

SERFF Tracking Number: AOIC-125313781 State: Arkansas  
Filing Company: Auto-Owners Insurance Company State Tracking Number: AR-PC-07-026350  
Company Tracking Number: PPA-AR-01-10/05/2007-01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

## Filing at a Glance

Company: Auto-Owners Insurance Company

Product Name: Private Passenger Auto

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Filing Type: Rate

SERFF Tr Num: AOIC-125313781

SERFF Status: Closed

Co Tr Num: PPA-AR-01-  
10/05/2007-01

Co Status:

Authors: Nicole Smith, Fallyn  
Stanley

Date Submitted: 10/05/2007

State: Arkansas

State Tr Num: AR-PC-07-026350

State Status:

Reviewer(s): Alexa Grissom, Betty  
Montesi, Brittany Yielding

Disposition Date: 10/11/2007

Disposition Status: Filed

Effective Date Requested (New): 11/11/2007

Effective Date Requested (Renewal): 12/17/2007

Effective Date (New): 11/11/2007

Effective Date (Renewal):  
12/17/2007

## General Information

Project Name: Territory Rate Change Filing

Project Number: PPA-AR-01-10/05/2007-01

Reference Organization:

Reference Title:

Filing Status Changed: 10/11/2007

State Status Changed: 10/08/2007

Corresponding Filing Tracking Number:

Filing Description:

The Auto-Owners Insurance Company of Lansing, Michigan, submits the following rate and rule filing for your review.

The rates submitted will apply to all private passenger automobiles and related miscellaneous vehicles under our Private Passenger Program.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

The proposed effective dates are as follows: New Business: November 11, 2007

Renewals: December 17, 2007



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The following exhibits are enclosed in support of our filing:

Exhibit 1 is a set of 12 comparisons for the three private passenger territories we are decreasing. Please note the top of each page provides a breakdown of the limits used. Comparisons 1, 3, 4, 5, 6, and 9 use a 2003 Ford Explorer XLT and a 2002 Toyota Camry LE. Comparisons 2, 8, and 12 use a 2003 Ford Explorer XLT. Comparison 7 uses a 2002 Dodge Caravan EC. Comparisons 10 and 11 use a 1999 Honda Civic DX. Each comparison includes the Multi-Policy, Paid In Full, and Insurance Scoring discounts for those companies that offer these discounts.

The following is a list of the competitors used in the Arkansas private passenger comparisons:

1. State Farm Mutual
2. Farm Bureau Mutual
3. Safeco
4. State Auto
5. Travelers
6. Hartford Sentinel
7. Progressive
8. Farmers
9. Encompass
10. Allstate
11. Nationwide Mutual

## Company and Contact

### Filing Contact Information

Hilary Ludema, Assistant Manager, Personal Auto Actuarial  
6101 Anacapri Blvd  
Lansing, MI 48909  
ludema.hilary@aoins.com  
(517) 323-1284 [Phone]  
(517) 323-8796[FAX]

### Filing Company Information

Auto-Owners Insurance Company  
P.O. Box 30660  
Lansing, MI 48909-8160  
(800) 346-0346 ext. [Phone]

CoCode: 18988  
Group Code: 280  
Group Name: Auto-Owners Ins Group  
FEIN Number: 38-0315280  
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State of Domicile: Michigan  
Company Type: PC  
State ID Number:

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$100.00	10/05/2007	15979007

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/11/2007	10/11/2007

### 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	10/08/2007	10/08/2007	Fallyn Stanley	10/10/2007	10/10/2007

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## Disposition

Disposition Date: 10/11/2007  
 Effective Date (New): 11/11/2007  
 Effective Date (Renewal): 12/17/2007  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Auto-Owners Insurance Company	-1.000%	\$-34,062	265	\$1,084,899	-9.800%	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	A-1 Abstract	Filed	Yes
Supporting Document (revised)	Automobile Survey	Filed	Yes
Supporting Document	Automobile Survey	Filed	Yes
Supporting Document	Filing Cover Letter	Filed	Yes
Supporting Document	Rate Comparisons	Filed	Yes
Supporting Document	RF-1 Abstract	Filed	Yes
Rate	Named Operator Policy	Filed	Yes
Rate	Medical and Hospital Benefits	Filed	Yes
Rate	Driver Assignment	Filed	Yes
Rate	Agency Report Ordering Program	Filed	Yes
Rate	Uninsured Motorist	Filed	Yes
Rate	Underinsured Motorist	Filed	Yes
Rate	Agency Rules	Filed	Yes
Rate	Two-way Communication Devices	Filed	Yes
Rate	Sound Reproduction Equipment	Filed	Yes
Rate	Trailers (Vacation/Utility/Horse) and Camper Bodies	Filed	Yes
Rate	Corvettes	Filed	Yes
Rate	Converted or Modified Vehicles	Filed	Yes
Rate	Classic Automobile	Filed	Yes
Rate	Antique Automobile	Filed	Yes
Rate	Motorcycles	Filed	Yes
Rate	Previous Driving History	Filed	Yes
Rate	Semi-Annual Base Rates	Filed	Yes
Rate	Territory Relativities	Filed	Yes
Rate	Motorcycle Rates	Filed	Yes
Rate	Premium Group Determination Guidelines	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/08/2007  
Submitted Date 10/08/2007  
Respond By Date 10/20/2007

Dear Hilary Ludema,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. Additionally, the RF-1 abstract must be completed and filed as well.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/10/2007  
Submitted Date 10/10/2007

Dear Alexa Grissom,

### Comments:

Thank you for your attention to this filing. The following information is being submitted at your request.

### Response 1

Comments: I have replaced the APCS form with an excel version, and attached the RF-1 Abstract.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Automobile Survey

Comment:

Satisfied -Name: RF-1 Abstract

Comment:

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No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Hilary Ludema

Sincerely,  
Fallyn Stanley, Nicole Smith

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**Rate Information**

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -5.000%  
**Effective Date of Last Rate Revision:** 07/01/2006  
**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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	%	-1.000%	\$-34,062	265	\$1,084,899	-9.800%	%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	Named Operator Policy	AOUPZ379	Replacement	AOUPZ206	AOUPZ379.pdf
Filed	Medical and Hospital Benefits	AOUPZ380	Replacement	AOUPZ197	AOUPZ380.pdf
Filed	Driver Assignment	AOUPZ383	Replacement	AOUPZ005	AOUPZ383.pdf
Filed	Agency Report Ordering Program	AOUPZ384	Replacement	AOUPZ209	AOUPZ384.pdf
Filed	Uninsured Motorist	AOUPZ385	Replacement	AOUPZ199	AOUPZ385.pdf
Filed	Underinsured Motorist	AOUPZ386	Replacement	AOUPZ198	AOUPZ386.pdf
Filed	Agency Rules	AOUPZ387	Replacement	AOUPZ066	AOUPZ387.pdf
Filed	Two-way Communication Devices	AOUPZ388	Replacement	AOUPZ054	AOUPZ388.pdf
Filed	Sound Reproduction Equipment	AOUPZ389	Replacement	AOUPZ055	AOUPZ389.pdf
Filed	Trailers (Vacation/Utility/Horse ) and Camper Bodies	AOUPZ390	Replacement	AOUPZ202	AOUPZ390.pdf

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Filed	Corvettes	AOUPZ392	Replacement	AOUPZ053	AOUPZ392.pdf
Filed	Converted or Modified Vehicles	AOUPZ393	Replacement	AOUPZ049	AOUPZ393.pdf
Filed	Classic Automobile	AOUPZ394	Replacement	AOUPZ047	AOUPZ394.pdf
Filed	Antique Automobile	AOUPZ395	Replacement	AOUPZ201	AOUPZ395.pdf
Filed	Motorcycles	AOUPZ396	Replacement	AOUPZ208	AOUPZ396.pdf
Filed	Previous Driving History	AOUPZ397	Replacement	AOUPZ062	AOUPZ397.pdf
Filed	Semi-Annual Base Rates	AOAPZ049	Replacement	AOAPZ038	AOAPZ049.pdf
Filed	Territory Relativities	AOAPZ050	Replacement	AOAPZ039	AOAPZ050.pdf
Filed	Motorcycle Rates	AOAPZ051	Replacement	AOAPZ045	AOAPZ051.pdf
Filed	Premium Group Determination Guidelines	AOAPZ052	Replacement	AOAPZ018	AOAPZ052.pdf

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
COVERAGES**

**Arkansas**

### **NAMED OPERATOR POLICY**

- A. A person who does not own an automobile but has a need for coverage for the operation of non-owned automobiles may be afforded protection under a Named Operator Policy, Endorsement {{79528 (AR)}}. The following coverages may be written:
1. Bodily Injury Liability
  2. Property Damage Liability
  3. Medical and Hospital Benefits
  4. Uninsured Motorist
  5. Underinsured Motorist
- B. Coverage is excess over any valid and collectible insurance and applies to the named insured and spouse for use of an automobile. Coverage does not apply to:
1. Any automobile owned by the named insured or a member of the named insured's household.
  2. Any automobile while used in the business or occupation of the named insured or spouse, unless operated or occupied by the named insured or spouse.
  3. Any accident arising out of an automobile garage operation.
- C. **Rating**
1. If the operator is furnished an automobile or has an automobile available for regular use, determine the premium by using the applicable premium group from the {{AR PA Premium Group Determination Guidelines}} and the territory in which the applicant resides {{AR Terr Schedule}}.
  2. If the operator is not furnished an automobile or does not have an automobile available for their regular use, determine the premium by using the applicable premium group from the {{AR PA Premium Group Determination Guidelines}} and the territory in which the applicant resides {{AR Terr Schedule}}. Charge **50%** of the applicable Bodily Injury Liability and Property Damage Liability premiums and use manual rates for all other available coverages.
  3. If an individual is an employee of the United States Government or any of its agencies and is furnished an automobile for regular use in the business thereof, the rates shall be determined in accordance with C.2. above, provided the vehicle is not customarily used in any other occupation, profession or business of the insured.
  4. **Financial Responsibility Filings**  
When a Named Operator policyholder requires a Financial Responsibility filing (Endorsement {{79529 (AR)}}), it is necessary to extend our policy coverage to include operation of automobiles owned by members of the insured's household. The rates shall be determined in accordance with C.1. above and shall be subject to the applicable surcharge shown in the {{AR Auto Financial Responsibility Certification}} rule.

The following discounts and surcharges are applicable on a Named Operator Policy:

1. Good Student Discount
2. Multi-Policy Discount
3. Conviction Surcharge
4. Accident Surcharge (Assume one vehicle for application of surcharge amount.)
5. Defensive Driving Course Credit
6. Driver Training Discount
7. Borderline Surcharge
8. College Graduate Discount

**Note: When two or more operators are insured by a single policy, the same Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits, Uninsured Motorist and Underinsured Motorist limits must**

**apply for all operators.**

<b>Auto-Owners Standard/Premier/A+</b>	<b>PERSONAL AUTOMOBILE COVERAGES</b>	<b>Arkansas</b>
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**MEDICAL AND HOSPITAL BENEFITS**

**Medical and Hospital Benefits** found in endorsement {{89744 (AR)}} pays reasonable expenses for medical, hospital and funeral services for individuals covered by this endorsement.

**Note:** When two or more vehicles are insured by a single policy, the same Medical and Hospital Benefits limit must apply for all of the following vehicles: private passenger automobiles, motor homes, licensed RV's, antique automobiles, classic automobiles, Corvettes, converted vehicles and kit cars.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
GENERAL RULES

Arkansas

## DRIVER ASSIGNMENT

The private passenger premium group is determined by the type of driver (operators age 30 and over, single male principal operator, married female principal operator, etc.), age of the driver and use of the vehicle. Refer to the {{AR PA Premium Group Determination Guidelines}} in the Private Passenger Rate Section to select the appropriate premium group. If more than one premium group applies to a vehicle, the highest is used to rate that vehicle.

### When determining the premium group:

- A. Vehicles used in car pools or on a share the ride basis will be rated based on average daily usage. For example, if the vehicle is driven to work every second week a one-way distance of 24 miles, the average daily usage is a one-way distance of 12 miles.
- B. Vehicles driven part way to work or school and left at a depot, parking lot or similar location will be considered as driven to work or school.
- C. A **YOUTHFUL OPERATOR** is any operator under the age of 25.
- D. A **PRINCIPAL OPERATOR** is one whose use of a vehicle constitutes 50% or more of the time or mileage use of the vehicle (For the purpose of this rule, vehicle means private passenger automobile).
  1. If a policy insures both adult and youthful operator(s) and the number of insured vehicles equals or exceeds the number of licensed drivers, each youthful operator will be considered the principal operator of one vehicle (youthful operators may be assigned to the vehicle most frequently operated) and the appropriate premium charged.
  2. If a policy insures youthful operators only (no adult operators) and:
    - a. The youthful operator owns and insures more than one vehicle with the Company, the appropriate age, type and use codes will be applied to the vehicle which develops the highest premium. Additional vehicles will be rated using the Adult Operator age 30-34/pleasure use premium group.
    - b. Two or more youthful operators own and insure more than two vehicles with the Company, the appropriate age, type and use codes will be applied to the vehicles developing the highest premium equal to the number of youthful operators. Additional vehicles will be rated using the Adult Operator age 30-34/pleasure use premium group.
  3. Policies insuring adult operators ages 40-54 with no youthful operators in the household are rated using the **NO YOUTHFUL OPERATOR** premium groups {{AR PA Premium Group Determination Guidelines}}. For the purpose of this rule, youthful operators residing away from the home to attend school, or residing at home and insured with another carrier, are considered household members.
- E. An **OCCASIONAL OPERATOR** is one whose use of a vehicle constitutes less than 50% of the time or mileage use of the vehicle. If there is one or more private passenger automobile(s) in the applicant's household, the appropriate occasional youthful operator premium group shall be applied to as many vehicles as there are youthful operators.
- F. **OCCASIONAL YOUTHFUL OPERATORS** residing away from the household to attend school will be rated according to our premium group rules. However, if the school is located more than 100 miles from the principal place of garaging for all vehicles, the appropriate youthful occasional pleasure use premium group will apply. Refer to {{AR PA Student Away at School Discount Rule}}.
- G. **PRINCIPAL BUSINESS USE** applies when more than 50% of the use of the vehicle occurs in the course of business. For less than 50%, it should be determined if business use is merely incidental or frequent enough to be rated **OCCASIONAL BUSINESS USE**.

- H. **FARM USE** applies when an automobile is principally garaged on a farm or ranch and is primarily used for farming or ranching purposes and is not primarily driven to work or school or for pleasure use.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
GENERAL RULES

Arkansas

## AGENCY REPORT ORDERING PROGRAM

### A. Motor Vehicle Report

1. MVR(s) ordered through Auto-Owners are free of charge when **65%** or more of the total costs of the MVR(s) ordered are matched with issued automobile policies. If less than **65%** of the total costs of the MVR(s) ordered through Auto-Owners are matched with issued automobiles there will be a charge. The charge will be the difference between the 65% order cost goal and the actual cost of MVR(s) that matched issued policies.
2. MVR(s) ordered through the state will be reimbursed to the agency for the cost of each MVR ordered, based on the policy business state. MVR(s) must have been ordered within 30 days of when Auto-Owners receives them. The applicant(s) must meet our automobile program eligibility criteria and be placed within one of our automobile programs.

### B. Loss Report and Driver Discovery Report

1. Loss and Driver Discovery reports ordered through Auto-Owners will be free of charge when **65%** or more of the total cost of the Loss and Driver Discovery reports ordered matched with issued automobile policies. If less than **65%** of the total cost of the Loss and Driver Discovery reports ordered through Auto-Owners are matched with issued automobile policies there will be a charge. The charge will be the difference between the 65% order cost goal and the actual cost of the Loss and Discovery reports that matched issued policies.
2. The agency will not be reimbursed for Loss and Driver Discovery reports not ordered through Auto-Owners.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
COVERAGES

Arkansas

## UNINSURED MOTORIST

**Uninsured Motorist Endorsement** {{89748 (AR)}} protects the insured against loss if injury is caused by a negligent uninsured motorist. This coverage is mandatory unless the policyholder modifies or rejects this coverage in writing. Included in the definition of an uninsured motorist vehicle is a motor vehicle whose ownership, maintenance or use has resulted in bodily injury or damage to property of an insured and for which the sum of the limits of liability available to the insured under all collectible policies or bonds is less than the applicable limits of Uninsured Motorist coverage under the insured's policy.

1. When the named insured is an individual or husband and wife, coverage may be written on a
  - a. Specified Car basis to protect any person while occupying the insured automobile and the insured, spouse and resident relatives (not owning an automobile) under all circumstances except while in any automobile not specifically insured in the Company for this coverage.
  - b. Named Person basis where a business or commercial operation is insured to extend coverage to a person other than the named insured who is assigned an automobile for business and/or pleasure use. Coverage is applicable to the named person, spouse and resident relatives (not owning an automobile) under all circumstances; and, other persons while occupying an automobile not owned by the named person, spouse or resident relative and operated by or with permission of the named person.
2. When the named insured is other than an individual or husband and wife - i.e., a corporation, partnership, association - coverage may be written on a:
  - a. Specified Car basis, to protect occupants of automobiles to which Uninsured Motorist Coverage applies as indicated by a premium charge on the Declarations.
  - b. Named Person basis, if an individual is assigned an automobile for business and/or pleasure use. Coverage applies to the named person, spouse and resident relatives (not owning an automobile) under all circumstances; and, other persons while occupying an automobile not owned by the named person, spouse or resident relatives and operated by or with permission of the named person.

Coverage may be written on a Named Operator basis (Named Person UM Coverage, Endorsement {{79309 (AR)}}) for an individual not owning an automobile to protect such individual, spouse and resident relatives (not owning an automobile) while in any automobile not owned by any of them; and, other persons while occupying an automobile operated but not owned by such individual, spouse or resident relatives. Refer also to {{AR PA Named Operator Policy Rule}}.

**Note:** When two or more vehicles are insured by a single policy, the same Uninsured Motorist or Uninsured Motorist Property Damage limit combination must apply for all of the following vehicles: private passenger automobiles, motor homes, motorcycles, licensed RV's, unlicensed RV's, antique automobiles, classic automobiles, Corvettes, converted vehicles and kit cars.

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE COVERAGES	Arkansas
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## UNDERINSURED MOTORIST

**Underinsured Motorist Coverage (UIM) Endorsement** {{89749 (AR)}}, protects the insured against loss caused by a negligent insured driver with Bodily Injury Liability limits that are less than the damages for bodily injury sustained by the injured person. The named insured can obtain Underinsured Motorist to cover the excess, up to the Bodily Injury limits provided for the insured. This coverage is mandatory unless the policyholder modifies or rejects this coverage in writing.

**Note:** When two or more vehicles are insured by a single policy, the same Underinsured Motorist or Uninsured Motorist Property Damage limit combination must apply for all of the following vehicles: private passenger automobiles, motor homes, motorcycles, licensed RV's, antique automobiles, classic automobiles, Corvettes, converted vehicles and kit cars.

Auto-Owners  
Standard/Premier/A+

AUTOMOBILE  
GENERAL RULES

Arkansas

### AGENCY RULES

- A. The Company recognizes the right of insureds to choose the agent with whom they wish to do business. In cases where the insured transfers business from one Auto-Owners agent to another in the same area, misunderstanding may arise. For this reason, the new agent will be requested by the Company to complete an Agent of Record Form {{59127 (AR)}}, requesting the second agent write the coverage in place of the original writing agent. The current writing agency will [receive a memo letting them know we received the Agency of Record Form.](#)

In cases where the Company receives a request to write the same risk from two different agents, the Underwriting Department will issue both policies and rely upon the agent who is unable to deliver the policy to return it for cancellation.

City, county, school or other governmental business is considered open business.

- B. Non-Resident Agent's License - if an agent in any state wants to write business in any other state in which we operate, the agent may do so provided the license requirements are met for the state involved. In most states such policies must be countersigned by an agent residing in the state where the risk is located. The rules vary for different states. If you expect to write a sufficient number of policies in a state other than your own that would justify your payment of the non-residence license fee for that state, write to the Agency Department in Lansing for further details.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

## **TWO-WAY COMMUNICATION DEVICES**

**A. Mobile Telephones and Citizens Band Radios**

Physical damage coverage may be written for permanently installed mobile or cellular telephones.

Semi-Annual rate of \$1.50 per \$100 of stated **amount** applies.

**B. Optional deductibles are not available for any communication devices.**

**NOTE:** The stated **amount** used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES

Arkansas

## SOUND REPRODUCTION EQUIPMENT

When a policy covers an automobile for physical damage coverages, any sound reproduction equipment permanently installed in the automobile is automatically afforded these coverages. The electronic sound reproduction equipment must be standard or optional equipment from the manufacturer of the automobile for that make, model and model year. The following additional coverages are also available:

### A. Permanent Stereo Equipment

Permanent after-market installations of automobile stereo equipment are covered by the selected physical damage coverages on the automobile up to a limit of \$1,000, subject to the deductible. Higher additional limits up to a maximum of \$5,000 are available. To purchase higher additional limits you **must** carry the physical damage coverages on the scheduled automobile.

Apply a semi-annual rate of \$2.00 per \$100 of the stated **amount** exceeding the \$1,000 limit already provided by the physical damage coverages on the automobile.

“PERMANENT STEREO EQUIPMENT” will appear as a separate item on the Declarations.

**NOTE:** When purchasing this coverage, remember it is providing an additional limit. Indicate the additional limit desired. Limits shown on the Declarations only reflect the higher additional limits requested.

### B. Non-Permanent Stereo Equipment

Coverage for non-permanent stereo equipment may be purchased with no deductible, subject to the following conditions:

1. Items must be specifically designed for use in an automobile; and
2. Items must be in the scheduled automobile at the time of loss or damage.

A semi-annual rate of \$4.00 per \$100 of the stated **amount** applies.

“NON-PERMANENT STEREO EQUIPMENT” will appear as a separate item on the Declarations.

### C. Media Coverage

Coverage for sound reproduction media such as CD's, cassettes, etc. is available up to a limit of \$200 with no deductible.

The semi-annual charge for this coverage is \$5.00.

“MEDIA COVERAGE” will appear as a separate item on the Declarations.

## FORMS

Automobile Stereo and Media Coverage {{79567 (AR)}}.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

## TRAILERS (VACATION/UTILITY/HORSE) AND CAMPER BODIES

### A. **Vacation Trailers**(endorsement {{79530 (AR)}})

Vacation trailers and camping trailers are designed for use as temporary vacation living quarters. They may be solid frame enclosed trailers or trailers of the collapsible tent type. Comprehensive and Collision coverages may be written with a choice of deductibles. Emergency Road Trouble Service coverage up to \$75 may be extended from the towing automobile. Contents are covered up to 10% of the amount on the trailer with a \$50 deductible applying to theft coverage. Additional contents coverage may be purchased.

### B. **Camper Bodies**(endorsement {{79530 (AR)}})

A camper body is a unit with built-in cooking and sleeping facilities attached to a pickup truck for the purpose of a temporary vacation residence. Such a unit when attached to a pickup truck is automatically afforded Bodily Injury Liability and Property Damage Liability coverages as an extension of such coverage on the truck. The attachment of the camper body shall not alter the normal classification procedure for the truck itself.

Comprehensive and Collision coverages with a choice of deductibles may be written on the camper body. Contents are included up to 10% of the amount on the camper body subject to a \$50 deductible applying to theft of contents. Additional contents coverage may be purchased. Emergency Road Trouble Service up to \$75 may be extended from the towing automobile. If the unit does not have built-in cooking and sleeping facilities it will be considered a pickup cover and insured as part of the pickup truck if described in the policy Declarations.

### C. **Utility Trailers and Horse Trailers**

Trailers designed for use with a private passenger car are afforded Bodily Injury Liability and Property Damage Liability coverages without additional charge if the policy covers a private passenger car or utility automobile and motor home for these coverages.

A utility trailer or horse trailer not owned by the insured is covered without charge up to a limit of \$500 for all physical damage coverages applicable to the automobile described. This protection applies while such trailer is in the possession or custody of the insured except when used with other than a private passenger automobile. Coverage does not apply to a trailer of the home, office, store, display or passenger type.

A horse trailer with temporary living quarters will be rated as a vacation trailer.

### D. **Rates**

Vacation Trailers, Camper Bodies, Utility Trailers and Horse Trailers – Semi-Annual Rate Per \$100 (Based on Stated Amount):

	<b><u>Vacation Trailers</u></b>		<b><u>Camper Bodies</u></b>	
	<b><u>Premier</u></b>	<b><u>Standard</u></b>	<b><u>Premier</u></b>	<b><u>Standard</u></b>
Comprehensive (Minimum premium of \$3.00)	\$ .45	.50	\$ .45	.50
Collision (\$100 Deductible) (Minimum premium of \$5.00)	\$ .41	.45	\$ .45	.50
Additional Contents Coverage (Minimum premium of \$5.00)	\$ .50	.56	\$ .50	.56

	<b>Utility/Horse Trailers</b>		
	<u>Premier</u>	<u>Standard</u>	
Comprehensive - (Minimum premium of \$3.00)	\$ .35	.39	-
Collision (\$100 Deductible) (Minimum premium of \$5.00)	\$ .43	.48	

The deductible factors for these types of units will be the same used for private passenger automobiles. In addition, for vacation trailers and camper bodies, the premium for the \$500 Collision deductible will need to be multiplied by .60 and the premium for Collision deductibles of \$1000 and higher will be multiplied by .25. Refer to {{AR PA Deductibles}}.

**NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES

Arkansas

## CORVETTES

- A. A Corvette will be rated as a private passenger automobile with the appropriate premium group and territory.
- B. Comprehensive and Collision coverages are written on an actual cash value basis. A stated **amount** will be used to insure a Corvette because of the tendency of such vehicles to appreciate in value. To rate, determine:
1. The stated **amount** of the Corvette. The market value of a Corvette is to be used as the stated **amount**.
  2. Corvettes will always be rated at current model year because of the appreciating value of such vehicles.
- NOTE:** The stated **amount** used to develop the rate will be indicated in the Declarations. Losses will be settled on the actual cash value of the automobile on the Corvette market at the time of loss, subject to a maximum payment of the stated **amount**.
- C. Corvettes will be subject to all available discounts and surcharges, including the Specialty Vehicle surcharge program.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

### **CONVERTED OR MODIFIED VEHICLES**

If a vehicle has been altered, remodeled, converted or modified to substantially increase its value compared to like vehicles that have not been altered, etc., physical damage coverage may be provided by determining the total value of the vehicle, including added equipment, and establishing an applicable cost symbol per the Cost Symbols Plan. For these vehicles "conv" will be shown with the vehicle description.

A surcharge of **12.5%** applies to all coverages except Additional Expense, Income Disability, and Road Trouble Service for all converted or modified vehicles.

**NOTE:** The stated **amount** used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated **amount**.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES

Arkansas

### CLASSIC AUTOMOBILE

- A. A classic automobile is any restored automobile with a value in excess of the value of other automobiles of a similar age that does not qualify as an antique automobile.
- B. Classic automobiles will be rated as private passenger automobiles with the appropriate premium group and territory.
- C. Comprehensive and Collision are written on an actual cash value basis. A stated **amount** will be used to insure a classic automobile because of the increased value of such vehicles. To rate, determine:
1. The stated **amount** of the classic automobile. The market value of a classic automobile is to be used as the stated **amount**.
  2. Classic automobiles will always be rated at current model year because of the appreciating value of such vehicles.
- NOTE:** The stated **amount** used to develop the rate will be indicated in the Declarations. Losses will be settled on the actual cash value of the classic automobile on the classic automobile market at the time of loss, subject to a maximum payment of the stated **amount**.
- D. A discount of **15%** applies to all coverages for all classic automobiles. In addition, classic automobiles will be subject to all other available discounts and surcharges.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

## ANTIQUUE AUTOMOBILE

A. An antique automobile is a motor vehicle which is more than 25 years old or is licensed as an antique automobile and maintained for use in exhibitions, antique automobile club activities, parades and other functions of public interest. The primary use of the automobile may not be the transportation of passengers.

### B. Semi-Annual Rates

Bodily Injury Liability and Property Damage Liability are rated using operator's actual age, vehicle type and use – Charge **30%** of the Private Passenger Rate.

Physical Damage Rates per \$100 of insurance -

	<u>Premier</u>	<u>Standard</u>
Full Comprehensive	.60	.67
\$100 Deductible Collision	.50	.56

Comprehensive and Collision are written on a stated **amount** basis. Comprehensive and Collision deductible factors will be the same as those used for private passenger automobiles. Rates for all coverages not listed above are **86%** of Private Passenger manual rates; refer to proposal software.

**NOTE:** The stated **amount** used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated **amount**.

### C. Discounts and Surcharges

1. If an antique automobile is written with another private passenger automobile, the antique automobile will receive the Multi-Car Discount. An antique automobile, however, will not qualify another private passenger vehicle for the Multi-Car discount.
2. The accident and conviction surcharges apply when the antique automobile is the only item on the policy.
3. All other discounts and surcharges apply to antique automobiles.

Refer to {{AR PA Premium Adjustments}}.

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES

Arkansas

## MOTORCYCLES

### A. Introduction

The Auto-Owners Motorcycle Program is designed to provide coverage for motorcycles licensed by the State and approved for use on public highways, including but not limited to Motorcycles, mopeds, motor scooters, motorized bicycles or any other two or three wheeled motorized vehicles.

### B. Coverages Written

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Road Trouble Service
10. Income Disability

**Note:** When a motorcycle is written, Total Loss to a New Motorcycle, form {{89021 (AR)}}, automatically attaches and describes the comprehensive and collision coverage loss settlement provision that applies to a newly purchased motorcycle. The motorcycle will be replaced with a new motorcycle, or the original purchase price will be paid, if (1) the motorcycle was purchased new by the policyholder, (2) it is determined that it is beyond repair, and (3) the loss or damage occurred within 90 days of the purchase date.

### C. Eligibility

1. The same underwriting rules which apply to private passenger automobiles also apply to motorcycles. An eligible person must meet the state requirements to operate a motorcycle.
2. The following types of motorcycles are not eligible for coverage:
  - a. Motorcycles used for racing, speed contests or hill climbs.
  - b. Motorcycles customized to increase speed or acceleration.
  - c. Any motorcycle used for transporting passengers for hire, rental purposes or for commercial purposes.
  - d. Choppers - A modification to the motorcycle frame or forks which results in a longer wheel base usually accompanied by seat and rim modifications.
3. High performance motorcycles as identified in the rating portion of this rule MAY NOT BE BOUND without prior approval of the underwriting branch.

### D. Rating

NOTE: The use of Auto-Owners proposal software is recommended to ensure complete and accurate rating.

1. Follow the rating procedure in {{AR PA Motorcycle Premiums}} to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
2. **Discounts**
  - a. **Touring Bike Discount**

A touring bike discount of **50%** will apply to all coverages. Touring bikes typically have frame-mounted fairings, saddlebags, up-right seating, a tour pack and/or a side car. Touring bikes are designed to accommodate longer distance traveling. Examples of touring bikes include, but are not limited to the following models:

<b><u>BMW Models</u></b>	<b><u>Harley Davidson Models</u></b>	<b><u>Honda Models</u></b>	<b><u>Kawasaki Models</u></b>
K100RT	Road King	GL Series (Gold Wing)	Voyagers
K75 RT	Electra Glide	ST 1100	Concourse
R100RT & RS	Tour Glide	Pacific Coast	Eliminator
K100 L7 & RS	Ultra Classic	Silver Wing	Vulcan
R1100	FXRT		
RT	Road Glide		
K1100 LT & RS	Heritage Softail Classic		
R1100 RT, RS, R			
R1200C	<b><u>Yamaha Models</u></b>	<b><u>Suzuki Models</u></b>	<b><u>Triumph Models</u></b>
R850 R	Ventures	Cavalcades	Trophy 900
F650	Royal Star Tour Deluxe		Trophy 1200
K1200	Royal Star Venture		
R1150 RT	Stratoliner		

b. **Anti-Lock Brakes System (ABS) Discount**

Motorcycles equipped with anti-lock brakes will receive a **5%** reduction in premiums for the following coverages: Bodily Injury Liability, Property Damage Liability and Collision coverages.

c. **Multi-Vehicle Discount**

When a motorcycle is written on a policy with one or more private passenger automobiles, a **25%** discount will apply to all coverages written on the motorcycle. A motorcycle will not qualify a private passenger automobile for a Multi-Car Discount.

d. **Motorcycle Rider Education Program Discount**

If the principal operator of an insured motorcycle has completed an approved Motorcycle Rider Education Program, a **10%** premium discount will be applied to all coverages provided. The discount will apply for a period of three years.

3. **Surcharges**

- a. High performance motorcycles will be surcharged **100%** on all coverages. High performance motorcycles typically have high foot peg positions, a wide rear tire, small single seat and plastic body work. This type of motorcycle is typically designed for faster speed, acceleration and/or performance handling. Examples of high performance motorcycles include, but is not limited to, the following models:

<b><u>Yamaha Models</u></b>	<b><u>Honda Models</u></b>	<b><u>Kawasaki Models</u></b>	<b><u>Suzuki Models</u></b>
YZF	Hawk 650, Super Hawk 996	Ninja	GSX (Except 1100GM)
FJ	Nighthawk CB700	EX	Katana GSX
FZ	Hurricane	ZX	GSXR
FZR	CBR	Eliminator ZL	Mandura-GV 1200 GL
RZ	Interceptor	ZL 1000	XN85D
V-Max-UMX12	VTR	GPZ	GSF400
SECA-XJ	VFR	ZXR	RF600 R
Fazer FZX700	V65 MAGNA-VF 1100C	Z750S	RF900
Maxim-XJ	VF	Z1000	RF1000 S
TDM 850	599	ZRX 1200R	GS-ES
YZF-R	919		Hayabusa
	Dream 50R		SV
	NSR 50R		
	RC 51		

## Super Hawk

**BMW Models**

K-1  
K1200RS  
R1100S  
R1150RS  
R1200RS

**Ducati Models**

748  
916  
900 SS  
749  
999  
1000 DS

**Moto Guzzi Models**

1100 I  
Daytona

**Triumph Models**

Daytona  
T595  
Spirit 900 SS  
Speed Three  
Speed Four  
Spring ST

## ALL TURBO CHARGED MOTORCYCLES

- b. The Borderline, Accident and Conviction Surcharge programs as applied to private passenger automobiles also apply to motorcycles.

4. **Ineligible Motorcycles**

These motorcycles are ineligible and may not be bound or submitted:

**Honda Models**

RC30  
RC45

**Yamaha Models**

TZ

**Suzuki Models**

RGV 500, 250

**Bimota Models**

ALL

**Buell Models**

ALL

**Aprilla Models**

ALL

**Elf Models**

ALL

**Forms**

Total Loss to a New Motorcycle, {{89021 (AR)}}

Auto-Owners Standard/Premier/A+	<b>PERSONAL AUTOMOBILE ELIGIBILITY</b>	<b>Arkansas</b>
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**PREVIOUS DRIVING HISTORY**

It is important that you know the violation and accident criteria we use to evaluate new applicants. The following criteria based on the driving record of all drivers will be used. **UNDER NO CIRCUMSTANCES MAY APPLICANTS BE BOUND OR SUBMITTED WHERE DRIVING RECORDS EXCEED THE ELIGIBILITY REQUIREMENTS LISTED IN THE FOLLOWING RULES. WE WILL ORDER MOTOR VEHICLE RECORDS FOR ALL DRIVERS TO BE COVERED BY OUR POLICY.**

A. Any applicant convicted of the following in the preceding **60** months **IS NOT ELIGIBLE**.

	<u><b>A+</b></u>	<u><b>Premier</b></u>	<u><b>Standard</b></u>	<u><b>Borderline</b></u>
1. Any violation involving alcohol or drugs.	Same as A+	Same as A+	Same as A+	Same as A+
2. Negligent homicide or vehicular manslaughter.	Same as A+	Same as A+	Same as A+	Same as A+
3. Leaving the scene of an accident.	Same as A+	Same as A+	Same as A+	Same as A+
4. Fleeing or eluding a police officer.	Same as A+	Same as A+	Same as A+	Same as A+
5. Reckless or careless driving.	Same as A+	Same as A+	Same as A+	Same as A+
6. Drivers license or registration suspension or revocation.	Same as A+	Same as A+	Same as A+	Same as A+
7. Driving with a suspended or revoked driver license or registration.	Same as A+	Same as A+	Same as A+	Same as A+
8. Drag racing or racing on roadways.	Same as A+	Same as A+	Same as A+	Same as A+
9. Exceeding the speed limit by more than <b>15 MPH</b> .	Same as A+	Same as A+	Exceeding the speed limit by more than <b>20 MPH</b> .	Each operator may have no more than one violation for exceeding the speed limit by <b>21 MPH</b> or more in the last <b>60</b> months, provided the operator has had no other violations or at-fault accidents.

B. The following criteria are based on the **36** months preceding the date of application and apply in addition to the list in A. above.

1. Individual applicants age 55 and older (married or single) may have:  a. one violation assigned	1. Individual applicants age 25 and older (married or single) may have:  a. one violation	1. Individual applicants age 25 and older (married or single) may have:  a. no at-fault	1. Individual applicants may have:  a. three minor
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- |   |   |   |   |
|---|---|---|---|
| two or less conviction surcharge points per household; <b>and</b>   | assigned two or less conviction surcharge points per household; <b>and</b>                            | accidents in the preceding <b>12</b> months.  | violations; <b>or</b>   |
| b. no at-fault accidents.   | b. no at-fault accidents.   | b. one traffic violation <b>and</b> one at-fault accident, provided the accident did not occur in the preceding <b>12</b> months; <b>or</b><br>c. two traffic violations, provided no more than one violation occurred in the preceding <b>12</b> months and there have been no at-fault accidents. | b. two minor violations and one at-fault accident (not in the past 12 months); <b>or</b><br>c. one at-fault accident in the preceding <b>12</b> months. |
| 2. Individual applicants age 54 and younger (married or single) may have:   | 2. Individual applicants with <b>8</b> years or less driving experience (married or single) may have: | 2. Individual applicants with 8 years or less driving experience (married or single) may have:  | 2. Not Applicable   |
| a. no traffic violations.   | a. no traffic violations; <b>and</b>  | a. one traffic violation, provided it did not occur in the preceding <b>12</b> months; <b>and</b>   |   |
| b. no at-fault accidents.   | b. no at-fault accidents.   | b. no at-fault accidents.   |   |
| 3. The combined record of all applicants may not exceed:  | 3. The combined record of all applicants may not exceed:  | 3. The combined record of all applicants may not exceed:  | 3. The combined record of all applicants may not exceed:  |
| a. one not at-fault accident and two comprehensive claims per single car household; <b>or</b>   | a. one violation assigned two or less conviction surcharge points.                                    | a. two traffic violations in the preceding <b>12</b> months; <b>or</b>  | a. three at-fault accidents.  |
| b. one not at-fault accident and three comprehensive claims in a multi-car household;   |   | b. three traffic violations in the preceding <b>36</b> months; <b>or</b>  |   |
| c. one violation assigned two conviction surcharge points per household provided the person is age 55 or older during the preceding <b>36</b> months. |   | c. two at-fault accidents.  |   |

- C. Once accepted into the Premier Program, it is possible to remain eligible with at-fault accidents, however, a surcharge may be applied. **No named driver exclusions will be allowed.**

Auto-Owners Standard  
Auto-Owners Premier

**BASE RATES****Arkansas****SEMI-ANNUAL BASE RATES**

<u>Coverage</u>	<u>Auto-Owners Standard</u>	<u>Auto-Owners Premier</u>
100/300 BI	\$137	\$123
100,000 PD	\$95	\$86
100/300 UM	\$19	\$17
100/300 UIM	\$29	\$26
FULL COMP	\$129	\$116
\$100 COLL	\$239	\$215
\$140/wk ID	\$3	\$3

**Auto-Owners Standard  
Auto-Owners Premier**

**TERRITORY RELATIVITIES**

**Arkansas**

TERRITORY	BI	PD	UM	COMP	COLL
1	1.58	1.58	1.00	1.71	1.38
2	1.52	1.52	1.00	1.64	1.36
3	1.27	1.27	1.00	1.37	1.13
4	1.00	1.00	1.00	1.00	1.00
5	1.18	1.18	1.00	0.78	0.98
6	1.22	1.22	1.00	0.79	0.92
7	1.44	1.44	1.00	0.90	1.13
8	1.34	1.34	1.00	0.94	0.98
9	1.46	1.46	1.00	0.81	1.06
10	1.34	1.34	1.00	0.94	0.98
11	1.69	1.69	1.00	1.19	1.23
12	1.14	1.14	1.00	1.67	1.12
13	1.74	1.74	1.00	1.59	1.40
14	1.38	1.38	1.00	2.00	1.34
15	1.68	1.68	1.00	2.01	1.48
16	1.59	1.59	1.00	1.91	1.37
17	1.38	1.38	1.00	2.00	1.34
18	1.32	1.32	1.00	0.92	0.96

For Territories refer to {{AR PA Territory Schedule}}

**Auto-Owners Standard  
Auto-Owners Premier**

**MOTORCYCLE PREMIUMS**

**Arkansas**

[Auto-Owners Standard Motorcycle Premium](#)  
[Auto-Owners Premier Motorcycle Premium](#)  
[Engine Size](#)  
[Stated Amount](#)

**MOTORCYCLE SEMI-ANNUAL PREMIUMS**

<b>Auto-Owners Standard</b>				
<b>Territory</b>	100/300 BI	100,000 PD	Full COMP	\$100 COLL
All Territories	\$171	\$86	\$551	\$735
<b>Auto-Owners Premier</b>				
<b>Territory</b>	100/300 BI	100,000 PD	Full COMP	\$100 COLL
All Territories	\$154	\$77	\$496	\$662

**Motorcycle Multipliers:** Multiply premium from table above by applicable factors, times discounts/surcharges, etc.

**Driver Age Factor:** If 23 and Under, multiply by 3.32; If 24-29, multiply by 1.66; If 30-49, multiply by 1.00; If 50 or older, multiply by .74. **(Driver age factor does not apply to UM,UIM,UMPD,RTS)**

**BI - Higher limits:** Refer to {{AR PA BI Higher Limits}}

**PD - Higher limits:** Refer to {{AR PA PD Higher Limits}}

**UM Higher Limits:** - Refer to {{AR PA UM Higher Limits}}

**UIM Higher Limits:** - Refer to {{AR PA UIM Higher Limits}}

**UMPD -** Refer to {{AR PA UMPD Limits}}

**ID -** Refer to {{AR PA Base Rates}}

**Medical and Hospital Benefits**

	<b>Auto-Owners Standard</b>	<b>Auto-Owners Premier</b>
<b>\$5,000 Limit</b>	\$247.00	\$222.00

AOAPZ051

**\$10,000 Limit**

\$371.00

\$334.00

**Guest Passenger Liability**

This coverage is included in the above Bodily Injury Premium

**BI & PD - Engine Displacement:**

<u>C.C. Range</u>	<u>BI</u>	<u>PD</u>		<u>C.I. Range</u>	<u>BI</u>	<u>PD</u>
0 - 100 cc	0.308	0.375		0 - 6	0.308	0.375
101 - 200 cc	0.423	0.500		7 - 12	0.423	0.500
201 - 350 cc	0.577	0.750		13 - 21	0.577	0.750
351 - 500 cc	0.769	0.875		22 - 31	0.769	0.875
501 - 750 cc	1.000	1.000		32 - 46	1.000	1.000
751 - 900 cc	1.269	1.125		47 - 55	1.269	1.125
901 - 1050 cc	1.269	1.125		56 - 64	1.269	1.125
1051 - 1150 cc	1.269	1.125		65 - 70	1.269	1.125
1151 cc and up	1.269	1.125		71 and up	1.269	1.125

**Comp & Coll - Stated Amount**

<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>	<u>Max Amount</u>	<u>Comp.</u>	<u>Coll.</u>
\$1,000 or Less	0.031	0.031	13,001 - 14,000	0.886	0.885
1,001 - 2,000	0.115	0.113	14,001 - 15,000	0.943	0.942
2,001 - 3,000	0.200	0.195	15,001 - 16,000	1.000	1.000
3,001 - 4,000	0.285	0.277	16,001 - 17,000	1.057	1.058
4,001 - 5,000	0.367	0.359	17,001 - 18,000	1.114	1.115
5,001 - 6,000	0.448	0.442	18,001 - 19,000	1.171	1.173
6,001 - 7,000	0.530	0.524	19,001 - 20,000	1.228	1.230
7,001 - 8,000	0.612	0.606	20,001 - 21,000	1.285	1.288
8,001 - 9,000	0.624	0.619	21,001 - 22,000	1.342	1.345
9,001 - 10,000	0.658	0.655	22,001 - 23,000	1.399	1.403
10,001 - 11,000	0.715	0.712	23,001 - 24,000	1.455	1.460

AOAPZ051

11,001 - 12,000	0.772	0.770	24,001 - 25,000	1.512	1.518
12,001 - 13,000	0.829	0.827			

For each \$1,000 (or fraction there of) above \$25,000, add 0.057 (comp) or 0.058 (coll) to the \$25,000 relativity.

**For Comp. and Coll. model years:** Refer to {{AR PA Model Year Relativities}}

**For other Comp. and Coll. deductibles:** Refer to {{AR PA Deductibles}}

**MINIMUM PREMIUM (Semi-Annual)** - For a Motorcycle or Licensed Recreational Vehicle item with **only** Comprehensive coverage, the minimum premium charge will be \$50 semi-annually.

**RTS** - Refer to {{AR PA Road Trouble Service}}

**GUIDELINES**

To select the correct Premium Group, you will need to know the following information:

**Type of Operator (Driver)**

- Operators age 30 and over;
- Operators age 30 and over with no youthful operators;
- Married Female, Principal or Occasional Operator;
- Married Male, Principal or Occasional Operator;
- Unmarried Female, Principal Operator;
- Unmarried Male, Principal Operator;
- Unmarried Female, Occasional Operator;
- Unmarried Male, Occasional Operator;

**The age of the rated Operator.**

**The use of the automobile** (regardless of the type of the rated operator) -

- Pleasure Use;
- Driven to or from work or school an average one way distance of
  - 3 Miles or less
  - 4 to 14 Miles
  - 15 Miles and over;

- Used in business
  - Principally or regularly,
  - Occasionally;

**Farm Use**

The automobile is principally garaged on a farm or ranch AND is primarily used for farming or ranching purposes and is not primarily driven to work or school or for pleasure use.

On the Premium Group Determination Chart, the type and age of the operators are listed in the first two columns on the left-hand side of the page. The use of the automobile is listed across the top of the page. The correct Premium Group is where the "type/age" row meets the "use" column. Refer to {{AR PA Premium Group Determination Chart}}

SERFF Tracking Number: AOIC-125313781 State: Arkansas  
 Filing Company: Auto-Owners Insurance Company State Tracking Number: AR-PC-07-026350  
 Company Tracking Number: PPA-AR-01-10/05/2007-01  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto  
 Project Name/Number: Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty  
**Review Status:** Filed 10/11/2007

**Comments:**

**Attachment:**

AR NAIC Forms 10-07.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp  
**Review Status:** Filed 10/11/2007

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 10/11/2007

**Bypass Reason:** N/A

**Comments:**

**Satisfied -Name:** A-1 Abstract  
**Review Status:** Filed 10/11/2007

**Comments:**

**Attachment:**

AR 10-07 A-1 Abstract.pdf

**Satisfied -Name:** Automobile Survey  
**Review Status:** Filed 10/11/2007

**Comments:**

**Attachment:**

PPA Survey FORM APCS.xls

**Satisfied -Name:** Filing Cover Letter  
**Review Status:** Filed 10/11/2007

*SERFF Tracking Number:* AOIC-125313781      *State:* Arkansas  
*Filing Company:* Auto-Owners Insurance Company      *State Tracking Number:* AR-PC-07-026350  
*Company Tracking Number:* PPA-AR-01-10/05/2007-01  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Auto  
*Project Name/Number:* Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

**Comments:**

**Attachment:**

10-07 Cover Letter.pdf

SERFF Tracking Number: AOIC-125313781 State: Arkansas  
Filing Company: Auto-Owners Insurance Company State Tracking Number: AR-PC-07-026350  
Company Tracking Number: PPA-AR-01-10/05/2007-01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Auto  
Project Name/Number: Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

**Satisfied -Name:** Rate Comparisons **Review Status:** Filed 10/11/2007  
**Comments:**  
**Attachment:**  
AR Comparisons.pdf

**Satisfied -Name:** RF-1 Abstract **Review Status:** Filed 10/11/2007  
**Comments:**  
**Attachment:**  
AR RF-1 Abstract.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> 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
---	---

<b>3. Group Name</b>	<b>Group NAIC #</b>
Auto-Owners Insurance Group	280-02801

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Auto-Owners Insurance Company	MI	280-18988	380315280	

<b>5. Company Tracking Number</b>	PPA-AR-01-10/05/2007-01
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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
	Hilary Ludema 6101 Anacapri Blvd Lansing, MI 48917	Assistant Mgr, Personal Auto Actuarial	800-346-0346 ext. 1284	517-323-8796	ludema.hilary@aoins.com
<b>7.</b>	Signature of authorized filer		<i>Hilary Ludema</i>		
<b>8.</b>	Please print name of authorized filer		Hilary Ludema		

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

<b>9.</b>	<b>Type of Insurance (TOI)</b>	
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12.</b>	<b>Company Program Title (Marketing title)</b>	
<b>13.</b>	<b>Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New: 11/11/07      Renewal: 12/17/07
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	
<b>18.</b>	<b>Company's Date of Filing</b>	October 5, 2007
<b>19.</b>	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

# Property & Casualty Transmittal Document—

**20. This filing transmittal is part of Company Tracking #** PPA-AR-01-10/05/2007-01

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

The following table shows the base rate (age 30, pleasure use, territory 4, symbol 05, model year 2002) adjustments proposed with this filing. Present and proposed annual base rates are as follows:

Coverage	Standard		Premier/A+	
	From	To	From	To
100/300 Bodily Injury	304	274	274	246
\$100,000 Property Damage	210	190	190	172
Full Comprehensive	286	258	258	232
\$100 Collision	532	478	478	430

We are decreasing territory relativities for territories 4, 5, and 6. Territory relativities have been rebased due to this change

**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 #: EFT Withdrawal**  
**Amount: \$100.00**

**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.)**

PC TD-1 pg 2 of 2

## 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.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>PPA-AR-01-10/05/2007-01</b>
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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Rate Increase                     
  Rate Decrease                     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

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)
Auto-Owners Insurance	n/a	-1.0%	-\$34,062	265	1,084,899	-9.8%	

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

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
-----------	--

		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>	-1.0%	
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>	-\$34,062	
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>	265	

<b>6.</b>	<b>Overall percentage of last rate revision</b>	-5.0%
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<b>7.</b>	<b>Effective Date of last rate revision</b>	July 1, 2006
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File & Use
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g.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	AOUPZ379	[ ] New [x] Replacement [ ] Withdrawn	
02	AOUPZ380	[ ] New [x] Replacement [ ] Withdrawn	
03	AOUPZ383	[ ] New [x] Replacement [ ] Withdrawn	

04	AOUPZ384	[ ] New [x] Replacement [ ] Withdrawn	
05	AOUPZ385	[ ] New [x] Replacement [ ] Withdrawn	
06	AOUPZ386	[ ] New [x] Replacement [ ] Withdrawn	
07	AOUPZ387	[ ] New [x] Replacement [ ] Withdrawn	
08	AOUPZ388	[ ] New [x] Replacement [ ] Withdrawn	
09	AOUPZ389	[ ] New [x] Replacement [ ] Withdrawn	
10	AOUPZ390	[ ] New [x] Replacement [ ] Withdrawn	
11	AOUPZ392	[ ] New [x] Replacement [ ] Withdrawn	
12	AOUPZ393	[ ] New [x] Replacement [ ] Withdrawn	
13	AOUPZ394	[ ] New [x] Replacement [ ] Withdrawn	
14	AOUPZ395	[ ] New [x] Replacement [ ] Withdrawn	
15	AOUPZ396	[ ] New [x] Replacement [ ] Withdrawn	
16	AOUPZ397	[ ] New [x] Replacement [ ] Withdrawn	
17	AOAPZ049	[ ] New [x] Replacement [ ] Withdrawn	
18	AOAPZ050	[ ] New [x] Replacement [ ] Withdrawn	
19	AOAPZ051	[ ] New [x] Replacement [ ] Withdrawn	
20	AOAPZ052	[ ] New [x] Replacement [ ] Withdrawn	

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      Auto-Owners Insurance Company

NAIC # (including group #)      280-18988

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          | 5%     |
| b. Good Student Discount   | 5-20%  |
| c. Multi-car Discount      | 15-23% |
| d. Accident Free Discount* | N/A%   |

Please Specify Qualification for Discount:

- |                        |        |
|------------------------|--------|
| e. Anti-Theft Discount | 5-10%  |
| f. Other (specify)     |        |
| College Graduate       | 10%    |
| Air-Bag                | 20-35% |
| Anti-Lock Brake        | 5%     |

6. Do you have an installment payment plan for automobile insurance?       Yes       No  
If so, what is the fee for installment payments?      \$4.00 per installment

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
Standard Program	N/A	292,606
Premier Program	10% off Standard Rates	33,870
A+ Program	8% off Premier Rates	715,344

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

*Hilary Ludema*

Signature

Hilary Ludema

Printed Name

Assistant Manager, Personal Auto Actuarial

Title

1-800-346-0346 ext. 1284

Telephone Number

ludema.hilary@aoins.com

Email address

*SERFF Tracking Number:* AOIC-125313781                      *State:* Arkansas  
*Filing Company:* Auto-Owners Insurance Company                      *State Tracking Number:* AR-PC-07-026350  
*Company Tracking Number:* PPA-AR-01-10/05/2007-01  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Auto  
*Project Name/Number:* Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

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

October 5, 2007

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988  
PRIVATE PASSENGER AUTOMOBILE  
STANDARD, PREMIER, AND A+ PROGRAMS  
RATE AND RULE CHANGE  
REFERENCE # **PPA-AR-01-10/05/2007-01**

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan, submits the following rate and rule filing for your review. The rates submitted will apply to all private passenger automobiles and related miscellaneous vehicles under our Private Passenger Program.

The proposed effective dates are as follows:

New Business	November 11, 2007
Renewals	December 17, 2007

This filing, including cover letter, forms, support exhibits, and updated pages consists of 43 total pages.

The overall effect of this filing is estimated to be a change of -\$34,062 or -1.0%.

The following table shows the base rate (age 30, pleasure use, territory 4, symbol 05, model year 2002) adjustments proposed with this filing. Present and proposed annual base rates are as follows:

<u>Coverage</u>	<u>Standard</u>		<u>Premier/A+</u>	
	<u>From</u>	<u>To</u>	<u>From</u>	<u>To</u>
100/300 Bodily Injury	304	274	274	246
\$100,000 Property Damage	210	190	190	172
Full Comprehensive	286	258	258	232
\$100 Collision	532	478	478	430

We are decreasing territory relativities for territories 4, 5, and 6. Territory relativities have been rebased due to this change.

Some of the rule revisions included in this filing are merely clarifications or editorial in nature. However, there are significant rule changes that should be noted:

**AOUPZ379** - We clarified the application of Accident Surcharge on a Named Operator Policy.

**AOUPZ380** - We have added Motorhomes and Licensed RV's to the note.

**AOUPZ383** - We have added the definition of Farm Use as a Premium Group.

**AOUPZ384** - We have revised our Agency Report Ordering Program for our agents.

**AOUPZ385** - We have added Uninsured Motorist Property Damage as an applying limit combination to the note.

**AOUPZ386** - We have added Uninsured Motorist Property Damage as an applying limit combination to the note.

**AOUPZ387** - We revised our agency transfer rules.

**AOUPZ396** - We have added a note on Total Loss to a New Motorcycle.

**AOUPZ397** - We have added a statement on not allowing named driver exclusions.

**AOAPZ049-050 - Rate Pages** - We are modifying rates as stated above.

**AOAPZ052** - We have revised the description of Farm Use.

The following exhibits are enclosed in support of our filing:

Exhibit 1 is a set of 12 comparisons for the three private passenger territories we are decreasing. Please note the top of each page provides a breakdown of the limits used. Comparisons 1, 3, 4, 5, 6, and 9 use a 2003 Ford Explorer XLT and a 2002 Toyota Camry LE. Comparisons 2, 8, and 12 use a 2003 Ford Explorer XLT. Comparison 7 uses a 2002 Dodge Caravan EC. Comparisons 10 and 11 use a 1999 Honda Civic DX. Each comparison includes the Multi-Policy, Paid In Full, and Insurance Scoring discounts for those companies that offer these discounts.

The following is a list of the competitors used in the Arkansas private passenger comparisons:

- |                       |                       |
|-----------------------|-----------------------|
| 1. State Farm Mutual  | 7. Progressive        |
| 2. Farm Bureau Mutual | 8. Farmers            |
| 3. Safeco             | 9. Encompass          |
| 4. State Auto         | 10. Allstate          |
| 5. Travelers          | 11. Nationwide Mutual |
| 6. Hartford Sentinel  |                       |

We would greatly appreciate your approval of this filing. Thank you for your attention to this matter. If you have any questions or concerns please feel free to contact me.

Sincerely,

*Hilary Ludema*

Hilary Ludema, Assistant Manager  
Personal Auto Actuarial Department  
(517)-323-1284  
fcs

Territory: 4-Northwestern Counties  
Insurance Score: Superior

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

Comparison 1 65/ Male/ Pleasure 65/ Female/ Pleasure	Comparison 2 65/ Female/ Pleasure	Comparison 3 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 4 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 5 45/ Female/ Work/ Comm. 2 16/ Male/ Pleasure	Comparison 6 30/ Male/ Work/ Comm. 10 30/ Female/ Work/ Comm. 10
State Farm Mutual 645	State Farm Mutual 411	State Farm Mutual 686	State Farm Mutual 686	Hartford Sentinel Ins 1,418	State Farm Mutual 881
<b>A-O A+ Pres. 749</b>	SAFECO Prf Tier 10 442	<b>A-O A+ Pres. 719</b>	<b>A-O A+ Pres. 719</b>	State Farm Mutual 1,631	Hartford Sentinel Ins 998
<b>A-O Premier Pres. 865</b>	<b>A-O A+ Pres. 480</b>	<b>A-O Premier Pres. 831</b>	<b>A-O Premier Pres. 831</b>	<b>A-O A+ Pres. 1,795</b>	Progressive Specialty 1,030
SAFECO Prf Tier 10 901	State Auto CustomFit 538	Encompass 866	Encompass 866	Progressive Specialty 1,870	<b>A-O A+ Pres. 1,046</b>
State Auto CustomFit 911	<b>A-O Premier Pres. 554</b>	<b>A-O Standard Pres. 921</b>	<b>A-O Standard Pres. 921</b>	State Auto CustomFit 2,008	SAFECO Prf Tier 10 1,087
<b>A-O Standard Pres. 958</b>	Farm Bureau Mutual 596	State Auto CustomFit 956	State Auto CustomFit 956	<b>A-O Premier Pres. 2,073</b>	Encompass 1,091
Travelers Affinity 990	Hartford Sentinel Ins 606	Progressive Specialty 961	Progressive Specialty 961	Nationwide Mutual 2,222	State Auto CustomFit 1,092
Hartford Sentinel Ins 996	<b>A-O Standard Pres. 613</b>	Travelers Affinity 990	Travelers Affinity 990	<b>A-O Standard Pres. 2,299</b>	Travelers Affinity 1,119
Progressive Specialty 1,034	Encompass 620	Hartford Sentinel Ins 998	Hartford Sentinel Ins 998	Encompass 2,346	Allstate P&C 1,184
Farmers Ultra Pref. 1,049	Farmers Ultra Pref. 633	SAFECO Prf Tier 10 1,002	SAFECO Prf Tier 10 1,002	Farmers Ultra Pref. 2,348	<b>A-O Premier Pres. 1,208</b>
Encompass 1,070	Travelers Affinity 637	Farm Bureau Mutual 1,038	Farm Bureau Mutual 1,038	Allstate P&C 2,357	Farmers Ultra Pref. 1,227
Allstate P&C 1,081	Allstate P&C 639	Farmers Ultra Pref. 1,050	Farmers Ultra Pref. 1,050	SAFECO Prf Tier 10 2,382	Farm Bureau Mutual 1,233
Farm Bureau Mutual 1,092	Progressive Specialty 644	Allstate P&C 1,134	Allstate P&C 1,134	Farm Bureau Mutual 2,676	<b>A-O Standard Pres. 1,340</b>
Nationwide Mutual 1,392	Nationwide Mutual 774	Nationwide Mutual 1,453	Nationwide Mutual 1,453	Travelers Affinity 3,298	Nationwide Mutual 1,495

Comparison 7 55/ Female/ Pleasure	Comparison 8 30/ Female/ Business	Comparison 9 30/ Male/ Work/ Comm. 2 30/ Female/ Work/ Comm. 20	Comparison 10 18/ Female/ Pleasure	Comparison 11 18/ Male/ Pleasure	Comparison 12 50/ Female/ Work/ Comm. 10
State Farm Mutual 334	State Farm Mutual 595	State Farm Mutual 826	Hartford Sentinel Ins 700	Hartford Sentinel Ins 754	State Farm Mutual 498
Encompass 405	SAFECO Prf Tier 10 624	Hartford Sentinel Ins 1,000	State Farm Mutual 954	State Farm Mutual 1,265	Encompass 511
<b>A-O A+ Pres. 419</b>	Encompass 690	<b>A-O A+ Pres. 1,003</b>	<b>A-O A+ Pres. 1,168</b>	<b>A-O A+ Pres. 1,464</b>	SAFECO Prf Tier 10 516
SAFECO Prf Tier 10 428	Farm Bureau Mutual 705	Progressive Specialty 1,030	Farm Bureau Mutual 1,191	SAFECO Prf Tier 10 1,672	State Auto CustomFit 564
State Auto CustomFit 436	Hartford Sentinel Ins 710	Encompass 1,078	Farmers Ultra Pref. 1,317	<b>A-O Premier Pres. 1,691</b>	<b>A-O A+ Pres. 590</b>
Farm Bureau Mutual 476	Allstate P&C 740	State Auto CustomFit 1,092	<b>A-O Premier Pres. 1,349</b>	<b>A-O Standard Pres. 1,875</b>	Hartford Sentinel Ins 612
<b>A-O Premier Pres. 484</b>	State Auto CustomFit 747	SAFECO Prf Tier 10 1,108	SAFECO Prf Tier 10 1,434	Farm Bureau Mutual 1,908	Progressive Specialty 614
Allstate P&C 508	Progressive Specialty 750	Travelers Affinity 1,153	Allstate P&C 1,476	Allstate P&C 1,973	Farm Bureau Mutual 623
Hartford Sentinel Ins 522	Farmers Ultra Pref. 770	<b>A-O Premier Pres. 1,159</b>	<b>A-O Standard Pres. 1,495</b>	State Auto CustomFit 1,982	Farmers Ultra Pref. 668
Travelers Affinity 522	<b>A-O A+ Pres. 776</b>	Allstate P&C 1,184	State Auto CustomFit 1,610	Encompass 2,029	Travelers Affinity 669
Progressive Specialty 529	<b>A-O Premier Pres. 896</b>	Farm Bureau Mutual 1,184	Encompass 1,650	Nationwide Mutual 2,222	Allstate P&C 672
<b>A-O Standard Pres. 535</b>	Travelers Affinity 898	Farmers Ultra Pref. 1,195	Nationwide Mutual 1,747	Farmers Ultra Pref. 2,237	<b>A-O Premier Pres. 681</b>
Farmers Ultra Pref. 566	Nationwide Mutual 960	<b>A-O Standard Pres. 1,284</b>	Progressive Specialty 2,202	Progressive Specialty 2,666	<b>A-O Standard Pres. 755</b>
Nationwide Mutual 682	<b>A-O Standard Pres. 994</b>	Nationwide Mutual 1,495	Travelers Affinity 3,250	Travelers Affinity 5,509	Nationwide Mutual 805

Territory: 5-Benton & Washington Counties  
Insurance Score: Superior

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

Comparison 1 65/ Male/ Pleasure 65/ Female/ Pleasure	Comparison 2 65/ Female/ Pleasure	Comparison 3 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 4 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 5 45/ Female/ Work/ Comm. 2 16/ Male/ Pleasure	Comparison 6 30/ Male/ Work/ Comm. 10 30/ Female/ Work/ Comm. 10
State Farm Mutual 667	SAFECO Prf Tier 10 413	State Farm Mutual 711	State Farm Mutual 711	Hartford Sentinel Ins 1,392	State Farm Mutual 915
<b>A-O A+ Pres. 727</b>	State Farm Mutual 425	<b>A-O A+ Pres. 699</b>	<b>A-O A+ Pres. 699</b>	State Farm Mutual 1,705	Encompass 964
SAFECO Prf Tier 10 830	<b>A-O A+ Pres. 467</b>	Encompass 769	Encompass 769	<b>A-O A+ Pres. 1,741</b>	Hartford Sentinel Ins 964
<b>A-O Premier Pres. 840</b>	Farmers Ultra Pref. 526	<b>A-O Premier Pres. 807</b>	<b>A-O Premier Pres. 807</b>	State Auto CustomFit 1,965	SAFECO Prf Tier 10 969
Farmers Ultra Pref. 878	State Auto CustomFit 528	Farmers Ultra Pref. 879	Farmers Ultra Pref. 879	<b>A-O Premier Pres. 2,011</b>	<b>A-O A+ Pres. 1,014</b>
State Auto CustomFit 897	<b>A-O Premier Pres. 539</b>	<b>A-O Standard Pres. 894</b>	<b>A-O Standard Pres. 894</b>	Allstate P&C 2,087	Farmers Ultra Pref. 1,023
<b>A-O Standard Pres. 930</b>	Encompass 554	SAFECO Prf Tier 10 917	SAFECO Prf Tier 10 917	Encompass 2,090	Allstate P&C 1,064
Encompass 950	Allstate P&C 573	State Auto CustomFit 938	State Auto CustomFit 938	Progressive Specialty 2,107	State Auto CustomFit 1,072
Hartford Sentinel Ins 964	Farm Bureau Mutual 579	Hartford Sentinel Ins 964	Hartford Sentinel Ins 964	<b>A-O Standard Pres. 2,229</b>	Travelers Affinity 1,103
Travelers Affinity 974	Hartford Sentinel Ins 586	Travelers Affinity 974	Travelers Affinity 974	SAFECO Prf Tier 10 2,257	Progressive Specialty 1,109
Allstate P&C 975	<b>A-O Standard Pres. 598</b>	Farm Bureau Mutual 1,008	Farm Bureau Mutual 1,008	Nationwide Mutual 2,330	<b>A-O Premier Pres. 1,171</b>
Farm Bureau Mutual 1,060	Travelers Affinity 626	Allstate P&C 1,021	Allstate P&C 1,021	Farm Bureau Mutual 1,197	Farm Bureau Mutual 1,197
Progressive Specialty 1,126	Progressive Specialty 706	Progressive Specialty 1,036	Progressive Specialty 1,036	<b>A-O Standard Pres. 1,298</b>	<b>A-O Standard Pres. 1,298</b>
Nationwide Mutual 1,444	Nationwide Mutual 807	Nationwide Mutual 1,508	Nationwide Mutual 1,508	Travelers Affinity 3,243	Nationwide Mutual 1,551

Comparison 7 55/ Female/ Pleasure	Comparison 8 30/ Female/ Business	Comparison 9 30/ Male/ Work/ Comm. 2 30/ Female/ Work/ Comm. 20	Comparison 10 18/ Female/ Pleasure	Comparison 11 18/ Male/ Pleasure	Comparison 12 50/ Female/ Work/ Comm. 10
State Farm Mutual 353	SAFECO Prf Tier 10 562	State Farm Mutual 857	Hartford Sentinel Ins 682	Hartford Sentinel Ins 740	Encompass 452
Encompass 371	Encompass 614	Encompass 955	State Farm Mutual 1,003	State Farm Mutual 1,331	SAFECO Prf Tier 10 474
SAFECO Prf Tier 10 407	State Farm Mutual 618	Hartford Sentinel Ins 964	Farmers Ultra Pref. 1,096	<b>A-O A+ Pres. 1,447</b>	State Farm Mutual 516
<b>A-O A+ Pres. 416</b>	Farmers Ultra Pref. 636	<b>A-O A+ Pres. 972</b>	<b>A-O A+ Pres. 1,155</b>	SAFECO Prf Tier 10 1,620	State Auto CustomFit 554
State Auto CustomFit 436	Allstate P&C 661	SAFECO Prf Tier 10 980	Farm Bureau Mutual 1,173	<b>A-O Premier Pres. 1,671</b>	Farmers Ultra Pref. 556
Allstate P&C 460	Hartford Sentinel Ins 680	Farmers Ultra Pref. 995	Allstate P&C 1,304	Allstate P&C 1,736	<b>A-O A+ Pres. 574</b>
Farm Bureau Mutual 474	Farm Bureau Mutual 684	Allstate P&C 1,064	<b>A-O Premier Pres. 1,334</b>	Encompass 1,808	Hartford Sentinel Ins 592
Farmers Ultra Pref. 479	State Auto CustomFit 733	State Auto CustomFit 1,072	SAFECO Prf Tier 10 1,410	Farmers Ultra Pref. 1,850	Allstate P&C 602
<b>A-O Premier Pres. 481</b>	<b>A-O A+ Pres. 754</b>	Progressive Specialty 1,109	Encompass 1,478	<b>A-O Standard Pres. 1,853</b>	Farm Bureau Mutual 605
Hartford Sentinel Ins 508	Progressive Specialty 821	<b>A-O Premier Pres. 1,122</b>	<b>A-O Standard Pres. 1,479</b>	Farm Bureau Mutual 1,879	Travelers Affinity 660
Travelers Affinity 511	<b>A-O Premier Pres. 871</b>	Travelers Affinity 1,133	State Auto CustomFit 1,606	State Auto CustomFit 1,975	<b>A-O Premier Pres. 663</b>
<b>A-O Standard Pres. 532</b>	Travelers Affinity 884	Farm Bureau Mutual 1,149	Nationwide Mutual 1,849	Nationwide Mutual 2,356	Progressive Specialty 668
Progressive Specialty 565	<b>A-O Standard Pres. 966</b>	<b>A-O Standard Pres. 1,245</b>	Progressive Specialty 2,518	Progressive Specialty 3,046	<b>A-O Standard Pres. 735</b>
Nationwide Mutual 707	Nationwide Mutual 1,004	Nationwide Mutual 1,551	Travelers Affinity 3,187	Travelers Affinity 5,402	Nationwide Mutual 839

Territory: 6-Crawford & Sebastian Counties  
Insurance Score: Superior

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

Comparison 1 65/ Male/ Pleasure 65/ Female/ Pleasure	Comparison 2 65/ Female/ Pleasure	Comparison 3 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 4 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 5 45/ Female/ Work/ Comm. 2 16/ Male/ Pleasure	Comparison 6 30/ Male/ Work/ Comm. 10 30/ Female/ Work/ Comm. 10
State Farm Mutual 660	SAFECO Prf Tier 10 421	<u>A-O A+ Pres.</u> 697	<u>A-O A+ Pres.</u> 697	Hartford Sentinel Ins 1,504	State Farm Mutual 905
<u>A-O A+ Pres.</u> 725	State Farm Mutual 421	State Farm Mutual 703	State Farm Mutual 703	State Farm Mutual 1,683	State Auto CustomFit 954
State Auto CustomFit 802	<u>A-O A+ Pres.</u> 466	<u>A-O Premier Pres.</u> 805	<u>A-O Premier Pres.</u> 805	State Auto CustomFit 1,728	SAFECO Prf Tier 10 1,006
<u>A-O Premier Pres.</u> 838	State Auto CustomFit 474	Encompass 805	Encompass 805	<u>A-O A+ Pres.</u> 1,738	Encompass 1,010
SAFECO Prf Tier 10 850	<u>A-O Premier Pres.</u> 538	State Auto CustomFit 840	State Auto CustomFit 840	Progressive Specialty 1,860	<u>A-O A+ Pres.</u> 1,011
<u>A-O Standard Pres.</u> 928	Encompass 579	<u>A-O Standard Pres.</u> 892	<u>A-O Standard Pres.</u> 892	<u>A-O Premier Pres.</u> 2,007	Progressive Specialty 1,011
Travelers Affinity 987	Allstate P&C 589	SAFECO Prf Tier 10 942	SAFECO Prf Tier 10 942	Allstate P&C 2,152	Hartford Sentinel Ins 1,030
Encompass 997	<u>A-O Standard Pres.</u> 596	Progressive Specialty 946	Progressive Specialty 946	Encompass 2,198	Allstate P&C 1,093
Allstate P&C 1,000	Farmers Ultra Pref. 608	Travelers Affinity 987	Travelers Affinity 987	<u>A-O Standard Pres.</u> 2,226	Travelers Affinity 1,116
Farmers Ultra Pref. 1,013	Hartford Sentinel Ins 622	Farmers Ultra Pref. 1,013	Farmers Ultra Pref. 1,013	SAFECO Prf Tier 10 2,291	<u>A-O Premier Pres.</u> 1,168
Hartford Sentinel Ins 1,028	Travelers Affinity 633	Hartford Sentinel Ins 1,030	Hartford Sentinel Ins 1,030	Farmers Ultra Pref. 2,317	Farmers Ultra Pref. 1,183
Progressive Specialty 1,031	Progressive Specialty 644	Allstate P&C 1,048	Allstate P&C 1,048	Nationwide Mutual 2,337	<u>A-O Standard Pres.</u> 1,295
Farm Bureau Mutual 1,248	Farm Bureau Mutual 681	Farm Bureau Mutual 1,185	Farm Bureau Mutual 1,185	Farm Bureau Mutual 3,069	Farm Bureau Mutual 1,410
Nationwide Mutual 1,447	Nationwide Mutual 813	Nationwide Mutual 1,504	Nationwide Mutual 1,504	Travelers Affinity 3,279	Nationwide Mutual 1,545

Comparison 7 55/ Female/ Pleasure	Comparison 8 30/ Female/ Business	Comparison 9 30/ Male/ Work/ Comm. 2 30/ Female/ Work/ Comm. 20	Comparison 10 18/ Female/ Pleasure	Comparison 11 18/ Male/ Pleasure	Comparison 12 50/ Female/ Work/ Comm. 10
State Farm Mutual 348	SAFECO Prf Tier 10 580	State Farm Mutual 848	Hartford Sentinel Ins 744	Hartford Sentinel Ins 806	Encompass 477
Encompass 386	State Farm Mutual 611	State Auto CustomFit 954	State Farm Mutual 988	State Farm Mutual 1,311	SAFECO Prf Tier 10 486
State Auto CustomFit 401	Encompass 644	<u>A-O A+ Pres.</u> 970	<u>A-O A+ Pres.</u> 1,158	<u>A-O A+ Pres.</u> 1,451	State Auto CustomFit 496
SAFECO Prf Tier 10 412	State Auto CustomFit 652	Encompass 997	Farmers Ultra Pref. 1,285	SAFECO Prf Tier 10 1,632	State Farm Mutual 510
<u>A-O A+ Pres.</u> 417	Allstate P&C 680	Progressive Specialty 1,011	<u>A-O Premier Pres.</u> 1,338	<u>A-O Premier Pres.</u> 1,676	<u>A-O A+ Pres.</u> 573
Allstate P&C 471	Hartford Sentinel Ins 726	SAFECO Prf Tier 10 1,020	Allstate P&C 1,347	State Auto CustomFit 1,751	Progressive Specialty 608
<u>A-O Premier Pres.</u> 481	Farmers Ultra Pref. 739	Hartford Sentinel Ins 1,032	Farm Bureau Mutual 1,372	Allstate P&C 1,794	Allstate P&C 619
Progressive Specialty 526	Progressive Specialty 740	Allstate P&C 1,093	SAFECO Prf Tier 10 1,413	<u>A-O Standard Pres.</u> 1,859	Hartford Sentinel Ins 632
<u>A-O Standard Pres.</u> 532	<u>A-O A+ Pres.</u> 752	<u>A-O Premier Pres.</u> 1,120	State Auto CustomFit 1,425	Encompass 1,914	Farmers Ultra Pref. 644
Travelers Affinity 532	Farm Bureau Mutual 806	Travelers Affinity 1,148	<u>A-O Standard Pres.</u> 1,483	Farmers Ultra Pref. 2,177	<u>A-O Premier Pres.</u> 661
Hartford Sentinel Ins 538	<u>A-O Premier Pres.</u> 869	Farmers Ultra Pref. 1,150	Encompass 1,560	Farm Bureau Mutual 2,202	Travelers Affinity 665
Farm Bureau Mutual 545	Travelers Affinity 891	<u>A-O Standard Pres.</u> 1,241	Nationwide Mutual 1,887	Nationwide Mutual 2,397	Farm Bureau Mutual 713
Farmers Ultra Pref. 554	<u>A-O Standard Pres.</u> 963	Farm Bureau Mutual 1,354	Progressive Specialty 2,246	Progressive Specialty 2,696	<u>A-O Standard Pres.</u> 732
Nationwide Mutual 715	Nationwide Mutual 1,006	Nationwide Mutual 1,545	Travelers Affinity 3,280	Travelers Affinity 5,561	Nationwide Mutual 841

Territory: 4-Northwestern Counties  
Insurance Score: Very Good

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

Comparison 1 65/ Male/ Pleasure 65/ Female/ Pleasure	Comparison 2 65/ Female/ Pleasure	Comparison 3 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 4 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 5 45/ Female/ Work/ Comm. 2 16/ Male/ Pleasure	Comparison 6 30/ Male/ Work/ Comm. 10 30/ Female/ Work/ Comm. 10
State Farm Mutual 834	SAFECO Prf Tier 20 506	State Farm Mutual 893	State Farm Mutual 893	USAA D1 1,497	State Farm Mutual 1,168
<b>A-O A+ Pres. 890</b>	State Farm Mutual 539	<b>A-O A+ Pres. 899</b>	<b>A-O A+ Pres. 899</b>	<b>A-O A+ Pres. 2,196</b>	Allstate P&C 1,184
State Auto CustomFit 1,022	<b>A-O A+ Pres. 569</b>	Encompass 956	Encompass 956	Progressive Specialty 2,221	Progressive Specialty 1,212
<b>A-O Premier Pres. 1,028</b>	State Auto CustomFit 602	<b>A-O Premier Pres. 1,039</b>	<b>A-O Premier Pres. 1,039</b>	State Farm Mutual 2,222	Encompass 1,215
SAFECO Prf Tier 20 1,032	USAA D1 614	State Auto CustomFit 1,073	State Auto CustomFit 1,073	State Auto CustomFit 2,289	State Auto CustomFit 1,231
Allstate P&C 1,081	Allstate P&C 639	USAA D1 1,099	USAA D1 1,099	Allstate P&C 2,357	USAA D1 1,238
USAA D1 1,105	Farm Bureau Mutual 654	Progressive Specialty 1,114	Progressive Specialty 1,114	Nationwide Mutual 2,484	SAFECO Prf Tier 20 1,244
<b>A-O Standard Pres. 1,137</b>	<b>A-O Premier Pres. 658</b>	Allstate P&C 1,134	Allstate P&C 1,134	Hartford Sentinel Ins 2,496	<b>A-O A+ Pres. 1,269</b>
Travelers Affinity 1,167	Encompass 689	Farm Bureau Mutual 1,136	Farm Bureau Mutual 1,136	<b>A-O Premier Pres. 2,536</b>	Travelers Affinity 1,319
Progressive Specialty 1,185	<b>A-O Standard Pres. 728</b>	SAFECO Prf Tier 20 1,149	SAFECO Prf Tier 20 1,149	Encompass 2,633	Farm Bureau Mutual 1,352
Encompass 1,188	Progressive Specialty 728	<b>A-O Standard Pres. 1,151</b>	<b>A-O Standard Pres. 1,151</b>	SAFECO Prf Tier 20 2,752	<b>A-O Premier Pres. 1,466</b>
Farm Bureau Mutual 1,196	Travelers Affinity 747	Travelers Affinity 1,167	Travelers Affinity 1,167	<b>A-O Standard Pres. 2,814</b>	Hartford Sentinel Ins 1,618
Hartford Sentinel Ins 1,392	Nationwide Mutual 839	Hartford Sentinel Ins 1,498	Hartford Sentinel Ins 1,498	Farm Bureau Mutual 2,954	<b>A-O Standard Pres. 1,626</b>
Nationwide Mutual 1,512	Farmers Ultra Pref. 1,011	Nationwide Mutual 1,591	Nationwide Mutual 1,591	Travelers Affinity 3,298	Nationwide Mutual 1,641
Farmers Ultra Pref. 1,673	Hartford Sentinel Ins 1,052	Farmers Ultra Pref. 1,675	Farmers Ultra Pref. 1,675	Farmers Ultra Pref. 3,770	Farmers Ultra Pref. 1,961

Comparison 7 55/ Female/ Pleasure	Comparison 8 30/ Female/ Business	Comparison 9 30/ Male/ Work/ Comm. 2 30/ Female/ Work/ Comm. 20	Comparison 10 18/ Female/ Pleasure	Comparison 11 18/ Male/ Pleasure	Comparison 12 50/ Female/ Work/ Comm. 10
State Farm Mutual 430	SAFECO Prf Tier 20 715	State Farm Mutual 1,090	Hartford Sentinel Ins 1,240	Hartford Sentinel Ins 1,358	Encompass 564
Encompass 444	Allstate P&C 740	Allstate P&C 1,184	State Farm Mutual 1,308	USAA D1 1,538	SAFECO Prf Tier 20 592
State Auto CustomFit 484	Encompass 767	Encompass 1,197	Farm Bureau Mutual 1,313	State Farm Mutual 1,741	State Auto CustomFit 633
SAFECO Prf Tier 20 491	Farm Bureau Mutual 774	Progressive Specialty 1,212	USAA D1 1,330	<b>A-O A+ Pres. 1,789</b>	USAA D1 645
Allstate P&C 508	USAA D1 786	USAA D1 1,214	<b>A-O A+ Pres. 1,427</b>	SAFECO Prf Tier 20 1,934	State Farm Mutual 662
USAA D1 515	State Farm Mutual 799	<b>A-O A+ Pres. 1,217</b>	Allstate P&C 1,476	Allstate P&C 1,973	Allstate P&C 672
<b>A-O A+ Pres. 517</b>	State Auto CustomFit 847	State Auto CustomFit 1,231	<b>A-O Premier Pres. 1,649</b>	<b>A-O Premier Pres. 2,067</b>	Farm Bureau Mutual 684
Farm Bureau Mutual 520	Progressive Specialty 873	SAFECO Prf Tier 20 1,268	SAFECO Prf Tier 20 1,661	State Auto CustomFit 2,108	Progressive Specialty 702
<b>A-O Premier Pres. 597</b>	<b>A-O A+ Pres. 941</b>	Farm Bureau Mutual 1,298	State Auto CustomFit 1,713	Farm Bureau Mutual 2,110	<b>A-O A+ Pres. 738</b>
Progressive Specialty 601	Travelers Affinity 1,056	Travelers Affinity 1,356	<b>A-O Standard Pres. 1,828</b>	<b>A-O Standard Pres. 2,292</b>	Travelers Affinity 787
Travelers Affinity 612	Nationwide Mutual 1,061	<b>A-O Premier Pres. 1,406</b>	Encompass 1,947	Encompass 2,394	<b>A-O Premier Pres. 852</b>
<b>A-O Standard Pres. 661</b>	<b>A-O Premier Pres. 1,087</b>	<b>A-O Standard Pres. 1,558</b>	Travelers Affinity 1,970	Nationwide Mutual 2,536	Nationwide Mutual 882
Nationwide Mutual 737	<b>A-O Standard Pres. 1,206</b>	Nationwide Mutual 1,641	Nationwide Mutual 1,984	Progressive Specialty 2,666	<b>A-O Standard Pres. 944</b>
Hartford Sentinel Ins 872	Farmers Ultra Pref. 1,232	Hartford Sentinel Ins 1,646	Farmers Ultra Pref. 2,115	Travelers Affinity 3,338	Farmers Ultra Pref. 1,069
Farmers Ultra Pref. 903	Hartford Sentinel Ins 1,444	Farmers Ultra Pref. 1,909	Progressive Specialty 2,202	Farmers Ultra Pref. 3,599	Hartford Sentinel Ins 1,126

**Territory: 5-Benton & Washington Counties  
Insurance Score: Very Good**

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

<b>Comparison 1</b> <b>65/ Male/ Pleasure</b> <b>65/ Female/ Pleasure</b>	<b>Comparison 2</b> <b>65/ Female/ Pleasure</b>	<b>Comparison 3</b> <b>50/ Male/ Work/ Comm. 2</b> <b>50/ Female/ Work/ Comm. 2</b>	<b>Comparison 4</b> <b>50/ Male/ Work/ Comm. 2</b> <b>50/ Female/ Work/ Comm. 2</b>	<b>Comparison 5</b> <b>45/ Female/ Work/ Comm. 2</b> <b>16/ Male/ Pleasure</b>	<b>Comparison 6</b> <b>30/ Male/ Work/ Comm. 10</b> <b>30/ Female/ Work/ Comm. 10</b>
<b>A-O A+ Pres. 863</b>	SAFECO Prf Tier 20 475	Encompass 844	Encompass 844	USAA D1 1,595	Allstate P&C 1,064
State Farm Mutual 866	<b>A-O A+ Pres. 555</b>	<b>A-O A+ Pres. 873</b>	<b>A-O A+ Pres. 873</b>	Allstate P&C 2,087	Encompass 1,065
SAFECO Prf Tier 20 953	State Farm Mutual 559	State Farm Mutual 928	State Farm Mutual 928	<b>A-O A+ Pres. 2,130</b>	SAFECO Prf Tier 20 1,114
Allstate P&C 975	Allstate P&C 573	<b>A-O Premier Pres. 1,009</b>	<b>A-O Premier Pres. 1,009</b>	State Auto CustomFit 2,241	State Auto CustomFit 1,207
<b>A-O Premier Pres. 997</b>	State Auto CustomFit 591	Allstate P&C 1,021	Allstate P&C 1,021	State Farm Mutual 2,326	State Farm Mutual 1,216
State Auto CustomFit 1,004	Encompass 611	SAFECO Prf Tier 20 1,054	SAFECO Prf Tier 20 1,054	Encompass 2,335	<b>A-O A+ Pres. 1,230</b>
Encompass 1,051	Farm Bureau Mutual 634	State Auto CustomFit 1,054	State Auto CustomFit 1,054	Hartford Sentinel Ins 2,456	Travelers Affinity 1,299
<b>A-O Standard Pres. 1,105</b>	<b>A-O Premier Pres. 640</b>	Farm Bureau Mutual 1,102	Farm Bureau Mutual 1,102	<b>A-O Premier Pres. 2,460</b>	Progressive Specialty 1,307
Travelers Affinity 1,149	USAA D1 654	<b>A-O Standard Pres. 1,118</b>	<b>A-O Standard Pres. 1,118</b>	Progressive Specialty 2,511	USAA D1 1,307
Farm Bureau Mutual 1,160	<b>A-O Standard Pres. 710</b>	Travelers Affinity 1,149	Travelers Affinity 1,149	Nationwide Mutual 2,611	Farm Bureau Mutual 1,312
USAA D1 1,171	Travelers Affinity 735	USAA D1 1,159	USAA D1 1,159	SAFECO Prf Tier 20 2,614	<b>A-O Premier Pres. 1,421</b>
Progressive Specialty 1,303	Progressive Specialty 803	Progressive Specialty 1,209	Progressive Specialty 1,209	<b>A-O Standard Pres. 2,728</b>	Hartford Sentinel Ins 1,542
Hartford Sentinel Ins 1,332	Farmers Ultra Pref. 839	Farmers Ultra Pref. 1,398	Farmers Ultra Pref. 1,398	Farm Bureau Mutual 2,863	<b>A-O Standard Pres. 1,575</b>
Farmers Ultra Pref. 1,398	Nationwide Mutual 876	Hartford Sentinel Ins 1,422	Hartford Sentinel Ins 1,422	Farmers Ultra Pref. 3,164	Farmers Ultra Pref. 1,631
Nationwide Mutual 1,573	Hartford Sentinel Ins 1,012	Nationwide Mutual 1,655	Nationwide Mutual 1,655	Travelers Affinity 3,243	Nationwide Mutual 1,707

<b>Comparison 7</b> <b>55/ Female/ Pleasure</b>	<b>Comparison 8</b> <b>30/ Female/ Business</b>	<b>Comparison 9</b> <b>30/ Male/ Work/ Comm. 2</b> <b>30/ Female/ Work/ Comm. 20</b>	<b>Comparison 10</b> <b>18/ Female/ Pleasure</b>	<b>Comparison 11</b> <b>18/ Male/ Pleasure</b>	<b>Comparison 12</b> <b>50/ Female/ Work/ Comm. 10</b>
Encompass 401	SAFECO Prf Tier 20 647	Encompass 1,052	Hartford Sentinel Ins 1,210	Hartford Sentinel Ins 1,332	Encompass 501
State Farm Mutual 458	Allstate P&C 661	Allstate P&C 1,064	Farm Bureau Mutual 1,293	USAA D1 1,670	SAFECO Prf Tier 20 546
Allstate P&C 460	Encompass 678	SAFECO Prf Tier 20 1,126	Allstate P&C 1,304	Allstate P&C 1,736	Allstate P&C 602
SAFECO Prf Tier 20 469	Farm Bureau Mutual 751	State Farm Mutual 1,134	State Farm Mutual 1,378	<b>A-O A+ Pres. 1,768</b>	State Auto CustomFit 621
State Auto CustomFit 485	State Auto CustomFit 829	<b>A-O A+ Pres. 1,179</b>	<b>A-O A+ Pres. 1,412</b>	State Farm Mutual 1,835	Farm Bureau Mutual 663
<b>A-O A+ Pres. 513</b>	State Farm Mutual 831	State Auto CustomFit 1,207	USAA D1 1,444	SAFECO Prf Tier 20 1,879	USAA D1 683
Farm Bureau Mutual 518	USAA D1 837	Farm Bureau Mutual 1,259	<b>A-O Premier Pres. 1,630</b>	<b>A-O Premier Pres. 2,042</b>	State Farm Mutual 687
USAA D1 545	<b>A-O A+ Pres. 915</b>	USAA D1 1,280	SAFECO Prf Tier 20 1,636	Farm Bureau Mutual 2,078	<b>A-O A+ Pres. 718</b>
<b>A-O Premier Pres. 593</b>	Progressive Specialty 958	Progressive Specialty 1,307	State Auto CustomFit 1,708	State Auto CustomFit 2,102	Progressive Specialty 768
Travelers Affinity 600	Farmers Ultra Pref. 1,017	Travelers Affinity 1,335	Encompass 1,738	Encompass 2,134	Travelers Affinity 774
Progressive Specialty 645	Travelers Affinity 1,038	<b>A-O Premier Pres. 1,361</b>	Farmers Ultra Pref. 1,758	<b>A-O Standard Pres. 2,265</b>	<b>A-O Premier Pres. 829</b>
<b>A-O Standard Pres. 656</b>	<b>A-O Premier Pres. 1,057</b>	<b>A-O Standard Pres. 1,510</b>	<b>A-O Standard Pres. 1,808</b>	Nationwide Mutual 2,692	Farmers Ultra Pref. 887
Farmers Ultra Pref. 764	Nationwide Mutual 1,112	Hartford Sentinel Ins 1,554	Travelers Affinity 1,933	Farmers Ultra Pref. 2,975	<b>A-O Standard Pres. 919</b>
Nationwide Mutual 766	<b>A-O Standard Pres. 1,172</b>	Farmers Ultra Pref. 1,586	Nationwide Mutual 2,103	Progressive Specialty 3,046	Nationwide Mutual 921
Hartford Sentinel Ins 836	Hartford Sentinel Ins 1,350	Nationwide Mutual 1,707	Progressive Specialty 2,518	Travelers Affinity 3,274	Hartford Sentinel Ins 1,078

Territory: 6-Crawford & Sebastian Counties  
Insurance Score: Very Good

State: Arkansas

AD Limit = 10,000, AE Limit V1 = 30/900, BI Limit = 50/100, Coll Deductible V1 = 500, Comp Deductible V1 = 500, DI Limit = 140, Med Pay Limit = 5,000, PD Limit = 50,000, RTS Limit V1 = 50, UIMBI Limit = 50/100, UM/UIM Limit = 50/100, UMPD Limit = 50,000

Comparison 1 65/ Male/ Pleasure 65/ Female/ Pleasure	Comparison 2 65/ Female/ Pleasure	Comparison 3 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 4 50/ Male/ Work/ Comm. 2 50/ Female/ Work/ Comm. 2	Comparison 5 45/ Female/ Work/ Comm. 2 16/ Male/ Pleasure	Comparison 6 30/ Male/ Work/ Comm. 10 30/ Female/ Work/ Comm. 10
State Farm Mutual 856	SAFECO Prf Tier 20 483	Encompass 883	Encompass 883	USAA D1 1,592	State Auto CustomFit 1,073
<b>A-O A+ Pres. 861</b>	State Auto CustomFit 529	<b>A-O A+ Pres. 872</b>	<b>A-O A+ Pres. 872</b>	State Auto CustomFit 1,968	Allstate P&C 1,093
State Auto CustomFit 894	<b>A-O A+ Pres. 553</b>	State Farm Mutual 917	State Farm Mutual 917	<b>A-O A+ Pres. 2,127</b>	Encompass 1,118
SAFECO Prf Tier 20 976	State Farm Mutual 553	State Auto CustomFit 940	State Auto CustomFit 940	Allstate P&C 2,152	SAFECO Prf Tier 20 1,153
<b>A-O Premier Pres. 995</b>	Allstate P&C 589	<b>A-O Premier Pres. 1,007</b>	<b>A-O Premier Pres. 1,007</b>	Progressive Specialty 2,216	Progressive Specialty 1,189
Allstate P&C 1,000	<b>A-O Premier Pres. 639</b>	Allstate P&C 1,048	Allstate P&C 1,048	State Farm Mutual 2,294	State Farm Mutual 1,201
Encompass 1,100	Encompass 641	SAFECO Prf Tier 20 1,082	SAFECO Prf Tier 20 1,082	Encompass 2,455	<b>A-O A+ Pres. 1,227</b>
<b>A-O Standard Pres. 1,102</b>	USAA D1 654	Progressive Specialty 1,097	Progressive Specialty 1,097	<b>A-O Premier Pres. 2,456</b>	USAA D1 1,295
Travelers Affinity 1,161	<b>A-O Standard Pres. 708</b>	<b>A-O Standard Pres. 1,115</b>	<b>A-O Standard Pres. 1,115</b>	Nationwide Mutual 2,618	Travelers Affinity 1,312
USAA D1 1,168	Progressive Specialty 727	USAA D1 1,151	USAA D1 1,151	SAFECO Prf Tier 20 2,651	<b>A-O Premier Pres. 1,417</b>
Progressive Specialty 1,181	Travelers Affinity 743	Travelers Affinity 1,161	Travelers Affinity 1,161	Hartford Sentinel Ins 2,688	Farm Bureau Mutual 1,547
Farm Bureau Mutual 1,367	Farm Bureau Mutual 747	Farm Bureau Mutual 1,298	Farm Bureau Mutual 1,298	<b>A-O Standard Pres. 2,724</b>	<b>A-O Standard Pres. 1,571</b>
Hartford Sentinel Ins 1,446	Nationwide Mutual 882	Hartford Sentinel Ins 1,542	Hartford Sentinel Ins 1,542	Travelers Affinity 3,279	Hartford Sentinel Ins 1,672
Nationwide Mutual 1,576	Farmers Ultra Pref. 971	Farmers Ultra Pref. 1,614	Farmers Ultra Pref. 1,614	Farm Bureau Mutual 3,389	Nationwide Mutual 1,700
Farmers Ultra Pref. 1,615	Hartford Sentinel Ins 1,102	Nationwide Mutual 1,651	Nationwide Mutual 1,651	Farmers Ultra Pref. 3,718	Farmers Ultra Pref. 1,890

Comparison 7 55/ Female/ Pleasure	Comparison 8 30/ Female/ Business	Comparison 9 30/ Male/ Work/ Comm. 2 30/ Female/ Work/ Comm. 20	Comparison 10 18/ Female/ Pleasure	Comparison 11 18/ Male/ Pleasure	Comparison 12 50/ Female/ Work/ Comm. 10
Encompass 418	SAFECO Prf Tier 20 666	State Auto CustomFit 1,073	Hartford Sentinel Ins 1,330	Hartford Sentinel Ins 1,462	Encompass 521
State Auto CustomFit 445	Allstate P&C 680	Allstate P&C 1,093	Allstate P&C 1,347	USAA D1 1,679	State Auto CustomFit 555
State Farm Mutual 449	Encompass 714	Encompass 1,104	State Farm Mutual 1,357	<b>A-O A+ Pres. 1,774</b>	SAFECO Prf Tier 20 559
Allstate P&C 471	State Auto CustomFit 736	State Farm Mutual 1,121	<b>A-O A+ Pres. 1,416</b>	Allstate P&C 1,794	Allstate P&C 619
SAFECO Prf Tier 20 474	State Farm Mutual 821	SAFECO Prf Tier 20 1,169	USAA D1 1,455	State Farm Mutual 1,807	State Farm Mutual 679
<b>A-O A+ Pres. 514</b>	USAA D1 834	<b>A-O A+ Pres. 1,177</b>	Farm Bureau Mutual 1,514	State Auto CustomFit 1,862	USAA D1 680
USAA D1 544	Progressive Specialty 863	Progressive Specialty 1,189	State Auto CustomFit 1,515	SAFECO Prf Tier 20 1,891	Progressive Specialty 694
<b>A-O Premier Pres. 594</b>	Farm Bureau Mutual 886	USAA D1 1,269	<b>A-O Premier Pres. 1,635</b>	<b>A-O Premier Pres. 2,049</b>	<b>A-O A+ Pres. 716</b>
Farm Bureau Mutual 596	<b>A-O A+ Pres. 913</b>	Travelers Affinity 1,350	SAFECO Prf Tier 20 1,638	Encompass 2,249	Travelers Affinity 781
Progressive Specialty 601	Travelers Affinity 1,048	<b>A-O Premier Pres. 1,359</b>	<b>A-O Standard Pres. 1,813</b>	<b>A-O Standard Pres. 2,272</b>	Farm Bureau Mutual 782
Travelers Affinity 627	<b>A-O Premier Pres. 1,054</b>	Farm Bureau Mutual 1,485	Encompass 1,829	Farm Bureau Mutual 2,436	<b>A-O Premier Pres. 827</b>
<b>A-O Standard Pres. 657</b>	Nationwide Mutual 1,114	<b>A-O Standard Pres. 1,505</b>	Travelers Affinity 1,988	Progressive Specialty 2,696	<b>A-O Standard Pres. 915</b>
Nationwide Mutual 775	<b>A-O Standard Pres. 1,168</b>	Hartford Sentinel Ins 1,690	Farmers Ultra Pref. 2,063	Nationwide Mutual 2,739	Nationwide Mutual 923
Farmers Ultra Pref. 884	Farmers Ultra Pref. 1,182	Nationwide Mutual 1,700	Nationwide Mutual 2,147	Travelers Affinity 3,371	Farmers Ultra Pref. 1,029
Hartford Sentinel Ins 910	Hartford Sentinel Ins 1,476	Farmers Ultra Pref. 1,836	Progressive Specialty 2,246	Farmers Ultra Pref. 3,502	Hartford Sentinel Ins 1,172

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>PPA-AR-01-10/05/2007-01</b>	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number		
Company Name		Company NAIC Number	
3.	<b>A. Auto-Owners Insurance Company</b>	<b>B. 280-18988</b>	
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. Private Passenger Auto</b>	<b>B. Liability &amp; Physical Damage</b>	

(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
<b>Bodily Injury</b>	n/a	-1.3					
<b>Property Damage</b>	n/a	-0.6					
<b>Medical Benefits</b>	n/a	0.0					
<b>Income Disability</b>	n/a	0.0					
<b>Accidental Death</b>	n/a	0.0					
<b>Uninsured Motorist</b>	n/a	0.0					
<b>Underinsured Motorist</b>	n/a	0.0					
<b>UMPD</b>	n/a	0.0					
<b>Comprehensive</b>	n/a	-1.4					
<b>Collision</b>	n/a	-1.1					
<b>Road Trouble Service</b>	n/a	0.0					
<b>Additional Expense</b>	n/a	0.0					
<b>TOTAL OVERALL EFFECT</b>	<b>n/a</b>	<b>-1.0</b>					

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
2006	267	-5.0	07/01/06	632226	655316	103.6	73.0
2005				21336	25006	117.2	72.2
2004							65.9
2003							76.6
2002							81.8

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

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 0.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 009
10. -9.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 004

*SERFF Tracking Number:* AOIC-125313781      *State:* Arkansas  
*Filing Company:* Auto-Owners Insurance Company      *State Tracking Number:* AR-PC-07-026350  
*Company Tracking Number:* PPA-AR-01-10/05/2007-01  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Auto  
*Project Name/Number:* Territory Rate Change Filing/PPA-AR-01-10/05/2007-01

## Superseded Attachments

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

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	Automobile Survey	10/05/2007	PPA Survey FORM APCS.pdf

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

NAIC Number:	280-18988
Company Name:	Auto-Owners Insurance Company
Contact Person:	Hilary Ludema, Assistant Manager
Telephone No.:	1-800-346-0346 ext. 1284
Email Address:	<a href="mailto:ludema.hilary@aoins.com">ludema.hilary@aoins.com</a>
Effective Date:	11/11/07 NB 12/17/07 Renewals

**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:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-35	%
AUTO/HOMEOWNERS	15-20	%
GOOD STUDENT	5-20	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16-52	%

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			531.91	587.70	233.55	188.39	669.33	742.84	285.19	227.12	645.27	715.29	276.11	219.96	613.06	678.68	263.68	211.34	737.83	820.04	310.54	246.25
	Minimum Liability with Comprehensive and Collision			1,076.12	1,202.48	437.92	341.95	1,521.12	1,705.32	604.74	469.15	1,228.09	1,373.49	494.92	384.68	1,519.37	1,702.32	604.02	468.99	1,457.27	1,632.74	580.81	449.66
	100/300/50 Liability with Comprehensive and Collision			1,214.11	1,353.42	505.56	398.10	1,692.96	1,894.31	684.82	534.40	1,393.41	1,555.96	572.60	448.96	1,676.93	1,875.73	678.83	530.41	1,646.24	1,841.31	667.59	519.70
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			531.91	587.70	233.55	188.39	669.33	742.84	285.19	227.12	645.27	715.29	276.11	219.96	613.06	678.68	263.68	211.34	737.83	820.04	310.54	246.25
	Minimum Liability with Comprehensive and Collision			1,277.70	1,429.88	513.48	399.16	1,830.45	2,054.16	720.81	556.33	1,444.12	1,617.58	576.45	445.54	1,843.87	2,068.98	725.80	561.06	1,721.92	1,931.15	679.88	524.37
	100/300/50 Liability with Comprehensive and Collision			1,415.69	1,580.82	581.12	455.31	2,002.29	2,243.15	800.89	621.58	1,609.44	1,800.05	654.13	509.82	2,001.43	2,242.39	800.61	622.48	1,910.89	2,139.72	766.66	594.41
2003 Honda Odyssey "EX"	Minimum Liability			530.02	586.02	232.09	186.86	667.44	741.16	283.73	225.59	643.38	713.61	274.65	218.43	611.17	677.00	262.22	209.81	735.94	818.36	309.08	244.72
	Minimum Liability with Comprehensive and Collision			1,239.46	1,387.70	498.43	386.63	1,768.94	1,985.36	696.97	537.61	1,404.24	1,572.54	559.99	432.55	1,776.59	1,993.32	700.17	540.42	1,670.59	1,874.18	659.71	508.99
	100/300/50 Liability with Comprehensive and Collision			1,377.45	1,538.64	566.07	442.78	1,940.78	2,174.35	777.05	602.86	1,569.56	1,755.01	637.67	496.83	1,934.15	2,166.73	774.98	601.84	1,859.56	2,082.75	746.49	579.03
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			531.91	587.70	233.55	188.39	669.33	742.84	285.19	227.12	645.27	715.29	276.11	219.96	613.06	678.68	263.68	211.34	737.83	820.04	310.54	246.25
	Minimum Liability with Comprehensive and Collision			1,424.09	1,595.74	568.66	440.26	2,060.20	2,313.54	807.65	621.31	1,601.03	1,794.94	635.43	489.51	2,088.58	2,345.05	817.58	630.32	1,915.74	2,150.16	752.82	579.33
	100/300/50 Liability with Comprehensive and Collision			1,562.08	1,746.68	636.30	496.41	2,232.04	2,502.53	887.73	686.56	1,766.35	1,977.41	713.11	553.79	2,246.14	2,518.46	892.39	691.74	2,104.71	2,358.73	839.60	649.37
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			530.02	586.02	232.09	186.86	667.44	741.16	283.73	225.59	643.38	713.61	274.65	218.43	611.17	677.00	262.22	209.81	735.94	818.36	309.08	244.72
	Minimum Liability with Comprehensive and Collision			1,504.73	1,687.00	598.20	462.14	2,191.80	2,462.73	856.20	657.52	1,687.30	1,892.65	666.87	512.83	2,231.31	2,506.90	870.63	670.35	2,024.54	2,273.53	792.62	608.85
	100/300/50 Liability with Comprehensive and Collision			1,642.72	1,837.94	665.84	518.29	2,363.64	2,651.72	936.28	722.77	1,852.62	2,075.12	744.55	577.11	2,388.87	2,680.31	945.44	731.77	2,213.51	2,482.10	879.40	678.89
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			531.91	587.70	233.55	188.39	669.33	742.84	285.19	227.12	645.27	715.29	276.11	219.96	613.06	678.68	263.68	211.34	737.83	820.04	310.54	246.25
	Minimum Liability with Comprehensive and Collision			1,121.68	1,253.38	454.58	355.01	1,600.10	1,794.20	634.80	491.01	1,276.12	1,427.71	513.05	398.26	1,607.83	1,801.92	637.12	494.56	1,520.54	1,703.89	604.39	467.86
	100/300/50 Liability with Comprehensive and Collision			1,259.67	1,404.32	522.22	411.16	1,771.94	1,983.19	714.88	556.26	1,441.44	1,610.18	590.73	462.54	1,765.39	1,975.33	711.93	555.98	1,709.51	1,912.46	691.17	537.90