

SERFF Tracking Number: HCAP-125315046 State: Arkansas  
First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026362  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private Passenger Automobile  
Project Name/Number: New Personal Automobile Program Rules/20070128

## Filing at a Glance

Companies: West American Insurance Company, American Fire and Casualty Company, The Ohio Casualty Insurance Company

Product Name: Private Passenger Automobile SERFF Tr Num: HCAP-125315046 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-026362  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: State Status:  
(PPA)  
Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty  
Montesi, Brittany Yielding  
Author: Jodi Guggenberger Disposition Date: 11/01/2007  
Date Submitted: 10/05/2007 Disposition Status: Filed  
Effective Date Requested (New): 11/02/2007 Effective Date (New): 11/02/2007  
Effective Date Requested (Renewal): Effective Date (Renewal):

## General Information

Project Name: New Personal Automobile Program Rules Status of Filing in Domicile: Not Filed  
Project Number: 20070128 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/01/2007  
State Status Changed: 10/08/2007 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
We propose to introduce a new Private Passenger Automobile Program in the state of Arkansas.

## Company and Contact

### Filing Contact Information

Jodi Guggenberger, Personal Lines State Filing Jodi.Guggenberger@ocas.com  
Technician  
9450 Seward Road (800) 843-6446 [Phone]

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Fairfield, OH 45014-5456 (513) 603-2160[FAX]

**Filing Company Information**

West American Insurance Company	CoCode: 44393	State of Domicile: Indiana
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0624491	

American Fire and Casualty Company	CoCode: 24066	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 59-0141790	

The Ohio Casualty Insurance Company	CoCode: 24074	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0396250	

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Fire and Casualty Company	\$0.00	10/05/2007	
The Ohio Casualty Insurance Company	\$100.00	10/05/2007	15973346
West American Insurance Company	\$0.00	10/05/2007	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/01/2007	11/01/2007

### 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	10/30/2007	10/30/2007	Jodi Guggenberger	10/31/2007	10/31/2007
Pending Industry Response	Alexa Grissom	10/23/2007	10/23/2007	Jodi Guggenberger	10/23/2007	10/23/2007
Pending Industry Response	Alexa Grissom	10/11/2007	10/11/2007	Jodi Guggenberger	10/19/2007	10/19/2007
Pending Industry Response	Alexa Grissom	10/09/2007	10/09/2007	Jodi Guggenberger	10/10/2007	10/10/2007

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## Disposition

Disposition Date: 11/01/2007

Effective Date (New): 11/02/2007

Effective Date (Renewal):

Status: Filed

Comment: In the future, please allow more lead time (45-60 days) for a rate filing. The Department should have all required information completed correctly 20 days before

Rate data does NOT apply to filing.

### 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	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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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	Cover letter	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	New Personal Auto Manual	Filed	Yes
Supporting Document	Revised Rules 40 and 42	Filed	Yes
Supporting Document	Form RF-1	Filed	Yes
Supporting Document (revised)	Form APCS	Filed	Yes
Supporting Document	Form APCS	Filed	Yes
Supporting Document	Form APCS	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/30/2007

Submitted Date 10/30/2007

Respond By Date

Dear Jodi Guggenberger,

This will acknowledge receipt of the captioned filing.

Please feel free to contact me if you have questions. Please put a numerical range on the APCS in lieu of "varies."

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/31/2007

Submitted Date 10/31/2007

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Dear Ms. Grissom,

Please see the amended forms per your request.

Let me know if you have any further questions and how I can expedite the approval for this filing.

Thank you!

Jodi Guggenberger

### Changed Items:

### Supporting Document Schedule Item Changes

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
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*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

**Satisfied -Name: Form APCS**

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Jodi Guggenberger

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/23/2007  
Submitted Date 10/23/2007

Respond By Date

Dear Jodi Guggenberger,

This will acknowledge receipt of the captioned filing. You must submit a separate APCS in Excel for EACH insurer.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/23/2007  
Submitted Date 10/23/2007

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Dear Ms. Grissom,

Attached are the documents you requested. Please note however that the rates are the same for each insurer.

Thank you.

Jodi Guggenberger

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Form APCS

Comment:

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
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*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Jodi Guggenberger

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/11/2007

Submitted Date 10/11/2007

Respond By Date

Dear Jodi Guggenberger,

This will acknowledge receipt of the captioned filing. The APCS and RF-1 abstracts are required for rate filings.

Please note the APCS must be in Excel.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/19/2007

Submitted Date 10/19/2007

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Dear Ms. Grissom,

Please find attached the requested documents from your Objection Letter dated 10/11/07.

Please advise if you need anything further.

Jodi Guggenberger

PL State Filing Technician

### Changed Items:

### Supporting Document Schedule Item Changes

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
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*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

**Satisfied -Name: Form RF-1**

**Comment:**

**Satisfied -Name: Form APCS**

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Jodi Guggenberger

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/09/2007  
Submitted Date 10/09/2007  
Respond By Date 10/25/2007

Dear Jodi Guggenberger,

This will acknowledge receipt of the captioned filing. Guest Passenger Liability may not be offered as an optional coverage per Arkansas' Mandatory Liability Law. Please amend the filing accordingly.

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:

### Response 1

Comments: Dear Ms. Grissom,

Per your Objection Letter please find attached a revised Rule 40. and Rule 42. We have amended these rules to reflect that Guest Passenger Liability is required rather than available per your request.

Please let me know if you have further questions.

Jodi Guggenberger

### Changed Items:

### Supporting Document Schedule Item Changes

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
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*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*                      *New Personal Automobile Program Rules/20070128*

**Satisfied -Name: Revised Rules 40 and 42**

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Jodi Guggenberger

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 11/01/2007

**Comments:**

**Attachment:**

ARPCTD-1(2006) 1107r.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 11/01/2007

**Bypass Reason:** Not applicable

**Comments:**

**Bypassed -Name:** NAIC loss cost data entry document **Review Status:** Filed 11/01/2007

**Bypass Reason:** Not applicable

**Comments:**

**Satisfied -Name:** Cover letter **Review Status:** Filed 11/01/2007

**Comments:**

**Attachment:**

PPA PARIS Rules Filing Letter 11-07.pdf

**Satisfied -Name:** Filing Memorandum **Review Status:** Filed 11/01/2007

**Comments:**

**Attachment:**

Filing Memo 11-07.pdf

**Satisfied -Name:** New Personal Auto Manual **Review Status:** Filed 11/01/2007

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
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*Project Name/Number:*                      *New Personal Automobile Program Rules/20070128*

**Comments:**

**Attachment:**

AR PPA Manual to File 11-07.pdf

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**Review Status:**  
**Satisfied -Name:** Revised Rules 40 and 42 Filed 11/01/2007  
**Comments:**  
**Attachments:**  
Rule 40 11-07.pdf  
Rule 42 11-07.pdf

**Review Status:**  
**Satisfied -Name:** Form RF-1 Filed 11/01/2007  
**Comments:**  
**Attachments:**  
FORM RF-1 Rate Filing Abstract - OC 110207.pdf  
FORM RF-1 Rate Filing Abstract - WA 110207.pdf  
FORM RF-1 Rate Filing Abstract - AFC 110207.pdf

**Review Status:**  
**Satisfied -Name:** Form APCS Filed 11/01/2007  
**Comments:**  
**Attachments:**  
OC FORM APCS 2.xls  
WA FORM APCS 2.xls  
AFC FORM APCS 2.xls

## Property & Casualty Transmittal Document (Revised 1/1/06)

**1. Reserved for Insurance Dept. Use Only**

<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>

4. Company Name(s)	Domicile	NAIC #	FEIN #

<b>5. Company Tracking Number</b>	
-----------------------------------	--

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7.	Signature of authorized filer	
8.	Please print name of authorized filer	

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

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

## Property & Casualty Transmittal Document---

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

<b>22.</b>	<b>Filing Fees</b> (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 #:**  
**Amount:**

**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.)**



Personal Lines Product Management

October 5, 2007

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

Attn: Property & Casualty Section

RE: The Ohio Casualty Insurance Company #111-24074  
West American Insurance Company #111-44393  
American Fire and Casualty Company #111-24066  
New Private Passenger Automobile Program  
Company #2007-0128 Rates and Rules

Ohio Casualty Group of Insurance Companies proposes to introduce a new Private Passenger Automobile Program in the state of Arkansas. Complete details for this Rate and Rule filing can be found in the accompanying Filing Memorandum and our revised Personal Auto Manual. We are simultaneously submitting a forms filing (#2007- 0126).

We are requesting these revisions for policies written on or after November 2, 2007.

Please let us know if you have any questions.

Respectfully,

Jodi Gill, P/L State Filing Technician  
Personal Lines Automobile Department  
1-800-843-6446, Ext 2875  
FAX (513) 603-2160  
[jodi.gill@ocas.com](mailto:jodi.gill@ocas.com)

# STATE OF ARKANSAS

## PRIVATE PASSENGER AUTOMOBILE

### WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

#### FILING MEMORANDUM

The member companies of the Ohio Casualty Group of Insurance Companies propose to introduce a new Private Passenger Automobile program in the state of Arkansas. This filing will outline the rating algorithm, rates, and rules which will be used for this new program. This new program is intended to incorporate risks ranging from "preferred" to "non-standard". All policies will remain in their existing companies upon renewal. All new business will be written exclusively in the West American Insurance Company.

The estimated overall rate level effect is 0.2%. The premium impact including the impacts of rate capping will be -2.9%.

We are requesting these changes for all policies written on or after 11/2/2007.

The Ohio Casualty Group is composed of five agency companies and one direct writing company. At least one member of the group is licensed in 49 states and the District of Columbia. Business is actively solicited in 40 markets. In Arkansas, the Ohio Casualty Group held a 0.14% Private Passenger Auto market share in 2005.

Supporting exhibits are as follows:

#### **Section A - Summary of Changes**

- Exhibit I - SUMMARY OF PROPOSED CHANGES
- Exhibit II - IMPACT SUMMARY
- Exhibit III - HISTOGRAM OUTLINING POLICY IMPACTS

#### **Section B - Supporting Information**

- Exhibit I - RATE LEVEL INDICATIONS

This exhibit displays our rate level indications for each coverage. These indications predict our rate level needs based on comparing our current premium levels and anticipated loss levels. Earned Premiums have been adjusted to reflect prior rate changes and physical damage premium trend.

Experience shown is for three accident years ending 9/30/06 valued at 12/31/06. All business is voluntary and reflects total limit liability and all deductible physical damage. The last three pages of the exhibit provide line-by-line descriptions.
- Exhibit II - EXPENSES INCLUDING THE CALCULATION OF PERMISSIBLE LOSS RATIO

This exhibit displays the components of the permissible loss ratio. Consideration of investment income is reflected as a reduction of the profit and contingency load.

# STATE OF ARKANSAS

## PRIVATE PASSENGER AUTOMOBILE

### WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

#### FILING MEMORANDUM

##### Section B - Supporting Information - con'

###### Exhibit III - DETERMINATION OF TREND FACTORS

In order to utilize prior years' experience to estimate any underlying loss ratio, and hence, the change indicated to produce an appropriate rate level for some future period, such losses must be adjusted to the average cost level expected for the future period. In our ratemaking, this adjustment is performed in two steps, trend and projection.

Trend adjusts the losses for the change in average cost level from the midpoint of each experience period to the end of the latest experience year. Projection adjusts for the change in average level from the end of the latest experience year to the average date of loss for the period during which the proposed rates will be in effect.

Since the experience periods in this review are accident years ending 9/04, 9/05, and 9/06, the midpoints from which losses are trended are 4/1/04, 4/1/05 and 4/1/06, respectively. The assumed effective date is 1/2/2008 and, given a semi-annual policy, the average loss date is nine months after the effective date, or 10/2/2008.

Average annual changes in pure premiums are calculated using ISO's Fast Track paid claim costs and frequency fitted to exponential curves.

###### Exhibit IV - LOSS DEVELOPMENT

The development pattern of Private Passenger Automobile accident year losses for this state is displayed with a 12/31/2006 valuation date. Selected factors are based on a review of all points.

###### Exhibit V - INVESTMENT INCOME

Calculation of estimated investment earnings is shown.

###### Exhibit VI - RATE LEVEL HISTORY

This exhibit contains a summary of the rate changes which occurred during and subsequent to the experience period.

###### Exhibit VII - EXCESS WIND & WATER

Adjustments are made to comprehensive losses to smooth the effects of excess wind and water years. This procedure uses ISO's average wind and water to non-wind and water ratio and ISO's excess wind and water factor with our actual losses.

##### Section C - Rating Algorithms

###### Exhibit I - REVISED RATING ALGORITHM - AUTOS

We are proposing changes to our current rating algorithm for autos, pickups, vans, etc. The proposed rating algorithm is contained in this exhibit.

###### Exhibit II - RATE CAPPING (PREMIUM REDUCTION FACTOR)

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**FILING MEMORANDUM**

**Section D - Development of Factors Using "Non-Multi-Variate" Technique**

Before Utilizing the multi-variate techniques described in Section E, factors which would not be determined in that fashion were first established.

Exhibit I - INCREASED LIMITS FACTORS

Exhibit II - DEDUCTIBLE RELATIVITIES

Exhibit III - EXTENDED NON-OWNED COVERAGE

Exhibit IV - NAMED NON-OWNER COVERAGE

Exhibit V - DRIVER EXPERIENCE (ACCIDENT AND CONVICTION FACTORS)

Exhibit VI - NON-STANDARD TIER FACTORS

Exhibit VII - SAFETY DISCOUNTS

Exhibit VIII - RULES AND FACTORS NOT CHANGING

**Section E - Development of Rates and Factors Using Multi-Variate Technique**

Exhibit II - MODEL YEAR FACTORS

Exhibit III - LIABILITY SYMBOL ASSIGNMENTS AND FACTORS

Exhibit IV - PHYSICAL DAMAGE SYMBOL RELATIVITIES

Exhibit V - DRIVER AGE FACTORS

Exhibit VI - GENDER - MARITAL STATUS - PRINCIPAL/OCCASIONAL OPERATOR FACTORS

Exhibit VII - USE FACTORS

Exhibit VIII - MARKET TIER FACTORS

Exhibit IX - MULTI-CAR DISCOUNT

Exhibit X - PACKAGE DISCOUNT

Exhibit XI - VALUED CUSTOMER DISCOUNT

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**FILING MEMORANDUM**

**Section E - Development of Rates and Factors Using Multi-Variate Techniques - continued**

Exhibit XII - GOOD STUDENT DISCOUNT

Exhibit XIII - DRIVER TRAINING DISCOUNT

Exhibit XIV - EXCESS VEHICLE DISCOUNT

Exhibit XV - PRIME LIFE DISCOUNT

**Section F - Base Rates and Territory Relativities**

Exhibit I - BASE RATES

Exhibit II - TERRITORY RELATIVITIES

Exhibit III - TOWING AND LABOR RATES

Exhibit IV - ELECTRONIC EQUIPMENT COVERAGE

**Section G - Non-Rating Rules**

Exhibit I - RULE 1 - DEFINITIONS

Exhibit II - RULE 2 - PERSONAL AUTO POLICY - ELIGIBILITY

Exhibit III - RULE 3 - DRIVER ASSIGNMENT

Exhibit IV - RULE 5 - RISK GROUP ASSIGNMENT

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**FILING MEMORANDUM**

**Section H - Motorcycles (including unregistered two wheel vehicles and go-carts)**

- Exhibit I - MOTORCYCLE PROGRAM
- Exhibit II - RATING ALGORITHM
- Exhibit III - GUEST PASSENGER COVERAGE
- Exhibit IV - MOTORCYCLE TYPE/ENGINE DISPLACEMENT
- Exhibit V - MOTORCYCLE ACCESSORIES COVERAGE
- Exhibit VI - OTHER RATING FACTORS

**Section I - Recreational Vehicles**

- Exhibit I - MOTORHOME RATING ALGORITHM
- Exhibit II - MOTORHOME RATING FACTORS
- Exhibit III - TRAILER RATING ALGORITHM
- Exhibit IV - TRAILER RATES
- Exhibit V - CLASSIC AUTOS
- Exhibit VI - ANTIQUE AUTO RATING ALGORITHM
- Exhibit VII - ANTIQUE AUTO RATING FACTORS

**Section J - Miscellaneous Off-Road Vehicles**

(excluding Unregistered Two Wheeled Vehicles and Go Carts)

- Exhibit I - RATING ALGORITHMS
- Exhibit II - RATING FACTORS

**STATE OF ARKANSAS****PRIVATE PASSENGER AUTOMOBILE****WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY****SUMMARY OF PROPOSED CHANGES**

Currently, the Ohio Casualty Group is composed of various companies writing preferred, standard, and in some states, non-standard business. We propose to move all of the companies to one rate level and common underwriting standards that allow for all types of risks. All policies will remain in their existing companies upon renewal. All new business will be written exclusively in the West American Insurance Company.

Our current rating algorithm follows ISO, with a few extra discounts. The proposed rating algorithm does not use ISO's additive type primary and secondary class plans. Rather Age, Use, Gender-Marital Status and Principal/Occasional Operators, and Accident and Conviction Factors are multiplicative. The algorithm also incorporates some of the variables ISO considers "optional", and which we haven't adopted prior to this time, such as liability symbols, as well as some additional variables.

Other than Motorhomes and Trailers, we currently write very few Miscellaneous Type Vehicles either in Arkansas or other states. We will be automating the rating of these types of vehicles for the first time, and will also be revising these rating algorithms to incorporate additional variables.

Currently, rates are determined using traditional actuarial techniques and, for the most part, uni-variate analysis. Many of the proposed rates were developed using multi-variate techniques as outlined in Section E.

In order to mitigate the large increases some insureds could potentially see, we will introduce rate capping. No insured will receive an increase of more than 15% (excluding miscellaneous coverages) over what they would have received at renewal under the current rates.<sup>1</sup> We anticipate approximately 322 policies will be capped at their first renewal under this new program. Some may also be capped a subsequent renewals until they reach the filed rate level.

We are revising the methodology used to calculate impacts. In the past, we determined the impact of each variable, and multiplied them together to get an overall impact. We could only guess at what the impact of individual policies would be. We now have the ability to rate our book of business on the proposed rates, and compare the resulting premiums with the current premiums. This gives us a much more accurate impact on our book, plus it allows us to identify exactly which policies will receive extreme impacts. Please see Exhibit III of this section for further information on this.

The various exhibits in this filing will outline the changes referenced above along with all the other changes in greater detail.

<sup>1</sup> Please see Section C, Exhibit II for further details.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**IMPACT SUMMARY**

A comparison of the indications and impacts for the Ohio Casualty Group is given below.

<b>COVERAGE</b>	<b>Inforce Premium as of 3/10/07 at Current Rates</b>	<b>Indicated Change</b>	<b>Proposed Rate Level Change</b>	<b>Proposed Premium Impact w/Capping**</b>
Bodily Injury	\$194,079	6.1%	2.2%	-0.5%
Property Damage	\$125,606	-1.4%	0.8%	-1.9%
Combined Single Limits	\$21,709	N/A	19.2%	9.5%
Medical Payments	\$30,878	1.1%	-13.3%	-16.4%
Uninsured Motorists*	\$102,888	-5.0%	-8.3%	-11.1%
Additional Benefits	\$6,274	N/A	-7.9%	-10.0%
Liability Subtotal	\$481,434	1.1%	-0.8%	-3.8%
Comprehensive	\$100,091	6.9%	4.9%	2.2%
Collision	\$226,770	-11.7%	-0.1%	-3.1%
Miscellaneous Coverages	\$4,692	N/A	1.8%	1.8%
Physical Damage Subtotal	\$331,552	-5.9%	1.4%	-1.4%
Total	\$812,986	-1.8%	0.1%	-2.8%

Policies currently in Ohio Casualty will see an overall rate level change of -21%. Policies currently in American Fire and Casualty will see an overall rate level change of 4.7%. Policies currently in West American will see an overall rate level change of 1.8%.

\* The indication shown is for all UM, UIM, and UMPD coverages combined.

\*\* We intend to cap policies which would receive impacts greater than 15% (excluding miscellaneous coverages) at each renewal.

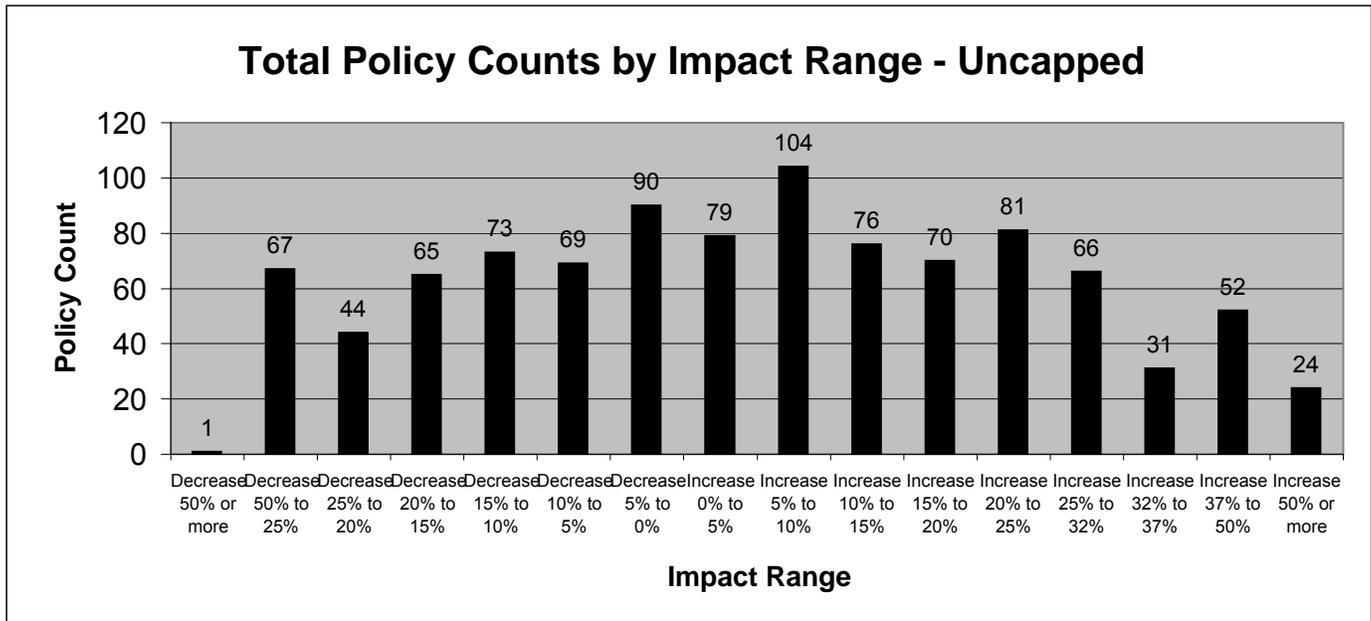
STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

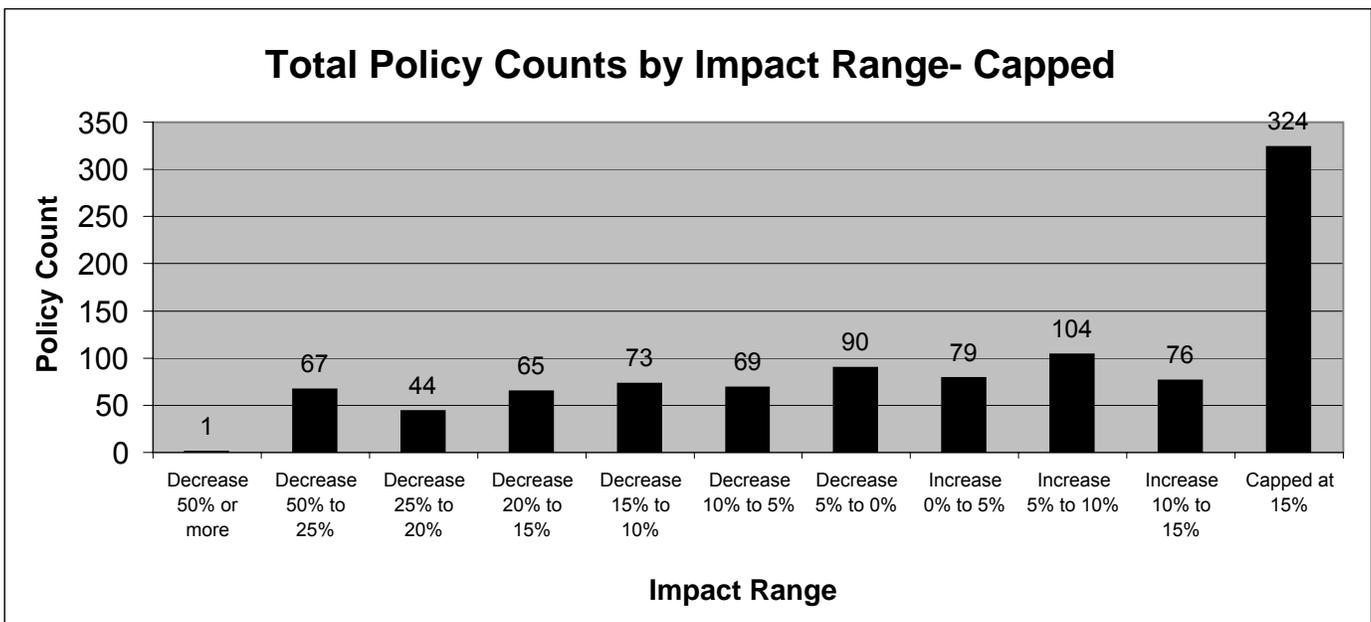
WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

HISTOGRAM OUTLINING POLICY IMPACTS

In addition to the overall impacts outlined in Exhibit II, we are able to determine impacts that individual policyholders will receive. The histogram below details the changes policyholders will ultimately see once they get the full filed rate.



Rate Capping will cause some policyholders to receive lower impacts on their first renewal. The histogram below outlines the impacts policyholders will actually receive on their first renewal.



**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - BODILY INJURY (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 1

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$500,444	\$494,944	\$450,731
2. On Level Factor		1.244	1.068	1.005
3. Earned Premium @ Current Rates [(1)*(2)]		\$622,399	\$528,817	\$453,139
4. Earned Exposure		2,867	2,515	2,271
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$622,399	\$528,817	\$453,139
10. Losses Incurred as of: <u>12/31/06</u>		\$339,562	\$249,919	\$241,294
11. Loss Development Factor		1.072	1.179	1.415
12. Ultimate Incurred Losses [(10)*(11)]		\$364,010	\$294,655	\$341,431
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$40,042	\$32,412	\$37,557
15. Allocated LAE as of: <u>12/31/06</u>		\$26,945	\$5,117	\$2,392
16. Development Factor		1.072	1.179	1.415
17. Allocated LAE at Ultimate [(15)*(16)]		\$28,885	\$6,033	\$3,385
18. Total Loss and LAE [(12)+(14)+(17)]		\$432,937	\$333,100	\$382,373
19. Average Annual Change in Losses - Historical		2.4%	2.4%	2.4%
20. Loss Trend Factor to: <u>09/30/06</u>		1.061	1.036	1.012
21. Trended Losses and LAE [(18)*(20)]		\$459,346	\$345,092	\$386,961
22. Average Annual Change in Losses - Prospective		3.3%	3.3%	3.3%
23. Loss Projection Factor		1.067	1.067	1.067
24. Projected Loss and LAE [(21)*(23)]		\$490,122	\$368,213	\$412,887
25. Adjusted Loss and LAE Ratio		0.787	0.696	0.911
26. Incurred Claim Count		29	22	20
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.812
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.154
30. Complementary Loss and LAE Ratio				0.736
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.748
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				6.1%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$480,780
35. Indicated Average Variable Rate				\$211.70
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$211.70
39. Trended Current Average Rate				\$199.53
40. Total Rate Indication				6.1%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - PROPERTY DAMAGE (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 2

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$391,173	\$332,640	\$299,255
2. On Level Factor		1.041	1.041	0.989
3. Earned Premium @ Current Rates [(1)*(2)]		\$407,240	\$346,184	\$295,855
4. Earned Exposure		2,867	2,515	2,271
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$407,240	\$346,184	\$295,855
10. Losses Incurred as of: <u>12/31/06</u>		\$197,226	\$249,717	\$125,912
11. Loss Development Factor		1.000	1.005	1.045
12. Ultimate Incurred Losses [(10)*(11)]		\$197,226	\$250,966	\$131,578
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$21,695	\$27,607	\$14,474
15. Allocated LAE as of: <u>12/31/06</u>		\$6,059	\$3,437	\$3,814
16. Development Factor		1.000	1.005	1.045
17. Allocated LAE at Ultimate [(15)*(16)]		\$6,059	\$3,454	\$3,986
18. Total Loss and LAE [(12)+(14)+(17)]		\$224,980	\$282,027	\$150,038
19. Average Annual Change in Losses - Historical		1.5%	1.5%	1.5%
20. Loss Trend Factor to: 09/30/06		1.038	1.023	1.008
21. Trended Losses and LAE [(18)*(20)]		\$233,529	\$288,514	\$151,238
22. Average Annual Change in Losses - Prospective		0.9%	0.9%	0.9%
23. Loss Projection Factor		1.018	1.018	1.018
24. Projected Loss and LAE [(21)*(23)]		\$237,733	\$293,707	\$153,960
25. Adjusted Loss and LAE Ratio		0.584	0.848	0.520
26. Incurred Claim Count		82	83	57
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.643
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.272
30. Complementary Loss and LAE Ratio				0.714
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.695
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				-1.4%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$291,713
35. Indicated Average Variable Rate				\$128.45
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$128.45
39. Trended Current Average Rate				\$130.28
40. Total Rate Indication				-1.4%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - MEDICAL PAYMENTS (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 3

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$92,774	\$91,610	\$84,299
2. On Level Factor		1.265	1.074	0.986
3. Earned Premium @ Current Rates [(1)*(2)]		\$117,378	\$98,387	\$83,095
4. Earned Exposure		2,471	2,188	1,979
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$117,378	\$98,387	\$83,095
10. Losses Incurred as of: <u>12/31/06</u>		\$38,300	\$33,223	\$36,646
11. Loss Development Factor		0.969	0.919	0.781
12. Ultimate Incurred Losses [(10)*(11)]		\$37,113	\$30,532	\$28,621
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$4,082	\$3,359	\$3,148
15. Allocated LAE as of: <u>12/31/06</u>		\$1,350	\$1,344	\$841
16. Development Factor		0.969	0.919	0.781
17. Allocated LAE at Ultimate [(15)*(16)]		\$1,308	\$1,235	\$657
18. Total Loss and LAE [(12)+(14)+(17)]		\$42,503	\$35,126	\$32,426
19. Average Annual Change in Losses - Historical		4.9%	4.9%	4.9%
20. Loss Trend Factor to: 09/30/06		1.127	1.075	1.024
21. Trended Losses and LAE [(18)*(20)]		\$47,901	\$37,760	\$33,204
22. Average Annual Change in Losses - Prospective		4.9%	4.9%	4.9%
23. Loss Projection Factor		1.101	1.101	1.101
24. Projected Loss and LAE [(21)*(23)]		\$52,739	\$41,574	\$36,558
25. Adjusted Loss and LAE Ratio		0.449	0.423	0.440
26. Incurred Claim Count		20	12	13
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.436
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.122
30. Complementary Loss and LAE Ratio				0.752
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.713
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				1.1%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$84,009
35. Indicated Average Variable Rate				\$42.45
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$42.45
39. Trended Current Average Rate				\$41.99
40. Total Rate Indication				1.1%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - UNINSURED MOTORISTS (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 4

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$226,046	\$229,387	\$213,215
2. On Level Factor		1.160	1.009	0.981
3. Earned Premium @ Current Rates [(1)*(2)]		\$262,136	\$231,442	\$209,259
4. Earned Exposure		7,600	6,679	6,002
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$262,136	\$231,442	\$209,259
10. Losses Incurred as of: <u>12/31/06</u>		\$74,255	\$48,524	\$23,887
11. Loss Development Factor		1.099	1.209	1.632
12. Ultimate Incurred Losses [(10)*(11)]		\$81,606	\$58,666	\$38,984
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$8,977	\$6,453	\$4,289
15. Allocated LAE as of: <u>12/31/06</u>		\$1,056	\$1,343	\$323
16. Development Factor		1.099	1.209	1.632
17. Allocated LAE at Ultimate [(15)*(16)]		\$1,161	\$1,624	\$527
18. Total Loss and LAE [(12)+(14)+(17)]		\$91,744	\$66,743	\$43,800
19. Average Annual Change in Losses - Historical		2.4%	2.4%	2.4%
20. Loss Trend Factor to: 09/30/06		1.061	1.036	1.012
21. Trended Losses and LAE [(18)*(20)]		\$97,340	\$69,146	\$44,326
22. Average Annual Change in Losses - Prospective		3.3%	3.3%	3.3%
23. Loss Projection Factor		1.067	1.067	1.067
24. Projected Loss and LAE [(21)*(23)]		\$103,862	\$73,779	\$47,296
25. Adjusted Loss and LAE Ratio		0.396	0.319	0.226
26. Incurred Claim Count		36	18	13
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.295
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.149
30. Complementary Loss and LAE Ratio				0.736
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.670
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				-5.0%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$198,796
35. Indicated Average Variable Rate				\$33.12
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$33.12
39. Trended Current Average Rate				\$34.86
40. Total Rate Indication				-5.0%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - COMPREHENSIVE (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 5

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$340,872	\$282,026	\$233,915
2. On Level Factor		0.790	0.840	0.913
3. Earned Premium @ Current Rates [(1)*(2)]		\$269,254	\$236,971	\$213,567
4. Earned Exposure		2,104	1,819	1,644
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.278	1.211	1.147
9. Trended Earned Premium @ Current Rates		\$344,107	\$286,972	\$244,961
10. Losses Incurred as of: <u>12/31/06</u>		\$232,256	\$113,794	\$185,683
11. Loss Development Factor		1.000	0.999	0.989
12. Ultimate Incurred Losses [(10)*(11)]		\$232,256	\$113,680	\$183,640
12A. Ultimate Incurred Losses Adj'd for Wind & Water		\$247,585	\$121,184	\$134,130
13. Unallocated LAE Factor		0.163	0.159	0.157
14. Unallocated LAE [(12A)*(13)]		\$40,250	\$19,291	\$21,048
15. Allocated LAE as of: <u>12/31/06</u>		\$6,733	\$3,298	\$5,311
16. Development Factor		1.000	0.999	0.989
17. Allocated LAE at Ultimate [(15)*(16)]		\$6,733	\$3,295	\$5,253
18. Total Loss and LAE [(12A)+(14)+(17)]		\$294,568	\$143,770	\$160,431
19. Average Annual Change in Losses - Historical		2.6%	2.6%	2.6%
20. Loss Trend Factor to: 09/30/06		1.066	1.039	1.013
21. Trended Losses and LAE [(18)*(20)]		\$314,009	\$149,377	\$162,517
22. Average Annual Change in Losses - Prospective		6.9%	6.9%	6.9%
23. Loss Projection Factor		1.143	1.143	1.143
24. Projected Loss and LAE [(21)*(23)]		\$358,912	\$170,738	\$185,757
25. Adjusted Loss and LAE Ratio		1.043	0.595	0.758
26. Incurred Claim Count		255	207	182
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.767
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.463
30. Complementary Loss and LAE Ratio				0.689
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.725
32. Permissible Loss & LAE Ratio				0.678
33. Total Rate Indication [((31)/(32)-1)*100%]				6.9%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$261,863
35. Indicated Average Variable Rate				\$159.28
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$159.28
39. Trended Current Average Rate				\$149.00
40. Total Rate Indication				6.9%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**RATE LEVEL INDICATION - COLLISION (ACCIDENT-YEAR BASIS)**  
**RENEWAL EFFECTIVE DATE OF JANUARY 02, 2008**

Section B  
 Exhibit I  
 Page 6

	Year Ending:	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>
1. Earned Premium		\$673,951	\$570,708	\$495,468
2. On Level Factor		0.863	0.901	0.935
3. Earned Premium @ Current Rates [(1)*(2)]		\$581,673	\$514,167	\$463,402
4. Earned Exposure		2,066	1,791	1,616
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.311	1.235	1.163
9. Trended Earned Premium @ Current Rates		\$762,573	\$634,996	\$538,937
10. Losses Incurred as of: <u>12/31/06</u>		\$333,552	\$302,973	\$229,867
11. Loss Development Factor		0.996	0.989	0.950
12. Ultimate Incurred Losses [(10)*(11)]		\$332,218	\$299,640	\$218,374
13. Unallocated LAE Factor		0.169	0.169	0.169
14. Unallocated LAE [(12)*(13)]		\$56,145	\$50,639	\$36,905
15. Allocated LAE as of: <u>12/31/06</u>		\$10,299	\$7,674	\$5,579
16. Development Factor		0.996	0.989	0.950
17. Allocated LAE at Ultimate [(15)*(16)]		\$10,258	\$7,590	\$5,300
18. Total Loss and LAE [(12)+(14)+(17)]		\$398,621	\$357,869	\$260,579
19. Average Annual Change in Losses - Historical		0.4%	0.4%	0.4%
20. Loss Trend Factor to: 09/30/06		1.010	1.006	1.002
21. Trended Losses and LAE [(18)*(20)]		\$402,607	\$360,016	\$261,100
22. Average Annual Change in Losses - Prospective		0.5%	0.5%	0.5%
23. Loss Projection Factor		1.010	1.010	1.010
24. Projected Loss and LAE [(21)*(23)]		\$406,633	\$363,616	\$263,711
25. Adjusted Loss and LAE Ratio		0.533	0.573	0.489
26. Incurred Claim Count		108	93	66
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.527
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.298
30. Complementary Loss and LAE Ratio				0.629
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.599
32. Permissible Loss & LAE Ratio				0.678
33. Total Rate Indication [((31)/(32)-1)*100%]				-11.7%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$475,881
35. Indicated Average Variable Rate				\$294.48
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$294.48
39. Trended Current Average Rate				\$333.50
40. Total Rate Indication				-11.7%

## PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
1	Calendar year direct earned premium.
2	Premium adjustment factor developed using geometric (parallelogram) method.
3	Product of Lines 1 and 2
4	Direct earned car years.
5	Present annual expense fee from rate manual. (Group average shown here.) Used only in expense fee states.
6	Expense fee premium (at current rates) estimated by the product of Lines 4 and 5. Used only in expense fee states.
7	Line 3 minus Line 6. (Used only if an expense fee state.)
8	Premium trend resulting from model year and symbol drift. (Physical Damage only.)
9	Product of Lines 3 and 8 for non-expense fee states, Lines 7 and 8 if an expense fee state.
10	Voluntary, direct losses for the accident years displayed. (Paid losses and case reserves.)
11	Incurred loss and paid ALAE development factor. (Also used in Line 16.) Note the two loss items are combined to produce greater credibility in determining loss development factors.
12	Product of Lines 10 and 11.
12A	Includes an adjustment for Excess Wind (and/or Water) using ISO's wind and water factors. (Comprehensive coverage only)
13	Incurred unallocated loss adjustment expenses to incurred losses determined on a countrywide basis.
14	Product of Lines 12 and 13.
15	Paid allocated LAE on a direct basis for the accident years displayed. (Includes Adjustor's Fees)
16	Incurred loss and paid ALAE development factor. (Also used in Line 11.)
17	Product of Lines 15 and 16.
18	Sum of Lines 12, 14 and 17.

## PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
19	Average annual change in losses - historical. Determined by a review of average paid claim cost and frequency data. Fast Track data is used. The trend factor is determined using the least squares method. The time series is fit to an exponential curve of the form $Y = A e^{BX}$ .
20	The loss trend factor extends the average annual change in losses from the midpoint of the experience period to the end of the last year in the experience period.
21	Product of Lines 18 and 20.
22	Average annual change in losses - prospective. Determined by a review of average paid claim cost and frequency data with greater consideration given to more recent quarters. Fast Track data is used. The trend factor is determined using the least squares method. The time series is fit to an exponential curve of the form $Y = A e^{BX}$ .
23	The projection factor extends losses from the end of the latest experience year to the midpoint of the anticipated annual policy period.
24	Product of Lines 21 and 23.
25	Ratio of Line 24 to Line 9.
26	Incurred Claim Count
27	Selected Weights for each accident year.
28	Line 25 weighted by Line 27.
29	Based on the total claim count for the entire experience period using 3000 claims as the standard for full credibility and the formula: $(\text{Total number of Claims}/3000)^{.5}$
30	Complementary Loss and LAE Ratio determined by coverage as follows:  <b>Coverages without expense fees:</b> Permissible Loss Ratio trended utilizing the average annual changes (Lines 19 and/or Lines 22) from 9 months past the last rate revision to 9 months after the proposed effective where appropriate depending on whether the beginning of the trend period falls relative to the experience period. This method produces an indicated change equal to the trend factor when the credibility is zero. For Physical Damage coverages, premium trend is also included in the denominator.  <b>Coverages with expense fees:</b> The Variable Permissible Loss Ratio, rather than the Permissible Loss Ratio, is trended as noted above.
31	$[\text{Line 28} \times \text{Line 29}] + [(1.000 - \text{Line 29}) \times \text{Line 30}]$

## PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
32	Permissible Loss Ratio = Complement of Expense Ratio. (Variable expense ratio for coverages with expense fees.) The profit load has been offset for investment income.
33	[Line 31/Line 32] - 1.000 expressed as a percent.
34	Trended Variable Earned Premium adjusted to indicated level. Line 7 (latest year) x [Line 33 + 1.000]. See footnote 1 below.
35	Indicated Average Variable Rates: Line 34/Line 4 (latest year). See footnote 1 below.
36	Fixed Expense Multiplier [Variable Permissible Ratio/Total Permissible Ratio] - 1.000.
37	Indicated Expense Fee: Line 35 x Line 36.
38	Indicated Average Rate: Line 35 + Line 37.
39	Trended Current Average Rate: (Line 6 + Line 9)/Line 4 (latest year).
40	Total Rate indication: [Line 38/Line 39] - 1.000.

<sup>1</sup> For Uninsured Motorists and Medical Payments, the Permissible Ratio which includes an allowance for both fixed and variable expenses has been substituted for the Variable Expense Ratio since we do not separate an expense fee portion for these coverages. Therefore, "Variable" should be replaced with "Total" in this note.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**EXPENSE INFORMATION**

Commissions, including Contingent Commissions and Taxes are expressed as percentages of written premiums. The selected expense provisions are based on actual expenses for this state which balance to Page 14 of the Annual Statement and statutory tax rates in the State Tax Manual Plus 2005, published by the American Insurance Association.

General and Other Acquisition Expenses are based on countrywide, Group data. These expenses are expressed as percentages of earned premium. Adjustments have been made to all years expenses to remove the effect of expenses generated by the Avomark Program (Direct Writer).

The profit provision for the Permissible Loss Ratio is based on a 5% profit load with investment income subtracted. A lower bound of 0.0% is used.

Paid allocated loss adjustment expense (ALAE) dollars are actual state PPA accident year numbers. They are developed using a loss development factor derived from combined incurred loss and ALAE triangles. The same LDF is used for incurred losses. We do not separate the two because of low credibility for the ALAE and the difficulty this presents in determining an ALAE loss development factor alone. We realize that each of these ultimates, developed as such, is biased when taken separately. However, when combined together, as they eventually are in the indications calculation, the biases counteract one another and the total ultimate loss and ALAE is correct.

Unallocated loss adjustment (ULAE) expense is expressed as a percent of incurred loss. These numbers are based on countrywide data.

Adjustor's expenses are included with Allocated Loss Adjustment Expenses.

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**EXPENSE EXHIBIT**

	<b>Liability</b>			<b>Physical Damage</b>		
	Actual	Selected	Percent Variable	Actual	Selected	Percent Variable
1. Commissions/Contingents	14.2%	14.3%	100.0%	14.4%	14.3%	100.0%
2. Other Acquisition	5.0%	5.0%	100.0%	5.3%	5.0%	100.0%
3. General	3.9%	4.2%	100.0%	4.2%	4.2%	100.0%
4. Taxes, Licenses & Fees, etc.	2.9%	3.7%	100.0%	3.0%	3.7%	100.0%
<hr/>						
5. Total Expense Ratio <i>lines (1) + (2) + (3) + (4), Selected</i>		27.2%			27.2%	
6. Variable Expense Ratio <i>Selected weighted by Pct Variable, lines (1), (2), (3) and (4)</i>		27.2%			27.2%	
7. Fixed Expense Ratio <i>line (5) - line (6)</i>		0.0%			0.0%	
8. Investment Income Percentage		2.7%			0.0%	
9. Underwriting Profit Provision <i>5% - line (8), capped at 0%</i>		2.3%			5.0%	
10. Permissible Loss Ratio <sup>1</sup> <i>100% - line (5) - Line (9)</i>		70.5%			67.8%	
11. Variable Permissible Loss Ratio <i>100% - line (6) - Line (9)</i>		70.5%			67.8%	
12. Fixed Expense Multiplier <i>line (11) ÷ [line (11) - line (7)] - 1.000</i>		0.000			0.000	

<sup>1</sup> Applicable to states and/or coverages that do not have an expense fee.

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - SUMMARY**

	<u>16-Points</u>	<u>12-Points</u>	<u>8-Points</u>	<u>6-Points</u>	<u>Historical</u>	<u>Prospective</u>
<b>Bodily Injury</b>						
Frequency	- 0.2%	- 2.5%	- 7.5%	- 9.7%	- 2.5%	- 3.0%
Severity	+ 3.7%	+ 5.3%	+ 5.8%	+ 6.4%	+ 5.0%	+ 6.5%
Pure Premium	+ 3.4%	+ 2.7%	- 2.1%	- 3.9%	+ 2.4%	+ 3.3%
<b>Property Damage</b>						
Frequency	- 2.0%	- 1.5%	- 2.9%	- 5.1%	- 1.5%	- 3.0%
Severity	+ 2.0%	+ 1.7%	+ 2.4%	+ 3.9%	+ 3.0%	+ 4.0%
Pure Premium	- 0.1%	+ 0.2%	- 0.6%	- 1.4%	+ 1.5%	+ 0.9%
<b>Medical Payments</b>						
				<u>Derived</u>	<u>Historical</u>	<u>Prospective</u>
Frequency	Uses Bodily Injury Frequency			0.0%	0.0%	0.0%
Severity	Uses Latest CPI Factor			+ 4.9%	+ 4.9%	+ 4.9%
Pure Premium				+ 4.9%	+ 4.9%	+ 4.9%
<b>Uninsured Motorists</b>						
Frequency	16-Points	12-Points	8-Points	6-Points	Historical	Prospective
	Uses Bodily Injury Frequency				- 2.5%	- 3.0%
Severity	Uses Bodily Injury Severity				+ 5.0%	+ 6.5%
Pure Premium	Uses Bodily Injury Pure Premium				+ 2.4%	+ 3.3%
<b>Comprehensive</b>						
Frequency	- 6.7%	- 6.1%	- 2.3%	+ 0.7%	- 5.0%	- 1.0%
Severity	+ 6.8%	+ 10.8%	+ 21.1%	+ 38.5%	+ 8.0%	+ 8.0%
Pure Premium	- 0.3%	+ 4.0%	+ 18.3%	+ 39.5%	+ 2.6%	+ 6.9%
<b>Collision</b>						
Frequency	- 4.4%	- 3.5%	- 3.0%	- 4.9%	- 3.5%	- 1.5%
Severity	+ 4.5%	+ 3.9%	+ 1.1%	+ 1.3%	+ 4.0%	+ 2.0%
Pure Premium	- 0.1%	+ 0.3%	- 2.0%	- 3.6%	+ 0.4%	+ 0.5%

Based on Fast Track data through 09/30/2006.

Fast Track data reflects Total Limits losses for Liability coverages, and All Deductibles for Physical Damage coverages.

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - BODILY INJURY**

Section B  
 Exhibit III  
 Page 2

**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
12/31/02	14,229	1,362,284	113,739,315
03/31/03	14,510	1,365,872	115,699,893
06/30/03	14,637	1,366,673	116,461,820
09/30/03	14,745	1,367,977	117,324,499
12/31/03	14,814	1,371,322	117,076,236
03/31/04	15,072	1,376,008	119,389,933
06/30/04	15,125	1,374,047	122,318,687
09/30/04	15,300	1,371,357	121,489,491
12/31/04	15,558	1,365,981	128,164,680
03/31/05	15,635	1,365,163	129,579,080
06/30/05	15,541	1,364,839	129,301,420
09/30/05	15,383	1,367,446	131,441,955
12/31/05	14,963	1,372,193	129,100,598
03/31/06	14,380	1,378,440	127,808,958
06/30/06	14,245	1,386,117	129,402,384
09/30/06	14,125	1,391,103	125,444,257

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
1.044%		1.090%			
1.062%		1.089%			
1.071%		1.089%			
1.078%		1.088%			
1.080%	3.4%	1.087%	1.130%		
1.095%	3.1%	1.087%	1.123%		
1.101%	2.8%	1.086%	1.116%		
1.116%	3.5%	1.085%	1.109%		
1.139%	5.5%	1.085%	1.102%	1.166%	
1.145%	4.6%	1.084%	1.096%	1.144%	
1.139%	3.5%	1.083%	1.089%	1.122%	1.143%
1.125%	0.8%	1.083%	1.082%	1.100%	1.114%
1.090%	- 4.3%	1.082%	1.075%	1.079%	1.086%
1.043%	- 8.9%	1.081%	1.069%	1.058%	1.059%
1.028%	- 9.7%	1.081%	1.062%	1.037%	1.032%
1.015%	- 9.8%	1.080%	1.055%	1.017%	1.006%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 0.2%	0.006	0.09	14	0.7748
12-Point	- 2.5%	0.303	4.36	10	0.0634
8-Point	- 7.5%	0.904	56.58	6	0.0003
6-Point	- 9.7%	0.963	103.91	4	0.0005
Historical Selection	- 2.5%		Prospective Select.		- 3.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
12/31/02	7,993		7,738			
03/31/03	7,974		7,808			
06/30/03	7,957		7,879			
09/30/03	7,957		7,950			
12/31/03	7,903	- 1.1%	8,022	7,808		
03/31/04	7,921	- 0.7%	8,095	7,910		
06/30/04	8,087	1.6%	8,168	8,013		
09/30/04	7,940	- 0.2%	8,242	8,117		
12/31/04	8,238	4.2%	8,316	8,223	8,187	
03/31/05	8,288	4.6%	8,392	8,330	8,304	
06/30/05	8,320	2.9%	8,467	8,439	8,422	8,391
09/30/05	8,545	7.6%	8,544	8,549	8,543	8,521
12/31/05	8,628	4.7%	8,621	8,661	8,665	8,654
03/31/06	8,888	7.2%	8,699	8,774	8,789	8,788
06/30/06	9,084	9.2%	8,778	8,888	8,915	8,925
09/30/06	8,881	3.9%	8,857	9,004	9,042	9,063

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
83.49		84.36			
84.71		85.07			
85.22		85.78			
85.76		86.51			
85.37	2.3%	87.23	88.26		
86.77	2.4%	87.97	88.86		
89.02	4.5%	88.71	89.45		
88.59	3.3%	89.46	90.06		
93.83	9.9%	90.21	90.66	95.49	
94.92	9.4%	90.97	91.27	94.98	
94.74	6.4%	91.73	91.89	94.48	95.87
96.12	8.5%	92.51	92.50	93.98	94.92
94.08	0.3%	93.29	93.13	93.48	93.98
92.72	- 2.3%	94.07	93.75	92.98	93.05
93.36	- 1.5%	94.86	94.38	92.49	92.13
90.18	- 6.2%	95.66	95.02	92.00	91.21

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	3.7%	0.822	64.71	14	0.0000
12-Point	5.3%	0.930	133.49	10	0.0000
8-Point	5.8%	0.893	50.11	6	0.0004
6-Point	6.4%	0.815	17.66	4	0.0137
Historical Selection	5.0%		Prospective Select.		6.5%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	3.4%	0.687	30.72	14	0.0001
12-Point	2.7%	0.387	6.32	10	0.0307
8-Point	- 2.1%	0.466	5.23	6	0.0622
6-Point	- 3.9%	0.737	11.22	4	0.0286
Historical Selection	2.4%		Prospective Select.		3.3%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - PROPERTY DAMAGE**

**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
12/31/02	47,442	1,362,284	115,582,923
03/31/03	47,074	1,365,872	114,998,071
06/30/03	46,283	1,366,673	113,675,581
09/30/03	45,849	1,367,977	113,307,093
12/31/03	45,364	1,371,322	113,264,524
03/31/04	45,541	1,376,008	113,841,873
06/30/04	44,867	1,374,047	114,815,893
09/30/04	44,796	1,371,357	113,682,897
12/31/04	44,690	1,365,981	113,600,251
03/31/05	44,898	1,365,163	115,105,987
06/30/05	45,473	1,364,839	114,849,064
09/30/05	45,298	1,367,446	115,309,706
12/31/05	44,797	1,372,193	115,537,500
03/31/06	44,222	1,378,440	114,647,886
06/30/06	43,928	1,386,117	114,600,604
09/30/06	43,576	1,391,103	115,811,595

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
3.483%		3.427%			
3.446%		3.409%			
3.387%		3.392%			
3.352%		3.375%			
3.308%	- 5.0%	3.358%	3.328%		
3.310%	- 3.9%	3.341%	3.316%		
3.265%	- 3.6%	3.324%	3.303%		
3.267%	- 2.5%	3.307%	3.291%		
3.272%	- 1.1%	3.290%	3.279%	3.332%	
3.289%	- 0.6%	3.274%	3.266%	3.307%	
3.332%	2.1%	3.257%	3.254%	3.283%	3.344%
3.313%	1.4%	3.241%	3.242%	3.259%	3.300%
3.265%	- 0.2%	3.224%	3.230%	3.235%	3.257%
3.208%	- 2.5%	3.208%	3.218%	3.211%	3.214%
3.169%	- 4.9%	3.192%	3.206%	3.187%	3.172%
3.132%	- 5.5%	3.176%	3.194%	3.164%	3.131%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 2.0%	0.767	45.99	14	0.0000
12-Point	- 1.5%	0.506	10.25	10	0.0095
8-Point	- 2.9%	0.681	12.79	6	0.0117
6-Point	- 5.1%	0.987	310.45	4	0.0001
Historical Selection	- 1.5%		Prospective Select.		- 3.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
12/31/02	2,436		2,440			
03/31/03	2,443		2,452			
06/30/03	2,456		2,464			
09/30/03	2,471		2,476			
12/31/03	2,497	2.5%	2,488	2,499		
03/31/04	2,500	2.3%	2,501	2,510		
06/30/04	2,559	4.2%	2,513	2,520		
09/30/04	2,538	2.7%	2,525	2,531		
12/31/04	2,542	1.8%	2,538	2,542	2,524	
03/31/05	2,564	2.6%	2,550	2,553	2,539	
06/30/05	2,526	- 1.3%	2,563	2,564	2,554	2,524
09/30/05	2,546	0.3%	2,575	2,575	2,569	2,548
12/31/05	2,579	1.5%	2,588	2,586	2,584	2,572
03/31/06	2,593	1.1%	2,601	2,598	2,599	2,597
06/30/06	2,609	3.3%	2,613	2,609	2,614	2,622
09/30/06	2,658	4.4%	2,626	2,620	2,630	2,647

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
84.84		83.61			
84.19		83.59			
83.18		83.58			
82.83		83.57			
82.60	- 2.7%	83.55	83.15		
82.73	- 1.7%	83.54	83.20		
83.56	0.5%	83.52	83.25		
82.90	0.1%	83.51	83.30		
83.16	0.7%	83.50	83.35	84.10	
84.32	1.9%	83.48	83.39	83.97	
84.15	0.7%	83.47	83.44	83.84	84.38
84.32	1.7%	83.45	83.49	83.72	84.08
84.20	1.2%	83.44	83.54	83.59	83.78
83.17	- 1.4%	83.43	83.59	83.46	83.48
82.68	- 1.7%	83.41	83.64	83.34	83.18
83.25	- 1.3%	83.40	83.68	83.21	82.88

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	2.0%	0.897	121.50	14	0.0000
12-Point	1.7%	0.758	31.24	10	0.0002
8-Point	2.4%	0.750	18.04	6	0.0054
6-Point	3.9%	0.968	121.28	4	0.0004
Historical Selection	3.0%		Prospective Select.		4.0%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 0.1%	0.008	0.12	14	0.7350
12-Point	0.2%	0.068	0.73	10	0.4120
8-Point	- 0.6%	0.223	1.72	6	0.2371
6-Point	- 1.4%	0.668	8.03	4	0.0472
Historical Selection	1.5%		Prospective Select.		0.9%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - COMPREHENSIVE**

**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
12/31/02	114,202	1,007,579	98,224,711
03/31/03	112,746	1,009,137	96,608,389
06/30/03	106,543	1,007,443	84,070,789
09/30/03	109,051	1,005,896	91,682,382
12/31/03	107,106	1,005,394	91,198,557
03/31/04	105,642	1,005,980	89,776,314
06/30/04	102,870	1,003,332	88,821,899
09/30/04	95,462	1,001,617	78,762,883
12/31/04	94,107	999,594	81,452,436
03/31/05	94,632	1,001,033	84,340,903
06/30/05	91,142	1,002,188	75,630,265
09/30/05	89,716	1,004,465	75,117,252
12/31/05	89,808	1,007,801	78,921,282
03/31/06	89,358	1,011,811	86,422,315
06/30/06	94,871	1,017,904	109,061,307
09/30/06	91,867	1,022,345	109,400,262

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
11.334%		11.192%			
11.173%		11.000%			
10.576%		10.811%			
10.841%		10.625%			
10.653%	- 6.0%	10.442%	10.332%		
10.501%	- 6.0%	10.262%	10.170%		
10.253%	- 3.1%	10.086%	10.010%		
9.531%	- 12.1%	9.912%	9.853%		
9.415%	- 11.6%	9.742%	9.698%	9.302%	
9.453%	- 10.0%	9.574%	9.546%	9.248%	
9.094%	- 11.3%	9.410%	9.396%	9.195%	8.973%
8.932%	- 6.3%	9.248%	9.249%	9.141%	8.988%
8.911%	- 5.4%	9.089%	9.104%	9.088%	9.003%
8.831%	- 6.6%	8.933%	8.961%	9.036%	9.019%
9.320%	2.5%	8.779%	8.820%	8.984%	9.034%
8.986%	0.6%	8.628%	8.682%	8.932%	9.049%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 6.7%	0.884	106.25	14	0.0000
12-Point	- 6.1%	0.752	30.32	10	0.0003
8-Point	- 2.3%	0.283	2.37	6	0.1748
6-Point	0.7%	0.027	0.11	4	0.7562
Historical Selection	- 5.0%		Prospective Select.		- 1.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
12/31/02	860		787			
03/31/03	857		800			
06/30/03	789		813			
09/30/03	841		827			
12/31/03	851	- 1.0%	841	790		
03/31/04	850	- 0.8%	855	810		
06/30/04	863	9.4%	869	832		
09/30/04	825	- 1.9%	883	853		
12/31/04	866	1.7%	898	875	797	
03/31/05	891	4.9%	913	898	837	
06/30/05	830	- 3.9%	928	922	877	787
09/30/05	837	1.5%	944	946	920	854
12/31/05	879	1.5%	960	970	965	927
03/31/06	967	8.5%	976	995	1,013	1,005
06/30/06	1,150	38.5%	992	1,021	1,062	1,091
09/30/06	1,191	42.2%	1,008	1,048	1,114	1,183

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
97.49		88.07			
95.73		88.00			
83.45		87.93			
91.14		87.86			
90.71	- 7.0%	87.79	81.61		
89.24	- 6.8%	87.71	82.42		
88.53	6.1%	87.64	83.24		
78.64	- 13.7%	87.57	84.06		
81.49	- 10.2%	87.50	84.90	74.18	
84.25	- 5.6%	87.43	85.74	77.36	
75.47	- 14.8%	87.36	86.59	80.68	70.64
74.78	- 4.9%	87.29	87.45	84.14	76.77
78.31	- 3.9%	87.22	88.32	87.75	83.43
85.41	1.4%	87.15	89.19	91.51	90.67
107.14	42.0%	87.08	90.08	95.43	98.53
107.01	43.1%	87.01	90.97	99.53	107.08

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	6.8%	0.470	12.41	14	0.0034
12-Point	10.8%	0.550	12.20	10	0.0058
8-Point	21.1%	0.683	12.95	6	0.0114
6-Point	38.5%	0.919	45.23	4	0.0025
Historical Selection	8.0%		Prospective Select.		8.0%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 0.3%	0.001	0.02	14	0.8982
12-Point	4.0%	0.088	0.97	10	0.3482
8-Point	18.3%	0.511	6.27	6	0.0462
6-Point	39.5%	0.860	24.67	4	0.0077
Historical Selection	2.6%		Prospective Select.		6.9%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - COLLISION**

**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
12/31/02	63,191	982,546	161,827,184
03/31/03	62,777	984,192	164,099,871
06/30/03	61,562	982,604	163,574,494
09/30/03	60,428	981,012	163,088,198
12/31/03	59,532	980,458	161,113,578
03/31/04	58,629	980,978	158,312,847
06/30/04	56,863	978,385	158,992,000
09/30/04	55,730	976,577	158,171,018
12/31/04	55,197	974,608	161,466,491
03/31/05	55,147	975,949	164,473,609
06/30/05	56,071	977,099	165,628,082
09/30/05	55,855	979,447	164,724,731
12/31/05	54,996	982,734	164,106,177
03/31/06	54,194	986,697	161,053,368
06/30/06	53,953	992,685	161,152,867
09/30/06	54,138	997,009	162,556,090

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
6.431%		6.351%			
6.379%		6.280%			
6.265%		6.209%			
6.160%		6.140%			
6.072%	- 5.6%	6.071%	5.972%		
5.977%	- 6.3%	6.003%	5.919%		
5.812%	- 7.2%	5.936%	5.867%		
5.707%	- 7.4%	5.869%	5.815%		
5.664%	- 6.7%	5.803%	5.763%	5.739%	
5.651%	- 5.5%	5.738%	5.712%	5.695%	
5.739%	- 1.3%	5.674%	5.661%	5.652%	5.742%
5.703%	- 0.1%	5.610%	5.611%	5.609%	5.670%
5.596%	- 1.2%	5.547%	5.562%	5.566%	5.600%
5.492%	- 2.8%	5.485%	5.512%	5.524%	5.530%
5.435%	- 5.3%	5.424%	5.464%	5.482%	5.461%
5.430%	- 4.8%	5.363%	5.415%	5.440%	5.392%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 4.4%	0.931	189.16	14	0.0000
12-Point	- 3.5%	0.865	64.31	10	0.0000
8-Point	- 3.0%	0.735	16.62	6	0.0065
6-Point	- 4.9%	0.948	73.42	4	0.0010
Historical Selection	- 3.5%		Prospective Select.		- 1.5%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
12/31/02	2,561		2,604			
03/31/03	2,614		2,633			
06/30/03	2,657		2,662			
09/30/03	2,699		2,691			
12/31/03	2,706	5.7%	2,721	2,749		
03/31/04	2,700	3.3%	2,752	2,775		
06/30/04	2,796	5.2%	2,782	2,802		
09/30/04	2,838	5.2%	2,813	2,829		
12/31/04	2,925	8.1%	2,845	2,856	2,942	
03/31/05	2,982	10.5%	2,876	2,884	2,950	
06/30/05	2,954	5.6%	2,908	2,912	2,958	2,950
09/30/05	2,949	3.9%	2,941	2,940	2,966	2,960
12/31/05	2,984	2.0%	2,973	2,968	2,973	2,970
03/31/06	2,972	- 0.4%	3,007	2,997	2,981	2,980
06/30/06	2,987	1.1%	3,040	3,026	2,989	2,989
09/30/06	3,003	1.8%	3,074	3,055	2,997	2,999

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
164.70		165.34			
166.74		165.31			
166.47		165.28			
166.24		165.24			
164.32	- 0.2%	165.21	164.14		
161.38	- 3.2%	165.18	164.26		
162.50	- 2.4%	165.14	164.38		
161.96	- 2.6%	165.11	164.49		
165.67	0.8%	165.08	164.61	168.84	
168.53	4.4%	165.05	164.72	168.00	
169.51	4.3%	165.01	164.84	167.16	169.39
168.18	3.8%	164.98	164.96	166.33	167.83
166.99	0.8%	164.95	165.07	165.50	166.29
163.22	- 3.1%	164.91	165.19	164.68	164.76
162.34	- 4.2%	164.88	165.31	163.86	163.25
163.04	- 3.1%	164.85	165.42	163.04	161.75

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	4.5%	0.909	139.82	14	0.0000
12-Point	3.9%	0.791	37.74	10	0.0001
8-Point	1.1%	0.576	8.14	6	0.0291
6-Point	1.3%	0.805	16.50	4	0.0153
Historical Selection	4.0%		Prospective Select.		2.0%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 0.1%	0.004	0.05	14	0.8204
12-Point	0.3%	0.022	0.22	10	0.6481
8-Point	- 2.0%	0.530	6.75	6	0.0407
6-Point	- 3.6%	0.879	29.13	4	0.0057
Historical Selection	0.4%		Prospective Select.		0.5%

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - BODILY INJURY (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	466,100	579,118	616,624	604,428	606,216	606,216	606,216
1996	537,521	516,980	518,400	515,634	515,743	516,993	511,993
1997	605,449	610,093	624,023	660,936	649,971	651,715	627,072
1998	906,752	791,528	824,049	827,670	822,694	822,694	822,694
1999	1,028,295	1,089,427	1,128,931	1,210,964	1,226,715	1,253,880	1,253,880
2000	804,732	819,022	821,993	796,165	815,588	815,588	815,588
2001	694,877	815,022	882,316	894,680	893,494	893,535	
2002	345,969	403,966	436,177	506,235	511,086		
2003	294,432	318,527	303,125	332,619			
2004	237,135	262,641	366,507				
2005	261,277	255,036					
2006	243,686						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	1.242	1.065	0.980	1.003	1.000	1.000	
1996	0.962	1.003	0.995	1.000	1.002	0.990	
1997	1.008	1.023	1.059	0.983	1.003	0.962	
1998	0.873	1.041	1.004	0.994	1.000	1.000	
1999	1.059	1.036	1.073	1.013	1.022	1.000	
2000	1.018	1.004	0.969	1.024	1.000	1.000	
2001	1.173	1.083	1.014	0.999	1.000		
2002	1.168	1.080	1.161	1.010			
2003	1.082	0.952	1.097				
2004	1.108	1.395					
2005	0.976						
							<b>Tail</b>
All Year Average	1.061	1.068	1.039	1.003	1.004	0.992	1.000
5-Year Average	1.101	1.103	1.063	1.008	1.005	0.991	1.000
Weighted Avg (5-Yr)	1.121	1.073	1.047	1.008	1.007	0.993	1.000
3-Year Average	1.055	1.142	1.091	1.011	1.007	1.000	1.000
Exc. High/Low (6-Yr)	1.094	1.051	1.047	1.004	1.001	0.998	1.000
Selected	1.200	1.100	1.050	1.013	1.007	1.001	1.000
Cum. All Year Average	1.177	1.109	1.038	0.999	0.996	0.992	
Cum. 5-Year Average	1.296	1.177	1.067	1.004	0.996	0.991	
Cum. Wgt'd. Avg (5-Yr)	1.269	1.132	1.055	1.008	1.000	0.993	
Cum. 3-Year Average	1.339	1.269	1.111	1.018	1.007	1.000	
Cum. High/Low (6-Yr)	1.208	1.104	1.050	1.003	0.999	0.998	
Cum. Selected	1.415	1.179	1.072	1.021	1.008	1.001	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	344,816	300,688	392,896	339,604	515,175	894,428	

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - PROPERTY DAMAGE (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	361,995	368,629	368,769	371,262	369,262	369,262	369,262
1996	390,745	378,019	378,019	378,019	378,019	378,019	378,019
1997	486,723	489,289	489,279	489,355	489,355	489,355	489,355
1998	580,879	541,964	533,569	533,017	533,017	533,017	533,017
1999	689,439	686,669	687,825	689,735	689,735	689,735	689,735
2000	762,045	757,368	754,372	754,372	754,652	754,652	754,652
2001	796,598	785,987	784,487	784,487	784,615	784,615	
2002	373,681	370,707	370,707	370,707	370,707		
2003	234,967	247,268	258,268	258,268			
2004	202,847	203,284	203,284				
2005	227,834	253,153					
2006	129,725						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	1.018	1.000	1.007	0.995	1.000	1.000	
1996	0.967	1.000	1.000	1.000	1.000	1.000	
1997	1.005	1.000	1.000	1.000	1.000	1.000	
1998	0.933	0.985	0.999	1.000	1.000	1.000	
1999	0.996	1.002	1.003	1.000	1.000	1.000	
2000	0.994	0.996	1.000	1.000	1.000	1.000	
2001	0.987	0.998	1.000	1.000	1.000		
2002	0.992	1.000	1.000	1.000			
2003	1.052	1.044	1.000				
2004	1.002	1.000					
2005	1.111						
							<b>Tail</b>
All Year Average	1.005	1.003	1.001	0.999	1.000	1.000	1.000
5-Year Average	1.029	1.008	1.001	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	1.013	1.003	1.001	1.000	1.000	1.000	1.000
3-Year Average	1.055	1.015	1.000	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	1.010	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.040	1.005	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	1.008	1.003	1.000	0.999	1.000	1.000	
Cum. 5-Year Average	1.038	1.009	1.001	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.017	1.004	1.001	1.000	1.000	1.000	
Cum. 3-Year Average	1.071	1.015	1.000	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	1.010	1.000	1.000	1.000	1.000	1.000	
Cum. Selected	1.045	1.005	1.000	1.000	1.000	1.000	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	135,563	254,419	203,284	258,268	370,707	784,615	

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - MEDICAL PAYMENTS (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	197,227	143,937	140,123	144,214	144,443	146,733	146,733
1996	189,682	170,279	167,390	157,827	157,827	157,274	159,500
1997	174,512	141,314	115,371	113,020	119,735	119,735	119,735
1998	236,590	163,558	154,640	149,574	144,150	144,150	144,150
1999	215,439	160,798	156,272	160,045	153,075	153,075	153,075
2000	295,674	211,426	200,183	195,873	195,873	195,873	195,873
2001	275,382	221,092	224,503	224,703	223,727	223,727	
2002	135,125	127,719	115,972	115,972	115,993		
2003	81,129	59,563	56,184	53,208			
2004	61,785	40,922	39,651				
2005	50,441	34,567					
2006	37,487						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	0.730	0.974	1.029	1.002	1.016	1.000	
1996	0.898	0.983	0.943	1.000	0.996	1.014	
1997	0.810	0.816	0.980	1.059	1.000	1.000	
1998	0.691	0.945	0.967	0.964	1.000	1.000	
1999	0.746	0.972	1.024	0.956	1.000	1.000	
2000	0.715	0.947	0.978	1.000	1.000	1.000	
2001	0.803	1.015	1.001	0.996	1.000		
2002	0.945	0.908	1.000	1.000			
2003	0.734	0.943	0.947				
2004	0.662	0.969					
2005	0.685						
							<b>Tail</b>
All Year Average	0.765	0.947	0.985	0.997	1.002	1.002	1.000
5-Year Average	0.766	0.956	0.990	0.983	1.000	1.003	1.000
Weighted Avg (5-Yr)	0.801	0.963	0.996	0.984	1.000	1.003	1.000
3-Year Average	0.694	0.940	0.983	0.999	1.000	1.000	1.000
Exc. High/Low (6-Yr)	0.734	0.958	0.987	0.990	1.000	1.000	1.000
Selected	0.850	0.948	0.980	0.990	0.999	1.000	1.000
Cum. All Year Average	0.715	0.934	0.986	1.001	1.004	1.002	
Cum. 5-Year Average	0.715	0.933	0.976	0.986	1.003	1.003	
Cum. Wgt'd. Avg (5-Yr)	0.759	0.947	0.983	0.987	1.003	1.003	
Cum. 3-Year Average	0.641	0.923	0.982	0.999	1.000	1.000	
Cum. High/Low (6-Yr)	0.687	0.936	0.977	0.990	1.000	1.000	
Cum. Selected	0.781	0.919	0.969	0.989	0.999	1.000	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	29,277	31,767	38,422	52,622	115,877	223,727	

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - UNINSURED MOTORISTS (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	157,420	174,936	174,936	184,881	184,065	168,029	168,029
1996	442,073	658,417	622,982	552,464	542,104	541,888	541,858
1997	364,351	450,573	443,813	442,107	434,411	434,011	433,761
1998	241,237	235,430	245,256	241,450	241,188	240,965	240,815
1999	218,394	298,199	343,610	390,468	348,652	434,039	433,978
2000	373,029	441,690	426,902	418,627	418,627	418,627	418,627
2001	239,053	272,576	252,272	264,727	275,767	269,570	
2002	202,867	284,880	280,363	280,537	279,580		
2003	122,259	190,282	145,093	145,093			
2004	65,940	50,788	75,311				
2005	50,399	49,866					
2006	24,209						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	1.111	1.000	1.057	0.996	0.913	1.000	
1996	1.489	0.946	0.887	0.981	1.000	1.000	
1997	1.237	0.985	0.996	0.983	0.999	0.999	
1998	0.976	1.042	0.984	0.999	0.999	0.999	
1999	1.365	1.152	1.136	0.893	1.245	1.000	
2000	1.184	0.967	0.981	1.000	1.000	1.000	
2001	1.140	0.926	1.049	1.042	0.978		
2002	1.404	0.984	1.001	0.997			
2003	1.556	0.763	1.000				
2004	0.770	1.483					
2005	0.989						
							<b>Tail</b>
All Year Average	1.202	1.025	1.010	0.986	1.019	1.000	1.000
5-Year Average	1.172	1.024	1.033	0.986	1.044	1.000	1.000
Weighted Avg (5-Yr)	1.247	0.951	1.035	0.980	1.046	1.000	1.000
3-Year Average	1.105	1.077	1.017	1.013	1.074	1.000	1.000
Exc. High/Low (6-Yr)	1.179	1.007	1.009	0.995	0.999	1.000	1.000
Selected	1.350	1.100	1.046	1.020	1.010	1.008	1.012
Cum. All Year Average	1.250	1.040	1.015	1.005	1.019	1.000	
Cum. 5-Year Average	1.276	1.089	1.063	1.029	1.044	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.258	1.009	1.061	1.025	1.046	1.000	
Cum. 3-Year Average	1.316	1.191	1.106	1.088	1.074	1.000	
Cum. High/Low (6-Yr)	1.191	1.010	1.003	0.994	0.999	1.000	
Cum. Selected	1.632	1.209	1.099	1.051	1.030	1.020	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	39,510	60,288	82,767	152,493	287,967	274,962	

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - COMPREHENSIVE (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	224,067	219,757	219,608	219,608	219,608	219,608	219,608
1996	299,738	295,438	296,705	296,705	296,705	296,705	296,705
1997	311,096	298,681	298,297	298,297	298,297	298,297	298,297
1998	430,333	426,678	426,614	426,260	426,300	426,300	426,300
1999	799,852	788,534	785,654	785,530	785,530	784,929	784,929
2000	490,968	486,576	486,576	486,576	486,576	486,576	486,576
2001	586,660	578,165	575,572	575,572	575,572	575,572	
2002	198,779	197,900	198,281	198,281	198,281		
2003	177,554	177,089	177,089	177,089			
2004	244,258	238,779	238,989				
2005	117,909	117,093					
2006	190,993						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	0.981	0.999	1.000	1.000	1.000	1.000	
1996	0.986	1.004	1.000	1.000	1.000	1.000	
1997	0.960	0.999	1.000	1.000	1.000	1.000	
1998	0.992	1.000	0.999	1.000	1.000	1.000	
1999	0.986	0.996	1.000	1.000	0.999	1.000	
2000	0.991	1.000	1.000	1.000	1.000	1.000	
2001	0.986	0.996	1.000	1.000	1.000		
2002	0.996	1.002	1.000	1.000			
2003	0.997	1.000	1.000				
2004	0.978	1.001					
2005	0.993						
							<b>Tail</b>
All Year Average	0.986	1.000	1.000	1.000	1.000	1.000	1.000
5-Year Average	0.990	1.000	1.000	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	0.988	0.999	1.000	1.000	1.000	1.000	1.000
3-Year Average	0.989	1.001	1.000	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	0.991	0.999	1.000	1.000	1.000	1.000	1.000
Selected	0.990	0.999	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	0.986	1.000	1.000	1.000	1.000	1.000	
Cum. 5-Year Average	0.990	1.000	1.000	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.987	0.999	1.000	1.000	1.000	1.000	
Cum. 3-Year Average	0.990	1.001	1.000	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	0.990	0.999	1.000	1.000	1.000	1.000	
Cum. Selected	0.989	0.999	1.000	1.000	1.000	1.000	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	188,892	116,976	238,989	177,089	198,281	575,572	

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**ACCIDENT-YEAR LOSS DEVELOPMENT - COLLISION (INC. LOSS AND ALAE)**

Accident Year (09/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1995	598,462	565,237	564,120	562,287	562,287	562,287	562,287
1996	506,680	500,380	492,044	492,044	492,044	492,014	492,044
1997	568,001	557,029	557,029	557,029	557,029	557,029	557,029
1998	861,805	833,272	826,549	825,041	824,479	824,310	824,310
1999	902,194	849,049	823,106	812,807	812,807	811,338	811,338
2000	884,034	865,931	845,420	844,820	844,820	844,820	844,820
2001	848,512	813,916	805,066	804,593	804,593	804,593	
2002	480,094	465,329	465,329	465,329	466,286		
2003	290,954	286,098	286,175	286,175			
2004	353,846	344,066	343,850				
2005	336,865	310,645					
2006	235,445						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1995	0.944	0.998	0.997	1.000	1.000	1.000	
1996	0.988	0.983	1.000	1.000	1.000	1.000	
1997	0.981	1.000	1.000	1.000	1.000	1.000	
1998	0.967	0.992	0.998	0.999	1.000	1.000	
1999	0.941	0.969	0.987	1.000	0.998	1.000	
2000	0.980	0.976	0.999	1.000	1.000	1.000	
2001	0.959	0.989	0.999	1.000	1.000		
2002	0.969	1.000	1.000	1.002			
2003	0.983	1.000	1.000				
2004	0.972	0.999					
2005	0.922						
							<b>Tail</b>
All Year Average	0.964	0.991	0.998	1.000	1.000	1.000	1.000
5-Year Average	0.961	0.993	0.997	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	0.961	0.989	0.996	1.000	1.000	1.000	1.000
3-Year Average	0.959	1.000	1.000	1.001	0.999	1.000	1.000
Exc. High/Low (6-Yr)	0.970	0.991	0.999	1.000	1.000	1.000	1.000
Selected	0.961	0.993	0.998	0.999	0.999	1.000	1.000
Cum. All Year Average	0.953	0.989	0.998	1.000	1.000	1.000	
Cum. 5-Year Average	0.951	0.990	0.997	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.947	0.985	0.996	1.000	1.000	1.000	
Cum. 3-Year Average	0.959	1.000	1.000	1.000	0.999	1.000	
Cum. High/Low (6-Yr)	0.960	0.990	0.999	1.000	1.000	1.000	
Cum. Selected	0.950	0.989	0.996	0.998	0.999	1.000	
Accident Year Ending	09/30/2006	09/30/2005	09/30/2004	09/30/2003	09/30/2002	09/30/2001	
Estimated Ultimate	223,673	307,228	342,474	285,603	465,820	804,593	

**COUNTRYWIDE**  
**PERSONAL AUTO LIABILITY**  
**OHIO CASUALTY GROUP**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

A. Unearned Premium Reserve			
1.	Direct Earned Premium for 2005		\$161,040,303
2.	Mean Unearned Premium Reserve	(1) x 0.268	\$43,083,301
3.	Deduction for Prepaid Expenses		
	Commission and Brokerage Expense	14.3%	
	Taxes, Licenses and Fees	2.6%	
	50% of Other Underwriting Expense	4.8%	
	TOTAL		21.6%
4.	Deduction for Federal Taxes Payable		7.0%
5.	(2) x [(3) + (4)]		\$12,342,261
6.	Net Subject to Investment (2) - (5)		\$30,741,040
B. Delayed Remission of Premium (Agents' Balances)			
1.	Direct Earned Premium (A-1)		\$161,040,303
2.	Average Agents' Balance	0.236	
3.	Delayed Remission (1) x (2)		\$38,005,511
C. Loss Reserve			
1.	Direct Earned Premium (A-1)		\$161,040,303
2.	Expected Incurred Losses and Loss Adjusted Expenses	(1) x 67.5%	\$108,702,204
3.	Expected Mean Loss and Loss Adjustment Expense Reserves	(2) x 1.270	\$138,078,136
D.	Net Subject to Investment (\$0 minimum) (A-6) - (B-3) + (C-3)		\$130,813,664
E.	Average Rate of Return		4.85%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$6,344,463
G.	Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		3.9%
H.	Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes	(G) x 0.693	2.73%

**COUNTRYWIDE**

**PERSONAL AUTO LIABILITY**

**OHIO CASUALTY GROUP**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

Line A-1

Direct earned premiums are the earned premiums for Personal Auto Liability for the latest year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the state ratio of the mean unearned premium reserve to the direct earned premium for Personal Auto Liability for the Ohio Casualty Insurance Pooled Companies.

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	958,750,084
1. Calendar Year Direct Earned Premium	161,040,303	163,397,974	162,549,753	209,369,042	262,393,012	297,742,028
2. Previous Unearned Premium Reserve	44,306,557	44,338,211	45,282,538	77,541,458	86,273,263	253,328,809
3. Current Unearned Premium Reserve	41,860,044	44,306,557	44,338,211	45,282,538	77,541,458	275,535,419
4. Mean [(2) + (3)] / 2	43,083,301	44,322,384	44,810,375	61,411,998	81,907,361	0.287
5. Ratio (4) / (1)	0.268	0.271	0.276	0.293	0.312	
6. Selected Ratio	<b>0.268</b>					

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Personal Auto Liability policies exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line A-4

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 0.07 (= 0.20 x 0.35) of the unearned premium reserve.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Agents' balances or uncollected premiums due less than 90 days amount to 0.236 of net earned premiums for the Ohio Casualty Insurance Pooled Companies. This is based on the following:

	(In Thousands of Dollars)
1. Net Earned Premium for Calendar Year 2005	\$1,453,568,179
2. Net Agents' Balances as of 12/31/2004	\$350,569,214
3. Net Agents' Balances as of 12/31/2005	\$335,279,125
4. Mean Agents' Balances [(2) + (3)] / 2	\$342,924,170
5. Ratio (4) / (1)	0.236

**COUNTRYWIDE**

**PERSONAL AUTO LIABILITY**

**OHIO CASUALTY GROUP**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

Line C-2

The expected loss and loss adjustment expense ratio reflects the expense provision used in the filing.

Line C-3

The expected mean loss reserve is determined by summing over the years with outstanding loss reserves  $1-1/\{\text{paid loss development factor}\}$ . This is based on the following algebraic relationships:

$$\begin{aligned} \text{loss reserve}/\text{incurred losses} &= (\text{IBNR reserve} + \text{case reserve})/\text{ult. incurred losses} \\ &= \{(\text{incurred ldf}-1) * \text{reported losses}/\text{ult losses}\} + \{\text{reported losses}-\text{pd losses}\}/\text{ult. losses} \\ &= \{(\text{incurred ldf} * \text{reported losses})/\text{ult losses}\} - \{\text{paid losses}/\text{ult losses}\} = 1-1/\text{pd ldf} \end{aligned}$$

This ratio is based on the Ohio Casualty Insurance Pooled Companies data, and includes an adjustment for the estimated Federal Income Taxes payable and due to discounting of loss reserves, as required by the Tax Reform Act of 1

Age	Weighted Paid LDFs	(1-1/pd ldf)
12/ult	2.676	0.626
24/ult	1.519	0.342
36/ult	1.218	0.179
48/ult	1.092	0.084
60/ult	1.037	0.036
72/ult	1.017	0.016
84/ult	1.009	0.009
96/ult	1.005	0.005
108/ult	1.003	0.003
120/ult	1.002	0.002
132/ult	1.002	0.002
144/ult	1.001	0.001
156/ult	1.000	0.000
168/ult	1.000	0.000
180/ult	1.000	0.000
192/ult	1.000	0.000
204/ult	1.000	0.000
<b>Total</b>		<b>1.307</b>
(a) Selected Ratio		<b>1.307</b>
(b) Estimated Reserve Discount		8.0%
(c) Federal Taxes (ratio to reserve): (b) x 0.35		0.028
(d) (a) x [1.0 - (c)]		1.270

**COUNTRYWIDE**  
**PERSONAL AUTO LIABILITY**  
**OHIO CASUALTY GROUP**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and investment assets for the Ohio Casualty Insurance Pooled Companies as follows:

<u>Year</u>	Net Investment Income Earned	Mean Cash and Invested Assets	<u>Rate of Return</u>
2001	216,016,681	3,298,514,966	6.55%
2002	206,765,277	3,306,331,512	6.25%
2003	204,843,828	3,529,070,510	5.80%
2004	185,156,216	3,747,809,122	4.94%
2005	184,529,574	3,884,378,624	4.75%
Average Selected			5.61% <b>4.85%</b>

@ Cash paid to parent company represents return of capital not dividend income.

**COUNTRYWIDE**  
**PERSONAL AUTO PHYSICAL DAMAGE**  
**OHIO CASUALTY GROUP**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

A. Unearned Premium Reserve			
1.	Direct Earned Premium for 2005		\$117,532,973
2.	Mean Unearned Premium Reserve	(1) x 0.266	\$31,214,385
3.	Deduction for Prepaid Expenses		
	Commission and Brokerage Expense	14.1%	
	Taxes, Licenses and Fees	2.4%	
	50% of Other Underwriting Expense	4.8%	
	TOTAL		21.3%
4.	Deduction for Federal Taxes Payable		7.0%
5.	(2) x [(3) + (4)]		\$8,838,956
6.	Net Subject to Investment (2) - (5)		\$22,375,430
B. Delayed Remission of Premium (Agents' Balances)			
1.	Direct Earned Premium (A-1)		\$117,532,973
2.	Average Agents' Balance		0.236
3.	Delayed Remission (1) x (2)		\$27,737,782
C. Loss Reserve			
1.	Direct Earned Premium (A-1)		\$117,532,973
2.	Expected Incurred Losses and Loss Adjusted Expenses	(1) x 64.2%	\$75,456,169
3.	Expected Mean Loss and Loss Adjustment Expense Reserves	(2) x 0.014	\$1,092,465
D.	Net Subject to Investment (\$0 minimum) (A-6) - (B-3) + (C-3)		\$0
E.	Average Rate of Return		4.85%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$0
G.	Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		0.00%
H.	Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes	(G) x 0.985	0.00%

**COUNTRYWIDE**  
**PERSONAL AUTO PHYSICAL DAMAGE**  
**OHIO CASUALTY GROUP**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

Line A-1

Direct earned premiums are the earned premiums for Personal Auto Physical Damage for the latest year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the state ratio of the mean unearned premium reserve to the direct earned premium for Personal Auto Physical Damage for the Ohio Casualty Insurance Pooled Companies.

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	
1. Calendar Year Direct Earned Premium	117,532,973	123,778,903	127,248,562	171,192,647	201,288,992	741,042,078
2. Previous Unearned Premium Reserve	32,628,662	34,089,029	36,999,145	63,412,652	66,090,528	233,220,016
3. Current Unearned Premium Reserve	29,800,109	32,628,662	34,089,029	36,999,145	63,412,652	196,929,597
4. Mean [(2) + (3)] / 2	31,214,385	33,358,845	35,544,087	50,205,899	64,751,590	215,074,806
5. Ratio (4) / (1)	0.266	0.270	0.279	0.293	0.322	0.290
6. Selected Ratio	<b>0.266</b>					

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Personal Auto Physical Damage policies exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line A-4

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 0.07 (= 0.20 x 0.35) of the unearned premium reserve.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Agents' balances or uncollected premiums due less than 90 days amount to 335279125 of net earned premiums for the Ohio Casualty Insurance Pooled Companies. This is based on the following:

	(In Thousands of Dollars)
1. Net Earned Premium for Calendar Year 2004	\$1,453,568,179
2. Net Agents' Balances as of 12/31/2003	\$350,569,214
3. Net Agents' Balances as of 12/31/2004	\$335,279,125
4. Mean Agents' Balances [(2) + (3)] / 2	\$342,924,170
5. Ratio (4) / (1)	0.236

**COUNTRYWIDE**  
**PERSONAL AUTO PHYSICAL DAMAGE**  
**OHIO CASUALTY GROUP**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

Line C-2

The expected loss and loss adjustment expense ratio reflects the expense provision used in the filing.

Line C-3

The expected mean loss reserve is determined by summing over the years with outstanding loss reserves  $1 - 1/\{\text{paid loss development factor}\}$ . This is based on the following algebraic relationships:

$$\begin{aligned} \text{loss reserve/incurred losses} &= (\text{IBNR reserve} + \text{case reserve}) / \text{ult. incurred losses} \\ &= \{(\text{incurred ldf} - 1) * \text{reported losses} / \text{ult losses}\} + \{\text{reported losses} - \text{pd losses}\} / \text{ult. losses} \\ &= \{(\text{incurred ldf} * \text{reported losses}) / \text{ult losses}\} - \{\text{paid losses} / \text{ult losses}\} = 1 - 1/\text{pd ldf} \end{aligned}$$

This ratio is based on the Ohio Casualty Insurance Pooled Companies data, and includes an adjustment for the estimated Federal Income Taxes payable and due to discounting of loss reserves, as required by the Tax Reform Act of 1

Age	Weighted Paid LDFs	(1-1/pd ldf)
12/ult	1.034	0.033
24/ult	0.990	-0.011
36/ult	0.996	-0.004
48/ult	0.997	-0.003
60/ult	0.999	-0.001
72/ult	0.999	-0.001
84/ult	1.000	0.000
96/ult	1.000	0.000
108/ult	1.000	0.000
120/ult	1.000	0.000
Total		0.015
(a) Selected Ratio		<b>0.015</b>
(b) Estimated Reserve Discount		1.9%
(c) Federal Taxes (ratio to reserve): (b) x 0.35		0.007
(d) (a) x [1.0 - (c)]		0.014

**COUNTRYWIDE**  
**PERSONAL AUTO PHYSICAL DAMAGE**  
**OHIO CASUALTY GROUP**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and investment assets for the Ohio Casualty Insurance Pooled Companies as follows:

<u>Year</u>	Net Investment Income Earned	Mean Cash and Invested Assets	<u>Rate of Return</u>
2001	216,016,681	3,298,514,966	6.55%
2002	206,765,277	3,306,331,512	6.25%
2003	204,843,828	3,529,070,510	5.80%
2004	185,156,216	3,747,809,122	4.94%
2005	184,529,574	3,884,378,624	4.75%
Average Selected			<b>5.61%</b> <b>4.85%</b>

@ Cash paid to parent company represents return of capital not dividend income.

**OHIO CASUALTY INSURANCE COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	+ 5.5%	+ 9.1%	+ 4.5%	+ 2.2%	+ 16.8%	+ 4.2%	+ 3.2%	+ 2.3%
Property Damage	+ 13.6%	+ 25.3%	+ 18.9%	+ 2.8%	+ 0.9%	- 0.5%	+ 6.6%	- 0.3%
Medical Payments	+ 18.4%	+ 12.3%	+ 26.3%	+ 12.8%	+ 15.5%	+ 4.0%	+ 7.0%	+ 0.6%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 2.3%	+ 14.8%	0.0%	+ 3.6%	+ 13.2%	+ 4.0%	0.0%	0.0%
Comprehensive	- 0.1%	+ 24.2%	+ 0.9%	+ 2.1%	- 3.5%	- 5.0%	- 7.0%	- 6.3%
Collision	- 3.9%	- 2.7%	+ 2.1%	- 7.9%	- 0.6%	- 0.8%	- 4.3%	- 3.8%
<b>Total</b>	<b>+ 3.8%</b>	<b>+ 11.8%</b>	<b>+ 6.4%</b>	<b>- 0.1%</b>	<b>+ 5.5%</b>	<b>+ 0.7%</b>	<b>+ 0.7%</b>	<b>- 1.1%</b>
Rate Change Type	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	1.055	1.151	1.203	1.229	1.436	1.496	1.544	1.579
Property Damage	1.136	1.423	1.692	1.740	1.755	1.747	1.862	1.856
Medical Payments	1.184	1.330	1.679	1.894	2.188	2.275	2.435	2.449
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.023	1.174	1.174	1.217	1.377	1.432	1.432	1.432
Comprehensive	0.999	1.241	1.252	1.278	1.233	1.172	1.090	1.021
Collision	0.961	0.935	0.955	0.879	0.874	0.867	0.830	0.798

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
<b>Earned Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.17068	0.82166	0.00767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.02872	0.51206	0.45155	0.00767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.24608	0.64470	0.10922	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.06439	0.56164	0.37397	0.00001	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.93835	0.06165	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.91233	0.08767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.00000	0.29315	0.61918	0.08767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.00000	0.66940	0.33060	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.00000	0.37808	0.61918	0.00274	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.75068	0.24932	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.06092	1.16419	1.24531	1.45791	1.53606	1.07894	1.18329	1.29754	1.48260	1.54707
Property Damage	1.15372	1.50551	1.72987	1.75188	1.84226	1.20766	1.59085	1.74500	1.75938	1.86149
Medical Payments	1.19298	1.45103	1.87345	2.22087	2.40761	1.22031	1.54770	1.99135	2.26372	2.43597
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.03233	1.16466	1.22382	1.39797	1.43238	1.06075	1.17452	1.26978	1.41623	1.43238
Comprehensive	1.01390	1.22937	1.26686	1.20581	1.10325	1.05927	1.24777	1.26342	1.18269	1.08376
Collision	0.95940	0.94407	0.89725	0.87065	0.83584	0.95453	0.94706	0.87752	0.86578	0.82696

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.48877	1.35670	1.26834	1.08338	1.02826	1.46391	1.33481	1.21728	1.06534	1.02094
Property Damage	1.60906	1.23307	1.07314	1.05966	1.00767	1.53719	1.16692	1.06384	1.05514	0.99726
Medical Payments	2.05309	1.68797	1.30737	1.10285	1.01731	2.00711	1.58254	1.22997	1.08198	1.00547
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.38751	1.22987	1.17041	1.02461	1.00000	1.35035	1.21954	1.12805	1.01140	1.00000
Comprehensive	1.00712	0.83061	0.80603	0.84683	0.92556	0.96398	0.81835	0.80822	0.86339	0.94220
Collision	0.83197	0.84548	0.88959	0.91678	0.95495	0.83621	0.84281	0.90959	0.92193	0.96522

**WEST AMERICAN INSURANCE COMPANY  
ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	+ 2.1%	+ 9.1%	+ 4.4%	+ 2.3%	+ 14.7%	+ 6.1%	+ 3.3%	- 1.1%
Property Damage	+ 11.4%	+ 25.4%	+ 19.2%	+ 3.1%	- 0.9%	- 0.5%	+ 6.6%	- 3.1%
Medical Payments	+ 18.5%	+ 10.9%	+ 26.0%	+ 13.3%	+ 13.9%	+ 4.6%	+ 7.3%	- 4.0%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 2.3%	+ 14.8%	0.0%	+ 2.8%	+ 14.1%	+ 4.5%	0.0%	- 2.7%
Comprehensive	+ 0.4%	+ 24.5%	- 0.1%	+ 3.3%	- 5.9%	- 5.2%	- 6.4%	- 8.1%
Collision	- 3.7%	- 2.8%	+ 2.1%	- 6.4%	- 2.7%	- 0.8%	- 4.3%	- 6.8%
<b>Total</b>	<b>+ 2.1%</b>	<b>+ 11.2%</b>	<b>+ 5.7%</b>	<b>+ 0.4%</b>	<b>+ 3.5%</b>	<b>+ 1.2%</b>	<b>+ 0.2%</b>	<b>- 4.3%</b>
Rate Change Type	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	1.021	1.114	1.163	1.190	1.365	1.448	1.496	1.479
Property Damage	1.114	1.397	1.665	1.717	1.701	1.693	1.805	1.749
Medical Payments	1.185	1.314	1.656	1.876	2.137	2.235	2.398	2.302
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.023	1.174	1.174	1.207	1.378	1.440	1.440	1.401
Comprehensive	1.004	1.250	1.249	1.290	1.214	1.151	1.077	0.990
Collision	0.963	0.936	0.956	0.895	0.870	0.863	0.826	0.770

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
<b>Earned Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.17068	0.82166	0.00767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.02872	0.51206	0.45155	0.00767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.24608	0.64470	0.10922	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.06439	0.56164	0.37397	0.00001	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.93835	0.06165	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.91233	0.08767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.00000	0.29315	0.61918	0.08767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.00000	0.66940	0.33060	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.00000	0.37808	0.61918	0.00274	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.75068	0.24932	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.02673	1.12626	1.20219	1.39812	1.48729	1.04416	1.14447	1.24749	1.42758	1.49412
Property Damage	1.13144	1.47904	1.70240	1.69873	1.78506	1.18455	1.56391	1.71168	1.70512	1.79966
Medical Payments	1.19296	1.43363	1.85036	2.17575	2.36973	1.21720	1.52727	1.96229	2.22063	2.38990
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.03233	1.16466	1.21779	1.40109	1.43921	1.06075	1.17449	1.26356	1.42133	1.43610
Comprehensive	1.01916	1.23367	1.27149	1.18647	1.08897	1.06533	1.24932	1.26478	1.16276	1.06942
Collision	0.96134	0.94512	0.90694	0.86759	0.83219	0.95628	0.94809	0.88654	0.86220	0.82136

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.44061	1.31330	1.23035	1.05793	0.99451	1.41655	1.29241	1.18568	1.03610	0.98995
Property Damage	1.54548	1.18227	1.02715	1.02937	0.97958	1.47619	1.11811	1.02158	1.02551	0.97164
Medical Payments	1.92997	1.60598	1.24428	1.05820	0.97158	1.89153	1.50752	1.17331	1.03681	0.96338
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.35677	1.20262	1.15015	0.99967	0.97320	1.32042	1.19254	1.10848	0.98544	0.97531
Comprehensive	0.97121	0.80234	0.77848	0.83426	0.90896	0.92913	0.79229	0.78261	0.85127	0.92557
Collision	0.80107	0.81481	0.84912	0.88763	0.92539	0.80531	0.81226	0.86865	0.89318	0.93759

**AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	+ 4.2%	+ 9.2%	+ 3.7%	+ 1.8%	+ 15.4%	+ 4.6%	+ 4.3%	+ 1.4%
Property Damage	+ 14.3%	+ 25.5%	+ 15.9%	+ 1.4%	- 0.9%	- 0.7%	+ 7.6%	- 1.1%
Medical Payments	+ 19.8%	+ 13.8%	+ 23.4%	+ 13.3%	+ 14.3%	+ 4.2%	+ 7.6%	- 0.2%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 2.3%	+ 14.8%	0.0%	+ 2.8%	+ 14.0%	+ 4.5%	0.0%	0.0%
Comprehensive	+ 0.1%	+ 24.5%	- 0.7%	+ 1.8%	- 3.6%	- 4.5%	- 5.7%	- 7.2%
Collision	- 3.3%	- 2.7%	+ 1.1%	- 8.5%	- 2.4%	- 0.9%	- 3.1%	- 3.7%
<b>Total</b>	<b>+ 3.1%</b>	<b>+ 11.4%</b>	<b>+ 4.5%</b>	<b>- 0.9%</b>	<b>+ 4.1%</b>	<b>+ 0.8%</b>	<b>+ 1.0%</b>	<b>- 1.9%</b>
Rate Change Type	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
Bodily Injury	1.042	1.138	1.180	1.201	1.386	1.450	1.512	1.533
Property Damage	1.143	1.434	1.663	1.686	1.671	1.659	1.785	1.765
Medical Payments	1.198	1.363	1.682	1.906	2.179	2.270	2.443	2.438
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.023	1.174	1.174	1.207	1.376	1.438	1.438	1.438
Comprehensive	1.001	1.246	1.238	1.260	1.214	1.160	1.094	1.015
Collision	0.967	0.941	0.951	0.870	0.849	0.842	0.816	0.786

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	11/15/00	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06
<b>Earned Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.17068	0.82166	0.00767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.02872	0.51206	0.45155	0.00767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.24608	0.64470	0.10922	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.06439	0.56164	0.37397	0.00001	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.93835	0.06165	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	09/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.91233	0.08767
	09/30/05	0.00000	0.00000	0.00000	0.00000	0.00000	0.29315	0.61918	0.08767	0.00000
	09/30/04	0.00000	0.00000	0.00000	0.00000	0.66940	0.33060	0.00000	0.00000	0.00000
	09/30/03	0.00000	0.00000	0.37808	0.61918	0.00274	0.00000	0.00000	0.00000	0.00000
	09/30/02	0.00000	0.75068	0.24932	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.04791	1.14744	1.21618	1.41064	1.50182	1.06590	1.16411	1.26236	1.43673	1.51416
Property Damage	1.16097	1.50099	1.67844	1.66668	1.76336	1.21567	1.57638	1.68080	1.67344	1.78331
Medical Payments	1.20819	1.47198	1.88080	2.21418	2.41322	1.23922	1.56234	1.99621	2.25847	2.44227
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.03233	1.16466	1.21766	1.39990	1.43824	1.06075	1.17449	1.26317	1.42009	1.43824
Comprehensive	1.01612	1.22719	1.24936	1.19014	1.10437	1.06214	1.24088	1.24480	1.17002	1.08678
Collision	0.96539	0.94644	0.88800	0.84638	0.81998	0.96049	0.94711	0.86348	0.84180	0.81311

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06	09/30/02	09/30/03	09/30/04	09/30/05	09/30/06
Bodily Injury	1.46336	1.33644	1.26089	1.08708	1.02108	1.43867	1.31730	1.21477	1.06734	1.01276
Property Damage	1.52062	1.17615	1.05181	1.05923	1.00115	1.45221	1.11991	1.05033	1.05495	0.98995
Medical Payments	2.01774	1.65614	1.29616	1.10100	1.01019	1.96722	1.56036	1.22122	1.07941	0.99818
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.39319	1.23491	1.18116	1.02739	1.00000	1.35588	1.22456	1.13860	1.01279	1.00000
Comprehensive	0.99884	0.82704	0.81237	0.85279	0.91903	0.95556	0.81792	0.81534	0.86746	0.93390
Collision	0.81373	0.83002	0.88465	0.92815	0.95804	0.81788	0.82944	0.90977	0.93320	0.96613

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**EXCESS WIND AND WATER CALCULATION (COMPREHENSIVE, ONLY)**

Year Ending:	<u>09/30/2004</u>	<u>09/30/2005</u>	<u>09/30/2006</u>
1. Total Losses Incurred	\$ 232,256	\$ 113,795	\$ 185,682
2. Wind & Water Losses Incurred	\$ 49,847	\$ 23,054	\$ 86,132
3. non-Wind & Water Losses <i>line (1) - line (2)</i>	\$ 182,409	\$ 90,741	\$ 99,550
4. Wind & Water to non-Wind & Water Ratio <i>line (2) ÷ line (3)</i>	0.273	0.254	0.865
5. Normal Wind & Water to non-Wind & Water Ratio <i>(from ISO Circular)</i>			0.278
6. Normal Wind and Water Losses Incurred <i>line (3) x minimum of lines (4) and (5)</i>	\$ 49,847	\$ 23,054	\$ 27,675
7. Losses Adjusted for Normal Wind & Water <i>line (3) + line (6)</i>	\$ 232,256	\$ 113,795	\$ 127,225
8. Excess Wind & Water Factor <i>(from ISO Circular)</i>			1.066
9. Losses Adjusted for Excess Losses <i>line (7) x line (8)</i>	\$ 247,585	\$ 121,305	\$ 135,622
10. Development Factor to Ultimate	1.000	0.999	0.989
11. Ultimate Adjusted Losses Incurred <i>line (9) x line (10)</i>	\$ 247,585	\$ 121,184	\$ 134,130

\* ISO Circular: AS-PA-2006-002

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

REVISED RATING ALGORITHM

Shown below is the Proposed Rating Algorithm for Autos (including Pickups, Vans, SUV's and Classic Autos). Exhibits in Sections D, E and F will display the factors which may be used for each variable.

Rule		BI	PD	CSL	MP	ArMED	UM/UIM	COMP	COLL	Misc *
8	Base Rate									
9	x Territory Relativity									
11	x Increased Limit Factor									
14	x Deductible Relativity									
15	x Model Year Factor									
16	x Symbol Relativity									
17	x Extended Non-Owned Factor									
18	x Named Non-Owned Factor									
19	x Age Factor									
19	x PO/Occ -Gender -Marital Status Factor**									
20	x Use Factor									
21	x Major Conviction Factor **									
21	x Minor Conviction Factor **									
21	x Major At-Fault Accident Factor **									
21	x Minor At-Fault Accident Factor **									
22	x Non-Standard Tier Factor									
23	x Loan/Lease Coverage Rate									
26	x Premium Reduction Factor (Renewals)									
27	x Market Tier Factor									
28A	x Multi-Car Discount									
28B	x Package Discount									
28C	x Valued Customer Discount									
28D	x Prime Life Discount									
28E	x Good Student Discount									
28F	x Driver Training Discount									
28G	x Sr. Op. Acc Prev. Course Discount									
28H	x Anti-Theft Discount									
28I	x Passive Restraint Discount									
28J	x Anti-Lock Braking System Discount									
28	x Group Discount									
28K	x Excess Vehicles Discount									
36	x Policy Term									

\* Miscellaneous Coverages include: Towing and Labor and Electronic Equipment Coverage.

Penny round at the end of the calculation. Do not round during intermediate steps.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RATE CAPPING (PREMIUM REDUCTION FACTOR)**

In order to prevent individual policyholders from receiving large percentage increases due to our new rating algorithm and rating variables, we are introducing "Rate Capping". Rate Capping will allow us to phase in this and subsequent changes over multiple policy terms (if needed) so that no insured receives a large increase in any one renewal period. (Note - Rate Capping may also apply in future rate revisions.)

The Rate Capping mechanism will compare the policy premium which would be generated with rate levels from the prior policy term with that which will be generated with the new rates we are filing. If the total premium impact on a policy goes over the predetermined impact (15% in Arkansas), we will apply a uniform factor (called the Premium Reduction Factor) to each coverage (excluding miscellaneous coverages) to cap the overall policy premium at the predetermined impact. The Premium Reduction Factor will be evaluated at subsequent renewals until the policy works its way to the filed rates.

Note: To determine the premium reduction factor, we are comparing the premium which would be generated at renewal if no rate change had taken place with that generated using the new rates. If there have been changes to the policy - points added or removed, changes in primary classifications, changes in limits, etc. they will not be part of the rate capping.

Please see Rule 26 in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**INCREASED LIMITS FACTORS**

Proposed Increased Limits Factors will vary by "Risk Group". Please see Section G, Exhibit V for the full definition of Risk Group.

We intend to be able to write most risks in the new program we are filing. In order to do this, increased limits factors vary by "Risk Group". We will have Low, Medium and High Risk Groups which are roughly equivalent to Preferred, Standard and Non-Standard risks. Factors for all Risk Groups are the same at the lowest limit. Then, as limits increase, factors for the High Risk Group increase at a greater rate than factors for the Medium Risk Group which increase at a greater rate than factors for the Low Risk Group.

The selected ILFs have two components: Severity and Frequency. The selected severity factors are based on those currently filed and approved for use in Arkansas under ISO Filing Identification Number PP-2007-BRLA1. The selected frequency factors are based on our Multivariate Analysis, please see Section E for more details. Final selected increase limit factors are the product of frequency factors and severity factors. Factors for limits that ISO does not provide are developed by fitting curves to available factors

We will also be introducing additional limits. Those limits with "N/A" under Current Factors are new.

Increased Limits Factors will now be found in Rule 11. Increased Limits Factors.

**Bodily Injury**

Limit	Current Factors	Adjusted ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
25/50	1.00	1.00	1.000	1.000	1.000
30/60	1.07	N/A	1.040	1.040	1.040
50/50	1.15	N/A	1.140	1.140	1.150
50/100	1.20	1.19	1.190	1.200	1.200
100/100	1.37	N/A	1.350	1.370	1.380
100/300	1.39	1.41	1.410	1.440	1.470
250/500	1.58	1.66	1.660	1.740	1.840
300/300	1.57	1.71	1.710	1.800	1.900
500/500	1.67	N/A	1.830	1.960	2.140
500/1,000	1.70	N/A	1.880	2.030	2.250
1,000/1,000	1.77	N/A	2.030	2.230	2.630
1,000/2,000	N/A	N/A	2.090	2.320	2.800

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**INCREASED LIMITS FACTORS**

**Property Damage**

Limit	Current Factors	Adjusted ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
25,000	1.00	1.00	1.000	1.000	1.000
50,000	1.03	1.06	1.060	1.060	1.060
100,000	1.08	1.09	1.090	1.090	1.090
150,000	1.18	N/A	1.110	1.110	1.120
200,000	1.12	1.12	1.120	1.130	1.130
250,000	1.14	N/A	1.140	1.150	1.160
300,000	1.16	N/A	1.150	1.160	1.170
500,000	1.20	1.17	1.170	1.180	1.200
750,000	1.21	N/A	1.200	1.220	1.240
1,000,000	1.22	N/A	1.220	1.240	1.280
2,000,000	1.24	N/A	1.270	1.300	1.380

**Combined Single Limit**

Limit	Current Factors	Adjusted ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
75,000	1.000	1.00	1.000	1.000	1.000
100,000	1.050	1.05	1.050	1.050	1.050
125,000	1.084	N/A	1.060	1.060	1.060
150,000	1.095	N/A	1.080	1.080	1.090
200,000	1.140	1.11	1.110	1.110	1.120
250,000	1.170	N/A	1.130	1.140	1.150
300,000	1.190	1.14	1.140	1.150	1.160
350,000	1.215	N/A	1.160	1.170	1.190
400,000	1.215	N/A	1.170	1.180	1.200
500,000	1.240	N/A	1.190	1.200	1.230
600,000	1.240	N/A	1.210	1.230	1.260
750,000	1.270	N/A	1.230	1.250	1.290
1,000,000	1.300	N/A	1.260	1.280	1.340
1,250,000	N/A	N/A	1.280	1.300	1.380
1,500,000	N/A	N/A	1.300	1.330	1.410
1,750,000	N/A	N/A	1.310	1.340	1.440
2,000,000	N/A	N/A	1.320	1.350	1.460

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

INCREASED LIMITS FACTORS

Medical Payments

Limit	Current Factors	Adjusted ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
500	0.88	N/A	0.900	0.900	0.900
1,000	1.00	1.00	1.000	1.000	1.000
2,000	1.70	1.70	1.700	1.720	1.760
5,000	2.70	2.70	2.700	2.820	3.060
10,000	3.46	3.46	3.460	3.770	4.430

Arkansas Medical Payments

Limit	Current Factors	Adjusted ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
500	0.33	N/A	0.330	0.330	0.330
1,000	0.37	N/A	0.370	0.370	0.370
2,000	0.63	N/A	0.630	0.640	0.650
5,000	1.00	N/A	1.000	1.050	1.130
10,000	1.28	N/A	1.280	1.400	1.640

For Uninsured and Underinsured Motorists, factors for the Low Risk Group are based on the UM and UIM rates filed and approved in Arkansas under ISO Filing Designation Number PP-2007-BRLA1.

Uninsured Motorists - BI Split Limits

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
25/50	1.00	1.00	1.000	1.000	1.000
30/60	1.06	N/A	1.080	1.080	1.080
50/50	1.25	N/A	1.210	1.210	1.210
50/100	1.29	1.32	1.320	1.320	1.330
100/100	1.53	N/A	1.530	1.540	1.560
100/300	1.57	1.70	1.700	1.720	1.750
250/500	1.86	2.17	2.170	2.220	2.330
300/300	1.88	2.24	2.240	2.290	2.410
500/500	2.01	2.47	2.470	2.550	2.750
500/1,000	2.03	2.48	2.480	2.560	2.790
1,000/1,000	2.15	2.71	2.710	2.820	3.210
1,000/2,000	N/A	N/A	3.150	3.300	3.850

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

INCREASED LIMITS FACTORS

Uninsured Motorists - BI Single Limits

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
50,000	1.00	1.00	1.000	1.000	1.000
65,000	1.09	N/A	1.130	1.131	1.132
75,000	1.14	1.17	1.175	1.178	1.180
100,000	1.22	1.31	1.310	1.318	1.326
125,000	1.27	N/A	1.390	1.404	1.418
150,000	1.32	N/A	1.460	1.479	1.501
200,000	1.41	1.61	1.611	1.642	1.683
250,000	1.46	N/A	1.660	1.699	1.754
300,000	1.50	1.78	1.778	1.828	1.905
350,000	1.53	N/A	1.800	1.854	1.945
400,000	1.56	N/A	1.850	1.910	2.017
500,000	1.61	1.96	1.960	2.032	2.173
600,000	1.64	N/A	2.010	2.090	2.256
750,000	1.66	N/A	2.100	2.191	2.398
1,000,000	1.72	2.15	2.151	2.252	2.508
1,250,000	N/A	N/A	2.300	2.418	2.747
1,500,000	N/A	N/A	2.370	2.498	2.880
1,750,000	N/A	N/A	2.430	2.567	2.997
2,000,000	N/A	N/A	2.480	2.624	3.097

Uninsured Motorists - Combined Single Limit

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
75,000	1.00	1.00	1.000	1.000	1.000
100,000	1.04	1.07	1.074	1.076	1.078
125,000	1.06	N/A	1.120	1.125	1.128
150,000	1.08	N/A	1.160	1.167	1.174
200,000	1.12	1.24	1.236	1.248	1.262
250,000	1.14	N/A	1.270	1.286	1.306
300,000	1.16	1.33	1.326	1.347	1.376
350,000	1.17	N/A	1.340	1.363	1.398
400,000	1.19	N/A	1.360	1.386	1.426
500,000	1.21	1.42	1.424	1.456	1.512
600,000	1.22	N/A	1.450	1.485	1.552
750,000	1.23	N/A	1.490	1.530	1.613
1,000,000	1.26	1.53	1.526	1.571	1.677
1,250,000	N/A	N/A	1.600	1.654	1.791
1,500,000	N/A	N/A	1.640	1.699	1.861
1,750,000	N/A	N/A	1.670	1.733	1.916
2,000,000	N/A	N/A	1.700	1.767	1.970

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

INCREASED LIMITS FACTORS

Uninsured Motorists - Property Damage

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
25,000	1.00	1.00	1.000	1.000	1.000
50,000	1.06	1.04	1.040	1.040	1.040
100,000	1.11	1.09	1.090	1.100	1.100
150,000	N/A	N/A	1.120	1.130	1.140
200,000	N/A	1.13	1.130	1.140	1.150
250,000	1.20	N/A	1.160	1.180	1.200
300,000	N/A	1.17	1.170	1.190	1.210
500,000	1.28	1.22	1.220	1.260	1.300
750,000	N/A	N/A	1.240	1.290	1.350
1,000,000	N/A	1.26	1.260	1.320	1.410

Underinsured Motorists - BI Split Limits

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
25/50	1.00	1.00	1.000	1.000	1.000
30/60	1.12	N/A	1.090	1.090	1.090
50/50	1.56	N/A	1.550	1.550	1.560
50/100	1.62	1.70	1.700	1.710	1.720
100/100	2.31	N/A	2.510	2.540	2.590
100/300	2.43	2.71	2.710	2.750	2.830
250/500	3.54	4.24	4.240	4.370	4.670
300/300	3.65	4.51	4.510	4.650	4.980
500/500	4.27	5.36	5.360	5.580	6.180
500/1,000	4.36	5.39	5.390	5.630	6.320
1,000/1,000	5.00	6.31	6.310	6.660	7.850
1,000/2,000	N/A	N/A	6.630	7.030	8.450

Underinsured Motorists - BI Single Limit

Limit	Current Factors	Implied ISO Factors	Proposed		
			Low Risk Factors	Medium Risk Factors	High Risk Factors
50,000	1.00	1.00	1.000	1.000	1.000
65,000	1.16	N/A	1.230	1.230	1.230
75,000	1.26	1.32	1.320	1.320	1.320
100,000	1.48	1.66	1.660	1.670	1.670
125,000	1.62	N/A	1.850	1.860	1.880
150,000	1.75	N/A	2.020	2.030	2.060
200,000	2.02	2.27	2.270	2.290	2.330
250,000	2.18	N/A	2.500	2.530	2.590
300,000	2.34	2.70	2.700	2.730	2.810
350,000	2.44	N/A	2.820	2.860	2.950
400,000	2.54	N/A	2.950	2.990	3.100
500,000	2.73	3.21	3.210	3.260	3.410
600,000	2.83	N/A	3.330	3.380	3.560
750,000	2.97	N/A	3.540	3.600	3.820
1,000,000	3.21	3.78	3.780	3.850	4.130
1,250,000	N/A	N/A	4.030	4.110	4.450
1,500,000	N/A	N/A	4.200	4.280	4.680
1,750,000	N/A	N/A	4.340	4.430	4.870
2,000,000	N/A	N/A	4.470	4.560	5.050

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**DEDUCTIBLE RELATIVITIES**

We propose to adopt deductible relativities based on those filed by ISO under Filing Identification Number PP-2007-BRLA1. A few of the deductibles are not available in the ISO table. In these cases we fit curves to the available ISO factors to get the proposed factors.

Deductible Relativities will now be found in Rule 14. Deductible Relativities.

**Comprehensive**

	<b>Current</b>	<b>ISO's</b>	<b>Proposed</b>
<b>Deductible</b>	<b>Relativity *</b>	<b>Relativity</b>	<b>Relativity</b>
Full	1.78	1.67	1.67
\$50	1.54	1.58	1.58
\$100	1.39	1.49	1.49
\$200	1.25	1.33	1.33
\$250	1.19	1.26	1.26
\$500	1.00	1.00	1.00
\$1,000	0.85	0.74	0.74
\$1,500	N/A	0.58	0.58
\$2,000	N/A	0.47	0.47
\$2,500	N/A	0.38	0.38

**Collision**

	<b>Current</b>	<b>ISO's</b>	<b>Proposed</b>
<b>Deductible</b>	<b>Relativity *</b>	<b>Relativity</b>	<b>Relativity</b>
\$50	1.43	N/A	1.20
\$100	1.32	1.18	1.18
\$150	1.26	N/A	1.15
\$200	1.14	1.13	1.13
\$250	1.11	1.11	1.11
\$500	1.00	1.00	1.00
\$1,000	0.80	0.83	0.83
\$1,500	N/A	0.70	0.70
\$2,000	N/A	0.60	0.60
\$2,500	N/A	0.51	0.51

\* Current Relativities are reindexed to a \$500 base.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**EXTENDED NON-OWNED COVERAGE**

We proposed to adopt ISO's current rule for Extended Non-Owned Coverage with the following exception:

We will only provide coverage for "Vehicles Furnished Or Available for Regular Use Except As Public Or Livery Conveyances. (Sections B.1, C.1 and D.1 of the ISO Rule)

Coverage for "Vehicles Furnished or Available For Use As Public Or Livery Conveyances" will NOT be available. (Section B.2 will state that "Coverage is Not Available", ISO Sections C.2 and D.2 will not be in the rule.)

We will use ISO's Factors.

Please see Rule 17 in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**NAMED NON-OWNER COVERAGE**

We proposed to adopt ISO's current rule for Named Non-Owner Coverage in it's entirety.

We will use ISO's Factors.

Please see Rule 18 in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER EXPERIENCE (ACCIDENT AND CONVICTION FACTORS)**

We are making changes to the methodology for applying accident and conviction surcharges. Rather than having the surcharge be a secondary class plan additive to the primary class plan factor, we will develop factors for each of the following: major accidents, minor accidents, major convictions and minor convictions. These will be applied multiplicatively to the rates as are the other factors in the rating algorithm. In order to account for the fact that age factors for youthful and elderly operators are higher (in part because they are more accident and conviction prone), there will be lower driver experience factors for these ages. (This mimics the additive nature of ISO's class plan.)

Another difference is that we will determine factors based on the age of the accident or conviction throughout the three year experience period. The insured will pay more for an incident that occurred in the last 12 months than one that occurred 12-24 months ago. The insured will as well pay more for an incident that occurred 12-24 months ago than one that occurred 24-36 months ago. This allows the surcharge to decrease over the 3 year time period.

To determine the factors, ISO's factor was used for the "new" incident. This was added to the proposed age factor (which varies by coverage, thus accident and conviction factors vary by coverage) then the sum was divided by that age factor to get an appropriate multiplicative accident or conviction factor for that age. The factors for several ages were grouped then averaged to develop the proposed factors. One exception - Factors for comprehensive were set at 1.000 based on judgement and consideration of what comprehensive covers.

Please see Rule 21 in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**NON-STANDARD TIER FACTORS**

If an insured is placed in the "High Risk Group" (see Rule 5 of the Agents Manual or Section G, Exhibit V of this filing for Risk Group Placement), they will receive a "Non-Standard Tier Factor".

Because we don't have sufficient experience to model this variable, factors were selected based on judgement, using Safeco's approved filing as a guide for the relationship between tiers.

These factors may be found in Rule 22. Non-Standard Tier Factors.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**SAFETY DISCOUNTS**

We currently offer a Passive Restraint Discount of 20% to Medical Payments when the restraint is installed in the driver-side-only position and 30% discount when the restraints are installed in both front outboard seat positions. We also offer a 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability) when the vehicles is equipped with a factory installed Anti-Lock Braking System (ABS).

For vehicles with a Model Year of 1997 or prior, these discounts are unchanged.

For vehicles with Model Years of 1998 and subsequent, we will begin using Liability Symbols (see Section E, Exhibit III). These will incorporate the Safety Discounts.

Therefore, for both the Passive Restraint Discount Rule (Rule 28.I) and the Anti-Lock Brake Discount Rule (Rule 28.J), the following will be added:

The Passive Restraint (or Anti-Lock Braking System) Discount will apply to 1997 and prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RULES AND FACTORS NOT CHANGING**

Except for rule numbering in the Agent's Manual, the following rating elements are identical to those currently filed and used in the state.

Assignment of Symbols for Customized Vehicles - new Rule 16.C. (Symbol Rating - Customized Vehicles)

Rating Territory Assignment - new Rule 4

Loan/Lease Coverage - new Rule 23

Prime Life Discount - new Rule 28.D

Senior Operator Motor Vehicle Accident Prevention Course Discount - new Rule 28.G

Anti-Theft Discount - new Rule 28.H

Group Discount - new Rule 28.L (Company Only Pages)

Automobile Death Benefits, Specific Disability Benefits, Total Disability Benefits - new Rule 31.C

## STATE OF ARKANSAS

### PRIVATE PASSENGER AUTOMOBILE

#### WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

### MULTIVARIATE ANALYSIS

Many of the selected class plan factors were based in large part upon a series of multivariate analyses. Multivariate techniques account for distributional overlaps and statistical correlations among the class plan variables. Unlike traditional "one-way" analyses, multivariate techniques guard against double-counting the effect of a particular relationship among variables used to predict the insurance loss and the insurance loss itself.

The multivariate technique used in this analysis is called "Generalized Linear Modeling," or "GLM." GLM has been used in property/casualty insurance ratemaking with increasing popularity in recent years and has been amply noted in actuarial journals and the insurance press. GLM allows actuaries to create a multivariate model which allows a series of class plan variables to predict the value of some component of insurance loss. In statistical terms the class plan variables (including such elements as driver age, gender, accident and violation points, etc.) are called "independent variables" or "predictor variables." The components of loss being predicted are called "dependent variables" or "target variables." Separate models were created to predict each major coverage's loss frequency and loss severity as dependent variables.

GLM also provides a mechanism to discover and quantify the effect of "interactions." An interaction is a relationship between two independent variables and the dependent variable such that one of the independent variables displays a different pattern depending on the value of the second independent variable. For instance, in some of the models underlying this analysis it was discovered that the indicated factor between male and female drivers varied by age of driver. This would be called an "interaction between gender and driver age." If the interaction were not considered, the model would depict the factor differential between males and females as being constant for all driver ages.

#### New Rating Algorithm

To provide ample lead time for Ohio Casualty's software engineers to program our new rating system, the new rating algorithm was devised prior to the GLM analysis that assisted in determining class plan factors. The rating algorithm is the format or structure of the factor relativities among the various class plan variables. The structure of the rating algorithm was based on Ohio Casualty's best knowledge of the dynamics and interrelationships of the various class plan factors affecting Private Passenger Automobile insurance coverages. The algorithm was based on prior analyses of Ohio Casualty and industry data, including a prior multivariate analysis of Ohio Casualty data, as well as knowledge of competitors' rating algorithms and trends in the Private Passenger Automobile insurance industry.

The database underlying the multivariate analysis, and the structure of the multivariate analysis itself, were based on the structure of the new rating algorithm. Given the number of class plan variables potentially available to the GLM analyses, there would be a seemingly infinite number of interactions possible for testing. However the rating algorithm guided the selection and structure of variables tested in the GLM analyses. The GLM analyses tested only those variables included in the rating algorithm, and the interactions tested within the GLM included only those interactions accommodated by the rating algorithm for which there appeared to be sufficient data.

## STATE OF ARKANSAS

### PRIVATE PASSENGER AUTOMOBILE

#### WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

### MULTIVARIATE ANALYSIS

#### GLM Analysis Structure

Consistent with accepted practice for GLM analysis of insurance claims data<sup>1</sup>, separate frequency and severity models were produced for each of the following major coverages: Bodily Injury (BI), Property Damage (PD), Medical Payments (MP), Personal Injury Protection (PIP), Uninsured/Underinsured Motorists (UM), Comprehensive (Comp), and Collision. All models involved a logarithmic link function, thus accommodating the desired multiplicative class plan. Frequency analyses involved a Poisson error function, and the severity analyses involved a Gamma error function. Increased limits and deductible relativities were incorporated into the frequency-model exposure as offsets.

#### The Data Underlying the Multivariate Analysis

Ohio Casualty's Information Services Department created an extract from the company's existing Private Passenger Auto rating system (and associated systems) according to specifications based on the new rating algorithm. This extract was then joined to the company's claims system to incorporate loss data into the analysis.

The extract created possessed the following features:

The extract underlying the multivariate analysis contained one record per insured vehicle per policy term from policies with effective dates from January 1, 2002 to December 31, 2004, inclusive, with incurred losses and allocated loss expenses evaluated as of December 31, 2005.

It included only states in which Ohio Casualty was actively writing Private Passenger Auto insurance as of December 31, 2005.

Each vehicle record was associated with the driver statistics of the rated driver on that vehicle. In the case of excess vehicles (that is, vehicles in excess of the number of drivers on the policy) the record was associated with policy driver data according to a set of rules devised in light of the coding rules of the existing rating system.

The term associated with each vehicle record (and therefore the car-year exposure metric) was based on the coverage period for that particular vehicle considering vehicle additions subsequent to a policy's effective date, and vehicle deletions prior to a policy's scheduled expiration date.

Claims coded without a valid VIN (vehicle identification number) for a particular policy term were not included in the analysis. Approximately 96% to 99% of claims for included coverages on eligible policies were successfully joined to the vehicle records in the database.

<sup>1</sup> See Anderson, D., et. Al., "A Practitioner's Guide to Generalized Linear Models," *Forum*, Casualty Actuarial Society, 2004, section 1.86

Records were eliminated from the analysis if they satisfied any of the following conditions:

- Facility business
- Flat-cancelled business (policies written and subsequently cancelled retroactive to the effective date)
- Invalid state code
- Coded driver count on the policy of zero
- Coded driver age equal to zero or greater than 98
- Coded gender other than male or female
- Invalid insurance score, model age or marital status
- Record had invalid spacing based on the presence of commas in certain fields.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY

MULTIVARIATE ANALYSIS

The following number of vehicle records were made available to the GLM analyses:

Coverage	Frequency Analysis	Severity Analysis
BI	2,737,208	7,363
PD	2,737,208	39,696
MP	1,548,682	4,460
PIP	1,233,102	6,597
UM	1,979,078	1,531
Comp	2,122,521	50,146
Collision	1,952,125	46,793

Variables and Interactions Tested

For each model, where allowed by the rating algorithm, the class plan variables and interactions noted below were tested. In general, first-order interactions were tested only if the variables involved in the interaction were included in the model; higher-order interactions were tested only if lower-order interactions were included in the model. Generally-accepted modeling practices were employed for variable inclusion, exclusion, and simplification, including attention to model diagnostics and reasonableness of result.

- |  |  |
|--|--|
| Model Year (Model Age; Comp and Collision only)                | Physical Damage Symbol x Model Year                |
| Physical Damage Symbol (Comp and Collision only)               | Gender x Marital Status                            |
| Liability Symbol for BI & PD (BI and PD only)                  | Gender x Principal/Occasional                      |
| Liability Symbol for MP & PIP (MP and PIP only)                | Marital Status x Principal/Occasional              |
| Driver Age (all except UM)                                     | Gender x Driver Age                                |
| Gender (all except UM)   | Marital Status x Driver Age                        |
| Marital Status (all except UM)                                 | Principal/Occasional x Driver Age                  |
| Principal/Occasional Operator for Ages 25 & under <sup>2</sup> | Marital Status x Principal/Occasional x Driver Age |
| Vehicle Use  | Gender x Marital Status x Driver Age               |
| Major Conviction Points  | Gender x Principal/Occasional x Driver Age         |
| Minor Conviction Points  | Major Conviction Points x Driver Age               |
| Major At-Fault Accident Points                                 | Minor Conviction Points x Driver Age               |
| Minor At-Fault Accident Points                                 | Major At-Fault Accident Points x Driver Age        |
| Insurance Score ("Market Level")                               | Minor At-Fault Accident Points x Driver Age        |
| Residence (Own Home vs. Do Not Own Home)                       | Insurance Score x New/Renewal                      |
| New/Renewal  | Insurance Score x Residence                        |
| Multicar/Single Car  | Residence x New/Renewal                            |
| Package Discount   | Insurance Score x Driver Age                       |
| Years Insured  | Multicar/Single Car x Driver Age                   |
| Notices of Cancellation  | Years Insured x Notices of Cancellation            |
| Prime Life Discount  | Years Insured x Market Level                       |
| Good Student Discount (for Driver Ages 24 and less)            | Notices of Cancellation x Market Level             |
| Driver Training Discount (for Driver Ages 19 and less)         | Good Student Discount x Driver Ages                |
| Excess Vehicle Count   | Driver Training Discount x Driver Ages             |
|  | Excess Vehicle Count x Number of Drivers           |

<sup>2</sup> All except UM

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MODEL YEAR FACTORS**

We propose the following Model Year Factors based on the modeled factors and ISO factors. We are also changing our model year base from 2006 to 2007.

These factors can be found in Rule 15. Model Year Rating.

**Comprehensive**

<b>Model Year</b>	<b>MY</b>	<b>Modeled Factors</b>	<b>ISO Factors</b>	<b>Proposed Factors</b>
x+2	2009		N/A	1.060
x+1	2008	0.956	1.05	1.045
x	2007	1.000	1.00	1.000
x-1	2006	1.039	0.95	0.970
x-2	2005	1.009	0.90	0.940
x-3	2004	0.980	0.86	0.915
x-4	2003	0.952	0.81	0.881
x-5	2002	0.900	0.77	0.835
x-6	2001	0.850	0.74	0.795
x-7	2000	0.802	0.70	0.751
x-8	1999	0.756	0.66	0.708
x-9	1998	0.712	0.63	0.671
x-10	1997	0.670	0.60	0.635
1990 though x-11	1990-1996	0.629	0.57	0.600
1989 & Prior	1989 & Prior	0.589	0.57	0.580

**Collision**

<b>Model Year</b>	<b>MY</b>	<b>Modeled Factors</b>	<b>ISO Factors</b>	<b>Proposed Factors</b>
x+2	2009		N/A	1.090
x+1	2008	1.039	1.05	1.045
x	2007	1.000	1.00	1.000
x-1	2006	0.959	0.94	0.959
x-2	2005	0.933	0.88	0.933
x-3	2004	0.899	0.83	0.899
x-4	2003	0.848	0.76	0.848
x-5	2002	0.784	0.70	0.784
x-6	2001	0.715	0.66	0.715
x-7	2000	0.648	0.62	0.648
x-8	1999	0.585	0.58	0.585
x-9	1998	0.523	0.55	0.537
x-10	1997	0.454	0.51	0.482
1990 though x-11	1990-1996	0.368	0.48	0.424
1989 & Prior	1989 & Prior	0.206	0.48	0.343

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**LIABILITY SYMBOL ASSIGNMENTS AND FACTORS**

We propose to adopt ISO's 2006 Liability and Medical Payments Vehicle Rating Plan. This plan assigns Liability and Medical Payments Symbols to vehicles with a Model Year of 1998 or later.

In addition to the ISO symbols (250-390 for Liability and 450-590 for Medical Payments), we will introduce a few symbol assignments so that all vehicles may have an assignment.

- Symbol 100 will be used for all vehicles with a Model Year prior to 1998.
- Symbol 100 will also be used for Model Year 1998 and Subsequent vehicles where we are unable to assign a symbol. Vehicles within three years of the current year will be reviewed at each renewal to determine a symbol.
- Symbol 110 will be used for Classic Autos.
- Symbol 130 will be used for Extended Non-Owned
- Symbol 140 will be used for Named Non-Owner
- Symbol 150 will be used for Motorhomes

Our selected factors shown on the next page are based on the indicated factors from the GLM model. The BI and PD Symbol Factors are weighted together (60% to BI, 40% to PD) to arrive at the factors to be used for Combined Single Limit.

Liability Symbols may be found in the attached Agents Manual under Rule 16.A. Symbols - Liability Symbols.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**LIABILITY SYMBOL ASSIGNMENTS AND FACTORS**

Symbol	Bodily Injury		Property Damage	
	Modeled Factor	Proposed Factor	Modeled Factor	Proposed Factor
100	1.000	1.000	0.841	0.841
110	N/A	1.000	N/A	1.000
130	N/A	1.000	N/A	0.841
140	N/A	1.000	N/A	0.841
150	N/A	1.000	N/A	1.000
250	0.703	0.703	0.632	0.632
255	0.728	0.728	0.661	0.661
260	0.754	0.754	0.692	0.692
265	0.781	0.781	0.725	0.725
270	0.809	0.809	0.759	0.759
275	0.838	0.838	0.795	0.795
280	0.868	0.868	0.832	0.832
285	0.900	0.900	0.871	0.871
290	0.932	0.932	0.912	0.912
295	0.965	0.965	0.955	0.955
300	1.000	1.000	1.000	1.000
305	1.036	1.036	1.047	1.047
310	1.073	1.073	1.096	1.096
315	1.112	1.112	1.148	1.148
320	1.152	1.152	1.202	1.202
325	1.193	1.193	1.258	1.258
330	1.236	1.236	1.317	1.317
335	1.280	1.280	1.379	1.379
340	1.326	1.326	1.444	1.444
345	1.374	1.374	1.512	1.512
350	1.423	1.423	1.583	1.583
355	1.474	1.474	1.657	1.657
360	N/A	1.474	N/A	1.657
365	N/A	1.474	N/A	1.657
370	N/A	1.474	N/A	1.657
375	N/A	1.474	N/A	1.657
380	N/A	1.474	N/A	1.657
385	N/A	1.474	N/A	1.657
390	N/A	1.474	N/A	1.657

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**LIABILITY SYMBOL ASSIGNMENTS AND FACTORS**

<b>Symbol</b>	<b>Medical Payments</b>	
	<b>Modeled Factor</b>	<b>Proposed Factor</b>
100	1.000	1.000
110	N/A	1.000
130	N/A	1.000
140	N/A	1.000
150	N/A	1.000
450	0.634	0.634
455	0.664	0.664
460	0.695	0.695
465	0.727	0.727
470	0.761	0.761
475	0.796	0.796
480	0.834	0.834
485	0.872	0.872
490	0.913	0.913
495	0.955	0.955
500	1.000	1.000
505	1.047	1.047
510	1.095	1.095
515	1.146	1.146
520	1.200	1.200
525	1.256	1.256
530	1.314	1.314
535	1.375	1.375
540	1.439	1.439
545	1.506	1.506
550	1.577	1.577
555	1.650	1.650
560	1.727	1.727
565	1.807	1.807
570	1.892	1.892
575	1.980	1.980
580	2.072	2.072
585	2.168	2.168
590	2.269	2.269

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**PHYSICAL DAMAGE SYMBOL RELATIVITIES**

We currently use ISO's Physical Damage Symbol Relativities with a Symbol 2 base for 1990 and subsequent and a Symbol 7 base for 1989 and prior. ISO has reindexed their relativities to a Symbol 8 base for 1990 and subsequent and a Symbol 11 base for 1989 and prior. We also propose to reindex to these bases.

For Symbol 27 vehicles our current rating, and ISO's rating, increases the Symbol 26 factor by a flat rate for each \$10,000 or fraction of \$10,000 over \$80,000. Instead of doing this, we propose to assign internal symbols, and then develop symbol relativities for these higher priced vehicles. The internal symbols are as follows (note - insureds will still see the assigned Symbol 27):

Original Cost	Symbol
80,000 - 89,999	27
90,000 - 99,999	28
100,000 - 109,999	29
110,000 - 119,999	30
120,000 - 129,999	31
130,000 - 139,999	32
140,000 - 149,999	33
150,000 - 159,999	34
160,000 - 169,999	35
170,000 - 179,999	36
180,000 - 189,999	37
190,000 - 199,999	38
200,000 - 209,999	39
210,000 - 219,999	40
220,000 and above	41

At this time, we will also eliminate the Symbol Relativity tables for 1976 through 1980 and 1975 and prior. These older vehicles will simply use the 1989 and prior Symbol Relativities.

The development of our selected factors is below. These relativities may also be found in rule 16.B - Symbol Rating - Physical Damage Symbols.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**PHYSICAL DAMAGE SYMBOL RELATIVITIES**

Model Years 1990 and Subsequent

Symbol	Comprehensive			Collision		
	Modeled Factor	Current Factor*	Proposed Factor	Modeled Factor	Current Factor*	Proposed Factor
1	0.872	0.382	0.626	0.671	0.620	0.671
2	0.889	0.490	0.690	0.721	0.700	0.721
3	0.907	0.593	0.748	0.771	0.770	0.771
4	0.925	0.672	0.797	0.819	0.820	0.819
5	0.943	0.755	0.846	0.865	0.860	0.865
6	0.962	0.838	0.901	0.911	0.900	0.911
7	0.981	0.917	0.950	0.956	0.950	0.956
8	1.000	1.000	1.000	1.000	1.000	1.000
10	1.057	1.093	1.074	1.091	1.050	1.091
11	1.098	1.196	1.149	1.139	1.100	1.139
12	1.143	1.314	1.227	1.190	1.150	1.190
13	1.192	1.441	1.311	1.246	1.210	1.246
14	1.222	1.559	1.391	1.308	1.280	1.308
15	1.256	1.721	1.488	1.378	1.370	1.378
16	1.293	1.873	1.581	1.458	1.440	1.458
17	1.334	2.020	1.677	1.550	1.520	1.550
18	1.379	2.162	1.769	1.658	1.600	1.658
19	1.428	2.338	1.884	1.786	1.680	1.786
20	1.483	2.539	2.011	1.887	1.760	1.887
21	1.543	2.770	2.156	2.010	1.840	2.010
22	1.609	3.078	2.334	2.162	1.940	2.162
23	1.681	3.373	2.525	2.349	2.050	2.349
24	1.760	3.833	2.795	2.581	2.210	2.581
25	1.846	4.485	3.168	2.870	2.460	2.870
26	1.941	5.172	3.556	3.233	2.710	3.233
27	2.045	5.907	3.974	3.691	3.060	3.590
28	N/A	6.643	4.392	N/A	3.410	3.935
29	N/A	7.379	4.810	N/A	3.760	4.280
30	N/A	8.115	5.228	N/A	4.110	4.624
31	N/A	8.851	5.646	N/A	4.460	4.969
32	N/A	9.587	6.064	N/A	4.810	5.314
33	N/A	10.323	6.482	N/A	5.160	5.658
34	N/A	11.059	6.900	N/A	5.510	6.003
35	N/A	11.795	7.318	N/A	5.860	6.348
36	N/A	12.531	7.736	N/A	6.210	6.692
37	N/A	13.267	8.154	N/A	6.560	7.037
38	N/A	14.003	8.572	N/A	6.910	7.382
39	N/A	14.739	8.990	N/A	7.260	7.726
40	N/A	15.475	9.408	N/A	7.610	8.071
41	N/A	16.211	9.826	N/A	7.960	8.416

\* Rebased to symbol 8

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**PHYSICAL DAMAGE SYMBOL RELATIVITIES**

**Model Years 1989 and Prior**

Symbol	Comprehensive			Collision		
	Modeled Factor*	Current Factor*	Proposed Factor	Modeled Factor*	Current Factor*	Proposed Factor
1	0.322	0.215	0.270	0.405	0.435	0.405
2	0.354	0.215	0.286	0.451	0.435	0.451
3	0.391	0.215	0.304	0.500	0.435	0.500
4	0.431	0.215	0.324	0.552	0.435	0.552
5	0.475	0.267	0.365	0.605	0.536	0.605
6	0.523	0.400	0.462	0.661	0.638	0.661
7	0.576	0.513	0.543	0.720	0.725	0.720
8	0.635	0.667	0.645	0.783	0.819	0.783
10	0.838	0.836	0.837	0.922	0.906	0.922
11	1.000	1.000	1.000	1.000	1.000	1.000
12	1.192	1.190	1.187	1.086	1.101	1.086
13	1.418	1.436	1.418	1.182	1.217	1.182
14	1.528	1.718	1.609	1.289	1.362	1.289
15	1.643	2.041	1.831	1.411	1.522	1.411
16	1.764	2.374	2.055	1.552	1.703	1.552
17	1.891	2.759	2.309	1.715	1.848	1.715
18	2.023	3.205	2.593	1.908	1.993	1.908
19	2.160	3.718	2.916	2.136	2.174	2.136
20	2.303	4.333	3.297	2.261	2.391	2.261
21	2.450	5.410	3.907	2.414	2.790	2.414

\* Rebased to symbol 11

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

We propose to adopt Driver Age factors based on our model. These are different from our current factors implied in our Primary Class Plan.

The BI and PD Age Factors are weighted together (60% to BI, 40% to PD) to arrive at the factors to be used for Combined Single Limit.

These factors may also be found in Rule 19.B. Driver Classifications - Age Factors.

The following pages display the derivation of Age Factors for each coverage.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

**Bodily Injury**

<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>		<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
16	6.101	5.500		58	0.887	0.887
17	4.556	4.556		59	0.881	0.881
18	3.528	3.528		60	0.878	0.878
19	2.825	2.825		61	0.875	0.875
20	2.331	2.331		62	0.875	0.875
21	1.976	1.976		63	0.877	0.877
22	1.717	1.717		64	0.881	0.881
23	1.526	1.526		65	0.888	0.888
24	1.382	1.382		66	0.897	0.897
25	1.274	1.274		67	0.909	0.909
26	1.192	1.192		68	0.923	0.923
27	1.130	1.130		69	0.941	0.941
28	1.084	1.084		70	0.961	0.961
29	1.051	1.051		71	0.985	0.985
30	1.000	1.000		72	1.012	1.012
31	0.984	0.984		73	1.041	1.041
32	0.974	0.974		74	1.073	1.073
33	0.968	0.968		75	1.108	1.108
34	0.966	0.966		76	1.144	1.144
35	0.966	0.966		77	1.182	1.182
36	0.968	0.968		78	1.220	1.220
37	0.971	0.971		79	1.257	1.257
38	0.975	0.975		80	1.292	1.292
39	0.979	0.979		81	1.323	1.323
40	0.983	0.983		82	1.349	1.349
41	0.985	0.985		83	1.358	1.358
42	0.987	0.987		84	1.367	1.367
43	0.988	0.988		85	1.376	1.376
44	0.987	0.987		86	1.386	1.386
45	0.985	0.985		87	1.396	1.396
46	0.982	0.982		88	1.407	1.407
47	0.977	0.977		89	1.418	1.407
48	0.971	0.971		90	1.430	1.407
49	0.964	0.964		91	1.442	1.407
50	0.956	0.956		92	1.455	1.407
51	0.947	0.947		93	1.468	1.407
52	0.938	0.938		94	1.481	1.407
53	0.928	0.928		95	1.495	1.407
54	0.919	0.919		96	1.510	1.407
55	0.910	0.910		97	1.525	1.407
56	0.901	0.901		98	1.540	1.407
57	0.894	0.894				

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

**Property Damage**

<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>		<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
16	5.341	4.800		58	0.934	0.934
17	3.963	3.963		59	0.929	0.929
18	3.065	3.065		60	0.926	0.926
19	2.437	2.437		61	0.926	0.926
20	2.023	2.023		62	0.929	0.929
21	1.730	1.730		63	0.936	0.936
22	1.507	1.507		64	0.946	0.946
23	1.356	1.356		65	0.960	0.960
24	1.246	1.246		66	0.978	0.978
25	1.157	1.157		67	1.001	1.001
26	1.100	1.100		68	1.028	1.028
27	1.060	1.060		69	1.060	1.060
28	1.033	1.033		70	1.097	1.097
29	1.016	1.016		71	1.139	1.139
30	1.000	1.000		72	1.186	1.186
31	0.998	1.000		73	1.237	1.237
32	1.001	1.001		74	1.293	1.293
33	1.007	1.007		75	1.353	1.353
34	1.016	1.016		76	1.416	1.416
35	1.026	1.026		77	1.480	1.480
36	1.037	1.037		78	1.543	1.543
37	1.048	1.048		79	1.604	1.604
38	1.059	1.059		80	1.659	1.659
39	1.068	1.068		81	1.713	1.659
40	1.075	1.075		82	1.758	1.659
41	1.081	1.081		83	1.791	1.659
42	1.084	1.084		84	1.809	1.659
43	1.085	1.085		85	1.807	1.659
44	1.083	1.083		86	1.807	1.659
45	1.079	1.079		87	1.807	1.659
46	1.072	1.072		88	1.807	1.659
47	1.064	1.064		89	1.807	1.659
48	1.054	1.054		90	1.807	1.659
49	1.042	1.042		91	1.807	1.659
50	1.029	1.029		92	1.807	1.659
51	1.015	1.015		93	1.807	1.659
52	1.002	1.002		94	1.807	1.659
53	0.988	0.988		95	1.807	1.659
54	0.975	0.975		96	1.807	1.659
55	0.962	0.962		97	1.807	1.659
56	0.951	0.951		98	1.807	1.659
57	0.942	0.942				

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

**Medical Payments/Arkansas Medical**

<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>		<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
16	2.947	2.947		58	0.976	0.976
17	2.384	2.384		59	0.965	0.965
18	1.990	1.990		60	0.957	0.957
19	1.708	1.708		61	0.950	0.950
20	1.503	1.503		62	0.945	0.945
21	1.352	1.352		63	0.943	0.943
22	1.241	1.241		64	0.943	0.943
23	1.160	1.160		65	0.945	0.945
24	1.100	1.100		66	0.950	0.950
25	1.058	1.058		67	0.957	0.957
26	1.029	1.029		68	0.967	0.967
27	1.011	1.011		69	0.979	0.979
28	1.001	1.001		70	0.994	0.994
29	0.998	1.000		71	1.012	1.012
30	1.000	1.000		72	1.031	1.031
31	1.007	1.007		73	1.053	1.053
32	1.016	1.016		74	1.075	1.075
33	1.028	1.028		75	1.099	1.099
34	1.042	1.042		76	1.123	1.123
35	1.056	1.056		77	1.146	1.146
36	1.071	1.071		78	1.167	1.167
37	1.085	1.085		79	1.185	1.185
38	1.098	1.098		80	1.198	1.198
39	1.109	1.109		81	1.205	1.205
40	1.118	1.118		82	1.204	1.204
41	1.126	1.126		83	1.209	1.209
42	1.131	1.131		84	1.214	1.214
43	1.133	1.133		85	1.219	1.219
44	1.133	1.133		86	1.224	1.224
45	1.130	1.130		87	1.229	1.229
46	1.125	1.125		88	1.234	1.234
47	1.118	1.118		89	1.239	1.239
48	1.109	1.109		90	1.245	1.245
49	1.098	1.098		91	1.250	1.250
50	1.085	1.085		92	1.255	1.255
51	1.072	1.072		93	1.260	1.260
52	1.058	1.058		94	1.265	1.265
53	1.043	1.043		95	1.271	1.271
54	1.028	1.028		96	1.276	1.276
55	1.014	1.014		97	1.281	1.281
56	1.000	1.000		98	1.286	1.286
57	0.987	0.987				

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

Comprehensive

<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>		<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
16	1.286	1.286		58	0.800	0.800
17	1.259	1.259		59	0.787	0.787
18	1.233	1.233		60	0.774	0.774
19	1.207	1.207		61	0.759	0.759
20	1.182	1.182		62	0.744	0.744
21	1.158	1.158		63	0.728	0.728
22	1.136	1.136		64	0.712	0.712
23	1.114	1.114		65	0.695	0.695
24	1.094	1.094		66	0.677	0.677
25	1.075	1.075		67	0.660	0.660
26	1.058	1.058		68	0.642	0.642
27	1.042	1.042		69	0.624	0.624
28	1.027	1.027		70	0.606	0.606
29	1.013	1.013		71	0.588	0.588
30	1.000	1.000		72	0.570	0.570
31	0.988	0.988		73	0.552	0.552
32	0.978	0.978		74	0.535	0.535
33	0.968	0.968		75	0.519	0.519
34	0.960	0.960		76	0.503	0.503
35	0.952	0.952		77	0.488	0.488
36	0.945	0.945		78	0.474	0.474
37	0.938	0.938		79	0.461	0.461
38	0.933	0.933		80	0.449	0.449
39	0.927	0.927		81	0.438	0.438
40	0.922	0.922		82	0.428	0.428
41	0.918	0.918		83	0.420	0.420
42	0.913	0.913		84	0.413	0.413
43	0.909	0.909		85	0.407	0.407
44	0.905	0.905		86	0.394	0.410
45	0.901	0.901		87	0.382	0.410
46	0.896	0.896		88	0.371	0.410
47	0.891	0.891		89	0.361	0.410
48	0.886	0.886		90	0.352	0.410
49	0.881	0.881		91	0.345	0.410
50	0.874	0.874		92	0.340	0.410
51	0.868	0.868		93	0.336	0.410
52	0.860	0.860		94	0.333	0.410
53	0.852	0.852		95	0.333	0.410
54	0.844	0.844		96	0.334	0.410
55	0.834	0.834		97	0.338	0.410
56	0.824	0.824		98	0.345	0.410
57	0.812	0.812				

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER AGE FACTORS**

Collision

<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>		<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
16	3.949	3.949		58	0.891	0.891
17	3.083	3.083		59	0.884	0.884
18	2.490	2.490		60	0.879	0.879
19	2.074	2.074		61	0.877	0.877
20	1.777	1.777		62	0.877	0.877
21	1.560	1.560		63	0.879	0.879
22	1.400	1.400		64	0.883	0.883
23	1.282	1.282		65	0.891	0.891
24	1.194	1.194		66	0.901	0.901
25	1.129	1.129		67	0.914	0.914
26	1.081	1.081		68	0.929	0.929
27	1.047	1.047		69	0.948	0.948
28	1.023	1.023		70	0.970	0.970
29	1.008	1.008		71	0.994	0.994
30	1.000	1.000		72	1.020	1.020
31	0.997	0.997		73	1.048	1.048
32	0.997	0.997		74	1.078	1.078
33	1.001	1.001		75	1.109	1.109
34	1.006	1.006		76	1.140	1.140
35	1.013	1.013		77	1.169	1.169
36	1.020	1.020		78	1.196	1.196
37	1.027	1.027		79	1.218	1.218
38	1.033	1.033		80	1.234	1.234
39	1.038	1.038		81	1.247	1.247
40	1.042	1.042		82	1.259	1.259
41	1.044	1.044		83	1.270	1.270
42	1.045	1.045		84	1.278	1.278
43	1.043	1.043		85	1.285	1.285
44	1.039	1.039		86	1.285	1.285
45	1.034	1.034		87	1.285	1.285
46	1.027	1.027		88	1.285	1.285
47	1.018	1.018		89	1.285	1.285
48	1.007	1.007		90	1.285	1.285
49	0.996	0.996		91	1.285	1.285
50	0.983	0.983		92	1.285	1.285
51	0.970	0.970		93	1.285	1.285
52	0.957	0.957		94	1.285	1.285
53	0.944	0.944		95	1.285	1.285
54	0.932	0.932		96	1.285	1.285
55	0.920	0.920		97	1.285	1.285
56	0.909	0.909		98	1.285	1.285
57	0.899	0.899				

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS**

We propose to adopt Gender-Marital Status Factors based on our modeled factors and actuarial judgment. We were not able to model Principal vs. Occasional Operators due to a low volume of data, therefore an Occasional Operator factor of .95 for Ages 16-25 and .98 for Ages 26-29 has been applied based on judgment.

The BI and PD Gender Marital Status Factors are weighted together (60% to BI, 40% to PD) to arrive at the factors to be used for Combined Single Limit.

The base factors are Single Male, Principal Operator.

These factors may be found in Rule 19.C - Driver Classifications-Principal/Occasional - Gender- Marital Status

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS

Bodily Injury

Principal/ Occasional	Gender	Marital Status	Age	Modeled Factors	Proposed Factors
Principal	Male	Married	16-25	1.000	1.000
Principal	Male	Married	26-29	1.000	1.000
Any	Male	Married	30-35	1.000	1.000
Any	Male	Married	36-49	1.000	1.000
Any	Male	Married	50-59	1.000	1.000
Any	Male	Married	60-75	1.000	1.000
Any	Male	Married	76-81	1.000	1.000
Any	Male	Married	82-98	1.000	1.000
Principal	Male	Single	16-25	1.000	1.000
Principal	Male	Single	26-29	1.000	1.000
Any	Male	Single	30-35	1.000	1.000
Any	Male	Single	36-49	1.000	1.000
Any	Male	Single	50-59	1.000	1.000
Any	Male	Single	60-75	1.000	1.000
Any	Male	Single	76-81	1.000	1.000
Any	Male	Single	82-98	1.000	1.000
Principal	Female	Married	16-25	0.777	0.777
Principal	Female	Married	26-29	0.932	0.932
Any	Female	Married	30-35	0.932	0.932
Any	Female	Married	36-49	1.129	1.050
Any	Female	Married	50-59	1.129	1.050
Any	Female	Married	60-75	1.129	1.050
Any	Female	Married	76-81	0.907	0.907
Any	Female	Married	82-98	0.907	0.907
Principal	Female	Single	16-25	0.777	0.777
Principal	Female	Single	26-29	0.932	0.932
Any	Female	Single	30-35	0.932	0.932
Any	Female	Single	36-49	1.129	1.050
Any	Female	Single	50-59	1.129	1.050
Any	Female	Single	60-75	1.129	1.050
Any	Female	Single	76-81	0.907	0.907
Any	Female	Single	82-98	0.907	0.907
Occasional	Male	Married	16-25	1.000	0.950
Occasional	Male	Married	26-29	1.000	0.980
Occasional	Male	Single	16-25	1.000	0.950
Occasional	Male	Single	26-29	1.000	0.980
Occasional	Female	Married	16-25	0.777	0.738
Occasional	Female	Married	26-29	0.932	0.913
Occasional	Female	Single	16-25	0.777	0.885
Occasional	Female	Single	26-29	0.932	1.029

## PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

## GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS

## Property Damage

<b>Principal/ Occasional</b>	<b>Gender</b>	<b>Marital Status</b>	<b>Age</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
Principal	Male	Married	16-25	0.885	0.885
Principal	Male	Married	26-29	0.885	0.885
Any	Male	Married	30-35	0.885	0.885
Any	Male	Married	36-49	1.037	1.037
Any	Male	Married	50-59	1.037	1.037
Any	Male	Married	60-75	1.037	1.037
Any	Male	Married	76-81	1.037	1.037
Any	Male	Married	82-98	1.037	1.037
Principal	Male	Single	16-25	1.000	1.000
Principal	Male	Single	26-29	1.000	1.000
Any	Male	Single	30-35	1.000	1.000
Any	Male	Single	36-49	1.000	1.000
Any	Male	Single	50-59	1.000	1.000
Any	Male	Single	60-75	1.000	1.000
Any	Male	Single	76-81	1.000	1.000
Any	Male	Single	82-98	1.000	1.000
Principal	Female	Married	16-25	0.831	0.831
Principal	Female	Married	26-29	0.831	0.831
Any	Female	Married	30-35	0.831	0.831
Any	Female	Married	36-49	0.974	0.974
Any	Female	Married	50-59	0.974	0.974
Any	Female	Married	60-75	0.974	0.974
Any	Female	Married	76-81	0.974	0.974
Any	Female	Married	82-98	0.845	0.845
Principal	Female	Single	16-25	0.939	0.939
Principal	Female	Single	26-29	0.939	0.939
Any	Female	Single	30-35	0.939	0.939
Any	Female	Single	36-49	0.939	0.939
Any	Female	Single	50-59	0.939	0.939
Any	Female	Single	60-75	0.939	0.939
Any	Female	Single	76-81	0.939	0.939
Any	Female	Single	82-98	0.814	0.814
Occasional	Male	Married	16-25	0.885	0.841
Occasional	Male	Married	26-29	0.885	0.867
Occasional	Male	Single	16-25	1.000	0.950
Occasional	Male	Single	26-29	1.000	0.980
Occasional	Female	Married	16-25	0.831	0.789
Occasional	Female	Married	26-29	0.831	0.814
Occasional	Female	Single	16-25	0.939	0.789
Occasional	Female	Single	26-29	0.939	0.955

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS

Medical Payments/Arkansas Medical

Principal/ Occasional	Gender	Marital Status	Age	Modeled Factors	Proposed Factors
Principal	Male	Married	16-25	1.105	1.105
Principal	Male	Married	26-29	1.105	1.105
Any	Male	Married	30-35	1.105	1.105
Any	Male	Married	36-49	1.105	1.105
Any	Male	Married	50-59	1.105	1.105
Any	Male	Married	60-75	1.105	1.105
Any	Male	Married	76-81	1.105	1.105
Any	Male	Married	82-98	1.105	1.105
Principal	Male	Single	16-25	1.000	1.000
Principal	Male	Single	26-29	1.000	1.000
Any	Male	Single	30-35	1.000	1.000
Any	Male	Single	36-49	1.000	1.000
Any	Male	Single	50-59	1.000	1.000
Any	Male	Single	60-75	1.000	1.000
Any	Male	Single	76-81	1.000	1.000
Any	Male	Single	82-98	1.000	1.000
Principal	Female	Married	16-25	1.382	1.382
Principal	Female	Married	26-29	1.382	1.382
Any	Female	Married	30-35	1.382	1.382
Any	Female	Married	36-49	1.382	1.382
Any	Female	Married	50-59	1.382	1.382
Any	Female	Married	60-75	1.382	1.382
Any	Female	Married	76-81	1.382	1.382
Any	Female	Married	82-98	1.382	1.382
Principal	Female	Single	16-25	1.251	1.251
Principal	Female	Single	26-29	1.251	1.251
Any	Female	Single	30-35	1.251	1.251
Any	Female	Single	36-49	1.251	1.251
Any	Female	Single	50-59	1.251	1.251
Any	Female	Single	60-75	1.251	1.251
Any	Female	Single	76-81	1.251	1.251
Any	Female	Single	82-98	1.251	1.251
Occasional	Male	Married	16-25	1.105	1.050
Occasional	Male	Married	26-29	1.105	1.083
Occasional	Male	Single	16-25	1.000	0.950
Occasional	Male	Single	26-29	1.000	0.980
Occasional	Female	Married	16-25	1.382	1.313
Occasional	Female	Married	26-29	1.382	1.354
Occasional	Female	Single	16-25	1.251	1.313
Occasional	Female	Single	26-29	1.251	1.354

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS

Comprehensive

Principal/ Occasional	Gender	Marital Status	Age	Modeled Factors	Proposed Factors
Principal	Male	Married	16-25	0.919	0.919
Principal	Male	Married	26-29	0.919	0.919
Any	Male	Married	30-35	0.919	0.919
Any	Male	Married	36-49	1.000	1.000
Any	Male	Married	50-59	1.000	1.000
Any	Male	Married	60-75	1.000	1.000
Any	Male	Married	76-81	1.000	1.000
Any	Male	Married	82-98	1.000	1.000
Principal	Male	Single	16-25	1.000	1.000
Principal	Male	Single	26-29	1.000	1.000
Any	Male	Single	30-35	1.000	1.000
Any	Male	Single	36-49	1.000	1.000
Any	Male	Single	50-59	1.000	1.000
Any	Male	Single	60-75	1.000	1.000
Any	Male	Single	76-81	1.000	1.000
Any	Male	Single	82-98	1.000	1.000
Principal	Female	Married	16-25	0.776	0.776
Principal	Female	Married	26-29	0.776	0.776
Any	Female	Married	30-35	0.826	0.826
Any	Female	Married	36-49	0.899	0.899
Any	Female	Married	50-59	0.841	0.841
Any	Female	Married	60-75	0.841	0.841
Any	Female	Married	76-81	0.841	0.841
Any	Female	Married	82-98	0.747	0.747
Principal	Female	Single	16-25	0.845	0.845
Principal	Female	Single	26-29	0.845	0.845
Any	Female	Single	30-35	0.899	0.899
Any	Female	Single	36-49	0.899	0.899
Any	Female	Single	50-59	0.841	0.841
Any	Female	Single	60-75	0.841	0.841
Any	Female	Single	76-81	0.841	0.841
Any	Female	Single	82-98	0.747	0.747
Occasional	Male	Married	16-25	0.919	0.873
Occasional	Male	Married	26-29	0.919	0.901
Occasional	Male	Single	16-25	1.000	0.950
Occasional	Male	Single	26-29	1.000	0.980
Occasional	Female	Married	16-25	0.776	0.737
Occasional	Female	Married	26-29	0.776	0.760
Occasional	Female	Single	16-25	0.845	0.785
Occasional	Female	Single	26-29	0.845	0.881

## PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

## GENDER-MARITAL STATUS-PRINCIPAL/OCCASIONAL OPERATOR FACTORS

## Collision

Principal/ Occasional	Gender	Marital Status	Age	Modeled Factors	Proposed Factors
Principal	Male	Married	16-25	0.772	0.772
Principal	Male	Married	26-29	0.772	0.772
Any	Male	Married	30-35	0.828	0.828
Any	Male	Married	36-49	0.937	0.937
Any	Male	Married	50-59	0.937	0.937
Any	Male	Married	60-75	0.937	0.937
Any	Male	Married	76-81	0.937	0.937
Any	Male	Married	82-98	0.937	0.937
Principal	Male	Single	16-25	1.000	1.000
Principal	Male	Single	26-29	1.000	1.000
Any	Male	Single	30-35	1.000	1.000
Any	Male	Single	36-49	1.000	1.000
Any	Male	Single	50-59	1.000	1.000
Any	Male	Single	60-75	1.000	1.000
Any	Male	Single	76-81	1.000	1.000
Any	Male	Single	82-98	1.000	1.000
Principal	Female	Married	16-25	0.740	0.740
Principal	Female	Married	26-29	0.740	0.740
Any	Female	Married	30-35	0.794	0.794
Any	Female	Married	36-49	0.898	0.898
Any	Female	Married	50-59	0.898	0.898
Any	Female	Married	60-75	0.898	0.898
Any	Female	Married	76-81	0.898	0.898
Any	Female	Married	82-98	0.898	0.898
Principal	Female	Single	16-25	0.879	0.879
Principal	Female	Single	26-29	0.879	0.879
Any	Female	Single	30-35	0.879	0.879
Any	Female	Single	36-49	0.879	0.879
Any	Female	Single	50-59	0.879	0.879
Any	Female	Single	60-75	0.879	0.879
Any	Female	Single	76-81	0.879	0.879
Any	Female	Single	82-98	0.879	0.879
Occasional	Male	Married	16-25	0.772	0.733
Occasional	Male	Married	26-29	0.772	0.757
Occasional	Male	Single	16-25	1.000	0.950
Occasional	Male	Single	26-29	1.000	0.980
Occasional	Female	Married	16-25	0.740	0.703
Occasional	Female	Married	26-29	0.740	0.725
Occasional	Female	Single	16-25	0.879	0.754
Occasional	Female	Single	26-29	0.879	0.880

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**USE FACTORS**

We propose to refine the Drive to Work categories as follows:

- 0 to 2.9 miles one way
- 3 to 4.9 miles one way
- 5 to 9.9 miles one way
- 10 to 14.9 miles one way
- 15 to 29.9 miles one way
- 30 or more miles one way

The Pleasure Use category will remain the same, except it will no longer include those who drive to work less than 3 miles one way. The Business Use and Farm Use categories will remain the same. Previously, we used Artisan Factors which didn't vary other than youthful vs. adult. We are now proposing to include these with the other use classifications.

We propose to adopt Use Factors based on our model and a review of competitor information in other states.

Full definitions of these classifications and these factors may be found in Rule 20. Use Classifications.

**All Coverages**

<b>Use</b>	<b>Modeled Factors</b>	<b>Proposed Factors</b>
Pleasure	1.000	1.000
Work <3	0.893	1.000
Work 3-5	0.960	1.000
Work 5-10	0.960	1.000
Work 10-15	1.030	1.000
Work 15-30	1.030	1.000
Work >30	1.330	1.100
Business	1.104	1.100
Farm	0.913	0.900
Artisan	1.090	1.100

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MARKET TIER FACTORS**

We will maintain our current Market Tiers with two exceptions. In the past, those policies which received a "No Hit" or a "No Score" from Choicepoint were combined with Market 6. At this point, we are going to create separate Markets for No Hits and No Scores. These will be indicated by the following:

Market 98 = No Hit  
Market 99 = No Score (or "Thin File")

Proposed factors are based on our model results, our current factors as well as actuarial judgment. The BI and PD Market Tier Factors are weighted together (60% to BI, 40% to PD) to arrive at the factors to be used for Combined Single Limit.

These factors may be found in Rule 27. Market Tier

Market	Bodily Injury			Property Damage		
	Modeled Factors	Current Factors	Proposed Factors	Modeled Factors	Current Factors	Proposed Factors
2	1.000	1.000	1.000	1.000	1.000	1.000
3	0.964	0.920	0.964	0.895	0.920	0.895
4	0.929	0.840	0.929	0.813	0.840	0.813
5	0.896	0.680	0.896	0.748	0.680	0.748
6	0.863	0.650	0.863	0.698	0.650	0.698
7	0.832	0.620	0.832	0.661	0.620	0.661
8	0.802	0.560	0.802	0.634	0.560	0.634
9	0.773	0.500	0.773	0.617	0.500	0.617
98 (No Hit) <sup>1</sup>	0.848	1.000	0.863	0.577	1.000	0.698
99 (No Score) <sup>2</sup>	0.848	0.650	0.863	0.577	0.650	0.698

Market	Medical Payments/Arkansas Medical		
	Modeled Factors	Current Factors	Proposed Factors
2	1.000	1.000	1.000
3	0.830	0.920	0.830
4	0.704	0.840	0.704
5	0.608	0.680	0.608
6	0.536	0.650	0.536
7	0.483	0.620	0.483
8	0.443	0.560	0.443
9	0.415	0.500	0.415
98 (No Hit) <sup>1</sup>	0.472	1.000	0.536
99 (No Score) <sup>2</sup>	0.410	0.650	0.536

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
 OHIO CASUALTY INSURANCE COMPANY  
 AMERICAN FIRE AND CASUALTY COMPANY**

**MARKET TIER FACTORS**

Market	Comprehensive			Collision		
	Modeled Factors	Current Factors	Proposed Factors	Modeled Factors	Current Factors	Proposed Factors
2	1.000	1.000	1.000	1.000	1.000	1.000
3	0.878	0.920	0.878	0.873	0.920	0.873
4	0.780	0.840	0.780	0.774	0.840	0.774
5	0.701	0.680	0.701	0.698	0.680	0.698
6	0.636	0.650	0.636	0.647	0.650	0.647
7	0.584	0.620	0.584	0.610	0.620	0.610
8	0.565	0.560	0.565	0.584	0.560	0.584
9	0.552	0.500	0.552	0.569	0.500	0.569
98 (No Hit) <sup>1</sup>	0.559	1.000	0.636	0.552	1.000	0.647
99 (No Score) <sup>1</sup>	0.559	0.650	0.636	0.552	0.650	0.647

<sup>1</sup> Market 98 and 99 factors are selected to be the same as Market 6.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MULTI CAR DISCOUNT**

Proposed factors are based on our GLM model results. The BI and PD Multi Car Discount Factors are weighted together (60% to BI, 40% to PD) to arrive at the factors to be used for Combined Single Limit. Note that rather than having separate UM, UIM, and UMPD rates for Single and Multi-Car, we will show only one rate, and allow the Multi-Car Discount to be applied if the policy is a Multi-Car policy. Factors for excess vehicles are based on a countrywide exposure weighted average of the selected factors by age.

Please see Rule 28.A in the attached Agent's Manual for the rule that outlines when the Multi-Car Discount applies.

Single or Multi Car	Driver Age	Bodily Injury		Property Damage		Med Pay/AR Med	
		Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors
Single	All	1.000	1.000	1.000	1.000	1.000	1.000
Multi	16-35	0.678	0.678	0.663	0.663	0.521	0.521
Multi	36-40	0.678	0.678	0.663	0.663	0.521	0.521
Multi	41-45	0.678	0.678	0.735	0.735	0.521	0.521
Multi	46-55	0.678	0.678	0.735	0.735	0.521	0.521
Multi	56-59	0.678	0.678	0.711	0.711	0.521	0.521
Multi	60-75	0.678	0.678	0.711	0.711	0.521	0.521
Multi	76+	0.678	0.678	0.596	0.596	0.521	0.521
Multi	Excess Vehicles		0.678		0.697		0.521

Single or Multi Car	Driver Age	UM/UIM/UMPD		Comprehensive		Collision	
		Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors
Single	All	1.000	1.000	1.000	1.000	1.000	1.000
Multi	16-35	0.710	0.710	0.849	0.849	0.683	0.683
Multi	36-40	0.710	0.710	0.849	0.849	0.743	0.743
Multi	41-45	0.710	0.710	0.849	0.849	0.743	0.743
Multi	46-55	0.710	0.710	0.883	0.883	0.743	0.743
Multi	56-59	0.710	0.710	0.883	0.883	0.743	0.743
Multi	60-75	0.710	0.710	0.883	0.883	0.672	0.672
Multi	76+	0.710	0.710	0.883	0.883	0.672	0.672
Multi	Excess Vehicles		0.710		0.870		0.709

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**PACKAGE DISCOUNT**

Our GLM indicated an all coverage combined discount of 7%. We propose to revise our current FamPak Discount from 15% to 10% and call it our "Package Discount."

All other model indicated factors are based on this selected 10% Package Discount.

Please see Rule 28.B in the attached Agent's Manual.

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**VALUED CUSTOMER DISCOUNT**

We currently offer a 3% Valued Customer Discount based on persistency with the Ohio Casualty Group. We propose to expand this discount significantly. The proposed Valued Customer Discount will still be a discount for persistency (consecutive years insured) with OCG, years of coverage with a prior carrier, a "loss-free" discount (based on the number of accidents and convictions), and it will measure whether insureds pay on time by looking at the number of request to cancel notices for non-pay in the past 36 months. This last element proved to be very predictive.

For conversion of existing policies to this program, all policies will be assumed to have had no request to cancel notices in the past 3 years.

To develop these factors, years insured with OCG was modeled as were the number of cancellation notices (0-1 or 2+) by Market Tier. Years with a prior carrier and the number of accidents and convictions were not modeled due to little or no data. Factors were selected for both based on actuarial judgement.

The individual pieces were modeled or selected, then multiplied together to arrive at the table shown in Rule 28.C in the attached Agent's Manual. The tables below outline the modeled and selected factors that underlie the factors shown in the rating rule.

**Years Insured**

Market Tier	Yrs. Insured with OCG	Yrs. Insured with Prior Carrier	Bodily Injury		Property Damage		Medical Payments	
			Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors
2-9	0	0	1.000	1.000	1.000	1.000	1.000	1.000
2-9		1	N/A	0.990	N/A	0.999	N/A	0.990
2-9		2	N/A	0.980	N/A	0.998	N/A	0.980
2-9		3+	N/A	0.970	N/A	0.997	N/A	0.970
2-9	1	0	0.985	0.985	0.998	0.998	0.977	0.977
2-9		1	N/A	0.980	N/A	0.997	N/A	0.970
2-9		2	N/A	0.970	N/A	0.996	N/A	0.960
2-9		3+	N/A	0.965	N/A	0.995	N/A	0.950
2-9	2	0	0.971	0.971	0.996	0.996	0.954	0.954
2-9		1	N/A	0.965	N/A	0.995	N/A	0.950
2-9		2	N/A	0.960	N/A	0.994	N/A	0.940
2-9		3+	N/A	0.955	N/A	0.993	N/A	0.930
2-9	3	N/A	0.957	0.957	0.994	0.994	0.931	0.931
2-9	4	N/A	0.943	0.943	0.992	0.992	0.910	0.920
2-9	5	N/A	0.930	0.930	0.990	0.990	0.888	0.920
2-9	6	N/A	0.916	0.916	0.978	0.978	0.868	0.920
2-9	7	N/A	0.903	0.916	0.967	0.967	0.847	0.920
2-9	8	N/A	0.890	0.916	0.955	0.955	0.827	0.920
2-9	9	N/A	0.877	0.916	0.944	0.944	0.808	0.920
2-9	10+	N/A	0.864	0.916	0.933	0.933	0.789	0.920
98,99	0	0	1.000	1.000	1.000	1.000	1.000	1.000
98,99		1	N/A	0.990	N/A	0.990	N/A	0.980
98,99		2	N/A	0.980	N/A	0.980	N/A	0.960
98,99		3+	N/A	0.970	N/A	0.970	N/A	0.940
98,99	1	0	0.985	0.986	0.975	0.975	0.942	0.960
98,99		1	N/A	0.980	N/A	0.965	N/A	0.950
98,99		2	N/A	0.970	N/A	0.955	N/A	0.940
98,99		3+	N/A	0.965	N/A	0.945	N/A	0.930
98,99	2	0	0.971	0.971	0.951	0.951	0.887	0.940
98,99		1	N/A	0.970	N/A	0.940	N/A	0.930
98,99		2	N/A	0.965	N/A	0.930	N/A	0.920
98,99		3+	N/A	0.960	N/A	0.920	N/A	0.910

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

VALUED CUSTOMER DISCOUNT

Years Insured -Continued

Market Tier	Yrs. Insured with OCG	Yrs. Insured with Prior Carrier	Bodily Injury		Property Damage		Medical Payments	
			Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors
98,99	3	N/A	0.957	0.957	0.927	0.927	0.836	0.850
98,99	4	N/A	0.943	0.943	0.904	0.904	0.788	0.850
98,99	5	N/A	0.930	0.930	0.881	0.881	0.742	0.850
98,99	6	N/A	0.916	0.916	0.851	0.851	0.699	0.850
98,99	7	N/A	0.903	0.916	0.822	0.851	0.658	0.850
98,99	8	N/A	0.890	0.916	0.793	0.851	0.620	0.850
98,99	9	N/A	0.877	0.916	0.766	0.851	0.584	0.850
98,99	10+	N/A	0.864	0.916	0.739	0.851	0.551	0.850

Years Insured

Market Tier	Yrs. Insured with OCG	Yrs. Insured with Prior Carrier	UM/UIM/UMPD		Comprehensive		Collision	
			Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors	Modeled Factors	Proposed Factors
2-9	0	0	1.000	1.000	1.000	1.000	1.000	1.000
2-9		1	N/A	0.980	N/A	0.990	N/A	0.995
2-9		2	N/A	0.960	N/A	0.980	N/A	0.993
2-9		3+	N/A	0.940	N/A	0.970	N/A	0.991
2-9	1	0	0.934	0.934	0.968	0.968	0.990	0.990
2-9		1	N/A	0.920	N/A	0.960	N/A	0.985
2-9		2	N/A	0.905	N/A	0.950	N/A	0.982
2-9		3+	N/A	0.890	N/A	0.945	N/A	0.978
2-9	2	0	0.872	0.872	0.937	0.940	0.979	0.979
2-9		1	N/A	0.860	N/A	0.935	N/A	0.971
2-9		2	N/A	0.850	N/A	0.930	N/A	0.967
2-9		3+	N/A	0.840	N/A	0.925	N/A	0.964
2-9	3	N/A	0.814	0.814	0.906	0.920	0.969	0.969
2-9	4	N/A	0.760	0.800	0.897	0.920	0.959	0.959
2-9	5	N/A	0.710	0.800	0.888	0.920	0.949	0.949
2-9	6	N/A	0.663	0.800	0.880	0.920	0.940	0.940
2-9	7	N/A	0.619	0.800	0.871	0.920	0.930	0.920
2-9	8	N/A	0.578	0.800	0.862	0.920	0.920	0.920
2-9	9	N/A	0.540	0.800	0.854	0.920	0.911	0.920
2-9	10+	N/A	0.504	0.800	0.845	0.920	0.901	0.920
98,99	0	0	1.000	1.000	1.000	1.000	1.000	1.000
98,99		1	N/A	0.980	N/A	0.990	N/A	0.990
98,99		2	N/A	0.960	N/A	0.980	N/A	0.980
98,99		3+	N/A	0.940	N/A	0.970	N/A	0.970
98,99	1	0	0.934	0.934	0.956	0.950	0.969	0.969
98,99		1	N/A	0.920	N/A	0.940	N/A	0.960
98,99		2	N/A	0.905	N/A	0.930	N/A	0.950
98,99		3+	N/A	0.890	N/A	0.920	N/A	0.945
98,99	2	0	0.872	0.872	0.915	0.900	0.939	0.939
98,99		1	N/A	0.860	N/A	0.890	N/A	0.930
98,99		2	N/A	0.850	N/A	0.880	N/A	0.920
98,99		3+	N/A	0.840	N/A	0.870	N/A	0.910
98,99	3	N/A	0.814	0.814	0.875	0.860	0.910	0.910
98,99	4	N/A	0.760	0.800	0.856	0.850	0.882	0.882
98,99	5	N/A	0.710	0.800	0.838	0.850	0.855	0.850



**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**GOOD STUDENT DISCOUNT**

We currently offer a Good Student Discount, and are not changing the qualifying criteria. However, rather than building a discount into a "primary class factor" as we do today, we will apply this discount multiplicatively, based on the age of the driver and the number of accidents and convictions.

The proposed discount is based the modeled factors below. Due to our low number of insureds with accidents and convictions, we were not able to model the discount based on this criteria. Instead, for 3+ accidents and convictions, we chose to take half the discount that is given when there are 0-2 accidents and convictions.

<b>Age</b>	<b>Number of Accidents and Violations</b>	<b>BI Modeled Factors</b>	<b>PD Modeled Factors</b>	<b>MP Modeled Factors</b>	<b>COMP Modeled Factors</b>	<b>COLL Modeled Factors</b>	<b>All Coverages Proposed Factor</b>
16-19	0-2	0.849	0.849	0.821	0.891	1.000	0.910
16-19	3+	N/A	N/A	N/A	N/A	N/A	0.955
20	0-2	0.849	0.849	0.821	1.000	1.000	0.920
20	3+	N/A	N/A	N/A	N/A	N/A	0.960
21	0-2	0.849	0.849	1.000	1.000	1.000	0.960
21	3+	N/A	N/A	N/A	N/A	N/A	0.980
22 and up	All	1.000	1.000	1.000	1.000	1.000	1.000

Please see Rule 28.E. Good Student Discount in the attached manual rules for the full rule.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**DRIVER TRAINING DISCOUNT**

We currently offer a Driver Training Discount, and are not changing the qualifying criteria. However, rather than building a discount into a "primary class factor" as we do today, we will apply this discount multiplicatively, based on the age of the driver and the number of accidents and convictions.

This proposed discount is based on the modeled factors below. In some cases, a surcharge was indicated. These have been set at 1.000 for the purposes of determining this discount. Due to our low number of insureds with accidents and convictions, we were not able to model the discount based on this criteria. Instead, for 3+ accidents and convictions, we chose to take half the discount that is given when there are 0-2 accidents and convictions.

<b>Age</b>	<b>Number of Accidents and Violations</b>	<b>BI Modeled Factors</b>	<b>PD Modeled Factors</b>	<b>MP Modeled Factors</b>	<b>PIP Modeled Factors</b>	<b>COMP Modeled Factors</b>	<b>COLL Modeled Factors</b>	<b>All Coverages Proposed Factor</b>
16-19	0-2	1.000	1.000	1.000	0.812	1.000	0.874	0.950
16-19	3+	1.000	1.000	1.000	0.812	1.000	0.874	0.975
20 and up	All	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Please see Rule 28.F. Driver Training Discount in the attached manual rules for the full rule.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**EXCESS VEHICLE DISCOUNT**

We propose to introduce a new discount for excess vehicles. An excess vehicle exists on a policy when the number of vehicles exceeds the number of drivers.

The model produced the following factors based on the number of drivers and vehicles on the policy. Note that the factors were modeled by coverage and weighted together to get a total factor. In some cases, there was insufficient data to determine a factor. These cases have been left blank. The factors shown for these cases were based on judgment, taking into consideration the factors we were able to determine.

# Drivers	# Vehicles	Modeled Factors					All Coverages Proposed
		Bodily Injury	Property Damage	Medical Payments	Uninsured Motorists	Collision	
1	2	0.563	0.554	0.420	0.237	0.733	0.700
1	3	0.481	0.468	0.379	0.074	0.711	0.670
1	4	0.448	0.431	0.415		0.648	0.630
1	5	0.453	0.466	0.452	0.046	0.553	0.600
1	6+						0.560
2	3	0.345	0.331	0.130		0.599	0.650
2	4	0.308	0.291	0.171		0.615	0.620
2	5	0.310	0.289	0.269		0.560	0.590
2	6						0.550
2	7+						0.520
3	4	0.126	0.108			0.466	0.600
3	5	0.135	0.113			0.519	0.570
3	6						0.540
3	7						0.510
3	8+						0.480
4	5					0.332	0.600
4	6						0.570
4	7						0.540
4	8						0.510
4	9+						0.480
5+	6						0.600
5+	7						0.570
5+	8						0.540
5+	9						0.510
5+	10+						0.480

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**BASE RATES**

The proposed semi-annual base rates are shown below. This was the last item considered, after the other discounts, factors and relativities. They were developed in conjunction with the territorial relativities keeping in mind our desired impacts by coverage and territory.

Note that the base for Physical Damage coverages will be Symbol 8 (a change from our current Symbol 2), Model Year 2007, and \$500 deductible.

<b>Liability Coverage</b>	<b>Base Limit</b>	<b>Semi-Annual Base Rate</b>
Bodily Injury (BI)	\$25,000/\$50,000	\$127.00
Property Damage (PD)	\$25,000	\$132.50
Combined Single Limits (CSL)	\$75,000	\$299.50
Medical Payments (MP)	\$1,000	\$22.50
Uninsured Motorists - BI Split Limit (UM)	\$25,000/\$50,000	\$18.00
Uninsured Motorists - BI Single Limit (UM)	\$50,000	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50
Underinsured Motorists - BI Split Limit (UIM)	\$10,000/\$20,000	\$28.00
Underinsured Motorists - BI Single Limit (UIM)	\$50,000	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50
Arkansas Medical Payments (ArMED)	\$5,000	\$61.00
Arkansas Work Loss Coverage	\$140/70	\$2.70
Arkansas AD&D	\$5,000	\$1.60

<b>Physical Damage Coverage</b>	<b>Model Year/ Symbol</b>	<b>Base Deductible</b>	<b>Semi-Annual Base Rate</b>
Comprehensive (COMP)	MY 2007, Sym 8	\$500	\$176.00
Collision (COLL)	MY 2007, Sym 8	\$500	\$466.00

Please see Rule 8 of the attached Agent's Manual.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

TERRITORY RELATIVITIES

We currently have different base rates for each coverage by territory. We propose to have one statewide base rate and territory relativities for each coverage.

Our proposed territory relativities were developed based on our current territory base rates, territorial experience, the proposed change in average relativity by territory, and actuarial judgment. We selected the largest territory (based on BI exposure count) to be our "base" territory with a territory relativity of 1.000 for all coverages. In territories with very few exposures, we selected factors based on statewide information.

**Bodily Injury**

Proposed Territory	Current Average Base Rate*	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	435	408	1.606	-6.3%	1.5%	-4.8%
003	323	261	1.028	-19.2%	16.3%	-6.1%
005	N/A	254	1.000	N/A	N/A	0.0%
006	422	435	1.713	3.2%	10.8%	14.4%
008	281	254	1.000	-9.5%	12.7%	2.0%
009	384	351	1.382	-8.6%	-3.8%	-12.0%
010	298	256	1.008	-14.2%	10.1%	-5.6%
011	375	337	1.327	-10.0%	11.2%	0.0%
091	366	335	1.319	-8.5%	5.2%	-3.7%
092	356	325	1.279	-8.7%	6.5%	-2.8%
093	313	286	1.127	-8.6%	30.6%	19.3%
094	248	230	0.904	-7.4%	7.8%	-0.2%
095	368	336	1.323	-8.6%	-4.1%	-12.4%
096	338	309	1.215	-8.7%	22.2%	11.6%

**Property Damage**

Proposed Territory	Current Average Base Rate*	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	311	364	1.389	17.0%	-17.8%	-3.7%
003	256	253	0.966	-1.2%	-8.6%	-9.7%
005	N/A	262	1.000	N/A	N/A	0.0%
006	290	368	1.405	26.9%	-11.1%	12.8%
008	242	262	1.000	8.3%	-7.3%	0.3%
009	298	328	1.252	10.1%	-10.0%	-0.9%
010	248	254	0.969	2.4%	-8.8%	-6.6%
011	286	313	1.195	9.4%	-7.9%	0.8%
091	271	296	1.130	9.2%	-11.0%	-2.8%
092	238	260	0.992	9.2%	-7.6%	0.9%
093	265	296	1.130	11.7%	3.2%	15.2%
094	211	228	0.870	8.1%	-8.5%	-1.1%
095	277	303	1.156	9.4%	-19.8%	-12.3%
096	242	270	1.031	11.6%	10.0%	22.7%

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

TERRITORY RELATIVITIES

Combined Single Limit

For Combined Single Limits, ISO's CSL methodology was used to determine implied CSL base rates by territory from the implied BI and PD territory base rates. The territory relativities were then developed by using our largest territory (by BI exposure count) as the base territory.

$$\text{CSL Base Rate}_{\text{Terr}} = \text{BI Base Rate}_{\text{Terr}} * 1.26 + \text{PD Base Rate}_{\text{Terr}} * 1.11 - 0.104 * \text{Min}(\text{BI Base Rate}_{\text{Terr}} * 1.26, \text{PD Base Rate}_{\text{Terr}} * 1.11)$$

BI: 25/50 to 75/75	1.340
PD: 25,000 to 75,000	1.080
CSL Discount Factor	0.095

Proposed Territory	Proposed BI Territory Base Rate	Proposed PD Territory Base Rate	Proposed CSL Territory Base Rate	Proposed CSL Territory Relativity
001	408	364	902	1.512
003	261	253	597	1.001
005	254	262	596	1.000
006	435	368	943	1.580
008	254	262	596	1.000
009	351	328	791	1.326
010	256	254	591	0.991
011	337	313	757	1.270
091	335	296	738	1.237
092	325	260	689	1.155
093	286	296	673	1.128
094	230	228	531	0.890
095	336	303	746	1.251
096	309	270	677	1.135

Medical Payments

Proposed Territory	Current Average Base Rate*	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	39	4	0.089	-89.7%	911.3%	4.1%
003	33	18	0.400	-44.6%	-23.0%	-57.4%
005	N/A	45	1.000	N/A	N/A	0.0%
006	43	54	1.200	26.2%	-14.3%	8.1%
008	35	45	1.000	28.7%	-20.9%	1.7%
009	40	26	0.578	-35.0%	-4.4%	-37.9%
010	25	31	0.689	23.2%	-23.8%	-6.1%
011	35	40	0.889	15.2%	-14.8%	-1.8%
091	41	26	0.578	-36.6%	-16.4%	-47.0%
092	37	24	0.533	-34.9%	-14.1%	-44.1%
093	36	23	0.511	-35.7%	-25.3%	-52.0%
094	31	36	0.800	16.9%	-15.6%	-1.4%
095	36	23	0.511	-36.8%	-13.9%	-45.6%
096	30	19	0.422	-36.7%	-6.3%	-40.7%

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

TERRITORY RELATIVITIES

Uninsured, Underinsured, and Uninsured Motorists Property Damage

Proposed Territory	Current Average Base Rate*	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	21	35	0.972	66.7%	-40.9%	-1.6%
003	21	35	0.972	66.7%	-37.4%	4.3%
005	N/A	34	0.944	N/A	N/A	0.0%
006	21	36	1.000	71.4%	-41.8%	-0.2%
008	21	34	0.944	61.9%	-39.6%	-2.1%
009	21	35	0.972	66.7%	-39.6%	0.7%
010	21	35	0.972	66.7%	-40.4%	-0.7%
011	21	36	1.000	71.4%	-41.9%	-0.4%
091	21	35	0.972	66.7%	-40.3%	-0.5%
092	21	35	0.972	66.7%	-41.2%	-2.0%
093	21	35	0.972	66.7%	-37.2%	4.7%
094	21	36	1.000	71.4%	-42.3%	-1.1%
095	21	35	0.972	66.7%	-40.6%	-0.9%
096	21	35	0.972	66.7%	-38.6%	2.3%

Comprehensive

Proposed Territory	Current Average Base Rate**	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	201	283	0.813	40.8%	-32.0%	-4.2%
003	203	277	0.796	36.5%	-34.4%	-10.4%
005	N/A	348	1.000	N/A	N/A	0.0%
006	244	449	1.290	84.0%	-39.0%	12.3%
008	221	348	1.000	57.5%	-35.0%	2.4%
009	256	395	1.135	54.3%	-20.4%	22.9%
010	183	254	0.730	38.8%	-33.1%	-7.2%
011	321	495	1.422	54.2%	-35.8%	-0.9%
091	273	421	1.210	54.2%	-29.5%	8.8%
092	254	392	1.126	54.3%	-28.3%	10.7%
093	253	390	1.121	54.2%	-41.1%	-9.2%
094	258	395	1.135	53.1%	-33.0%	2.5%
095	300	463	1.330	54.3%	-29.6%	8.6%
096	281	434	1.247	54.4%	-77.3%	-64.9%

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**TERRITORY RELATIVITIES**

**Collision**

Proposed Territory	Current Average Base Rate**	Proposed Territory Base Rate	Proposed Territory Relativity	Base Rate Change	Change in Average Relativity	Total Change
001	766	999	1.084	30.4%	-28.0%	-6.1%
003	793	891	0.966	12.4%	-22.0%	-12.3%
005	N/A	922	1.000	N/A	N/A	0.0%
006	698	1010	1.095	44.7%	-23.6%	10.6%
008	729	922	1.000	26.5%	-20.8%	0.1%
009	776	989	1.073	27.4%	-38.5%	-21.7%
010	640	733	0.795	14.5%	-20.6%	-9.1%
011	881	1141	1.238	29.5%	-24.2%	-1.8%
091	793	1007	1.092	27.0%	-20.5%	1.0%
092	764	970	1.052	27.0%	-23.8%	-3.2%
093	882	1142	1.239	29.5%	-15.1%	10.0%
094	787	1000	1.085	27.1%	-22.8%	-1.9%
095	810	1028	1.115	26.9%	-22.5%	-1.7%
096	N/A	922	1.000	0.0%	0.0%	0.0%

\* Base rates were adjusted for territory definition changes, taking into account the weighted average current base rate by NEW territory.

\*\* In addition to the adjustments described above, the Comprehensive and Collision base rates were re-based to account for the change in base coverage. For both Comprehensive and Collision coverages we are changing our base rate to contemplate a Symbol 8 vehicle with a \$500 deductible.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**TOWING AND LABOR RATES**

These rates are based on ISO's countrywide Loss Costs, but taking into consideration the discounts that will be applied to this coverage (Package Discount, Prime Life Discount and Valued Customer Discount) that are not contemplated by ISO. Our rates are selected on a countrywide basis.

<b>Limit per Disablement</b>	<b>Current Semi- Annual Rate</b>	<b>Proposed Semi- Annual Rate</b>
\$25	2.00	2.00
\$50	3.00	3.50
\$75	4.00	4.50
\$100	5.00	5.50
\$150*		5.50
\$200*		7.50
\$250*		9.00

\* We are introducing the higher limits of \$150, \$200 and \$250. ISO developed these limits for Motor Homes. We will allow them for any vehicle eligible for Towing Coverage.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**ELECTRONIC EQUIPMENT COVERAGE**

As part of ISO's 2005 change, they combined the Excess Sound Reproducing Equipment and Audio Visual and Data Electronic Equipment Rules. We delayed adoption of this part of ISO's program.

At this point, we propose to adopt this ISO change. ISO's Rules 14.F Excess Electronic Equipment Coverage and 14.G Tapes, Records, Disks and Other Media Coverage will be renumbered to Rule 31.B.1 and Rule 31.B.2, respectively.

The proposed semi-annual rates are based on ISO loss costs.

**Electronic Equipment Coverage**

<b>Maximum Limit of Liability</b>	<b>Current Semi-Annual Rate</b>	<b>ISO Semi-Annual Loss Cost</b>	<b>Proposed Semi-Annual Rate</b>
<b>\$1,000</b>	Included	NA	NA
<b>\$1,500</b>	12.50	14.56	25.50
<b>\$2,000</b>	21.00	29.12	51.50
<b>\$2,500</b>	29.00	43.68	74.00
<b>\$3,000</b>	35.50	58.23	91.00
<b>\$3,500</b>	41.50	72.79	106.00
<b>\$4,000</b>	47.00	87.35	120.50
<b>\$4,500</b>	51.00	101.91	130.50
<b>\$5,000</b>	55.00	116.46	140.50

**Tapes, Records, Disks and Other Media Coverage**

<b>Maximum Limit of Liability</b>	<b>Current Semi-Annual Rate</b>	<b>ISO Semi-Annual Loss Cost</b>	<b>Proposed Semi-Annual Rate</b>
<b>\$200</b>	\$7.00	\$4.86	\$7.50

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RULE 1 - DEFINITIONS**

Rule 1 - Definitions are identical to our current Rule 1, with the following exception:

The Artisan Class Factors shown in Rule 1.A.2.b.(1) have been removed. They are now in Rule 20 - Use Classifications.

Please see the attached manual for the full wording of this rule.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RULE 2 - PERSONAL AUTO POLICY ELIGIBILITY**

Only one change has been made to this rule.

In the previous Section D of this rule, which is now Section E, we will remove the reference to Ohio Casualty for the Named Non-Owner Coverage Endorsement.

Please see the attached manual for the full wording of this rule.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RULE 3 - DRIVER ASSIGNMENT**

We are moving the driver assignment wording from the current Rule 4, and creating a new Rule 3.

Although many of the principles of our current driver assignment rule remain - there are many changes in wording to make the rule clearer, and to make it work with our new system which will no longer use an ISO-type class plan. We also introduce the concept of an Excess Vehicle.

Please see Rule 3 in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**RULE 5 - RISK GROUP ASSIGNMENT**

In our current program, we utilize different companies to handle super preferred, preferred, and standard risks separately. We are now going to a "one company" program for new business. Instead of the separate companies with base rate differentials, we are going to use "Risk Group". Risk Group will help determine increased limits factors and whether or not the Non-Standard Tier Factor is applied. There is no specific "Risk Group" rating factor. See Section D, Exhibits I and VI.

The risk groups are based on our historical American Fire and Casualty (Low), and West American (Medium), and Ohio Casualty (High) Underwriting Guidelines.

Please see Rule 5 of the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORCYCLE PROGRAM**

As mentioned previously, we will be automating the rating of motorcycles with this implementation. We currently have no motorcycle policies in the state of Arkansas and thus there will be no impact to any policyholders.

Our new class plan and rating algorithm structure are based on a review of two competitors (Progressive and Safeco) and ISO. We have chosen to base our rates primarily off of Progressive but some of rating factors in our class plan were based on Safeco, ISO and actuarial judgment. Adjustments have been made where possible to account for the differences between the rating structures of the companies.

Many of our rating factors used for motorcycles are the ones used for Private Passenger Autos. The following pages outline how we developed the factors for each of our Motorcycle specific rating factors (factors used only in the motorcycle rating algorithm).

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORCYCLE RATING ALGORITHM**

We propose to use the following rating algorithm for motorcycles, unregistered two wheel vehicles and go-carts. Please see Rule 40.C of the attached Agent's manual for the complete rule.

Rule		BI	PD	CSL	MP	ArMED	UM/UIM	COMP	COLL	Misc*
8										
9	x									
11	x									
40E	x									
14	x									
15	x									
40F	x									
40G	x									
40H	x									
40I	x									
21	x									
21	x									
21	x									
21	x									
40J	x									
26	x									
27	x									
40K	x									
28B	x									
28C	x									
28D	x									
40L	x									
40M	x									
28	x									
40N	x									
36	x									

\* Miscellaneous Coverages include Motorcycle Accessories and Towing.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**GUEST PASSENGER COVERAGE**

Currently, Ohio Casualty and ISO include Guest Passenger Coverage in the rates. If the insured chooses to exclude that coverage, ISO applies factors as shown below.

Reduce Split Limit BI by 40% or a factor of 0.60.  
Reduce Combined Single Limit by 20% or a factor of 0.80

Our proposed rates will not include this coverage. Insureds will have the option to purchase this coverage for an additional charge. The charge is added via a multiplicative factor developed as follows:

Bodily Injury:  $1.00/0.60 = 1.67$   
Combined Single Limit:  $1.00/0.80 = 1.25$

All existing policyholders will maintain their current coverage upon conversion to the new rating plan.

Please refer to Rule 40.E Motorcycle Guest Passenger Coverage in the attached Agent's Manual.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORCYCLE TYPE/ENGINE DISPLACEMENT**

The proposed Motorcycle Type/Engine Displacement Factors are based on Progressive. Adjustments have been made to the implied Progressive factors based on:

- The difference between our base rates for PPAs and Progressive's motorcycle base rates.
- The differences in some rating factors between Ohio Casualty and Progressive.
- The overall rate level we wish to set for motorcycles - about 15% above Progressive's

**Progressive's Implied Engine Type Factors:**

<b>Cruiser/PGR Class 57 Harley Davidson Gp 3</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-950</b>	0.169	0.169	0.169	3.132	0.430	0.505	4.125	0.569	0.714
<b>951-9998</b>	0.210	0.210	0.210	3.664	0.623	0.705	4.353	0.602	0.976

<b>Touring/PGR Class 42 Touring</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-1210</b>	0.184	0.184	0.184	3.680	0.604	0.969	3.932	0.542	1.352
<b>1211-9998</b>	0.282	0.282	0.282	4.045	0.783	1.341	5.689	0.785	1.876

<b>Standard/PGR Class RG Regular</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-370</b>	0.076	0.076	0.076	2.190	0.339	0.149	1.800	0.248	0.214
<b>371-750</b>	0.123	0.123	0.123	2.980	0.367	0.522	2.811	0.388	0.727
<b>751-950</b>	0.123	0.123	0.123	3.314	0.369	0.558	2.811	0.388	0.775
<b>951-9998</b>	0.152	0.152	0.152	3.755	0.528	0.633	2.811	0.388	0.890

<b>Sport/PGR Class 39 Sport Group 2</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-750</b>	0.289	0.289	0.289	3.927	0.824	1.338	5.255	0.725	1.872
<b>751-9998</b>	0.289	0.289	0.289	4.224	0.930	1.664	5.255	0.725	2.332

<b>Tour Sport/PGR Class 43 Sport Touring</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-1210</b>	0.243	0.243	0.243	3.162	0.681	1.304	3.009	0.415	1.828
<b>1211-9998</b>	0.253	0.253	0.253	3.907	0.868	1.304	3.163	0.436	1.828

<b>Dual/PGR Class 52 Dirt Bike+15%</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-100</b>	0.068	0.068	0.068	1.749	0.538	0.128	1.793	0.247	0.171
<b>101-370</b>	0.087	0.087	0.087	2.423	0.733	0.128	1.793	0.247	0.171
<b>371-525</b>	0.124	0.124	0.124	3.427	0.733	0.343	2.728	0.376	0.477
<b>526-9998</b>	0.132	0.132	0.132	3.427	0.733	0.393	3.041	0.420	0.559

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORCYCLE TYPE/ENGINE DISPLACEMENT**

<b>Off Road/PGR Class 1S ATV Grp 2</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-370</b>	0.060	0.060	0.060	1.464	0.952	0.224	1.559	0.215	0.316
<b>371-600</b>	0.108	0.108	0.108	1.634	1.369	0.335	1.559	0.215	0.460
<b>601-9998</b>	0.108	0.108	0.108	1.673	1.515	0.537	1.559	0.215	0.757

<b>Performance/PGR Class 51 Sport Grp 3</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-600</b>	0.283	0.283	0.283	4.684	1.538	1.438	3.702	0.511	2.012
<b>601-850</b>	0.297	0.297	0.297	4.684	1.538	1.710	4.265	0.588	2.389
<b>851-9998</b>	0.315	0.315	0.315	5.294	1.538	2.429	4.940	0.682	3.395

<b>Scooter/PGR Class 1M Scooter/Moped Grp 1</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-100</b>	0.075	0.075	0.075	1.521	0.485	0.149	1.676	0.231	0.214
<b>101-200</b>	0.075	0.075	0.075	2.107	0.543	0.261	2.811	0.388	0.363
<b>201-575</b>	0.089	0.089	0.089	2.700	0.543	0.485	4.408	0.608	0.676
<b>576-9998</b>	0.155	0.155	0.155	3.314	0.630	1.095	4.408	0.608	1.532

<b>Moped/PGR Class 2C Scooter/Moped Group 2</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-9998</b>	0.075	0.075	0.075	1.521	0.485	0.149	2.811	0.388	0.004

<b>Dirt Bike/PGR Class 52 Dirt Bikes</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-100</b>	0.059	0.059	0.059	1.521	0.468	0.111	1.559	0.215	0.148
<b>101-370</b>	0.075	0.075	0.075	2.107	0.637	0.111	1.559	0.215	0.148
<b>371-525</b>	0.107	0.107	0.107	2.980	0.637	0.298	2.372	0.327	0.414
<b>526-9998</b>	0.115	0.115	0.115	2.980	0.637	0.342	2.644	0.365	0.486

<b>Go Cart/PGR Class GC Golf Carts</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-9998</b>	0.097	0.097	0.097	1.312	0.586	0.216	1.362	0.188	0.303

<b>Super Sport, Turbo Cycle/PGR Class SB Sport Grp 5</b>									
<b>Engine cc's</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM</b>	<b>UIM</b>	<b>UMPD</b>
<b>1-750</b>	0.425	0.425	0.425	5.999	4.119	2.889	6.253	0.863	4.040
<b>751-9998</b>	0.458	0.458	0.458	6.096	5.929	3.673	7.623	1.052	5.123

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

MOTORCYCLE TYPE/ENGINE DISPLACEMENT

Homemade/PGR Class RG Regular x 2									
Engine cc's	BI	PD	CSL	MP	COMP	COLL	UM	UIM	UMPD
1-370	0.152	0.152	0.152	4.381	0.678	0.297	3.601	0.497	0.428
371-750	0.247	0.247	0.247	5.961	0.733	1.044	5.621	0.776	1.482
751-950	0.247	0.247	0.247	6.629	0.737	1.116	5.621	0.776	1.589
951-9998	0.304	0.304	0.304	7.510	1.056	1.266	5.621	0.776	1.801

Limited Production/PGR Class 1Q Limited Prod Cruiser Grp 3									
Engine cc's	BI	PD	CSL	MP	COMP	COLL	UM	UIM	UMPD
1-9998	0.367	0.367	0.367	4.741	5.175	1.096	8.815	1.216	1.508

Trike/PGR Class 1N Trikes									
Engine cc's	BI	PD	CSL	MP	COMP	COLL	UM	UIM	UMPD
1-9998	0.240	0.240	0.240	3.567	0.681	1.371	5.571	0.769	1.923

Development of Adjustment Factor:											
Item	Estimated BI	Estimated PD	CSL	MP	Comp	Coll	UM	UM SLL	UIM	UIM SLL	UMPD
Progressive Base Rate*	21.6	14.4		55	101	172	57		12.000		20.000
Market Tier Base Adjustment	1.807	1.807		1.548	2.164	1.704	1.955		1.955		1.704
Market Tier Avg Factor Adjustment	0.670	0.788		1.079	0.706	0.816	0.577		0.577		0.580
Years Exp. Adjustment	0.951	0.951		0.951	0.951	0.951	0.951		0.951		0.951
MC Age Adjustment	0.774	0.774		0.788	0.734	0.602	0.933		0.935		0.529
Age/Marital Status Adjustment	1.000	1.000		1.000	1.000	1.000	1.000		1.000		1.000
Progressive \$500 Deductible Factor	NA	NA		NA	0.870	0.880	NA		NA		NA
ILF/DED factor Adjustment	1.000	1.000		1.259	1.000	1.000	1.000		1.000		1.000
Roadside Assistance Charge	0.000	0.000		0.000	10.000	0.000	0.000		0.000		0.000
Selected Markup	1.150	1.150		1.150	1.150	1.150	1.150		1.150		1.150
Adjusted Progressive Base Rate*	22.150	17.360		99.650	119.330	138.620	65.530		13.830		11.420
OCG PPA Base Rate	254	265	599	45	352	932	36	44	56.000	117.000	53.400
Engine Type Displacement Adjustment Factor	0.076	0.076	0.076	2.190	0.339	0.149	1.800	1.800	0.248	0.248	0.214

\*Single 30 Year Old, Territory 1, MC Age 0, RG Standard Class 1-370 Engine CCs, FR class F1

Note: for CSL use the same adjustment factor as used for BI and PD

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORCYCLE ACCESSORIES COVERAGE**

We proposed to adopt rates for Motorcycle Accessories coverage based on Progressive. Please see Rule 40.O of the attached Agent's Manual for the complete rule

<b>Total Coverage</b>	<b>Progressive Annual Charge</b>	<b>Selected Rates</b>
<b>1 - 1,000</b>	No Charge	No Charge
<b>1,001 - 1,500</b>	\$23	No Charge
<b>1,501 - 2,000</b>	\$45	No Charge
<b>2,001 - 2,500</b>	\$68	\$11.50
<b>2,501 - 3,000</b>	\$90	\$22.50
<b>3,001 - 3,500</b>	\$113	\$34.00
<b>3,501 - 4,000</b>	\$135	\$45.00
<b>4,001 - 4,500</b>	\$158	\$56.50
<b>4,501 - 5,000</b>	\$180	\$67.50
<b>5,001 - 5,500</b>	\$195	\$79.00
<b>5,501 - 6,000</b>	\$210	\$90.00
<b>6,001 - 6,500</b>	\$225	\$97.50
<b>6,501 - 7,000</b>	\$240	\$105.00
<b>7,001 - 7,500</b>	\$255	\$112.50
<b>7,501 - 8,000</b>	\$270	\$120.00
<b>8,001 - 8,500</b>	\$285	\$127.50
<b>8,501 - 9,000</b>	\$288	\$135.00
<b>9,001 - 9,500</b>	\$292	\$142.50
<b>9,501 - 10,000</b>	\$295	\$144.00

## STATE OF ARKANSAS

### PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

### OTHER MOTORCYCLE RATING FACTORS

#### **RESIDUAL LIABILITY FACTORS**

We propose to apply ISO's residual liability factors to those vehicles not eligible for Personal Injury Protection. Please see Rule 40.C.3 of the attached Agent's Manual for the proposed factors.

#### **STRUCTURAL MODIFICATION FACTOR**

We propose to apply a 50% surcharge when there are structural modifications to a motorcycle. This factor is based on Progressive. Please see Rule 40.H of the attached Agent's Manual for the complete rule.

#### **AGE/MARITAL STATUS FACTORS**

We propose to adopt Age/Marital Status Factors based on Progressive. Please see Rule 40.I of the attached Agent's Manual for the complete rule and proposed factors.

#### **YEARS OF MOTORCYCLE EXPERIENCE**

Factors for years of motorcycle driving experience have been developed based on actuarial judgment. It should be noted that a rider who takes a Basic Rider's Course will see a reduction from these factors. Please see Rule 40.J of the attached Agent's Manual for the complete rule and proposed factors.

#### **MULTI-CYCLE DISCOUNT**

We propose to adopt Safeco's Multi-Cycle Discount. Please see Rule 40.K of the attached Agent's Manual for the complete rule.

#### **SAFE-CYCLE DISCOUNT**

We propose to offer a discount for completion of Motorcycle Safety Foundation Courses. The discount is based on Safeco. Please see Rule 40.L of the attached Agent's Manual for the complete rule.

#### **GARAGING DISCOUNT**

We propose to adopt Safeco's Garaging Discount. Please see Rule 40.M of the attached Agent's Manual for the complete rule.

#### **ASSOCIATION DISCOUNT**

We propose to adopt Safeco's Association Discount. Please see Rule 40.N of the attached Agent's Manual for the complete rule.

#### **ORIGINAL COST NEW FACTORS**

We propose to adopt Original Cost New Factors based on Progressive. Please see Rule 40 Company Only of the attached Agent's Manual for the complete rule.



**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**MOTORHOME RATING FACTORS**

With the exception of the factors shown below, use the factors applicable to Personal Autos.

**RECREATIONAL VEHICLE FACTORS**

Recreational Vehicle factors have been developed to bring the PPA base rates to an appropriate level for Motorhomes. These factors are consistent with our current factors, taking into consideration the differences in our current and proposed rating algorithms and our desired impact. The overall impact for our 7 motorhomes is 6.2%.

**SYMBOL RELATIVITIES**

A Motorhome shall be assigned a Liability Symbol of 150 for both Bodily Injury/Property Damage/CSL and MP/PIP Symbols. The factor for Symbol 150 is 1.00.

For Physical Damage Symbol Relativities, we currently assign a symbol to the motorhome, based on the Cost New, then apply the appropriate auto symbol relativity. We propose to eliminate the step of assigning a symbol, and instead, assign a symbol relativity based on the Cost New.

The Relativities are based on the relativities that we are filing for Private Passenger Autos.

See Rule 41.A.6 in the attached Agent's Manual for factors.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**TRAILER RATING ALGORITHM**

We propose to maintain our current Trailer Rating Algorithm, however, we will include it in the manual for clarity.

A Personal Auto Policy affording liability coverage covers trailers designed for use with a Personal Auto, Pickup or Van and Camper Bodies designed for use with a Pickup, without additional premium and without specific description of the trailer. Therefore, there is no rating algorithm for Liability Coverage. The algorithm for physical damage coverages is shown below.

Rule		COMP	COLL
41B4		Base Rate for Orig Cost New	
14	x	Deductible Relativity	
28B	x	Package Discount	
28C	x	Valued Customer Discount	
28D	x	Prime Life Discount	
28	x	Group Discount	
36	x	Policy Term	

Please see Rule 41.B.4 of the attached Agent's Manual for the complete rule.

## PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

## TRAILER RATES

Trailers will use the same deductible relativities, and Package, Prime Life and Group Discounts as Autos.

We revised Trailer Rates several years ago. Since that time, we have continued to gather experience, and, on a Countrywide basis, we now have enough experience to make a determination concerning rates.

## Travel and Camping Trailers

## Comprehensive

Year Ending	Written Exposures	Earned Premium	Incurred Losses	Loss Ratio
Dec-01	6,540	445,662	602,321	135.2%
Dec-02	5,424	384,435	455,097	118.4%
Dec-03	4,942	348,298	300,426	86.3%
Dec-04	4,703	335,075	346,894	103.5%
<u>Dec-05</u>	<u>4,528</u>	<u>327,861</u>	<u>250,841</u>	<u>76.5%</u>
Total	26,137	1,841,331	1,955,579	106.2%

## Collision

Year Ending	Written Exposures	Earned Premium	Incurred Losses	Loss Ratio
Dec-01	5,855	231,451	112,423	48.6%
Dec-02	4,886	201,991	229,087	113.4%
Dec-03	4,482	182,025	98,070	53.9%
Dec-04	4,288	175,205	66,576	38.0%
<u>Dec-05</u>	<u>4,157</u>	<u>172,069</u>	<u>74,271</u>	<u>43.2%</u>
Total	23,668	962,741	580,427	60.3%

## All Other Trailers

## Comprehensive

Year Ending	Written Exposures	Earned Premium	Incurred Losses	Loss Ratio
Dec-01	2,219	90,171	65,256	72.4%
Dec-02	1,945	81,294	56,948	70.1%
Dec-03	1,917	76,536	47,572	62.2%
Dec-04	1,952	78,812	36,279	46.0%
<u>Dec-05</u>	<u>1,967</u>	<u>80,180</u>	<u>19,661</u>	<u>24.5%</u>
Total	10,000	406,993	225,716	55.5%

## Collision

Year Ending	Written Exposures	Earned Premium	Incurred Losses	Loss Ratio
Dec-01	2,095	51,063	17,573	34.4%
Dec-02	1,847	46,895	45,082	96.1%
Dec-03	1,823	44,328	9,888	22.3%
Dec-04	1,859	45,807	55,420	121.0%
<u>Dec-05</u>	<u>1,882</u>	<u>46,326</u>	<u>9,500</u>	<u>20.5%</u>
Total	9,506	234,419	137,463	58.6%

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**TRAILER RATES**

To develop proposed rates, our current rates were offset for the differences between our current and proposed deductibles, Valued Customer Discount, Package Discount, and Prime Life Discount. Then, an additional factor (1.40) was included to raise rates for Comprehensive Coverage on Travel and Camping Trailers only, based on our experience shown on the prior page.

By applying this combined adjustment factor to the current rates for trailers with original cost new of \$5,000 to \$5,999, we developed new base rates.

Next, our current relativities between different Original Cost New values were compared with those used by competitors and we developed a new set of relativities. The overall impact for our 50 trailers is 30%.

Please see Rules 41.B.4.d-e in the attached Agent's Manual for proposed rates.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**CLASSIC AUTOS**

We will maintain our current rating rules for Classic Autos which specify that these vehicles are to be classified and rated as Private Passenger Autos with a Physical Damage Symbol based on the stated amount. We will continue using the current model year to determine the Model Year Relativity. We don't currently have any classic autos in our portfolio thus there is no impact.

Classic Autos will be assigned a Liability Symbol of 110 for both the BI/PD/CSL and MP/PIP Symbols. The factor for Symbol 110 is 1.00.



**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**ANTIQUÉ AUTO RATING FACTORS**

With the exception of the factors shown below, use the factors applicable to Personal Autos. We don't currently have any antique autos in our portfolio thus there is no impact.

**RECREATIONAL VEHICLE FACTOR**

Recreational Vehicle factors have been developed to bring the PPA base rates to an appropriate level for Antique Autos. These factors are consistent with our current factors, taking into consideration the differences in our current and proposed rating algorithms.

Please see Rule 41.D.6 of the attached Agent's Manual for the proposed factors.

**PHYSICAL DAMAGE RATING**

Physical Damage Rating Factors are based off of our current factors. We have adjusted those factors to a \$500 deductible base, and offset them for the countrywide differences between current and proposed Valued Customer Discount, Package Discount and Prime Life Discount.

Please see Rule 41.D.8 of the attached Agent's Manual for the proposed factors.



## STATE OF ARKANSAS

### PRIVATE PASSENGER AUTOMOBILE

#### WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

### MISCELLANEOUS OFF ROAD VEHICLE RATING FACTORS

#### RESIDUAL LIABILITY FACTORS

We propose to apply ISO's residual liability factors to those vehicles not eligible for Personal Injury Protection. Please see Rules 42.A.3 (Snowmobiles), 42.B.3 (All Terrain Vehicles), 42.C.3 (Unregistered Dune Buggies) and 42.D.3 (Golf Carts) of the attached Agent's Manual for the proposed factors.

#### RECREATIONAL VEHICLE FACTORS

Recreational Vehicle factors were set to equal our current factors (Snowmobiles and Unregistered Dune Buggies) or based on Progressive (All Terrain Vehicles and Golf Carts). Please see Rules 42.A.5 (Snowmobiles), 42.B.5 (All Terrain Vehicles), 42.C.5 (Unregistered Dune Buggies) and 42.D.5 (Golf Carts) of the attached Agent's Manual for the proposed factors. We currently do not have any miscellaneous off-road vehicles in force; therefore, there is no impact for these vehicle types.

#### GUEST PASSENGER COVERAGE

Currently, Ohio Casualty and ISO include Guest Passenger Coverage in the rates. If the insured chooses to exclude that coverage, ISO applies factors as shown below.

Reduce Split Limit BI by 40% or a factor of 0.60.  
Reduce Combined Single Limit by 20% or a factor of 0.80

Our proposed rates will not include this coverage. Insureds will have the option to purchase this coverage for an additional charge. The charge is added via a multiplicative factor developed as follows:

Bodily Injury:  $1.00/0.60 = 1.67$   
Combined Single Limit:  $1.00/0.80 = 1.25$

All existing policyholders will maintain their current coverage upon conversion to the new rating plan.

Please see Rules 42.A.7 (Snowmobiles), 42.B.7 (All Terrain Vehicles), 42.C.7 (Unregistered Dune Buggies), and 42.D.7 (Golf Carts) of the attached Agent's Manual for the proposed factors.

#### PHYSICAL DAMAGE RATES

Physical Damage Rating Factors are based off of our current factors. We have adjusted those factors to a \$500 deductible base, and offset them for the differences between current and proposed Valued Customer Discount, Package Discount and Prime Life Discount.

Please see Rules 42.A.8 (Snowmobiles), 42.B.8 (All Terrain Vehicles), 42.C.8 (Unregistered Dune Buggies) and 42.D.8 (Golf Carts) of the attached Agent's Manual for the proposed factors.

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
INDEX**

AGENTS BULLETINS

WRITTEN ON OR AFTER: 11-02-07

**Underwriting**

[New Business Guidelines](#)  
[Interface Document Retention](#)

**Forms**

[Forms Listing](#)

**Rules and Rates**

Rule 1.	<a href="#">Definitions</a>
Rule 2.	<a href="#">Personal Auto Policy - Eligibility</a>
Rule 3.	<a href="#">Driver Assignment</a>
Rule 4.	<a href="#">Rating Territory Assignment</a>
Rule 5.	<a href="#">Risk Group Assignment</a>
Rule 6.	<a href="#">Uninsured/Underinsured Motorists Coverage</a>
Rule 7.	<a href="#">Premium Determination</a>
Rule 8.	<a href="#">Base Rates</a>
Rule 9.	<a href="#">Territory Relativities</a>
Rule 10.	<a href="#">Reserved for Future Use</a>
Rule 11.	<a href="#">Increased Limits Factors</a>
Rule 12.	<a href="#">Reserved for Future Use</a>
Rule 13.	<a href="#">Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit</a>
Rule 14.	<a href="#">Deductible Relativities</a>
Rule 15.	<a href="#">Model Year Rating</a>
Rule 16.	<a href="#">Symbol Rating</a> <a href="#">Liability Symbols</a> Physical Damage Symbols Customized Vehicles
Rule 17.	<a href="#">Extended Non-Owned Coverage</a>
Rule 18.	<a href="#">Named Non-Owner Coverage</a>
Rule 19.	<a href="#">Driver Classifications</a>
Rule 20.	<a href="#">Use Classifications</a>
Rule 21.	<a href="#">Driver Experience Factors</a>
Rule 22.	<a href="#">Non-Standard Tier Factors</a>
Rule 23.	<a href="#">Loan/Lease Coverage</a>
Rule 24.	<a href="#">Reserved for Future Use</a>
Rule 25.	<a href="#">Reserved for Future Use</a>
Rule 26.	<a href="#">Premium Reduction Factor</a>
Rule 27.	<a href="#">Market Tier</a>
Rule 28.	<a href="#">Discounts</a>

- A. Multi-Car Discount
  - B. Package Discount
  - C. Valued Customer Discount
  - D. Prime Life Discount
  - E. Good Student Discount
  - F. Driver Training Discount
  - G. Motor Vehicle Accident Prevention Course Discount
  - H. Anti-Theft Discount
  - I. Passive Restraint Discount
  - J. Anti-Lock Brake Discount
  - K. Excess Vehicle Discount
- Rule 29. [Reserved for Future Use](#)
- Rule 30. [Reserved for Future Use](#)
- Rule 31. [Miscellaneous Coverages](#)
- A. Towing and Labor Coverage
  - B. Electronic Equipment Coverage
  - C. Work Loss Coverage and Accidental Death Benefits
- Rule 32. [Enhanced Coverages](#)
- Rule 33. [Reserved for Future Use](#)
- Rule 34. [Reserved for Future Use](#)
- Rule 35. [Certified Risks – Financial Responsibility Laws](#)
- Rule 36. [Policy Period](#)
- Rule 37. [Changes](#)
- Rule 38. [Cancellation](#)
- Rule 39. [Suspension](#)
- Rule 40. [Motorcycles](#)
- A. Definitions
  - B. Driver Assignment
  - C. Motorcycle Premium Determination
  - D. Auto Rating Factors Used for Motorcycle Rating
  - E. Guest Passenger Coverage
  - F. Motorcycle Type/Engine Displacement Rating
  - G. Original Cost New Factors
  - H. Structural Modifications
  - I. Age/Marital Status
  - J. Years of Motorcycle Experience
  - K. Multi-Cycle Discount
  - L. Safe Cycle Discount
  - M. Garaging Discount
  - N. Association Discount
  - O. Motorcycle Accessories Coverage
- Rule 41. [Recreational Vehicles](#)
- A. Motorhome
  - B. Trailers
  - C. Classic Automobiles
  - D. Antique Automobiles
- Rule 42. [Miscellaneous Off Road Vehicles](#)
- A. Snowmobiles
  - B. All Terrain Vehicles
  - C. Unregistered Dune Buggy
  - D. Golf Cart
  - E. Go Cart
  - F. Unregistered Two Wheel Vehicles

[Rule 28. – Discounts](#)  
[Rule 40. – Motorcycles](#)  
Underwriting  
[Renewal Guidelines](#)  
[Endorsement Guidelines](#)

---

## ALPHABETICAL RULE AND RATE LISTING

[Age Factors](#) (Rule 19)  
[Air Bag Replacement Coverage](#) (Rule 32)  
[Anti-Lock Brake Discount](#) (Rule 28)  
[Antique Autos](#) (Rule 41)  
[Anti-Theft Discount](#) (Rule 28)  
[ATV's](#) (Rule 42)  
[Base Rates](#) (Rule 8)  
[Cancellation](#) (Rule 38)  
[Certified Risks – Financial Responsibility Laws](#) (Rule 35)  
[Changes](#) (Rule 37)  
[Classic Autos](#) (Rule 41)  
[Customized Vehicles](#) (Rule 16)  
[Deductible Relativities](#) (Rule 14)  
[Definitions](#) (Rule 1)  
[Discounts](#) (Rule 28)  
[Driver Assignment](#) (Rule 3)  
[Driver Classifications](#) (Rule 19)  
[Driver Experience Factors](#) (Rule 21)  
[Driver Training Discount](#) (Rule 28)  
[Dune Buggies](#) (Rule 42)  
[Electronic Equipment Coverage](#) (Rule 31)  
[Emergency Travel Expense Coverage](#) (Rule 32)  
[Enhanced Coverage Endorsement](#) (Rule 32)  
[Excess Vehicles Discount](#) (Rule 28)  
[Extended Non-Owned Coverage](#) (Rule 17)  
[Gender Factors](#) (Rule 19)  
[Go Carts](#) (Rule 42)  
[Golf Cart](#) (Rule 42)  
[Good Student Discount](#) (Rule 28)  
[Increased Limit Factors](#) (Rule 11)  
[Loan/Lease Coverage](#) (Rule 23)  
[Marital Status](#) (Rule 19)  
[Market Tier](#) (Rule 27)  
[Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit](#)  
(Rule 13)  
[Model Year Rating](#) (Rule 15)  
[Motorcycles](#) (Rule 40)  
[Motorhomes](#) (Rule 41)  
[Motor Vehicle Accident Prevention Course Discount](#) (Rule 28)  
[Multi-Car Discount](#) (Rule 28)  
[Named Non-Owner Coverage](#) (Rule 18)  
[Non-Standard Tier Factor](#) (Rule 22)  
[Package Discount](#) (Rule 28)  
[Passive Restraint Discount](#) (Rule 28)  
[Personal Auto – Eligibility](#) (Rule 2)  
[Personal Property Coverage](#) (Rule 32)

[Policy Period](#) (Rule 36)  
[Premium Determination](#) (Rule 7)  
[Premium Reduction Factor](#) (Rule 26)  
[Prime Life Discount](#) (Rule 28)  
[Principal/Occasional Operator Factors](#) (Rule 19)  
[Rating Territory Assignment](#) (Rule 4)  
[Rental Car Coverage](#) (Rule 32)  
[Replacement of New Autos](#) (Rule 32)  
[Risk Group Assignment](#) (Rule 5)  
[Snowmobiles](#) (Rule 42)  
[Suspension](#) (Rule 39)  
[Symbols – Liability and Physical Damage](#) (Rule 16)  
[Territory Relativities](#) (Rule 9)  
[Towing and Labor Coverage](#) (Rule 31)  
[Trailers – Camping/Utility](#) (Rule 41)  
[Trip Interruption Coverage](#) (Rule 32)  
[Two Wheeled Vehicles – Unregistered](#) (Rule 42)  
[Uninsured/Underinsured Motorists Coverage](#) (Rule 6)  
[Use Classifications](#) (Rule 20)  
[Valued Customer Discount](#) (Rule 28)  
[Work Loss and Accidental Death Benefits](#) (Rule 31)

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 1. DEFINITIONS**

**A. Private Passenger Auto**

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
  - a. Not used as a public or livery conveyance for passengers,
  - b. Not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
  - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification Section; and
  - b. Is not used for the delivery or transportation of goods or materials unless such use is:
    - (1) Incidental to the insured's business as an artisan. Artisans include but are not limited to carpenters, electricians, siders, painters, paperhangers, plumbers, etc.
    - (2) For farming or ranching.
  - c. A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:
    - (1) It meets the conditions in **2.a.** and **2.b.** above; and
    - (2) Coverage is limited in accordance with Form PP 03 01, the Federal Employees Using Autos in Government Business Endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
  - a. It is principally garaged on a farm or ranch, and
  - b. It otherwise meets the definitions in **1.** and **2.** above.

- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** SINGLE LIMIT LIABILITY as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.
- E.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- F.** OWNED as used in this manual includes:
  - 1.** An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, the additional insured will be displayed on the declarations page.
  - 2.** A vehicle owned by a trust. Refer to Rule **2.E.** for eligibility requirements applicable to vehicles owned by a trust.
- G.** GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

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PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 2. PERSONAL AUTO POLICY - ELIGIBILITY**

- A.** Form PP 00 01, the Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1. if:
1. They are written on a specified auto basis, and
  2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:
1. Resident relatives other than husband and wife;
  2. Resident individuals; or
  3. Non-resident relatives, including a non-resident husband and wife;
- if:
- They are written on a specified auto basis;
  - The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
  - Form PP 83 34, the Joint Ownership Coverage Endorsement is attached. Refer to the endorsement for the extent of coverage.
- C.** A personal auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with this manual provided that vehicle is:
1. Not experience rated, and
  2. Not used in any occupation other than farming or ranching, or
  3. Used only in driving to or from work.
- D.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis;

2. They are owned by:
    - a. An individual;
    - b. A husband and wife;
    - c. Two or more relatives other than husband and wife; or
    - d. Two or more resident individuals; and
  3. Coverage is limited in accordance with Form PP 03 23, the Miscellaneous Type Vehicle or Form PP 83 20, the Snowmobile Endorsement (not required on motor homes).
- E. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. Form PP 83 22, the Named Non-Owner Coverage Endorsement must be attached.

**Exception:**

Exposures in **A.**, **B.**, **C.** or **D.** above may be written under a commercial auto policy when combined with a commercial risk.

- F. A Personal Auto Policy shall be used to afford coverage to:
- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
  - Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
  - a. The grantor of the trust must be:
    - (1) An individual or a husband and wife; and
    - (2) The only named insured(s) shown in the Declarations.
  - b. All vehicles insured under the policy must be owned by the trust.
  - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
2. Endorsement

Attach PP 13 03 the Trust Endorsement to the policy.

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 3. DRIVER ASSIGNMENT**

**A. Autos including Classic Autos**

**1. Policies insuring one or more Youthful Operators (Operators under Age 25)**

- a. Assign any youthful principal operator to the vehicle they principally operate.
  - (1) If more than one youthful principal operator is assigned to the vehicle, determine the combined Age, Gender and Marital Status Factor for each. (See Rule 19)
  - (2) Assign the youthful principal operator with the highest factor determined above to the vehicle.

b. Assign youthful occasional operators to remaining vehicles as follows:

Determine the combined Age, Gender and Marital Status Factor for all youthful occasional operators.

- (1) Note: A student residing at an educational institution over 100 road miles from the auto's principal place of garaging shall be considered to have the "lowest" factor.
  - (2) Assign the youthful operator with the highest factor determined above to the remaining vehicle he or she operates the most frequently.
  - (3) Remaining youthful operators are assigned to remaining vehicles in the order of the highest rated youthful operator to the vehicle with the highest Physical Damage Symbol.
- c. Assign any remaining youthful principal operators to remaining autos as follows:
- (1) Determine the combined Age, Gender and Marital Status Factor for all remaining youthful principal operators.
  - (2) Assign these operators in order of the youthful operator with the highest factor determined above to the remaining vehicle with the highest Physical Damage Symbol.

- d. Any remaining vehicles with unassigned operators shall be assigned operators in accordance with the “Policies Insuring No Youthful Operators” (Rule **3.A.2**) and “Excess Vehicle” (Rule **3.A.4**) sections of this rule.
- e. Note: Youthful Operators are to be assigned when the permanent license is issued or when the youthful operator is allowed to drive without a licensed driver in the vehicle. Do not assign youthful operators to an auto if they are holders of temporary learner’s permit if a licensed driver must be in the vehicle for the youthful operator to drive.

## **2. Policies Insuring No Youthful Operators**

### **a. Single Car Risk**

Assign the oldest non-youthful principal operator to the vehicle as the “class rated operator”.

### **b. Multi-car Risk**

- (1)** Assign any principal operators to the vehicle they principally operate.
  - (a)** If an operator has been listed as “principal” on more than one vehicle, assign that operator to the remaining vehicle with the highest Physical Damage Symbol.
  - (b)** In the event there is more than one non-youthful principal operator listed for a vehicle, assign the oldest operator as the “class rated operator”.
- (2)** After all principal operators have been assigned, if there are still vehicles without a “class rated operator”, occasional operators should be assigned to the vehicle they occasionally operate.
  - (a)** If an operator has been listed as “occasional” on more than one vehicle, assign that operator to the remaining vehicle with the highest Physical Damage Symbol.
  - (b)** In the event there is more than one non-youthful occasional operator listed for a vehicle, assign the oldest operator as the “class rated operator”.

## **3. Unassigned Operators (More Drivers than Autos)**

In the event there are still operators which have not been assigned to an auto, they should be assigned to the auto they most frequently operate for purposes of point and risk group assignment. These will not be the “class rated operators”.

Note: All operators on the policy should be assigned to one, and only one, auto.

## **4. Excess Vehicles (More Vehicles than Operators)**

- a. Any vehicle which has not had a driver assigned should be designated an “Excess Vehicle”.



**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 4. RATING TERRITORY ASSIGNMENT**

- A. Refer to the Territory Definitions below to determine the territory code for the location where the auto is principally garaged.

**Notes:**

A student residing at an educational institution is considered a resident of the parents household.

If a student has an automobile at an educational institution, the automobile is rated for the location of the parents residence.

- B. Territory Definitions:

See the Territory Section below for definitions and codes for each rating territory.

In the County of	Code	In the County of	Code	In the County of	Code
Arkansas	011	Garland	008	Newton	093
Ashley	011	Grant	092	Ouachita	011
Baxter	093	Greene	095	Perry	094
Benton	003	Hempstead	094	Phillips	095
Boone	093	Hot Spring	094	Pike	094
Bradley	011	Howard	094	Poinsett	095
Calhoun	011	Independence	093	Polk	094
Carroll	093	Izard	093	Pope	094
Chicot	011	Jackson	095	Prairie	096
Clark	094	Jefferson	006	Pulaski	001
Clay	095	Johnson	094	Randolph	095
Cleburne	093	Lafayette	011	Saline	*
Cleveland	011	Lawrence	095	Scott	094
Columbia	011	Lee	095	Searcy	093
Conway	094	Lincoln	011	Sebastian	010
Craighead	009	Little River	094	Sevier	094
Crawford	010	Logan	094	Sharp	093
Crittenden	005	Lonoke	091	St. Francis	095
Cross	095	Madison	093	Stone	093
Dallas	011	Marion	093	Union	011
Desha	011	Miller	011	Van Buren	093
Drew	011	Mississippi	005	Washington	003
Faulkner	091	Monroe	095	White	096
Franklin	094	Montgomery	094	Woodruff	095
Fulton	093	Nevada	094	Yell	094

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**\*SALINE**

<b>Zipcode</b>	<b>Terr Code</b>	<b>Zipcode</b>	<b>Terr Code</b>
71909	008	Remainder of County	092

As Zip Code boundaries are changed by the United States Postal Service (USPS), a new Zip Code may be created. Any Zip Code not specifically mentioned as included within a defined Territory but which is inside the boundary of the area so defined, shall take the Territory code for that defined Territory. If the boundary is not clear, refer to company.

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PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 5. RISK GROUP ASSIGNMENT**

- A.** Placement into a Risk Group is by vehicle, taking into consideration individually all the drivers assigned to the vehicle.
1. The highest risk group generated by any driver on the vehicle will be the risk group assigned to the vehicle.
  2. An Excess Vehicle will be assigned the lowest risk group of any vehicle on the policy.
  3. A policy may have vehicles in different risk groups.
  4. Risk Group will be re-evaluated at policy renewal.
  5. MVR's will be reordered as follows:
    - (a) Every 12 months for those in the high risk group;
    - (b) Every 24 months for those in the medium risk group;
    - (c) And/or when an accident or other loss occurs on the policy for any risk group.
- B.** High Risk Criteria:
1. An operator assigned to the vehicle who is Age 80 or older when written as new business. (In this case, the vehicle will remain in the high risk tier.)
  2. Major Convictions: 1 or more
  3. Combination of at fault accidents and/or minor convictions in the past 3 years. (A minor moving violation issued in conjunction with an accident shall be considered one incident.): 4 or more
  4. Those with no prior liability coverage unless there was no need for prior liability coverage.
- C.** Medium Risk Criteria:
1. Major Convictions: 0

2. Combination of at fault accidents and/or minor moving convictions in the past 3 years. (A minor moving violation issued in conjunction with an accident shall be considered one incident.): 2 or 3
  3. Not At-Fault Accidents and/or Comprehensive Losses (excluding towing and labor) in the past 3 years: 4 or more
  4. Unsupported operators less than Age 23. (Note – “Unsupported Operators” are those whose parents are not insured with OCG.)
  5. If new business, operator must be under Age 80.
  6. Operators license has been suspended or revoked for any cause in the past 3 years.
  7. Must have had prior liability coverage unless there was no previous need for the coverage.
- D. Low Risk Criteria:
1. Major Convictions: 0
  2. Combination of At-Fault Accident and/or Minor Convictions in the past 3 years: 0 or 1
  3. Combination of At-Fault Accidents and/or Minor Convictions in the past 5 years: 0, 1 or 2
  4. Not At-Fault Accidents and/or Comprehensive Losses (excluding towing and labor) in the past 3 years: 0, 1, 2 or 3
  5. No unsupported youthful operators under Age 23.
  6. If new business, operator must be under Age 80 and meet all other criteria.
  7. Operators license has not been suspended or revoked for any cause within the last 3 years.
  8. Must have had prior liability coverage unless there was no previous need for the coverage.

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 6. UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**A. Uninsured Motorists Coverage**

**1. Owners**

**a. BODILY INJURY**

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach PP 04 95, Uninsured Motorists Coverage - Arkansas.

If this form of insurance is purchased, it must apply to all vehicles under the policy.

**Exceptions:**

- (1)** The named insured has the right to reject such coverage in writing.
- (2)** After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- (3)** The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

**Rates**

Uninsured Motorists Rates are displayed in Rule **8**.

Rates for Multi-car risks are on a per-car basis. Apply the factor (s) show in Rule **28**. to each car including the first car.

**Increased Limits**

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Increased Limits Factors may be found in Rule **11**.

**Note:**

- (1) For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- (2) For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- (3) For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

**b. PROPERTY DAMAGE**

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

If this form of insurance is purchased, it must apply to all vehicles under the policy.

**Exceptions:**

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

**Rates**

This coverage can be purchased in addition to Bodily Injury Uninsured Motorists Split Limits coverage or by selecting Underinsured Motorists Combined Single Limits. Rates are displayed in Rule 8.

Rates for Multi-car risks are on a per-car basis. Apply the factor (s) shown in Rule 28. to each car including the first car.

**2. Non-owners**

If a named non-owner policy is extended to afford Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Uninsured Motorists Coverage rate shown in Rule 8. for owners.

## **B. Underinsured Motorists Coverage (UIM)**

### **1. Owners**

This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

If this form of insurance is purchased, it must apply to all vehicles under the policy.

#### **Underinsured Motorists Coverage must be offered for:**

- (1)** All new policies issued after July 1, 1993; and
- (2)** The first renewal on or after July 1, 1993.

#### **Exceptions:**

- (1)** If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (2)** This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3)** After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

#### **If Underinsured Motorists Coverage is provided:**

- (1)** The coverage shall apply to all vehicles insured under the policy.
- (2)** Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3)** Attach PP 04 34, Underinsured Motorists Coverage - Arkansas at basic or increased limits.

#### **Rates**

Underinsured Motorists Coverage rates are displayed in Rule **8**.

Rates for Multi-car risks are on a per-car basis. Apply the factor (s) shown in Rule **28**. to each car including the first car.

### **2. Non-owners**

If a named non-owner policy is extended to afford Underinsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Underinsured Motorists Coverage rate shown in Rule **8**. for owners.





**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 8. BASE RATES**

<b>Liability Coverage</b>	<b>Base Limit</b>	<b>Semi-Annual Base Rate</b>
Bodily Injury (BI)	\$25,000/\$50,000	\$127.00
Property Damage (PD)	\$25,000	\$132.50
Single Limit Liability (CSL)	\$75,000	\$299.50
Medical Payments (MP)	\$1,000	\$22.50
Uninsured Motorists - Split Limit (UM)	\$25,000/\$50,000	\$18.00
Uninsured Motorists - Single Limit (UM)	\$50,000	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50
Underinsured Motorists - Split Limit (UIM)	\$10,000/\$20,000	\$28.00
Underinsured Motorists - Single Limit (UIM)	\$50,000	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50
Arkansas Medical Payments (ArMED)	\$5,000	\$61.00
Arkansas Workloss	\$140/\$70 *	\$2.70
Arkansas AD&D	\$5,000	\$1.60

<b>Physical Damage Coverage</b>	<b>Model Year/ Symbol</b>	<b>Base Deductible</b>	<b>Semi-Annual Base Rate</b>
Comprehensive (COMP)	MY 2007,Sym 8	\$500	\$176.00
Collision (COLL)	MY 2007,Sym 8	\$500	\$466.00

\* \$140 per week for 52 weeks for an income earner; \$70 per week for 52 weeks for a non-income earner

Rental Reimbursement, Trip Interruption Coverage and other coverages are offered FREE as part of the Enhanced Coverage Endorsement - See Rule 32.

Rates for Towing and Labor and Electronic Equipment may be found in Rule 31. Miscellaneous Coverages.

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 9. TERRITORY RELATIVITIES**

Using Rule 4., determine the Rating Territory Assignment for each of the vehicles on the policy. Then apply the appropriate Territory Relativity for each Coverage.

<b>Territory</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>All UM&amp;UIM</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
<b>001</b>	1.606	1.389	1.512	0.089	0.972	0.813	1.084	0.089
<b>003</b>	1.028	0.966	1.001	0.400	0.972	0.796	0.966	0.400
<b>005</b>	1.000	1.000	1.000	1.000	0.944	1.000	1.000	1.000
<b>006</b>	1.713	1.405	1.580	1.200	1.000	1.290	1.095	1.200
<b>008</b>	1.000	1.000	1.000	1.000	0.944	1.000	1.000	1.000
<b>009</b>	1.382	1.252	1.326	0.578	0.972	1.135	1.073	0.578
<b>010</b>	1.008	0.969	0.991	0.689	0.972	0.730	0.795	0.689
<b>011</b>	1.327	1.195	1.270	0.889	1.000	1.422	1.238	0.889
<b>091</b>	1.319	1.130	1.237	0.578	0.972	1.210	1.092	0.578
<b>092</b>	1.279	0.992	1.155	0.533	0.972	1.126	1.052	0.533
<b>093</b>	1.127	1.130	1.128	0.511	0.972	1.121	1.239	0.511
<b>094</b>	0.904	0.870	0.890	0.800	1.000	1.135	1.085	0.800
<b>095</b>	1.323	1.156	1.251	0.511	0.972	1.330	1.115	0.511
<b>096</b>	1.215	1.031	1.135	0.422	0.972	1.247	1.000	0.422

**ARKANSAS 11-07**

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 10. RESERVED FOR FUTURE USE**

This Rule is reserved for future use.

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RULES AND RATES**

**RULE 11. INCREASED LIMITS FACTORS**

**A. Liability**

**1. Bodily Injury**

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.000	1.000	1.000
\$30/60	1.040	1.040	1.040
\$50/50	1.140	1.140	1.150
\$50/100	1.190	1.200	1.200
\$100/100	1.350	1.370	1.380
\$100/300	1.410	1.440	1.470
\$250/500*	1.660	1.740	1.840
\$300/300*	1.710	1.800	1.900
\$500/500*	1.830	1.960	2.140
\$500/1,000*	1.880	2.030	2.250
\$1,000/1,000*	2.030	2.230	2.630
\$1,000/2,000*	2.090	2.320	2.800

\*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**2. Property Damage**

Limit	Risk Group		
	Low	Medium	High
25,000	1.000	1.000	1.000
50,000	1.060	1.060	1.060
100,000*	1.090	1.090	1.090
150,000*	1.110	1.110	1.120
200,000*	1.120	1.130	1.130
250,000*	1.140	1.150	1.160
300,000*	1.150	1.160	1.170
500,000*	1.170	1.180	1.200
750,000*	1.200	1.220	1.240
1,000,000*	1.220	1.240	1.280
2,000,000*	1.270	1.300	1.380

\*Limits at or above 100,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**3. Combined Single Limit**

Limit	Risk Group		
	Low	Medium	High
\$75,000	1.000	1.000	1.000
\$100,000	1.050	1.050	1.050
\$125,000	1.060	1.060	1.060
\$150,000	1.080	1.080	1.090
\$200,000	1.110	1.110	1.120
\$250,000	1.130	1.140	1.150
\$300,000*	1.140	1.150	1.160
\$350,000*	1.160	1.170	1.190
\$400,000*	1.170	1.180	1.200
\$500,000*	1.190	1.200	1.230
\$600,000*	1.210	1.230	1.260
\$750,000*	1.230	1.250	1.290
\$1,000,000*	1.260	1.280	1.340
\$1,250,000*	1.280	1.300	1.380
\$1,500,000*	1.300	1.330	1.410
\$1,750,000*	1.310	1.340	1.440
\$2,000,000*	1.320	1.350	1.460

\*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**B. Medical Payments**

**1. Medical Payments**

Limit	Risk Group		
	Low	Medium	High
\$500	0.90	0.90	0.90
\$1,000	1.00	1.00	1.00
\$2,000	1.70	1.72	1.76
\$5,000	2.70	2.82	3.06
\$10,000	3.46	3.77	4.43

**2. Arkansas Medical Payments**

Limit	Risk Group		
	Low	Medium	High
\$500	0.33	0.33	0.33
\$1,000	0.37	0.37	0.37
\$2,000	0.63	0.64	0.65
\$5,000	1.00	1.05	1.13

\$10,000	1.28	1.40	1.64
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**C. Uninsured Motorists**

**1. Uninsured Motorists - Split Limit**

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.000	1.000	1.000
\$30/60	1.080	1.080	1.080
\$50/50	1.210	1.210	1.210
\$50/100	1.320	1.320	1.330
\$100/100	1.530	1.540	1.560
\$100/300	1.700	1.720	1.750
\$250/500*	2.170	2.220	2.330
\$300/300*	2.240	2.290	2.410
\$500/500*	2.470	2.550	2.750
\$500/1,000*	2.480	2.560	2.790
\$1,000/1,000*	2.710	2.820	3.210
\$1,000/2,000*	3.150	3.300	3.850

\*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**2. Uninsured Motorists – Single Limit**

Limit	Risk Group		
	Low	Medium	High
\$50,000	1.000	1.000	1.000
\$65,000	1.130	1.131	1.132
\$75,000	1.175	1.178	1.180
\$100,000	1.310	1.318	1.326
\$125,000	1.390	1.404	1.418
\$150,000	1.460	1.479	1.501
\$200,000	1.611	1.642	1.683
\$250,000	1.660	1.699	1.754
\$300,000*	1.778	1.828	1.905
\$350,000*	1.800	1.854	1.945
\$400,000*	1.850	1.910	2.017
\$500,000*	1.960	2.032	2.173
\$600,000*	2.010	2.090	2.256
\$750,000*	2.100	2.191	2.398
\$1,000,000*	2.151	2.252	2.508
\$1,250,000*	2.300	2.418	2.747
\$1,500,000*	2.370	2.498	2.880
\$1,750,000*	2.430	2.567	2.997
\$2,000,000*	2.480	2.624	3.097

\*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**3. Uninsured Motorists – Combined Single Limit**

Limit	Risk Group		
	Low	Medium	High
\$75,000	1.000	1.000	1.000
\$100,000	1.074	1.076	1.078
\$125,000	1.120	1.125	1.128
\$150,000	1.160	1.167	1.174
\$200,000	1.236	1.248	1.262
\$250,000	1.270	1.286	1.306
\$300,000*	1.326	1.347	1.376
\$350,000*	1.340	1.363	1.398
\$400,000*	1.360	1.386	1.426
\$500,000*	1.424	1.456	1.512
\$600,000*	1.450	1.485	1.552
\$750,000*	1.490	1.530	1.613
\$1,000,000*	1.526	1.571	1.677
\$1,250,000*	1.600	1.654	1.791
\$1,500,000*	1.640	1.699	1.861
\$1,750,000*	1.670	1.733	1.916
\$2,000,000*	1.700	1.767	1.970

\*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**4. Uninsured Motorists Property Damage**

Limit	Risk Group		
	Low	Medium	High
25,000	1.000	1.000	1.000
50,000	1.040	1.040	1.040
100,000*	1.090	1.100	1.100
150,000*	1.120	1.130	1.140
200,000*	1.130	1.140	1.150
250,000*	1.160	1.180	1.200
300,000*	1.170	1.190	1.210
500,000*	1.220	1.260	1.300
750,000*	1.240	1.290	1.350
1,000,000*	1.260	1.320	1.410

\*Limits at or above \$100,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

**D. Underinsured Motorists**

1. Underinsured Motorists – Split Limit

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.00	1.00	1.00
\$30/60	1.09	1.09	1.09
\$50/50	1.55	1.55	1.56
\$50/100	1.70	1.71	1.72
\$100/100	2.51	2.54	2.59
\$100/300	2.71	2.75	2.83
\$250/500*	4.24	4.37	4.67
\$300/300*	4.51	4.65	4.98
\$500/500*	5.36	5.58	6.18
\$500/1,000*	5.39	5.63	6.32
\$1,000/1,000*	6.31	6.66	7.85
\$1,000/2,000*	6.63	7.03	8.45

\*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

2. Underinsured Motorists – Single Limit

Limit	Risk Group		
	Low	Medium	High
\$50,000	1.000	1.000	1.000
\$65,000	1.230	1.230	1.230
\$75,000	1.320	1.320	1.320
\$100,000	1.660	1.670	1.670
\$125,000	1.850	1.860	1.880
\$150,000	2.020	2.030	2.060
\$200,000	2.270	2.290	2.330
\$250,000	2.500	2.530	2.590
\$300,000*	2.700	2.730	2.810
\$350,000*	2.820	2.860	2.950
\$400,000*	2.950	2.990	3.100
\$500,000*	3.210	3.260	3.410
\$600,000*	3.330	3.380	3.560
\$750,000*	3.540	3.600	3.820
\$1,000,000*	3.780	3.850	4.130
\$1,250,000*	4.030	4.110	4.450
\$1,500,000*	4.200	4.280	4.680
\$1,750,000*	4.340	4.430	4.870
\$2,000,000*	4.470	4.560	5.050

\*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

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**RULE 12. RESERVED FOR FUTURE USE**

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**RULE 13. MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE  
AND ACCIDENTAL DEATH BENEFIT**

**A. Eligibility**

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas. These coverages are not available for Extended Non-Owned or Named Non-Owner Vehicles.

If one or more of these coverages are afforded, attach PP 05 82, Personal Injury Protection Coverage - Arkansas to the policy.

**Exceptions:**

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.

**B. Coverages and Rates**

1. Medical Payments

a. Limits

Statutory Limit per person - \$5,000.

**(1)** Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.

**(2)** A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.

**(3)** Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

b. Rates

Rates: Charge the applicable manual rate for Medical Payment Insurance. Apply all factors applicable to Medical Payments as shown in Rule 7 – Premium Determination.

**2.** Work Loss Coverage

**a.** Limits

Maximum per person -

**(1)** For an Income Earner - \$140 per week for 52 weeks.

**(2)** For a Non-Income Earner - \$70 per week for 52 weeks.

**b.** Rates

All Private Passenger Motor Vehicles - \$2.70 per car.

Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

**3.** Accidental Death Benefit

**a.** Limits

Maximum per person - \$5,000

**b.** Rates

All Private Passenger Motor Vehicles - \$1.60 per car. Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

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**RULE 14. DEDUCTIBLE RELATIVITIES**

**A. Comprehensive Deductibles:**

<b>Deductible Amount</b>	<b>Relativity</b>
Full Coverage	1.67
\$50	1.58
\$100	1.49
\$200	1.33
\$250	1.26
\$500	1.00
\$1,000	0.74
\$1,500	0.58
\$2,000	0.47
\$2,500	0.38

**B. Collision Deductibles:**

<b>Deductible Amount</b>	<b>Relativity</b>
\$50	1.20
\$100	1.18
\$150	1.15
\$200	1.13
\$250	1.11
\$500	1.00
\$1,000	0.83
\$1,500	0.70
\$2,000	0.60
\$2,500	0.51

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**RULE 15. MODEL YEAR RATING**

**A.** Determine the model year of the auto:

1. The model year of the auto is the year assigned by the auto manufacturer.
2. **Rebuilt or Structurally Altered Autos** - the model year of the chassis determines the model year of the auto.

**B.** Apply the following relativities:

<b>Model Year</b>	<b>Comprehensive</b>	<b>Collison</b>
2009	1.060	1.090
2008	1.045	1.045
2007	1.000	1.000
2006	0.970	0.959
2005	0.940	0.933
2004	0.915	0.899
2003	0.881	0.848
2002	0.835	0.784
2001	0.795	0.715
2000	0.751	0.648
1999	0.708	0.585
1998	0.671	0.537
1997	0.635	0.482
1990 - 1996	0.600	0.424
1989 and prior	0.580	0.343

**C.** If a model year is not displayed, use the following procedure to determine the relativities:

Multiply the relativity for the latest model year displayed by a factor of 1.05 for each subsequent year.

Example: If 2008 is the latest model year shown, 2009 relativities would be calculated by multiplying the 2008 relativities by a factor of 1.05, and rounding to two places. 2010 relativities would be calculated by multiplying the 2008 relativities by 1.05 x 1.05, etc.

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**RULE 16. SYMBOL RATING**

**A. Liability Symbols**

1. Determine the Symbol of the Auto:

a. Model Years 1998 and subsequent:

- (1) Determine the Bodily Injury/Property Damage/Single Limit (BI/PD/CSL) Liability Symbol and the Med Pay Symbol from ISO's 2006 Liability Symbol Program which can be accessed via our Personal Auto Index under Rule 16.
- (2) For each vehicle listed on the Liability Symbol Pages, two rating symbols are provided. The BI/PD/CSL Liability Symbol will be different from the PIP/Med Pay Symbol. Valid BI/PD/CSL Liability Symbols for specific vehicles range from 250 to 390. Valid PIP/Med Pay Symbols range from 450 to 590.
- (3) The symbols are displayed for each vehicle series, on a vehicle series basis, and apply to all vehicles (VIN's) in a vehicle series. The Liability Symbols do not vary by model year of vehicle unless otherwise noted.
- (4) If the vehicle has no Symbol shown in the Liability Symbol Pages, assign the following default Symbols:

Private Passenger Automobile	100
Extended Non-Owned Coverage	130
Named Non-Owner Coverage	140
Motorhome	150

b. Model Years 1997 and prior:

Assign the following Symbols:

Private Passenger Automobile	100
Classic Auto	110
Extended Non-Owned Coverage	130
Named Non-Owner Coverage	140
Motorhome	150

2. Apply the following BI/PD/CSL Liability Symbol Relativities to the appropriate Bodily Injury and Property Damage or Single Limit Liability Base Rates:

Symbol	Relativity		
	BI	PD	CSL
100	1.000	0.841	0.936
110	1.000	1.000	1.000
130	1.000	0.841	0.936
140	1.000	0.841	0.936
150	1.000	1.000	1.000
250	0.703	0.632	0.675
255	0.728	0.661	0.701
260	0.754	0.692	0.729
265	0.781	0.725	0.759
270	0.809	0.759	0.789
275	0.838	0.795	0.821
280	0.868	0.832	0.854
285	0.900	0.871	0.888
290	0.932	0.912	0.924
295	0.965	0.955	0.961
300	1.000	1.000	1.000
305	1.036	1.047	1.040
310	1.073	1.096	1.082
315	1.112	1.148	1.126
320	1.152	1.202	1.172
325	1.193	1.258	1.219
330	1.236	1.317	1.268
335	1.280	1.379	1.320
340	1.326	1.444	1.373
345	1.374	1.512	1.429
350	1.423	1.583	1.487
355 - 390	1.474	1.657	1.547

3. Apply the following Med Pay Symbol Relativities to the appropriate Medical Payments Base Rates:

Symbol	Relativity
	MP
100 - 150	1.000
450	0.634
455	0.664
460	0.695
465	0.727
470	0.761
475	0.796
480	0.834
485	0.872
490	0.913
495	0.955
500	1.000
505	1.047
510	1.095

515	1.146
520	1.200
525	1.256
530	1.314
535	1.375
540	1.439
545	1.506
550	1.577
555	1.650
560	1.727
565	1.807
570	1.892
575	1.980
580	2.072
585	2.168
590	2.269

**B. Physical Damage Symbols**

1. Refer to the Physical Damage Symbol and Identification Section for the appropriate Physical Damage Symbol of the auto.

To access ISO's Physical Damage Symbols, go to the Sage Homepage. Click on Auto Classes & Symbols under the ISO & Related section. Click on a model year. Click on an auto. Click on Symbols.

2. If no Physical Damage Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
  - a. If the S&I Section displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
  - b. If the S&I Section does not display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Charted located in the reference pages of the S&I Section.

3. Physical Damage Symbol Relativities

Symbol	MY 1990 and Subsequent		MY 1981 - 1989	
	COMP	COLL	COMP	COLL
1	0.626	0.671	0.270	0.405
2	0.690	0.721	0.286	0.451
3	0.748	0.771	0.304	0.500
4	0.797	0.819	0.324	0.552
5	0.846	0.865	0.365	0.605
6	0.901	0.911	0.462	0.661
7	0.950	0.956	0.543	0.720
8	1.000	1.000	0.645	0.783
10	1.074	1.091	0.837	0.922
11	1.149	1.139	1.000	1.000

12	1.227	1.190	1.187	1.086
13	1.311	1.246	1.418	1.182
14	1.391	1.308	1.609	1.289
15	1.488	1.378	1.831	1.411
16	1.581	1.458	2.055	1.552
17	1.677	1.550	2.309	1.715
18	1.769	1.658	2.593	1.908
19	1.884	1.786	2.916	2.136
20	2.011	1.887	3.297	2.261
21	2.156	2.010	3.907	2.414
22	2.334	2.162		
23	2.525	2.349		
24	2.795	2.581		
25	3.168	2.870		
26	3.556	3.233		

4. 1990 and later model years - Symbol 27 Vehicles

- a. Determine the Original Cost (will be greater than \$80,000.)
- b. Apply the appropriate relativity from the table below:

Cost New	COMP	COLL
80,000 - 89,999	3.974	3.590
90,000 - 99,999	4.392	3.935
100,000 - 109,999	4.810	4.280
110,000 - 119,999	5.228	4.624
120,000 - 129,999	5.646	4.969
130,000 - 139,999	6.064	5.314
140,000 - 149,999	6.482	5.658
150,000 - 159,999	6.900	6.003
160,000 - 169,999	7.318	6.348
170,000 - 179,999	7.736	6.692
180,000 - 189,999	8.154	7.037
190,000 - 199,999	8.572	7.382
200,000 - 209,999	8.990	7.726
210,000 - 219,999	9.408	8.071
220,000 and above	9.826	8.416

5. 1976 - 1989 Model Year Vehicles

Apply the factors from the table above.

6. 1975 and Prior Model Year Vehicles should be rated as classic or antique autos.

7. Original Cost means:

- a. Manufacturer's Suggested Retail Price for autos built in the U.S.
- b. Manufacturer's Suggested Retail Price in U.S. for specially built autos.

- c. Manufacturer's Suggested Retail Price in U.S. for imported autos.

**C. Customized Vehicles**

When Comprehensive and/or Collision coverages are afforded, the Symbol factor shall be determined as follows:

1. Determine the ISO Physical Damage Symbol of the vehicle based on the VIN (this will be the symbol of the uncustomized vehicle and will reflect any resymboling from the Vehicle Series Rating Program.
2. If customizing is present and is to be covered, increase the symbol determined above by three. See notes below.
3. Determine the Symbol Factor according to Rule 16.B.
4. Attach Form PP 03 18, the Customizing Equipment Coverage Endorsement.

Notes:

- Symbol 9 is not a valid rating symbol. Therefore when adding 3 symbols to Symbols 6,7 or 8, Symbols 10, 11, or 12, respectively, will be obtained.
- For Model Years 1976 - 1980, the maximum symbol is 14.
- For Model Years 1981 - 1989, the maximum symbol is 21.
- For Model Years 1990 to current, the maximum symbol is 27.

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**RULE 17. EXTENDED NON-OWNED COVERAGE**

**A. Eligibility**

The Extended Non-Owned Coverage endorsement PP 03 06 may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

**B. Coverage**

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

2. Vehicles Furnished Or Available For Use As Public Or Livery Conveyances

Coverage is not available.

3. If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, Medical Payments Coverage may also be similarly extended.

**C. Rating – Liability And Medical Payments Coverage (Uninsured and Underinsured Motorists Coverages are not available).**

Apply the following factor to the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 7. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

1. Vehicles Furnished Or Available For Regular Use Except Vehicles Furnished For Use As Public Or Livery Conveyances

<p><b>Primary Liability/Medical Payments Insurance In Effect</b></p>
--

<b>Person(s) Named</b>	<b>Factor</b>
Named Individual	.12
Named Individual and Resident Relatives (including Named Individual's Spouse)	.13

<b>No Primary Liability/Medical Payments Insurance In Effect</b>	
<b>Person(s) Named</b>	<b>Factor</b>
Named Individual	.90
Named Individual and Resident Relatives (including Named Individual's Spouse)	1.00

**D. Endorsements**

Attach the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement PP 03 06.

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**RULE 18. NAMED NON-OWNER COVERAGE**

**A. Eligibility**

The Named Non-Owner Coverage endorsement PP 83 22 may be used for an individual who does not own an auto but drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

**B. Rating**

**1. Liability and Medical Payments Coverage**

Apply the following factor to the applicable premiums that would apply if the named individual owned an auto, using the premium determination procedures set forth in Rule 7. Premium Determination.

a. Exclusions for vehicles furnished or available for regular use apply:

Person(s) Named	Factor
Named Individual	.40
Named Individual and Resident Relatives (including Named Individual's Spouse)	.60

b. Exclusions for vehicles furnished or available for regular use do **not** apply:

Person(s) Named	Factor
Named Individual	.60
Named Individual and Resident Relatives (including Named Individual's Spouse)	.80

**2. Uninsured Motorists Coverage**

Charge the Uninsured Motorists Coverage rate that would apply if such individual owned an auto.

**3. Underinsured Motorists Coverage**

Charge the Underinsured Motorists Coverage rate that would apply if such individual owned an auto.

**C. Endorsement**

Attach the named non-owner coverage endorsement PP 83 22 to the policy.

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**RULE 19. DRIVER CLASSIFICATIONS**

This rule does not apply to risks rated in accordance with the Recreational Vehicle Rules unless otherwise noted.

Autos owned by an individual, or owned jointly by two or more resident relatives or resident individuals are classified as follows:

- A.** Determine the “Class Rated Operator” in accordance with Rule 3 - Driver Assignment.
- B.** Determine the AGE Factor of the class rated operator.
  - 1. Age means the age attained on the last birthday.
  - 2. The ages of all drivers on a policy shall be considered in determining the age factor for Excess Vehicles.
  - 3. Youthful Operators shall be those under 25 years of age.
  - 4. AGE Factors:

Age	BI	PD	CSL	MP	COMP	COLL	ArMED
16 or less	5.500	4.800	5.220	2.947	1.286	3.949	2.947
17	4.556	3.963	4.319	2.384	1.259	3.083	2.384
18	3.528	3.065	3.343	1.990	1.233	2.490	1.990
19	2.825	2.437	2.670	1.708	1.207	2.074	1.708
20	2.331	2.023	2.208	1.503	1.182	1.777	1.503
21	1.976	1.730	1.878	1.352	1.158	1.560	1.352
22	1.717	1.507	1.633	1.241	1.136	1.400	1.241
23	1.526	1.356	1.458	1.160	1.114	1.282	1.160
24	1.382	1.246	1.328	1.100	1.094	1.194	1.100
25	1.274	1.157	1.227	1.058	1.075	1.129	1.058
26	1.192	1.100	1.155	1.029	1.058	1.081	1.029
27	1.130	1.060	1.102	1.011	1.042	1.047	1.011
28	1.084	1.033	1.064	1.001	1.027	1.023	1.001
29	1.051	1.016	1.037	1.000	1.013	1.008	1.000
30	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	0.984	1.000	0.990	1.007	0.988	0.997	1.007
32	0.974	1.001	0.985	1.016	0.978	0.997	1.016
33	0.968	1.007	0.984	1.028	0.968	1.001	1.028
34	0.966	1.016	0.986	1.042	0.960	1.006	1.042

35	0.966	1.026	0.990	1.056	0.952	1.013	1.056
36	0.968	1.037	0.996	1.071	0.945	1.020	1.071
37	0.971	1.048	1.002	1.085	0.938	1.027	1.085
38	0.975	1.059	1.009	1.098	0.933	1.033	1.098
39	0.979	1.068	1.015	1.109	0.927	1.038	1.109
40	0.983	1.075	1.020	1.118	0.922	1.042	1.118
41	0.985	1.081	1.023	1.126	0.918	1.044	1.126
42	0.987	1.084	1.026	1.131	0.913	1.045	1.131
43	0.988	1.085	1.027	1.133	0.909	1.043	1.133
44	0.987	1.083	1.025	1.133	0.905	1.039	1.133
45	0.985	1.079	1.023	1.130	0.901	1.034	1.130
46	0.982	1.072	1.018	1.125	0.896	1.027	1.125
47	0.977	1.064	1.012	1.118	0.891	1.018	1.118
48	0.971	1.054	1.004	1.109	0.886	1.007	1.109
49	0.964	1.042	0.995	1.098	0.881	0.996	1.098
50	0.956	1.029	0.985	1.085	0.874	0.983	1.085
51	0.947	1.015	0.974	1.072	0.868	0.970	1.072
52	0.938	1.002	0.964	1.058	0.860	0.957	1.058
53	0.928	0.988	0.952	1.043	0.852	0.944	1.043
54	0.919	0.975	0.941	1.028	0.844	0.932	1.028
55	0.910	0.962	0.931	1.014	0.834	0.920	1.014
56	0.901	0.951	0.921	1.000	0.824	0.909	1.000
57	0.894	0.942	0.913	0.987	0.812	0.899	0.987
58	0.887	0.934	0.906	0.976	0.800	0.891	0.976
59	0.881	0.929	0.900	0.965	0.787	0.884	0.965
60	0.878	0.926	0.897	0.957	0.774	0.879	0.957
61	0.875	0.926	0.895	0.950	0.759	0.877	0.950
62	0.875	0.929	0.897	0.945	0.744	0.877	0.945
63	0.877	0.936	0.901	0.943	0.728	0.879	0.943
64	0.881	0.946	0.907	0.943	0.712	0.883	0.943
65	0.888	0.960	0.917	0.945	0.695	0.891	0.945
66	0.897	0.978	0.929	0.950	0.677	0.901	0.950
67	0.909	1.001	0.946	0.957	0.660	0.914	0.957
68	0.923	1.028	0.965	0.967	0.642	0.929	0.967
69	0.941	1.060	0.989	0.979	0.624	0.948	0.979
70	0.961	1.097	1.015	0.994	0.606	0.970	0.994
71	0.985	1.139	1.047	1.012	0.588	0.994	1.012
72	1.012	1.186	1.082	1.031	0.570	1.020	1.031
73	1.041	1.237	1.119	1.053	0.552	1.048	1.053
74	1.073	1.293	1.161	1.075	0.535	1.078	1.075
75	1.108	1.353	1.206	1.099	0.519	1.109	1.099
76	1.144	1.416	1.253	1.123	0.503	1.140	1.123
77	1.182	1.480	1.301	1.146	0.488	1.169	1.146
78	1.220	1.543	1.349	1.167	0.474	1.196	1.167
79	1.257	1.604	1.396	1.185	0.461	1.218	1.185
80	1.292	1.659	1.439	1.198	0.449	1.234	1.198
81	1.323	1.659	1.457	1.205	0.438	1.247	1.205
82	1.349	1.659	1.473	1.204	0.428	1.259	1.204

83	1.358	1.659	1.478	1.209	0.420	1.270	1.209
84	1.367	1.659	1.484	1.214	0.413	1.278	1.214
85	1.376	1.659	1.489	1.219	0.407	1.285	1.219
86	1.386	1.659	1.495	1.224	0.410	1.285	1.224
87	1.396	1.659	1.501	1.229	0.410	1.285	1.229
88	1.407	1.659	1.508	1.234	0.410	1.285	1.234
89	1.407	1.659	1.508	1.239	0.410	1.285	1.239
90	1.407	1.659	1.508	1.245	0.410	1.285	1.245
91	1.407	1.659	1.508	1.250	0.410	1.285	1.250
92	1.407	1.659	1.508	1.255	0.410	1.285	1.255
93	1.407	1.659	1.508	1.260	0.410	1.285	1.260
94	1.407	1.659	1.508	1.265	0.410	1.285	1.265
95	1.407	1.659	1.508	1.271	0.410	1.285	1.271
96	1.407	1.659	1.508	1.276	0.410	1.285	1.276
97	1.407	1.659	1.508	1.281	0.410	1.285	1.281
98 and over	1.407	1.659	1.508	1.286	0.410	1.285	1.286

5. AGE Factors for Excess Vehicles

Ages of Operators on the Policy	All Coverages Excluding COMP	COMP
All Operators between the ages of 49 and 71:	0.858	0.681
NOT all Operators between the ages of 49 and 71:	1.092	0.681

6. The AGE Factor for Extended Non-Owned Vehicles is 1.000.

C. Determine the GENDER and MARITAL STATUS of the Operator and whether the Operator is a PRINCIPAL or OCCASIONAL OPERATOR and apply the appropriate factor.

1. Married means a married person living with his or her spouse and includes a person who is widowed, divorced or legally separated only if such person has custody of one or more resident children.
2. Resident means anyone residing in the same household.
3. Exceptions:
  - a. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless the person customarily operates the auto.
  - b. If a Youthful Unmarried operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is married.
  - c. An Operator shall be considered a Principal Operator if he or she is the Owner or Principal Operator of the Vehicle.
  - d. An Operator shall be considered an Occasional Operator if he or she is not the Owner or Principal Operator of the Vehicle.



Principal or Occasional	Gender	Marital Status	Age 60 - 75						
			BI	PD	CSL	MP	COMP	COLL	ArMed
Either	Female	Married	1.050	0.974	1.020	1.382	0.841	0.898	1.382
Either	Female	Single	1.050	0.939	1.006	1.251	0.841	0.879	1.251
Either	Male	Married	1.000	1.037	1.015	1.105	1.000	0.937	1.105
Either	Male	Single	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Principal or Occasional	Gender	Marital Status	Age 76 - 81						
			BI	PD	CSL	MP	COMP	COLL	ArMed
Either	Female	Married	0.907	0.974	0.934	1.382	0.841	0.898	1.382
Either	Female	Single	0.907	0.939	0.920	1.251	0.841	0.879	1.251
Either	Male	Married	1.000	1.037	1.015	1.105	1.000	0.937	1.105
Either	Male	Single	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Principal or Occasional	Gender	Marital Status	Age 82 or More						
			BI	PD	CSL	MP	COMP	COLL	ArMed
Either	Female	Married	0.907	0.845	0.882	1.382	0.747	0.898	1.382
Either	Female	Single	0.907	0.814	0.870	1.251	0.747	0.879	1.251
Either	Male	Married	1.000	1.037	1.015	1.105	1.000	0.937	1.105
Either	Male	Single	1.000	1.000	1.000	1.000	1.000	1.000	1.000

5. The PRINCIPAL/OCCASIONAL - GENDER- MARITAL STATUS Factor is not applicable to Excess Vehicles.
6. The PRINCIPAL/OCCASIONAL - GENDER- MARITAL STATUS Factor for Extended Non-Owned Vehicles is 1.000.

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**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 20. USE CLASSIFICATIONS**

**A.** Determine the USE of the Vehicle

**B.** Definitions:

1. **ARTISAN USE** - An artisan is a person who has been trained in a mechanical art or trade. The particular skill necessary in the work is acquired by attending a vocation school, serving an apprenticeship, or by working as a handyman or helper and learning the trade informally. Artisans include, but are not limited to, carpenters, electricians, siders, painters, paperhangers, plumbers, etc.
2. **BUSINESS USE** - The use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to and from the principal place of occupation, profession or business.
  - a. **Liability only** - An auto used in the business of the U.S. Government by one of its employees may be classified and rated as **PLEASURE USE** or **WORK USE** when Form PP 03 01, the Federal Employees Using Autos in Government Business Endorsement is used to limit coverage.
3. **FARM USE** - The auto is primarily garaged on a farm or ranch, and
  - a. It is not customarily used for going to or from work other than farming or ranching, or driving to and from school, and
  - b. It is not customarily used in any occupation other than farming or ranching.
4. **WORK USE** - The auto is:
  - a. Not classified as Business, Artisan or Farm, and
  - b. Is used in driving to or from work or school.
  - c. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.
  - d. If the vehicle is classified **WORK USE**, the following additional information is required:
    - (1) Miles driven one way to work or school, and

(2) Number of days per week driven to work or school.

e. In the event the vehicle is driven less than 5 days per week, the average number of miles driven one way per day will be calculated, and used as the miles driven to or from work.

5. PLEASURE USE - The auto is:

a. Not classified as Business, Artisan or Farm, and

b. Not used in driving to or from work or school.

c. An auto owned and principally operated by a member of the clergy is not considered to be used for business or driving to or from work. Rate the vehicle as Pleasure Use.

**C. USE Rating Factors**

Determine the USE Rating Factor from the Table below:

<b>USE Classification</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
Pleasure Use	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Work Use (One way miles to work)	0 - 2.9	1.000	1.000	1.000	1.000	1.000	1.000
	3 - 4.9	1.000	1.000	1.000	1.000	1.000	1.000
	5 - 9.9	1.000	1.000	1.000	1.000	1.000	1.000
	10 - 14.9	1.000	1.000	1.000	1.000	1.000	1.000
	15 - 29.9	1.000	1.000	1.000	1.000	1.000	1.000
30 or over	1.100	1.100	1.100	1.100	1.100	1.100	1.100
Business Use	1.100	1.100	1.100	1.100	1.100	1.100	1.100
Artisan Use	1.100	1.100	1.100	1.100	1.100	1.100	1.100
Farm Use	0.900	0.900	0.900	0.900	0.900	0.900	0.900

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**OHIO CASUALTY GROUP®  
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RULES AND RATES**

**RULE 21. DRIVER EXPERIENCE FACTORS**

**A. Definitions**

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

**1. Major Convictions**

Major Conviction Points shall be assigned for conviction of:

- a.** Driving while intoxicated or under the influence of drugs (including any alcohol or drug related conviction),
- b.** Failure to stop and report when involved in an accident,
- c.** Homicide or assault arising out of the use of a motor vehicle,
- d.** Driving while license is suspended or revoked,
- e.** Reckless or Negligent Operation of a vehicle,
- f.** Fleeing or eluding police,
- g.** Criminal Activity with a motor vehicle,
- h.** Racing,
- i.** Speeding in excess of 25 MPH over the limit.

**2. Minor Convictions**

Minor Conviction Points shall be assigned for conviction of:

- a.** Any speeding convictions,
- b.** Any other moving conviction not considered a "Major Conviction".

**Note:** If a minor conviction is associated with an at-fault accident, ignore the minor conviction. For processing purposes, a minor conviction occurring the same day as an at-fault accident shall be assumed to be "associated".

**3. Major At-Fault Accidents**

Points shall be assigned for each at-fault accident that results in bodily injury or death.

**4. Minor At-Fault Accidents**

Points shall be assigned for each at-fault accident that results in:

- a.** Total Damage to all property, including the insured's, in excess of \$1,000,
- b.** Points will also be assigned if, during the experience period there were two or more accidents, each of which resulted in damage to property, but which have not been assigned a point under **a.** above.

**5. Exceptions**

- a.** No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- b.** No points are assigned for accidents occurring under the following circumstances:
  - (1)** Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
  - (2)** The applicant, owner or other resident operator is reimbursed by, or on behalf of a person who is responsible for the accident or has judgment against such person; or
  - (3)** Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
  - (4)** Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
  - (5)** Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
  - (6)** Accidents involving damage by contact with animals or fowl; or
  - (7)** Accidents involving Physical Damage limited to and caused by flying gravel, missiles, or falling objects; or
  - (8)** Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
  - (9)** The applicant, owner, or other resident operator receives payment under Personal Injury Protection where such individual is not at fault.

**B. Point Accumulation**

1. Points will be accumulated separately for incidents of:
  - a. Major Convictions
  - b. Minor Convictions
  - c. Major At-Fault Accidents
  - d. Minor At-Fault Accidents
  
2. The elapsed time since the incident occurred will determine the number of points assigned as follows:
  - a. If the incident occurred in the 12 months prior to the effective date of the policy term, assign 3 points.
  - b. If the incident occurred 12-24 months prior to the effective date of the policy term, assign 2 points.
  - c. If the incident occurred 24-36 months prior to the effective date of the policy term, assign 1 point.

**Note:** Incidents will “age”, and the number of points assigned will decrease as time elapses.

For each auto, sum the points in each category for all drivers assigned to that auto.

**Note:** Based on Rule 3 - Driver Assignment, all drivers should be assigned to an auto, even if they are not the “class rated operator”.

**C. Rating Factors**

Determine the appropriate Accident and Conviction Rating Factors based on the tables below.

These rating factors apply to Bodily Injury, Property Damage, Single Limits Liability, Medical Payments, Comprehensive and Collision Coverages.

**Note:** These rating factors are not applicable to Excess Vehicles.

**1. MAJOR CONVICTIONS**

Age 19 or Less							
Number of MAJOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.260	1.300	1.276	1.460	1.000	1.370	1.460
2	1.320	1.370	1.340	1.580	1.000	1.460	1.580
3	1.390	1.450	1.414	1.690	1.000	1.550	1.690
4	1.450	1.520	1.478	1.810	1.000	1.640	1.810
5	1.520	1.600	1.552	1.920	1.000	1.730	1.920

6	1.570	1.660	1.606	2.020	1.000	1.800	2.020
7	1.650	1.750	1.690	2.150	1.000	1.910	2.150
8	1.740	1.850	1.784	2.320	1.000	2.040	2.320
9	1.830	1.960	1.882	2.480	1.000	2.170	2.480
10 or more	1.920	2.060	1.976	2.640	1.000	2.300	2.640

Age 20 - 24							
Number of MAJOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.580	1.660	1.612	1.800	1.000	1.710	1.800
2	1.720	1.820	1.760	2.000	1.000	1.880	2.000
3	1.870	1.980	1.914	2.190	1.000	2.060	2.190
4	2.010	2.150	2.066	2.390	1.000	2.240	2.390
5	2.160	2.310	2.220	2.590	1.000	2.410	2.590
6	2.270	2.440	2.338	2.750	1.000	2.560	2.750
7	2.450	2.640	2.526	2.990	1.000	2.770	2.990
8	2.650	2.870	2.738	3.270	1.000	3.020	3.270
9	2.850	3.100	2.950	3.550	1.000	3.260	3.550
10 or more	3.060	3.330	3.168	3.830	1.000	3.510	3.830

Age 25 - 29							
Number of MAJOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.880	1.930	1.900	1.980	1.000	1.950	1.980
2	2.100	2.170	2.128	2.230	1.000	2.180	2.230
3	2.310	2.400	2.346	2.470	1.000	2.420	2.470
4	2.530	2.630	2.570	2.720	1.000	2.660	2.720
5	2.750	2.870	2.798	2.960	1.000	2.890	2.960
6	2.930	3.050	2.978	3.160	1.000	3.080	3.160
7	3.190	3.330	3.246	3.450	1.000	3.370	3.450
8	3.500	3.660	3.564	3.800	1.000	3.700	3.800
9	3.800	3.990	3.876	4.140	1.000	4.030	4.140
10 or more	4.110	4.320	4.194	4.480	1.000	4.360	4.480

Age 30 - 73							
Number of MAJOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	2.060	1.980	2.028	1.970	1.000	2.030	1.970
2	2.320	2.230	2.284	2.210	1.000	2.290	2.210
3	2.590	2.470	2.542	2.450	1.000	2.550	2.450

4	2.850	2.720	2.798	2.700	1.000	2.810	2.700
5	3.120	2.960	3.056	2.940	1.000	3.070	2.940
6	3.330	3.160	3.262	3.130	1.000	3.270	3.130
7	3.650	3.450	3.570	3.420	1.000	3.580	3.420
8	4.020	3.800	3.932	3.760	1.000	3.950	3.760
9	4.390	4.140	4.290	4.100	1.000	4.310	4.100
10 or more	4.760	4.480	4.648	4.440	1.000	4.670	4.440

<b>Age 74 or More</b>							
<b>Number of MAJOR CONVICTION POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.760	1.620	1.704	1.830	1.000	1.800	1.830
2	1.940	1.780	1.876	2.030	1.000	2.000	2.030
3	2.130	1.940	2.054	2.240	1.000	2.210	2.240
4	2.320	2.090	2.228	2.440	1.000	2.410	2.440
5	2.510	2.250	2.406	2.650	1.000	2.610	2.650
6	2.660	2.370	2.544	2.820	1.000	2.770	2.820
7	2.890	2.560	2.758	3.060	1.000	3.010	3.060
8	3.150	2.780	3.002	3.350	1.000	3.290	3.350
9	3.420	3.000	3.252	3.640	1.000	3.570	3.640
10 or more	3.680	3.220	3.496	3.930	1.000	3.850	3.930

**2. MINOR CONVICTIONS**

<b>Age 19 or Less</b>							
<b>Number of MINOR CONVICTION POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.010	1.010	1.010	1.010	1.000	1.010	1.010
5	1.020	1.020	1.020	1.030	1.000	1.020	1.030
6	1.030	1.030	1.030	1.050	1.000	1.040	1.050
7	1.040	1.040	1.040	1.070	1.000	1.050	1.070
8	1.050	1.060	1.054	1.090	1.000	1.070	1.090
9	1.060	1.070	1.064	1.120	1.000	1.090	1.120
10	1.100	1.120	1.108	1.180	1.000	1.150	1.180
11	1.120	1.130	1.124	1.210	1.000	1.160	1.210
12	1.130	1.150	1.138	1.230	1.000	1.180	1.230
13	1.170	1.190	1.178	1.300	1.000	1.240	1.300
14	1.180	1.210	1.192	1.320	1.000	1.260	1.320
15	1.190	1.220	1.202	1.350	1.000	1.270	1.350
16	1.230	1.270	1.246	1.420	1.000	1.330	1.420

17	1.250	1.280	1.262	1.440	1.000	1.350	1.440
18	1.260	1.300	1.276	1.460	1.000	1.370	1.460
19	1.300	1.340	1.316	1.530	1.000	1.420	1.530
20	1.310	1.360	1.330	1.550	1.000	1.440	1.550
21	1.320	1.370	1.340	1.580	1.000	1.460	1.580
22	1.360	1.420	1.384	1.650	1.000	1.510	1.650
23	1.380	1.430	1.400	1.670	1.000	1.530	1.670
24	1.390	1.450	1.414	1.690	1.000	1.550	1.690
25	1.430	1.490	1.454	1.760	1.000	1.600	1.760
26	1.440	1.510	1.468	1.780	1.000	1.620	1.780
27	1.450	1.520	1.478	1.810	1.000	1.640	1.810
28	1.490	1.570	1.522	1.880	1.000	1.690	1.880
29	1.510	1.580	1.538	1.900	1.000	1.710	1.900
30	1.520	1.600	1.552	1.920	1.000	1.730	1.920
31	1.560	1.640	1.592	1.990	1.000	1.790	1.990
32	1.570	1.660	1.606	2.020	1.000	1.800	2.020
33	1.580	1.670	1.616	2.040	1.000	1.820	2.040
34	1.620	1.720	1.660	2.110	1.000	1.880	2.110
35	1.640	1.730	1.676	2.130	1.000	1.900	2.130
36	1.650	1.750	1.690	2.150	1.000	1.910	2.150

Age 20 - 24							
Number of MINOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.020	1.020	1.020	1.020	1.000	1.020	1.020
5	1.030	1.040	1.034	1.050	1.000	1.040	1.050
6	1.060	1.070	1.064	1.080	1.000	1.070	1.080
7	1.090	1.100	1.094	1.120	1.000	1.110	1.120
8	1.120	1.130	1.124	1.160	1.000	1.140	1.160
9	1.140	1.160	1.148	1.200	1.000	1.180	1.200
10	1.230	1.260	1.242	1.320	1.000	1.280	1.320
11	1.260	1.290	1.272	1.360	1.000	1.320	1.360
12	1.290	1.330	1.306	1.400	1.000	1.350	1.400
13	1.380	1.430	1.400	1.520	1.000	1.460	1.520
14	1.410	1.460	1.430	1.560	1.000	1.490	1.560
15	1.430	1.490	1.454	1.600	1.000	1.530	1.600
16	1.520	1.590	1.548	1.720	1.000	1.640	1.720
17	1.550	1.620	1.578	1.760	1.000	1.670	1.760
18	1.580	1.660	1.612	1.800	1.000	1.710	1.800
19	1.670	1.750	1.702	1.920	1.000	1.810	1.920
20	1.700	1.790	1.736	1.960	1.000	1.850	1.960
21	1.720	1.820	1.760	2.000	1.000	1.880	2.000
22	1.810	1.920	1.854	2.110	1.000	1.990	2.110

23	1.840	1.950	1.884	2.150	1.000	2.030	2.150
24	1.870	1.980	1.914	2.190	1.000	2.060	2.190
25	1.960	2.080	2.008	2.310	1.000	2.170	2.310
26	1.980	2.110	2.032	2.350	1.000	2.200	2.350
27	2.010	2.150	2.066	2.390	1.000	2.240	2.390
28	2.100	2.240	2.156	2.510	1.000	2.340	2.510
29	2.130	2.280	2.190	2.550	1.000	2.380	2.550
30	2.160	2.310	2.220	2.590	1.000	2.410	2.590
31	2.250	2.410	2.314	2.710	1.000	2.520	2.710
32	2.270	2.440	2.338	2.750	1.000	2.560	2.750
33	2.300	2.470	2.368	2.790	1.000	2.590	2.790
34	2.390	2.570	2.462	2.910	1.000	2.700	2.910
35	2.420	2.610	2.496	2.950	1.000	2.730	2.950
36	2.450	2.640	2.526	2.990	1.000	2.770	2.990

Age 25 - 29							
Number of MINOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.030	1.030	1.030	1.030	1.000	1.030	1.030
5	1.050	1.060	1.054	1.060	1.000	1.060	1.060
6	1.090	1.090	1.090	1.100	1.000	1.090	1.100
7	1.130	1.140	1.134	1.150	1.000	1.140	1.150
8	1.180	1.190	1.184	1.200	1.000	1.190	1.200
9	1.220	1.230	1.224	1.250	1.000	1.240	1.250
10	1.350	1.370	1.358	1.390	1.000	1.380	1.390
11	1.390	1.420	1.402	1.440	1.000	1.430	1.440
12	1.440	1.470	1.452	1.490	1.000	1.470	1.490
13	1.570	1.610	1.586	1.640	1.000	1.620	1.640
14	1.610	1.650	1.626	1.690	1.000	1.660	1.690
15	1.660	1.700	1.676	1.740	1.000	1.710	1.740
16	1.790	1.840	1.810	1.880	1.000	1.850	1.880
17	1.830	1.890	1.854	1.930	1.000	1.900	1.930
18	1.880	1.930	1.900	1.980	1.000	1.950	1.980
19	2.010	2.070	2.034	2.130	1.000	2.090	2.130
20	2.050	2.120	2.078	2.180	1.000	2.140	2.180
21	2.100	2.170	2.128	2.230	1.000	2.180	2.230
22	2.230	2.310	2.262	2.370	1.000	2.330	2.370
23	2.270	2.350	2.302	2.420	1.000	2.370	2.420
24	2.310	2.400	2.346	2.470	1.000	2.420	2.470
25	2.450	2.540	2.486	2.620	1.000	2.560	2.620
26	2.490	2.590	2.530	2.670	1.000	2.610	2.670
27	2.530	2.630	2.570	2.720	1.000	2.660	2.720
28	2.670	2.770	2.710	2.860	1.000	2.800	2.860

29	2.710	2.820	2.754	2.910	1.000	2.850	2.910
30	2.750	2.870	2.798	2.960	1.000	2.890	2.960
31	2.880	3.010	2.932	3.110	1.000	3.040	3.110
32	2.930	3.050	2.978	3.160	1.000	3.080	3.160
33	2.970	3.100	3.022	3.210	1.000	3.130	3.210
34	3.100	3.240	3.156	3.350	1.000	3.270	3.350
35	3.150	3.290	3.206	3.400	1.000	3.320	3.400
36	3.190	3.330	3.246	3.450	1.000	3.370	3.450

Age 30 - 73							
Number of MINOR CONVICTION POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.030	1.030	1.030	1.030	1.000	1.030	1.030
5	1.060	1.060	1.060	1.060	1.000	1.060	1.060
6	1.110	1.100	1.106	1.100	1.000	1.100	1.100
7	1.160	1.150	1.156	1.150	1.000	1.160	1.150
8	1.210	1.200	1.206	1.190	1.000	1.210	1.190
9	1.260	1.250	1.256	1.240	1.000	1.260	1.240
10	1.420	1.390	1.408	1.390	1.000	1.410	1.390
11	1.480	1.440	1.464	1.440	1.000	1.470	1.440
12	1.530	1.490	1.514	1.480	1.000	1.520	1.480
13	1.690	1.640	1.670	1.630	1.000	1.670	1.630
14	1.740	1.690	1.720	1.680	1.000	1.720	1.680
15	1.790	1.740	1.770	1.730	1.000	1.780	1.730
16	1.950	1.880	1.922	1.870	1.000	1.930	1.870
17	2.010	1.930	1.978	1.920	1.000	1.980	1.920
18	2.060	1.980	2.028	1.970	1.000	2.030	1.970
19	2.220	2.130	2.184	2.110	1.000	2.190	2.110
20	2.270	2.180	2.234	2.160	1.000	2.240	2.160
21	2.320	2.230	2.284	2.210	1.000	2.290	2.210
22	2.480	2.370	2.436	2.360	1.000	2.450	2.360
23	2.530	2.420	2.486	2.400	1.000	2.500	2.400
24	2.590	2.470	2.542	2.450	1.000	2.550	2.450
25	2.750	2.620	2.698	2.600	1.000	2.710	2.600
26	2.800	2.670	2.748	2.650	1.000	2.760	2.650
27	2.850	2.720	2.798	2.700	1.000	2.810	2.700
28	3.010	2.860	2.950	2.840	1.000	2.960	2.840
29	3.060	2.910	3.000	2.890	1.000	3.020	2.890
30	3.120	2.960	3.056	2.940	1.000	3.070	2.940
31	3.280	3.110	3.212	3.080	1.000	3.220	3.080
32	3.330	3.160	3.262	3.130	1.000	3.270	3.130
33	3.380	3.210	3.312	3.180	1.000	3.330	3.180
34	3.540	3.350	3.464	3.330	1.000	3.480	3.330

35	3.590	3.400	3.514	3.370	1.000	3.530	3.370
36	3.650	3.450	3.570	3.420	1.000	3.580	3.420

<b>Age 74 or More</b>							
<b>Number of MINOR CONVICTION POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.020	1.020	1.020	1.020	1.000	1.020	1.020
5	1.050	1.040	1.046	1.050	1.000	1.050	1.050
6	1.080	1.060	1.072	1.080	1.000	1.080	1.080
7	1.110	1.090	1.102	1.120	1.000	1.120	1.120
8	1.150	1.120	1.138	1.170	1.000	1.160	1.170
9	1.190	1.160	1.178	1.210	1.000	1.200	1.210
10	1.300	1.250	1.280	1.330	1.000	1.320	1.330
11	1.340	1.280	1.316	1.370	1.000	1.360	1.370
12	1.380	1.310	1.352	1.410	1.000	1.400	1.410
13	1.490	1.410	1.458	1.540	1.000	1.520	1.540
14	1.530	1.440	1.494	1.580	1.000	1.560	1.580
15	1.570	1.470	1.530	1.620	1.000	1.600	1.620
16	1.680	1.560	1.632	1.740	1.000	1.720	1.740
17	1.720	1.590	1.668	1.780	1.000	1.760	1.780
18	1.760	1.620	1.704	1.830	1.000	1.800	1.830
19	1.870	1.720	1.810	1.950	1.000	1.920	1.950
20	1.910	1.750	1.846	1.990	1.000	1.960	1.990
21	1.940	1.780	1.876	2.030	1.000	2.000	2.030
22	2.060	1.870	1.984	2.160	1.000	2.130	2.160
23	2.100	1.910	2.024	2.200	1.000	2.170	2.200
24	2.130	1.940	2.054	2.240	1.000	2.210	2.240
25	2.250	2.030	2.162	2.360	1.000	2.330	2.360
26	2.280	2.060	2.192	2.400	1.000	2.370	2.400
27	2.320	2.090	2.228	2.440	1.000	2.410	2.440
28	2.440	2.190	2.340	2.570	1.000	2.530	2.570
29	2.470	2.220	2.370	2.610	1.000	2.570	2.610
30	2.510	2.250	2.406	2.650	1.000	2.610	2.650
31	2.620	2.340	2.508	2.770	1.000	2.730	2.770
32	2.660	2.370	2.544	2.820	1.000	2.770	2.820
33	2.700	2.410	2.584	2.860	1.000	2.810	2.860
34	2.810	2.500	2.686	2.980	1.000	2.930	2.980
35	2.850	2.530	2.722	3.020	1.000	2.970	3.020
36	2.890	2.560	2.758	3.060	1.000	3.010	3.060

### 3. MAJOR AT-FAULT ACCIDENTS

<b>Age 19 or Less</b>
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<b>Number of MAJOR ACCIDENT POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.030	1.040	1.034	1.060	1.000	1.050	1.060
2	1.070	1.080	1.074	1.120	1.000	1.090	1.120
3	1.100	1.120	1.108	1.180	1.000	1.150	1.180
4	1.140	1.160	1.148	1.240	1.000	1.190	1.240
5	1.170	1.200	1.182	1.300	1.000	1.240	1.300
6	1.210	1.240	1.222	1.370	1.000	1.290	1.370
7	1.240	1.280	1.256	1.430	1.000	1.340	1.430
8	1.280	1.320	1.296	1.490	1.000	1.390	1.490
9	1.310	1.360	1.330	1.550	1.000	1.440	1.550
10	1.350	1.400	1.370	1.610	1.000	1.490	1.610
11	1.380	1.440	1.404	1.670	1.000	1.530	1.670
12	1.420	1.480	1.444	1.740	1.000	1.580	1.740
13	1.450	1.520	1.478	1.800	1.000	1.630	1.800
14	1.480	1.560	1.512	1.860	1.000	1.680	1.860
15	1.520	1.600	1.552	1.920	1.000	1.730	1.920
16	1.550	1.640	1.586	1.980	1.000	1.780	1.980
17	1.590	1.680	1.626	2.040	1.000	1.830	2.040
18	1.620	1.720	1.660	2.110	1.000	1.880	2.110
19	1.660	1.760	1.700	2.170	1.000	1.920	2.170
20	1.690	1.800	1.734	2.230	1.000	1.970	2.230
21	1.730	1.840	1.774	2.290	1.000	2.020	2.290
22	1.760	1.880	1.808	2.350	1.000	2.070	2.350
23	1.790	1.920	1.842	2.410	1.000	2.120	2.410
24	1.830	1.960	1.882	2.480	1.000	2.170	2.480
25	1.860	2.000	1.916	2.540	1.000	2.220	2.540
26	1.900	2.040	1.956	2.600	1.000	2.260	2.600
27	1.930	2.080	1.990	2.660	1.000	2.320	2.660
28	1.970	2.120	2.030	2.720	1.000	2.360	2.720
29	2.000	2.160	2.064	2.780	1.000	2.410	2.780
30	2.040	2.200	2.104	2.850	1.000	2.460	2.850
31	2.070	2.240	2.138	2.910	1.000	2.510	2.910
32	2.110	2.280	2.178	2.970	1.000	2.560	2.970
33	2.140	2.320	2.212	3.030	1.000	2.610	3.030
34	2.180	2.360	2.252	3.090	1.000	2.650	3.090
35	2.210	2.390	2.282	3.150	1.000	2.700	3.150
36	2.250	2.440	2.326	3.220	1.000	2.750	3.220

<b>Age 20 - 24</b>							
<b>Number of MAJOR ACCIDENT POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.080	1.090	1.084	1.100	1.000	1.090	1.100

2	1.150	1.170	1.158	1.210	1.000	1.180	1.210
3	1.230	1.260	1.242	1.320	1.000	1.280	1.320
4	1.310	1.350	1.326	1.420	1.000	1.370	1.420
5	1.380	1.430	1.400	1.530	1.000	1.470	1.530
6	1.460	1.520	1.484	1.640	1.000	1.570	1.640
7	1.540	1.610	1.568	1.740	1.000	1.660	1.740
8	1.610	1.690	1.642	1.840	1.000	1.750	1.840
9	1.700	1.790	1.736	1.960	1.000	1.850	1.960
10	1.770	1.870	1.810	2.060	1.000	1.940	2.060
11	1.850	1.960	1.894	2.160	1.000	2.030	2.160
12	1.930	2.050	1.978	2.270	1.000	2.130	2.270
13	2.000	2.130	2.052	2.380	1.000	2.220	2.380
14	2.080	2.220	2.136	2.480	1.000	2.320	2.480
15	2.160	2.310	2.220	2.590	1.000	2.410	2.590
16	2.230	2.400	2.298	2.700	1.000	2.510	2.700
17	2.310	2.480	2.378	2.800	1.000	2.600	2.800
18	2.390	2.570	2.462	2.910	1.000	2.700	2.910
19	2.470	2.660	2.546	3.010	1.000	2.790	3.010
20	2.540	2.740	2.620	3.120	1.000	2.880	3.120
21	2.620	2.830	2.704	3.230	1.000	2.980	3.230
22	2.700	2.920	2.788	3.330	1.000	3.070	3.330
23	2.770	3.000	2.862	3.440	1.000	3.160	3.440
24	2.850	3.100	2.950	3.550	1.000	3.260	3.550
25	2.930	3.180	3.030	3.650	1.000	3.350	3.650
26	3.000	3.270	3.108	3.760	1.000	3.450	3.760
27	3.090	3.360	3.198	3.870	1.000	3.550	3.870
28	3.160	3.440	3.272	3.970	1.000	3.640	3.970
29	3.240	3.530	3.356	4.070	1.000	3.730	4.070
30	3.320	3.620	3.440	4.190	1.000	3.830	4.190
31	3.390	3.710	3.518	4.290	1.000	3.920	4.290
32	3.470	3.790	3.598	4.390	1.000	4.010	4.390
33	3.550	3.880	3.682	4.500	1.000	4.110	4.500
34	3.620	3.970	3.760	4.610	1.000	4.200	4.610
35	3.700	4.050	3.840	4.710	1.000	4.300	4.710
36	3.780	4.140	3.924	4.820	1.000	4.390	4.820

<b>Age 25 - 29</b>							
<b>Number of MAJOR ACCIDENT POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.110	1.120	1.114	1.130	1.000	1.120	1.130
2	1.230	1.240	1.234	1.260	1.000	1.250	1.260
3	1.350	1.370	1.358	1.390	1.000	1.380	1.390
4	1.460	1.490	1.472	1.520	1.000	1.500	1.520
5	1.580	1.620	1.596	1.650	1.000	1.630	1.650
6	1.700	1.750	1.720	1.780	1.000	1.760	1.780
7	1.820	1.870	1.840	1.910	1.000	1.880	1.910

8	1.930	1.990	1.954	2.040	1.000	2.000	2.040
9	2.050	2.120	2.078	2.180	1.000	2.140	2.180
10	2.170	2.240	2.198	2.300	1.000	2.260	2.300
11	2.280	2.360	2.312	2.430	1.000	2.380	2.430
12	2.400	2.490	2.436	2.570	1.000	2.520	2.570
13	2.520	2.620	2.560	2.700	1.000	2.640	2.700
14	2.630	2.740	2.674	2.820	1.000	2.760	2.820
15	2.750	2.870	2.798	2.960	1.000	2.890	2.960
16	2.870	2.990	2.918	3.090	1.000	3.020	3.090
17	2.980	3.110	3.032	3.220	1.000	3.140	3.220
18	3.100	3.240	3.156	3.350	1.000	3.270	3.350
19	3.220	3.360	3.276	3.480	1.000	3.400	3.480
20	3.330	3.480	3.390	3.610	1.000	3.520	3.610
21	3.450	3.610	3.514	3.750	1.000	3.650	3.750
22	3.570	3.740	3.638	3.870	1.000	3.780	3.870
23	3.680	3.860	3.752	4.000	1.000	3.900	4.000
24	3.800	3.990	3.876	4.140	1.000	4.030	4.140
25	3.920	4.110	3.996	4.270	1.000	4.150	4.270
26	4.030	4.230	4.110	4.390	1.000	4.280	4.390
27	4.160	4.360	4.240	4.530	1.000	4.410	4.530
28	4.270	4.480	4.354	4.660	1.000	4.530	4.660
29	4.380	4.600	4.468	4.790	1.000	4.660	4.790
30	4.510	4.740	4.602	4.920	1.000	4.790	4.920
31	4.620	4.860	4.716	5.050	1.000	4.910	5.050
32	4.730	4.980	4.830	5.180	1.000	5.030	5.180
33	4.860	5.110	4.960	5.320	1.000	5.170	5.320
34	4.970	5.230	5.074	5.440	1.000	5.290	5.440
35	5.080	5.350	5.188	5.570	1.000	5.410	5.570
36	5.210	5.480	5.318	5.710	1.000	5.550	5.710

Age 30 - 73							
Number of MAJOR ACCIDENT POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.140	1.130	1.136	1.130	1.000	1.130	1.130
2	1.280	1.260	1.272	1.250	1.000	1.270	1.250
3	1.420	1.390	1.408	1.390	1.000	1.410	1.390
4	1.560	1.520	1.544	1.510	1.000	1.550	1.510
5	1.700	1.650	1.680	1.640	1.000	1.680	1.640
6	1.850	1.780	1.822	1.780	1.000	1.830	1.780
7	1.980	1.910	1.952	1.900	1.000	1.960	1.900
8	2.120	2.040	2.088	2.030	1.000	2.100	2.030
9	2.270	2.180	2.234	2.160	1.000	2.240	2.160
10	2.410	2.300	2.366	2.290	1.000	2.370	2.290
11	2.550	2.430	2.502	2.410	1.000	2.510	2.410
12	2.690	2.570	2.642	2.550	1.000	2.650	2.550
13	2.830	2.700	2.778	2.680	1.000	2.790	2.680

14	2.970	2.820	2.910	2.800	1.000	2.920	2.800
15	3.120	2.960	3.056	2.940	1.000	3.070	2.940
16	3.250	3.090	3.186	3.060	1.000	3.200	3.060
17	3.390	3.220	3.322	3.190	1.000	3.340	3.190
18	3.540	3.350	3.464	3.330	1.000	3.480	3.330
19	3.680	3.480	3.600	3.450	1.000	3.620	3.450
20	3.820	3.610	3.736	3.580	1.000	3.750	3.580
21	3.960	3.750	3.876	3.710	1.000	3.890	3.710
22	4.100	3.870	4.008	3.840	1.000	4.030	3.840
23	4.240	4.000	4.144	3.960	1.000	4.160	3.960
24	4.390	4.140	4.290	4.100	1.000	4.310	4.100
25	4.520	4.270	4.420	4.230	1.000	4.440	4.230
26	4.660	4.390	4.552	4.350	1.000	4.580	4.350
27	4.810	4.530	4.698	4.490	1.000	4.720	4.490
28	4.950	4.660	4.834	4.610	1.000	4.860	4.610
29	5.090	4.790	4.970	4.740	1.000	4.990	4.740
30	5.230	4.920	5.106	4.880	1.000	5.130	4.880
31	5.370	5.050	5.242	5.000	1.000	5.270	5.000
32	5.510	5.180	5.378	5.130	1.000	5.400	5.130
33	5.660	5.320	5.524	5.260	1.000	5.550	5.260
34	5.790	5.440	5.650	5.390	1.000	5.680	5.390
35	5.930	5.570	5.786	5.510	1.000	5.820	5.510
36	6.080	5.710	5.932	5.650	1.000	5.960	5.650

Age 74 or More							
Number of MAJOR ACCIDENT POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.100	1.080	1.092	1.110	1.000	1.100	1.110
2	1.200	1.160	1.184	1.210	1.000	1.210	1.210
3	1.300	1.250	1.280	1.330	1.000	1.320	1.330
4	1.400	1.330	1.372	1.440	1.000	1.430	1.440
5	1.500	1.410	1.464	1.540	1.000	1.530	1.540
6	1.600	1.500	1.560	1.660	1.000	1.640	1.660
7	1.700	1.580	1.652	1.770	1.000	1.750	1.770
8	1.800	1.660	1.744	1.870	1.000	1.850	1.870
9	1.910	1.750	1.846	1.990	1.000	1.960	1.990
10	2.010	1.830	1.938	2.100	1.000	2.070	2.100
11	2.100	1.910	2.024	2.200	1.000	2.170	2.200
12	2.210	2.000	2.126	2.320	1.000	2.290	2.320
13	2.310	2.080	2.218	2.430	1.000	2.390	2.430
14	2.410	2.160	2.310	2.530	1.000	2.490	2.530
15	2.510	2.250	2.406	2.650	1.000	2.610	2.650
16	2.610	2.330	2.498	2.760	1.000	2.710	2.760
17	2.710	2.410	2.590	2.870	1.000	2.820	2.870
18	2.810	2.500	2.686	2.980	1.000	2.930	2.980
19	2.910	2.580	2.778	3.090	1.000	3.030	3.090

20	3.010	2.660	2.870	3.200	1.000	3.140	3.200
21	3.120	2.750	2.972	3.310	1.000	3.250	3.310
22	3.210	2.830	3.058	3.420	1.000	3.350	3.420
23	3.310	2.910	3.150	3.530	1.000	3.460	3.530
24	3.420	3.000	3.252	3.640	1.000	3.570	3.640
25	3.520	3.080	3.344	3.750	1.000	3.680	3.750
26	3.610	3.160	3.430	3.860	1.000	3.780	3.860
27	3.720	3.250	3.532	3.970	1.000	3.890	3.970
28	3.820	3.330	3.624	4.080	1.000	4.000	4.080
29	3.920	3.410	3.716	4.190	1.000	4.100	4.190
30	4.020	3.500	3.812	4.300	1.000	4.210	4.300
31	4.120	3.580	3.904	4.410	1.000	4.320	4.410
32	4.220	3.660	3.996	4.520	1.000	4.420	4.520
33	4.320	3.750	4.092	4.630	1.000	4.540	4.630
34	4.420	3.830	4.184	4.740	1.000	4.640	4.740
35	4.520	3.910	4.276	4.850	1.000	4.740	4.850
36	4.630	4.000	4.378	4.960	1.000	4.860	4.960

#### 4. MINOR AT-FAULT ACCIDENTS

Age 19 or Less							
Number of MINOR ACCIDENT POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.040	1.040	1.040	1.070	1.000	1.050	1.070
2	1.050	1.060	1.054	1.090	1.000	1.070	1.090
3	1.060	1.070	1.064	1.120	1.000	1.090	1.120
4	1.100	1.120	1.108	1.180	1.000	1.150	1.180
5	1.120	1.130	1.124	1.210	1.000	1.160	1.210
6	1.130	1.150	1.138	1.230	1.000	1.180	1.230
7	1.170	1.190	1.178	1.300	1.000	1.240	1.300
8	1.180	1.210	1.192	1.320	1.000	1.260	1.320
9	1.190	1.220	1.202	1.350	1.000	1.270	1.350
10	1.230	1.270	1.246	1.420	1.000	1.330	1.420
11	1.250	1.280	1.262	1.440	1.000	1.350	1.440
12	1.260	1.300	1.276	1.460	1.000	1.370	1.460
13	1.300	1.340	1.316	1.530	1.000	1.420	1.530
14	1.310	1.360	1.330	1.550	1.000	1.440	1.550
15	1.320	1.370	1.340	1.580	1.000	1.460	1.580
16	1.360	1.420	1.384	1.650	1.000	1.510	1.650
17	1.380	1.430	1.400	1.670	1.000	1.530	1.670
18	1.390	1.450	1.414	1.690	1.000	1.550	1.690
19	1.430	1.490	1.454	1.760	1.000	1.600	1.760
20	1.440	1.510	1.468	1.780	1.000	1.620	1.780
21	1.450	1.520	1.478	1.810	1.000	1.640	1.810
22	1.490	1.570	1.522	1.880	1.000	1.690	1.880
23	1.510	1.580	1.538	1.900	1.000	1.710	1.900

24	1.520	1.600	1.552	1.920	1.000	1.730	1.920
25	1.560	1.640	1.592	1.990	1.000	1.790	1.990
26	1.570	1.660	1.606	2.020	1.000	1.800	2.020
27	1.580	1.670	1.616	2.040	1.000	1.820	2.040
28	1.620	1.720	1.660	2.110	1.000	1.880	2.110
29	1.640	1.730	1.676	2.130	1.000	1.900	2.130
30	1.650	1.750	1.690	2.150	1.000	1.910	2.150
31	1.690	1.790	1.730	2.220	1.000	1.970	2.220
32	1.700	1.810	1.744	2.250	1.000	1.990	2.250
33	1.710	1.820	1.754	2.270	1.000	2.000	2.270
34	1.750	1.870	1.798	2.340	1.000	2.060	2.340
35	1.770	1.880	1.814	2.360	1.000	2.080	2.360
36	1.780	1.900	1.828	2.390	1.000	2.100	2.390

Age 20 - 24							
Number of MINOR ACCIDENT POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.090	1.100	1.094	1.120	1.000	1.110	1.120
2	1.120	1.130	1.124	1.160	1.000	1.140	1.160
3	1.140	1.160	1.148	1.200	1.000	1.180	1.200
4	1.230	1.260	1.242	1.320	1.000	1.280	1.320
5	1.260	1.290	1.272	1.360	1.000	1.320	1.360
6	1.290	1.330	1.306	1.400	1.000	1.350	1.400
7	1.380	1.430	1.400	1.520	1.000	1.460	1.520
8	1.410	1.460	1.430	1.560	1.000	1.490	1.560
9	1.430	1.490	1.454	1.600	1.000	1.530	1.600
10	1.520	1.590	1.548	1.720	1.000	1.640	1.720
11	1.550	1.620	1.578	1.760	1.000	1.670	1.760
12	1.580	1.660	1.612	1.800	1.000	1.710	1.800
13	1.670	1.750	1.702	1.920	1.000	1.810	1.920
14	1.700	1.790	1.736	1.960	1.000	1.850	1.960
15	1.720	1.820	1.760	2.000	1.000	1.880	2.000
16	1.810	1.920	1.854	2.110	1.000	1.990	2.110
17	1.840	1.950	1.884	2.150	1.000	2.030	2.150
18	1.870	1.980	1.914	2.190	1.000	2.060	2.190
19	1.960	2.080	2.008	2.310	1.000	2.170	2.310
20	1.980	2.110	2.032	2.350	1.000	2.200	2.350
21	2.010	2.150	2.066	2.390	1.000	2.240	2.390
22	2.100	2.240	2.156	2.510	1.000	2.340	2.510
23	2.130	2.280	2.190	2.550	1.000	2.380	2.550
24	2.160	2.310	2.220	2.590	1.000	2.410	2.590
25	2.250	2.410	2.314	2.710	1.000	2.520	2.710
26	2.270	2.440	2.338	2.750	1.000	2.560	2.750
27	2.300	2.470	2.368	2.790	1.000	2.590	2.790
28	2.390	2.570	2.462	2.910	1.000	2.700	2.910
29	2.420	2.610	2.496	2.950	1.000	2.730	2.950

30	2.450	2.640	2.526	2.990	1.000	2.770	2.990
31	2.540	2.740	2.620	3.110	1.000	2.870	3.110
32	2.560	2.770	2.644	3.150	1.000	2.910	3.150
33	2.590	2.800	2.674	3.190	1.000	2.940	3.190
34	2.680	2.900	2.768	3.310	1.000	3.050	3.310
35	2.710	2.930	2.798	3.350	1.000	3.090	3.350
36	2.740	2.970	2.832	3.390	1.000	3.120	3.390

<b>Age 25 - 29</b>							
<b>Number of MINOR ACCIDENT POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.130	1.140	1.134	1.150	1.000	1.140	1.150
2	1.180	1.190	1.184	1.200	1.000	1.190	1.200
3	1.220	1.230	1.224	1.250	1.000	1.240	1.250
4	1.350	1.370	1.358	1.390	1.000	1.380	1.390
5	1.390	1.420	1.402	1.440	1.000	1.430	1.440
6	1.440	1.470	1.452	1.490	1.000	1.470	1.490
7	1.570	1.610	1.586	1.640	1.000	1.620	1.640
8	1.610	1.650	1.626	1.690	1.000	1.660	1.690
9	1.660	1.700	1.676	1.740	1.000	1.710	1.740
10	1.790	1.840	1.810	1.880	1.000	1.850	1.880
11	1.830	1.890	1.854	1.930	1.000	1.900	1.930
12	1.880	1.930	1.900	1.980	1.000	1.950	1.980
13	2.010	2.070	2.034	2.130	1.000	2.090	2.130
14	2.050	2.120	2.078	2.180	1.000	2.140	2.180
15	2.100	2.170	2.128	2.230	1.000	2.180	2.230
16	2.230	2.310	2.262	2.370	1.000	2.330	2.370
17	2.270	2.350	2.302	2.420	1.000	2.370	2.420
18	2.310	2.400	2.346	2.470	1.000	2.420	2.470
19	2.450	2.540	2.486	2.620	1.000	2.560	2.620
20	2.490	2.590	2.530	2.670	1.000	2.610	2.670
21	2.530	2.630	2.570	2.720	1.000	2.660	2.720
22	2.670	2.770	2.710	2.860	1.000	2.800	2.860
23	2.710	2.820	2.754	2.910	1.000	2.850	2.910
24	2.750	2.870	2.798	2.960	1.000	2.890	2.960
25	2.880	3.010	2.932	3.110	1.000	3.040	3.110
26	2.930	3.050	2.978	3.160	1.000	3.080	3.160
27	2.970	3.100	3.022	3.210	1.000	3.130	3.210
28	3.100	3.240	3.156	3.350	1.000	3.270	3.350
29	3.150	3.290	3.206	3.400	1.000	3.320	3.400
30	3.190	3.330	3.246	3.450	1.000	3.370	3.450
31	3.320	3.470	3.380	3.600	1.000	3.510	3.600
32	3.370	3.520	3.430	3.650	1.000	3.560	3.650
33	3.410	3.570	3.474	3.700	1.000	3.600	3.700
34	3.540	3.710	3.608	3.840	1.000	3.750	3.840
35	3.590	3.750	3.654	3.890	1.000	3.790	3.890

36	3.630	3.800	3.698	3.940	1.000	3.840	3.940
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<b>Age 30 - 73</b>							
<b>Number of MINOR ACCIDENT POINTS</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.160	1.150	1.156	1.150	1.000	1.160	1.150
2	1.210	1.200	1.206	1.190	1.000	1.210	1.190
3	1.260	1.250	1.256	1.240	1.000	1.260	1.240
4	1.420	1.390	1.408	1.390	1.000	1.410	1.390
5	1.480	1.440	1.464	1.440	1.000	1.470	1.440
6	1.530	1.490	1.514	1.480	1.000	1.520	1.480
7	1.690	1.640	1.670	1.630	1.000	1.670	1.630
8	1.740	1.690	1.720	1.680	1.000	1.720	1.680
9	1.790	1.740	1.770	1.730	1.000	1.780	1.730
10	1.950	1.880	1.922	1.870	1.000	1.930	1.870
11	2.010	1.930	1.978	1.920	1.000	1.980	1.920
12	2.060	1.980	2.028	1.970	1.000	2.030	1.970
13	2.220	2.130	2.184	2.110	1.000	2.190	2.110
14	2.270	2.180	2.234	2.160	1.000	2.240	2.160
15	2.320	2.230	2.284	2.210	1.000	2.290	2.210
16	2.480	2.370	2.436	2.360	1.000	2.450	2.360
17	2.530	2.420	2.486	2.400	1.000	2.500	2.400
18	2.590	2.470	2.542	2.450	1.000	2.550	2.450
19	2.750	2.620	2.698	2.600	1.000	2.710	2.600
20	2.800	2.670	2.748	2.650	1.000	2.760	2.650
21	2.850	2.720	2.798	2.700	1.000	2.810	2.700
22	3.010	2.860	2.950	2.840	1.000	2.960	2.840
23	3.060	2.910	3.000	2.890	1.000	3.020	2.890
24	3.120	2.960	3.056	2.940	1.000	3.070	2.940
25	3.280	3.110	3.212	3.080	1.000	3.220	3.080
26	3.330	3.160	3.262	3.130	1.000	3.270	3.130
27	3.380	3.210	3.312	3.180	1.000	3.330	3.180
28	3.540	3.350	3.464	3.330	1.000	3.480	3.330
29	3.590	3.400	3.514	3.370	1.000	3.530	3.370
30	3.650	3.450	3.570	3.420	1.000	3.580	3.420
31	3.800	3.600	3.720	3.570	1.000	3.740	3.570
32	3.860	3.650	3.776	3.620	1.000	3.790	3.620
33	3.910	3.700	3.826	3.660	1.000	3.840	3.660
34	4.070	3.840	3.978	3.810	1.000	4.000	3.810
35	4.120	3.890	4.028	3.860	1.000	4.050	3.860
36	4.180	3.940	4.084	3.910	1.000	4.100	3.910

<b>Age 74 or More</b>							
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Number of MINOR ACCIDENT POINTS	BI	PD	CSL	MP	COMP	COLL	ArMED
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.110	1.090	1.102	1.120	1.000	1.120	1.120
2	1.150	1.120	1.138	1.170	1.000	1.160	1.170
3	1.190	1.160	1.178	1.210	1.000	1.200	1.210
4	1.300	1.250	1.280	1.330	1.000	1.320	1.330
5	1.340	1.280	1.316	1.370	1.000	1.360	1.370
6	1.380	1.310	1.352	1.410	1.000	1.400	1.410
7	1.490	1.410	1.458	1.540	1.000	1.520	1.540
8	1.530	1.440	1.494	1.580	1.000	1.560	1.580
9	1.570	1.470	1.530	1.620	1.000	1.600	1.620
10	1.680	1.560	1.632	1.740	1.000	1.720	1.740
11	1.720	1.590	1.668	1.780	1.000	1.760	1.780
12	1.760	1.620	1.704	1.830	1.000	1.800	1.830
13	1.870	1.720	1.810	1.950	1.000	1.920	1.950
14	1.910	1.750	1.846	1.990	1.000	1.960	1.990
15	1.940	1.780	1.876	2.030	1.000	2.000	2.030
16	2.060	1.870	1.984	2.160	1.000	2.130	2.160
17	2.100	1.910	2.024	2.200	1.000	2.170	2.200
18	2.130	1.940	2.054	2.240	1.000	2.210	2.240
19	2.250	2.030	2.162	2.360	1.000	2.330	2.360
20	2.280	2.060	2.192	2.400	1.000	2.370	2.400
21	2.320	2.090	2.228	2.440	1.000	2.410	2.440
22	2.440	2.190	2.340	2.570	1.000	2.530	2.570
23	2.470	2.220	2.370	2.610	1.000	2.570	2.610
24	2.510	2.250	2.406	2.650	1.000	2.610	2.650
25	2.620	2.340	2.508	2.770	1.000	2.730	2.770
26	2.660	2.370	2.544	2.820	1.000	2.770	2.820
27	2.700	2.410	2.584	2.860	1.000	2.810	2.860
28	2.810	2.500	2.686	2.980	1.000	2.930	2.980
29	2.850	2.530	2.722	3.020	1.000	2.970	3.020
30	2.890	2.560	2.758	3.060	1.000	3.010	3.060
31	3.000	2.660	2.864	3.190	1.000	3.130	3.190
32	3.040	2.690	2.900	3.230	1.000	3.170	3.230
33	3.080	2.720	2.936	3.270	1.000	3.210	3.270
34	3.190	2.810	3.038	3.390	1.000	3.330	3.390
35	3.230	2.840	3.074	3.430	1.000	3.370	3.430
36	3.270	2.870	3.110	3.480	1.000	3.410	3.480

**D. Incident Accumulation**

- Several rating variables utilize the sum of the total number of INCIDENTS of Major Convictions, Minor Convictions, Major Accidents and Minor Accidents. For this, sum the number of times each of these has occurred over the past 36 months. DO NOT use the number of "points".

- 2.** Reserved for Future Use
- 3.** Valued Customer Discount
  - a.** Sum the number of Major and Minor Convictions and Major and Minor Accidents for all operators on the policy.
  - b.** See Rule 28 - Discounts
- 4.** Good Student Discount and Driver Training Discount
  - a.** Sum the number of Major and Minor Convictions and Major and Minor Accidents for the driver qualifying for the discount.
  - b.** See Rule 28 - Discounts

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**RULE 22. NON-STANDARD TIER FACTORS**

**A. Definition**

1. If the vehicle has been determined to be in the High Risk Group as defined in Rule 5 - Risk Group Assessment, the Non-Standard Tier Factor shall apply.
2. A Non-Standard Tier Factor will not apply to vehicles which are in the Low Risk or Medium Risk Groups.

**B. Factors**

1. Factors are based on the Market Tier.
2. Determine the appropriate factor from the table below.

Market Tier	Home-Ownership	BI	PD	CSL	MP	UM	UIM	UMPD	COMP	COLL	ArMED
2-3	Any	1.188	1.160	1.177	1.288	1.577	1.577	1.185	1.180	1.205	1.288
4-5	Any	1.200	1.178	1.191	1.318	1.577	1.577	1.185	1.198	1.212	1.318
6-7	Any	1.216	1.198	1.209	1.378	1.577	1.577	1.185	1.238	1.239	1.378
8-9	Any	1.269	1.231	1.254	1.411	1.577	1.577	1.185	1.247	1.254	1.411
98 (No Hit)	Any	1.188	1.160	1.177	1.288	1.577	1.577	1.185	1.180	1.205	1.288
99 (No Score)	Any	1.216	1.198	1.209	1.378	1.577	1.577	1.185	1.238	1.239	1.378

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**RULE 23. LOAN/LEASE COVERAGE**

**A. Eligibility**

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Loan/Lease Coverage for a used or leased vehicle within 30 days of leasing or financing a vehicle.
3. The insured must request the Loan/Lease Coverage for a new vehicle within 180 days of the purchase date.

A new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state.

- B. Rates** – Multiply both the Collision and Comprehensive Coverage premiums by 1.07 for loan/lease coverage.

**C. Endorsement**

Attach Form PP 03 35 the Auto Loan/Lease Coverage Endorsement to the policy.

- D. Note:** Replacement Coverage for New Autos is provided for 180 days under the Enhanced Coverage Endorsement. See Rule 32.

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**RULE 24. RESERVED FOR FUTURE USE**

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**RULE 25. RESERVED FOR FUTURE USE**

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**RULE 26. PREMIUM REDUCTION FACTOR**

- A.** The Premium Reduction Factor is not applicable to New Business.
- B.** The Premium Reduction Factor allows Rate Capping on renewal business to mitigate the effect of large increases in premium for individual policyholders.
- C.** Rate increases will be capped at 15% per policy (excluding Miscellaneous Coverages) per policy term. The capping will only be applied to changes in premium that are directly affected by a rate revision.
- D.** In the event of a rate decrease or a rate increase less than the capping percentage above on the individual policy, the Premium Reduction Factor shall be 1.000.
- E.** The Premium Reduction Factor, if applicable, will vary by policy, allowing for the individual policy's current rates (including any non-rate revision changes) to be compared to the individual policy's proposed rates.
- F.** The Premium Reduction Factor will be recalculated at each policy renewal, and will eventually reach a level of 1.000 which means that the filed rates are being applied to the policy.

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**RULE 27. MARKET TIER**

- A.** Policies will be placed in a Market Tier based on objective underwriting criteria.
- B.** The following Markets are used:
1. Reserved for Future Use
  2. 2-9 - Scored Business
  3. 98 - "No Hit"
  4. 99 - "No Score" or "Thin File"
- C.** Retiering Guidelines
1. Agents may rescore policies once annually at the insureds request.
  2. The following rules (in order of precedence) are applicable:
    - a. Credit reports shall be obtained for the first named insured every 3 years.
    - b. Policies may move up or down only one market tier per review, subject to the following credit reclassification rules:
      - 1) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the better market tier.
      - 2) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the worse market tier.
- Exceptions:**
- 1) A policy where the first named insured was a prior "No Hit" or "No Score" will be subject to new business market tier rules, and will be placed in the appropriate market tier based on his/her renewal insurance score.
  - 2) If a re-score is requested by the insured, the policy will be subject to new business market tier rules and will be placed in the appropriate market tier based on this new insurance score.
- D.** Apply the appropriate Market Tier Factor as determined by the following table to each vehicle on the policy.

<b>Market Tier</b>	<b>Age Range</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>MP</b>	<b>COMP</b>	<b>COLL</b>	<b>ArMED</b>
<b>2</b>	<b>ALL</b>	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>3</b>	<b>ALL</b>	0.964	0.895	0.936	0.830	0.878	0.873	0.830
<b>4</b>	<b>ALL</b>	0.929	0.813	0.883	0.704	0.780	0.774	0.704
<b>5</b>	<b>ALL</b>	0.896	0.748	0.837	0.608	0.701	0.698	0.608
<b>6</b>	<b>ALL</b>	0.863	0.698	0.797	0.536	0.636	0.647	0.536
<b>7</b>	<b>ALL</b>	0.832	0.661	0.764	0.483	0.584	0.610	0.483
<b>8</b>	<b>ALL</b>	0.802	0.634	0.735	0.443	0.565	0.584	0.443
<b>9</b>	<b>ALL</b>	0.773	0.617	0.711	0.415	0.552	0.569	0.415
<b>98 (No Hit)</b>	<b>ALL</b>	0.863	0.698	0.797	0.536	0.636	0.647	0.536
<b>99 (No Score)</b>	<b>ALL</b>	0.863	0.698	0.797	0.536	0.636	0.647	0.536

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RULES AND RATES**

**RULE 28. DISCOUNTS**

- [A. Multi-Car Discount](#)
- [B. Package Discount](#)
- [C. Valued Customer Discount](#)
- [D. Prime Life Discount](#)
- [E. Good Student Discount](#)
- [F. Driver Training Discount](#)
- [G. Motor Vehicle Accident Prevention Course Discount](#)
- [H. Anti-Theft Discount](#)
- [I. Passive Restraint Discount](#)
- [J. Anti-Lock Brake Discount](#)
- [K. Excess Vehicles Discount](#)

**A. Multi-Car Discount**

1. The applicable Multi-Car Discount will apply if:
  - a. More than one personal auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and
  - b. Two or more autos are insured by any member company of the Ohio Casualty Group either on the same policy, or separate policies.
  - c. To qualify for the Multi-Car Discount, Bodily Injury Liability Coverage or Single Limit Liability Coverage must be written on the vehicles in question.
  - d. A vehicle with Comprehensive and/or Collision Coverage only will not qualify for the Multi-Car Discount and will not qualify another vehicle for the Multi-Car Discount.
  - e. A Motorhome will qualify for the Multi-Car Discount if it is on a policy with a personal auto. However, the Motorhome will NOT qualify the auto for the discount.
  - f. Primary or Secondary Extended Non-Owned coverage qualifies a single car policy for the multi-car discount. The multi-car discount does not apply to Extended Non-Owned vehicles.
2. Determine the applicable Multi-Car Discount Factor per Vehicle based on:
  - a. Whether the vehicle has been designated an Excess Vehicle or not, and
  - b. The Age of the Class Rated Operator (Not applicable for Excess Vehicles)
  - c. The following Table if the Vehicle is NOT an Excess Vehicle:

Multi-Car Discount Factor								
Age	BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
<36	0.678	0.663	0.672	0.521	0.710	0.849	0.683	0.521
36-40	0.678	0.663	0.672	0.521	0.710	0.849	0.743	0.521
41-45	0.678	0.735	0.701	0.521	0.710	0.849	0.743	0.521
46-55	0.678	0.735	0.701	0.521	0.710	0.883	0.743	0.521
56-59	0.678	0.711	0.691	0.521	0.710	0.883	0.743	0.521
60-75	0.678	0.711	0.691	0.521	0.710	0.883	0.672	0.521
76+	0.678	0.596	0.645	0.521	0.710	0.883	0.672	0.521

- d. If the Vehicle is an Excess Vehicle, the following Table shall be used, regardless of the ages of operators on the policy:

Multi-Car Discount Factor							
BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
0.678	0.697	0.686	0.521	0.710	0.870	0.709	0.521

## B. Package Discount

1. A Package Discount will apply if the named insured has both a Personal Auto and a Homeowners policy with the Ohio Casualty Group.
2. The Package Discount will apply as long as both policies remain in-force. If the Homeowners Policy is cancelled, this discount will be removed from the auto policy at the next renewal.
3. If the policy qualifies, a factor of .9 shall be applied to all coverages, including Miscellaneous Coverages.

## C. Valued Customer Discount

1. The Valued Customer Discount is based on the following criteria:
  - a. Market Tier of the Policy
  - b. Consecutive Years Insured with OCG - the number of years the policy has been in-force with the Ohio Casualty Group,
  - c. If the policy has been in force with the Ohio Casualty Group less than 3 years, the number of years of continuous coverage the named insured has been insured with the prior insurance company,
  - d. For renewals, the Number of Request to Cancel Notices for non-pay with OCG in the past 36 months, and
  - e. The Sum of the number of Major and Minor At-Fault Accidents and Convictions incidents on the entire policy in the past 36 months.
2. Determine the Rating Factor from the table below. This factor is applied to all coverages, including Miscellaneous Coverages, on all vehicles on the policy.

**Note:** For Work Loss and Accidental Death Coverages use the Medical Payments Factor, for other Miscellaneous coverages use the Comprehensive Factor.

Market	Consecutive Years Insured		Number of Request to Cancel	Sum of Number of Accidents & Convictions	BI	PD	CSL	MP	All UM&UIM	COMP	COLL	ArMED
	with OCG	with Prior Company										
2-3	0	0	0-1	0-1	0.942	0.917	0.932	0.941	0.792	0.950	0.891	0.941
2-3	0	0	0-1	2+	0.952	0.926	0.942	0.950	0.800	0.950	0.900	0.950
2-3	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
2-3	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2-3	0	1	0-1	0-1	0.933	0.916	0.926	0.931	0.776	0.941	0.887	0.931
2-3	0	1	0-1	2+	0.942	0.925	0.935	0.941	0.784	0.941	0.896	0.941
2-3	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
2-3	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
2-3	0	2	0-1	0-1	0.924	0.915	0.920	0.922	0.760	0.931	0.873	0.922
2-3	0	2	0-1	2+	0.933	0.924	0.929	0.931	0.768	0.931	0.882	0.931
2-3	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
2-3	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
2-3	0	3+	0-1	0-1	0.914	0.914	0.914	0.912	0.744	0.922	0.883	0.912
2-3	0	3+	0-1	2+	0.923	0.923	0.923	0.922	0.752	0.922	0.892	0.922
2-3	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
2-3	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
2-3	1	0	0-1	0-1	0.928	0.915	0.923	0.919	0.740	0.920	0.882	0.919
2-3	1	0	0-1	2+	0.938	0.924	0.932	0.928	0.747	0.920	0.891	0.928
2-3	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
2-3	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
2-3	1	1	0-1	0-1	0.924	0.914	0.920	0.912	0.729	0.912	0.878	0.912
2-3	1	1	0-1	2+	0.933	0.923	0.929	0.922	0.736	0.912	0.887	0.922
2-3	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
2-3	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
2-3	1	2	0-1	0-1	0.914	0.913	0.914	0.903	0.717	0.903	0.875	0.903
2-3	1	2	0-1	2+	0.923	0.922	0.923	0.912	0.724	0.903	0.884	0.912
2-3	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
2-3	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
2-3	1	3+	0-1	0-1	0.909	0.912	0.910	0.893	0.705	0.898	0.871	0.893
2-3	1	3+	0-1	2+	0.919	0.921	0.920	0.903	0.712	0.898	0.880	0.903
2-3	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
2-3	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
2-3	2	0	0-1	0-1	0.915	0.913	0.914	0.897	0.691	0.893	0.872	0.897
2-3	2	0	0-1	2+	0.924	0.922	0.923	0.906	0.698	0.893	0.881	0.906
2-3	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
2-3	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
2-3	2	1	0-1	0-1	0.909	0.912	0.910	0.893	0.681	0.888	0.865	0.893
2-3	2	1	0-1	2+	0.919	0.921	0.920	0.903	0.688	0.888	0.874	0.903
2-3	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
2-3	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
2-3	2	2	0-1	0-1	0.905	0.911	0.907	0.884	0.673	0.884	0.862	0.884
2-3	2	2	0-1	2+	0.914	0.920	0.916	0.893	0.680	0.884	0.870	0.893
2-3	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
2-3	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940

2-3	2	3+	0-1	0-1	0.900	0.910	0.904	0.875	0.665	0.879	0.859	0.875
2-3	2	3+	0-1	2+	0.909	0.920	0.913	0.884	0.672	0.879	0.868	0.884
2-3	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
2-3	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
2-3	3	NA	0-1	0-1	0.902	0.911	0.906	0.876	0.645	0.874	0.863	0.876
2-3	3	NA	0-1	2+	0.911	0.920	0.915	0.884	0.651	0.874	0.872	0.884
2-3	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
2-3	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
2-3	4	NA	0-1	0-1	0.889	0.909	0.897	0.865	0.634	0.874	0.854	0.865
2-3	4	NA	0-1	2+	0.898	0.919	0.906	0.874	0.640	0.874	0.863	0.874
2-3	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
2-3	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
2-3	5	NA	0-1	0-1	0.877	0.908	0.889	0.865	0.634	0.874	0.846	0.865
2-3	5	NA	0-1	2+	0.885	0.917	0.898	0.874	0.640	0.874	0.854	0.874
2-3	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
2-3	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
2-3	6	NA	0-1	0-1	0.863	0.897	0.877	0.865	0.634	0.874	0.838	0.865
2-3	6	NA	0-1	2+	0.872	0.906	0.886	0.874	0.640	0.874	0.846	0.874
2-3	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
2-3	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
2-3	7	NA	0-1	0-1	0.863	0.886	0.872	0.865	0.634	0.874	0.820	0.865
2-3	7	NA	0-1	2+	0.872	0.895	0.881	0.874	0.640	0.874	0.828	0.874
2-3	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
2-3	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
2-3	8	NA	0-1	0-1	0.863	0.875	0.868	0.865	0.634	0.874	0.820	0.865
2-3	8	NA	0-1	2+	0.872	0.884	0.877	0.874	0.640	0.874	0.828	0.874
2-3	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
2-3	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
2-3	9	NA	0-1	0-1	0.863	0.865	0.864	0.865	0.634	0.874	0.820	0.865
2-3	9	NA	0-1	2+	0.872	0.874	0.873	0.874	0.640	0.874	0.828	0.874
2-3	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
2-3	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
2-3	10+	NA	0-1	0-1	0.863	0.855	0.860	0.865	0.634	0.874	0.820	0.865
2-3	10+	NA	0-1	2+	0.872	0.864	0.869	0.874	0.640	0.874	0.828	0.874
2-3	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
2-3	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
4-6	0	0	0-1	0-1	0.942	0.853	0.906	0.941	0.792	0.950	0.891	0.941
4-6	0	0	0-1	2+	0.952	0.862	0.916	0.950	0.800	0.950	0.900	0.950
4-6	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
4-6	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-6	0	1	0-1	0-1	0.933	0.853	0.901	0.931	0.776	0.941	0.887	0.931
4-6	0	1	0-1	2+	0.942	0.861	0.910	0.941	0.784	0.941	0.896	0.941
4-6	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
4-6	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
4-6	0	2	0-1	0-1	0.924	0.852	0.895	0.922	0.760	0.931	0.873	0.922
4-6	0	2	0-1	2+	0.933	0.860	0.904	0.931	0.768	0.931	0.882	0.931
4-6	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
4-6	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980

4-6	0	3+	0-1	0-1	0.914	0.851	0.889	0.912	0.744	0.922	0.883	0.912
4-6	0	3+	0-1	2+	0.923	0.859	0.897	0.922	0.752	0.922	0.892	0.922
4-6	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
4-6	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
4-6	1	0	0-1	0-1	0.928	0.852	0.898	0.919	0.740	0.920	0.882	0.919
4-6	1	0	0-1	2+	0.938	0.860	0.907	0.928	0.747	0.920	0.891	0.928
4-6	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
4-6	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
4-6	1	1	0-1	0-1	0.924	0.851	0.895	0.912	0.729	0.912	0.878	0.912
4-6	1	1	0-1	2+	0.933	0.859	0.903	0.922	0.736	0.912	0.887	0.922
4-6	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
4-6	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
4-6	1	2	0-1	0-1	0.914	0.850	0.888	0.903	0.717	0.903	0.875	0.903
4-6	1	2	0-1	2+	0.923	0.859	0.897	0.912	0.724	0.903	0.884	0.912
4-6	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
4-6	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
4-6	1	3+	0-1	0-1	0.909	0.849	0.885	0.893	0.705	0.898	0.871	0.893
4-6	1	3+	0-1	2+	0.919	0.858	0.895	0.903	0.712	0.898	0.880	0.903
4-6	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
4-6	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
4-6	2	0	0-1	0-1	0.915	0.850	0.889	0.897	0.691	0.893	0.872	0.897
4-6	2	0	0-1	2+	0.924	0.859	0.898	0.906	0.698	0.893	0.881	0.906
4-6	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
4-6	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
4-6	2	1	0-1	0-1	0.909	0.849	0.885	0.893	0.681	0.888	0.865	0.893
4-6	2	1	0-1	2+	0.919	0.858	0.895	0.903	0.688	0.888	0.874	0.903
4-6	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
4-6	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
4-6	2	2	0-1	0-1	0.905	0.848	0.882	0.884	0.673	0.884	0.862	0.884
4-6	2	2	0-1	2+	0.914	0.857	0.891	0.893	0.680	0.884	0.870	0.893
4-6	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
4-6	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
4-6	2	3+	0-1	0-1	0.900	0.847	0.879	0.875	0.665	0.879	0.859	0.875
4-6	2	3+	0-1	2+	0.909	0.856	0.888	0.884	0.672	0.879	0.868	0.884
4-6	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
4-6	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
4-6	3	NA	0-1	0-1	0.902	0.848	0.880	0.876	0.645	0.874	0.863	0.876
4-6	3	NA	0-1	2+	0.911	0.857	0.889	0.884	0.651	0.874	0.872	0.884
4-6	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
4-6	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
4-6	4	NA	0-1	0-1	0.889	0.847	0.872	0.865	0.634	0.874	0.854	0.865
4-6	4	NA	0-1	2+	0.898	0.855	0.881	0.874	0.640	0.874	0.863	0.874
4-6	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
4-6	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
4-6	5	NA	0-1	0-1	0.877	0.845	0.864	0.865	0.634	0.874	0.846	0.865
4-6	5	NA	0-1	2+	0.885	0.853	0.872	0.874	0.640	0.874	0.854	0.874
4-6	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
4-6	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920

4-6	6	NA	0-1	0-1	0.863	0.835	0.852	0.865	0.634	0.874	0.838	0.865
4-6	6	NA	0-1	2+	0.872	0.843	0.860	0.874	0.640	0.874	0.846	0.874
4-6	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
4-6	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
4-6	7	NA	0-1	0-1	0.863	0.825	0.848	0.865	0.634	0.874	0.820	0.865
4-6	7	NA	0-1	2+	0.872	0.834	0.857	0.874	0.640	0.874	0.828	0.874
4-6	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
4-6	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
4-6	8	NA	0-1	0-1	0.863	0.815	0.844	0.865	0.634	0.874	0.820	0.865
4-6	8	NA	0-1	2+	0.872	0.823	0.852	0.874	0.640	0.874	0.828	0.874
4-6	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
4-6	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
4-6	9	NA	0-1	0-1	0.863	0.806	0.840	0.865	0.634	0.874	0.820	0.865
4-6	9	NA	0-1	2+	0.872	0.814	0.849	0.874	0.640	0.874	0.828	0.874
4-6	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
4-6	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
4-6	10+	NA	0-1	0-1	0.863	0.796	0.836	0.865	0.634	0.874	0.820	0.865
4-6	10+	NA	0-1	2+	0.872	0.804	0.845	0.874	0.640	0.874	0.828	0.874
4-6	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
4-6	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
7-9	0	0	0-1	0-1	0.870	0.822	0.851	0.884	0.792	0.900	0.842	0.884
7-9	0	0	0-1	2+	0.879	0.830	0.859	0.893	0.800	0.900	0.850	0.893
7-9	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
7-9	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7-9	0	1	0-1	0-1	0.862	0.821	0.846	0.875	0.776	0.891	0.837	0.875
7-9	0	1	0-1	2+	0.870	0.829	0.854	0.884	0.784	0.891	0.846	0.884
7-9	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
7-9	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
7-9	0	2	0-1	0-1	0.853	0.820	0.840	0.866	0.760	0.882	0.825	0.866
7-9	0	2	0-1	2+	0.861	0.828	0.848	0.875	0.768	0.882	0.833	0.875
7-9	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
7-9	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
7-9	0	3+	0-1	0-1	0.844	0.819	0.834	0.858	0.744	0.873	0.834	0.858
7-9	0	3+	0-1	2+	0.853	0.828	0.843	0.866	0.752	0.873	0.842	0.866
7-9	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
7-9	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
7-9	1	0	0-1	0-1	0.857	0.820	0.842	0.864	0.740	0.871	0.833	0.864
7-9	1	0	0-1	2+	0.866	0.828	0.851	0.872	0.747	0.871	0.842	0.872
7-9	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
7-9	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
7-9	1	1	0-1	0-1	0.853	0.819	0.839	0.858	0.729	0.864	0.829	0.858
7-9	1	1	0-1	2+	0.861	0.828	0.848	0.866	0.736	0.864	0.837	0.866
7-9	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
7-9	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
7-9	1	2	0-1	0-1	0.844	0.818	0.834	0.849	0.717	0.855	0.826	0.849
7-9	1	2	0-1	2+	0.853	0.827	0.843	0.857	0.724	0.855	0.835	0.857
7-9	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
7-9	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960

7-9	1	3+	0-1	0-1	0.840	0.818	0.831	0.840	0.705	0.851	0.823	0.840
7-9	1	3+	0-1	2+	0.848	0.826	0.839	0.848	0.712	0.851	0.831	0.848
7-9	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
7-9	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
7-9	2	0	0-1	0-1	0.845	0.818	0.834	0.843	0.691	0.846	0.824	0.843
7-9	2	0	0-1	2+	0.854	0.827	0.843	0.852	0.698	0.846	0.832	0.852
7-9	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
7-9	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
7-9	2	1	0-1	0-1	0.840	0.818	0.831	0.840	0.681	0.842	0.817	0.840
7-9	2	1	0-1	2+	0.848	0.826	0.839	0.848	0.688	0.842	0.825	0.848
7-9	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
7-9	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
7-9	2	2	0-1	0-1	0.835	0.817	0.828	0.831	0.673	0.837	0.814	0.831
7-9	2	2	0-1	2+	0.844	0.825	0.836	0.839	0.680	0.837	0.822	0.839
7-9	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
7-9	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
7-9	2	3+	0-1	0-1	0.831	0.816	0.825	0.822	0.665	0.833	0.811	0.822
7-9	2	3+	0-1	2+	0.839	0.824	0.833	0.831	0.672	0.833	0.819	0.831
7-9	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
7-9	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
7-9	3	NA	0-1	0-1	0.833	0.817	0.827	0.823	0.645	0.828	0.815	0.823
7-9	3	NA	0-1	2+	0.841	0.825	0.835	0.831	0.651	0.828	0.824	0.831
7-9	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
7-9	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
7-9	4	NA	0-1	0-1	0.821	0.815	0.819	0.813	0.634	0.828	0.807	0.813
7-9	4	NA	0-1	2+	0.829	0.823	0.827	0.822	0.640	0.828	0.815	0.822
7-9	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
7-9	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
7-9	5	NA	0-1	0-1	0.809	0.813	0.811	0.813	0.634	0.828	0.799	0.813
7-9	5	NA	0-1	2+	0.817	0.822	0.819	0.822	0.640	0.828	0.807	0.822
7-9	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
7-9	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
7-9	6	NA	0-1	0-1	0.797	0.804	0.800	0.813	0.634	0.828	0.791	0.813
7-9	6	NA	0-1	2+	0.805	0.812	0.808	0.822	0.640	0.828	0.799	0.822
7-9	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
7-9	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
7-9	7	NA	0-1	0-1	0.797	0.795	0.796	0.813	0.634	0.828	0.774	0.813
7-9	7	NA	0-1	2+	0.805	0.803	0.804	0.822	0.640	0.828	0.782	0.822
7-9	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
7-9	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
7-9	8	NA	0-1	0-1	0.797	0.785	0.792	0.813	0.634	0.828	0.774	0.813
7-9	8	NA	0-1	2+	0.805	0.793	0.800	0.822	0.640	0.828	0.782	0.822
7-9	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
7-9	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
7-9	9	NA	0-1	0-1	0.797	0.776	0.789	0.813	0.634	0.828	0.774	0.813
7-9	9	NA	0-1	2+	0.805	0.784	0.797	0.822	0.640	0.828	0.782	0.822
7-9	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
7-9	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920

7-9	10+	NA	0-1	0-1	0.797	0.767	0.785	0.813	0.634	0.828	0.774	0.813
7-9	10+	NA	0-1	2+	0.805	0.774	0.793	0.822	0.640	0.828	0.782	0.822
7-9	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
7-9	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
98-99	0	0	0-1	0-1	0.792	0.792	0.792	0.800	0.792	0.800	0.792	0.800
98-99	0	0	0-1	2+	0.800	0.800	0.800	0.808	0.800	0.800	0.800	0.808
98-99	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
98-99	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
98-99	0	1	0-1	0-1	0.784	0.784	0.784	0.784	0.776	0.792	0.784	0.784
98-99	0	1	0-1	2+	0.792	0.792	0.792	0.792	0.784	0.792	0.792	0.792
98-99	0	1	2+	0-1	0.980	0.980	0.980	0.970	0.970	0.990	0.980	0.970
98-99	0	1	2+	2+	0.990	0.990	0.990	0.980	0.980	0.990	0.990	0.980
98-99	0	2	0-1	0-1	0.776	0.776	0.776	0.768	0.760	0.784	0.776	0.768
98-99	0	2	0-1	2+	0.784	0.784	0.784	0.776	0.768	0.784	0.784	0.776
98-99	0	2	2+	0-1	0.970	0.970	0.970	0.950	0.950	0.980	0.970	0.950
98-99	0	2	2+	2+	0.980	0.980	0.980	0.960	0.960	0.980	0.980	0.960
98-99	0	3+	0-1	0-1	0.768	0.768	0.768	0.752	0.744	0.776	0.768	0.752
98-99	0	3+	0-1	2+	0.776	0.776	0.776	0.759	0.752	0.776	0.776	0.759
98-99	0	3+	2+	0-1	0.960	0.960	0.960	0.931	0.931	0.970	0.960	0.931
98-99	0	3+	2+	2+	0.970	0.970	0.970	0.940	0.940	0.970	0.970	0.940
98-99	1	0	0-1	0-1	0.780	0.772	0.777	0.768	0.740	0.760	0.767	0.768
98-99	1	0	0-1	2+	0.788	0.780	0.785	0.776	0.747	0.760	0.775	0.776
98-99	1	0	2+	0-1	0.975	0.965	0.971	0.950	0.925	0.950	0.959	0.950
98-99	1	0	2+	2+	0.985	0.975	0.981	0.960	0.934	0.950	0.969	0.960
98-99	1	1	0-1	0-1	0.776	0.764	0.771	0.760	0.729	0.752	0.760	0.760
98-99	1	1	0-1	2+	0.784	0.772	0.779	0.767	0.736	0.752	0.768	0.767
98-99	1	1	2+	0-1	0.970	0.955	0.964	0.941	0.911	0.940	0.950	0.941
98-99	1	1	2+	2+	0.980	0.965	0.974	0.950	0.920	0.940	0.960	0.950
98-99	1	2	0-1	0-1	0.768	0.756	0.763	0.752	0.717	0.744	0.752	0.752
98-99	1	2	0-1	2+	0.776	0.764	0.771	0.759	0.724	0.744	0.760	0.759
98-99	1	2	2+	0-1	0.960	0.945	0.954	0.931	0.896	0.930	0.941	0.931
98-99	1	2	2+	2+	0.970	0.955	0.964	0.940	0.905	0.930	0.950	0.940
98-99	1	3+	0-1	0-1	0.764	0.748	0.758	0.744	0.705	0.736	0.748	0.744
98-99	1	3+	0-1	2+	0.772	0.756	0.766	0.751	0.712	0.736	0.756	0.751
98-99	1	3+	2+	0-1	0.955	0.936	0.947	0.921	0.881	0.920	0.936	0.921
98-99	1	3+	2+	2+	0.965	0.945	0.957	0.930	0.890	0.920	0.945	0.930
98-99	2	0	0-1	0-1	0.769	0.753	0.763	0.752	0.691	0.720	0.744	0.752
98-99	2	0	0-1	2+	0.777	0.761	0.771	0.759	0.698	0.720	0.751	0.759
98-99	2	0	2+	0-1	0.961	0.941	0.953	0.931	0.863	0.900	0.930	0.931
98-99	2	0	2+	2+	0.971	0.951	0.963	0.940	0.872	0.900	0.939	0.940
98-99	2	1	0-1	0-1	0.764	0.744	0.756	0.744	0.681	0.712	0.737	0.744
98-99	2	1	0-1	2+	0.772	0.752	0.764	0.751	0.688	0.712	0.744	0.751
98-99	2	1	2+	0-1	0.955	0.931	0.945	0.921	0.851	0.890	0.921	0.921
98-99	2	1	2+	2+	0.965	0.940	0.955	0.930	0.860	0.890	0.930	0.930
98-99	2	2	0-1	0-1	0.760	0.737	0.751	0.736	0.673	0.704	0.729	0.736
98-99	2	2	0-1	2+	0.768	0.744	0.758	0.743	0.680	0.704	0.736	0.743
98-99	2	2	2+	0-1	0.950	0.921	0.938	0.911	0.842	0.880	0.911	0.911
98-99	2	2	2+	2+	0.960	0.930	0.948	0.920	0.850	0.880	0.920	0.920

98-99	2	3+	0-1	0-1	0.756	0.729	0.745	0.728	0.665	0.696	0.721	0.728
98-99	2	3+	0-1	2+	0.764	0.736	0.753	0.735	0.672	0.696	0.728	0.735
98-99	2	3+	2+	0-1	0.945	0.911	0.931	0.901	0.832	0.870	0.901	0.901
98-99	2	3+	2+	2+	0.955	0.920	0.941	0.910	0.840	0.870	0.910	0.910
98-99	3	NA	0-1	0-1	0.758	0.734	0.748	0.680	0.645	0.688	0.721	0.680
98-99	3	NA	0-1	2+	0.766	0.742	0.756	0.687	0.651	0.688	0.728	0.687
98-99	3	NA	2+	0-1	0.947	0.918	0.935	0.842	0.806	0.860	0.901	0.842
98-99	3	NA	2+	2+	0.957	0.927	0.945	0.850	0.814	0.860	0.910	0.850
98-99	4	NA	0-1	0-1	0.747	0.716	0.735	0.680	0.634	0.680	0.699	0.680
98-99	4	NA	0-1	2+	0.754	0.723	0.742	0.687	0.640	0.680	0.706	0.687
98-99	4	NA	2+	0-1	0.934	0.895	0.918	0.842	0.792	0.850	0.873	0.842
98-99	4	NA	2+	2+	0.943	0.904	0.927	0.850	0.800	0.850	0.882	0.850
98-99	5	NA	0-1	0-1	0.737	0.698	0.721	0.680	0.634	0.680	0.673	0.680
98-99	5	NA	0-1	2+	0.744	0.705	0.728	0.687	0.640	0.680	0.680	0.687
98-99	5	NA	2+	0-1	0.921	0.872	0.901	0.842	0.792	0.850	0.842	0.842
98-99	5	NA	2+	2+	0.930	0.881	0.910	0.850	0.800	0.850	0.850	0.850
98-99	6	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	6	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	6	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	6	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	7	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	7	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	7	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	7	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	8	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	8	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	8	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	8	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	9	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	9	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	9	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	9	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	10+	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	10+	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	10+	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	10+	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850

\*Market Tier 98 is reserved for "No Hits"  
Market Tier 99 is reserved for "No Score" or "Thin File"

**D. Prime Life Discount**

1. The Prime Life Discount will apply if:
  - a. The policy qualifies for the Package Discount, and
  - b. At least one operator in the household is Age 50 or older.

2. If the policy qualifies, a factor of 0.95 should be applied to all coverages, including Miscellaneous Coverages for all vehicles.

**E. Good Student Discount**

1. The Good Student Discount will apply to a vehicle if:
  - a. The rated operator is:
    - (1) At least 16 years of age, and
    - (2) A full time high school student or enrolled in an associate or bachelor degree program in an accredited college/ university/trade or technical school.
  - b. A certificate statement from a school official is presented to the company at the time the discount is first given and after High School graduation, indicating that the student has met one of the following requirements:
    - (1) Is in the upper 20% of his/her class scholastically, or
    - (2) Maintains a "B" average, or it's equivalent. If a letter grading system cannot be averaged, then no grade may be below a "B".
    - (3) When in a school maintaining a numerical grade, the student must have at least a "3.0" average in a 4, 3, 2, 1 point system, or it's equivalent.
    - (4) The student is included in a "Dean's List", "Honor Society", "Honor Roll", or comparable list indicating scholastic achievement.
    - (5) In the event the student is schooled in an atmosphere where daily grades are not used to measure performance (such as a homeschool environment), written proof of a composite score at or above the 70<sup>th</sup> percentile on a high school level national standard achievement or proficiency test.
  - c. If the rated operator qualifies for the Good Student Discount during High School as detailed above on a single semester's performance, the discount will continue to apply until he or she graduates from High School. Requalification is necessary upon graduation from High School and will be based on the driver's final High School GPA and/or class ranking. The discount will then apply through the age of 21.
  - d. If the rated operator first earns the Good Student Discount in college, it will continue to apply through the age of 21.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the Good Student.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.910
<20	3+	0.955

20	0-2	0.920
20	3+	0.960
21	0-2	0.960
21	3+	0.980

**F. Driver Training Discount**

1. The Driver Training Discount will apply to a vehicle if:
  - a. The rated operator is under 20 years of age, and
  - b. Has presented a certificate signed by a school official that he or she has successfully completed a driver education course meeting the following standards:
    - (1) The course was conducted by instructors certified by the state Department of Education or other responsible educational agency, and
    - (2) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
    - (3) The course was conducted by other schools and such course and the school had the approval and supervision of the State Department of Education or other responsible educational agency, or
    - (4) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state education agency.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the qualifying operator.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.950
<20	3+	0.975

**G. Motor Vehicle Accident Prevention Course Discount**

1. The Motor Vehicle Accident Prevention Course Discount will apply to a vehicle if:
  - a. The vehicle is classified and rated as a personal auto, and
  - b. The Rated Operator of the Vehicle is:
    - (1) Age 55 or older, and



- b. Apply a factor of .85.

**I. Passive Restraint Discount**

1. The Passive Restraint Discount will apply to 1997 and Prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
2. Passive Restraint Discount Factors:

The following discounts apply to Medical Payments **only**. To qualify, the personal auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **a.** or **b.** below:

- a. Apply a factor of .80 when the restraint is installed in the driver-side-only position.
- b. Apply a factor of .70 when the restraints are installed in both front outboard seat positions.

**J. Anti-Lock Brake Discount**

1. The Anti-Lock Braking System Discount will apply to 1997 and prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
2. A .95 factor for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be applied to those private passenger autos equipped with a factory installed Anti-Lock Braking System (ABS).

**K. Excess Vehicles Discount**

1. When a policy has more autos (including Classic Autos) than drivers, autos which are not assigned a Class Rated Operator according to Rule 3 - Driver Assignment shall be designated as Excess Vehicles.
  - a. Only vehicles with Liability Coverage will be considered in the determination of Excess Vehicles. Antique Autos and Motor Homes are not considered autos for the purposes of this rule.
  - b. The number of Excess Vehicles will be the number of autos minus the number of drivers. An Extended Non-Owned Vehicle will be counted as an auto for the purposes of determining the rating factor only.
  - c. This discount shall not apply to Motorcycles, Motorhomes, Recreational Vehicles other than Classic Autos or Extended Non-Owned Vehicles.
2. To determine the Excess Vehicle Factor, refer to the table below:

Total Number of Drivers on Policy	Total Number of Vehicles on Policy									
	1	2	3	4	5	6	7	8	9	10+
1		0.700	0.670	0.630	0.600	0.560	0.560	0.560	0.560	0.560
2			0.650	0.620	0.590	0.550	0.520	0.520	0.520	0.520
3				0.600	0.570	0.540	0.510	0.480	0.480	0.480
4					0.600	0.570	0.540	0.510	0.480	0.480
5						0.600	0.570	0.540	0.510	0.480

- 3.** The Excess Vehicle Discount will apply to all coverages except Comprehensive on those vehicles designated as Excess Vehicles.

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**RULE 28. DISCOUNTS**

Group Discounts

A 15% Employee Discount shall apply to employees and retirees of the Ohio Casualty Group who are insured directly with the company.

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**RULE 29. RESERVED FOR FUTURE USE**

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**RULE 30. RESERVED FOR FUTURE USE**

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**RULE 31. MISCELLANEOUS COVERAGES**

[A. Towing and Labor Coverage](#)

[B. Electronic Equipment Coverage](#)

[C. Work Loss and Accidental Death Benefits](#)

**A. Towing and Labor Coverage**

1. This coverage may be written only for Private Passenger Autos, Motor Homes and Motorcycles which are covered by Comprehensive and/or Collision Coverage.
2. Rates (Semi-Annual):

Limit per Disablement	Semi-Annual Rate
\$25	\$2.00
\$50	\$3.50
\$75	\$4.50
\$100	\$5.50
\$150	\$5.50
\$200	\$7.50
\$250	\$9.00

3. Attach Form PP 03 03, the Towing and Labor Cost Coverage Endorsement.

**B. Electronic Equipment Coverage**

**1. Excess Electronic Equipment Coverage**

**a. Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- (1) Radios and Stereos;
- (2) Tape decks;
- (3) Compact Disk Systems;

- (4) Navigation Systems;
- (5) Internet Access Systems;
- (6) Personal Computers;
- (7) Video Entertainment Systems;
- (8) Telephones;
- (9) Televisions;
- (10) Two-way Mobile Radios;
- (11) Scanners; or
- (12) Citizen Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

**b. Rating**

<b>Amount</b>	<b>Semi-Annual Rate</b>
\$1,500	\$25.50
\$2,000	\$50.50
\$2,500	\$74.00
\$3,000	\$91.00
\$3,500	\$106.00
\$4,000	\$120.50
\$4,500	\$130.50
\$5,000	\$140.50

**c. Endorsement**

Attach the Excess Electronic Equipment Coverage endorsement PP 03 13 to the policy.

**2. Tapes, Records, Disks And Other Media Coverage**

**a.** Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

**b. Tapes, Records, Disks and Other Media Only**

When coverage is not provided for increased limits for excess electronic equipment coverage for \$200 worth of tapes, records, disks and other media is available for an additional semi-annual charge of \$7.50 per auto.

**c. Endorsement**

Attach the Excess Electronic Equipment Coverage endorsement PP 03 13 to the policy.

**C. Work Loss and Accidental Death Benefit**

Refer to Rule 13 – Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit for limits and rates.

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**RULE 32. ENHANCED COVERAGES**

**A. Eligibility**

The Enhanced Coverage Endorsement will be attached to all policies. For vehicles provided with Comprehensive or Collision coverages the following Enhanced Coverages will apply:

1. The Collision deductible is waived if collision is with another vehicle insured by a member company of the Ohio Casualty Group.
2. The Collision deductible is waived if loss is caused by collision between "your covered auto" and another auto if the owner or operator of the other auto has been identified as at-fault.
3. No 48 hour waiting period for rental car coverages after total theft of an insured auto.
4. Comparable Rental Car Coverages -- If a rental car is needed while an insured's covered damages are being repaired, this coverage will pay for a rental that is comparable to the insured's vehicle being repaired.
5. Replacement of New Autos -- If a covered auto is declared a total loss within 180 days of purchase and with no more than 7,500 miles, it will be replaced with a brand-new vehicle of the same make, model and covered equipment.
6. Parked Auto Collision Coverage -- If an insured's parked and unoccupied auto is damaged by a hit-and-run driver, the deductible will be waived provided a police report is filed and there is Collision coverage on the damaged auto.
7. Personal Property Coverage -- Coverage up to \$250 is provided if personal property belonging to an insured (such as coats, cameras, etc.) is damaged or stolen while in vehicle with Comprehensive coverage.
8. Air Bag Replacement Coverage -- Subject to the deductible, the cost of reinstalling a factory-installed air bag will be reimbursed even if it deploys without being involved in an accident.
9. Emergency Travel Expense Coverage -- If an insured's vehicle is damaged due to a covered loss more than 100 miles from his/her primary residence, up to \$600 will be provided to cover expenses such as temporary housing, meals, travel expenses, etc. This coverage is applicable only if the vehicle has Comprehensive and/or Collision coverage.
10. Trip Interruption Coverage -- If an insured's vehicle is disabled more than 100 miles from his/her primary residence, up to \$600 will be provided to cover expenses such as

temporary housing, meals, travel expenses, etc. This coverage is applicable only if the vehicle has Comprehensive coverage.

- 11.** The exclusion of awnings and cabanas has been eliminated. -- Coverage is provided for awnings and cabanas used with a trailer, camper body or motor home even if that vehicle is not insured in our policy.

Refer to Form PP 78 54 for details.

**B.** Rates - There will be no additional charge.

**C.** Endorsement

Attach Form PP 78 54, the Enhanced Coverages Endorsement to the policy.

**ARKANSAS 11-07**

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**RULE 33. RESERVED FOR FUTURE USE**

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**RULE 34. RESERVED FOR FUTURE USE**

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**RULE 35. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

- A. Certified Financial Risk Filings will be written with no surcharge.
- B. For the company to issue a certified Financial Risk Filing (SR-22) the following must be provided.
  - 1. Completed signed application.
  - 2. Copy of the document from the state requiring the SR-22 filing.

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**RULE 36. POLICY PERIOD**

No policy may be written for a period longer than 12 months.

1. Six Month Policies - Charge the rates shown in the rate section.
2. Twelve Month Policies - Charge 2 times the rates shown in the rate section.
3. Other Short Term Policies - Policies written for less than 12 months and other than 6 months shall be written on a pro rata basis in accordance with the Cancellation rule.

**Exceptions:**

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

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**RULE 37. CHANGES**

- A.** All changes requiring premium adjustments shall be computed pro rata.
- B.** Reserved for Future Use.
- C.** Adjustments \$5 or less:
  - 1.** If an outstanding policy is amended and results in a premium debit of \$5 or less or a premium credit of \$3 or less, the amount may be waived except that the actual return premium shall be returned at the request of the insured.
  - 2.** A minimum premium of \$5 applies if an insured requests the following during the policy period:
    - a.** additional coverage,
    - b.** an increase in limits of liability,
    - c.** a reduced deductible.
  - 3.** A premium debit of \$5 or less or a premium credit of \$3 or less may be waived if the insured requests the following:
    - a.** cancellation of coverage,
    - b.** reduction in limits of liability,
    - c.** increase in deductible,except that the actual return premium shall be returned at the request of the insured.
  - 4.** If the limits of liability are increased because of a change in the limits prescribed under any Financial Responsibility Law, the additional premium charge shall be the actual difference in premium charges. If \$5 or less, it may be charged or waived.

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**RULE 38. CANCELLATION**

- A. If a policy, vehicle or form of coverage is cancelled, compute return premium pro-rata.
1. Instructions for use of SIX MONTHS PRO RATA TABLE
    - a. Determine the number of days the policy was in force.
    - b. Find the Pro Rata Unearned factor for that number of days.
    - c. Multiply the Pro Rata Unearned factor times the six months premium. This is the amount to be returned to the insured.

**SIX MONTHS PRO-RATA TABLE**

No. of Days	Pro-rata Earned	Pro-rata Un-earned	No. of Days	Pro-rata Earned	Pro-rata Un-earned	No. of Days	Pro-rata Earned	Pro-rata Un-earned
1	0.005	0.995	62	0.340	0.660	123	0.674	0.326
2	0.011	0.989	63	0.345	0.655	124	0.679	0.321
3	0.016	0.984	64	0.351	0.649	125	0.685	0.315
4	0.022	0.978	65	0.356	0.644	126	0.690	0.310
5	0.027	0.973	66	0.362	0.638	127	0.696	0.304
6	0.033	0.967	67	0.367	0.633	128	0.701	0.299
7	0.038	0.962	68	0.373	0.627	129	0.707	0.293
8	0.044	0.956	69	0.378	0.622	130	0.712	0.288
9	0.049	0.951	70	0.384	0.616	131	0.718	0.282
10	0.055	0.945	71	0.389	0.611	132	0.723	0.277
11	0.060	0.940	72	0.395	0.605	133	0.729	0.271
12	0.066	0.934	73	0.400	0.600	134	0.734	0.266
13	0.071	0.929	74	0.405	0.595	135	0.740	0.260
14	0.077	0.923	75	0.411	0.589	136	0.745	0.255
15	0.082	0.918	76	0.416	0.584	137	0.751	0.249
16	0.088	0.912	77	0.422	0.578	138	0.756	0.244
17	0.093	0.907	78	0.427	0.573	139	0.762	0.238
18	0.099	0.901	79	0.433	0.567	140	0.767	0.233
19	0.104	0.896	80	0.438	0.562	141	0.773	0.227
20	0.110	0.890	81	0.444	0.556	142	0.778	0.222
21	0.115	0.885	82	0.449	0.551	143	0.784	0.216
22	0.121	0.879	83	0.455	0.545	144	0.789	0.211
23	0.126	0.874	84	0.460	0.540	145	0.795	0.205
24	0.132	0.868	85	0.466	0.534	146	0.800	0.200
25	0.137	0.863	86	0.471	0.529	147	0.805	0.195
26	0.142	0.858	87	0.477	0.523	148	0.811	0.189

27	0.148	0.852	88	0.482	0.518	149	0.816	0.184
28	0.153	0.847	89	0.488	0.512	150	0.822	0.178
29	0.159	0.841	90	0.493	0.507	151	0.827	0.173
30	0.164	0.836	91	0.499	0.501	152	0.833	0.167
31	0.170	0.830	92	0.504	0.496	153	0.838	0.162
32	0.175	0.825	93	0.510	0.490	154	0.844	0.156
33	0.181	0.819	94	0.515	0.485	155	0.849	0.151
34	0.186	0.814	95	0.521	0.479	156	0.855	0.145
35	0.192	0.808	96	0.526	0.474	157	0.860	0.140
36	0.197	0.803	97	0.532	0.468	158	0.866	0.134
37	0.203	0.797	98	0.537	0.463	159	0.871	0.129
38	0.208	0.792	99	0.542	0.458	160	0.877	0.123
39	0.214	0.786	100	0.548	0.452	161	0.882	0.118
40	0.219	0.781	101	0.553	0.447	162	0.888	0.112
41	0.225	0.775	102	0.559	0.441	163	0.893	0.107
42	0.230	0.770	103	0.564	0.436	164	0.899	0.101
43	0.236	0.764	104	0.570	0.430	165	0.904	0.096
44	0.241	0.759	105	0.575	0.425	166	0.910	0.090
45	0.247	0.753	106	0.581	0.419	167	0.915	0.085
46	0.252	0.748	107	0.586	0.414	168	0.921	0.079
47	0.258	0.742	108	0.592	0.408	169	0.926	0.074
48	0.263	0.737	109	0.597	0.403	170	0.932	0.068
49	0.268	0.732	110	0.603	0.397	171	0.937	0.063
50	0.274	0.726	111	0.608	0.392	172	0.942	0.058
51	0.279	0.721	112	0.614	0.386	173	0.948	0.052
52	0.285	0.715	113	0.619	0.381	174	0.953	0.047
53	0.290	0.710	114	0.625	0.375	175	0.959	0.041
54	0.296	0.704	115	0.630	0.370	176	0.964	0.036
55	0.301	0.699	116	0.636	0.364	177	0.970	0.030
56	0.307	0.693	117	0.641	0.359	178	0.975	0.025
57	0.312	0.688	118	0.647	0.353	179	0.981	0.019
58	0.318	0.682	119	0.652	0.348	180	0.986	0.014
59	0.323	0.677	120	0.658	0.342	181	0.992	0.008
60	0.329	0.671	121	0.663	0.337	182	0.997	0.003
61	0.334	0.666	122	0.668	0.332	183	1.000	

**2. Instructions for Use of ANNUAL PRO RATA TABLE**

- a.** Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 2000 is designated as 2000.181.
- b.** In like manner, express the effective date of the policy year and decimal part of a year and subtract from the cancellation date.
- c.** The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the company.

**Example:**

Cancellation date May 19, 2000.....	2000.381
Effective date March 2, 2000.....	<u>2000.167</u>
	.214



of Month	of Year	Ratio												
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896
24	205	0.562	24	236	0.647	24	267	0.732	24	297	0.814	24	328	0.899
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915
31	212	0.581	31	243	0.666				31	304	0.833			

**B. Cancellation or Non-Renewal Forms**

For possible reasons for Cancellation refer to Form PP 81 77 Amendment of Policy Provisions - Arkansas

Non-payment - Renewal, Budget and Additional Premium - Automated Cancellation Notice will be issued per state statutes.

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**RULE 39. SUSPENSION**

- A.** Liability and/or Collision coverages may be deleted at any time during the policy term upon advanced request of the insured provided the period of suspension is at least thirty (30) consecutive days.
- B.** Liability coverage may not be suspended for risks for which a "financial responsibility filing" is in effect.
- C.** Under any policy providing just physical damage coverage, only Collision may be suspended. (Note: Collision coverage may not be suspended if a loss payee is assigned to the vehicle.)

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**RULE 40. MOTORCYCLES**

- [A. Definitions](#)
- [B. Driver Assignment](#)
- [C. Motorcycle Premium Determination](#)
- [D. Auto Rating Factors Used for Motorcycle Rating](#)
- [E. Guest Passenger Coverage](#)
- [F. Motorcycle Type/Engine Displacement Rating](#)
- [G. Original Cost New Factors](#)
- [H. Structural Modifications](#)
- [I. Age/Marital Status](#)
- [J. Years of Motorcycle Experience](#)
- [K. Multi-Cycle Discount](#)
- [L. Safe Cycle Discount](#)
- [M. Garaging Discount](#)
- [N. Association Discount](#)
- [O. Motorcycle Accessories Coverage](#)

**A. Definitions**

Coverage for Motorcycles, including all those defined below will be available only on a separate Motorcycle Policy.

1. A MOTORCYCLE is a Two-Wheeled motorized vehicle designed for use on or off public roads. A motorcycle driver's seat is entirely open air and there is handgrip steering device attached to the motorcycle. The following vehicles may be written under a Motorcycle Policy:
  - a. Motorcycles, including the following types:
    - (1) Cruisers
    - (2) Touring
    - (3) Standard
    - (4) Sport
    - (5) Tour Sport
    - (6) Dual
    - (7) Off Road



x	Original Cost New Factor									
x	Structural Modification									
x	Marital Status/Age Factor									
x	Major Conviction Factor									
x	Minor Conviction Factor									
x	Major At-Fault Accident Factor									
x	Minor At-Fault Accident Factor									
x	Years Experience Factor									
x	Premium Reduction Factor (renewals)									
x	Market Tier									
x	Multi-Cycle Discount									
x	Package Discount									
x	Valued Customer Discount									
x	Prime Life Discount									
x	Safe Cycle Discount									
x	Garaging Discount									
x	Group Discount									
x	Motorcycle Association Discount									
x	Policy Term									

\* Miscellaneous Coverages include Motorcycle Accessories, Work Loss Coverages, Accidental Death Benefit, and Towing.

**D. Auto Rating Factors Used for Motorcycle Rating**

Several of the rating variables used in the Motorcycle Rating Algorithm are identical to those used for autos and may be found in the Rules and Rates Pages. These are as follows:

- Rule 8 - Base Rates
- Rule 9 - Territory Relativities
- Rule 11 - Increased Limits Factors
- Rule 13 - Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit
- Rule 14 - Deductible Relativities
- Rule 15 - Model Year Relativities
- Rule 21 - Major/Minor Conviction Factors
- Rule 21 - Major/Minor At-Fault Accident Factors
- Rule 26 - Premium Reduction Factor
- Rule 27 - Market Tier Factors
- Rule 28 - Valued Customer Discount
- Rule 28 - Package Discount
- Rule 28 - Prime Life Discount
- Rule 28 - Group Discount
- Rule 31 - Towing and Labor Coverage
- Rule 36 - Policy Period

Please refer to these rules for the appropriate rates and factors.

**E. Guest Passenger Coverage**

Guest Passenger Coverage is available at the liability limits of the policy. Apply the following factors:

Coverage	Factor
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" a motorcycle.

**F. Motorcycle Type/Engine Displacement Rating**

1. Determine the type of motorcycle from the list below:
  - a. Cruiser
  - b. Touring
  - c. Standard
  - d. Sport
  - e. Tour Sport
  - f. Dual
  - g. Off-Road
  - h. Performance
  - i. Scooter
  - j. Moped
  - k. Dirt Bike
  - l. Go Cart
  
2. Determine the Engine Displacement of the motorcycle in cubic centimeters (cc's).
  
3. Determine the applicable Motorcycle Type/Engine Displacement Rating Factor from the tables below:

Engine cc's	Cruiser									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-950	0.169	0.169	0.169	3.132	4.125	0.569	0.714	0.430	0.505	3.132
951-9998	0.210	0.210	0.210	3.664	4.353	0.602	0.976	0.623	0.705	3.664

Engine cc's	Touring									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-1210	0.184	0.184	0.184	3.680	3.932	0.542	1.352	0.604	0.969	3.68
1211-9998	0.282	0.282	0.282	4.045	5.689	0.785	1.876	0.783	1.341	4.045

Engine	Standard
--------	----------

cc's	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-370	0.076	0.076	0.076	2.190	1.800	0.248	0.214	0.339	0.149	2.19
371-750	0.123	0.123	0.123	2.980	2.811	0.388	0.727	0.367	0.522	2.98
751-950	0.123	0.123	0.123	3.314	2.811	0.388	0.775	0.369	0.558	3.314
951-9998	0.152	0.152	0.152	3.755	2.811	0.388	0.890	0.528	0.633	3.755

Engine cc's	Sport									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-750	0.289	0.289	0.289	3.927	5.255	0.725	1.872	0.824	1.338	3.927
751-9998	0.289	0.289	0.289	4.224	5.255	0.725	2.332	0.930	1.664	4.224

Engine cc's	Tour Sport									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-1210	0.243	0.243	0.243	3.162	3.009	0.415	1.828	0.681	1.304	3.162
1211-9998	0.253	0.253	0.253	3.907	3.163	0.436	1.828	0.868	1.304	3.907

Engine cc's	Dual									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-100	0.068	0.068	0.068	1.749	1.793	0.247	0.171	0.538	0.128	1.749
101-371	0.087	0.087	0.087	2.423	1.793	0.247	0.171	0.733	0.128	2.423
371-525	0.124	0.124	0.124	3.427	2.728	0.376	0.477	0.733	0.343	3.427
526-9998	0.132	0.132	0.132	3.427	3.041	0.420	0.559	0.733	0.393	3.427

Engine cc's	Off Road									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-370	0.060	0.060	0.060	1.464	1.559	0.215	0.316	0.952	0.224	1.464
371-600	0.108	0.108	0.108	1.634	1.559	0.215	0.460	1.369	0.335	1.634
601-9998	0.108	0.108	0.108	1.673	1.559	0.215	0.757	1.515	0.537	1.673

Engine cc's	Performance									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-600	0.283	0.283	0.283	4.684	3.702	0.511	2.012	1.538	1.438	4.684
601-850	0.297	0.297	0.297	4.684	4.265	0.588	2.389	1.538	1.710	4.684
851-9998	0.315	0.315	0.315	5.294	4.940	0.682	3.395	1.538	2.429	5.294

Engine cc's	Scooter									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-100	0.075	0.075	0.075	1.521	1.676	0.231	0.214	0.485	0.149	1.521
101-200	0.075	0.075	0.075	2.107	2.811	0.388	0.363	0.543	0.261	2.107
201-575	0.089	0.089	0.089	2.700	4.408	0.608	0.676	0.543	0.485	2.7
576-9998	0.155	0.155	0.155	3.314	4.408	0.608	1.532	0.630	1.095	3.314

Engine cc's	Moped									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.075	0.075	0.075	1.521	2.811	0.388	0.004	0.485	0.149	1.521

Engine cc's	Dirt Bike									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED

<b>1-100</b>	0.059	0.059	0.059	1.521	1.559	0.215	0.148	0.468	0.111	1.521
<b>101-370</b>	0.075	0.075	0.075	2.107	1.559	0.215	0.148	0.637	0.111	2.107
<b>371-525</b>	0.107	0.107	0.107	2.980	2.372	0.327	0.414	0.637	0.298	2.98
<b>526-9998</b>	0.115	0.115	0.115	2.980	2.644	0.365	0.486	0.637	0.342	2.98

Engine cc's	Go Cart									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.097	0.097	0.097	1.312	1.362	0.188	0.303	0.586	0.216	1.312

**G. Original Cost New Factors**

An Original Cost New factor of 1.00 will apply to Comprehensive and Collision coverages for all motorcycles except limited production type motorcycles.

**H. Structural Modifications**

1. A 50% surcharge will apply to all coverages except Motorcycle Accessories and Towing when any structural change/modification or physical alteration of the frame has occurred.
2. Apply a factor of 1.50.
3. Note: Motorcycles with Performance Modifications are not eligible for coverage.

Performance modifications include but are not limited to internal engine modifications to boost horsepower and suspension modification outside manufacturer specs.

**I. Age/Marital Status**

1. Determine the Age and Marital Status of the Motorcycle's Class Rated Operator
  - a. See Rule 3 - Driver Assignment for determination of the Class Rated Operator
  - b. See Rule 19 - Driver Classifications for details on determining Age and Marital Status.
2. Apply the appropriate factor from the table below:

Age	Marital Status	BI-PD-CSL	MP-ArMED	COMP	COLL
12 - 17	Single	1.859	1.505	0.879	1.611
12 - 17	Married	3.041	1.168	1.827	1.417
18	Single	2.612	1.242	1.180	2.159
18	Married	3.041	1.168	1.827	1.417
19	Single	1.882	1.242	1.180	1.818
19	Married	3.041	1.168	1.827	1.417
20	Single	1.712	1.242	1.180	1.598
20	Married	2.012	1.168	1.779	1.417
21	Single	1.647	1.242	1.180	1.364
21	Married	2.012	1.168	1.779	1.417
22	Single	1.371	1.242	1.073	1.235
22	Married	1.512	1.168	1.578	1.121

23	Single	1.329	1.242	1.073	1.212
23	Married	1.512	1.168	1.578	1.121
24	Single	1.329	1.000	1.073	1.091
24	Married	1.059	0.800	1.263	1.000
25	Single	1.329	1.000	1.073	1.068
25	Married	1.059	0.800	1.263	1.000
26 - 27	Single	1.000	1.000	1.073	1.000
26 - 27	Married	1.024	0.800	1.100	1.000
28 - 30	Single	1.000	1.000	1.000	1.000
28 - 30	Married	0.753	0.800	0.931	0.924
31 - 34	Single	1.000	1.000	0.945	0.924
31 - 34	Married	0.676	0.800	0.734	0.742
35 - 39	Single	1.000	1.000	0.824	0.818
35 - 39	Married	0.659	0.800	0.550	0.667
40 - 44	Single	1.000	1.000	0.713	0.818
40 - 44	Married	0.647	0.800	0.471	0.636
45 - 49	Single	1.000	1.000	0.606	0.818
45 - 49	Married	0.629	0.800	0.429	0.636
50 - 54	Single	1.000	1.000	0.606	0.788
50 - 54	Married	0.629	0.916	0.429	0.659
55 - 64	Single	0.859	1.000	0.606	0.788
55 - 64	Married	0.688	0.916	0.388	0.659
65 - 74	Single	0.859	1.000	0.606	0.788
65 - 74	Married	0.688	0.916	0.388	0.674
75+	Single	0.859	1.000	0.606	0.788
75+	Married	0.688	0.916	0.388	0.674

**3. Age/Marital Status Factors for Excess Motorcycles**

<b>Ages of Motorcycle Operators on the Policy</b>	<b>Marital Status of Motorcycle Operators on the Policy</b>	<b>BI-PD-CSL</b>	<b>MP-ArMED</b>	<b>COMP</b>	<b>COLL</b>
All Operators between the ages of 49 and 71	All Operators Single	0.930	1.000	0.606	0.796
All Operators between the ages of 49 and 71	All Operators Married	0.659	0.887	0.409	0.657
All Operators between the ages of 49 and 71	Mixed	0.795	0.944	0.508	0.727
NOT All operators between the ages of 49 and 71	All Operators Single	1.371	1.122	0.979	1.208
NOT All operators between the ages of 49 and 71	All Operators Married	1.460	0.968	1.208	1.038
NOT All operators between the ages of 49 and 71	Mixed	1.416	1.045	1.094	1.123

**J. Years of Motorcycle Experience**

- Determine the following:

- a. The number of years the Class Rated Operator has been operating a motorcycle.
  - b. If the Class Rated Operator is the Principal or an Occasional Operator of the Motorcycle.
  - c. The number of At-Fault Accidents and Violations assigned to the Motorcycle.
2. Apply the appropriate factor from the table below:

Years of Motorcycle Experience	Principal/ Occasional Operator	Number At Fault Accidents and Violations	BI-PD-CSL	MP	COMP	COLL
Less than 1	Principal	0	1.10	1.10	1.10	1.10
Less than 1	Principal	1+	1.12	1.12	1.12	1.12
Less than 1	Occasional	0	1.08	1.08	1.08	1.08
Less than 1	Occasional	1+	1.10	1.10	1.10	1.10
1	Principal	0	1.05	1.05	1.05	1.05
1	Principal	1+	1.06	1.06	1.06	1.06
1	Occasional	0	1.05	1.05	1.05	1.05
1	Occasional	1+	1.06	1.06	1.06	1.06
2 or more	Principal	0	1.00	1.00	1.00	1.00
2 or more	Principal	1+	1.00	1.00	1.00	1.00
2 or more	Occasional	0	1.00	1.00	1.00	1.00
2 or more	Occasional	1+	1.00	1.00	1.00	1.00

**K. Multi-Cycle Discount**

1. A 15% discount will apply to all coverages except Motorcycle Accessories and Towing when there is more than one motorcycle on the policy.
2. Apply a factor of .85 to the affected coverages.
3. Note: A car or a recreational vehicle will not qualify a motorcycle for the multi-cycle discount, and a motorcycle will not qualify a car or recreational vehicle for the multi-car discount.

**L. Safe Cycle Discount**

1. A Safe Cycle Discount will apply if the rated operator of the motorcycle has completed a Motorcycle Safety Foundation Course:
  - a. The rated operator must have a certificate verifying completion of the course within the last 36 months, and
  - b. Unless the rated operator is recertified, the discount will be removed 3 years after completion of the course.
2. The Discount will apply to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments and Collision.
3. The following discounts are applicable:

- a. A 5% discount shall apply for completion of the "Basic Rider Course" covering rider and street skills.
- b. A 10% discount shall apply for completion of the "Experienced Rider Course".
- c. Apply a factor of .95 for the "Basic Rider Course" or a factor of .90 for the "Experienced Rider Course".
- d. Only one of the two discount percentages may be applied to an individual motorcycle.

**M. Garaging Discount**

- 1. A Discount of 5% will apply to Comprehensive when the motorcycle is locked in a secured structure overnight.
- 2. Apply a factor of .95 to the Comprehensive premium.

**N. Association Discount**

- 1. A 5% discount shall apply to all coverages if the rated operator belongs to any of the associations listed below:
  - a. American Bikers Aiming Towards Education (ABATE)
  - b. American Motorcycle Association (AMA)
  - c. BMW Motorcycle Owners of America (BMWOWA)
  - d. Buell Riders Adventure Group (BRAG)
  - e. Gold Wing Touring Association (GWTA)
  - f. Harley Owners Group (HOG)
  - g. Honda Riders Club of America (HRCA)
  - h. Motorcycle Owners of America
  - i. Motorcycle Safety Foundation (MSF)
  - j. Riders Association of Triumph (RAT)
  - k. Venture Touring Society (VTS)
  - l. Women on Wheels (WOW)
- 2. Apply a factor of .95 to all coverages.
- 3. This discount may only be applied once to each motorcycle, regardless of the number of associations.

**O. Motorcycle Accessories Coverage**

1. Motorcycle Accessories Coverage covers after-market non-original factory installed equipment, devices, accessories, enhancements and changes which alter the appearance or performance of the motorcycle.
2. This will include, but is not limited to:
  - a. Any electronic equipment which is permanently installed using bolts or brackets;
  - b. Safety Apparel including leather, helmets, etc. (not covered for theft);
  - c. Sidecars;
  - d. Trike Conversion Kits;
  - e. Trailers to be pulled behind the motorcycle;
  - f. Custom paint, exhaust or plating.
3. Coverage will not apply unless such equipment is declared on the application.
4. Safety Apparel, including leather, helmets, etc. will not be covered under the peril of theft.
5. Comprehensive and Collision Coverage is required.
6. Deductibles are the same as the Physical Damage Deductibles. The deductible will be waived on a loss to safety equipment due to a covered peril.
7. The first \$2,000 of declared custom parts and equipment is covered at no extra premium. There is a \$500 maximum limit per helmet and a \$2,000 maximum limit on custom paint.
8. The maximum insurable limit is \$10,000.
9. Charge the following semi-annual premiums per motorcycle:

<u>Coverage Amount</u>	<u>Semi-Annual Premium</u>
up to \$2,000	No Charge
2,500	11.50
3,000	22.50
3,500	34.00
4,000	45.00
4,500	56.50
5,000	67.50
5,500	79.00
6,000	90.00
6,500	97.50
7,000	105.00
7,500	112.50
8,000	120.00
8,500	127.50
9,000	135.00
9,500	142.50
10,000	144.00



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**RULE 40. MOTORCYCLES**

F. Motorcycle Type/Engine Displacement Factors

Engine cc's	Super Sport and Turbo Cycle									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-750	0.425	0.425	0.425	5.999	6.253	0.863	4.040	4.119	2.889	5.999
751-9998	0.458	0.458	0.458	6.096	7.623	1.052	5.123	5.929	3.673	6.096

Engine cc's	Homemade									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-370	0.152	0.152	0.152	4.381	3.601	0.497	0.428	0.678	0.297	4.381
371-750	0.247	0.247	0.247	5.961	5.621	0.776	1.482	0.733	1.044	5.961
751-950	0.247	0.247	0.247	6.629	5.621	0.776	1.589	0.737	1.116	6.629
951-9998	0.304	0.304	0.304	7.510	5.621	0.776	1.801	1.056	1.266	7.510

Engine cc's	Limited Production									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.367	0.367	0.367	4.741	8.815	1.216	1.508	5.175	1.096	4.741

Engine cc's	Trike									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.240	0.240	0.240	3.567	5.571	0.769	1.923	0.681	1.371	3.567

G. Original Cost New Factors - Limited Production Types Only

1. Determine the Original Cost New of the Vehicle
2. Apply the appropriate factor from the table below:

Original Cost New	COMP	COLL
\$0 - 500	0.16	0.14
\$501 - 1000	0.22	0.22
\$1,001 - 1500	0.28	0.30
\$1,501 - 2000	0.38	0.38
\$2,001 - 2500	0.47	0.47
\$2,501 - 3000	0.57	0.55
\$3,001 - 3500	0.64	0.63

\$3,501 - 4000	0.64	0.63
\$4,001 - 4500	0.65	0.75
\$4,501 - 5000	0.65	0.75
\$5,001 - 5500	0.68	0.78
\$5,501 - 6000	0.68	0.78
\$6,001 - 6500	0.74	0.89
\$6,501 - 7000	0.74	0.89
\$7,001 - 7500	0.77	0.98
\$7,501 - 8000	0.77	0.98
\$8,001 - 8500	0.86	1.06
\$8,501 - 9000	0.86	1.06
\$9,001 - 9500	0.95	1.16
\$9,501 - 10000	0.95	1.16
\$10,001 - 10500	1.09	1.24
\$10,501 - 11000	1.09	1.24
\$11,001 - 11500	1.17	1.35
\$11,501 - 12000	1.17	1.35
\$12,001 - 12500	1.23	1.43
\$12,501 - 13000	1.23	1.43
\$13,001 - 13500	1.33	1.52
\$13,501 - 14000	1.33	1.52
\$14,001 - 14500	1.60	1.62
\$14,501 - 15000	1.60	1.62
\$15,001 - 15500	1.71	1.63
\$15,501 - 16000	1.71	1.63
\$16,001 - 16500	1.87	1.63
\$16,501 - 17000	1.87	1.63
\$17,001 - 17500	2.03	1.64
\$17,501 - 18000	2.03	1.64
\$18,001 - 18500	2.14	1.69
\$18,501 - 19000	2.14	1.69
\$19,001 - 19500	2.35	1.79
\$19,501 - 20000	2.35	1.79
\$20,001 - 20500	2.49	1.93
\$20,501 - 21000	2.49	1.93
\$21,001 - 21500	2.66	2.02
\$21,501 - 22000	2.66	2.02
\$22,001 - 22500	2.86	2.12
\$22,501 - 23000	2.86	2.12
\$23,001 - 23500	3.09	2.27
\$23,501 - 24000	3.09	2.27
\$24,001 - 24500	3.34	2.40
\$24,501 - 25000	3.34	2.40
\$25,001 - 25500	3.57	2.55
\$25,501 - 26000	3.57	2.55
\$26,001 - 26500	3.83	2.67
\$26,501 - 27000	3.83	2.67
\$27,001 - 27500	4.06	2.76

\$27,501 - 28000	4.06	2.76
\$28,001 - 28500	4.37	2.86
\$28,501 - 29000	4.37	2.86
\$29,001 - 29500	4.42	2.97
\$29,501 - 30000	4.42	2.97
\$30,001 - 30500	4.64	3.08
\$30,501 - 31000	4.64	3.08
\$31,001 - 31500	4.70	3.18
\$31,501 - 32000	4.70	3.18
\$32,001 - 32500	4.97	3.29
\$32,501 - 33000	4.97	3.29
\$33,001 - 33500	5.27	3.46
\$33,501 - 34000	5.27	3.46
\$34,001 - 34500	5.58	3.65
\$34,501 - 35000	5.58	3.65
\$35,001 - 35500	5.88	3.82
\$35,501 - 36000	5.88	3.82
\$36,001 - 36500	6.18	4.01
\$36,501 - 37000	6.18	4.01
\$37,001 - 37500	6.48	4.18
\$37,501 - 38000	6.48	4.18
\$38,001 - 38500	6.78	4.35
\$38,501 - 39000	6.78	4.35
\$39,001 - 39500	7.08	4.54
\$39,501 - 40000	7.08	4.54
\$40,001 - 40500	7.38	4.71
\$40,501 - 41000	7.38	4.71
\$41,001 - 41500	7.68	4.90
\$41,501 - 42000	7.68	4.90
\$42,001 - 42500	7.99	5.07
\$42,501 - 43000	7.99	5.07
\$43,001 - 43500	8.29	5.24
\$43,501 - 44000	8.29	5.24
\$44,001 - 44500	8.59	5.43
\$44,501 - 45000	8.59	5.43
\$45,001 - 45500	8.89	5.60
\$45,501 - 46000	8.89	5.60
\$46,001 - 46500	9.19	5.79
\$46,501 - 47000	9.19	5.79
\$47,001 - 47500	9.49	5.96
\$47,501 - 48000	9.49	5.96
\$48,001 - 48500	9.79	6.13
\$48,501 - 49000	9.79	6.13
\$49,001 - 49500	10.05	6.32
\$49,501 - 50000	10.05	6.32

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**OHIO CASUALTY GROUP®  
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RULES AND RATES**

**RULE 41. RECREATIONAL VEHICLES**

- [A. Motorhome](#)
- [B. Trailers](#)
- [C. Classic Automobiles](#)
- [D. Antique Automobiles](#)

**A. Motorhome**

1. A MOTORHOME is a self propelled vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing and refrigeration facilities.
2. Premium Determination

Premiums for each Motorhome shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll	Towing
	Base Rate									
X	Territorial Relativity									
X	Recreational Vehicle Factor									
X	Increased Limit Factor									
X	Deductible Relativity									
X	Model Year Factor									
X	Symbol Relativity									
X	Loan/Lease Rate									
X	Premium Reduction Factor									
X	Market Tier									
X	Multi-Car Discount									
X	Package Discount									
X	Valued Customer Discount									
X	Prime Life Discount									
X	Mot. Veh. Acc Prev Course Discount									
X	Anti-Theft Discount									
X	Passive Restraint Discount									
X	Group Discount									
X	Policy Term									

3. Use of Personal Auto Factors

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**4. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	Pleasure Use	Work/School	Business Use	Farm Use	Artisan Use
Bodily Injury	0.600	1.000	1.000	1.000	1.000
Property Damage	0.600	1.000	1.000	1.000	1.000
Combined Single Limit	0.600	1.000	1.000	1.000	1.000
Medical Payments	0.600	1.000	1.000	1.000	1.000
Arkansas Medical	0.600	1.000	1.000	1.000	1.000
All UM and UIM Coverages	1.000	1.000	1.000	1.000	1.000
Comprehensive	1.500	1.500	1.500	1.500	1.500
Collision	0.600	1.000	1.000	1.000	1.000

**5. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a “Risk Group” is needed for the vehicle. The highest risk group generated by any driver on the policy will be the risk group assigned to the Motorhome.

**6. Liability and Physical Damage Symbol Relativities**

**a. Liability Symbols:**

A Motorhome shall be assigned a Liability Symbol of 150 for both Bodily Injury/Property Damage and MP Symbols. The Factor for Symbol 150 is 1.00.

**b. Physical Damage Symbol Relativities:**

Use the table below to determine the factor for the Motorhome based on the Original Cost New, including the cost of all custom built additions.

Cost New (including all custom built additions)	COMP	COLL
0 - 1,999	0.310	0.500
2,000 - 2,999	0.320	0.510
3,000 - 3,999	0.350	0.520
4,000 - 4,999	0.370	0.540
5,000 - 5,999	0.420	0.580
6,000 - 6,999	0.480	0.630
7,000 - 7,999	0.530	0.660
8,000 - 8,999	0.590	0.710
9,000 - 9,999	0.660	0.740
10,000 - 10,999	0.720	0.790
11,000 - 11,999	0.790	0.840
12,000 - 12,999	0.860	0.900
13,000 - 13,999	0.900	0.930
14,000 - 14,999	1.000	1.000

15,000	-	15,999	1.040	1.030
16,000	-	16,999	1.120	1.090
17,000	-	17,999	1.160	1.120
18,000	-	18,999	1.250	1.180
19,000	-	19,999	1.300	1.200
20,000	-	21,999	1.410	1.290
22,000	-	23,999	1.510	1.360
24,000	-	24,999	1.590	1.420
25,000	-	25,999	1.610	1.430
26,000	-	27,999	1.690	1.490
28,000	-	29,999	1.780	1.550
30,000	-	32,999	1.900	1.650
33,000	-	34,999	1.980	1.710
35,000	-	35,999	2.050	1.750
36,000	-	39,999	2.140	1.840
40,000	-	44,999	2.320	1.980
45,000	-	49,999	2.400	2.110
50,000	-	54,999	2.540	2.240
55000	-	59,999	2.680	2.370
60000	-	64,999	2.820	2.500
65000	-	69,999	2.970	2.630
70000	-	74,999	3.110	2.760
75000	-	79,999	3.250	2.900
80000	-	84,999	3.400	3.030
85000	-	89,999	3.540	3.160
90000	-	94,999	3.690	3.290
95000	-	99,999	3.830	3.420
100000	-	104,999	4.130	3.560
105000	-	109,999	4.320	3.720
110000	-	114,999	4.510	3.890
115000	-	119,999	4.710	4.050
120000	-	124,999	4.900	4.210
125000	-	129,999	5.090	4.370
130000	-	134,999	5.290	4.530
135000	-	139,999	5.480	4.690
140000	-	144,999	5.670	4.850
145000	-	149,999	5.860	5.010
150000	-	154,999	6.060	5.180
155000	-	159,999	6.250	5.340
160000	-	164,999	6.440	5.500
165000	-	169,999	6.630	5.660
170000	-	174,999	6.830	5.820
175000	-	179,999	7.020	5.980
180000	-	184,999	7.210	6.140
185000	-	189,999	7.410	6.310
190000	-	194,999	7.600	6.470
195000	-	199,999	7.790	6.630
200000	-	204,999	7.980	6.790
205000	-	209,999	8.180	6.950
210000	-	214,999	8.370	7.110

215000	-	219,999	8.560	7.270
220000	-	224,999	8.760	7.430
225000	-	229,999	8.950	7.600
230000	-	234,999	9.140	7.760
235000	-	239,999	9.330	7.920
240000	-	244,999	9.530	8.080
245000	-	249,999	9.720	8.240
250000	-	254,999	9.910	8.400
255000	-	259,999	10.110	8.560
260000	-	264,999	10.300	8.720
265000	-	269,999	10.490	8.890
270000	-	274,999	10.680	9.050
275000	-	279,999	10.880	9.210
280000	-	284,999	11.070	9.370
285000	-	289,999	11.260	9.530
290000	-	294,999	11.460	9.690
295000	-	299,999	11.650	9.850
300000	-	304,999	11.840	10.020
305000	-	309,999	12.030	10.180
310000	-	314,999	12.230	10.340
315000	-	319,999	12.420	10.500
320000	-	324,999	12.610	10.660
325000	-	329,999	12.810	10.820
330000	-	334,999	13.000	10.980
335000	-	339,999	13.190	11.140
340000	-	344,999	13.380	11.310
345000	-	349,999	13.580	11.470
350000	-	354,999	13.770	11.630
355000	-	359,999	13.960	11.790
360000	-	364,999	14.160	11.950
365000	-	369,999	14.350	12.110
370000	-	374,999	14.540	12.270
375000	-	379,999	14.730	12.430
380000	-	384,999	14.930	12.600
385000	-	389,999	15.120	12.760
390000	-	394,999	15.310	12.920
395000	-	399,999	15.500	13.080
400000	-	404,999	15.700	13.240
405000	-	409,999	15.890	13.400
410000	-	414,999	16.080	13.560
415000	-	419,999	16.280	13.730
420000	-	424,999	16.470	13.890
425000	-	429,999	16.660	14.050
430000	-	434,999	16.850	14.210
435000	-	439,999	17.050	14.370
440000	-	444,999	17.240	14.530
445000	-	449,999	17.430	14.690
450000	-	454,999	17.630	14.850
455000	-	459,999	17.820	15.020
460000	-	464,999	18.010	15.180

465000	-	469,999	18.200	15.340
470000	-	474,999	18.400	15.500
475000	-	479,999	18.590	15.660
480000	-	484,999	18.780	15.820
485000	-	489,999	18.980	15.980
490000	-	494,999	19.170	16.140
495000	+		19.360	16.310

**B. Trailers**

1. TRAVEL and CAMPING TRAILERS are designed for use with Private Passenger Autos and pickups and include Recreational Trailers and Camper Bodies.
  - a. A Recreational Trailer is a non-self propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
  - b. A Camper Body is a non-self propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

2. ALL OTHER TRAILERS include, but are not limited to snowmobile trailers, boat trailers, utility trailers, horse trailers or any trailer that is pulled behind a Private Passenger Vehicle.

3. Liability Coverage

A Personal Auto Policy affording liability coverage covers trailers designed for use with a Personal Auto, Pickup or Van and Camper Bodies designed for use with a Pickup, without additional premium and without specific description of the trailer.

4. Physical Damage Coverage Rating

Premiums for each trailer will be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		<b>Comprehensive</b>	<b>Collision</b>
	Base Rate for Orig Cost New		
x	Deductible Relativity		
x	Package Discount		
x	Valued Customer Discount		
x	Prime Life Discount		
x	Group Discount		
x	Policy Term		

- a. Use the tables below for semi-annual rates based on the original cost new of the trailer.
- b. Personal Auto deductibles apply. See Rule 14.
- c. The Package Discount, Prime Life Discount, and Group Discount apply. See Rule 28.
- d. Travel and Camping Trailer Rates:

<b>Original Cost New</b>	<b>\$500 Deductible Comprehensive</b>	<b>\$500 Deductible Collision</b>
0 - 750	4.000	4.000
751 - 1,500	7.000	4.500
1,501 - 2,250	10.000	5.000
2,251 - 3,000	13.000	6.000
3,001 - 4,500	17.000	8.500
4,501 - 6,000	26.000	12.500
6,001 - 7,500	34.500	16.500
7,501 - 9,000	42.500	21.500
9,001 - 11,000	51.000	25.500
11,001 - 13,000	59.000	30.000
13,001 - 15,000	67.500	34.500
15,001 - 17,000	76.000	39.000
17,001 - 19,000	84.500	43.000
19,001 - 21,000	92.500	47.500
21,001 - 23,000	101.000	52.000
23,001 - 25,000	109.500	56.500
25,001 - 27,000	118.000	60.500
27,001 - 29,000	126.500	64.500
29,001 - 31,000	134.500	69.500
31,001 - 33,000	143.500	73.500
33,001 - 37,000	154.000	79.000
37,001 - 41,000	164.000	84.500
41,001 - 45,000	174.500	90.000
45,001 - 49,000	185.000	95.500
49,001 - 53,000	194.500	100.000
53,001 - 57,000	207.000	106.500
57,001 - 61,000	214.000	110.000
61,001 - 65,000	223.500	114.500
65,001 - 69,000	232.000	120.000
69,001 - 73,000	241.500	125.000
73,001 - 77,000	251.000	130.000
77,001 - 81,000	260.500	134.500
81001 - 85,000	269.000	138.000
85001 - 89,000	276.000	143.000
89001 - 93,000	284.500	146.500
93001 - 97,000	291.500	151.000
97001 +	300.000	154.500

e. All Other Trailers:

<b>Original Cost New</b>	<b>\$500 Deductible Comprehensive</b>	<b>\$500 Deductible Collision</b>
0 - 750	1.000	1.000
751 - 1,500	2.500	1.500
1,501 - 2,250	4.000	2.000
2,251 - 3,000	5.500	2.500
3,001 - 4,500	8.000	4.000

4,501 - 6,000	11.500	5.500
6,001 - 7,500	15.500	7.500
7,501 - 9,000	19.000	9.500
9,001 - 11,000	23.000	11.500
11,001 - 13,000	26.500	13.500
13,001 - 15,000	30.500	15.500
15,001 - 17,000	34.000	17.500
17,001 - 19,000	38.000	19.500
19,001 - 21,000	41.000	21.000
21,001 - 23,000	44.000	22.500
23,001 - 25,000	47.500	24.500
25,001 - 27,000	50.500	26.000
27,001 - 29,000	54.000	27.500
29,001 - 31,000	57.000	29.500
31,001 - 33,000	60.500	31.000
33,001 - 37,000	64.500	33.000
37,001 - 41,000	69.000	35.500
41,001 - 45,000	73.000	37.500
45,001 - 49,000	77.500	40.000
49,001 - 53,000	81.500	42.000
53,001 - 57,000	85.500	44.000
57,001 - 61,000	89.500	46.000
61,001 - 65,000	93.500	48.000
65,001 - 69,000	97.500	50.500
69,001 - 73,000	101.500	52.500
73,001 - 77,000	105.500	54.500
77,001 - 81,000	109.500	56.500
81001 - 85,000	113.000	58.000
85001 - 89,000	116.000	60.000
89001 - 93,000	119.500	61.500
93001 - 97,000	122.500	63.500
97001 +	126.000	65.000

**C. Classic Automobiles**

1. A CLASSIC AUTO is a motor vehicle of the Private Passenger Type which is 10 or more years old and may be used on a regular basis. It's true value is significantly higher than the average value of other autos of the same make and model year.
2. Liability Coverage
  - a. Assign a Liability Symbol of 110 for both the BI/PD and MP Symbols. The Factor for Symbol 110 is 1.00. Assign the current model year as the Model Year of the vehicle for Liability Rating.
  - b. Classify and Rate as a Private Passenger Automobile.
3. Physical Damage Coverage
  - a. Determine the amount of coverage applicable to the vehicle. (Note - Coverage is not provided on an "agreed value" basis.)



11	x	Increased Limit Factor								
	x	State Amount (in hundreds)								
41D8	x	Rate per \$100 of coverage								
14	x	Deductible Relativity								
26	x	Premium Reduction Factor								
27	x	Market Tier Factor								
28B	x	Package Discount								
28C	x	Valued Customer Discount								
28D	x	Prime Life Discount								
28	x	Group Discount								
36	x	Policy Term								

**5. Use of Personal Auto Factors**

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**6. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	Antique Auto Factor
Bodily Injury	0.400
Property Damage	0.400
Combined Single Limit	0.400
Medical Payments	1.000
Arkansas Medical Payments	1.000
All UM and UIM Coverages	1.000

**7. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. Use the Risk Group determined in Rule 5. (i.e. if operators are assigned to the Antique Auto, use the highest risk group generated by those operators. If no operators assigned, use the highest risk group of any vehicle on the policy)

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Antique Auto and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive	\$0.410
Collision	\$0.605

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 42. MISCELLANEOUS OFF ROAD VEHICLES**

- [A. Snowmobiles](#)
- [B. All Terrain Vehicles](#)
- [C. Unregistered Dune Buggy](#)
- [D. Golf Cart](#)
- [E. Go Cart](#)
- [F. Unregistered Two Wheel Vehicles](#)

**A. Snowmobiles**

1. A SNOWMOBILE is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. A Snowmobile does not include a vehicle using airplane type propellers or fans.
2. The Snowmobile Rates charged contemplate an appropriate lay-up period. Snowmobiles should not be removed from the policy when winter ends.
3. Premium Determination

Premiums for each Snowmobile shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Guest Passenger								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

4. Use of Personal Auto Factors

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

<b>Coverage</b>	<b>Snowmobile Factor</b>
Bodily Injury	0.500
Property Damage	0.500
Combined Single Limit	0.500
Medical Payments	2.000
Arkansas Medical Payments	2.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a “Risk Group” is needed for the vehicle. All Snowmobiles will be assigned to the “Low” Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is available at the liability limits of the policy. Apply the following factors:

<b>Coverage</b>	<b>Factor</b>
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any “insured” for “bodily injury” to any person while “occupying” a snowmobile.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Snowmobile and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive            \$0.765

Collision                    \$0.875

**B. All Terrain Vehicles**

**1.** An ALL TERRAIN VEHICLE (ATV) is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain and water and for use off public roads.

**2.** The ATV Rates charged contemplate an appropriate lay-up period.

**3. Premium Determination**

Premiums for each ATV shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
x	Territorial Relativity								
x	Recreational Vehicle Factor								
x	Increased Limit Factor								
x	Guest Passenger								
x	Stated Amount (in hundreds)								
x	Rate per \$100 of coverage								
x	Deductible Relativity								
x	Premium Reduction Factor								
x	Market Tier								
x	Package Discount								
x	Prime Life Discount								
x	Valued Customer Discount								
x	Group Discount								
x	Policy Term								

**4. Use of Personal Auto Factors**

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	ATV Factor
Bodily Injury	0.500
Property Damage	0.500
Combined Single Limit	0.500
Medical Payments	2.000
Arkansas Medical Payments	2.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All ATV's will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is available at the liability limits of the policy. Apply the following factors:

Coverage	Factor
----------	--------

Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any “insured” for “bodily injury” to any person while “occupying” an All Terrain Vehicle.

**8. Physical Damage Rating**

a. Determine the Stated Amount of the ATV and divide by 100, rounding up to the nearest whole number.

b. Apply the following Semi-Annual Rate per \$100:

Comprehensive	\$0.765
Collision	\$0.875

**C. Unregistered Dune Buggy**

1. A DUNE BUGGY is a motor vehicle of the private passenger type designed or modified for use primarily off public roads.

If the DUNE BUGGY is registered for use on public roads, classify and rate as PPA.

2. The Dune Buggy Rates charged contemplate an appropriate lay-up period.

3. Premium Determination

Premiums for each Unregistered Dune Buggy shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coil
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Guest Passenger								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

4. Use of Personal Auto Factors

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

<b>Coverage</b>	<b>Dune Buggy Factor</b>
Bodily Injury	0.900
Property Damage	0.900
Combined Single Limit	0.900
Medical Payments	1.000
Arkansas Medical Payments	1.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All Unregistered Dune Buggies will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is available at the liability limits of the policy. Apply the following factors:

<b>Coverage</b>	<b>Factor</b>
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" a Dune Buggy.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Dune Buggy and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive            \$0.810

Collision                    \$3.160

**D. Golf Cart**

**1.** A GOLF CART is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course and for use off public roads.

**2.** The Golf Cart Rates charged contemplate an appropriate lay-up period.

**3.** Premium Determination

Premiums for each Golf Cart shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

**4. Use of Personal Auto Factors**

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	Golf Cart Factor
Bodily Injury	0.250
Property Damage	0.250
Combined Single Limit	0.250
Medical Payments	0.250
Arkansas Medical Payments	0.250
All UM and UIM Coverages	0.250

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All Golf Carts will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is available at the liability limits of the policy. Apply the following factors:

Coverage	Factor
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" a Golf Cart.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Golf Cart and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive	\$0.275
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Collision	\$0.425
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**E. Go Cart**

A GO CART is a three or four wheeled vehicle either licensed or registered for highway use, or with an engine exceeding 200 cc's whether or not licensed or registered for highway use.

GO CARTS should be rated using the Motorcycle Rating Algorithm. See Rule 40.

Rates charged contemplate an appropriate lay-up period.

**F. Unregistered Two Wheel Vehicles**

UNREGISTERED TWO WHEEL VEHICLES are those with two wheels and an engine size of 200 cc's or less which are not licensed or registered for road use. These include, but are not limited to: Minibikes, Motorbikes, Motor Scooters, Trail Bikes, Dirt Bikes, and similar types.

These vehicles should be rated using the Motorcycle Rating Algorithm. See Rule 40.

Rates charged contemplate an appropriate lay-up period.

**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 40. MOTORCYCLES**

- [A. Definitions](#)
- [B. Driver Assignment](#)
- [C. Motorcycle Premium Determination](#)
- [D. Auto Rating Factors Used for Motorcycle Rating](#)
- [E. Guest Passenger Coverage](#)
- [F. Motorcycle Type/Engine Displacement Rating](#)
- [G. Original Cost New Factors](#)
- [H. Structural Modifications](#)
- [I. Age/Marital Status](#)
- [J. Years of Motorcycle Experience](#)
- [K. Multi-Cycle Discount](#)
- [L. Safe Cycle Discount](#)
- [M. Garaging Discount](#)
- [N. Association Discount](#)
- [O. Motorcycle Accessories Coverage](#)

**A. Definitions**

Coverage for Motorcycles, including all those defined below will be available only on a separate Motorcycle Policy.

1. A MOTORCYCLE is a Two-Wheeled motorized vehicle designed for use on or off public roads. A motorcycle driver's seat is entirely open air and there is handgrip steering device attached to the motorcycle. The following vehicles may be written under a Motorcycle Policy:
  - a. Motorcycles, including the following types:
    - (1) Cruisers
    - (2) Touring
    - (3) Standard
    - (4) Sport
    - (5) Tour Sport
    - (6) Dual
    - (7) Off Road



x	Original Cost New Factor									
x	Structural Modification									
x	Marital Status/Age Factor									
x	Major Conviction Factor									
x	Minor Conviction Factor									
x	Major At-Fault Accident Factor									
x	Minor At-Fault Accident Factor									
x	Years Experience Factor									
x	Premium Reduction Factor (renewals)									
x	Market Tier									
x	Multi-Cycle Discount									
x	Package Discount									
x	Valued Customer Discount									
x	Prime Life Discount									
x	Safe Cycle Discount									
x	Garaging Discount									
x	Group Discount									
x	Motorcycle Association Discount									
x	Policy Term									

\* Miscellaneous Coverages include Motorcycle Accessories, Work Loss Coverages, Accidental Death Benefit, and Towing.

**D. Auto Rating Factors Used for Motorcycle Rating**

Several of the rating variables used in the Motorcycle Rating Algorithm are identical to those used for autos and may be found in the Rules and Rates Pages. These are as follows:

- Rule 8 - Base Rates
- Rule 9 - Territory Relativities
- Rule 11 - Increased Limits Factors
- Rule 13 - Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit
- Rule 14 - Deductible Relativities
- Rule 15 - Model Year Relativities
- Rule 21 - Major/Minor Conviction Factors
- Rule 21 - Major/Minor At-Fault Accident Factors
- Rule 26 - Premium Reduction Factor
- Rule 27 - Market Tier Factors
- Rule 28 - Valued Customer Discount
- Rule 28 - Package Discount
- Rule 28 - Prime Life Discount
- Rule 28 - Group Discount
- Rule 31 - Towing and Labor Coverage
- Rule 36 - Policy Period

Please refer to these rules for the appropriate rates and factors.

**E. Guest Passenger Coverage**

Guest Passenger Coverage is required at the liability limits of the policy. Apply the following factors:

Coverage	Factor
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any “insured” for “bodily injury” to any person while “occupying” a motorcycle.

**F. Motorcycle Type/Engine Displacement Rating**

1. Determine the type of motorcycle from the list below:
  - a. Cruiser
  - b. Touring
  - c. Standard
  - d. Sport
  - e. Tour Sport
  - f. Dual
  - g. Off-Road
  - h. Performance
  - i. Scooter
  - j. Moped
  - k. Dirt Bike
  - l. Go Cart
  
2. Determine the Engine Displacement of the motorcycle in cubic centimeters (cc’s).
  
3. Determine the applicable Motorcycle Type/Engine Displacement Rating Factor from the tables below:

Engine cc's	Cruiser									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-950	0.169	0.169	0.169	3.132	4.125	0.569	0.714	0.430	0.505	3.132
951-9998	0.210	0.210	0.210	3.664	4.353	0.602	0.976	0.623	0.705	3.664

Engine cc's	Touring									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-1210	0.184	0.184	0.184	3.680	3.932	0.542	1.352	0.604	0.969	3.68
1211-9998	0.282	0.282	0.282	4.045	5.689	0.785	1.876	0.783	1.341	4.045

Engine	Standard
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cc's	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-370	0.076	0.076	0.076	2.190	1.800	0.248	0.214	0.339	0.149	2.19
371-750	0.123	0.123	0.123	2.980	2.811	0.388	0.727	0.367	0.522	2.98
751-950	0.123	0.123	0.123	3.314	2.811	0.388	0.775	0.369	0.558	3.314
951-9998	0.152	0.152	0.152	3.755	2.811	0.388	0.890	0.528	0.633	3.755

Engine cc's	Sport									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-750	0.289	0.289	0.289	3.927	5.255	0.725	1.872	0.824	1.338	3.927
751-9998	0.289	0.289	0.289	4.224	5.255	0.725	2.332	0.930	1.664	4.224

Engine cc's	Tour Sport									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-1210	0.243	0.243	0.243	3.162	3.009	0.415	1.828	0.681	1.304	3.162
1211-9998	0.253	0.253	0.253	3.907	3.163	0.436	1.828	0.868	1.304	3.907

Engine cc's	Dual									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-100	0.068	0.068	0.068	1.749	1.793	0.247	0.171	0.538	0.128	1.749
101-371	0.087	0.087	0.087	2.423	1.793	0.247	0.171	0.733	0.128	2.423
371-525	0.124	0.124	0.124	3.427	2.728	0.376	0.477	0.733	0.343	3.427
526-9998	0.132	0.132	0.132	3.427	3.041	0.420	0.559	0.733	0.393	3.427

Engine cc's	Off Road									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-370	0.060	0.060	0.060	1.464	1.559	0.215	0.316	0.952	0.224	1.464
371-600	0.108	0.108	0.108	1.634	1.559	0.215	0.460	1.369	0.335	1.634
601-9998	0.108	0.108	0.108	1.673	1.559	0.215	0.757	1.515	0.537	1.673

Engine cc's	Performance									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-600	0.283	0.283	0.283	4.684	3.702	0.511	2.012	1.538	1.438	4.684
601-850	0.297	0.297	0.297	4.684	4.265	0.588	2.389	1.538	1.710	4.684
851-9998	0.315	0.315	0.315	5.294	4.940	0.682	3.395	1.538	2.429	5.294

Engine cc's	Scooter									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-100	0.075	0.075	0.075	1.521	1.676	0.231	0.214	0.485	0.149	1.521
101-200	0.075	0.075	0.075	2.107	2.811	0.388	0.363	0.543	0.261	2.107
201-575	0.089	0.089	0.089	2.700	4.408	0.608	0.676	0.543	0.485	2.7
576-9998	0.155	0.155	0.155	3.314	4.408	0.608	1.532	0.630	1.095	3.314

Engine cc's	Moped									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.075	0.075	0.075	1.521	2.811	0.388	0.004	0.485	0.149	1.521

Engine cc's	Dirt Bike									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED

<b>1-100</b>	0.059	0.059	0.059	1.521	1.559	0.215	0.148	0.468	0.111	1.521
<b>101-370</b>	0.075	0.075	0.075	2.107	1.559	0.215	0.148	0.637	0.111	2.107
<b>371-525</b>	0.107	0.107	0.107	2.980	2.372	0.327	0.414	0.637	0.298	2.98
<b>526-9998</b>	0.115	0.115	0.115	2.980	2.644	0.365	0.486	0.637	0.342	2.98

Engine cc's	Go Cart									
	BI	PD	CSL	MP	UM	UIM	UMPD	Comp	Coll	ArMED
1-9998	0.097	0.097	0.097	1.312	1.362	0.188	0.303	0.586	0.216	1.312

**G. Original Cost New Factors**

An Original Cost New factor of 1.00 will apply to Comprehensive and Collision coverages for all motorcycles except limited production type motorcycles.

**H. Structural Modifications**

1. A 50% surcharge will apply to all coverages except Motorcycle Accessories and Towing when any structural change/modification or physical alteration of the frame has occurred.
2. Apply a factor of 1.50.
3. Note: Motorcycles with Performance Modifications are not eligible for coverage.

Performance modifications include but are not limited to internal engine modifications to boost horsepower and suspension modification outside manufacturer specs.

**I. Age/Marital Status**

1. Determine the Age and Marital Status of the Motorcycle's Class Rated Operator
  - a. See Rule 3 - Driver Assignment for determination of the Class Rated Operator
  - b. See Rule 19 - Driver Classifications for details on determining Age and Marital Status.
2. Apply the appropriate factor from the table below:

Age	Marital Status	BI-PD-CSL	MP-ArMED	COMP	COLL
12 - 17	Single	1.859	1.505	0.879	1.611
12 - 17	Married	3.041	1.168	1.827	1.417
18	Single	2.612	1.242	1.180	2.159
18	Married	3.041	1.168	1.827	1.417
19	Single	1.882	1.242	1.180	1.818
19	Married	3.041	1.168	1.827	1.417
20	Single	1.712	1.242	1.180	1.598
20	Married	2.012	1.168	1.779	1.417
21	Single	1.647	1.242	1.180	1.364
21	Married	2.012	1.168	1.779	1.417
22	Single	1.371	1.242	1.073	1.235
22	Married	1.512	1.168	1.578	1.121

23	Single	1.329	1.242	1.073	1.212
23	Married	1.512	1.168	1.578	1.121
24	Single	1.329	1.000	1.073	1.091
24	Married	1.059	0.800	1.263	1.000
25	Single	1.329	1.000	1.073	1.068
25	Married	1.059	0.800	1.263	1.000
26 - 27	Single	1.000	1.000	1.073	1.000
26 - 27	Married	1.024	0.800	1.100	1.000
28 - 30	Single	1.000	1.000	1.000	1.000
28 - 30	Married	0.753	0.800	0.931	0.924
31 - 34	Single	1.000	1.000	0.945	0.924
31 - 34	Married	0.676	0.800	0.734	0.742
35 - 39	Single	1.000	1.000	0.824	0.818
35 - 39	Married	0.659	0.800	0.550	0.667
40 - 44	Single	1.000	1.000	0.713	0.818
40 - 44	Married	0.647	0.800	0.471	0.636
45 - 49	Single	1.000	1.000	0.606	0.818
45 - 49	Married	0.629	0.800	0.429	0.636
50 - 54	Single	1.000	1.000	0.606	0.788
50 - 54	Married	0.629	0.916	0.429	0.659
55 - 64	Single	0.859	1.000	0.606	0.788
55 - 64	Married	0.688	0.916	0.388	0.659
65 - 74	Single	0.859	1.000	0.606	0.788
65 - 74	Married	0.688	0.916	0.388	0.674
75+	Single	0.859	1.000	0.606	0.788
75+	Married	0.688	0.916	0.388	0.674

**3. Age/Marital Status Factors for Excess Motorcycles**

<b>Ages of Motorcycle Operators on the Policy</b>	<b>Marital Status of Motorcycle Operators on the Policy</b>	<b>BI-PD-CSL</b>	<b>MP-ArMED</b>	<b>COMP</b>	<b>COLL</b>
All Operators between the ages of 49 and 71	All Operators Single	0.930	1.000	0.606	0.796
All Operators between the ages of 49 and 71	All Operators Married	0.659	0.887	0.409	0.657
All Operators between the ages of 49 and 71	Mixed	0.795	0.944	0.508	0.727
NOT All operators between the ages of 49 and 71	All Operators Single	1.371	1.122	0.979	1.208
NOT All operators between the ages of 49 and 71	All Operators Married	1.460	0.968	1.208	1.038
NOT All operators between the ages of 49 and 71	Mixed	1.416	1.045	1.094	1.123

**J. Years of Motorcycle Experience**

- Determine the following:

- a. The number of years the Class Rated Operator has been operating a motorcycle.
  - b. If the Class Rated Operator is the Principal or an Occasional Operator of the Motorcycle.
  - c. The number of At-Fault Accidents and Violations assigned to the Motorcycle.
2. Apply the appropriate factor from the table below:

Years of Motorcycle Experience	Principal/ Occasional Operator	Number At Fault Accidents and Violations	BI-PD-CSL	MP	COMP	COLL
Less than 1	Principal	0	1.10	1.10	1.10	1.10
Less than 1	Principal	1+	1.12	1.12	1.12	1.12
Less than 1	Occasional	0	1.08	1.08	1.08	1.08
Less than 1	Occasional	1+	1.10	1.10	1.10	1.10
1	Principal	0	1.05	1.05	1.05	1.05
1	Principal	1+	1.06	1.06	1.06	1.06
1	Occasional	0	1.05	1.05	1.05	1.05
1	Occasional	1+	1.06	1.06	1.06	1.06
2 or more	Principal	0	1.00	1.00	1.00	1.00
2 or more	Principal	1+	1.00	1.00	1.00	1.00
2 or more	Occasional	0	1.00	1.00	1.00	1.00
2 or more	Occasional	1+	1.00	1.00	1.00	1.00

**K. Multi-Cycle Discount**

1. A 15% discount will apply to all coverages except Motorcycle Accessories and Towing when there is more than one motorcycle on the policy.
2. Apply a factor of .85 to the affected coverages.
3. Note: A car or a recreational vehicle will not qualify a motorcycle for the multi-cycle discount, and a motorcycle will not qualify a car or recreational vehicle for the multi-car discount.

**L. Safe Cycle Discount**

1. A Safe Cycle Discount will apply if the rated operator of the motorcycle has completed a Motorcycle Safety Foundation Course:
  - a. The rated operator must have a certificate verifying completion of the course within the last 36 months, and
  - b. Unless the rated operator is recertified, the discount will be removed 3 years after completion of the course.
2. The Discount will apply to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments and Collision.
3. The following discounts are applicable:

- a. A 5% discount shall apply for completion of the "Basic Rider Course" covering rider and street skills.
- b. A 10% discount shall apply for completion of the "Experienced Rider Course".
- c. Apply a factor of .95 for the "Basic Rider Course" or a factor of .90 for the "Experienced Rider Course".
- d. Only one of the two discount percentages may be applied to an individual motorcycle.

**M. Garaging Discount**

- 1. A Discount of 5% will apply to Comprehensive when the motorcycle is locked in a secured structure overnight.
- 2. Apply a factor of .95 to the Comprehensive premium.

**N. Association Discount**

- 1. A 5% discount shall apply to all coverages if the rated operator belongs to any of the associations listed below:
  - a. American Bikers Aiming Towards Education (ABATE)
  - b. American Motorcycle Association (AMA)
  - c. BMW Motorcycle Owners of America (BMWOWA)
  - d. Buell Riders Adventure Group (BRAG)
  - e. Gold Wing Touring Association (GWTA)
  - f. Harley Owners Group (HOG)
  - g. Honda Riders Club of America (HRCA)
  - h. Motorcycle Owners of America
  - i. Motorcycle Safety Foundation (MSF)
  - j. Riders Association of Triumph (RAT)
  - k. Venture Touring Society (VTS)
  - l. Women on Wheels (WOW)
- 2. Apply a factor of .95 to all coverages.
- 3. This discount may only be applied once to each motorcycle, regardless of the number of associations.

**O. Motorcycle Accessories Coverage**

1. Motorcycle Accessories Coverage covers after-market non-original factory installed equipment, devices, accessories, enhancements and changes which alter the appearance or performance of the motorcycle.
2. This will include, but is not limited to:
  - a. Any electronic equipment which is permanently installed using bolts or brackets;
  - b. Safety Apparel including leather, helmets, etc. (not covered for theft);
  - c. Sidecars;
  - d. Trike Conversion Kits;
  - e. Trailers to be pulled behind the motorcycle;
  - f. Custom paint, exhaust or plating.
3. Coverage will not apply unless such equipment is declared on the application.
4. Safety Apparel, including leather, helmets, etc. will not be covered under the peril of theft.
5. Comprehensive and Collision Coverage is required.
6. Deductibles are the same as the Physical Damage Deductibles. The deductible will be waived on a loss to safety equipment due to a covered peril.
7. The first \$2,000 of declared custom parts and equipment is covered at no extra premium. There is a \$500 maximum limit per helmet and a \$2,000 maximum limit on custom paint.
8. The maximum insurable limit is \$10,000.
9. Charge the following semi-annual premiums per motorcycle:

<u>Coverage Amount</u>	<u>Semi-Annual Premium</u>
up to \$2,000	No Charge
2,500	11.50
3,000	22.50
3,500	34.00
4,000	45.00
4,500	56.50
5,000	67.50
5,500	79.00
6,000	90.00
6,500	97.50
7,000	105.00
7,500	112.50
8,000	120.00
8,500	127.50
9,000	135.00
9,500	142.50
10,000	144.00



**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 42. MISCELLANEOUS OFF ROAD VEHICLES**

- [A. Snowmobiles](#)
- [B. All Terrain Vehicles](#)
- [C. Unregistered Dune Buggy](#)
- [D. Golf Cart](#)
- [E. Go Cart](#)
- [F. Unregistered Two Wheel Vehicles](#)

**A. Snowmobiles**

1. A SNOWMOBILE is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. A Snowmobile does not include a vehicle using airplane type propellers or fans.
2. The Snowmobile Rates charged contemplate an appropriate lay-up period. Snowmobiles should not be removed from the policy when winter ends.
3. Premium Determination

Premiums for each Snowmobile shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Guest Passenger								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

4. Use of Personal Auto Factors

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

<b>Coverage</b>	<b>Snowmobile Factor</b>
Bodily Injury	0.500
Property Damage	0.500
Combined Single Limit	0.500
Medical Payments	2.000
Arkansas Medical Payments	2.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All Snowmobiles will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is required at the liability limits of the policy. Apply the following factors:

<b>Coverage</b>	<b>Factor</b>
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" a snowmobile.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Snowmobile and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive            \$0.765

Collision                    \$0.875

**B. All Terrain Vehicles**

**1.** An ALL TERRAIN VEHICLE (ATV) is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain and water and for use off public roads.

**2.** The ATV Rates charged contemplate an appropriate lay-up period.

**3. Premium Determination**

Premiums for each ATV shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
x	Territorial Relativity								
x	Recreational Vehicle Factor								
x	Increased Limit Factor								
x	Guest Passenger								
x	Stated Amount (in hundreds)								
x	Rate per \$100 of coverage								
x	Deductible Relativity								
x	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
x	Prime Life Discount								
x	Valued Customer Discount								
x	Group Discount								
x	Policy Term								

**4. Use of Personal Auto Factors**

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	ATV Factor
Bodily Injury	0.500
Property Damage	0.500
Combined Single Limit	0.500
Medical Payments	2.000
Arkansas Medical Payments	2.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All ATV's will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is required at the liability limits of the policy. Apply the following factors:

Coverage	Factor
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Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any “insured” for “bodily injury” to any person while “occupying” an All Terrain Vehicle.

**8. Physical Damage Rating**

a. Determine the Stated Amount of the ATV and divide by 100, rounding up to the nearest whole number.

b. Apply the following Semi-Annual Rate per \$100:

Comprehensive            \$0.765

Collision                    \$0.875

**C. Unregistered Dune Buggy**

1. A DUNE BUGGY is a motor vehicle of the private passenger type designed or modified for use primarily off public roads.

If the DUNE BUGGY is registered for use on public roads, classify and rate as PPA.

2. The Dune Buggy Rates charged contemplate an appropriate lay-up period.

3. Premium Determination

Premiums for each Unregistered Dune Buggy shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coil
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Guest Passenger								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

4. Use of Personal Auto Factors

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

<b>Coverage</b>	<b>Dune Buggy Factor</b>
Bodily Injury	0.900
Property Damage	0.900
Combined Single Limit	0.900
Medical Payments	1.000
Arkansas Medical Payments	1.000
All UM and UIM Coverages	1.000

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a “Risk Group” is needed for the vehicle. All Unregistered Dune Buggies will be assigned to the “Low” Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is required at the liability limits of the policy. Apply the following factors:

<b>Coverage</b>	<b>Factor</b>
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any “insured” for “bodily injury” to any person while “occupying” a Dune Buggy.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Dune Buggy and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive            \$0.810

Collision                    \$3.160

**D. Golf Cart**

**1.** A GOLF CART is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course and for use off public roads.

**2.** The Golf Cart Rates charged contemplate an appropriate lay-up period.

**3.** Premium Determination

Premiums for each Golf Cart shall be determined using the following rating sequence. Penny round at the end of the calculation. Do not round during intermediate steps.

		BI	PD	CSL	MP	UM	UIM	Comp	Coll
	Base Rate								
X	Territorial Relativity								
X	Recreational Vehicle Factor								
X	Increased Limit Factor								
X	Stated Amount (in hundreds)								
X	Rate per \$100 of coverage								
X	Deductible Relativity								
X	Premium Reduction Factor								
X	Market Tier								
X	Package Discount								
X	Prime Life Discount								
X	Valued Customer Discount								
X	Group Discount								
X	Policy Term								

**4. Use of Personal Auto Factors**

With the exception of the factors shown below, use the factors shown in the PPA section of this manual.

**5. Recreational Vehicle Factor**

Apply the appropriate Recreational Vehicle Factor:

Coverage	Golf Cart Factor
Bodily Injury	0.250
Property Damage	0.250
Combined Single Limit	0.250
Medical Payments	0.250
Arkansas Medical Payments	0.250
All UM and UIM Coverages	0.250

**6. Liability Increased Limits Factors**

To determine Liability Increased Limits Factors, a "Risk Group" is needed for the vehicle. All Golf Carts will be assigned to the "Low" Risk Group.

**7. Guest Passenger Coverage**

Guest Passenger Coverage is required at the liability limits of the policy. Apply the following factors:

Coverage	Factor
Bodily Injury:	1.67
Combined Single Limit:	1.25

Guest Passenger Coverage provides Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" a Golf Cart.

**8. Physical Damage Rating**

**a.** Determine the Stated Amount of the Golf Cart and divide by 100, rounding up to the nearest whole number.

**b.** Apply the following Semi-Annual Rate per \$100:

Comprehensive	\$0.275
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Collision	\$0.425
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**E. Go Cart**

A GO CART is a three or four wheeled vehicle either licensed or registered for highway use, or with an engine exceeding 200 cc's whether or not licensed or registered for highway use.

GO CARTS should be rated using the Motorcycle Rating Algorithm. See Rule 40.

Rates charged contemplate an appropriate lay-up period.

**F. Unregistered Two Wheel Vehicles**

UNREGISTERED TWO WHEEL VEHICLES are those with two wheels and an engine size of 200 cc's or less which are not licensed or registered for road use. These include, but are not limited to: Minibikes, Motorbikes, Motor Scooters, Trail Bikes, Dirt Bikes, and similar types.

These vehicles should be rated using the Motorcycle Rating Algorithm. See Rule 40.

Rates charged contemplate an appropriate lay-up period.

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>None</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>Ohio Casualty</b>	<b>B.</b>	<b>148-24074</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>Personal</b>	<b>B.</b>	<b>Private Passenger Automobile</b>

<b>5.</b>			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>+7.3%</b>	<b>-19.0%</b>					
<b>Property Damage</b>	<b>- 2.5%</b>	<b>- 22.3%</b>					
<b>Medical Payments</b>	<b>+1.4%</b>	<b>- 32.4%</b>					
<b>Uninsured Motorist</b>	<b>+0.3%</b>	<b>- 9.6%</b>					
<b>Comprehensive</b>	<b>+21.5%</b>	<b>- 22.2%</b>					
<b>Collision</b>	<b>-13.1%</b>	<b>- 25.6%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+0.9%</b>	<b>- 21.1%</b>					

<b>6.</b>		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	
<b>12/00</b>	<b>610</b>	<b>+ 11.4%</b>	<b>7/1/02</b>	<b>757</b>	<b>448</b>	<b>59.2%</b>	<b>82.9%</b>	
<b>12/01</b>	<b>427</b>	<b>+ 6.5%</b>	<b>2/15/03</b>	<b>675</b>	<b>465</b>	<b>68.9%</b>	<b>73.2%</b>	
<b>12/02</b>	<b>323</b>	<b>- 0.1%</b>	<b>9/29/03</b>	<b>511</b>	<b>125</b>	<b>24.5%</b>	<b>121.1%</b>	
<b>12/03</b>	<b>246</b>	<b>+ 5.5%</b>	<b>6/1/04</b>	<b>426</b>	<b>366</b>	<b>86.1%</b>	<b>95.5%</b>	
<b>12/04</b>	<b>188</b>	<b>+ 0.7%</b>	<b>1/15/05</b>	<b>326</b>	<b>229</b>	<b>70.0%</b>	<b>77.8%</b>	
<b>12/05</b>	<b>140</b>	<b>+ 0.7%</b>	<b>8/29/05</b>	<b>249</b>	<b>154</b>	<b>61.8%</b>	<b>80.2%</b>	
<b>12/06</b>	<b>118</b>	<b>- 1.1%</b>	<b>8/29/06</b>	<b>194</b>	<b>91</b>	<b>47.1%</b>	<b>67.4%</b>	

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

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** +15.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 01, 06, 10, or 11
- 10.** -50.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 08

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>None</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>West American</b>	<b>B.</b>	<b>148-44393</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>Personal</b>	<b>B.</b>	<b>Private Passenger Automobile</b>

<b>5.</b>			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>+6.9%</b>	<b>+2.3%</b>					
<b>Property Damage</b>	<b>- 1.2%</b>	<b>+0.9%</b>					
<b>Medical Payments</b>	<b>+1.0%</b>	<b>-11.4%</b>					
<b>Uninsured Motorist</b>	<b>- 5.6%</b>	<b>-10.2%</b>					
<b>Comprehensive</b>	<b>+5.9%</b>	<b>+1.3%</b>					
<b>Collision</b>	<b>-10.9%</b>	<b>-2.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-1.4%</b>	<b>-1.4%</b>					

<b>6.</b>		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
<b>12/00</b>	<b>2,060</b>	<b>+ 11.4%</b>	<b>7/1/02</b>	<b>2,667</b>	<b>2,462</b>	<b>92.3%</b>	<b>69.1%</b>
<b>12/01</b>	<b>1,439</b>	<b>+ 5.7%</b>	<b>2/15/03</b>	<b>2,363</b>	<b>1,693</b>	<b>71.7%</b>	<b>63.7%</b>
<b>12/02</b>	<b>985</b>	<b>+ 0.4%</b>	<b>9/29/03</b>	<b>1,485</b>	<b>1,004</b>	<b>67.6%</b>	<b>64.9%</b>
<b>12/03</b>	<b>954</b>	<b>+ 3.5%</b>	<b>6/1/04</b>	<b>1,382</b>	<b>623</b>	<b>45.1%</b>	<b>72.8%</b>
<b>12/04</b>	<b>837</b>	<b>+ 1.2%</b>	<b>1/15/05</b>	<b>1,349</b>	<b>709</b>	<b>52.5%</b>	<b>65.4%</b>
<b>12/05</b>	<b>792</b>	<b>+ 0.2%</b>	<b>8/29/05</b>	<b>1,250</b>	<b>640</b>	<b>51.2%</b>	<b>61.7%</b>
<b>12/06</b>	<b>706</b>	<b>- 4.3%</b>	<b>8/29/06</b>	<b>1,126</b>	<b>728</b>	<b>64.6%</b>	<b>62.2%</b>

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

- 8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**  +15.0%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Any
- 10.**  -35.1%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 10

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>None</b>
-----------	---	-------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>American Fire &amp; Casualty Company</b>	<b>B.</b> <b>148-24066</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>Personal</b>	<b>B.</b> <b>Private Passenger Automobile</b>

<b>5.</b>			FOR LOSS COSTS ONLY					
	(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	<b>Bodily Injury</b>	<b>+3.3%</b>	<b>+1.8%</b>					
	<b>Property Damage</b>	<b>-1.4%</b>	<b>+2.2%</b>					
	<b>Medical Payments</b>	<b>+1.3%</b>	<b>-23.8%</b>					
	<b>Uninsured Motorist</b>	<b>-5.1%</b>	<b>-14.5%</b>					
	<b>Comprehensive</b>	<b>+3.4%</b>	<b>+15.4%</b>					
	<b>Collision</b>	<b>-13.4%</b>	<b>+2.7%</b>					
	<b>TOTAL OVERALL EFFECT</b>	<b>-3.0%</b>	<b>+0.9%</b>					

<b>6.</b>	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
	<b>12/00</b>	<b>736</b>	<b>+ 11.4%</b>	<b>7/1/02</b>	<b>1,020</b>	<b>811</b>	<b>79.4%</b>	<b>67.3%</b>
	<b>12/01</b>	<b>524</b>	<b>+ 4.2%</b>	<b>2/15/03</b>	<b>863</b>	<b>420</b>	<b>48.7%</b>	<b>64.1%</b>
	<b>12/02</b>	<b>371</b>	<b>+ 0.9%</b>	<b>9/29/03</b>	<b>593</b>	<b>368</b>	<b>62.1%</b>	<b>61.6%</b>
	<b>12/03</b>	<b>334</b>	<b>+ 4.1%</b>	<b>6/1/04</b>	<b>532</b>	<b>152</b>	<b>28.6%</b>	<b>71.8%</b>
	<b>12/04</b>	<b>296</b>	<b>+ 0.8%</b>	<b>1/15/05</b>	<b>492</b>	<b>384</b>	<b>78.0%</b>	<b>56.5%</b>
	<b>12/05</b>	<b>262</b>	<b>+ 1.0%</b>	<b>8/29/05</b>	<b>454</b>	<b>106</b>	<b>24.2%</b>	<b>57.0%</b>
	<b>12/06</b>	<b>232</b>	<b>- 1.9%</b>	<b>8/29/06</b>	<b>379</b>	<b>191</b>	<b>50.0%</b>	<b>72.0%</b>

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

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** +15.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Any
- 10.** -39.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 94

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

**Attachment "OC FORM APCS 2.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

**Attachment "WA FORM APCS 2.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

**Attachment "AFC FORM APCS 2.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*                      *New Personal Automobile Program Rules/20070128*

## 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	Form APCS	10/23/2007	OC FORM APCS.xls WA FORM APCS.xls AFC FORM APCS.xls
No original date	Supporting Document	Form APCS	10/19/2007	OCG FORM APCS.xls

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

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

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

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

*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

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*SERFF Tracking Number:*      *HCAP-125315046*                      *State:*                      *Arkansas*  
*First Filing Company:*      *West American Insurance Company, ...*                      *State Tracking Number:*      *AR-PC-07-026362*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private Passenger Automobile*  
*Project Name/Number:*      *New Personal Automobile Program Rules/20070128*

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

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified October 2007

Section A  
Exhibit II

NAIC Number: 24074  
 Company Name: Ohio Casualty  
 Contact Person: Carmella Cange  
 Telephone No.: (513) 603-2337  
 Email Address: Carmella.Cange@ocas.com  
 Effective Date: 11/2/2007

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 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 gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 

0-37	%
------	---

  
 AUTO/HOMEOWNERS 

10	%
----	---

  
 GOOD STUDENT 

9	%
---	---

  
 DRIVER TRAINING 

5	%
---	---

  
 MTR. VEH. ACC. PREV. DISCOUNT 

5	%
---	---

  
 PRIME LIFE 

5	%
---	---

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$478	\$552	\$237	\$201	\$584	\$678	\$283	\$239	\$672	\$791	\$316	\$266	\$609	\$701	\$298	\$250	\$748	\$864	\$361	\$302
	Minimum Liability with Comprehensive and Collision		\$886	\$1,020	\$471	\$375	\$1,093	\$1,263	\$589	\$463	\$1,122	\$1,307	\$572	\$458	\$1,169	\$1,344	\$633	\$496	\$1,247	\$1,437	\$660	\$520
	100/300/50 Liability with Comprehensive and Collision		\$1,040	\$1,203	\$557	\$450	\$1,278	\$1,487	\$686	\$548	\$1,338	\$1,569	\$682	\$553	\$1,355	\$1,568	\$731	\$582	\$1,473	\$1,712	\$774	\$620
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$499	\$575	\$247	\$209	\$611	\$707	\$296	\$249	\$698	\$821	\$327	\$276	\$640	\$733	\$314	\$263	\$788	\$906	\$381	\$318
	Minimum Liability with Comprehensive and Collision		\$1,076	\$1,235	\$573	\$453	\$1,323	\$1,525	\$716	\$558	\$1,335	\$1,551	\$685	\$544	\$1,425	\$1,634	\$774	\$603	\$1,486	\$1,707	\$792	\$621
	100/300/50 Liability with Comprehensive and Collision		\$1,234	\$1,424	\$660	\$529	\$1,514	\$1,755	\$815	\$646	\$1,557	\$1,821	\$797	\$641	\$1,616	\$1,865	\$874	\$690	\$1,719	\$1,991	\$909	\$722
2003 Honda Odyssey "EX"	Minimum Liability		\$390	\$449	\$199	\$170	\$475	\$550	\$237	\$200	\$541	\$636	\$260	\$221	\$497	\$570	\$250	\$211	\$610	\$702	\$302	\$253
	Minimum Liability with Comprehensive and Collision		\$915	\$1,050	\$495	\$391	\$1,122	\$1,292	\$616	\$480	\$1,122	\$1,301	\$585	\$464	\$1,211	\$1,387	\$666	\$519	\$1,244	\$1,429	\$672	\$527
	100/300/50 Liability with Comprehensive and Collision		\$1,047	\$1,206	\$571	\$459	\$1,279	\$1,480	\$702	\$557	\$1,303	\$1,520	\$681	\$548	\$1,368	\$1,576	\$753	\$595	\$1,434	\$1,659	\$772	\$614
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$441	\$505	\$223	\$189	\$538	\$620	\$267	\$225	\$605	\$711	\$288	\$243	\$571	\$648	\$287	\$240	\$703	\$801	\$349	\$290
	Minimum Liability with Comprehensive and Collision		\$1,043	\$1,194	\$562	\$443	\$1,281	\$1,472	\$701	\$546	\$1,271	\$1,473	\$660	\$522	\$1,389	\$1,586	\$763	\$593	\$1,431	\$1,635	\$774	\$605
	100/300/50 Liability with Comprehensive and Collision		\$1,186	\$1,363	\$643	\$514	\$1,451	\$1,676	\$793	\$626	\$1,469	\$1,713	\$763	\$612	\$1,560	\$1,792	\$855	\$674	\$1,638	\$1,887	\$880	\$697
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$417	\$481	\$211	\$179	\$508	\$589	\$251	\$212	\$581	\$684	\$278	\$235	\$531	\$610	\$265	\$223	\$652	\$751	\$320	\$267
	Minimum Liability with Comprehensive and Collision		\$1,129	\$1,296	\$616	\$481	\$1,391	\$1,603	\$774	\$597	\$1,369	\$1,585	\$721	\$567	\$1,504	\$1,726	\$838	\$645	\$1,517	\$1,744	\$831	\$644
	100/300/50 Liability with Comprehensive and Collision		\$1,268	\$1,461	\$695	\$551	\$1,557	\$1,802	\$864	\$676	\$1,561	\$1,818	\$821	\$654	\$1,670	\$1,925	\$928	\$725	\$1,718	\$1,988	\$935	\$735
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$494	\$565	\$248	\$209	\$604	\$695	\$297	\$249	\$675	\$794	\$318	\$268	\$644	\$729	\$322	\$269	\$796	\$902	\$393	\$326
	Minimum Liability with Comprehensive and Collision		\$871	\$997	\$465	\$370	\$1,020	\$1,171	\$534	\$426	\$1,091	\$1,270	\$556	\$445	\$1,163	\$1,324	\$633	\$496	\$1,173	\$1,334	\$611	\$488
	100/300/50 Liability with Comprehensive and Collision		\$1,025	\$1,180	\$550	\$445	\$1,205	\$1,394	\$632	\$512	\$1,307	\$1,532	\$666	\$541	\$1,348	\$1,548	\$731	\$582	\$1,399	\$1,610	\$725	\$587

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified October 2007

Section A  
Exhibit II

NAIC Number: 24066  
 Company Name: American Fire & Casualty  
 Contact Person: Carmella Cange  
 Telephone No.: (513) 603-2337  
 Email Address: Carmella.Cange@ocas.com  
 Effective Date: 11/2/2007

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 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 gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 0-37 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 9 %  
 DRIVER TRAINING 5 %  
 MTR. VEH. ACC. PREV. DISCOUNT 5 %  
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$478	\$552	\$237	\$201	\$584	\$678	\$283	\$239	\$672	\$791	\$316	\$266	\$609	\$701	\$298	\$250	\$748	\$864	\$361	\$302
	Minimum Liability with Comprehensive and Collision		\$886	\$1,020	\$471	\$375	\$1,093	\$1,263	\$589	\$463	\$1,122	\$1,307	\$572	\$458	\$1,169	\$1,344	\$633	\$496	\$1,247	\$1,437	\$660	\$520
	100/300/50 Liability with Comprehensive and Collision		\$1,040	\$1,203	\$557	\$450	\$1,278	\$1,487	\$686	\$548	\$1,338	\$1,569	\$682	\$553	\$1,355	\$1,568	\$731	\$582	\$1,473	\$1,712	\$774	\$620
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$499	\$575	\$247	\$209	\$611	\$707	\$296	\$249	\$698	\$821	\$327	\$276	\$640	\$733	\$314	\$263	\$788	\$906	\$381	\$318
	Minimum Liability with Comprehensive and Collision		\$1,076	\$1,235	\$573	\$453	\$1,323	\$1,525	\$716	\$558	\$1,335	\$1,551	\$685	\$544	\$1,425	\$1,634	\$774	\$603	\$1,486	\$1,707	\$792	\$621
	100/300/50 Liability with Comprehensive and Collision		\$1,234	\$1,424	\$660	\$529	\$1,514	\$1,755	\$815	\$646	\$1,557	\$1,821	\$797	\$641	\$1,616	\$1,865	\$874	\$690	\$1,719	\$1,991	\$909	\$722
2003 Honda Odyssey "EX"	Minimum Liability		\$390	\$449	\$199	\$170	\$475	\$550	\$237	\$200	\$541	\$636	\$260	\$221	\$497	\$570	\$250	\$211	\$610	\$702	\$302	\$253
	Minimum Liability with Comprehensive and Collision		\$915	\$1,050	\$495	\$391	\$1,122	\$1,292	\$616	\$480	\$1,122	\$1,301	\$585	\$464	\$1,211	\$1,387	\$666	\$519	\$1,244	\$1,429	\$672	\$527
	100/300/50 Liability with Comprehensive and Collision		\$1,047	\$1,206	\$571	\$459	\$1,279	\$1,480	\$702	\$557	\$1,303	\$1,520	\$681	\$548	\$1,368	\$1,576	\$753	\$595	\$1,434	\$1,659	\$772	\$614
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$441	\$505	\$223	\$189	\$538	\$620	\$267	\$225	\$605	\$711	\$288	\$243	\$571	\$648	\$287	\$240	\$703	\$801	\$349	\$290
	Minimum Liability with Comprehensive and Collision		\$1,043	\$1,194	\$562	\$443	\$1,281	\$1,472	\$701	\$546	\$1,271	\$1,473	\$660	\$522	\$1,389	\$1,586	\$763	\$593	\$1,431	\$1,635	\$774	\$605
	100/300/50 Liability with Comprehensive and Collision		\$1,186	\$1,363	\$643	\$514	\$1,451	\$1,676	\$793	\$626	\$1,469	\$1,713	\$763	\$612	\$1,560	\$1,792	\$855	\$674	\$1,638	\$1,887	\$880	\$697
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$417	\$481	\$211	\$179	\$508	\$589	\$251	\$212	\$581	\$684	\$278	\$235	\$531	\$610	\$265	\$223	\$652	\$751	\$320	\$267
	Minimum Liability with Comprehensive and Collision		\$1,129	\$1,296	\$616	\$481	\$1,391	\$1,603	\$774	\$597	\$1,369	\$1,585	\$721	\$567	\$1,504	\$1,726	\$838	\$645	\$1,517	\$1,744	\$831	\$644
	100/300/50 Liability with Comprehensive and Collision		\$1,268	\$1,461	\$695	\$551	\$1,557	\$1,802	\$864	\$676	\$1,561	\$1,818	\$821	\$654	\$1,670	\$1,925	\$928	\$725	\$1,718	\$1,988	\$935	\$735
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$494	\$565	\$248	\$209	\$604	\$695	\$297	\$249	\$675	\$794	\$318	\$268	\$644	\$729	\$322	\$269	\$796	\$902	\$393	\$326
	Minimum Liability with Comprehensive and Collision		\$871	\$997	\$465	\$370	\$1,020	\$1,171	\$534	\$426	\$1,091	\$1,270	\$556	\$445	\$1,163	\$1,324	\$633	\$496	\$1,173	\$1,334	\$611	\$488
	100/300/50 Liability with Comprehensive and Collision		\$1,025	\$1,180	\$550	\$445	\$1,205	\$1,394	\$632	\$512	\$1,307	\$1,532	\$666	\$541	\$1,348	\$1,548	\$731	\$582	\$1,399	\$1,610	\$725	\$587

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified October 2007

Section A  
Exhibit II

NAIC Number: 44393  
 Company Name: West American  
 Contact Person: Carmella Cange  
 Telephone No.: (513) 603-2337  
 Email Address: Carmella.Cange@ocas.com  
 Effective Date: 11/2/2007

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 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 gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 0-37 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 9 %  
 DRIVER TRAINING 5 %  
 MTR. VEH. ACC. PREV. DISCOUNT 5 %  
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$478	\$552	\$237	\$201	\$584	\$678	\$283	\$239	\$672	\$791	\$316	\$266	\$609	\$701	\$298	\$250	\$748	\$864	\$361	\$302
	Minimum Liability with Comprehensive and Collision		\$886	\$1,020	\$471	\$375	\$1,093	\$1,263	\$589	\$463	\$1,122	\$1,307	\$572	\$458	\$1,169	\$1,344	\$633	\$496	\$1,247	\$1,437	\$660	\$520
	100/300/50 Liability with Comprehensive and Collision		\$1,040	\$1,203	\$557	\$450	\$1,278	\$1,487	\$686	\$548	\$1,338	\$1,569	\$682	\$553	\$1,355	\$1,568	\$731	\$582	\$1,473	\$1,712	\$774	\$620
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$499	\$575	\$247	\$209	\$611	\$707	\$296	\$249	\$698	\$821	\$327	\$276	\$640	\$733	\$314	\$263	\$788	\$906	\$381	\$318
	Minimum Liability with Comprehensive and Collision		\$1,076	\$1,235	\$573	\$453	\$1,323	\$1,525	\$716	\$558	\$1,335	\$1,551	\$685	\$544	\$1,425	\$1,634	\$774	\$603	\$1,486	\$1,707	\$792	\$621
	100/300/50 Liability with Comprehensive and Collision		\$1,234	\$1,424	\$660	\$529	\$1,514	\$1,755	\$815	\$646	\$1,557	\$1,821	\$797	\$641	\$1,616	\$1,865	\$874	\$690	\$1,719	\$1,991	\$909	\$722
2003 Honda Odyssey "EX"	Minimum Liability		\$390	\$449	\$199	\$170	\$475	\$550	\$237	\$200	\$541	\$636	\$260	\$221	\$497	\$570	\$250	\$211	\$610	\$702	\$302	\$253
	Minimum Liability with Comprehensive and Collision		\$915	\$1,050	\$495	\$391	\$1,122	\$1,292	\$616	\$480	\$1,122	\$1,301	\$585	\$464	\$1,211	\$1,387	\$666	\$519	\$1,244	\$1,429	\$672	\$527
	100/300/50 Liability with Comprehensive and Collision		\$1,047	\$1,206	\$571	\$459	\$1,279	\$1,480	\$702	\$557	\$1,303	\$1,520	\$681	\$548	\$1,368	\$1,576	\$753	\$595	\$1,434	\$1,659	\$772	\$614
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$441	\$505	\$223	\$189	\$538	\$620	\$267	\$225	\$605	\$711	\$288	\$243	\$571	\$648	\$287	\$240	\$703	\$801	\$349	\$290
	Minimum Liability with Comprehensive and Collision		\$1,043	\$1,194	\$562	\$443	\$1,281	\$1,472	\$701	\$546	\$1,271	\$1,473	\$660	\$522	\$1,389	\$1,586	\$763	\$593	\$1,431	\$1,635	\$774	\$605
	100/300/50 Liability with Comprehensive and Collision		\$1,186	\$1,363	\$643	\$514	\$1,451	\$1,676	\$793	\$626	\$1,469	\$1,713	\$763	\$612	\$1,560	\$1,792	\$855	\$674	\$1,638	\$1,887	\$880	\$697
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$417	\$481	\$211	\$179	\$508	\$589	\$251	\$212	\$581	\$684	\$278	\$235	\$531	\$610	\$265	\$223	\$652	\$751	\$320	\$267
	Minimum Liability with Comprehensive and Collision		\$1,129	\$1,296	\$616	\$481	\$1,391	\$1,603	\$774	\$597	\$1,369	\$1,585	\$721	\$567	\$1,504	\$1,726	\$838	\$645	\$1,517	\$1,744	\$831	\$644
	100/300/50 Liability with Comprehensive and Collision		\$1,268	\$1,461	\$695	\$551	\$1,557	\$1,802	\$864	\$676	\$1,561	\$1,818	\$821	\$654	\$1,670	\$1,925	\$928	\$725	\$1,718	\$1,988	\$935	\$735
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$494	\$565	\$248	\$209	\$604	\$695	\$297	\$249	\$675	\$794	\$318	\$268	\$644	\$729	\$322	\$269	\$796	\$902	\$393	\$326
	Minimum Liability with Comprehensive and Collision		\$871	\$997	\$465	\$370	\$1,020	\$1,171	\$534	\$426	\$1,091	\$1,270	\$556	\$445	\$1,163	\$1,324	\$633	\$496	\$1,173	\$1,334	\$611	\$488
	100/300/50 Liability with Comprehensive and Collision		\$1,025	\$1,180	\$550	\$445	\$1,205	\$1,394	\$632	\$512	\$1,307	\$1,532	\$666	\$541	\$1,348	\$1,548	\$731	\$582	\$1,399	\$1,610	\$725	\$587