1.35
75MS	75	1030	1403	939	2976	1062	0	1438	1204	**1762**	1.40

Comp
150
Coll
330
Model Yr
0.85
Symbol
1.50
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2004 Sym 8



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2081	0	1938	1830	1128	1424	4581	1918	**2199**	2.90
17FM	17	1800	0	1729	1830	1128	1424	4581	1710	**2013**	2.75
18FM	18	1453	1369	1495	1830	1128	1424	4581	1651	**1910**	2.60
19FM	19	1251	1013	915	1830	852	1321	1416	1383	**1471**	2.00
20FM	20	1082	1013	827	1302	852	1170	1416	1145	**1220**	1.65
21FM	21	917	894	739	1302	714	839	1111	994	**1128**	1.50
22FM	22	843	894	675	1302	714	839	802	951	**1029**	1.50
23FM	23	775	825	616	1302	672	839	668	909	**968**	1.45
24FM	24	713	825	609	1236	672	823	668	909	**892**	1.30
25FM	25	650	767	600	1236	636	775	616	782	**857**	1.25
30FM	30	581	736	588	1224	630	702	611	750	**815**	1.16
35FM	35	584	723	557	1224	630	690	612	745	**797**	1.12
40FM	40	590	718	560	1224	630	700	611	730	**776**	1.10
45FM	45	564	718	547	1224	630	700	611	688	**730**	1.00
50FM	50	542	700	524	1224	642	682	586	656	**730**	1.00
60FM	60	513	718	497	1236	642	625	557	625	**753**	1.05
65FM	65	514	766	525	1236	642	625	573	651	**853**	1.10
70FM	70	565	876	568	1236	786	1130	663	700	**1042**	1.15
75FM	75	620	956	593	1320	786	1353	783	768	**1285**	1.20
16FS	16	2445	0	2642	2514	1398	1810	6099	2340	**2690**	3.15
17FS	17	2121	0	2427	2514	1398	1810	6099	2056	**2338**	3.00
18FS	18	1726	1757	2213	2514	1398	1810	6099	1952	**2226**	2.90
19FS	19	1509	1509	1246	2514	1068	1589	1718	1710	**1903**	2.50
20FS	20	1302	1455	1023	2514	1068	1357	1718	1346	**1507**	2.10
21FS	21	1112	1112	837	1806	918	1121	1347	1168	**1322**	1.75
22FS	22	1023	1107	717	1806	918	1078	977	1130	**1235**	1.70
23FS	23	941	967	661	1782	720	1062	823	1093	**1155**	1.70
24FS	24	863	967	628	1782	720	1037	823	1093	**1098**	1.60
25FS	25	791	864	614	1584	672	989	745	1020	**1082**	1.60
30FS	30	700	846	605	1386	666	920	717	927	**971**	1.40
35FS	35	697	815	592	1386	666	874	715	895	**948**	1.35
40FS	40	701	779	590	1386	666	779	671	856	**925**	1.30
45FS	45	675	766	577	1386	666	779	671	802	**856**	1.20
50FS	50	649	779	560	1350	648	789	646	769	**822**	1.15
60FS	60	623	761	549	1350	648	654	650	743	**879**	1.25
65FS	65	627	815	577	1626	648	654	648	768	**925**	1.30
70FS	70	694	930	655	1626	774	1285	716	827	**1080**	1.35
75FS	75	770	1009	686	1698	774	1397	723	926	**1370**	1.50
16MM	16	2308	0	2534	2664	1242	2072	7267	2596	**2970**	3.75
17MM	17	2043	0	2333	2664	1242	2072	7267	2307	**2615**	3.65
18MM	18	1696	1696	2134	2664	1242	1988	7267	2191	**2497**	3.50
19MM	19	1492	1366	1241	1860	948	1711	2040	1834	**2001**	2.90
20MM	20	1295	1366	961	1860	948	1456	2040	1447	**1579**	2.25
21MM	21	1105	1107	900	1860	900	1253	1538	1211	**1392**	1.90
22MM	22	1017	1107	844	1860	900	1077	1109	1134	**1220**	1.80
23MM	23	930	971	809	1722	726	1068	871	1033	**1121**	1.65
24MM	24	850	954	713	1722	726	1028	871	1033	**1098**	1.60
25MM	25	773	856	655	1530	660	963	703	878	**932**	1.40
30MM	30	669	767	610	1224	630	816	627	785	**846**	1.25
35MM	35	650	756	585	1224	630	768	616	751	**800**	1.15
40MM	40	660	718	596	1224	630	716	608	713	**776**	1.10
45MM	45	652	718	579	1224	630	726	608	676	**730**	1.00
50MM	50	652	718	560	1224	636	743	574	656	**730**	1.00
60MM	60	640	718	550	1236	636	759	574	659	**776**	1.10
65MM	65	630	797	549	1236	636	909	604	719	**855**	1.15
70MM	70	678	912	630	1530	786	1231	700	838	**1065**	1.20
75MM	75	789	1040	731	1638	786	1745	827	987	**1363**	1.25
16MS	16	2863	0	3180	3690	1866	3025	5722	2954	**3565**	4.20
17MS	17	2478	0	2939	3690	1866	3025	5722	2723	**3061**	4.10
18MS	18	2008	2411	2695	3690	1866	2959	5722	2587	**2917**	4.00
19MS	19	1747	1873	1669	3348	1476	2348	2562	2264	**2506**	3.50
20MS	20	1506	1873	1390	2904	1476	1978	2562	1741	**1942**	2.65
21MS	21	1279	1467	1114	2778	1098	1630	1906	1446	**1731**	2.50
22MS	22	1171	1467	940	2514	1098	1431	1358	1361	**1492**	2.11
23MS	23	1067	1259	858	2340	954	1319	1043	1257	**1394**	2.00
24MS	24	976	1259	782	2340	954	1287	1043	1257	**1339**	2.00
25MS	25	888	1051	690	2004	798	1172	884	1100	**1161**	1.75
30MS	30	770	907	627	1584	678	1069	791	988	**1050**	1.55
35MS	35	749	864	650	1584	678	923	753	898	**971**	1.40
40MS	40	758	802	617	1386	678	808	699	834	**892**	1.30
45MS	45	733	776	589	1386	678	808	699	780	**845**	1.20
50MS	50	716	767	575	1350	684	789	662	759	**806**	1.14
60MS	60	695	820	534	1350	684	923	657	784	**901**	1.25
65MS	65	700	899	572	2004	684	1142	696	863	**1057**	1.30
70MS	70	787	1050	788	2004	822	1638	850	1018	**1300**	1.35
75MS	75	922	1209	946	2100	822	2152	1131	1206	**1598**	1.40

Comp
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Symbol
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Anti-theft
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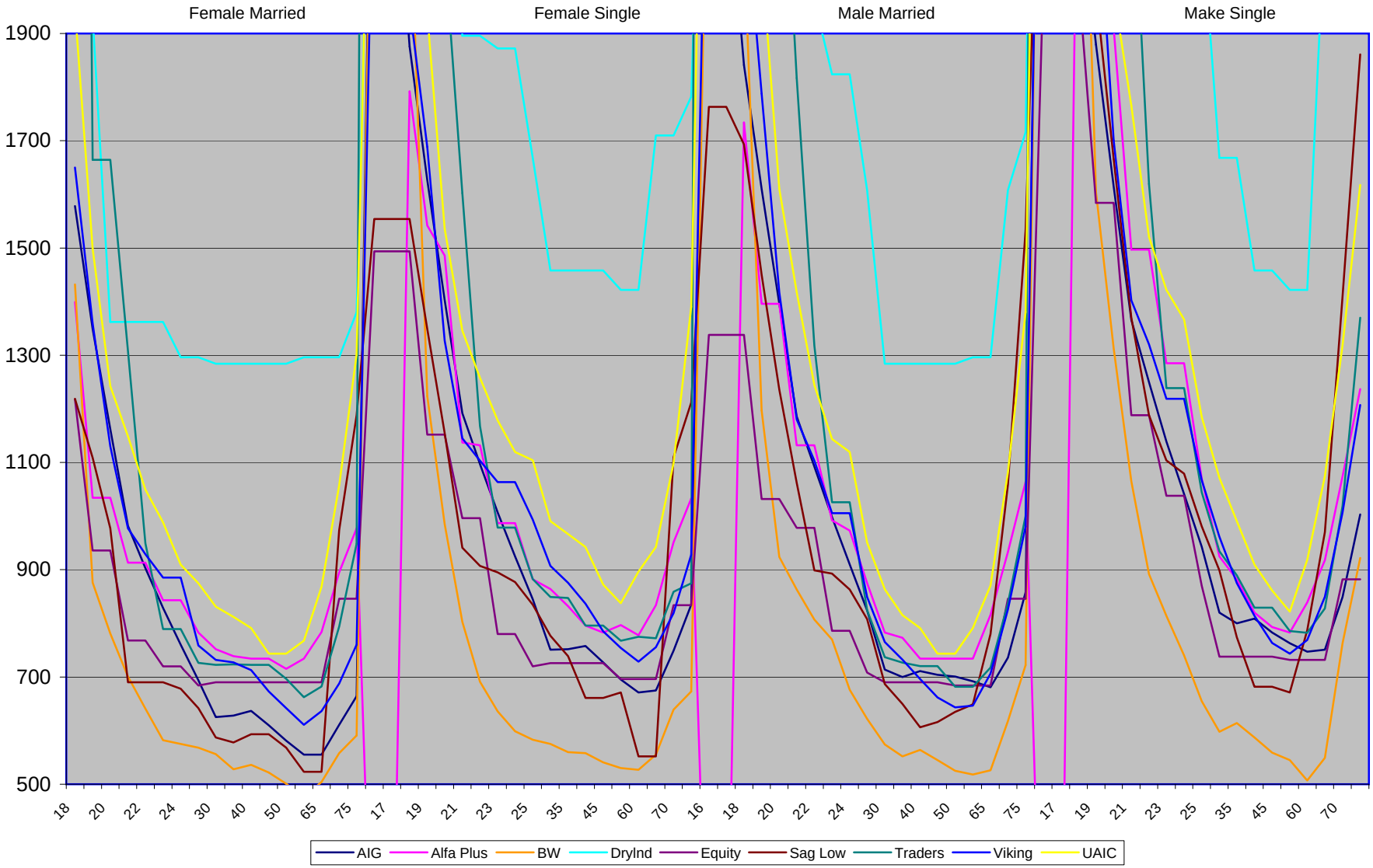
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2002 Sym 13



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2281	0	1904	1932	1218	1219	5475	1895	**2239**	2.90
17FM	17	1967	0	1678	1932	1218	1219	5475	1706	**2050**	2.75
18FM	18	1578	1399	1432	1932	1218	1219	5475	1650	**1945**	2.60
19FM	19	1349	1034	876	1932	936	1109	1664	1360	**1499**	2.00
20FM	20	1162	1034	781	1362	936	977	1664	1130	**1243**	1.65
21FM	21	982	913	701	1362	768	690	1308	977	**1149**	1.50
22FM	22	903	913	641	1362	768	690	950	929	**1050**	1.50
23FM	23	829	843	582	1362	720	690	790	886	**988**	1.45
24FM	24	760	843	575	1296	720	678	790	886	**909**	1.30
25FM	25	694	783	568	1296	684	642	727	759	**874**	1.25
30FM	30	625	752	556	1284	690	587	722	732	**831**	1.16
35FM	35	628	739	528	1284	690	578	723	727	**812**	1.12
40FM	40	637	734	536	1284	690	593	723	713	**791**	1.10
45FM	45	610	734	522	1284	690	593	723	673	**743**	1.00
50FM	50	581	715	501	1284	690	568	697	642	**743**	1.00
60FM	60	555	734	476	1296	690	523	662	611	**767**	1.05
65FM	65	555	784	504	1296	690	523	682	637	**868**	1.10
70FM	70	611	895	558	1296	846	974	794	688	**1057**	1.15
75FM	75	664	977	591	1380	846	1188	949	760	**1301**	1.20
16FS	16	2683	0	2657	2634	1494	1554	7363	2342	**2733**	3.15
17FS	17	2314	0	2428	2634	1494	1554	7363	2050	**2380**	3.00
18FS	18	1876	1792	2199	2634	1494	1554	7363	1951	**2265**	2.90
19FS	19	1627	1542	1224	2634	1152	1349	2056	1689	**1937**	2.50
20FS	20	1403	1486	985	2634	1152	1155	2056	1327	**1536**	2.10
21FS	21	1192	1137	803	1896	996	941	1602	1145	**1346**	1.75
22FS	22	1097	1132	691	1896	996	907	1168	1103	**1258**	1.70
23FS	23	1007	987	636	1872	780	895	979	1063	**1179**	1.70
24FS	24	925	987	599	1872	780	877	979	1063	**1120**	1.60
25FS	25	845	882	583	1668	720	835	883	994	**1104**	1.60
30FS	30	751	864	575	1458	726	777	849	907	**991**	1.40
35FS	35	752	832	560	1458	726	739	848	875	**967**	1.35
40FS	40	758	796	558	1458	726	661	796	837	**942**	1.30
45FS	45	727	783	541	1458	726	661	796	785	**872**	1.20
50FS	50	695	797	530	1422	696	671	768	754	**837**	1.15
60FS	60	671	778	527	1422	696	552	775	728	**896**	1.25
65FS	65	675	834	555	1710	696	552	772	755	**942**	1.30
70FS	70	749	951	639	1710	834	1110	859	819	**1099**	1.35
75FS	75	835	1033	673	1782	834	1212	875	928	**1391**	1.50
16MM	16	2520	0	2484	2784	1338	1763	8677	2547	**3021**	3.75
17MM	17	2225	0	2279	2784	1338	1763	8677	2282	**2665**	3.65
18MM	18	1841	1734	2075	2784	1338	1693	8677	2173	**2545**	3.50
19MM	19	1610	1396	1197	1962	1032	1450	2412	1788	**2041**	2.90
20MM	20	1396	1396	924	1962	1032	1236	2412	1417	**1610**	2.25
21MM	21	1186	1132	863	1962	978	1062	1817	1181	**1418**	1.90
22MM	22	1092	1132	807	1962	978	899	1318	1103	**1244**	1.80
23MM	23	998	992	770	1824	786	893	1026	1006	**1144**	1.65
24MM	24	910	973	676	1824	786	863	1026	1006	**1120**	1.60
25MM	25	824	875	622	1608	708	808	825	849	**951**	1.40
30MM	30	714	783	574	1284	690	687	737	765	**863**	1.25
35MM	35	700	773	552	1284	690	650	727	732	**815**	1.15
40MM	40	711	734	564	1284	690	606	720	696	**791**	1.10
45MM	45	704	734	545	1284	690	616	720	662	**743**	1.00
50MM	50	701	734	525	1284	684	635	682	644	**743**	1.00
60MM	60	692	734	518	1296	684	649	682	646	**791**	1.10
65MM	65	681	816	526	1296	684	780	717	706	**870**	1.15
70MM	70	736	933	618	1608	846	1059	837	826	**1081**	1.20
75MM	75	858	1064	722	1716	846	1533	1000	980	**1380**	1.25
16MS	16	3136	0	3147	3840	1998	2576	6951	2938	**3623**	4.20
17MS	17	2701	0	2892	3840	1998	2576	6951	2692	**3117**	4.10
18MS	18	2172	2464	2637	3840	1998	2513	6951	2561	**2972**	4.00
19MS	19	1879	1910	1604	3498	1584	1977	3050	2212	**2554**	3.50
20MS	20	1615	1910	1313	3036	1584	1666	3050	1701	**1978**	2.65
21MS	21	1366	1497	1065	2910	1188	1370	2263	1403	**1765**	2.50
22MS	22	1250	1497	892	2634	1188	1188	1619	1320	**1521**	2.11
23MS	23	1139	1285	814	2460	1038	1104	1239	1219	**1422**	2.00
24MS	24	1041	1285	740	2460	1038	1079	1239	1219	**1367**	2.00
25MS	25	943	1070	655	2112	870	981	1044	1067	**1185**	1.75
30MS	30	820	925	598	1668	738	899	934	962	**1071**	1.55
35MS	35	800	882	614	1668	738	774	890	875	**991**	1.40
40MS	40	809	820	587	1458	738	682	829	814	**909**	1.30
45MS	45	783	793	559	1458	738	682	829	763	**861**	1.20
50MS	50	763	783	545	1422	732	671	786	743	**822**	1.14
60MS	60	747	839	507	1422	732	787	782	769	**918**	1.25
65MS	65	751	918	549	2112	732	970	828	850	**1074**	1.30
70MS	70	849	1074	763	2112	882	1410	1019	1007	**1319**	1.35
75MS	75	1003	1237	922	2208	882	1861	1370	1207	**1618**	1.40

Comp
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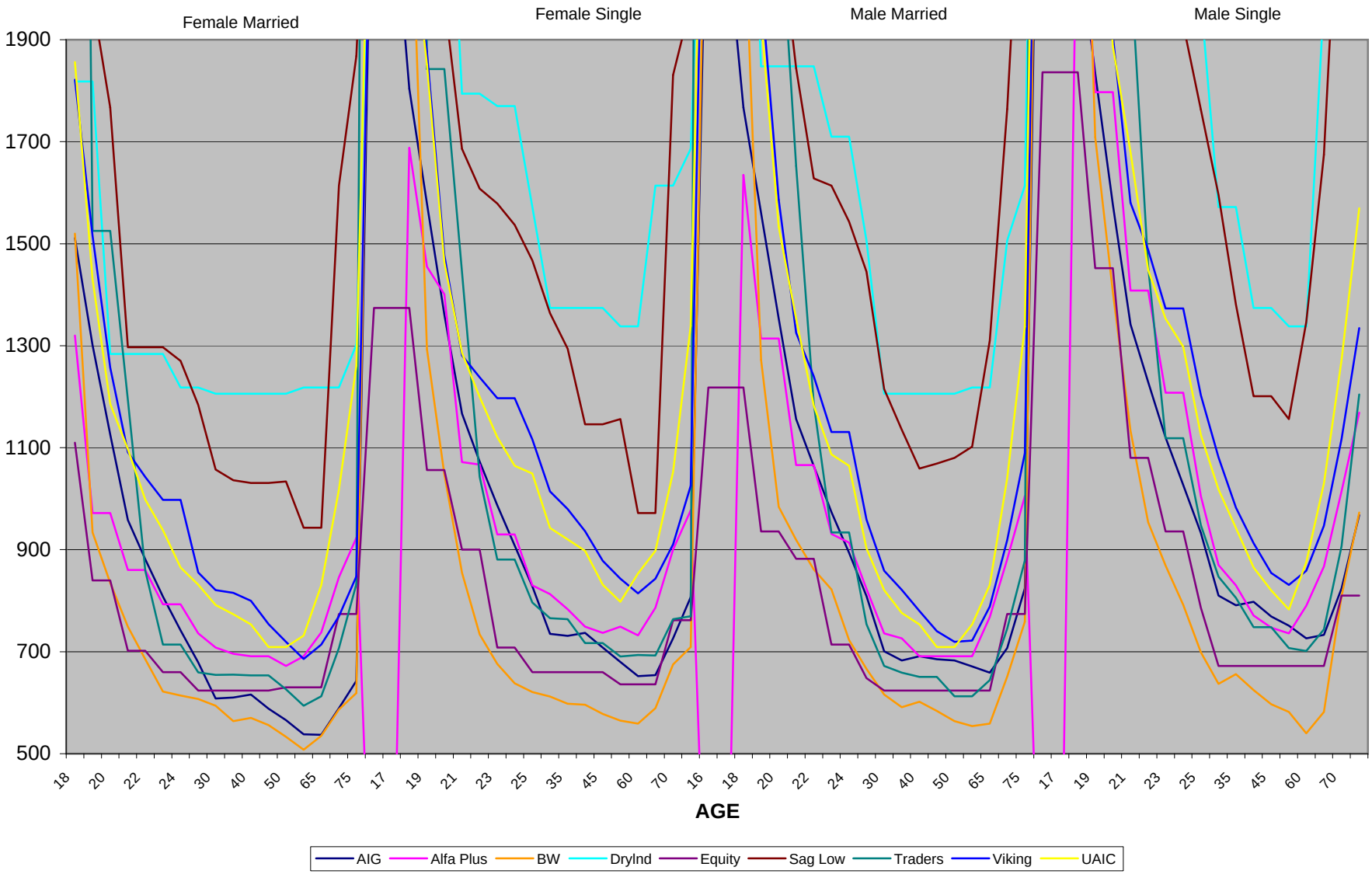
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2002 Sym 10



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2164	0	2008	1818	1110	2061	4923	2107	**2140**	2.90
17FM	17	1878	0	1774	1818	1110	2061	4923	1884	**1956**	2.75
18FM	18	1511	1320	1520	1818	1110	2061	4923	1822	**1856**	2.60
19FM	19	1301	972	934	1818	840	1979	1525	1515	**1430**	2.00
20FM	20	1126	972	835	1284	840	1767	1525	1257	**1186**	1.65
21FM	21	958	860	749	1284	702	1297	1194	1091	**1097**	1.50
22FM	22	881	860	685	1284	702	1297	859	1042	**998**	1.50
23FM	23	808	793	622	1284	660	1297	714	998	**938**	1.45
24FM	24	742	793	614	1218	660	1270	714	998	**865**	1.30
25FM	25	679	736	607	1218	624	1184	660	856	**832**	1.25
30FM	30	608	708	594	1206	624	1057	655	821	**791**	1.16
35FM	35	610	696	564	1206	624	1036	655	816	**774**	1.12
40FM	40	616	691	570	1206	624	1031	654	800	**754**	1.10
45FM	45	588	691	556	1206	624	1031	654	754	**709**	1.00
50FM	50	566	672	533	1206	630	1034	626	719	**709**	1.00
60FM	60	538	691	508	1218	630	943	594	686	**731**	1.05
65FM	65	537	738	535	1218	630	943	612	714	**831**	1.10
70FM	70	589	846	587	1218	774	1614	707	770	**1018**	1.15
75FM	75	643	923	619	1302	774	1868	833	848	**1260**	1.20
16FS	16	2559	0	2775	2478	1374	2607	6540	2574	**2625**	3.15
17FS	17	2222	0	2538	2478	1374	2607	6540	2260	**2277**	3.00
18FS	18	1804	1688	2301	2478	1374	2607	6540	2151	**2166**	2.90
19FS	19	1579	1455	1293	2478	1056	2329	1842	1876	**1851**	2.50
20FS	20	1361	1401	1048	2478	1056	1981	1842	1478	**1464**	2.10
21FS	21	1167	1072	855	1794	900	1686	1444	1281	**1286**	1.75
22FS	22	1073	1067	734	1794	900	1608	1043	1238	**1200**	1.70
23FS	23	987	930	676	1770	708	1579	881	1197	**1120**	1.70
24FS	24	908	930	638	1770	708	1537	881	1197	**1065**	1.60
25FS	25	828	830	621	1572	660	1467	796	1116	**1049**	1.60
30FS	30	735	813	612	1374	660	1364	766	1014	**942**	1.40
35FS	35	731	783	598	1374	660	1294	764	980	**920**	1.35
40FS	40	737	749	596	1374	660	1146	717	936	**898**	1.30
45FS	45	708	737	578	1374	660	1146	717	878	**831**	1.20
50FS	50	680	749	565	1338	636	1156	690	843	**798**	1.15
60FS	60	652	732	559	1338	636	972	694	814	**854**	1.25
65FS	65	654	786	589	1614	636	972	693	843	**898**	1.30
70FS	70	726	900	675	1614	762	1831	764	911	**1052**	1.35
75FS	75	807	977	709	1686	762	1970	770	1026	**1339**	1.50
16MM	16	2402	0	2617	2634	1218	3027	7824	2847	**2893**	3.75
17MM	17	2132	0	2405	2634	1218	3027	7824	2538	**2540**	3.65
18MM	18	1767	1635	2193	2634	1218	2908	7824	2414	**2425**	3.50
19MM	19	1560	1314	1272	1848	936	2524	2196	2006	**1942**	2.90
20MM	20	1353	1314	984	1848	936	2142	2196	1586	**1533**	2.25
21MM	21	1156	1066	919	1848	882	1844	1653	1325	**1353**	1.90
22MM	22	1064	1066	861	1848	882	1628	1187	1240	**1183**	1.80
23MM	23	974	931	822	1710	714	1614	934	1131	**1087**	1.65
24MM	24	894	914	723	1710	714	1543	934	1131	**1065**	1.60
25MM	25	809	823	666	1506	648	1445	754	959	**903**	1.40
30MM	30	701	736	616	1206	624	1215	672	859	**821**	1.25
35MM	35	683	726	591	1206	624	1135	659	821	**776**	1.15
40MM	40	691	691	602	1206	624	1059	651	780	**754**	1.10
45MM	45	685	691	584	1206	624	1069	651	741	**709**	1.00
50MM	50	683	691	564	1206	624	1080	613	719	**709**	1.00
60MM	60	671	691	554	1218	624	1102	613	722	**754**	1.10
65MM	65	659	768	559	1218	624	1310	644	789	**831**	1.15
70MM	70	707	881	651	1506	774	1764	745	919	**1040**	1.20
75MM	75	824	1005	759	1614	774	2403	879	1089	**1338**	1.25
16MS	16	2999	0	3305	3648	1836	4419	6096	3246	**3478**	4.20
17MS	17	2598	0	3042	3648	1836	4419	6096	2989	**2976**	4.10
18MS	18	2103	2325	2779	3648	1836	4336	6096	2847	**2835**	4.00
19MS	19	1834	1797	1709	3306	1452	3496	2759	2479	**2434**	3.50
20MS	20	1577	1797	1405	2868	1452	2950	2759	1908	**1887**	2.65
21MS	21	1342	1408	1133	2742	1080	2436	2052	1580	**1680**	2.50
22MS	22	1229	1408	954	2478	1080	2185	1455	1488	**1448**	2.11
23MS	23	1120	1208	869	2304	936	1987	1119	1373	**1353**	2.00
24MS	24	1027	1208	792	2304	936	1930	1119	1373	**1298**	2.00
25MS	25	933	1005	699	1980	786	1763	948	1203	**1125**	1.75
30MS	30	810	870	637	1572	672	1596	847	1081	**1018**	1.55
35MS	35	791	830	656	1572	672	1381	806	983	**942**	1.40
40MS	40	798	771	625	1374	672	1201	748	913	**865**	1.30
45MS	45	769	747	597	1374	672	1201	748	854	**820**	1.20
50MS	50	751	736	582	1338	672	1156	707	831	**783**	1.14
60MS	60	726	790	540	1338	672	1346	702	859	**876**	1.25
65MS	65	733	867	582	1980	672	1675	744	947	**1030**	1.30
70MS	70	824	1015	809	1980	810	2349	907	1117	**1272**	1.35
75MS	75	968	1169	973	2076	810	3052	1204	1335	**1569**	1.40

Comp
150
Coll
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Model Yr
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Symbol
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Anti-theft
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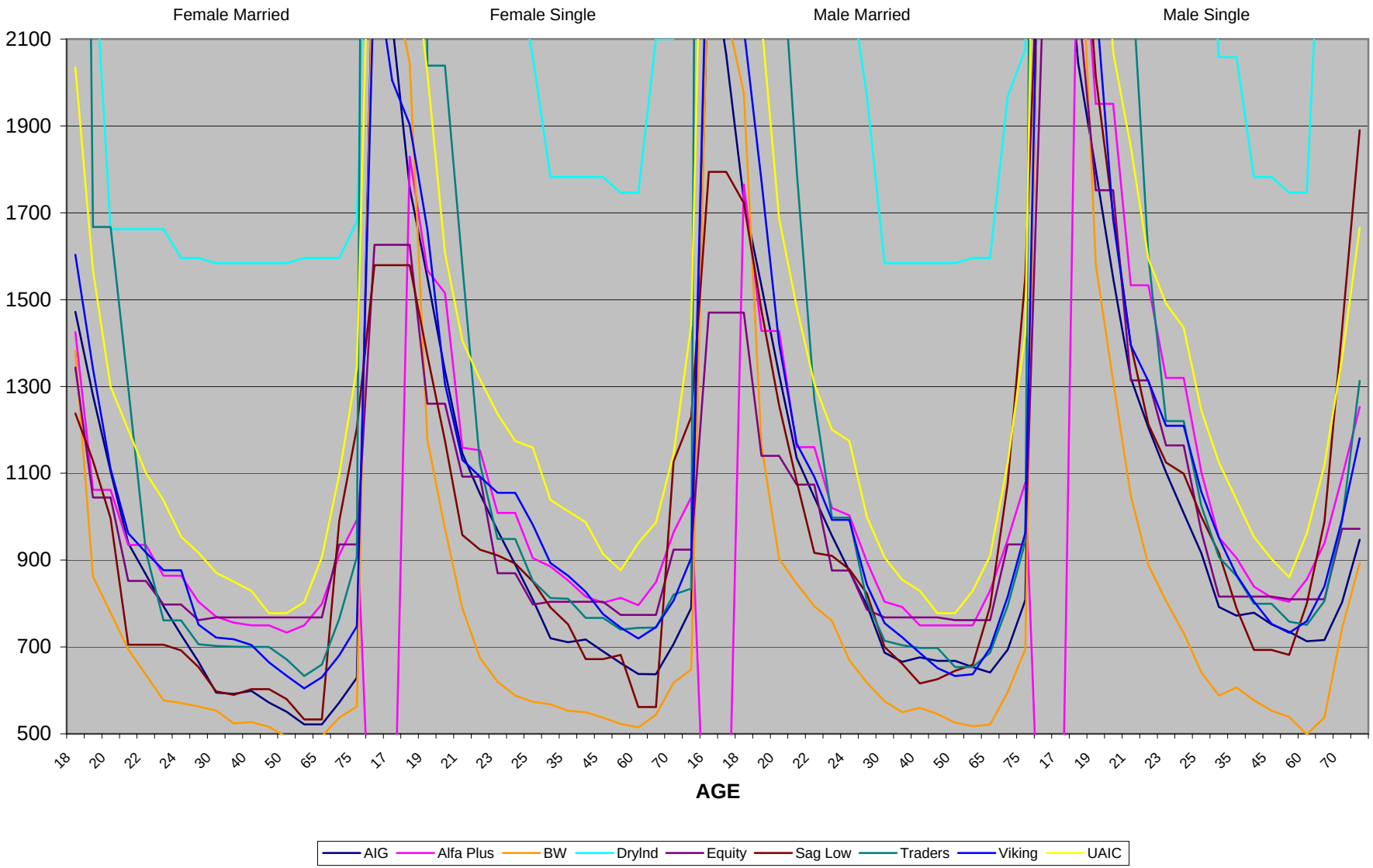
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2002 Sym 15

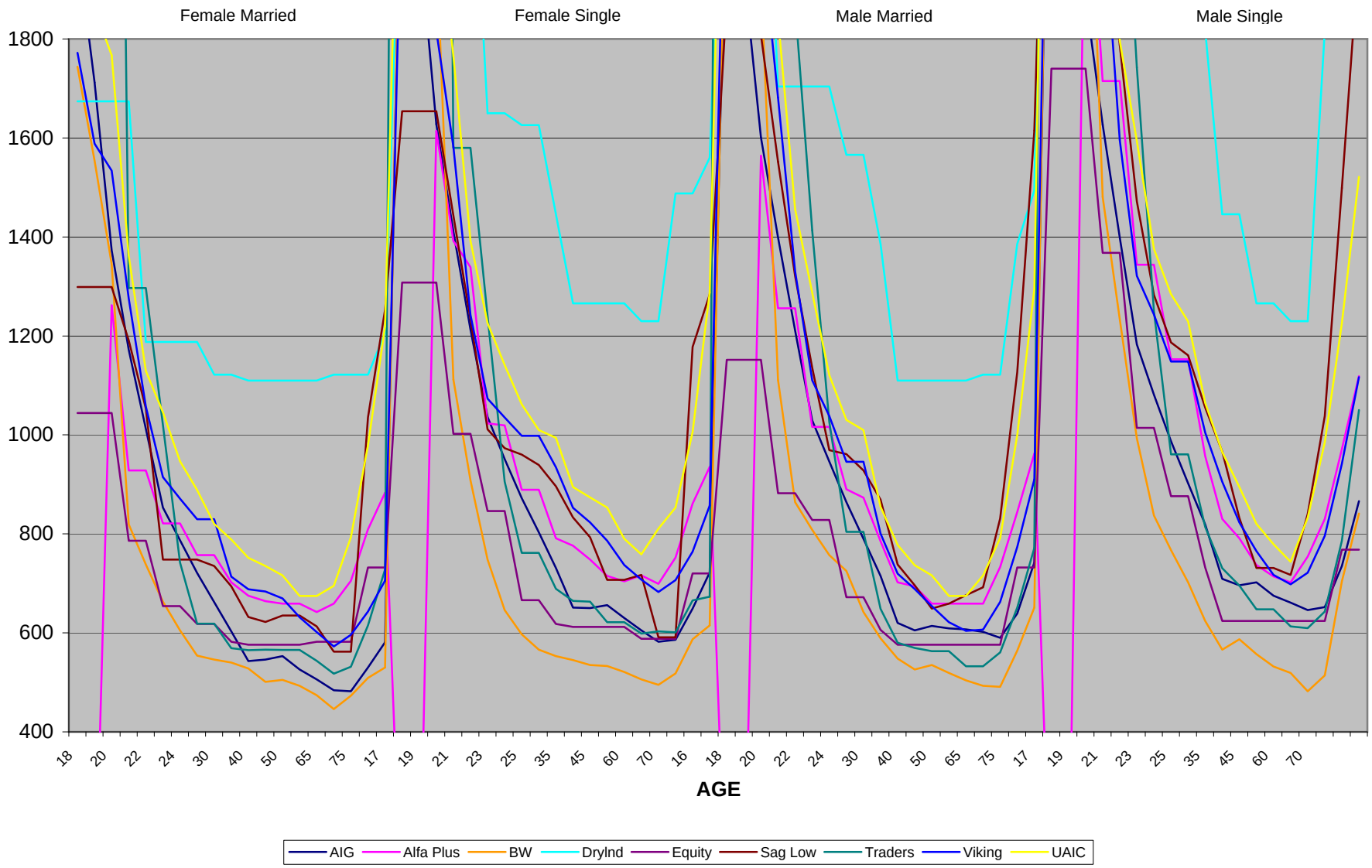


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2087	0	1803	2352	1344	1238	5506	1863	**2339**	2.90
17FM	17	1810	0	1601	2352	1344	1238	5506	1661	**2145**	2.75
18FM	18	1472	1425	1382	2352	1344	1238	5506	1604	**2035**	2.60
19FM	19	1279	1062	862	2352	1044	1129	1667	1340	**1567**	2.00
20FM	20	1104	1062	779	1662	1044	996	1667	1110	**1299**	1.65
21FM	21	939	935	695	1662	852	705	1298	962	**1200**	1.50
22FM	22	867	935	636	1662	852	705	920	918	**1101**	1.50
23FM	23	794	864	577	1662	798	705	761	877	**1038**	1.45
24FM	24	728	864	571	1596	798	692	761	877	**954**	1.30
25FM	25	666	804	563	1596	762	654	706	751	**917**	1.25
30FM	30	595	770	554	1584	768	598	702	722	**871**	1.16
35FM	35	592	756	524	1584	768	590	701	718	**850**	1.12
40FM	40	599	750	527	1584	768	603	700	704	**829**	1.10
45FM	45	572	750	516	1584	768	603	700	665	**778**	1.00
50FM	50	551	733	493	1584	768	580	671	634	**778**	1.00
60FM	60	522	750	470	1596	768	533	633	605	**803**	1.05
65FM	65	522	799	494	1596	768	533	659	630	**906**	1.10
70FM	70	572	912	537	1596	936	990	764	681	**1097**	1.15
75FM	75	629	993	563	1680	936	1204	907	747	**1343**	1.20
16FS	16	2468	0	2456	3228	1626	1579	7376	2287	**2841**	3.15
17FS	17	2141	0	2250	3228	1626	1579	7376	2005	**2482**	3.00
18FS	18	1757	1829	2044	3228	1626	1579	7376	1903	**2365**	2.90
19FS	19	1551	1568	1178	3228	1260	1372	2039	1662	**2023**	2.50
20FS	20	1336	1515	973	3228	1260	1175	2039	1306	**1608**	2.10
21FS	21	1146	1159	789	2310	1092	958	1579	1131	**1406**	1.75
22FS	22	1053	1153	675	2310	1092	924	1122	1092	**1316**	1.70
23FS	23	968	1009	620	2286	870	911	949	1055	**1237**	1.70
24FS	24	890	1009	588	2286	870	892	949	1055	**1175**	1.60
25FS	25	809	905	574	2058	798	851	852	981	**1159**	1.60
30FS	30	720	885	568	1782	804	791	813	893	**1039**	1.40
35FS	35	711	853	553	1782	804	752	811	864	**1013**	1.35
40FS	40	717	816	550	1782	804	672	767	827	**987**	1.30
45FS	45	690	802	537	1782	804	672	767	776	**914**	1.20
50FS	50	663	813	523	1746	774	682	740	745	**877**	1.15
60FS	60	638	796	515	1746	774	562	744	720	**939**	1.25
65FS	65	637	849	544	2100	774	562	745	746	**987**	1.30
70FS	70	707	964	618	2100	924	1127	820	807	**1145**	1.35
75FS	75	790	1045	648	2172	924	1230	835	905	**1442**	1.50
16MM	16	2329	0	2350	3408	1470	1794	8832	2519	**3150**	3.75
17MM	17	2064	0	2162	3408	1470	1794	8832	2239	**2791**	3.65
18MM	18	1729	1765	1976	3408	1470	1722	8832	2125	**2665**	3.50
19MM	19	1531	1428	1165	2382	1140	1475	2418	1773	**2141**	2.90
20MM	20	1328	1428	903	2382	1140	1257	2418	1399	**1687**	2.25
21MM	21	1135	1160	846	2382	1074	1081	1797	1168	**1483**	1.90
22MM	22	1045	1160	794	2382	1074	917	1271	1092	**1306**	1.80
23MM	23	956	1020	760	2244	876	910	998	993	**1200**	1.65
24MM	24	875	1003	670	2244	876	879	998	993	**1175**	1.60
25MM	25	796	896	618	1968	786	823	805	843	**999**	1.40
30MM	30	687	804	575	1584	768	700	714	755	**906**	1.25
35MM	35	666	792	550	1584	768	661	704	722	**855**	1.15
40MM	40	676	750	560	1584	768	616	698	686	**829**	1.10
45MM	45	668	750	546	1584	768	626	698	652	**778**	1.00
50MM	50	668	750	526	1584	762	645	654	633	**778**	1.00
60MM	60	654	750	518	1596	762	659	654	637	**829**	1.10
65MM	65	641	830	521	1596	762	793	687	698	**910**	1.15
70MM	70	694	947	596	1968	936	1077	795	816	**1123**	1.20
75MM	75	808	1079	695	2076	936	1553	943	963	**1423**	1.25
16MS	16	2894	0	2954	4662	2190	2619	6652	2883	**3767**	4.20
17MS	17	2503	0	2725	4662	2190	2619	6652	2651	**3258**	4.10
18MS	18	2044	2496	2497	4662	2190	2558	6652	2517	**3109**	4.00
19MS	19	1798	1951	1579	4320	1752	2013	3107	2194	**2674**	3.50
20MS	20	1549	1951	1312	3714	1752	1696	3107	1684	**2069**	2.65
21MS	21	1319	1533	1048	3588	1314	1396	2288	1395	**1851**	2.50
22MS	22	1205	1533	888	3228	1314	1212	1598	1312	**1593**	2.11
23MS	23	1102	1320	806	3054	1164	1125	1220	1210	**1490**	2.00
24MS	24	1008	1320	732	3054	1164	1099	1220	1210	**1435**	2.00
25MS	25	916	1103	642	2604	966	1000	1026	1057	**1245**	1.75
30MS	30	792	952	588	2058	816	916	907	951	**1125**	1.55
35MS	35	772	905	607	2058	816	789	864	866	**1039**	1.40
40MS	40	779	839	577	1782	816	693	800	804	**954**	1.30
45MS	45	752	814	553	1782	816	693	800	753	**903**	1.20
50MS	50	735	804	539	1746	810	682	758	733	**861**	1.14
60MS	60	713	856	499	1746	810	800	751	759	**961**	1.25
65MS	65	716	939	538	2604	810	988	806	840	**1119**	1.30
70MS	70	803	1091	743	2604	972	1431	989	994	**1365**	1.35
75MS	75	947	1253	893	2700	972	1890	1313	1181	**1666**	1.40

Comp
150
Coll
330
Model Yr
0.75
Symbol
1.50
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2002 Sym 8

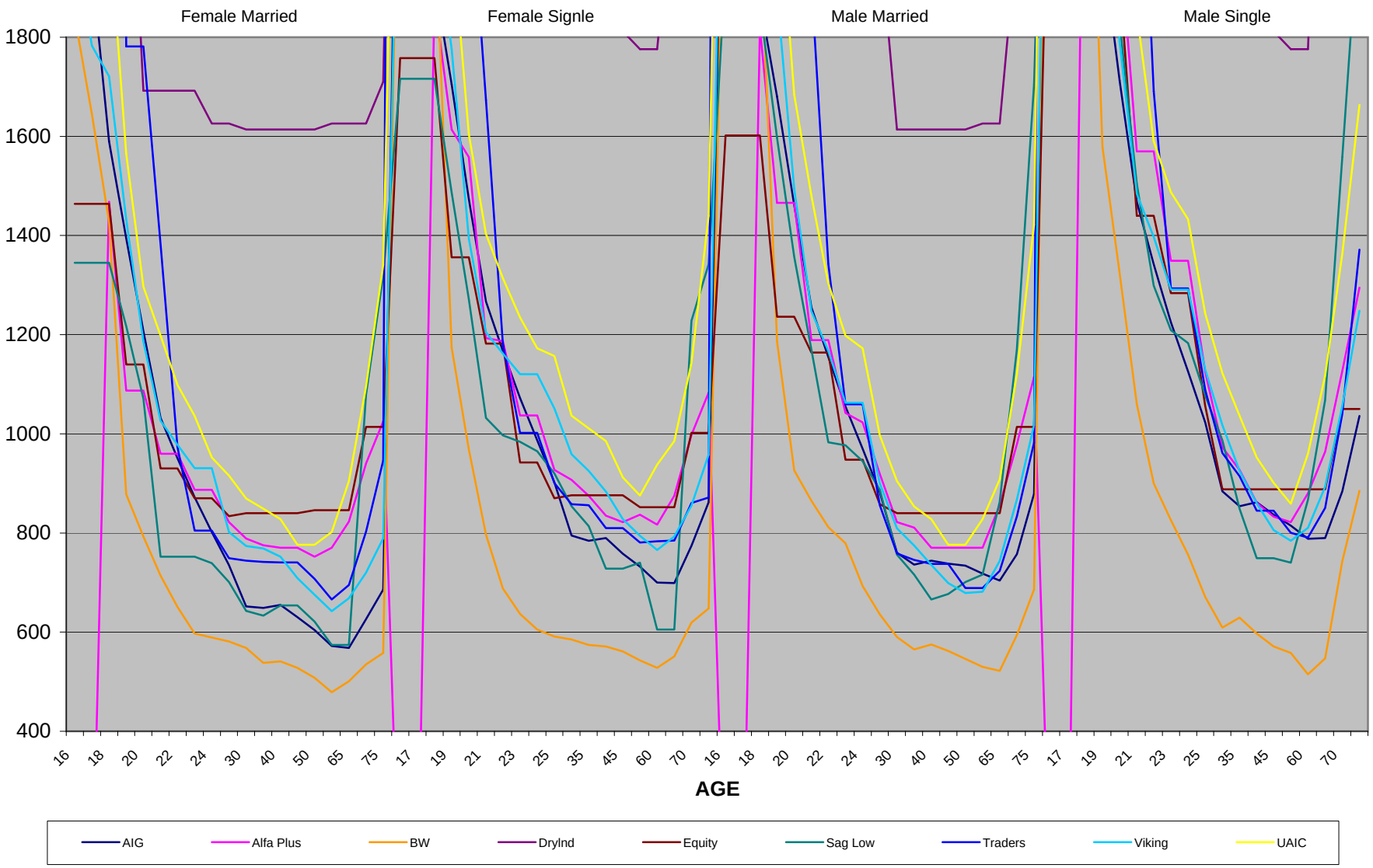


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1987	0	1744	1674	1044	1299	4194	1772	**2040**	2.90
17FM	17	1712	0	1554	1674	1044	1299	4194	1589	**1862**	2.75
18FM	18	1373	1262	1345	1674	1044	1299	4194	1534	**1767**	2.60
19FM	19	1172	928	819	1674	786	1191	1297	1275	**1362**	2.00
20FM	20	1012	928	738	1188	786	1053	1297	1057	**1129**	1.65
21FM	21	853	821	663	1188	654	748	1020	915	**1046**	1.50
22FM	22	787	821	605	1188	654	748	742	871	**947**	1.50
23FM	23	721	757	554	1188	618	748	618	830	**889**	1.45
24FM	24	662	757	546	1122	618	735	618	830	**820**	1.30
25FM	25	603	702	540	1122	582	694	569	714	**789**	1.25
30FM	30	543	675	528	1110	576	632	565	688	**752**	1.16
35FM	35	546	664	501	1110	576	622	566	684	**735**	1.12
40FM	40	553	659	505	1110	576	635	565	670	**716**	1.10
45FM	45	526	659	493	1110	576	635	565	631	**675**	1.00
50FM	50	506	642	474	1110	582	613	543	602	**675**	1.00
60FM	60	484	659	446	1122	582	562	517	573	**695**	1.05
65FM	65	482	705	473	1122	582	562	531	596	**793**	1.10
70FM	70	530	809	509	1122	732	1035	615	643	**979**	1.15
75FM	75	581	883	530	1206	732	1253	728	706	**1219**	1.20
16FS	16	2328	0	2376	2286	1308	1654	5594	2185	**2517**	3.15
17FS	17	2009	0	2185	2286	1308	1654	5594	1915	**2174**	3.00
18FS	18	1628	1614	1994	2286	1308	1654	5594	1816	**2066**	2.90
19FS	19	1411	1392	1112	2286	1002	1443	1580	1582	**1765**	2.50
20FS	20	1213	1339	908	2286	1002	1234	1580	1242	**1392**	2.10
21FS	21	1036	1023	748	1650	846	1011	1240	1073	**1226**	1.75
22FS	22	951	1019	646	1650	846	973	906	1035	**1141**	1.70
23FS	23	872	889	597	1626	666	960	762	998	**1062**	1.70
24FS	24	803	889	566	1626	666	939	762	998	**1010**	1.60
25FS	25	731	791	553	1446	618	896	689	935	**994**	1.60
30FS	30	651	776	545	1266	612	833	665	853	**894**	1.40
35FS	35	650	748	535	1266	612	793	663	823	**874**	1.35
40FS	40	656	715	533	1266	612	707	622	786	**853**	1.30
45FS	45	630	704	521	1266	612	707	622	737	**790**	1.20
50FS	50	605	716	506	1230	588	717	599	707	**759**	1.15
60FS	60	582	699	495	1230	588	591	603	683	**811**	1.25
65FS	65	586	752	518	1488	588	591	601	707	**853**	1.30
70FS	70	649	861	587	1488	720	1178	666	764	**1006**	1.35
75FS	75	722	935	615	1560	720	1284	673	857	**1288**	1.50
16MM	16	2192	0	2277	2436	1152	1884	6631	2387	**2764**	3.75
17MM	17	1937	0	2098	2436	1152	1884	6631	2130	**2415**	3.65
18MM	18	1601	1564	1919	2436	1152	1808	6631	2023	**2305**	3.50
19MM	19	1399	1256	1111	1704	882	1552	1868	1681	**1842**	2.90
20MM	20	1211	1256	864	1704	882	1321	1868	1330	**1456**	2.25
21MM	21	1029	1016	808	1704	828	1136	1413	1110	**1287**	1.90
22MM	22	946	1016	757	1704	828	969	1026	1038	**1121**	1.80
23MM	23	864	890	725	1566	672	961	804	945	**1030**	1.65
24MM	24	790	873	642	1566	672	928	804	945	**1010**	1.60
25MM	25	715	785	589	1386	606	869	649	801	**855**	1.40
30MM	30	620	702	548	1110	576	738	580	720	**778**	1.25
35MM	35	605	694	526	1110	576	696	569	689	**737**	1.15
40MM	40	614	659	535	1110	576	649	563	654	**716**	1.10
45MM	45	609	659	519	1110	576	659	563	622	**675**	1.00
50MM	50	607	659	504	1110	576	676	533	604	**675**	1.00
60MM	60	602	659	493	1122	576	692	533	607	**716**	1.10
65MM	65	590	733	491	1122	576	831	560	662	**792**	1.15
70MM	70	639	844	564	1386	732	1127	651	774	**999**	1.20
75MM	75	742	962	651	1494	732	1615	772	910	**1295**	1.25
16MS	16	2723	0	2853	3384	1740	2751	5311	2745	**3334**	4.20
17MS	17	2343	0	2637	3384	1740	2751	5311	2519	**2836**	4.10
18MS	18	1885	2226	2420	3384	1740	2687	5311	2389	**2698**	4.00
19MS	19	1627	1715	1481	3042	1368	2121	2338	2078	**2314**	3.50
20MS	20	1399	1715	1234	2646	1368	1788	2338	1596	**1796**	2.65
21MS	21	1183	1344	993	2520	1014	1472	1743	1321	**1594**	2.50
22MS	22	1081	1344	837	2286	1014	1283	1250	1244	**1376**	2.11
23MS	23	987	1153	767	2112	876	1187	961	1149	**1285**	2.00
24MS	24	902	1153	702	2112	876	1161	961	1149	**1230**	2.00
25MS	25	819	957	624	1818	732	1055	814	1005	**1065**	1.75
30MS	30	709	830	566	1446	624	966	731	905	**965**	1.55
35MS	35	696	791	587	1446	624	832	695	823	**894**	1.40
40MS	40	702	737	557	1266	624	731	648	765	**820**	1.30
45MS	45	675	714	532	1266	624	731	648	717	**779**	1.20
50MS	50	661	702	519	1230	624	717	613	698	**743**	1.14
60MS	60	646	754	482	1230	624	840	610	722	**833**	1.25
65MS	65	652	830	514	1818	624	1038	643	796	**985**	1.30
70MS	70	735	971	704	1818	768	1499	786	942	**1226**	1.35
75MS	75	866	1119	841	1914	768	1975	1050	1117	**1521**	1.40

Comp
150
Coll
330
Model Yr
0.75
Symbol
1.20
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2000 Sym 17

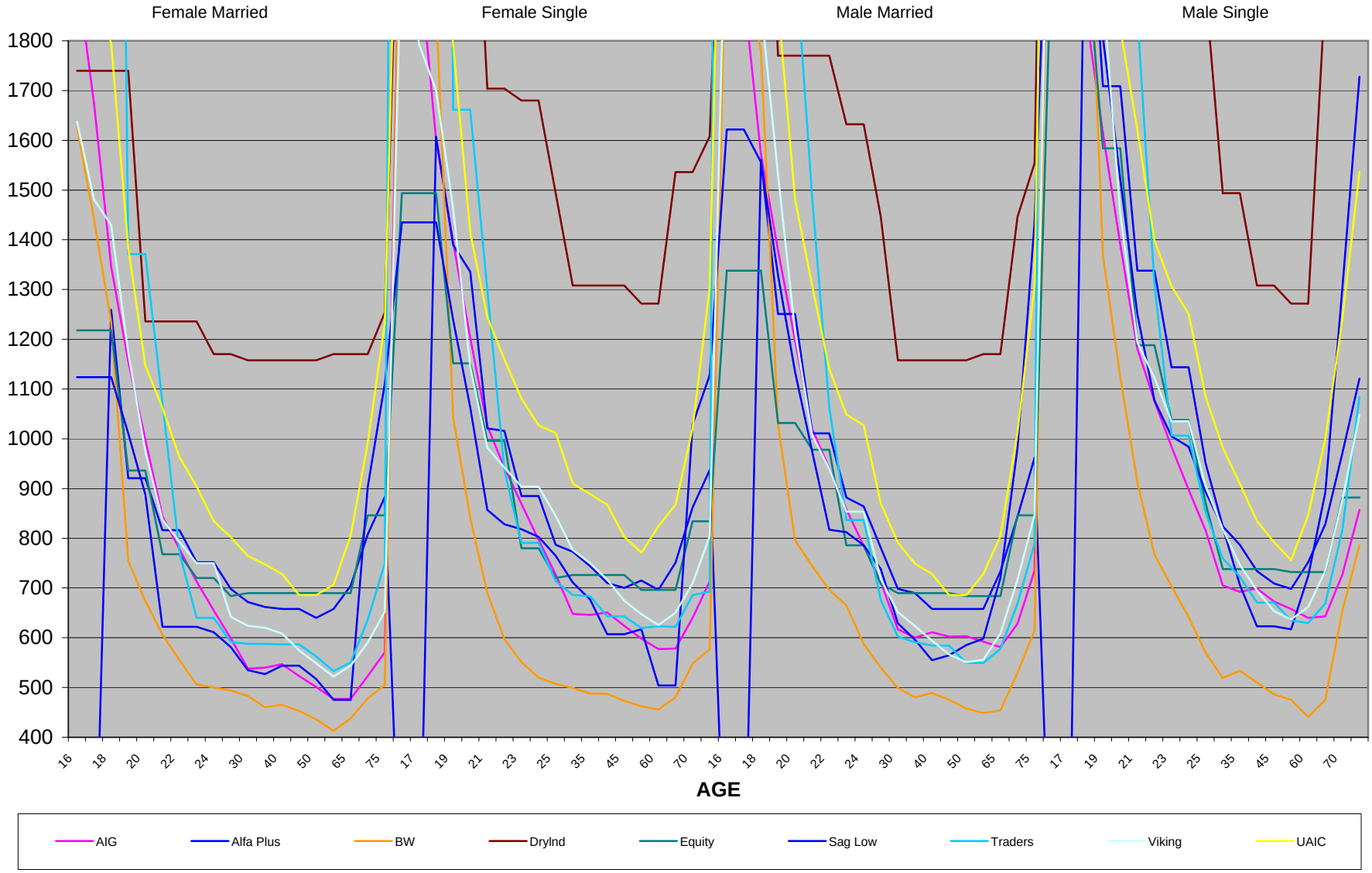


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2231	0	1842	2382	1464	1345	5842	1988	**2335**	2.90
17FM	17	1939	0	1645	2382	1464	1345	5842	1783	**2141**	2.75
18FM	18	1590	1468	1428	2382	1464	1345	5842	1721	**2031**	2.60
19FM	19	1394	1087	878	2382	1140	1217	1781	1433	**1565**	2.00
20FM	20	1207	1087	793	1692	1140	1071	1781	1187	**1297**	1.65
21FM	21	1032	960	714	1692	930	752	1383	1026	**1198**	1.50
22FM	22	951	960	651	1692	930	752	974	978	**1099**	1.50
23FM	23	872	887	597	1692	870	752	805	931	**1036**	1.45
24FM	24	802	887	589	1626	870	739	805	931	**952**	1.30
25FM	25	735	822	581	1626	834	701	749	802	**916**	1.25
30FM	30	652	789	568	1614	840	643	744	774	**869**	1.16
35FM	35	649	775	538	1614	840	633	742	768	**849**	1.12
40FM	40	655	770	541	1614	840	654	741	752	**828**	1.10
45FM	45	630	770	528	1614	840	654	741	709	**776**	1.00
50FM	50	604	752	508	1614	846	621	708	675	**776**	1.00
60FM	60	572	770	479	1626	846	574	666	643	**802**	1.05
65FM	65	568	823	501	1626	846	574	695	669	**905**	1.10
70FM	70	626	940	535	1626	1014	1079	803	720	**1095**	1.15
75FM	75	686	1025	558	1710	1014	1320	946	789	**1341**	1.20
16FS	16	2659	0	2472	3258	1758	1716	7785	2453	**2837**	3.15
17FS	17	2319	0	2274	3258	1758	1716	7785	2150	**2478**	3.00
18FS	18	1917	1878	2074	3258	1758	1716	7785	2037	**2361**	2.90
19FS	19	1705	1614	1174	3258	1356	1487	2157	1776	**2019**	2.50
20FS	20	1474	1558	969	3258	1356	1272	2157	1394	**1605**	2.10
21FS	21	1267	1193	797	2334	1182	1032	1673	1205	**1403**	1.75
22FS	22	1167	1187	688	2334	1182	997	1181	1162	**1314**	1.70
23FS	23	1072	1037	637	2310	942	984	1002	1120	**1235**	1.70
24FS	24	987	1037	605	2310	942	965	1002	1120	**1172**	1.60
25FS	25	902	927	591	2082	870	920	901	1051	**1157**	1.60
30FS	30	795	907	585	1812	876	854	858	959	**1037**	1.40
35FS	35	784	875	574	1812	876	814	856	925	**1011**	1.35
40FS	40	790	835	571	1812	876	728	810	883	**985**	1.30
45FS	45	758	822	561	1812	876	728	810	828	**912**	1.20
50FS	50	732	837	543	1776	852	740	781	794	**875**	1.15
60FS	60	700	817	528	1776	852	605	783	766	**938**	1.25
65FS	65	699	875	551	2124	852	605	785	793	**985**	1.30
70FS	70	774	998	619	2124	1002	1228	861	856	**1143**	1.35
75FS	75	862	1083	648	2196	1002	1342	871	958	**1440**	1.50
16MM	16	2504	0	2396	3426	1602	1944	9394	2678	**3145**	3.75
17MM	17	2227	0	2212	3426	1602	1944	9394	2389	**2786**	3.65
18MM	18	1876	1818	2029	3426	1602	1864	9394	2269	**2660**	3.50
19MM	19	1680	1466	1186	2412	1236	1597	2577	1888	**2137**	2.90
20MM	20	1461	1466	926	2412	1236	1357	2577	1494	**1684**	2.25
21MM	21	1255	1189	865	2412	1164	1170	1912	1248	**1480**	1.90
22MM	22	1155	1189	812	2412	1164	983	1343	1167	**1304**	1.80
23MM	23	1055	1042	779	2274	948	977	1060	1063	**1198**	1.65
24MM	24	970	1023	693	2274	948	945	1060	1063	**1172**	1.60
25MM	25	882	919	636	2004	858	887	856	900	**997**	1.40
30MM	30	760	822	590	1614	840	756	759	810	**905**	1.25
35MM	35	736	811	565	1614	840	716	746	775	**853**	1.15
40MM	40	744	770	575	1614	840	666	738	736	**828**	1.10
45MM	45	738	770	562	1614	840	677	738	699	**776**	1.00
50MM	50	734	770	546	1614	840	701	689	679	**776**	1.00
60MM	60	718	770	530	1626	840	716	689	681	**828**	1.10
65MM	65	704	856	522	1626	840	863	724	743	**908**	1.15
70MM	70	757	979	594	2004	1014	1171	834	868	**1121**	1.20
75MM	75	879	1115	686	2112	1014	1705	982	1018	**1422**	1.25
16MS	16	3121	0	2987	4680	2394	2839	6952	3079	**3761**	4.20
17MS	17	2716	0	2764	4680	2394	2839	6952	2826	**3252**	4.10
18MS	18	2236	2577	2542	4680	2394	2770	6952	2678	**3104**	4.00
19MS	19	1987	2001	1579	4338	1920	2172	3307	2332	**2669**	3.50
20MS	20	1712	2001	1324	3738	1920	1830	3307	1791	**2065**	2.65
21MS	21	1468	1570	1060	3612	1440	1504	2436	1484	**1848**	2.50
22MS	22	1342	1570	900	3258	1440	1299	1691	1397	**1590**	2.11
23MS	23	1225	1349	826	3084	1284	1209	1294	1291	**1488**	2.00
24MS	24	1126	1349	756	3084	1284	1183	1294	1291	**1433**	2.00
25MS	25	1023	1125	671	2646	1056	1077	1089	1129	**1243**	1.75
30MS	30	884	973	609	2082	888	987	961	1017	**1122**	1.55
35MS	35	854	927	629	2082	888	849	915	925	**1037**	1.40
40MS	40	862	861	597	1812	888	749	845	860	**952**	1.30
45MS	45	837	833	571	1812	888	749	845	806	**901**	1.20
50MS	50	815	822	558	1776	888	740	800	784	**859**	1.14
60MS	60	788	880	515	1776	888	867	791	810	**960**	1.25
65MS	65	790	964	547	2646	888	1068	851	893	**1117**	1.30
70MS	70	884	1127	743	2646	1050	1558	1040	1056	**1363**	1.35
75MS	75	1036	1295	885	2742	1050	2061	1372	1248	**1664**	1.40

Comp
150
Coll
330
Model Yr
0.66
Symbol
1.70
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2000 Sym 13

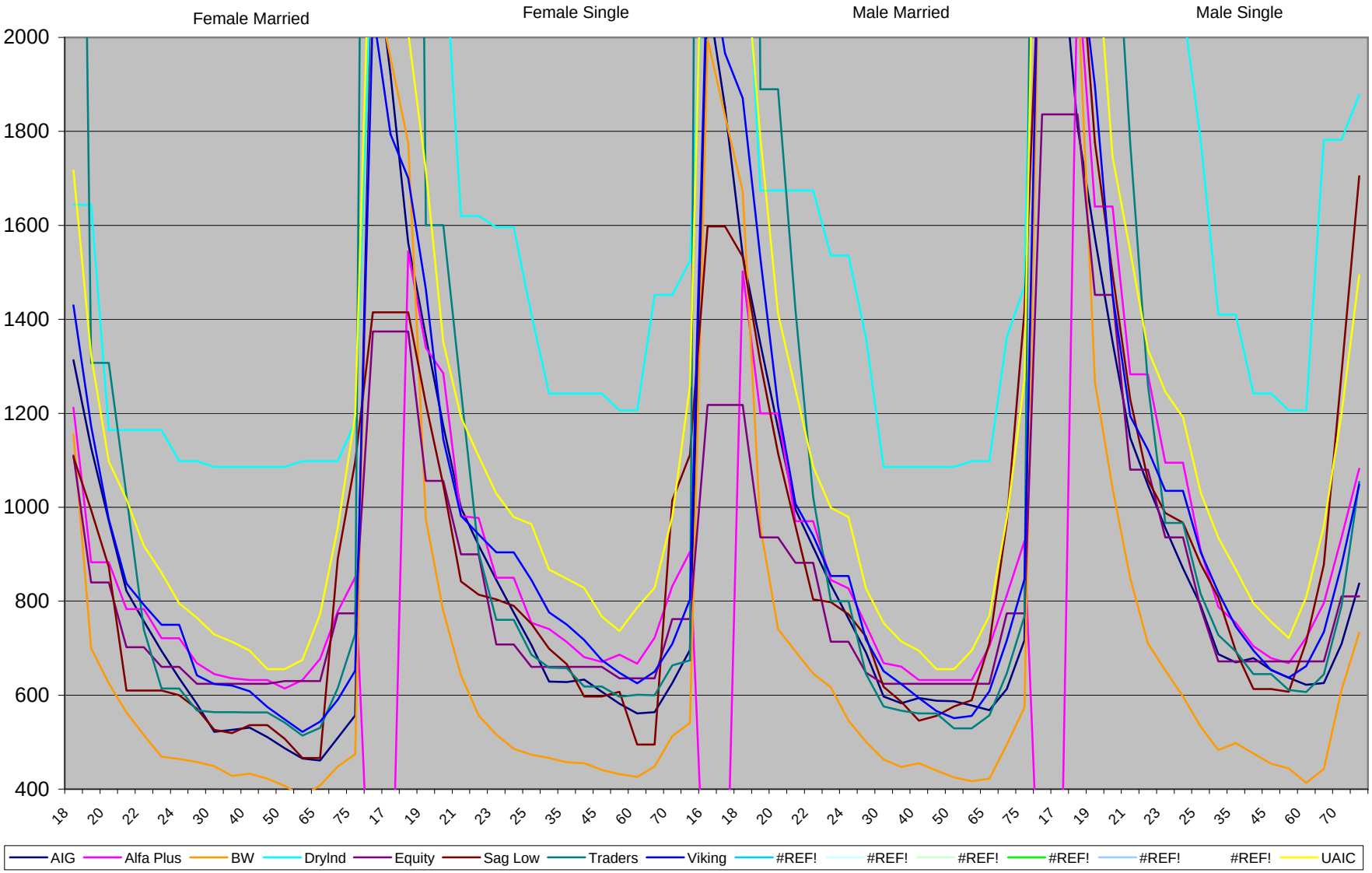


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1934	0	1628	1740	1218	1124	4447	1637	**2072**	2.90
17FM	17	1673	0	1440	1740	1218	1124	4447	1480	**1892**	2.75
18FM	18	1346	1259	1235	1740	1218	1124	4447	1430	**1795**	2.60
19FM	19	1156	921	754	1740	936	1011	1371	1173	**1383**	2.00
20FM	20	998	921	674	1236	936	888	1371	975	**1148**	1.65
21FM	21	844	816	606	1236	768	622	1073	838	**1062**	1.50
22FM	22	778	816	555	1236	768	622	770	792	**963**	1.50
23FM	23	713	752	506	1236	720	622	640	750	**905**	1.45
24FM	24	655	752	500	1170	720	611	640	750	**835**	1.30
25FM	25	599	698	494	1170	684	581	592	642	**802**	1.25
30FM	30	538	672	483	1158	690	535	588	624	**764**	1.16
35FM	35	540	662	460	1158	690	527	588	620	**747**	1.12
40FM	40	547	658	465	1158	690	544	587	608	**728**	1.10
45FM	45	523	658	453	1158	690	544	587	575	**686**	1.00
50FM	50	501	640	436	1158	690	517	562	548	**686**	1.00
60FM	60	477	658	413	1170	690	475	533	522	**707**	1.05
65FM	65	477	704	438	1170	690	475	551	544	**805**	1.10
70FM	70	523	808	478	1170	846	903	636	590	**991**	1.15
75FM	75	571	883	505	1254	846	1111	750	652	**1232**	1.20
16FS	16	2278	0	2257	2370	1494	1435	5920	2058	**2552**	3.15
17FS	17	1971	0	2066	2370	1494	1435	5920	1794	**2207**	3.00
18FS	18	1602	1607	1876	2370	1494	1435	5920	1701	**2098**	2.90
19FS	19	1395	1390	1043	2370	1152	1239	1662	1463	**1793**	2.50
20FS	20	1203	1336	841	2370	1152	1063	1662	1145	**1415**	2.10
21FS	21	1026	1021	690	1704	996	857	1300	982	**1245**	1.75
22FS	22	942	1016	597	1704	996	828	936	942	**1160**	1.70
23FS	23	869	885	551	1680	780	818	791	904	**1081**	1.70
24FS	24	797	885	520	1680	780	803	791	904	**1027**	1.60
25FS	25	727	787	507	1494	720	765	714	845	**1012**	1.60
30FS	30	648	773	499	1308	726	711	686	776	**910**	1.40
35FS	35	646	744	488	1308	726	677	684	750	**889**	1.35
40FS	40	651	710	487	1308	726	607	643	717	**868**	1.30
45FS	45	624	700	473	1308	726	607	643	674	**803**	1.20
50FS	50	598	715	462	1272	696	617	620	647	**771**	1.15
60FS	60	577	696	456	1272	696	504	623	625	**824**	1.25
65FS	65	578	751	480	1536	696	504	622	650	**868**	1.30
70FS	70	640	862	548	1536	834	1029	686	709	**1021**	1.35
75FS	75	713	937	577	1608	834	1128	693	804	**1304**	1.50
16MM	16	2144	0	2122	2502	1338	1622	7080	2191	**2805**	3.75
17MM	17	1898	0	1951	2502	1338	1622	7080	1966	**2455**	3.65
18MM	18	1572	1561	1779	2502	1338	1556	7080	1871	**2343**	3.50
19MM	19	1379	1251	1028	1770	1032	1329	1977	1530	**1874**	2.90
20MM	20	1197	1251	796	1770	1032	1134	1977	1215	**1480**	2.25
21MM	21	1020	1011	744	1770	978	974	1484	1008	**1308**	1.90
22MM	22	940	1011	696	1770	978	817	1063	939	**1141**	1.80
23MM	23	858	882	665	1632	786	812	837	854	**1049**	1.65
24MM	24	785	864	587	1632	786	786	837	854	**1027**	1.60
25MM	25	712	781	540	1446	708	738	676	718	**870**	1.40
30MM	30	617	698	499	1158	690	629	602	651	**791**	1.25
35MM	35	600	690	480	1158	690	596	591	624	**749**	1.15
40MM	40	611	658	489	1158	690	555	584	594	**728**	1.10
45MM	45	602	658	475	1158	690	565	584	566	**686**	1.00
50MM	50	603	658	458	1158	684	585	550	551	**686**	1.00
60MM	60	592	658	449	1170	684	598	550	556	**728**	1.10
65MM	65	581	733	454	1170	684	720	578	608	**804**	1.15
70MM	70	628	843	529	1446	846	981	668	716	**1012**	1.20
75MM	75	735	962	615	1554	846	1435	789	847	**1308**	1.25
16MS	16	2668	0	2679	3480	1998	2369	5480	2565	**3380**	4.20
17MS	17	2302	0	2466	3480	1998	2369	5480	2337	**2881**	4.10
18MS	18	1859	2228	2253	3480	1998	2310	5480	2213	**2742**	4.00
19MS	19	1615	1709	1369	3138	1584	1807	2496	1898	**2352**	3.50
20MS	20	1391	1709	1125	2736	1584	1522	2496	1454	**1825**	2.65
21MS	21	1181	1338	913	2610	1188	1251	1853	1194	**1621**	2.50
22MS	22	1076	1338	768	2370	1188	1077	1311	1122	**1399**	2.11
23MS	23	984	1144	703	2196	1038	1005	1007	1035	**1306**	2.00
24MS	24	898	1144	642	2196	1038	984	1007	1035	**1251**	2.00
25MS	25	815	950	570	1902	870	893	852	904	**1084**	1.75
30MS	30	705	824	519	1494	738	822	759	818	**982**	1.55
35MS	35	692	787	534	1494	738	706	723	746	**910**	1.40
40MS	40	699	734	510	1308	738	623	671	695	**835**	1.30
45MS	45	673	709	486	1308	738	623	671	653	**792**	1.20
50MS	50	658	698	475	1272	732	617	635	637	**756**	1.14
60MS	60	640	752	441	1272	732	724	630	662	**846**	1.25
65MS	65	643	828	475	1902	732	892	669	735	**1000**	1.30
70MS	70	727	971	655	1902	882	1303	817	877	**1241**	1.35
75MS	75	857	1121	786	1998	882	1728	1084	1048	**1537**	1.40

Comp
150
Coll
330
Model Yr
0.66
Symbol
1.40
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2000 Sym 10

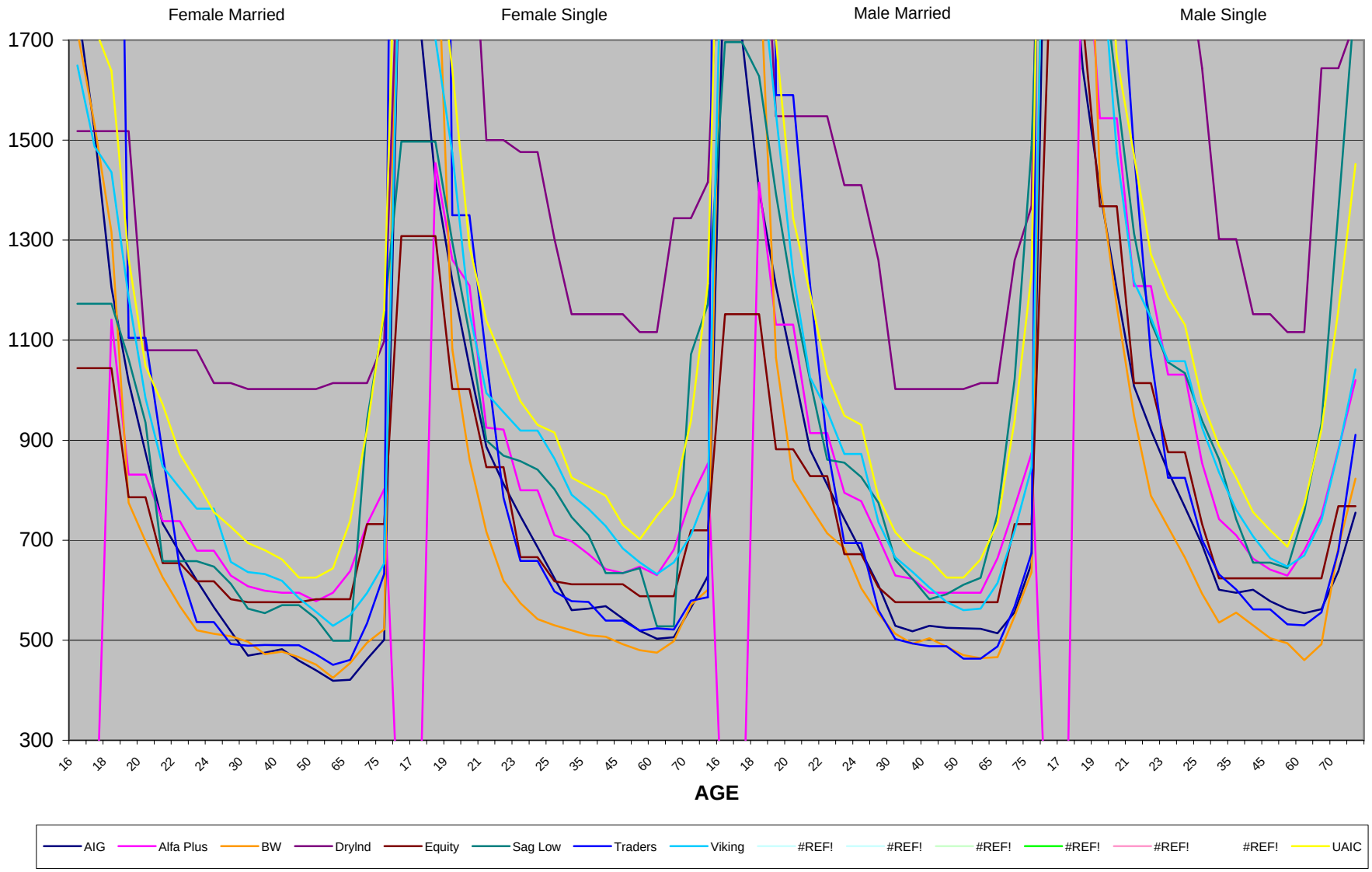


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1888	0	1529	1644	1110	1107	4275	1637	**1984**	2.90
17FM	17	1629	0	1352	1644	1110	1107	4275	1480	**1809**	2.75
18FM	18	1313	1212	1156	1644	1110	1107	4275	1430	**1717**	2.60
19FM	19	1127	883	700	1644	840	994	1307	1173	**1323**	2.00
20FM	20	971	883	625	1164	840	873	1307	975	**1098**	1.65
21FM	21	822	783	563	1164	702	610	1025	838	**1017**	1.50
22FM	22	757	783	515	1164	702	610	739	792	**918**	1.50
23FM	23	694	721	469	1164	660	610	614	750	**861**	1.45
24FM	24	636	721	464	1098	660	600	614	750	**795**	1.30
25FM	25	581	668	458	1098	624	571	567	642	**765**	1.25
30FM	30	522	645	449	1086	624	526	564	624	**729**	1.16
35FM	35	526	636	428	1086	624	519	564	620	**714**	1.12
40FM	40	531	632	433	1086	624	536	563	608	**695**	1.10
45FM	45	511	632	422	1086	624	536	563	575	**656**	1.00
50FM	50	487	614	407	1086	630	507	541	548	**656**	1.00
60FM	60	465	632	385	1098	630	466	514	522	**675**	1.05
65FM	65	461	677	408	1098	630	466	531	544	**772**	1.10
70FM	70	509	778	448	1098	774	890	615	590	**956**	1.15
75FM	75	557	851	474	1182	774	1097	730	652	**1196**	1.20
16FS	16	2223	0	2134	2238	1374	1415	5724	2058	**2456**	3.15
17FS	17	1921	0	1956	2238	1374	1415	5724	1794	**2116**	3.00
18FS	18	1563	1544	1776	2238	1374	1415	5724	1701	**2011**	2.90
19FS	19	1363	1339	974	2238	1056	1220	1601	1463	**1717**	2.50
20FS	20	1173	1285	779	2238	1056	1047	1601	1145	**1351**	2.10
21FS	21	999	981	642	1620	900	842	1248	982	**1192**	1.75
22FS	22	919	977	557	1620	900	814	903	942	**1109**	1.70
23FS	23	845	850	516	1596	708	804	761	904	**1029**	1.70
24FS	24	776	850	486	1596	708	790	761	904	**979**	1.60
25FS	25	707	754	473	1410	660	752	686	845	**964**	1.60
30FS	30	629	741	466	1242	660	699	659	776	**868**	1.40
35FS	35	628	713	457	1242	660	666	657	750	**848**	1.35
40FS	40	633	681	455	1242	660	597	619	717	**828**	1.30
45FS	45	607	671	441	1242	660	597	619	674	**767**	1.20
50FS	50	582	686	432	1206	636	607	597	647	**736**	1.15
60FS	60	561	667	426	1206	636	495	601	625	**787**	1.25
65FS	65	564	722	448	1452	636	495	600	650	**828**	1.30
70FS	70	626	832	513	1452	762	1015	664	709	**980**	1.35
75FS	75	696	905	541	1524	762	1112	674	804	**1259**	1.50
16MM	16	2094	0	1996	2370	1218	1598	6797	2191	**2692**	3.75
17MM	17	1851	0	1833	2370	1218	1598	6797	1966	**2345**	3.65
18MM	18	1537	1502	1672	2370	1218	1533	6797	1871	**2237**	3.50
19MM	19	1348	1200	958	1674	936	1308	1890	1530	**1786**	2.90
20MM	20	1168	1200	741	1674	936	1115	1890	1215	**1412**	2.25
21MM	21	995	970	693	1674	882	960	1420	1008	**1251**	1.90
22MM	22	915	970	646	1674	882	804	1022	939	**1086**	1.80
23MM	23	835	845	617	1536	714	798	800	854	**999**	1.65
24MM	24	763	827	546	1536	714	772	800	854	**979**	1.60
25MM	25	691	749	501	1362	648	725	645	718	**828**	1.40
30MM	30	597	668	463	1086	624	618	576	651	**754**	1.25
35MM	35	583	661	447	1086	624	586	567	624	**714**	1.15
40MM	40	594	632	455	1086	624	546	561	594	**695**	1.10
45MM	45	588	632	440	1086	624	556	561	566	**656**	1.00
50MM	50	587	632	425	1086	624	576	529	551	**656**	1.00
60MM	60	578	632	417	1098	624	589	529	556	**695**	1.10
65MM	65	568	704	422	1098	624	710	557	608	**769**	1.15
70MM	70	613	813	495	1362	774	967	646	716	**976**	1.20
75MM	75	717	928	574	1470	774	1418	768	847	**1271**	1.25
16MS	16	2601	0	2523	3306	1836	2333	5329	2565	**3254**	4.20
17MS	17	2243	0	2321	3306	1836	2333	5329	2337	**2757**	4.10
18MS	18	1811	2148	2120	3306	1836	2273	5329	2213	**2621**	4.00
19MS	19	1574	1640	1267	2964	1452	1777	2394	1898	**2246**	3.50
20MS	20	1352	1640	1040	2592	1452	1497	2394	1454	**1745**	2.65
21MS	21	1148	1283	849	2466	1080	1230	1775	1194	**1546**	2.50
22MS	22	1047	1283	710	2238	1080	1058	1261	1122	**1335**	2.11
23MS	23	956	1095	653	2064	936	988	966	1035	**1246**	2.00
24MS	24	870	1095	597	2064	936	967	966	1035	**1191**	2.00
25MS	25	791	908	533	1782	786	879	816	904	**1031**	1.75
30MS	30	687	788	483	1410	672	808	728	818	**935**	1.55
35MS	35	670	754	498	1410	672	694	693	746	**868**	1.40
40MS	40	679	704	476	1242	672	613	645	695	**795**	1.30
45MS	45	654	679	454	1242	672	613	645	653	**756**	1.20
50MS	50	637	668	444	1206	672	607	611	637	**721**	1.14
60MS	60	622	722	413	1206	672	714	607	662	**809**	1.25
65MS	65	626	796	443	1782	672	878	644	735	**960**	1.30
70MS	70	709	936	611	1782	810	1285	790	877	**1200**	1.35
75MS	75	838	1082	733	1878	810	1705	1054	1048	**1495**	1.40

Comp
150
Coll
330
Model Yr
0.66
Symbol
1.30
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2000 Sym 8



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1770	0	1718	1518	1044	1173	3559	1649	**1897**	2.90
17FM	17	1518	0	1531	1518	1044	1173	3559	1487	**1726**	2.75
18FM	18	1205	1141	1316	1518	1044	1173	3559	1436	**1638**	2.60
19FM	19	1017	831	775	1518	786	1062	1105	1186	**1263**	2.00
20FM	20	875	831	698	1080	786	935	1105	984	**1048**	1.65
21FM	21	733	738	626	1080	654	658	873	848	**972**	1.50
22FM	22	675	738	568	1080	654	658	642	804	**873**	1.50
23FM	23	620	679	520	1080	618	658	536	763	**817**	1.45
24FM	24	566	679	513	1014	618	647	536	763	**756**	1.30
25FM	25	518	629	508	1014	582	613	492	657	**727**	1.25
30FM	30	469	608	497	1002	576	563	489	636	**694**	1.16
35FM	35	475	599	472	1002	576	554	491	632	**680**	1.12
40FM	40	482	595	477	1002	576	570	490	619	**662**	1.10
45FM	45	459	595	466	1002	576	570	490	584	**625**	1.00
50FM	50	440	578	451	1002	582	543	472	556	**625**	1.00
60FM	60	419	595	425	1014	582	499	451	529	**643**	1.05
65FM	65	421	638	454	1014	582	499	461	550	**739**	1.10
70FM	70	462	732	495	1014	732	940	534	595	**922**	1.15
75FM	75	501	802	522	1098	732	1151	633	654	**1160**	1.20
16FS	16	2062	0	2406	2070	1308	1497	4752	2055	**2361**	3.15
17FS	17	1771	0	2218	2070	1308	1497	4752	1796	**2025**	3.00
18FS	18	1419	1454	2029	2070	1308	1497	4752	1702	**1923**	2.90
19FS	19	1219	1261	1082	2070	1002	1296	1350	1474	**1642**	2.50
20FS	20	1047	1209	862	2070	1002	1112	1350	1155	**1288**	2.10
21FS	21	887	925	717	1500	846	900	1063	994	**1139**	1.75
22FS	22	813	921	619	1500	846	869	785	956	**1057**	1.70
23FS	23	748	800	574	1476	666	858	659	919	**978**	1.70
24FS	24	686	800	542	1476	666	841	659	919	**931**	1.60
25FS	25	624	710	530	1302	618	802	597	863	**915**	1.60
30FS	30	560	698	520	1152	612	746	578	791	**825**	1.40
35FS	35	563	672	510	1152	612	710	577	763	**807**	1.35
40FS	40	568	642	507	1152	612	634	539	728	**789**	1.30
45FS	45	543	634	492	1152	612	634	539	683	**731**	1.20
50FS	50	519	647	480	1116	588	644	519	656	**702**	1.15
60FS	60	503	630	475	1116	588	528	524	632	**749**	1.25
65FS	65	506	681	498	1344	588	528	521	656	**789**	1.30
70FS	70	565	784	571	1344	720	1072	579	710	**939**	1.35
75FS	75	628	853	601	1416	720	1172	586	800	**1214**	1.50
16MM	16	1938	0	2261	2202	1152	1696	5596	2212	**2579**	3.75
17MM	17	1706	0	2077	2202	1152	1696	5596	1981	**2235**	3.65
18MM	18	1399	1415	1893	2202	1152	1628	5596	1883	**2132**	3.50
19MM	19	1208	1131	1065	1548	882	1392	1590	1553	**1699**	2.90
20MM	20	1045	1131	821	1548	882	1187	1590	1232	**1344**	2.25
21MM	21	881	914	767	1548	828	1020	1211	1026	**1193**	1.90
22MM	22	811	914	714	1548	828	861	888	958	**1032**	1.80
23MM	23	742	795	684	1410	672	855	694	872	**949**	1.65
24MM	24	677	778	604	1410	672	826	694	872	**931**	1.60
25MM	25	610	705	552	1260	606	775	560	736	**786**	1.40
30MM	30	529	629	513	1002	576	660	502	665	**716**	1.25
35MM	35	518	623	493	1002	576	623	493	637	**680**	1.15
40MM	40	529	595	504	1002	576	582	488	606	**662**	1.10
45MM	45	525	595	487	1002	576	592	488	576	**625**	1.00
50MM	50	524	595	470	1002	576	611	463	560	**625**	1.00
60MM	60	523	595	464	1014	576	625	463	563	**662**	1.10
65MM	65	514	664	466	1014	576	752	488	614	**735**	1.15
70MM	70	556	767	548	1260	732	1022	568	719	**940**	1.20
75MM	75	654	874	636	1368	732	1486	674	845	**1233**	1.25
16MS	16	2407	0	2859	3078	1740	2478	4597	2568	**3127**	4.20
17MS	17	2059	0	2637	3078	1740	2478	4597	2348	**2633**	4.10
18MS	18	1643	2024	2414	3078	1740	2417	4597	2222	**2500**	4.00
19MS	19	1399	1544	1415	2736	1368	1896	1974	1921	**2141**	3.50
20MS	20	1201	1544	1168	2400	1368	1598	1974	1474	**1665**	2.65
21MS	21	1008	1208	949	2274	1014	1314	1477	1217	**1470**	2.50
22MS	22	920	1208	789	2070	1014	1136	1071	1145	**1272**	2.11
23MS	23	838	1031	726	1896	876	1056	825	1058	**1186**	2.00
24MS	24	766	1031	665	1896	876	1034	825	1058	**1131**	2.00
25MS	25	691	854	593	1644	732	939	700	925	**978**	1.75
30MS	30	601	742	535	1302	624	862	632	835	**888**	1.55
35MS	35	595	710	555	1302	624	742	601	760	**825**	1.40
40MS	40	601	663	530	1152	624	655	562	708	**756**	1.30
45MS	45	578	641	504	1152	624	655	562	664	**720**	1.20
50MS	50	562	629	494	1116	624	644	532	647	**687**	1.14
60MS	60	554	680	460	1116	624	757	530	670	**771**	1.25
65MS	65	562	749	492	1644	624	933	556	740	**921**	1.30
70MS	70	638	881	685	1644	768	1359	679	878	**1159**	1.35
75MS	75	755	1020	823	1740	768	1798	911	1042	**1452**	1.40

Comp
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Coll
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Model Yr
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Anti-theft
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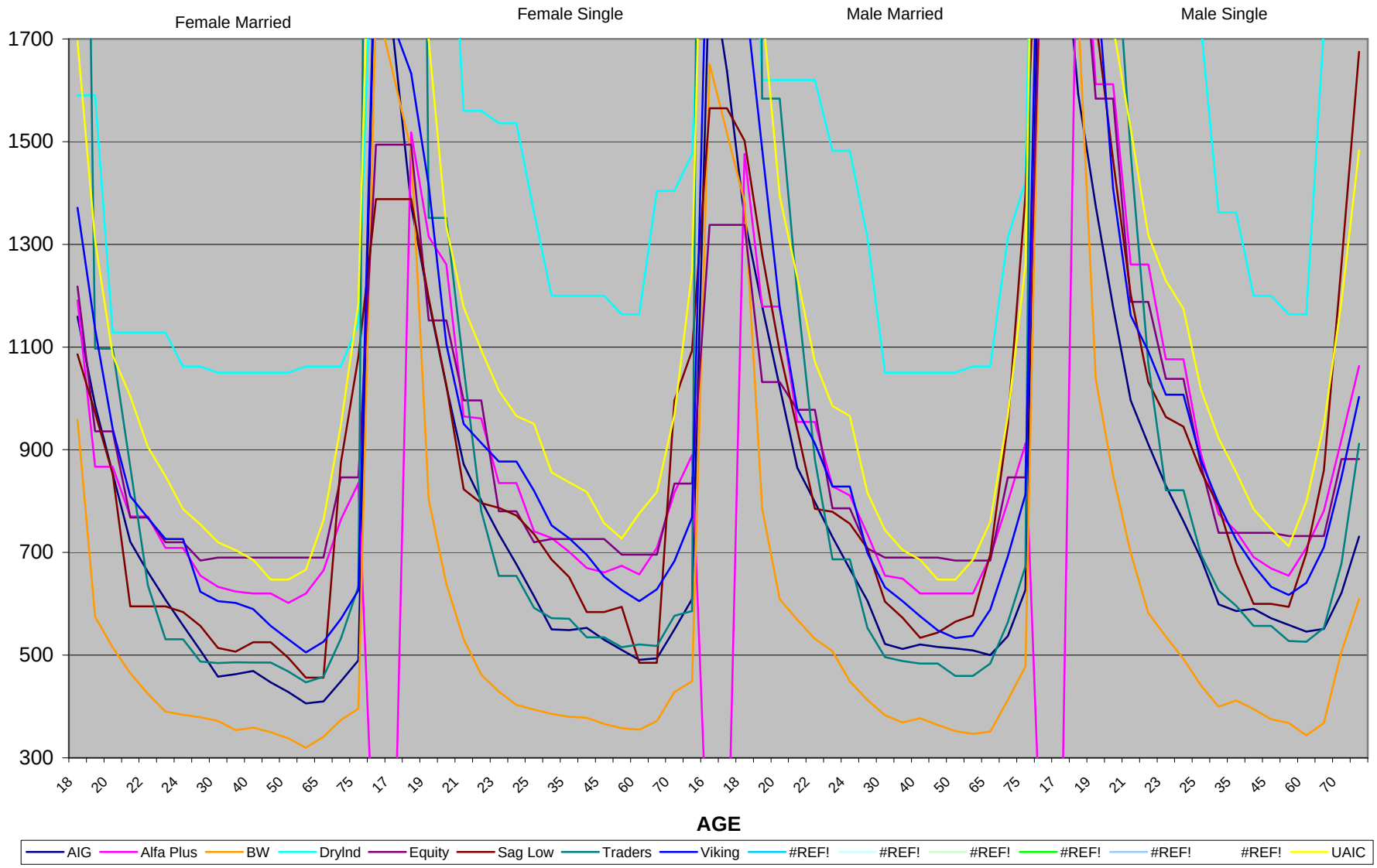
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 1998 Sym 13



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1684	0	1264	1590	1218	1086	3569	1580	**1960**	2.90
17FM	17	1451	0	1119	1590	1218	1086	3569	1422	**1786**	2.75
18FM	18	1159	1191	958	1590	1218	1086	3569	1371	**1696**	2.60
19FM	19	987	867	575	1590	936	972	1097	1135	**1307**	2.00
20FM	20	854	867	515	1128	936	853	1097	941	**1084**	1.65
21FM	21	721	770	465	1128	768	595	866	810	**1004**	1.50
22FM	22	662	770	425	1128	768	595	636	767	**905**	1.50
23FM	23	608	709	390	1128	720	595	531	726	**849**	1.45
24FM	24	558	709	384	1062	720	584	531	726	**785**	1.30
25FM	25	509	655	379	1062	684	557	488	624	**754**	1.25
30FM	30	458	633	372	1050	690	514	485	605	**720**	1.16
35FM	35	463	624	354	1050	690	507	486	602	**704**	1.12
40FM	40	469	620	359	1050	690	525	485	590	**686**	1.10
45FM	45	447	620	350	1050	690	525	485	557	**647**	1.00
50FM	50	428	602	338	1050	690	495	468	531	**647**	1.00
60FM	60	406	620	320	1062	690	456	447	505	**667**	1.05
65FM	65	410	665	341	1062	690	456	458	526	**763**	1.10
70FM	70	449	764	374	1062	846	874	532	570	**947**	1.15
75FM	75	490	835	396	1146	846	1081	634	627	**1186**	1.20
16FS	16	1971	0	1773	2154	1494	1388	4789	1979	**2431**	3.15
17FS	17	1700	0	1628	2154	1494	1388	4789	1726	**2091**	3.00
18FS	18	1376	1518	1483	2154	1494	1388	4789	1633	**1987**	2.90
19FS	19	1190	1315	803	2154	1152	1195	1351	1414	**1697**	2.50
20FS	20	1024	1261	639	2154	1152	1026	1351	1105	**1334**	2.10
21FS	21	872	965	531	1560	996	823	1060	951	**1178**	1.75
22FS	22	801	961	462	1560	996	796	781	913	**1095**	1.70
23FS	23	736	835	429	1536	780	787	654	877	**1015**	1.70
24FS	24	677	835	403	1536	780	772	654	877	**966**	1.60
25FS	25	615	741	394	1362	720	736	592	820	**950**	1.60
30FS	30	550	728	386	1200	726	686	572	753	**856**	1.40
35FS	35	549	701	380	1200	726	652	571	727	**837**	1.35
40FS	40	553	670	378	1200	726	584	535	695	**818**	1.30
45FS	45	530	661	366	1200	726	584	535	653	**757**	1.20
50FS	50	510	674	358	1164	696	594	516	627	**727**	1.15
60FS	60	491	657	355	1164	696	485	521	605	**776**	1.25
65FS	65	494	709	372	1404	696	485	518	628	**818**	1.30
70FS	70	550	817	428	1404	834	996	577	683	**969**	1.35
75FS	75	609	889	449	1476	834	1093	586	768	**1246**	1.50
16MM	16	1857	0	1651	2280	1338	1565	5624	2120	**2661**	3.75
17MM	17	1638	0	1517	2280	1338	1565	5624	1894	**2315**	3.65
18MM	18	1350	1476	1383	2280	1338	1502	5624	1798	**2209**	3.50
19MM	19	1180	1179	786	1620	1032	1281	1584	1486	**1762**	2.90
20MM	20	1022	1179	609	1620	1032	1092	1584	1177	**1394**	2.25
21MM	21	865	954	569	1620	978	939	1202	978	**1235**	1.90
22MM	22	798	954	532	1620	978	785	881	912	**1071**	1.80
23MM	23	730	829	508	1482	786	779	687	828	**985**	1.65
24MM	24	668	811	449	1482	786	756	687	828	**966**	1.60
25MM	25	606	736	413	1314	708	708	553	699	**816**	1.40
30MM	30	522	655	383	1050	690	604	496	632	**743**	1.25
35MM	35	512	649	369	1050	690	573	488	605	**705**	1.15
40MM	40	521	620	377	1050	690	534	484	576	**686**	1.10
45MM	45	516	620	364	1050	690	544	484	548	**647**	1.00
50MM	50	513	620	352	1050	684	565	460	533	**647**	1.00
60MM	60	509	620	347	1062	684	577	460	538	**686**	1.10
65MM	65	500	692	351	1062	684	696	484	589	**760**	1.15
70MM	70	537	799	413	1314	846	949	564	692	**966**	1.20
75MM	75	627	912	478	1422	846	1396	673	813	**1260**	1.25
16MS	16	2306	0	2090	3180	1998	2286	4603	2471	**3219**	4.20
17MS	17	1983	0	1925	3180	1998	2286	4603	2256	**2723**	4.10
18MS	18	1593	2110	1757	3180	1998	2227	4603	2132	**2588**	4.00
19MS	19	1374	1612	1037	2838	1584	1738	1982	1840	**2217**	3.50
20MS	20	1178	1612	850	2490	1584	1464	1982	1409	**1724**	2.65
21MS	21	996	1261	699	2364	1188	1203	1478	1161	**1525**	2.50
22MS	22	911	1261	582	2154	1188	1032	1069	1092	**1318**	2.11
23MS	23	830	1076	536	1980	1038	964	821	1007	**1230**	2.00
24MS	24	761	1076	493	1980	1038	945	821	1007	**1175**	2.00
25MS	25	688	891	441	1722	870	858	695	879	**1017**	1.75
30MS	30	599	775	400	1362	738	790	626	795	**922**	1.55
35MS	35	586	741	412	1362	738	679	596	725	**856**	1.40
40MS	40	590	691	395	1200	738	600	557	674	**785**	1.30
45MS	45	572	669	375	1200	738	600	557	633	**746**	1.20
50MS	50	559	655	368	1164	732	594	528	617	**712**	1.14
60MS	60	546	709	344	1164	732	698	526	641	**798**	1.25
65MS	65	551	781	368	1722	732	860	553	710	**950**	1.30
70MS	70	621	920	507	1722	882	1261	678	847	**1189**	1.35
75MS	75	731	1063	609	1818	882	1675	912	1003	**1483**	1.40

Comp
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Coll
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Model Yr
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Symbol
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Anti-theft
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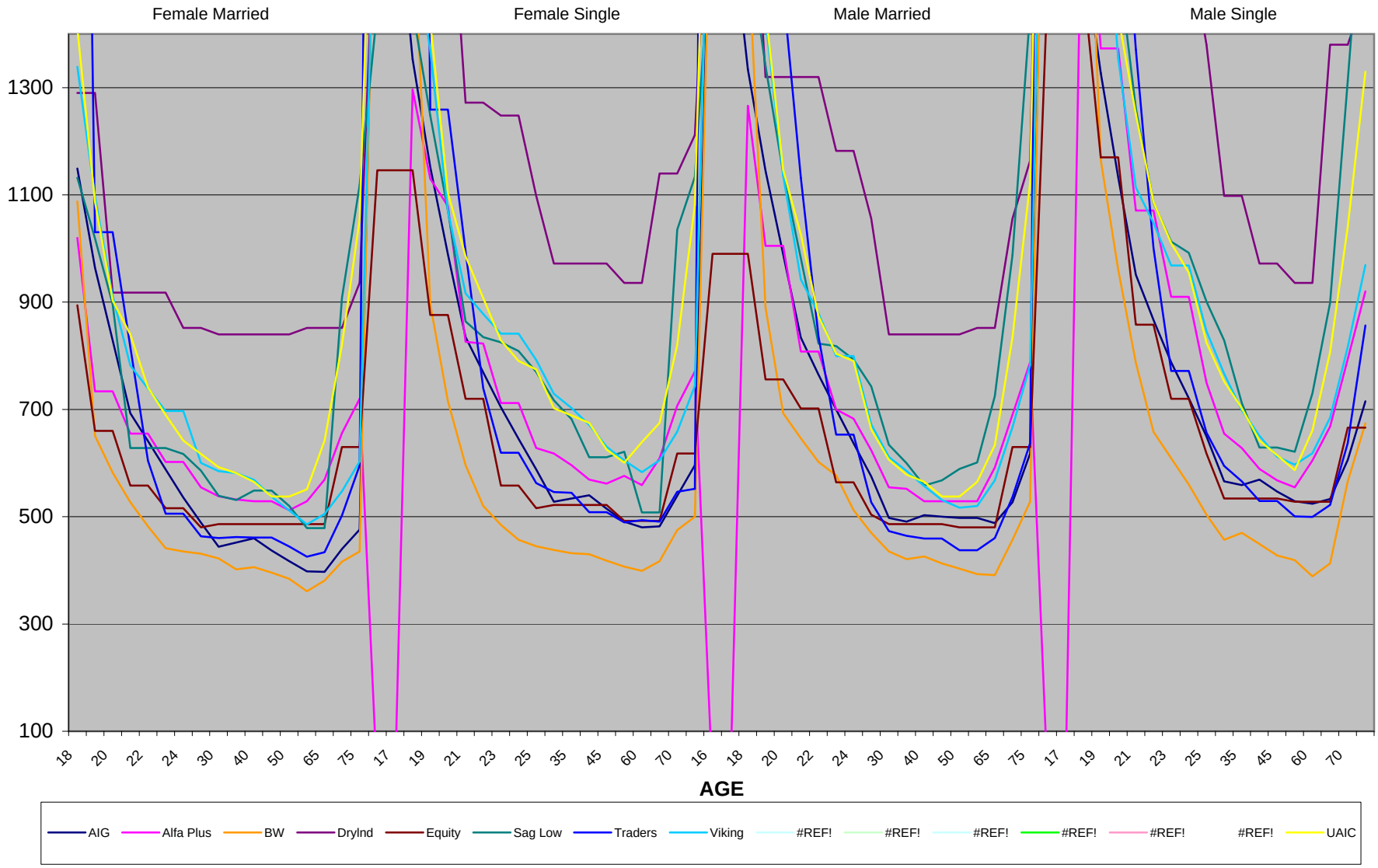
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 1998 Sym 6



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1701	0	1427	1290	894	1132	3304	1529	**1642**	2.90
17FM	17	1458	0	1266	1290	894	1132	3304	1387	**1484**	2.75
18FM	18	1149	1020	1088	1290	894	1132	3304	1339	**1410**	2.60
19FM	19	964	734	651	1290	660	1019	1030	1097	**1087**	2.00
20FM	20	829	734	582	918	660	896	1030	911	**903**	1.65
21FM	21	693	655	527	918	558	628	816	782	**840**	1.50
22FM	22	641	655	482	918	558	628	604	739	**741**	1.50
23FM	23	588	602	441	918	516	628	506	697	**690**	1.45
24FM	24	536	602	435	852	516	617	506	697	**642**	1.30
25FM	25	489	555	431	852	480	586	463	600	**617**	1.25
30FM	30	444	538	422	840	486	539	460	585	**592**	1.16
35FM	35	452	532	402	840	486	531	462	581	**581**	1.12
40FM	40	460	529	406	840	486	549	461	569	**565**	1.10
45FM	45	437	529	396	840	486	549	461	537	**538**	1.00
50FM	50	417	512	384	840	486	520	445	512	**538**	1.00
60FM	60	398	529	361	852	486	479	426	486	**551**	1.05
65FM	65	397	569	381	852	486	479	434	505	**642**	1.10
70FM	70	440	656	416	852	630	908	502	548	**821**	1.15
75FM	75	476	720	435	936	630	1118	596	603	**1054**	1.20
16FS	16	1981	0	1978	1752	1146	1446	4410	1928	**2085**	3.15
17FS	17	1696	0	1817	1752	1146	1446	4410	1680	**1762**	3.00
18FS	18	1353	1296	1657	1752	1146	1446	4410	1591	**1668**	2.90
19FS	19	1152	1130	896	1752	876	1248	1259	1369	**1422**	2.50
20FS	20	989	1079	715	1752	876	1071	1259	1069	**1103**	2.10
21FS	21	835	826	596	1272	720	864	995	916	**985**	1.75
22FS	22	769	823	520	1272	720	835	739	878	**908**	1.70
23FS	23	704	712	485	1248	558	825	619	841	**829**	1.70
24FS	24	645	712	457	1248	558	809	619	841	**790**	1.60
25FS	25	588	628	445	1098	516	770	563	792	**775**	1.60
30FS	30	528	618	438	972	522	717	546	729	**702**	1.40
35FS	35	534	596	432	972	522	682	545	703	**689**	1.35
40FS	40	540	569	430	972	522	611	508	671	**675**	1.30
45FS	45	515	562	418	972	522	611	508	630	**625**	1.20
50FS	50	491	576	407	936	492	621	489	605	**601**	1.15
60FS	60	480	559	399	936	492	508	494	583	**639**	1.25
65FS	65	482	609	417	1140	492	508	491	606	**675**	1.30
70FS	70	539	707	475	1140	618	1035	546	659	**821**	1.35
75FS	75	596	771	500	1212	618	1134	552	744	**1082**	1.50
16MM	16	1857	0	1861	1860	990	1633	5176	2041	**2249**	3.75
17MM	17	1634	0	1714	1860	990	1633	5176	1834	**1914**	3.65
18MM	18	1334	1266	1565	1860	990	1568	5176	1746	**1824**	3.50
19MM	19	1145	1005	890	1320	756	1340	1481	1428	**1444**	2.90
20MM	20	989	1005	693	1320	756	1141	1481	1136	**1147**	2.25
21MM	21	834	808	646	1320	702	982	1132	942	**1027**	1.90
22MM	22	765	808	602	1320	702	823	836	879	**874**	1.80
23MM	23	700	700	577	1182	564	818	653	800	**804**	1.65
24MM	24	637	683	512	1182	564	793	653	800	**790**	1.60
25MM	25	575	624	470	1056	504	743	527	672	**663**	1.40
30MM	30	498	555	435	840	486	634	473	611	**606**	1.25
35MM	35	491	552	421	840	486	600	465	585	**579**	1.15
40MM	40	503	529	426	840	486	558	459	557	**565**	1.10
45MM	45	500	529	413	840	486	568	459	531	**538**	1.00
50MM	50	498	529	403	840	480	589	437	517	**538**	1.00
60MM	60	498	529	393	852	480	601	437	520	**565**	1.10
65MM	65	488	592	391	852	480	725	460	568	**634**	1.15
70MM	70	527	690	457	1056	630	988	537	667	**834**	1.20
75MM	75	618	788	528	1164	630	1443	637	783	**1123**	1.25
16MS	16	2308	0	2342	2640	1500	2387	4319	2397	**2758**	4.20
17MS	17	1972	0	2158	2640	1500	2387	4319	2181	**2273**	4.10
18MS	18	1562	1822	1977	2640	1500	2327	4319	2060	**2149**	4.00
19MS	19	1327	1373	1165	2298	1170	1821	1827	1768	**1833**	3.50
20MS	20	1133	1373	961	2034	1170	1534	1827	1354	**1433**	2.65
21MS	21	951	1071	787	1908	858	1261	1371	1114	**1251**	2.50
22MS	22	867	1071	658	1752	858	1085	1001	1048	**1086**	2.11
23MS	23	788	910	609	1578	720	1013	772	968	**1010**	2.00
24MS	24	721	910	560	1578	720	992	772	968	**955**	2.00
25MS	25	650	750	504	1380	618	901	657	846	**825**	1.75
30MS	30	566	655	457	1098	534	829	595	767	**752**	1.55
35MS	35	559	628	470	1098	534	712	566	698	**702**	1.40
40MS	40	569	589	449	972	534	629	529	651	**642**	1.30
45MS	45	547	568	428	972	534	629	529	612	**614**	1.20
50MS	50	529	555	419	936	528	621	501	597	**587**	1.14
60MS	60	524	605	389	936	528	730	500	618	**661**	1.25
65MS	65	533	668	413	1380	528	899	522	685	**807**	1.30
70MS	70	606	794	566	1380	666	1313	637	816	**1041**	1.35
75MS	75	715	920	674	1476	666	1740	857	969	**1329**	1.40

Comp
150
Coll
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Model Yr
0.60
Symbol
1.00
Anti-theft
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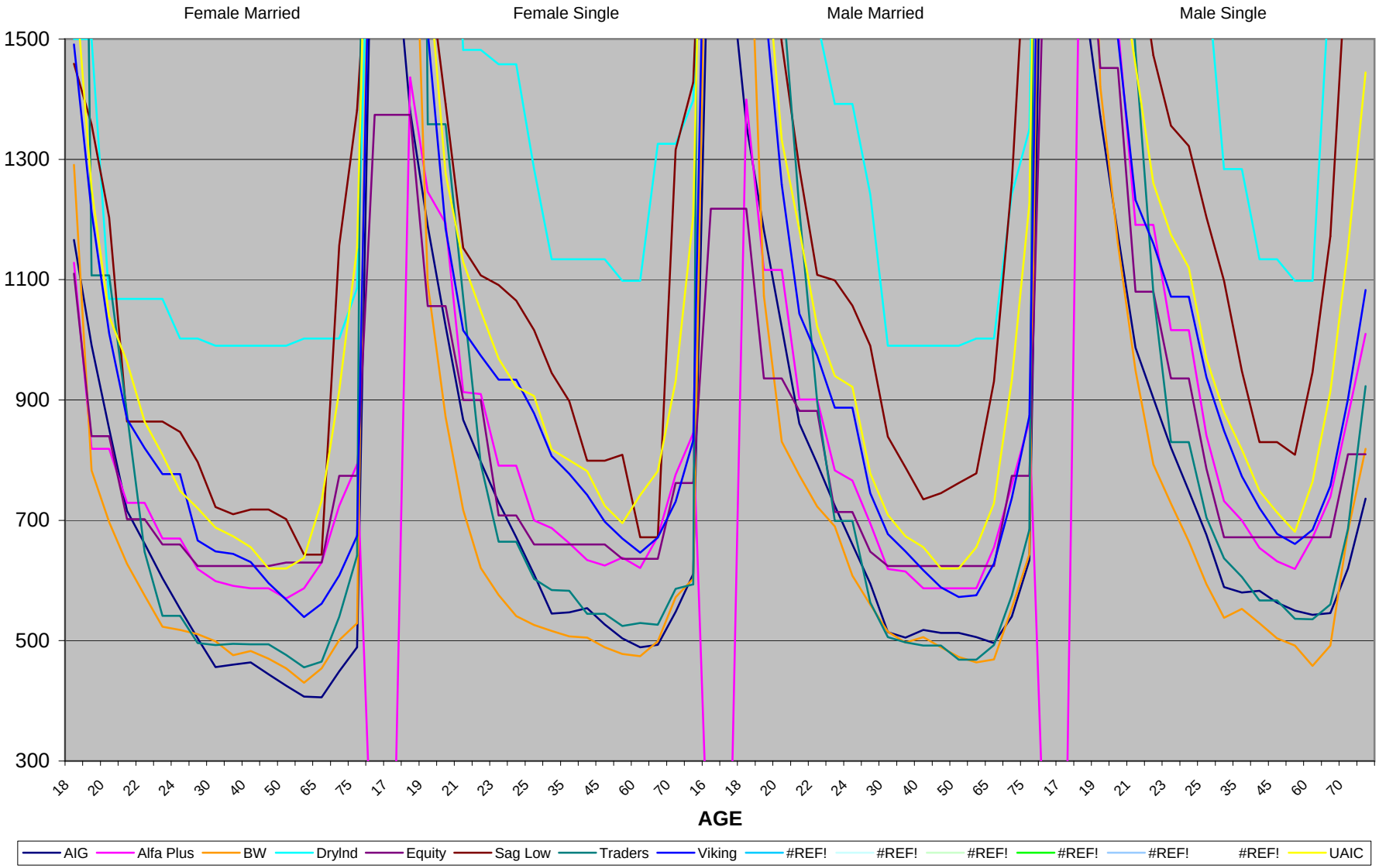
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 1998 Sym 10

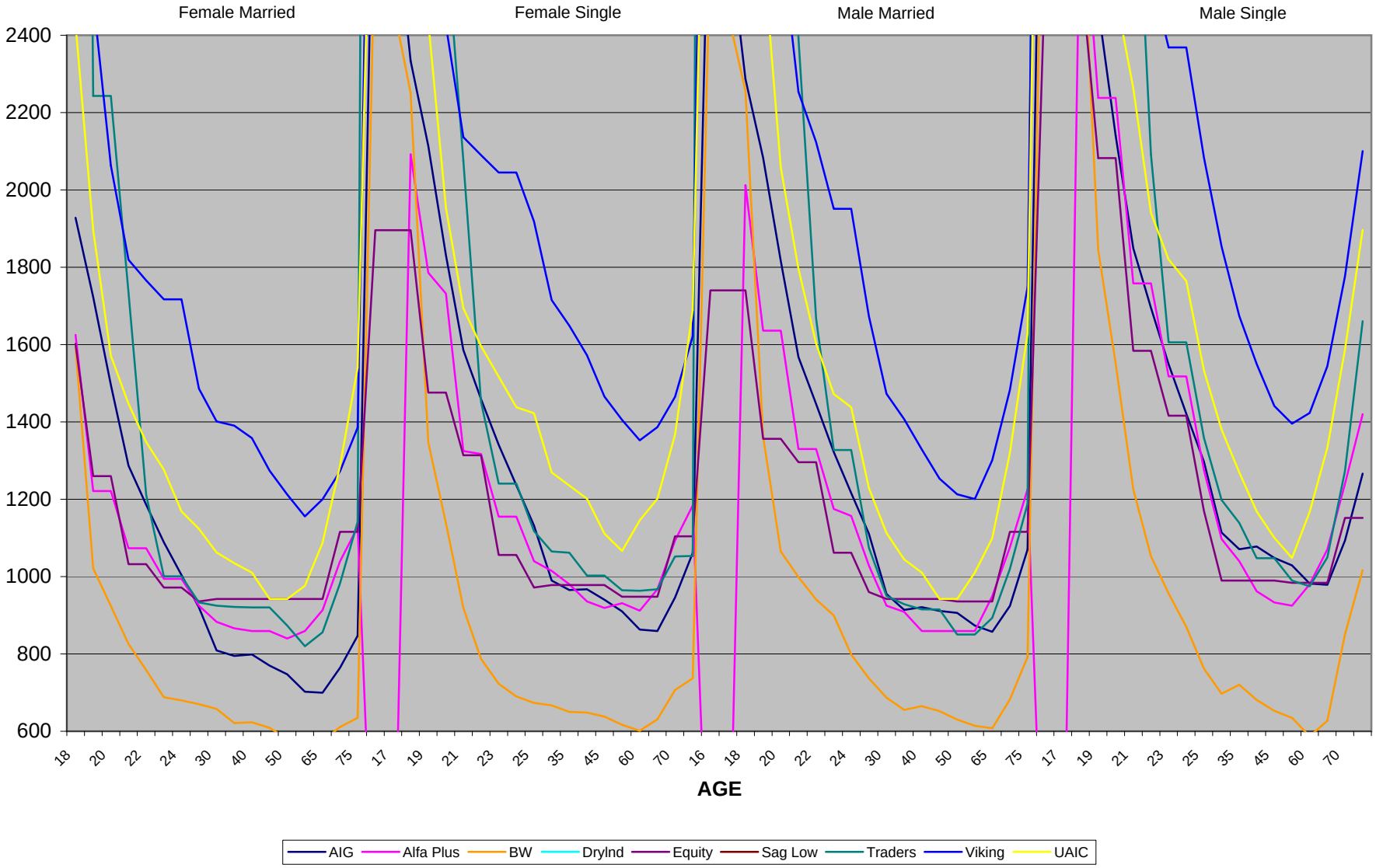


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	1701	0	1720	1500	1110	1459	3572	1695	**1881**	2.90
17FM	17	1458	0	1515	1500	1110	1459	3572	1541	**1711**	2.75
18FM	18	1166	1128	1291	1500	1110	1459	3572	1491	**1624**	2.60
19FM	19	991	819	783	1500	840	1358	1107	1213	**1252**	2.00
20FM	20	852	819	697	1068	840	1203	1107	1011	**1039**	1.65
21FM	21	716	729	628	1068	702	864	876	868	**963**	1.50
22FM	22	661	729	575	1068	702	864	647	820	**864**	1.50
23FM	23	604	670	523	1068	660	864	541	777	**809**	1.45
24FM	24	553	670	518	1002	660	847	541	777	**749**	1.30
25FM	25	504	619	511	1002	624	797	496	666	**720**	1.25
30FM	30	456	599	499	990	624	722	493	648	**688**	1.16
35FM	35	460	591	476	990	624	710	495	644	**674**	1.12
40FM	40	464	587	483	990	624	718	494	631	**656**	1.10
45FM	45	444	587	470	990	624	718	494	596	**620**	1.00
50FM	50	425	570	454	990	630	702	476	568	**620**	1.00
60FM	60	407	587	430	1002	630	643	456	539	**638**	1.05
65FM	65	406	630	454	1002	630	643	465	561	**733**	1.10
70FM	70	449	724	501	1002	774	1157	540	609	**915**	1.15
75FM	75	489	793	529	1086	774	1382	641	674	**1153**	1.20
16FS	16	1990	0	2405	2040	1374	1854	4778	2129	**2344**	3.15
17FS	17	1709	0	2199	2040	1374	1854	4778	1857	**2009**	3.00
18FS	18	1380	1436	1992	2040	1374	1854	4778	1764	**1907**	2.90
19FS	19	1189	1246	1093	2040	1056	1629	1358	1513	**1628**	2.50
20FS	20	1023	1194	872	2040	1056	1392	1358	1185	**1276**	2.10
21FS	21	867	913	717	1482	900	1153	1070	1016	**1129**	1.75
22FS	22	797	910	621	1482	900	1107	794	974	**1048**	1.70
23FS	23	730	791	576	1458	708	1091	664	934	**969**	1.70
24FS	24	672	791	541	1458	708	1065	664	934	**922**	1.60
25FS	25	610	700	526	1284	660	1016	603	878	**907**	1.60
30FS	30	545	687	516	1134	660	945	584	807	**818**	1.40
35FS	35	547	662	507	1134	660	898	583	777	**800**	1.35
40FS	40	554	634	505	1134	660	799	544	742	**782**	1.30
45FS	45	527	625	489	1134	660	799	544	698	**724**	1.20
50FS	50	504	638	478	1098	636	809	525	670	**695**	1.15
60FS	60	489	621	474	1098	636	672	529	646	**742**	1.25
65FS	65	493	673	499	1326	636	672	526	671	**782**	1.30
70FS	70	548	776	572	1326	762	1316	586	731	**932**	1.35
75FS	75	611	845	603	1398	762	1428	594	833	**1205**	1.50
16MM	16	1872	0	2240	2160	1218	2125	5604	2260	**2558**	3.75
17MM	17	1646	0	2057	2160	1218	2125	5604	2039	**2215**	3.65
18MM	18	1358	1399	1874	2160	1218	2040	5604	1945	**2113**	3.50
19MM	19	1182	1116	1073	1530	936	1757	1594	1579	**1683**	2.90
20MM	20	1021	1116	831	1530	936	1494	1594	1258	**1332**	2.25
21MM	21	861	901	775	1530	882	1285	1216	1043	**1183**	1.90
22MM	22	794	901	723	1530	882	1108	897	974	**1022**	1.80
23MM	23	724	783	690	1392	714	1099	699	887	**940**	1.65
24MM	24	660	766	608	1392	714	1057	699	887	**922**	1.60
25MM	25	595	695	560	1242	648	990	563	745	**778**	1.40
30MM	30	514	619	515	990	624	839	506	677	**709**	1.25
35MM	35	505	615	497	990	624	788	497	648	**673**	1.15
40MM	40	518	587	506	990	624	735	492	617	**656**	1.10
45MM	45	513	587	489	990	624	745	492	589	**620**	1.00
50MM	50	513	587	473	990	624	762	468	573	**620**	1.00
60MM	60	506	587	464	1002	624	778	468	575	**656**	1.10
65MM	65	496	655	469	1002	624	931	493	628	**728**	1.15
70MM	70	540	759	554	1242	774	1261	575	737	**933**	1.20
75MM	75	634	866	644	1350	774	1782	685	874	**1226**	1.25
16MS	16	2325	0	2837	3030	1836	3102	4660	2648	**3104**	4.20
17MS	17	1988	0	2606	3030	1836	3102	4660	2411	**2610**	4.10
18MS	18	1594	2002	2376	3030	1836	3035	4660	2288	**2478**	4.00
19MS	19	1371	1523	1421	2688	1452	2412	1976	1956	**2121**	3.50
20MS	20	1175	1523	1160	2358	1452	2032	1976	1502	**1651**	2.65
21MS	21	987	1191	949	2232	1080	1675	1480	1232	**1457**	2.50
22MS	22	903	1191	793	2040	1080	1473	1078	1160	**1260**	2.11
23MS	23	821	1016	728	1866	936	1356	830	1072	**1175**	2.00
24MS	24	749	1016	665	1866	936	1322	830	1072	**1120**	2.00
25MS	25	676	841	594	1620	786	1204	705	938	**969**	1.75
30MS	30	589	732	538	1284	672	1098	637	849	**880**	1.55
35MS	35	580	700	553	1284	672	948	606	773	**818**	1.40
40MS	40	583	654	529	1134	672	830	567	720	**749**	1.30
45MS	45	563	632	504	1134	672	830	567	677	**713**	1.20
50MS	50	550	619	492	1098	672	809	537	661	**681**	1.14
60MS	60	543	671	458	1098	672	946	535	684	**764**	1.25
65MS	65	546	739	492	1620	672	1172	560	757	**914**	1.30
70MS	70	620	873	682	1620	810	1677	686	902	**1152**	1.35
75MS	75	736	1010	819	1716	810	2202	923	1083	**1445**	1.40

Comp
150
Coll
330
Model Yr
0.60
Symbol
1.30
Anti-theft
0.85

T6 Ft. Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2008 Sym 12

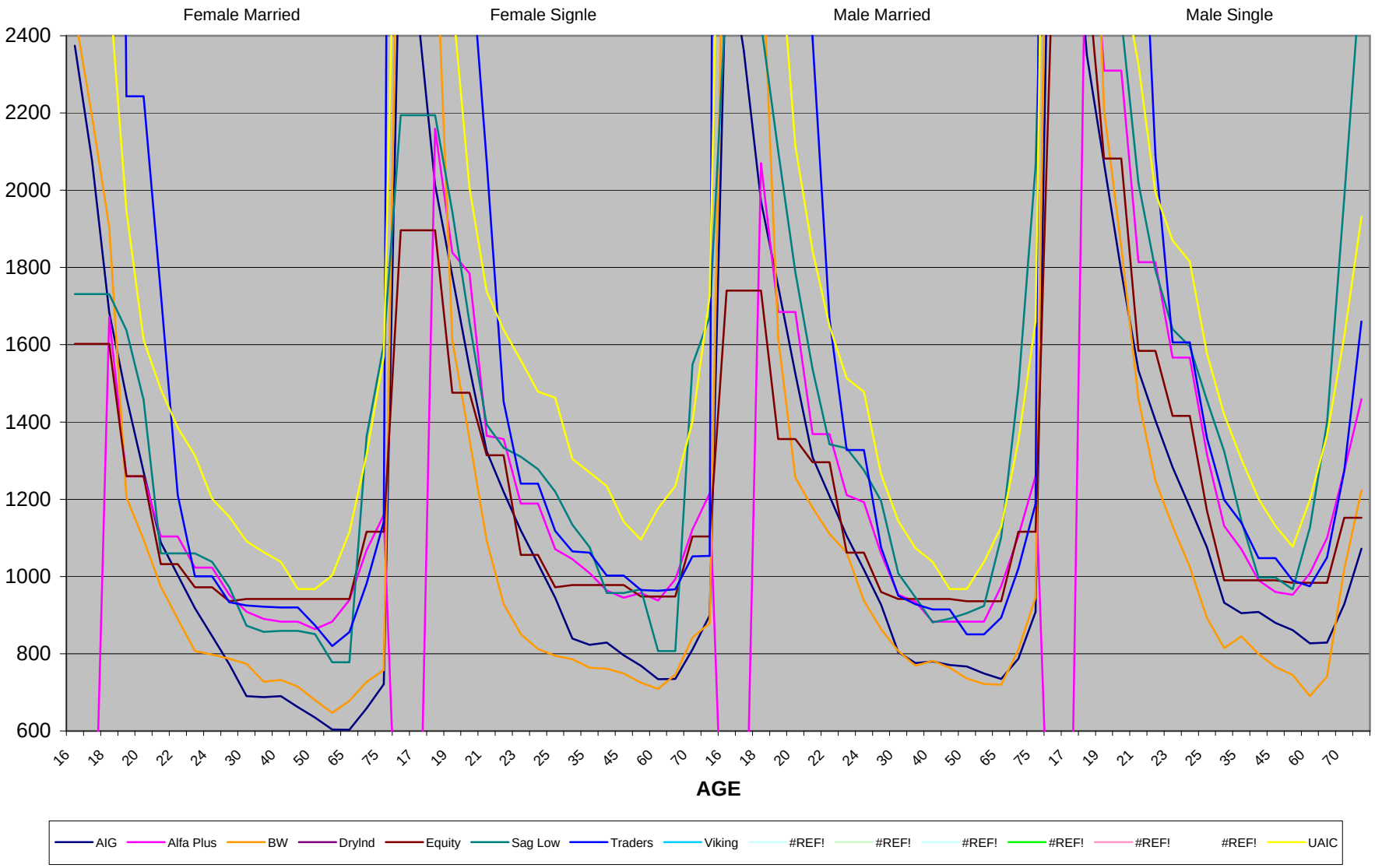


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2634	0	2054	0	1602	0	7229	3436	**2748**	2.80
17FM	17	2311	0	1833	0	1602	0	7229	3024	**2530**	2.65
18FM	18	1928	1625	1594	0	1602	0	7229	2930	**2429**	2.55
19FM	19	1723	1221	1021	0	1260	0	2243	2496	**1897**	2.00
20FM	20	1496	1221	924	0	1260	0	2243	2063	**1571**	1.65
21FM	21	1287	1073	826	0	1032	0	1735	1819	**1447**	1.50
22FM	22	1186	1073	758	0	1032	0	1212	1766	**1348**	1.50
23FM	23	1089	994	688	0	972	0	1001	1717	**1277**	1.45
24FM	24	1004	994	680	0	972	0	1001	1717	**1168**	1.30
25FM	25	920	925	670	0	936	0	933	1486	**1123**	1.25
30FM	30	809	883	658	0	942	0	925	1402	**1062**	1.16
35FM	35	795	866	621	0	942	0	922	1390	**1035**	1.12
40FM	40	799	859	623	0	942	0	920	1358	**1010**	1.10
45FM	45	770	859	609	0	942	0	920	1274	**942**	1.00
50FM	50	747	840	580	0	942	0	873	1212	**942**	1.00
60FM	60	702	859	551	0	942	0	820	1155	**976**	1.05
65FM	65	700	913	574	0	942	0	856	1200	**1087**	1.10
70FM	70	764	1039	611	0	1116	0	982	1272	**1286**	1.15
75FM	75	847	1128	635	0	1116	0	1142	1385	**1540**	1.20
16FS	16	3155	0	2711	0	1896	0	9521	3994	**3360**	3.15
17FS	17	2771	0	2481	0	1896	0	9521	3558	**2977**	3.00
18FS	18	2334	2092	2251	0	1896	0	9521	3402	**2843**	2.90
19FS	19	2114	1786	1347	0	1476	0	2660	3044	**2434**	2.50
20FS	20	1831	1732	1138	0	1476	0	2660	2425	**1954**	2.10
21FS	21	1586	1325	919	0	1314	0	2075	2137	**1694**	1.75
22FS	22	1459	1317	787	0	1314	0	1452	2090	**1596**	1.70
23FS	23	1341	1155	723	0	1056	0	1241	2045	**1517**	1.70
24FS	24	1236	1155	690	0	1056	0	1241	2045	**1438**	1.60
25FS	25	1132	1040	673	0	972	0	1118	1918	**1423**	1.60
30FS	30	990	1015	667	0	978	0	1065	1715	**1269**	1.40
35FS	35	965	980	650	0	978	0	1061	1649	**1235**	1.35
40FS	40	967	936	648	0	978	0	1002	1572	**1201**	1.30
45FS	45	940	919	638	0	978	0	1002	1466	**1111**	1.20
50FS	50	910	931	617	0	948	0	965	1405	**1066**	1.15
60FS	60	863	912	601	0	948	0	963	1353	**1145**	1.25
65FS	65	859	967	631	0	948	0	967	1386	**1201**	1.30
70FS	70	946	1093	707	0	1104	0	1052	1465	**1367**	1.35
75FS	75	1061	1184	737	0	1104	0	1053	1622	**1689**	1.50
16MM	16	2992	0	2660	0	1740	0	11648	4705	**3734**	3.70
17MM	17	2675	0	2458	0	1740	0	11648	4160	**3324**	3.55
18MM	18	2287	2012	2256	0	1740	0	11648	3953	**3174**	3.40
19MM	19	2083	1636	1362	0	1356	0	3226	3379	**2618**	2.90
20MM	20	1816	1636	1065	0	1356	0	3226	2658	**2058**	2.25
21MM	21	1568	1330	999	0	1296	0	2393	2253	**1796**	1.90
22MM	22	1446	1330	941	0	1296	0	1667	2124	**1602**	1.80
23MM	23	1322	1175	900	0	1062	0	1327	1951	**1472**	1.65
24MM	24	1216	1157	799	0	1062	0	1327	1951	**1438**	1.60
25MM	25	1111	1029	737	0	960	0	1075	1674	**1230**	1.40
30MM	30	955	925	687	0	942	0	950	1473	**1112**	1.25
35MM	35	914	909	655	0	942	0	928	1407	**1044**	1.15
40MM	40	921	859	665	0	942	0	915	1328	**1010**	1.10
45MM	45	911	859	652	0	942	0	915	1253	**942**	1.00
50MM	50	906	859	630	0	936	0	850	1213	**942**	1.00
60MM	60	873	859	614	0	936	0	850	1200	**1010**	1.10
65MM	65	857	949	608	0	936	0	893	1301	**1099**	1.15
70MM	70	924	1076	682	0	1116	0	1020	1483	**1320**	1.20
75MM	75	1070	1226	792	0	1116	0	1188	1749	**1629**	1.25
16MS	16	3710	0	3305	0	2574	0	8422	5131	**4424**	4.15
17MS	17	3257	0	3060	0	2574	0	8422	4810	**3865**	4.00
18MS	18	2736	2837	2814	0	2574	0	8422	4618	**3700**	3.90
19MS	19	2472	2238	1845	0	2082	0	4109	4141	**3250**	3.50
20MS	20	2141	2238	1552	0	2082	0	4109	3213	**2506**	2.65
21MS	21	1849	1758	1226	0	1584	0	3034	2704	**2263**	2.50
22MS	22	1695	1758	1053	0	1584	0	2091	2557	**1941**	2.11
23MS	23	1549	1518	956	0	1416	0	1606	2369	**1820**	2.00
24MS	24	1421	1518	870	0	1416	0	1606	2369	**1765**	2.00
25MS	25	1297	1275	762	0	1170	0	1359	2084	**1533**	1.75
30MS	30	1114	1097	697	0	990	0	1198	1854	**1380**	1.55
35MS	35	1071	1040	720	0	990	0	1139	1674	**1269**	1.40
40MS	40	1078	962	681	0	990	0	1048	1550	**1168**	1.30
45MS	45	1048	933	653	0	990	0	1048	1441	**1100**	1.20
50MS	50	1029	925	635	0	984	0	990	1395	**1049**	1.14
60MS	60	982	980	587	0	984	0	975	1423	**1167**	1.25
65MS	65	979	1070	627	0	984	0	1049	1544	**1333**	1.30
70MS	70	1093	1240	851	0	1152	0	1273	1777	**1587**	1.35
75MS	75	1266	1420	1017	0	1152	0	1660	2100	**1896**	1.40

Comp
150
Coll
330
Model Yr
1.10
Symbol
1.35
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2008 Sym 13

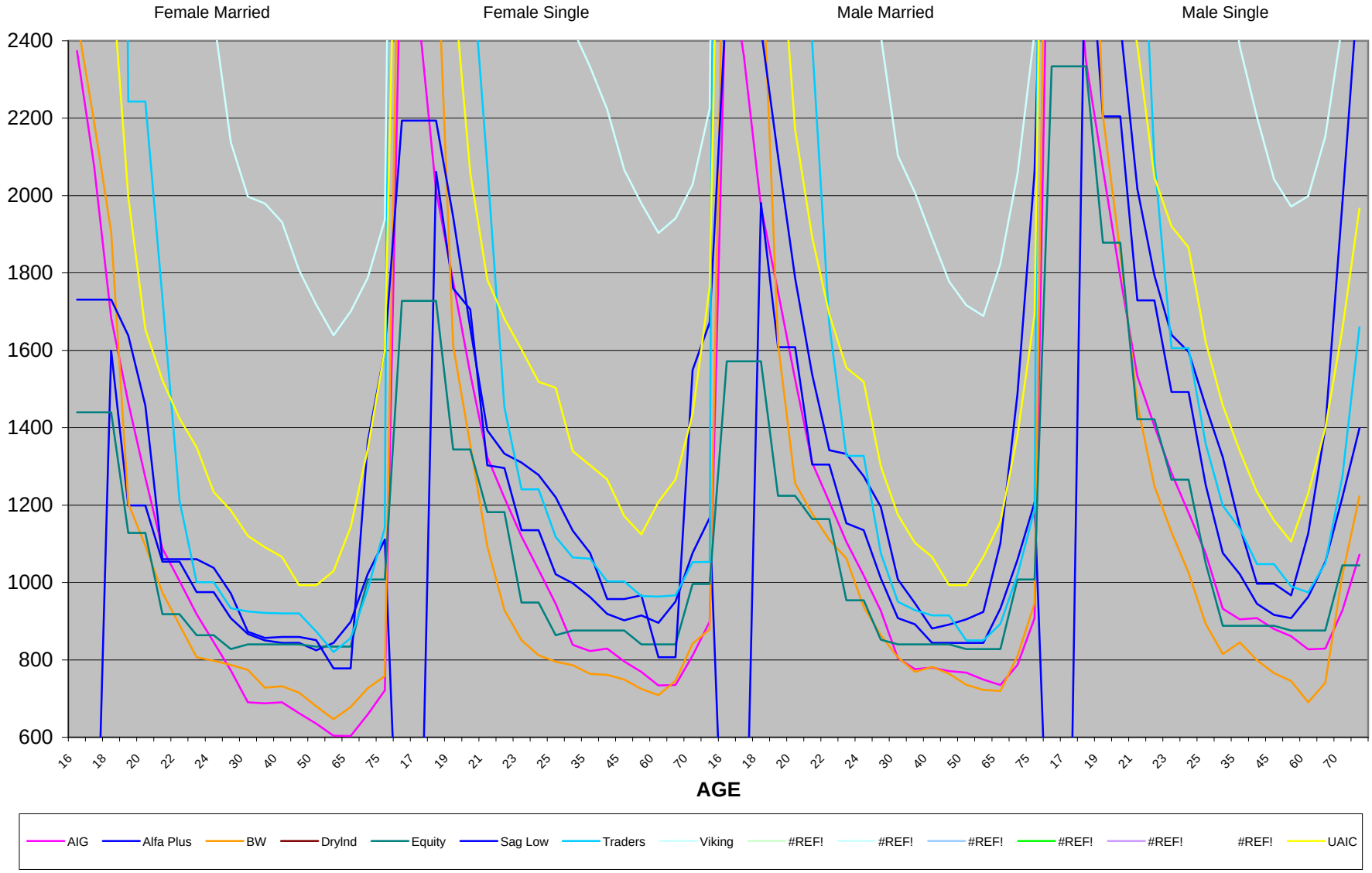


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2374	0	2456	0	1602	1731	7229	0	**2889**	2.90
17FM	17	2077	0	2191	0	1602	1731	7229	0	**2667**	2.75
18FM	18	1684	1671	1905	0	1602	1731	7229	0	**2528**	2.60
19FM	19	1465	1259	1205	0	1260	1638	2243	0	**1947**	2.00
20FM	20	1271	1259	1095	0	1260	1457	2243	0	**1613**	1.65
21FM	21	1088	1104	974	0	1032	1060	1735	0	**1485**	1.50
22FM	22	1004	1104	890	0	1032	1060	1212	0	**1386**	1.50
23FM	23	918	1023	807	0	972	1060	1001	0	**1313**	1.45
24FM	24	846	1023	798	0	972	1038	1001	0	**1201**	1.30
25FM	25	773	953	787	0	936	972	933	0	**1155**	1.25
30FM	30	690	909	774	0	942	873	925	0	**1091**	1.16
35FM	35	688	890	728	0	942	857	922	0	**1063**	1.12
40FM	40	690	883	732	0	942	859	920	0	**1038**	1.10
45FM	45	662	883	715	0	942	859	920	0	**968**	1.00
50FM	50	635	864	680	0	942	851	873	0	**968**	1.00
60FM	60	604	883	647	0	942	778	820	0	**1003**	1.05
65FM	65	603	939	678	0	942	778	856	0	**1115**	1.10
70FM	70	659	1068	727	0	1116	1363	982	0	**1315**	1.15
75FM	75	721	1159	758	0	1116	1600	1142	0	**1570**	1.20
16FS	16	2808	0	3272	0	1896	2194	9521	0	**3439**	3.15
17FS	17	2458	0	2999	0	1896	2194	9521	0	**3052**	3.00
18FS	18	2013	2159	2725	0	1896	2194	9521	0	**2916**	2.90
19FS	19	1778	1839	1612	0	1476	1945	2660	0	**2497**	2.50
20FS	20	1540	1785	1356	0	1476	1658	2660	0	**2007**	2.10
21FS	21	1324	1364	1093	0	1314	1393	2075	0	**1738**	1.75
22FS	22	1219	1356	929	0	1314	1333	1452	0	**1639**	1.70
23FS	23	1119	1189	851	0	1056	1310	1241	0	**1560**	1.70
24FS	24	1033	1189	812	0	1056	1278	1241	0	**1478**	1.60
25FS	25	945	1071	795	0	972	1220	1118	0	**1463**	1.60
30FS	30	839	1045	786	0	978	1134	1065	0	**1304**	1.40
35FS	35	823	1009	764	0	978	1076	1061	0	**1269**	1.35
40FS	40	829	964	761	0	978	957	1002	0	**1234**	1.30
45FS	45	796	945	749	0	978	957	1002	0	**1141**	1.20
50FS	50	769	957	725	0	948	967	965	0	**1095**	1.15
60FS	60	734	938	709	0	948	807	963	0	**1177**	1.25
65FS	65	735	993	746	0	948	807	967	0	**1234**	1.30
70FS	70	811	1122	842	0	1104	1549	1052	0	**1401**	1.35
75FS	75	899	1215	879	0	1104	1672	1053	0	**1727**	1.50
16MM	16	2650	0	3196	0	1740	2532	11648	0	**3862**	3.75
17MM	17	2361	0	2949	0	1740	2532	11648	0	**3484**	3.65
18MM	18	1972	2070	2702	0	1740	2432	11648	0	**3330**	3.50
19MM	19	1751	1685	1617	0	1356	2102	3226	0	**2691**	2.90
20MM	20	1525	1685	1256	0	1356	1787	3226	0	**2114**	2.25
21MM	21	1309	1369	1178	0	1296	1537	2393	0	**1844**	1.90
22MM	22	1208	1369	1110	0	1296	1342	1667	0	**1648**	1.80
23MM	23	1105	1211	1062	0	1062	1332	1327	0	**1514**	1.65
24MM	24	1018	1193	937	0	1062	1275	1327	0	**1478**	1.60
25MM	25	927	1059	864	0	960	1195	1075	0	**1265**	1.40
30MM	30	804	953	807	0	942	1008	950	0	**1144**	1.25
35MM	35	776	935	769	0	942	946	928	0	**1073**	1.15
40MM	40	780	883	782	0	942	881	915	0	**1038**	1.10
45MM	45	771	883	764	0	942	891	915	0	**968**	1.00
50MM	50	767	883	736	0	936	905	850	0	**968**	1.00
60MM	60	749	883	722	0	936	924	850	0	**1038**	1.10
65MM	65	735	975	720	0	936	1102	893	0	**1128**	1.15
70MM	70	787	1105	810	0	1116	1488	1020	0	**1350**	1.20
75MM	75	908	1260	946	0	1116	2062	1188	0	**1661**	1.25
16MS	16	3297	0	3990	0	2574	3695	8422	0	**4564**	4.20
17MS	17	2884	0	3692	0	2574	3695	8422	0	**4036**	4.10
18MS	18	2350	2922	3394	0	2574	3621	8422	0	**3869**	4.00
19MS	19	2069	2310	2207	0	2082	2900	4109	0	**3338**	3.50
20MS	20	1790	2310	1853	0	2082	2446	4109	0	**2572**	2.65
21MS	21	1533	1814	1460	0	1584	2018	3034	0	**2326**	2.50
22MS	22	1404	1814	1249	0	1584	1793	2091	0	**1994**	2.11
23MS	23	1283	1567	1130	0	1416	1640	1606	0	**1870**	2.00
24MS	24	1180	1567	1025	0	1416	1596	1606	0	**1815**	2.00
25MS	25	1075	1316	893	0	1170	1456	1359	0	**1577**	1.75
30MS	30	932	1131	815	0	990	1324	1198	0	**1419**	1.55
35MS	35	905	1071	845	0	990	1144	1139	0	**1304**	1.40
40MS	40	908	990	799	0	990	997	1048	0	**1201**	1.30
45MS	45	880	960	766	0	990	997	1048	0	**1130**	1.20
50MS	50	861	953	745	0	984	967	990	0	**1077**	1.14
60MS	60	827	1008	690	0	984	1126	975	0	**1199**	1.25
65MS	65	829	1100	741	0	984	1399	1049	0	**1366**	1.30
70MS	70	928	1274	1019	0	1152	1980	1273	0	**1621**	1.35
75MS	75	1072	1459	1223	0	1152	2585	1660	0	**1931**	1.40

Comp
150
Coll
330
Model Yr
1.10
Symbol
1.40
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2008 Sym 11

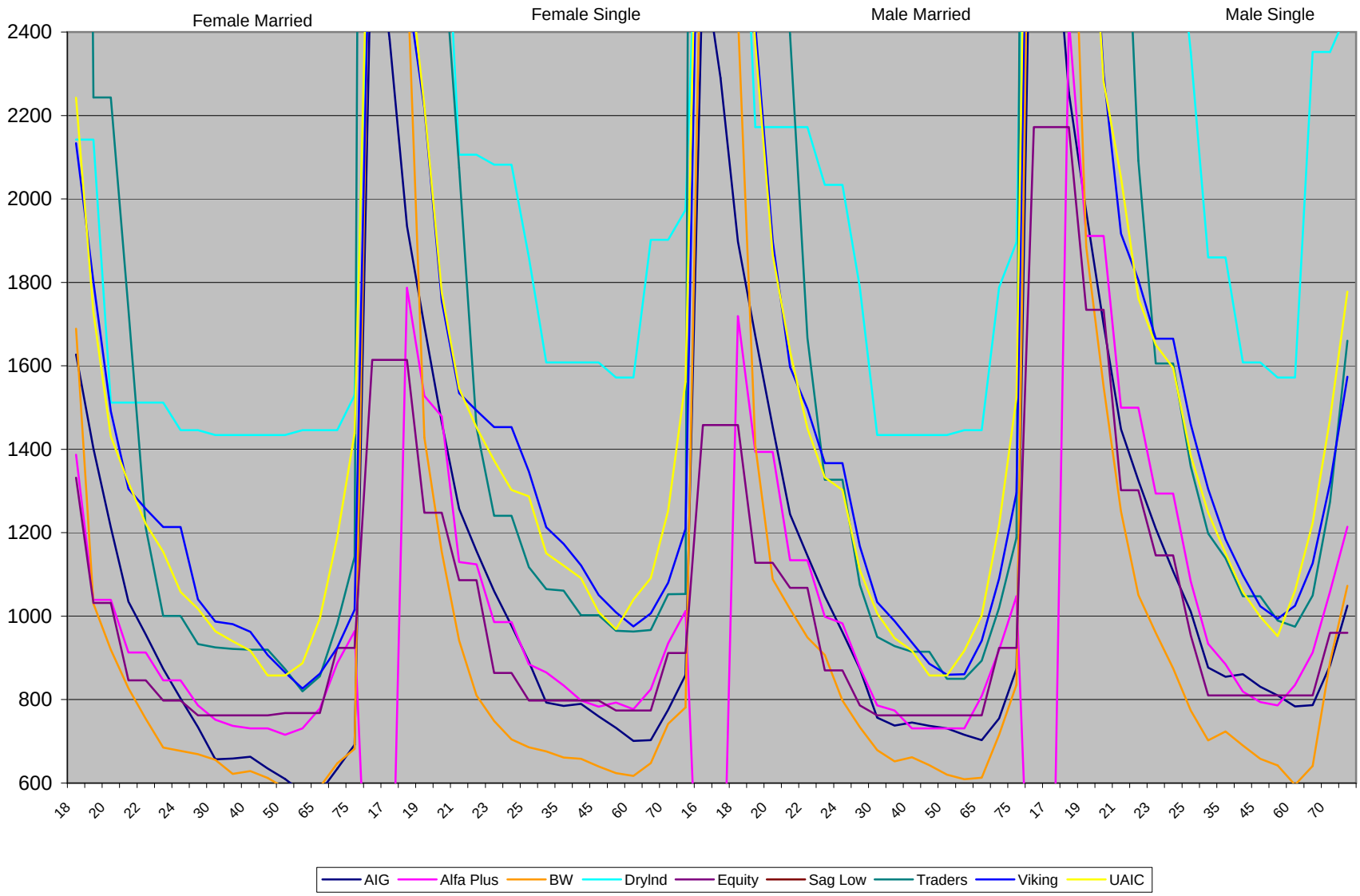


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2374	0	2456	0	1440	1731	7229	4785	**2962**	2.90
17FM	17	2077	0	2191	0	1440	1731	7229	4171	**2736**	2.75
18FM	18	1684	1599	1905	0	1440	1731	7229	4044	**2594**	2.60
19FM	19	1465	1199	1205	0	1128	1638	2243	3492	**1997**	2.00
20FM	20	1271	1199	1095	0	1128	1457	2243	2882	**1654**	1.65
21FM	21	1088	1054	974	0	918	1060	1735	2564	**1523**	1.50
22FM	22	1004	1054	890	0	918	1060	1212	2510	**1424**	1.50
23FM	23	918	975	807	0	864	1060	1001	2461	**1350**	1.45
24FM	24	846	975	798	0	864	1038	1001	2461	**1234**	1.30
25FM	25	773	908	787	0	828	972	933	2138	**1186**	1.25
30FM	30	690	867	774	0	840	873	925	1997	**1120**	1.16
35FM	35	688	850	728	0	840	857	922	1980	**1091**	1.12
40FM	40	690	844	732	0	840	859	920	1931	**1066**	1.10
45FM	45	662	844	715	0	840	859	920	1807	**993**	1.00
50FM	50	635	825	680	0	834	851	873	1718	**993**	1.00
60FM	60	604	844	647	0	834	778	820	1639	**1029**	1.05
65FM	65	603	898	678	0	834	778	856	1700	**1143**	1.10
70FM	70	659	1022	727	0	1008	1363	982	1787	**1344**	1.15
75FM	75	721	1111	758	0	1008	1600	1142	1937	**1601**	1.20
16FS	16	2808	0	3272	0	1728	2194	9521	5401	**3519**	3.15
17FS	17	2458	0	2999	0	1728	2194	9521	4854	**3128**	3.00
18FS	18	2013	2061	2725	0	1728	2194	9521	4656	**2989**	2.90
19FS	19	1778	1760	1612	0	1344	1945	2660	4225	**2560**	2.50
20FS	20	1540	1706	1356	0	1344	1658	2660	3389	**2059**	2.10
21FS	21	1324	1303	1093	0	1182	1393	2075	3013	**1782**	1.75
22FS	22	1219	1296	929	0	1182	1333	1452	2966	**1682**	1.70
23FS	23	1119	1135	851	0	948	1310	1241	2921	**1603**	1.70
24FS	24	1033	1135	812	0	948	1278	1241	2921	**1519**	1.60
25FS	25	945	1021	795	0	864	1220	1118	2743	**1503**	1.60
30FS	30	839	998	786	0	876	1134	1065	2430	**1340**	1.40
35FS	35	823	962	764	0	876	1076	1061	2333	**1303**	1.35
40FS	40	829	919	761	0	876	957	1002	2223	**1267**	1.30
45FS	45	796	902	749	0	876	957	1002	2066	**1172**	1.20
50FS	50	769	915	725	0	840	967	965	1980	**1124**	1.15
60FS	60	734	896	709	0	840	807	963	1904	**1208**	1.25
65FS	65	735	951	746	0	840	807	967	1941	**1267**	1.30
70FS	70	811	1076	842	0	996	1549	1052	2029	**1435**	1.35
75FS	75	899	1167	879	0	996	1672	1053	2226	**1765**	1.50
16MM	16	2650	0	3196	0	1572	2532	11648	6605	**3956**	3.75
17MM	17	2361	0	2949	0	1572	2532	11648	5810	**3575**	3.65
18MM	18	1972	1981	2702	0	1572	2432	11648	5518	**3418**	3.50
19MM	19	1751	1608	1617	0	1224	2102	3226	4789	**2764**	2.90
20MM	20	1525	1608	1256	0	1224	1787	3226	3755	**2171**	2.25
21MM	21	1309	1305	1178	0	1164	1537	2393	3206	**1891**	1.90
22MM	22	1208	1305	1110	0	1164	1342	1667	3033	**1693**	1.80
23MM	23	1105	1153	1062	0	954	1332	1327	2796	**1555**	1.65
24MM	24	1018	1135	937	0	954	1275	1327	2796	**1519**	1.60
25MM	25	927	1011	864	0	852	1195	1075	2414	**1300**	1.40
30MM	30	804	908	807	0	840	1008	950	2103	**1175**	1.25
35MM	35	776	892	769	0	840	946	928	2008	**1102**	1.15
40MM	40	780	844	782	0	840	881	915	1891	**1066**	1.10
45MM	45	771	844	764	0	840	891	915	1778	**993**	1.00
50MM	50	767	844	736	0	828	905	850	1717	**993**	1.00
60MM	60	749	844	722	0	828	924	850	1689	**1066**	1.10
65MM	65	735	933	720	0	828	1102	893	1824	**1157**	1.15
70MM	70	787	1059	810	0	1008	1488	1020	2055	**1381**	1.20
75MM	75	908	1207	946	0	1008	2062	1188	2422	**1692**	1.25
16MS	16	3297	0	3990	0	2334	3695	8422	7020	**4670**	4.20
17MS	17	2884	0	3692	0	2334	3695	8422	6652	**4139**	4.10
18MS	18	2350	2799	3394	0	2334	3621	8422	6417	**3969**	4.00
19MS	19	2069	2205	2207	0	1878	2900	4109	5844	**3426**	3.50
20MS	20	1790	2205	1853	0	1878	2446	4109	4555	**2639**	2.65
21MS	21	1533	1729	1460	0	1422	2018	3034	3863	**2389**	2.50
22MS	22	1404	1729	1249	0	1422	1793	2091	3660	**2047**	2.11
23MS	23	1283	1492	1130	0	1266	1640	1606	3396	**1920**	2.00
24MS	24	1180	1492	1025	0	1266	1596	1606	3396	**1865**	2.00
25MS	25	1075	1252	893	0	1050	1456	1359	2994	**1621**	1.75
30MS	30	932	1076	815	0	888	1324	1198	2649	**1458**	1.55
35MS	35	905	1021	845	0	888	1144	1139	2385	**1340**	1.40
40MS	40	908	945	799	0	888	997	1048	2204	**1234**	1.30
45MS	45	880	916	766	0	888	997	1048	2042	**1161**	1.20
50MS	50	861	908	745	0	876	967	990	1972	**1106**	1.14
60MS	60	827	963	690	0	876	1126	975	1999	**1230**	1.25
65MS	65	829	1053	741	0	876	1399	1049	2152	**1399**	1.30
70MS	70	928	1220	1019	0	1044	1980	1273	2443	**1655**	1.35
75MS	75	1072	1399	1223	0	1044	2585	1660	2875	**1967**	1.40

Comp
150
Coll
330
Model Yr
1.10
Symbol
1.45
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2006 Sym 10

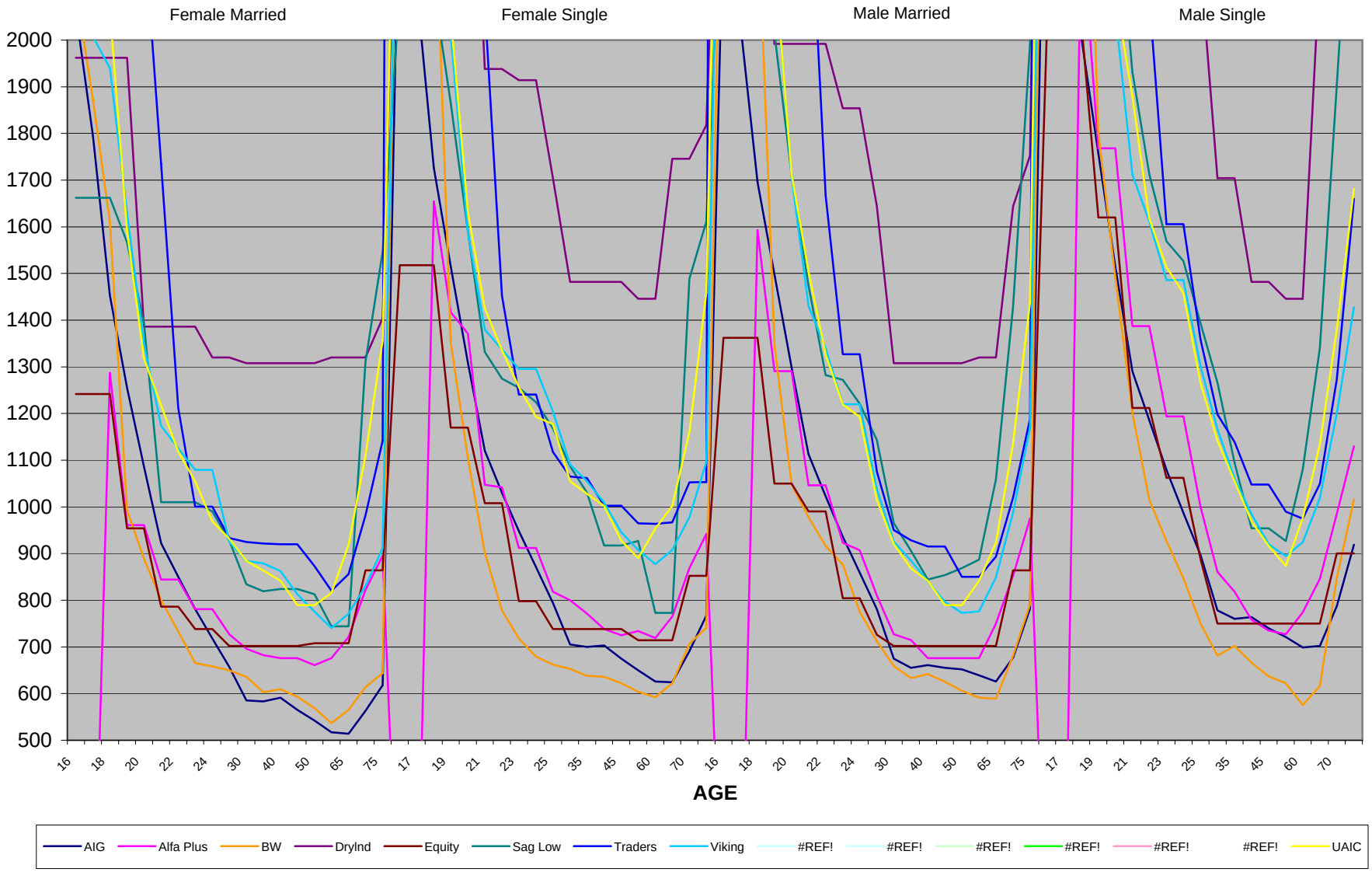


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2322	0	2232	2142	1332	0	7229	2498	**2571**	2.90
17FM	17	2025	0	1972	2142	1332	0	7229	2205	**2365**	2.75
18FM	18	1627	1387	1689	2142	1332	0	7229	2134	**2243**	2.60
19FM	19	1402	1039	1030	2142	1032	0	2243	1801	**1728**	2.00
20FM	20	1213	1039	920	1512	1032	0	2243	1491	**1431**	1.65
21FM	21	1035	913	827	1512	846	0	1735	1305	**1320**	1.50
22FM	22	956	913	754	1512	846	0	1212	1257	**1221**	1.50
23FM	23	874	846	685	1512	798	0	1001	1214	**1154**	1.45
24FM	24	803	846	677	1446	798	0	1001	1214	**1058**	1.30
25FM	25	734	786	669	1446	762	0	933	1040	**1017**	1.25
30FM	30	657	752	656	1434	762	0	925	987	**964**	1.16
35FM	35	659	737	622	1434	762	0	922	981	**940**	1.12
40FM	40	663	731	629	1434	762	0	920	963	**917**	1.10
45FM	45	635	731	612	1434	762	0	920	907	**858**	1.00
50FM	50	610	716	588	1434	768	0	873	865	**858**	1.00
60FM	60	578	731	558	1446	768	0	820	827	**887**	1.05
65FM	65	578	779	590	1446	768	0	856	862	**994**	1.10
70FM	70	634	887	647	1446	924	0	982	925	**1189**	1.15
75FM	75	692	964	682	1530	924	0	1142	1015	**1439**	1.20
16FS	16	2732	0	3090	2934	1614	0	9521	2980	**3093**	3.15
17FS	17	2383	0	2827	2934	1614	0	9521	2632	**2723**	3.00
18FS	18	1935	1787	2563	2934	1614	0	9521	2510	**2597**	2.90
19FS	19	1695	1528	1428	2934	1248	0	2660	2217	**2223**	2.50
20FS	20	1464	1479	1154	2934	1248	0	2660	1756	**1776**	2.10
21FS	21	1257	1130	942	2106	1086	0	2075	1535	**1546**	1.75
22FS	22	1156	1124	810	2106	1086	0	1452	1493	**1452**	1.70
23FS	23	1060	986	749	2082	864	0	1241	1453	**1373**	1.70
24FS	24	977	986	705	2082	864	0	1241	1453	**1303**	1.60
25FS	25	891	885	686	1860	798	0	1118	1347	**1287**	1.60
30FS	30	793	865	676	1608	798	0	1065	1213	**1151**	1.40
35FS	35	785	834	661	1608	798	0	1061	1173	**1121**	1.35
40FS	40	790	798	658	1608	798	0	1002	1122	**1091**	1.30
45FS	45	760	783	640	1608	798	0	1002	1050	**1010**	1.20
50FS	50	732	793	624	1572	774	0	965	1009	**969**	1.15
60FS	60	701	777	617	1572	774	0	963	975	**1039**	1.25
65FS	65	703	825	648	1902	774	0	967	1007	**1091**	1.30
70FS	70	776	935	742	1902	912	0	1052	1080	**1253**	1.35
75FS	75	859	1012	781	1974	912	0	1053	1209	**1562**	1.50
16MM	16	2579	0	2912	3108	1458	0	11648	3406	**3450**	3.75
17MM	17	2290	0	2676	3108	1458	0	11648	3014	**3083**	3.65
18MM	18	1898	1719	2440	3108	1458	0	11648	2862	**2945**	3.50
19MM	19	1672	1394	1409	2172	1128	0	3226	2416	**2373**	2.90
20MM	20	1454	1394	1089	2172	1128	0	3226	1900	**1867**	2.25
21MM	21	1244	1134	1017	2172	1068	0	2393	1597	**1635**	1.90
22MM	22	1145	1134	949	2172	1068	0	1667	1497	**1450**	1.80
23MM	23	1048	999	907	2034	870	0	1327	1367	**1332**	1.65
24MM	24	962	983	798	2034	870	0	1327	1367	**1303**	1.60
25MM	25	874	877	734	1788	786	0	1075	1167	**1111**	1.40
30MM	30	757	786	679	1434	762	0	950	1034	**1006**	1.25
35MM	35	738	774	652	1434	762	0	928	988	**947**	1.15
40MM	40	745	731	662	1434	762	0	915	937	**917**	1.10
45MM	45	737	731	643	1434	762	0	915	886	**858**	1.00
50MM	50	731	731	620	1434	762	0	850	860	**858**	1.00
60MM	60	716	731	609	1446	762	0	850	861	**917**	1.10
65MM	65	703	809	613	1446	762	0	893	941	**1002**	1.15
70MM	70	755	919	716	1788	924	0	1020	1090	**1219**	1.20
75MM	75	874	1048	836	1896	924	0	1188	1295	**1523**	1.25
16MS	16	3206	0	3677	4272	2172	0	8422	3800	**4103**	4.20
17MS	17	2787	0	3385	4272	2172	0	8422	3531	**3586**	4.10
18MS	18	2255	2429	3093	4272	2172	0	8422	3378	**3430**	4.00
19MS	19	1969	1911	1885	3930	1734	0	4109	2980	**2954**	3.50
20MS	20	1699	1911	1550	3384	1734	0	4109	2300	**2281**	2.65
21MS	21	1448	1500	1251	3258	1302	0	3034	1916	**2051**	2.50
22MS	22	1325	1500	1051	2934	1302	0	2091	1806	**1762**	2.11
23MS	23	1210	1294	960	2760	1146	0	1606	1665	**1651**	2.00
24MS	24	1108	1294	875	2760	1146	0	1606	1665	**1596**	2.00
25MS	25	1011	1083	774	2352	954	0	1359	1460	**1385**	1.75
30MS	30	877	934	702	1860	810	0	1198	1305	**1249**	1.55
35MS	35	855	885	724	1860	810	0	1139	1184	**1151**	1.40
40MS	40	861	819	690	1608	810	0	1048	1098	**1058**	1.30
45MS	45	831	794	658	1608	810	0	1048	1024	**999**	1.20
50MS	50	810	786	642	1572	810	0	990	994	**952**	1.14
60MS	60	784	835	596	1572	810	0	975	1025	**1061**	1.25
65MS	65	787	913	641	2352	810	0	1049	1127	**1223**	1.30
70MS	70	882	1059	890	2352	960	0	1273	1318	**1473**	1.35
75MS	75	1025	1214	1073	2448	960	0	1660	1574	**1778**	1.40

Comp
150
Coll
330
Model Yr
1.00
Symbol
1.30
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2006 Sym 7

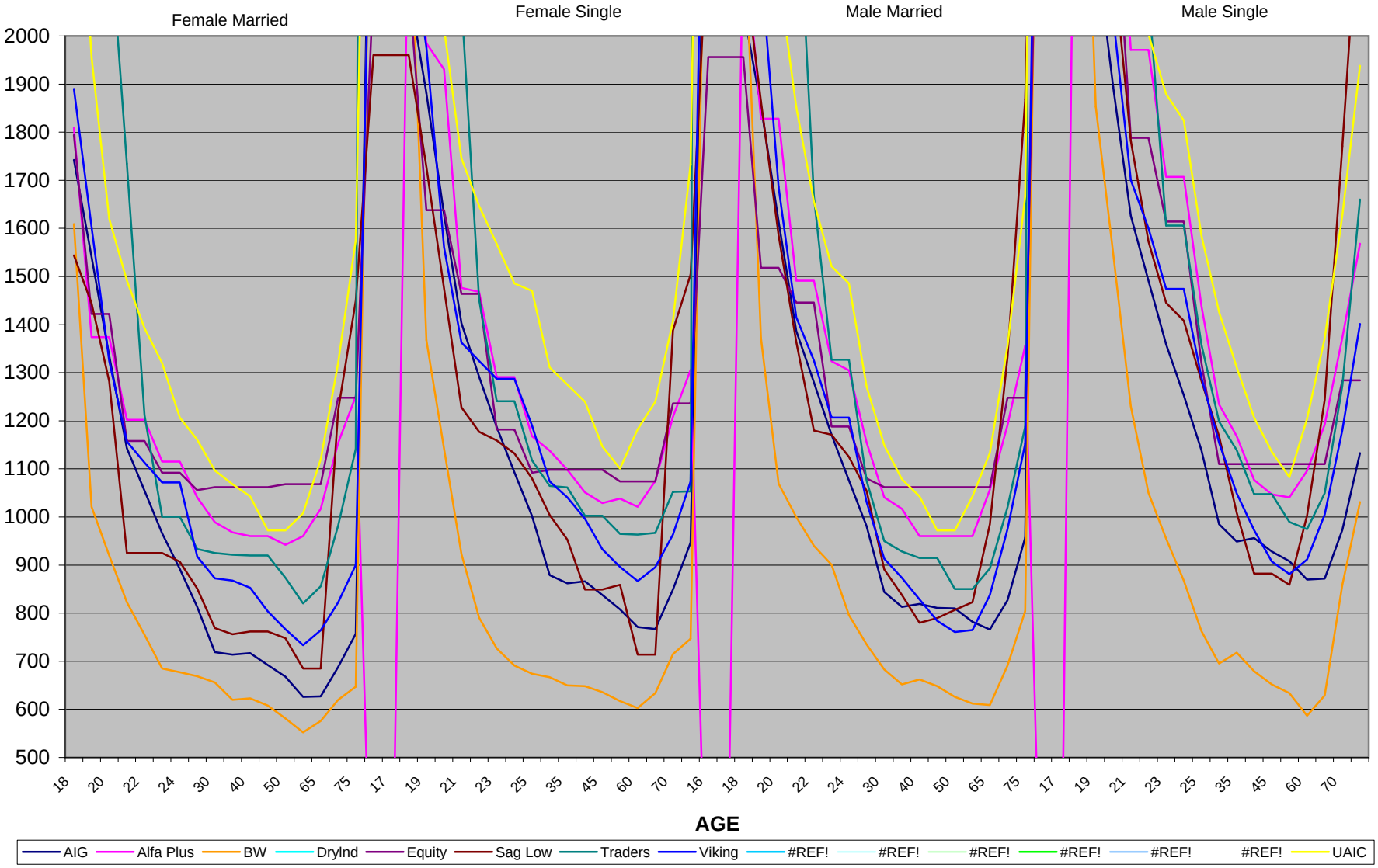


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2061	0	2110	1962	1242	1662	7229	2260	**2372**	2.90
17FM	17	1794	0	1872	1962	1242	1662	7229	2008	**2176**	2.75
18FM	18	1453	1287	1611	1962	1242	1662	7229	1940	**2064**	2.60
19FM	19	1255	961	993	1962	954	1567	2243	1628	**1590**	2.00
20FM	20	1086	961	889	1386	954	1393	2243	1348	**1318**	1.65
21FM	21	922	844	800	1386	786	1010	1735	1174	**1217**	1.50
22FM	22	850	844	733	1386	786	1010	1212	1125	**1118**	1.50
23FM	23	781	781	665	1386	738	1010	1001	1079	**1054**	1.45
24FM	24	718	781	658	1320	738	990	1001	1079	**969**	1.30
25FM	25	657	727	650	1320	702	928	933	925	**932**	1.25
30FM	30	585	696	636	1308	702	834	925	884	**884**	1.16
35FM	35	583	682	603	1308	702	819	922	879	**863**	1.12
40FM	40	591	676	609	1308	702	824	920	863	**842**	1.10
45FM	45	565	676	593	1308	702	824	920	813	**789**	1.00
50FM	50	542	661	569	1308	708	813	873	775	**789**	1.00
60FM	60	517	676	537	1320	708	744	820	740	**815**	1.05
65FM	65	514	721	565	1320	708	744	856	771	**919**	1.10
70FM	70	563	822	614	1320	864	1311	982	830	**1110**	1.15
75FM	75	618	895	644	1404	864	1546	1142	911	**1356**	1.20
16FS	16	2427	0	2876	2700	1518	2108	9521	2741	**2877**	3.15
17FS	17	2110	0	2634	2700	1518	2108	9521	2410	**2517**	3.00
18FS	18	1726	1654	2390	2700	1518	2108	9521	2292	**2398**	2.90
19FS	19	1515	1417	1352	2700	1170	1865	2660	2012	**2051**	2.50
20FS	20	1309	1371	1104	2700	1170	1591	2660	1587	**1632**	2.10
21FS	21	1120	1047	902	1938	1008	1332	2075	1380	**1426**	1.75
22FS	22	1030	1042	778	1938	1008	1275	1452	1337	**1336**	1.70
23FS	23	948	912	718	1914	798	1255	1241	1296	**1256**	1.70
24FS	24	871	912	679	1914	798	1224	1241	1296	**1193**	1.60
25FS	25	794	818	662	1704	738	1168	1118	1204	**1177**	1.60
30FS	30	705	800	653	1482	738	1087	1065	1091	**1055**	1.40
35FS	35	700	771	638	1482	738	1030	1061	1055	**1028**	1.35
40FS	40	703	738	636	1482	738	917	1002	1009	**1002**	1.30
45FS	45	675	725	622	1482	738	917	1002	946	**927**	1.20
50FS	50	650	734	604	1446	714	927	965	908	**890**	1.15
60FS	60	626	719	592	1446	714	773	963	877	**954**	1.25
65FS	65	624	765	622	1746	714	773	967	907	**1002**	1.30
70FS	70	691	869	707	1746	852	1489	1052	978	**1160**	1.35
75FS	75	767	942	741	1818	852	1611	1053	1096	**1459**	1.50
16MM	16	2295	0	2745	2862	1362	2429	11648	3068	**3193**	3.75
17MM	17	2035	0	2528	2862	1362	2429	11648	2722	**2832**	3.65
18MM	18	1696	1593	2312	2862	1362	2332	11648	2584	**2705**	3.50
19MM	19	1498	1291	1348	1992	1050	2015	3226	2168	**2174**	2.90
20MM	20	1299	1291	1048	1992	1050	1712	3226	1708	**1713**	2.25
21MM	21	1113	1046	978	1992	990	1474	2393	1430	**1505**	1.90
22MM	22	1023	1046	916	1992	990	1282	1667	1339	**1327**	1.80
23MM	23	936	923	876	1854	804	1272	1327	1220	**1219**	1.65
24MM	24	859	907	775	1854	804	1221	1327	1220	**1193**	1.60
25MM	25	781	810	712	1644	726	1143	1075	1038	**1015**	1.40
30MM	30	675	727	659	1308	702	965	950	925	**921**	1.25
35MM	35	655	715	633	1308	702	906	928	885	**868**	1.15
40MM	40	661	676	642	1308	702	844	915	840	**842**	1.10
45MM	45	655	676	625	1308	702	854	915	796	**789**	1.00
50MM	50	652	676	606	1308	702	869	850	773	**789**	1.00
60MM	60	639	676	591	1320	702	887	850	776	**842**	1.10
65MM	65	626	750	589	1320	702	1059	893	849	**923**	1.15
70MM	70	677	853	681	1644	864	1430	1020	988	**1136**	1.20
75MM	75	782	975	791	1752	864	1991	1188	1169	**1438**	1.25
16MS	16	2843	0	3445	3948	2040	3546	8422	3471	**3815**	4.20
17MS	17	2471	0	3178	3948	2040	3546	8422	3207	**3305**	4.10
18MS	18	2008	2258	2910	3948	2040	3473	8422	3055	**3155**	4.00
19MS	19	1757	1768	1802	3606	1620	2776	4109	2678	**2714**	3.50
20MS	20	1515	1768	1493	3114	1620	2341	4109	2061	**2099**	2.65
21MS	21	1290	1387	1201	2988	1212	1931	3034	1712	**1880**	2.50
22MS	22	1185	1387	1015	2700	1212	1712	2091	1611	**1617**	2.11
23MS	23	1079	1194	927	2526	1062	1569	1606	1486	**1513**	2.00
24MS	24	987	1194	847	2526	1062	1527	1606	1486	**1458**	2.00
25MS	25	897	1000	750	2160	888	1393	1359	1301	**1265**	1.75
30MS	30	778	861	681	1704	750	1266	1198	1167	**1142**	1.55
35MS	35	760	818	702	1704	750	1094	1139	1061	**1055**	1.40
40MS	40	764	758	666	1482	750	954	1048	984	**969**	1.30
45MS	45	740	735	637	1482	750	954	1048	920	**916**	1.20
50MS	50	721	727	622	1446	750	927	990	894	**874**	1.14
60MS	60	699	774	575	1446	750	1080	975	924	**976**	1.25
65MS	65	702	846	616	2160	750	1341	1049	1019	**1134**	1.30
70MS	70	787	985	847	2160	900	1903	1273	1200	**1380**	1.35
75MS	75	919	1130	1016	2256	900	2488	1660	1428	**1682**	1.40

Comp
150
Coll
330
Model Yr
1.00
Symbol
1.15
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2006 Sym 16



Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2417	0	2094	3204	1794	1544	7229	2222	**2902**	2.90
17FM	17	2114	0	1861	3204	1794	1544	7229	1957	**2679**	2.75
18FM	18	1742	1809	1609	3204	1794	1544	7229	1890	**2540**	2.60
19FM	19	1541	1374	1021	3204	1422	1444	2243	1603	**1956**	2.00
20FM	20	1335	1374	920	2262	1422	1282	2243	1324	**1620**	1.65
21FM	21	1143	1202	823	2262	1158	925	1735	1157	**1492**	1.50
22FM	22	1055	1202	755	2262	1158	925	1212	1113	**1393**	1.50
23FM	23	966	1115	685	2262	1092	925	1001	1072	**1320**	1.45
24FM	24	892	1115	677	2196	1092	907	1001	1072	**1207**	1.30
25FM	25	813	1041	669	2196	1056	851	933	918	**1160**	1.25
30FM	30	719	989	656	2184	1062	769	925	873	**1097**	1.16
35FM	35	714	968	620	2184	1062	756	922	868	**1068**	1.12
40FM	40	717	960	623	2184	1062	762	920	853	**1043**	1.10
45FM	45	692	960	608	2184	1062	762	920	803	**972**	1.00
50FM	50	668	942	581	2184	1068	748	873	767	**972**	1.00
60FM	60	626	960	552	2196	1068	685	820	733	**1008**	1.05
65FM	65	627	1017	576	2196	1068	685	856	765	**1120**	1.10
70FM	70	688	1154	620	2196	1248	1221	982	822	**1320**	1.15
75FM	75	757	1251	647	2280	1248	1450	1142	900	**1576**	1.20
16FS	16	2884	0	2801	4386	2112	1960	9521	2669	**3454**	3.15
17FS	17	2524	0	2561	4386	2112	1960	9521	2352	**3066**	3.00
18FS	18	2102	2336	2321	4386	2112	1960	9521	2236	**2929**	2.90
19FS	19	1881	1985	1368	4386	1638	1728	2660	1977	**2509**	2.50
20FS	20	1629	1931	1142	4386	1638	1475	2660	1561	**2016**	2.10
21FS	21	1403	1476	923	3138	1464	1228	2075	1363	**1746**	1.75
22FS	22	1292	1468	791	3138	1464	1177	1452	1324	**1647**	1.70
23FS	23	1187	1291	727	3114	1182	1159	1241	1287	**1568**	1.70
24FS	24	1093	1291	691	3114	1182	1132	1241	1287	**1486**	1.60
25FS	25	1002	1168	674	2826	1092	1080	1118	1190	**1470**	1.60
30FS	30	879	1138	667	2430	1098	1004	1065	1074	**1311**	1.40
35FS	35	862	1098	650	2430	1098	953	1061	1041	**1275**	1.35
40FS	40	866	1051	648	2430	1098	849	1002	996	**1240**	1.30
45FS	45	838	1029	636	2430	1098	849	1002	933	**1147**	1.20
50FS	50	808	1038	617	2394	1074	859	965	896	**1100**	1.15
60FS	60	771	1021	603	2394	1074	714	963	867	**1182**	1.25
65FS	65	767	1075	634	2868	1074	714	967	896	**1240**	1.30
70FS	70	849	1208	715	2868	1236	1388	1052	963	**1407**	1.35
75FS	75	947	1306	747	2940	1236	1504	1053	1074	**1734**	1.50
16MM	16	2726	0	2715	4614	1956	2252	11648	3032	**3879**	3.75
17MM	17	2431	0	2504	4614	1956	2252	11648	2674	**3500**	3.65
18MM	18	2056	2237	2294	4614	1956	2161	11648	2534	**3346**	3.50
19MM	19	1855	1828	1372	3234	1518	1864	3226	2148	**2704**	2.90
20MM	20	1614	1828	1069	3234	1518	1586	3226	1686	**2125**	2.25
21MM	21	1387	1491	1000	3234	1446	1364	2393	1415	**1852**	1.90
22MM	22	1280	1491	940	3234	1446	1180	1667	1325	**1656**	1.80
23MM	23	1171	1324	901	3096	1188	1171	1327	1206	**1521**	1.65
24MM	24	1076	1305	796	3096	1188	1125	1327	1206	**1486**	1.60
25MM	25	981	1155	735	2700	1080	1054	1075	1031	**1271**	1.40
30MM	30	844	1041	683	2184	1062	891	950	913	**1149**	1.25
35MM	35	813	1017	652	2184	1062	838	928	873	**1078**	1.15
40MM	40	819	960	662	2184	1062	780	915	828	**1043**	1.10
45MM	45	811	960	648	2184	1062	790	915	784	**972**	1.00
50MM	50	810	960	626	2184	1062	807	850	761	**972**	1.00
60MM	60	782	960	612	2196	1062	823	850	765	**1043**	1.10
65MM	65	766	1057	609	2196	1062	985	893	838	**1133**	1.15
70MM	70	827	1191	691	2700	1248	1333	1020	974	**1356**	1.20
75MM	75	957	1356	804	2808	1248	1868	1188	1153	**1666**	1.25
16MS	16	3388	0	3390	6234	2916	3288	8422	3399	**4583**	4.20
17MS	17	2959	0	3132	6234	2916	3288	8422	3152	**4055**	4.10
18MS	18	2454	3141	2874	6234	2916	3218	8422	3005	**3887**	4.00
19MS	19	2191	2505	1853	5892	2358	2563	4109	2652	**3354**	3.50
20MS	20	1894	2505	1548	5028	2358	2162	4109	2041	**2584**	2.65
21MS	21	1626	1971	1230	4902	1788	1782	3034	1701	**2337**	2.50
22MS	22	1491	1971	1050	4386	1788	1573	2091	1600	**2003**	2.11
23MS	23	1359	1707	955	4212	1614	1445	1606	1474	**1879**	2.00
24MS	24	1253	1707	868	4212	1614	1408	1606	1474	**1824**	2.00
25MS	25	1139	1439	763	3576	1320	1283	1359	1290	**1585**	1.75
30MS	30	985	1234	695	2826	1110	1168	1198	1154	**1426**	1.55
35MS	35	949	1168	718	2826	1110	1009	1139	1049	**1311**	1.40
40MS	40	956	1077	679	2430	1110	882	1048	973	**1207**	1.30
45MS	45	928	1047	652	2430	1110	882	1048	907	**1136**	1.20
50MS	50	908	1041	634	2394	1110	859	990	881	**1082**	1.14
60MS	60	870	1096	587	2394	1110	1003	975	912	**1204**	1.25
65MS	65	872	1192	629	3576	1110	1244	1049	1005	**1372**	1.30
70MS	70	973	1373	859	3576	1284	1771	1273	1181	**1627**	1.35
75MS	75	1133	1568	1031	3672	1284	2321	1660	1401	**1938**	1.40

Comp
150
Coll
330
Model Yr
1.00
Symbol
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Anti-theft
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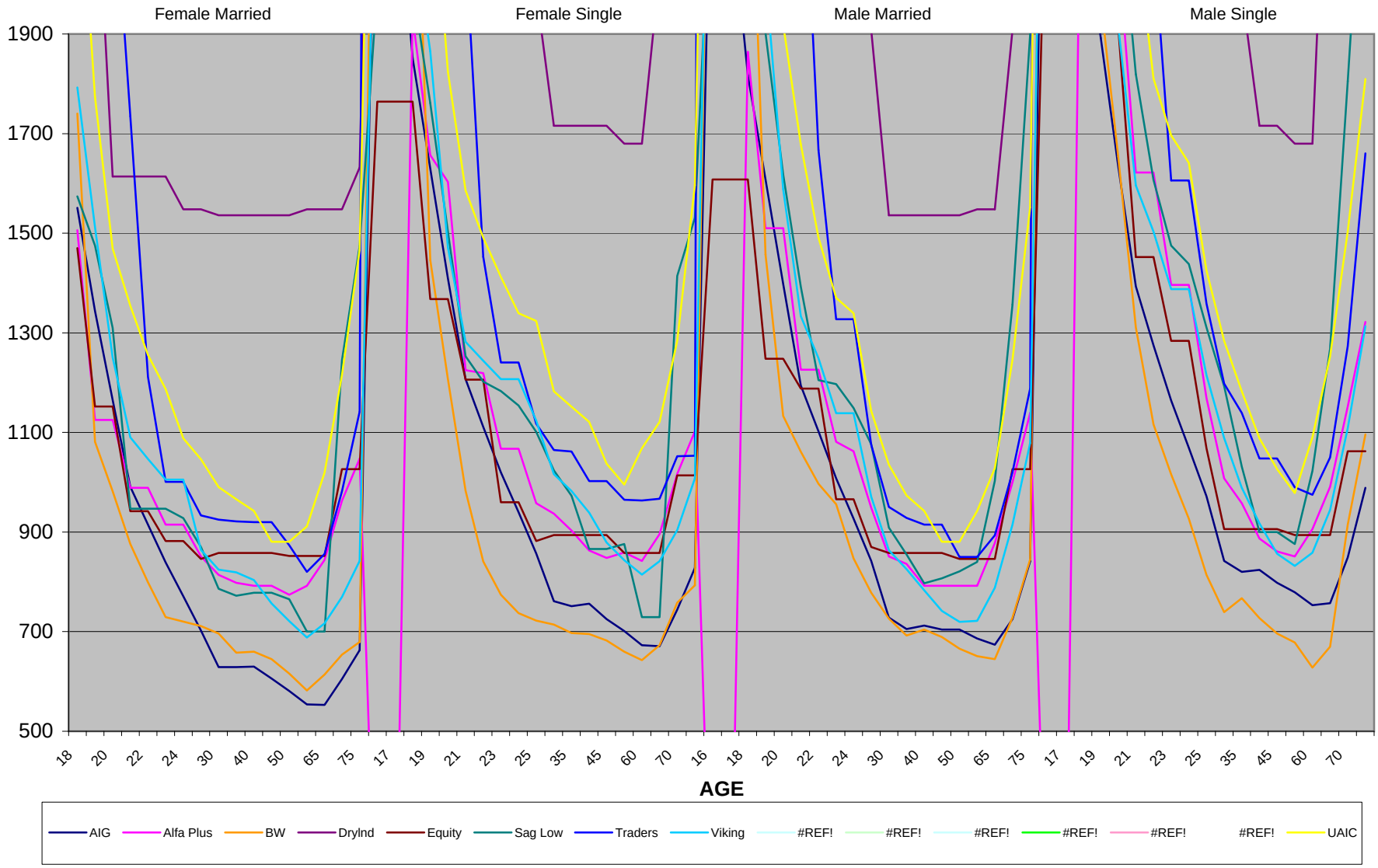
T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2006 Sym 12

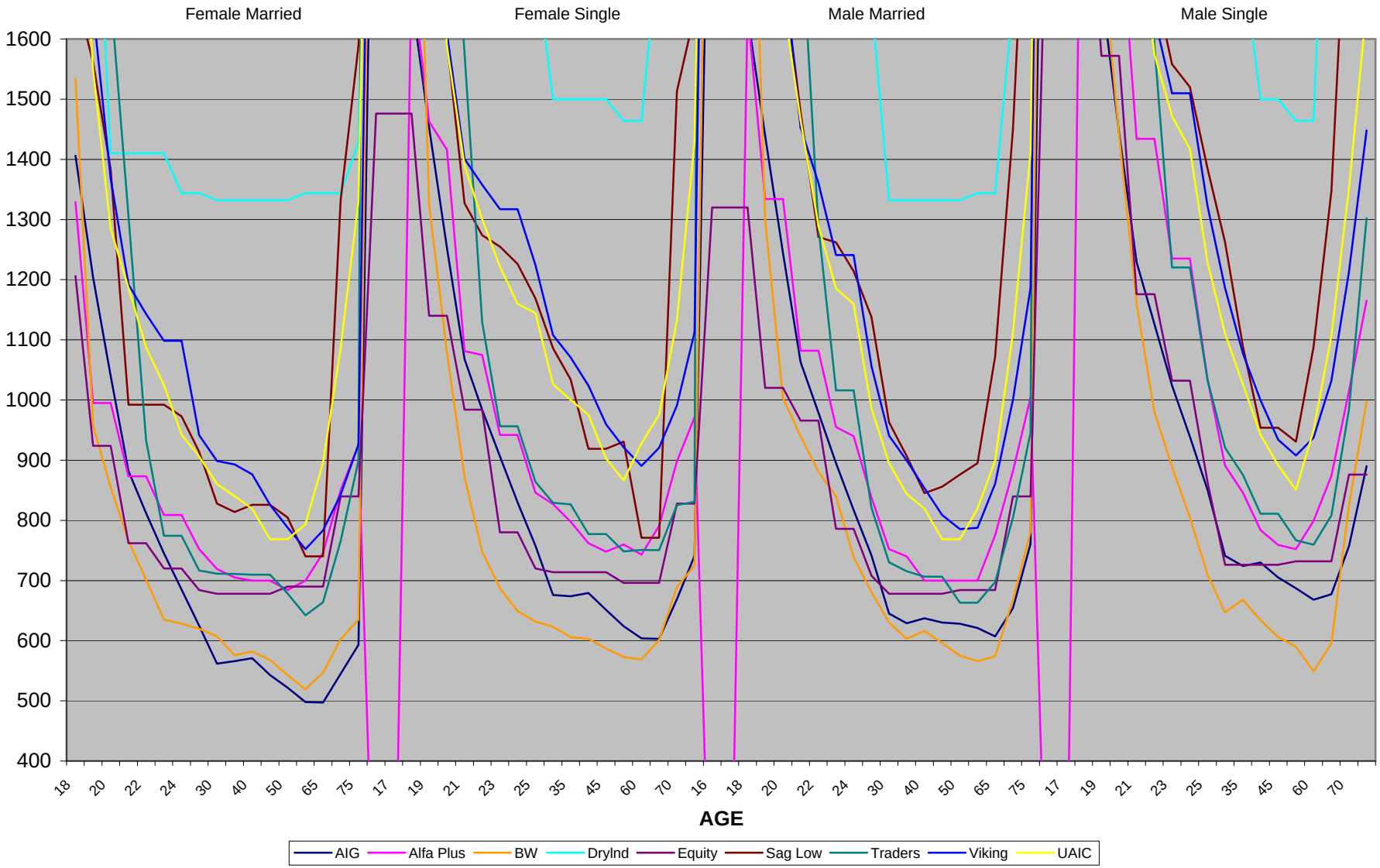


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2199	0	2236	2286	1470	1574	7229	2094	**2637**	2.90
17FM	17	1915	0	2001	2286	1470	1574	7229	1856	**2428**	2.75
18FM	18	1551	1506	1740	2286	1470	1574	7229	1793	**2302**	2.60
19FM	19	1344	1125	1081	2286	1152	1475	2243	1512	**1773**	2.00
20FM	20	1165	1125	982	1614	1152	1310	2243	1250	**1469**	1.65
21FM	21	991	989	876	1614	942	947	1735	1090	**1354**	1.50
22FM	22	915	989	799	1614	942	947	1212	1047	**1255**	1.50
23FM	23	839	915	729	1614	882	947	1001	1005	**1187**	1.45
24FM	24	771	915	720	1548	882	928	1001	1005	**1088**	1.30
25FM	25	702	851	711	1548	846	870	933	864	**1046**	1.25
30FM	30	629	814	696	1536	858	786	925	825	**990**	1.16
35FM	35	629	798	658	1536	858	772	922	819	**966**	1.12
40FM	40	630	792	660	1536	858	778	920	803	**942**	1.10
45FM	45	606	792	645	1536	858	778	920	757	**881**	1.00
50FM	50	581	774	616	1536	852	765	873	721	**881**	1.00
60FM	60	554	792	582	1548	852	700	820	688	**912**	1.05
65FM	65	553	844	614	1548	852	700	856	717	**1019**	1.10
70FM	70	605	963	654	1548	1026	1245	982	770	**1215**	1.15
75FM	75	663	1047	679	1632	1026	1474	1142	842	**1466**	1.20
16FS	16	2597	0	2990	3120	1764	1997	9521	2527	**3166**	3.15
17FS	17	2262	0	2748	3120	1764	1997	9521	2226	**2791**	3.00
18FS	18	1852	1934	2507	3120	1764	1997	9521	2116	**2664**	2.90
19FS	19	1630	1657	1446	3120	1368	1761	2660	1865	**2280**	2.50
20FS	20	1409	1603	1207	3120	1368	1503	2660	1472	**1824**	2.10
21FS	21	1207	1225	983	2238	1206	1253	2075	1282	**1586**	1.75
22FS	22	1111	1219	841	2238	1206	1202	1452	1244	**1491**	1.70
23FS	23	1020	1067	774	2214	960	1183	1241	1207	**1412**	1.70
24FS	24	940	1067	737	2214	960	1154	1241	1207	**1339**	1.60
25FS	25	857	958	722	1986	882	1101	1118	1124	**1324**	1.60
30FS	30	761	937	714	1716	894	1024	1065	1016	**1183**	1.40
35FS	35	751	903	697	1716	894	973	1061	982	**1152**	1.35
40FS	40	756	863	695	1716	894	866	1002	939	**1121**	1.30
45FS	45	725	848	682	1716	894	866	1002	879	**1037**	1.20
50FS	50	701	859	660	1680	858	876	965	844	**995**	1.15
60FS	60	673	842	643	1680	858	729	963	815	**1068**	1.25
65FS	65	671	896	673	2028	858	729	967	841	**1121**	1.30
70FS	70	744	1017	758	2028	1014	1414	1052	904	**1284**	1.35
75FS	75	828	1102	793	2100	1014	1531	1053	1008	**1596**	1.50
16MM	16	2450	0	2916	3300	1608	2295	11648	2847	**3536**	3.75
17MM	17	2176	0	2693	3300	1608	2295	11648	2522	**3166**	3.65
18MM	18	1817	1864	2468	3300	1608	2204	11648	2392	**3025**	3.50
19MM	19	1608	1510	1457	2316	1248	1902	3226	2018	**2439**	2.90
20MM	20	1398	1510	1133	2316	1248	1618	3226	1589	**1919**	2.25
21MM	21	1194	1226	1061	2316	1188	1392	2393	1333	**1678**	1.90
22MM	22	1102	1226	997	2316	1188	1205	1667	1249	**1491**	1.80
23MM	23	1008	1081	956	2178	966	1197	1327	1139	**1370**	1.65
24MM	24	927	1062	847	2178	966	1149	1327	1139	**1339**	1.60
25MM	25	842	949	778	1908	870	1076	1075	971	**1143**	1.40
30MM	30	728	851	726	1536	858	909	950	863	**1035**	1.25
35MM	35	705	836	692	1536	858	855	928	826	**973**	1.15
40MM	40	712	792	704	1536	858	797	915	783	**942**	1.10
45MM	45	704	792	689	1536	858	807	915	742	**881**	1.00
50MM	50	704	792	666	1536	846	821	850	720	**881**	1.00
60MM	60	686	792	651	1548	846	840	850	721	**942**	1.10
65MM	65	674	878	645	1548	846	1003	893	788	**1028**	1.15
70MM	70	725	1000	728	1908	1026	1357	1020	915	**1246**	1.20
75MM	75	841	1139	845	2016	1026	1899	1188	1079	**1552**	1.25
16MS	16	3042	0	3637	4518	2382	3352	8422	3207	**4199**	4.20
17MS	17	2646	0	3369	4518	2382	3352	8422	2968	**3680**	4.10
18MS	18	2156	2637	3100	4518	2382	3282	8422	2826	**3521**	4.00
19MS	19	1892	2066	1968	4176	1914	2617	4109	2489	**3034**	3.50
20MS	20	1635	2066	1654	3594	1914	2207	4109	1917	**2342**	2.65
21MS	21	1393	1622	1311	3468	1452	1819	3034	1596	**2108**	2.50
22MS	22	1275	1622	1116	3120	1452	1607	2091	1503	**1810**	2.11
23MS	23	1164	1396	1016	2946	1284	1475	1606	1388	**1696**	2.00
24MS	24	1069	1396	927	2946	1284	1438	1606	1388	**1641**	2.00
25MS	25	972	1169	814	2514	1068	1311	1359	1215	**1425**	1.75
30MS	30	842	1008	739	1986	906	1193	1198	1089	**1284**	1.55
35MS	35	820	958	767	1986	906	1031	1139	989	**1183**	1.40
40MS	40	824	887	727	1716	906	900	1048	917	**1088**	1.30
45MS	45	798	861	696	1716	906	900	1048	857	**1026**	1.20
50MS	50	779	851	678	1680	894	876	990	832	**978**	1.14
60MS	60	753	906	628	1680	894	1023	975	859	**1090**	1.25
65MS	65	757	991	670	2514	894	1268	1049	944	**1253**	1.30
70MS	70	849	1152	915	2514	1062	1805	1273	1109	**1504**	1.35
75MS	75	989	1322	1096	2610	1062	2363	1660	1313	**1810**	1.40

Comp
150
Coll
330
Model Yr
1.00
Symbol
1.35
Anti-theft
0.85

T6 Fort Smith, AR BI-PD 25/50/25 with $500 Ded Comp/Coll 2004 Sym 10

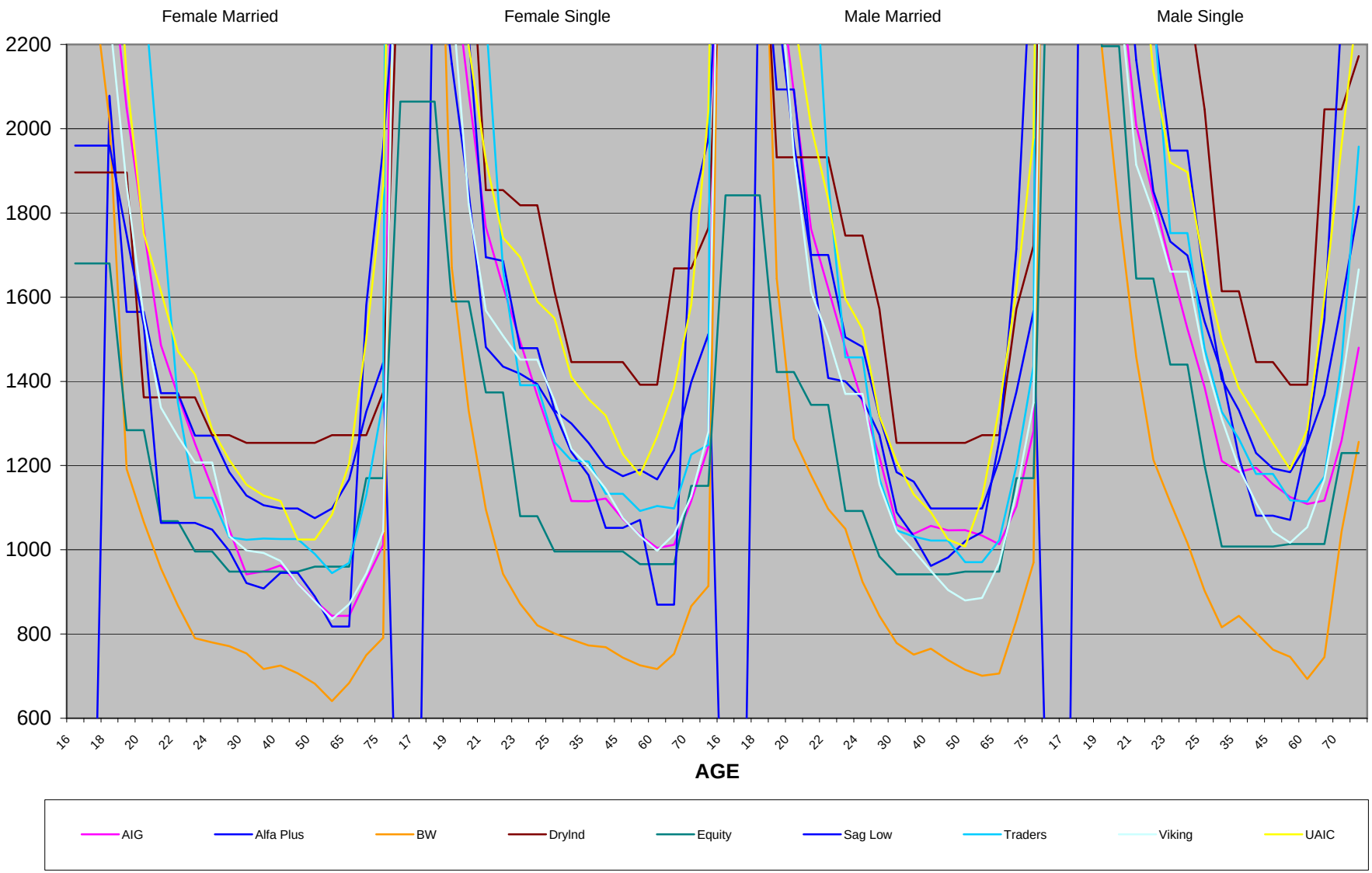


Driver Classifications with Rate Comparison - Fort Smith, AR (Zipcode 72901)
TERRITORY 6 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2027	0	2037	1992	1206	1678	5399	2292	**2312**	2.90
17FM	17	1756	0	1794	1992	1206	1678	5399	2037	**2120**	2.75
18FM	18	1406	1329	1534	1992	1206	1678	5399	1970	**2011**	2.60
19FM	19	1204	995	957	1992	924	1561	1672	1651	**1549**	2.00
20FM	20	1040	995	855	1410	924	1383	1672	1368	**1284**	1.65
21FM	21	882	873	766	1410	762	992	1305	1192	**1186**	1.50
22FM	22	812	873	701	1410	762	992	933	1143	**1087**	1.50
23FM	23	745	809	635	1410	720	992	774	1098	**1025**	1.45
24FM	24	685	809	628	1344	720	973	774	1098	**942**	1.30
25FM	25	625	752	620	1344	684	914	717	942	**906**	1.25
30FM	30	562	719	607	1332	678	828	711	899	**860**	1.16
35FM	35	566	705	576	1332	678	814	711	893	**840**	1.12
40FM	40	571	700	582	1332	678	826	710	876	**819**	1.10
45FM	45	543	700	568	1332	678	826	710	826	**769**	1.00
50FM	50	522	684	543	1332	690	805	678	788	**769**	1.00
60FM	60	498	700	519	1344	690	740	642	752	**794**	1.05
65FM	65	497	746	547	1344	690	740	664	784	**896**	1.10
70FM	70	545	850	602	1344	840	1332	765	843	**1086**	1.15
75FM	75	593	925	635	1428	840	1589	899	926	**1332**	1.20
16FS	16	2386	0	2811	2724	1476	2132	7159	2771	**2812**	3.15
17FS	17	2067	0	2565	2724	1476	2132	7159	2439	**2455**	3.00
18FS	18	1670	1710	2319	2724	1476	2132	7159	2323	**2338**	2.90
19FS	19	1453	1463	1325	2724	1140	1874	2012	2038	**2000**	2.50
20FS	20	1253	1416	1079	2724	1140	1598	2012	1609	**1589**	2.10
21FS	21	1068	1081	872	1962	984	1327	1576	1401	**1390**	1.75
22FS	22	984	1075	748	1962	984	1274	1130	1358	**1301**	1.70
23FS	23	906	942	687	1938	780	1255	957	1317	**1221**	1.70
24FS	24	830	942	649	1938	780	1226	957	1317	**1160**	1.60
25FS	25	758	846	632	1728	720	1169	864	1224	**1144**	1.60
30FS	30	676	827	623	1500	714	1086	829	1108	**1026**	1.40
35FS	35	674	798	606	1500	714	1034	827	1071	**1000**	1.35
40FS	40	679	762	603	1500	714	919	777	1024	**975**	1.30
45FS	45	651	748	587	1500	714	919	777	959	**903**	1.20
50FS	50	624	760	573	1464	696	931	748	921	**866**	1.15
60FS	60	604	743	569	1464	696	771	751	890	**928**	1.25
65FS	65	603	791	601	1770	696	771	751	920	**975**	1.30
70FS	70	669	898	689	1770	828	1513	825	991	**1132**	1.35
75FS	75	741	971	725	1842	828	1641	831	1113	**1428**	1.50
16MM	16	2243	0	2648	2886	1320	2443	8607	3111	**3116**	3.75
17MM	17	1985	0	2433	2886	1320	2443	8607	2763	**2757**	3.65
18MM	18	1640	1647	2218	2886	1320	2345	8607	2625	**2633**	3.50
19MM	19	1439	1334	1300	2022	1020	2020	2408	2199	**2114**	2.90
20MM	20	1244	1334	1003	2022	1020	1716	2408	1734	**1667**	2.25
21MM	21	1063	1082	940	2022	966	1478	1806	1453	**1466**	1.90
22MM	22	979	1082	881	2022	966	1271	1288	1361	**1290**	1.80
23MM	23	895	955	840	1884	786	1262	1016	1241	**1185**	1.65
24MM	24	817	940	739	1884	786	1214	1016	1241	**1160**	1.60
25MM	25	742	838	681	1662	708	1138	821	1056	**986**	1.40
30MM	30	645	752	630	1332	678	963	730	941	**895**	1.25
35MM	35	629	740	603	1332	678	907	715	900	**844**	1.15
40MM	40	637	700	616	1332	678	845	706	854	**819**	1.10
45MM	45	630	700	596	1332	678	856	706	809	**769**	1.00
50MM	50	628	700	575	1332	684	876	663	785	**769**	1.00
60MM	60	621	700	566	1344	684	895	663	788	**819**	1.10
65MM	65	607	775	574	1344	684	1072	697	861	**899**	1.15
70MM	70	654	882	668	1662	840	1450	804	1000	**1112**	1.20
75MM	75	761	1004	781	1770	840	2049	946	1187	**1412**	1.25
16MS	16	2794	0	3348	3984	1980	3566	6596	3512	**3728**	4.20
17MS	17	2416	0	3080	3984	1980	3566	6596	3247	**3220**	4.10
18MS	18	1942	2330	2809	3984	1980	3489	6596	3098	**3073**	4.00
19MS	19	1683	1827	1755	3642	1572	2772	3035	2716	**2642**	3.50
20MS	20	1445	1827	1441	3150	1572	2338	3035	2092	**2045**	2.65
21MS	21	1229	1434	1160	3024	1176	1925	2253	1738	**1828**	2.50
22MS	22	1126	1434	980	2724	1176	1692	1588	1637	**1574**	2.11
23MS	23	1024	1235	889	2550	1032	1558	1220	1510	**1472**	2.00
24MS	24	939	1235	805	2550	1032	1520	1220	1510	**1417**	2.00
25MS	25	851	1035	710	2184	864	1385	1033	1323	**1229**	1.75
30MS	30	741	891	647	1728	726	1262	921	1186	**1110**	1.55
35MS	35	724	846	668	1728	726	1089	876	1077	**1026**	1.40
40MS	40	730	784	634	1500	726	954	811	1000	**942**	1.30
45MS	45	705	759	606	1500	726	954	811	934	**892**	1.20
50MS	50	687	752	590	1464	732	931	767	908	**850**	1.14
60MS	60	668	799	549	1464	732	1088	760	937	**950**	1.25
65MS	65	677	874	595	2184	732	1347	808	1032	**1107**	1.30
70MS	70	757	1015	825	2184	876	1929	985	1213	**1352**	1.35
75MS	75	890	1165	998	2280	876	2531	1302	1448	**1653**	1.40

Comp
150
Coll
330
Model Yr
0.85
Symbol
1.30
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2004 Sym 13

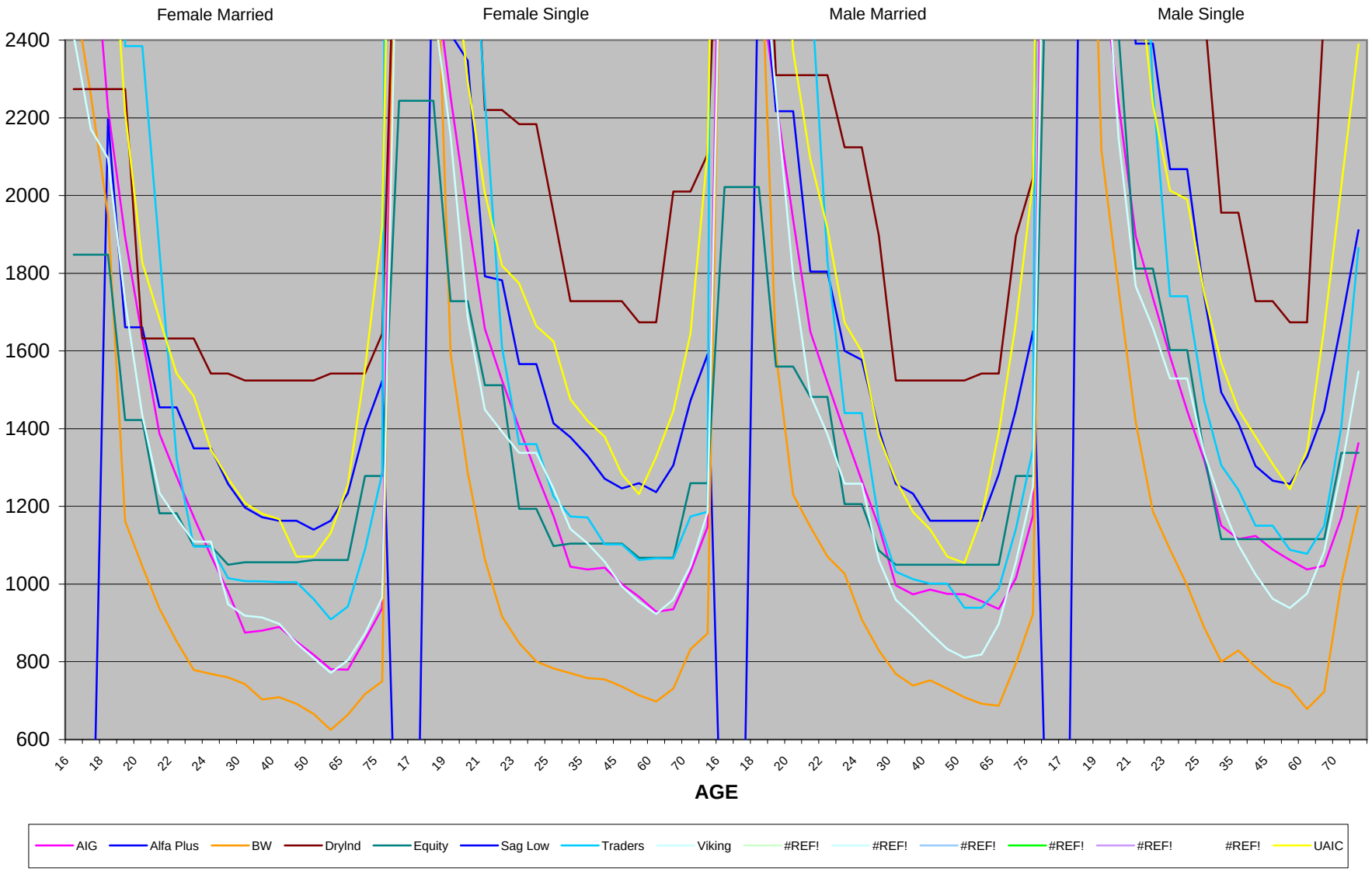


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3545	0	2656	1896	1680	1960	7701	2603	**3351**	2.90
17FM	17	3055	0	2357	1896	1680	1960	7701	2346	**2900**	2.75
18FM	18	2435	2078	2020	1896	1680	1960	7701	2269	**2749**	2.60
19FM	19	2049	1565	1192	1896	1284	1748	2341	1865	**2121**	2.00
20FM	20	1762	1565	1066	1362	1284	1533	2341	1551	**1751**	1.65
21FM	21	1486	1372	956	1362	1068	1064	1845	1338	**1614**	1.50
22FM	22	1367	1372	868	1362	1068	1064	1350	1269	**1472**	1.50
23FM	23	1252	1271	790	1362	996	1064	1124	1207	**1416**	1.45
24FM	24	1147	1271	780	1272	996	1048	1124	1207	**1286**	1.30
25FM	25	1048	1184	771	1272	948	997	1030	1033	**1213**	1.25
30FM	30	942	1129	754	1254	948	921	1024	998	**1155**	1.16
35FM	35	949	1106	717	1254	948	908	1027	993	**1129**	1.12
40FM	40	963	1098	725	1254	948	945	1026	974	**1116**	1.10
45FM	45	921	1098	707	1254	948	945	1026	920	**1024**	1.00
50FM	50	880	1075	682	1254	960	889	990	878	**1024**	1.00
60FM	60	843	1098	641	1272	960	818	944	836	**1083**	1.05
65FM	65	843	1167	684	1272	960	818	969	871	**1205**	1.10
70FM	70	929	1328	750	1272	1170	1581	1130	944	**1501**	1.15
75FM	75	1012	1444	791	1374	1170	1956	1354	1044	**1864**	1.20
16FS	16	4086	0	3719	2562	2064	2504	10369	3237	**3959**	3.15
17FS	17	3527	0	3417	2562	2064	2504	10369	2828	**3376**	3.00
18FS	18	2832	2686	3115	2562	2064	2504	10369	2689	**3209**	2.90
19FS	19	2420	2290	1670	2562	1590	2154	2902	2321	**2595**	2.50
20FS	20	2086	2221	1330	2562	1590	1849	2902	1821	**2196**	2.10
21FS	21	1766	1695	1096	1854	1374	1481	2267	1568	**1925**	1.75
22FS	22	1625	1686	943	1854	1374	1435	1667	1508	**1741**	1.70
23FS	23	1495	1479	872	1818	1080	1418	1391	1451	**1695**	1.70
24FS	24	1366	1479	821	1818	1080	1393	1391	1451	**1590**	1.60
25FS	25	1246	1331	801	1614	996	1327	1256	1354	**1550**	1.60
30FS	30	1116	1300	787	1446	996	1232	1212	1239	**1410**	1.40
35FS	35	1115	1254	773	1446	996	1177	1210	1197	**1358**	1.35
40FS	40	1122	1198	769	1446	996	1052	1133	1144	**1319**	1.30
45FS	45	1073	1175	744	1446	996	1052	1133	1075	**1227**	1.20
50FS	50	1035	1190	726	1392	966	1071	1092	1033	**1178**	1.15
60FS	60	1004	1167	717	1392	966	870	1104	998	**1270**	1.25
65FS	65	1012	1236	753	1668	966	870	1098	1037	**1385**	1.30
70FS	70	1116	1398	866	1668	1152	1801	1226	1127	**1582**	1.35
75FS	75	1245	1512	914	1764	1152	1976	1249	1280	**2043**	1.50
16MM	16	3892	0	3490	2694	1842	2821	12147	3493	**4350**	3.75
17MM	17	3426	0	3206	2694	1842	2821	12147	3132	**3753**	3.65
18MM	18	2805	2575	2921	2694	1842	2706	12147	2982	**3583**	3.50
19MM	19	2414	2093	1644	1932	1422	2308	3395	2445	**2872**	2.90
20MM	20	2085	2093	1264	1932	1422	1966	3395	1939	**2267**	2.25
21MM	21	1762	1700	1177	1932	1344	1694	2570	1612	**2006**	1.90
22MM	22	1621	1700	1097	1932	1344	1408	1879	1505	**1832**	1.80
23MM	23	1479	1505	1050	1746	1092	1400	1457	1370	**1596**	1.65
24MM	24	1350	1482	924	1746	1092	1357	1457	1370	**1524**	1.60
25MM	25	1221	1317	843	1572	984	1273	1169	1155	**1318**	1.40
30MM	30	1060	1184	779	1254	942	1089	1046	1043	**1210**	1.25
35MM	35	1038	1162	751	1254	942	1032	1031	998	**1132**	1.15
40MM	40	1057	1098	765	1254	942	962	1022	950	**1089**	1.10
45MM	45	1046	1098	738	1254	942	982	1022	904	**1024**	1.00
50MM	50	1047	1098	715	1254	948	1020	971	880	**1008**	1.00
60MM	60	1034	1098	701	1272	948	1042	971	885	**1122**	1.10
65MM	65	1013	1213	706	1272	948	1259	1023	969	**1336**	1.15
70MM	70	1103	1375	832	1572	1170	1714	1199	1136	**1616**	1.20
75MM	75	1283	1567	970	1722	1170	2527	1437	1349	**1979**	1.25
16MS	16	4772	0	4420	3792	2772	4121	9967	4051	**5138**	4.20
17MS	17	4094	0	4070	3792	2772	4121	9967	3704	**4413**	4.10
18MS	18	3267	3639	3720	3792	2772	4016	9967	3520	**4186**	4.00
19MS	19	2783	2876	2190	3336	2196	3130	4264	3029	**3556**	3.50
20MS	20	2386	2876	1800	2952	2196	2635	4264	2326	**2666**	2.65
21MS	21	2008	2256	1458	2790	1644	2163	3172	1914	**2529**	2.50
22MS	22	1839	2256	1214	2562	1644	1851	2290	1800	**2136**	2.11
23MS	23	1679	1948	1113	2328	1440	1732	1752	1661	**1920**	2.00
24MS	24	1525	1948	1016	2328	1440	1699	1752	1661	**1897**	2.00
25MS	25	1386	1634	903	2046	1200	1542	1478	1453	**1664**	1.75
30MS	30	1211	1405	816	1614	1008	1421	1328	1311	**1498**	1.55
35MS	35	1185	1331	843	1614	1008	1220	1264	1195	**1384**	1.40
40MS	40	1195	1230	803	1446	1008	1081	1180	1112	**1319**	1.30
45MS	45	1156	1193	763	1446	1008	1081	1180	1043	**1253**	1.20
50MS	50	1125	1184	746	1392	1014	1071	1118	1017	**1191**	1.14
60MS	60	1109	1253	693	1392	1014	1260	1115	1054	**1286**	1.25
65MS	65	1117	1368	745	2046	1014	1548	1174	1167	**1599**	1.30
70MS	70	1259	1584	1043	2046	1230	2277	1447	1388	**1962**	1.35
75MS	75	1480	1815	1256	2172	1230	3024	1957	1666	**2324**	1.40

Comp
185
Coll
390
Model Yr
0.85
Symbol
1.40
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2004 Sym 15

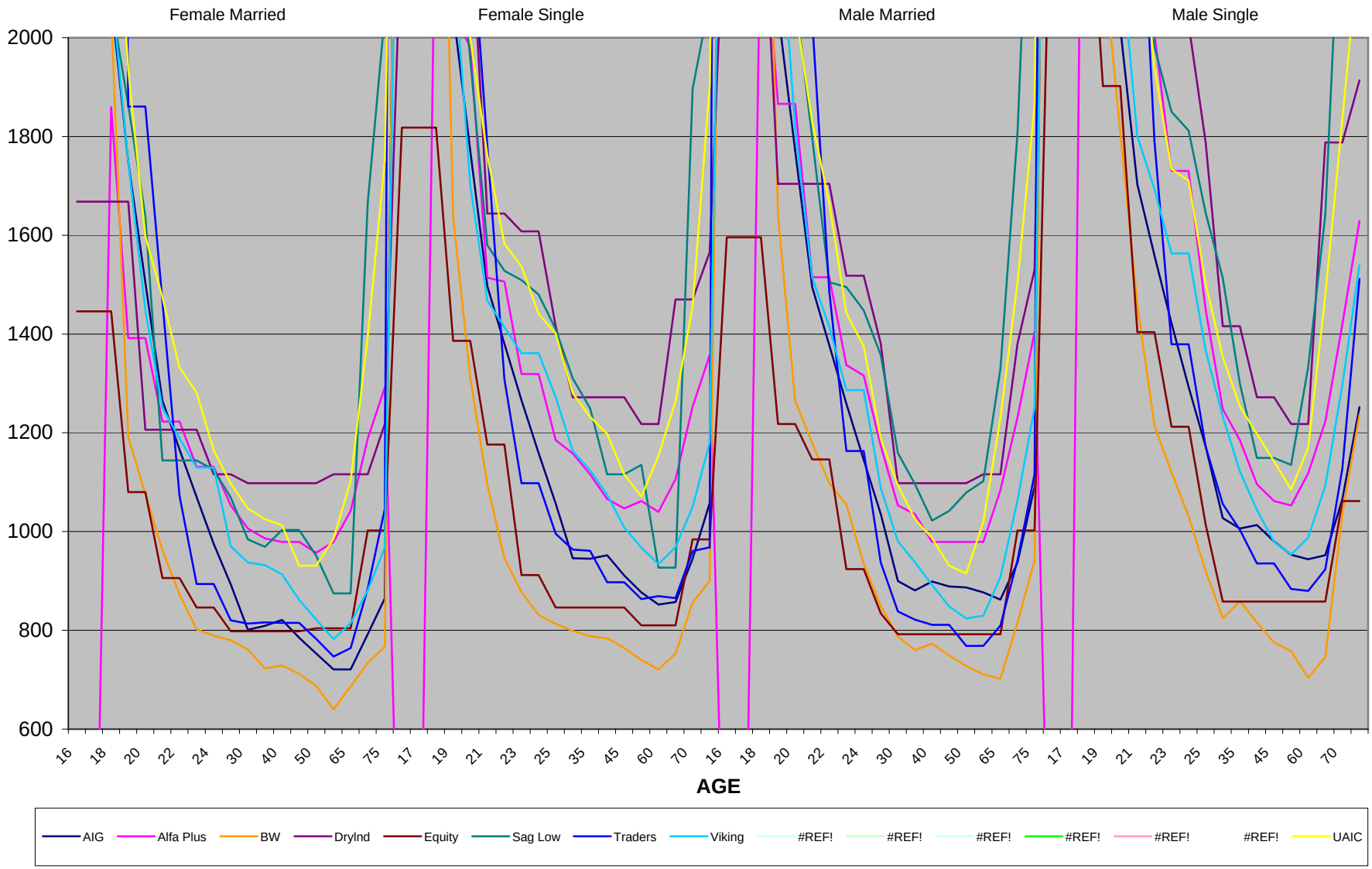


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3193	0	2534	2274	1848	0	7771	2411	**3485**	2.90
17FM	17	2766	0	2259	2274	1848	0	7771	2171	**3028**	2.75
18FM	18	2224	2196	1951	2274	1848	0	7771	2096	**2870**	2.60
19FM	19	1893	1661	1162	2274	1422	0	2385	1727	**2214**	2.00
20FM	20	1635	1661	1046	1632	1422	0	2385	1434	**1828**	1.65
21FM	21	1387	1455	937	1632	1182	0	1859	1235	**1684**	1.50
22FM	22	1277	1455	853	1632	1182	0	1324	1170	**1542**	1.50
23FM	23	1173	1349	779	1632	1098	0	1097	1110	**1484**	1.45
24FM	24	1073	1349	769	1542	1098	0	1097	1110	**1346**	1.30
25FM	25	981	1258	760	1542	1050	0	1015	948	**1272**	1.25
30FM	30	875	1197	743	1524	1056	0	1008	919	**1209**	1.16
35FM	35	880	1172	703	1524	1056	0	1007	914	**1181**	1.12
40FM	40	890	1163	709	1524	1056	0	1005	897	**1167**	1.10
45FM	45	852	1163	692	1524	1056	0	1005	848	**1071**	1.00
50FM	50	818	1140	666	1524	1062	0	962	810	**1071**	1.00
60FM	60	781	1163	625	1542	1062	0	909	771	**1132**	1.05
65FM	65	780	1234	664	1542	1062	0	942	804	**1256**	1.10
70FM	70	857	1402	717	1542	1278	0	1090	874	**1555**	1.15
75FM	75	938	1523	750	1644	1278	0	1286	965	**1920**	1.20
16FS	16	3705	0	3481	3078	2244	0	10343	3018	**4105**	3.15
17FS	17	3214	0	3205	3078	2244	0	10343	2632	**3516**	3.00
18FS	18	2604	2840	2929	3078	2244	0	10343	2496	**3344**	2.90
19FS	19	2255	2416	1594	3078	1728	0	2887	2154	**2711**	2.50
20FS	20	1947	2347	1287	3078	1728	0	2887	1686	**2294**	2.10
21FS	21	1657	1792	1063	2220	1512	0	2252	1449	**2007**	1.75
22FS	22	1524	1782	917	2220	1512	0	1609	1392	**1820**	1.70
23FS	23	1402	1566	848	2184	1194	0	1360	1338	**1774**	1.70
24FS	24	1285	1566	801	2184	1194	0	1360	1338	**1664**	1.60
25FS	25	1175	1414	783	1956	1098	0	1226	1246	**1625**	1.60
30FS	30	1045	1378	771	1728	1104	0	1174	1142	**1475**	1.40
35FS	35	1038	1330	758	1728	1104	0	1171	1105	**1421**	1.35
40FS	40	1042	1271	755	1728	1104	0	1102	1057	**1379**	1.30
45FS	45	1000	1246	736	1728	1104	0	1102	994	**1283**	1.20
50FS	50	967	1260	714	1674	1068	0	1062	955	**1232**	1.15
60FS	60	929	1237	698	1674	1068	0	1066	923	**1328**	1.25
65FS	65	935	1306	731	2010	1068	0	1066	960	**1445**	1.30
70FS	70	1032	1472	832	2010	1260	0	1174	1047	**1645**	1.35
75FS	75	1148	1591	873	2106	1260	0	1186	1185	**2113**	1.50
16MM	16	3527	0	3322	3228	2022	0	12413	3236	**4524**	3.75
17MM	17	3119	0	3060	3228	2022	0	12413	2895	**3923**	3.65
18MM	18	2576	2719	2797	3228	2022	0	12413	2752	**3746**	3.50
19MM	19	2245	2217	1592	2310	1560	0	3445	2261	**3007**	2.90
20MM	20	1938	2217	1230	2310	1560	0	3445	1791	**2372**	2.25
21MM	21	1650	1804	1148	2310	1482	0	2575	1487	**2095**	1.90
22MM	22	1519	1804	1071	2310	1482	0	1831	1386	**1916**	1.80
23MM	23	1390	1600	1027	2124	1206	0	1440	1258	**1673**	1.65
24MM	24	1266	1577	909	2124	1206	0	1440	1258	**1598**	1.60
25MM	25	1148	1397	829	1896	1086	0	1162	1061	**1383**	1.40
30MM	30	997	1258	769	1524	1050	0	1032	959	**1268**	1.25
35MM	35	974	1233	739	1524	1050	0	1013	918	**1185**	1.15
40MM	40	986	1163	752	1524	1050	0	1001	874	**1141**	1.10
45MM	45	975	1163	731	1524	1050	0	1001	833	**1071**	1.00
50MM	50	974	1163	709	1524	1050	0	939	810	**1054**	1.00
60MM	60	956	1163	692	1542	1050	0	939	819	**1174**	1.10
65MM	65	936	1283	687	1542	1050	0	988	898	**1390**	1.15
70MM	70	1015	1449	796	1896	1278	0	1142	1057	**1672**	1.20
75MM	75	1177	1651	924	2046	1278	0	1349	1251	**2037**	1.25
16MS	16	4329	0	4176	4488	3030	0	9480	3772	**5333**	4.20
17MS	17	3742	0	3858	4488	3030	0	9480	3443	**4603**	4.10
18MS	18	3015	3832	3540	4488	3030	0	9480	3262	**4372**	4.00
19MS	19	2604	3044	2118	4032	2418	0	4368	2805	**3719**	3.50
20MS	20	2237	3044	1760	3534	2418	0	4368	2148	**2790**	2.65
21MS	21	1896	2391	1417	3372	1812	0	3234	1766	**2645**	2.50
22MS	22	1737	2391	1187	3078	1812	0	2272	1660	**2235**	2.11
23MS	23	1586	2068	1089	2844	1602	0	1741	1529	**2013**	2.00
24MS	24	1446	2068	997	2844	1602	0	1741	1529	**1990**	2.00
25MS	25	1318	1739	887	2478	1332	0	1470	1336	**1746**	1.75
30MS	30	1150	1493	800	1956	1116	0	1306	1207	**1570**	1.55
35MS	35	1116	1414	829	1956	1116	0	1242	1101	**1449**	1.40
40MS	40	1124	1304	787	1728	1116	0	1150	1025	**1379**	1.30
45MS	45	1089	1266	749	1728	1116	0	1150	962	**1309**	1.20
50MS	50	1062	1258	732	1674	1116	0	1088	938	**1244**	1.14
60MS	60	1038	1327	679	1674	1116	0	1078	976	**1344**	1.25
65MS	65	1047	1446	723	2478	1116	0	1150	1084	**1660**	1.30
70MS	70	1171	1671	1001	2478	1338	0	1406	1294	**2024**	1.35
75MS	75	1363	1911	1201	2604	1338	0	1865	1547	**2389**	1.40

Comp
185
Coll
390
Model Yr
0.85
Symbol
1.50
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2004 Sym 8



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3030	0	2643	1668	1446	2071	5978	2431	**3081**	2.90
17FM	17	2612	0	2369	1668	1446	2071	5978	2182	**2644**	2.75
18FM	18	2079	1859	2053	1668	1446	2071	5978	2106	**2507**	2.60
19FM	19	1748	1392	1191	1668	1080	1864	1860	1747	**1935**	2.00
20FM	20	1504	1392	1076	1206	1080	1638	1860	1448	**1598**	1.65
21FM	21	1265	1223	962	1206	906	1144	1466	1251	**1474**	1.50
22FM	22	1166	1223	873	1206	906	1144	1072	1188	**1332**	1.50
23FM	23	1070	1131	802	1206	846	1144	894	1130	**1281**	1.45
24FM	24	975	1131	789	1116	846	1125	894	1130	**1165**	1.30
25FM	25	893	1053	780	1116	798	1069	820	970	**1097**	1.25
30FM	30	801	1006	761	1098	798	984	814	938	**1047**	1.16
35FM	35	809	986	723	1098	798	969	816	932	**1025**	1.12
40FM	40	821	979	729	1098	798	1003	815	913	**1013**	1.10
45FM	45	785	979	712	1098	798	1003	815	862	**931**	1.00
50FM	50	753	957	687	1098	804	951	783	822	**931**	1.00
60FM	60	721	979	640	1116	804	875	747	782	**986**	1.05
65FM	65	721	1042	686	1116	804	875	764	815	**1103**	1.10
70FM	70	792	1188	734	1116	1002	1665	884	881	**1394**	1.15
75FM	75	865	1292	767	1218	1002	2047	1046	968	**1752**	1.20
16FS	16	3481	0	3648	2262	1818	2644	7952	3017	**3666**	3.15
17FS	17	3004	0	3373	2262	1818	2644	7952	2638	**3097**	3.00
18FS	18	2409	2394	3100	2262	1818	2644	7952	2500	**2939**	2.90
19FS	19	2054	2047	1637	2262	1386	2284	2259	2172	**2362**	2.50
20FS	20	1772	1982	1312	2262	1386	1958	2259	1702	**2001**	2.10
21FS	21	1497	1514	1095	1644	1176	1580	1781	1468	**1762**	1.75
22FS	22	1380	1506	946	1644	1176	1528	1309	1414	**1583**	1.70
23FS	23	1266	1319	878	1608	912	1509	1098	1361	**1536**	1.70
24FS	24	1159	1319	831	1608	912	1480	1098	1361	**1441**	1.60
25FS	25	1057	1185	813	1416	846	1410	996	1273	**1401**	1.60
30FS	30	946	1158	799	1272	846	1310	964	1163	**1280**	1.40
35FS	35	945	1116	788	1272	846	1250	961	1124	**1232**	1.35
40FS	40	952	1066	784	1272	846	1116	897	1074	**1198**	1.30
45FS	45	911	1047	764	1272	846	1116	897	1008	**1115**	1.20
50FS	50	877	1062	740	1218	810	1135	863	967	**1071**	1.15
60FS	60	852	1040	721	1218	810	927	869	934	**1153**	1.25
65FS	65	857	1106	753	1470	810	927	865	969	**1264**	1.30
70FS	70	945	1253	856	1470	984	1896	961	1050	**1457**	1.35
75FS	75	1058	1357	900	1566	984	2076	968	1180	**1903**	1.50
16MM	16	3322	0	3484	2388	1596	2989	9413	3270	**4001**	3.75
17MM	17	2925	0	3210	2388	1596	2989	9413	2919	**3414**	3.65
18MM	18	2391	2302	2936	2388	1596	2866	9413	2773	**3257**	3.50
19MM	19	2054	1866	1641	1704	1218	2451	2676	2297	**2602**	2.90
20MM	20	1772	1866	1265	1704	1218	2085	2676	1818	**2058**	2.25
21MM	21	1495	1515	1179	1704	1146	1797	2035	1514	**1830**	1.90
22MM	22	1377	1515	1098	1704	1146	1505	1486	1414	**1665**	1.80
23MM	23	1259	1337	1055	1518	924	1495	1163	1286	**1443**	1.65
24MM	24	1145	1316	935	1518	924	1448	1163	1286	**1375**	1.60
25MM	25	1035	1173	849	1380	834	1357	937	1088	**1187**	1.40
30MM	30	900	1053	787	1098	792	1159	838	980	**1094**	1.25
35MM	35	881	1035	760	1098	792	1096	821	938	**1025**	1.15
40MM	40	899	979	773	1098	792	1022	811	892	**987**	1.10
45MM	45	889	979	749	1098	792	1042	811	848	**931**	1.00
50MM	50	887	979	728	1098	792	1079	769	824	**915**	1.00
60MM	60	877	979	711	1116	792	1102	769	830	**1020**	1.10
65MM	65	862	1084	702	1116	792	1329	810	907	**1229**	1.15
70MM	70	937	1231	815	1380	1002	1807	942	1063	**1505**	1.20
75MM	75	1091	1404	942	1530	1002	2643	1117	1251	**1863**	1.25
16MS	16	4063	0	4380	3396	2430	4364	7676	3781	**4747**	4.20
17MS	17	3486	0	4051	3396	2430	4364	7676	3462	**4031**	4.10
18MS	18	2775	3258	3723	3396	2430	4256	7676	3280	**3814**	4.00
19MS	19	2362	2560	2170	2940	1902	3330	3316	2842	**3231**	3.50
20MS	20	2021	2560	1809	2616	1902	2804	3316	2180	**2420**	2.65
21MS	21	1703	2009	1459	2454	1404	2304	2481	1801	**2296**	2.50
22MS	22	1559	2009	1215	2262	1404	1982	1791	1694	**1940**	2.11
23MS	23	1422	1730	1120	2028	1212	1850	1379	1563	**1734**	2.00
24MS	24	1293	1730	1031	2028	1212	1812	1379	1563	**1710**	2.00
25MS	25	1172	1449	920	1788	1014	1645	1172	1366	**1502**	1.75
30MS	30	1027	1248	824	1416	858	1513	1056	1233	**1354**	1.55
35MS	35	1006	1185	859	1416	858	1300	1004	1122	**1253**	1.40
40MS	40	1013	1096	816	1272	858	1149	936	1044	**1198**	1.30
45MS	45	980	1062	775	1272	858	1149	936	979	**1142**	1.20
50MS	50	953	1053	758	1218	858	1135	884	953	**1085**	1.14
60MS	60	944	1118	704	1218	858	1333	880	988	**1170**	1.25
65MS	65	952	1223	746	1788	858	1641	923	1093	**1478**	1.30
70MS	70	1066	1420	1035	1788	1062	2402	1128	1297	**1836**	1.35
75MS	75	1252	1629	1237	1914	1062	3182	1512	1539	**2194**	1.40

Comp
185
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Model Yr
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Symbol
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Anti-theft
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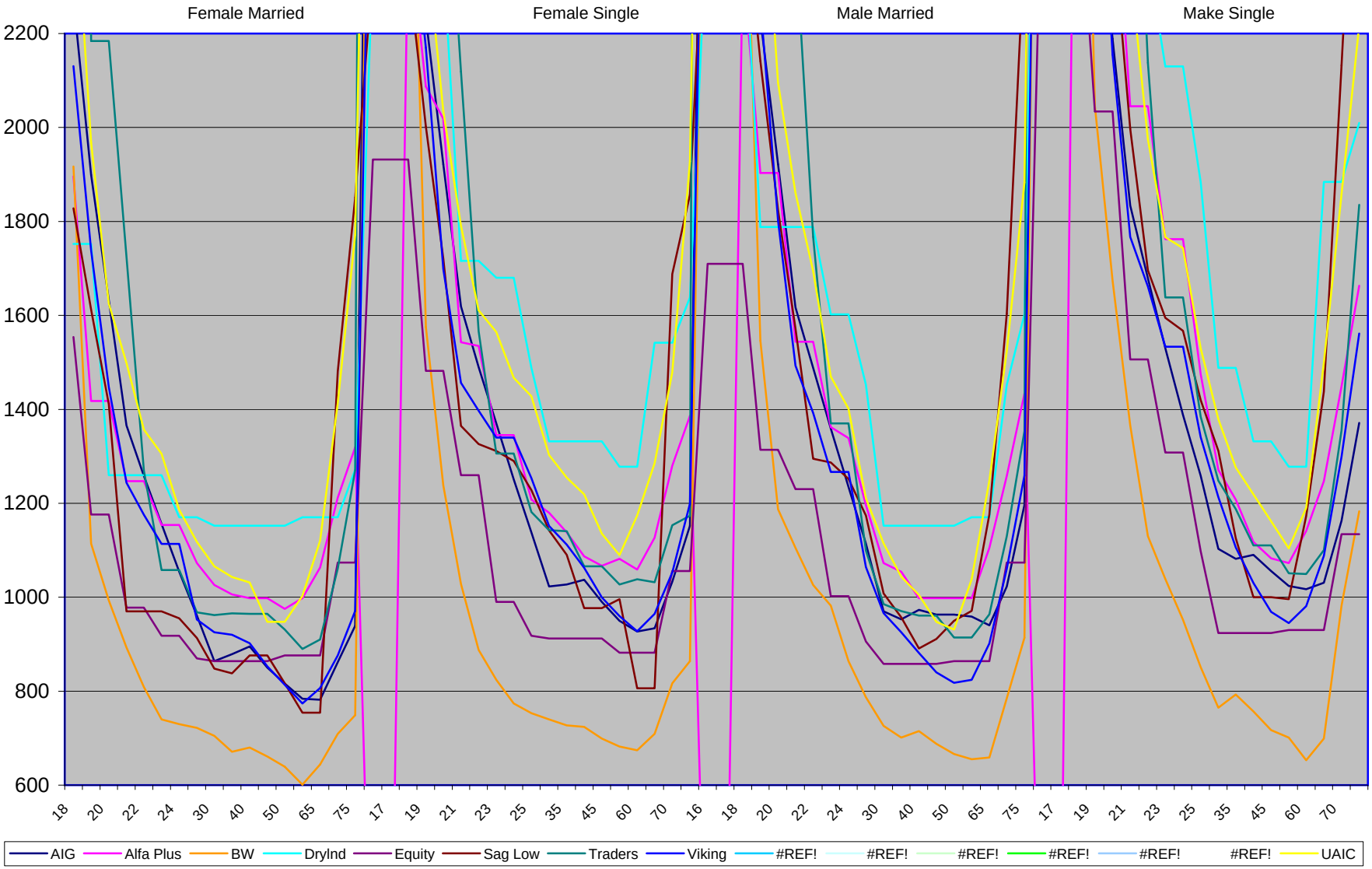
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2002 Sym 13



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3345	0	2530	1752	1554	1828	7147	2430	**3128**	2.90
17FM	17	2870	0	2242	1752	1554	1828	7147	2203	**2689**	2.75
18FM	18	2274	1896	1917	1752	1554	1828	7147	2131	**2550**	2.60
19FM	19	1899	1418	1114	1752	1176	1612	2184	1738	**1968**	2.00
20FM	20	1633	1418	993	1260	1176	1411	2184	1447	**1625**	1.65
21FM	21	1366	1247	893	1260	978	970	1725	1244	**1499**	1.50
22FM	22	1258	1247	809	1260	978	970	1269	1175	**1357**	1.50
23FM	23	1156	1154	740	1260	918	970	1058	1114	**1305**	1.45
24FM	24	1054	1154	730	1170	918	955	1058	1114	**1186**	1.30
25FM	25	961	1073	722	1170	870	913	968	952	**1118**	1.25
30FM	30	864	1026	705	1152	864	848	962	925	**1066**	1.16
35FM	35	879	1006	671	1152	864	838	966	920	**1043**	1.12
40FM	40	895	998	680	1152	864	876	965	902	**1031**	1.10
45FM	45	850	998	661	1152	864	876	965	853	**948**	1.00
50FM	50	816	975	639	1152	876	817	931	814	**948**	1.00
60FM	60	784	998	601	1170	876	754	890	774	**1003**	1.05
65FM	65	782	1063	644	1170	876	754	910	807	**1121**	1.10
70FM	70	862	1212	709	1170	1074	1481	1061	876	**1413**	1.15
75FM	75	939	1319	749	1272	1074	1851	1270	971	**1772**	1.20
16FS	16	3840	0	3574	2364	1932	2340	9611	3054	**3718**	3.15
17FS	17	3299	0	3286	2364	1932	2340	9611	2662	**3146**	3.00
18FS	18	2635	2439	2997	2364	1932	2340	9611	2529	**2986**	2.90
19FS	19	2233	2087	1575	2364	1482	2002	2704	2170	**2404**	2.50
20FS	20	1922	2019	1238	2364	1482	1721	2704	1699	**2035**	2.10
21FS	21	1619	1543	1028	1716	1260	1365	2119	1457	**1791**	1.75
22FS	22	1490	1535	888	1716	1260	1326	1566	1397	**1611**	1.70
23FS	23	1370	1345	824	1680	990	1311	1306	1340	**1564**	1.70
24FS	24	1251	1345	774	1680	990	1290	1306	1340	**1467**	1.60
25FS	25	1138	1208	753	1488	918	1228	1181	1253	**1428**	1.60
30FS	30	1023	1180	740	1332	912	1142	1143	1152	**1303**	1.40
35FS	35	1027	1138	727	1332	912	1090	1141	1112	**1254**	1.35
40FS	40	1037	1087	724	1332	912	977	1066	1063	**1219**	1.30
45FS	45	990	1067	699	1332	912	977	1066	999	**1135**	1.20
50FS	50	950	1082	682	1278	882	996	1027	960	**1090**	1.15
60FS	60	927	1059	674	1278	882	806	1038	927	**1174**	1.25
65FS	65	934	1127	709	1542	882	806	1032	965	**1285**	1.30
70FS	70	1033	1280	817	1542	1056	1688	1154	1053	**1479**	1.35
75FS	75	1152	1386	864	1638	1056	1857	1173	1199	**1928**	1.50
16MM	16	3652	0	3330	2484	1710	2625	11237	3247	**4062**	3.75
17MM	17	3209	0	3057	2484	1710	2625	11237	2922	**3474**	3.65
18MM	18	2614	2349	2781	2484	1710	2516	11237	2785	**3315**	3.50
19MM	19	2232	1903	1546	1788	1314	2141	3162	2265	**2650**	2.90
20MM	20	1922	1903	1187	1788	1314	1824	3162	1801	**2095**	2.25
21MM	21	1617	1544	1105	1788	1230	1572	2403	1493	**1861**	1.90
22MM	22	1488	1544	1026	1788	1230	1295	1767	1392	**1694**	1.80
23MM	23	1359	1362	982	1602	1002	1287	1370	1267	**1470**	1.65
24MM	24	1235	1339	864	1602	1002	1252	1370	1267	**1401**	1.60
25MM	25	1114	1196	787	1452	906	1174	1099	1064	**1210**	1.40
30MM	30	970	1073	726	1152	858	1008	985	966	**1114**	1.25
35MM	35	953	1054	701	1152	858	957	970	925	**1044**	1.15
40MM	40	973	998	715	1152	858	891	961	881	**1005**	1.10
45MM	45	963	998	688	1152	858	911	961	840	**948**	1.00
50MM	50	963	998	666	1152	864	950	914	818	**931**	1.00
60MM	60	959	998	655	1170	864	971	914	824	**1038**	1.10
65MM	65	940	1105	659	1170	864	1176	963	902	**1248**	1.15
70MM	70	1023	1258	785	1452	1074	1604	1130	1061	**1525**	1.20
75MM	75	1196	1433	914	1602	1074	2391	1354	1259	**1883**	1.25
16MS	16	4473	0	4225	3522	2580	3834	9341	3804	**4816**	4.20
17MS	17	3825	0	3888	3522	2580	3834	9341	3464	**4098**	4.10
18MS	18	3030	3322	3552	3522	2580	3732	9341	3286	**3879**	4.00
19MS	19	2560	2606	2046	3066	2034	2894	3947	2810	**3288**	3.50
20MS	20	2189	2606	1674	2724	2034	2435	3947	2155	**2463**	2.65
21MS	21	1834	2045	1366	2562	1506	1997	2944	1767	**2338**	2.50
22MS	22	1679	2045	1130	2364	1506	1696	2138	1662	**1975**	2.11
23MS	23	1530	1762	1039	2130	1308	1595	1638	1533	**1766**	2.00
24MS	24	1388	1762	952	2130	1308	1567	1638	1533	**1743**	2.00
25MS	25	1259	1475	851	1884	1098	1420	1385	1341	**1530**	1.75
30MS	30	1103	1271	765	1488	924	1312	1248	1213	**1379**	1.55
35MS	35	1082	1208	793	1488	924	1126	1188	1106	**1276**	1.40
40MS	40	1090	1118	757	1332	924	1000	1110	1030	**1219**	1.30
45MS	45	1056	1083	717	1332	924	1000	1110	969	**1162**	1.20
50MS	50	1024	1073	701	1278	930	996	1051	945	**1104**	1.14
60MS	60	1017	1141	653	1278	930	1173	1049	981	**1190**	1.25
65MS	65	1031	1247	699	1884	930	1438	1100	1088	**1499**	1.30
70MS	70	1163	1449	982	1884	1134	2132	1355	1299	**1858**	1.35
75MS	75	1371	1663	1183	2010	1134	2839	1835	1561	**2217**	1.40

Comp
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Symbol
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Anti-theft
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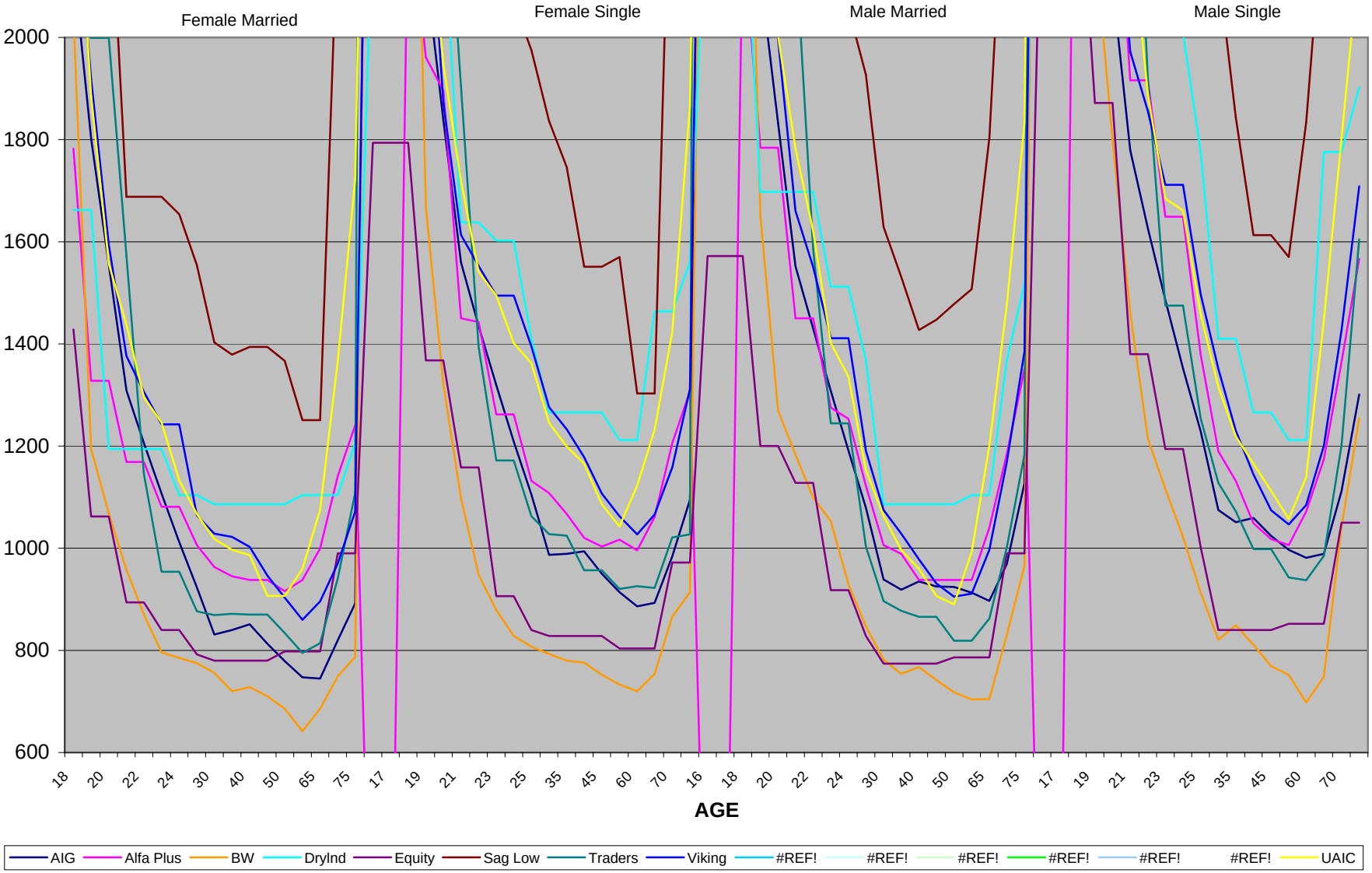
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2002 Sym 10

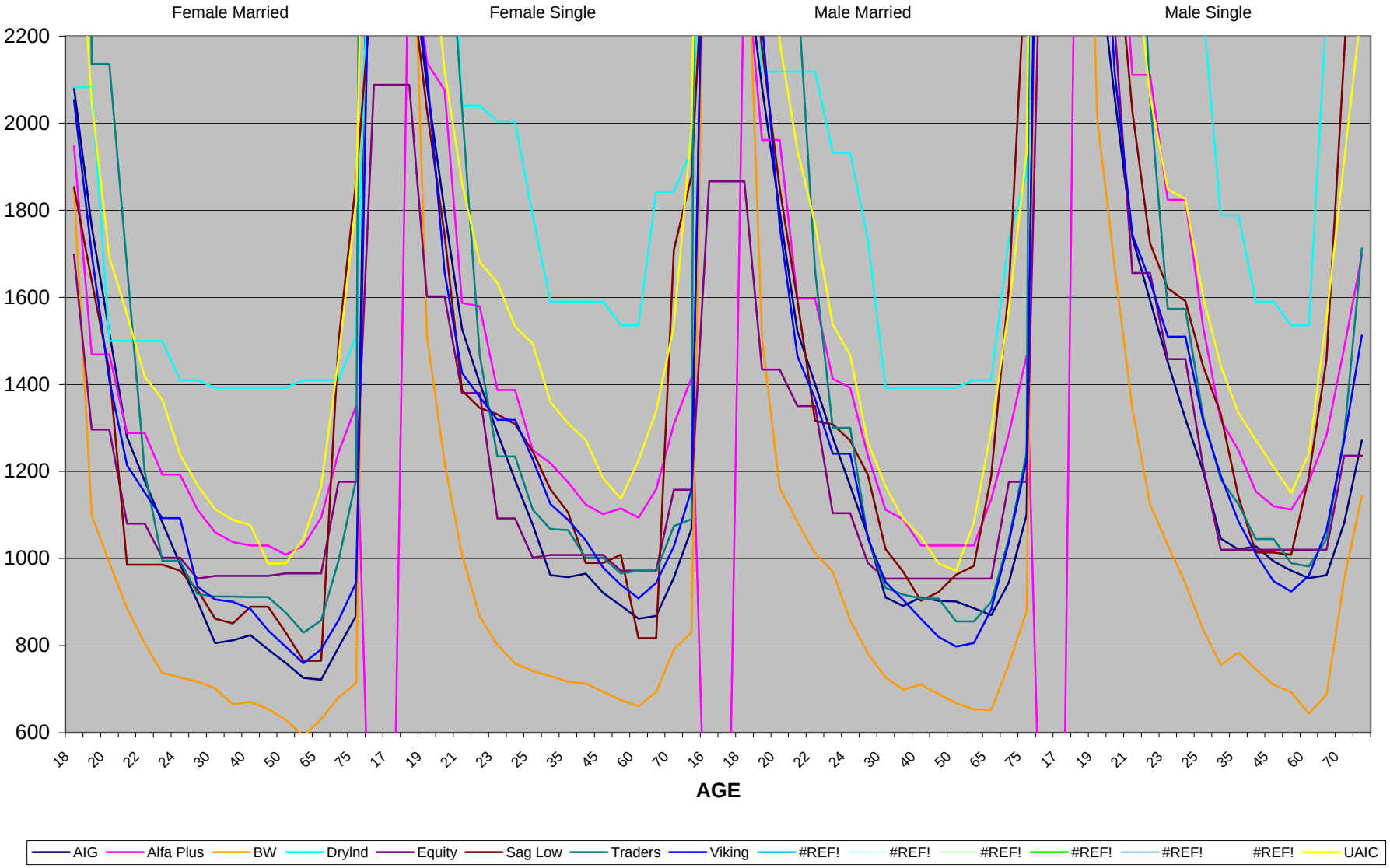


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3124	0	2678	1662	1428	2824	6407	2676	**3009**	2.90
17FM	17	2699	0	2380	1662	1428	2824	6407	2410	**2576**	2.75
18FM	18	2141	1782	2043	1662	1428	2824	6407	2330	**2443**	2.60
19FM	19	1802	1328	1194	1662	1062	2642	1999	1919	**1886**	2.00
20FM	20	1555	1328	1068	1194	1062	2344	1999	1595	**1557**	1.65
21FM	21	1309	1169	958	1194	894	1688	1572	1376	**1437**	1.50
22FM	22	1206	1169	870	1194	894	1688	1145	1306	**1295**	1.50
23FM	23	1107	1081	796	1194	840	1688	954	1243	**1246**	1.45
24FM	24	1012	1081	785	1104	840	1654	954	1243	**1133**	1.30
25FM	25	923	1006	775	1104	792	1554	877	1064	**1066**	1.25
30FM	30	831	963	756	1086	780	1403	869	1028	**1018**	1.16
35FM	35	840	945	720	1086	780	1379	871	1022	**997**	1.12
40FM	40	851	938	728	1086	780	1394	870	1003	**986**	1.10
45FM	45	813	938	710	1086	780	1394	870	947	**907**	1.00
50FM	50	779	916	686	1086	798	1367	834	903	**907**	1.00
60FM	60	747	938	642	1104	798	1251	795	860	**960**	1.05
65FM	65	745	999	686	1104	798	1251	814	896	**1075**	1.10
70FM	70	820	1141	749	1104	990	2238	941	970	**1366**	1.15
75FM	75	892	1241	787	1206	990	2655	1109	1072	**1723**	1.20
16FS	16	3611	0	3744	2244	1794	3586	8500	3325	**3588**	3.15
17FS	17	3116	0	3446	2244	1794	3586	8500	2906	**3023**	3.00
18FS	18	2497	2287	3148	2244	1794	3586	8500	2761	**2867**	2.90
19FS	19	2132	1961	1668	2244	1368	3160	2415	2387	**2301**	2.50
20FS	20	1839	1896	1322	2244	1368	2697	2415	1873	**1949**	2.10
21FS	21	1560	1450	1098	1638	1158	2246	1905	1613	**1719**	1.75
22FS	22	1435	1443	948	1638	1158	2154	1394	1553	**1541**	1.70
23FS	23	1319	1262	879	1602	906	2120	1172	1494	**1495**	1.70
24FS	24	1209	1262	828	1602	906	2070	1172	1494	**1402**	1.60
25FS	25	1105	1132	807	1410	840	1975	1063	1395	**1362**	1.60
30FS	30	987	1108	793	1266	828	1836	1027	1276	**1245**	1.40
35FS	35	989	1067	780	1266	828	1746	1024	1233	**1199**	1.35
40FS	40	994	1020	776	1266	828	1551	957	1178	**1166**	1.30
45FS	45	950	1003	752	1266	828	1551	957	1107	**1086**	1.20
50FS	50	914	1017	733	1212	804	1570	920	1063	**1043**	1.15
60FS	60	886	996	720	1212	804	1303	926	1027	**1122**	1.25
65FS	65	893	1061	754	1464	804	1303	922	1066	**1232**	1.30
70FS	70	984	1206	866	1464	972	2540	1021	1158	**1423**	1.35
75FS	75	1095	1307	914	1560	972	2753	1027	1312	**1866**	1.50
16MM	16	3426	0	3521	2364	1572	4118	10107	3593	**3908**	3.75
17MM	17	3024	0	3237	2364	1572	4118	10107	3219	**3324**	3.65
18MM	18	2470	2207	2951	2364	1572	3952	10107	3064	**3171**	3.50
19MM	19	2122	1784	1651	1698	1200	3409	2873	2518	**2531**	2.90
20MM	20	1833	1784	1270	1698	1200	2897	2873	1996	**2003**	2.25
21MM	21	1552	1450	1183	1698	1128	2497	2181	1660	**1783**	1.90
22MM	22	1430	1450	1099	1698	1128	2156	1586	1550	**1621**	1.80
23MM	23	1308	1275	1053	1512	918	2139	1244	1411	**1402**	1.65
24MM	24	1191	1253	929	1512	918	2056	1244	1411	**1336**	1.60
25MM	25	1079	1122	847	1368	828	1927	1003	1191	**1153**	1.40
30MM	30	939	1006	782	1086	774	1629	896	1075	**1063**	1.25
35MM	35	919	989	754	1086	774	1531	877	1028	**997**	1.15
40MM	40	935	938	767	1086	774	1427	866	978	**960**	1.10
45MM	45	925	938	742	1086	774	1447	866	931	**907**	1.00
50MM	50	924	938	718	1086	786	1478	819	905	**890**	1.00
60MM	60	913	938	704	1104	786	1507	819	911	**993**	1.10
65MM	65	897	1040	705	1104	786	1803	862	997	**1201**	1.15
70MM	70	969	1184	830	1368	990	2438	1001	1168	**1475**	1.20
75MM	75	1127	1350	965	1518	990	3421	1183	1385	**1832**	1.25
16MS	16	4216	0	4450	3366	2388	6012	8152	4163	**4643**	4.20
17MS	17	3626	0	4103	3366	2388	6012	8152	3808	**3930**	4.10
18MS	18	2885	3123	3754	3366	2388	5886	8152	3617	**3715**	4.00
19MS	19	2455	2442	2185	2910	1872	4688	3562	3118	**3145**	3.50
20MS	20	2104	2442	1799	2592	1872	3953	3562	2394	**2355**	2.65
21MS	21	1779	1916	1461	2430	1380	3256	2664	1972	**2235**	2.50
22MS	22	1626	1916	1214	2244	1380	2873	1915	1855	**1888**	2.11
23MS	23	1486	1649	1116	2010	1194	2639	1475	1711	**1684**	2.00
24MS	24	1352	1649	1022	2010	1194	2571	1475	1711	**1661**	2.00
25MS	25	1229	1379	913	1776	1002	2345	1254	1497	**1459**	1.75
30MS	30	1075	1190	821	1410	840	2135	1128	1351	**1316**	1.55
35MS	35	1051	1132	849	1410	840	1844	1072	1230	**1219**	1.40
40MS	40	1059	1049	811	1266	840	1613	998	1145	**1166**	1.30
45MS	45	1024	1018	769	1266	840	1613	998	1074	**1112**	1.20
50MS	50	997	1006	752	1212	852	1570	943	1047	**1057**	1.14
60MS	60	981	1072	698	1212	852	1834	937	1085	**1139**	1.25
65MS	65	989	1174	748	1776	852	2272	985	1201	**1446**	1.30
70MS	70	1112	1365	1042	1776	1050	3242	1202	1427	**1803**	1.35
75MS	75	1301	1566	1254	1902	1050	4246	1605	1708	**2159**	1.40

Comp
185
Coll
390
Model Yr
0.75
Symbol
1.30
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2002 Sym 15

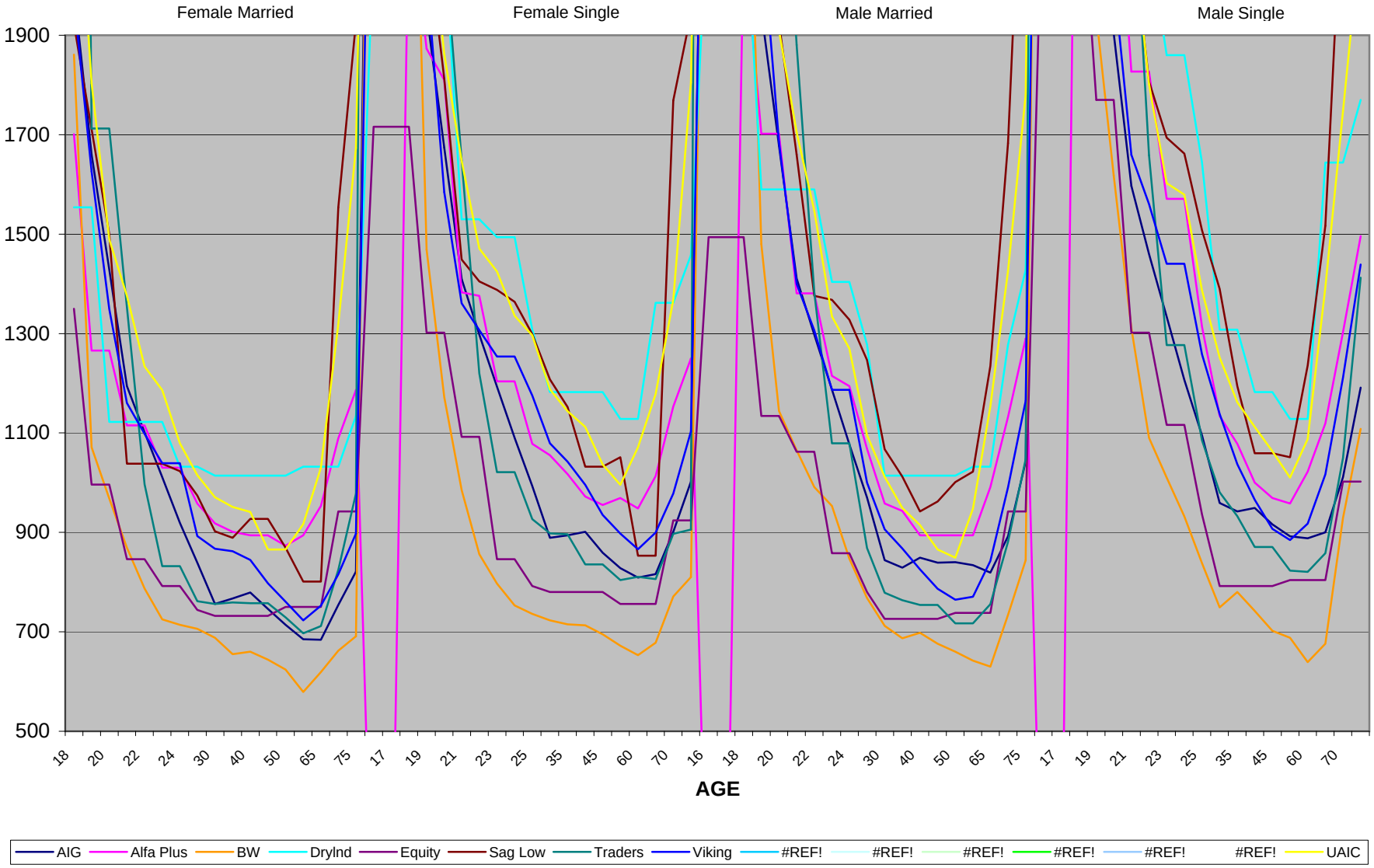


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3007	0	2400	2082	1698	1853	7007	2369	**3247**	2.90
17FM	17	2593	0	2142	2082	1698	1853	7007	2128	**2802**	2.75
18FM	18	2081	1947	1850	2082	1698	1853	7007	2053	**2657**	2.60
19FM	19	1763	1469	1099	2082	1296	1638	2136	1700	**2050**	2.00
20FM	20	1519	1469	991	1500	1296	1432	2136	1409	**1692**	1.65
21FM	21	1279	1288	886	1500	1080	986	1671	1214	**1560**	1.50
22FM	22	1178	1288	805	1500	1080	986	1200	1152	**1419**	1.50
23FM	23	1083	1193	737	1500	1002	986	995	1093	**1365**	1.45
24FM	24	987	1193	727	1410	1002	972	995	1093	**1239**	1.30
25FM	25	901	1112	717	1410	954	928	919	935	**1169**	1.25
30FM	30	806	1060	702	1392	960	862	913	906	**1114**	1.16
35FM	35	812	1038	665	1392	960	851	913	901	**1089**	1.12
40FM	40	824	1030	671	1392	960	889	912	884	**1077**	1.10
45FM	45	791	1030	654	1392	960	889	912	835	**989**	1.00
50FM	50	760	1009	630	1392	966	830	875	797	**989**	1.00
60FM	60	726	1030	592	1410	966	765	830	759	**1046**	1.05
65FM	65	722	1094	631	1410	966	765	858	792	**1166**	1.10
70FM	70	796	1244	681	1410	1176	1499	995	859	**1461**	1.15
75FM	75	869	1351	714	1512	1176	1870	1183	945	**1821**	1.20
16FS	16	3474	0	3309	2820	2088	2370	9378	2959	**3847**	3.15
17FS	17	2999	0	3048	2820	2088	2370	9378	2582	**3269**	3.00
18FS	18	2428	2508	2788	2820	2088	2370	9378	2446	**3106**	2.90
19FS	19	2086	2139	1513	2820	1602	2030	2614	2117	**2506**	2.50
20FS	20	1798	2076	1220	2820	1602	1743	2614	1657	**2121**	2.10
21FS	21	1527	1587	1009	2040	1380	1386	2036	1426	**1863**	1.75
22FS	22	1403	1579	867	2040	1380	1346	1467	1371	**1680**	1.70
23FS	23	1289	1387	802	2004	1092	1331	1235	1318	**1634**	1.70
24FS	24	1180	1387	759	2004	1092	1309	1235	1318	**1533**	1.60
25FS	25	1078	1249	742	1788	1002	1246	1113	1228	**1493**	1.60
30FS	30	962	1219	730	1590	1008	1159	1067	1125	**1360**	1.40
35FS	35	957	1175	717	1590	1008	1106	1065	1089	**1310**	1.35
40FS	40	965	1124	713	1590	1008	990	1002	1042	**1272**	1.30
45FS	45	921	1102	694	1590	1008	990	1002	979	**1184**	1.20
50FS	50	892	1115	675	1536	972	1009	966	940	**1137**	1.15
60FS	60	862	1094	661	1536	972	817	972	909	**1225**	1.25
65FS	65	868	1159	693	1842	972	817	971	944	**1338**	1.30
70FS	70	956	1308	791	1842	1158	1709	1074	1027	**1534**	1.35
75FS	75	1068	1415	831	1938	1158	1879	1090	1158	**1989**	1.50
16MM	16	3312	0	3152	2958	1866	2660	11157	3184	**4216**	3.75
17MM	17	2918	0	2902	2958	1866	2660	11157	2842	**3623**	3.65
18MM	18	2405	2409	2651	2958	1866	2550	11157	2699	**3458**	3.50
19MM	19	2083	1961	1506	2118	1434	2172	3093	2229	**2769**	2.90
20MM	20	1797	1961	1162	2118	1434	1850	3093	1764	**2187**	2.25
21MM	21	1522	1597	1084	2118	1350	1594	2319	1466	**1939**	1.90
22MM	22	1401	1597	1012	2118	1350	1316	1663	1367	**1768**	1.80
23MM	23	1278	1413	970	1932	1104	1308	1300	1241	**1537**	1.65
24MM	24	1167	1392	858	1932	1104	1271	1300	1241	**1467**	1.60
25MM	25	1053	1237	783	1734	990	1192	1047	1048	**1268**	1.40
30MM	30	911	1112	727	1392	954	1022	932	946	**1166**	1.25
35MM	35	891	1090	699	1392	954	970	917	905	**1091**	1.15
40MM	40	911	1030	711	1392	954	903	908	862	**1050**	1.10
45MM	45	903	1030	689	1392	954	923	908	820	**989**	1.00
50MM	50	901	1030	668	1392	954	963	855	798	**972**	1.00
60MM	60	886	1030	654	1410	954	983	855	806	**1083**	1.10
65MM	65	870	1137	652	1410	954	1190	900	883	**1296**	1.15
70MM	70	946	1287	757	1734	1176	1624	1046	1039	**1574**	1.20
75MM	75	1101	1466	879	1884	1176	2417	1243	1226	**1935**	1.25
16MS	16	4055	0	3968	4140	2802	3886	8703	3702	**4988**	4.20
17MS	17	3484	0	3665	4140	2802	3886	8703	3383	**4267**	4.10
18MS	18	2800	3393	3362	4140	2802	3783	8703	3202	**4043**	4.00
19MS	19	2403	2684	2009	3684	2220	2936	3923	2763	**3432**	3.50
20MS	20	2058	2684	1670	3240	2220	2471	3923	2116	**2572**	2.65
21MS	21	1737	2111	1343	3078	1656	2027	2905	1743	**2440**	2.50
22MS	22	1593	2111	1125	2820	1656	1724	2057	1638	**2061**	2.11
23MS	23	1451	1824	1031	2586	1458	1621	1574	1510	**1849**	2.00
24MS	24	1321	1824	943	2586	1458	1591	1574	1510	**1825**	2.00
25MS	25	1201	1533	837	2262	1212	1442	1327	1318	**1602**	1.75
30MS	30	1046	1318	756	1788	1020	1332	1182	1191	**1443**	1.55
35MS	35	1021	1249	784	1788	1020	1142	1125	1086	**1334**	1.40
40MS	40	1028	1154	746	1590	1020	1014	1045	1010	**1272**	1.30
45MS	45	994	1120	710	1590	1020	1014	1045	948	**1211**	1.20
50MS	50	972	1112	693	1536	1020	1009	989	924	**1151**	1.14
60MS	60	955	1176	644	1536	1020	1188	982	960	**1242**	1.25
65MS	65	962	1283	687	2262	1020	1458	1044	1066	**1553**	1.30
70MS	70	1082	1484	953	2262	1236	2158	1282	1271	**1914**	1.35
75MS	75	1271	1697	1145	2388	1236	2873	1712	1512	**2274**	1.40

Comp
185
Coll
390
Model Yr
0.75
Symbol
1.50
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2002 Sym 8

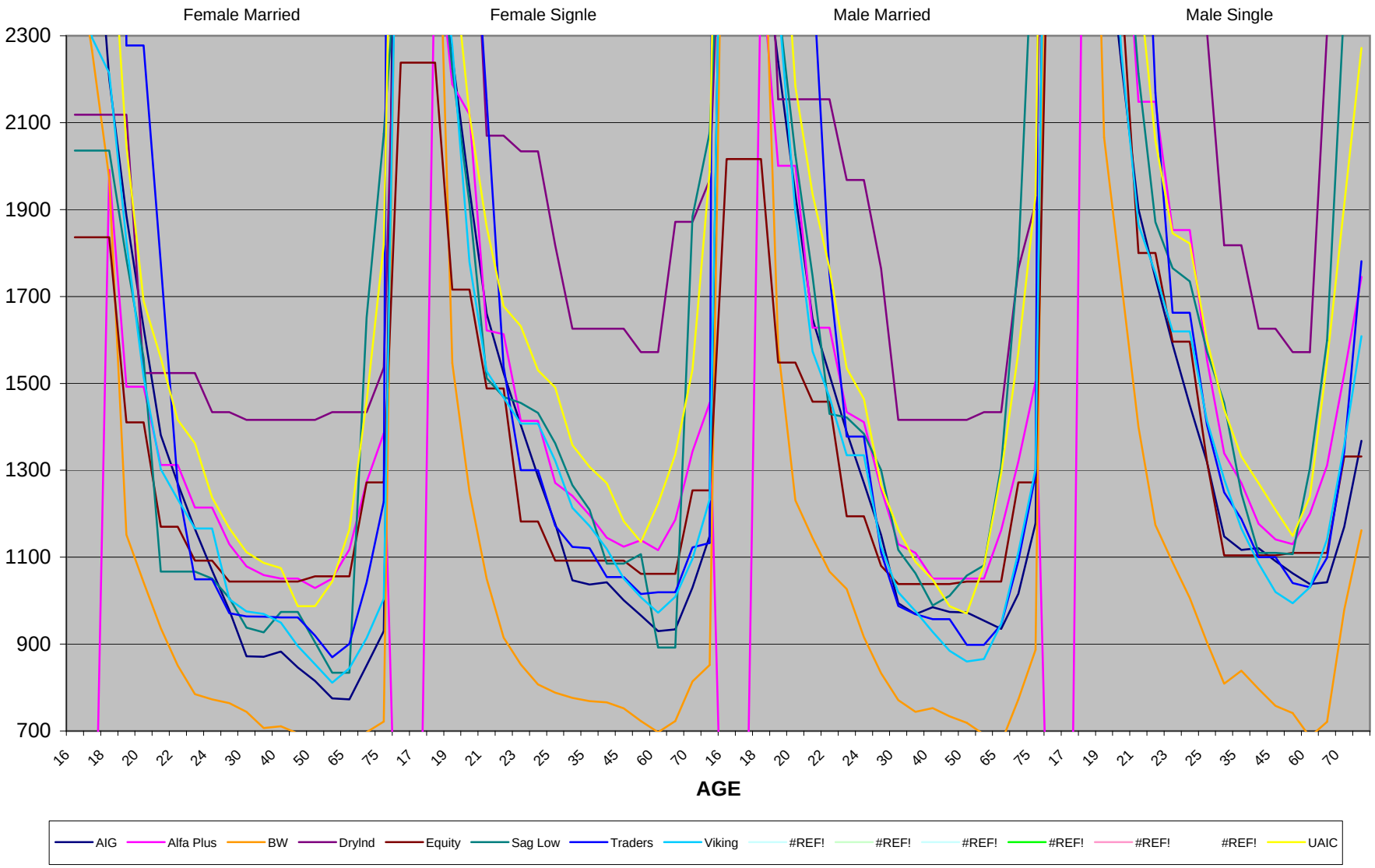


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2932	0	2392	1554	1350	1923	5507	2265	**2890**	2.90
17FM	17	2516	0	2146	1554	1350	1923	5507	2045	**2463**	2.75
18FM	18	1993	1701	1861	1554	1350	1923	5507	1973	**2337**	2.60
19FM	19	1660	1266	1071	1554	996	1711	1712	1626	**1804**	2.00
20FM	20	1429	1266	968	1122	996	1500	1712	1349	**1489**	1.65
21FM	21	1194	1115	869	1122	846	1038	1353	1160	**1376**	1.50
22FM	22	1101	1115	787	1122	846	1038	997	1098	**1234**	1.50
23FM	23	1011	1030	725	1122	792	1038	832	1039	**1186**	1.45
24FM	24	919	1030	714	1032	792	1023	832	1039	**1079**	1.30
25FM	25	839	958	706	1032	744	974	762	893	**1015**	1.25
30FM	30	756	918	688	1014	732	902	756	867	**971**	1.16
35FM	35	767	901	655	1014	732	889	759	862	**951**	1.12
40FM	40	779	894	660	1014	732	927	758	845	**941**	1.10
45FM	45	746	894	644	1014	732	927	758	798	**866**	1.00
50FM	50	714	873	624	1014	750	869	729	760	**866**	1.00
60FM	60	685	894	579	1032	750	801	697	723	**917**	1.05
65FM	65	684	953	619	1032	750	801	711	753	**1030**	1.10
70FM	70	754	1089	662	1032	942	1554	825	816	**1319**	1.15
75FM	75	821	1186	691	1134	942	1927	978	898	**1674**	1.20
16FS	16	3353	0	3300	2094	1716	2459	7342	2841	**3459**	3.15
17FS	17	2879	0	3053	2094	1716	2459	7342	2478	**2900**	3.00
18FS	18	2300	2181	2807	2094	1716	2459	7342	2347	**2748**	2.90
19FS	19	1945	1873	1469	2094	1302	2112	2089	2026	**2198**	2.50
20FS	20	1674	1810	1172	2094	1302	1813	2089	1585	**1863**	2.10
21FS	21	1410	1383	985	1530	1092	1449	1648	1361	**1647**	1.75
22FS	22	1298	1376	856	1530	1092	1405	1220	1307	**1471**	1.70
23FS	23	1193	1204	797	1494	846	1388	1021	1254	**1425**	1.70
24FS	24	1090	1204	753	1494	846	1364	1021	1254	**1336**	1.60
25FS	25	993	1078	736	1308	792	1299	927	1175	**1296**	1.60
30FS	30	889	1055	723	1182	780	1208	898	1079	**1188**	1.40
35FS	35	894	1017	715	1182	780	1152	896	1042	**1144**	1.35
40FS	40	901	972	713	1182	780	1032	836	996	**1112**	1.30
45FS	45	859	955	695	1182	780	1032	836	935	**1037**	1.20
50FS	50	828	969	672	1128	756	1051	804	897	**996**	1.15
60FS	60	809	948	653	1128	756	853	811	866	**1071**	1.25
65FS	65	816	1013	678	1362	756	853	806	900	**1178**	1.30
70FS	70	901	1153	771	1362	924	1769	897	978	**1368**	1.35
75FS	75	1002	1250	810	1458	924	1943	906	1103	**1805**	1.50
16MM	16	3199	0	3152	2220	1494	2768	8642	3034	**3754**	3.75
17MM	17	2809	0	2904	2220	1494	2768	8642	2717	**3174**	3.65
18MM	18	2284	2106	2658	2220	1494	2653	8642	2583	**3027**	3.50
19MM	19	1949	1702	1480	1590	1134	2262	2464	2124	**2412**	2.90
20MM	20	1678	1702	1144	1590	1134	1926	2464	1685	**1910**	2.25
21MM	21	1411	1381	1065	1590	1062	1660	1880	1400	**1705**	1.90
22MM	22	1298	1381	991	1590	1062	1376	1383	1306	**1547**	1.80
23MM	23	1187	1215	953	1404	858	1368	1079	1187	**1334**	1.65
24MM	24	1077	1194	847	1404	858	1328	1079	1187	**1270**	1.60
25MM	25	970	1068	768	1278	780	1247	868	1000	**1096**	1.40
30MM	30	844	958	712	1014	726	1067	779	906	**1012**	1.25
35MM	35	829	943	687	1014	726	1012	764	867	**949**	1.15
40MM	40	849	894	698	1014	726	942	754	826	**915**	1.10
45MM	45	839	894	676	1014	726	962	754	787	**866**	1.00
50MM	50	840	894	660	1014	738	1001	717	765	**849**	1.00
60MM	60	834	894	642	1032	738	1022	717	771	**948**	1.10
65MM	65	819	991	630	1032	738	1235	755	843	**1154**	1.15
70MM	70	892	1132	734	1278	942	1683	881	991	**1426**	1.20
75MM	75	1042	1290	844	1428	942	2490	1047	1165	**1781**	1.25
16MS	16	3906	0	3953	3162	2280	4041	7170	3544	**4471**	4.20
17MS	17	3337	0	3659	3162	2280	4041	7170	3232	**3762**	4.10
18MS	18	2644	2983	3363	3162	2280	3937	7170	3055	**3551**	4.00
19MS	19	2228	2328	1940	2706	1770	3064	3044	2631	**3001**	3.50
20MS	20	1904	2328	1618	2424	1770	2580	3044	2015	**2246**	2.65
21MS	21	1597	1827	1311	2262	1302	2118	2281	1660	**2132**	2.50
22MS	22	1460	1827	1090	2094	1302	1807	1658	1560	**1802**	2.11
23MS	23	1334	1571	1010	1860	1116	1694	1277	1440	**1602**	2.00
24MS	24	1207	1571	932	1860	1116	1662	1277	1440	**1579**	2.00
25MS	25	1095	1314	838	1644	936	1508	1085	1258	**1387**	1.75
30MS	30	959	1134	749	1308	792	1390	980	1138	**1252**	1.55
35MS	35	942	1078	780	1308	792	1194	933	1037	**1162**	1.40
40MS	40	949	1000	742	1182	792	1059	871	966	**1112**	1.30
45MS	45	916	969	702	1182	792	1059	871	907	**1063**	1.20
50MS	50	892	958	688	1128	804	1051	823	884	**1010**	1.14
60MS	60	888	1022	639	1128	804	1236	821	918	**1088**	1.25
65MS	65	900	1119	676	1644	804	1517	858	1017	**1393**	1.30
70MS	70	1011	1303	929	1644	1002	2237	1050	1211	**1747**	1.35
75MS	75	1191	1496	1108	1770	1002	2973	1413	1439	**2102**	1.40

Comp
185
Coll
390
Model Yr
0.75
Symbol
1.20
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2000 Sym 17



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3151	0	2521	2118	1836	2036	7409	2542	**3243**	2.90
17FM	17	2730	0	2266	2118	1836	2036	7409	2295	**2797**	2.75
18FM	18	2201	1991	1972	2118	1836	2036	7409	2214	**2653**	2.60
19FM	19	1886	1492	1152	2118	1410	1786	2277	1827	**2047**	2.00
20FM	20	1628	1492	1042	1524	1410	1558	2277	1515	**1690**	1.65
21FM	21	1381	1312	937	1524	1170	1067	1776	1303	**1558**	1.50
22FM	22	1270	1312	851	1524	1170	1067	1266	1233	**1416**	1.50
23FM	23	1165	1214	785	1524	1092	1067	1049	1166	**1362**	1.45
24FM	24	1069	1214	773	1434	1092	1051	1049	1166	**1237**	1.30
25FM	25	978	1130	764	1434	1044	1006	971	1003	**1167**	1.25
30FM	30	872	1079	744	1416	1044	938	964	975	**1112**	1.16
35FM	35	871	1059	707	1416	1044	927	963	969	**1087**	1.12
40FM	40	883	1051	711	1416	1044	974	962	949	**1075**	1.10
45FM	45	846	1051	694	1416	1044	974	962	896	**987**	1.00
50FM	50	815	1029	670	1416	1056	904	920	854	**987**	1.00
60FM	60	775	1051	622	1434	1056	834	870	811	**1044**	1.05
65FM	65	773	1118	659	1434	1056	834	901	844	**1164**	1.10
70FM	70	851	1273	697	1434	1272	1651	1041	914	**1459**	1.15
75FM	75	930	1385	722	1536	1272	2074	1228	1004	**1819**	1.20
16FS	16	3674	0	3416	2862	2238	2608	9856	3190	**3842**	3.15
17FS	17	3185	0	3159	2862	2238	2608	9856	2783	**3264**	3.00
18FS	18	2592	2558	2902	2862	2238	2608	9856	2633	**3101**	2.90
19FS	19	2253	2188	1547	2862	1716	2224	2755	2276	**2502**	2.50
20FS	20	1947	2119	1250	2862	1716	1913	2755	1779	**2118**	2.10
21FS	21	1660	1622	1050	2070	1488	1512	2150	1528	**1860**	1.75
22FS	22	1524	1613	915	2070	1488	1469	1538	1467	**1678**	1.70
23FS	23	1404	1414	853	2034	1182	1455	1300	1407	**1631**	1.70
24FS	24	1286	1414	807	2034	1182	1432	1300	1407	**1530**	1.60
25FS	25	1177	1271	788	1818	1092	1362	1172	1322	**1491**	1.60
30FS	30	1047	1241	776	1626	1092	1266	1123	1214	**1358**	1.40
35FS	35	1037	1197	769	1626	1092	1209	1121	1172	**1308**	1.35
40FS	40	1042	1145	766	1626	1092	1085	1054	1119	**1270**	1.30
45FS	45	1001	1124	752	1626	1092	1085	1054	1051	**1182**	1.20
50FS	50	966	1139	723	1572	1062	1107	1015	1008	**1135**	1.15
60FS	60	930	1116	697	1572	1062	892	1020	972	**1223**	1.25
65FS	65	934	1186	723	1872	1062	892	1019	1009	**1336**	1.30
70FS	70	1030	1343	814	1872	1254	1884	1122	1096	**1532**	1.35
75FS	75	1149	1455	852	1968	1254	2077	1133	1233	**1987**	1.50
16MM	16	3489	0	3307	2988	2016	2918	11829	3405	**4210**	3.75
17MM	17	3087	0	3055	2988	2016	2918	11829	3049	**3617**	3.65
18MM	18	2559	2466	2803	2988	2016	2798	11829	2897	**3453**	3.50
19MM	19	2240	2001	1581	2154	1548	2377	3288	2386	**2764**	2.90
20MM	20	1935	2001	1231	2154	1548	2026	3288	1893	**2184**	2.25
21MM	21	1648	1628	1144	2154	1458	1747	2460	1573	**1936**	1.90
22MM	22	1519	1628	1067	2154	1458	1430	1751	1468	**1765**	1.80
23MM	23	1388	1434	1027	1968	1194	1422	1378	1334	**1535**	1.65
24MM	24	1271	1411	916	1968	1194	1384	1378	1334	**1464**	1.60
25MM	25	1151	1258	833	1764	1080	1301	1111	1125	**1266**	1.40
30MM	30	994	1130	771	1416	1038	1117	988	1019	**1164**	1.25
35MM	35	969	1110	744	1416	1038	1063	969	976	**1089**	1.15
40MM	40	985	1051	753	1416	1038	989	957	928	**1048**	1.10
45MM	45	974	1051	734	1416	1038	1011	957	884	**987**	1.00
50MM	50	973	1051	719	1416	1044	1058	898	860	**971**	1.00
60MM	60	954	1051	692	1434	1044	1081	898	866	**1081**	1.10
65MM	65	935	1162	673	1434	1044	1310	945	946	**1294**	1.15
70MM	70	1016	1320	773	1764	1272	1788	1092	1111	**1572**	1.20
75MM	75	1178	1504	887	1914	1272	2682	1289	1303	**1933**	1.25
16MS	16	4296	0	4119	4164	3042	4263	9050	3978	**4981**	4.20
17MS	17	3714	0	3820	4164	3042	4263	9050	3627	**4260**	4.10
18MS	18	3004	3479	3519	4164	3042	4146	9050	3426	**4037**	4.00
19MS	19	2606	2734	2066	3708	2418	3206	4164	2954	**3426**	3.50
20MS	20	2238	2734	1735	3276	2418	2699	4164	2262	**2568**	2.65
21MS	21	1901	2148	1400	3114	1800	2213	3084	1865	**2436**	2.50
22MS	22	1742	2148	1174	2862	1800	1871	2169	1754	**2058**	2.11
23MS	23	1590	1853	1088	2628	1596	1765	1663	1620	**1845**	2.00
24MS	24	1450	1853	1006	2628	1596	1735	1663	1620	**1822**	2.00
25MS	25	1319	1554	904	2310	1320	1573	1405	1414	**1599**	1.75
30MS	30	1148	1339	809	1818	1104	1455	1249	1280	**1440**	1.55
35MS	35	1117	1271	839	1818	1104	1247	1188	1166	**1332**	1.40
40MS	40	1121	1177	797	1626	1104	1110	1100	1086	**1270**	1.30
45MS	45	1091	1141	758	1626	1104	1110	1100	1020	**1209**	1.20
50MS	50	1063	1130	741	1572	1110	1107	1041	994	**1149**	1.14
60MS	60	1038	1200	686	1572	1110	1304	1031	1031	**1240**	1.25
65MS	65	1042	1311	721	2310	1110	1599	1099	1141	**1551**	1.30
70MS	70	1170	1522	979	2310	1332	2377	1343	1359	**1911**	1.35
75MS	75	1368	1745	1162	2436	1332	3171	1781	1609	**2272**	1.40

Comp
185
Coll
390
Model Yr
0.66
Symbol
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Anti-theft
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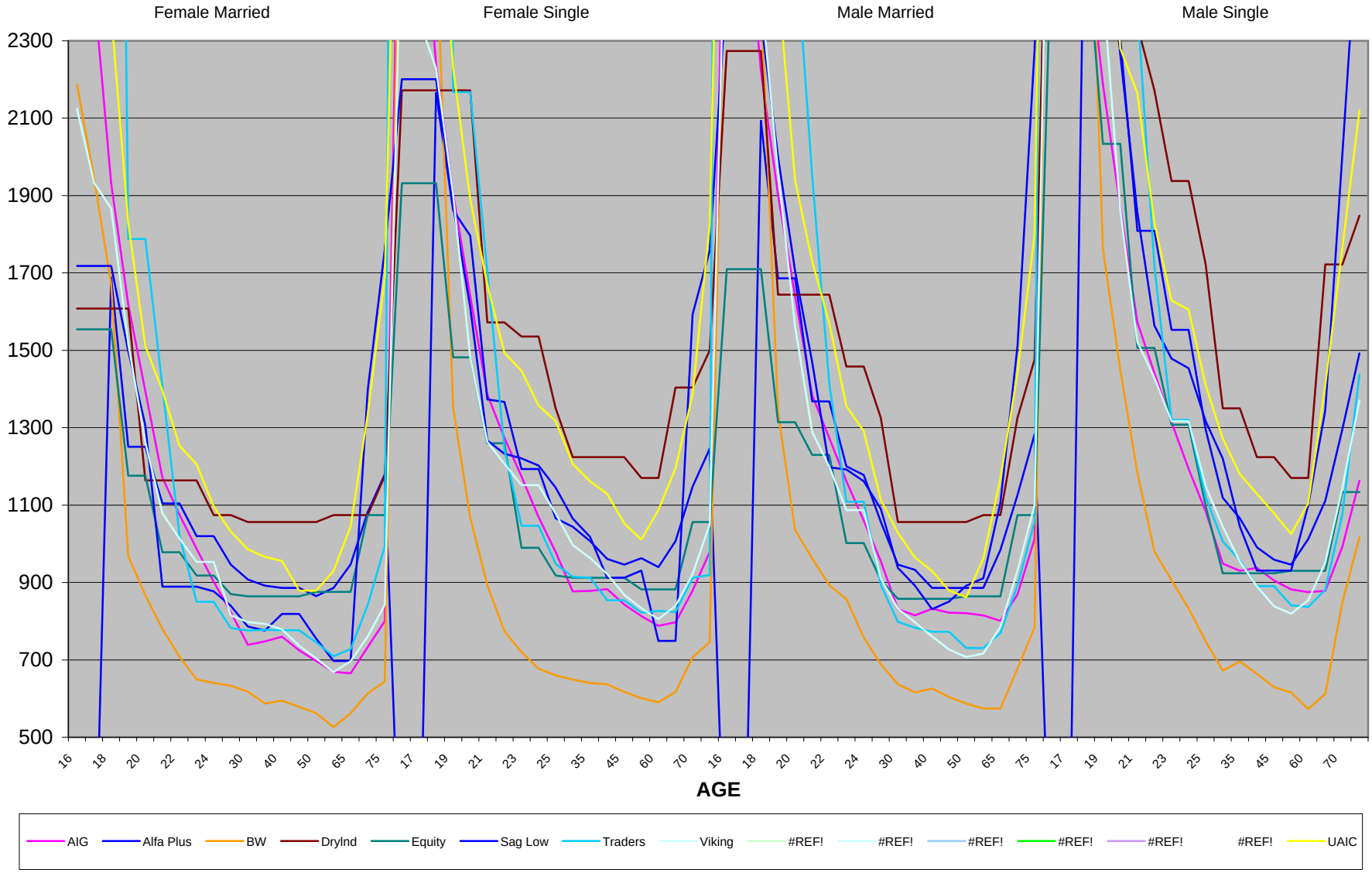
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2000 Sym 13



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2824	0	2187	1608	1554	1718	5759	2124	**2928**	2.90
17FM	17	2431	0	1945	1608	1554	1718	5759	1933	**2499**	2.75
18FM	18	1931	1688	1671	1608	1554	1718	5759	1866	**2371**	2.60
19FM	19	1618	1251	968	1608	1176	1498	1788	1517	**1830**	2.00
20FM	20	1394	1251	867	1164	1176	1306	1788	1262	**1511**	1.65
21FM	21	1171	1104	780	1164	978	889	1405	1079	**1395**	1.50
22FM	22	1075	1104	708	1164	978	889	1021	1014	**1254**	1.50
23FM	23	987	1020	650	1164	918	889	850	953	**1205**	1.45
24FM	24	902	1020	640	1074	918	877	850	953	**1096**	1.30
25FM	25	823	946	633	1074	870	840	782	815	**1031**	1.25
30FM	30	739	908	618	1056	864	786	776	798	**986**	1.16
35FM	35	748	892	587	1056	864	776	778	793	**966**	1.12
40FM	40	760	886	595	1056	864	819	777	779	**956**	1.10
45FM	45	725	886	579	1056	864	819	777	737	**879**	1.00
50FM	50	697	865	562	1056	876	755	745	703	**879**	1.00
60FM	60	669	886	526	1074	876	697	709	668	**930**	1.05
65FM	65	665	947	562	1074	876	697	728	697	**1045**	1.10
70FM	70	733	1082	613	1074	1074	1397	842	760	**1334**	1.15
75FM	75	800	1180	644	1176	1074	1761	994	843	**1689**	1.20
16FS	16	3246	0	3066	2172	1932	2201	7657	2713	**3500**	3.15
17FS	17	2798	0	2825	2172	1932	2201	7657	2354	**2939**	3.00
18FS	18	2239	2165	2582	2172	1932	2201	7657	2229	**2787**	2.90
19FS	19	1905	1862	1352	2172	1482	1873	2167	1902	**2231**	2.50
20FS	20	1640	1796	1067	2172	1482	1611	2167	1482	**1890**	2.10
21FS	21	1386	1373	893	1572	1260	1267	1705	1264	**1670**	1.75
22FS	22	1274	1367	774	1572	1260	1233	1244	1207	**1493**	1.70
23FS	23	1174	1193	720	1536	990	1221	1047	1152	**1447**	1.70
24FS	24	1069	1193	677	1536	990	1202	1047	1152	**1357**	1.60
25FS	25	979	1066	660	1350	918	1145	948	1078	**1317**	1.60
30FS	30	877	1044	649	1224	912	1065	915	997	**1206**	1.40
35FS	35	878	1007	640	1224	912	1018	913	964	**1161**	1.35
40FS	40	883	961	637	1224	912	912	854	922	**1129**	1.30
45FS	45	843	946	617	1224	912	912	854	868	**1052**	1.20
50FS	50	813	963	601	1170	882	931	822	833	**1011**	1.15
60FS	60	788	940	590	1170	882	749	827	806	**1088**	1.25
65FS	65	797	1007	617	1404	882	749	824	840	**1195**	1.30
70FS	70	879	1148	707	1404	1056	1593	912	922	**1386**	1.35
75FS	75	979	1246	746	1500	1056	1758	919	1050	**1824**	1.50
16MM	16	3092	0	2876	2274	1710	2458	9100	2825	**3804**	3.75
17MM	17	2720	0	2643	2274	1710	2458	9100	2546	**3222**	3.65
18MM	18	2221	2093	2411	2274	1710	2355	9100	2424	**3073**	3.50
19MM	19	1902	1686	1341	1644	1314	2000	2574	1961	**2450**	2.90
20MM	20	1640	1686	1035	1644	1314	1705	2574	1562	**1940**	2.25
21MM	21	1384	1368	962	1644	1230	1469	1949	1289	**1730**	1.90
22MM	22	1273	1368	893	1644	1230	1198	1414	1199	**1570**	1.80
23MM	23	1162	1200	857	1458	1002	1192	1109	1087	**1356**	1.65
24MM	24	1060	1178	758	1458	1002	1162	1109	1087	**1291**	1.60
25MM	25	955	1057	689	1326	906	1090	894	910	**1114**	1.40
30MM	30	831	946	637	1056	858	938	799	832	**1028**	1.25
35MM	35	815	933	616	1056	858	892	783	797	**964**	1.15
40MM	40	832	886	626	1056	858	831	773	760	**929**	1.10
45MM	45	822	886	604	1056	858	851	773	727	**879**	1.00
50MM	50	821	886	587	1056	864	892	731	708	**862**	1.00
60MM	60	815	886	574	1074	864	911	731	716	**962**	1.10
65MM	65	801	984	574	1074	864	1106	769	786	**1169**	1.15
70MM	70	869	1126	677	1326	1074	1511	893	931	**1442**	1.20
75MM	75	1013	1283	784	1476	1074	2277	1057	1100	**1797**	1.25
16MS	16	3787	0	3634	3252	2580	3589	7294	3359	**4526**	4.20
17MS	17	3245	0	3351	3252	2580	3589	7294	3042	**3816**	4.10
18MS	18	2578	2973	3066	3252	2580	3491	7294	2872	**3603**	4.00
19MS	19	2188	2308	1762	2796	2034	2692	3207	2438	**3047**	3.50
20MS	20	1870	2308	1450	2502	2034	2266	3207	1863	**2281**	2.65
21MS	21	1573	1809	1184	2340	1506	1857	2393	1522	**2165**	2.50
22MS	22	1441	1809	980	2172	1506	1564	1716	1429	**1829**	2.11
23MS	23	1314	1553	906	1938	1308	1479	1320	1317	**1629**	2.00
24MS	24	1194	1553	833	1938	1308	1454	1320	1317	**1605**	2.00
25MS	25	1084	1295	748	1722	1098	1317	1120	1149	**1410**	1.75
30MS	30	949	1119	672	1350	924	1220	1006	1044	**1272**	1.55
35MS	35	930	1066	696	1350	924	1045	957	954	**1180**	1.40
40MS	40	938	991	664	1224	924	931	890	890	**1129**	1.30
45MS	45	905	959	629	1224	924	931	890	838	**1079**	1.20
50MS	50	882	946	616	1170	930	931	841	819	**1025**	1.14
60MS	60	875	1012	573	1170	930	1099	837	854	**1104**	1.25
65MS	65	878	1111	612	1722	930	1345	881	951	**1410**	1.30
70MS	70	992	1296	848	1722	1134	2007	1076	1144	**1765**	1.35
75MS	75	1163	1492	1017	1848	1134	2682	1437	1371	**2120**	1.40

Comp
185
Coll
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Model Yr
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Symbol
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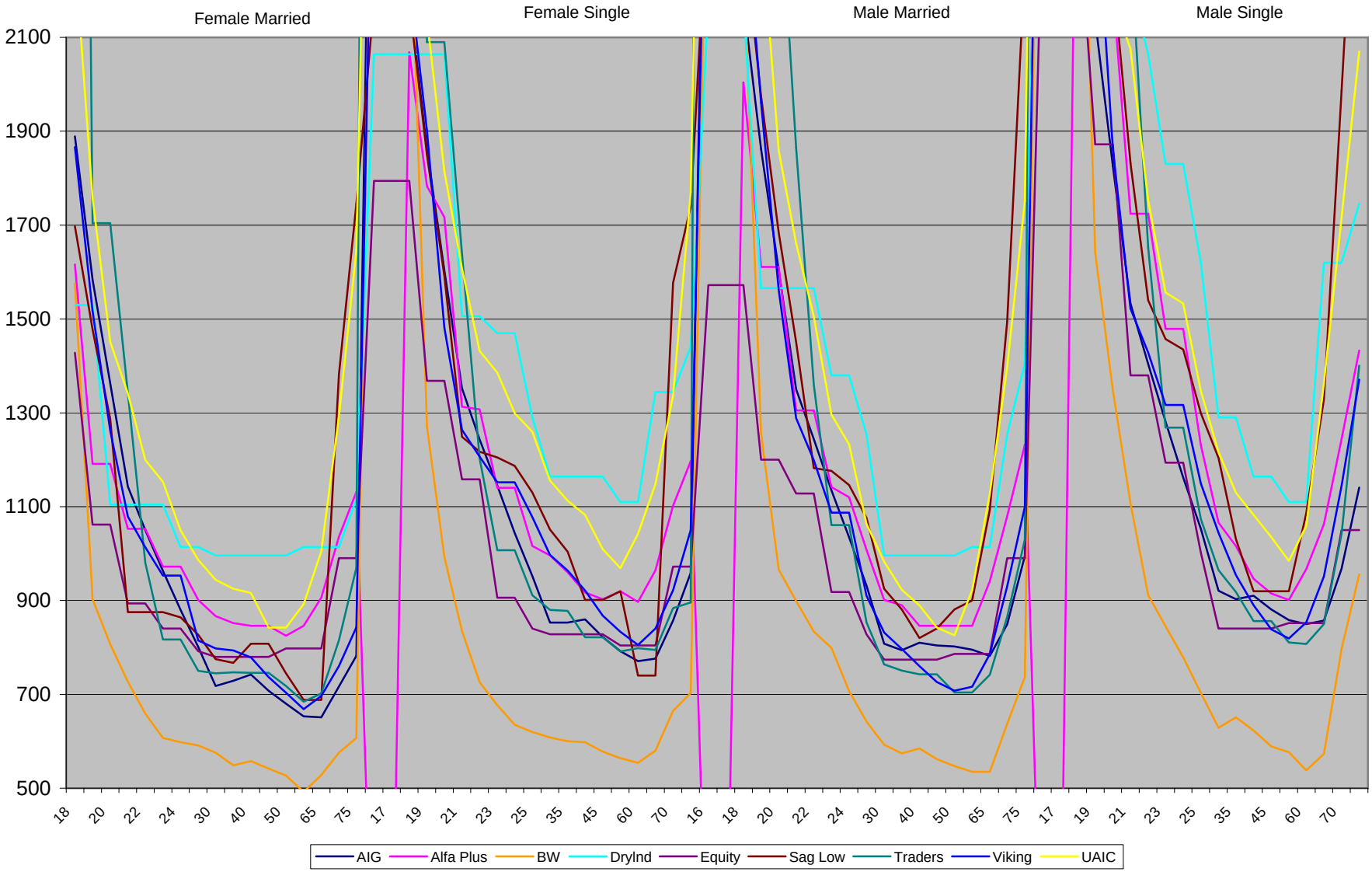
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2000 Sym 10

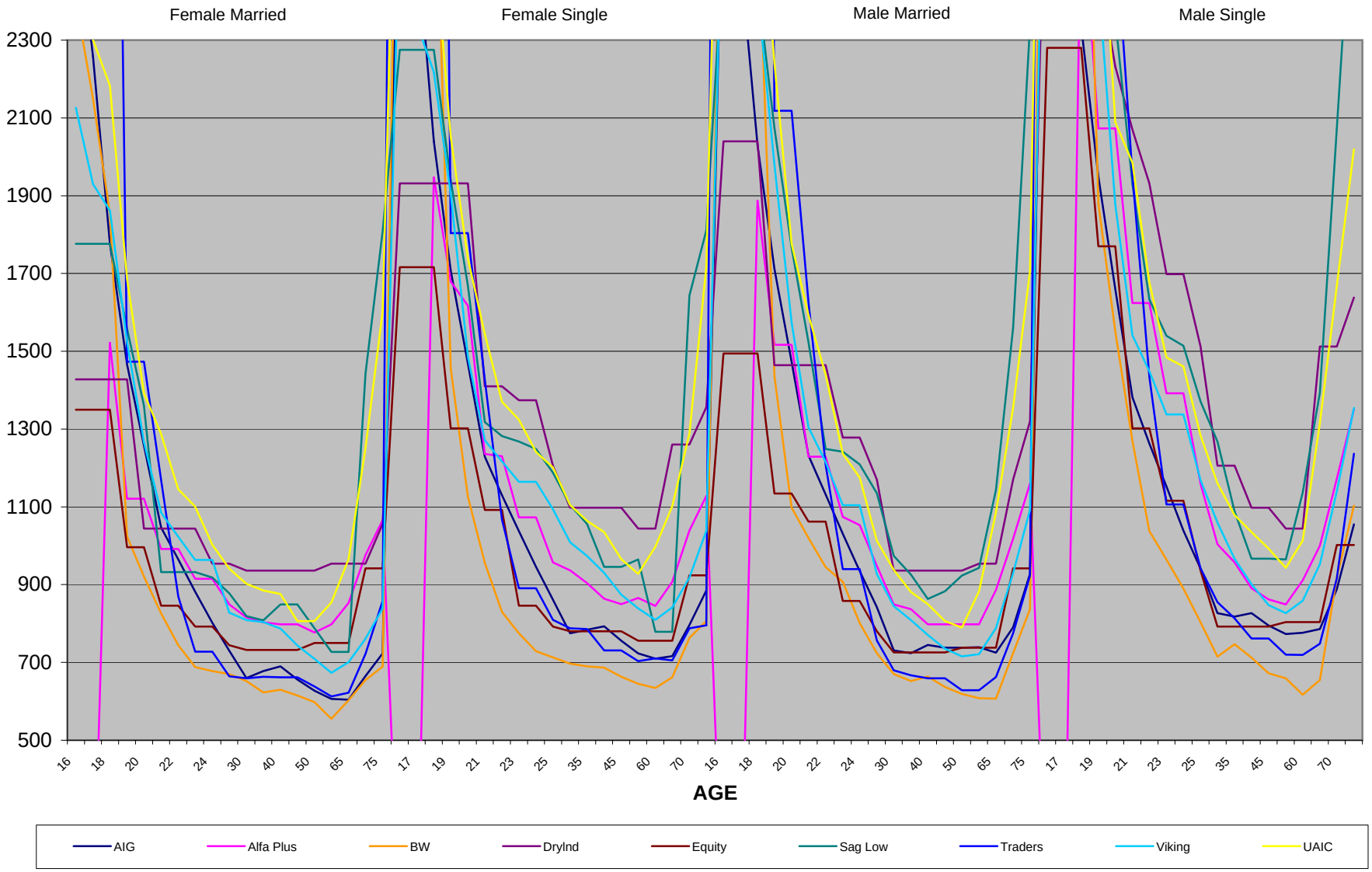


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2764	0	2068	1530	1428	1697	5541	2124	**2824**	2.90
17FM	17	2374	0	1839	1530	1428	1697	5541	1933	**2400**	2.75
18FM	18	1889	1616	1576	1530	1428	1697	5541	1866	**2277**	2.60
19FM	19	1584	1191	903	1530	1062	1478	1704	1517	**1758**	2.00
20FM	20	1363	1191	807	1104	1062	1287	1704	1262	**1451**	1.65
21FM	21	1143	1053	727	1104	894	875	1342	1079	**1341**	1.50
22FM	22	1050	1053	659	1104	894	875	980	1014	**1199**	1.50
23FM	23	963	972	607	1104	840	875	817	953	**1153**	1.45
24FM	24	880	972	598	1014	840	864	817	953	**1049**	1.30
25FM	25	801	901	591	1014	792	827	750	815	**986**	1.25
30FM	30	718	867	576	996	780	775	745	798	**944**	1.16
35FM	35	729	852	549	996	780	767	747	793	**925**	1.12
40FM	40	742	846	558	996	780	808	746	779	**916**	1.10
45FM	45	708	846	542	996	780	808	746	737	**843**	1.00
50FM	50	680	825	527	996	798	745	718	703	**843**	1.00
60FM	60	653	846	492	1014	798	688	685	668	**892**	1.05
65FM	65	651	906	528	1014	798	688	702	697	**1005**	1.10
70FM	70	717	1036	576	1014	990	1382	815	760	**1292**	1.15
75FM	75	782	1131	607	1116	990	1745	970	843	**1646**	1.20
16FS	16	3176	0	2920	2064	1794	2176	7416	2713	**3387**	3.15
17FS	17	2730	0	2692	2064	1794	2176	7416	2354	**2831**	3.00
18FS	18	2190	2068	2465	2064	1794	2176	7416	2229	**2682**	2.90
19FS	19	1861	1783	1271	2064	1368	1850	2090	1902	**2141**	2.50
20FS	20	1604	1717	993	2064	1368	1592	2090	1482	**1814**	2.10
21FS	21	1352	1313	835	1506	1158	1249	1639	1264	**1607**	1.75
22FS	22	1243	1307	726	1506	1158	1217	1202	1207	**1432**	1.70
23FS	23	1145	1140	677	1470	906	1205	1007	1152	**1386**	1.70
24FS	24	1044	1140	635	1470	906	1187	1007	1152	**1299**	1.60
25FS	25	952	1016	620	1290	840	1130	911	1078	**1260**	1.60
30FS	30	853	996	608	1164	828	1051	880	997	**1156**	1.40
35FS	35	853	960	600	1164	828	1004	878	964	**1112**	1.35
40FS	40	860	917	598	1164	828	901	822	922	**1082**	1.30
45FS	45	822	903	578	1164	828	901	822	868	**1009**	1.20
50FS	50	792	920	564	1110	804	920	792	833	**969**	1.15
60FS	60	771	897	554	1110	804	740	798	806	**1042**	1.25
65FS	65	776	964	580	1344	804	740	795	840	**1148**	1.30
70FS	70	857	1102	665	1344	972	1577	884	922	**1337**	1.35
75FS	75	959	1197	703	1440	972	1740	896	1050	**1770**	1.50
16MM	16	3025	0	2724	2172	1572	2429	8744	2825	**3668**	3.75
17MM	17	2660	0	2503	2172	1572	2429	8744	2546	**3090**	3.65
18MM	18	2176	2004	2281	2172	1572	2327	8744	2424	**2947**	3.50
19MM	19	1862	1611	1256	1566	1200	1975	2461	1961	**2345**	2.90
20MM	20	1604	1611	966	1566	1200	1684	2461	1562	**1858**	2.25
21MM	21	1350	1305	899	1566	1128	1451	1865	1289	**1661**	1.90
22MM	22	1244	1305	834	1566	1128	1182	1360	1199	**1505**	1.80
23MM	23	1135	1142	799	1380	918	1176	1061	1087	**1296**	1.65
24MM	24	1035	1120	707	1380	918	1146	1061	1087	**1233**	1.60
25MM	25	932	1008	642	1254	828	1076	854	910	**1063**	1.40
30MM	30	808	901	593	996	774	925	764	832	**983**	1.25
35MM	35	794	890	574	996	774	881	751	797	**923**	1.15
40MM	40	810	846	585	996	774	820	743	760	**889**	1.10
45MM	45	804	846	562	996	774	840	743	727	**843**	1.00
50MM	50	802	846	547	996	786	881	704	708	**826**	1.00
60MM	60	795	846	535	1014	786	900	704	716	**922**	1.10
65MM	65	782	941	535	1014	786	1093	742	786	**1127**	1.15
70MM	70	849	1080	637	1254	990	1495	865	931	**1398**	1.20
75MM	75	995	1232	737	1404	990	2257	1030	1100	**1752**	1.25
16MS	16	3700	0	3449	3108	2388	3547	7107	3359	**4375**	4.20
17MS	17	3165	0	3178	3108	2388	3547	7107	3042	**3668**	4.10
18MS	18	2517	2851	2907	3108	2388	3448	7107	2872	**3459**	4.00
19MS	19	2137	2201	1641	2652	1872	2657	3077	2438	**2921**	3.50
20MS	20	1826	2201	1348	2382	1872	2236	3077	1863	**2185**	2.65
21MS	21	1533	1724	1107	2220	1380	1832	2294	1522	**2075**	2.50
22MS	22	1404	1724	912	2064	1380	1540	1652	1429	**1753**	2.11
23MS	23	1281	1479	845	1830	1194	1457	1268	1317	**1556**	2.00
24MS	24	1162	1479	779	1830	1194	1435	1268	1317	**1533**	2.00
25MS	25	1053	1231	703	1620	1002	1299	1074	1149	**1346**	1.75
30MS	30	921	1066	629	1290	840	1204	965	1044	**1216**	1.55
35MS	35	903	1016	651	1290	840	1031	918	954	**1129**	1.40
40MS	40	910	946	623	1164	840	920	856	890	**1082**	1.30
45MS	45	881	915	589	1164	840	920	856	838	**1035**	1.20
50MS	50	858	901	577	1110	852	920	810	819	**984**	1.14
60MS	60	850	967	538	1110	852	1086	807	854	**1059**	1.25
65MS	65	857	1063	573	1620	852	1329	850	951	**1363**	1.30
70MS	70	968	1244	797	1620	1050	1986	1042	1144	**1716**	1.35
75MS	75	1141	1433	956	1746	1050	2653	1400	1371	**2070**	1.40

Comp	
	185
Coll	
	390
Model Yr	
	0.66
Symbol	
	1.30
Anti-theft	
	0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2000 Sym 8



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2642	0	2402	1428	1350	1776	4723	2126	**2719**	2.90
17FM	17	2258	0	2150	1428	1350	1776	4723	1930	**2301**	2.75
18FM	18	1777	1522	1853	1428	1350	1776	4723	1862	**2183**	2.60
19FM	19	1466	1121	1024	1428	996	1558	1473	1524	**1685**	2.00
20FM	20	1257	1121	921	1044	996	1360	1473	1266	**1392**	1.65
21FM	21	1047	992	826	1044	846	932	1169	1085	**1287**	1.50
22FM	22	965	992	744	1044	846	932	870	1023	**1145**	1.50
23FM	23	882	915	688	1044	792	932	728	964	**1100**	1.45
24FM	24	802	915	678	954	792	918	728	964	**1002**	1.30
25FM	25	730	849	670	954	744	878	664	828	**941**	1.25
30FM	30	660	816	652	936	732	819	659	809	**902**	1.16
35FM	35	678	803	623	936	732	808	663	804	**885**	1.12
40FM	40	690	798	630	936	732	849	662	787	**876**	1.10
45FM	45	656	798	615	936	732	849	662	744	**806**	1.00
50FM	50	627	777	598	936	750	788	638	709	**806**	1.00
60FM	60	606	798	555	954	750	727	612	673	**854**	1.05
65FM	65	604	853	603	954	750	727	622	701	**965**	1.10
70FM	70	665	976	655	954	942	1442	722	761	**1251**	1.15
75FM	75	723	1066	689	1056	942	1808	858	839	**1603**	1.20
16FS	16	3009	0	3416	1932	1716	2275	6305	2694	**3273**	3.15
17FS	17	2571	0	3167	1932	1716	2275	6305	2344	**2723**	3.00
18FS	18	2040	1947	2920	1932	1716	2275	6305	2218	**2577**	2.90
19FS	19	1707	1679	1455	1932	1302	1940	1804	1905	**2051**	2.50
20FS	20	1468	1617	1126	1932	1302	1668	1804	1486	**1739**	2.10
21FS	21	1229	1236	956	1410	1092	1318	1427	1271	**1544**	1.75
22FS	22	1130	1230	830	1410	1092	1282	1067	1217	**1371**	1.70
23FS	23	1038	1073	775	1374	846	1268	891	1164	**1324**	1.70
24FS	24	946	1073	729	1374	846	1249	891	1164	**1241**	1.60
25FS	25	861	957	713	1206	792	1188	810	1094	**1202**	1.60
30FS	30	775	937	697	1098	780	1105	788	1009	**1105**	1.40
35FS	35	784	904	690	1098	780	1056	786	974	**1064**	1.35
40FS	40	793	864	687	1098	780	946	731	930	**1035**	1.30
45FS	45	756	850	663	1098	780	946	731	874	**966**	1.20
50FS	50	723	866	645	1044	756	965	704	839	**928**	1.15
60FS	60	710	845	634	1044	756	779	710	809	**997**	1.25
65FS	65	716	907	662	1260	756	779	705	842	**1101**	1.30
70FS	70	796	1039	763	1260	924	1643	787	918	**1288**	1.35
75FS	75	885	1128	806	1356	924	1811	795	1038	**1716**	1.50
16MM	16	2867	0	3191	2040	1494	2546	7371	2836	**3533**	3.75
17MM	17	2512	0	2930	2040	1494	2546	7371	2549	**2958**	3.65
18MM	18	2030	1887	2671	2040	1494	2440	7371	2425	**2821**	3.50
19MM	19	1712	1517	1436	1464	1134	2074	2118	1979	**2240**	2.90
20MM	20	1473	1517	1098	1464	1134	1767	2118	1574	**1777**	2.25
21MM	21	1232	1229	1020	1464	1062	1523	1626	1304	**1593**	1.90
22MM	22	1132	1229	945	1464	1062	1249	1208	1216	**1440**	1.80
23MM	23	1031	1074	907	1278	858	1242	940	1104	**1237**	1.65
24MM	24	935	1053	801	1278	858	1209	940	1104	**1175**	1.60
25MM	25	842	948	724	1170	780	1135	756	927	**1013**	1.40
30MM	30	731	849	670	936	726	974	680	845	**938**	1.25
35MM	35	724	837	652	936	726	926	667	809	**881**	1.15
40MM	40	745	798	664	936	726	863	659	770	**850**	1.10
45MM	45	738	798	637	936	726	883	659	735	**806**	1.00
50MM	50	738	798	619	936	738	923	629	715	**790**	1.00
60MM	60	739	798	608	954	738	943	629	721	**883**	1.10
65MM	65	725	886	607	954	738	1143	663	789	**1086**	1.15
70MM	70	790	1018	724	1170	942	1560	775	929	**1355**	1.20
75MM	75	928	1160	837	1320	942	2337	923	1092	**1707**	1.25
16MS	16	3501	0	4049	2940	2280	3718	6270	3345	**4223**	4.20
17MS	17	2973	0	3737	2940	2280	3718	6270	3038	**3520**	4.10
18MS	18	2336	2685	3424	2940	2280	3618	6270	2867	**3314**	4.00
19MS	19	1949	2073	1880	2484	1770	2798	2597	2454	**2794**	3.50
20MS	20	1660	2073	1551	2232	1770	2355	2597	1877	**2089**	2.65
21MS	21	1382	1624	1269	2070	1302	1930	1954	1541	**1985**	2.50
22MS	22	1263	1624	1038	1932	1302	1633	1435	1449	**1677**	2.11
23MS	23	1152	1392	964	1698	1116	1540	1106	1338	**1484**	2.00
24MS	24	1039	1392	890	1698	1116	1514	1106	1338	**1461**	2.00
25MS	25	941	1159	803	1512	936	1371	942	1168	**1283**	1.75
30MS	30	827	1004	715	1206	792	1268	855	1059	**1160**	1.55
35MS	35	818	957	747	1206	792	1088	813	966	**1079**	1.40
40MS	40	827	891	712	1098	792	967	761	901	**1035**	1.30
45MS	45	795	862	672	1098	792	967	761	847	**992**	1.20
50MS	50	773	849	659	1044	804	965	720	827	**943**	1.14
60MS	60	776	911	617	1044	804	1137	719	859	**1014**	1.25
65MS	65	786	1000	655	1512	804	1394	748	953	**1316**	1.30
70MS	70	888	1172	918	1512	1002	2072	915	1139	**1668**	1.35
75MS	75	1055	1351	1103	1638	1002	2764	1237	1354	**2019**	1.40

Comp
185
Coll
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Model Yr
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Symbol
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Anti-theft
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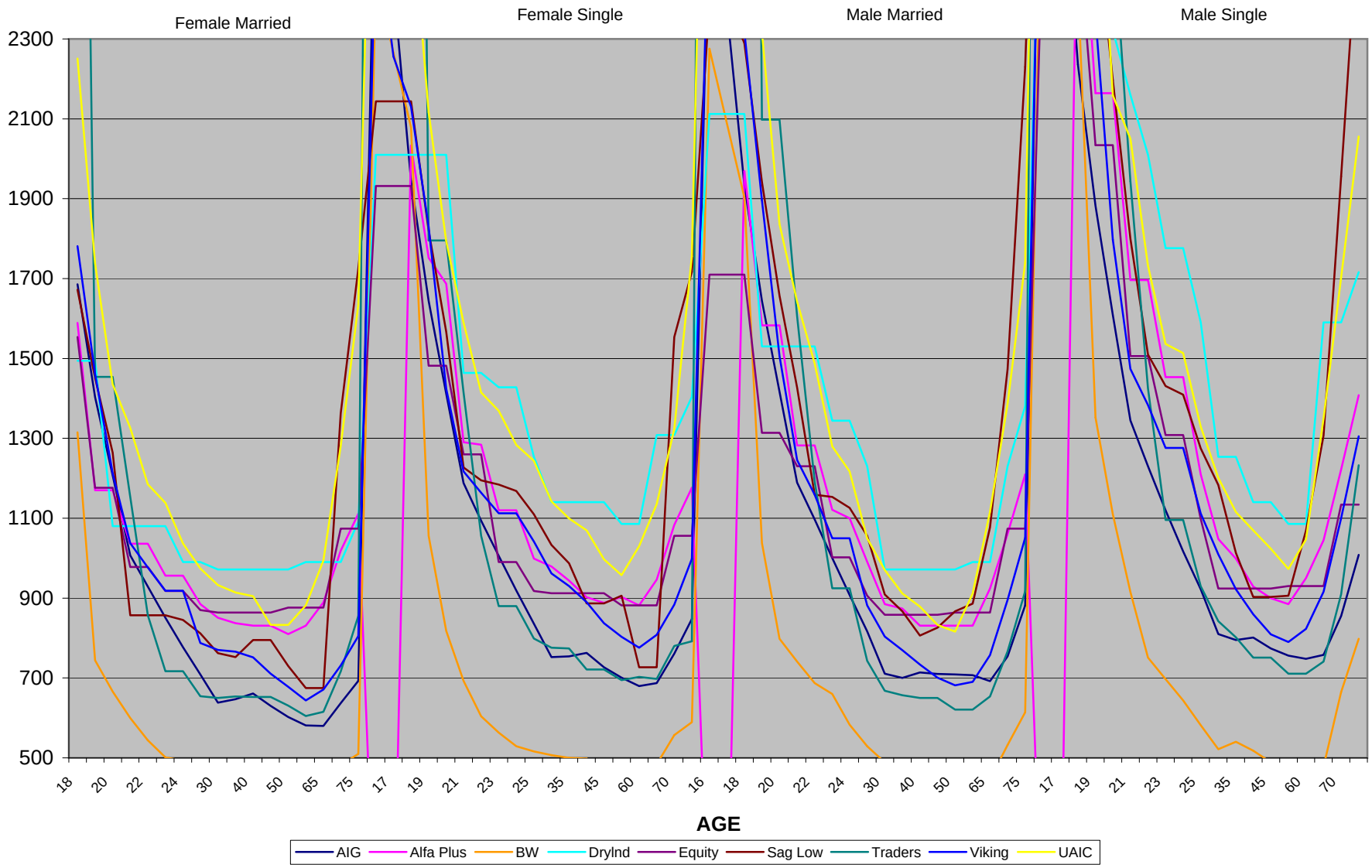
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 1998 Sym 13



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2482	0	1724	1494	1554	1672	4710	2040	**2795**	2.90
17FM	17	2130	0	1535	1494	1554	1672	4710	1848	**2373**	2.75
18FM	18	1686	1589	1315	1494	1554	1672	4710	1781	**2251**	2.60
19FM	19	1403	1170	744	1494	1176	1451	1454	1461	**1738**	2.00
20FM	20	1207	1170	666	1080	1176	1264	1454	1213	**1435**	1.65
21FM	21	1007	1036	600	1080	978	857	1154	1037	**1327**	1.50
22FM	22	929	1036	544	1080	978	857	857	977	**1185**	1.50
23FM	23	851	956	501	1080	918	857	717	919	**1139**	1.45
24FM	24	777	956	493	990	918	845	717	919	**1037**	1.30
25FM	25	709	885	488	990	870	812	655	788	**974**	1.25
30FM	30	638	851	476	972	864	762	650	770	**933**	1.16
35FM	35	647	837	456	972	864	752	654	766	**914**	1.12
40FM	40	661	831	462	972	864	795	653	751	**905**	1.10
45FM	45	630	831	451	972	864	795	653	710	**833**	1.00
50FM	50	602	810	440	972	876	730	631	678	**833**	1.00
60FM	60	581	831	410	990	876	675	605	644	**882**	1.05
65FM	65	580	889	442	990	876	675	616	671	**994**	1.10
70FM	70	637	1019	482	990	1074	1363	716	731	**1281**	1.15
75FM	75	693	1111	510	1092	1074	1725	855	805	**1634**	1.20
16FS	16	2839	0	2454	2010	1932	2144	6321	2598	**3356**	3.15
17FS	17	2436	0	2265	2010	1932	2144	6321	2256	**2801**	3.00
18FS	18	1944	2033	2078	2010	1932	2144	6321	2130	**2653**	2.90
19FS	19	1644	1752	1056	2010	1482	1820	1795	1829	**2116**	2.50
20FS	20	1412	1687	818	2010	1482	1567	1795	1424	**1794**	2.10
21FS	21	1188	1290	693	1464	1260	1227	1415	1217	**1590**	1.75
22FS	22	1094	1284	604	1464	1260	1195	1056	1164	**1415**	1.70
23FS	23	1006	1120	563	1428	990	1184	880	1113	**1369**	1.70
24FS	24	919	1120	529	1428	990	1168	880	1113	**1283**	1.60
25FS	25	836	999	516	1254	918	1110	799	1042	**1244**	1.60
30FS	30	752	979	507	1140	912	1033	776	962	**1142**	1.40
35FS	35	754	944	500	1140	912	987	774	930	**1099**	1.35
40FS	40	763	902	498	1140	912	887	721	890	**1070**	1.30
45FS	45	727	888	480	1140	912	887	721	837	**997**	1.20
50FS	50	701	903	469	1086	882	906	695	803	**958**	1.15
60FS	60	680	882	463	1086	882	727	703	776	**1030**	1.25
65FS	65	687	946	484	1308	882	727	697	808	**1136**	1.30
70FS	70	761	1083	557	1308	1056	1554	780	884	**1324**	1.35
75FS	75	848	1176	589	1404	1056	1717	792	998	**1756**	1.50
16MM	16	2709	0	2276	2112	1710	2390	7365	2722	**3631**	3.75
17MM	17	2377	0	2090	2112	1710	2390	7365	2441	**3054**	3.65
18MM	18	1934	1969	1903	2112	1710	2290	7365	2319	**2913**	3.50
19MM	19	1644	1583	1038	1530	1314	1942	2098	1896	**2317**	2.90
20MM	20	1417	1583	798	1530	1314	1657	2098	1506	**1836**	2.25
21MM	21	1189	1282	741	1530	1230	1427	1606	1245	**1642**	1.90
22MM	22	1097	1282	687	1530	1230	1159	1192	1159	**1488**	1.80
23MM	23	1000	1121	660	1344	1002	1153	925	1050	**1280**	1.65
24MM	24	908	1100	583	1344	1002	1126	925	1050	**1217**	1.60
25MM	25	817	991	529	1230	906	1056	743	882	**1050**	1.40
30MM	30	711	885	489	972	858	909	668	804	**971**	1.25
35MM	35	700	874	475	972	858	867	657	770	**912**	1.15
40MM	40	714	831	484	972	858	806	650	734	**879**	1.10
45MM	45	710	831	464	972	858	826	650	701	**833**	1.00
50MM	50	709	831	452	972	864	867	621	682	**816**	1.00
60MM	60	707	831	443	990	864	886	621	690	**912**	1.10
65MM	65	692	924	446	990	864	1077	654	757	**1116**	1.15
70MM	70	754	1061	532	1230	1074	1473	767	896	**1387**	1.20
75MM	75	882	1210	614	1380	1074	2230	917	1051	**1740**	1.25
16MS	16	3309	0	2889	3030	2580	3492	6250	3223	**4333**	4.20
17MS	17	2825	0	2661	3030	2580	3492	6250	2924	**3627**	4.10
18MS	18	2236	2801	2433	3030	2580	3393	6250	2753	**3420**	4.00
19MS	19	1882	2164	1352	2574	2034	2611	2592	2354	**2886**	3.50
20MS	20	1609	2164	1110	2322	2034	2197	2592	1797	**2159**	2.65
21MS	21	1345	1696	915	2160	1506	1800	1943	1474	**2050**	2.50
22MS	22	1230	1696	751	2010	1506	1510	1425	1384	**1732**	2.11
23MS	23	1120	1453	697	1776	1308	1431	1096	1276	**1537**	2.00
24MS	24	1017	1453	644	1776	1308	1409	1096	1276	**1513**	2.00
25MS	25	922	1210	582	1590	1098	1275	930	1112	**1329**	1.75
30MS	30	810	1048	522	1254	924	1183	842	1010	**1201**	1.55
35MS	35	795	999	540	1254	924	1013	802	922	**1116**	1.40
40MS	40	801	929	518	1140	924	903	751	860	**1070**	1.30
45MS	45	774	900	489	1140	924	903	751	809	**1024**	1.20
50MS	50	756	885	480	1086	930	906	711	790	**973**	1.14
60MS	60	748	950	449	1086	930	1069	710	823	**1047**	1.25
65MS	65	758	1045	478	1590	930	1307	741	916	**1350**	1.30
70MS	70	855	1222	665	1590	1134	1956	910	1100	**1703**	1.35
75MS	75	1008	1408	798	1716	1134	2618	1233	1305	**2056**	1.40

Comp
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Model Yr
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Symbol
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Anti-theft
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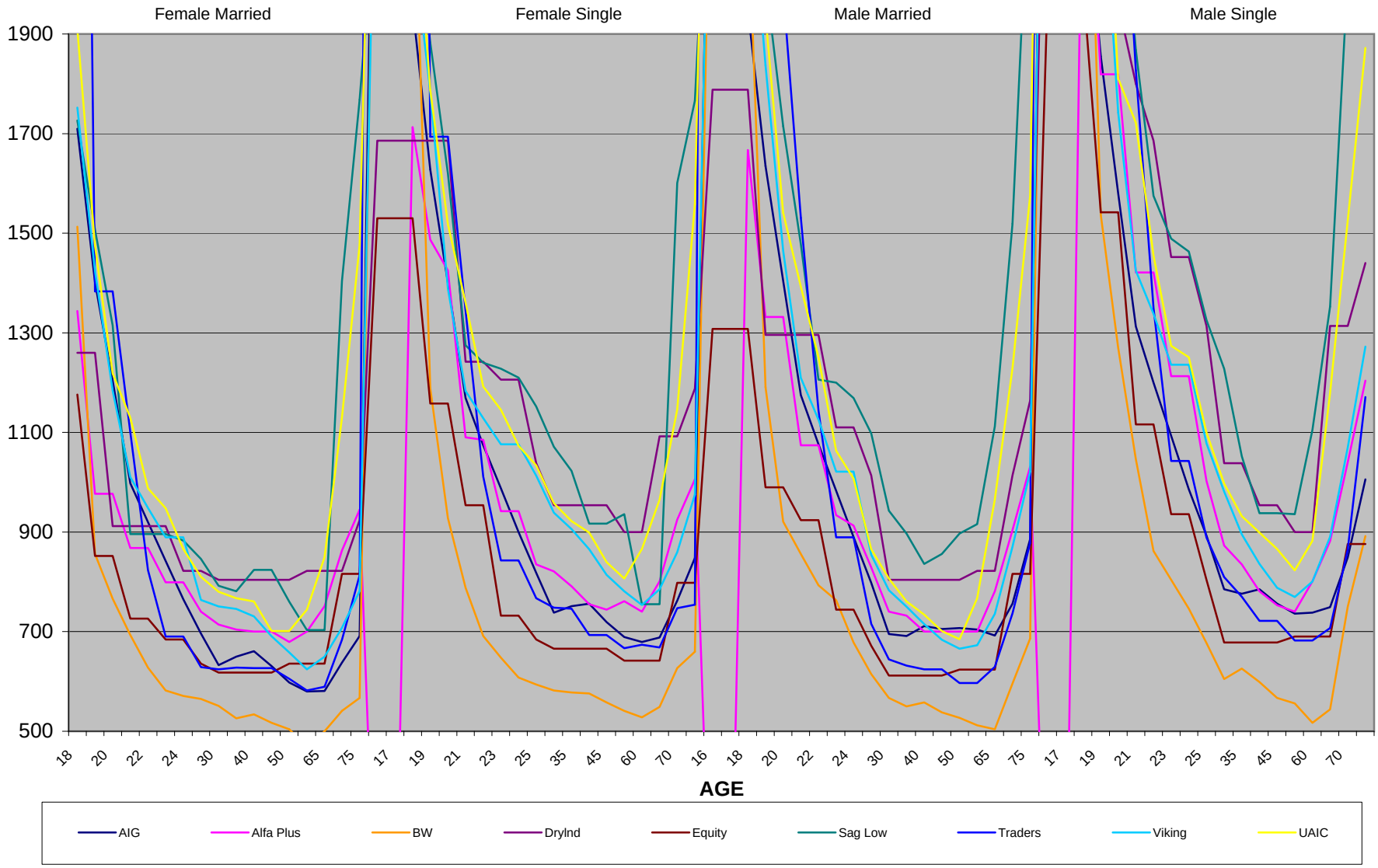
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 1998 Sym 6

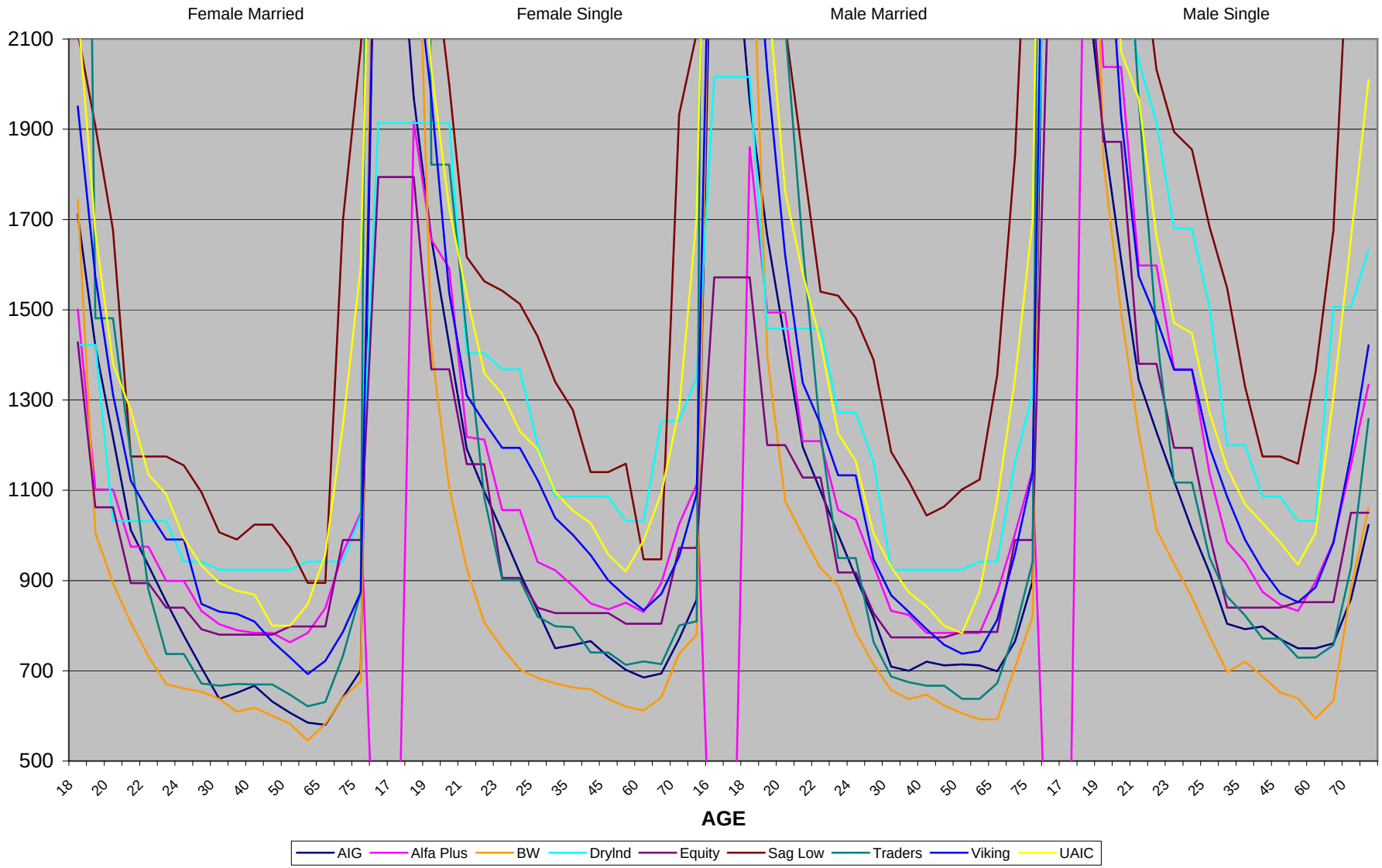


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2557	0	1966	1260	1176	1726	4418	1990	**2414**	2.90
17FM	17	2180	0	1755	1260	1176	1726	4418	1816	**2012**	2.75
18FM	18	1710	1344	1513	1260	1176	1726	4418	1752	**1910**	2.60
19FM	19	1401	977	856	1260	852	1507	1383	1424	**1475**	2.00
20FM	20	1204	977	766	912	852	1315	1383	1184	**1218**	1.65
21FM	21	998	868	693	912	726	896	1100	1010	**1130**	1.50
22FM	22	920	868	628	912	726	896	824	948	**988**	1.50
23FM	23	842	799	582	912	684	896	690	889	**948**	1.45
24FM	24	765	799	571	822	684	883	690	889	**866**	1.30
25FM	25	696	740	565	822	636	846	629	764	**810**	1.25
30FM	30	633	714	551	804	618	792	624	751	**780**	1.16
35FM	35	650	704	526	804	618	781	628	746	**767**	1.12
40FM	40	661	700	534	804	618	824	627	730	**761**	1.10
45FM	45	631	700	517	804	618	824	627	691	**701**	1.00
50FM	50	598	679	504	804	636	760	605	658	**701**	1.00
60FM	60	580	700	468	822	636	703	582	624	**744**	1.05
65FM	65	581	751	500	822	636	703	589	650	**850**	1.10
70FM	70	638	863	541	822	816	1404	684	708	**1130**	1.15
75FM	75	691	945	567	924	816	1768	813	782	**1477**	1.20
16FS	16	2904	0	2752	1686	1530	2213	5896	2551	**2942**	3.15
17FS	17	2479	0	2544	1686	1530	2213	5896	2213	**2407**	3.00
18FS	18	1956	1713	2337	1686	1530	2213	5896	2091	**2272**	2.90
19FS	19	1628	1487	1189	1686	1158	1883	1694	1785	**1788**	2.50
20FS	20	1400	1425	928	1686	1158	1620	1694	1389	**1518**	2.10
21FS	21	1169	1090	788	1242	954	1275	1344	1183	**1360**	1.75
22FS	22	1074	1085	691	1242	954	1240	1011	1129	**1192**	1.70
23FS	23	988	942	648	1206	732	1228	843	1076	**1146**	1.70
24FS	24	900	942	608	1206	732	1210	843	1076	**1073**	1.60
25FS	25	818	835	594	1038	684	1152	767	1013	**1034**	1.60
30FS	30	738	821	582	954	666	1071	748	939	**958**	1.40
35FS	35	751	791	578	954	666	1023	746	906	**922**	1.35
40FS	40	756	755	576	954	666	917	693	865	**899**	1.30
45FS	45	719	744	558	954	666	917	693	814	**840**	1.20
50FS	50	689	761	541	900	642	936	667	781	**807**	1.15
60FS	60	679	740	528	900	642	755	674	754	**866**	1.25
65FS	65	688	801	549	1092	642	755	668	785	**965**	1.30
70FS	70	762	925	627	1092	798	1601	747	860	**1146**	1.35
75FS	75	848	1006	660	1188	798	1766	754	975	**1559**	1.50
16MM	16	2764	0	2587	1788	1308	2472	6871	2642	**3139**	3.75
17MM	17	2420	0	2382	1788	1308	2472	6871	2383	**2575**	3.65
18MM	18	1949	1667	2175	1788	1308	2369	6871	2268	**2453**	3.50
19MM	19	1635	1332	1191	1296	990	2011	1987	1837	**1936**	2.90
20MM	20	1404	1332	921	1296	990	1715	1987	1465	**1541**	2.25
21MM	21	1175	1074	856	1296	924	1478	1531	1209	**1393**	1.90
22MM	22	1076	1074	793	1296	924	1206	1144	1126	**1251**	1.80
23MM	23	983	934	763	1110	744	1200	890	1021	**1063**	1.65
24MM	24	890	913	678	1110	744	1169	890	1021	**1007**	1.60
25MM	25	798	829	615	1014	672	1098	716	855	**866**	1.40
30MM	30	695	740	567	804	612	943	644	783	**807**	1.25
35MM	35	691	732	550	804	612	897	632	750	**761**	1.15
40MM	40	711	700	558	804	612	836	624	715	**734**	1.10
45MM	45	705	700	538	804	612	856	624	684	**701**	1.00
50MM	50	707	700	527	804	624	897	597	666	**685**	1.00
60MM	60	704	700	512	822	624	916	597	673	**767**	1.10
65MM	65	692	781	504	822	624	1112	629	736	**965**	1.15
70MM	70	756	904	596	1014	816	1519	737	870	**1229**	1.20
75MM	75	886	1031	686	1164	816	2286	878	1021	**1575**	1.25
16MS	16	3377	0	3259	2610	1998	3610	5933	3151	**3782**	4.20
17MS	17	2861	0	3008	2610	1998	3610	5933	2850	**3089**	4.10
18MS	18	2239	2388	2760	2610	1998	3510	5933	2683	**2894**	4.00
19MS	19	1855	1819	1537	2154	1542	2709	2422	2281	**2426**	3.50
20MS	20	1580	1819	1270	1962	1542	2280	2422	1742	**1811**	2.65
21MS	21	1313	1421	1046	1800	1116	1868	1827	1425	**1722**	2.50
22MS	22	1200	1421	862	1686	1116	1575	1350	1339	**1455**	2.11
23MS	23	1093	1213	804	1452	936	1489	1042	1236	**1274**	2.00
24MS	24	986	1213	746	1452	936	1463	1042	1236	**1251**	2.00
25MS	25	893	1003	677	1314	804	1326	889	1078	**1099**	1.75
30MS	30	785	873	605	1038	678	1228	809	981	**997**	1.55
35MS	35	776	835	626	1038	678	1052	770	896	**932**	1.40
40MS	40	785	781	599	954	678	938	722	836	**899**	1.30
45MS	45	756	753	567	954	678	938	722	788	**866**	1.20
50MS	50	736	740	556	900	690	936	682	770	**823**	1.14
60MS	60	738	801	517	900	690	1105	682	801	**882**	1.25
65MS	65	749	882	544	1314	690	1353	707	890	**1179**	1.30
70MS	70	849	1040	750	1314	876	2018	865	1070	**1526**	1.35
75MS	75	1006	1204	892	1440	876	2695	1171	1272	**1872**	1.40

Comp
185
Coll
390
Model Yr
0.60
Symbol
1.00
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 1998 Sym 10



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2529	0	2304	1422	1428	2114	4759	2204	**2700**	2.90
17FM	17	2162	0	2042	1422	1428	2114	4759	2017	**2283**	2.75
18FM	18	1711	1501	1744	1422	1428	2114	4759	1951	**2166**	2.60
19FM	19	1419	1102	1005	1422	1062	1907	1481	1573	**1672**	2.00
20FM	20	1217	1102	894	1032	1062	1677	1481	1312	**1381**	1.65
21FM	21	1012	975	807	1032	894	1175	1178	1121	**1277**	1.50
22FM	22	933	975	732	1032	894	1175	880	1053	**1135**	1.50
23FM	23	853	899	670	1032	840	1175	737	991	**1091**	1.45
24FM	24	778	899	661	942	840	1155	737	991	**994**	1.30
25FM	25	707	833	654	942	792	1096	672	848	**933**	1.25
30FM	30	638	803	638	924	780	1007	667	831	**895**	1.16
35FM	35	651	790	609	924	780	991	671	826	**877**	1.12
40FM	40	667	784	618	924	780	1024	670	809	**869**	1.10
45FM	45	632	784	600	924	780	1024	670	765	**800**	1.00
50FM	50	607	763	583	924	798	974	647	730	**800**	1.00
60FM	60	585	784	545	942	798	895	622	693	**848**	1.05
65FM	65	580	839	583	942	798	895	631	722	**958**	1.10
70FM	70	641	962	640	942	990	1697	733	786	**1243**	1.15
75FM	75	701	1050	677	1044	990	2081	873	874	**1595**	1.20
16FS	16	2888	0	3256	1914	1794	2695	6368	2814	**3252**	3.15
17FS	17	2470	0	2995	1914	1794	2695	6368	2443	**2703**	3.00
18FS	18	1970	1916	2733	1914	1794	2695	6368	2318	**2558**	2.90
19FS	19	1658	1655	1417	1914	1368	2333	1822	1971	**2034**	2.50
20FS	20	1423	1592	1106	1914	1368	2000	1822	1538	**1725**	2.10
21FS	21	1192	1218	926	1404	1158	1617	1442	1310	**1532**	1.75
22FS	22	1097	1212	807	1404	1158	1563	1083	1251	**1359**	1.70
23FS	23	1008	1056	751	1368	906	1542	902	1194	**1313**	1.70
24FS	24	917	1056	703	1368	906	1513	902	1194	**1231**	1.60
25FS	25	834	941	684	1200	840	1441	820	1123	**1191**	1.60
30FS	30	750	923	672	1086	828	1340	799	1039	**1096**	1.40
35FS	35	757	888	663	1086	828	1278	797	1001	**1055**	1.35
40FS	40	766	849	659	1086	828	1140	741	956	**1027**	1.30
45FS	45	731	836	637	1086	828	1140	741	900	**958**	1.20
50FS	50	702	851	621	1032	804	1159	713	864	**920**	1.15
60FS	60	685	830	612	1032	804	947	721	835	**989**	1.25
65FS	65	694	894	641	1254	804	947	715	870	**1093**	1.30
70FS	70	770	1025	738	1254	972	1932	800	954	**1279**	1.35
75FS	75	858	1113	780	1350	972	2113	809	1092	**1706**	1.50
16MM	16	2754	0	3029	2016	1572	3052	7411	2923	**3508**	3.75
17MM	17	2410	0	2780	2016	1572	3052	7411	2648	**2934**	3.65
18MM	18	1961	1860	2532	2016	1572	2927	7411	2528	**2798**	3.50
19MM	19	1663	1494	1398	1458	1200	2504	2132	2029	**2221**	2.90
20MM	20	1429	1494	1076	1458	1200	2131	2132	1621	**1762**	2.25
21MM	21	1196	1209	1001	1458	1128	1836	1640	1338	**1580**	1.90
22MM	22	1098	1209	927	1458	1128	1540	1223	1246	**1428**	1.80
23MM	23	1002	1056	889	1272	918	1531	950	1133	**1226**	1.65
24MM	24	908	1035	785	1272	918	1482	950	1133	**1165**	1.60
25MM	25	818	934	714	1164	828	1389	763	946	**1004**	1.40
30MM	30	709	833	657	924	774	1185	687	867	**930**	1.25
35MM	35	700	824	637	924	774	1120	675	830	**874**	1.15
40MM	40	720	784	647	924	774	1044	667	792	**843**	1.10
45MM	45	712	784	623	924	774	1064	667	757	**800**	1.00
50MM	50	714	784	606	924	786	1102	638	738	**783**	1.00
60MM	60	712	784	592	942	786	1124	638	744	**876**	1.10
65MM	65	699	873	592	942	786	1355	672	813	**1078**	1.15
70MM	70	765	1004	708	1164	990	1842	788	960	**1347**	1.20
75MM	75	898	1145	820	1314	990	2686	941	1139	**1699**	1.25
16MS	16	3360	0	3837	2910	2388	4456	6382	3478	**4195**	4.20
17MS	17	2854	0	3532	2910	2388	4456	6382	3148	**3493**	4.10
18MS	18	2254	2649	3226	2910	2388	4347	6382	2978	**3288**	4.00
19MS	19	1892	2038	1828	2454	1872	3405	2610	2520	**2771**	3.50
20MS	20	1612	2038	1494	2214	1872	2869	2610	1930	**2072**	2.65
21MS	21	1345	1598	1228	2052	1380	2357	1965	1575	**1968**	2.50
22MS	22	1229	1598	1013	1914	1380	2032	1450	1480	**1663**	2.11
23MS	23	1121	1368	937	1680	1194	1894	1117	1367	**1471**	2.00
24MS	24	1013	1368	863	1680	1194	1855	1117	1367	**1448**	2.00
25MS	25	918	1137	777	1506	1002	1684	951	1195	**1272**	1.75
30MS	30	804	986	697	1200	840	1548	865	1086	**1150**	1.55
35MS	35	792	941	720	1200	840	1331	823	991	**1070**	1.40
40MS	40	798	875	688	1086	840	1175	771	925	**1027**	1.30
45MS	45	770	846	652	1086	840	1175	771	872	**984**	1.20
50MS	50	750	833	639	1032	852	1159	729	852	**936**	1.14
60MS	60	750	897	594	1032	852	1361	729	885	**1006**	1.25
65MS	65	761	986	634	1506	852	1676	757	984	**1307**	1.30
70MS	70	859	1156	883	1506	1050	2449	928	1180	**1659**	1.35
75MS	75	1023	1334	1061	1632	1050	3241	1258	1421	**2010**	1.40

Comp
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Model Yr
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Symbol
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Anti-theft
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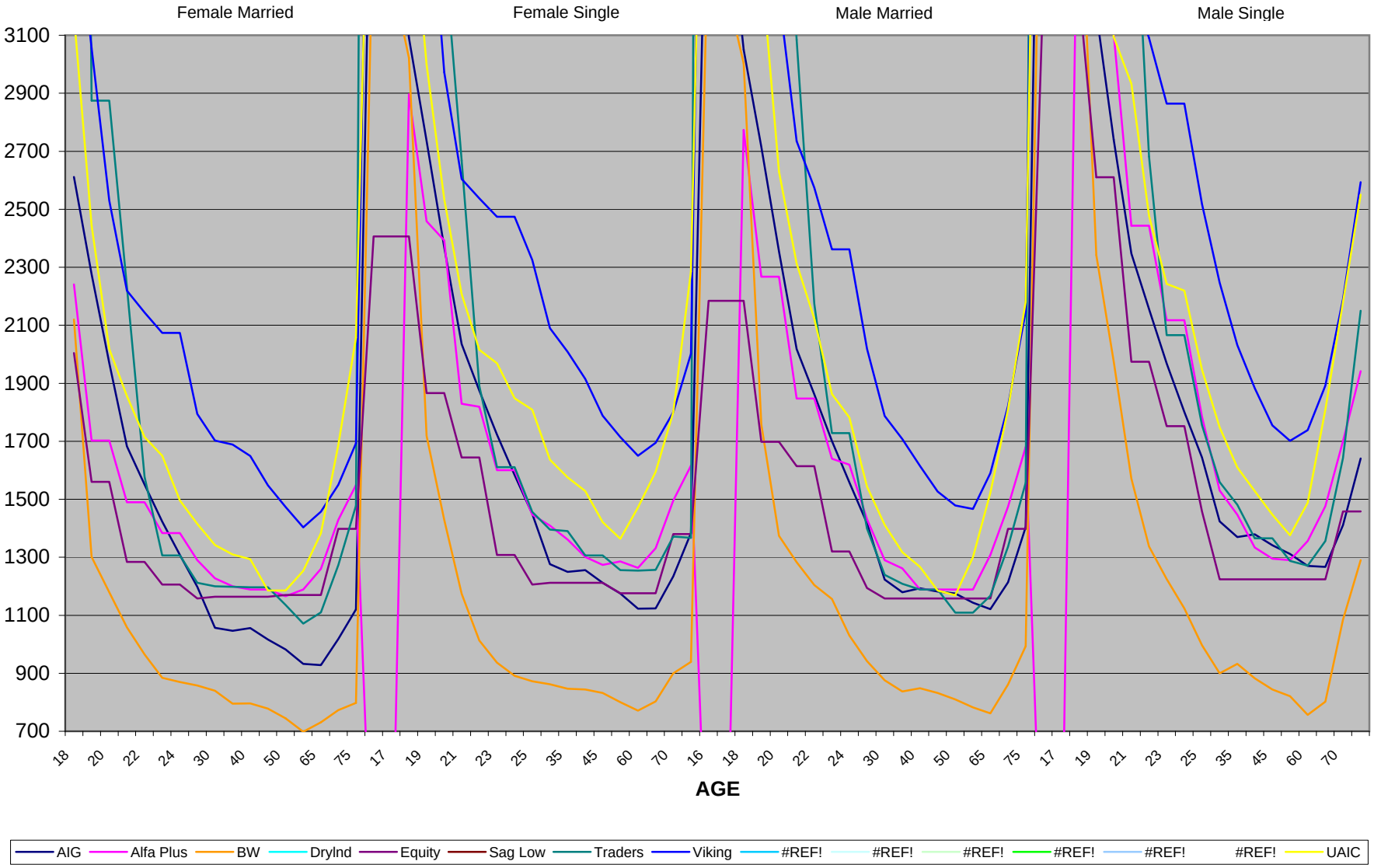
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2008 Sym 12



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	DryInd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3647	0	2715	0	2004	0	9167	4217	**3819**	2.90
17FM	17	3186	0	2433	0	2004	0	9167	3738	**3344**	2.75
18FM	18	2611	2241	2120	0	2004	0	9167	3620	**3169**	2.60
19FM	19	2276	1702	1301	0	1560	0	2875	3056	**2444**	2.00
20FM	20	1970	1702	1179	0	1560	0	2875	2530	**2017**	1.65
21FM	21	1683	1490	1058	0	1284	0	2232	2220	**1856**	1.50
22FM	22	1551	1490	965	0	1284	0	1577	2144	**1714**	1.50
23FM	23	1423	1383	884	0	1206	0	1306	2073	**1650**	1.45
24FM	24	1308	1383	870	0	1206	0	1306	2073	**1495**	1.30
25FM	25	1198	1290	858	0	1158	0	1212	1794	**1415**	1.25
30FM	30	1057	1227	840	0	1164	0	1200	1702	**1342**	1.16
35FM	35	1046	1200	795	0	1164	0	1199	1688	**1310**	1.12
40FM	40	1056	1189	796	0	1164	0	1196	1649	**1293**	1.10
45FM	45	1016	1189	778	0	1164	0	1196	1548	**1186**	1.00
50FM	50	982	1166	745	0	1170	0	1136	1474	**1186**	1.00
60FM	60	932	1189	698	0	1170	0	1071	1403	**1253**	1.05
65FM	65	928	1260	731	0	1170	0	1110	1457	**1382**	1.10
70FM	70	1018	1429	773	0	1398	0	1273	1550	**1687**	1.15
75FM	75	1120	1549	798	0	1398	0	1478	1693	**2058**	1.20
16FS	16	4279	0	3598	0	2406	0	12032	4978	**4467**	3.15
17FS	17	3741	0	3310	0	2406	0	12032	4417	**3860**	3.00
18FS	18	3091	2896	3022	0	2406	0	12032	4217	**3677**	2.90
19FS	19	2736	2459	1719	0	1866	0	3396	3742	**2999**	2.50
20FS	20	2369	2393	1429	0	1866	0	3396	2972	**2535**	2.10
21FS	21	2035	1829	1174	0	1644	0	2668	2604	**2208**	1.75
22FS	22	1875	1819	1013	0	1644	0	1891	2538	**2015**	1.70
23FS	23	1723	1600	937	0	1308	0	1610	2474	**1969**	1.70
24FS	24	1583	1600	891	0	1308	0	1610	2474	**1848**	1.60
25FS	25	1449	1447	872	0	1206	0	1456	2325	**1809**	1.60
30FS	30	1276	1409	862	0	1212	0	1395	2090	**1636**	1.40
35FS	35	1250	1361	847	0	1212	0	1390	2009	**1576**	1.35
40FS	40	1256	1301	844	0	1212	0	1306	1915	**1528**	1.30
45FS	45	1212	1274	832	0	1212	0	1306	1788	**1421**	1.20
50FS	50	1175	1286	800	0	1176	0	1255	1714	**1364**	1.15
60FS	60	1123	1263	771	0	1176	0	1254	1650	**1471**	1.25
65FS	65	1124	1331	803	0	1176	0	1256	1695	**1594**	1.30
70FS	70	1234	1496	900	0	1380	0	1371	1800	**1800**	1.35
75FS	75	1383	1616	939	0	1380	0	1367	2002	**2285**	1.50
16MM	16	4087	0	3533	0	2184	0	14670	5743	**4955**	3.75
17MM	17	3630	0	3267	0	2184	0	14670	5100	**4342**	3.65
18MM	18	3050	2773	3003	0	2184	0	14670	4850	**4148**	3.50
19MM	19	2715	2267	1758	0	1698	0	4122	4106	**3340**	2.90
20MM	20	2355	2267	1374	0	1698	0	4122	3238	**2630**	2.25
21MM	21	2018	1847	1283	0	1614	0	3084	2735	**2313**	1.90
22MM	22	1862	1847	1204	0	1614	0	2174	2574	**2123**	1.80
23MM	23	1701	1640	1156	0	1320	0	1729	2362	**1862**	1.65
24MM	24	1558	1619	1030	0	1320	0	1729	2362	**1782**	1.60
25MM	25	1417	1431	942	0	1194	0	1399	2019	**1544**	1.40
30MM	30	1223	1290	876	0	1158	0	1240	1787	**1412**	1.25
35MM	35	1179	1262	837	0	1158	0	1208	1708	**1317**	1.15
40MM	40	1193	1189	848	0	1158	0	1189	1615	**1267**	1.10
45MM	45	1182	1189	832	0	1158	0	1189	1527	**1186**	1.00
50MM	50	1175	1189	810	0	1158	0	1109	1479	**1169**	1.00
60MM	60	1143	1189	782	0	1158	0	1109	1466	**1300**	1.10
65MM	65	1121	1308	762	0	1158	0	1167	1590	**1522**	1.15
70MM	70	1214	1474	861	0	1398	0	1336	1821	**1810**	1.20
75MM	75	1404	1680	993	0	1398	0	1556	2147	**2181**	1.25
16MS	16	5017	0	4381	0	3264	0	10932	6351	**5816**	4.20
17MS	17	4371	0	4064	0	3264	0	10932	5920	**5074**	4.10
18MS	18	3599	3891	3746	0	3264	0	10932	5668	**4831**	4.00
19MS	19	3180	3104	2342	0	2610	0	5177	5039	**4122**	3.50
20MS	20	2740	3104	1975	0	2610	0	5177	3903	**3094**	2.65
21MS	21	2347	2443	1571	0	1974	0	3845	3271	**2933**	2.50
22MS	22	2156	2443	1337	0	1974	0	2682	3091	**2477**	2.11
23MS	23	1968	2117	1225	0	1752	0	2066	2864	**2243**	2.00
24MS	24	1801	2117	1124	0	1752	0	2066	2864	**2219**	2.00
25MS	25	1644	1785	997	0	1458	0	1755	2517	**1947**	1.75
30MS	30	1424	1530	900	0	1224	0	1559	2247	**1748**	1.55
35MS	35	1370	1447	932	0	1224	0	1481	2032	**1610**	1.40
40MS	40	1379	1334	883	0	1224	0	1365	1883	**1528**	1.30
45MS	45	1341	1295	844	0	1224	0	1365	1755	**1447**	1.20
50MS	50	1311	1290	821	0	1224	0	1288	1701	**1375**	1.14
60MS	60	1270	1356	757	0	1224	0	1271	1739	**1488**	1.25
65MS	65	1267	1476	802	0	1224	0	1356	1892	**1809**	1.30
70MS	70	1411	1701	1085	0	1458	0	1642	2190	**2180**	1.35
75MS	75	1641	1942	1290	0	1458	0	2150	2594	**2550**	1.40

Comp
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Model Yr
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Symbol
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Anti-theft
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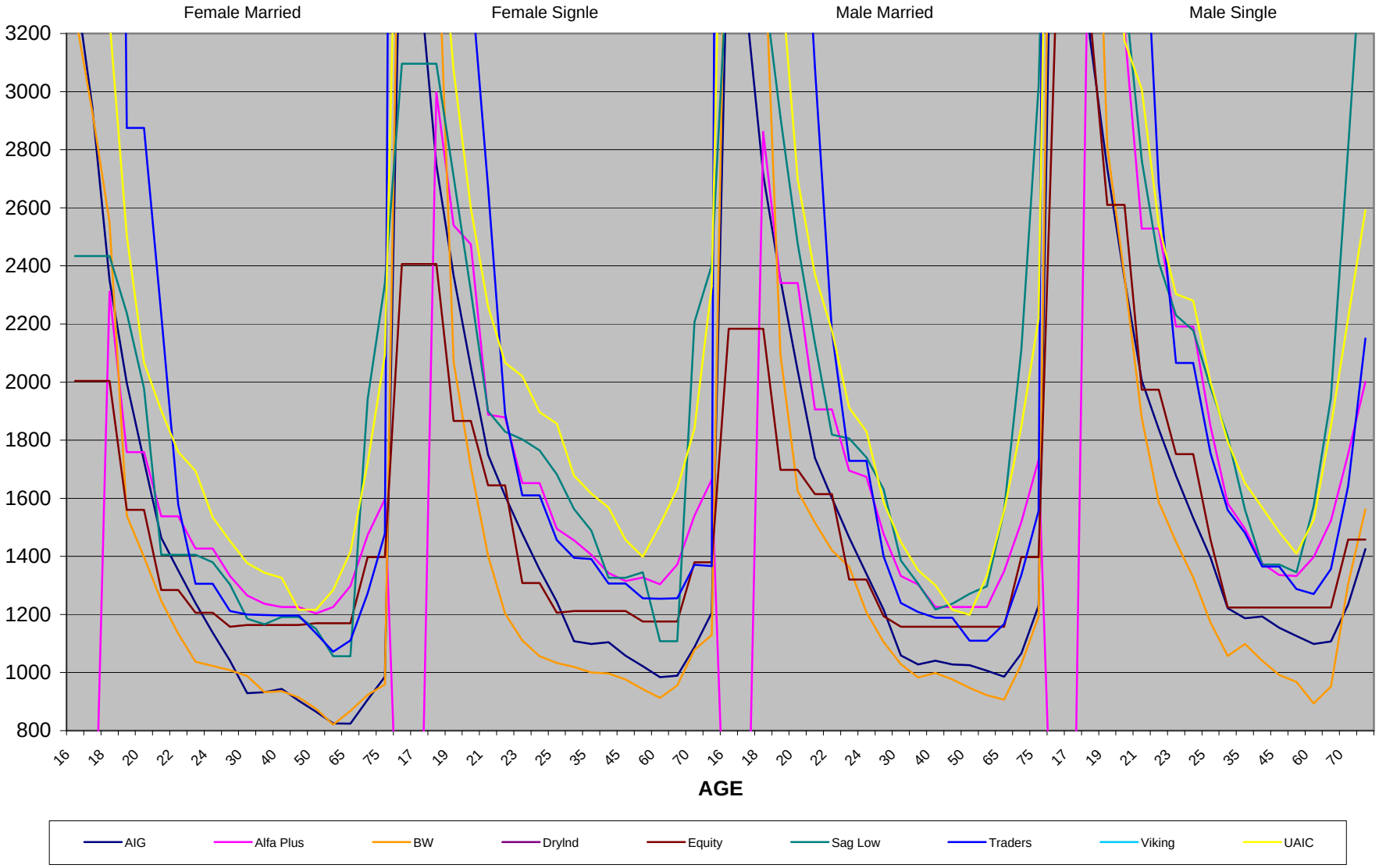
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2008 Sym 13



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3381	0	3269	0	2004	2434	9167	0	**3906**	2.90
17FM	17	2947	0	2931	0	2004	2434	9167	0	**3427**	2.75
18FM	18	2351	2311	2551	0	2004	2434	9167	0	**3247**	2.60
19FM	19	1997	1759	1540	0	1560	2238	2875	0	**2504**	2.00
20FM	20	1728	1759	1398	0	1560	1978	2875	0	**2067**	1.65
21FM	21	1464	1538	1247	0	1284	1405	2232	0	**1901**	1.50
22FM	22	1351	1538	1134	0	1284	1405	1577	0	**1759**	1.50
23FM	23	1239	1427	1037	0	1206	1405	1306	0	**1694**	1.45
24FM	24	1137	1427	1023	0	1206	1380	1306	0	**1535**	1.30
25FM	25	1041	1332	1008	0	1158	1303	1212	0	**1453**	1.25
30FM	30	929	1265	988	0	1164	1185	1200	0	**1377**	1.16
35FM	35	932	1237	932	0	1164	1166	1199	0	**1343**	1.12
40FM	40	944	1226	936	0	1164	1191	1196	0	**1326**	1.10
45FM	45	903	1226	914	0	1164	1191	1196	0	**1216**	1.00
50FM	50	865	1203	876	0	1170	1151	1136	0	**1216**	1.00
60FM	60	825	1226	821	0	1170	1056	1071	0	**1284**	1.05
65FM	65	824	1298	868	0	1170	1056	1110	0	**1416**	1.10
70FM	70	907	1473	923	0	1398	1941	1273	0	**1722**	1.15
75FM	75	986	1597	959	0	1398	2340	1478	0	**2094**	1.20
16FS	16	3918	0	4395	0	2406	3096	12032	0	**4562**	3.15
17FS	17	3411	0	4051	0	2406	3096	12032	0	**3951**	3.00
18FS	18	2748	2997	3708	0	2406	3096	12032	0	**3764**	2.90
19FS	19	2367	2540	2070	0	1866	2707	3396	0	**3074**	2.50
20FS	20	2050	2474	1707	0	1866	2313	3396	0	**2598**	2.10
21FS	21	1749	1888	1402	0	1644	1900	2668	0	**2260**	1.75
22FS	22	1608	1878	1203	0	1644	1829	1891	0	**2066**	1.70
23FS	23	1478	1652	1110	0	1308	1803	1610	0	**2020**	1.70
24FS	24	1355	1652	1056	0	1308	1765	1610	0	**1896**	1.60
25FS	25	1244	1495	1033	0	1206	1682	1456	0	**1857**	1.60
30FS	30	1108	1455	1019	0	1212	1563	1395	0	**1678**	1.40
35FS	35	1098	1405	1000	0	1212	1489	1390	0	**1616**	1.35
40FS	40	1104	1343	997	0	1212	1326	1306	0	**1568**	1.30
45FS	45	1058	1315	976	0	1212	1326	1306	0	**1457**	1.20
50FS	50	1022	1327	943	0	1176	1345	1255	0	**1398**	1.15
60FS	60	984	1304	913	0	1176	1108	1254	0	**1509**	1.25
65FS	65	989	1372	956	0	1176	1108	1256	0	**1634**	1.30
70FS	70	1088	1540	1079	0	1380	2207	1371	0	**1841**	1.35
75FS	75	1206	1664	1129	0	1380	2402	1367	0	**2330**	1.50
16MM	16	3728	0	4283	0	2184	3533	14670	0	**5068**	3.75
17MM	17	3306	0	3953	0	2184	3533	14670	0	**4452**	3.65
18MM	18	2714	2861	3624	0	2184	3390	14670	0	**4253**	3.50
19MM	19	2353	2341	2095	0	1698	2912	4122	0	**3428**	2.90
20MM	20	2039	2341	1625	0	1698	2477	4122	0	**2698**	2.25
21MM	21	1739	1906	1516	0	1614	2134	3084	0	**2370**	1.90
22MM	22	1601	1906	1421	0	1614	1819	2174	0	**2177**	1.80
23MM	23	1465	1695	1364	0	1320	1806	1729	0	**1912**	1.65
24MM	24	1340	1674	1208	0	1320	1741	1729	0	**1830**	1.60
25MM	25	1216	1477	1104	0	1194	1631	1399	0	**1586**	1.40
30MM	30	1059	1332	1029	0	1158	1386	1240	0	**1450**	1.25
35MM	35	1028	1303	983	0	1158	1306	1208	0	**1352**	1.15
40MM	40	1041	1226	999	0	1158	1217	1189	0	**1300**	1.10
45MM	45	1028	1226	976	0	1158	1237	1189	0	**1216**	1.00
50MM	50	1025	1226	947	0	1158	1271	1109	0	**1199**	1.00
60MM	60	1006	1226	922	0	1158	1297	1109	0	**1333**	1.10
65MM	65	986	1349	907	0	1158	1558	1167	0	**1557**	1.15
70MM	70	1066	1518	1029	0	1398	2111	1336	0	**1846**	1.20
75MM	75	1230	1732	1193	0	1398	3017	1556	0	**2218**	1.25
16MS	16	4585	0	5342	0	3264	5158	10932	0	**5942**	4.20
17MS	17	3980	0	4951	0	3264	5158	10932	0	**5198**	4.10
18MS	18	3182	4020	4559	0	3264	5041	10932	0	**4952**	4.00
19MS	19	2736	3215	2811	0	2610	3984	5177	0	**4227**	3.50
20MS	20	2354	3215	2361	0	2610	3357	5177	0	**3174**	2.65
21MS	21	2006	2528	1877	0	1974	2763	3845	0	**3008**	2.50
22MS	22	1838	2528	1587	0	1974	2412	2682	0	**2541**	2.11
23MS	23	1678	2191	1450	0	1752	2230	2066	0	**2303**	2.00
24MS	24	1532	2191	1327	0	1752	2178	2066	0	**2280**	2.00
25MS	25	1396	1848	1172	0	1458	1982	1755	0	**2000**	1.75
30MS	30	1221	1582	1057	0	1224	1812	1559	0	**1795**	1.55
35MS	35	1187	1495	1098	0	1224	1561	1481	0	**1652**	1.40
40MS	40	1193	1376	1041	0	1224	1372	1365	0	**1568**	1.30
45MS	45	1154	1336	992	0	1224	1372	1365	0	**1483**	1.20
50MS	50	1126	1332	968	0	1224	1345	1288	0	**1410**	1.14
60MS	60	1098	1398	894	0	1224	1574	1271	0	**1525**	1.25
65MS	65	1107	1522	951	0	1224	1945	1356	0	**1848**	1.30
70MS	70	1234	1753	1306	0	1458	2807	1642	0	**2220**	1.35
75MS	75	1425	2001	1562	0	1458	3694	2150	0	**2592**	1.40

Comp
185
Coll
390
Model Yr
1.10
Symbol
1.40
Anti-theft
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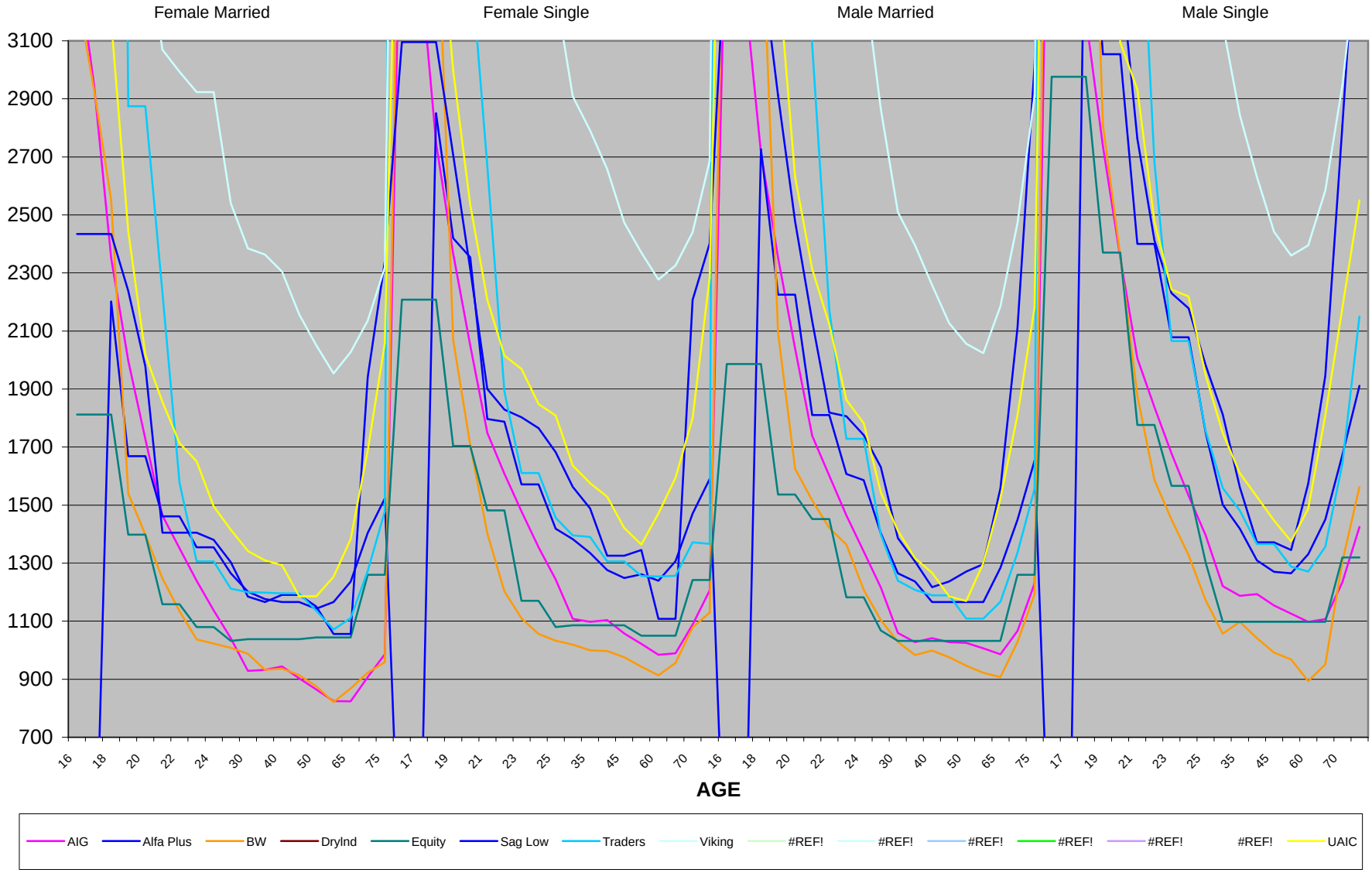
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2008 Sym 11



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	DryInd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3381	0	3269	0	1812	2434	9167	5754	**3819**	2.90
17FM	17	2947	0	2931	0	1812	2434	9167	5049	**3344**	2.75
18FM	18	2351	2201	2551	0	1812	2434	9167	4895	**3169**	2.60
19FM	19	1997	1669	1540	0	1398	2238	2875	4193	**2444**	2.00
20FM	20	1728	1669	1398	0	1398	1978	2875	3465	**2017**	1.65
21FM	21	1464	1461	1247	0	1158	1405	2232	3069	**1856**	1.50
22FM	22	1351	1461	1134	0	1158	1405	1577	2993	**1714**	1.50
23FM	23	1239	1355	1037	0	1080	1405	1306	2923	**1650**	1.45
24FM	24	1137	1355	1023	0	1080	1380	1306	2923	**1495**	1.30
25FM	25	1041	1265	1008	0	1032	1303	1212	2540	**1415**	1.25
30FM	30	929	1202	988	0	1038	1185	1200	2385	**1342**	1.16
35FM	35	932	1176	932	0	1038	1166	1199	2363	**1310**	1.12
40FM	40	944	1166	936	0	1038	1191	1196	2305	**1293**	1.10
45FM	45	903	1166	914	0	1038	1191	1196	2157	**1186**	1.00
50FM	50	865	1143	876	0	1044	1151	1136	2051	**1186**	1.00
60FM	60	825	1166	821	0	1044	1056	1071	1954	**1253**	1.05
65FM	65	824	1236	868	0	1044	1056	1110	2027	**1382**	1.10
70FM	70	907	1404	923	0	1260	1941	1273	2136	**1687**	1.15
75FM	75	986	1523	959	0	1260	2340	1478	2319	**2058**	1.20
16FS	16	3918	0	4395	0	2208	3096	12032	6580	**4467**	3.15
17FS	17	3411	0	4051	0	2208	3096	12032	5894	**3860**	3.00
18FS	18	2748	2850	3708	0	2208	3096	12032	5646	**3677**	2.90
19FS	19	2367	2420	2070	0	1704	2707	3396	5088	**2999**	2.50
20FS	20	2050	2354	1707	0	1704	2313	3396	4071	**2535**	2.10
21FS	21	1749	1797	1402	0	1482	1900	2668	3603	**2208**	1.75
22FS	22	1608	1787	1203	0	1482	1829	1891	3537	**2015**	1.70
23FS	23	1478	1571	1110	0	1170	1803	1610	3473	**1969**	1.70
24FS	24	1355	1571	1056	0	1170	1765	1610	3473	**1848**	1.60
25FS	25	1244	1419	1033	0	1080	1682	1456	3270	**1809**	1.60
30FS	30	1108	1383	1019	0	1086	1563	1395	2909	**1636**	1.40
35FS	35	1098	1335	1000	0	1086	1489	1390	2791	**1576**	1.35
40FS	40	1104	1276	997	0	1086	1326	1306	2658	**1528**	1.30
45FS	45	1058	1249	976	0	1086	1326	1306	2473	**1421**	1.20
50FS	50	1022	1262	943	0	1050	1345	1255	2370	**1364**	1.15
60FS	60	984	1239	913	0	1050	1108	1254	2277	**1471**	1.25
65FS	65	989	1307	956	0	1050	1108	1256	2326	**1594**	1.30
70FS	70	1088	1471	1079	0	1242	2207	1371	2440	**1800**	1.35
75FS	75	1206	1590	1129	0	1242	2402	1367	2687	**2285**	1.50
16MM	16	3728	0	4283	0	1986	3533	14670	7906	**4955**	3.75
17MM	17	3306	0	3953	0	1986	3533	14670	6982	**4342**	3.65
18MM	18	2714	2726	3624	0	1986	3390	14670	6637	**4148**	3.50
19MM	19	2353	2225	2095	0	1536	2912	4122	5714	**3340**	2.90
20MM	20	2039	2225	1625	0	1536	2477	4122	4491	**2630**	2.25
21MM	21	1739	1810	1516	0	1452	2134	3084	3824	**2313**	1.90
22MM	22	1601	1810	1421	0	1452	1819	2174	3614	**2123**	1.80
23MM	23	1465	1607	1364	0	1182	1806	1729	3330	**1862**	1.65
24MM	24	1340	1586	1208	0	1182	1741	1729	3330	**1782**	1.60
25MM	25	1216	1403	1104	0	1068	1631	1399	2865	**1544**	1.40
30MM	30	1059	1265	1029	0	1032	1386	1240	2509	**1412**	1.25
35MM	35	1028	1237	983	0	1032	1306	1208	2396	**1317**	1.15
40MM	40	1041	1166	999	0	1032	1217	1189	2259	**1267**	1.10
45MM	45	1028	1166	976	0	1032	1237	1189	2127	**1186**	1.00
50MM	50	1025	1166	947	0	1032	1271	1109	2056	**1169**	1.00
60MM	60	1006	1166	922	0	1032	1297	1109	2024	**1300**	1.10
65MM	65	986	1284	907	0	1032	1558	1167	2185	**1522**	1.15
70MM	70	1066	1449	1029	0	1260	2111	1336	2471	**1810**	1.20
75MM	75	1230	1653	1193	0	1260	3017	1556	2910	**2181**	1.25
16MS	16	4585	0	5342	0	2976	5158	10932	8501	**5816**	4.20
17MS	17	3980	0	4951	0	2976	5158	10932	8016	**5074**	4.10
18MS	18	3182	3835	4559	0	2976	5041	10932	7716	**4831**	4.00
19MS	19	2736	3054	2811	0	2370	3984	5177	6979	**4122**	3.50
20MS	20	2354	3054	2361	0	2370	3357	5177	5433	**3094**	2.65
21MS	21	2006	2400	1877	0	1776	2763	3845	4594	**2933**	2.50
22MS	22	1838	2400	1587	0	1776	2412	2682	4351	**2477**	2.11
23MS	23	1678	2078	1450	0	1566	2230	2066	4038	**2243**	2.00
24MS	24	1532	2078	1327	0	1566	2178	2066	4038	**2219**	2.00
25MS	25	1396	1750	1172	0	1302	1982	1755	3558	**1947**	1.75
30MS	30	1221	1501	1057	0	1098	1812	1559	3156	**1748**	1.55
35MS	35	1187	1419	1098	0	1098	1561	1481	2844	**1610**	1.40
40MS	40	1193	1309	1041	0	1098	1372	1365	2631	**1528**	1.30
45MS	45	1154	1270	992	0	1098	1372	1365	2442	**1447**	1.20
50MS	50	1126	1265	968	0	1098	1345	1288	2360	**1375**	1.14
60MS	60	1098	1331	894	0	1098	1574	1271	2395	**1488**	1.25
65MS	65	1107	1450	951	0	1098	1945	1356	2584	**1809**	1.30
70MS	70	1234	1673	1306	0	1320	2807	1642	2946	**2180**	1.35
75MS	75	1425	1911	1562	0	1320	3694	2150	3471	**2550**	1.40

Comp
185
Coll
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Model Yr
1.10
Symbol
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Anti-theft
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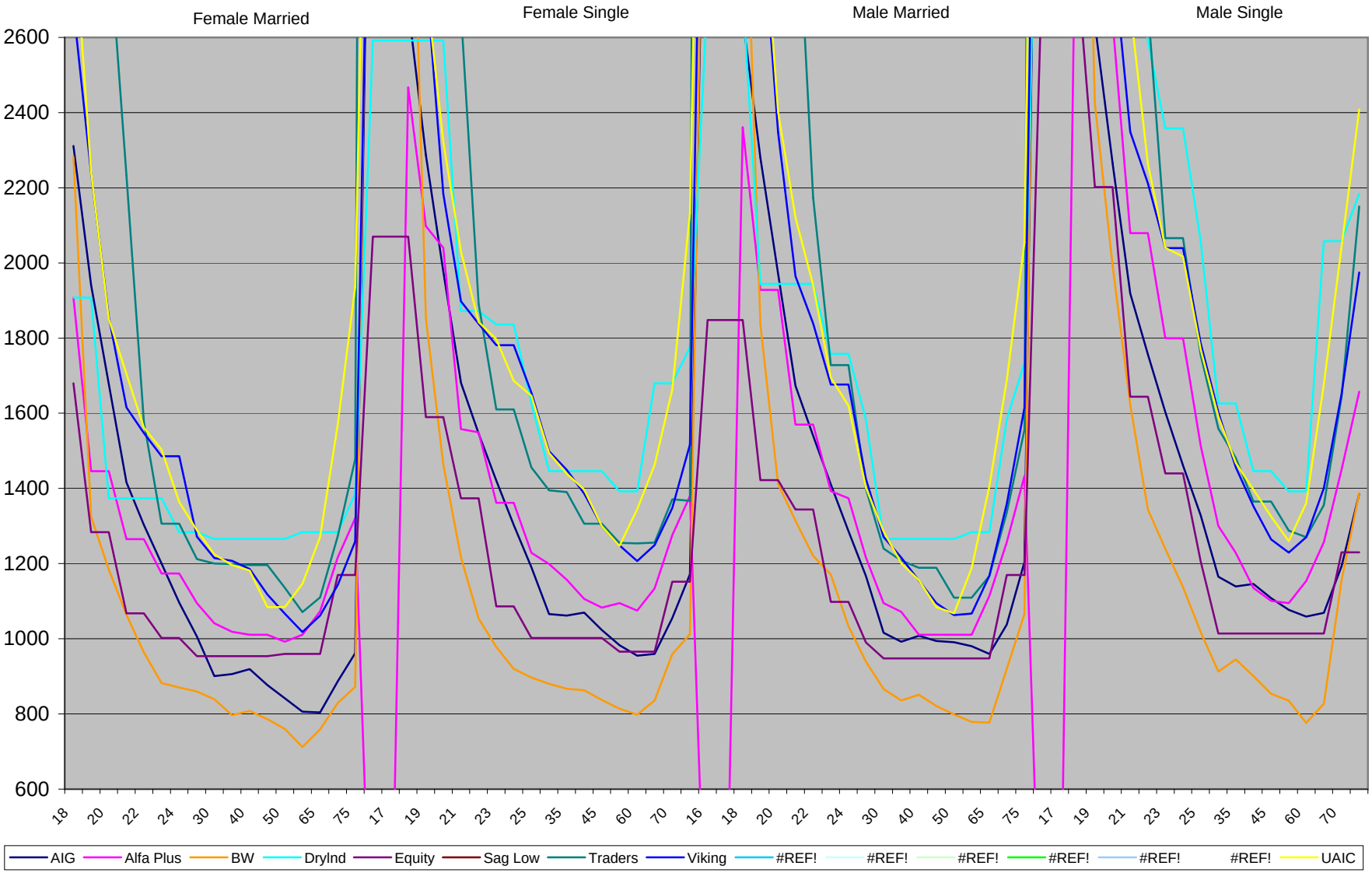
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2006 Sym 10

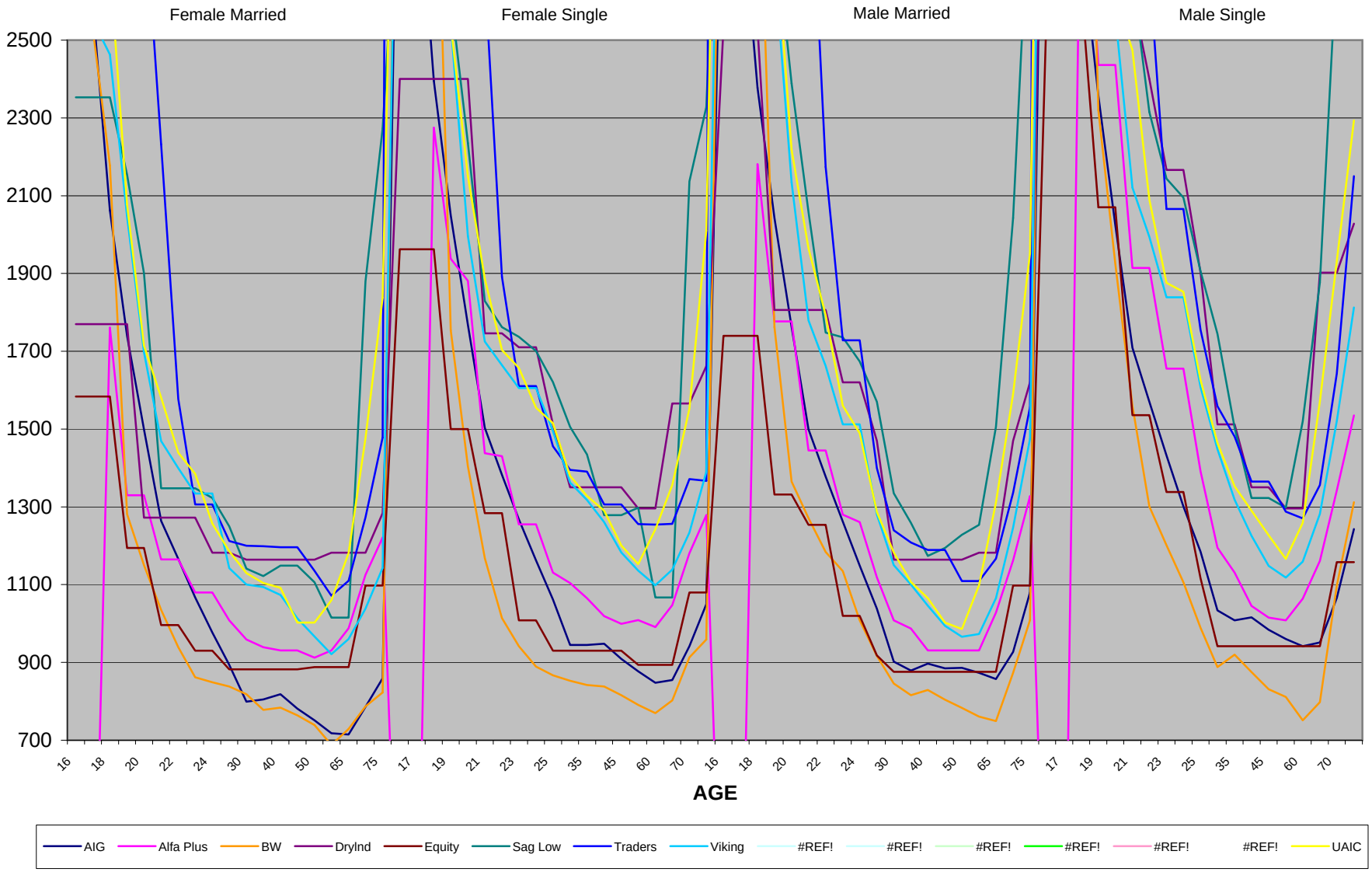


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3358	0	2993	1908	1680	0	9167	3112	**3525**	2.90
17FM	17	2914	0	2660	1908	1680	0	9167	2770	**3065**	2.75
18FM	18	2311	1908	2282	1908	1680	0	9167	2679	**2906**	2.60
19FM	19	1941	1446	1325	1908	1284	0	2875	2239	**2241**	2.00
20FM	20	1678	1446	1184	1374	1284	0	2875	1856	**1850**	1.65
21FM	21	1416	1265	1064	1374	1068	0	2232	1616	**1704**	1.50
22FM	22	1303	1265	964	1374	1068	0	1577	1547	**1562**	1.50
23FM	23	1200	1174	882	1374	1002	0	1306	1485	**1504**	1.45
24FM	24	1096	1174	870	1284	1002	0	1306	1485	**1364**	1.30
25FM	25	1006	1095	860	1284	954	0	1212	1272	**1289**	1.25
30FM	30	901	1041	839	1266	954	0	1200	1215	**1225**	1.16
35FM	35	906	1019	797	1266	954	0	1199	1208	**1196**	1.12
40FM	40	919	1011	808	1266	954	0	1196	1186	**1182**	1.10
45FM	45	877	1011	786	1266	954	0	1196	1118	**1084**	1.00
50FM	50	842	992	760	1266	960	0	1136	1067	**1084**	1.00
60FM	60	806	1011	712	1284	960	0	1071	1018	**1146**	1.05
65FM	65	804	1073	759	1284	960	0	1110	1061	**1271**	1.10
70FM	70	887	1217	829	1284	1170	0	1273	1143	**1571**	1.15
75FM	75	962	1321	872	1386	1170	0	1478	1259	**1936**	1.20
16FS	16	3868	0	4186	2592	2070	0	12032	3776	**4148**	3.15
17FS	17	3352	0	3854	2592	2070	0	12032	3320	**3557**	3.00
18FS	18	2683	2467	3520	2592	2070	0	12032	3162	**3383**	2.90
19FS	19	2287	2098	1853	2592	1590	0	3396	2768	**2746**	2.50
20FS	20	1977	2040	1464	2592	1590	0	3396	2184	**2322**	2.10
21FS	21	1681	1558	1217	1872	1374	0	2668	1898	**2030**	1.75
22FS	22	1546	1549	1054	1872	1374	0	1891	1838	**1843**	1.70
23FS	23	1421	1362	978	1836	1086	0	1610	1781	**1797**	1.70
24FS	24	1303	1362	920	1836	1086	0	1610	1781	**1686**	1.60
25FS	25	1190	1229	897	1626	1002	0	1456	1654	**1647**	1.60
30FS	30	1066	1199	880	1446	1002	0	1395	1499	**1494**	1.40
35FS	35	1062	1157	867	1446	1002	0	1390	1449	**1439**	1.35
40FS	40	1070	1106	863	1446	1002	0	1306	1386	**1397**	1.30
45FS	45	1023	1083	837	1446	1002	0	1306	1300	**1299**	1.20
50FS	50	983	1095	814	1392	966	0	1255	1248	**1247**	1.15
60FS	60	955	1075	798	1392	966	0	1254	1207	**1345**	1.25
65FS	65	960	1134	836	1680	966	0	1256	1249	**1463**	1.30
70FS	70	1055	1276	959	1680	1152	0	1371	1348	**1663**	1.35
75FS	75	1172	1380	1012	1776	1152	0	1367	1517	**2133**	1.50
16MM	16	3682	0	3936	2718	1848	0	14670	4219	**4575**	3.75
17MM	17	3255	0	3619	2718	1848	0	14670	3751	**3973**	3.65
18MM	18	2652	2361	3299	2718	1848	0	14670	3566	**3794**	3.50
19MM	19	2280	1928	1837	1944	1422	0	4122	2976	**3047**	2.90
20MM	20	1972	1928	1412	1944	1422	0	4122	2348	**2403**	2.25
21MM	21	1673	1570	1314	1944	1344	0	3084	1965	**2121**	1.90
22MM	22	1540	1570	1221	1944	1344	0	2174	1839	**1941**	1.80
23MM	23	1411	1393	1171	1758	1098	0	1729	1677	**1695**	1.65
24MM	24	1286	1374	1033	1758	1098	0	1729	1677	**1620**	1.60
25MM	25	1167	1216	939	1584	990	0	1399	1425	**1402**	1.40
30MM	30	1016	1095	866	1266	948	0	1240	1271	**1285**	1.25
35MM	35	992	1072	836	1266	948	0	1208	1216	**1201**	1.15
40MM	40	1008	1011	851	1266	948	0	1189	1154	**1156**	1.10
45MM	45	994	1011	821	1266	948	0	1189	1095	**1084**	1.00
50MM	50	991	1011	799	1266	948	0	1109	1063	**1068**	1.00
60MM	60	980	1011	779	1284	948	0	1109	1067	**1189**	1.10
65MM	65	960	1114	777	1284	948	0	1167	1167	**1406**	1.15
70MM	70	1038	1257	920	1584	1170	0	1336	1359	**1689**	1.20
75MM	75	1204	1433	1066	1734	1170	0	1556	1615	**2054**	1.25
16MS	16	4520	0	4974	3834	2778	0	10932	4779	**5390**	4.20
17MS	17	3904	0	4584	3834	2778	0	10932	4412	**4659**	4.10
18MS	18	3100	3324	4195	3834	2778	0	10932	4210	**4427**	4.00
19MS	19	2636	2645	2424	3378	2202	0	5177	3679	**3767**	3.50
20MS	20	2266	2645	1994	2988	2202	0	5177	2833	**2826**	2.65
21MS	21	1919	2079	1623	2826	1644	0	3845	2349	**2680**	2.50
22MS	22	1757	2079	1344	2592	1644	0	2682	2212	**2264**	2.11
23MS	23	1603	1800	1239	2358	1440	0	2066	2039	**2040**	2.00
24MS	24	1461	1800	1137	2358	1440	0	2066	2039	**2017**	2.00
25MS	25	1329	1514	1018	2058	1206	0	1755	1787	**1770**	1.75
30MS	30	1165	1300	913	1626	1014	0	1559	1603	**1591**	1.55
35MS	35	1139	1229	945	1626	1014	0	1481	1457	**1468**	1.40
40MS	40	1146	1135	901	1446	1014	0	1365	1352	**1397**	1.30
45MS	45	1108	1101	854	1446	1014	0	1365	1264	**1326**	1.20
50MS	50	1077	1095	835	1392	1014	0	1288	1229	**1260**	1.14
60MS	60	1059	1154	776	1392	1014	0	1271	1271	**1361**	1.25
65MS	65	1069	1257	827	2058	1014	0	1356	1401	**1677**	1.30
70MS	70	1193	1450	1155	2058	1230	0	1642	1651	**2043**	1.35
75MS	75	1386	1657	1388	2184	1230	0	2150	1975	**2408**	1.40

Comp
185
Coll
390
Model Yr
1.00
Symbol
1.30
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2006 Sym 7



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2989	0	2832	1770	1584	2353	9167	2849	**3287**	2.90
17FM	17	2584	0	2525	1770	1584	2353	9167	2550	**2840**	2.75
18FM	18	2062	1761	2178	1770	1584	2353	9167	2463	**2692**	2.60
19FM	19	1740	1330	1281	1770	1194	2154	2875	2047	**2077**	2.00
20FM	20	1499	1330	1150	1272	1194	1901	2875	1697	**1715**	1.65
21FM	21	1264	1165	1035	1272	996	1348	2232	1469	**1581**	1.50
22FM	22	1166	1165	939	1272	996	1348	1577	1399	**1439**	1.50
23FM	23	1067	1080	862	1272	930	1348	1306	1334	**1385**	1.45
24FM	24	977	1080	849	1182	930	1323	1306	1334	**1257**	1.30
25FM	25	894	1008	838	1182	882	1250	1212	1143	**1186**	1.25
30FM	30	799	959	818	1164	882	1141	1200	1100	**1129**	1.16
35FM	35	805	939	778	1164	882	1122	1199	1094	**1104**	1.12
40FM	40	818	931	784	1164	882	1149	1196	1073	**1092**	1.10
45FM	45	781	931	764	1164	882	1149	1196	1013	**1002**	1.00
50FM	50	751	912	739	1164	888	1106	1136	967	**1002**	1.00
60FM	60	718	931	688	1182	888	1015	1071	922	**1060**	1.05
65FM	65	715	988	729	1182	888	1015	1110	961	**1181**	1.10
70FM	70	786	1125	787	1182	1098	1880	1273	1038	**1476**	1.15
75FM	75	859	1221	823	1284	1098	2273	1478	1143	**1838**	1.20
16FS	16	3436	0	3893	2400	1962	2995	12032	3514	**3890**	3.15
17FS	17	2976	0	3584	2400	1962	2995	12032	3076	**3310**	3.00
18FS	18	2395	2275	3276	2400	1962	2995	12032	2921	**3145**	2.90
19FS	19	2049	1938	1754	2400	1500	2612	3396	2541	**2540**	2.50
20FS	20	1768	1881	1404	2400	1500	2235	3396	1996	**2150**	2.10
21FS	21	1503	1438	1168	1746	1284	1829	2668	1725	**1887**	1.75
22FS	22	1382	1430	1014	1746	1284	1762	1891	1664	**1704**	1.70
23FS	23	1268	1255	942	1710	1008	1737	1610	1605	**1657**	1.70
24FS	24	1162	1255	889	1710	1008	1701	1610	1605	**1555**	1.60
25FS	25	1062	1131	867	1512	930	1621	1456	1495	**1515**	1.60
30FS	30	945	1104	853	1350	930	1506	1395	1363	**1379**	1.40
35FS	35	945	1065	842	1350	930	1435	1390	1318	**1328**	1.35
40FS	40	948	1019	838	1350	930	1279	1306	1261	**1290**	1.30
45FS	45	909	999	816	1350	930	1279	1306	1183	**1201**	1.20
50FS	50	877	1009	791	1296	894	1298	1255	1136	**1153**	1.15
60FS	60	848	991	770	1296	894	1067	1254	1098	**1242**	1.25
65FS	65	855	1047	802	1566	894	1067	1256	1139	**1356**	1.30
70FS	70	942	1181	913	1566	1080	2137	1371	1234	**1553**	1.35
75FS	75	1050	1279	959	1662	1080	2328	1367	1390	**2010**	1.50
16MM	16	3282	0	3711	2532	1740	3411	14670	3843	**4268**	3.75
17MM	17	2896	0	3419	2532	1740	3411	14670	3425	**3673**	3.65
18MM	18	2377	2181	3127	2532	1740	3272	14670	3255	**3506**	3.50
19MM	19	2043	1777	1762	1806	1332	2809	4122	2700	**2809**	2.90
20MM	20	1763	1777	1365	1806	1332	2389	4122	2134	**2218**	2.25
21MM	21	1499	1445	1271	1806	1254	2058	3084	1779	**1965**	1.90
22MM	22	1378	1445	1184	1806	1254	1748	2174	1662	**1793**	1.80
23MM	23	1262	1280	1135	1620	1020	1736	1729	1512	**1560**	1.65
24MM	24	1149	1261	1008	1620	1020	1674	1729	1512	**1489**	1.60
25MM	25	1038	1119	917	1470	918	1570	1399	1281	**1287**	1.40
30MM	30	902	1008	846	1164	876	1335	1240	1150	**1183**	1.25
35MM	35	879	987	816	1164	876	1259	1208	1100	**1107**	1.15
40MM	40	897	931	829	1164	876	1174	1189	1046	**1065**	1.10
45MM	45	885	931	804	1164	876	1194	1189	994	**1002**	1.00
50MM	50	886	931	783	1164	876	1228	1109	966	**986**	1.00
60MM	60	873	931	761	1182	876	1254	1109	973	**1098**	1.10
65MM	65	857	1028	749	1182	876	1506	1167	1065	**1311**	1.15
70MM	70	927	1162	873	1470	1098	2043	1336	1247	**1590**	1.20
75MM	75	1080	1327	1009	1620	1098	2933	1556	1475	**1952**	1.25
16MS	16	4015	0	4656	3582	2628	4980	10932	4418	**5046**	4.20
17MS	17	3457	0	4302	3582	2628	4980	10932	4055	**4323**	4.10
18MS	18	2764	3075	3947	3582	2628	4866	10932	3852	**4098**	4.00
19MS	19	2357	2436	2320	3126	2070	3837	5177	3343	**3480**	3.50
20MS	20	2025	2436	1926	2778	2070	3234	5177	2566	**2608**	2.65
21MS	21	1709	1914	1560	2616	1536	2659	3845	2121	**2474**	2.50
22MS	22	1570	1914	1301	2400	1536	2315	2682	1995	**2090**	2.11
23MS	23	1432	1655	1201	2166	1338	2144	2066	1839	**1876**	2.00
24MS	24	1301	1655	1106	2166	1338	2095	2066	1839	**1853**	2.00
25MS	25	1185	1391	989	1902	1116	1906	1755	1608	**1626**	1.75
30MS	30	1034	1195	888	1512	942	1745	1559	1448	**1464**	1.55
35MS	35	1008	1131	920	1512	942	1504	1481	1319	**1353**	1.40
40MS	40	1016	1045	875	1350	942	1323	1365	1226	**1290**	1.30
45MS	45	984	1015	831	1350	942	1323	1365	1148	**1227**	1.20
50MS	50	960	1008	811	1296	942	1298	1288	1118	**1166**	1.14
60MS	60	942	1064	751	1296	942	1520	1271	1159	**1259**	1.25
65MS	65	951	1161	798	1902	942	1877	1356	1282	**1571**	1.30
70MS	70	1066	1342	1097	1902	1158	2716	1642	1520	**1932**	1.35
75MS	75	1243	1535	1312	2028	1158	3580	2150	1812	**2294**	1.40

Comp
185
Coll
390
Model Yr
1.00
Symbol
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Anti-theft
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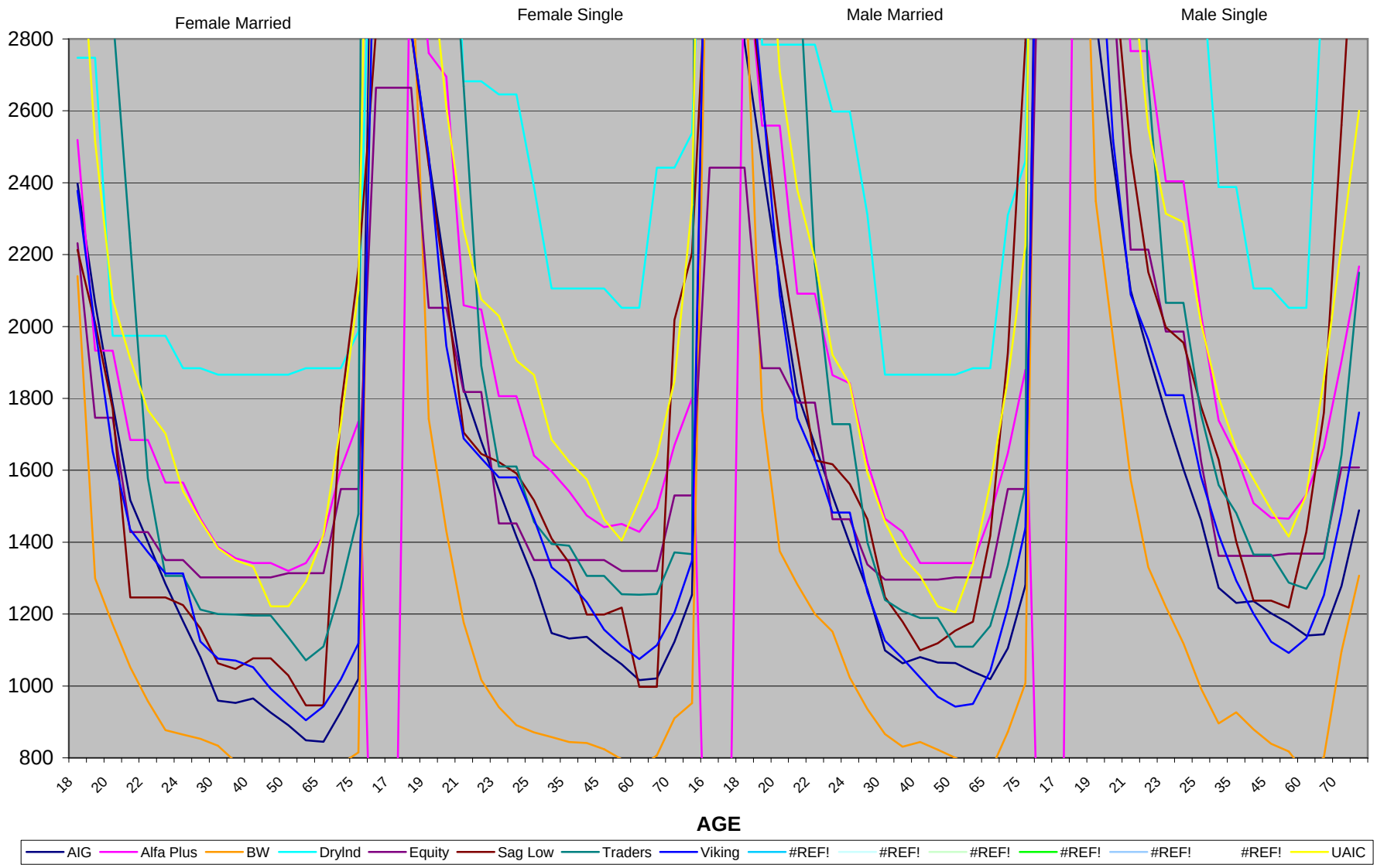
T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2006 Sym 16

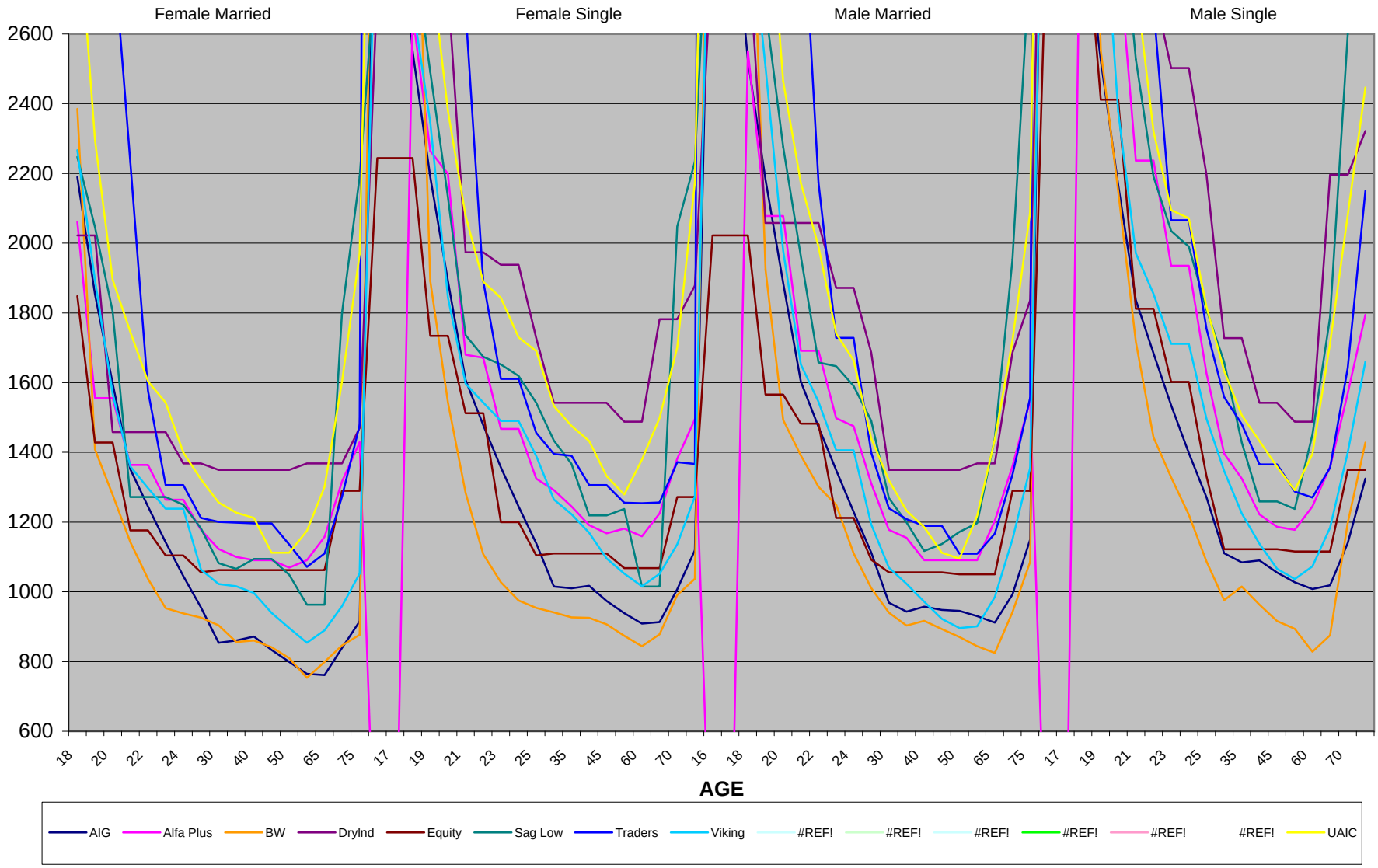


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201)
TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3400	0	2762	2748	2232	2213	9167	2774	**3922**	2.90
17FM	17	2960	0	2467	2748	2232	2213	9167	2463	**3442**	2.75
18FM	18	2398	2519	2140	2748	2232	2213	9167	2377	**3262**	2.60
19FM	19	2066	1933	1299	2748	1746	2010	2875	1997	**2515**	2.00
20FM	20	1784	1933	1171	1974	1746	1771	2875	1652	**2076**	1.65
21FM	21	1517	1684	1052	1974	1428	1246	2232	1435	**1909**	1.50
22FM	22	1401	1684	958	1974	1428	1246	1577	1372	**1767**	1.50
23FM	23	1284	1566	877	1974	1350	1246	1306	1313	**1702**	1.45
24FM	24	1180	1566	865	1884	1350	1225	1306	1313	**1542**	1.30
25FM	25	1080	1465	853	1884	1302	1160	1212	1124	**1460**	1.25
30FM	30	959	1387	834	1866	1302	1063	1200	1076	**1383**	1.16
35FM	35	953	1355	789	1866	1302	1047	1199	1071	**1349**	1.12
40FM	40	965	1342	794	1866	1302	1077	1196	1052	**1332**	1.10
45FM	45	926	1342	773	1866	1302	1077	1196	992	**1221**	1.00
50FM	50	891	1320	742	1866	1314	1029	1136	947	**1221**	1.00
60FM	60	849	1342	697	1884	1314	946	1071	905	**1290**	1.05
65FM	65	845	1418	733	1884	1314	946	1110	943	**1422**	1.10
70FM	70	928	1604	783	1884	1548	1773	1273	1018	**1728**	1.15
75FM	75	1020	1735	815	1986	1548	2161	1478	1118	**2100**	1.20
16FS	16	3966	0	3718	3720	2664	2822	12032	3389	**4579**	3.15
17FS	17	3455	0	3418	3720	2664	2822	12032	2973	**3967**	3.00
18FS	18	2825	3266	3118	3720	2664	2822	12032	2823	**3780**	2.90
19FS	19	2468	2761	1743	3720	2052	2449	3396	2473	**3088**	2.50
20FS	20	2136	2695	1431	3720	2052	2097	3396	1946	**2610**	2.10
21FS	21	1826	2059	1177	2682	1818	1705	2668	1689	**2270**	1.75
22FS	22	1681	2047	1017	2682	1818	1646	1891	1634	**2076**	1.70
23FS	23	1546	1806	941	2646	1452	1623	1610	1581	**2030**	1.70
24FS	24	1416	1806	891	2646	1452	1591	1610	1581	**1905**	1.60
25FS	25	1295	1641	871	2388	1350	1516	1456	1465	**1865**	1.60
30FS	30	1147	1597	858	2106	1350	1410	1395	1330	**1686**	1.40
35FS	35	1132	1541	844	2106	1350	1343	1390	1289	**1624**	1.35
40FS	40	1137	1474	841	2106	1350	1199	1306	1234	**1575**	1.30
45FS	45	1096	1442	824	2106	1350	1199	1306	1157	**1463**	1.20
50FS	50	1060	1451	796	2052	1320	1218	1255	1111	**1405**	1.15
60FS	60	1016	1429	771	2052	1320	998	1254	1075	**1516**	1.25
65FS	65	1021	1495	807	2442	1320	998	1256	1113	**1641**	1.30
70FS	70	1123	1670	910	2442	1530	2018	1371	1204	**1848**	1.35
75FS	75	1254	1801	952	2538	1530	2204	1367	1349	**2338**	1.50
16MM	16	3783	0	3602	3882	2442	3202	14670	3763	**5088**	3.75
17MM	17	3352	0	3325	3882	2442	3202	14670	3334	**4472**	3.65
18MM	18	2790	3115	3049	3882	2442	3071	14670	3162	**4272**	3.50
19MM	19	2454	2559	1766	2784	1884	2631	4122	2652	**3443**	2.90
20MM	20	2123	2559	1375	2784	1884	2238	4122	2088	**2711**	2.25
21MM	21	1815	2091	1283	2784	1788	1929	3084	1745	**2381**	1.90
22MM	22	1671	2091	1200	2784	1788	1628	2174	1631	**2187**	1.80
23MM	23	1529	1865	1151	2598	1464	1617	1729	1483	**1921**	1.65
24MM	24	1396	1842	1023	2598	1464	1562	1729	1483	**1839**	1.60
25MM	25	1268	1622	936	2310	1338	1464	1399	1261	**1594**	1.40
30MM	30	1099	1465	866	1866	1296	1247	1240	1126	**1456**	1.25
35MM	35	1063	1429	831	1866	1296	1179	1208	1077	**1358**	1.15
40MM	40	1080	1342	844	1866	1296	1099	1189	1023	**1306**	1.10
45MM	45	1065	1342	823	1866	1296	1119	1189	970	**1221**	1.00
50MM	50	1064	1342	800	1866	1302	1154	1109	943	**1205**	1.00
60MM	60	1040	1342	776	1884	1302	1179	1109	950	**1339**	1.10
65MM	65	1019	1474	762	1884	1302	1418	1167	1042	**1563**	1.15
70MM	70	1105	1648	872	2310	1548	1927	1336	1218	**1853**	1.20
75MM	75	1280	1879	1008	2460	1548	2789	1556	1439	**2225**	1.25
16MS	16	4642	0	4493	5328	3660	4675	10932	4285	**5965**	4.20
17MS	17	4030	0	4158	5328	3660	4675	10932	3949	**5220**	4.10
18MS	18	3279	4356	3823	5328	3660	4564	10932	3753	**4974**	4.00
19MS	19	2859	3510	2349	4872	2940	3586	5177	3281	**4246**	3.50
20MS	20	2464	3510	1965	4248	2940	3021	5177	2519	**3188**	2.65
21MS	21	2100	2766	1574	4086	2214	2483	3845	2089	**3022**	2.50
22MS	22	1925	2766	1330	3720	2214	2151	2682	1964	**2552**	2.11
23MS	23	1758	2404	1220	3486	1986	1998	2066	1809	**2314**	2.00
24MS	24	1603	2404	1118	3486	1986	1955	2066	1809	**2291**	2.00
25MS	25	1461	2034	993	3030	1626	1777	1755	1581	**2009**	1.75
30MS	30	1273	1739	896	2388	1362	1630	1559	1421	**1803**	1.55
35MS	35	1231	1641	927	2388	1362	1402	1481	1293	**1660**	1.40
40MS	40	1236	1509	879	2106	1362	1237	1365	1201	**1575**	1.30
45MS	45	1202	1468	839	2106	1362	1237	1365	1123	**1490**	1.20
50MS	50	1175	1465	818	2052	1368	1218	1288	1092	**1416**	1.14
60MS	60	1140	1532	755	2052	1368	1428	1271	1133	**1532**	1.25
65MS	65	1144	1663	802	3030	1368	1761	1356	1253	**1855**	1.30
70MS	70	1278	1904	1096	3030	1608	2560	1642	1482	**2228**	1.35
75MS	75	1489	2167	1307	3156	1608	3382	2150	1761	**2600**	1.40

Comp	
	185
Coll	
	390
Model Yr	
	1.00
Symbol	
	1.55
Anti-theft	
	0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2006 Sym 12

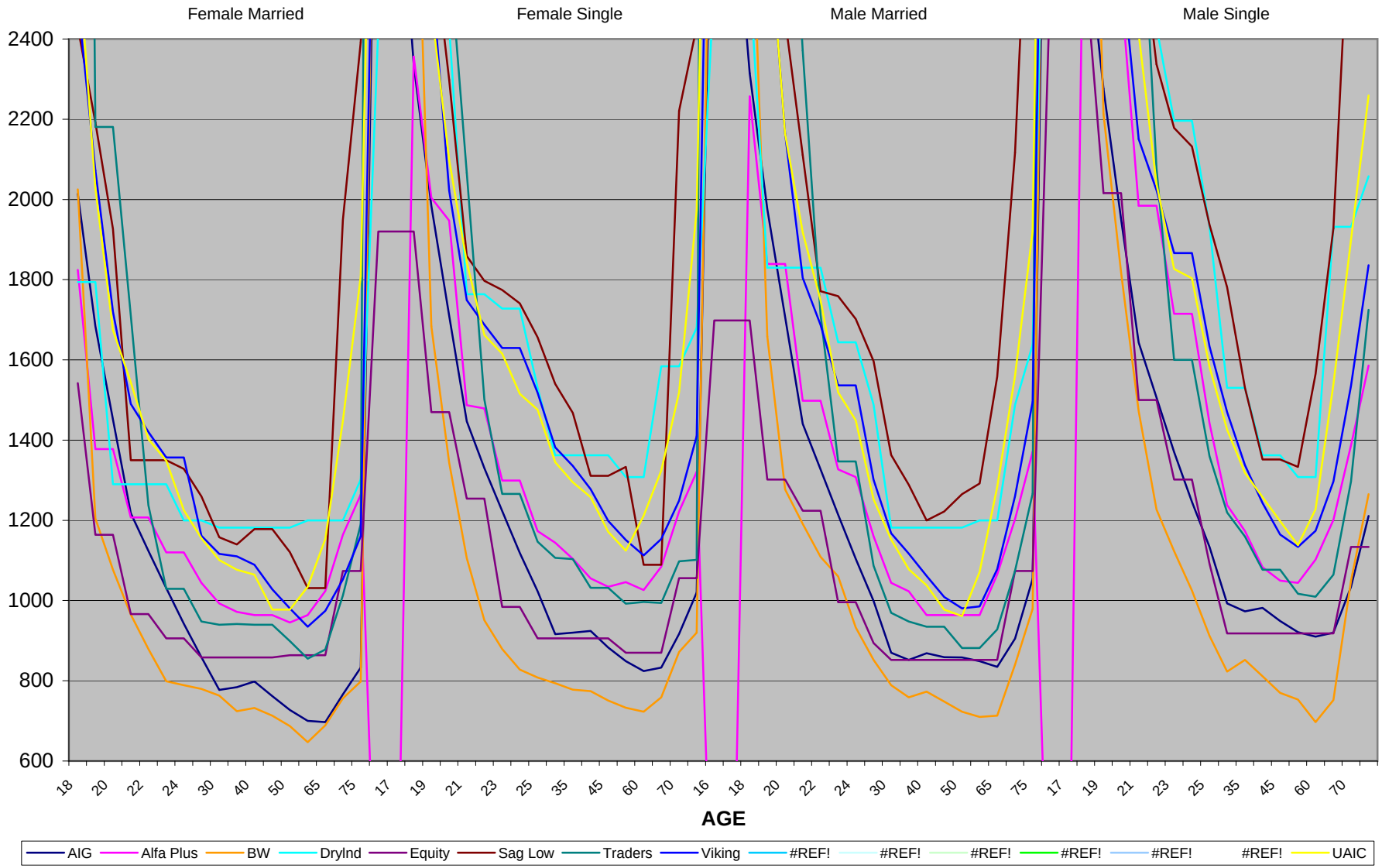


Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	3161	0	3042	2022	1848	2248	9167	2630	**3604**	2.90
17FM	17	2743	0	2736	2022	1848	2248	9167	2348	**3141**	2.75
18FM	18	2190	2061	2385	2022	1848	2248	9167	2267	**2977**	2.60
19FM	19	1853	1556	1408	2022	1428	2046	2875	1894	**2296**	2.00
20FM	20	1598	1556	1278	1458	1428	1804	2875	1568	**1896**	1.65
21FM	21	1352	1364	1143	1458	1176	1272	2232	1359	**1745**	1.50
22FM	22	1245	1364	1037	1458	1176	1272	1577	1297	**1603**	1.50
23FM	23	1142	1264	953	1458	1104	1272	1306	1238	**1543**	1.45
24FM	24	1045	1264	938	1368	1104	1250	1306	1238	**1399**	1.30
25FM	25	955	1178	926	1368	1056	1182	1212	1063	**1323**	1.25
30FM	30	854	1123	904	1350	1062	1082	1200	1022	**1256**	1.16
35FM	35	860	1100	856	1350	1062	1066	1199	1016	**1227**	1.12
40FM	40	872	1091	860	1350	1062	1094	1196	996	**1212**	1.10
45FM	45	833	1091	841	1350	1062	1094	1196	939	**1112**	1.00
50FM	50	799	1069	810	1350	1062	1049	1136	896	**1112**	1.00
60FM	60	765	1091	753	1368	1062	963	1071	854	**1175**	1.05
65FM	65	761	1158	799	1368	1062	963	1110	889	**1301**	1.10
70FM	70	839	1316	846	1368	1290	1799	1273	959	**1602**	1.15
75FM	75	915	1429	877	1470	1290	2190	1478	1052	**1969**	1.20
16FS	16	3650	0	4107	2736	2244	2865	12032	3228	**4235**	3.15
17FS	17	3164	0	3799	2736	2244	2865	12032	2831	**3639**	3.00
18FS	18	2551	2658	3489	2736	2244	2865	12032	2686	**3463**	2.90
19FS	19	2190	2265	1892	2736	1734	2491	3396	2347	**2814**	2.50
20FS	20	1892	2199	1544	2736	1734	2132	3396	1844	**2380**	2.10
21FS	21	1608	1680	1284	1974	1512	1736	2668	1597	**2078**	1.75
22FS	22	1478	1671	1108	1974	1512	1674	1891	1543	**1890**	1.70
23FS	23	1357	1467	1027	1938	1200	1652	1610	1490	**1843**	1.70
24FS	24	1245	1467	975	1938	1200	1619	1610	1490	**1730**	1.60
25FS	25	1139	1325	954	1728	1104	1542	1456	1390	**1690**	1.60
30FS	30	1015	1292	941	1542	1110	1434	1395	1265	**1533**	1.40
35FS	35	1010	1245	927	1542	1110	1367	1390	1223	**1476**	1.35
40FS	40	1017	1191	925	1542	1110	1219	1306	1169	**1432**	1.30
45FS	45	974	1168	907	1542	1110	1219	1306	1096	**1332**	1.20
50FS	50	939	1181	874	1488	1068	1238	1255	1052	**1279**	1.15
60FS	60	909	1159	844	1488	1068	1015	1254	1016	**1379**	1.25
65FS	65	913	1225	878	1782	1068	1015	1256	1052	**1498**	1.30
70FS	70	1007	1382	991	1782	1272	2048	1371	1136	**1700**	1.35
75FS	75	1119	1495	1037	1878	1272	2234	1367	1273	**2174**	1.50
16MM	16	3480	0	3995	2874	2022	3254	14670	3554	**4678**	3.75
17MM	17	3076	0	3690	2874	2022	3254	14670	3161	**4073**	3.65
18MM	18	2526	2551	3383	2874	2022	3121	14670	3001	**3889**	3.50
19MM	19	2182	2078	1924	2058	1566	2675	4122	2505	**3126**	2.90
20MM	20	1886	2078	1493	2058	1566	2276	4122	1978	**2464**	2.25
21MM	21	1603	1691	1391	2058	1482	1962	3084	1652	**2173**	1.90
22MM	22	1473	1691	1301	2058	1482	1658	2174	1545	**1990**	1.80
23MM	23	1349	1498	1250	1872	1212	1647	1729	1406	**1740**	1.65
24MM	24	1230	1475	1111	1872	1212	1591	1729	1406	**1664**	1.60
25MM	25	1113	1311	1011	1686	1092	1491	1399	1193	**1440**	1.40
30MM	30	969	1178	940	1350	1056	1269	1240	1069	**1320**	1.25
35MM	35	943	1155	903	1350	1056	1199	1208	1023	**1233**	1.15
40MM	40	957	1091	917	1350	1056	1117	1189	972	**1186**	1.10
45MM	45	948	1091	893	1350	1056	1137	1189	923	**1112**	1.00
50MM	50	945	1091	870	1350	1050	1172	1109	896	**1095**	1.00
60MM	60	930	1091	844	1368	1050	1197	1109	901	**1219**	1.10
65MM	65	912	1204	825	1368	1050	1440	1167	985	**1437**	1.15
70MM	70	992	1360	942	1686	1290	1954	1336	1150	**1722**	1.20
75MM	75	1150	1550	1086	1836	1290	2825	1556	1355	**2088**	1.25
16MS	16	4267	0	4982	4026	3024	4751	10932	4066	**5505**	4.20
17MS	17	3683	0	4620	4026	3024	4751	10932	3739	**4772**	4.10
18MS	18	2946	3593	4258	4026	3024	4639	10932	3550	**4536**	4.00
19MS	19	2525	2847	2553	3570	2412	3649	5177	3096	**3863**	3.50
20MS	20	2167	2847	2149	3150	2412	3074	5177	2378	**2898**	2.65
21MS	21	1837	2237	1717	2988	1812	2527	3845	1971	**2748**	2.50
22MS	22	1684	2237	1443	2736	1812	2191	2682	1855	**2321**	2.11
23MS	23	1535	1935	1328	2502	1602	2035	2066	1711	**2095**	2.00
24MS	24	1398	1935	1221	2502	1602	1990	2066	1711	**2072**	2.00
25MS	25	1271	1627	1087	2196	1332	1810	1755	1497	**1818**	1.75
30MS	30	1111	1397	976	1728	1122	1659	1559	1347	**1634**	1.55
35MS	35	1084	1325	1015	1728	1122	1428	1481	1225	**1506**	1.40
40MS	40	1090	1222	963	1542	1122	1259	1365	1138	**1432**	1.30
45MS	45	1055	1186	916	1542	1122	1259	1365	1065	**1359**	1.20
50MS	50	1027	1178	894	1488	1116	1238	1288	1037	**1291**	1.14
60MS	60	1008	1245	828	1488	1116	1451	1271	1073	**1395**	1.25
65MS	65	1019	1358	875	2196	1116	1788	1356	1184	**1713**	1.30
70MS	70	1140	1569	1198	2196	1350	2599	1642	1400	**2080**	1.35
75MS	75	1325	1795	1428	2322	1350	3432	2150	1660	**2447**	1.40

Comp
185
Coll
390
Model Yr
1.00
Symbol
1.35
Anti-theft
0.85

T15 Little Rock, AR BI-PD 25/50/25 with $500 Ded COMP/COLL 2004 Sym 10



Driver Classifications with Rate Comparison - Little Rock, AR (Zipcode 72201) TERRITORY 15 LIABILITY 25/50/25 and COMP/COLL

Class	Age	AIG	Alfa Plus	BW	Drylnd	Equity	Sag Low	Traders	Viking	UAIC	PhysClass Factors
16FM	16	2954	0	2670	1794	1542	2430	6985	2885	**3216**	2.90
17FM	17	2548	0	2365	1794	1542	2430	6985	2583	**2772**	2.75
18FM	18	2014	1824	2025	1794	1542	2430	6985	2497	**2628**	2.60
19FM	19	1684	1378	1205	1794	1164	2192	2181	2072	**2028**	2.00
20FM	20	1451	1378	1077	1290	1164	1926	2181	1720	**1674**	1.65
21FM	21	1218	1207	965	1290	966	1350	1710	1490	**1544**	1.50
22FM	22	1124	1207	879	1290	966	1350	1237	1420	**1402**	1.50
23FM	23	1031	1120	799	1290	906	1350	1029	1357	**1349**	1.45
24FM	24	942	1120	789	1200	906	1328	1029	1357	**1225**	1.30
25FM	25	859	1044	780	1200	858	1260	948	1162	**1155**	1.25
30FM	30	777	993	763	1182	858	1158	940	1117	**1101**	1.16
35FM	35	784	972	724	1182	858	1140	941	1110	**1077**	1.12
40FM	40	798	964	732	1182	858	1178	940	1089	**1065**	1.10
45FM	45	762	964	713	1182	858	1178	940	1028	**978**	1.00
50FM	50	727	945	687	1182	864	1121	899	981	**978**	1.00
60FM	60	700	964	647	1200	864	1031	855	935	**1034**	1.05
65FM	65	697	1024	689	1200	864	1031	878	974	**1154**	1.10
70FM	70	766	1164	756	1200	1074	1949	1013	1052	**1448**	1.15
75FM	75	833	1264	798	1302	1074	2392	1190	1160	**1808**	1.20
16FS	16	3401	0	3726	2430	1920	3100	9246	3547	**3812**	3.15
17FS	17	2932	0	3418	2430	1920	3100	9246	3108	**3237**	3.00
18FS	18	2336	2356	3112	2430	1920	3100	9246	2956	**3074**	2.90
19FS	19	1984	2004	1684	2430	1470	2682	2623	2570	**2479**	2.50
20FS	20	1710	1947	1344	2430	1470	2298	2623	2022	**2098**	2.10
21FS	21	1447	1487	1106	1764	1254	1859	2066	1749	**1844**	1.75
22FS	22	1330	1479	951	1764	1254	1797	1501	1688	**1662**	1.70
23FS	23	1223	1299	879	1728	984	1774	1266	1630	**1616**	1.70
24FS	24	1119	1299	828	1728	984	1741	1266	1630	**1515**	1.60
25FS	25	1023	1173	808	1530	906	1656	1147	1518	**1476**	1.60
30FS	30	916	1144	794	1362	906	1540	1107	1382	**1345**	1.40
35FS	35	920	1104	778	1362	906	1468	1103	1336	**1295**	1.35
40FS	40	924	1055	774	1362	906	1311	1032	1277	**1258**	1.30
45FS	45	883	1034	751	1362	906	1311	1032	1199	**1171**	1.20
50FS	50	849	1046	733	1308	870	1333	993	1151	**1125**	1.15
60FS	60	824	1026	723	1308	870	1089	997	1113	**1211**	1.25
65FS	65	833	1084	759	1584	870	1089	994	1153	**1324**	1.30
70FS	70	917	1222	872	1584	1056	2221	1098	1249	**1519**	1.35
75FS	75	1020	1321	920	1680	1056	2431	1102	1410	**1973**	1.50
16MM	16	3229	0	3500	2556	1698	3508	11054	3892	**4175**	3.75
17MM	17	2848	0	3216	2556	1698	3508	11054	3473	**3583**	3.65
18MM	18	2315	2257	2931	2556	1698	3365	11054	3303	**3420**	3.50
19MM	19	1976	1839	1659	1830	1302	2878	3133	2736	**2737**	2.90
20MM	20	1707	1839	1277	1830	1302	2450	3133	2164	**2163**	2.25
21MM	21	1441	1498	1191	1830	1224	2111	2371	1805	**1918**	1.90
22MM	22	1327	1498	1109	1830	1224	1771	1712	1687	**1749**	1.80
23MM	23	1214	1327	1060	1644	996	1759	1347	1536	**1519**	1.65
24MM	24	1104	1308	933	1644	996	1702	1347	1536	**1449**	1.60
25MM	25	999	1160	852	1488	894	1597	1087	1301	**1253**	1.40
30MM	30	870	1044	789	1182	852	1363	969	1168	**1152**	1.25
35MM	35	852	1023	759	1182	852	1289	948	1117	**1078**	1.15
40MM	40	869	964	773	1182	852	1200	935	1062	**1038**	1.10
45MM	45	859	964	748	1182	852	1222	935	1009	**978**	1.00
50MM	50	858	964	723	1182	852	1265	881	980	**961**	1.00
60MM	60	849	964	710	1200	852	1292	881	986	**1071**	1.10
65MM	65	835	1065	713	1200	852	1558	928	1078	**1283**	1.15
70MM	70	905	1203	840	1488	1074	2117	1075	1260	**1561**	1.20
75MM	75	1054	1371	979	1638	1074	3088	1266	1495	**1921**	1.25
16MS	16	3965	0	4430	3618	2562	5123	8764	4463	**4942**	4.20
17MS	17	3405	0	4078	3618	2562	5123	8764	4100	**4222**	4.10
18MS	18	2694	3180	3727	3618	2562	4997	8764	3901	**4000**	4.00
19MS	19	2276	2524	2213	3162	2016	3915	3896	3385	**3394**	3.50
20MS	20	1951	2524	1818	2802	2016	3298	3896	2602	**2543**	2.65
21MS	21	1643	1984	1472	2640	1500	2710	2909	2150	**2413**	2.50
22MS	22	1506	1984	1227	2430	1500	2337	2077	2023	**2038**	2.11
23MS	23	1370	1715	1123	2196	1302	2178	1600	1866	**1827**	2.00
24MS	24	1246	1715	1025	2196	1302	2132	1600	1866	**1804**	2.00
25MS	25	1134	1442	912	1932	1092	1937	1360	1633	**1583**	1.75
30MS	30	993	1238	823	1530	918	1781	1220	1470	**1426**	1.55
35MS	35	973	1173	852	1530	918	1530	1159	1338	**1319**	1.40
40MS	40	982	1083	811	1362	918	1352	1077	1243	**1258**	1.30
45MS	45	949	1050	770	1362	918	1352	1077	1164	**1198**	1.20
50MS	50	921	1044	753	1308	918	1333	1017	1134	**1138**	1.14
60MS	60	910	1102	697	1308	918	1565	1009	1174	**1228**	1.25
65MS	65	920	1201	752	1932	918	1928	1064	1297	**1539**	1.30
70MS	70	1034	1387	1049	1932	1134	2816	1297	1535	**1899**	1.35
75MS	75	1211	1586	1265	2058	1134	3727	1725	1836	**2259**	1.40

Comp
185
Coll
390
Model Yr
0.85
Symbol
1.30
Anti-theft
0.85

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 03/18/2008

Comments:
Form A-1 attached.

Attachment:
Form AID PC A-1.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 03/18/2008

Comments:
PPA premium survey form APCS attached.

Attachment:
PPA Survey FORM APCS Final 051208 v1.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 03/18/2008

Comments:
This is an initial filing, therefore there is no data to enter into the form.

Attachment:
FORM RF-1 Rate Filing Abstract.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 03/18/2008

Bypass Reason: Not applicable.

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 03/18/2008

Comments:

SERFF Tracking Number:	*UNAU-125515925*	*State:*	*Arkansas*
Filing Company:	*United Automobile Insurance Company*	*State Tracking Number:*	*#17202 $100*
Company Tracking Number:	*AR-2*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas Private Passenger Auto*		
Project Name/Number:	*/*		

Universal Transmittal attached.

Attachment:

Transmittal Filed 05-12-08 AR-2 rates.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name United Automobile Insurance Company

NAIC # (including group #) NAIC company #35319 (group# 1235)

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes [X] No
   If yes, list the areas: _____
2. Do you furnish a market for young drivers? [X] Yes ☐ No
3. Do require collateral business to support a youthful driver? ☐ Yes [X] No
4. Do you insure drivers with an international or foreign driver's license? [X] Yes ☐ No
5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver over 55	5	%
b.	Good Student Discount	None	%
c.	Multi-car Discount	20	%
d.	Accident Free Discount*	None	%
	Please Specify Qualification for Discount:		
e.	Anti-Theft Discount	15	%
f.	Other (specify)		%
g.	Renewal	10	%
h.	Transfer	15	%
i.	Paid in Full	5	%
j.	Homeowners	5	%
k.	College Graduate	5	%
l.	55 or older Defensive Driver	5	%

6. Do you have an installment payment plan for automobile insurance? [X] Yes ☐ No
   If so, what is the fee for installment payments? $8
7. Does your company utilize a tiered rating plan? ☐ Yes [X] No
   If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume

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

Dean Kozlowski

Digitally signed by Dean Kozlowski
DN: cn=Dean Kozlowski, o=UAIC, ou=VP Prod Dev, email=dkozlowski@uaig.net, c=US
Date: 2008.03.06 10:51:49 -06'00'

Signature

Dean Kozlowski

Printed Name

VP Product Development

Title

630-282-1807

Telephone Number

dkozlowski@uaig.net

Email address

Attachment "PPA Survey FORM APCS Final 051208 v1.xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-2

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	**Not applicable, initial filing**

		Company Name		Company NAIC Number
3.	**A.**	**United Automobile Insurance Company**	**B.**	**35319**

		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.**	TOI: 19.0 Personal Auto	**B.**	Sub-TOI: 19.0001 Private Passenger Auto (PPA)

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
Initial Filing	**N/A**	**N/A**					
TOTAL OVERALL EFFECT							

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
Initial	**N/A**						

7.

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

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

9. __**N/A**___ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. __**N/A**___ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
	h. Subject Codes	

3.	Group Name	Group NAIC #
	United Automobile Insurance Group	1235

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	United Automobile Insurance Co.	Florida	35319	65-0145688	8237

5.	Company Tracking Number	AR-2

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Dean Kozlowski 724 Enterprise Dr. Oak Brook, IL 60523	VP Product Developm't	630-282-1807	630-571-6658	dkozlowski@uaig.net

7.	Signature of authorized filer	Dean Kozlowski Digitally signed by Dean Kozlowski DN: cn=Dean Kozlowski, o=UAIC, ou=VP Prod Dev, email=dkozlowski@uaig.net, c=US Date: 2008.03.06 10:51:49 -06'00'
8.	Please print name of authorized filer	Dean Kozlowski

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	Personal Auto			
10.	**Sub-Type of Insurance (Sub-TOI)**	Private Passenger Auto			
11.	**State Specific Product code(s)(if applicable)[See State Specific Requirements]**				
12.	**Company Program Title** (Marketing title)	UAIC Private Passenger Auto Program			
13.	**Filing Type**	[ ] Rate/Loss Cost [ ] Rules [**X**] Rates/Rules [ ] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal[ ] Other (give description)			
14.	**Effective Date(s) Requested**	New:	05-12-08	Renewal:	05-12-08
15.	**Reference Filing?**	[ ] Yes [**X**] No			
16.	**Reference Organization** (if applicable)				
17.	**Reference Organization # & Title**				
18.	**Company's Date of Filing**	03-06-08			
19.	**Status of filing in domicile**	[ ] Not Filed [ ] Pending [**X**] Authorized [ ] Disapproved			

Property & Casualty Transmittal Document—

20.	**This filing transmittal is part of Company Tracking #**	AR-2

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Arkansas Insurance Department
Attention: Property & Casualty, Private Passenger Auto
1200 West Third Street
Little Rock, AR 72201

RE: Initial Rate and Rule Filing for our Private Passenger Auto program

This rate and rule filing is submitted with a requested effective date of May 12, 2008. This is the initial rate and rule filing for United Automobile Insurance Company in Arkansas.

Our underwriting rules have been reviewed for completeness and compliance with the Arkansas Insurance Code. The UAIC Arkansas Underwriting Manual discounts and surcharges were designed to be in line with those offered by the competition.

Our rates were justified based on a competitive analysis of several of the non-standard automobile insurance carriers in Arkansas. The non-standard carriers include Equity, Viking, Dairyland and Alfa Vision, to name a few. Our rates were designed to be competitive, but by no means will we offer the lowest rate on any risk. The competitive analysis used to develop the rates is attached.

Should you have any questions during your review, please call me directly at 630-282-1807.

Regards,

Dean Kozlowski
VP Product Development

22.	**Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 0000017202
Amount: $100

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**AR-2**

2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	**AR-1**

☐ Rate Increase ☐ Rate Decrease X Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	Prior Approval

4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
UAIC	Initial Filing	N/A	N/A	N/A	N/A	N/A	N/A

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a	**Overall percentage rate indication (when applicable)**		
5b	**Overall percentage rate impact for this filing**		
5c	**Effect of Rate Filing – Written premium change for this program**		
5d	**Effect of Rate Filing – Number of policyholders affected**		

6.	**Overall percentage of last rate revision**	
7.	**Effective Date of last rate revision**	
8.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	

9.	**Rule # or Page # Submitted for Review**	**Replacement or withdrawn?**	**Previous state filing number, if required by state**
01	Arkansas Underwriting Manual dated 05-12-08	[**X**] New [ ] Replacement [ ] Withdrawn	Initial filing
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	

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Superseded Attachments

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
02/28/2008	Rate and Rule	Arkansas Underwriting Manual	03/11/2008	BI-PD base rates 5-12-08.pdf Territory Definition MAP v15.pdf AR UW Manual v21.pdf
No original date	Rate and Rule	Arkansas Underwriting Manual	02/28/2008	AR UW Manual v20.pdf BI-PD base rates 5-12-08.pdf Territory Definition MAP v15.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	03/11/2008	PPA Survey FORM APCS Final 051208.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	02/28/2008	PPA Survey FORM APCS Final 051208.pdf

Liability BI/PD Base Rates - 6 month term premium (50/50 BI/PD split)

Terr	16FM	17FM	18FM	19FM	20FM	21FM	22FM	23FM	24FM	25FM	30FM	35FM	40FM	45FM	50FM	60FM	65FM	70FM	75FM	16FS	17FS	18FS	19FS	20FS	21FS	22FS	23FS	24FS	25FS	30FS	35FS	40FS	45FS	50FS	60FS	65FS	70FS	75FS
T1	1120	1050	980	560	490	392	336	322	308	294	280	280	280	280	280	308	350	420	574	1400	1260	1120	700	588	462	448	406	392	364	336	322	322	308	308	308	350	420	588
T2	669	627	513	390	338	333	276	243	243	232	232	232	232	232	209	209	266	380	570	950	808	618	570	540	409	338	308	308	285	277	270	260	247	238	243	266	342	523
T3	669	633	536	462	361	342	276	243	243	228	228	228	228	228	228	209	209	428	570	1045	813	659	589	551	418	338	308	308	285	277	270	260	247	238	243	266	342	523
T4	712	670	552	460	376	360	292	260	260	250	240	228	228	228	216	216	230	440	550	1100	860	690	620	480	440	360	330	300	290	290	290	280	260	250	260	300	480	550
T5	763	718	689	478	439	390	338	326	279	242	242	242	242	242	230	230	267	451	615	1179	927	861	677	519	492	422	379	349	326	316	308	299	279	273	267	349	502	615
T6	836	719	686	528	440	418	319	282	275	264	264	264	253	253	253	253	330	495	715	1210	928	862	726	517	495	431	352	341	326	308	308	308	286	275	286	308	440	660
T8	836	719	686	528	440	418	341	323	275	257	253	253	253	242	242	275	330	495	715	1210	928	858	682	517	495	422	385	350	308	308	308	297	286	275	286	330	550	715
T9	874	759	725	559	460	442	334	311	294	276	276	276	276	276	276	260	357	575	794	1323	978	909	759	644	518	460	386	370	340	340	322	315	299	288	299	322	460	690
T10	874	752	718	492	460	437	345	315	294	258	258	258	258	258	258	265	345	518	748	1288	966	867	695	570	518	437	389	357	340	322	322	311	311	285	299	322	460	690
T11	1071	839	803	612	510	485	370	326	316	306	306	306	293	281	281	293	383	574	829	1466	1084	959	791	676	574	495	444	411	362	362	362	344	332	319	344	357	510	765
T12	1176	924	888	655	568	532	406	358	330	297	297	297	297	297	297	316	420	630	882	1540	1187	935	762	672	630	498	456	456	392	392	392	392	364	350	364	392	560	840
T14	1233	957	919	708	534	522	418	374	374	334	328	328	328	319	305	334	392	580	870	1595	1233	1064	870	731	638	516	493	473	429	429	392	392	377	363	377	406	580	870
T15	1452	1099	1046	809	667	627	485	462	429	389	389	389	389	363	363	389	479	743	1073	1898	1412	1310	957	818	776	624	578	538	498	488	469	462	436	419	446	528	693	1056
T16	779	670	640	492	410	390	297	262	256	246	246	246	236	236	236	236	308	461	666	1230	865	791	615	482	461	390	334	326	303	303	287	287	267	256	267	287	410	615

Terr	16MM	17MM	18MM	19MM	20MM	21MM	22MM	23MM	24MM	25MM	30MM	35MM	40MM	45MM	50MM	60MM	65MM	70MM	75MM	16MS	17MS	18MS	19MS	20MS	21MS	22MS	23MS	24MS	25MS	30MS	35MS	40MS	45MS	50MS	60MS	65MS	70MS	75MS
T1	1190	1120	994	616	588	504	434	364	350	336	308	308	280	280	280	308	364	448	700	1988	1400	1204	840	728	616	560	476	462	434	392	350	350	322	308	336	420	616	840
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T4	1100	840	800	530	480	432	340	320	300	240	240	230	230	230	220	220	350	500	700	1450	1150	976	712	566	548	440	400	360	310	290	280	270	270	248	300	350	600	850
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T6	1210	902	854	638	519	495	370	341	341	268	253	253	253	253	253	253	308	495	770	1595	1137	1041	862	695	554	497	451	396	334	317	308	275	275	264	308	440	660	935
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T10	1219	943	867	667	543	478	437	354	336	265	260	260	260	253	242	276	391	575	805	1610	1189	1088	842	653	621	472	414	382	350	334	322	301	301	276	301	460	690	978
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T15	1898	1366	1294	974	792	759	650	512	472	396	386	373	363	363	347	396	578	825	1155	2393	1733	1571	1267	931	891	752	607	584	515	479	462	462	462	439	462	743	1073	1403
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UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA & SOUTH CAROLINA

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE May 12, 2008 - NEW BUSINESS
EFFECTIVE May 12, 2008 - RENEWALS

PO BOX 2590
FORT SMITH, AR 72902
(800) 255-9887

United Automobile Insurance Company

Internet Site: www.uaig.net

Claims Mailing Address
PO Box 815009
Dallas, TX 75381

Underwriting Mailing Address
P.O. Box 2590
Fort Smith, AR 72092

Phone Number
Toll Free: (800) 255-9887

Fax Numbers
UW fax: 866-806-4975
Claims: 866-516-7901

Marketing Number
(479) 926-0110

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uaig.net)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaig.net** - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-516-7901**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 50FM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted with SR-22 policies. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. Inspection Photos or a vehicle inspection form are required for all vehicles with Physical Damage coverage. The photos can be uploaded onto the website.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. With unverifiable MVR, will be surcharged a 2 point unverifiable MVR surcharge BI/PD/COMP/COLL.
17. OUT OF COUNTRY/ FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government and a 15% surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% surcharge to BI/PD and COMP/COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained.
19. Business use is accepted with a 25% surcharge on BI/PD/COMP/COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, see unacceptable risks #7.

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.

2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.

3. 6 and 12 Month Policy:
   - 6-month down payment @ 16.67% + 5 payments @ 16.67%. 12-month down payment @ 8.33% + 11 payments @ 8.33%.
   - Insured will be billed directly for each payment due. All bills will act as the necessary 10 day Notice of Cancellation in the event a bill is not paid when due.

- The first due date is 20 days after the policy is issued. An invoice will be mailed 10 days prior to the due date, which is 20 days prior to the cancellation date.
- The policy will be cancelled if payment is not received by the 30th day after the policy is issued (or the following business day due to the weekend). A lapse notice will be sent out on the 31st day.
- Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
- If payment is less than amount invoiced, a cancellation notice will be generated
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- Additional premium (AP) endorsements – The down payment for an endorsement that generates additional premium will be calculated as follows:
  The down payment on the additional premium will be the total AP divided by the remaining policy term installments plus one. (EX. If the AP is $300 and there are 3 policy term installments remaining, the down payment is 300/(3+1) = $75).
- Rewrites are permitted with a maximum lapse of 30 days, beyond 30 days a new application is required.
- All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
- Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception.

   b. **Installment Fee $8**
      A $8 installment fee will be included in each installment bill. This fee is reduced to $3 for EFT.

2. **ALL POLICIES**

   a. **SR-22 Fee $20**
      A $20 SR-22 fee applies to each SR-22 filing.

   b. **NSF Fee $30**
      A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated. The installment fee is lowered from $8 to $3 for EFT payments.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid deposited into the agents account, or a check will be sent, 20 days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.

c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.

5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

O. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

P. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

Q. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. <u>There is no grace period.</u>

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

R. FINANCIAL RESPONSIBILITY FILINGS (SR-22)

There will be one-time $20.00 processing fee collected for each SR-22 filing. The SR-22 processing fee must be paid in full. SR-22 forms must be completed and given to the insured. The Company will submit a copy of the SR-22 to the Arkansas Department of Motor Vehicles. SR-22 filings will only be made on the named insured and immediate family members of the household, living with the named insured. SR-22 filings will only be made for the State of Arkansas. UAIC will file SR-26's if the policy is cancelled for any reason.

S. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are

extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s).
This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

T. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

U. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol 21 and ACV $45,000.
4. Comprehensive and Collision must be written together.
5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    - i. Medical and Hospital Benefits Coverage $5,000
    - ii. Income Disability Coverage:
        - a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        - b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    - iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.
3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE (SR-22 ONLY)

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident. PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages <u>are not</u> available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage <u>shall not exceed 40%</u>. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. **20% Multi-Car Discount**
A 20% multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. **15% Transfer Discount**
A 15% transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. **10% Renewal Discount**
A 10% renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. **5% Paid in Full Discount**
A 5% paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation.

E. **A 5% Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:
1. Vehicle is classified as a private passenger automobile; and,
2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:
1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

F. **15% Anti-Theft Discount**
A 15% anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

G. **5% College Graduate Discount**
A 5% reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:
1) If letter grades are used, had a grade average of "B" or higher; or
2) Had at least a 3-point average on a 4-point scale.

3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

H. 5% **Homeowners Discount**
A 5% discount will apply to BI/PD/COMP/COLL coverages when the named insured can show proof of home ownership. Proof includes a mortgage statement or closing documents

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaig.net** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a 200% surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL unless the agents completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy , that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)
3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over thirty (30) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is <u>unacceptable</u> and subject to a 200% surcharge.

8. Drivers with a suspended or revoked Arkansas license are acceptable only with the appropriate SR-22 filing necessary for reinstatement.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with 4 or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six months immediately preceding the upcoming anniversary date will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.
14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers (except those regaining valid licenses under SR-22 filing).
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
20. A surcharge of 200% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable vehicles, drivers or if the insured moves out of state or when an unacceptable driver or vehicle is added to a policy that is already in force.
21. Passenger Vans with seating capacity of twelve (12) or more seats.
22. The following are <u>NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE</u> except as a replacement vehicle with $1000/$1000 deductible and a 200% premium surcharge:
    a. All vehicles with an ISO rating symbol of 21 or higher or an ACV in excess of $45,000.
    b. Physical Damage without Liability.
    c. Vehicles over fifteen (15) years old.
    d. All non-metallic vehicles (Corvette, Fiero, etc.).
    e. Vehicles with pre-existing and unrepaired damage.
    f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
    g. All Turbo Models.
    h. All vehicles over 1 ton.
    i. Non- owner policies.
    j. Conversion vans and panel vans.
    k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box 815009
   Dallas, TX 75381

   Toll Free (800) 450-8247
   Claims Fax: 866-516-7901

2. **No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each <u>at fault</u> accident.
- Making false accident reports or committing insurance fraud.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street..
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **4 Points**

- Speeding 21-30 miles per hour or more over the speed limit.
- Operator licensed under (3) years. (19 years of age or older) **3 Points**

- Speeding 11-20 miles per hour over the speed limit
- Unable to obtain a Motor Vehicle Record. **2 Points**

- **Applicant <u>will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged</u> one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

POINT FACTORS

Points	BI,PD	COMP	COLL
0	1.00	1.00	1.00
1	1.05	1.00	1.05
2	1.10	1.00	1.10
3	1.15	1.05	1.15
4	1.20	1.05	1.25
5	1.35	1.05	1.35
6	1.45	1.10	1.45
7	1.50	1.10	1.50
8	1.60	1.10	1.60
9	1.70	1.30	1.70
10	1.85	1.30	1.85
11	2.00	1.50	2.00
12	2.15	1.50	2.15
13	2.30	1.75	2.30
14	2.45	1.75	2.45
15	2.60	2.00	2.60
16	2.75	2.00	2.75
17	3.00	2.00	3.00
18	3.50	2.00	3.50

ARKANSAS BASE RATES - SEMI-ANNUAL									
	$1000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	35	90	28	35	33	130	35	200	400
2	35	71	27	33	31	108	33	170	350
3	35	71	28	33	31	110	34	165	340
4	36	73	28	35	32	113	35	175	350
5	40	86	28	33	47	135	52	170	335
6	40	72	28	31	33	135	35	150	330
8	40	86	28	33	47	135	52	165	330
9	41	75	30	32	33	130	36	155	310
10	40	74	28	34	33	140	35	170	355
11	45	77	31	35	33	145	35	165	345
12	47	78	32	33	33	155	35	170	340
14	49	83	32	35	35	170	37	175	345
15	57	90	39	38	42	190	45	185	390
16	36	72	27	32	31	125	33	165	330

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2
Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
$500 Med Pay factor is .60
$2,000 Med Pay factor is 1.35
$2,500 Med Pay factor is 1.50
$5,000 Med Pay factor is 2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	COMP	COLL		Class	Age	COMP	COLL
Married Male	16MM	16	3.75	3.75	**Married Female**	16FM	16	2.90	2.90
	17MM	17	3.65	3.65		17FM	17	2.75	2.75
	18MM	18	3.50	3.50		18FM	18	2.60	2.60
	19MM	19	2.90	2.90		19FM	19	2.00	2.00
	20MM	20	2.25	2.25		20FM	20	1.65	1.65
	21MM	21	1.90	1.90		21FM	21	1.50	1.50
	22MM	22	1.80	1.80		22FM	22	1.50	1.50
	23MM	23	1.65	1.65		23FM	23	1.45	1.45
	24MM	24	1.60	1.60		24FM	24	1.30	1.30
	25MM	25-29	1.40	1.40		25FM	25-29	1.25	1.25
	30MM	30-34	1.25	1.25		30FM	30-34	1.16	1.16
	35MM	35-39	1.15	1.15		35FM	35-39	1.12	1.12
	40MM	40-44	1.10	1.10		40FM	40-44	1.10	1.10
	45MM	45-49	1.00	1.00		45FM	45-49	1.00	1.00
	50MM	50-59	1.00	1.00		50FM	50-59	1.00	1.00
	60MM	60-64	1.10	1.10		60FM	60-64	1.05	1.05
	65MM	65-69	1.15	1.15		65FM	65-69	1.10	1.10
	70MM	70-74	1.20	1.20		70FM	70-74	1.15	1.15
	75MM	75+	1.25	1.25		75FM	75+	1.20	1.20
Single Male	16MS	16	4.20	4.20	**Single Female**	16FS	16	3.15	3.15
	17MS	17	4.10	4.10		17FS	17	3.00	3.00
	18MS	18	4.00	4.00		18FS	18	2.90	2.90
	19MS	19	3.50	3.50		19FS	19	2.50	2.50
	20MS	20	2.65	2.65		20FS	20	2.10	2.10
	21MS	21	2.50	2.50		21FS	21	1.75	1.75
	22MS	22	2.11	2.11		22FS	22	1.70	1.70
	23MS	23	2.00	2.00		23FS	23	1.70	1.70
	24MS	24	2.00	2.00		24FS	24	1.60	1.60
	25MS	25-29	1.75	1.75		25FS	25-29	1.60	1.60
	30MS	30-34	1.55	1.55		30FS	30-34	1.40	1.40
	35MS	35-39	1.40	1.40		35FS	35-39	1.35	1.35
	40MS	40-44	1.30	1.30		40FS	40-44	1.30	1.30
	45MS	45-49	1.20	1.20		45FS	45-49	1.20	1.20
	50MS	50-59	1.14	1.14		50FS	50-59	1.15	1.15
	60MS	60-64	1.25	1.25		60FS	60-64	1.25	1.25
	65MS	65-69	1.30	1.30		65FS	65-69	1.30	1.30
	70MS	70-74	1.35	1.35		70FS	70-74	1.35	1.35
	75MS	75+	1.40	1.40		75FS	75+	1.50	1.50

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1991 & Prior Symbols	1992 & After Symbols	COMP	COLL
1 thru 6	1	0.65	0.65
7	2	0.75	0.75
8	3	0.80	0.80
	4	0.85	0.85
10	5	0.90	0.90
	6	1.00	1.00
11	7	1.15	1.15
	8	1.20	1.20
12	10	1.30	1.30
	11	1.35	1.35
13	12	1.35	1.35
	13	1.40	1.40
14	14	1.50	1.50
	15	1.50	1.50
15	16	1.55	1.55
	17	1.70	1.70
16	18	1.85	1.85
	19	2.00	2.00
17	20	2.25	2.25
	21	2.50	2.50
18	22	2.75	2.75
	23	3.00	3.00
19	24	3.25	3.25
20	25	3.50	3.50
21	26	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2009	1.15	1.15
2008	1.10	1.10
2007	1.05	1.05
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

UNITED AUTOMOBILE INSURANCE COMPANY

CURRENTLY LICENSED IN ARKANSAS, ILLINOIS, FLORIDA, TEXAS, GEORGIA, LOUISIANA, MISSISSIPPI, OKLAHOMA, UTAH, INDIANA, NEVADA, KENTUCKY, PENNSYLVANIA, ARIZONA & SOUTH CAROLINA

ARKANSAS UNDERWRITING GUIDE

REVISED/EFFECTIVE May 12, 2008 - NEW BUSINESS
EFFECTIVE May 12, 2008 - RENEWALS

PO BOX 2590
FORT SMITH, AR 72902
(800) 255-9887

United Automobile Insurance Company

Internet Site: www.uaig.net

Claims Mailing Address
PO Box 815009
Dallas, TX 75381

Underwriting Mailing Address
P.O. Box 2590
Fort Smith, AR 72092

Phone Number
Toll Free: (800) 255-9887

Fax Numbers
UW fax: 866-806-4975
Claims: 866-516-7901

Marketing Number
(479) 926-0110

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NOTES

INTERNET
UAIC, hereafter "the Company", is using the latest web technologies to provide a competitive advantage for our agents and increase their level of support to their customers. Agents will be able to initiate and finish new business transactions without delays.

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and UAIC can share the same view of the data immediately. There are no discrepancies between a comparative rater and company rates as you may have experienced with previous carriers.

First time users: log on to **www.uaig.net** and access our website using your 5 digit producer number as USER LOGIN NAME and for PASSWORD use UAAR followed by your producer number. For example, if your producer code is 12345, your USER LOGIN NAME would be 12345 and initial PASSWORD would be UAAR12345. You have the ability to change your password and administer your users at any time.

You have the ability to change your password and administer your users at any time. You can quote risks, submit applications, issue Declaration pages and ID cards, renew policies, print company forms, send us e-mails, etc., all through a simple, user-friendly menu. All of these services and more were created for you and are just a few clicks away.

Rule 1: Underwriting Section

A. GENERAL RULES

1. All applications must be submitted on **UAIC's application** (or in the event of internet interruption an approved computer generated paper application; see page 3 sec. B), and must be completed in their entirety, with a **copy of applicant's driver's license**.

2. The application will be attached to and become a part of the policy. Errors and omissions may result in denial of coverage and the policy will be considered null and void.

3. All agents are required to abide by the Arkansas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.

4. Commissions on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIC, the agent must submit payment upon receipt of statement.

5. UAIC forms are required to be used for processing our business. All forms are available on our Internet site (www.uaig.net)**.**

6. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so that we may take steps to correct the issue.

B. IMPORTANT NOTES

1. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.

2. All cancellations by the Company will be pro rata. All cancellations by the insured will be short rated at 90% of pro-rata.

3. On a check returned for non-sufficient funds, the policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever.

4. **WE ORDER MVR'S AND HOUSEHOLD REPORTS ON EVERY RISK AT THE POINT OF SALE**. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.

C. BINDING

1. **Internet Binding and Access**
   A risk may be bound and the policy issued from our Internet site - **www.uaig.net** - if it is not on our Unacceptable Risks list, provided:
   a. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
   b. The application is correctly completed and indicates the exact coverages requested.
   c. The application and a copy of the named insured's Drivers License **MUST be kept on file at the agency.** All original documents kept on file are subject to company audit and the agent must be able to produce any requested documents within 48 hours of the request.
   d. **Valid premium remittance is available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
   f. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

2. **In the event Internet service is unavailable:**
   Fax bind your application on the same day by faxing to 866-516-7901**. These binding procedures are to be used only until Internet service has been restored.**

3. A risk may be bound when internet service is unavailable, if it is not on our Unacceptable Risks list, provided:
   a. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
   b. The application must be correctly completed and indicate the exact coverages requested.
   c. The application and the named insured's Drivers License **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
   d. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days. Should the insured's check be returned for insufficient funds, the policy will be null and void from inception.**
   e. It involves a type of vehicle, coverage, or risk for which the premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed properly executed application.

D. BROKERING

United Automobile Insurance Company **does not** allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

E. UNDERWRITING RULES

1. Only 1, 2, 3, 6 and 12-month policies will be written.
2. All insured drivers on the policy must possess a valid driver's license.
3. Failure to list <u>all drivers or licensed members of the insured's household</u> may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age 14 or older that is not named as a driver on the policy.
5. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a 50FM driver class. (Exceptions at UW Manager's discretion.)
6. Non-Owner risks are accepted with SR-22 policies. (See Non-Owners in the Coverages section of the manual).
7. We will not accept more than one policy per household. (Exceptions at UW Manager's. discretion).
8. Total discounts shall not exceed 40% of total premium.
9. Mileage to and from work (business, ≤ 20 miles, > 20 miles) must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) will be obtained for all operators on new business.
11. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of $.50 or more will be rounded to the higher whole dollar.
12. Pick-up trucks and mini-vans are acceptable. (See Unacceptable Risks #6).
13. Physical Damage coverage will not be written without Liability coverage and cannot be added mid-term to an existing vehicle without photos and a vehicle inspection form completed by the agent.
14. Inspection Photos or a vehicle inspection form are required for all vehicles with Physical Damage coverage. The photos can be uploaded onto the website.
15. In order to accept any driver over the age of seventy (70), a detailed medical statement signed by a physician must be submitted with the application, and the MVR must be clean. This applies to new business and any additional drivers (over age 70) added to the policy. We will allow the applicant 20 days from the effective date to obtain the Medical Statement.
16. OUT OF STATE DRIVERS LICENSE (issued by a U.S. State) will be accepted without a surcharge. With unverifiable MVR, will be surcharged a 2 point unverifiable MVR surcharge BI/PD/COMP/COLL.
17. OUT OF COUNTRY/ FOREIGN GOVERNMENT DRIVERS LICENSE will be accepted, however, the license must be issued by a foreign government and a 15% surcharge shall apply to BI, PD, COMP and COLL. (Unverifiable MVR surcharge does not apply to these drivers.)
18. TEMPORARY DRIVER PERMITS will be accepted with a 10% surcharge to BI/PD and COMP/COLL; however, policies will not be renewed unless a permanent Arkansas license has been obtained.
19. Business use is accepted with a 25% surcharge on BI/PD/COMP/COLL for the following occupations: Ex. Real estate professionals, home nurses, physical therapists and occupational therapists. All other business uses are unacceptable, see unacceptable risks #7.

F. PAYMENTS

1. Make all payments to: United Automobile Insurance Company.

2. If the MVR discloses an additional surcharge, the policy will be issued for the corrected premium and will be terminated if the surcharge is not paid by the due date.

3. <u>Monthly policy:</u>
   - Payment in full is required
   - Renewal will be billed 10 days prior to the due date.

- Pre-payment of future months is not allowed. Renewal payments will be accepted only for the exact amount due. (If more is paid, the additional amount will be refunded.) Any lapse in coverage in excess of 30 days will require a new policy issuance.
- Monthly policies are written at 1/6th the semi-annual term premium.
- Paid-in-Full discount does not apply.

4. Two (2) and Three (3) Month Policy:
   - Payment in full is required
   - Renewal will be billed 20 days prior to the due date, which is 30 days prior to the cancellation date.
   - Pre-payment of future months is not allowed. Renewal payments will be accepted only for the exact amount due. (If more is paid, the additional amount will be refunded.) Any lapse in coverage in excess of 30 days will require a new policy issuance.
   - Two month policies are written at 1/3 and three month policies are ½ of the semi-annual term premium.
   - Paid-in-Full discount does not apply.
   - Additional premium (AP) endorsements – The total amount due must be paid in full at the time the endorsement is requested.

3. 6 and 12 Month Policy:
   - 6-month down payment @ 16.67% + 5 payments @ 16.67%. 12-month down payment @ 8.33% + 11 payments @ 8.33%.
   - Insured will be billed directly for each payment due. All bills will act as the necessary 10 day Notice of Cancellation in the event a bill is not paid when due.
   - The first due date is 20 days after the policy is issued. An invoice will be mailed 10 days prior to the due date, which is 20 days prior to the cancellation date.
   - The policy will be cancelled if payment is not received by the 30th day after the policy is issued (or the following business day due to the weekend). A lapse notice will be sent out on the 31st day.
   - Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured. Amounts less than $5 will only be returned if requested by the insured in writing.
   - If payment is less than amount invoiced, a cancellation notice will be generated
   - Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
   - Additional premium (AP) endorsements – The down payment for an endorsement that generates additional premium will be calculated as follows:
     The down payment on the additional premium will be the total AP divided by the remaining policy term installments plus one. (EX. If the AP is $300 and there are 3 policy term installments remaining, the down payment is 300/(3+1) = $75).
   - Rewrites are permitted with a maximum lapse of 30 days, beyond 30 days a new application is required.
   - All payments posted by agent into UAIC system shall be deposited into agent's bank account and swept 3 days from inception of policy.
   - Renewals will be sent 35 days prior to policy expiration to both the agent and the insured.

G. FEES

NOTE: All fees are excluded from written and earned premium calculations used to determine commissions.

1. **ALL POLICIES**

   a. **Policy Fee $8**
      A $8 policy fee will be charged and is included in the down payment required at policy inception.

b. **Installment Fee $8**

A $8 installment fee will be included in each installment bill. This fee is reduced to $3 for EFT.

2. **ALL POLICIES**

a. **SR-22 Fee $20**

A $20 SR-22 fee applies to each SR-22 filing.

b. **NSF Fee $30**

A $30 fee will be charged for payments returned for non-sufficient funds.

H. ELECTRONIC FUNDS TRANSFER (EFT)

Insureds will have the option to pay via electronic funds transfer or EFT. With the EFT, the insured will be able to choose the date the insurance payment is automatically deducted from their checking account. EFT policies are automatically renewed and will only be cancelled by a written request from the insured. The EFT information will be saved in the system for reinstatements, but new bank information will be required for any rewrites.

Should the insured have their policy cancelled twice for NSF during any twelve (12) consecutive months, the Company will revoke their EFT eligibility for one (1) year. EFT is also cancelled when the following occurs: the policy is cancelled, an invalid bank account number, or a lapse notice is generated. The installment fee is lowered from $8 to $3 for EFT payments.

I. PAY BY PHONE (CREDIT, DEBIT, ELECTRONIC CHECK)

United Auto will accept credit and debit card payments as well as electronic checks for new business down payments and installments. For new business, agents can pay on the website using the insured's credit or debit card, or electronic check and the commission will paid deposited into the agents account, or a check will be sent, 20 days after the month's end. The insured can pay each installment by calling UAIC customer service representatives and making the payment over the phone. The normal installment fee will apply.

J. NSF CHECKS

If the check in payment of new, renewal, endorsements or any future premium remittance is not honored by the bank, coverage will NOT be bound nor exist and the policy will be null and void even if the policy, renewal or endorsement has been issued. Any checks returned NSF will incur a $30.00 processing fee.

K. SWEEP ACCOUNTS

In the event UAIC sweeps the agents account and funds are not available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIC within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of $30.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIC within three (3) business days.
- If funds are not received within three (3) business days, they will be deducted from the agent's commission and the agents contract will be subject to termination at the Company's discretion.

L. CANCELLATIONS

Policies may be cancelled as follows:

1. The named insured or their agent, upon his/her request, may cancel a policy by:
   a. Sending written notice to the Company stating when thereafter the cancellation should be effective.
   b. No flat cancel will be allowed by the agent or the insured.
2. The effective date of the cancellation will be no earlier than the date the above information is received by UAIC. A cancellation by the named insured or their agent will be short rated at 90% of pro-rata. Unless the insured requests the refund in writing, UAIC will not return an amount less than $5.
3. The Company may cancel a policy with direct notice mailed to the insured per the guidelines outlined below in steps 3 - 6.
   a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
4. A notice of cancellation of a policy shall be effective only if it is based on (1) or more of the following reasons:
   a. Nonpayment of premium.
   b. The named insured or any driver of the insured vehicle shall be convicted of:
      1. Driving while intoxicated.
      2. Homicide or assault arising out of the use of a motor vehicle.
      3. Three (3) separate convictions of speeding or reckless driving, or any combination of the two during the policy period, including three (3) months prior to the effective date of the policy.
   c. The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under this policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date.
5. No notice of cancellation of a policy which has been in effect less than (60) days at the time notice of cancellation is mailed shall be effective unless mailed by the insurer to the named insured.
6. No notice of cancellation to any named insured shall be effective unless mailed at least (20) days prior to the effective date of cancellation, provided that, when cancellation is for nonpayment of premium, at least (10) days' notice of cancellation accompanied by the reason shall be given.

O. WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Winter Storm "warning"/Tornado "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated the start of business the next business day after the "watch" or "warning" has been dropped by the National Weather Service.

P. INCOMPLETE APPLICATIONS

If an application which lacks information necessary to underwrite the risk is submitted, the Company shall return the application and no coverage shall be afforded.

Q. RENEWAL PROCEDURES

The Agent must enter all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a UAIC computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of policies will be honored with a maximum lapse in coverage of 30 days, without requiring a new application. After 30 days, a new application is required. There will be no coverage during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIC office by the due date. There is no grace period.

In the event Internet service is unavailable, fax bind the renewal to 866-218-7679, these binding procedures are to be used only until Internet service has been restored. Please see the section on page 2 section C for further information.

R. FINANCIAL RESPONSIBILITY FILINGS (SR-22)

There will be one-time $20.00 processing fee collected for each SR-22 filing. The SR-22 processing fee must be paid in full. SR-22 forms must be completed and given to the insured. The Company will submit a copy of the SR-22 to the Arkansas Department of Motor Vehicles. SR-22 filings will only be made on the named insured and immediate family members of the household, living with the named insured. SR-22 filings will only be made for the State of Arkansas. UAIC will file SR-26's if the policy is cancelled for any reason.

S. EXCLUSION OF DRIVER

The Excluded Driver section of the application must be signed and dated by the named insured. The company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by the excluded person(s).
This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

T. UNINSURED MOTORIST (UM/BI) and (UM/PD) and UNDERINSURED MOTORIST (UIM/BI) COVERAGE REJECTIONS

The insured will be charged for Uninsured and Underinsured Motorist coverages unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

U. PERSONAL INJURY PROTECTION (PIP) COVERAGE REJECTION

PIP coverage is mandatory on all auto insurance policies unless rejected in writing by the insured and the insured will be charged for PIP coverage unless the properly signed rejections are properly completed and archived. Rejection of the coverage(s) cannot be effective before the postmark date or endorsement request date. The rejections must be signed by the person listed as the named insured to be valid.

Rule 2: COVERAGES

A. BODILY INJURY (BI)/ PROPERTY DAMAGE (PD) LIABILITY

1. BI/ PD coverages are mandatory on all automobile insurance policies.
2. Minimum limits by law require at least $25,000/person, $50,000/occurrence for BI, and $25,000/occurrence for PD
3. All vehicles on a multi car policy must carry the same liability limits.

B. PHYSICAL DAMAGE

1. Physical Damage coverage (Comprehensive & Collision) is optional.
2. This coverage will only be accepted with liability coverage.
3. Maximum acceptable ISO symbol 21 and ACV $45,000.
4. Comprehensive and Collision must be written together.

5. The deductible must be the same for both coverages.
6. Physical Damage premiums are rated according to ISO symbols.
7. Always apply the highest rated driver to the highest rated vehicle.
8. Maximum vehicle age fifteen (15) years.
9. The coverage requires photos or a completed vehicle inspection form for all new business and endorsements.
10. Maximum liability for Comprehensive and Collision is the cost to repair the vehicle or actual cash value (ACV), whichever is less. Only factory installed original equipment is covered under Comprehensive and Collision coverage.
11. **Towing and Rental coverages are NOT automatically included.**

C. PERSONAL INJURY PROTECTION (PIP):

1. Per Arkansas law, PIP coverage is mandatory on every auto policy unless rejected in writing by the named insured. Coverage may be rejected completely or in part by the named insured.
2. The PIP coverage limits are:
    i. Medical and Hospital Benefits Coverage $5,000
    ii. Income Disability Coverage:
        a. Income Earner: 70% of gross income, not to exceed $140 per week, 52 week maximum.
        b. Non-Income Earner: a sum not to exceed $70 per week or pro-rata for a lesser period, 52 week maximum.
    iii. Accidental Death Benefit $5,000

D. UNINSURED MOTORIST BODILY INJURY (UM/BI):

1. Per Arkansas law, UM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UM/BI limits must be equal to the BI/Liability limits.
3. UM/BI limits must be the same on all vehicles for a multi-car policy.

E. UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM/BI):

1. Per Arkansas law, UIM/BI is required unless rejected by the insured. This offer is not required for subsequent renewals.
2. UIM/BI minimum (25/50) limits may be purchased with the (25/50) UM/BI Liability limits.
3. UIM/BI cannot be purchased without UM/BI.
4. UIM/BI must be the same on all vehicles for a multi-car policy.

F. UNINSURED MOTORIST PROPERTY DAMAGE (UM/PD):

1. Per Arkansas law, UM/PD is required unless rejected by the insured. It will not be offered on subsequent renewals.
2. UM/PD cannot be purchased without UM/BI.
3. UM/PD limits must be the same on all vehicles for a multi-car policy.
4. UM/PD has a $200 deductible, which will apply if no Collision coverage is carried on the policy. If Collision coverage is carried, the $200 deductible will be waived if the operator of the uninsured motor vehicle has been positively identified and is solely at fault.

G. MEDICAL PAYMENTS (MP):

1. Medical Payments coverage may be written on an optional basis.
2. This coverage is available in the amounts of $500, $1000, $2000, $2500 and $5000 per person.
3. This coverage is only available with BI/PD Liability coverage and all vehicles being insured must apply for MP coverage if the coverage is to be written. This coverage is not available if PIP coverage is selected.

H. NON-OWNERS COVERAGE (SR-22 ONLY)

1. Provides BI, and PD coverages for the named insured while they operate non-owned autos for personal use. Non-owned autos are autos which are not leased or owned by (titled to), or furnished for the regular use of, the named insured, their spouse, or any household resident.

PIP, UM/BI, UIM/BI, and UM/PD coverages are required unless rejected by the insured. MP coverage is optional. Physical Damage coverages are not available.

I. TOWING & RENTAL REIMBURSEMENT ($50 per 6 month term per vehicle)

1. Towing & Rental coverage is optional.
2. This coverage will only be accepted when Physical Damage (Comprehensive & Collision) coverage is purchased.
3. Towing & Rental coverage will only apply when a Physical Damage (Comprehensive & Collision) loss or a mechanical breakdown has occurred provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Towing benefit limit is $50 per occurrence, $100 per term.
5. The Rental benefit limit is $25 per day up to a maximum of $450 per term.

Rule 3: RATING DISCOUNTS

NOTE: The total discount by coverage shall not exceed 40%. Discounts requiring documentation will be added the date the documentation is received by United Automobile Insurance Company. Discounts cannot be backdated.

A. **20% Multi-Car Discount**
A 20% multi-car discount applies to like coverages on vehicles for policies that include two or more vehicles. The discount applies to the following coverages: BI, PD, COMP and COLL. (Ex. Veh1 has BI/PD/COMP/COLL, Veh2 has BI/PD; therefore the discount will only apply to the BI & PD coverages on each vehicle.)

B. **15% Transfer Discount**
A 15% transfer discount applies to BI, PD, MP, COMP and COLL coverages if the named insured has been continuously insured for the 6 months immediately preceding the effective date with a maximum 30 day lapse in coverage. **A renewal offer from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. Transfer discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

C. **10% Renewal Discount**
A 10% renewal discount applies to BI, PD, MP, COMP and COLL coverages for all vehicles. The renewal discount is in addition to the transfer discount and applies to all policies with a term greater than 6 months. **The renewal discount will apply to renewed policies with a lapse of 30 days or less. Renewal discount is lost when the driver has four (4) or more driver surcharge points or an at fault loss within the previous 12 months or a lapse in coverage of more than 30 days.**

D. **5% Paid in Full Discount**
A 5% paid in full discount applies to all coverages for all business that pays the total policy premium with the application or renewal offer. Full payment must be made at the time of the transaction for the discount to apply. This discount does not count toward the maximum discount calculation. Does not apply to 1, 2 and 3 month policies.

E. **A 5% Defensive Driver Discount** shall apply to BI/PD, COMP and COLL coverages provided:
   1. Vehicle is classified as a private passenger automobile; and,
   2. Principal operator is age 55 or over, and has successfully completed a state approved Motor Vehicle Accident Prevention Course (certificate of complete required) within the most recent 36 months.

Discount shall only apply to the auto operated by the principal driver who has qualified, and will only apply once per auto regardless of the number of operators who may qualify.

Discount shall not apply if:

1. Qualified driver has been convicted of violating any motor vehicle laws within the last twelve (12) months; or,
2. To any principal driver who has had their drivers license suspended or revoked within the previous 36 months.

F. **15% Anti-Theft Discount**
A 15% anti-theft discount applies to COMP coverages on vehicles equipped with passive fuel cut-off or ignition cut-off systems.

G. **5% College Graduate Discount**
A 5% reduction in premium charges for those insured under (25) years of age who have graduated from a college or university, and whose cumulative scholastic records show that the insured attained one (1) of the following:
1) If letter grades are used, had a grade average of "B" or higher; or
2) Had at least a 3-point average on a 4-point scale.
3) This reduction in premium charges shall not apply to those insureds who qualify for a premium reduction due to marriage.

H. 5% **Homeowners Discount**
A 5% discount will apply to BI/PD/COMP/COLL coverages when the named insured can show proof of home ownership. Proof includes a mortgage statement or closing documents

Rule 4: ENDORSEMENTS

All endorsement requests must be entered into our Internet Endorsement site - **www.uaig.net** - and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and archived by the agent.

A. In the event the Internet connection is unavailable;

1. Fax a completed "Endorsement Request Form" for any changes including adding cars, coverages, drivers, or changing name, address, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, archive the completed "Endorsement Request Form" and submit the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment.
3. **There will be a 200% surcharge for any Unacceptable Risk.**
4. **No mid-term endorsements of COMP/COLL unless the agents completes a vehicle inspection form and gets photos of the vehicle.**

Rule 5: RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy , that have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy must submit an UAIC "Physician Health Statement Form" signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification. (Proof is a written or typed statement signed by the insured.)

3. All applications with drivers who have attained their seventieth (70th) birthday must be accompanied by a "Physician Health Statement" completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.
4. All applications with a pickup truck or van insured must include an "Affidavit of Non - Business Use".

Rule 6: UNACCEPTABLE RISKS

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over thirty (30) model years old for liability coverage.
3. Campers, dune buggies, racing vehicles, taxi cabs, daycare vans, emergency vehicles, delivery or livery vehicles, mail or newspaper delivery, fire department vehicle, collections, kit or antique cars, customized or modified vehicles, conversion vans flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Arkansas.
5. Military operators (acceptable if driver is stationed in Arkansas).
6. Pickups or vans with a load capacity over 1 ton for any coverage.
7. Business use, other than Underwriting Rule #19, is <u>unacceptable</u> and subject to a 200% surcharge.
8. Drivers with a suspended or revoked Arkansas license are acceptable only with the appropriate SR-22 filing necessary for reinstatement.
9. Any person living or working in Mexico.
10. Professional athletes and celebrities.
11. Any driver with 4 or more at fault accidents within the past 36 months. (any violations that occurred more than thirty-six months immediately preceding the upcoming anniversary date will not be counted as unacceptable.)
12. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
13. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.
14. Driver training cars or racing vehicles.
15. Vehicles garaged away from the residence a substantial part of the time.
16. Unlicensed drivers (except those regaining valid licenses under SR-22 filing).
17. No drivers with MVR points in excess of eighteen (18) within the past 36 months.
18. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
19. Any driver with a combination of two (2) or more Driving Under the Influence of Alcohol (DUIA), Driving Under the Influence of Drugs (DUID, Driving Under the Influence of Narcotics (DUIN) or Refusal to Submit.
20. A surcharge of 200% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable vehicles, drivers or if the insured moves out of state or when an unacceptable driver or vehicle is added to a policy that is already in force.
21. Passenger Vans with seating capacity of twelve (12) or more seats.
22. The following are <u>NOT ACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE</u> except as a replacement vehicle with $1000/$1000 deductible and a 200% premium surcharge:
    a. All vehicles with an ISO rating symbol of 21 or higher or an ACV in excess of $45,000.
    b. Physical Damage without Liability.
    c. Vehicles over fifteen (15) years old.
    d. All non-metallic vehicles (Corvette, Fiero, etc.).
    e. Vehicles with pre-existing and unrepaired damage.
    f. Vehicles with Salvage, Rebuilt Salvage or Gray Market Vehicles.
    g. All Turbo Models.
    h. All vehicles over 1 ton.
    i. Non- owner policies.
    j. Conversion vans and panel vans.
    k. All of the following, (call if in doubt):

i. Acura NSX
ii. Audi-All models
iii. BMW-All 5, 7, and 'M' models
iv. Buick Grand National
v. Bugatti
vi. Camaros-All V8 or HP* Models
vii. Corvettes
viii. Datsun Z Models
ix. Dodge Viper-Stealth R/T and Turbo
x. Electric Vehicles
xi. Ferrari-All models
xii. Fiat X1/9 & Spider 2000
xiii. Firebirds-All V8 or HP* Models
xiv. Infinity – All M, FX and QX Models
xv. Jaguar-All Models
xvi. Lexus-All Models
xvii. Lotus-All Models
xviii. Maserati-All Models
xix. Mazda RX7 & Miata
xx. Mercedes-All Models
xxi. Mitsubishi- all 3000 Models & Eclipse
xxii. Monte Carlo SS
xxiii. Mustangs-All V8 or HP* Models
xxiv. Nissan 300 ZX
xxv. Pantera-All Models
xxvi. Porsche-All Models
xxvii. Renault-All Models
xviii. Rolls Royce-All Models
xxix. Rover-All Models
xxx. Saab-All Models
xxxi. Sterling-All Models
xxxii. Toyota Supra & Celica GT

*HP – High Performance or turbo charged models

Rule 7: VIOLATION POINT VALUES

A. Point Values for Accidents and Traffic Infractions: Point surcharge for all applicants will be determined by Motor Vehicle Records, and from the Company's own records. Point surcharges will only apply to convictions. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived. Use the conviction date to determine when to apply points.

B. Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points. Assign the highest rated driver to the highest rated car and the next highest rated driver to the next highest rated car, and any additional drivers and cars accordingly.

C. A chargeable accident is defined as an at-fault accident where the total damages exceed $500. An at-fault accident is defined as any accident that is caused by or significantly contributed to by the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable.

D. All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

E. Only violations that are listed in the Violations and Surcharges chart will be charged points. If a particular violation is not on the list, it will not be surcharged.

Rule 8: CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. In the event of an accident, no matter how minor, have the insured notify UAIC immediately. Having the insured or claimant contact us directly will expedite the claim process.

   Please report all claims to:
   UNITED AUTOMOBILE INSURANCE COMPANY
   PO Box 815009
   Dallas, TX 75381

   Toll Free (800) 450-8247
   Claims Fax: 866-516-7901

2. **No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result in the full or partial denial of the claim.**

VIOLATIONS AND POINT SURCHARGES

- Conviction of any felony in the commission of which a motor vehicle is used including vehicular manslaughter.
- Fleeing or attempting to elude a police officer.
- Leaving the scene of an accident / Hit and Run.
- Convicted of auto theft. **6 Points**

- Driving or in control of any vehicle while under the influence of alcohol/chemical substance or with possession of any controlled substance.
- Reckless/Negligent/Careless Driving. (Includes: Driving on shoulder, ditch or sidewalk; Failure to have vehicle under control; Driving on the wrong side of the road or divided highway; Racing on a public highway or any speed contest, speeding over 100mph)
- Disregard road block or sign **5 Points**

- Each <u>at fault</u> accident.
- Making false accident reports or committing insurance fraud.
- Driving without a valid driver's license or while license suspended.
- Driving the wrong way down a one way street..
- Refusal to submit to breath/blood alcohol test.
- Speeding 31+ miles per hour over the speed limit. **4 Points**

- Speeding 21-30 miles per hour or more over the speed limit.
- Operator licensed under (3) years. (19 years of age or older) **3 Points**

- Speeding 11-20 miles per hour over the speed limit
- Unable to obtain a Motor Vehicle Record. **2 Points**

- **Applicant <u>will not be surcharged for the first of the following minor violations. Only second and subsequent convictions will be surcharged</u> one point. Multiple minor violations that occurred simultaneously will be charged at one point.**
- Failure to obey traffic instruction/sign/device (light, stop sign, one way, etc.)
- Improper lane change.
- Failure to yield.
- Passing a stopped school bus
- Improper turn.
- Failure to signal.
- Transporting hazardous substances.
- Following too closely.
- Obstructing traffic.
- Improper passing.
- Driving without lights.
- Special hazard-failure to use due care.
- Failure to keep in proper lane.
- Improper enter exit of traffic-way.
- Disobeying emergency vehicle regulations.
- Violation of restriction.
- Driving while disabled.
- Improper child restraint.
- Open container-Driver.
- All other moving violations. **1 Point**

POINT FACTORS

Points	BI,PD	COMP	COLL
0	1.00	1.00	1.00
1	1.05	1.00	1.05
2	1.10	1.00	1.10
3	1.15	1.05	1.15
4	1.20	1.05	1.25
5	1.35	1.05	1.35
6	1.45	1.10	1.45
7	1.50	1.10	1.50
8	1.60	1.10	1.60
9	1.70	1.30	1.70
10	1.85	1.30	1.85
11	2.00	1.50	2.00
12	2.15	1.50	2.15
13	2.30	1.75	2.30
14	2.45	1.75	2.45
15	2.60	2.00	2.60
16	2.75	2.00	2.75
17	3.00	2.00	3.00
18	3.50	2.00	3.50

ARKANSAS BASE RATES - SEMI-ANNUAL									
	$1000	25/50	25/50	$200 Ded.	PIP			$500 Ded.	$500 Ded.
Terr.	MP	UM/BI	UIM/BI	UM/PD	Income Loss	Medical Expense	Accidtl Death	COMP	COLL
1	35	90	28	35	33	130	35	200	400
2	35	71	27	33	31	108	33	170	350
3	35	71	28	33	31	110	34	165	340
4	36	73	28	35	32	113	35	175	350
5	40	86	28	33	47	135	52	170	335
6	40	72	28	31	33	135	35	150	330
8	40	86	28	33	47	135	52	165	330
9	41	75	30	32	33	130	36	155	310
10	40	74	28	34	33	140	35	170	355
11	45	77	31	35	33	145	35	165	345
12	47	78	32	33	33	155	35	170	340
14	49	83	32	35	35	170	37	175	345
15	57	90	39	38	42	190	45	185	390
16	36	72	27	32	31	125	33	165	330

POLICY TERM

Rates shown in this manual are for a semi-annual (6 month) term policy.
Rates for the annual (12 month) policy are multiplied by 2
Rates for the 1 month, 2 month and 3 month multiplied by (1/6), (1/3), (1/2), respectively
Medical Expense is a $5,000 limit
Accidental Death is a $5,000 limit
$500 Med Pay factor is .60
$2,000 Med Pay factor is 1.35
$2,500 Med Pay factor is 1.50
$5,000 Med Pay factor is 2.40

DRIVER CLASSIFICATION RATING FACTORS

	Class	Age	COMP	COLL		Class	Age	COMP	COLL
Married Male	16MM	16	3.75	3.75	**Married Female**	16FM	16	2.90	2.90
	17MM	17	3.65	3.65		17FM	17	2.75	2.75
	18MM	18	3.50	3.50		18FM	18	2.60	2.60
	19MM	19	2.90	2.90		19FM	19	2.00	2.00
	20MM	20	2.25	2.25		20FM	20	1.65	1.65
	21MM	21	1.90	1.90		21FM	21	1.50	1.50
	22MM	22	1.80	1.80		22FM	22	1.50	1.50
	23MM	23	1.65	1.65		23FM	23	1.45	1.45
	24MM	24	1.60	1.60		24FM	24	1.30	1.30
	25MM	25-29	1.40	1.40		25FM	25-29	1.25	1.25
	30MM	30-34	1.25	1.25		30FM	30-34	1.16	1.16
	35MM	35-39	1.15	1.15		35FM	35-39	1.12	1.12
	40MM	40-44	1.10	1.10		40FM	40-44	1.10	1.10
	45MM	45-49	1.00	1.00		45FM	45-49	1.00	1.00
	50MM	50-59	1.00	1.00		50FM	50-59	1.00	1.00
	60MM	60-64	1.10	1.10		60FM	60-64	1.05	1.05
	65MM	65-69	1.15	1.15		65FM	65-69	1.10	1.10
	70MM	70-74	1.20	1.20		70FM	70-74	1.15	1.15
	75MM	75+	1.25	1.25		75FM	75+	1.20	1.20
Single Male	16MS	16	4.20	4.20	**Single Female**	16FS	16	3.15	3.15
	17MS	17	4.10	4.10		17FS	17	3.00	3.00
	18MS	18	4.00	4.00		18FS	18	2.90	2.90
	19MS	19	3.50	3.50		19FS	19	2.50	2.50
	20MS	20	2.65	2.65		20FS	20	2.10	2.10
	21MS	21	2.50	2.50		21FS	21	1.75	1.75
	22MS	22	2.11	2.11		22FS	22	1.70	1.70
	23MS	23	2.00	2.00		23FS	23	1.70	1.70
	24MS	24	2.00	2.00		24FS	24	1.60	1.60
	25MS	25-29	1.75	1.75		25FS	25-29	1.60	1.60
	30MS	30-34	1.55	1.55		30FS	30-34	1.40	1.40
	35MS	35-39	1.40	1.40		35FS	35-39	1.35	1.35
	40MS	40-44	1.30	1.30		40FS	40-44	1.30	1.30
	45MS	45-49	1.20	1.20		45FS	45-49	1.20	1.20
	50MS	50-59	1.14	1.14		50FS	50-59	1.15	1.15
	60MS	60-64	1.25	1.25		60FS	60-64	1.25	1.25
	65MS	65-69	1.30	1.30		65FS	65-69	1.30	1.30
	70MS	70-74	1.35	1.35		70FS	70-74	1.35	1.35
	75MS	75+	1.40	1.40		75FS	75+	1.50	1.50

USE OF VEHICLE RATING FACTORS

Class	Use of Vehicle	Liability	Physical Damage
1	Pleasure or Drive to Work ≤ 20 Miles	+0.00	+0.00
2	Drive to Work > 20 Miles	+0.15	+0.05
3	Business	+0.50	+0.50

VEHICLE SYMBOL RELATIVITIES

(Use ISO Symbols)

1991 & Prior Symbols	1992 & After Symbols	COMP	COLL
1 thru 6	1	0.65	0.65
7	2	0.75	0.75
8	3	0.80	0.80
	4	0.85	0.85
10	5	0.90	0.90
	6	1.00	1.00
11	7	1.15	1.15
	8	1.20	1.20
12	10	1.30	1.30
	11	1.35	1.35
13	12	1.35	1.35
	13	1.40	1.40
14	14	1.50	1.50
	15	1.50	1.50
15	16	1.55	1.55
	17	1.70	1.70
16	18	1.85	1.85
	19	2.00	2.00
17	20	2.25	2.25
	21	2.50	2.50
18	22	2.75	2.75
	23	3.00	3.00
19	24	3.25	3.25
20	25	3.50	3.50
21	26	3.75	3.75

MODEL YEAR RELATIVITIES

MODEL YEAR	COMP	COLL
2009	1.15	1.15
2008	1.10	1.10
2007	1.05	1.05
2006	1.00	1.00
2005	0.90	0.90
2004	0.85	0.85
2003	0.80	0.80
2002	0.75	0.75
2001	0.70	0.70
2000	0.66	0.66
1999	0.63	0.63
1998	0.60	0.60
1997	0.60	0.60
1996	0.57	0.57
1995	0.57	0.57
1994 & Prior	0.55	0.55

OPTIONAL DEDUCTIBLES

COMPREHENSIVE / COLLISION:

Deductible	Factor
$250	1.25
$500	BASE
$1000	0.75

Liability BI/PD Base Rates - 6 month term premium (50/50 BI/PD split)

Terr	16FM	17FM	18FM	19FM	20FM	21FM	22FM	23FM	24FM	25FM	30FM	35FM	40FM	45FM	50FM	60FM	65FM	70FM	75FM	16FS	17FS	18FS	19FS	20FS	21FS	22FS	23FS	24FS	25FS	30FS	35FS	40FS	45FS	50FS	60FS	65FS	70FS	75FS
T1	1120	1050	980	560	490	392	336	322	308	294	280	280	280	280	280	308	350	420	574	1400	1260	1120	700	588	462	448	406	392	364	336	322	322	308	308	308	350	420	588
T2	669	627	513	390	338	333	276	243	243	232	232	232	232	232	209	209	266	380	570	950	808	618	570	540	409	338	308	308	285	277	270	260	247	238	243	266	342	523
T3	669	633	536	462	361	342	276	243	243	228	228	228	228	228	228	209	209	428	570	1045	813	659	589	551	418	338	308	308	285	277	270	260	247	238	243	266	342	523
T4	712	670	552	460	376	360	292	260	260	250	240	228	228	228	216	216	230	440	550	1100	860	690	620	480	440	360	330	300	290	290	290	280	260	250	260	300	480	550
T5	763	718	689	478	439	390	338	326	279	242	242	242	242	242	230	230	267	451	615	1179	927	861	677	519	492	422	379	349	326	316	308	299	279	273	267	349	502	615
T6	836	719	686	528	440	418	319	282	275	264	264	264	253	253	253	253	330	495	715	1210	928	862	726	517	495	431	352	341	326	308	308	308	286	275	286	308	440	660
T8	836	719	686	528	440	418	341	323	275	257	253	253	253	242	242	275	330	495	715	1210	928	858	682	517	495	422	385	350	308	308	308	297	286	275	286	330	550	715
T9	874	759	725	559	460	442	334	311	294	276	276	276	276	276	276	260	357	575	794	1323	978	909	759	644	518	460	386	370	340	340	322	315	299	288	299	322	460	690
T10	874	752	718	492	460	437	345	315	294	258	258	258	258	258	258	265	345	518	748	1288	966	867	695	570	518	437	389	357	340	322	322	311	311	285	299	322	460	690
T11	1071	839	803	612	510	485	370	326	316	306	306	306	293	281	281	293	383	574	829	1466	1084	959	791	676	574	495	444	411	362	362	362	344	332	319	344	357	510	765
T12	1176	924	888	655	568	532	406	358	330	297	297	297	297	297	297	316	420	630	882	1540	1187	935	762	672	630	498	456	456	392	392	392	392	364	350	364	392	560	840
T14	1233	957	919	708	534	522	418	374	374	334	328	328	328	319	305	334	392	580	870	1595	1233	1064	870	731	638	516	493	473	429	429	392	392	377	363	377	406	580	870
T15	1452	1099	1046	809	667	627	485	462	429	389	389	389	389	363	363	389	479	743	1073	1898	1412	1310	957	818	776	624	578	538	498	488	469	462	436	419	446	528	693	1056
T16	779	670	640	492	410	390	297	262	256	246	246	246	236	236	236	236	308	461	666	1230	865	791	615	482	461	390	334	326	303	303	287	287	267	256	267	287	410	615

Terr	16MM	17MM	18MM	19MM	20MM	21MM	22MM	23MM	24MM	25MM	30MM	35MM	40MM	45MM	50MM	60MM	65MM	70MM	75MM	16MS	17MS	18MS	19MS	20MS	21MS	22MS	23MS	24MS	25MS	30MS	35MS	40MS	45MS	50MS	60MS	65MS	70MS	75MS
T1	1190	1120	994	616	588	504	434	364	350	336	308	308	280	280	280	308	364	448	700	1988	1400	1204	840	728	616	560	476	462	434	392	350	350	322	308	336	420	616	840
T2	1121	855	751	490	450	410	323	285	277	257	257	257	238	238	209	209	304	428	618	1330	1093	912	659	532	513	428	390	342	296	276	257	247	247	238	276	380	570	760
T3	998	789	751	509	450	410	323	310	277	247	238	238	228	228	209	209	333	456	713	1378	1235	912	690	532	513	485	399	342	295	276	266	257	247	238	276	475	618	808
T4	1100	840	800	530	480	432	340	320	300	240	240	230	230	230	220	220	350	500	700	1450	1150	976	712	566	548	440	400	360	310	290	280	270	270	248	300	350	600	850
T5	1128	898	857	646	517	472	369	359	318	297	256	256	256	256	256	256	359	513	769	1476	1158	1046	759	607	574	445	410	390	334	314	287	277	277	267	308	359	615	871
T6	1210	902	854	638	519	495	370	341	341	268	253	253	253	253	253	253	308	495	770	1595	1137	1041	862	695	554	497	451	396	334	317	308	275	275	264	308	440	660	935
T8	1210	902	854	638	519	469	427	359	321	286	257	253	253	253	253	253	308	495	770	1430	1137	1041	759	638	616	451	440	396	334	319	297	275	275	264	308	440	660	935
T9	1323	948	904	674	543	518	465	398	336	299	281	281	281	281	281	281	322	518	805	1656	1201	1095	851	706	644	511	446	414	350	334	313	294	294	276	322	460	690	978
T10	1219	943	867	667	543	478	437	354	336	265	260	260	260	253	242	276	391	575	805	1610	1189	1088	842	653	621	472	414	382	350	334	322	301	301	276	301	460	690	978
T11	1403	1051	995	750	602	553	505	405	372	298	293	283	283	273	273	273	357	574	893	1785	1326	1211	885	740	701	538	485	459	393	370	342	326	321	311	357	510	765	1084
T12	1540	1159	941	776	655	630	470	420	386	328	322	314	308	308	308	308	392	630	980	1750	1470	1212	1114	784	742	560	512	496	431	412	381	364	350	336	364	560	840	1190
T14	1523	1201	1067	754	690	653	542	493	429	348	336	319	319	319	296	348	464	653	1015	1839	1517	1218	972	812	783	580	522	493	447	421	392	363	363	348	406	624	870	1233
T15	1898	1366	1294	974	792	759	650	512	472	396	386	373	363	363	347	396	578	825	1155	2393	1733	1571	1267	931	891	752	607	584	515	479	462	462	462	439	462	743	1073	1403
T16	1128	841	795	595	480	461	344	312	299	236	236	236	236	236	236	236	287	461	718	1486	1060	970	738	613	574	445	396	369	312	297	277	256	256	246	287	410	615	871

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Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	35319
Company Name:	1235
Contact Person:	Dean Kozlowski
Telephone No.:	630-282-1807
Email Address:	dkozlowski@uaig.net
Effective Date:	5/12/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	5	%
GOOD STUDENT	0	%
ANTI-THEFT DEVICE	15	%
Over 55 Defensive Driver Discount	5	%
$250/$250 Deductible Comp./Coll.		%

Assumptions to Use:

1 *Liability -Minimum* *$25,000 per person*
2 *Bodily Injury* *$50,000 per accident*
$25,000 per accident
3 *Property Damage* *$100 deductible per accident*
4 *Comprehensive & Collision $250 deductible per accident*
5 *The insured has elected to accept:*
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 *Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental*
7 *If male and female rates are different, use the highest of the two*

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

Semi - Annual premium

Vehicle	Coverages	Gender / Age	Fayetteville Female 18	Fayetteville Male 18	Fayetteville Male 40	Fayetteville Female 66	Trumann Female 18	Trumann Male 18	Trumann Male 40	Trumann Male 66	Little Rock Female 18	Little Rock Male 18	Little Rock Male 40	Little Rock Male 66	Lake Village Female 18	Lake Village Male 18	Lake Village Male 40	Lake Village Male 66	Pine Bluff Female 18	Pine Bluff Male 18	Pine Bluff Male or Female 40	Pine Bluff Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,123	$2,682	$1,047	$1,119	$2,040	$2,702	$1,058	$1,148	$2,532	$3,103	$1,227	$1,396	$2,742	$3,245	$1,228	$1,298	$2,454	$2,923	$1,181	$1,986
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,698	$3,456	$1,290	$1,362	$2,644	$3,514	$1,314	$1,415	$3,136	$3,915	$1,482	$1,662	$3,436	$3,234	$1,521	$1,591	$3,044	$3,718	$1,431	$1,543
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Honda Odyssey "EX"	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,633	$3,368	$1,263	$1,335	$2,573	$3,419	$1,284	$1,384	$3,071	$3,828	$1,455	$1,634	$3,358	$4,074	$1,488	$1,558	$2,977	$3,627	$1,403	$1,515
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,986	$3,844	$1,312	$1,484	$2,945	$3,920	$1,441	$1,549	$3,440	$4,325	$1,508	$1,689	$3,787	$4,652	$1,670	$1,740	$3,343	$4,120	$1,558	$1,670
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,955	$3,802	$1,399	$1,471	$2,914	$3,878	$1,428	$1,535	$3,406	$4,279	$1,597	$1,782	$3,748	$4,599	$1,653	$1,723	$3,309	$4,075	$1,543	$1,655
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$958	$1,114	$555	$626	$816	$1,053	$540	$607	$1,310	$1,458	$710	$855	$1,330	$1,344	$630	$700	$1,253	$1,306	$673	$785
	Minimum Liability with Comprehensive and Collision		$2,261	$2,868	$1,106	$1,177	$2,183	$2,894	$1,119	$1,212	$2,678	$3,299	$1,289	$1,460	$2,911	$3,472	$1,299	$1,369	$2,594	$3,112	$1,241	$1,353
	100/300/50 Liability with Comprehensive and Collision		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A