

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Filing at a Glance

Company: Protective Insurance Company
Product Name: Personal Auto
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate
Date Submitted: 04/06/2010
SERFF Tr Num: BALG-125960793
SERFF Status: Closed-Filed
State Tr Num: EFT \$100
State Status: Fees verified and received
Co Tr Num: ARPPA10-01R

Effective Date: 10/01/2012
Requested (New):
Effective Date: 10/01/2012
Requested (Renewal):
Author(s): John Sorrentino, Renee Smith, David Brose
Reviewer(s): Alexa Grissom (primary), Betty Montesi
Disposition Date: 09/13/2012
Disposition Status: Filed
Effective Date (New): 10/01/2012
Effective Date (Renewal):

State Filing Description:

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

General Information

Project Name: Loss Cost Multiplier Status of Filing in Domicile:
 Project Number: ARPPA10-01R Domicile Status Comments:
 Reference Organization: ISO Reference Number: PP-BRLA1-2011
 Reference Title: ARKANSAS PERSONAL AUTO LOSS COST Advisory Org. Circular: LI-PA-2010-003
 REVISION TO BE IMPLEMENTED
 Filing Status Changed: 09/13/2012
 State Status Changed: 04/13/2010 Deemer Date:
 Created By: Jeremy Jaynes Submitted By: John Sorrentino
 Corresponding Filing Tracking Number:

Filing Description:

Protective Insurance Company is licensed to write property and casualty insurance in this state and has authorized the Insurance Services Office to file loss costs and rules on its behalf. At this time, we wish to submit our loss cost multiplier that, when applied to the ISO loss costs for personal automobile, will result in the final rates for our program.

This is the initial submission of an LCM. We will apply it to the most recently approved version of loss costs, which we have listed above for your convenience. We have selected an LCM of 1.587 based on our projected expenses for this program.

Company and Contact

Filing Contact Information

Jeremy Jaynes, Compliance Analyst jjaynes@baldwinandlyons.com
 1099 N Meridian Street 800-231-6024 [Phone] 2510 [Ext]
 Indianapolis, IN 46204-1036 317-429-2511 [FAX]

Filing Company Information

Protective Insurance Company CoCode: 12416 State of Domicile: Indiana
 1099 N Meridian St Group Code: 867 Company Type: Property &
 Indianapolis, IN 46204 Group Name: Baldwin & Lyons, Casualty
 (317) 636-9800 ext. 416[Phone] Inc. State ID Number:
 FEIN Number: 35-6021485

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: State charges \$100 per rate filing.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Protective Insurance Company	\$100.00	04/06/2010	35419694

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State:

Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Loss Cost Multiplier/ARPPA10-01R

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/13/2012	09/13/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/14/2012	08/14/2012
Pending Industry Response	Alexa Grissom	04/29/2010	04/29/2010
Pending Industry Response	Alexa Grissom	04/20/2010	04/20/2010
Pending Industry Response	Alexa Grissom	04/13/2010	04/13/2010

Response Letters

Responded By	Created On	Date Submitted
David Brose	08/31/2012	08/31/2012
David Brose	08/07/2012	08/07/2012
Jeremy Jaynes	04/20/2010	04/20/2010
Jeremy Jaynes	04/13/2010	04/13/2010

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State: Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Disposition

Disposition Date: 09/13/2012

Effective Date (New): 10/01/2012

Effective Date (Renewal):

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 req'd):	Minimum % Change (where req'd):
Protective Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/14/2012
Submitted Date	08/14/2012
Respond By Date	

Dear Jeremy Jaynes,

Introduction:

This will acknowledge receipt of the captioned filing. The risks on the APCS have been recently updated. Please resubmit the updated form. Additionally, a new effective date should be established.

Conclusion:

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

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State:

Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Loss Cost Multiplier/ARPPA10-01R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/31/2012
Submitted Date	08/31/2012

Dear Alexa Grissom,

Introduction:

Thank you for your correspondence. Please see below.

Response 1

Comments:

Per your objection, a new Premium Comparison Survey with the updated risks has been attached. We have also updated our Reference Filing from PP-2009-BRLA1 to PP-BRLA1-2011. We are unable to update the circular number on the General Information screen; however, that should be revised from LI-PA-2010-003 to LI-PA-2011-282. For the new survey, we used ISO's most recent Loss Costs.

A new effective date of October 1, 2012 has been requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

David Brose

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/29/2010
Submitted Date	04/29/2010
Respond By Date	

Dear Jeremy Jaynes,

Introduction:

This will acknowledge receipt of the captioned filing. The Defensive Driving Discount is mandated by law. If you do not offer such, the rules must be amended to include it. Furthermore, it must be shown on the APCS.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Conclusion:

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State: Arkansas

Filing Company: Protective Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/07/2012
Submitted Date	08/07/2012

Dear Alexa Grissom,

Introduction:

Thank you for your correspondence. Please see below.

Response 1

Comments:

I apologize for the extremely delayed response. We have discovered this open Personal Auto filing and wish to continue with the approval process. The Auto Premium Comparison Survey has been amended to include the Defensive Driver Discount.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you have any questions.

Sincerely,

David Brose

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/20/2010
Submitted Date	04/20/2010
Respond By Date	

Dear Jeremy Jaynes,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. The Rf-1 is not required since it is an initial filing.

Conclusion:

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State:

Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Loss Cost Multiplier/ARPPA10-01R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/20/2010
Submitted Date	04/20/2010

Dear Alexa Grissom,

Introduction:

Thank you for your correspondence.

Response 1

Comments:

Per your request, the APCS form has been attached in Excel format.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional questions or concerns.

Sincerely,

Jeremy Jaynes

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/13/2010
Submitted Date	04/13/2010
Respond By Date	

Dear Jeremy Jaynes,

Introduction:

This will acknowledge receipt of the captioned filing. Is this an initial filing for private passenger auto? If not, please complete the RF-1 and the APCS must be submitted in Excel.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Conclusion:

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/13/2010
Submitted Date	04/13/2010

Dear Alexa Grissom,

Introduction:

Thank you for your correspondence.

Response 1

Comments:

This is the initial filing of private passenger auto for Protective Insurance Company.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional questions.

Sincerely,

Jeremy Jaynes

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Post Submission Update Request Processed On 09/13/2012

Status: Allowed
Created By: David Brose
Processed By: Alexa Grissom
Comments:

General Information:

Field Name	Requested Change	Prior Value
Reference Number	PP-BRLA1-2011	PP-2009-BRLA1
Reference Title	ARKANSAS PERSONAL AUTO LOSS COST REVISION TO BE IMPLEMENTED	ARKANSAS PERSONAL AUTO LOSS COST REVISION TO BECOME EFFECTIVE
Effective Date Requested (New)	10/01/2012	06/01/2010
Effective Date Requested (Renew)	10/01/2012	06/01/2010

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State: Arkansas

Filing Company: Protective Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: N/A - intial filing

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 req'd):	Minimum % Change (where req'd):
Protective Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State: Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/13/2012
Comments:			
Attachment(s):			
Form A-1.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/13/2012
Comments:			
Attachment(s):			
PPA Survey Form APCS (PIC AR) 8-31-12.pdf			
PPA Survey Form APCS (PIC AR) 8-31-12.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/13/2012
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract.pdf			

		Item Status:	Status Date:
Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/13/2012
Comments:			
Attachment(s):			
Calculation of LCM.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Uniform Transmittal Document-Property & Casualty	Filed	09/13/2012
Comments:			

SERFF Tracking #:	BALG-125960793	State Tracking #:	EFT \$100	Company Tracking #:	ARPPA10-01R
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State:	Arkansas	Filing Company:	Protective Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Auto		
Project Name/Number:	Loss Cost Multiplier/ARPPA10-01R		

Attachment(s):

transmittal.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 Protective Insurance Company
NAIC # (including group #) 12416

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? [] Yes [x] No

If yes, list the areas:

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

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

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

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

- a. Driver over 55 0%
b. Good Student Discount 0%
c. Multi-car Discount 0%
d. Accident Free Discount* 0%

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 0%
f. Other (specify) 0%

6. Do you have an installment payment plan for automobile insurance? [] Yes [x] No
If so, what is the fee for installment payments?

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

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

Program Percentage Difference Volume

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

Signature
Jeremy Jaynes
Printed Name
Compliance Analyst
Title
(800) 231-6024, ext. 2805
Telephone Number
jjaynes@protectiveinsurance.com
Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 12416
Company Name: Protective Insurance Company
Contact Person: David Brose
Telephone No.: 317-636-9800, Ext 7528
Email Address: dbrose@baldwinandlyons.com
Effective Date: 1-Oct-12

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800

Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS _____ %
 GOOD STUDENT _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. _____ %

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
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$2,342	\$2,953	\$858	\$814	\$2,511	\$3,166	\$916	\$867	\$2,737	\$3,448	\$1,015	\$965	\$2,658	\$3,355	\$967	\$917	\$3,104	\$3,912	\$1,112	\$1,055
	100/300/50 Liability with Comprehensive and Collision			\$2,692	\$3,379	\$1,027	\$978	\$2,890	\$3,629	\$1,096	\$1,041	\$3,164	\$3,964	\$1,222	\$1,165	\$2,964	\$3,996	\$1,195	\$1,137	\$3,594	\$4,510	\$1,339	\$1,275
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$3,030	\$3,826	\$1,096	\$1,038	\$3,263	\$4,196	\$1,197	\$1,133	\$3,532	\$4,458	\$1,291	\$1,226	\$3,695	\$4,672	\$1,326	\$1,256	\$4,094	\$5,169	\$1,454	\$1,379
	100/300/50 Liability with Comprehensive and Collision			\$3,380	\$4,252	\$1,265	\$1,202	\$3,642	\$4,659	\$1,377	\$1,307	\$3,959	\$4,974	\$1,498	\$1,426	\$4,001	\$5,313	\$1,554	\$1,476	\$4,584	\$5,767	\$1,681	\$1,599
2010 Honda Odyssey "EX"	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$3,374	\$4,404	\$1,215	\$1,151	\$3,641	\$3,601	\$1,307	\$1,237	\$3,932	\$4,965	\$1,430	\$1,356	\$4,221	\$5,338	\$1,507	\$1,427	\$4,598	\$5,809	\$1,630	\$1,544
	100/300/50 Liability with Comprehensive and Collision			\$3,724	\$4,830	\$1,384	\$1,315	\$4,020	\$4,064	\$1,487	\$1,411	\$4,359	\$5,481	\$1,637	\$1,556	\$5,638	\$5,979	\$1,735	\$1,647	\$5,088	\$6,407	\$1,857	\$1,764
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$2,703	\$3,412	\$983	\$932	\$2,905	\$3,667	\$1,052	\$997	\$3,155	\$3,979	\$1,160	\$1,102	\$3,173	\$4,008	\$1,145	\$1,085	\$3,603	\$4,545	\$1,284	\$1,218
	100/300/50 Liability with Comprehensive and Collision			\$3,053	\$3,838	\$1,152	\$1,096	\$3,284	\$4,130	\$1,232	\$1,171	\$3,582	\$4,495	\$1,367	\$1,302	\$3,479	\$4,649	\$1,373	\$1,305	\$4,093	\$5,143	\$1,511	\$1,438
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$3,985	\$5,038	\$1,426	\$1,350	\$4,312	\$5,452	\$1,539	\$1,456	\$4,635	\$5,856	\$1,672	\$1,585	\$5,190	\$6,568	\$1,843	\$1,744	\$5,507	\$6,960	\$1,943	\$1,841
	100/300/50 Liability with Comprehensive and Collision			\$4,335	\$5,464	\$1,595	\$1,514	\$4,691	\$5,915	\$1,719	\$1,630	\$5,062	\$6,372	\$1,879	\$1,785	\$5,496	\$7,209	\$2,071	\$1,964	\$5,997	\$7,558	\$2,170	\$2,061
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,187	\$1,487	\$458	\$436	\$1,249	\$1,565	\$479	\$455	\$1,390	\$1,738	\$549	\$525	\$999	\$1,249	\$392	\$374	\$1,479	\$1,849	\$549	\$524
	Minimum Liability with Comprehensive and Collision			\$2,916	\$3,681	\$1,056	\$1,001	\$3,139	\$3,964	\$1,133	\$1,073	\$3,402	\$4,292	\$1,246	\$1,183	\$3,514	\$4,440	\$1,262	\$1,196	\$4,050	\$5,113	\$1,439	\$1,338
	100/300/50 Liability with Comprehensive and Collision			\$3,266	\$4,107	\$1,225	\$1,165	\$3,518	\$4,427	\$1,313	\$1,247	\$3,829	\$4,808	\$1,453	\$1,383	\$3,820	\$5,081	\$1,490	\$1,416	\$4,540	\$5,711	\$1,666	\$1,558

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Supporting Document Schedules

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Attachment PPA Survey Form APCS (PIC AR) 8-31-12.xls is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	ARPPA10-01R
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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	ISO/ PP-2009-BRLA1
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Company Name		Company NAIC Number	
3.	A. Protective Insurance Company	B.	12416

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. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Personal Auto	0	0	63.0	1.0	1.587	0	N/A
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
N/A	0	0	N/A	0	0	0	0	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.0
B. General Expense	11.0
C. Taxes, License & Fees	3.0
D. Underwriting Profit & Contingencies	3.0
E. Other (explain)	0.0
F. TOTAL	37.0

8. Y Apply Lost Cost Factors to Future filings? (Y or N)
9. 0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. 0 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

CALCULATION OF COMPANY LOSS COST MULTIPLIER

(EFFECTIVE AUG. 16, 2004)

This filing transmittal is part of Company Tracking #	ARPPA10-01R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(✓) **Loss Cost Reference Filing** PP-2009-BRLA1 () **Independent Rate Filing**
(Advisory Org. & Reference filing #)

If this is a loss cost filing adopting an advisory organization’s loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization’s prospective loss costs for this line of insurance. The insurer’s rates will be the combination of the advisory organization’s prospective loss costs and the insurer’s loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization’s prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Personal Auto

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

- (✓) Without Modification (factor = 1.000)
- () With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.0

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH “EXPENSE CONSTANT SUPPLEMENT” OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	20.0	%
B.	General Expense	11.0	%
C.	Taxes, Licenses & Fee	3.0	%
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	3.0	%
E.	Other (explain)		%
F.	Total	37.0	%

5.	A.	A. Expected Loss Ratio: $ELR = 100\% - 4F = A$	63.0	%
	B.	B. ELR in Decimal Form =	.63	
6.		Company Formula Loss Cost Multiplier (3B/5B)	1.587	
7.		Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	1.587	
8.		Rate Level Change for the coverage(s) to which this page applies	0	

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name	Group NAIC #
Baldwin and Lyons, Inc.	867

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Protective Insurance Company	IN	12416	35-6021485	

5. Company Tracking Number	ARPPA10-01R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jeremy Jaynes	Compliance Analyst	(800) 231-6024	(317) 715-9627	jjaynes@baldwinandlyons.com
1099 N. Meridian Street, Ste 700 Indianapolis, IN 46204		extension 2805		

7. Signature of authorized filer	Jeremy Jaynes	<small>Digitally signed by Jeremy Jaynes DN: cn=Jeremy Jaynes, o=Baldwin and Lyons, Inc., ou=Compliance Analyst, email=jjaynes@baldwinandlyons.com, c=US Date: 2010.03.30 14:30:46 -0400</small>
8. Please print name of authorized filer	Jeremy Jaynes	

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

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Personal Auto
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 6/1/10 Renewal: 6/1/10
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	ISO
17. Reference Organization # & Title	PP-2009-BRLA1
18. Company's Date of Filing	4/5/10
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # ARPPA10-01R

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

Protective Insurance Company is licensed to write property and casualty insurance in this state and has authorized the Insurance Services Office to file loss costs and rules on its behalf. At this time, we wish to submit our loss cost multiplier that, when applied to the ISO loss costs for personal automobile, will result in the final rates for our program.

This is the initial submission of an LCM. We will apply it to the most recently approved version of loss costs, which we have listed above for your convenience. We have selected an LCM of 1.587 based on our projected expenses for this program.

[View Complete Filing Description](#)

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

Check #: N/A - EFT

Amount: \$100.00

State charges \$100 per rate filing.

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

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

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	ARPPA10-01R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Protective Ins. Co.	0	0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

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

6.	Overall percentage of last rate revision	0
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7.	Effective Date of last rate revision	N/A - initial filing
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A - initial filing
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

SERFF Tracking #:

BALG-125960793

State Tracking #:

EFT \$100

Company Tracking #:

ARPPA10-01R

State:

Arkansas

Filing Company:

Protective Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Personal Auto

Project Name/Number:

Loss Cost Multiplier/ARPPA10-01R

Superseded Schedule Items

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

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/07/2012	Supporting Document	APCS-Auto Premium Comparison Survey	08/31/2012	PPA Survey Form APCS (PIC AR) 8-7-12.pdf (Superseded) PPA Survey Form APCS (PIC AR) 8-7-12.xls (Superseded)
04/20/2010	Supporting Document	APCS-Auto Premium Comparison Survey	08/07/2012	PPA Survey FORM APCS (PIC AR) 4-2-10.pdf (Superseded) PPA Survey FORM APCS (PIC AR) 4-2-10.xls (Superseded)
12/22/2008	Supporting Document	APCS-Auto Premium Comparison Survey	04/20/2010	PPA Survey FORM APCS (PIC AR) 4-2-10.pdf

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 12416
Company Name: Protective Insurance Company
Contact Person: David Brose
Telephone No.: 317-636-9800 Ext. 7528
Email Address: dbrose@baldwinandlyons.com
Effective Date: 6/1/2010

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800

Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,318	\$1,548	\$693	\$660	\$1,383	\$1,625	\$726	\$692	\$2,000	\$2,344	\$1,067	\$1,018	\$1,340	\$1,575	\$705	\$671	\$1,653	\$1,940	\$874	\$833				
	100/300/50 Liability with Comprehensive and Collision		\$1,567	\$1,832	\$850	\$812	\$1,664	\$1,946	\$898	\$858	\$2,415	\$2,817	\$1,325	\$1,268	\$1,568	\$1,833	\$850	\$813	\$1,996	\$2,332	\$1,085	\$1,037				
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,515	\$1,782	\$792	\$754	\$1,587	\$1,867	\$828	\$788	\$2,280	\$2,676	\$1,207	\$1,151	\$1,603	\$1,885	\$836	\$796	\$1,916	\$2,252	\$1,005	\$957				
	100/300/50 Liability with Comprehensive and Collision		\$1,765	\$2,066	\$949	\$906	\$1,867	\$2,187	\$1,000	\$954	\$2,695	\$3,148	\$1,465	\$1,400	\$1,831	\$2,144	\$982	\$937	\$2,260	\$2,644	\$1,217	\$1,162				
2003 Honda Odyssey "EX"	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,476	\$1,735	\$772	\$735	\$1,545	\$1,817	\$807	\$768	\$2,225	\$2,610	\$1,179	\$1,124	\$1,545	\$1,817	\$807	\$768	\$1,860	\$2,185	\$977	\$931				
	100/300/50 Liability with Comprehensive and Collision		\$1,725	\$2,019	\$929	\$887	\$1,826	\$2,138	\$979	\$934	\$2,639	\$3,082	\$1,437	\$1,374	\$1,773	\$2,075	\$953	\$910	\$2,203	\$2,577	\$1,189	\$1,135				
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,696	\$1,996	\$883	\$840	\$1,774	\$2,088	\$921	\$877	\$2,536	\$2,979	\$1,335	\$1,272	\$1,846	\$2,173	\$957	\$911	\$2,159	\$2,539	\$1,127	\$1,072				
	100/300/50 Liability with Comprehensive and Collision		\$1,946	\$2,280	\$1,039	\$991	\$2,054	\$2,408	\$1,093	\$1,043	\$2,951	\$3,451	\$1,593	\$1,522	\$2,074	\$2,432	\$1,103	\$1,052	\$2,503	\$2,931	\$1,338	\$1,277				
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,773	\$2,087	\$921	\$876	\$1,856	\$2,185	\$962	\$915	\$2,642	\$3,105	\$1,388	\$1,322	\$1,968	\$2,318	\$1,019	\$969	\$2,275	\$2,677	\$1,185	\$1,128				
	100/300/50 Liability with Comprehensive and Collision		\$2,022	\$2,371	\$1,077	\$1,028	\$2,136	\$2,505	\$1,134	\$1,081	\$3,057	\$3,577	\$1,646	\$1,572	\$2,196	\$2,576	\$1,164	\$1,110	\$2,619	\$3,069	\$1,397	\$1,332				
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535				
	Minimum Liability with Comprehensive and Collision		\$1,401	\$1,647	\$735	\$700	\$1,472	\$1,730	\$770	\$733	\$2,118	\$2,483	\$1,126	\$1,074	\$1,465	\$1,722	\$767	\$730	\$1,774	\$2,083	\$934	\$890				
	100/300/50 Liability with Comprehensive and Collision		\$1,651	\$1,710	\$892	\$852	\$1,752	\$2,051	\$942	\$900	\$2,533	\$2,956	\$1,384	\$1,324	\$1,693	\$1,980	\$913	\$872	\$2,117	\$2,475	\$1,146	\$1,095				

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Superseded Schedule Items

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Attachment PPA Survey Form APCS (PIC AR) 8-7-12.xls is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 12416
 Company Name: Protective Insurance Company
 Contact Person: Jeremy Jaynes
 Telephone No.: (800) 231-6024, ext. 2805
 Email Address: jjaynes@protectiveinsurance.com
 Effective Date: 6/1/2010

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	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		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,318	\$1,548	\$693	\$660	\$1,383	\$1,625	\$726	\$692	\$2,000	\$2,344	\$1,067	\$1,018	\$1,340	\$1,575	\$705	\$671	\$1,653	\$1,940	\$874	\$833	
	100/300/50 Liability with Comprehensive and Collision		\$1,567	\$1,832	\$850	\$812	\$1,664	\$1,946	\$898	\$858	\$2,415	\$2,817	\$1,325	\$1,268	\$1,568	\$1,833	\$850	\$813	\$1,996	\$2,332	\$1,085	\$1,037	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,515	\$1,782	\$792	\$754	\$1,587	\$1,867	\$828	\$788	\$2,280	\$2,676	\$1,207	\$1,151	\$1,603	\$1,885	\$836	\$796	\$1,916	\$2,252	\$1,005	\$957	
	100/300/50 Liability with Comprehensive and Collision		\$1,765	\$2,066	\$949	\$906	\$1,867	\$2,187	\$1,000	\$954	\$2,695	\$3,148	\$1,465	\$1,400	\$1,831	\$2,144	\$982	\$937	\$2,260	\$2,644	\$1,217	\$1,162	
2003 Honda Odyssey "EX"	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,476	\$1,735	\$772	\$735	\$1,545	\$1,817	\$807	\$768	\$2,225	\$2,610	\$1,179	\$1,124	\$1,545	\$1,817	\$807	\$768	\$1,860	\$2,185	\$977	\$931	
	100/300/50 Liability with Comprehensive and Collision		\$1,725	\$2,019	\$929	\$887	\$1,826	\$2,138	\$979	\$934	\$2,639	\$3,082	\$1,437	\$1,374	\$1,773	\$2,075	\$953	\$910	\$2,203	\$2,577	\$1,189	\$1,135	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,696	\$1,996	\$883	\$840	\$1,774	\$2,088	\$921	\$877	\$2,536	\$2,979	\$1,335	\$1,272	\$1,846	\$2,173	\$957	\$911	\$2,159	\$2,539	\$1,127	\$1,072	
	100/300/50 Liability with Comprehensive and Collision		\$1,946	\$2,280	\$1,039	\$991	\$2,054	\$2,408	\$1,093	\$1,043	\$2,951	\$3,451	\$1,593	\$1,522	\$2,074	\$2,432	\$1,103	\$1,052	\$2,503	\$2,931	\$1,338	\$1,277	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,773	\$2,087	\$921	\$876	\$1,856	\$2,185	\$962	\$915	\$2,642	\$3,105	\$1,388	\$1,322	\$1,968	\$2,318	\$1,019	\$969	\$2,275	\$2,677	\$1,185	\$1,128	
	100/300/50 Liability with Comprehensive and Collision		\$2,022	\$2,371	\$1,077	\$1,028	\$2,136	\$2,505	\$1,134	\$1,081	\$3,057	\$3,577	\$1,646	\$1,572	\$2,196	\$2,576	\$1,164	\$1,110	\$2,619	\$3,069	\$1,397	\$1,332	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535	
	Minimum Liability with Comprehensive and Collision		\$1,401	\$1,647	\$735	\$700	\$1,472	\$1,730	\$770	\$733	\$2,118	\$2,483	\$1,126	\$1,074	\$1,465	\$1,722	\$767	\$730	\$1,774	\$2,083	\$934	\$890	
	100/300/50 Liability with Comprehensive and Collision		\$1,651	\$1,710	\$892	\$852	\$1,752	\$2,051	\$942	\$900	\$2,533	\$2,956	\$1,384	\$1,324	\$1,693	\$1,980	\$913	\$872	\$2,117	\$2,475	\$1,146	\$1,095	

State: Arkansas **Filing Company:** Protective Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: Loss Cost Multiplier/ARPPA10-01R

Superseded Schedule Items

Attachment PPA Survey FORM APCS (PIC AR) 4-2-10.xls is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 12416
Company Name: Protective Insurance Company
Contact Person: Jeremy Jaynes
Telephone No.: (800) 231-6024, ext. 2805
Email Address: jjaynes@protectiveinsurance.com
Effective Date: 6/1/2010

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0 %
AUTO/HOMEOWNERS	0 %
GOOD STUDENT	0 %
ANTI-THEFT DEVICE	0 %
Over 55 Defensive Driver Discount	0 %
\$250/\$500 Deductible Comp./Coll.	0 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			Age																			
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,318	\$1,548	\$693	\$660	\$1,383	\$1,625	\$726	\$692	\$2,000	\$2,344	\$1,067	\$1,018	\$1,340	\$1,575	\$705	\$671	\$1,653	\$1,940	\$874	\$833
	100/300/50 Liability with Comprehensive and Collision		\$1,567	\$1,832	\$850	\$812	\$1,664	\$1,946	\$898	\$858	\$2,415	\$2,817	\$1,325	\$1,268	\$1,568	\$1,833	\$850	\$813	\$1,996	\$2,332	\$1,085	\$1,037
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,515	\$1,782	\$792	\$754	\$1,587	\$1,867	\$828	\$788	\$2,280	\$2,676	\$1,207	\$1,151	\$1,603	\$1,885	\$836	\$796	\$1,916	\$2,252	\$1,005	\$957
	100/300/50 Liability with Comprehensive and Collision		\$1,765	\$2,066	\$949	\$906	\$1,867	\$2,187	\$1,000	\$954	\$2,695	\$3,148	\$1,465	\$1,400	\$1,831	\$2,144	\$982	\$937	\$2,260	\$2,644	\$1,217	\$1,162
2003 Honda Odyssey "EX"	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,476	\$1,735	\$772	\$735	\$1,545	\$1,817	\$807	\$768	\$2,225	\$2,610	\$1,179	\$1,124	\$1,545	\$1,817	\$807	\$768	\$1,860	\$2,185	\$977	\$931
	100/300/50 Liability with Comprehensive and Collision		\$1,725	\$2,019	\$929	\$887	\$1,826	\$2,138	\$979	\$934	\$2,639	\$3,082	\$1,437	\$1,374	\$1,773	\$2,075	\$953	\$910	\$2,203	\$2,577	\$1,189	\$1,135
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,696	\$1,996	\$883	\$840	\$1,774	\$2,088	\$921	\$877	\$2,536	\$2,979	\$1,335	\$1,272	\$1,846	\$2,173	\$957	\$911	\$2,159	\$2,539	\$1,127	\$1,072
	100/300/50 Liability with Comprehensive and Collision		\$1,946	\$2,280	\$1,039	\$991	\$2,054	\$2,408	\$1,093	\$1,043	\$2,951	\$3,451	\$1,593	\$1,522	\$2,074	\$2,432	\$1,103	\$1,052	\$2,503	\$2,931	\$1,338	\$1,277
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,773	\$2,087	\$921	\$876	\$1,856	\$2,185	\$962	\$915	\$2,642	\$3,105	\$1,388	\$1,322	\$1,968	\$2,318	\$1,019	\$969	\$2,275	\$2,677	\$1,185	\$1,128
	100/300/50 Liability with Comprehensive and Collision		\$2,022	\$2,371	\$1,077	\$1,028	\$2,136	\$2,505	\$1,134	\$1,081	\$3,057	\$3,577	\$1,646	\$1,572	\$2,196	\$2,576	\$1,164	\$1,110	\$2,619	\$3,069	\$1,397	\$1,332
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$836	\$977	\$453	\$432	\$890	\$1,042	\$480	\$458	\$1,318	\$1,536	\$726	\$695	\$719	\$838	\$394	\$377	\$1,024	\$1,195	\$559	\$535
	Minimum Liability with Comprehensive and Collision		\$1,401	\$1,647	\$735	\$700	\$1,472	\$1,730	\$770	\$733	\$2,118	\$2,483	\$1,126	\$1,074	\$1,465	\$1,722	\$767	\$730	\$1,774	\$2,083	\$934	\$890
	100/300/50 Liability with Comprehensive and Collision		\$1,651	\$1,710	\$892	\$852	\$1,752	\$2,051	\$942	\$900	\$2,533	\$2,956	\$1,384	\$1,324	\$1,693	\$1,980	\$913	\$872	\$2,117	\$2,475	\$1,146	\$1,095