

SERFF Tracking Number: UNFG-125277194 State: Arkansas  
First Filing Company: Lafayette Insurance Company, ... State Tracking Number: AR-PC-07-026140  
Company Tracking Number: CPP-AR-01012008-XX-RU-X  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: COMMERCIAL PACKAGE POLICY  
Project Name/Number: CPP-AR-01012008-XX-RU-X/ CPP-AR-01012008-XX-RU-X

## Filing at a Glance

Companies: Lafayette Insurance Company, United Fire & Casualty Company

Product Name: COMMERCIAL PACKAGE POLICY SERFF Tr Num: UNFG-125277194 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: AR-PC-07-026140

Sub-TOI: 05.0003 Commercial Package Co Tr Num: CPP-AR-01012008-XX-RU-X State Status:

Filing Type: Rule

Co Status: Reviewer(s): Betty Montesi, Edith

Author: David Rude Roberts, Brittany Yielding

Date Submitted: 09/19/2007 Disposition Date: 10/02/2007

Disposition Status: Exempt from Review

Effective Date Requested (New): 01/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 01/01/2008

Effective Date (Renewal):

## General Information

Project Name: CPP-AR-01012008-XX-RU-X

Status of Filing in Domicile:

Project Number: CPP-AR-01012008-XX-RU-X

Domicile Status Comments:

Reference Organization:

Reference Number: N/A

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/02/2007

Deemer Date:

State Status Changed: 09/19/2007

Corresponding Filing Tracking Number:

Filing Description:

SEE COVER LETTER

## Company and Contact

### Filing Contact Information

Dave Rude, Analyst

drude@unitedfiregroup.com

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118 2nd Ave SE (800) 332-7977 [Phone]  
Cedar Rapids, IA 52407-3909 (319) 286-2570[FAX]

**Filing Company Information**

Lafayette Insurance Company CoCode: 18295 State of Domicile: Louisiana  
118 2nd Ave SE Group Code: 248 Company Type: Property Casualty  
PO Box 73909  
Cedar Rapids, IA 52407-3909 Group Name: United Fire Group State ID Number:  
(319) 399-5700 ext. [Phone] FEIN Number: 72-0232830

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United Fire & Casualty Company CoCode: 13021 State of Domicile: Iowa  
118 2nd Ave SE Group Code: 248 Company Type: Property Casualty  
PO Box 73909  
Cedar Rapids, IA 52407-3909 Group Name: United Fire Group State ID Number:  
(319) 399-5700 ext. [Phone] FEIN Number: 42-0644327  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: one rule filing for the two companies  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Fire & Casualty Company	\$25.00	09/19/2007	15709816
Lafayette Insurance Company	\$0.00	09/19/2007	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	10/02/2007	10/02/2007

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## Disposition

Disposition Date: 10/02/2007  
 Effective Date (New):  
 Effective Date (Renewal):  
 Status: Exempt from Review  
 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:
Lafayette Insurance Company	-0.970%	\$10,673	310	\$1,100,000	%	%	%
United Fire & Casualty Company	-1.200%	\$10,166	195	\$800,000	%	%	%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$20,839
Effect of Rate Filing - Number of Policyholders Affected	505

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Item Type	Item Name	Item Status	Public Access
Rate	MANUAL PAGE	Accepted for Informational Purposes	Yes
Rate	MANUAL PAGE	Accepted for Informational Purposes	Yes
Rate	MANUAL PAGES	Accepted for Informational Purposes	Yes
Rate	COVER LETTER	Accepted for Informational Purposes	Yes

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## Rate Information

Rate data applies to filing.

**Filing Method:** PRIOR APPROVAL  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -6.000%  
**Effective Date of Last Rate Revision:** 06/01/2006  
**Filing Method of Last Filing:**

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Lafayette Insurance Company	%	-0.970%	\$10,673	310	\$1,100,000	%	%
United Fire & Casualty Company	%	-1.200%	\$10,166	195	\$800,000	%	%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:**  
**Overall Percentage Rate Impact For This Filing:**  
**Effect of Rate Filing - Written Premium Change For This Program:** \$20,839

*SERFF Tracking Number:* UNFG-125277194 *State:* Arkansas  
*First Filing Company:* Lafayette Insurance Company, ... *State Tracking Number:* AR-PC-07-026140  
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*TOI:* 05.0 Commercial Multi-Peril - Liability & Non-Liability *Sub-TOI:* 05.0003 Commercial Package  
*Product Name:* COMMERCIAL PACKAGE POLICY  
*Project Name/Number:* CPP-AR-01012008-XX-RU-X/ CPP-AR-01012008-XX-RU-X

**Effect of Rate Filing - Number of Policyholders Affected:** 505



SERFF Tracking Number: UNFG-125277194 State: Arkansas  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	MANUAL PAGE	CPP-1&CPP-2(01-08)	Replacement	UFC 0108-AR.pdf
Accepted for Informational Purposes	MANUAL PAGE	CPP-1& CPP-2(01-08)	Replacement	LAF 0108-AR.pdf
Accepted for Informational Purposes	MANUAL PAGES	CPP-1 & CPP-2	Withdrawn	UFC 0607-AR.pdf LAF 0607-AR.pdf
Accepted for Informational Purposes	COVER LETTER		New	AR CPP MOD COVER.pdf

**United Fire & Casualty Company, Cedar Rapids, Iowa  
Company Exception Page to the Commercial Lines Manual**

**Division Nine – Multiple Line**

**Commercial Package Policy Subdivision**

**Arkansas**

**Effective 01-01-2008, New & Renewal**

**ISO Page ML-CP-PMF-1 is deleted and replaced by:**

**Arkansas**

<b>ISO Commercial Lines Divisions</b>			
<b>Package Modification w/Code</b>	<b>Three, Five Eight*</b>	<b>Six</b>	
	<b>(Property)</b>	<b>(Liability)</b>	<b>(All Others)</b>
Apartment House (32)	.90	.85	1.00
Contractors (38)	.90	.70	1.00
Industrial & Processing (37)	.75	.60	1.00
Institutional(35)	.80	1.00	1.00
Mercantile (34)	.80	.70	1.00
Motel / Hotel (31)	.85	.95	1.00
Office (33)	.70	.80	1.00
Service (36)	.85	.75	1.00
Antique Dealers (40)	1.00	1.00	1.00
Family Resort (41)	1.00	1.00	1.00
Wholesale or Distributors (43)	.75	.65	1.00

\*Includes Inland Marine from AAIS

**United Fire & Casualty Company, Cedar Rapids, Iowa**  
**Company Exception Page to the Commercial Lines Manual**

**Division Nine – Multiple Line**

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**Arkansas**

**Effective 01-01-2008, New & Renewal**

**Other Package Policies**

**Uni-Pak Policy**

This policy combines any of the commercial coverage parts into one policy. The rules, rates and forms for the separate coverage parts apply, subject to a size of premium discount as follows:

Size of Premium Credit	
\$ 2,500 to \$ 4,999	10.0%
5,000 to 24,999	15.0 %
25,000 to 49,999	20.0%
50,000 to 75,000	25.0%
Over 75,000	27.5%

**Com-Pac Property Policy (United Fire)**

This property only policy is designed to provide first party coverages for those risks whose General Liability coverage is written by specialty or surplus lines carriers. It is designed for the newer, well managed property risk.

It combines property, crime and inland marine coverages as required by the insured. The rates, rules and forms filed for those lines are used, subject to the following package modifiers.

Type of Risk	Premium From CLM Division	
	III	V & IM
Motel/Hotel	.90	.90
Apartment	.95	.95
Office	.70	.70
Mercantile	.85	.80
Institutional	.80	.80
Services	.85	.85
Industrial & Processing	.80	.80
Contractors	.90	.90

**Lafayette Insurance Company, Cedar Rapids, IA  
 Company Exception Page  
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 Commercial Lines Manual  
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**Arkansas  
 Effective 01-01-2008, New & Renewal**

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 Arkansas**

ISO Commercial Lines Divisions			
Package Modification	Three, Five		
w/ Code	Eight*	Six	
	(Property)	(Liability)	(All Others)
Apartment House (32)	.95	.90	1.00
Contractors (38)	.95	.80	1.00
Industrial & Processing (37)	.80	.65	1.00
Institutional(35)	.85	1.00	1.00
Mercantile (34)	.85	.75	1.00
Motel / Hotel (31)	.85	1.00	1.00
Office (33)	.75	.85	1.00
Service (36)	.90	.80	1.00
Antique Dealers (40)	1.00	1.00	1.00
Family Resort (41)	1.00	1.00	1.00
Wholesale or Distributors (43)	.80	.70	1.00

**\*Includes Inland Marine from AAIS**

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This policy combines any of the commercial coverage parts into one policy. The rules, rates and forms for the separate coverage parts apply, subject to a size of premium discount as follows:

<b>Size of Premium Credit</b>	
\$ 2,500 to \$ 4,999.....	10.0%
5,000 to 25,000.....	15.0%
Over 25,000 .....	20.0%

**Com-Pac Property Policy (LAFAYETTE)**

This property only policy is designed to provide first party coverages for those risks whose General Liability coverage is written by specialty or surplus lines carriers. It is designed for the newer, well managed property risk.

It combines property, crime and inland marine coverages as required by the insured. The rates, rules and forms filed for those lines are used, subject to the following package modifiers.

Type of Risk	<u>Premium From CLM Division</u>	
	III	V & IM
Motel/Hotel	.95	.95
Apartment	.95	.95
Office	.75	.75
Mercantile	.85	.85
Institutional	.85	.85
Services	.80	.80
Industrial & Processing	.80	.80
Contractors	.95	.95

**United Fire & Casualty Company, Cedar Rapids, Iowa  
Company Exception Page to the Commercial Lines Manual**

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**Arkansas**

<b>Package Modification w/Code</b>	<b>ISO Commercial Lines Divisions</b>		
	<b>Three, Five Eight* (Property)</b>	<b>Six (Liability)</b>	<b>(All Others)</b>
Apartment House (32)	.90	.90	1.00
Contractors (38)	.90	.70	1.00
Industrial & Processing (37)	.75	.65	1.00
Institutional(35)	.80	1.00	1.00
Mercantile (34)	.80	.70	1.00
Motel / Hotel (31)	.85	.95	1.00
Office (33)	.70	.85	1.00
Service (36)	.85	.75	1.00
Antique Dealers (40)	1.00	1.00	1.00
Family Resort (41)	1.00	1.00	1.00
Wholesale or Distributors (43)	.75	.65	1.00

\*Includes Inland Marine from AAIS

**United Fire & Casualty Company, Cedar Rapids, Iowa**  
**Company Exception Page to the Commercial Lines Manual**

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**Effective 06-01-2006, New & Renewal**

**Other Package Policies**

**Uni-Pak Policy**

This policy combines any of the commercial coverage parts into one policy. The rules, rates and forms for the separate coverage parts apply, subject to a size of premium discount as follows:

Size of Premium Credit	
\$ 500 to \$ 1500	5%
1501 to 5000	10%
5001 to 10000	15%
10,001 and Over	20%

**Com-Pac Property Policy (United Fire)**

This property only policy is designed to provide first party coverages for those risks whose General Liability coverage is written by specialty or surplus lines carriers. It is designed for the newer, well managed property risk.

It combines property, crime and inland marine coverages as required by the insured. The rates, rules and forms filed for those lines are used, subject to the following package modifiers.

Type of Risk	Premium From CLM Division	
	III	V & IM
Motel/Hotel	.90	.90
Apartment	.95	.95
Office	.70	.70
Mercantile	.85	.80
Institutional	.80	.80
Services	.85	.85
Industrial & Processing	.80	.80
Contractors	.90	.90

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 Company Exception Page  
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**Arkansas  
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ISO Commercial Lines Divisions			
Package Modification	Three, Five		
w/ Code	Eight*	Six	
	(Property)	(Liability)	(All Others)
Apartment House (32)	.95	.95	1.00
Contractors (38)	.95	.80	1.00
Industrial & Processing (37)	.80	.70	1.00
Institutional(35)	.85	1.00	1.00
Mercantile (34)	.85	.75	1.00
Motel / Hotel (31)	.85	1.00	1.00
Office (33)	.75	.90	1.00
Service (36)	.90	.80	1.00
Antique Dealers (40)	1.00	1.00	1.00
Family Resort (41)	1.00	1.00	1.00
Wholesale or Distributors (43)	.80	.70	1.00

**\*Includes Inland Marine from AAIS**

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**Arkansas  
 Effective 06-01-2006, New & Renewal**

**Other Package Policies**

**Uni-Pak Policy**

This policy combines any of the commercial coverage parts into one policy. The rules, rates and forms for the separate coverage parts apply, subject to a size of premium discount as follows:

<b>Size of Premium Credit</b>	
\$ 500 to \$ 1500 .....	5%
1501 to 5000 .....	10%
5001 to 10000 .....	15%
10,001 and Over .....	20%

**Com-Pac Property Policy (LAFAYETTE)**

This property only policy is designed to provide first party coverages for those risks whose General Liability coverage is written by specialty or surplus lines carriers. It is designed for the newer, well managed property risk.

It combines property, crime and inland marine coverages as required by the insured. The rates, rules and forms filed for those lines are used, subject to the following package modifiers.

Type of Risk	Premium From CLM Division	
	III	V & IM
Motel/Hotel	.95	.95
Apartment	.95	.95
Office	.75	.75
Mercantile	.85	.85
Institutional	.85	.85
Services	.80	.80
Industrial & Processing	.80	.80
Contractors	.95	.95

8-28-2007

**Arkansas Department of Insurance**

**RE: NAIC GROUP # 248- UNITED FIRE GROUP  
 NAIC COMPANY 13021- UNITED FIRE & CASUALTY CO.  
 NAIC COMPANY 18295- LAFAYETTE INSURANCE CO.  
 COMMERCIAL LINES MANUAL – ISO DIVISION NINE- COMMERCIAL PACKAGE POLICY  
 REVISION TO CPP MODS AND OUR FILED “UNI-PAK” DISCOUNT FOR UNITED FIRE &  
 LAFAYETTE INSURANCE COMPANY**

Effective 1-1-2008, with new and renewal business we are filing to improve our package offering for the above listed companies.

**UFC:**

<b>Mods are changing as follows:</b>	<b>ISO Div Three, Five, Eight</b>	<b>ISO Div Six</b>
Apartment House (32)	NC	From .90 to .85
Industrial Processing (37)	NC	From .65 to .60
Office (33)	NC	From .85 to .80

The combined Property and Liability Impact to business in the categories shown above is a premium reduction of \$6,710 in premium on business eligible for CPP mods as described above.(Approximately 25 policy holders)

**LAFAYETTE:**

<b>Mods are changing as follows:</b>	<b>ISO Div Three, Five, Eight</b>	<b>ISO Div Six</b>
Apartment House (32)	NC	From .95 to .90
Industrial Processing (37)	NC	From .70 to .65
Office (33)	NC	From .90 to .85

The combined Property and Liability Impact to business in the categories shown above is a premium reduction of \$5,234 in premium on business eligible for CPP mods as described above.(Approximately 24 policy holders)

**Uni-Pak Credits Financial Impact**

**Financial Impact – Uni-Pak Credits (UFC & LAF )**

With this submission we are filing to improve our Uni-Pak Crediting for larger Risks. The financial impact will add approximately 1.1% to our credit structure for an amount of \$8,895.

<b>ARKANSAS UNITED FIRE &amp; CASUALTY CO.</b>	<b>COUNTS</b>	<b>WRITTEN</b>	<b>EARNED</b>	<b>LOSSES W/O EXP</b>	<b>LOSSES W/ EXP</b>	<b>L/R W/O EXP</b>	<b>L/R W/ EXP</b>	
<b>TOTAL PREMIUM</b>	<b>2006</b>	<b>305</b>	<b>800490</b>	<b>595348</b>	<b>179246</b>	<b>207408</b>	<b>30.1%</b>	<b>34.8%</b>
<b>SUBJECT TO MOD</b>	<b>2005</b>	<b>164</b>	<b>397816</b>	<b>386936</b>	<b>32700</b>	<b>34260</b>	<b>8.5%</b>	<b>8.9%</b>
	<b>2004</b>	<b>133</b>	<b>302368</b>	<b>321111</b>	<b>3978</b>	<b>4140</b>	<b>1.2%</b>	<b>1.3%</b>
	<b>2003</b>	<b>103</b>	<b>331811</b>	<b>294206</b>	<b>29601</b>	<b>31640</b>	<b>10.1%</b>	<b>10.8%</b>
	<b>2002</b>	<b>133</b>	<b>280115</b>	<b>228065</b>	<b>67817</b>	<b>68589</b>	<b>29.7%</b>	<b>30.1%</b>
	<b>TOTAL</b>		<b>2112600</b>	<b>1825665</b>	<b>313343</b>	<b>346036</b>	<b>17.2%</b>	<b>19.0%</b>

ARKANSAS LAFAYETTE INSURANCE CO.		COUNTS	WRITTEN	EARNED	LOSSES W/O EXP	LOSSES W/ EXP	L/R W/O EXP	L/R W/ EXP
TOTAL PREMIUM	2006	487	1078821	991900	311372	387208	31.4%	39.0%
SUBJECT TO MOD	2005	470	862538	877015	1501669	1512199	171.2%	172.4%
	2004	408	849423	771910	337610	352089	43.7%	45.6%
	2003	466	733740	666560	-93315	-84436	-14.0%	-12.7%
	2002	510	626581	620078	562156	579228	90.7%	93.4%
	TOTAL		4151103	3927462	2619492	2746288	66.7%	69.9%

#### ARKANSAS UNIPAK CREDIT COMPARISON

UFC	NEW	Premiums	Credit Amt	Credit Amt	Totals	Combined Totals
0	2499	53292	0.0000			
2500	4999	91729	0.1000	9173		
5000	24999	808980	0.1500	121347		
25000	49999	679688	0.2000	135938		
50000	75000	359390	0.2500	89848		
	75000	93910	0.2750	25825	382131	
<b>LAF</b>	<b>NEW</b>					
0	2499	81806	0.0000			
2500	4999	249457	0.10	24946		
5000	24,999	1420582	0.15	213087		
	25000	957451	0.20	191490	429523	811654
<b>UFC</b>	<b>PRESENT</b>					
500	1500	26646	0.05	1332		
1501	5000	91729	0.10	9173		
5001	10000	404490	0.15	60674		
	10001	1537478	0.20	307496	378675	
<b>LAF</b>	<b>PRESENT</b>					
500	1500	140686	0.050	7034		
1501	5000	124729	0.100	12473		
5001	10000	1420582	0.15	213087		
	10001	957451	0.20	191490	424084	802759

Increase 8895  
Increase in % 1.10%