

SERFF Tracking Number: STAT-127204913 State: Arkansas
Filing Company: State Auto Property and Casualty Insurance Company State Tracking Number:
Company
Company Tracking Number: PC-PPA-RR-2011-0104
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas PPA - Rates and Rules
Project Name/Number: Rates and Rules eff 11-28-11/PC-PPA-RR-2011-0104

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: Arkansas PPA - Rates and Rules SERFF Tr Num: STAT-127204913 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: PC-PPA-RR-2011-0104

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy Horton

Authors: Doug Griffith, Amanda Scott

Disposition Date: 09/06/2011

Date Submitted: 08/17/2011

Disposition Status: Filed

Effective Date Requested (New):

Effective Date (New): 11/28/2011

Effective Date Requested (Renewal): 11/28/2011

Effective Date (Renewal): 11/28/2011

State Filing Description:

General Information

Project Name: Rates and Rules eff 11-28-11

Status of Filing in Domicile:

Project Number: PC-PPA-RR-2011-0104

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/06/2011

State Status Changed:

Deemer Date:

Created By: Amanda Scott

Submitted By: Amanda Scott

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our Private Passenger Auto program, as detailed in the Summary of Proposed Changes.

We estimate these revisions will result in an overall impact of +1.5%.

Attached are copies of the revised manual pages and Rate Document.

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Your consideration and acknowledgement of our filing to become effective November 28, 2011 will be very much appreciated.

Company and Contact

Filing Contact Information

Bernie Buckland, Actuarial Analyst I Bernie.Buckland@StateAuto.com
 518 E. Broad Street 614-917-5921 [Phone]
 Columbus, OH 43215 614-719-0877 [FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
 Company
 1300 Woodland Ave Group Code: 175 Company Type: Property and
 Casualty
 PO Box 66150 Group Name: State ID Number:
 West Des Moines, IA 50265-0150 FEIN Number: 57-6010814
 (614) 464-5000 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$100.00	08/17/2011	50708123

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/06/2011	09/06/2011

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	08/23/2011	08/23/2011	Amanda Scott	08/24/2011	08/24/2011

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Disposition

Disposition Date: 09/06/2011
 Effective Date (New): 11/28/2011
 Effective Date (Renewal): 11/28/2011
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Auto Property and Casualty Insurance Company	1.800%	1.500%	\$176,587	6,648	\$11,879,172	4.900%	-0.600%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	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	Exhibits	Filed	Yes
Rate	Rate Document	Filed	Yes
Rate (revised)	Revised Manual Pages	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/23/2011

Submitted Date 08/23/2011

Respond By Date

Dear Bernie Buckland,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-79-152 and amend the rules for compliance with such. Surcharging for a claim over \$1000 if the insured is not at-fault would violate such law.

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

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/24/2011
Submitted Date 08/24/2011

Dear Alexa Grissom,

Comments:

In response to the Objection letter received 08-23-11 we have attached our response below.

Response 1

Comments: We have revised our manual page GR-8 to correct the Safe Driver Insurance Plan, Rule 5b wording.

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 #
Revised Manual Pages	Various Pages	Replacement	
Previous Version			
Revised Manual Pages	Various Pages	Replacement	

Please let me know if I can be of further assistance.

Sincerely,
Amanda Scott, Doug Griffith

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.800%
Effective Date of Last Rate Revision: 11/15/2009
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Auto Property and Casualty Insurance Company	1.800%	1.500%	\$176,587	6,648	\$11,879,172	4.900%	-0.600%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 09/06/2011	Rate Document		Entire Document Replacement	AR PPA Rate Document eff 11-28-2011.pdf
Filed 09/06/2011	Revised Manual Pages	Various Pages	Replacement	2011 AR Tier Auto Manual revised pages.pdf

Personal Auto Program (PAP) Base Rates

<u>Territory</u>	<u>75,000 CSL</u>	<u>25 /50 BI</u>	<u>10,000 PD</u>	<u>1,000 Med</u>	<u>100 Ded OTC</u>	<u>250 Ded Coll</u>
1	332	155	145	13	39	247
3	236	107	107	14	50	231
5	238	102	116	14	63	226
6	247	117	106	13	46	254
8	257	119	114	13	56	233
9	221	100	101	13	58	237
10	234	104	109	13	34	200
11	209	96	94	13	59	262
16	215	101	94	13	49	224

Personal Auto Program (PAP) MedPay Base Rates

<u>Territory</u>	<u>\$1,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
1	13	31	41	54	64	70
3	14	34	44	58	69	75
5	14	34	44	58	69	75
6	13	31	41	54	64	70
8	13	31	41	54	64	70
9	13	31	41	54	64	70
10	13	31	41	54	64	70
11	13	31	41	54	64	70
16	13	31	41	54	64	70

Budget Personal Auto Program (BPA) Base Rates

<u>Territory</u>	<u>75,000 CSL</u>	<u>25 /50 BI</u>	<u>10,000 PD</u>	<u>1,000 Med</u>	<u>100 Ded OTC</u>	<u>250 Ded Coll</u>
1	294	138	127	11	39	180
3	207	95	93	13	50	167
5	209	90	101	13	63	163
6	220	106	92	13	46	183
8	229	106	101	11	56	169
9	195	89	88	11	58	174
10	205	93	94	13	34	147
11	189	87	84	11	59	192
16	193	91	83	13	49	163

Budget Auto Program (BPA) MedPay Base Rates

<u>Territory</u>	<u>\$1,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
1	11	27	35	46	54	59
3	13	31	41	54	64	70
5	13	31	41	54	64	70
6	13	31	41	54	64	70
8	11	27	35	46	54	59
9	11	27	35	46	54	59
10	13	31	41	54	64	70
11	11	27	35	46	54	59
16	13	31	41	54	64	70

Medalist Auto Program (MAP) Base Rates

<u>Territory</u>	<u>75,000 CSL</u>	<u>25 /50 BI</u>	<u>10,000 PD</u>	<u>1,000 Med</u>	<u>100 Ded OTC</u>	<u>250 Ded Coll</u>
1	232	107	103	11	39	138
3	165	74	76	13	50	126
5	165	70	81	11	63	125
6	173	82	74	11	46	137
8	180	82	81	11	56	130
9	153	69	70	11	58	135
10	163	72	77	11	34	111
11	147	66	67	11	59	143
16	152	70	67	11	49	128

Medalist Auto Program (MAP) MedPay Base Rates

<u>Territory</u>	<u>\$1,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
1	11	27	35	46	54	59
3	13	31	41	54	64	70
5	11	27	35	46	54	59
6	11	27	35	46	54	59
8	11	27	35	46	54	59
9	11	27	35	46	54	59
10	11	27	35	46	54	59
11	11	27	35	46	54	59
16	11	27	35	46	54	59

Elite Auto Program (EAP) Base Rates

<u>Territory</u>	<u>75,000 CSL</u>	<u>25 /50 BI</u>	<u>10,000 PD</u>	<u>1,000 Med</u>	<u>100 Ded OTC</u>	<u>250 Ded Coll</u>
1	184	85	82	9	39	109
3	130	58	60	9	50	103
5	133	57	65	9	63	103
6	141	66	61	8	46	110
8	142	65	64	9	56	104
9	123	55	57	9	58	108
10	130	57	62	9	34	92
11	115	52	52	9	59	117
16	121	55	55	9	49	104

Elite Auto Program (EAP) MedPay Base Rates

<u>Territory</u>	<u>\$1,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
1	9	22	28	37	44	48
3	9	22	28	37	44	48
5	9	22	28	37	44	48
6	8	19	25	33	39	43
8	9	22	28	37	44	48
9	9	22	28	37	44	48
10	9	22	28	37	44	48
11	9	22	28	37	44	48
16	9	22	28	37	44	48

Accidental Death and Work Loss

<u>Vehicle Types</u>	<u>Accidental Death</u>	<u>Work Loss</u>	<u>Accidental Death and Work Loss</u>
CL, PH, PP, PU, VN, VA, GP, DP, MH, AN, CP, EL	2	2	4
MC, MP, MS, MB, GC	4	4	8

UM/UIM Base Rates (Limits in 000s)

UM Combined Single Limit

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
50	26	21
75	29	23
100	30	24
200	34	28
300	37	30
500	45	36
1,000	59	47

UIM Combined Single Limit

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
50	20	15
75	29	23
100	31	25
200	41	33
300	51	40
500	71	57
1,000	108	87

UM Combined Single Limit w/ PD

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
75	36	30
100	39	31
200	47	39
300	54	43
500	61	47
1,000	71	57

UM BI Split Limit

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
25/50	21	15
50/100	30	24
100/300	39	31
250/500	43	34
500/500	45	36
500/1,000	54	43
1,000/1,000	59	47

UIM BI Split Limit

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
25/50	20	15
50/100	29	23
100/300	47	39
250/500	61	47
500/500	71	57
500/1,000	87	69
1,000/1,000	108	87

UM PD Split Limit

<u>Limit</u>	<u>Single</u>	<u>Multi</u>
25	15	12
50	20	15
100	22	18
250	26	21
500	29	23
1,000	30	24

Increased Limit Factors (Limits in 000s)

Combined Single Limit

<u>Limit</u>	<u>Factor</u>
75	1.00
100	1.05
200	1.14
300	1.19
500	1.24
1,000	1.30

Split Limit Bodily Injury

<u>Limit</u>	<u>Factor</u>
25/50	1.00
50/100	1.20
100/300	1.39
250/500	1.58
500/500	1.66
500/1,000	1.70
1,000/1,000	1.77

Split Limit Property Damage

<u>Limit</u>	<u>Factor</u>
25	1.00
50	1.03
100	1.08
250	1.16
500	1.20
1,000	1.22

Medical Payments

<u>Limit</u>	<u>Factor</u>
1	1.00
5	2.41
10	3.16
25	4.15
50	4.93
100	5.35

Deductible Relativity Factors

Other Than Collision

<u>Deductible</u>	<u>Factor</u>
Full	1.33
50	1.13
100	1.00
200	0.90
250	0.86
500	0.70
1,000	0.54

Collision

<u>Deductible</u>	<u>Factor</u>
50	1.32
100	1.15
200	1.05
250	1.00
500	0.93
1,000	0.80

Prime and Gold Plus	
Age	Factor
45-49	0.90
50-54	0.85
55+	0.80

Term Factors	
Term	Factor
6 Month	1.00
12 Month	2.00

Auto Home Factor	
PAP	0.95
BPA, MAP, EAP	0.90

Anti-Theft Device Factor	
Active	0.95
Passive	0.85

Anti-Lock Brakes Factor
0.95

Accident Prevention Factor
0.90

Advantage Factor
0.93

Installment Fees	
Bill Type	Fee
EFT	NA
Direct	\$5

AutoXtended SM Coverage
20.00

Late Payment Fee
\$10.00

Size of Car / Passive Restraint				
	1979 & Prior Models	1980 & Later By Restraint System		
		None	Driver Only	Front Seat and/or Side
M -- Micro subcompact ('88 & later only)	--	1.50	1.20	1.05
S -- Subcompact	--	1.30	1.05	0.90
C -- Compact	--	1.00	0.80	0.70
I -- Intermediate	--	0.80	0.65	0.55
F -- Full	--	0.80	0.65	0.55
N -- All sizes with symbol	0.90	--	--	--
N -- No Symbol	0.90	0.90	0.70	0.65

Towing and Labor Costs	
Limit of Liability	Rate Per Car
\$50 per disablement	\$5
\$75 per disablement	\$7
\$100 per disablement	\$10
Motor Homes Only	
\$150 per disablement	\$10
\$200 per disablement	\$12
\$250 per disablement	\$15

Optional Limits Transportation Expenses Coverage	
Coverage Semi-Annually	Rate Per Car
\$20 per day / \$600 aggregate	Included
\$25 per day / \$750 aggregate	\$6
\$30 per day / \$900 aggregate	\$7
\$50 per day / \$1,500 aggregate	\$11

Auto Loan/Lease Coverage	
Factor	
0.02	

Trip Interruption Coverage	
Limit	Rate
\$600	12.00

Auto Replacement Coverage	
Factor	
0.15	

CDs and Other Media	
Limit of Liability	Rate
\$200	5.00

Excess Electronic Equipment	
Limit	Increased Limit Factor
\$1,500	1.00
\$2,000	2.00
\$2,500	3.00
\$3,000	4.00
\$3,500	5.00
\$4,000	6.00
\$4,500	7.00
\$5,000	8.00
Base Rate for \$1,500 - \$40	

Spare Parts Coverage	
Deductible	Rate Per \$100
\$50	\$3

Named Non-Owner Coverage (CSL, BI, PD, MP)			
	Person(s) Named	Factor	Class Code
Exclusions for vehicles furnished or available for regular use apply	Named Individual	0.40	945600
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.60	945700
Exclusions for vehicles furnished or available for regular use DO NOT apply	Named Individual	0.60	945800
	Named Individual and Resident Family Members (including Named Individual's Spouse)	0.80	945900

Extended Non-Owner Coverage (CSL, BI, PD, MP)				
	Primary Liability Insurance in Effect	Person(s) Named	Factor	Class Code
Vehicles Furnished or Available For Regular Use Except Vehicles Furnished For Use As Public or Livery Conveyances	Yes*	Named Individual	0.12	902000
		Named Individual and Resident Family Members (including Named Individual's Spouse)	0.13	902100
	No	Named Individual	0.90	902200
		Named Individual and Resident Family Members (including Named Individual's Spouse)	1.00	902300

Miscellaneous Vehicle Rating Factors							
Vehicle Type	CSL/BI/PD	Med Pay	UM/UIM	OTC	COL	AD & WL	Class Code
Motor Home - To/From Work	*	*	*	*	*	*	*****
Motor Home - Pleasure	0.60	0.60	****	0.50	0.50	0.60	943700
Snowmobiles	0.50	2.00	****	**	**	N/A	959000
All-Terrain Vehicles	0.50	2.00	****	**	**	N/A	959000
Non-Registered Golf Carts	0.25	N/A	N/A	**	**	N/A	943500
Registered Golf Carts	*	*	2.00	*	*	*	*****
Recreational Trailers	Inc.	Inc.	Inc.	0.50	0.50	Inc.	958200
All Other Trailers	Inc.	Inc.	Inc.	**	**	Inc.	941000
Non-Reg Dune Buggies	0.90	N/A	****	**	**	N/A	943200
Registered Dune Buggies	*	*	*	*	*	*	*****
Motorcycles	***	N/A	2.00	***	***	N/A	***
Mopeds	***	N/A	2.00	***	***	N/A	***
Motorscooters	***	N/A	2.00	***	***	N/A	***
Motorbikes	***	N/A	2.00	***	***	N/A	***
Go-Carts	***	N/A	2.00	***	***	N/A	***
Electric Auto	0.75	1.00	1.00	****	****	****	990000
Classic Auto - Regular Use	*	*	*	*	*	*	*****
Classic Auto - Limited Use	0.25	0.40	0.40	**	**	0.40	962000
Antique Autos	0.25	0.40	0.40	**	**	0.40	962000

- * Rate as PP type (see rating algorithms).
- ** Refer to Rates per \$100 tables.
- *** Refer to Motorcycles, Mopeds, Motorscooters, Motorbikes and Go-Carts tables.
- **** Use PP type base rates.
- ***** Refer to class factor/code tables

Motorcycles Liability		
Engine Size (CC's)	Operator Under Age 25	All Other Operators
0 - 50	0.60	0.40
Class Code	922100	923100
51 - 100	0.80	0.50
Class Code	922100	923100
101 - 200	1.00	0.60
Class Code	922200	923200
201 - 360	1.20	0.75
Class Code	922300	923300
361 - 500	1.40	0.90
Class Code	922400	923400
501 - 800	1.60	1.05
Class Code	922500	923500
801 - 1,000	1.80	1.20
Class Code	922600	923600
Over 1,000	2.00	1.35
Class Code	922600	923600

Arkansas Tier Rate Document
Effective 11-28-2011

RD - 11

Motorcycles -- Other Than Collision		
Original Cost New	All Model Years	
	Operator Under Age 25	All Other Operators
	\$0 - \$400	0.45
\$401 - \$600	0.45	0.30
\$601 - \$900	0.55	0.35
\$901 - \$1,200	0.85	0.55
\$1,201 - \$1,500	1.10	0.75
\$1,501 - \$1,800	1.40	0.95
\$1,801 - \$2,100	1.70	1.10
\$2,101 - \$2,400	2.00	1.30
\$2,401 - \$2,700	2.25	1.50
\$2,701 and over*	+0.10 for each additional \$100 over \$2,700	+0.06 for each additional \$100 over \$2,700

* Additional factor added to the \$2,401-\$2,700 factor

Motorcycles -- Collision		
Original Cost New	All Model Years	
	Operator Under Age 25	All Other Operators
	\$0 - \$400	0.35
\$401 - \$600	0.50	0.35
\$601 - \$900	0.75	0.50
\$901 - \$1,200	0.90	0.60
\$1,201 - \$1,500	1.05	0.70
\$1,501 - \$1,800	1.20	0.80
\$1,801 - \$2,100	1.35	0.90
\$2,101 - \$2,400	1.60	1.05
\$2,401 - \$2,700	1.80	1.20
\$2,701 and over*	+0.10 for each additional \$100 over \$2,700	+0.07 for each additional \$100 over \$2,700

* Additional factor added to the \$2,401-\$2,700 factor

Rates for Minimum Premium Rules		
Vehicle Type	Coverage	Min. Prem.
Non-Registered Golf Carts	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Classic Autos – Limited Use	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Antique Autos	Combined Single Limit	\$8.00
	Bodily Injury	\$5.00
	Property Damage	\$3.00
Snowmobile	Medical Payments	\$5.00
All-Terrain Vehicles	Medical Payments	\$5.00

Other Than Collision - Rates per \$100					
Deductible	Snowmobile & ATVs	Non-Reg Golf Carts	All Other Trailers	Non-Reg Dune Buggies	Classic - Ltd Use & Antique Autos
50	1.08	0.38	0.55	1.14	0.42
100	0.96	0.34	0.49	1.01	0.37
200	0.86	0.31	0.44	0.91	0.33
250	0.83	0.29	0.42	0.87	0.32
500	0.67	0.24	0.34	0.71	0.26
1,000	0.52	0.18	0.26	0.55	0.20

Collision - Rates per \$100					
Deductible	Snowmobile & ATVs	Non-Reg Golf Carts	All Other Trailers	Non-Reg Dune Buggies	Classic - Ltd Use & Antique Autos
50	1.11	0.53	0.49	3.97	0.41
100	0.97	0.46	0.43	3.46	0.36
200	0.88	0.42	0.39	3.16	0.33
250	0.84	0.40	0.37	3.01	0.31
500	0.78	0.37	0.34	2.80	0.29
1,000	0.67	0.32	0.30	2.41	0.25

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Adult Class Factors - All Tiers

Age	Gender	Marital Status	Factor Code	Use				
				Pleasure	Drive to Work		Business	Farm
				< 15 Miles	>= 15 Miles			
25-29	M	S	Factor Code	1.30	1.30	1.30	1.50	1.15
			8091--	8092--	8093--	8098--	8099--	
25-29	F	S	Factor Code	1.20	1.20	1.20	1.40	1.05
			8081--	8082--	8083--	8088--	8089--	
25-29	M or F	M	Factor Code	1.05	1.05	1.05	1.25	0.90
			8101--	8102--	8103--	8108--	8109--	
30-34	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8121--	8122--	8123--	8128--	8129--	
35-39	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8141--	8142--	8143--	8148--	8149--	
40-44	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8151--	8152--	8153--	8158--	8159--	
45-49	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8161--	8162--	8163--	8168--	8169--	
50-54	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8171--	8172--	8173--	8178--	8179--	
55-59	M or F	M or S	Factor Code	0.95	0.95	0.95	1.15	0.80
			8181--	8182--	8183--	8188--	8189--	
60-64	M or F	M or S	Factor Code	0.95	0.95	0.95	1.15	0.80
			8191--	8192--	8193--	8198--	8199--	
65-69	M or F	M or S	Factor Code	1.00	1.00	1.00	1.20	0.85
			8001--	8002--	8003--	8008--	8009--	
70-74	M or F	M or S	Factor Code	1.06	1.06	1.06	1.26	0.91
			8011--	8012--	8013--	8018--	8019--	
75-79	M or F	M or S	Factor Code	1.21	1.21	1.21	1.41	1.06
			8031--	8032--	8033--	8038--	8039--	
80-84	M or F	M or S	Factor Code	1.21	1.21	1.21	1.41	1.06
			8041--	8042--	8043--	8048--	8049--	
85+	M or F	M or S	Factor Code	1.21	1.21	1.21	1.41	1.06
			8051--	8052--	8053--	8058--	8059--	

Youthful Class Factors

All Other Youthful - All Tiers

Factor Code	Pleasure Use	Drive To Work		Business Use	Farm Use
		Less Than 15 Miles	15 Or More Miles		
	1.15 8871--	1.15 8872--	1.15 8873--	1.35 8878--	1.00 8879--

Unmarried Female -- Not Owner Or Principal Operator - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.30 8211--	2.45 8212--	2.19 8214--	2.34 8215--
	18	Factor Code	2.30 8221--	2.45 8222--	2.19 8224--	2.34 8225--
	19	Factor Code	2.19 8231--	2.34 8232--	2.08 8234--	2.23 8235--
	20	Factor Code	2.07 8241--	2.22 8242--	1.97 8244--	2.12 8245--
With Driver Training	17 or Less	Factor Code	2.07 8261--	2.22 8262--	1.97 8264--	2.12 8265--
	18	Factor Code	2.07 8271--	2.22 8272--	1.97 8274--	2.12 8275--
	19	Factor Code	1.97 8281--	2.12 8282--	1.87 8284--	2.02 8285--
	20	Factor Code	1.86 8291--	2.01 8292--	1.77 8294--	1.92 8295--
With Or Without Driver Training	21 - 24	Factor Code	1.30 8461--	1.45 8462--	1.17 8464--	1.32 8465--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Female -- Owner Or Principal Operator - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.90 8216--	3.05 8213--	2.76 8217--	2.91 8219--
	18	Factor Code	2.90 8226--	3.05 8223--	2.76 8227--	2.91 8229--
	19	Factor Code	2.76 8236--	2.91 8233--	2.62 8237--	2.77 8239--
	20	Factor Code	2.61 8246--	2.76 8243--	2.48 8247--	2.63 8249--
With Driver Training	17 or Less	Factor Code	2.61 8266--	2.76 8263--	2.48 8267--	2.63 8269--
	18	Factor Code	2.61 8276--	2.76 8273--	2.48 8277--	2.63 8279--
	19	Factor Code	2.48 8286--	2.63 8283--	2.36 8287--	2.51 8289--
	20	Factor Code	2.35 8296--	2.50 8293--	2.23 8297--	2.38 8299--
With Or Without Driver Training	21 - 24	Factor Code	1.50 8466--	1.65 8463--	1.35 8467--	1.50 8469--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Married Female - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	1.75 8316--	1.90 8313--	1.66 8317--	1.81 8319--
	18	Factor Code	1.75 8326--	1.90 8323--	1.66 8327--	1.81 8329--
	19	Factor Code	1.75 8336--	1.90 8333--	1.66 8337--	1.81 8339--
	20	Factor Code	1.75 8346--	1.90 8343--	1.66 8347--	1.81 8349--
With Driver Training	17 or Less	Factor Code	1.58 8366--	1.73 8363--	1.50 8367--	1.65 8369--
	18	Factor Code	1.58 8376--	1.73 8373--	1.50 8377--	1.65 8379--
	19	Factor Code	1.58 8386--	1.73 8383--	1.50 8387--	1.65 8389--
	20	Factor Code	1.58 8396--	1.73 8393--	1.50 8397--	1.65 8399--
With Or Without Driver Training	21 - 24	Factor Code	1.15 8416--	1.30 8416--	1.15 8417--	1.30 8419--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Male - Not Owner or Principal Operator - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.75 8511--	2.90 8512--	2.61 8514--	2.76 8515--
	18	Factor Code	2.75 8521--	2.90 8522--	2.61 8524--	2.76 8525--
	19	Factor Code	2.54 8531--	2.69 8532--	2.41 8534--	2.56 8535--
	20	Factor Code	2.34 8541--	2.49 8542--	2.22 8544--	2.37 8545--
With Driver Training	17 or Less	Factor Code	2.48 8561--	2.63 8562--	2.36 8564--	2.51 8565--
	18	Factor Code	2.48 8571--	2.63 8572--	2.36 8574--	2.51 8575--
	19	Factor Code	2.29 8581--	2.44 8582--	2.18 8584--	2.33 8585--
	20	Factor Code	2.11 8591--	2.26 8592--	2.00 8594--	2.15 8595--
With Or Without Driver Training	21 - 24	Factor Code	1.50 8611--	1.65 8612--	1.35 8614--	1.50 8615--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Male - Owner or Principal Operator - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	3.60 8711--	3.75 8712--	3.42 8714--	3.57 8715--
	18	Factor Code	3.60 8721--	3.75 8722--	3.42 8724--	3.57 8725--
	19	Factor Code	3.33 8731--	3.48 8732--	3.16 8734--	3.31 8735--
	20	Factor Code	3.06 8741--	3.21 8742--	2.91 8744--	3.06 8745--
With Driver Training	17 or Less	Factor Code	3.24 8761--	3.39 8762--	3.08 8764--	3.23 8765--
	18	Factor Code	3.24 8771--	3.39 8772--	3.08 8774--	3.23 8775--
	19	Factor Code	3.00 8781--	3.15 8782--	2.85 8784--	3.00 8785--
	20	Factor Code	2.75 8791--	2.90 8792--	2.61 8794--	2.76 8795--
With Or Without Driver Training	21 - 24	Factor Code	1.85 8811--	2.00 8812--	1.67 8814--	1.82 8815--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Married Male - PAP, BPA, MAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.00 8311--	2.15 8312--	1.90 8314--	2.05 8315--
	18	Factor Code	2.00 8321--	2.15 8322--	1.90 8324--	2.05 8325--
	19	Factor Code	1.90 8331--	2.05 8332--	1.81 8334--	1.96 8335--
	20	Factor Code	1.80 8341--	1.95 8342--	1.71 8344--	1.86 8345--
With Driver Training	17 or Less	Factor Code	1.80 8361--	1.95 8362--	1.71 8364--	1.86 8365--
	18	Factor Code	1.80 8371--	1.95 8372--	1.71 8374--	1.86 8375--
	19	Factor Code	1.71 8381--	1.86 8382--	1.62 8384--	1.77 8385--
	20	Factor Code	1.62 8391--	1.77 8392--	1.54 8394--	1.69 8395--
With Or Without Driver Training	21 - 24	Factor Code	1.30 8411--	1.45 8412--	1.30 8414--	1.45 8415--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Female -- Not Owner Or Principal Operator - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.71 8211--	2.89 8212--	2.58 8214--	2.76 8215--
	18	Factor Code	2.71 8221--	2.89 8222--	2.58 8224--	2.76 8225--
	19	Factor Code	2.58 8231--	2.76 8232--	2.45 8234--	2.63 8235--
	20	Factor Code	2.44 8241--	2.61 8242--	2.32 8244--	2.50 8245--
With Driver Training	17 or Less	Factor Code	2.44 8261--	2.61 8262--	2.32 8264--	2.50 8265--
	18	Factor Code	2.44 8271--	2.61 8272--	2.32 8274--	2.50 8275--
	19	Factor Code	2.32 8281--	2.50 8282--	2.20 8284--	2.38 8285--
	20	Factor Code	2.19 8291--	2.36 8292--	2.08 8294--	2.26 8295--
With Or Without Driver Training	21 - 24	Factor Code	1.30 8461--	1.45 8462--	1.17 8464--	1.32 8465--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Female -- Owner Or Principal Operator - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	3.42 8216--	3.60 8213--	3.26 8217--	3.44 3.44
	18	Factor Code	3.42 8226--	3.60 8223--	3.26 8227--	3.44 8229--
	19	Factor Code	3.26 8236--	3.44 8233--	3.09 8237--	3.27 8239--
	20	Factor Code	3.08 8246--	3.26 8243--	2.92 8247--	3.10 8249--
With Driver Training	17 or Less	Factor Code	3.08 8266--	3.26 8263--	2.92 8267--	3.10 8269--
	18	Factor Code	3.08 8276--	3.26 8273--	2.92 8277--	3.10 8279--
	19	Factor Code	2.92 8286--	3.10 8283--	2.78 8287--	2.96 8289--
	20	Factor Code	2.77 8296--	2.95 8293--	2.63 8297--	2.80 8299--
With Or Without Driver Training	21 - 24	Factor Code	1.50 8466--	1.65 8463--	1.35 8467--	1.50 8469--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Married Female - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.05 8316--	2.23 8313--	1.95 8317--	2.13 8319--
	18	Factor Code	2.05 8326--	2.23 8323--	1.95 8327--	2.13 8329--
	19	Factor Code	2.05 8336--	2.23 8333--	1.95 8337--	2.13 8339--
	20	Factor Code	2.05 8346--	2.23 8343--	1.95 8347--	2.13 8349--
With Driver Training	17 or Less	Factor Code	1.85 8366--	2.03 8363--	1.76 8367--	1.94 8369--
	18	Factor Code	1.85 8376--	2.03 8373--	1.76 8377--	1.94 8379--
	19	Factor Code	1.85 8386--	2.03 8383--	1.76 8387--	1.94 8389--
	20	Factor Code	1.85 8396--	2.03 8393--	1.76 8397--	1.94 8399--
With Or Without Driver Training	21 - 24	Factor Code	1.15 8416--	1.30 8416--	1.15 8417--	1.30 8419--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Male - Not Owner or Principal Operator - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	3.25 8511--	3.42 8512--	3.08 8514--	3.26 8515--
	18	Factor Code	3.25 8521--	3.42 8522--	3.08 8524--	3.26 8525--
	19	Factor Code	3.00 8531--	3.17 8532--	2.84 8534--	3.02 8535--
	20	Factor Code	2.76 8541--	2.94 8542--	2.61 8544--	2.79 8545--
With Driver Training	17 or Less	Factor Code	2.92 8561--	3.10 8562--	2.78 8564--	2.96 8565--
	18	Factor Code	2.92 8571--	3.10 8572--	2.78 8574--	2.96 8575--
	19	Factor Code	2.70 8581--	2.88 8582--	2.57 8584--	2.75 8585--
	20	Factor Code	2.48 8591--	2.66 8592--	2.35 8594--	2.53 8595--
With Or Without Driver Training	21 - 24	Factor Code	1.50 8611--	1.65 8612--	1.35 8614--	1.50 8615--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Unmarried Male - Owner or Principal Operator - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	4.26 8711--	4.44 8712--	4.04 8714--	4.22 8715--
	18	Factor Code	4.26 8721--	4.44 8722--	4.04 8724--	4.22 8725--
	19	Factor Code	3.94 8731--	4.11 8732--	3.73 8734--	3.91 8735--
	20	Factor Code	3.61 8741--	3.79 8742--	3.44 8744--	3.61 8745--
With Driver Training	17 or Less	Factor Code	3.83 8761--	4.01 8762--	3.64 8764--	3.82 8765--
	18	Factor Code	3.83 8771--	4.01 8772--	3.64 8774--	3.82 8775--
	19	Factor Code	3.54 8781--	3.72 8782--	3.36 8784--	3.54 8785--
	20	Factor Code	3.25 8791--	3.42 8792--	3.08 8794--	3.26 8795--
With Or Without Driver Training	21 - 24	Factor Code	1.85 8811--	2.00 8812--	1.67 8814--	1.82 8815--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Youthful Class Factors

Married Male - EAP

Age			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure or Farm Use	Drive to Work Business Use	Pleasure or Farm Use	Drive to Work Business Use
Without Driver Training	17 or Less	Factor Code	2.35 8311--	2.53 8312--	2.23 8314--	2.41 8315--
	18	Factor Code	2.35 8321--	2.53 8322--	2.23 8324--	2.41 8325--
	19	Factor Code	2.23 8331--	2.41 8332--	2.13 8334--	2.30 8335--
	20	Factor Code	2.11 8341--	2.29 8342--	2.01 8344--	2.19 8345--
With Driver Training	17 or Less	Factor Code	2.11 8361--	2.29 8362--	2.01 8364--	2.19 8365--
	18	Factor Code	2.11 8371--	2.29 8372--	2.01 8374--	2.19 8375--
	19	Factor Code	2.01 8381--	2.19 8382--	1.90 8384--	2.08 8385--
	20	Factor Code	1.90 8391--	2.08 8392--	1.80 8394--	1.98 8395--
With Or Without Driver Training	21 - 24	Factor Code	1.30 8411--	1.45 8412--	1.30 8414--	1.45 8415--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

Secondary Class Factors - PAP, BPA

The Rating Factors applicable to the Vehicle Type, Single, or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition or subtraction of the appropriate Factor from the applicable table below to the Primary Rating Factor.

Table Applicable to 1971 and Later Model Autos

Vehicle Type		Sub-Class				
		0	1	2	3	4
Single Car						
Standard Performance	Factor Code*	+0.00 10	+0.40 11	+0.90 12	+1.50 13	+2.20 14
Intermediate Performance - (I)	Factor Code*	+0.00 30	+0.40 31	+0.90 32	+1.50 33	+2.20 34
High Performance - (H)	Factor Code*	+0.00 50	+0.40 51	+0.90 52	+1.50 53	+2.20 54
Sports - (S)	Factor Code*	+0.00 70	+0.40 71	+0.90 72	+1.50 73	+2.20 74
Multi-Car						
Standard Performance	Factor Code*	-0.15 20	+0.25 21	+0.75 22	+1.35 23	+2.05 24
Intermediate Performance - (I)	Factor Code*	-0.15 40	+0.25 41	+0.75 42	+1.35 43	+2.05 44
High Performance - (H)	Factor Code*	-0.15 60	+0.25 61	+0.75 62	+1.35 63	+2.05 64
Sports - (S)	Factor Code*	-0.15 80	+0.25 81	+0.75 82	+1.35 83	+2.05 84

Table Applicable to 1970 and Prior Model Autos

Vehicle Type		Sub-Class				
		0	1	2	3	4
Single Car						
Non-High Performance	Factor Code*	+0.00 10	+0.40 11	+0.90 12	+1.50 13	+2.20 14
High Performance	Factor Code*	+0.00 50	+0.40 51	+0.90 52	+1.50 53	+2.20 54
Multi-Car						
Non-High Performance	Factor Code*	-0.15 20	+0.25 21	+0.75 22	+1.35 23	+2.05 24
High Performance	Factor Code*	-0.15 60	+0.25 61	+0.75 62	+1.35 63	+2.05 64

* These two digits are to be appended to the four digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

Secondary Class Factors - MAP, EAP

The Rating Factors applicable to the Vehicle Type, Single, or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition or subtraction of the appropriate Factor from the applicable table below to the Primary Rating Factor.

Table Applicable to 1971 and Later Model Autos

Vehicle Type		Sub-Class		
		0	1	2
Single Car				
Standard Performance	Factor Code*	+0.00 10	+0.40 11	+1.20 12
Intermediate Performance - (I)	Factor Code*	+0.00 30	+0.40 31	+1.20 32
High Performance - (H)	Factor Code*	+0.00 50	+0.40 51	+1.20 52
Sports - (S)	Factor Code*	+0.00 70	+0.40 71	+1.20 72
Multi-Car				
Standard Performance	Factor Code*	-0.15 20	+0.25 21	+1.05 22
Intermediate Performance - (I)	Factor Code*	-0.15 40	+0.25 41	+1.05 42
High Performance - (H)	Factor Code*	-0.15 60	+0.25 61	+1.05 62
Sports - (S)	Factor Code*	-0.15 80	+0.25 81	+1.05 82

Table Applicable to 1970 and Prior Model Autos

Vehicle Type		Sub-Class		
		0	1	2
Single Car				
Non-High Performance	Factor Code*	+0.00 10	+0.40 11	+1.20 12
High Performance	Factor Code*	+0.00 50	+0.40 51	+1.20 52
Multi-Car				
Non-High Performance	Factor Code*	-0.15 20	+0.25 21	+1.05 22
High Performance	Factor Code*	-0.15 60	+0.25 61	+1.05 62

* These two digits are to be appended to the four digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

Additional High Symbol Factors			
Vehicles	Applicable Rating Step	Comp	Collision
1975 & Prior, Symbol > 7	Increase Percentage Factor	0.200	0.050
1989 & Prior, Symbol = 21 and OCN* > \$65,000	Additional \$1,000 Factor	0.017	0.014
1990 - 2010, Symbol = 27 and OCN* > \$80,000	Additional \$10,000 Factor	1.430	0.500
2011 & Subsequent, Symbol = 98 and OCN* > \$150,000	Additional \$10,000 Factor	1.450	0.500

*OCN = Original Cost New

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specialty built autos.
3. Original Cost New in U.S. for imported autos.

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Other Than Collision Symbol / Model Year Table

Symbol 21 (1989 & Prior)	
<u>Symbol</u>	<u>Relativity</u>
1-4	0.42
5	0.52
6	0.78
15	3.98
16	4.63
17	5.38
18	6.25
19	7.25
20	8.45
21*	8.45

1989 & Prior	
<u>Symbol</u>	<u>Relativity</u>
7	0.56
8	0.73
10	0.91
11	1.09
12	1.30
13	1.57
14*	1.88

Symbol 27 (1990 - 2010)	
<u>Symbol</u>	<u>Relativity</u>
1	0.86
19	4.54
20	4.93
21	5.38
22	5.95
23	6.55
24	7.45
25	8.71
26	10.05
27*	10.05

Symbol 14 factor is 3.55 for 1980 & Prior model years.

* See Additional High Symbol Factors Table

*Symbol 14 factor does not apply to 1980 & prior model years.

* See Additional High Symbol Factors Table

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
2	1.00	0.98	0.94	0.91	0.89	0.86	0.82	0.79	0.76	0.72	0.69	0.66	0.64	0.62	0.61	0.61	0.61	0.56	0.56	0.56	0.56
3	1.21	1.19	1.14	1.10	1.08	1.04	0.99	0.96	0.92	0.87	0.83	0.80	0.77	0.75	0.74	0.74	0.74	0.68	0.68	0.68	0.68
4	1.34	1.31	1.26	1.22	1.19	1.15	1.10	1.06	1.02	0.96	0.92	0.88	0.86	0.83	0.82	0.82	0.82	0.75	0.75	0.75	0.75
5	1.47	1.44	1.38	1.34	1.31	1.26	1.21	1.16	1.12	1.06	1.01	0.97	0.94	0.91	0.90	0.90	0.90	0.82	0.82	0.82	0.82
6	1.63	1.60	1.53	1.48	1.45	1.40	1.34	1.29	1.24	1.17	1.12	1.08	1.04	1.01	0.99	0.99	0.99	0.91	0.91	0.91	0.91
7	1.78	1.74	1.67	1.62	1.58	1.53	1.46	1.41	1.35	1.28	1.23	1.17	1.14	1.10	1.09	1.09	1.09	1.00	1.00	1.00	1.00
8	1.94	1.90	1.82	1.77	1.73	1.67	1.59	1.53	1.47	1.40	1.34	1.28	1.24	1.20	1.18	1.18	1.18	1.09	1.09	1.09	1.09
10	2.12	2.08	1.99	1.93	1.89	1.82	1.74	1.67	1.61	1.53	1.46	1.40	1.36	1.31	1.29	1.29	1.29	1.19	1.19	1.19	1.19
11	2.27	2.22	2.13	2.07	2.02	1.95	1.86	1.79	1.73	1.63	1.57	1.50	1.45	1.41	1.38	1.38	1.38	1.27	1.27	1.27	1.27
12	2.55	2.50	2.40	2.32	2.27	2.19	2.09	2.01	1.94	1.84	1.76	1.68	1.63	1.58	1.56	1.56	1.56	1.43	1.43	1.43	1.43
13	2.77	2.71	2.60	2.52	2.47	2.38	2.27	2.19	2.11	1.99	1.91	1.83	1.77	1.72	1.69	1.69	1.69	1.55	1.55	1.55	1.55
14	3.03	2.97	2.85	2.76	2.70	2.61	2.48	2.39	2.30	2.18	2.09	2.00	1.94	1.88	1.85	1.85	1.85	1.70	1.70	1.70	1.70
15	3.34	3.27	3.14	3.04	2.97	2.87	2.74	2.64	2.54	2.40	2.30	2.20	2.14	2.07	2.04	2.04	2.04	1.87	1.87	1.87	1.87
16	3.64	3.57	3.42	3.31	3.24	3.13	2.98	2.88	2.77	2.62	2.51	2.40	2.33	2.26	2.22	2.22	2.22	2.04	2.04	2.04	2.04
17	3.92	3.84	3.68	3.57	3.49	3.37	3.21	3.10	2.98	2.82	2.70	2.59	2.51	2.43	2.39	2.39	2.39	2.20	2.20	2.20	2.20
18	4.20	4.12	3.95	3.82	3.74	3.61	3.44	3.32	3.19	3.02	2.90	2.77	2.69	2.60	2.56	2.56	2.56	2.35	2.35	2.35	2.35

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Other Than Collision Symbol / Model Year Table

2011 & Subsequent Symbol Factors					
<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>
1	0.61	31	3.96	59	9.06
2	0.75	32	4.04	60	9.73
3	1.00	33	4.12	61	10.41
4	1.14	34	4.22	62	11.12
5	1.29	35	4.29	63	11.84
6	1.43	36	4.41	64	12.57
7	1.59	37	4.55	65	13.27
8	1.71	38	4.69	66	14.35
10	1.84	39	4.80	67	15.80
11	1.96	40	4.94	68	17.24
12	2.08	41	5.06	69	18.67
13	2.18	42	5.20	70	20.12
14	2.27	43	5.31	71	21.57
15	2.39	44	5.45	72	23.02
16	2.49	45	5.57	73	24.47
17	2.61	46	5.71	74	25.92
18	2.73	47	5.86	75	27.37
19	2.82	48	6.02		
20	2.92	49	6.18		
21	3.02	50	6.31		20.12
22	3.12	51	6.47		
23	3.22	52	6.63		
24	3.31	53	6.76		
25	3.41	54	7.00		
26	3.49	55	7.29		
27	3.59	56	7.61		
28	3.69	57	7.92		
29	3.76	58	8.41		
30	3.86				

2011 & Subsequent Base Model Year / Symbol 3 Factors	
Model Year	Symbol 3 Factor
2011	1.08
2012	1.13
2013	1.19
2014	1.25

* For model years not shown, increase the latest model year factor shown by 5.0% for each additional year.

98	See Additional High Symbol Factors Table
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Collision Symbol / Model Year Table

Symbol 21 (1989 & Prior)		1989 & Prior		Symbol 27 (1990 - 2010)	
<u>Symbol</u>	<u>Relativity</u>	<u>Symbol</u>	<u>Relativity</u>	<u>Symbol</u>	<u>Relativity</u>
1-4	0.60	7	0.46	1	0.88
5	0.74	8	0.52	19	2.39
6	0.88	10	0.58	20	2.50
15	2.10	11	0.64	21	2.61
16	2.35	12	0.70	22	2.75
17	2.55	13	0.77	23	2.91
18	2.75	14*	0.87	24	3.14
19	3.00			25	3.50
20	3.30			26	3.85
21*	3.30			27*	3.85

Symbol 14 factor is 1.95 for 1980 & Prior model years.
* See Additional High Symbol Factors Table

*Symbol 14 factor does not apply to 1980 & prior model years.

* See Additional High Symbol Factors Table

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
2	1.00	0.97	0.94	0.91	0.89	0.83	0.77	0.71	0.66	0.62	0.58	0.57	0.53	0.52	0.49	0.48	0.47	0.46	0.46	0.46	0.46
3	1.09	1.06	1.02	0.99	0.97	0.90	0.84	0.77	0.72	0.68	0.63	0.62	0.58	0.57	0.53	0.52	0.51	0.50	0.50	0.50	0.50
4	1.16	1.13	1.09	1.06	1.03	0.96	0.89	0.82	0.77	0.72	0.67	0.66	0.61	0.60	0.57	0.56	0.55	0.53	0.53	0.53	0.53
5	1.22	1.18	1.15	1.11	1.09	1.01	0.94	0.87	0.81	0.76	0.71	0.70	0.65	0.63	0.60	0.59	0.57	0.56	0.56	0.56	0.56
6	1.28	1.24	1.20	1.16	1.14	1.06	0.99	0.91	0.84	0.79	0.74	0.73	0.68	0.67	0.63	0.61	0.60	0.59	0.59	0.59	0.59
7	1.35	1.31	1.27	1.23	1.20	1.12	1.04	0.96	0.89	0.84	0.78	0.77	0.72	0.70	0.66	0.65	0.63	0.62	0.62	0.62	0.62
8	1.42	1.38	1.33	1.29	1.26	1.18	1.09	1.01	0.94	0.88	0.82	0.81	0.75	0.74	0.70	0.68	0.67	0.65	0.65	0.65	0.65
10	1.49	1.45	1.40	1.36	1.33	1.24	1.15	1.06	0.98	0.92	0.86	0.85	0.79	0.77	0.73	0.72	0.70	0.69	0.69	0.69	0.69
11	1.56	1.51	1.47	1.42	1.39	1.29	1.20	1.11	1.03	0.97	0.90	0.89	0.83	0.81	0.76	0.75	0.73	0.72	0.72	0.72	0.72
12	1.64	1.59	1.54	1.49	1.46	1.36	1.26	1.16	1.08	1.02	0.95	0.93	0.87	0.85	0.80	0.79	0.77	0.75	0.75	0.75	0.75
13	1.72	1.67	1.62	1.57	1.53	1.43	1.32	1.22	1.14	1.07	1.00	0.98	0.91	0.89	0.84	0.83	0.81	0.79	0.79	0.79	0.79
14	1.82	1.77	1.71	1.66	1.62	1.51	1.40	1.29	1.20	1.13	1.06	1.04	0.96	0.95	0.89	0.87	0.86	0.84	0.84	0.84	0.84
15	1.94	1.88	1.82	1.77	1.73	1.61	1.49	1.38	1.28	1.20	1.13	1.11	1.03	1.01	0.95	0.93	0.91	0.89	0.89	0.89	0.89
16	2.05	1.99	1.93	1.87	1.82	1.70	1.58	1.46	1.35	1.27	1.19	1.17	1.09	1.07	1.00	0.98	0.96	0.94	0.94	0.94	0.94
17	2.16	2.10	2.03	1.97	1.92	1.79	1.66	1.53	1.43	1.34	1.25	1.23	1.14	1.12	1.06	1.04	1.02	0.99	0.99	0.99	0.99
18	2.27	2.20	2.13	2.07	2.02	1.88	1.75	1.61	1.50	1.41	1.32	1.29	1.20	1.18	1.11	1.09	1.07	1.04	1.04	1.04	1.04

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Collision Symbol / Model Year Table

2011 & Subsequent Symbol Factors					
<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>	<u>Symbol</u>	<u>Factor</u>
1	0.63	31	2.17	59	3.59
2	0.79	32	2.20	60	3.76
3	1.00	33	2.24	61	3.97
4	1.10	34	2.27	62	4.23
5	1.17	35	2.30	63	4.47
6	1.21	36	2.34	64	4.73
7	1.26	37	2.39	65	4.97
8	1.31	38	2.43	66	5.34
10	1.37	39	2.46	67	5.84
11	1.43	40	2.50	68	6.34
12	1.47	41	2.53	69	6.84
13	1.51	42	2.57	70	7.33
14	1.54	43	2.60	71	7.83
15	1.59	44	2.63	72	8.33
16	1.61	45	2.66	73	8.83
17	1.66	46	2.70	74	9.33
18	1.70	47	2.74	75	9.83
19	1.74	48	2.77		
20	1.77	49	2.81		
21	1.81	50	2.86		
22	1.86	51	2.90		
23	1.90	52	2.93		
24	1.93	53	2.97		
25	1.97	54	3.03		
26	2.00	55	3.10		
27	2.03	56	3.19		
28	2.07	57	3.27		
29	2.10	58	3.41		
30	2.14				

98	7.33	See Additional High Symbol Factors Table
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2011 & Subsequent Base Model Year / Symbol 3 Factors	
<u>Model Year</u>	<u>Symbol 3 Factor</u>
2011	1.05
2012	1.10
2013	1.16
2014	1.22

* For model years not shown, increase the latest model year factor shown by 5.0% for each additional year.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

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**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

Note: The liability interest of the business may be covered by attaching the 1A-Basic Additional Interest endorsement. The physical damage interest in the vehicle may be provided through listing the business as a loss payee. The business cannot be added as a Named Insured.

2. For farm family co-partnerships or farm family corporations: An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with General Rules 4.A., provided the vehicle is:
- a. Not experience rated, and
 - b. Not used in any occupation other than farming or ranching, or
 - c. Used only in driving to or from work.

C. Definitions

1. USE CLASSIFICATIONS

- a. **BUSINESS USE** means:
That the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

Some examples of acceptable Business use classified risks are as follows:

- Real estate and insurance agents, clergy, charitable volunteer activities, doctors or lawyers regularly visiting multiple locations on a daily basis
- Regular trips to the bank, post office, etc by the insured in the insured's vehicle which are part of the insured's job and performed during business hours
- Regular attendance at seminars, as a participant or attendee, held at various locations during normal business hours.
- Sales, service or repair representatives who use their own vehicle at work, provided they do not carry explosives or flammable or otherwise hazardous materials or equipment.
- Delivery to end-consumers limited to personal use and household consumer (i.e. direct home sales products such as Avon, Mary Kay, etc). Delivery of these or similar products by a distributor or retail salesperson is not acceptable.

An "artisan use" vehicle may be considered for a business use classification.

"Artisan use" is defined as:

A private passenger auto, pick-up style truck or van that is used to carry tools or supplies between the insured's home and job sites. The usage of these vehicles is such that:

- On average, no more than 3 job sites are visited on a daily basis
- There is no pick up or delivery of any goods or property. This includes incidental and occasional use.
- There is no transportation of any explosives, flammable or otherwise hazardous material or equipment.

The only operators of "artisan use" vehicles are the named insured, spouse, or resident family member.

No more than two "artisan use" vehicles are permitted per household

**ARKANSAS PERSONAL AUTO MANUAL
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4. CLASSIFICATIONS (CONT'D)

- b. FARM USE means:**
The auto is principally garaged on a farm or ranch, and

 - (1)** It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2)** It is not customarily used in any occupation other than farming or ranching.

- c. PLEASURE USE means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school
 - (a)** Less than three road miles one way, and (show on application as WORK USE less than 3 miles).
 - (b)** Three or more, but less than 15, road miles one way for not more than two days per week, or not more than two weeks in any five week period.

- d. WORK LESS THAN 15 MILES means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school
 - (a)** Three or more, but less than 15, road miles one way if such usage is not more than two days per week, or more than two weeks in any five week period; or
 - (b)** 15 or more road miles one way, for not more than two days per week, or not more than two weeks in any five week period.

- e. WORK 15 OR MORE MILES means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school 15 or more road miles one way more than two days per week, or more than two weeks in any five week period.

- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.**

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

- g.** An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Autos in Government Business endorsement is used to limit coverage.

2. AGE, SEX AND MARITAL STATUS CLASSIFICATIONS

- a.** YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
- (1)** YOUTHFUL UNMARRIED FEMALE OPERATOR — unmarried female under 25 years of age who is not an owner or principal operator;
 - (2)** YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR — unmarried female under 25 years of age who is an owner or principal operator;
 - (3)** YOUTHFUL MARRIED MALE OPERATOR — married male under 25 years of age;
 - (4)** YOUTHFUL UNMARRIED MALE OPERATOR — unmarried male under 25 years of age who is not an owner or principal operator;
 - (5)** YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR — unmarried male under 25 years of age who is an owner or principal operator;
 - (6)** YOUTHFUL MARRIED FEMALE OPERATOR — married female under 25 years of age.
- b.** AGE means the age attained on the last birthday.
- c.** MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d.** RESIDENT means anyone residing in the same household.

Exceptions:

- 1.** A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- 2.** If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution without a vehicle over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

3. SINGLE CAR RISKS

- a.** If the number of operators exceeds the number of autos, the Operator Classifications with the highest Primary Rating Factors apply.

4. MULTI-CAR RISKS

a. NO YOUTHFUL OPERATORS

Determine the number of operators and the Primary Rating Factors for each. If there are more cars than operators, or an equal number of cars and operators, assign operators to cars as follows:

- (I)** Each Principal Operator to the car principally operated.
- (II)** Remaining operators to cars they customarily operate.
 - (1)** If there are more cars than operators, assign the Classification for the operator who customarily operates the additional car(s).
 - (2)** If there are more operators than cars, assign those with the highest rating factors first.
- (III)** Single operators 25-29 will have their first vehicle rated in the 25-29 unmarried class, and remaining vehicles assigned to them rated in the 25-29 married class.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

b. WITH YOUTHFUL OPERATORS

Determine the number of Youthful Operators and the Primary Rating Factor for each at the Pleasure Use Classification.

- (I) If there are more cars than Youthful Operators, or an equal number of cars and Youthful Operators, assign operators to cars as follows:
 - (1) Each principal Youthful Operator to the car principally operated. **Note:** When a Youthful Operator under 25 years of age owns or is Principal Operator of more than one auto, apply the All Other Youthful Operator Classification to the additional car(s).
 - (2) Remaining Youthful Operators to the cars they customarily operate. **Note:** When the number of Youthful Operators equals the number of cars, a Youthful Operator class must be applied to each car, assigning those with highest rating factors first.
 - (3) Any remaining cars at the appropriate No Youthful Operator classifications.
- (II) If there are more Youthful Operators than cars, assign Youthful Operators to cars as follows:
 - (1) Select the Youthful Operators with the highest pleasure use rating factors equal to the number of cars.
 - (2) Of those selected, assign any Principal Operators to the cars they principally operate.
 - (3) Of those selected and remaining after Principal Operator assignment, assign operators to cars in order of highest rating factors.

After assigning Youthful Operators to cars on the basis of Primary Pleasure Use Factors, each factor must be adjusted for the actual car use before determining and applying the Secondary Rating Factor.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

When SDIP is used, it is to be applied to all eligible autos.

A. ELIGIBILITY

An auto is eligible for rating under this Plan if it is:

- 1. Owned by an individual or owned jointly by two or more relatives or resident individuals.
- 2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch, and
 - b. Not rated as part of a fleet, and
 - c. Not used in any occupation other than farming or ranching.
- 3. Owned by a corporation, co-partnership, unincorporated association or other business entity and has the AU-618, Business Entity Endorsement, attached.

Exceptions:

- 1. The SDIP does not apply to an auto that is used in the business of driver training.
- 2. For a private passenger auto not eligible for the Plan, add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

B. DEFINITIONS

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other current resident operator as follows:

- (1) Three points are assigned for conviction of:
 - (a) Driving while intoxicated or under the influence of drugs, or
 - (b) Failure to stop and report when involved in an accident, or
 - (c) Homicide or assault arising out of the operation of a motor vehicle, or
 - (d) Driving while license is suspended or revoked.

- (2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy.

- (3) One point is assigned for conviction of any other moving traffic violation resulting in:
 - (a) Suspension or revocation of an operator's license, or
 - (b) The filing of evidence of Financial Responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto. Not at fault accidents and/ or claims will not be considered in rating.

- (1) One point is assigned for each auto accident that results in:
 - (a) Bodily injury or death, or
 - (b) Total damage to all property including his or her own in excess of \$1,000 if not covered by insurance or when payment in excess of \$1,000 is made by the insurer.

- (2) One point is assigned if, during the experience period, there were two or more accidents, each which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a Principal Operator of an auto insured under a separate policy, and

2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto), or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person, or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident, or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident, or

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

- e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator, or
- f. Accidents involving damage by contact with animals or fowl, or
- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects, or
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

c. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the Company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. DRIVING RECORD SUB-CLASSIFICATION

The Driving Record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub - Classifications
0	0
1	1
2	2
3	3
4 or more	4

D. SURCHARGE ASSESSMENT

Point surcharges follow the driver. Points will be applied only to a vehicle the insured is assigned to. If the driver is assigned to more than one vehicle, his/her points will be applied to only that vehicle with the highest total base premium. Total base premium is the sum of the base premium for Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive and Collision Coverages that apply to the auto.

E. ADMINISTRATION OF SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

2. Renewal Business

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records, or
- b. Motor Vehicle records, or
- c. An application signed by the applicant and producer.

6. POLICY TERM / PAYMENT OPTIONS

A. The policy may be written for a period of six months or one year. Renewal terms are processed according to the current rates and forms.

B. The tier auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

Six Month Policy Term			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	\$5 N/A – EFT	50% due at inception with remaining due in 3 months.
Monthly Pay	Yes	\$5 N/A – EFT	1/6 th due at inception with remaining billed in installments every 30 days.

Twelve Month Policy Term (Advantage Auto Only)			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	\$5 N/A – EFT	50% due at inception with remaining due in 6 months.
Four Pay	Yes	\$5 N/A – EFT	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly Pay	Yes	\$5 N/A - EFT	1/12 th due at inception with remaining billed in installments every 30 days.

C. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

D. Electronic Funds Transfer (“E-Pay”)

The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed, policies.

E. Customers Can Pay:

- 1) **By Check** – Customers can mail in a check with the invoice billing stub.
- 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item B.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

6. POLICY TERM / PAYMENT OPTIONS (CONT'D)

- 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

F. Agent “Sweep” / Upload Payments – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.

- 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXress.
- 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.

G. NSF Charge – A \$20 non-sufficient funds fee will be charged on all returned payments if returned for insufficient funds.

H. Late Payment Fee – A \$10 late payment fee will be charged on all payments that are received more than four days after the payment due date.

7. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability; Medical Payments; and Comprehensive and Collision premiums are determined as follows:

- A.** Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B.** Refer to the Model Year Rule to determine the model year of the auto refer to State Auto’s Vehicle Look-up for the appropriate symbol of the auto.
- C.** Refer to Territory Definitions to determine the territorial schedule and code number for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D.** Refer to the State Rate Pages to determine base rates for the desired coverage for the appropriate territory. For Medical Payments and Uninsured Motorists, refer to State Auto Vehicle Look-up by year, make and model to determine appropriate size code.
- E.** For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the Base Premium.
- F.** The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.
- G.** When a surcharge is applicable under the Certified Risk — Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

Use the Secondary Factors and code for sports cars.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

8. MINIMUM PREMIUM RULE

The minimum semi-annual premium charge is \$5 for each policy.

9. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

10. MODEL YEARS FOR OTHER THAN COMPREHENSIVE AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos — the model year of the chassis determines the model year of the auto.
- C. Code the four digit model year; for example, code 1994 vehicles as 1994, 1995 vehicles as 1995, etc.

11. SYMBOL DETERMINATION

- A. Refer to ISO symbol for vehicle.
- B. New model vehicles not displayed:
 - 1. If a new year of an existing model, use the most current model year for symbol determination.
 - 1. If vehicle is a brand new model, use the cost new of the vehicle to determine the appropriate symbol.
 - 2. For non-symbolled pickups, determine a symbol based on "original cost new" from the tables of the ISO Symbol and Identification Section.
 - 4. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:
 - (a) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables of the ISO Symbol and Identification Section.
 - 5. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Trailer Section in the Recreational Vehicle Section.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

12. SIZE OF CAR

The rates for Medical Payments and Uninsured Motorists/Underinsured Motorists coverages are determined by applying the appropriate percentages to the otherwise applicable rate, prior to application of the classification factor. Refer to the State Rate Pages for applicable percentage.

Note: This routine is applicable to all vehicles with symbols displayed in the ISO Symbol and Identification Section and non-symbolled vehicles except Motor Homes, Recreational Trailers and Miscellaneous Types with class code 900000 and higher.

13. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was canceled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

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ARKANSAS PERSONAL AUTO MANUAL

CREDITS/DISCOUNTS SECTION

1. PRIME OF LIFE® DRIVER DISCOUNT

The Prime of Life Plan provides a competitive account price and unique extra value coverages specific to the needs and lifestyles of insureds age 45 years and older. All insureds 45 years of age and older who are assigned to and rated on a vehicle written in any of the auto tiers with the Auto/Home Discount, qualify and will automatically receive the Prime of Life Plan. In addition, the plan offers the "Friends For A Lifetime" automobile guarantee for those insureds 45 years or older that meet the qualifying conditions of this extra added benefit.

The Prime of Life Plan consists of extra value coverages provided by endorsement AU-671 added to any auto tier and endorsement FI-199 added to the Homeowners Policy. The Prime of Life Driver Discount applies to all drivers age 45 and older in any of the auto tiers.

This discount is available for insureds who are at least 45 years of age or older and have the Auto/Home Discount on their policy. We have outlined below a number of rules and requirements that apply.

A. CREDIT

The credit is applied to the otherwise applicable semi-annual premium for each coverage except UM/UIM coverage of the vehicle the 45 or older driver is assigned to and rated on.

Age	All Auto Tiers
45 – 49	10%
50 – 54	15%
55 and older	20%

B. ELIGIBILITY

All auto tiers are eligible for the credit.

Policies with Forms HO-4 and HO-6 must have Coverage "C" limits of at least \$20,000 to qualify an eligible auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Registered Golf Carts and Registered Dune Buggies. Named Non-Owner policies also qualify for this credit.

C. PROCESSING INSTRUCTIONS

1. New Applications

When automobile applications are submitted that are eligible for the Prime of Life Driver Discount, the discount will be automatically applied to the policy.

2. Promise of Second Policy

In cases where there is the promise of a second policy, we will apply the discount to an existing policy under certain conditions. Here are the key points you will want to keep in mind:

- a. If you promise the supporting policy within **six months**, we will add the Prime of Life Driver Discount to the companion policy.
- b. If the first piece of business is new, simply include the Prime of Life Driver Discount, indicating in the "Remarks" section on the application when you expect to write the supporting policy (this must occur within the required six months).

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

1. PRIME OF LIFE® DRIVER DISCOUNT (CONT'D)

- c. If the promised policy is not received, the discount will be deleted.
- d. No trial applications will be accepted, and the auto applications must meet all of our underwriting requirements to qualify for the discounts.

3. Mid-Term Changes to Existing Policies

The Prime of Life Driver Discount may be added midterm when we write the supporting policy which qualifies the insured for the Prime of Life Plan. If the driver turns 45 midterm, the discount will be given at the next renewal.

4. Cancellation of a Policy with Prime of Life Discount

When one of the two policies receiving the Prime of Life Discount is canceled, the credit will be automatically removed from the remaining policy at the next renewal date.

5. Declarations Page

When the Prime of Life Driver Discount credit applies, the credit percentage will be displayed on the declarations page of the policy.

2. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

A. A 10% Motor Vehicle Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability, Split Limit Liability, Property Damage Liability, Medical Payments and Collision coverages provided the insured: is age 55 or over, and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.

B. This Discount shall apply:

- 1. Only to the auto principally operated by the operator with the course completion certificate.
- 2. Only once to each auto regardless of the number of operators with course completion certificates.
- 3. Be approved by the Arkansas Department of Motor Vehicles, and
 - a. Be taught by an approved instructor, and
 - b. Include the minimum hours of classroom and field driving instructions prescribed by the Arkansas Department of Motor Vehicles, and
 - c. Shall not be self-instructed.
- 4. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to the discount provided the adult principal operator of the auto.

Exception: This discount does not apply to vehicles classified and rated under the Recreational Types Rule unless otherwise specified.

ARKANSAS PERSONAL AUTO MANUAL CREDITS/DISCOUNTS SECTION

3. GOOD STUDENT

Students must be enrolled full-time and be at least 16 years of age, but no older than 24 years of age. Married operators ages 21-24 are not eligible for the discount. A certified statement from a school official must be received indicating that the student has met one of the following requirements during the immediately preceding school semester: (Use ACORD Good Student Form.)

1. Is in the upper 20% of his/her class scholastically; or
2. Maintains a "B" average, or its equivalent.
If the letter grading system cannot be averaged then no grade can be below "B."
3. When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
4. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
5. Home Schooled Only: Must have scored in upper 20% of one of the following:
 - a. PSAT
 - b. PACT
 - c. SAT-1
 - d. ACT
 - e. Iowa test of basic skills
 - f. California Achievement Test

The certified statement must be provided to the company on an **annual** basis to continue the discount. Agents will be notified of all expiring certified statements prior to the renewal of the policy for submission of an updated statement.

4. DRIVER TRAINING CLASSIFICATION

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

1. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

A minimum of six clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

2. A minimum of three clock hours per student of actual driving experience exclusive of observation time in the car, and

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

4. DRIVER TRAINING CLASSIFICATION (CONT'D)

- a. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- b. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- c. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- e. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a, b, and c; or d. or e. above.

5. AUTO/HOME DISCOUNT

This credit is available for insureds that have both an Automobile and Homeowners or Farmowners Policy written with State Auto.

A. CREDIT

The credit is 10% of the otherwise applicable semi-annual premium for each coverage in the Medalist, Elite and Budget Auto tiers and 5% for the Personal Auto tier.

B. ELIGIBILITY

HO-4 and HO-6 policies must have Coverage "C" limits of at least \$20,000 to qualify an eligible auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (business use), Classic Autos classified and rated as Private Passenger Autos, Antique Autos, Classic Autos Limited Use, Electric Autos, Registered Dune Buggies, Registered Golf Carts, Named Non-Owner rated policies and Extended Non-Owner rated policies. Motor Homes rated as pleasure do not qualify for the credit but may qualify a homeowners policy for the discount.

The following vehicles do not qualify for the credit and do not qualify a homeowners policy for the discount.

1. Motorcycles, Mopeds, Go-Carts, Motorscooters, Motorbikes.
2. Snowmobiles and All-Terrain Vehicles.
3. Non Registered Dune Buggies and Non Registered Golf Carts.
4. Recreational Trailers and Utility Trailers.

C. PROCESSING INSTRUCTIONS

1. New Applications

When auto applications are submitted that are eligible for the Auto/Home Discount, indicate in the Credits and Surcharging Section of the application.

**ARKANSAS PERSONAL AUTO MANUAL
OPTIONAL COVERAGES SECTION**

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ARKANSAS PERSONAL AUTO MANUAL

Optional Coverages

15 TRIP INTERRUPTION COVERAGE – PP1302

- A. Coverage Description** – This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded. The Trip Interruption Coverage provides:
1. Coverage for reasonable transportation expenses in the event of a mechanical or electrical breakdown.
 2. Coverage for expenses incurred for lodging and meals in the event of either a covered physical damage loss or a mechanical or electrical breakdown.
 3. The maximum coverage amount available is \$600 without application of a deductible.
 4. Coverage will be available only for losses occurring more than 100 miles from home.
 5. Coverage applies only if the owned auto is withdrawn from use for more than 24 hours.
 6. It is excess over any other collectible source of recovery including but not limited to coverage provided by vehicle warranties, automobile clubs, mechanical breakdown or any other similar plans.
- B. Endorsement**
Attach the Trip Interruption Coverage Endorsement – PP1302.

16 AUTOXtended® COVERAGES EX671

- A. Coverage Eligibility** – This package of coverages is similar to our coverages available in the Prime of Life Plan, and is available to all insureds prior to being eligible for the Prime of Life Plan. Once the insured becomes eligible for the Prime of Life plan, at the next renewal, this endorsement will be removed from the policy and the AU671 will automatically be included in the policy.
- B. Coverage Description** –No deductible applies to any portion of the coverages within this endorsement. This package of coverages includes:
1. Up to \$500 of Pet coverage for reasonable and customary veterinarian bills for the insured's pet dog or cat that is injured in an auto accident, or for a pet dog or cat that is killed in an auto accident involving a covered auto or any non-owned auto;
 2. Coverage for a Global Positioning System (GPS) if damaged while in or upon a "your covered vehicle" – up to \$500;
 3. Guaranteed coverage for cellular phones;
 4. Coverage for electronic keys, key replacements and locksmith services up to a combined limit of \$250;
 5. Coverage for emergency travel expenses up to \$600;
 6. Coverage for emergency ambulance expense up to \$2,500;
 7. Coverage for a rented vehicle including diminution in value and loss of use;
 8. An additional \$10 per day for transportation expense provided under Coverage D of the policy or over any optional limit provided by any form or endorsement. .
 9. Total disability –wage loss coverage for the insured up to \$200 per week maximum of 50 weeks;
 10. \$10,000 Death Indemnity if death occurs to an insured, subject to a maximum of \$20,000 per accident. This amount will be increased to \$25,000 per insured, subject to a maximum of \$50,000 per accident, if at the time of the accident; the insured was wearing a properly fastened, original, factory-installed seat belt.
- C. Endorsement**
Attach the Personal Auto Policy - AutoXtendedSM Coverages Endorsement, **EX671**.

SERFF Tracking Number: STAT-127204913 State: Arkansas
 Filing Company: State Auto Property and Casualty Insurance State Tracking Number:
 Company
 Company Tracking Number: PC-PPA-RR-2011-0104
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas PPA - Rates and Rules
 Project Name/Number: Rates and Rules eff 11-28-11/PC-PPA-RR-2011-0104

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	09/06/2011

Comments:

Attachment:

Form A-1 Private Passenger Automobile Abstract.pdf

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	09/06/2011

Comments:

Attachments:

PPA Survey Form APCS.xls
 PPA Survey Form APCS.pdf

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	09/06/2011

Comments:

Attachment:

REQ FORM RF-1 Rate Filing Abstract.pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/06/2011

Bypass Reason: N/A

Comments:

SERFF Tracking Number: STAT-127204913 State: Arkansas
Filing Company: State Auto Property and Casualty Insurance State Tracking Number:
Company
Company Tracking Number: PC-PPA-RR-2011-0104
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas PPA - Rates and Rules
Project Name/Number: Rates and Rules eff 11-28-11/PC-PPA-RR-2011-0104

	Item Status:	Status
Satisfied - Item: Exhibits	Filed	Date: 09/06/2011
Comments:		
Attachment:		
AR Tier Filing Exhibits.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 State Auto Property & Casualty Insurance Company
 NAIC # (including group #) 25127 Group# 175

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- a. Driver over 55 20%
- b. Good Student Discount Varies%
- c. Multi-car Discount Varies%
- d. Accident Free Discount* N/A%

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 5/15%
- f. Other (specify)
 - Auto/Home Discount 5/10%
 - ABS 5%
 - Size of Car/Passive Restraint Varies%
 - Motor Vehicle Accident Prevention Course 10%
 - Prime of Life/Gold Plus 10/15/20%

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

\$0 for EFT payments, \$5 for direct bill payments.

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Elite	-30.4%	36.6%
Medalist	-17.8%	36.5%
Budget	0.0%	20.9%
Personal	19.2%	5.9%

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

Bernie Buckland

Digitally signed by Bernie Buckland
DN: cn=Bernie Buckland, o=State Auto Insurance
Companies, ou=Actuarial Services, email=Bernie.
Buckland@stateauto.com, c=US
Date: 2011.08.17 10:29:40 -04'00'

Signature

Bernie Buckland

Printed Name

Actuarial Analyst I

Title

614-917-5921

Telephone Number

bernie.buckland@stateauto.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25127
Company Name: State Auto Property & Casualty Insurance C
Contact Person: Bernie Buckland
Telephone No.: 614-917-5921
Email Address: bernie.buckland@stateauto.com
Effective Date: 11/15/2011

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 death
- 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
 501-371-2800
Telephone:
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	Varies	%
AUTO/HOMEOWNERS	5	10
GOOD STUDENT	Varies	%
ANTI-THEFT DEVICE	5	15
Over 55 Defensive Driver Discount		10
\$250/\$500 Deductible Comp./Coll.	14	7

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$746	\$952	\$324	\$276	\$678	\$860	\$300	\$258	\$992	\$1,272	\$414	\$346	\$678	\$860	\$300	\$258	\$782	\$994	\$336	\$286
	Minimum Liability with Comprehensive and Collision			\$1,438	\$1,856	\$574	\$474	\$1,480	\$1,908	\$590	\$488	\$1,650	\$2,130	\$650	\$534	\$1,480	\$1,908	\$590	\$488	\$1,482	\$1,912	\$588	\$488
	100/300/50 Liability with Comprehensive and Collision			\$1,596	\$2,050	\$658	\$552	\$1,620	\$2,082	\$668	\$558	\$1,858	\$2,390	\$750	\$624	\$1,620	\$2,082	\$668	\$558	\$1,654	\$2,126	\$678	\$568
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$746	\$952	\$324	\$276	\$678	\$860	\$300	\$258	\$992	\$1,272	\$414	\$346	\$678	\$860	\$300	\$258	\$782	\$994	\$336	\$286
	Minimum Liability with Comprehensive and Collision			\$1,702	\$2,204	\$668	\$552	\$1,784	\$2,308	\$698	\$578	\$1,896	\$2,456	\$740	\$606	\$1,784	\$2,308	\$698	\$578	\$1,746	\$2,258	\$684	\$564
	100/300/50 Liability with Comprehensive and Collision			\$1,860	\$2,398	\$752	\$630	\$1,924	\$2,482	\$776	\$648	\$2,104	\$2,716	\$840	\$696	\$1,924	\$2,482	\$776	\$648	\$1,918	\$2,472	\$774	\$644
2003 Honda Odyssey "EX"	Minimum Liability			\$746	\$952	\$324	\$276	\$678	\$860	\$300	\$258	\$992	\$1,272	\$414	\$346	\$678	\$860	\$300	\$258	\$782	\$994	\$336	\$286
	Minimum Liability with Comprehensive and Collision			\$1,652	\$2,138	\$650	\$536	\$1,724	\$2,228	\$678	\$558	\$1,852	\$2,400	\$722	\$596	\$1,724	\$2,228	\$678	\$558	\$1,698	\$2,192	\$664	\$552
	100/300/50 Liability with Comprehensive and Collision			\$1,810	\$2,332	\$734	\$614	\$1,864	\$2,402	\$756	\$628	\$2,060	\$2,660	\$822	\$686	\$1,864	\$2,402	\$756	\$628	\$1,870	\$2,406	\$754	\$632
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$774	\$984	\$342	\$292	\$706	\$892	\$318	\$274	\$1,020	\$1,304	\$432	\$362	\$706	\$892	\$318	\$274	\$808	\$1,026	\$354	\$302
	Minimum Liability with Comprehensive and Collision			\$2,022	\$2,616	\$790	\$652	\$2,144	\$2,772	\$834	\$688	\$2,202	\$2,850	\$856	\$704	\$2,144	\$2,772	\$834	\$688	\$2,062	\$2,670	\$806	\$664
	100/300/50 Liability with Comprehensive and Collision			\$2,192	\$2,822	\$886	\$742	\$2,296	\$2,958	\$924	\$770	\$2,422	\$3,122	\$968	\$806	\$2,296	\$2,958	\$924	\$770	\$2,246	\$2,896	\$908	\$756
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$746	\$952	\$324	\$276	\$678	\$860	\$300	\$258	\$992	\$1,272	\$414	\$346	\$678	\$860	\$300	\$258	\$782	\$994	\$336	\$286
	Minimum Liability with Comprehensive and Collision			\$1,926	\$2,500	\$750	\$614	\$2,038	\$2,642	\$790	\$650	\$2,098	\$2,720	\$812	\$666	\$2,038	\$2,642	\$790	\$650	\$1,970	\$2,546	\$764	\$628
	100/300/50 Liability with Comprehensive and Collision			\$2,084	\$2,694	\$834	\$692	\$2,178	\$2,816	\$868	\$720	\$2,306	\$2,980	\$912	\$756	\$2,178	\$2,816	\$868	\$720	\$2,142	\$2,760	\$854	\$708
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$774	\$984	\$342	\$292	\$706	\$892	\$318	\$274	\$1,020	\$1,304	\$432	\$362	\$706	\$892	\$318	\$274	\$808	\$1,026	\$354	\$302
	Minimum Liability with Comprehensive and Collision			\$1,578	\$2,038	\$632	\$524	\$1,634	\$2,104	\$652	\$540	\$1,772	\$2,286	\$704	\$578	\$1,634	\$2,104	\$652	\$540	\$1,614	\$2,080	\$644	\$534
	100/300/50 Liability with Comprehensive and Collision			\$1,748	\$2,244	\$728	\$614	\$1,786	\$2,290	\$742	\$622	\$1,992	\$2,558	\$816	\$680	\$1,786	\$2,290	\$742	\$622	\$1,798	\$2,306	\$746	\$626

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PC-PPA-RR-2011-0104
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	State Auto Property & Casualty Insurance Company	B.	25127

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.	Personal Auto	B.	Private Passenger Auto

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	
Tier Auto - Summary								
Combined Single Limit	2.9%	2.9%						
Bodily Injury	1.1%	1.0%						
Property Damage	5.0%	4.9%						
Medical Payments	2.2%	1.5%						
UM/UIM	3.2%	3.3%						
Liability Total	2.8%	2.8%						
Other Than Collision	13.7%	6.5%						
Collision	-6.0%	-3.4%						
Physical Damage Total	0.8%	0.0%						
TOTAL OVERALL EFFECT	1.9%	1.5%						

6. 5 Year History Rate Change History

Year	Policy Count	%	Eff. Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	13101	-5.6%	07/15/2005	16938	8501	50.2%	50.4%
2006	13177	0.0%	11/15/2006	16881	7323	43.4%	48.3%
2007	11,243	0.0%	11/15/2007	15586	7517	48.2%	51.3%
2008	9,237	0.0%	11/15/2008	13332	8453	63.4%	58.4%
2009	7,674	2.8%	11/15/2009	10685	4922	46.1%	53.3%
2010	6,648	-	-	9200	3369	36.6%	57.0%

7.

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

8. N/A Apply Loss Cost Factors to Future Filings (Y or N)

9. 4.9% Estimated Maximum Rate Increase for any Arkansas Insured (%). Territory (of applicable): 6

10. -0.6% Estimated Maximum Rate Decrease for any Arkansas Insured (%). Territory (of applicable): 6

State Auto Property & Casualty Insurance Company
Tier Auto Rate and Rule Filing – Arkansas

Index of Exhibits

Summary of Proposed Rate and Rule Revisions

Indications

Exhibit I	Summary of Indicated Changes
Exhibit II	Statewide - Calculation of Indicated Changes for Liability
Exhibit III	Statewide - Calculation of Indicated Changes for Physical Damage and All Coverages Combined
Exhibit IV	Statewide - Calculation of Projected Ultimate Incurred Losses
Exhibit V	Excess Wind Adjustment Factors
Exhibit VI	Expense Exhibit
Exhibit VII	Loss Development
Exhibit VIII	Pure Premium Trends
Exhibit IX	Unallocated Loss Adjustment Expense

Impacts

Exhibit X	Summary of Impacts by Coverage
Exhibit XI	Summary of Base Rate Impacts by Territory and Coverage
Exhibit XII	Offset Calculations and Revised Model Years

Summary of Proposed Changes

Arkansas - Private Passenger Auto Program
State Auto Property & Casualty Insurance Company
Page 1 of 1

1. Base Rates:

We are revising our base rates. Please see Exhibit XI for details. The overall impact of base rate changes is 1.5%.

2. Base Model Year Update:

We are updating the base model year for physical damage coverages from 2009 to 2010. Changes are offset in the base rates to net no impact overall from this change. See Exhibit XII for impacts by model year. See Rate Document pages RD-29 through RD-32 for proposed factors.

3. Miscellaneous Manual Revisions:

We are revising our manual as outlined in the following table:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
General Rules, Table of Contents - Adjusted Rules and Page numbers to reflect changes.		
General Rules, Classifications - added examples of acceptable Business Use classified risks to the Definitions section.	Rule 4, Pages GR-4 and GR-7	Rule 4, Pages GR-4 and GR-6
Credits/Discounts/Charges, Table of Contents - revised to add registered trademark to Prime of Life Plan Discount		
Credits/Discounts, Prime of Life Driver Discount – revised to add registered trademark to Prime of Life Driver Discount.	Rule 1, Pages CD-1 and CD-2	Rule 1, Pages CD-1 and CD-2
Credits/Discounts/Charges, Good Student Discount - revised to add married operators 21-24 as ineligible.	Rule 3, Page CD-3	Rule 3, Page CD-3
Credits/Discounts/Charges, Auto/Home Discount - revised wording for clarification.	Rule 5, Page CD-4	Rule 5, Page CD-4
Optional Coverages, Table of Contents - revised to add registered trademark to AutoXtended Coverages.		
Optional Coverages, AutoXtended Coverages - revised to add registered trademark to AutoXtended Coverages.	Rule 16, Page OC-10	Rule 16, Page OC-10

State Auto Insurance Companies
Arkansas

Summary of Private Passenger Auto Rate Indications

Coverage	2010 Earned Premiums	Rate Indications	Dollar Impact	Effective Date
BI - Split & Single Lim.	\$2,101,957	1.1%	\$22,247	15-Nov-2011
PD - Split & Single Lim.	1,768,163	5.0%	88,947	
Medical Payments	407,530	2.1%	8,511	
U.M./U.I.M	<u>1,086,657</u>	<u>3.2%</u>	<u>34,413</u>	
<i>LIABILITY</i>	5,364,308	2.9%	154,118	
Other Than Collision	1,574,565	13.7%	214,955	
Collision	<u>3,009,675</u>	<u>-6.2%</u>	<u>(185,249)</u>	
<i>PHYSICAL DAMAGE</i>	4,584,239	0.6%	29,705	
OVERALL TOTAL	\$9,948,547	1.8%	183,824	

State Auto Insurance Companies
Arkansas

PRIVATE PASSENGER AUTO
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR LIABILITY COVERAGES

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
BI - Split & Single Lim.	06/30/2009	18,412	\$2,588,111	1,514,485	113	0.61	\$13,403
	06/30/2010	15,326	2,101,957	1,307,686	110	0.72	11,888
PD - Split & Single Lim.	06/30/2009	18,412	2,179,159	1,520,966	456	2.48	3,335
	06/30/2010	15,326	1,768,163	1,348,705	404	2.64	3,338
Medical Payments	06/30/2009	29,194	500,154	290,490	83	0.28	3,500
	06/30/2010	24,116	407,530	292,259	88	0.36	3,321
U.M./U.I.M.	06/30/2009	45,422	1,332,205	514,451	115	0.25	4,473
	06/30/2010	37,766	1,086,657	1,063,584	95	0.25	11,196

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
BI - Split & Single Lim.	06/30/2009	0.585					
	06/30/2010	0.622	0.604	0.689	-12.3%	0.27	1.1%
PD - Split & Single Lim.	06/30/2009	0.698					
	06/30/2010	0.763	0.730	0.689	6.0%	0.54	5.0%
Medical Payments	06/30/2009	0.581					
	06/30/2010	0.717	0.649	0.687	-5.5%	0.24	2.1%
U.M./U.I.M.	06/30/2009	0.386					
	06/30/2010	0.979	0.682	0.687	-0.6%	0.26	3.2%

State Auto Insurance Companies
Arkansas

PRIVATE PASSENGER AUTO
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR PHYSICAL DAMAGE COVERAGES
AND ALL COVERAGES COMBINED

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
Other Than Collision	06/30/2009	13,534	\$1,899,442	1,439,741	858	6.34	\$1,678
	06/30/2010	11,222	1,574,565	1,215,947	807	7.19	1,507
Collision	06/30/2009	13,329	3,641,851	2,319,355	623	4.67	3,723
	06/30/2010	11,038	3,009,675	1,895,145	519	4.70	3,652
LIABILITY TOTAL	06/30/2009	111,440	6,599,628	3,840,392	767	0.69	5,007
	06/30/2010	92,534	5,364,308	4,012,234	697	0.75	5,756
PHYS. DAM. TOTAL	06/30/2009	26,863	5,541,293	3,759,096	1,481	5.51	2,538
	06/30/2010	22,260	4,584,239	3,111,091	1,326	5.96	2,346
OVERALL TOTAL	06/30/2009	138,303	12,140,922	7,599,487	2,248	1.63	3,381
	06/30/2010	114,795	9,948,547	7,123,326	2,023	1.76	3,521

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
Other Than Collision	06/30/2009	0.758					
	06/30/2010	0.772	0.765	0.673	13.7%	1.00	13.7%
Collision	06/30/2009	0.637					
	06/30/2010	0.630	0.633	0.675	-6.2%	1.00	-6.2%
LIABILITY TOTAL (wtd. ave.)	06/30/2009	0.582					
	06/30/2010	0.748	0.665	0.688	-3.4%	NA	2.9%
PHYS. DAM. TOTAL (wtd. ave.)	06/30/2009	0.678					
	06/30/2010	0.679	0.679	0.674	0.6%	NA	0.6%
OVERALL TOTAL	06/30/2009	0.626					
	06/30/2010	0.716	0.671	0.682	-1.6%	NA	1.8%

* Other Than Collision Coverage includes an adjustment for large, catastrophic wind losses.

State Auto Insurance Companies
Arkansas

Private Passenger Auto
Calculation of Projected Ultimate Incurred Losses
Statewide Totals

Coverage	(1) Accident Years Ended	(2) Developed Incurred Losses	(3) Annual Net Trend	(4) Years of Projection	(5) Trended Incurred Losses	(6) ULAE Factor	(7) Projected Incurred Loss & LAE
BI - Split & Single Lim.	06/30/2009	\$1,107,356	6.1%	3.69	\$1,376,805	1.100	\$1,514,485
	06/30/2010	\$1,014,297	6.1%	2.69	\$1,188,805	1.100	\$1,307,686
PD - Split & Single Lim.	06/30/2009	\$1,201,986	3.9%	3.69	\$1,382,696	1.100	\$1,520,966
	06/30/2010	\$1,107,097	3.9%	2.69	\$1,226,096	1.100	\$1,348,705
Medical Payments	06/30/2009	\$224,659	4.5%	3.69	\$264,082	1.100	\$290,490
	06/30/2010	\$236,153	4.5%	2.69	\$265,690	1.100	\$292,259
U.M./U.I.M.	06/30/2009	\$397,268	4.5%	3.69	\$467,682	1.100	\$514,451
	06/30/2010	\$858,464	4.5%	2.69	\$966,895	1.100	\$1,063,584
Liability Totals	06/30/2009	\$2,931,269	4.8%	3.69	\$3,491,265	1.100	\$3,840,392
	06/30/2010	\$3,216,011	4.8%	2.69	\$3,647,486	1.100	\$4,012,234
The latest year average trend for Liability, excluding U.M./U.I.M. is:					4.9%		
Other Than Collision	06/30/2009	\$1,067,924	5.2%	3.69	\$1,285,483	1.120	\$1,439,741
	06/30/2010	\$948,416	5.2%	2.69	\$1,085,667	1.120	\$1,215,947
Collision	06/30/2009	\$1,601,448	7.2%	3.69	\$2,070,852	1.120	\$2,319,355
	06/30/2010	\$1,402,974	7.2%	2.69	\$1,692,093	1.120	\$1,895,145
Phys. Dam. Totals	06/30/2009	\$2,669,372	6.4%	3.69	\$3,356,336	1.120	\$3,759,096
	06/30/2010	\$2,351,390	6.4%	2.69	\$2,777,760	1.120	\$3,111,091

NOTES:

a) Other Than Collision Losses include an adjustment for large, catastrophic wind losses.

STATE AUTO INSURANCE COMPANIES

EXCESS WIND ADJUSTMENT FACTORS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
State	Fiscal Year	Total Incurred Losses	Wind/ Non-Wind Ratio	I.S.O. Average Ratio	(3)-(2)	(4) x Non-Wind Losses	Adjusted Total Loss (1)+(5)	Wind Adjustment Factor
ARKANSAS	2009	1,147,937	0.496	0.387	-0.109	(83,424)	1,064,513	0.927
	2010	948,150	0.416	0.387	-0.029	(19,646)	928,504	0.979

**STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTO EXPENSE EXHIBIT -- 2009
ARKANSAS**

<u>LIABILITY</u>	<u>EAP</u>	<u>MAP</u>	<u>BPA</u>	<u>PAP</u>	<u>SW</u>
ACQUISITION EXPENSE	4.2%	4.2%	4.2%	4.2%	4.2%
GENERAL EXPENSE	7.1%	7.1%	7.1%	7.1%	7.1%
AGENT COMMISSION	12.8%	12.8%	12.4%	8.2%	12.4%
CONTINGENT COMMISSION	1.2%	1.2%	1.2%	1.2%	1.2%
TAXES - STATE & LOCAL	2.5%	2.5%	2.5%	2.5%	2.5%
TAXES - GUARANTY FUNDS	0.0%	0.0%	0.0%	0.0%	0.0%
TAXES - OTHER	0.2%	0.2%	0.2%	0.2%	0.2%
TAXES - POOLS	0.0%	0.0%	0.0%	0.0%	0.0%
MISCELLANEOUS	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%
PLUS TARGET OPERATING GAIN	8.8%	8.8%	8.8%	8.8%	8.8%
PLUS CONTIGENCY LOAD	0.0%	0.0%	0.0%	0.0%	0.0%
LESS INVESTMENT INCOME	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	31.6%	31.6%	31.2%	27.0%	31.2%
PERMISSIBLE LOSS AND LAE RATIO:	68.4%	68.4%	68.8%	73.0%	68.8%
<u>PHYSICAL DAMAGE</u>	<u>EAP</u>	<u>MAP</u>	<u>BPA</u>	<u>PAP</u>	<u>SW</u>
ACQUISITION EXPENSE	4.2%	4.2%	4.2%	4.2%	4.2%
GENERAL EXPENSE	7.1%	7.1%	7.1%	7.1%	7.1%
AGENT COMMISSION	13.0%	13.1%	12.8%	7.9%	12.8%
CONTINGENT COMMISSION	1.2%	1.2%	1.2%	1.2%	1.2%
TAXES - STATE & LOCAL	3.0%	3.0%	3.0%	3.0%	3.0%
TAXES - GUARANTY FUNDS	0.0%	0.0%	0.0%	0.0%	0.0%
TAXES - OTHER	0.2%	0.2%	0.2%	0.2%	0.2%
TAXES - POOLS	0.0%	0.0%	0.0%	0.0%	0.0%
MISCELLANEOUS	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%
PLUS TARGET OPERATING GAIN	5.5%	5.5%	5.5%	5.5%	5.5%
PLUS CONTIGENCY LOAD	0.0%	0.0%	0.0%	0.0%	0.0%
LESS INVESTMENT INCOME	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	32.8%	32.9%	32.6%	27.7%	32.6%
PERMISSIBLE LOSS AND LAE RATIO:	67.2%	67.1%	67.4%	72.3%	67.4%

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
BODILY INJURY & SINGLE LIMIT BI COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	1,773,181	1,726,154	1,898,253	1,912,934	1,907,551	1,891,240	1,876,040
Jun. 2005	1,961,862	1,634,353	1,797,493	1,782,465	1,764,604	1,749,404	
Jun. 2006	1,785,081	1,598,747	1,854,379	2,011,514	2,052,249		
Jun. 2007	1,813,721	1,626,288	1,672,080	1,737,134			
Jun. 2008	3,601,523	3,245,021	3,268,841				
Jun. 2009	2,873,406	2,121,465					
Jun. 2010	2,880,732						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	0.9735	1.0997	1.0077	0.9972	0.9914	0.9920	
Jun. 2005	0.8331	1.0998	0.9916	0.9900	0.9914		
Jun. 2006	0.8956	1.1599	1.0847	1.0203			
Jun. 2007	0.8967	1.0282	1.0389				
Jun. 2008	0.9010	1.0073					
Jun. 2009	0.7383						
Average of most recent 4 points							
WTD AVG.	0.8529	1.0603	1.0307	1.0031	0.9914	0.9920	
STR AVG.	0.8579	1.0738	1.0308	1.0025	0.9914	0.9920	
H-L	0.8961	1.0640	1.0233	0.9972	NA	NA	
SELECTED	0.8961	1.0603	1.0307	1.0031	0.9914	0.9920	1.0000
CUM	0.9661	1.0780	1.0168	0.9865	0.9835	0.9920	1.0000
ULT \$ ENDED	2,782,989 2010	2,287,020 2009	3,323,646 2008	1,713,622 2007	2,018,286 2006	1,735,344 2005	1,876,040 2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	219	221	222	221	221	220	219
Jun. 2005	236	233	235	231	230	230	
Jun. 2006	209	211	210	209	211		
Jun. 2007	223	224	218	220			
Jun. 2008	294	294	277				
Jun. 2009	290	272					
Jun. 2010	350						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0091	1.0045	0.9955	1.0000	0.9955	0.9955	
Jun. 2005	0.9873	1.0086	0.9830	0.9957	1.0000		
Jun. 2006	1.0096	0.9953	0.9952	1.0096			
Jun. 2007	1.0045	0.9732	1.0092				
Jun. 2008	1.0000	0.9422					
Jun. 2009	0.9379						
Average of most recent 4 points							
WTD AVG	0.9852	0.9771	0.9955	1.0015	0.9978	0.9955	
STR AVG.	0.9880	0.9798	0.9957	1.0017	0.9977	0.9955	
SELECTED	0.9852	0.9771	0.9955	1.0015	0.9978	0.9955	1.0000
CUM	0.9533	0.9676	0.9903	0.9947	0.9932	0.9955	1.0000
ULT # ENDED	334 2010	263 2009	274 2008	219 2007	210 2006	229 2005	219 2004

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	1,580,842	1,597,906	1,583,373	1,583,373	1,583,373	1,583,373	1,583,373
Jun. 2005	1,724,772	1,735,952	1,743,804	1,748,799	1,754,837	1,749,425	
Jun. 2006	1,899,732	1,909,796	1,916,968	1,936,151	1,936,151		
Jun. 2007	1,815,954	1,851,248	1,845,084	1,842,474			
Jun. 2008	2,483,805	2,464,500	2,470,024				
Jun. 2009	2,687,330	2,711,253					
Jun. 2010	3,342,144						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0108	0.9909	1.0000	1.0000	1.0000	1.0000	
Jun. 2005	1.0065	1.0045	1.0029	1.0035	0.9969		
Jun. 2006	1.0053	1.0038	1.0100	1.0000			
Jun. 2007	1.0194	0.9967	0.9986				
Jun. 2008	0.9922	1.0022					
Jun. 2009	1.0089						
Average of most recent 4 points							
WTD AVG.	1.0056	1.0018	1.0030	1.0011	0.9984	1.0000	
STR AVG.	1.0065	1.0018	1.0029	1.0012	0.9985	1.0000	
H-L	1.0071	1.0030	1.0014	1.0000	NA	NA	
SELECTED	1.0056	1.0018	1.0030	1.0011	0.9984	1.0000	1.0000
CUM	1.0100	1.0044	1.0026	0.9995	0.9984	1.0000	1.0000
ULT \$ ENDED	3,375,644 2010	2,723,116 2009	2,476,357 2008	1,841,595 2007	1,933,012 2006	1,749,425 2005	1,583,373 2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	656	659	655	655	655	655	655
Jun. 2005	691	689	693	691	690	690	
Jun. 2006	698	701	700	700	700		
Jun. 2007	723	715	713	712			
Jun. 2008	838	836	839				
Jun. 2009	1,028	1,012					
Jun. 2010	1,178						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0046	0.9939	1.0000	1.0000	1.0000	1.0000	
Jun. 2005	0.9971	1.0058	0.9971	0.9986	1.0000		
Jun. 2006	1.0043	0.9986	1.0000	1.0000			
Jun. 2007	0.9889	0.9972	0.9986				
Jun. 2008	0.9976	1.0036					
Jun. 2009	0.9844						
Average of most recent 4 points							
WTD AVG	0.9930	1.0014	0.9989	0.9995	1.0000	1.0000	
STR AVG.	0.9938	1.0013	0.9989	0.9995	1.0000	1.0000	
SELECTED	0.9930	1.0014	0.9989	0.9995	1.0000	1.0000	1.0000
CUM	0.9928	0.9998	0.9984	0.9995	1.0000	1.0000	1.0000
ULT # ENDED	1,170 2010	1,012 2009	838 2008	712 2007	700 2006	690 2005	655 2004

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
MEDICAL PAYMENTS

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	463,982	407,606	361,311	354,571	353,571	352,571	352,571
Jun. 2005	517,675	453,258	422,977	401,203	394,813	392,683	
Jun. 2006	426,597	386,424	387,646	367,686	367,686		
Jun. 2007	441,213	424,368	401,597	401,176			
Jun. 2008	492,994	454,629	475,613				
Jun. 2009	575,472	539,619					
Jun. 2010	711,379						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	0.8785	0.8864	0.9813	0.9972	0.9972	1.0000	
Jun. 2005	0.8756	0.9332	0.9485	0.9841	0.9946		
Jun. 2006	0.9058	1.0032	0.9485	1.0000			
Jun. 2007	0.9618	0.9463	0.9990				
Jun. 2008	0.9222	1.0462					
Jun. 2009	0.9377						
Average of most recent 4 points							
WTD AVG.	0.9322	0.9821	0.9689	0.9934	0.9958	1.0000	
STR AVG.	0.9319	0.9822	0.9693	0.9938	0.9959	1.0000	
H-L	0.9299	0.9748	0.9649	0.9972	NA	NA	
SELECTED	0.9322	0.9821	0.9689	0.9934	0.9958	1.0000	1.0000
CUM	0.8775	0.9413	0.9585	0.9893	0.9958	1.0000	1.0000
ULT \$ ENDED	624,252 2010	507,957 2009	455,887 2008	396,870 2007	366,149 2006	392,683 2005	352,571 2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	172	169	167	166	166	166	166
Jun. 2005	216	211	211	210	208	208	
Jun. 2006	167	162	163	161	161		
Jun. 2007	149	149	146	146			
Jun. 2008	173	169	173				
Jun. 2009	202	196					
Jun. 2010	235						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	0.9826	0.9882	0.9940	1.0000	1.0000	1.0000	
Jun. 2005	0.9769	1.0000	0.9953	0.9905	1.0000		
Jun. 2006	0.9701	1.0062	0.9877	1.0000			
Jun. 2007	1.0000	0.9799	1.0000				
Jun. 2008	0.9769	1.0237					
Jun. 2009	0.9703						
Average of most recent 4 points							
WTD AVG	0.9783	1.0029	0.9942	0.9963	1.0000	1.0000	
STR AVG.	0.9793	1.0024	0.9943	0.9968	1.0000	1.0000	
SELECTED	0.9783	1.0029	0.9942	0.9963	1.0000	1.0000	1.0000
CUM	0.9718	0.9933	0.9905	0.9963	1.0000	1.0000	1.0000
ULT # ENDED	228 2010	195 2009	171 2008	145 2007	161 2006	208 2005	166 2004

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
UNINSURED & UNDERINSURED MOTORIST COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	592,188	1,030,583	1,136,820	1,099,595	1,114,241	1,119,092	1,119,092
Jun. 2005	606,803	773,997	795,245	752,128	749,337	747,302	
Jun. 2006	407,767	458,468	501,820	508,281	488,306		
Jun. 2007	625,367	813,963	942,652	1,035,938			
Jun. 2008	783,849	826,924	945,962				
Jun. 2009	822,032	957,364					
Jun. 2010	1,158,401						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.7403	1.1031	0.9673	1.0133	1.0044	1.0000	
Jun. 2005	1.2755	1.0275	0.9458	0.9963	0.9973		
Jun. 2006	1.1243	1.0946	1.0129	0.9607			
Jun. 2007	1.3016	1.1581	1.0990				
Jun. 2008	1.0550	1.1440					
Jun. 2009	1.1646						
	Average of most recent 4 points						
WTD AVG.	1.1583	1.1087	1.0057	0.9966	1.0015	1.0000	
STR AVG.	1.1614	1.1060	1.0062	0.9901	1.0008	1.0000	
H-L	1.1445	1.1193	0.9901	0.9963	NA	NA	
SELECTED	1.1445	1.1087	1.0057	0.9966	1.0015	1.0000	1.0000
CUM	1.2737	1.1129	1.0038	0.9981	1.0015	1.0000	1.0000
ULT \$	1,475,469	1,065,462	949,557	1,033,934	489,043	747,302	1,119,092
ENDED	2010	2009	2008	2007	2006	2005	2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	109	116	118	117	119	119	119
Jun. 2005	133	138	141	138	138	138	
Jun. 2006	156	164	166	166	165		
Jun. 2007	177	178	179	180			
Jun. 2008	177	178	180				
Jun. 2009	222	224					
Jun. 2010	245						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0642	1.0172	0.9915	1.0171	1.0000	1.0000	
Jun. 2005	1.0376	1.0217	0.9787	1.0000	1.0000		
Jun. 2006	1.0513	1.0122	1.0000	0.9940			
Jun. 2007	1.0056	1.0056	1.0056				
Jun. 2008	1.0056	1.0112					
Jun. 2009	1.0090						
	Average of most recent 4 points						
WTD AVG	1.0164	1.0122	0.9950	1.0024	1.0000	1.0000	
STR AVG.	1.0179	1.0127	0.9940	1.0037	1.0000	1.0000	
SELECTED	1.0164	1.0122	0.9950	1.0024	1.0000	1.0000	1.0000
CUM	1.0261	1.0095	0.9974	1.0024	1.0000	1.0000	1.0000
ULT #	251	226	180	180	165	138	119
ENDED	2010	2009	2008	2007	2006	2005	2004

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
OTHER THAN COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	1,096,860	1,105,776	1,108,493	1,108,493	1,102,781	1,102,781	1,102,781
Jun. 2005	1,190,259	1,192,268	1,194,799	1,194,799	1,194,899	1,194,974	
Jun. 2006	1,449,661	1,466,280	1,466,474	1,466,767	1,467,208		
Jun. 2007	985,886	1,002,609	1,003,311	1,021,075			
Jun. 2008	3,477,236	3,541,202	3,543,273				
Jun. 2009	2,314,947	2,367,247					
Jun. 2010	2,462,667						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0081	1.0025	1.0000	0.9948	1.0000	1.0000	
Jun. 2005	1.0017	1.0021	1.0000	1.0001	1.0001		
Jun. 2006	1.0115	1.0001	1.0002	1.0003			
Jun. 2007	1.0170	1.0007	1.0177				
Jun. 2008	1.0184	1.0006					
Jun. 2009	1.0226						
Average of most recent 4 points							
WTD AVG.	1.0182	1.0008	1.0038	0.9986	1.0000	1.0000	
STR AVG.	1.0174	1.0009	1.0045	0.9984	1.0000	1.0000	
H-L	1.0177	1.0006	1.0001	1.0001	NA	NA	
SELECTED	1.0182	1.0008	1.0038	0.9986	1.0000	1.0000	1.0000
CUM	1.0214	1.0032	1.0024	0.9987	1.0000	1.0000	1.0000
ULT \$ ENDED	2,515,481 2010	2,374,832 2009	3,551,914 2008	1,019,708 2007	1,467,256 2006	1,194,974 2005	1,102,781 2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	1,210	1,224	1,225	1,225	1,225	1,225	1,225
Jun. 2005	1,242	1,251	1,255	1,255	1,255	1,255	
Jun. 2006	1,354	1,369	1,370	1,371	1,372		
Jun. 2007	1,099	1,118	1,120	1,120			
Jun. 2008	1,944	1,993	1,997				
Jun. 2009	1,669	1,698					
Jun. 2010	2,029						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	1.0116	1.0008	1.0000	1.0000	1.0000	1.0000	
Jun. 2005	1.0072	1.0032	1.0000	1.0000	1.0000		
Jun. 2006	1.0111	1.0007	1.0007	1.0007			
Jun. 2007	1.0173	1.0018	1.0000				
Jun. 2008	1.0252	1.0020					
Jun. 2009	1.0174						
Average of most recent 4 points							
WTD AVG	1.0185	1.0019	1.0002	1.0003	1.0000	1.0000	
STR AVG.	1.0177	1.0019	1.0002	1.0002	1.0000	1.0000	
SELECTED	1.0185	1.0019	1.0002	1.0003	1.0000	1.0000	1.0000
CUM	1.0209	1.0024	1.0005	1.0003	1.0000	1.0000	1.0000
ULT # ENDED	2,071 2010	1,702 2009	1,998 2008	1,120 2007	1,372 2006	1,255 2005	1,225 2004

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE

ARKANSAS
COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	2,369,938	2,277,925	2,267,454	2,266,954	2,266,954	2,266,954	2,266,954
Jun. 2005	2,470,076	2,380,243	2,376,734	2,377,337	2,376,868	2,376,560	
Jun. 2006	2,382,908	2,294,716	2,292,045	2,288,350	2,282,853		
Jun. 2007	2,457,304	2,366,472	2,350,429	2,355,872			
Jun. 2008	3,021,551	2,930,713	2,922,927				
Jun. 2009	3,720,052	3,610,629					
Jun. 2010	4,460,375						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	0.9612	0.9954	0.9998	1.0000	1.0000	1.0000	
Jun. 2005	0.9636	0.9985	1.0003	0.9998	0.9999		
Jun. 2006	0.9630	0.9988	0.9984	0.9976			
Jun. 2007	0.9630	0.9932	1.0023				
Jun. 2008	0.9699	0.9973					
Jun. 2009	0.9706						
Average of most recent 4 points							
WTD AVG.	0.9673	0.9970	1.0002	0.9991	0.9999	1.0000	
STR AVG.	0.9666	0.9970	1.0002	0.9991	0.9999	1.0000	
H-L	0.9665	0.9979	1.0000	0.9998	NA	NA	
SELECTED	0.9673	0.9970	1.0002	0.9991	0.9999	1.0000	1.0000
CUM	0.9636	0.9963	0.9993	0.9991	0.9999	1.0000	1.0000
ULT \$ ENDED	4,298,192 2010	3,597,144 2009	2,920,800 2008	2,353,688 2007	2,282,701 2006	2,376,560 2005	2,266,954 2004

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	15 MTHS	27 MTHS	39 MTHS	51 MTHS	63 MTHS	75 MTHS	87 MTHS
Jun. 2004	643	642	642	642	642	642	642
Jun. 2005	771	769	770	771	771	771	
Jun. 2006	840	837	837	836	836		
Jun. 2007	882	876	875	877			
Jun. 2008	1,056	1,045	1,046				
Jun. 2009	1,302	1,298					
Jun. 2010	1,512						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR
Jun. 2004	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	
Jun. 2005	0.9974	1.0013	1.0013	1.0000	1.0000		
Jun. 2006	0.9964	1.0000	0.9988	1.0000			
Jun. 2007	0.9932	0.9989	1.0023				
Jun. 2008	0.9896	1.0010					
Jun. 2009	0.9969						
Average of most recent 4 points							
WTD AVG	0.9941	1.0003	1.0006	1.0000	1.0000	1.0000	
STR AVG.	0.9940	1.0003	1.0006	1.0000	1.0000	1.0000	
SELECTED	0.9941	1.0003	1.0006	1.0000	1.0000	1.0000	1.0000
CUM	0.9950	1.0009	1.0006	1.0000	1.0000	1.0000	1.0000
ULT # ENDED	1,504 2010	1,299 2009	1,047 2008	877 2007	836 2006	771 2005	642 2004

STATE AUTOMOBILE INSURANCE COMPANIES
ANNUAL TRENDS SELECTED BY COVERAGE
ARKANSAS

Bodily Injury

DATA ENDING	SOURCE OF DATA (T/L or B/L)	Based on Latest 6 Quarters			Based on Latest 12 Quarters			
		SEV	FREQ	PP	SEV	FREQ	PP	CRED
3rd Qtr. 2010	State Auto - AR (B/L, \$10,000)	5.6%	48.7%	57.0%	8.8%	0.8%	9.7%	0.193
2nd Qtr. 2010	ISO/NAII Fast Track - AR (T/L)	0.4%	-2.9%	-2.5%	2.5%	-4.0%	-1.6%	1.000
1st Qtr. 2010	ISO - AR (T/L)	-10.5%	0.6%	-10.0%	1.8%	-1.7%	0.1%	0.428
1st Qtr. 2010	ISO - South Region (T/L)	-3.2%	-0.3%	-3.5%	2.4%	-0.9%	1.5%	1.000
3rd Qtr. 2010	State Auto - CW Tort (B/L, \$10,000)	-2.1%	15.5%	13.1%	1.1%	1.0%	2.1%	0.670

Selected PP Trend	Premium Trend	Selected Net Trend
4.0%	-2.0%	6.1%

UMBI

4.0%	-0.5%	4.5%
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Property Damage

DATA ENDING	SOURCE OF DATA (T/L or B/L)	Based on Latest 6 Quarters			Based on Latest 12 Quarters			
		SEV	FREQ	PP	SEV	FREQ	PP	CRED
3rd Qtr. 2010	State Auto - AR (B/L, \$10,000)	7.8%	11.6%	20.3%	1.2%	7.5%	8.8%	0.341
2nd Qtr. 2010	ISO/NAII Fast Track - AR (T/L)	2.8%	1.5%	4.4%	2.0%	-2.3%	-0.3%	1.000
1st Qtr. 2010	ISO - AR (T/L)	4.6%	7.3%	12.2%	2.1%	2.5%	4.7%	0.764
1st Qtr. 2010	ISO - South Region (T/L)	-1.2%	2.3%	1.1%	0.0%	-0.4%	-0.4%	1.000
3rd Qtr. 2010	State Auto - CW (B/L, \$10,000)	0.5%	5.3%	5.9%	0.8%	3.6%	4.4%	1.000

Selected PP Trend	Premium Trend	Selected Net Trend
2.0%	-1.8%	3.9%

Medical Payments

DATA ENDING	SOURCE OF DATA (T/L or B/L)	Based on Latest 6 Quarters			Based on Latest 12 Quarters			
		SEV	FREQ	PP	SEV	FREQ	PP	CRED
3rd Qtr. 2010	State Auto - AR (T/L)	8.8%	51.6%	65.0%	9.6%	9.5%	20.0%	0.158
2nd Qtr. 2010	ISO/NAII Fast Track - AR (T/L)							
1st Qtr. 2010	ISO - AR (T/L)	2.4%	1.9%	4.3%	-0.8%	-2.0%	-2.8%	0.309
1st Qtr. 2010	ISO - South Region (T/L)	0.4%	0.7%	1.1%	3.5%	-2.9%	0.5%	1.000
3rd Qtr. 2010	State Auto - CW (T/L)	6.9%	9.1%	16.6%	4.2%	-0.1%	4.0%	0.601

Selected PP Trend	Premium Trend	Selected Net Trend
3.0%	-1.4%	4.5%

Comprehensive (Excl Cat Losses)

DATA ENDING	SOURCE OF DATA (Avg. Ded./Catastrophes)	Based on Latest 6 Quarters			Based on Latest 12 Quarters			
		SEV	FREQ	PP	SEV	FREQ	PP	CRED
3rd Qtr. 2010	State Auto - AR (All Ded., excl. Cats.)	-4.0%	31.6%	26.3%	5.0%	10.9%	16.4%	0.416
2nd Qtr. 2010	ISO/NAII Fast Track - AR (All Ded., excl. Cats.)	-13.0%	-8.8%	-20.6%	12.3%	3.5%	16.3%	1.000
1st Qtr. 2010	ISO - AR (\$100 Ded., excl. Cats.)	-2.0%	9.4%	7.2%	4.0%	3.3%	7.4%	0.310
1st Qtr. 2010	ISO - South Region (\$100 Ded., excl. Cats.)	0.6%	-1.3%	-0.7%	2.6%	-1.1%	1.5%	1.000
3rd Qtr. 2010	State Auto - CW (T/L)	-6.1%	14.0%	7.0%	-0.9%	6.0%	5.1%	1.000

Selected PP Trend	Premium Trend	Selected Net Trend
2.0%	-3.0%	5.2%

Collision

DATA ENDING	SOURCE OF DATA (Avg. Ded.)	Based on Latest 6 Quarters			Based on Latest 12 Quarters			
		SEV	FREQ	PP	SEV	FREQ	PP	CRED
3rd Qtr. 2010	State Auto - AR (All Ded.)	-0.7%	9.0%	8.2%	1.0%	7.5%	8.6%	0.334
2nd Qtr. 2010	ISO/NAII Fast Track - AR (All Ded.)	-1.4%	2.1%	0.6%	0.6%	-0.3%	0.2%	1.000
1st Qtr. 2010	ISO - AR (\$500 Ded.)	-2.4%	8.4%	5.8%	-2.2%	4.0%	1.7%	0.970
1st Qtr. 2010	ISO - South Region (\$500 Ded.)	-2.3%	3.8%	1.4%	-1.9%	0.2%	-1.7%	1.000
3rd Qtr. 2010	State Auto - CW (T/L)	-3.3%	4.6%	1.1%	0.8%	3.3%	4.2%	1.000

Selected PP Trend	Premium Trend	Selected Net Trend
4.0%	-3.0%	7.2%

* ISO OTC trends exclude Glass

State Auto Insurance Companies
Private Passenger Auto
Unallocated Loss Adjustment Expense

Liability

(000 omitted)	2005	2006	2007	2008	2009	Total	Selected
Direct Losses Inc.	159,912	138,132	141,121	164,598	195,820	799,583	
Direct Alloc. LAE Inc.	8,960	5,829	10,278	13,519	16,770	55,356	
Direct Unalloc. LAE Inc.	17,124	15,205	17,084	16,978	21,145	87,536	
Unallocated Factor	1.101	1.106	1.113	1.095	1.099	1.102	1.100

Physical Damage

(000 omitted)	2005	2006	2007	2008	2009	Total	Selected
Direct Losses Inc.	87,619	89,307	92,262	114,586	125,477	509,251	
Direct Alloc. LAE Inc.	2,434	2,801	2,717	3,701	4,026	15,680	
Direct Unalloc. LAE Inc.	13,182	13,196	14,841	13,640	14,808	69,667	
Unallocated Factor	1.146	1.143	1.156	1.115	1.114	1.133	1.120

State Auto Insurance Companies
Private Passenger Auto
Arkansas - Tier
Summary of Selected Impacts Statewide
WPOL 03/01/2010 - 02/28/2011

Coverage	Written Premium	Statewide Rate Indications	Selected Base Rate Impacts	Combined Impacts	Dollar Impacts
Statewide					
Combined Single Limit*	596,110	2.9%	2.9%	2.9%	17,053
Bodily Injury	2,253,683	1.1%	1.0%	1.0%	23,357
Property Damage	1,773,252	5.0%	4.9%	4.9%	86,134
Medical Payments	513,421	2.2%	1.5%	1.5%	7,796
<u>UM/UIM</u>	<u>1,304,230</u>	<u>3.2%</u>	<u>3.3%</u>	3.3%	<u>43,225</u>
Liability	6,440,696	2.8%	2.8%	2.8%	177,564
Other Than Collision	1,873,327	13.7%	6.5%	6.5%	120,965
<u>Collision</u>	<u>3,565,149</u>	<u>-6.0%</u>	<u>-3.4%</u>	<u>-3.4%</u>	<u>(121,942)</u>
Physical Damage	5,438,476	0.8%	0.0%	0.0%	(977)
Program Total	11,879,172	1.9%	1.5%	1.5%	176,587

*The CSL indication is computed using the ISO formula.

Assumed Eff Date 11/15/2011

State Auto Insurance Companies
Private Passenger Auto
Arkansas - Tier
Base Rate Impacts
WPOL 03/01/2010 - 02/28/2011
Elite

Territory	Description	CSL		BI		PD		MP*		UM		OTC		COL	
		Premium	Impact	Premium	Impact										
1	Little Rock & Pulaski County	46,875	2.8%	45,060	1.2%	32,554	5.1%	8,337	0.0%	34,340	3.3%	40,175	5.1%	84,788	-3.4%
3	Benton & Washington Cities	10,588	4.0%	33,782	1.8%	27,003	5.3%	7,795	0.0%	29,040	3.3%	35,987	6.1%	57,188	-3.6%
5	Cirrenden and Mississippi Cities	3,129	3.1%	4,792	1.8%	4,288	4.8%	1,092	0.0%	4,465	3.3%	8,762	6.6%	11,016	-3.6%
6	Faulkner, Lonoke, Grant, Jefferson	18,728	3.7%	41,826	1.5%	30,131	5.2%	6,544	0.0%	33,458	3.3%	43,949	6.7%	80,977	-3.4%
8	Garland County	30,657	2.9%	58,675	1.6%	43,324	4.9%	11,510	0.0%	48,683	3.3%	75,943	5.5%	109,004	-3.6%
9	Craighead County	344	2.5%	1,483	0.0%	1,077	5.6%	282	0.0%	1,491	3.3%	2,047	7.1%	2,637	-3.4%
10	Crawford & Sebastian Cities	13,246	3.2%	61,020	1.8%	50,393	5.1%	13,126	0.0%	48,955	3.3%	44,924	6.1%	93,088	-3.1%
11	Remainder of State	58,856	1.8%	247,561	0.0%	194,036	4.0%	54,201	0.0%	203,988	3.3%	333,194	7.0%	497,919	-3.2%
16	Saline County	36,595	1.7%	200,340	0.0%	152,581	5.8%	53,085	0.0%	166,207	3.3%	255,271	6.3%	375,985	-3.6%
		219,019	2.5%	694,538	0.6%	535,387	4.9%	155,971	0.0%	570,628	3.3%	840,253	6.4%	1,312,602	-3.4%

Medalist

Territory	Description	CSL		BI		PD		MP*		UM		OTC		COL	
		Premium	Impact	Premium	Impact										
1	Little Rock & Pulaski County	35,837	2.7%	40,288	0.9%	29,378	5.1%	7,503	0.0%	23,262	3.3%	28,692	5.1%	73,522	-3.4%
3	Benton & Washington Cities	14,791	3.8%	38,818	1.4%	30,760	5.6%	9,403	8.3%	24,974	3.3%	28,443	6.1%	54,285	-3.7%
5	Cirrenden and Mississippi Cities	966	3.8%	8,340	1.4%	7,555	5.2%	1,369	0.0%	4,241	3.3%	8,909	6.6%	13,950	-3.7%
6	Faulkner, Lonoke, Grant, Jefferson	12,956	2.4%	41,488	1.2%	29,958	4.2%	6,943	0.0%	22,328	3.3%	29,885	6.7%	66,931	-3.4%
8	Garland County	25,261	3.4%	54,520	1.2%	40,471	5.2%	10,342	0.0%	35,442	3.3%	49,544	5.5%	85,721	-3.6%
9	Craighead County	0	2.7%	240	1.5%	201	4.5%	49	0.0%	77	3.3%	213	7.1%	412	-3.4%
10	Crawford & Sebastian Cities	26,970	3.2%	42,041	1.4%	34,660	5.5%	10,196	0.0%	28,826	3.3%	27,993	6.1%	72,198	-3.4%
11	Remainder of State	90,357	3.5%	284,358	1.5%	227,772	4.7%	59,632	0.0%	170,431	3.3%	281,805	7.0%	515,825	-3.3%
16	Saline County	56,089	3.4%	274,546	1.4%	209,636	4.7%	70,207	0.0%	156,170	3.3%	235,677	6.3%	440,082	-3.6%
		263,227	3.3%	784,639	1.4%	610,390	4.8%	175,644	0.4%	465,752	3.3%	691,160	6.5%	1,322,926	-3.4%

Budget

Territory	Description	CSL		BI		PD		MP*		UM		OTC		COL	
		Premium	Impact												
1	Little Rock & Pulaski County	10,762	2.8%	16,000	0.7%	12,688	5.0%	1,985	0.0%	5,593	3.4%	4,997	5.1%	18,538	-3.6%
3	Benton & Washington Cities	7,561	2.0%	20,935	1.1%	17,298	4.5%	4,162	8.3%	10,431	3.4%	8,765	6.1%	23,166	-3.4%
5	Cirrenden and Mississippi Cities	1,036	3.5%	1,938	1.1%	1,887	5.2%	343	8.3%	932	3.4%	1,256	6.6%	2,737	-3.4%
6	Faulkner, Lonoke, Grant, Jefferson	2,251	2.3%	34,938	1.0%	26,570	4.5%	3,567	8.3%	10,298	3.4%	11,751	6.7%	37,765	-3.6%
8	Garland County	12,141	3.2%	30,285	1.0%	23,300	5.2%	3,261	0.0%	12,887	3.4%	13,408	5.5%	30,053	-3.3%
9	Craighead County	580	2.6%	833	1.1%	657	4.8%	171	0.0%	502	3.4%	119	7.1%	286	-3.7%
10	Crawford & Sebastian Cities	9,674	2.0%	23,786	1.1%	19,660	4.4%	4,216	8.3%	10,135	3.4%	8,689	6.1%	30,301	-3.8%
11	Remainder of State	33,190	2.7%	228,885	1.2%	189,919	5.0%	26,810	0.0%	68,692	3.4%	103,093	7.0%	262,002	-3.4%
16	Saline County	14,793	2.7%	244,767	1.1%	191,267	5.1%	48,582	8.3%	96,453	3.4%	125,051	6.3%	301,783	-3.4%
		91,987	2.6%	602,368	1.1%	483,246	5.0%	93,098	5.4%	215,922	3.4%	277,130	6.5%	706,631	-3.4%

State Auto Insurance Companies
Private Passenger Auto
Arkansas - Tier
Base Rate Impacts
WPOL 03/01/2010 - 02/28/2011
Personal

Territory	Description	CSL		BI		PD		MP*		UM		OTC		COL	
		Premium	Impact												
1	Little Rock & Pulaski County	4,952	2.5%	5,114	0.6%	4,149	5.1%	440	8.3%	1,474	3.4%	2,262	5.1%	11,678	-3.4%
3	Benton & Washington Cities	1,015	2.6%	6,917	0.9%	5,643	4.9%	845	7.7%	1,641	3.4%	2,170	6.1%	8,455	-3.6%
5	Cirrenden and Mississippi Cities	0	3.0%	173	1.0%	162	4.5%	0	7.7%	73	3.4%	270	6.6%	632	-3.3%
6	Faulkner, Lonoke, Grant, Jefferson	0	2.5%	17,198	0.9%	14,025	5.0%	1,473	8.3%	3,366	3.4%	4,357	6.7%	18,599	-3.7%
8	Garland County	1,379	2.0%	6,833	0.8%	5,241	4.6%	518	8.3%	2,097	3.4%	2,482	5.5%	8,199	-3.6%
9	Craighead County	0	2.8%	95	1.0%	78	5.2%	16	8.3%	47	3.4%	0	7.1%	0	-3.5%
10	Crawford & Sebastian Cities	1,703	2.6%	8,617	1.0%	7,591	4.8%	1,141	8.3%	2,844	3.4%	2,958	6.1%	12,743	-3.7%
11	Remainder of State	8,536	2.0%	57,793	1.1%	50,017	4.4%	6,281	8.3%	17,478	3.4%	19,578	7.0%	67,782	-3.6%
16	Saline County	4,291	1.9%	69,399	1.0%	57,323	4.4%	12,626	8.3%	22,910	3.4%	30,707	6.3%	94,903	-3.3%
		21,876	2.1%	172,138	1.0%	144,228	4.6%	23,340	8.3%	51,929	3.4%	64,784	6.4%	222,991	-3.5%

Statewide

Territory	Description	Elite		Medalist		Budget		Personal		Statewide	
		Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact
1	Little Rock & Pulaski County	292,128	1.3%	238,480	1.1%	70,563	1.2%	30,068	0.6%	631,240	1.2%
3	Benton & Washington Cities	201,384	1.8%	201,474	2.1%	92,318	1.7%	26,686	1.2%	521,862	1.8%
5	Cirrenden and Mississippi Cities	37,545	1.9%	45,329	1.7%	10,129	2.0%	1,310	0.6%	94,313	1.8%
6	Faulkner, Lonoke, Grant, Jefferson	255,614	1.6%	210,489	1.2%	127,140	1.3%	59,019	1.2%	652,263	1.4%
8	Garland County	377,797	1.5%	301,301	1.5%	125,335	1.6%	26,749	1.0%	831,182	1.5%
9	Craighead County	9,360	1.8%	1,192	1.3%	3,148	2.3%	236	3.4%	13,936	1.9%
10	Crawford & Sebastian Cities	324,751	1.7%	242,885	1.5%	106,461	1.3%	37,596	1.0%	711,694	1.5%
11	Remainder of State	1,589,754	1.4%	1,630,180	1.6%	912,591	1.5%	227,464	1.4%	4,359,989	1.5%
16	Saline County	1,240,064	1.4%	1,442,406	1.4%	1,022,696	1.7%	292,158	1.3%	3,997,325	1.5%
		4,328,399	1.5%	4,313,737	1.5%	2,470,381	1.6%	701,287	1.3%	11,813,804	1.5%

State Auto Insurance Companies
Arkansas Tiered Auto Programs
Written premium is from quarters: 20094 - 20103
Calculation of Offsets for 1-Year Base Model Year Update

Other Than Collision*

Model Year	AR 1-year WritPrem	Current Table 2009 Base	Proposed Table 2010 Base	% Change	% Change w/ Offset
2011	107,797	1.13	1.08	3.2%	-0.6%
2010	136,953	1.08	1.00	0.0%	-3.7%
2009	147,853	1.00	0.98	5.8%	1.9%
2008	138,105	0.98	0.94	3.6%	-0.3%
2007	136,071	0.94	0.91	4.6%	0.7%
2006	132,537	0.91	0.89	5.6%	1.7%
2005	115,298	0.89	0.86	4.4%	0.5%
2004	96,167	0.86	0.82	3.0%	-0.9%
2003	74,339	0.82	0.79	4.0%	0.2%
2002	66,607	0.79	0.76	3.9%	0.0%
2001	46,383	0.76	0.72	2.3%	-1.5%
2000	32,361	0.72	0.69	3.5%	-0.3%
1999	27,512	0.69	0.66	3.3%	-0.5%
1998	13,351	0.66	0.64	4.7%	0.8%
1997	13,555	0.64	0.62	4.6%	0.7%
1996	9,356	0.62	0.61	6.3%	2.3%
1995	5,645	0.61	0.61	8.0%	4.0%
1994	3,978	0.61	0.61	8.0%	4.0%
1993	2,883	0.61	0.56	-0.9%	-4.5%
1992 & prior	<u>12,759</u>	<u>0.56</u>	<u>0.56</u>	<u>8.0%</u>	<u>4.0%</u>
	1,319,511		OFFSET	0.96283	

Collision**

Model Year	AR 1-year WritPrem	Current Table 2009 Base	Proposed Table 2010 Base	% Change	% Change w/ Offset
2011	213,540	1.11	1.05	0.3%	-3.1%
2010	279,848	1.06	1.00	0.0%	-3.4%
2009	308,665	1.00	0.97	2.8%	-0.7%
2008	286,313	0.96	0.94	3.8%	0.3%
2007	272,254	0.92	0.91	4.8%	1.3%
2006	253,973	0.89	0.89	6.0%	2.4%
2005	218,090	0.86	0.83	2.3%	-1.2%
2004	171,495	0.79	0.77	3.3%	-0.2%
2003	127,612	0.73	0.71	3.1%	-0.4%
2002	115,786	0.67	0.66	4.4%	0.9%
2001	76,807	0.62	0.62	6.0%	2.4%
2000	51,150	0.59	0.58	4.2%	0.7%
1999	41,535	0.55	0.57	9.9%	6.1%
1998	20,741	0.53	0.53	6.0%	2.4%
1997	21,144	0.50	0.52	10.2%	6.5%
1996	13,636	0.49	0.49	6.0%	2.4%
1995	8,710	0.46	0.48	10.6%	6.9%
1994	5,946	0.45	0.47	10.7%	7.0%
1993	4,388	0.44	0.46	10.8%	7.1%
1992 & prior	<u>18,863</u>	<u>0.43</u>	<u>0.46</u>	<u>13.4%</u>	<u>9.6%</u>
	2,510,496		OFFSET	0.96614	

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

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**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

Note: The liability interest of the business may be covered by attaching the 1A-Basic Additional Interest endorsement. The physical damage interest in the vehicle may be provided through listing the business as a loss payee. The business cannot be added as a Named Insured.

2. For farm family co-partnerships or farm family corporations: An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with General Rules 4.A., provided the vehicle is:
- a. Not experience rated, and
 - b. Not used in any occupation other than farming or ranching, or
 - c. Used only in driving to or from work.

C. Definitions

1. USE CLASSIFICATIONS

- a. **BUSINESS USE** means:
That the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

Some examples of acceptable Business use classified risks are as follows:

- Real estate and insurance agents, clergy, charitable volunteer activities, doctors or lawyers regularly visiting multiple locations on a daily basis
- Regular trips to the bank, post office, etc by the insured in the insured's vehicle which are part of the insured's job and performed during business hours
- Regular attendance at seminars, as a participant or attendee, held at various locations during normal business hours.
- Sales, service or repair representatives who use their own vehicle at work, provided they do not carry explosives or flammable or otherwise hazardous materials or equipment.
- Delivery to end-consumers limited to personal use and household consumer (i.e. direct home sales products such as Avon, Mary Kay, etc). Delivery of these or similar products by a distributor or retail salesperson is not acceptable.

An "artisan use" vehicle may be considered for a business use classification.

"Artisan use" is defined as:

A private passenger auto, pick-up style truck or van that is used to carry tools or supplies between the insured's home and job sites. The usage of these vehicles is such that:

- On average, no more than 3 job sites are visited on a daily basis
- There is no pick up or delivery of any goods or property. This includes incidental and occasional use.
- There is no transportation of any explosives, flammable or otherwise hazardous material or equipment.

The only operators of "artisan use" vehicles are the named insured, spouse, or resident family member.

No more than two "artisan use" vehicles are permitted per household

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

- b. FARM USE means:**
The auto is principally garaged on a farm or ranch, and

 - (1)** It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2)** It is not customarily used in any occupation other than farming or ranching.

- c. PLEASURE USE means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school
 - (a)** Less than three road miles one way, and (show on application as WORK USE less than 3 miles).
 - (b)** Three or more, but less than 15, road miles one way for not more than two days per week, or not more than two weeks in any five week period.

- d. WORK LESS THAN 15 MILES means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school
 - (a)** Three or more, but less than 15, road miles one way if such usage is not more than two days per week, or more than two weeks in any five week period; or
 - (b)** 15 or more road miles one way, for not more than two days per week, or not more than two weeks in any five week period.

- e. WORK 15 OR MORE MILES means:**

 - (1)** No BUSINESS USE.
 - (2)** Personal use including driving to or from work or school 15 or more road miles one way more than two days per week, or more than two weeks in any five week period.

- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.**

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

- g.** An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Autos in Government Business endorsement is used to limit coverage.

2. AGE, SEX AND MARITAL STATUS CLASSIFICATIONS

- a.** YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
- (1)** YOUTHFUL UNMARRIED FEMALE OPERATOR — unmarried female under 25 years of age who is not an owner or principal operator;
 - (2)** YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR — unmarried female under 25 years of age who is an owner or principal operator;
 - (3)** YOUTHFUL MARRIED MALE OPERATOR — married male under 25 years of age;
 - (4)** YOUTHFUL UNMARRIED MALE OPERATOR — unmarried male under 25 years of age who is not an owner or principal operator;
 - (5)** YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR — unmarried male under 25 years of age who is an owner or principal operator;
 - (6)** YOUTHFUL MARRIED FEMALE OPERATOR — married female under 25 years of age.
- b.** AGE means the age attained on the last birthday.
- c.** MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d.** RESIDENT means anyone residing in the same household.

Exceptions:

- 1.** A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- 2.** If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution without a vehicle over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

3. SINGLE CAR RISKS

- a.** If the number of operators exceeds the number of autos, the Operator Classifications with the highest Primary Rating Factors apply.

4. MULTI-CAR RISKS

a. NO YOUTHFUL OPERATORS

Determine the number of operators and the Primary Rating Factors for each. If there are more cars than operators, or an equal number of cars and operators, assign operators to cars as follows:

- (I)** Each Principal Operator to the car principally operated.
- (II)** Remaining operators to cars they customarily operate.
 - (1)** If there are more cars than operators, assign the Classification for the operator who customarily operates the additional car(s).
 - (2)** If there are more operators than cars, assign those with the highest rating factors first.
- (III)** Single operators 25-29 will have their first vehicle rated in the 25-29 unmarried class, and remaining vehicles assigned to them rated in the 25-29 married class.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

4. CLASSIFICATIONS (CONT'D)

b. WITH YOUTHFUL OPERATORS

Determine the number of Youthful Operators and the Primary Rating Factor for each at the Pleasure Use Classification.

- (I) If there are more cars than Youthful Operators, or an equal number of cars and Youthful Operators, assign operators to cars as follows:
 - (1) Each principal Youthful Operator to the car principally operated. **Note:** When a Youthful Operator under 25 years of age owns or is Principal Operator of more than one auto, apply the All Other Youthful Operator Classification to the additional car(s).
 - (2) Remaining Youthful Operators to the cars they customarily operate. **Note:** When the number of Youthful Operators equals the number of cars, a Youthful Operator class must be applied to each car, assigning those with highest rating factors first.
 - (3) Any remaining cars at the appropriate No Youthful Operator classifications.
- (II) If there are more Youthful Operators than cars, assign Youthful Operators to cars as follows:
 - (1) Select the Youthful Operators with the highest pleasure use rating factors equal to the number of cars.
 - (2) Of those selected, assign any Principal Operators to the cars they principally operate.
 - (3) Of those selected and remaining after Principal Operator assignment, assign operators to cars in order of highest rating factors.

After assigning Youthful Operators to cars on the basis of Primary Pleasure Use Factors, each factor must be adjusted for the actual car use before determining and applying the Secondary Rating Factor.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

When SDIP is used, it is to be applied to all eligible autos.

A. ELIGIBILITY

An auto is eligible for rating under this Plan if it is:

- 1. Owned by an individual or owned jointly by two or more relatives or resident individuals.
- 2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch, and
 - b. Not rated as part of a fleet, and
 - c. Not used in any occupation other than farming or ranching.
- 3. Owned by a corporation, co-partnership, unincorporated association or other business entity and has the AU-618, Business Entity Endorsement, attached.

Exceptions:

- 1. The SDIP does not apply to an auto that is used in the business of driver training.
- 2. For a private passenger auto not eligible for the Plan, add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

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5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

B. DEFINITIONS

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other current resident operator as follows:

- (1) Three points are assigned for conviction of:
 - (a) Driving while intoxicated or under the influence of drugs, or
 - (b) Failure to stop and report when involved in an accident, or
 - (c) Homicide or assault arising out of the operation of a motor vehicle, or
 - (d) Driving while license is suspended or revoked.

- (2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy.

- (3) One point is assigned for conviction of any other moving traffic violation resulting in:
 - (a) Suspension or revocation of an operator's license, or
 - (b) The filing of evidence of Financial Responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

- (1) One point is assigned for each auto accident that results in:
 - (a) Bodily injury or death, or
 - (b) Total damage to all property including his or her own in excess of \$1,000 if not covered by insurance or when payment in excess of \$1,000 is made by the insurer.

- (2) One point is assigned if, during the experience period, there were two or more accidents, each which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a Principal Operator of an auto insured under a separate policy, and

2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto), or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person, or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident, or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident, or

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

- e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator, or
- f. Accidents involving damage by contact with animals or fowl, or
- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects, or
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

c. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the Company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. DRIVING RECORD SUB-CLASSIFICATION

The Driving Record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub - Classifications
0	0
1	1
2	2
3	3
4 or more	4

D. SURCHARGE ASSESSMENT

Point surcharges follow the driver. Points will be applied only to a vehicle the insured is assigned to. If the driver is assigned to more than one vehicle, his/her points will be applied to only that vehicle with the highest total base premium. Total base premium is the sum of the base premium for Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive and Collision Coverages that apply to the auto.

E. ADMINISTRATION OF SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (CONT'D)

2. Renewal Business

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records, or
- b. Motor Vehicle records, or
- c. An application signed by the applicant and producer.

6. POLICY TERM / PAYMENT OPTIONS

A. The policy may be written for a period of six months or one year. Renewal terms are processed according to the current rates and forms.

B. The tier auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

Six Month Policy Term			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	\$5 N/A – EFT	50% due at inception with remaining due in 3 months.
Monthly Pay	Yes	\$5 N/A – EFT	1/6 th due at inception with remaining billed in installments every 30 days.

Twelve Month Policy Term (Advantage Auto Only)			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	\$5 N/A – EFT	50% due at inception with remaining due in 6 months.
Four Pay	Yes	\$5 N/A – EFT	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly Pay	Yes	\$5 N/A - EFT	1/12 th due at inception with remaining billed in installments every 30 days.

C. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

D. Electronic Funds Transfer (“E-Pay”)

The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed, policies.

E. Customers Can Pay:

- 1) **By Check** – Customers can mail in a check with the invoice billing stub.
- 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item B.

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GENERAL RULES SECTION**

6. POLICY TERM / PAYMENT OPTIONS (CONT'D)

- 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
- a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

F. Agent “Sweep” / Upload Payments – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.

- 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXress.
- 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.

G. NSF Charge – A \$20 non-sufficient funds fee will be charged on all returned payments if returned for insufficient funds.

H. Late Payment Fee – A \$10 late payment fee will be charged on all payments that are received more than four days after the payment due date.

7. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability; Medical Payments; and Comprehensive and Collision premiums are determined as follows:

- A.** Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B.** Refer to the Model Year Rule to determine the model year of the auto refer to State Auto’s Vehicle Look-up for the appropriate symbol of the auto.
- C.** Refer to Territory Definitions to determine the territorial schedule and code number for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D.** Refer to the State Rate Pages to determine base rates for the desired coverage for the appropriate territory. For Medical Payments and Uninsured Motorists, refer to State Auto Vehicle Look-up by year, make and model to determine appropriate size code.
- E.** For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the Base Premium.
- F.** The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.
- G.** When a surcharge is applicable under the Certified Risk — Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

Use the Secondary Factors and code for sports cars.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

8. MINIMUM PREMIUM RULE

The minimum semi-annual premium charge is \$5 for each policy.

9. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

10. MODEL YEARS FOR OTHER THAN COMPREHENSIVE AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos — the model year of the chassis determines the model year of the auto.
- C. Code the four digit model year; for example, code 1994 vehicles as 1994, 1995 vehicles as 1995, etc.

11. SYMBOL DETERMINATION

- A. Refer to ISO symbol for vehicle.
- B. New model vehicles not displayed:
 - 1. If a new year of an existing model, use the most current model year for symbol determination.
 - 1. If vehicle is a brand new model, use the cost new of the vehicle to determine the appropriate symbol.
 - 2. For non-symbolled pickups, determine a symbol based on "original cost new" from the tables of the ISO Symbol and Identification Section.
 - 4. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:
 - (a) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables of the ISO Symbol and Identification Section.
 - 5. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Trailer Section in the Recreational Vehicle Section.

**ARKANSAS PERSONAL AUTO MANUAL
GENERAL RULES SECTION**

12. SIZE OF CAR

The rates for Medical Payments and Uninsured Motorists/Underinsured Motorists coverages are determined by applying the appropriate percentages to the otherwise applicable rate, prior to application of the classification factor. Refer to the State Rate Pages for applicable percentage.

Note: This routine is applicable to all vehicles with symbols displayed in the ISO Symbol and Identification Section and non-symbolled vehicles except Motor Homes, Recreational Trailers and Miscellaneous Types with class code 900000 and higher.

13. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was canceled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

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ARKANSAS PERSONAL AUTO MANUAL

CREDITS/DISCOUNTS SECTION

1. PRIME OF LIFE® DRIVER DISCOUNT

The Prime of Life Plan provides a competitive account price and unique extra value coverages specific to the needs and lifestyles of insureds age 45 years and older. All insureds 45 years of age and older who are assigned to and rated on a vehicle written in any of the auto tiers with the Auto/Home Discount, qualify and will automatically receive the Prime of Life Plan. In addition, the plan offers the "Friends For A Lifetime" automobile guarantee for those insureds 45 years or older that meet the qualifying conditions of this extra added benefit.

The Prime of Life Plan consists of extra value coverages provided by endorsement AU-671 added to any auto tier and endorsement FI-199 added to the Homeowners Policy. The Prime of Life Driver Discount applies to all drivers age 45 and older in any of the auto tiers.

This discount is available for insureds who are at least 45 years of age or older and have the Auto/Home Discount on their policy. We have outlined below a number of rules and requirements that apply.

A. CREDIT

The credit is applied to the otherwise applicable semi-annual premium for each coverage except UM/UIM coverage of the vehicle the 45 or older driver is assigned to and rated on.

Age	All Auto Tiers
45 – 49	10%
50 – 54	15%
55 and older	20%

B. ELIGIBILITY

All auto tiers are eligible for the credit.

Policies with Forms HO-4 and HO-6 must have Coverage "C" limits of at least \$20,000 to qualify an eligible auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Registered Golf Carts and Registered Dune Buggies. Named Non-Owner policies also qualify for this credit.

C. PROCESSING INSTRUCTIONS

1. New Applications

When automobile applications are submitted that are eligible for the Prime of Life Driver Discount, the discount will be automatically applied to the policy.

2. Promise of Second Policy

In cases where there is the promise of a second policy, we will apply the discount to an existing policy under certain conditions. Here are the key points you will want to keep in mind:

- a. If you promise the supporting policy within **six months**, we will add the Prime of Life Driver Discount to the companion policy.
- b. If the first piece of business is new, simply include the Prime of Life Driver Discount, indicating in the "Remarks" section on the application when you expect to write the supporting policy (this must occur within the required six months).

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

1. PRIME OF LIFE® DRIVER DISCOUNT (CONT'D)

- c. If the promised policy is not received, the discount will be deleted.
- d. No trial applications will be accepted, and the auto applications must meet all of our underwriting requirements to qualify for the discounts.

3. Mid-Term Changes to Existing Policies

The Prime of Life Driver Discount may be added midterm when we write the supporting policy which qualifies the insured for the Prime of Life Plan. If the driver turns 45 midterm, the discount will be given at the next renewal.

4. Cancellation of a Policy with Prime of Life Discount

When one of the two policies receiving the Prime of Life Discount is canceled, the credit will be automatically removed from the remaining policy at the next renewal date.

5. Declarations Page

When the Prime of Life Driver Discount credit applies, the credit percentage will be displayed on the declarations page of the policy.

2. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

A. A 10% Motor Vehicle Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability, Split Limit Liability, Property Damage Liability, Medical Payments and Collision coverages provided the insured: is age 55 or over, and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.

B. This Discount shall apply:

- 1. Only to the auto principally operated by the operator with the course completion certificate.
- 2. Only once to each auto regardless of the number of operators with course completion certificates.
- 3. Be approved by the Arkansas Department of Motor Vehicles, and
 - a. Be taught by an approved instructor, and
 - b. Include the minimum hours of classroom and field driving instructions prescribed by the Arkansas Department of Motor Vehicles, and
 - c. Shall not be self-instructed.
- 4. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to the discount provided the adult principal operator of the auto.

Exception: This discount does not apply to vehicles classified and rated under the Recreational Types Rule unless otherwise specified.

ARKANSAS PERSONAL AUTO MANUAL CREDITS/DISCOUNTS SECTION

3. GOOD STUDENT

Students must be enrolled full-time and be at least 16 years of age, but no older than 24 years of age. Married operators ages 21-24 are not eligible for the discount. A certified statement from a school official must be received indicating that the student has met one of the following requirements during the immediately preceding school semester: (Use ACORD Good Student Form.)

1. Is in the upper 20% of his/her class scholastically; or
2. Maintains a "B" average, or its equivalent.
If the letter grading system cannot be averaged then no grade can be below "B."
3. When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
4. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
5. Home Schooled Only: Must have scored in upper 20% of one of the following:
 - a. PSAT
 - b. PACT
 - c. SAT-1
 - d. ACT
 - e. Iowa test of basic skills
 - f. California Achievement Test

The certified statement must be provided to the company on an **annual** basis to continue the discount. Agents will be notified of all expiring certified statements prior to the renewal of the policy for submission of an updated statement.

4. DRIVER TRAINING CLASSIFICATION

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

1. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

A minimum of six clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

2. A minimum of three clock hours per student of actual driving experience exclusive of observation time in the car, and

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

**ARKANSAS PERSONAL AUTO MANUAL
CREDITS/DISCOUNTS SECTION**

4. DRIVER TRAINING CLASSIFICATION (CONT'D)

- a. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- b. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- c. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- e. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a, b, and c; or d. or e. above.

5. AUTO/HOME DISCOUNT

This credit is available for insureds that have both an Automobile and Homeowners or Farmowners Policy written with State Auto.

A. CREDIT

The credit is 10% of the otherwise applicable semi-annual premium for each coverage in the Medalist, Elite and Budget Auto tiers and 5% for the Personal Auto tier.

B. ELIGIBILITY

HO-4 and HO-6 policies must have Coverage "C" limits of at least \$20,000 to qualify an eligible auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (business use), Classic Autos classified and rated as Private Passenger Autos, Antique Autos, Classic Autos Limited Use, Electric Autos, Registered Dune Buggies, Registered Golf Carts, Named Non-Owner rated policies and Extended Non-Owner rated policies. Motor Homes rated as pleasure do not qualify for the credit but may qualify a homeowners policy for the discount.

The following vehicles do not qualify for the credit and do not qualify a homeowners policy for the discount.

1. Motorcycles, Mopeds, Go-Carts, Motorscooters, Motorbikes.
2. Snowmobiles and All-Terrain Vehicles.
3. Non Registered Dune Buggies and Non Registered Golf Carts.
4. Recreational Trailers and Utility Trailers.

C. PROCESSING INSTRUCTIONS

1. New Applications

When auto applications are submitted that are eligible for the Auto/Home Discount, indicate in the Credits and Surcharging Section of the application.

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ARKANSAS PERSONAL AUTO MANUAL

Optional Coverages

15 TRIP INTERRUPTION COVERAGE – PP1302

- A. Coverage Description** – This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded. The Trip Interruption Coverage provides:
1. Coverage for reasonable transportation expenses in the event of a mechanical or electrical breakdown.
 2. Coverage for expenses incurred for lodging and meals in the event of either a covered physical damage loss or a mechanical or electrical breakdown.
 3. The maximum coverage amount available is \$600 without application of a deductible.
 4. Coverage will be available only for losses occurring more than 100 miles from home.
 5. Coverage applies only if the owned auto is withdrawn from use for more than 24 hours.
 6. It is excess over any other collectible source of recovery including but not limited to coverage provided by vehicle warranties, automobile clubs, mechanical breakdown or any other similar plans.
- B. Endorsement**
Attach the Trip Interruption Coverage Endorsement – PP1302.

16 AUTOXtended® COVERAGES EX671

- A. Coverage Eligibility** – This package of coverages is similar to our coverages available in the Prime of Life Plan, and is available to all insureds prior to being eligible for the Prime of Life Plan. Once the insured becomes eligible for the Prime of Life plan, at the next renewal, this endorsement will be removed from the policy and the AU671 will automatically be included in the policy.
- B. Coverage Description** –No deductible applies to any portion of the coverages within this endorsement. This package of coverages includes:
1. Up to \$500 of Pet coverage for reasonable and customary veterinarian bills for the insured's pet dog or cat that is injured in an auto accident, or for a pet dog or cat that is killed in an auto accident involving a covered auto or any non-owned auto;
 2. Coverage for a Global Positioning System (GPS) if damaged while in or upon a "your covered vehicle" – up to \$500;
 3. Guaranteed coverage for cellular phones;
 4. Coverage for electronic keys, key replacements and locksmith services up to a combined limit of \$250;
 5. Coverage for emergency travel expenses up to \$600;
 6. Coverage for emergency ambulance expense up to \$2,500;
 7. Coverage for a rented vehicle including diminution in value and loss of use;
 8. An additional \$10 per day for transportation expense provided under Coverage D of the policy or over any optional limit provided by any form or endorsement. .
 9. Total disability –wage loss coverage for the insured up to \$200 per week maximum of 50 weeks;
 10. \$10,000 Death Indemnity if death occurs to an insured, subject to a maximum of \$20,000 per accident. This amount will be increased to \$25,000 per insured, subject to a maximum of \$50,000 per accident, if at the time of the accident; the insured was wearing a properly fastened, original, factory-installed seat belt.
- C. Endorsement**
Attach the Personal Auto Policy - AutoXtendedSM Coverages Endorsement, **EX671**.