

SERFF Tracking Number: KEMP-125336144 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: AR-PC-07-026599
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Auto
Project Name/Number: AR-AU-TUIC-20080201/AR-AU-TUIC-20080201

Filing at a Glance

Company: Trinity Universal Insurance Company

Product Name: Arkansas Private Passenger Auto SERFF Tr Num: KEMP-125336144 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-026599
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: State Status:

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Kristy Ryan Disposition Date: 11/15/2007
Date Submitted: 10/29/2007 Disposition Status: Filed

Effective Date Requested (New): 02/01/2008 Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): 02/01/2008 Effective Date (Renewal):

General Information

Project Name: AR-AU-TUIC-20080201
Project Number: AR-AU-TUIC-20080201
Reference Organization:
Reference Title:
Filing Status Changed: 11/15/2007
State Status Changed: 10/30/2007
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:

Filing Description:

The above captioned company a member of the Kemper, a Unitrin Business will introduce revised Base Rates, Pricing Level Factors, Model Year Symbol Factors, Primary Class Plan Factors, and our Renewal DSS scoring model for the Personal Automobile Program in Arkansas. The effective date for these revisions is February 1, 2008 for new and renewal business. The proposed impact is an overall rate decrease of -0.8%.

Company and Contact

Filing Contact Information

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Kristy Larson, Product Analyst klarson@kahg.com
5210 Belfort Rd. (904) 245-5846 [Phone]
Jacksonville, FL 32256 (904) 245-5601[FAX]

Filing Company Information

Trinity Universal Insurance Company CoCode: 19887 State of Domicile: Texas
5210 Belfort Rd. Suite 120 Group Code: 215 Company Type:
Jacksonville, FL 32256 Group Name: State ID Number:
(904) 245-5600 ext. [Phone] FEIN Number: 75-0620550

SERFF Tracking Number: KEMP-125336144 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100.00 Rate/Rule Filing Fee.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trinity Universal Insurance Company	\$100.00	10/29/2007	16369556

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/15/2007	11/15/2007

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	11/13/2007	11/13/2007	Kristy Ryan	11/13/2007	11/13/2007
Pending Industry Response	Alexa Grissom	11/06/2007	11/06/2007	Kristy Ryan	11/12/2007	11/12/2007
Pending Industry Response	Alexa Grissom	11/01/2007	11/01/2007	Kristy Ryan	11/02/2007	11/02/2007

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Disposition

Disposition Date: 11/15/2007
 Effective Date (New): 02/01/2008
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Trinity Universal Insurance Company	-0.800%	\$-5,000	479	\$588,325	7.200%	-2.800%	12.880%

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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 & Memo	Filed	Yes
Supporting Document	Actuarial Support - Confidential	Filed	Yes
Supporting Document (revised)	RF-1	Filed	Yes
Supporting Document	RF-1	Filed	Yes
Supporting Document (revised)	PPA Survey	Filed	Yes
Supporting Document	PPA Survey	Filed	Yes
Rate (revised)	Rate & Rule Manual	Filed	Yes
Rate	Rate & Rule Manual	Filed	Yes
Rate	Rate & Rule Manual	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/13/2007
Submitted Date 11/13/2007
Respond By Date

Dear Kristy Larson,

This will acknowledge receipt of the captioned filing. Please note that the Office of Motor Vehicles is the office authorized to approve motor vehicle accident prevention course discounts.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/13/2007
Submitted Date 11/13/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please find the corrected manual.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate & Rule Manual	Pages 1-75	Replacement	AR-PC-07-023764

SERFF Tracking Number: KEMP-125336144 State: Arkansas
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Previous Version

Rate & Rule Manual	Pages 1-75	Replacement	AR-PC-07-023764
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Sincerely,
Kristy Ryan

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/06/2007

Submitted Date 11/06/2007

Respond By Date

Dear Kristy Larson,

This will acknowledge receipt of the captioned filing. Please clarify if you are in compliance with law mandating that those insureds 55 and over who have successfully completed an approved accident prevention course (every 36 months).

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/12/2007

Submitted Date 11/12/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Corrected pages 71 of our manual to reflect Accident Prevention Course requirements for age 55+ and the 36 month requirements

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

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Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
<i>Rate & Rule Manual</i>	<i>Pages 1-75</i>	<i>Replacement</i>	<i>AR-PC-07-023764</i>
<i>Previous Version</i>			
<i>Rate & Rule Manual</i>	<i>Pages 1-75</i>	<i>Replacement</i>	<i>AR-PC-07-023764</i>

Sincerely,
Kristy Ryan

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/01/2007
Submitted Date 11/01/2007
Respond By Date

Dear Kristy Larson,

This will acknowledge receipt of the captioned filing. The APCS form has the wrong effective date on it. This form will appear on the Department's web site and should be corrected. Additionally, the overall effect must be indicated on the RF-1. A discount must be offered for those 55 and over who successfully complete an approved accident prevention course.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/02/2007
Submitted Date 11/02/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: In response to your objection, please find the additional information and corrected forms you requested.

Should you need any additional information, please contact me.

Regards,

Kristy Ryan

Changed Items:

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Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

Comment: Revised RF-1 Form

Satisfied -Name: PPA Survey

Comment: Revised Survey

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Kristy Ryan

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -7.040%
Effective Date of Last Rate Revision: 04/15/2007
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Trinity Universal Insurance Company	12.880%	-0.800%	\$-5,000	479	\$588,325	7.200%	-2.800%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate & Rule Manual	Pages 1-75	Replacement	AR-PC-07-023764 AR_TUIC_AU_02012008.final.pdf

TUIC AU ARKANSAS



A UNITRIN BUSINESS

Arkansas Personal Auto

TRINITY UNIVERSAL INSURANCE COMPANY

BUSINESS EFFECTIVE DATES:

New: 02-01-2008

Renewal: 02-01-2008

WHAT'S NEW?

- Revised Base Rates
- Revised Pricing Level Factors
- Revised Model Year Symbol Factors
- Revised Primary Class Factors

Endorsement Index

Form	Endorsement Name
AK 3657	PCL Watercraft
AK 3658	PCL Auto Garage Business Exclusion
AK 3659	PCL Amendment Libel & Slander
AK 3661	PCL Amendment - Water Skiing
AK 3663	PCL Amendment - Hotel/Motel Operator
AK 3664	PCL Dwelling Apartment Rental
AK 3714	Personal Catastrophe Liability
AK 3731	PCL Emergency Auto Exclusion
AK 3732	PCL Amendment - Funeral Director
AK 3733	PCL Office/Studio Premises
AU 40	Parked Automobile Collision
AU 112	Additional Interest
AU 684	Repair or Replacement Plus
AU 749	Existing Insurance
AU 910	Electronic Equipment Endorsement
AU 933	Changes to Your Policy
PP 0177	Amendment of Policy Provisions - Arkansas
PP 0201	Suspension of Insurance
PP 0202	Reinstatement of Insurance
PP 0301	Federal Employees Using Autos in Government Business
PP 0302	Increased Limits Transportation Expense Coverage
PP 0303	Towing and Labor Costs Coverage
PP 0305	Loss Payable
PP 0306	Extended Non-Owned Coverage for Named Individual
PP 0307-1	Covered Property Coverage
PP 0308	Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability) - Non-Recreational Trailer
PP 0308	Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability) - Recreational Trailer
PP 0309	Single Liability Limit
PP 0313	Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media
PP 0318	Customized Equipment Coverage
PP 0319	Additional Insured Lessor
PP 0321	Mexico Coverage
PP 0323	Miscellaneous Type Vehicles
PP 0323	Miscellaneous Type Vehicles (Golf Carts)
PP 0326	Liability Coverage Exclusion Endorsement
PP 0328	Miscellaneous Type Vehicles (Motor Homes)
PP 0334	Joint Ownership Coverage

PP 0335	Auto Loan Lease Gap Coverage
PP 0401	Single Uninsured Motorist Limit
PP 0402	Single Underinsured Motorist Limit
PP 0495	Uninsured Motorist Coverage - Arkansas
PP 0434	Underinsured Motorists Coverage - Arkansas
PP 0582	Personal Injury Protection Coverage - Arkansas
PP 1301	Coverage for Damage to Your Auto Exclusion

TUIC AU Underwriting Guidelines

UNDERWRITING GUIDELINES - RULES

Risks may be considered for coverage provided they meet the following criteria:

Accidents = at-fault accidents

Accident MAXIMUMS do not include comprehensive losses

Incident = at-fault accident or minor violation

Number of Vehicles	Minor Violations	Accidents	Major Violations
One	2 per driver 2 per household	1 per driver 1 per household	None
Two	2 per driver 3 per household	1 per driver 2 per household	One
Three or More	2 per driver 4 per household	1 per driver 2 per household	One

Additional Criteria Applies to All Risks:

1. Single vehicle liability only eligible in Tier L – Z
2. Drivers with more than three incidents are not eligible for coverage
3. Requirements for risks with more than four incidents:
 - a. \$1,000 minimum deductible for Comp and Collision
 - b. \$100,000/\$300,000 BI liability maximum
 - c. Not eligible for PCL coverage
4. Drivers with eligible major violations:
 - a. Must be at least 30 years old
 - b. Cannot have any additional incidents
 - c. Only one additional incident allowed per household – Must be a minor violation
 - d. \$100,000/\$300,000 BI liability maximum
 - e. Not eligible for PCL coverage
5. Drivers licensed less than 5 years must be clean unless part of family account. If part of family account, no more than 1 incident for all drivers licensed less than 5 years.
6. Drivers with less than 9 years driving experience are not eligible as principal operator of Restricted Vehicles.
7. Individuals subject to high public exposure are not eligible for coverage.
8. No Grey market, antique, off-road vehicles, limited production, kit-cars, or uniquely customized vehicles of any type.
9. Vehicles used for door to door delivery (including rural mail delivery), driver training, emergency use, or any commercial use are not eligible for coverage.
10. Ineligible vehicles are not acceptable at any pricing level.
11. Passenger vehicles valued at more than \$100,000 are not eligible.
12. If the number of vehicles equals or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.
13. Driver's Self Appraisal Form required for drivers age 75 and over.
14. Drivers with their driver's license or registration currently suspended or revoked are not eligible for coverage.
15. Any driver who does not have a valid, verifiable driver's license or does not secure, as required, a driver's license within 30 days of becoming a state resident.

UNDERWRITING GUIDELINES – RULES CONTINUED

16. Applicant must be currently insured with no greater than a 60 day lapse in coverage. No prior declinations, cancellations, or non-renewals for underwriting reasons by any other carrier are eligible. Coverage will be denied if the applicant was required by law to have insurance and failed to do so.

Major Violations:

The following convictions are considered major violations:

Driving under the influence of alcohol or any intoxicants
Major speeding (speeding in excess of 20 MPH over posted limit)
Speeding in a school zone

Ineligible Violations:

The following convictions are ineligible for any tier:

Drunk or disorderly conduct
Driving with a suspended, invalid, or revoked license
Possession or use of drugs
Reckless or negligent driving
Convicted of any felony
Failure to stop and report accident when involved in an accident (leaving the scene)
Driving a stolen vehicle
Participating in a racing or speed contest on a public road
Vehicular homicide
Fleeing the police
Filing a fraudulent claim
Failure to stop for a school vehicle with alternating flashing lights

ADDITIONAL REQUIREMENTS

A personal auto policy will be used to afford coverage for vehicles considered as private passenger autos if:

- They are written on a specified auto basis
- They are *owned* by an individual or husband and wife who are residents in the same household

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than husband and wife,
- Resident individuals, or
- Non-resident relatives, if they are written on a specified auto basis, to the extent of the endorsement.

Attach:

PP 0334: Joint Ownership Coverage Endorsement

If an auto lease contract requires the lessee to provide primary insurance for the lessor,

Attach:

PP 0319: Additional Insured Lessor Endorsement

Coverage will be afforded to motor homes or similar vehicles if:

- They are written on a specified vehicle basis
- They are owned by an individual, husband and wife, two or more relatives, or two or more resident individuals

Attach:

PP 0323: Miscellaneous Type Vehicles

RESTRICTED VEHICLES

Refer to Company for newer models, not listed below.

Acura: RSX Type S, Integra GS-R (VTEC), Integra Type R

Cadillac: CTS-V, XLR

Chevrolet: Camaro V8's, Corvette, Monte Carlo SS, Silverado 1500 SS, SSR

Chrysler: Crossfire, PT Cruiser Turbo

Dodge: Stealth R/T Turbo, Ram SRT-10, Neon SRT-4

Eagle: Talon TSi

Ford: Mustang V8's & all SVT/SVO models, Taurus SHO, Focus SVT, F150 SVT Lightning

GMC: Syclone, Typhoon

Honda: Civic Si, CRX, Prelude VTEC, Del Sol VTEC, S-2000

Hyundai: Tiburon GT

Infinity: G35, FX 45

Jaguar: XK8

Mazda: RX-7, RX-8, Mazdaspeed Miata & Protégé

Mitsubishi: 3000 GT VR-4, Eclipse GS Turbo & GSX, Lancer Ralliart

Nissan: 350 Z, Sentra SE-R

Pontiac: GTO, Firebird and Trans Am V8's, Grand AM GT Ram Air

Porsche: All Models not listed as Unacceptable

Saturn: ION Redline

Subaru: Impreza WRX Sti, Forester Turbo

Toyota: Supra (All Models), MR-2, Celica GTS

Volkswagen: GTI, R32, Touareg V8 & V10 models

UNACCEPTABLE VEHICLES

The following list contains the more popular sports/sports/type vehicles (foreign and domestic). Refer to Company for additional models, including new models, not listed below:

Acura: NSX	Maybach: All Models
AM General: Hummer	Mercedes Benz: All AMG Models, All SL Models, CL 600, CL 500, S 600
Aston Martin: All Models	Morgan: All Models
Avanti: All Models	Noble: All Models
Bentley: All Models	Panoz: All Models
BMW: Z8	Plymouth: Prowler
Bugatti: All Models	Porsche: All Turbo Models, Carrera GT, 959
Campagna: All Models	Qvale: All Models
Dodge: Viper	Rolls Royce: All Models
Excalibur: All Models	Ruf: All Models
Ferrari: All Models	Saleen: All Models
Gemballa: All Models	Shelby: All Models
Hummer: H1	Suzuki: Samurai
Jaguar: XKR, All R models	Vector: All Models
Lamborghini: All Models	Zimmer: All Models
Lotus: All Models	
Maserati: All Models	

TUIC AU Premium and Billing
AGENCY SWEEP

Our simpler, more effective way to process insured's new business down payments, installments, and mid-term payments. All you do is deposit the funds into your agency account and make the proper notations in the Kemper Auto and Home system. Sign up today by contacting your Marketing Specialist at 1-866-675-3345, option 4.

BILLING FEES

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Payment Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee

CANCELLATION

If a policy, vehicle, or form of coverage is cancelled by the insured, compute the return premium at 90% of the pro rata unearned premium for the policy term.

If cancellation is one of the following cases, compute the return premium pro-rata:

- Company cancellation
- Package Plus policies
- Replacement vehicle
- The insured auto is repossessed
- Another policy is in force with the Company
- The insured enters the armed forces of the United States of America
- The insured auto is stolen or destroyed

CHANGES

All policy changes will be computed pro-rata. If an outstanding policy is amended and results in an adjustment of \$5.00 or less, the amount may be waived, made subject to a minimum of \$5.00, or returned to the insured by request.

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.

MINIMUM PREMIUM RULE

A minimum annual premium charge of \$30.00 will be applied for each policy, certificate, declaration or binder covering one or more of the following:

- Bodily Injury
- Property Damage
- Single Limit Liability
- Comprehensive
- Collision

Premium for other coverages is in addition to the minimum annual premium.

PACKAGE PLUS BILLING

Kemper Auto and Home can bill the insured for the auto premium and the mortgage company for the home premium. Premiums for Credit for Existing Coverage are included in the first installment after the coverage becomes effective.

PAYMENT PLANS

Paper Billing (BY CHECK, VISA OR MASTERCARD)

Paper Bill Fee Applies

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

Checkless (EFT)

No Processing Charges

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

WHOLE DOLLAR PREMIUM

The annual premium for each coverage will be rounded to the nearest whole dollar.

TUIC AU SDIP
SAFE DRIVER INSURANCE PLAN (SDIP)

- Eligibility is determined by the underwriting guidelines, regardless of how many surcharges are allowable under the SDIP.
- The *experience period* shall be the three years immediately preceding the date of application or the preparation of the renewal.
- Surcharges are applied to the vehicles primarily driven by the operator responsible for the surcharge.

SDIP - ACCIDENTS

Apply a surcharge for each accident where an insurer paid a claim that equals:

- \$1000 or more after any *deductible* is applied

If during the *experience period*, one driver had two accidents, each of which resulted in damage to property but have not be assigned a surcharge because they fell under the dollar threshold above, rate these as a single chargeable accident.

Apply a surcharge for any accident resulting in Bodily Injury, death, or that occurred as a result of inattentive driving, including:

- Falling asleep behind the wheel of a moving vehicle
- Upset, overturn, or collision with a fixed object
- Reckless disregard of adverse driving conditions which results in a chargeable accident

No surcharges apply for accidents under the following circumstances:

- The operator is demonstrated to be a *named insured* or principal operator under a separate policy
- *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)
- The applicant, owner, or resident operator is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by, or on behalf of, other persons involved in the accident
- 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 the accident
- 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
- 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
- Accidents involving damage by contact with animals or fowl
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using auto in response to an emergency if the operator 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)

SDIP - CONVICTIONS

Minor Convictions

Minor convictions are defined as any violation other than a major conviction.

- A surcharge will be assigned on a per vehicle basis for convictions that occur during the *experience period*.
- If there is a chargeable accident in conjunction with a minor conviction, charge for the accident only.
- If there is a chargeable accident in conjunction with a major conviction, charge for both the accident and major conviction.

Eligible Major Convictions

Eligible Major Convictions include the following:

- Driving under the influence of intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Driving without a license
- Speeding in a school zone

Ineligible convictions:

The following convictions are ineligible for any tier:

- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless, careless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

SDIP - WAIVER OF FIRST ACCIDENT SURCHARGE

SDIP surcharges will not apply if during the five years immediately preceding an accident or conviction:

- The policy has been in force with the Company without a lapse in coverage
- There are no other accidents or convictions chargeable under SDIP during those specified years
- There are no other accidents or convictions for which SDIP surcharges were already forgiven

The waiver will not apply if:

- The surcharge being assigned is the result of the combination of two or more property damage accidents which were not separately surcharged under SDIP
- There is a chargeable accident or conviction subsequent to the waiver
- The conviction is a major conviction

Only one accident or conviction will be waived, regardless of the number of vehicles or operators on the policy.

Initial information needed to assign the proper Driving Record Sub Classification will be obtained by one or more of the following:

- An application signed by the insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE)

TUIC AU Coverages ANTIQUE VEHICLES

Refer to Company before binding

An antique vehicle is a Private Passenger vehicle 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an agreed value basis.

Liability Rates

40% of the Private Passenger *auto* rate (minimum premium \$30)

Medical Payments, Uninsured Motorists, and Underinsured Motorists Rates

Charge Private Passenger auto base rates or premiums.

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the *auto* .
- Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.
- Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals.

This coverage applies only if the equipment is:

1. Permanently installed in the auto; or
2. Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit, which is permanently installed in the auto;

At the time of loss;

1. The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
2. The equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased, but are not limited to:

- Citizens band radios
- Telephones
- Two-way mobile radios
- Scanning monitor receivers
- Television monitor receivers
- Video cassette recorders
- Audio cassette recorders
- Personal computers

Note: Electronic equipment that is specifically designed solely for the reproduction of sound and is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto;

At the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional charge.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for discs and other media is available for an additional premium charge.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT RATES

TOTAL COST NEW OF EQUIPMENT AND ACCESSORIES	PREMIUM PER CAR
\$500 or less	\$30
\$501 - \$1,000	\$60
\$1,001 - \$1,500	\$90
\$1,501 - \$2,000	\$120
\$2,001 - \$2,500	\$150
\$2,501 - \$3,000	\$180
\$3,001 - \$3,500	\$210
\$3,501 - \$4,000	\$240
\$4,001 - \$4,500	\$284
\$4,501 - \$5,000	\$300
Over \$5,001	Refer to Company

NOTE: To develop Rates over \$5,000:

- Use the per car premium of \$300, add the premium based on the table above for each limit above \$5,001.

Ex: Cost of New Equipment \$6,500 to Develop Premium:

- \$300 base (per car premium up to \$5,000), add \$90 (per car premium up to \$1,500)
- Total Premium for \$6,500 of coverage is \$390. Auto Loan Lease Gap Coverage

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:

- Auto* Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- Coverage may not be added for vehicles more than three model years old.

This coverage is automatically included with [Repair or Replacement Plus Coverage](#).

Attach:

PP 0335: Auto Loan Lease Gap Coverage Endorsement

AUTO LOAN LEASE GAP COVERAGE RATE

5% of both the Comprehensive and Collision premium

BODILY INJURY

Increased Limits

LIMIT	FACTOR
25,000/50,000	0.85
50,000/100,000	0.90
100,000/200,000	0.95
100,000/300,000	1.00
150,000/300,000	1.03
250,000/500,000	1.12
300,000/300,000	1.15
500,000/500,000	1.20

CLASSIC VEHICLES

Refer to Company before binding

A classic vehicle is a Private Passenger vehicle 10 years or older and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model. Coverage is not provided on an agreed value basis.

Attach:

PP 0308: Coverage for Damage to Your *Auto* (Stated Amount Maximum Limit of Liability)

Liability, Medical Payments, Uninsured and Underinsured Motorists Coverage Rates

Classify and rate as a Private Passenger auto .

Physical Damage Rates

Assign a model year symbol based on the stated amount of the vehicles. Classify and rate the vehicle using the base rate for the current model year.

COMBINED SINGLE LIMITS

Increased Limits

LIMIT	FACTOR
**50,000	0.83
**60,000	0.84
75,000	0.85
100,000	0.88
200,000	0.95
300,000	1.00
500,000	1.12

** Not available for New Business

COMPREHENSIVE AND COLLISION

Comprehensive Deductibles

<i>DEDUCTIBLE</i>	FACTOR
ACV	2.30
\$50	1.90
\$100	1.60
\$200	1.40
\$250	1.30
\$500	1.00
\$1,000	0.80
\$2,500	0.76
\$5,000	0.64

Collision Deductibles

DEDUCTIBLE	FACTOR
\$100	1.45
\$200	1.35
\$250	1.28
\$500	1.00
\$1,000	0.75
\$2,500	0.66
\$5,000	0.57

CUSTOMIZING EQUIPMENT

Coverage is available only when Comprehensive and/or *Collision coverage* is afforded.

Attach:

PP 0318: *Customized Equipment* Coverage Endorsement

Customized Pickup and Van Rates

Determine the cost new of the vehicle, including customization. Multiply the physical damage premium by the appropriate factor in the table below.

1990 AND SUBSEQUENT MODELS		1989 AND PRIOR MODELS	
VALUE	FACTOR	VALUE	FACTOR
Less than \$20,000	1.30	Less than \$15,000	1.20
\$20,001-\$30,000	1.70	\$15,001-\$25,000	1.40
\$30,001-\$39,999	2.30	\$25,001-\$34,999	1.55
\$40,000 and over	2.50	\$35,000 and over	1.75

ELECTRIC AUTOS

Refer to Company

An electric *auto* is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

Liability

Charge 75% of the applicable Private Passenger base rate.

Medical Payments, Uninsured Motorists, and Underinsured Motorists Coverage

Charge the Private Passenger base rates or premiums.

Physical Damage

Charge the applicable Private Passenger base rate.

EXTENDED NON-OWNED LIABILITY COVERAGE

Coverage may be extended to a *named insured* or resident relative described below, as long as that individual is not employed by a garage.

Attach:

PP 0306: Extended Non-Owned Coverage for Named Individual

Extended Non-Owner Liability Coverage Rates

If there is no Primary liability in effect on the vehicle, charge 50% of the liability premium that would apply if the furnished auto were rated as an *owned* auto on the policy. The premiums are for the minimum financial responsibility requirement limits in the state.

Named insured, spouse, or a resident relative who is furnished an auto for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$12	\$10	\$1

Auto not furnished for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$10	\$8	\$1

Medical Payments Rates per Person

Available only if Single Limit Liability or Bodily Injury and Property Damage coverages are extended.

MEDICAL PAYMENTS LIMIT OF POLICY TO WHICH ATTACHED	AUTO FURNISHED FOR REGULAR USE	AUTO NOT FURNISHED FOR REGULAR USE
\$1,000	\$3	\$2
\$2,000	\$4	\$2
\$5,000	\$5	\$3
\$10,000	\$7	\$5

FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS - LIABILITY COVERAGE ONLY

An auto used in the business of the US Government by one of its employees may be rated as *Pleasure, Work Less Than 15 Miles*, or *Work 15 Miles or More*, as long as it is not used as a public or livery conveyance for passengers and is not rented to others.

Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach:

PP 0301: Federal Employees Using Autos in Government Business

LIMITED MEXICO COVERAGE

At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border.

Attach:

PP 0321: Mexico Coverage Endorsement

Mexico Coverage Endorsement Rate

\$6 per vehicle

MEDICAL PAYMENTS

Increased Limits

LIMIT	FACTOR
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000	2.08
75,000	2.29
100,000	2.50

ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (PIP COVERAGE)

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, registered or principally garaged in Arkansas.

If one or more of these coverages are afforded; Attach: PP 0582 – Personal Injury Protection Coverage – Arkansas

Exception:

- 1) The named insured has the right to reject one or more of such coverage in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
- 2) Subsequent renewal, reinstatements, substitute, amended or replacement policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.
- 3) The Classifications and SDIP Rules do NOT apply to Work Loss Coverage and/or Accidental Death Benefit.

COVERAGES AND RATES

MEDICAL PAYMENTS INSURANCE

- 1) Limits: Statutory Limit per person - \$5,000
 - a) Higher limits are permitted, only when the named insured has rejected the Statutory Limit.
 - b) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 - c) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.
- 2) Rates:
 - a) Use the base rates for [Medical Payments Insurance](#).
 - b) The Classifications and SDIP Rules apply.

Refer all exceptions to Eligibility above for rejection procedures.

WORK LOSS COVERAGE

Any benefits payable under this option commence 8 days after the date of the accident and the following limitations apply:

- 1) Income Earner – maximum weekly limit of \$140 for 52 weeks.
- 2) Non-Income Earner – maximum weekly limit of \$70 for 52 weeks.

The flat rate per car for this coverage is \$3

ACCIDENTAL DEATH BENEFIT

- 1) Limits: Maximum per person - \$5,000
The flat rate per car for this coverage is \$2

Note:

When adding Work Loss Coverage and/or Accidental Death Benefit: When adding Coverage to outstanding policies; Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$2 per policy up to a maximum of the rate per car, shown above.

MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach:

PP 0323: Miscellaneous Type Vehicles

PP 0328: Miscellaneous Type Vehicles (Motor Homes)

Liability, Medical Payments, Uninsured and Underinsured Motorists Rates

Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.

Pleasure Use Motor Homes - Charge 65% of the otherwise applicable All Other Class/Pleasure rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

Physical Damage Rates

Determine the value, including any custom built additions and "covered property", and assign a model year symbol. "Covered property" means awning, cabanas, or equipment designed to create additional living facilities, excluding business or office equipment or articles which are sale samples or used in exhibitions. For custom built motor homes, the model year of the chassis determines the model year of the motor homes.

Assign a symbol based on the stated amount, from the table for 1990 and Subsequent Model Years. For 1989 and Prior Model Year Motor Homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base as follows (Statistical Code - Use the code for Symbol 21 (A):

Collision	1.4% for each \$1,000, or part of \$1,000 over \$65,000
Comprehensive	1.7% for each \$1,000, or part of \$1,000 over \$65,000

Motor Homes used in driving to or from work or used in business should be classified and rated as private passenger autos, using the base rates calculated above.

If the motor home is classified as pleasure use , use the rate calculated above times 45% (SDIP does not apply).

For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

Attach:

PP 0307-1: Covered Property Coverage Endorsement

NON-RECREATIONAL TRAILERS

Designed for Use With a Private Passenger Auto

A Personal Auto Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

Physical Damage Rates

COVERAGE	<i>DEDUCTIBLE</i>	RATE PER \$100
Collision	\$250	\$0.80
Comprehensive	\$250	\$0.52

PARKED AUTO COLLISION

The Collision *Deductible* amount will not apply to any loss caused by collision if the vehicle is legally parked and *unoccupied* while in the charge of the insured or family member; subject to the provisions of the endorsement.

Attach:

AU 40: Parked Automobile Collision

Parked Auto Collision Rates

LIMIT	PREMIUM PER CAR
\$100	\$10
\$200	\$14
\$250	\$18

PICKUPS AND VANS

Pickups and vans should be rated as private passenger vehicles for *liability* and physical damage. For non-symbol pickups, use the table below to determine a symbol.

When a pickup is used to transport a camper with facilities for cooking or sleeping that is not permanently attached, add the cost of the camper body to the cost of the pickup. When a pickup is used to transport a permanently attached camper, refer to the rates for Miscellaneous Vehicles – Motor Homes. There is no charge for caps (shells with no sleeping or cooking facilities), covers or bedliners.

PRICE AT FACTORY (FOB) 1950-1975	PRICE AT FACTORY (FOB) 1976-1980	PRICE AT FACTORY (FOB) 1981-1989	PRICE AT FACTORY (FOB) 1990 & SUB.	SYMBOL	1950-1989 SYMBOL CODE	1990 & SUB. SYMBOL CODE
\$0-1,600	\$0-1,600	\$0-1,600	\$0-6,500	1	1	1
1,601-2,100	1,601-2,100	1,601-2,100	6,501-8,000	2	2	2
2,101-2,750	2,101-2,750	2,101-2,750	8,001-9,000	3	3	3
2,751-3,700	2,751-3,700	2,751-3,700	9,001-10,000	4	4	4
3,701-5,000	3,701-5,000	3,701-5,000	10,001-11,250	5	5	5
5,001-6,500	5,001-6,500	5,001-6,500	11,251-12,500	6	6	6
6,501-10,000	6,501-8,000	6,501-8,000	12,501-13,750	7	7	7
	8,001-10,000	8,001-10,000	13,751-15,000	8	8	8
	10,001-12,500	10,001-12,500	15,001-16,250	10	J	A
	12,501-15,000	12,501-15,000	16,251-17,500	11	K	C
	15,001-17,500	15,001-17,500	17,501-18,750	12	M	E
	17,501-20,000	17,501-20,000	18,751-20,000	13	N	F
	20,001+	20,001-24,000	20,001-22,000	14	P	G
		24,001-28,000	22,001-24,000	15	R	H
		28,001-33,000	24,001-26,000	16	S	J
		33,001-39,000	26,001-28,000	17	T	K
		39,001-46,000	28,001-30,000	18	U	L
		46,001-55,000	30,001-33,000	19	V	M
		55,001-65,000	33,001-36,000	20	W	N
		65,001+	36,001-40,000	21	A	P
			40,000-45,000	22		R
			45,001-50,000	23		T
			50,001-60,000	24		U
			60,001-70,000	25		W
			70,001-80,000	26		X
			80,001+	27		Y

PROPERTY DAMAGE

Increased Limits

LIMIT	FACTOR
**10,000	0.93
25,000	0.94
50,000	0.97
100,000	1.00
200,000	1.08
250,000	1.11

** Not available for new business

RECREATIONAL TRAILERS

Designed for Use With a Private Passenger Auto

A Personal *Auto* Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

A recreational trailer is a non-self-propelled unit equipped as living quarters (cooking, dining, plumbing, or refrigeration facilities). The insured must maintain a separate and permanent residence other than the recreational trailer.

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0308: Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)

Physical Damage Rates

Collision and *Comprehensive Coverage* - Use Motor Home Rates

RENTAL REIMBURSEMENT

Coverage may be provided for any transportation expenses incurred by the insured as the result of a loss to a vehicle listed on the policy or a non-owned *auto* . The rates for this coverage are not subject to classification rating or modification by any rating plan.

Only policies providing *Comprehensive Coverage* may be afforded either Extended Transportation Expenses Coverage. Note this coverage is extended without charge at the limits of \$20 per day, \$600 maximum, through purchase of Comprehensive Coverage.

Attach:

PP 0302: Increased Limits Transportation Expense Coverage Endorsement

Rental Reimbursement Rates

PER DAY/MAX	PREMIUM PER CAR
30/900	\$12
40/1200	\$24
50/1500	\$32

REPAIR OR REPLACEMENT PLUS

The Limit of Liability provisions for Part D, Coverage for Damage to Your *Auto*, can be changed from ACTUAL CASH VALUE to *REPLACEMENT COST* for losses caused by other than fire, theft or larceny.

The Limit of Liability for other than these losses will be the lesser of the reasonable cost of repair with parts of like kind and quality or the cost of a new vehicle of the same make, if possible; similar vehicle size class; and similar body type and equipment as the damaged vehicle.

- For total loss, we will pay the unpaid amount due on the lease/loan less any deductions specified under the endorsement.
- The endorsement is available only for vehicles purchased or leased new.
- Coverage is not available on excessively high-valued autos or unique vehicles.
- Coverage must be added within 180 days of delivery of the new or leased vehicle.
- Repair or Replacement Coverage must be maintained continuously on the auto. Coverage on the vehicle cannot be reinstated, once it has been discontinued.
- Repair or Replacement Auto Loan/Lease Coverage is available only if Collision and *Comprehensive coverage* are carried for the auto.

Note: This coverage includes [Auto Loan Lease Gap Coverage](#).

Attach:

AU 684: Repair or Replacement Plus Endorsement

Repair or Replacement Plus Rate

15% of the combined Comprehensive and Collision premium

GOLF CARTS

Refer to company before binding coverage

A gold cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course.

Liability

Charge 25% of the Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits).

Minimum premium charge \$30

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$200	0.43
Comprehensive	\$100	0.35
	\$200	0.28

Attach:

PP 0323: Miscellaneous Type Vehicle Endorsement - Golf Carts

INCREASED LIMITS FOR EXCESS SOUND REPRODUCING EQUIPMENT

Coverage may be extended for electronic equipment which is specifically designed for the reproduction of sound and is:

- Permanently installed in the vehicle
- Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently in-stalled in the vehicle

at time of loss, along with accessories used with such equipment is automatically covered under the policy without additional premium charge.

However, equipment designed solely for the reproduction of sound and accessories used with such equipment, which is installed in locations not used by the vehicle manufacturer for installation of such equipment or accessories, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

Excess Sound Reproducing Equipment Rates

MAXIMUM LIMIT OF LIABILITY FOR EXCESS SOUND REPRODUCING EQUIPMENT	PREMIUM PER CAR
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

SUSPENSION OF INSURANCE

Under any policy providing just physical damage coverage, only Collision may be suspended. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:

- Insurance may be reinstated upon the named insured 's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
- The Reinstatement of Insurance Endorsement shall not extend the policy beyond its original expiration date.
- Pro Rata premium credit shall be granted for the period of suspension upon reinstatement. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the *policy period*.
- If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- If Liability coverage is suspended on all owned autos, coverage for which separate premiums apply - including uninsured motorists coverage, *underinsured motorists* coverage, medical payments coverage or extended liability coverage provided under the use of other autos provisions - may be continued in force without premium adjustment for these coverages.
- If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, afforded with-out separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 1. A description of each auto.
 2. The dates between which it was laid up because of the strike.
 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

TOWING AND LABOR COST

Coverage may be written only for Private Passenger autos.

Attach:

PP 0303: *Towing and Labor* Costs Coverage Endorsement

Towing and Labor Cost Rates

PER OCCURRENCE LIMIT	PREMIUM PER CAR
\$25	\$4
\$50	\$6
\$75	\$8

UNINSURED MOTORISTS

This form of *auto* insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy.

Exceptions:

- The named insured has the right to reject such coverage or reject the Property Damage portion only.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.
- No insured may have Property Damage Uninsured Motorists Coverage unless Bodily Injury Uninsured Motorists Coverage is also afforded.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage - Arkansas

Increased Limit Factors

SINGLE LIMIT (BI & PD) SINGLE/MULTI	
LIMIT	FACTOR
**50,000	0.74
**60,000	0.86
75,000	1.00
100,000	1.28
200,000	1.44
300,000	1.84
500,000	2.16

** Not available for New Business

SPLIT LIMIT COVERAGES			
BODILY INJURY - SINGLE/MULTI		PROPERTY DAMAGE SINGLE/MULTI	
LIMIT	FACTOR	LIMIT	FACTOR
25,000/50,000	1.00	25,000	1.00
50,000/100,000	1.22	50,000	1.20
100,000/200,000	1.35	75,000	1.35
100,000/300,000	1.54	100,000	1.44
150,000/300,000	1.61	200,000	1.56
300,000/300,000	1.69	300,000	1.84
250,000/500,000	1.72	500,000	2.01
500,000/500,000	1.92		

UNDERINSURED MOTORISTS

This form of *Auto* insurance is offered at limits not less than \$75,000 Single Limit *Underinsured Motorists* Coverage or \$25,000/50,000 Split Limit Underinsured Motorists Coverage under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas.

- Underinsured Motorists Coverage must be offered at limits equal to the Single Limit Liability or Split Limit Bodily Injury Liability limit.
- If Underinsured Motorists Liability Coverage is provided, it applies to all vehicles insured under the policy.
- Underinsured Motorists Coverage must be offered in writing, and include a brief description of the coverage, for the first renewal of all policies that do not include Underinsured Motorists coverage.
- The *named insured* has the right to reject this coverage. Acceptance or rejection of such coverage need not be in writing. Subsequent renewals issued by the same insurer need not provide the rejected coverage unless an insured under the policy requests such coverage in writing.
- Basic Limits Protection for this coverage up to the Financial Responsibility law limits is provided under the Uninsured Motorists Coverage Endorsement.
- Increased Limits - Increased Limits of Underinsured Motorists Coverage may be afforded under the following conditions:
 - only if increased limits Uninsured Motorists Coverage is afforded
 - increased limits Uninsured and Underinsured Motorists insurance must be afforded at the same limits.

Attach:

PP 0434: Underinsured Motorists Coverage - Arkansas

PP 0402: Single Underinsured Motorist Limit - Arkansas

Increased Limit - split limits and single limits

SPLIT LIMIT		SINGLE LIMIT	
SINGLE/MULTI CAR		SINGLE/MULTI CAR	
LIMIT	FACTOR	LIMIT	FACTOR
25,000/50,000	1.00	**50,000	0.74
50,000/100,000	1.22	**60,000	0.86
100,000/200,000	1.35	75,000	1.00
100,000/300,000	1.54	100,000	1.28
150,000/300,000	1.61	200,000	1.44
300,000/300,000	1.69	300,000	1.84
250,000/500,000	1.72	500,000	2.16
500,000/500,000	1.92		

** Not available for New Business

TUIC AU Rating Factors and Base Rates

RATING ORDER

Round to the nearest whole dollar after each step. The rating information below does not contain a complete list of coverage options available.

	BI	PD	CSL	MED	PP 0582 - PIP	UMBI	UMPD	UM - CSL	UIM	COMP	COLL
Base Rate											
Pricing Level Factor	*	*	*	*	*					*	*
Unacceptable Risk/Undisclosed Operator	*	*	*	*	*					*	*
Increased Limit Factor or Dollar Amount	*	*	*	*	*	*	*	*	*		
Model Year and Symbol Factor										*	*
Deductible Factor										*	*
Primary Class (+/-) Secondary Class	*	*	*	*	*					*	*
Vehicle Type Surcharge	*	*	*	*	*					*	*
Anti-Lock Brake Discount	*	*	*								
Customization Factor										*	*
Anti Theft Discount										*	
Accident Prevention Course Discount	*	*	*	*	*					*	*
Passive Restraint Discount				*	*						
Package Plus Factor	*	*	*	*	*					*	*
Network Discount	*	*	*	*	*	*	*	*	*	*	*
Work Loss Coverage					+						
Accidental Death Benefit					+						
DEVELOPED PREMIUM											

ANNUAL BASE RATES

TERRITORY	BODILY INJURY 100/300	PROPERTY DAMAGE 100,000	COMBINED SINGLE LIMIT 300,000	MEDICAL PAYMENTS 5,000	COMPREHENSIVE <i>DEDUCTIBLE</i> 500	COLLISION DEDUCTIBLE 500
1	333	189	580	41	49	248
3	228	158	426	39	70	252
5	266	166	478	37	86	295
6	291	187	529	42	76	313
8	300	214	566	45	94	320
9	281	184	514	38	76	343
10	204	126	366	39	50	226
11	333	233	624	43	97	379
21	288	160	498	45	145	406
31	233	144	418	39	110	306
41	235	148	424	31	84	267
71	230	142	412	40	103	258
81	277	190	515	47	119	414

ANNUAL BASE RATES – UM SINGLE LIMITS

TERRITORY	SINGLE LIMIT \$75,000	
	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES – UIM SPLIT LIMIT RATES

TERRITORY	UIM SPLIT LIMIT – BI \$25,000/50,000		UIM SPLIT LIMIT – PD \$25,000
	SINGLE CAR	MULTI CAR	PER VEHICLE
1	26	24	11
3	23	21	11
5	27	25	11
6	20	18	11
8	16	14	11
9	20	18	11
10	21	19	11
11	19	17	11
21	14	11	11
31	23	21	11
41	15	13	11
71	26	24	11
81	12	10	11

ANNUAL BASE RATES – UNDERINSURED MOTORIST RATES

TERRITORY	UDM SINGLE LIMIT \$75,000		UDM SPLIT LIMIT \$25,000 / 50,000	
	SINGLE CAR	MULTI CAR	SINGLE CAR	MULTI CAR
1	33	31	26	24
3	30	28	23	21
5	24	22	27	25
6	32	30	20	18
8	19	17	16	14
9	29	27	20	18
10	28	26	21	19
11	29	27	19	17
21	21	19	14	11
31	23	21	23	21
41	19	17	15	13
71	31	29	26	24
81	19	17	12	10

TUIC AU CLASS FACTORS

PRIMARY CLASS DETERMINATION

Classify the vehicle according to the age, sex, and marital status of the operator, the use of the *auto* and the eligibility of youthful operators for the *Driver Training* and *Good Student* discounts. If the number of vehicles exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.

Changes to the attained age or driving record of an operator, or to the assigned symbol of a vehicle as a result of loss review, will be effective at the next renewal. All other changes, including adding an operator mid-term, will be made on a pro-rata basis.

A person in active military service of the US Armed Forces is not considered a resident in the applicant's household unless this person customarily operates the auto.

Youthful Operators

If a youthful operator is a student residing at an educational institution over 100 miles from the auto's principal garaging location, the auto is rated as if the student is married.

For Single Car Risks: The youthful operator with the highest primary rating factor will apply.

For Multi Car Risks: Assign principal youthful operators to the autos they principally operate. Assign other youthful operators to remaining autos as follows:

Determine the primary pleasure use rating factors of all youthful operators.

Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

Any remaining autos are rated at the appropriate All Other Operator classification.

Operators Age 50 and Over

If all operators in the household are age 50 or over, the unassigned vehicle class will apply to autos in excess of the number of operators.

Class Code Determination

Positions 1-4	Primary Classification
Position 5	1 = Single Car 2 = Multi Car
Position 6	Accident Surcharge Code
Position 7	Violation Surcharge Code
Position 8	1 = Standard Performance 2 = Intermediate Performance 3 = High Performance 4 = Sports Performance 5 = Sports Premium Performance 6 = Unacceptable Vehicle 7 = Restricted Vehicle

TUIC AU PRIMARY CLASS PLAN

Primary Class Factor Table

Unassigned Vehicles

CLASS CODE	VEHICLE USE	COMP FACTOR	OTHER THAN COMP FACTOR
3001	Pleasure or Farm	1.00	1.00
4001	Drive to Work <15 Miles	1.05	1.05
5001	Drive to Work 15 Miles or More	1.08	1.08
6001	Business Use	1.12	1.12

PRIMARY CLASS FACTOR TABLE - NO YOUTHFUL OPERATORS - MARRIED FEMALE

NO YOUTHFUL OPERATORS – MARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3357	1.05	1.20	4357	1.10	1.26	5357	1.13	1.30	6357	1.18	1.34	7357	0.95	1.08
26	3359	1.04	1.15	4359	1.09	1.21	5359	1.12	1.24	6359	1.16	1.29	7359	0.94	1.04
27	3361	1.03	1.10	4361	1.08	1.16	5361	1.11	1.19	6361	1.15	1.23	7361	0.93	0.99
28	3363	1.02	1.08	4363	1.07	1.13	5363	1.10	1.17	6363	1.14	1.21	7363	0.92	0.97
29	3365	1.01	1.05	4365	1.06	1.10	5365	1.09	1.13	6365	1.13	1.18	7365	0.91	0.95
30–34	3367	1.00	1.00	4367	1.05	1.05	5367	1.08	1.08	6367	1.12	1.12	7367	0.90	0.90
35–39	3368	0.98	0.98	4368	1.03	1.03	5368	1.06	1.06	6368	1.10	1.10	7368	0.88	0.88
40–44	3369	0.95	0.95	4369	1.00	1.00	5369	1.03	1.03	6369	1.06	1.06	7369	0.86	0.86
45–49	3370	0.92	0.93	4370	0.97	0.98	5370	0.99	1.00	6370	1.03	1.04	7370	0.83	0.84
50–54	3371	0.90	0.90	4371	0.95	0.95	5371	0.97	0.97	6371	1.01	1.01	7371	0.81	0.81
55–59	3372	0.85	0.80	4372	0.89	0.84	5372	0.92	0.86	6372	0.95	0.90	7372	0.77	0.72
60–64	3373	0.85	0.70	4373	0.89	0.74	5373	0.92	0.76	6373	0.95	0.78	7373	0.77	0.63
65	3374	0.86	0.70	4374	0.90	0.74	5374	0.93	0.76	6374	0.96	0.78	7374	0.77	0.63
66	3375	0.87	0.70	4375	0.91	0.74	5375	0.94	0.76	6375	0.97	0.78	7375	0.78	0.63
67	3376	0.88	0.70	4376	0.92	0.74	5376	0.95	0.76	6376	0.99	0.78	7376	0.79	0.63
68	3377	0.89	0.70	4377	0.93	0.74	5377	0.96	0.76	6377	1.00	0.78	7377	0.80	0.63
69	3378	0.90	0.70	4378	0.95	0.74	5378	0.97	0.76	6378	1.01	0.78	7378	0.81	0.63
70	3379	0.94	0.70	4379	0.99	0.74	5379	1.02	0.76	6379	1.05	0.78	7379	0.85	0.63
71	3380	0.98	0.70	4380	1.03	0.74	5380	1.09	0.76	6380	1.13	0.78	7380	0.91	0.63
72	3381	1.00	0.70	4381	1.05	0.74	5381	1.11	0.76	6381	1.15	0.78	7381	0.93	0.63
73	3382	1.05	0.70	4382	1.10	0.74	5382	1.13	0.76	6382	1.18	0.78	7382	0.95	0.63
74	3383	1.10	0.70	4383	1.16	0.74	5383	1.19	0.76	6383	1.23	0.78	7383	0.99	0.63
75	3384	1.15	0.70	4384	1.21	0.74	5384	1.24	0.76	6384	1.29	0.78	7384	1.04	0.63
76	3385	1.20	0.70	4385	1.26	0.74	5385	1.30	0.76	6385	1.34	0.78	7385	1.08	0.63
77	3386	1.25	0.70	4386	1.31	0.74	5386	1.35	0.76	6386	1.40	0.78	7386	1.13	0.63
78	3387	1.30	0.70	4387	1.37	0.74	5387	1.40	0.76	6387	1.46	0.78	7387	1.17	0.63
79	3388	1.40	0.70	4388	1.47	0.74	5388	1.51	0.76	6388	1.57	0.78	7388	1.26	0.63
80	3389	1.50	0.70	4389	1.58	0.74	5389	1.62	0.76	6389	1.68	0.78	7389	1.35	0.63
81	3390	1.60	0.70	4390	1.68	0.74	5390	1.73	0.76	6390	1.79	0.78	7390	1.44	0.63
82	3391	1.70	0.70	4391	1.79	0.74	5391	1.84	0.76	6391	1.90	0.78	7391	1.53	0.63
83	3392	1.80	0.70	4392	1.89	0.74	5392	1.94	0.76	6392	2.02	0.78	7392	1.62	0.63
84	3393	1.90	0.70	4393	2.00	0.74	5393	2.05	0.76	6393	2.13	0.78	7393	1.71	0.63
85-99	3394	2.20	0.70	4394	2.31	0.74	5394	2.38	0.76	6394	2.46	0.78	7394	1.98	0.63

Primary Class Factor Table - No Youthful Operators - Married Male

NO YOUTHFUL OPERATORS – MARRIED MALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3157	1.05	1.25	4157	1.10	1.31	5157	1.13	1.35	6157	1.18	1.40	7157	0.95	1.13
26	3159	1.04	1.20	4159	1.09	1.26	5159	1.12	1.30	6159	1.16	1.34	7159	0.94	1.08
27	3161	1.03	1.15	4161	1.08	1.21	5161	1.11	1.24	6161	1.15	1.29	7161	0.93	1.04
28	3163	1.02	1.10	4163	1.07	1.16	5163	1.10	1.19	6163	1.14	1.23	7163	0.92	0.99
29	3165	1.01	1.05	4165	1.06	1.10	5165	1.09	1.13	6165	1.13	1.18	7165	0.91	0.95
30–34	3167	1.00	1.00	4167	1.05	1.05	5167	1.08	1.08	6167	1.12	1.12	7167	0.90	0.90
35–39	3168	0.98	0.98	4168	1.03	1.03	5168	1.06	1.06	6168	1.10	1.10	7168	0.88	0.88
40–44	3169	0.95	0.95	4169	1.00	1.00	5169	1.03	1.03	6169	1.06	1.06	7169	0.86	0.86
45–49	3170	0.92	0.93	4170	0.97	0.98	5170	0.99	1.00	6170	1.03	1.04	7170	0.83	0.84
50–54	3171	0.90	0.90	4171	0.95	0.95	5171	0.97	0.97	6171	1.01	1.01	7171	0.81	0.81
55–59	3172	0.85	0.80	4172	0.89	0.84	5172	0.92	0.86	6172	0.95	0.90	7172	0.77	0.72
60–64	3173	0.85	0.70	4173	0.89	0.74	5173	0.92	0.76	6173	0.95	0.78	7173	0.77	0.63
65	3174	0.86	0.70	4174	0.90	0.74	5174	0.93	0.76	6174	0.96	0.78	7174	0.77	0.63
66	3175	0.87	0.70	4175	0.91	0.74	5175	0.94	0.76	6175	0.97	0.78	7175	0.78	0.63
67	3176	0.88	0.70	4176	0.92	0.74	5176	0.95	0.76	6176	0.99	0.78	7176	0.79	0.63
68	3177	0.89	0.70	4177	0.93	0.74	5177	0.96	0.76	6177	1.00	0.78	7177	0.80	0.63
69	3178	0.90	0.70	4178	0.95	0.74	5178	0.97	0.76	6178	1.01	0.78	7178	0.81	0.63
70	3179	0.94	0.70	4179	1.01	0.74	5179	1.04	0.76	6179	1.07	0.78	7179	0.86	0.63
71	3180	0.98	0.70	4180	1.05	0.74	5180	1.08	0.76	6180	1.12	0.78	7180	0.90	0.63
72	3181	1.00	0.70	4181	1.08	0.74	5181	1.11	0.76	6181	1.15	0.78	7181	0.93	0.63
73	3182	1.05	0.70	4182	1.14	0.74	5182	1.17	0.76	6182	1.21	0.78	7182	0.97	0.63
74	3183	1.10	0.70	4183	1.18	0.74	5183	1.21	0.76	6183	1.26	0.78	7183	1.01	0.63
75	3184	1.15	0.70	4184	1.24	0.74	5184	1.28	0.76	6184	1.33	0.78	7184	1.07	0.63
76	3185	1.20	0.70	4185	1.26	0.74	5185	1.30	0.76	6185	1.34	0.78	7185	1.08	0.63
77	3186	1.25	0.70	4186	1.31	0.74	5186	1.35	0.76	6186	1.40	0.78	7186	1.13	0.63
78	3187	1.30	0.70	4187	1.37	0.74	5187	1.40	0.76	6187	1.46	0.78	7187	1.17	0.63
79	3188	1.40	0.70	4188	1.47	0.74	5188	1.51	0.76	6188	1.57	0.78	7188	1.26	0.63
80	3189	1.50	0.70	4189	1.58	0.74	5189	1.62	0.76	6189	1.68	0.78	7189	1.35	0.63
81	3190	1.60	0.70	4190	1.68	0.74	5190	1.73	0.76	6190	1.79	0.78	7190	1.44	0.63
82	3191	1.70	0.70	4191	1.79	0.74	5191	1.84	0.76	6191	1.90	0.78	7191	1.53	0.63
83	3192	1.80	0.70	4192	1.89	0.74	5192	1.94	0.76	6192	2.02	0.78	7192	1.62	0.63
84	3193	1.90	0.70	4193	2.00	0.74	5193	2.05	0.76	6193	2.13	0.78	7193	1.71	0.63
85–99	3194	2.20	0.70	4194	2.31	0.74	5194	2.38	0.76	6194	2.46	0.78	7194	1.98	0.63

PRIMARY CLASS FACTOR TABLE - NO YOUTHFUL OPERATORS - UNMARRIED FEMALE

NO YOUTHFUL OPERATORS – UNMARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3457	1.20	1.40	4457	1.26	1.47	5457	1.30	1.51	6457	1.34	1.57	7457	1.08	1.26
26	3459	1.15	1.35	4459	1.21	1.42	5459	1.24	1.46	6459	1.29	1.51	7459	1.04	1.22
27	3461	1.10	1.30	4461	1.16	1.37	5461	1.19	1.40	6461	1.23	1.46	7461	0.99	1.17
28	3463	1.08	1.20	4463	1.13	1.26	5463	1.17	1.30	6463	1.21	1.34	7463	0.97	1.08
29	3465	1.05	1.10	4465	1.10	1.16	5465	1.13	1.19	6465	1.18	1.23	7465	0.95	0.99
30–34	3467	1.00	1.00	4467	1.05	1.05	5467	1.08	1.08	6467	1.12	1.12	7467	0.90	0.90
35–39	3468	0.98	0.98	4468	1.03	1.03	5468	1.06	1.06	6468	1.10	1.10	7468	0.88	0.88
40–44	3469	0.95	0.95	4469	1.00	1.00	5469	1.03	1.03	6469	1.06	1.06	7469	0.86	0.86
45–49	3470	0.92	0.93	4470	0.97	0.98	5470	0.99	1.00	6470	1.03	1.04	7470	0.83	0.84
50–54	3471	0.90	0.90	4471	0.95	0.95	5471	0.97	0.97	6471	1.01	1.01	7471	0.81	0.81
55–59	3472	0.85	0.80	4472	0.89	0.84	5472	0.92	0.86	6472	0.95	0.90	7472	0.77	0.72
60–64	3473	0.85	0.70	4473	0.89	0.74	5473	0.92	0.76	6473	0.95	0.78	7473	0.77	0.63
65	3474	0.86	0.70	4474	0.90	0.74	5474	0.93	0.76	6474	0.96	0.78	7474	0.77	0.63
66	3475	0.87	0.70	4475	0.91	0.74	5475	0.94	0.76	6475	0.97	0.78	7475	0.78	0.63
67	3476	0.88	0.70	4476	0.92	0.74	5476	0.95	0.76	6476	0.99	0.78	7476	0.79	0.63
68	3477	0.89	0.70	4477	0.93	0.74	5477	0.96	0.76	6477	1.00	0.78	7477	0.80	0.63
69	3478	0.90	0.70	4478	0.95	0.74	5478	0.97	0.76	6478	1.01	0.78	7478	0.81	0.63
70	3479	0.94	0.70	4479	0.99	0.74	5479	1.02	0.76	6479	1.05	0.78	7479	0.85	0.63
71	3480	0.98	0.70	4480	1.03	0.74	5480	1.06	0.76	6480	1.10	0.78	7480	0.88	0.63
72	3481	1.03	0.70	4481	1.08	0.74	5481	1.11	0.76	6481	1.15	0.78	7481	0.93	0.63
73	3482	1.07	0.70	4482	1.12	0.74	5482	1.16	0.76	6482	1.20	0.78	7482	0.96	0.63
74	3483	1.12	0.70	4483	1.18	0.74	5483	1.21	0.76	6483	1.26	0.78	7483	1.01	0.63
75	3484	1.17	0.70	4484	1.23	0.74	5484	1.27	0.76	6484	1.31	0.78	7484	1.06	0.63
76	3485	1.22	0.70	4485	1.29	0.74	5485	1.32	0.76	6485	1.37	0.78	7485	1.10	0.63
77	3486	1.28	0.70	4486	1.34	0.74	5486	1.38	0.76	6486	1.43	0.78	7486	1.15	0.63
78	3487	1.30	0.70	4487	1.37	0.74	5487	1.40	0.76	6487	1.46	0.78	7487	1.17	0.63
79	3488	1.40	0.70	4488	1.47	0.74	5488	1.51	0.76	6488	1.57	0.78	7488	1.26	0.63
80	3489	1.50	0.70	4489	1.58	0.74	5489	1.62	0.76	6489	1.68	0.78	7489	1.35	0.63
81	3490	1.60	0.70	4490	1.68	0.74	5490	1.73	0.76	6490	1.79	0.78	7490	1.44	0.63
82	3491	1.70	0.70	4491	1.79	0.74	5491	1.84	0.76	6491	1.90	0.78	7491	1.53	0.63
83	3492	1.80	0.70	4492	1.89	0.74	5492	1.94	0.76	6492	2.02	0.78	7492	1.62	0.63
84	3493	1.90	0.70	4493	2.00	0.74	5493	2.05	0.76	6493	2.13	0.78	7493	1.71	0.63
85-99	3494	2.20	0.70	4494	2.31	0.74	5494	2.38	0.76	6494	2.46	0.78	7494	1.98	0.63

PRIMARY CLASS FACTOR TABLE - NO YOUTHFUL OPERATORS - UNMARRIED MALE

NO YOUTHFUL OPERATORS – UNMARRIED MALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3257	1.35	1.26	4257	1.42	1.32	5257	1.46	1.36	6257	1.51	1.41	7257	1.22	1.13
26	3259	1.32	1.27	4259	1.38	1.33	5259	1.42	1.37	6259	1.47	1.42	7259	1.18	1.14
27	3261	1.25	1.25	4261	1.31	1.31	5261	1.35	1.35	6261	1.40	1.40	7261	1.12	1.12
28	3263	1.14	1.14	4263	1.20	1.20	5263	1.23	1.23	6263	1.28	1.28	7263	1.03	1.03
29	3265	1.10	1.10	4265	1.16	1.16	5265	1.19	1.19	6265	1.23	1.23	7265	0.99	0.99
30–34	3267	1.00	1.00	4267	1.05	1.05	5267	1.08	1.08	6267	1.12	1.12	7267	0.90	0.90
35–39	3268	0.98	0.98	4268	1.03	1.03	5268	1.06	1.06	6268	1.10	1.10	7268	0.88	0.88
40–44	3269	0.95	0.95	4269	1.00	1.00	5269	1.03	1.03	6269	1.06	1.06	7269	0.86	0.86
45–49	3270	0.92	0.93	4270	0.97	0.98	5270	0.99	1.00	6270	1.03	1.04	7270	0.83	0.84
50–54	3271	0.90	0.90	4271	0.95	0.95	5271	0.97	0.97	6271	1.01	1.01	7271	0.81	0.81
55–59	3272	0.85	0.80	4272	0.89	0.84	5272	0.92	0.86	6272	0.95	0.90	7272	0.77	0.72
60–64	3273	0.85	0.70	4273	0.89	0.74	5273	0.92	0.76	6273	0.95	0.78	7273	0.77	0.63
65	3274	0.86	0.70	4274	0.90	0.74	5274	0.93	0.76	6274	0.96	0.78	7274	0.77	0.63
66	3275	0.87	0.70	4275	0.91	0.74	5275	0.94	0.76	6275	0.97	0.78	7275	0.78	0.63
67	3276	0.88	0.70	4276	0.92	0.74	5276	0.95	0.76	6276	0.99	0.78	7276	0.79	0.63
68	3277	0.89	0.70	4277	0.93	0.74	5277	0.96	0.76	6277	1.00	0.78	7277	0.80	0.63
69	3278	0.90	0.70	4278	0.95	0.74	5278	0.97	0.76	6278	1.01	0.78	7278	0.81	0.63
70	3279	0.98	0.70	4279	1.03	0.74	5279	1.06	0.76	6279	1.09	0.78	7279	0.88	0.63
71	3280	1.00	0.70	4280	1.05	0.74	5280	1.08	0.76	6280	1.12	0.78	7280	0.90	0.63
72	3281	1.03	0.70	4281	1.08	0.74	5281	1.11	0.76	6281	1.15	0.78	7281	0.93	0.63
73	3282	1.08	0.70	4282	1.14	0.74	5282	1.17	0.76	6282	1.21	0.78	7282	0.97	0.63
74	3283	1.16	0.70	4283	1.21	0.74	5283	1.25	0.76	6283	1.29	0.78	7283	1.04	0.63
75	3284	1.20	0.70	4284	1.26	0.74	5284	1.29	0.76	6284	1.34	0.78	7284	1.08	0.63
76	3285	1.24	0.70	4285	1.30	0.74	5285	1.33	0.76	6285	1.38	0.78	7285	1.11	0.63
77	3286	1.25	0.70	4286	1.31	0.74	5286	1.35	0.76	6286	1.40	0.78	7286	1.13	0.63
78	3287	1.30	0.70	4287	1.37	0.74	5287	1.40	0.76	6287	1.46	0.78	7287	1.17	0.63
79	3288	1.40	0.70	4288	1.47	0.74	5288	1.51	0.76	6288	1.57	0.78	7288	1.26	0.63
80	3289	1.50	0.70	4289	1.58	0.74	5289	1.62	0.76	6289	1.68	0.78	7289	1.35	0.63
81	3290	1.60	0.70	4290	1.68	0.74	5290	1.73	0.76	6290	1.79	0.78	7290	1.44	0.63
82	3291	1.70	0.70	4291	1.79	0.74	5291	1.84	0.76	6291	1.90	0.78	7291	1.53	0.63
83	3292	1.80	0.70	4292	1.89	0.74	5292	1.94	0.76	6292	2.02	0.78	7292	1.62	0.63
84	3293	1.90	0.70	4293	2.00	0.74	5293	2.05	0.76	6293	2.13	0.78	7293	1.71	0.63
85-99	3294	2.20	0.70	4294	2.31	0.74	5294	2.38	0.76	6294	2.46	0.78	7294	1.98	0.63

PRIMARY CLASS FACTOR TABLE - YOUTHFUL MALE OPERATORS

*OTC: OTHER THAN COMP														
YOUTHFUL OPERATORS														
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT					
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE		
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3201	2.96	1.47	5201	3.20	1.59	3202	2.56	1.37	5202	2.76	1.48
		17	3209	2.79	1.47	5209	3.01	1.59	3210	2.43	1.37	5210	2.62	1.48
		18	3217	2.54	1.43	5217	2.74	1.54	3218	2.22	1.33	5218	2.40	1.44
		19	3225	2.38	1.43	5225	2.57	1.54	3226	2.10	1.33	5226	2.26	1.44
		20	3233	2.19	1.41	5233	2.36	1.52	3234	1.94	1.32	5234	2.09	1.42
	YES	16	3203	2.76	1.42	5203	2.98	1.53	3204	2.41	1.34	5204	2.60	1.45
		17	3211	2.61	1.42	5211	2.82	1.53	3212	2.29	1.34	5212	2.47	1.45
		18	3219	2.38	1.38	5219	2.57	1.49	3220	2.10	1.30	5220	2.26	1.40
		19	3227	2.23	1.38	5227	2.41	1.49	3228	1.98	1.30	5228	2.14	1.40
		20	3235	2.06	1.36	5235	2.23	1.47	3236	1.84	1.29	5236	1.99	1.39
	N/A	21	3241	2.07	1.44	5241	2.23	1.56	3242	1.84	1.34	5242	1.99	1.45
		22	3245	1.82	1.38	5245	1.97	1.49	3246	1.65	1.29	5246	1.78	1.39
		23	3249	1.66	1.34	5249	1.80	1.45	3250	1.51	1.26	5250	1.63	1.36
		24	3253	1.50	1.30	5253	1.62	1.40	3254	1.39	1.23	5254	1.50	1.33
16		3205	3.30	1.55	5205	3.56	1.67	3206	2.84	1.44	5206	3.07	1.56	
MALE OWNER OR PRINCIPAL OPERATOR	NO	17	3213	3.10	1.55	5213	3.35	1.67	3214	2.68	1.44	5214	2.89	1.56
		18	3221	2.81	1.50	5221	3.04	1.62	3222	2.44	1.40	5222	2.64	1.51
		19	3229	2.62	1.50	5229	2.83	1.62	3230	2.29	1.40	5230	2.47	1.51
		20	3237	2.40	1.49	5237	2.59	1.61	3238	2.11	1.38	5238	2.28	1.49
		16	3207	3.07	1.50	5207	3.32	1.62	3208	2.66	1.40	5208	2.87	1.51
YES	17	3215	2.89	1.50	5215	3.12	1.62	3216	2.51	1.40	5216	2.71	1.51	
	18	3223	2.63	1.46	5223	2.84	1.57	3224	2.30	1.36	5224	2.48	1.47	
	19	3231	2.45	1.46	5231	2.65	1.57	3232	2.15	1.36	5232	2.33	1.47	
	20	3239	2.26	1.44	5239	2.44	1.56	3240	2.00	1.34	5240	2.16	1.45	
	21	3243	2.25	1.52	5243	2.43	1.64	3244	2.00	1.41	5244	2.16	1.52	
N/A	22	3247	1.97	1.46	5247	2.13	1.57	3248	1.77	1.35	5248	1.91	1.46	
	23	3251	1.79	1.41	5251	1.93	1.52	3252	1.62	1.32	5252	1.75	1.42	
	24	3255	1.60	1.36	5255	1.73	1.47	3256	1.47	1.28	5256	1.58	1.38	
	16	3105	2.60	1.35	5105	2.81	1.46	3106	2.28	1.28	5106	2.46	1.38	
	MARRIED MALE	NO	17	3113	2.40	1.35	5113	2.59	1.46	3114	2.12	1.28	5114	2.29
18			3121	2.20	1.35	5121	2.38	1.46	3122	1.96	1.28	5122	2.12	1.38
19			3129	2.00	1.35	5129	2.16	1.46	3130	1.80	1.28	5130	1.94	1.38
20			3137	1.80	1.35	5137	1.94	1.46	3138	1.64	1.28	5138	1.77	1.38
16			3107	2.44	1.32	5107	2.64	1.43	3108	2.15	1.25	5108	2.32	1.35
YES		17	3115	2.26	1.32	5115	2.44	1.43	3116	2.01	1.25	5116	2.17	1.35
		18	3123	2.08	1.32	5123	2.25	1.43	3124	1.86	1.25	5124	2.01	1.35
		19	3131	1.90	1.32	5131	2.05	1.43	3132	1.72	1.25	5132	1.86	1.35
		20	3139	1.72	1.32	5139	1.86	1.43	3140	1.58	1.25	5140	1.71	1.35
		21	3143	1.57	1.32	5143	1.69	1.43	3144	1.45	1.25	5144	1.57	1.35
N/A		22	3147	1.36	1.31	5147	1.47	1.41	3148	1.28	1.24	5148	1.38	1.34
		23	3151	1.30	1.35	5151	1.40	1.46	3152	1.24	1.28	5152	1.34	1.38
		24	3155	1.20	1.30	5155	1.30	1.40	3156	1.16	1.24	5156	1.25	1.34

PRIMARY CLASS FACTOR TABLE - YOUTHFUL FEMALE OPERATORS

*OTC: OTHER THAN COMP															
YOUTHFUL OPERATORS															
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT						
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3401	2.53	1.38	5401	2.73	1.49	3402	2.22	1.31	5402	2.40	1.41	
		17	3409	2.36	1.38	5409	2.55	1.49	3410	2.09	1.31	5410	2.26	1.41	
		18	3417	2.19	1.38	5417	2.37	1.49	3418	1.95	1.31	5418	2.11	1.41	
		19	3425	2.02	1.38	5425	2.18	1.49	3426	1.82	1.31	5426	1.97	1.41	
		20	3433	1.85	1.38	5433	2.00	1.49	3434	1.68	1.31	5434	1.81	1.41	
	YES	16	3403	2.38	1.34	5403	2.57	1.45	3404	2.10	1.28	5404	2.27	1.38	
		17	3411	2.22	1.34	5411	2.40	1.45	3412	1.98	1.28	5412	2.14	1.38	
		18	3419	2.07	1.34	5419	2.24	1.45	3420	1.86	1.28	5420	2.01	1.38	
		19	3427	1.92	1.34	5427	2.07	1.45	3428	1.73	1.28	5428	1.87	1.38	
		20	3435	1.77	1.34	5435	1.91	1.45	3436	1.61	1.28	5436	1.74	1.38	
	N/A	21	3441	1.63	1.38	5441	1.76	1.49	3442	1.49	1.31	5442	1.61	1.41	
		22	3445	1.52	1.38	5445	1.64	1.49	3446	1.41	1.31	5446	1.52	1.41	
		23	3449	1.39	1.38	5449	1.50	1.49	3450	1.30	1.31	5450	1.40	1.41	
		24	3453	1.25	1.38	5453	1.43	1.52	3454	1.19	1.31	5454	1.36	1.44	
	UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	16	3405	2.80	1.45	5405	3.02	1.57	3406	2.44	1.36	5406	2.64	1.47
			17	3413	2.60	1.45	5413	2.81	1.57	3414	2.28	1.36	5414	2.46	1.47
18			3421	2.40	1.45	5421	2.59	1.57	3422	2.12	1.36	5422	2.29	1.47	
19			3429	2.20	1.45	5429	2.38	1.57	3430	1.96	1.36	5430	2.12	1.47	
20			3437	2.00	1.45	5437	2.16	1.57	3438	1.80	1.36	5438	1.94	1.47	
YES		16	3407	2.62	1.41	5407	2.83	1.52	3408	2.30	1.32	5408	2.48	1.43	
		17	3415	2.44	1.41	5415	2.64	1.52	3416	2.15	1.32	5416	2.32	1.43	
		18	3423	2.26	1.41	5423	2.44	1.52	3424	2.01	1.32	5424	2.17	1.43	
		19	3431	2.08	1.41	5431	2.25	1.52	3432	1.86	1.32	5432	2.01	1.43	
		20	3439	1.90	1.41	5439	2.05	1.52	3440	1.72	1.32	5440	1.86	1.43	
N/A		21	3443	1.75	1.45	5443	1.89	1.57	3444	1.59	1.36	5444	1.72	1.47	
		22	3447	1.62	1.45	5447	1.75	1.57	3448	1.49	1.36	5448	1.61	1.47	
		23	3451	1.46	1.45	5451	1.57	1.57	3452	1.36	1.36	5452	1.47	1.47	
		24	3455	1.30	1.45	5455	1.40	1.57	3456	1.23	1.36	5456	1.33	1.47	
MARRIED FEMALE		NO	16	3305	2.40	1.30	5305	2.59	1.40	3306	2.12	1.24	5306	2.29	1.34
			17	3313	2.20	1.30	5313	2.38	1.40	3314	1.96	1.24	5314	2.12	1.34
	18		3321	2.00	1.30	5321	2.16	1.40	3322	1.80	1.24	5322	1.94	1.34	
	19		3329	1.73	1.25	5329	1.87	1.35	3330	1.57	1.19	5330	1.70	1.29	
	20		3337	1.55	1.26	5337	1.68	1.36	3338	1.44	1.20	5338	1.55	1.30	
	YES	16	3307	2.26	1.27	5307	2.44	1.37	3308	2.01	1.22	5308	2.17	1.32	
		17	3315	2.08	1.27	5315	2.25	1.37	3316	1.86	1.22	5316	2.01	1.32	
		18	3323	1.90	1.27	5323	2.05	1.37	3324	1.72	1.22	5324	1.86	1.32	
		19	3331	1.65	1.22	5331	1.78	1.32	3332	1.52	1.17	5332	1.64	1.26	
		20	3339	1.49	1.23	5339	1.61	1.33	3340	1.39	1.18	5340	1.50	1.28	
	N/A	21	3343	1.33	1.24	5343	1.44	1.33	3344	1.25	1.18	5344	1.35	1.27	
		22	3347	1.22	1.22	5347	1.32	1.32	3348	1.17	1.17	5348	1.26	1.26	
		23	3351	1.18	1.27	5351	1.27	1.38	3352	1.14	1.22	5352	1.23	1.31	
		24	3355	1.08	1.23	5355	1.16	1.32	3356	1.06	1.18	5356	1.14	1.27	

SECONDARY CLASS DETERMINATION

The driving record sub-classification is determined from the number of Driving Record surcharges accumulated during the experience period.

Determine the number of surcharges applicable to each operator

- If an auto is customarily operated by one operator, assign a Sub-Classification based on the surcharges generated by that operator.
- If two or more operators customarily operate the same auto, determine the Sub-Classification based on the total number of surcharges generated by all operators who customarily operate the auto.
- If all operators who customarily operate the auto have generated no surcharges, assign Sub-Classification 0 to that auto.

Use the Secondary Rating Factor table below to determine the applicable accident and conviction surcharges.

The Primary Rating Factors shall be modified by the addition, or subtraction of the appropriate factor from the table below. Surcharges do not apply to Comprehensive Coverage and Uninsured Motorists Coverage. Comprehensive Coverage and Uninsured Motorists Coverage shall be rated at 0.

SECONDARY CLASS FACTORS

SINGLE CAR POLICIES

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
	CODE	0	1	2	3	4	5	6
NONE	0	0.00	0.30	0.40	0.50	1.40	2.70	4.00
1 MINOR 24-36 MONTHS	1	0.05	0.35	0.45	0.55	1.45	2.75	4.05
1 MINOR 12-23 MONTHS	2	0.10	0.40	0.50	0.60	1.50	2.80	4.10
1 MINOR < 12 MONTHS	3	0.15	0.45	0.55	0.65	1.55	2.85	4.15
2 MINORS	4	0.40	0.70	0.80	0.90	1.80	3.10	4.40
3 MINORS	5	0.70	1.00	1.10	1.20	2.10	3.40	4.70
4+ MINORS OR 1+ MAJORS	6	1.20	1.50	1.60	1.70	2.60	3.90	5.20

MULTI CAR POLICY

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
	CODE	0	1	2	3	4	5	6
NONE	0	-0.20	0.10	0.20	0.30	1.20	2.50	3.80
1 MINOR 24-36 MONTHS	1	-0.15	0.15	0.25	0.35	1.25	2.55	3.85
1 MINOR 12-23 MONTHS	2	-0.10	0.20	0.30	0.40	1.30	2.60	3.90
1 MINOR < 12 MONTHS	3	-0.05	0.25	0.35	0.45	1.35	2.65	3.95
2 MINORS	4	0.20	0.50	0.60	0.70	1.60	2.90	4.20
3 MINORS	5	0.50	0.80	0.90	1.00	1.90	3.20	4.50
4+ MINORS OR 1+ MAJORS	6	1.00	1.30	1.40	1.50	2.40	3.70	5.00

COLLISION RELATIVITIES

Symbol	Model Years												
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.924	0.880	0.827	0.774	0.730	0.669	0.616	0.581	0.546	0.510	0.484	0.449	0.422
2	1.050	1.000	0.940	0.880	0.830	0.760	0.700	0.660	0.620	0.580	0.550	0.510	0.480
3	1.145	1.090	1.025	0.959	0.905	0.828	0.763	0.719	0.676	0.632	0.600	0.556	0.523
4	1.218	1.160	1.090	1.021	0.963	0.882	0.812	0.766	0.719	0.673	0.638	0.592	0.557
5	1.281	1.220	1.147	1.074	1.013	0.927	0.854	0.805	0.756	0.708	0.671	0.622	0.586
6	1.344	1.280	1.203	1.126	1.062	0.973	0.896	0.845	0.794	0.742	0.704	0.653	0.614
7	1.418	1.350	1.269	1.188	1.121	1.026	0.945	0.891	0.837	0.783	0.743	0.689	0.648
8	1.491	1.420	1.335	1.250	1.179	1.079	0.994	0.937	0.880	0.824	0.781	0.724	0.682
10	1.565	1.490	1.401	1.311	1.237	1.132	1.043	0.983	0.924	0.864	0.820	0.760	0.715
11	1.638	1.560	1.466	1.373	1.295	1.186	1.092	1.030	0.967	0.905	0.858	0.796	0.749
12	1.722	1.640	1.542	1.443	1.361	1.246	1.148	1.082	1.017	0.951	0.902	0.836	0.787
13	1.806	1.720	1.617	1.514	1.428	1.307	1.204	1.135	1.066	0.998	0.946	0.877	0.826
14	1.911	1.820	1.711	1.602	1.511	1.383	1.274	1.201	1.128	1.056	1.001	0.928	0.874
15	2.037	1.940	1.824	1.707	1.610	1.474	1.358	1.280	1.203	1.125	1.067	0.989	0.931
16	2.153	2.050	1.927	1.804	1.702	1.558	1.435	1.353	1.271	1.189	1.128	1.046	0.984
17	2.268	2.160	2.030	1.901	1.793	1.642	1.512	1.426	1.339	1.253	1.188	1.102	1.037
18	2.384	2.270	2.134	1.998	1.884	1.725	1.589	1.498	1.407	1.317	1.249	1.158	1.090
19	2.510	2.390	2.247	2.103	1.984	1.816	1.673	1.577	1.482	1.386	1.315	1.219	1.147
20	2.625	2.500	2.350	2.200	2.075	1.900	1.750	1.650	1.550	1.450	1.375	1.275	1.200
21	2.741	2.610	2.453	2.297	2.166	1.984	1.827	1.723	1.618	1.514	1.436	1.331	1.253
22	2.888	2.750	2.585	2.420	2.283	2.090	1.925	1.815	1.705	1.595	1.513	1.403	1.320
23	3.056	2.910	2.735	2.561	2.415	2.212	2.037	1.921	1.804	1.688	1.601	1.484	1.397
24	3.297	3.140	2.952	2.763	2.606	2.386	2.198	2.072	1.947	1.821	1.727	1.601	1.507
25	3.675	3.500	3.290	3.080	2.905	2.660	2.450	2.310	2.170	2.030	1.925	1.785	1.680
26	4.043	3.850	3.619	3.388	3.196	2.926	2.695	2.541	2.387	2.233	2.118	1.964	1.848
27	-----See Below-----												
	1989&	To Develop the Collision Base Rates for Symbol 27 vehicles:											
Symbol	Prior	1. Increase the Symbol 26 factor by .50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.											
1	0.288	2. Apply this factor to the Symbol 2 \$500 deductible rate for the applicable model year.											
2	0.288	3. Then apply the applicable factor for a higher or lower deductible.											
3	0.288												
4	0.288												
5	0.355												
6	0.422												
7	0.480	Original Cost means:											
8	0.542	1. Manufacturer's Suggested Retail Price for autos built in U.S.											
10	0.600	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.											
11	0.662	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.											
12	0.730												
13	0.806	For model years not shown, increase the base rate premium by 5% for each subsequent model year above the current model year.											
14	0.902												
15	1.008												
16	1.128	NOTE: For specially built or imported autos use the original cost new in the United States instead of the F.O.B. (free on board) list price.											
17	1.224												
18	1.320												
19	1.440												
20	1.584												
21	1.848												

COMPREHENSIVE RELATIVITIES

Model Years													
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.819	0.780	0.741	0.702	0.671	0.632	0.601	0.577	0.546	0.515	0.491	0.468	0.445
2	1.050	1.000	0.950	0.900	0.860	0.810	0.770	0.740	0.700	0.660	0.630	0.600	0.570
3	1.271	1.210	1.150	1.089	1.041	0.980	0.932	0.895	0.847	0.799	0.762	0.762	0.690
4	1.439	1.370	1.302	1.233	1.178	1.110	1.055	1.014	0.959	0.904	0.863	0.822	0.781
5	1.617	1.540	1.463	1.386	1.324	1.247	1.186	1.140	1.078	1.016	0.970	0.924	0.878
6	1.796	1.710	1.625	1.539	1.471	1.385	1.317	1.265	1.197	1.129	1.077	1.026	0.975
7	1.964	1.870	1.777	1.683	1.608	1.515	1.440	1.384	1.309	1.234	1.178	1.122	1.066
8	2.100	2.000	1.900	1.800	1.720	1.620	1.540	1.480	1.400	1.320	1.260	1.200	1.140
10	2.247	2.140	2.033	1.926	1.840	1.733	1.648	1.584	1.498	1.412	1.348	1.284	1.220
11	2.405	2.290	2.176	2.061	1.969	1.855	1.763	1.695	1.603	1.511	1.443	1.374	1.305
12	2.573	2.450	2.328	2.205	2.107	1.985	1.887	1.813	1.715	1.617	1.544	1.470	1.397
13	2.741	2.610	2.480	2.349	2.245	2.114	2.010	1.931	1.827	1.723	1.644	1.566	1.488
14	2.919	2.780	2.641	2.502	2.391	2.252	2.141	2.057	1.946	1.835	1.751	1.668	1.585
15	3.140	2.990	2.841	2.691	2.571	2.422	2.302	2.213	2.093	1.973	1.884	1.794	1.704
16	3.350	3.190	3.031	2.871	2.743	2.584	2.456	2.361	2.233	2.105	2.010	1.914	1.818
17	3.560	3.390	3.221	3.051	2.915	2.746	2.610	2.509	2.373	2.237	2.136	2.034	1.932
18	3.791	3.610	3.430	3.249	3.105	2.924	2.780	2.671	2.527	2.383	2.274	2.166	2.058
19	4.053	3.860	3.667	3.474	3.320	3.127	2.972	2.856	2.702	2.548	2.432	2.316	2.200
20	4.389	4.180	3.971	3.762	3.595	3.386	3.219	3.093	2.926	2.759	2.633	2.508	2.383
21	4.778	4.550	4.323	4.095	3.913	3.686	3.504	3.367	3.185	3.003	2.867	2.730	2.594
22	5.250	5.000	4.750	4.500	4.300	4.050	3.850	3.700	3.500	3.300	3.150	3.000	2.850
23	5.786	5.510	5.235	4.959	4.739	4.463	4.243	4.077	3.857	3.637	3.471	3.306	3.141
24	6.542	6.230	5.919	5.607	5.358	5.046	4.797	4.610	4.361	4.112	3.925	3.738	3.551
25	7.550	7.190	6.831	6.471	6.183	5.824	5.536	5.321	5.033	4.745	4.530	4.314	4.098
26	8.547	8.140	7.733	7.326	7.000	6.593	6.268	6.024	5.698	5.372	5.128	4.884	4.640
27	-----See Below-----												
Symbol	1989& Prior	To Develop the Comprehensive Base Rates for Symbol 27 vehicles:											
1	0.239	1. Increase the Symbol 26 factor by 1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost											
2	0.239	2. Apply this factor to the Symbol 2 \$500 <i>deductible</i> rate for the applicable model year.											
3	0.239	3. Then apply the applicable factor for a higher or lower deductible.											
4	0.239												
5	0.296												
6	0.445												
7	0.570	Original Cost means:											
8	0.741	1. Manufacturer's Suggested Retail Price for autos built in U.S.											
10	0.929	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.											
11	1.112	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.											
12	1.322												
13	1.596												
14	1.910												
15	2.269												
16	2.639	NOTE:For specially built or imported autos use the original cost new in the											
17	3.067	United States instead of the F.O.B. (free on board) list price.											
18	3.563												
19	4.133												
20	4.817												
21	6.014												

DISCOUNTS

Discount	Percentage	Requirements
Anti-Lock Brakes	5%	Factory installed, four-wheel Anti-Lock Braking System
Anti Theft Devices	5%	An active alarm that does not include a forced action prompter
	5%	A passive alarm that does not include a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.
	15%	<ul style="list-style-type: none"> A passive alarm system, if equipped with a "shaker" device, permits the "shaker" to be independently deactivated for the remainder of the system; or includes either a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system. A passive fuel cut-off switch. A passive ignition cut-off system
Accident Prevention Course Discount	5%	<p>Available for each motor vehicle on the policy under which all principal operators are age 55 or older, and the principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Office of Motor Vehicles. The discount will not apply if the course was taken as a requirement of a driving offense including but not limited to, the Alcohol Drug Safety Action Program, or to reduce the number of traffic violation points against a driving license.</p> <p>This discount will apply:</p> <ul style="list-style-type: none"> To new and renewal policies and rated as a private passenger auto. To a motor vehicle classified and rated as a person each such auto regardless of the number of operators with course completion certificates. Only to the vehicle principally operated by the person with a course completion certificate. Only once to each such vehicle regardless of the number of operators with course completion certificate. <p>The discount may be discontinued, if during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.</p>
Credit for Existing Coverage - Package Plus Auto		<p>To determine the credit for existing coverage:</p> <ol style="list-style-type: none"> Develop the applicable full term auto premium based on the effective date of the Package Plus policy. Calculate a pro rata factor based on the expiration date of the insured's existing auto policy. Multiply the premium in Step 1 by the factor developed in Step 2 <p>Attach: Auto 749: Existing Insurance Endorsement</p>
Driver Training	Varies - See Primary Class Plan	Applies to each operator under age 21 with "satisfactory evidence" of the completion of a driver training course. The course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.

DISCOUNTS CONTINUED

Discount	Percentage	Requirements
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.
Multi-Car Discount	Varies - See Secondary Class Plan	More than one vehicle on the policy. Also applies to single vehicle policies if a company car is furnished for the insured's use. A copy of the registration for the company car must be kept on file in the agent's office.
Network Discount (Mass Merchandising Program)	5%	Applies to all coverages, except PCL, for members of a network. A network must have a member to organize relationship. There must be a means to determine the members of the network at any point in time. (UPIC only)
Package Plus	10%	Package Policy - Auto and Home
Passive Restraint/Airbags	20%	Driver side airbag or seat belt
	30%	Driver and Passenger side airbags OR seat belts
	40%	Driver and Passenger side airbags AND seat belts

PRICING LEVEL FACTORS

TIER	MONO	PACKAGE
A	0.65	0.62
B	0.68	0.64
C	0.71	0.66
D	0.75	0.69
E	0.77	0.71
F	0.80	0.73
G	0.82	0.75
H	0.84	0.77
J	0.86	0.80
K	0.95	0.84
L	1.00	0.89
M	1.04	0.96
N	1.07	0.99
P	1.10	1.02
Q	1.15	1.06
R	1.25	1.13
S	1.40	1.26
T	1.60	1.44
U	1.80	1.62
V	2.00	1.75
W	2.25	1.97
X	2.50	2.13
Y	2.75	2.34
Z	3.25	2.76

SURCHARGES

Surcharge	Percentage	Requirements
Vehicle Type Surcharge	25%	Restricted Vehicles
	60%	Unacceptable Vehicles
Unacceptable Risk	60%	If a risk does not meet the company's underwriting criteria, apply a factor of 1.60 to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments Coverage, Collision and Comprehensive base rates for that vehicle.

TUIC AU Territory Definitions
CITY TERRITORY DEFINITIONS

CITY	COUNTY	TERRITORY CODE
Fort Smith	Crawford and Sebastian	10
Little Rock	Pulaski	01

COUNTY TERRITORY DEFINITIONS

COUNTY	TERRITORY CODE
Benton	03
Conway	71
Craighead	09
Crittenden	05
Faulkner	06
Franklin	71
Garland	08
Grant	06
Hot Springs	81
Jefferson	06
Johnson	71
Lee	41
Logan	71
Lonoke	06
Miller	21
Mississippi	05
Pope	71
Pulaski	01
Saline	06
St. Francis	41
Union	31
Washington	03
Remainder of state	11

SERFF Tracking Number: KEMP-125336144 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number: AR-PC-07-026599
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas Private Passenger Auto
 Project Name/Number: AR-AU-TUIC-20080201/AR-AU-TUIC-20080201

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 11/15/2007

Comments:

Attachment:

industry_rates_PCtransDoc_intelligent 1 .pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 11/15/2007

Bypass Reason: Does Not Apply

Comments:

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 11/15/2007

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract 2007.pdf

Satisfied -Name: Cover Letter & Memo **Review Status:** Filed 11/15/2007

Comments:

Attachments:

AR auto cover letter.pdf

Memo.pdf

Satisfied -Name: Actuarial Support - Confidential **Review Status:** Filed 11/15/2007

Comments:

Attachments:

AR AutoMtool 200706.pdf

AR Auto FastTrack 200709.pdf

SERFF Tracking Number: KEMP-125336144 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: AR-PC-07-026599
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Auto
Project Name/Number: AR-AU-TUIC-20080201/AR-AU-TUIC-20080201

Satisfied -Name: RF-1 **Review Status:** Filed 11/15/2007

Comments:

Revised RF-1 Form

Attachments:

FORM RF-1 Rate Filing Abstract 2007.pdf

FORM A-1 Private passenger automobile abstract.pdf

Satisfied -Name: PPA Survey **Review Status:** Filed 11/15/2007

Comments:

Revised Survey

Attachments:

PPA Survey FORM APCS.042007.xls

PPA Survey FORM APCS1.xls

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #

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

5. Company Tracking Number	
-----------------------------------	--

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 (give description)
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—

20. This filing transmittal is part of Company Tracking #

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

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

Check #:
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.)

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
-----------	--	--

2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	
-----------	--	--

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
-----------	--	--

4a.	Rate Change by Company (As Proposed)						
------------	---	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only						
------------	--	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
-----------	---	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
-----------	---	--

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-AU-TUIC-20080201
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A.	Trinity Universal Insurance Company	B. 19887

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Personal Auto	B. Private Passenger Auto

5.			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
All forms	12.88	-0.8	49.7			n/a	n/a
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	479	-7.040	04-15-07	511	157	45.0%	
2006	470	-27%	11-01-06				
2005	n/a	0%	n/a	173	53	37.6%	
2004		3.8%	09-01-04	492	226	52.7%	
2004		22.5%	3-1-04	492	226	52.7	
2003		14.5%	06-15-03	749	377	60.1%	
2002		3.2%	06-15-02	831	383	53.2%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	21.5%
B. General Expense	3.7%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0%
F. TOTAL	32.7%

- 8.** Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 7.2%A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Base Rate only Terr 5 – total vehicles impacted 3
- 10.** -2.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Base Rate only Terr 21 – total vehicles impacted 20



October 26, 2007

Arkansas Department of Insurance
Property & Casualty Rate Division
1200 West Third Street
Little Rock, AR 77201

RE: Arkansas Personal Lines Private Passenger Auto
Trinity Universal Insurance Company (NAIC 19887 FEIN 75-0620550)
Company Filing Number: **AR-AU-TUIC-20080201**

Dear Commissioner:

The above captioned company a member of the Kemper, a Unitrin Business will introduce revised Base Rates, Pricing Level Factors, Model Year Symbol Factors, Primary Class Plan Factors, and our Renewal DSS scoring model for the Personal Automobile Program in Arkansas. The effective date for these revisions is February 1, 2008 for new and renewal business. The proposed impact is an overall rate decrease of -0.8%.

Included with this filing are the following:

Filing Memorandum
Revised Rate & Rule Manual Pages
State Filing Requirements and forms

Furthermore, we have submitted our scoring model for the Renewal DSS implementation and request this information be treated as confidential.

Please contact me via telephone at 904.245.5846 or via email at kryan@kahg.com should you require any additional information.

Regards,

Kristy L. Ryan
Product Management
Kemper



Explanatory Memorandum

Arkansas Personal Lines Private Passenger Auto
 Trinity Universal Insurance Company (NAIC 19887 FEIN 75-0620550)
 Company Filing Number: AR AU TUIC 20080201

Actuarial Memorandum

As mentioned in the cover letter, this filing represents a change to our Private Passenger Auto Program.

Effective February 1, 2008 for new and renewal business, the company listed above will implement revisions to their Base Rates, Model Year Symbol Factors, Tier Factors, Primary Class Plan Factors and implement our Renewal DSS Scoring Rules.

The factors were developed by comparing the State demographics (hit ratios, new business, pricing), CW Company standards and Competitive Data.

Revisions Include:

As indicated in our cover letter the proposed overall impact of this change is -0.8%.

Impacts

	<u>BI</u>	<u>PD</u>	<u>SLL</u>	<u>MED</u>	<u>COLL</u>	<u>COMP</u>	<u>UM</u>
Base Rates:	1.3%	2.0%	2.4%	-4.8%	-2.7%	-3.7%	
Offset:	0.0%	0.0%	0.0%	0.0%	6.5%	18.5%	
Final Base Rate (after offset):	1.2%	2.0%	2.4%	-4.3%	3.7%	14.4%	0.0%
Limit/Ded:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Package:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
MYS:					-6.1%	-15.6%	
Tier:	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	
Class:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total Average Rate:	1.2%	1.9%	2.4%	-4.3%	-2.7%	-3.5%	0.0%

<u>BI+PD+SLL</u>	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
1.6%	1.0%	-3.0%	-0.8%

Complete Rate/Rule Manual

The complete Rate / Rule Manual for the proposed program is included with this filing. This new Rate / Rule Manual will replace existing manuals for Trinity Universal Insurance Company and Security National Insurance Company.

Forms Filing

There are no form impacts with this filing.

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

Average Factors by Coverage

Current Average Factors

	<u>BI</u>	<u>PD</u>	<u>SLL</u>	<u>MED</u>	<u>COLL</u>	<u>COMP</u>	<u>UM</u>
Base Rates:	\$233	\$145	\$408	\$42	\$241	\$51	\$28
Limit/Ded:	0.94	0.98	1.02	0.99	1.06	1.32	1.29
Package:	1.00	1.00	1.00	1.00	1.00	1.00	
MYS:					1.33	2.41	
Tier:	0.91	0.91	0.91	0.91	0.91	0.91	
Class:	<u>0.91</u>	<u>0.90</u>	<u>0.91</u>	<u>0.91</u>	<u>0.88</u>	<u>0.91</u>	
Total Average Rate:	\$182.20	\$116.70	\$346.36	\$34.33	\$270.72	\$136.29	\$36.58

Proposed Average Factors

	<u>BI</u>	<u>PD</u>	<u>SLL</u>	<u>MED</u>	<u>COLL</u>	<u>COMP</u>	<u>UM</u>	<u>In Offset</u>
Base Rates:	\$236	\$148	\$418	\$40	\$235	\$50		
Offset:	1.00	1.00	1.00	1.00	1.06	1.19		
Final Base Rate (after offset):	\$236	\$148	\$418	\$40	\$250	\$59	\$28	
Limit/Ded:	0.94	0.98	1.02	0.99	1.06	1.32	1.29	N
Package:	1.00	1.00	1.00	1.00	1.00	1.00		N
MYS:					1.25	2.03		Y
Tier:	0.91	0.91	0.91	0.91	0.91	0.91		N
Class:	<u>0.91</u>	<u>0.90</u>	<u>0.91</u>	<u>0.91</u>	<u>0.88</u>	<u>0.91</u>		N
Total Average Rate:	\$184.30	\$118.97	\$354.50	\$32.84	\$263.40	\$131.54	\$36.58	

Impacts

	<u>BI</u>	<u>PD</u>	<u>SLL</u>	<u>MED</u>	<u>COLL</u>	<u>COMP</u>	<u>UM</u>				
Base Rates:	1.3%	2.0%	2.4%	-4.8%	-2.7%	-3.7%					
Offset:	0.0%	0.0%	0.0%	0.0%	6.5%	18.5%					
Final Base Rate (after offset):	1.2%	2.0%	2.4%	-4.3%	3.7%	14.4%	0.0%				
Limit/Ded:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
Package:	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
MYS:					-6.1%	-15.6%					
Tier:	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%					
Class:	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>					
Total Average Rate:	1.2%	1.9%	2.4%	-4.3%	-2.7%	-3.5%	0.0%	1.6%	1.0%	-3.0%	-0.8%

Earned Premium @ Present Rates:	120,883	75,804	23,702	18,205	152,546	82,884	36,980	220,389	275,574	235,430	511,004
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Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Age-Marital-Gender Relativity Factors - Current vs. P

Age-Marital-Gender

OTC

<u>Age</u>	<u>Mar</u>	<u>Gen</u>	<u>Age-Mar-Gen</u>	<u>Vehs</u>	<u>Ind</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
16	M	F	16 MF	0	2.53	2.40	2.40	0.0%
17	M	F	17 MF	0	2.32	2.20	2.20	0.0%
18	M	F	18 MF	0	2.11	2.00	2.00	0.0%
19	M	F	19 MF	0	1.62	1.80	1.73	-4.0%
20	M	F	20 MF	1	1.44	1.60	1.55	-3.0%
21	M	F	21 MF	0	1.28	1.40	1.33	-5.0%
22	M	F	22 MF	0	1.22	1.30	1.22	-6.0%
23	M	F	23 MF	0	1.13	1.20	1.18	-2.0%
24	M	F	24 MF	1	1.03	1.10	1.08	-2.0%
25	M	F	25 MF	1	1.02	1.05	1.05	0.0%
26	M	F	26 MF	3	1.02	1.04	1.04	0.0%
27	M	F	27 MF	2	1.02	1.03	1.03	0.0%
28	M	F	28 MF	2	1.01	1.02	1.02	0.0%
29	M	F	29 MF	5	1.00	1.01	1.01	0.0%
32	M	F	32 MF	24	1.00	1.00	1.00	0.0%
37	M	F	37 MF	34	0.99	0.98	0.98	0.0%
42	M	F	42 MF	46	0.98	0.95	0.95	0.0%
47	M	F	47 MF	30	0.98	0.92	0.92	0.0%
52	M	F	52 MF	39	0.93	0.90	0.90	0.0%
57	M	F	57 MF	39	0.88	0.85	0.85	0.0%
62	M	F	62 MF	37	0.92	0.85	0.85	0.0%
65	M	F	65 MF	3	0.94	0.86	0.86	0.0%
66	M	F	66 MF	4	0.95	0.87	0.87	0.0%
67	M	F	67 MF	7	0.96	0.88	0.88	0.0%
68	M	F	68 MF	6	0.97	0.89	0.89	0.0%
69	M	F	69 MF	4	0.98	0.90	0.90	0.0%
70	M	F	70 MF	7	1.04	0.94	0.94	0.0%
71	M	F	71 MF	2	1.08	0.98	1.01	3.0%
72	M	F	72 MF	4	1.10	1.00	1.03	3.0%
73	M	F	73 MF	9	1.15	1.05	1.05	0.0%
74	M	F	74 MF	2	1.20	1.10	1.10	0.0%
75	M	F	75 MF	0	1.21	1.15	1.15	0.0%
76	M	F	76 MF	4	1.22	1.20	1.20	0.0%
77	M	F	77 MF	1	1.25	1.25	1.25	0.0%
78	M	F	78 MF	0	1.30	1.30	1.30	0.0%
79	M	F	79 MF	3	1.34	1.40	1.40	0.0%
80	M	F	80 MF	5	1.35	1.50	1.50	0.0%
81	M	F	81 MF	5	1.41	1.60	1.60	0.0%
82	M	F	82 MF	1	1.50	1.70	1.70	0.0%
83	M	F	83 MF	1	1.59	1.80	1.80	0.0%
84	M	F	84 MF	5	1.67	1.90	1.90	0.0%
90	M	F	90 MF	5	1.73	2.20	2.20	0.0%

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

Base Rates - Vehicles and Current

Current Territory	Vehs	Pct	Vehicles as of July 01, 2007						Current Annual Base Rates By Coverage					
			BI 100/300	PD 100,000	SLL 300,000	MED 5,000	COLL 500	COMP 500	BI 100/300	PD 100,000	SLL 300,000	MED 5,000	COLL 500	COMP 500
1	65	7.5%	57	57	8	29	50	54	330	185	567	46	253	45
3	66	7.6%	62	62	4	42	49	51	226	155	419	43	237	66
5	3	0.3%	3	3	0	1	3	3	253	163	458	41	269	69
6	104	12.0%	98	98	6	51	70	72	288	183	518	47	327	71
8	17	2.0%	17	17	0	14	12	12	297	210	557	50	341	88
9	8	0.9%	6	6	2	5	8	8	278	180	504	42	322	64
10	533	61.5%	491	491	41	272	423	432	201	123	356	39	212	42
11	26	3.0%	26	26	0	4	20	20	330	228	615	48	356	82
21	20	2.3%	20	20	0	7	9	9	288	171	504	50	433	136
31	0	0.0%	0	0	0	0	0	0	231	141	409	43	287	93
41	0	0.0%	0	0	0	0	0	0	215	145	396	34	228	71
71	25	2.9%	13	13	12	18	9	9	228	139	404	44	242	87
81	0	0.0%	0	0	0	0	0	0	274	186	506	52	389	100
Total	867	100%	793	793	73	443	653	670	233	145	408	42	241	51

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

Base Rates - Proposed and Changes

Current Territory			Proposed Annual Base Rates (Before Offset)							SLL Ratio	Final Annual Base Rates					
			BI 100/300	PD 100,000	SLL 300,000	MED 5,000	COLL 500	COMP 500	BI 100/300		PD 100,000	SLL 300,000	MED 5,000	COLL 500	COMP 500	
1	65	7.5%	333	189	567	41	233	41	1.09	333	189	580	41	248	49	
3	66	7.6%	228	158	419	39	237	59	1.08	228	158	426	39	252	70	
5	3	0.3%	266	166	458	37	277	72	1.06	266	166	478	37	295	86	
6	104	12.0%	291	187	518	42	294	64	1.08	291	187	529	42	313	76	
8	17	2.0%	300	214	557	45	300	79	1.08	300	214	566	45	320	94	
9	8	0.9%	281	184	504	38	322	64	1.09	281	184	514	38	343	76	
10	533	61.5%	204	126	356	39	212	42	1.08	204	126	366	39	226	50	
11	26	3.0%	333	233	615	43	356	82	1.09	333	233	624	43	379	97	
21	20	2.3%	288	160	504	45	381	122	1.12	288	160	498	45	406	145	
31	0	0.0%	233	144	409	39	287	93	1.08	233	144	418	39	306	110	
41	0	0.0%	235	148	396	31	251	71	1.04	235	148	424	31	267	84	
71	25	2.9%	230	142	404	40	242	87	1.09	230	142	412	40	258	103	
81	0	0.0%	277	190	506	47	389	100	1.08	277	190	515	47	414	119	
Total	867	100%	236	148	408	40	235	50		236	148	418	40	250	59	

Offset: 0.0% 0.0% 0.0% 0.0% 6.5% 18.5%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Base Rates - Additional Changes and Policyholder Impacts

			Avg Terr:	0.3%	0.1%	6.1%	-2.1%	-2.8%							
			Add'l SW:	1.0%	2.0%	-10.0%	0.0%	0.0%	Tot:	1.3%	2.0%	2.4%	-4.8%	-2.7%	-3.7%
Current Territory	Vehs	Pct	Input Additional Changes					Policyholder Impact							
			BI 100/300	PD 100,000	MED 5,000	COLL 500	COMP 500	BI 100/300	PD 100,000	SLL 300,000	MED 5,000	COLL 500	COMP 500		
1	65	7.5%	0.0%	0.0%	0.0%	-8.0%	-8.0%	1	1.0%	2.0%	2.3%	-10.0%	-8.0%	-8.0%	
3	66	7.6%	0.0%	0.0%	0.0%	0.0%	-10.0%	3	1.0%	2.0%	1.7%	-10.0%	0.0%	-10.0%	
5	3	0.3%	4.0%	0.0%	0.0%	3.0%	5.0%		5.0%	2.0%	4.4%	-10.0%	3.0%	5.0%	
6	104	12.0%	0.0%	0.0%	0.0%	-10.0%	-10.0%	6	1.0%	2.0%	2.1%	-10.0%	-10.0%	-10.0%	
8	17	2.0%	0.0%	0.0%	0.0%	-12.0%	-10.0%	8	1.0%	2.0%	1.6%	-10.0%	-12.0%	-10.0%	
9	8	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%		1.0%	2.0%	2.0%	-10.0%	0.0%	0.0%	
10	533	61.5%	0.5%	0.5%	10.0%	0.0%	0.0%	10	1.5%	2.5%	2.8%	-1.0%	0.0%	0.0%	
11	26	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%		1.0%	2.0%	1.5%	-10.0%	0.0%	0.0%	
21	20	2.3%	-1.0%	-8.0%	0.0%	-12.0%	-10.0%	21	0.0%	-6.2%	-1.2%	-10.0%	-12.0%	-10.0%	
31	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		1.0%	2.0%	2.2%	-10.0%	0.0%	0.0%	
41	0	0.0%	8.0%	0.0%	0.0%	10.0%	0.0%		9.1%	2.0%	7.1%	-10.0%	10.0%	0.0%	
71	25	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%		1.0%	2.0%	2.0%	-10.0%	0.0%	0.0%	
81	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		1.0%	2.0%	1.8%	-10.0%	0.0%	0.0%	
Total	867	100%	0.3%	0.1%	6.1%	-2.1%	-2.8%		1.3%	2.1%	2.5%	-4.5%	-2.1%	-2.8%	

Unitrin Kemper Auto and Home
 Arkansas Impact Measurements - Auto
 UM Base Rates - Average Current vs. Proposed

Add: 0.0%

Current Territory	UM Vehs	Single-Car Vehicles			Multicar Vehicles			Current UM Rates			Proposed UM Rates		
		75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD
1	64	3	14	14	5	42	30	32	25	11	32	25	11
3	66	1	1	1	3	61	43	29	21	11	29	21	11
5	3	0	1	1	0	2	1	23	26	11	23	26	11
6	100	1	12	10	5	82	61	30	18	11	30	18	11
8	17	0	2	2	0	15	13	18	14	11	18	14	11
9	8	0	2	2	2	4	3	27	19	11	27	19	11
10	527	11	83	77	27	406	326	27	19	11	27	19	11
11	26	0	3	3	0	23	19	28	17	11	28	17	11
21	18	0	2	2	0	16	15	20	11	11	20	11	11
31	0	0	0	0	0	0	0	22	22	11	22	22	11
41	0	0	0	0	0	0	0	18	14	11	18	14	11
71	25	0	1	1	12	12	10	29	24	11	29	24	11
81	0	0	0	0	0	0	0	18	11	11	18	11	11
Total	854	16	121	113	54	663	521	28	19	11	28	19	11
Grand Total		70	784	634				Current Average: 28			Proposed Average: 28		

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

UM Base Rates - Current vs. Proposed

Add: 0.0%

Current Territory	UM Vehs	Current Single-Car UM			Proposed Single-Car UM			Current Multi-Car UM			Prop Multi-Car UM		
		75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD	75000 SLL	25/50 Split	25000 PD
1	64	33	26	11	33	26	11	31	24	11	31	24	11
3	66	30	23	11	30	23	11	28	21	11	28	21	11
5	3	24	27	11	24	27	11	22	25	11	22	25	11
6	100	32	20	11	32	20	11	30	18	11	30	18	11
8	17	19	16	11	19	16	11	17	14	11	17	14	11
9	8	29	20	11	29	20	11	27	18	11	27	18	11
10	527	28	21	11	28	21	11	26	19	11	26	19	11
11	26	29	19	11	29	19	11	27	17	11	27	17	11
21	18	21	14	11	21	14	11	19	11	11	19	11	11
31	0	23	23	11	23	23	11	21	21	11	21	21	11
41	0	19	15	11	19	15	11	17	13	11	17	13	11
71	25	31	26	11	31	26	11	29	24	11	29	24	11
81	0	19	12	11	19	12	11	17	10	11	17	10	11
Total	854	29	21	11	29	21	11	27	19	11	27	19	11

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Split Limit Bodily Injury

Increased	Vehicles as of	Current	Current Reindexed	Hartford	Metropolitan	Safeco Ins Co	Travelers	Proposed	Change
				Sentinel (Sentinel)	(Met P&C)		Quantum (Home and Marine)		
<u>Limit</u>	<u>7/1/2007</u>	<u>Current</u>	<u>Factor</u>	<u>Hartford Sentinel (Sentinel)</u>	<u>Metropolitan (Met P&C)</u>		<u>Travelers Quantum (Home and Marine)</u>		
25/50	35	0.85	0.85	0.83	0.85	0.80	0.71	0.85	0.0%
50/100	501	0.90	0.90	0.92	0.80	0.88	0.86	0.90	0.0%
100/200	1	0.95	0.95					0.95	0.0%
100/300	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
150/300	0	1.03	1.03					1.03	0.0%
250/500	45	1.12	1.12	1.08	1.26	1.18	1.20	1.12	0.0%
300/300	0	1.15	1.15					1.15	0.0%
<u>500/500</u>	<u>19</u>	<u>1.20</u>	<u>1.20</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1.30</u>	<u>1.20</u>	<u>0.0%</u>
Totals:	793	0.94	0.94	0.92	0.86	0.90	0.92	0.94	0.0%

Split Limit Property Damage

Increased	Vehicles as of	Current	Current Reindexed	Hartford	Metropolitan	Safeco Ins Co	Travelers	Proposed	Change
				Sentinel (Sentinel)	(Met P&C)		Quantum (Home and Marine)		
<u>Limit</u>	<u>7/1/2007</u>	<u>Current</u>	<u>Factor</u>	<u>Hartford Sentinel (Sentinel)</u>	<u>Metropolitan (Met P&C)</u>		<u>Travelers Quantum (Home and Marine)</u>		
10,000	0	0.93	0.93	0.00	#DIV/0!	0.00	0.00	0.93	0.0%
25,000	112	0.94	0.94	0.93	#DIV/0!	0.94	0.97	0.94	0.0%
50,000	469	0.97	0.97	0.96	#DIV/0!	0.97	0.98	0.97	0.0%
100,000	192	1.00	1.00	1.00	#DIV/0!	1.00	1.00	1.00	0.0%
200,000	0	1.08	1.08		#N/A			1.08	0.0%
<u>250,000</u>	<u>20</u>	<u>1.11</u>	<u>1.11</u>	<u>0.00</u>	<u>#DIV/0!</u>	<u>0.00</u>	<u>0.00</u>	<u>1.11</u>	<u>0.0%</u>
Totals:	793	0.98	0.98	0.94	#DIV/0!	0.95	0.96	0.98	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Single Limit Liability									
Increased Limit	Vehicles as of 7/1/2007	Current	Current Reindexed Factor	Sentinel	(Met P&C)	Safeco Ins Co	Quantum	Proposed	Change
50,000	0	0.83	0.83	0.00	0.00	0.00	0.00	0.83	0.0%
60,000	0	0.84	0.84	0.00	#N/A	#N/A	#N/A	0.84	0.0%
75,000	0	0.85	0.85	0.00	0.00	0.00	0.80	0.85	0.0%
100,000	23	0.88	0.88	0.00	0.84	0.89	0.84	0.88	0.0%
200,000	0	0.95	0.95	0.00	0.00	0.00	0.00	0.95	0.0%
300,000	14	1.00	1.00	0.00	1.00	1.00	1.00	1.00	0.0%
<u>500,000</u>	<u>36</u>	<u>1.12</u>	<u>1.12</u>	<u>0.00</u>	<u>1.23</u>	<u>1.11</u>	<u>1.04</u>	<u>1.12</u>	<u>0.0%</u>
Totals:	73	1.02	1.02	0.00	#N/A	#N/A	#N/A	1.02	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Medical Payments

<u>Increased Limit</u>	<u>Vehicles as of 7/1/2007</u>	<u>Current</u>	<u>Current Reindexed Factor</u>	<u>Sentinel</u>	<u>(Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Quantum</u>	<u>Proposed</u>	<u>Change</u>
1,000	15	0.56	0.56	#N/A	0.40	0.60	0.50	0.56	0.0%
2,000	0	0.81	0.81	#N/A	0.00	0.85	0.68	0.81	0.0%
5,000	417	1.00	1.00	#N/A	1.00	1.00	1.00	1.00	0.0%
10,000	11	1.31	1.31	#N/A	1.57	1.30	1.36	1.31	0.0%
25,000	0	1.78	1.78	#N/A	1.89	1.60	1.95	1.78	0.0%
50,000	0	2.08	2.08	#N/A	2.17	0.00	2.36	2.08	0.0%
75,000	0	2.29	2.29	#N/A	0.00	0.00	0.00	2.29	0.0%
<u>100,000</u>	<u>0</u>	<u>2.50</u>	<u>2.50</u>	#N/A	#N/A	#N/A	#N/A	<u>2.50</u>	<u>0.0%</u>
Totals:	443	0.99	0.99	#N/A	#N/A	#N/A	#N/A	0.99	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Single Limit UM

Increased Limit	Vehicles as of 7/1/2007	Current	Current Reindexed Factor	Sentinel	(Met P&C)	Safeco Ins Co	Quantum	Proposed	Change
50,000	0	0.74	0.74					0.74	0.0%
60,000	0	0.86	0.86					0.86	0.0%
75,000	0	1.00	1.00					1.00	0.0%
100,000	24	1.28	1.28					1.28	0.0%
200,000	0	1.44	1.44					1.44	0.0%
300,000	13	1.84	1.84					1.84	0.0%
500,000	33	2.16	2.16					2.16	0.0%
Totals:	70	1.80	1.80					1.80	0.0%

Split Limit UM Bodily Injury ILFs

Increased Limit	Vehicles as of 7/1/2007	Current	Current Reindexed Factor	rd Sentinel (Seopolitan (Met F Safeco Ins Co quantum (Home	Proposed	Change
25/50	53	1.00	1.00		1.00	0.0%
50/100	481	1.22	1.22		1.22	0.0%
100/200	1	1.35	1.35		1.35	0.0%
100/300	189	1.54	1.54		1.54	0.0%
150/300	0	1.61	1.61		1.61	0.0%
300/300	0	1.69	1.69		1.69	0.0%
250/500	41	1.72	1.72		1.72	0.0%
500/500	19	1.92	1.92		1.92	0.0%
Totals:	784	1.33	1.33		1.33	0.0%

Split Limit UM Property Damage ILFs

Increased Limit	Vehicles as of 7/1/2007	Current	Current Reindexed Factor	rd Sentinel (Seopolitan (Met F Safeco Ins Co quantum (Home	Proposed	Change
25,000	361	1.00	1.00		1.00	0.0%
50,000	190	1.20	1.20		1.20	0.0%
75,000	0	1.35	1.35		1.35	0.0%
100,000	73	1.44	1.44		1.44	0.0%
200,000	0	1.56	1.56		1.56	0.0%
250,000	5	1.72	1.72		1.72	0.0%
300,000	0	1.84	1.84		1.84	0.0%
500,000	0	2.01	2.01		2.01	0.0%
Totals:	629	1.12	1.12		1.12	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Limit/Deductible Factors - Current vs. Proposed

Collision

<u>Deductible</u>	<u>Vehicles as of 7/1/2007</u>	<u>Current</u>	<u>Current Reindexed Factor</u>	<u>Hartford Sentinel (Sentinel)</u>	<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Travelers Quantum (Home and Marine)</u>	<u>Proposed</u>	<u>Change</u>
100	20	1.45	1.45	1.23	1.61	1.28	0.00	1.45	0.0%
200	52	1.35	1.35	1.17	1.38	0.00	0.00	1.35	0.0%
250	80	1.28	1.28	1.14	1.30	1.11	1.10	1.28	0.0%
500	448	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
1,000	53	0.75	0.75	0.80	0.73	0.81	0.87	0.75	0.0%
2,500	0	0.66	0.66	0.00	0.00	0.00	0.55	0.66	0.0%
<u>5,000</u>	<u>0</u>	<u>0.57</u>	<u>0.57</u>	#N/A	#N/A	#N/A	#N/A	<u>0.57</u>	<u>0.0%</u>
Totals:	653	1.06	1.06	#N/A	#N/A	#N/A	#N/A	1.06	0.0%

Comprehensive

<u>Deductible</u>	<u>Vehicles as of 7/1/2007</u>	<u>Current</u>	<u>Current Reindexed Factor</u>	<u>Hartford Sentinel (Sentinel)</u>	<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Travelers Quantum (Home and Marine)</u>	<u>Proposed</u>	<u>Change</u>
Full	6	2.30	2.30	2.08	1.98	0.00	2.42	2.30	0.0%
50	51	1.90	1.90	1.90	1.78	0.00	0.00	1.90	0.0%
100	167	1.60	1.60	1.78	1.58	1.55	0.00	1.60	0.0%
200	12	1.40	1.40	#N/A	#N/A	#N/A	#N/A	1.40	0.0%
250	211	1.30	1.30	1.44	1.18	1.19	1.32	1.30	0.0%
500	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
1,000	30	0.80	0.80	0.71	0.90	0.79	0.67	0.80	0.0%
2,500	0	0.76	0.76	#N/A	#N/A	#N/A	#N/A	0.76	0.0%
<u>5,000</u>	<u>0</u>	<u>0.64</u>	<u>0.64</u>	#N/A	#N/A	#N/A	#N/A	<u>0.64</u>	<u>0.0%</u>
Totals:	670	1.32	1.32	#N/A	#N/A	#N/A	#N/A	1.32	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Discounts & Surcharges - Current vs. Proposed

Vehicle Use Factor

<u>Use</u>	<u>Code</u>	<u>Vehicles as of 7/1/2007</u>	<u>Current</u>	<u>Hartford Sentinel (Sentinel)</u>				<u>Travelers Quantum (Home and Marine)</u>		<u>Proposed</u>	<u>Change</u>
				<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Quantum (Home and Marine)</u>	<u>Quantum (Home and Marine)</u>		
Pleasure	P	510	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%	
Work < 15 mi	L	283	1.05	1.00	0.97	1.00	1.00	1.00	1.05	0.0%	
Work >= 15 mi	W	56	1.10	1.00	0.97	1.00	1.00	1.00	1.08	-1.8%	
Business	B	14	1.20	1.00	1.28	1.10	1.11	1.11	1.12	-6.7%	
Farm	F	4	0.90	1.00	1.28	0.85	0.89	0.89	0.90	0.0%	
Totals:		867	1.03	1.00	1.00	1.00	1.00	1.00	1.02	-0.2%	

Multicar Discount

<u>Multicar Disc</u>	<u>Code</u>	<u>Vehicles as of 7/1/2007</u>	<u>Current</u>	<u>Hartford Sentinel (Sentinel)</u>				<u>Travelers Quantum (Home and Marine)</u>		<u>Proposed</u>	<u>Change</u>
				<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Metropolitan (Met P&C)</u>	<u>Safeco Ins Co</u>	<u>Quantum (Home and Marine)</u>	<u>Quantum (Home and Marine)</u>		
No	N	136	0.00	1.00	1.00	1.00	1.00	1.00	0.00	0.0%	
Yes	Y	731	-0.20	0.99	1.00	0.90	0.79	0.79	-0.20	0.0%	
Totals:		867	-0.17	0.99	1.00	0.92	0.82	0.82	-0.17	0.0%	

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

Symbol - Current vs. Proposed

ISO Symbol	Collision			Comprehensive		Halfway	Full	Rebased		Change
	Vehicles	Current	Proposed	Vehicles	Current	Indicated	Indicated	Proposed	Proposed	
1	0	0.88	0.88	0	0.78	1.22	1.65	0.87	0.78	0.0%
2	1	1.00	1.00	1	1.00	1.38	1.75	1.11	1.00	0.0%
3	2	1.09	1.09	3	1.21	1.53	1.85	1.34	1.21	0.0%
4	3	1.16	1.16	4	1.37	1.69	2.00	1.52	1.37	0.0%
5	7	1.22	1.22	8	1.54	1.82	2.10	1.71	1.54	0.0%
6	9	1.28	1.28	10	1.71	1.96	2.20	1.90	1.71	0.0%
7	18	1.35	1.35	18	1.87	2.06	2.25	2.08	1.87	0.0%
8	50	1.42	1.42	51	2.04	2.22	2.40	2.22	2.00	-2.0%
10	51	1.49	1.49	53	2.23	2.38	2.52	2.38	2.14	-4.0%
11	75	1.56	1.56	76	2.44	2.54	2.64	2.54	2.29	-6.1%
12	81	1.64	1.64	82	2.68	2.72	2.76	2.72	2.45	-8.6%
13	65	1.72	1.72	67	2.91	2.90	2.88	2.90	2.61	-10.3%
14	82	1.82	1.82	82	3.18	3.09	3.00	3.09	2.78	-12.6%
15	71	1.94	1.94	71	3.51	3.32	3.12	3.32	2.99	-14.8%
16	43	2.05	2.05	44	3.82	3.54	3.25	3.54	3.19	-16.5%
17	21	2.16	2.16	22	4.12	3.76	3.40	3.76	3.39	-17.7%
18	21	2.27	2.27	21	4.41	4.01	3.60	4.01	3.61	-18.1%
19	17	2.39	2.39	17	4.77	4.29	3.80	4.29	3.86	-19.1%
20	9	2.50	2.50	9	5.18	4.64	4.10	4.64	4.18	-19.3%
21	6	2.61	2.61	6	5.65	5.05	4.45	5.05	4.55	-19.5%
22	5	2.75	2.75	5	6.25	5.55	4.85	5.55	5.00	-20.0%
23	0	2.91	2.91	0	6.88	6.12	5.35	6.12	5.51	-19.9%
24	1	3.14	3.14	1	7.82	6.91	6.00	6.91	6.23	-20.3%
25	1	3.50	3.50	1	9.15	7.98	6.80	7.98	7.19	-21.4%
<u>26</u>	<u>1</u>	<u>3.85</u>	<u>3.85</u>	<u>1</u>	<u>10.55</u>	<u>9.03</u>	<u>7.50</u>	<u>9.03</u>	<u>8.14</u>	<u>-22.8%</u>
Totals:	640	1.77	1.77	653	3.03	2.97	2.92	2.97	2.67	-11.7%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Model Year - Current vs. Proposed

<u>Collision</u>					<u>Comprehensive</u>					<u>Vehicle</u>			
<u>Model Year</u>	<u>Vehicles</u>	<u>Current</u>	<u>Proposed</u>	<u>Change</u>	<u>Model Year</u>	<u>Vehicles</u>	<u>Current</u>	<u>Proposed</u>	<u>Change</u>	<u>Age</u>	<u>Vehicles</u>	<u>Current</u>	<u>Proposed</u>
2008	0	1.10	1.05	-4.8%	2008	0	1.10	1.05	-4.8%	-1	0	1.05	1.05
2007	40	1.05	1.00	-4.8%	2007	40	1.05	1.00	-4.8%	0	40	1.00	1.00
2006	38	1.00	0.94	-6.0%	2006	38	1.00	0.95	-5.0%	1	38	0.94	0.94
2005	60	0.94	0.88	-6.4%	2005	60	0.95	0.90	-5.3%	2	60	0.88	0.88
2004	78	0.88	0.83	-5.7%	2004	78	0.90	0.86	-4.4%	3	78	0.83	0.83
2003	61	0.83	0.76	-8.4%	2003	61	0.86	0.81	-5.8%	4	61	0.76	0.76
2002	74	0.76	0.70	-7.9%	2002	76	0.81	0.77	-4.9%	5	74	0.70	0.70
2001	52	0.70	0.66	-5.7%	2001	53	0.77	0.74	-3.9%	6	52	0.66	0.66
2000	58	0.66	0.62	-6.1%	2000	58	0.74	0.70	-5.4%	7	58	0.62	0.62
1999	48	0.62	0.58	-6.5%	1999	48	0.70	0.66	-5.7%	8	48	0.58	0.58
1998	31	0.58	0.55	-5.2%	1998	32	0.66	0.63	-4.5%	9	31	0.55	0.55
1997	38	0.55	0.51	-7.3%	1997	39	0.63	0.60	-4.8%	10	38	0.51	0.51
1996	20	0.51	0.48	-5.9%	1996	21	0.60	0.57	-5.0%	11+	65	0.48	0.48
1995	20	0.48	0.48	0.0%	1995	21	0.57	0.57	0.0%	Totals:	643	0.71	0.71
1994	8	0.48	0.48	0.0%	1994	9	0.57	0.57	0.0%				
1993	4	0.48	0.48	0.0%	1993	5	0.57	0.57	0.0%				
1992	5	0.48	0.48	0.0%	1992	6	0.57	0.57	0.0%				
1991	7	0.48	0.48	0.0%	1991	9	0.57	0.57	0.0%				
1990	1	0.48	0.48	0.0%	1990	2	0.57	0.57	0.0%				
Totals:	643	0.76	0.71	-6.0%	Totals:	656	0.81	0.77	-4.6%				

Current Collision MYS Factor: 1.33
Proposed Collision MYS Factor: 1.25

Current Comprehensive MYS Factor: 2.41
Proposed Comprehensive MYS Factor: 2.03

<u>Vehicle Age</u>	<u>Vehicles</u>	<u>Comprehensive</u>	
		<u>Current</u>	<u>Proposed</u>
-1	0	1.05	1.05
0	40	1.00	1.00
1	38	0.95	0.95
2	60	0.90	0.90
3	78	0.86	0.86
4	61	0.81	0.81
5	76	0.77	0.77
6	53	0.74	0.74
7	58	0.70	0.70
8	48	0.66	0.66
9	32	0.63	0.63
10	39	0.60	0.60
11+	73	0.57	0.57
Totals:	656	0.76	0.76

Unitrin Kemper Auto and Home

Arkansas Impact Measurements - Auto

Class Plan Factor Change Summary

Current Average Rate Factors

Bodily Injury	Property Damage	Single Limit Liability	Medical Payments	Personal Injury Protection	Collision	Other Than Collision
0.911	0.905	0.911	0.910	0.910	0.878	0.911

Proposed Average Rate Factors

Bodily Injury	Property Damage	Single Limit Liability	Medical Payments	Personal Injury Protection	Collision	Other Than Collision
0.911	0.904	0.911	0.910	0.910	0.878	0.911

Classification Plan Premium Impacts

Bodily Injury	Property Damage	Single Limit Liability	Medical Payments	Personal Injury Protection	Collision	Other Than Collision
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Tier Relativity and Package Factor Changes (48/48)

Monoline Renewal Tier Relativity

Package Renewal Tier Relativity

Tier	Count	Distribution	Indicated	Current	Proposed	Tier Diff	Count	Distribution	Indicated	Current	Proposed	Tier Diff	Package Percent
			Factor	Factor	Factor				Factor	Factor			
A	199	24.4%	0.43	0.65	0.65		4	7.8%	0.43	0.62	0.62		-4.6%
B	41	5.0%	0.47	0.68	0.68	4.6%	3	5.9%	0.47	0.64	0.64	3.2%	-5.9%
C	42	5.1%	0.51	0.71	0.71	4.4%	2	3.9%	0.51	0.67	0.66	3.1%	-7.0%
D	40	4.9%	0.55	0.75	0.75	5.6%	0	0.0%	0.55	0.70	0.69	4.5%	-8.0%
E	37	4.5%	0.60	0.77	0.77	2.7%	4	7.8%	0.60	0.72	0.71	2.9%	-7.8%
F	17	2.1%	0.65	0.80	0.80	3.9%	7	13.7%	0.65	0.74	0.73	2.8%	-8.8%
G	28	3.4%	0.71	0.82	0.82	2.5%	0	0.0%	0.71	0.76	0.75	2.7%	-8.5%
H	28	3.4%	0.77	0.84	0.84	2.4%	2	3.9%	0.77	0.78	0.77	2.7%	-8.3%
J	36	4.4%	0.84	0.86	0.86	2.4%	5	9.8%	0.84	0.80	0.80	3.9%	-7.0%
K	37	4.5%	0.92	0.95	0.95	10.5%	2	3.9%	0.92	0.88	0.84	5.0%	-11.6%
L	27	3.3%	1.00	1.00	1.00	5.3%	5	9.8%	1.00	0.93	0.89	6.0%	-11.0%
M	39	4.8%	1.13	1.04	1.04	4.0%	2	3.9%	1.08	0.96	0.96	7.9%	-7.7%
N	35	4.3%	1.28	1.07	1.07	2.9%	5	9.8%	1.16	0.99	0.99	3.1%	-7.5%
P	46	5.6%	1.44	1.10	1.10	2.8%	3	5.9%	1.31	1.02	1.02	3.0%	-7.3%
Q	43	5.3%	1.63	1.15	1.15	4.5%	5	9.8%	1.43	1.06	1.06	3.9%	-7.8%
R	45	5.5%	1.84	1.25	1.25	8.7%	0	0.0%	1.57	1.13	1.13	6.6%	-9.6%
S	51	6.3%	2.08	1.40	1.40	12.0%	2	3.9%	1.72	1.26	1.26	11.5%	-10.0%
T	16	2.0%	2.35	1.60	1.60	14.3%	0	0.0%	1.88	1.44	1.44	14.3%	-10.0%
U	6	0.7%	2.65	1.80	1.80	12.5%	0	0.0%	2.05	1.62	1.62	12.5%	-10.0%
V	1	0.1%	3.00	2.00	2.00	11.1%	0	0.0%	2.25	1.75	1.75	8.0%	-12.5%
W	1	0.1%	3.39	2.25	2.25	12.5%	0	0.0%	2.46	1.97	1.97	12.6%	-12.4%
X	0	0.0%	3.83	2.50	2.50	11.1%	0	0.0%	2.69	2.13	2.13	8.1%	-14.8%
Y	1	0.1%	4.32	2.75	2.75	10.0%	0	0.0%	2.94	2.34	2.34	9.9%	-14.9%
Z	0	0.0%	4.88	3.25	3.25	18.2%	0	0.0%	3.22	2.76	2.76	17.9%	-15.1%
Totals:	816	100.0%	0.97	0.92	0.92		51	100.0%	0.91	0.85	0.84		-7.8%

Average Monoline Current: 0.92
Average Package Current: 0.85

Average Monoline Proposed: 0.92
Average Package Proposed: 0.84

Average Current: 0.91
Average Proposed: 0.91

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Age-Marital-Gender Relativity Factors - Current vs. P

Age-Marital-Gender

OTC

<u>Age</u>	<u>Mar</u>	<u>Gen</u>	<u>Age-Mar-Gen</u>	<u>Vehs</u>	<u>Ind</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
16	M	M	16 MM	0	2.84	2.60	2.60	0.0%
17	M	M	17 MM	0	2.62	2.40	2.40	0.0%
18	M	M	18 MM	0	2.41	2.20	2.20	0.0%
19	M	M	19 MM	0	1.94	2.00	2.00	0.0%
20	M	M	20 MM	0	1.75	1.80	1.80	0.0%
21	M	M	21 MM	1	1.55	1.60	1.56	-2.0%
22	M	M	22 MM	1	1.33	1.40	1.36	-3.0%
23	M	M	23 MM	0	1.24	1.30	1.30	0.0%
24	M	M	24 MM	1	1.14	1.20	1.20	0.0%
25	M	M	25 MM	0	1.10	1.05	1.05	0.0%
26	M	M	26 MM	1	1.06	1.04	1.04	0.0%
27	M	M	27 MM	1	1.05	1.03	1.03	0.0%
28	M	M	28 MM	4	1.04	1.02	1.02	0.0%
29	M	M	29 MM	4	1.03	1.01	1.01	0.0%
32	M	M	32 MM	23	1.00	1.00	1.00	0.0%
37	M	M	37 MM	28	0.99	0.98	0.98	0.0%
42	M	M	42 MM	32	0.98	0.95	0.95	0.0%
47	M	M	47 MM	53	0.98	0.92	0.92	0.0%
52	M	M	52 MM	30	0.93	0.90	0.90	0.0%
57	M	M	57 MM	42	0.88	0.85	0.85	0.0%
62	M	M	62 MM	41	0.92	0.85	0.85	0.0%
65	M	M	65 MM	7	0.94	0.86	0.86	0.0%
66	M	M	66 MM	4	0.95	0.87	0.87	0.0%
67	M	M	67 MM	9	0.96	0.88	0.88	0.0%
68	M	M	68 MM	8	0.97	0.89	0.89	0.0%
69	M	M	69 MM	4	0.98	0.90	0.90	0.0%
70	M	M	70 MM	4	1.04	0.94	0.96	2.0%
71	M	M	71 MM	2	1.08	0.98	1.00	2.0%
72	M	M	72 MM	4	1.10	1.00	1.03	3.0%
73	M	M	73 MM	3	1.15	1.05	1.08	3.0%
74	M	M	74 MM	3	1.20	1.10	1.12	2.0%
75	M	M	75 MM	7	1.21	1.15	1.18	3.0%
76	M	M	76 MM	3	1.22	1.20	1.20	0.0%
77	M	M	77 MM	0	1.25	1.25	1.25	0.0%
78	M	M	78 MM	1	1.30	1.30	1.30	0.0%
79	M	M	79 MM	3	1.33	1.40	1.40	0.0%
80	M	M	80 MM	2	1.34	1.50	1.50	0.0%
81	M	M	81 MM	0	1.41	1.60	1.60	0.0%
82	M	M	82 MM	0	1.50	1.70	1.70	0.0%
83	M	M	83 MM	0	1.59	1.80	1.80	0.0%
84	M	M	84 MM	1	1.67	1.90	1.90	0.0%
90	M	M	90 MM	5	1.73	2.20	2.20	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Age-Marital-Gender Relativity Factors - Current vs. P

Age-Marital-Gender

OTC

<u>Age</u>	<u>Mar</u>	<u>Gen</u>	<u>Age-Mar-Gen</u>	<u>Vehs</u>	<u>Ind</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
16	U	M	16 UM	3	3.20	3.30	3.30	0.0%
17	U	M	17 UM	2	3.00	3.10	3.10	0.0%
18	U	M	18 UM	3	2.81	2.90	2.81	-3.0%
19	U	M	19 UM	5	2.47	2.70	2.62	-3.0%
20	U	M	20 UM	4	2.29	2.50	2.40	-4.0%
21	U	M	21 UM	2	2.11	2.30	2.25	-2.0%
22	U	M	22 UM	2	1.84	2.10	1.98	-6.0%
23	U	M	23 UM	0	1.66	1.90	1.78	-6.0%
24	U	M	24 UM	1	1.49	1.70	1.60	-6.0%
25	U	M	25 UM	0	1.33	1.50	1.35	-10.0%
26	U	M	26 UM	1	1.30	1.40	1.31	-6.0%
27	U	M	27 UM	0	1.22	1.30	1.25	-4.0%
28	U	M	28 UM	2	1.12	1.20	1.14	-5.0%
29	U	M	29 UM	0	1.03	1.10	1.10	0.0%
32	U	M	32 UM	1	1.00	1.00	1.00	0.0%
37	U	M	37 UM	3	0.99	0.98	0.98	0.0%
42	U	M	42 UM	3	0.98	0.95	0.95	0.0%
47	U	M	47 UM	2	0.98	0.92	0.92	0.0%
52	U	M	52 UM	6	0.93	0.90	0.90	0.0%
57	U	M	57 UM	4	0.88	0.85	0.85	0.0%
62	U	M	62 UM	5	0.92	0.85	0.85	0.0%
65	U	M	65 UM	0	0.94	0.86	0.86	0.0%
66	U	M	66 UM	0	0.95	0.87	0.87	0.0%
67	U	M	67 UM	0	0.96	0.88	0.88	0.0%
68	U	M	68 UM	0	0.97	0.89	0.89	0.0%
69	U	M	69 UM	0	0.98	0.90	0.90	0.0%
70	U	M	70 UM	0	1.04	0.94	0.98	4.0%
71	U	M	71 UM	1	1.08	0.98	1.00	2.0%
72	U	M	72 UM	0	1.10	1.00	1.03	3.0%
73	U	M	73 UM	0	1.15	1.05	1.08	3.0%
74	U	M	74 UM	0	1.20	1.10	1.15	5.0%
75	U	M	75 UM	1	1.21	1.15	1.20	4.0%
76	U	M	76 UM	0	1.22	1.20	1.23	3.0%
77	U	M	77 UM	0	1.25	1.25	1.25	0.0%
78	U	M	78 UM	0	1.30	1.30	1.30	0.0%
79	U	M	79 UM	1	1.33	1.40	1.40	0.0%
80	U	M	80 UM	0	1.34	1.50	1.50	0.0%
81	U	M	81 UM	0	1.41	1.60	1.60	0.0%
82	U	M	82 UM	3	1.50	1.70	1.70	0.0%
83	U	M	83 UM	0	1.59	1.80	1.80	0.0%
84	U	M	84 UM	0	1.67	1.90	1.90	0.0%
90	U	M	90 UM	0	1.73	2.20	2.20	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Age-Marital-Gender Relativity Factors - Current vs. P

Age-Marital-Gender

OTC

<u>Age</u>	<u>Mar</u>	<u>Gen</u>	<u>Age-Mar-Gen</u>	<u>Vehs</u>	<u>Ind</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
16	U	F	16 UF	1	2.76	2.80	2.80	0.0%
17	U	F	17 UF	5	2.56	2.60	2.60	0.0%
18	U	F	18 UF	3	2.37	2.40	2.40	0.0%
19	U	F	19 UF	6	1.96	2.20	2.20	0.0%
20	U	F	20 UF	4	1.78	2.00	2.00	0.0%
21	U	F	21 UF	1	1.61	1.80	1.75	-3.0%
22	U	F	22 UF	1	1.49	1.65	1.62	-2.0%
23	U	F	23 UF	2	1.35	1.50	1.45	-3.0%
24	U	F	24 UF	1	1.22	1.35	1.30	-4.0%
25	U	F	25 UF	0	1.18	1.20	1.20	0.0%
26	U	F	26 UF	2	1.15	1.15	1.15	0.0%
27	U	F	27 UF	0	1.10	1.10	1.10	0.0%
28	U	F	28 UF	2	1.08	1.08	1.08	0.0%
29	U	F	29 UF	2	1.05	1.05	1.05	0.0%
32	U	F	32 UF	5	1.00	1.00	1.00	0.0%
37	U	F	37 UF	5	0.99	0.98	0.98	0.0%
42	U	F	42 UF	6	0.98	0.95	0.95	0.0%
47	U	F	47 UF	3	0.98	0.92	0.92	0.0%
52	U	F	52 UF	12	0.93	0.90	0.90	0.0%
57	U	F	57 UF	10	0.88	0.85	0.85	0.0%
62	U	F	62 UF	4	0.92	0.85	0.85	0.0%
65	U	F	65 UF	2	0.94	0.86	0.86	0.0%
66	U	F	66 UF	0	0.95	0.87	0.87	0.0%
67	U	F	67 UF	0	0.96	0.88	0.88	0.0%
68	U	F	68 UF	2	0.97	0.89	0.89	0.0%
69	U	F	69 UF	1	0.98	0.90	0.90	0.0%
70	U	F	70 UF	0	1.04	0.94	0.94	0.0%
71	U	F	71 UF	0	1.08	0.98	0.98	0.0%
72	U	F	72 UF	0	1.10	1.00	1.03	3.0%
73	U	F	73 UF	0	1.15	1.05	1.07	2.0%
74	U	F	74 UF	1	1.20	1.10	1.12	2.0%
75	U	F	75 UF	0	1.21	1.15	1.17	2.0%
76	U	F	76 UF	0	1.22	1.20	1.22	2.0%
77	U	F	77 UF	0	1.25	1.25	1.28	2.0%
78	U	F	78 UF	1	1.30	1.30	1.30	0.0%
79	U	F	79 UF	0	1.34	1.40	1.40	0.0%
80	U	F	80 UF	0	1.35	1.50	1.50	0.0%
81	U	F	81 UF	0	1.41	1.60	1.60	0.0%
82	U	F	82 UF	0	1.50	1.70	1.70	0.0%
83	U	F	83 UF	0	1.59	1.80	1.80	0.0%
84	U	F	84 UF	0	1.67	1.90	1.90	0.0%
90	U	F	90 UF	1	1.73	2.20	2.20	0.0%
Totals:				812	1.07	1.06	1.06	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Secondary Class Plan Relativity Factors - Current vs. Proposed

Secondary Class

<u>Class Code</u>	<u>Lkup</u>	<u>Mlt</u>	<u>Acc</u>	<u>Viol</u>	<u>Vehs</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
0					0	0.00	0.00	0.0%
100	N00	N	0	0	131	0.00	0.00	0.0%
101	N01	N	0	1	2	0.05	0.05	0.0%
102	N02	N	0	2	0	0.10	0.10	0.0%
103	N03	N	0	3	0	0.15	0.15	0.0%
104	N04	N	0	4	0	0.40	0.40	0.0%
105	N05	N	0	5	0	0.70	0.70	0.0%
106	N06	N	0	6	0	1.20	1.20	0.0%
108	N08	N	0	8	1	0.00	0.00	0.0%
110	N10	N	1	0	1	0.30	0.30	0.0%
111	N11	N	1	1	0	0.35	0.35	0.0%
112	N12	N	1	2	0	0.40	0.40	0.0%
113	N13	N	1	3	0	0.45	0.45	0.0%
114	N14	N	1	4	0	0.70	0.70	0.0%
115	N15	N	1	5	0	1.00	1.00	0.0%
116	N16	N	1	6	0	1.50	1.50	0.0%
118	N18	N	1	8	0	0.30	0.30	0.0%
120	N20	N	2	0	0	0.40	0.40	0.0%
121	N21	N	2	1	0	0.45	0.45	0.0%
122	N22	N	2	2	0	0.50	0.50	0.0%
123	N23	N	2	3	0	0.55	0.55	0.0%
124	N24	N	2	4	0	0.80	0.80	0.0%
125	N25	N	2	5	0	1.10	1.10	0.0%
126	N26	N	2	6	0	1.60	1.60	0.0%
128	N28	N	2	8	0	0.40	0.40	0.0%
130	N30	N	3	0	0	0.50	0.50	0.0%
131	N31	N	3	1	0	0.55	0.55	0.0%
132	N32	N	3	2	0	0.60	0.60	0.0%
133	N33	N	3	3	0	0.65	0.65	0.0%
134	N34	N	3	4	0	0.90	0.90	0.0%
135	N35	N	3	5	0	1.20	1.20	0.0%
136	N36	N	3	6	0	1.70	1.70	0.0%
138	N38	N	3	8	0	0.50	0.50	0.0%
140	N40	N	4	0	0	1.40	1.40	0.0%
141	N41	N	4	1	0	1.45	1.45	0.0%
142	N42	N	4	2	0	1.50	1.50	0.0%
143	N43	N	4	3	0	1.55	1.55	0.0%
144	N44	N	4	4	0	1.80	1.80	0.0%
145	N45	N	4	5	0	2.10	2.10	0.0%
146	N46	N	4	6	0	2.60	2.60	0.0%
148	N48	N	4	8	0	1.40	1.40	0.0%
150	N50	N	5	0	0	2.70	2.70	0.0%
151	N51	N	5	1	0	2.75	2.75	0.0%
152	N52	N	5	2	0	2.80	2.80	0.0%
153	N53	N	5	3	0	2.85	2.85	0.0%
154	N54	N	5	4	0	3.10	3.10	0.0%
155	N55	N	5	5	0	3.40	3.40	0.0%
156	N56	N	5	6	0	3.90	3.90	0.0%
158	N58	N	5	8	0	2.70	2.70	0.0%
160	N60	N	6	0	0	4.00	4.00	0.0%
161	N61	N	6	1	0	4.05	4.05	0.0%
162	N62	N	6	2	0	4.10	4.10	0.0%
163	N63	N	6	3	0	4.15	4.15	0.0%
164	N64	N	6	4	0	4.40	4.40	0.0%
165	N65	N	6	5	0	4.70	4.70	0.0%
166	N66	N	6	6	0	5.20	5.20	0.0%
168	N68	N	6	8	0	4.00	4.00	0.0%
180	N80	N	8	0	1	0.00	0.00	0.0%
181	N81	N	8	1	0	0.05	0.05	0.0%
182	N82	N	8	2	0	0.10	0.10	0.0%
183	N83	N	8	3	0	0.15	0.15	0.0%
184	N84	N	8	4	0	0.40	0.40	0.0%
185	N85	N	8	5	0	0.70	0.70	0.0%
186	N86	N	8	6	0	1.20	1.20	0.0%
188	N88	N	8	8	0	0.00	0.00	0.0%

Unitrin Kemper Auto and Home
Arkansas Impact Measurements - Auto
Secondary Class Plan Relativity Factors - Current vs. Proposed

Secondary Class

<u>Class Code</u>	<u>Lkup</u>	<u>Mlt</u>	<u>Acc</u>	<u>Viol</u>	<u>Vehs</u>	<u>Curr</u>	<u>Prop</u>	<u>% Chg</u>
200	Y00	Y	0	0	704	-0.20	-0.20	0.0%
201	Y01	Y	0	1	2	-0.15	-0.15	0.0%
202	Y02	Y	0	2	2	-0.10	-0.10	0.0%
203	Y03	Y	0	3	2	-0.05	-0.05	0.0%
204	Y04	Y	0	4	0	0.20	0.20	0.0%
205	Y05	Y	0	5	0	0.50	0.50	0.0%
206	Y06	Y	0	6	0	1.00	1.00	0.0%
208	Y08	Y	0	8	0	-0.20	-0.20	0.0%
210	Y10	Y	1	0	7	0.10	0.10	0.0%
211	Y11	Y	1	1	0	0.15	0.15	0.0%
212	Y12	Y	1	2	0	0.20	0.20	0.0%
213	Y13	Y	1	3	0	0.25	0.25	0.0%
214	Y14	Y	1	4	0	0.50	0.50	0.0%
215	Y15	Y	1	5	0	0.80	0.80	0.0%
216	Y16	Y	1	6	0	1.30	1.30	0.0%
218	Y18	Y	1	8	0	0.10	0.10	0.0%
220	Y20	Y	2	0	1	0.20	0.20	0.0%
221	Y21	Y	2	1	0	0.25	0.25	0.0%
222	Y22	Y	2	2	0	0.30	0.30	0.0%
223	Y23	Y	2	3	0	0.35	0.35	0.0%
224	Y24	Y	2	4	0	0.60	0.60	0.0%
225	Y25	Y	2	5	0	0.90	0.90	0.0%
226	Y26	Y	2	6	0	1.40	1.40	0.0%
228	Y28	Y	2	8	0	0.20	0.20	0.0%
230	Y30	Y	3	0	8	0.30	0.30	0.0%
231	Y31	Y	3	1	0	0.35	0.35	0.0%
232	Y32	Y	3	2	0	0.40	0.40	0.0%
233	Y33	Y	3	3	0	0.45	0.45	0.0%
234	Y34	Y	3	4	0	0.70	0.70	0.0%
235	Y35	Y	3	5	0	1.00	1.00	0.0%
236	Y36	Y	3	6	0	1.50	1.50	0.0%
238	Y38	Y	3	8	0	0.30	0.30	0.0%
240	Y40	Y	4	0	0	1.20	1.20	0.0%
241	Y41	Y	4	1	0	1.25	1.25	0.0%
242	Y42	Y	4	2	0	1.30	1.30	0.0%
243	Y43	Y	4	3	0	1.35	1.35	0.0%
244	Y44	Y	4	4	0	1.60	1.60	0.0%
245	Y45	Y	4	5	0	1.90	1.90	0.0%
246	Y46	Y	4	6	0	2.40	2.40	0.0%
248	Y48	Y	4	8	0	1.20	1.20	0.0%
250	Y50	Y	5	0	0	2.50	2.50	0.0%
251	Y51	Y	5	1	0	2.55	2.55	0.0%
252	Y52	Y	5	2	0	2.60	2.60	0.0%
253	Y53	Y	5	3	0	2.65	2.65	0.0%
254	Y54	Y	5	4	0	2.90	2.90	0.0%
255	Y55	Y	5	5	0	3.20	3.20	0.0%
256	Y56	Y	5	6	0	3.70	3.70	0.0%
258	Y58	Y	5	8	0	2.50	2.50	0.0%
260	Y60	Y	6	0	0	3.80	3.80	0.0%
261	Y61	Y	6	1	0	3.85	3.85	0.0%
262	Y62	Y	6	2	0	3.90	3.90	0.0%
263	Y63	Y	6	3	0	3.95	3.95	0.0%
264	Y64	Y	6	4	0	4.20	4.20	0.0%
265	Y65	Y	6	5	0	4.50	4.50	0.0%
266	Y66	Y	6	6	0	5.00	5.00	0.0%
268	Y68	Y	6	8	0	3.80	3.80	0.0%
280	Y80	Y	8	0	5	-0.20	-0.20	0.0%
281	Y81	Y	8	1	0	-0.15	-0.15	0.0%
282	Y82	Y	8	2	0	-0.10	-0.10	0.0%
283	Y83	Y	8	3	0	-0.05	-0.05	0.0%
284	Y84	Y	8	4	0	0.20	0.20	0.0%
285	Y85	Y	8	5	0	0.50	0.50	0.0%
286	Y86	Y	8	6	0	1.00	1.00	0.0%
288	Y88	Y	8	8	0	-0.20	-0.20	0.0%

Kemper
Arkansas Auto Experience Projection

ISO Fast Track Data

Bodily Injury

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
					Arising Frequency [4] / [1]	Prior Year	Severity [3] / [2]	Prior Year	Arising Pure Premium [5] * [7]	Prior Year
Quarter	Exposure	Paid Losses	Paid Claims	Arising Claims						
200303	5,916,953	583,620,261	36,830	77,666	1.31		15,846		208	
200306	5,948,055	588,477,995	36,886	76,717	1.29		15,954		206	
200309	5,974,371	593,884,876	37,168	76,444	1.28		15,978		204	
200312	6,003,517	598,668,342	37,101	74,864	1.25		16,136		201	
200403	6,029,969	610,439,661	37,101	75,145	1.25	-5.1%	16,453	3.8%	205	-1.4%
200406	6,058,940	609,592,997	36,982	76,310	1.26	-2.4%	16,484	3.3%	208	0.9%
200409	6,083,765	616,015,568	36,628	75,800	1.25	-2.6%	16,818	5.3%	210	2.5%
200412	6,102,037	617,140,787	36,449	76,545	1.25	0.6%	16,932	4.9%	212	5.6%
200503	6,123,706	619,124,684	36,491	76,097	1.24	-0.3%	16,967	3.1%	211	2.8%
200506	6,138,788	622,615,784	36,295	75,663	1.23	-2.1%	17,154	4.1%	211	1.8%
200509	6,154,728	623,199,427	35,974	74,469	1.21	-2.9%	17,324	3.0%	210	0.0%
200512	6,168,948	629,492,679	35,697	72,525	1.18	-6.3%	17,634	4.2%	207	-2.4%
200603	6,161,239	624,315,194	35,035	70,695	1.15	-7.7%	17,820	5.0%	204	-3.0%
200606	6,168,025	617,849,788	34,321	69,037	1.12	-9.2%	18,002	4.9%	201	-4.7%
200609	6,160,084	608,657,118	33,857	67,648	1.10	-9.2%	17,977	3.8%	197	-5.8%
200612	6,155,625	597,887,373	33,098	66,991	1.09	-7.4%	18,064	2.4%	197	-5.2%
200703	6,157,050	606,088,008	32,991	66,820	1.09	-5.4%	18,371	3.1%	199	-2.5%

Arising

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
16-point trend	-4.7%	3.9%	-0.9%
12-point trend	-6.2%	3.8%	-2.6%
8-point trend	-7.6%	3.7%	-4.2%
6-point trend	-6.4%	2.8%	-3.7%

Selected Historical Pure Premium Trend	-2.0%
Selected Prospective Pure Premium Trend	2.0%

Kemper
Arkansas Auto Experience Projection

ISO Fast Track Data

Property Damage

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
		Paid	Paid	Arising	Paid		Severity		Paid Pure		Paid
Quarter	Exposure	Losses	Claims	Claims	Frequency [4] / [1]	Prior Year	[3] / [2]	Prior Year	Premium [5] * [7]	Prior Year	
200303	5,916,953	526,686,225	220,099	0	3.72		2,393		89		
200306	5,948,055	537,950,374	222,070	0	3.73		2,422		90		
200309	5,974,371	545,424,087	223,263	0	3.74		2,443		91		
200312	6,003,517	548,413,772	222,650	0	3.71		2,463		91		
200403	6,029,969	552,285,346	223,580	0	3.71	-0.3%	2,470	3.2%	92	2.9%	
200406	6,058,940	549,848,237	223,495	0	3.69	-1.2%	2,460	1.6%	91	0.3%	
200409	6,083,765	547,230,550	222,190	0	3.65	-2.3%	2,463	0.8%	90	-1.5%	
200412	6,102,037	548,326,508	222,404	0	3.64	-1.7%	2,465	0.1%	90	-1.6%	
200503	6,123,706	549,755,215	221,360	0	3.61	-2.5%	2,484	0.5%	90	-2.0%	
200506	6,138,788	553,243,469	220,644	0	3.59	-2.6%	2,507	1.9%	90	-0.7%	
200509	6,154,728	558,943,953	222,198	0	3.61	-1.1%	2,516	2.1%	91	1.0%	
200512	6,168,948	557,845,732	219,969	0	3.57	-2.2%	2,536	2.9%	90	0.6%	
200603	6,161,239	553,454,926	216,877	0	3.52	-2.6%	2,552	2.8%	90	0.1%	
200606	6,168,025	549,304,954	214,721	0	3.48	-3.1%	2,558	2.0%	89	-1.2%	
200609	6,160,084	544,932,563	211,255	0	3.43	-5.0%	2,580	2.5%	88	-2.6%	
200612	6,155,625	548,053,384	211,554	0	3.44	-3.6%	2,591	2.2%	89	-1.5%	
200703	6,157,050	552,905,751	211,595	0	3.44	-2.4%	2,613	2.4%	90	0.0%	

[11] Loglinear Regressions using rolling 4 quarter data:

	Frequency	Severity	Pure Premium
16-point trend	-2.5%	1.9%	-0.6%
12-point trend	-2.8%	2.3%	-0.5%
8-point trend	-3.2%	2.4%	-0.9%
6-point trend	-3.1%	2.3%	-0.8%

Selected Historical Pure Premium Trend	-3.0%
Selected Prospective Pure Premium Trend	1.0%

Kemper
Arkansas Auto Experience Projection

ISO Fast Track Data

Personal Injury Protection

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
<u>Quarter</u>	<u>Exposure</u>	<u>Paid Losses</u>	<u>Paid Claims</u>	<u>Arising Claims</u>	<u>Arising Frequency</u> [4] / [1]	<u>Prior Year</u>	<u>Severity</u> [3] / [2]	<u>Prior Year</u>	<u>Arising Pure Premium</u> [5] * [7]	<u>Prior Year</u>
200303	5,916,953	408,513,159	109,304	138,753	1.85		3,737		69	
200306	5,948,055	416,691,200	112,399	136,083	1.89		3,707		70	
200309	5,974,371	421,802,269	114,531	135,492	1.92		3,683		71	
200312	6,003,517	419,500,027	114,324	134,977	1.90		3,669		70	
200403	6,029,969	419,658,609	113,432	134,773	1.88	1.8%	3,700	-1.0%	70	0.8%
200406	6,058,940	416,449,257	109,967	136,502	1.81	-4.0%	3,787	2.2%	69	-1.9%
200409	6,083,765	417,546,829	108,628	135,954	1.79	-6.9%	3,844	4.4%	69	-2.8%
200412	6,102,037	416,655,863	109,228	136,523	1.79	-6.0%	3,815	4.0%	68	-2.3%
200503	6,123,706	414,360,705	106,615	137,599	1.74	-7.4%	3,887	5.1%	68	-2.8%
200506	6,138,788	414,642,221	106,491	139,056	1.73	-4.4%	3,894	2.8%	68	-1.7%
200509	6,154,728	416,626,876	106,517	138,429	1.73	-3.1%	3,911	1.8%	68	-1.4%
200512	6,168,948	416,145,856	105,023	136,613	1.70	-4.9%	3,962	3.9%	67	-1.2%
200603	6,161,239	418,478,342	106,764	133,137	1.73	-0.5%	3,920	0.9%	68	0.4%
200606	6,168,025	412,640,525	106,356	131,253	1.72	-0.6%	3,880	-0.4%	67	-1.0%
200609	6,160,084	403,030,068	102,926	130,052	1.67	-3.5%	3,916	0.1%	65	-3.3%
200612	6,155,625	403,456,027	102,351	129,005	1.66	-2.3%	3,942	-0.5%	66	-2.8%
200703	6,157,050	393,424,858	99,125	130,238	1.61	-7.1%	3,969	1.3%	64	-5.9%

Arising

[11] Loglinear Regressions using rolling 4 quarter data:

	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
16-point trend	-4.1%	2.1%	-2.1%
12-point trend	-3.4%	1.3%	-2.2%
8-point trend	-3.7%	0.6%	-3.1%
6-point trend	-4.8%	0.4%	-4.5%

Selected Historical Pure Premium Trend	-5.0%
Selected Prospective Pure Premium Trend	-5.0%

Kemper
Arkansas Auto Experience Projection

ISO Fast Track Data

Collision	4 Quarter Rolling Data										Paid
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
Quarter	Exposure	Paid Losses	Paid Claims	Arising Claims	Paid Frequency [4] / [1]	Prior Year	Severity [3] / [2]	Prior Year	Paid Pure Premium [5] * [7]	Prior Year	
200303	4,658,262	803,688,778	321,287	0	6.90		2,501		173		
200306	4,681,596	816,299,565	324,432	0	6.93		2,516		174		
200309	4,700,013	819,069,132	323,556	0	6.88		2,531		174		
200312	4,718,903	811,581,092	320,751	0	6.80		2,530		172		
200403	4,732,996	811,559,008	318,883	0	6.74	-2.3%	2,545	1.7%	171	-0.6%	
200406	4,749,618	802,641,540	316,119	0	6.66	-4.0%	2,539	0.9%	169	-3.1%	
200409	4,762,135	796,808,103	313,054	0	6.57	-4.5%	2,545	0.5%	167	-4.0%	
200412	4,769,929	792,079,606	310,244	0	6.50	-4.3%	2,553	0.9%	166	-3.4%	
200503	4,781,461	780,369,591	298,486	0	6.24	-7.3%	2,614	2.7%	163	-4.8%	
200506	4,789,016	786,471,623	297,359	0	6.21	-6.7%	2,645	4.2%	164	-2.8%	
200509	4,797,920	792,963,031	297,518	0	6.20	-5.7%	2,665	4.7%	165	-1.2%	
200512	4,806,235	799,273,539	297,177	0	6.18	-4.9%	2,690	5.3%	166	0.1%	
200603	4,797,451	777,808,808	294,047	0	6.13	-1.8%	2,645	1.2%	162	-0.7%	
200606	4,800,143	768,911,333	289,261	0	6.03	-2.9%	2,658	0.5%	160	-2.5%	
200609	4,794,754	762,465,059	286,820	0	5.98	-3.5%	2,658	-0.3%	159	-3.8%	
200612	4,791,023	757,208,445	286,484	0	5.98	-3.3%	2,643	-1.7%	158	-5.0%	
200703	4,797,971	770,742,693	293,662	0	6.12	-0.1%	2,625	-0.8%	161	-0.9%	

[11] Loglinear Regressions using rolling 4 quarter data:

	Frequency	Severity	Pure Premium
16-point trend	-4.1%	1.7%	-2.5%
12-point trend	-3.5%	1.5%	-2.1%
8-point trend	-1.9%	-0.6%	-2.5%
6-point trend	-1.5%	-1.4%	-2.9%

Selected Historical Pure Premium Trend	-2.0%
Selected Prospective Pure Premium Trend	-0.5%

Kemper
Arkansas Auto Experience Projection

ISO Fast Track Data

Comprehensive

4 Quarter Rolling Data

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	
		Paid	Paid	Arising	Paid		Severity		Paid Pure		Paid
Quarter	Exposure	Losses	Claims	Claims	Frequency [4] / [1]	Prior Year	[3] / [2]	Prior Year	Premium [5] * [7]	Prior Year	
200303	5,073,704	306,205,689	311,485	0	6.14		983		60		
200306	5,098,390	308,379,784	318,955	0	6.26		967		60		
200309	5,117,371	314,910,300	324,852	0	6.35		969		62		
200312	5,137,928	331,511,352	331,230	0	6.45		1,001		65		
200403	5,153,368	332,192,102	329,446	0	6.39	4.1%	1,008	2.6%	64	6.8%	
200406	5,171,086	326,687,488	325,778	0	6.30	0.7%	1,003	3.7%	63	4.4%	
200409	5,185,402	330,623,004	320,748	0	6.19	-2.6%	1,031	6.3%	64	3.6%	
200412	5,193,827	344,223,708	315,319	0	6.07	-5.8%	1,092	9.1%	66	2.7%	
200503	5,206,299	332,035,177	312,945	0	6.01	-6.0%	1,061	5.2%	64	-1.1%	
200506	5,213,990	329,877,755	310,043	0	5.95	-5.6%	1,064	6.1%	63	0.1%	
200509	5,222,860	315,487,599	303,316	0	5.81	-6.1%	1,040	0.9%	60	-5.3%	
200512	5,265,338	284,744,989	295,468	0	5.61	-7.6%	964	-11.7%	54	-18.4%	
200603	5,254,718	291,725,682	288,529	0	5.49	-8.7%	1,011	-4.7%	56	-12.9%	
200606	5,257,178	288,896,691	276,160	0	5.25	-11.7%	1,046	-1.7%	55	-13.1%	
200609	5,249,712	295,208,325	271,317	0	5.17	-11.0%	1,088	4.6%	56	-6.9%	
200612	5,210,447	298,926,868	269,244	0	5.17	-7.9%	1,110	15.2%	57	6.1%	
200703	5,214,684	295,775,579	265,417	0	5.09	-7.3%	1,114	10.2%	57	2.2%	

[11] Loglinear Regressions using rolling 4 quarter data:

	Frequency	Severity	Pure Premium
16-point trend	-6.6%	2.8%	-3.9%
12-point trend	-8.1%	2.1%	-6.1%
8-point trend	-8.9%	5.1%	-4.3%
6-point trend	-7.5%	12.7%	4.2%

Selected Historical Pure Premium Trend	3.0%
Selected Prospective Pure Premium Trend	5.0%

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-AU-TUIC-20080201
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Trinity Universal Insurance Company	B.	19887

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Personal Auto	B.	Private Passenger Auto

5.			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
All forms	12.88	-0.8	49.7			n/a	n/a
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	479	-7.040	04-15-07	511	157	45.0%	
2006	470	-27%	11-01-06				
2005	n/a	0%	n/a	173	53	37.6%	
2004		3.8%	09-01-04	492	226	52.7%	
2004		22.5%	3-1-04	492	226	52.7	
2003		14.5%	06-15-03	749	377	60.1%	
2002		3.2%	06-15-02	831	383	53.2%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	21.5%
B. General Expense	3.7%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0%
F. TOTAL	32.7%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.2%A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Base Rate only Terr 5 – total vehicles impacted 3
10. -2.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Base Rate only Terr 21 – total vehicles impacted 20

ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT

FORM A-1
Rev. 4/98

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name Trinity Universal Insurance Company
NAIC No. 19887 Group No. 0871

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? Yes
Requirements for Youthful Drivers (page 5 of Rate/Rule Manual) – 5 years driving experience is required for all operators that are not part of a family account. Any operator with less than 3 years driving experience must submit a signed "Youthful Driver Questionnaire".

4. Do you insure driver with an international or foreign driver's license? No
Licensing Requirements (page 5 of Rate/Rule Manual) – Any driver who does not have a valid, verifiable driver's license or does not secure, as required, a driver's license within 30 days of becoming a state resident, is unacceptable.

5. Specify the percentage you allow in credit or discounts for the following:
Items with * Vary by the Primary and/or Secondary Class Plan. (Refer to Rate/Rule Manual Pages 58-68 for Class Determination and Factors)***

a.	Driver Over 55	<u>***</u> %
b.	Good Student Discount	<u>***</u> %
c.	Multi-car Discount	<u>up to 20</u> %
d.	Accident Free Discount*	<u>***</u> %
	<i>Base rates are calculated on Accident/Conviction Free Vehicles, Surcharges are levied based on accidents and convictions. See Manual for details.</i>	
e.	Anti-theft Discount	<u>5-15</u> %
f.	Other (specify)	<u> </u> %
	<u>Anti Lock Brakes</u>	<u>5</u> %
	<u>Accident Prevention Course</u>	<u>***</u> %
	<u>Driver Training</u>	<u>***</u> %
	<u>Network Discount</u>	<u>5</u> %
	<u>Package Plus Discount</u>	<u>varies by tier</u>
	<u>Passive Restraints/Airbags</u>	<u>20-40</u> %

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? Varies, see our previously filed & approved down-payment and payment fees schedule

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage difference. See additional supporting documents. We offer 24 Monoline Tiers (A-Z) and 24 Package Tiers (A-Z). Scorecard and Scorebreaks were previously submitted under a confidential filing in 2006.

State the current volume for each program.
See actuarial support submitted with this filing.

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

Kristy L. Ryan
Signature

Product Analyst
Title

904-245-5846
Telephone Number

AID PC A-1 (4/98)

SERFF Tracking Number: *KEMP-125336144* *State:* *Arkansas*
Filing Company: *Trinity Universal Insurance Company* *State Tracking Number:* *AR-PC-07-026599*
Company Tracking Number:
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Auto*
Project Name/Number: *AR-AU-TUIC-20080201/AR-AU-TUIC-20080201*

Attachment "PPA Survey FORM APCS.042007.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *KEMP-125336144* *State:* *Arkansas*
Filing Company: *Trinity Universal Insurance Company* *State Tracking Number:* *AR-PC-07-026599*
Company Tracking Number:
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Private Passenger Auto*
Project Name/Number: *AR-AU-TUIC-20080201/AR-AU-TUIC-20080201*

Attachment "PPA Survey FORM APCS1.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *KEMP-125336144* State: *Arkansas*
 Filing Company: *Trinity Universal Insurance Company* State Tracking Number: *AR-PC-07-026599*
 Company Tracking Number:
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *Arkansas Private Passenger Auto*
 Project Name/Number: *AR-AU-TUIC-20080201/AR-AU-TUIC-20080201*

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	RF-1	10/29/2007	FORM RF-1 Rate Filing Abstract 2007.pdf
No original date	Supporting Document	PPA Survey	10/29/2007	PPA Survey FORM APCS.042007.xls
10/26/2007	Rate and Rule	Rate & Rule Manual	11/12/2007	Complete Manual.pdf Complete Manual.pdf
No original date	Rate and Rule	Rate & Rule Manual	10/26/2007	Complete Manual.pdf

TUIC AU ARKANSAS



***Arkansas
Personal Auto***

TRINITY UNIVERSAL INSURANCE COMPANY

BUSINESS EFFECTIVE DATES:

New: 02-01-2008

Renewal: 02-01-2008

WHAT'S NEW?

- Revised Base Rates
- Revised Pricing Level Factors
- Revised Model Year Symbol Factors
- Revised Primary Class Factors

Endorsement Index

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AK 3664	PCL Dwelling Apartment Rental
AK 3733	PCL Office/Studio Premises
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TUIC AU Underwriting Guidelines
UNDERWRITING GUIDELINES - RULES

Risks may be considered for coverage provided they meet the following criteria:

Accidents = at-fault accidents

Accident MAXIMUMS do not include comprehensive losses

Incident = at-fault accident or minor violations

NUMBER OF VEHICLES	MINOR VIOLATIONS	ACCIDENTS	MAJOR VIOLATIONS
ONE	2 per driver 2 per household	1 per driver 1 per household	None
TWO	2 per driver 3 per household	1 per driver 2 per household	One
THREE OR MORE	2 per driver 4 per household	1 per driver 2 per household	One

Additional Criteria Applies to All Risks:

1. Single vehicle liability only eligible in Tier L-Z
2. Drivers with more than three incidents are not eligible for coverage
3. Requirements for risks with more than four incidents:
 - a. \$1,000 minimum deductible for Comp and Collision
 - b. \$100,000/\$300,000 BI liability maximum
 - c. Not eligible for PCL coverage
4. Drivers with eligible major violations:
 - a. Must be at least 30 years old
 - b. Cannot have any additional incidents
 - c. Only one additional incident allowed per household - Must be a minor violation
 - d. \$100,00/\$300,000 BI Liability maximum
 - e. Not eligible for PCL coverage
5. Drivers licensed less than 5 years must be clean unless part of family account. If part of family account, no more than 1 incident for all drivers licensed less than 5 years.
6. Drivers with less than 9 years driving experience are not eligible as principal operator of Restricted Vehicles.
7. Individuals subject to high publish exposures are not eligible for coverage
8. No Grey market, antique, off-road vehicles, limited production, kit-cars, or uniquely customized vehicles of any type.
9. Vehicles used for door to door delivery (including rural mail delivery), driver training, emergency use, or any commercial use are not eligible for coverage.
10. Ineligible vehicles are not acceptable at any tier level.
11. Passenger vehicles valued at more than \$100,000 are not eligible.
12. If the number of vehicles equals or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.
13. Driver's Self Appraisal Form required for drivers age 75 and over.
14. Drivers with their driver's license or registration currently suspended or revoked are not eligible for coverage.
15. Any driver who does not have a valid, verifiable driver's license or do not secure, as required, a driver's license within 30 days of becoming at state resident.
16. Applicant must be currently insured with no lapse in coverage. No prior declinations, cancellations, or non-renewals for underwriting reasons by any other carrier are eligible. Coverage will be denied if the applicant was required by law to have insurance and failed to do so.

Major Violations:

- The following convictions are considered major violations:
- Driving under the influence of alcohol or any intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Speeding in a school zone

Ineligible Violations:

- The following convictions are ineligible for any tier:
- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

ADDITIONAL REQUIREMENTS

A personal auto policy will be used to afford coverage for vehicles considered as private passenger autos if:

- They are written on a specified auto basis
- They are *owned* by an individual or husband and wife who are residents in the same household

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than husband and wife,
- Resident individuals, or
- Non-resident relatives, if they are written on a specified auto basis, to the extent of the endorsement.

Attach:

PP 0334: Joint Ownership Coverage Endorsement

If an auto lease contract requires the lessee to provide primary insurance for the lessor,

Attach:

PP 0319: Additional Insured Lessor Endorsement

Coverage will be afforded to motor homes or similar vehicles if:

- They are written on a specified vehicle basis
- They are owned by an individual, husband and wife, two or more relatives, or two or more resident individuals

Attach:

PP 0323: Miscellaneous Type Vehicles

RESTRICTED VEHICLES

Refer to Company for newer models, not listed below.

Acura: RSX Type S, Integra GS-R (VTEC), Integra Type R
Cadillac: CTS-V, XLR
Chevrolet: Camaro V8's, Corvette, Monte Carlo SS, Silverado 1500 SS, SSR
Chrysler: Crossfire, PT Cruiser Turbo
Dodge: Stealth R/T Turbo, Ram SRT-10, Neon SRT-4
Eagle: Talon TSi
Ford: Mustang V8's & all SVT/SVO models, Taurus SHO, Focus SVT, F150 SVT Lightning
GMC: Syclore, Typhoon
Honda: Civic Si, CRX, Prelude VTEC, Del Sol VTEC, S-2000
Hyundai: Tiburon GT
Infinity: G35, FX 45

Jaguar: XK8
Mazda: RX-7, RX-8, Mazdaspeed Miata & Protégé
Mitsubishi: 3000 GT VR-4, Eclipse GS Turbo & GSX, Lancer Ralliart
Nissan: 350 Z, Sentra SE-R
Pontiac: GTO, Firebird and Trans Am V8's, Grand AM GT Ram Air
Porsche: All Models not listed as Unacceptable
Saturn: ION Redline
Subaru: Impreza WRX Sti, Forester Turbo
Toyota: Supra (All Models), MR-2, Celica GTS
Volkswagen: GTI, R32, Touareg V8 & V10 models

UNACCEPTABLE VEHICLES

The following list contains the more popular sports/sports/type vehicles (foreign and domestic). Refer to Company for additional models, including new models, not listed below:

Acura: NSX	Maybach: All Models
AM General: Hummer	Mercedes Benz: All AMG Models, All SL Models, CL 600, CL 500, S 600
Aston Martin: All Models	Morgan: All Models
Avanti: All Models	Noble: All Models
Bentley: All Models	Panoz: All Models
BMW: Z8	Plymouth: Prowler
Bugatti: All Models	Porsche: All Turbo Models, Carrera GT, 959
Campagna: All Models	Qvale: All Models
Dodge: Viper	Rolls Royce: All Models
Excalibur: All Models	Ruf: All Models
Ferrari: All Models	Saleen: All Models
Gemballa: All Models	Shelby: All Models
Hummer: H1	Suzuki: Samurai
Jaguar: XKR, All R models	Vector: All Models
Lamborghini: All Models	Zimmer: All Models
Lotus: All Models	
Maserati: All Models	

TUIC AU Premium and Billing

AGENCY SWEEP

Our simpler, more effective way to process insured's new business down payments, installments, and mid-term payments. All you do is deposit the funds into your agency account and make the proper notations in the Kemper Auto and Home system. Sign up today by contacting your Marketing Specialist at 1-866-675-3345, option 4.

BILLING FEES

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Payment Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee

CANCELLATION

If a policy, vehicle, or form of coverage is cancelled by the insured, compute the return premium at 90% of the pro rata unearned premium for the policy term.

If cancellation is one of the following cases, compute the return premium pro-rata:

- Company cancellation
- Package Plus policies
- Replacement vehicle
- The insured auto is repossessed
- Another policy is in force with the Company
- The insured enters the armed forces of the United States of America
- The insured auto is stolen or destroyed

CHANGES

All policy changes will be computed pro-rata. If an outstanding policy is amended and results in an adjustment of \$5.00 or less, the amount may be waived, made subject to a minimum of \$5.00, or returned to the insured by request.

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.

MINIMUM PREMIUM RULE

A minimum annual premium charge of \$30.00 will be applied for each policy, certificate, declaration or binder covering one or more of the following:

- Bodily Injury
- Property Damage
- Single Limit Liability
- Comprehensive
- Collision

Premium for other coverages is in addition to the minimum annual premium.

PACKAGE PLUS BILLING

Kemper Auto and Home can bill the insured for the auto premium and the mortgage company for the home premium. Premiums for Credit for Existing Coverage are included in the first installment after the coverage becomes effective.

PAYMENT PLANS

Paper Billing (BY CHECK, VISA OR MASTERCARD)

Paper Bill Fee Applies

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

Checkless (EFT)

No Processing Charges

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

WHOLE DOLLAR PREMIUM

The annual premium for each coverage will be rounded to the nearest whole dollar.

TUIC AU SDIP
SAFE DRIVER INSURANCE PLAN (SDIP)

- Eligibility is determined by the underwriting guidelines, regardless of how many surcharges are allowable under the SDIP.
- The *experience period* shall be the three years immediately preceding the date of application or the preparation of the renewal.
- Surcharges are applied to the vehicles primarily driven by the operator responsible for the surcharge.

SDIP - ACCIDENTS

Apply a surcharge for each accident where an insurer paid a claim that equals:

- \$1000 or more after any *deductible* is applied

If during the *experience period*, one driver had two accidents, each of which resulted in damage to property but have not been assigned a surcharge because they fell under the dollar threshold above, rate these as a single chargeable accident.

Apply a surcharge for any accident resulting in Bodily Injury, death, or that occurred as a result of inattentive driving, including:

- Falling asleep behind the wheel of a moving vehicle
- Upset, overturn, or collision with a fixed object
- Reckless disregard of adverse driving conditions which results in a chargeable accident

No surcharges apply for accidents under the following circumstances:

- The operator is demonstrated to be a *named insured* or principal operator under a separate policy
- *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)
- The applicant, owner, or resident operator is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by, or on behalf of, other persons involved in the accident
- 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 the accident
- 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
- 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
- Accidents involving damage by contact with animals or fowl
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using auto in response to an emergency if the operator 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)

SDIP - CONVICTIONS

Minor Convictions

Minor convictions are defined as any violation other than a major conviction.

- A surcharge will be assigned on a per vehicle basis for convictions that occur during the *experience period*.
- If there is a chargeable accident in conjunction with a minor conviction, charge for the accident only.
- If there is a chargeable accident in conjunction with a major conviction, charge for both the accident and major conviction.

Eligible Major Convictions

Eligible Major Convictions include the following:

- Driving under the influence of intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Driving without a license
- Speeding in a school zone

Ineligible convictions:

The following convictions are ineligible for any tier:

- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless, careless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

SDIP - WAIVER OF FIRST ACCIDENT SURCHARGE

SDIP surcharges will not apply if during the five years immediately preceding an accident or conviction:

- The policy has been in force with the Company without a lapse in coverage
- There are no other accidents or convictions chargeable under SDIP during those specified years
- There are no other accidents or convictions for which SDIP surcharges were already forgiven

The waiver will not apply if:

- The surcharge being assigned is the result of the combination of two or more property damage accidents which were not separately surcharged under SDIP
- There is a chargeable accident or conviction subsequent to the waiver
- The conviction is a major conviction

Only one accident or conviction will be waived, regardless of the number of vehicles or operators on the policy.

Initial information needed to assign the proper Driving Record Sub Classification will be obtained by one or more of the following:

- An application signed by the insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE)

TUIC AU Coverages

ANTIQUE VEHICLES

Refer to Company before binding

An antique vehicle is a Private Passenger vehicle 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an agreed value basis.

Liability Rates

40% of the Private Passenger *auto* rate (minimum premium \$30)

Medical Payments, Uninsured Motorists, and Underinsured Motorists Rates

Charge Private Passenger auto base rates or premiums.

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the *auto*.
- Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.
- Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals.

This coverage applies only if the equipment is:

1. Permanently installed in the auto; or
2. Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit, which is permanently installed in the auto;

At the time of loss;

1. The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
2. The equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased, but are not limited to:

- Citizens band radios
- Telephones
- Two-way mobile radios
- Scanning monitor receivers
- Television monitor receivers
- Video cassette recorders
- Audio cassette recorders
- Personal computers

Note: Electronic equipment that is specifically designed solely for the reproduction of sound and is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto;

At the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional charge.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for discs and other media is available for an additional premium charge.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT RATES

TOTAL COST NEW OF EQUIPMENT AND ACCESSORIES	PREMIUM PER CAR
\$500 or less	\$30
\$501 - \$1,000	\$60
\$1,001 - \$1,500	\$90
\$1,501 - \$2,000	\$120
\$2,001 - \$2,500	\$150
\$2,501 - \$3,000	\$180
\$3,001 - \$3,500	\$210
\$3,501 - \$4,000	\$240
\$4,001 - \$4,500	\$284
\$4,501 - \$5,000	\$300
Over \$5,001	Refer to Company

NOTE: To develop Rates over \$5,000:

- Use the per car premium of \$300, add the premium based on the table above for each limit above \$5,001.

Ex: Cost of New Equipment \$6,500 to Develop Premium:

- \$300 base (per car premium up to \$5,000), add \$90 (per car premium up to \$1,500)
- Total Premium for \$6,500 of coverage is \$390

AUTO LOAN LEASE GAP COVERAGE

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:

- *Auto* Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- Coverage may not be added for vehicles more than three model years old.

This coverage is automatically included with [Repair or Replacement Plus Coverage](#).

Attach:

PP 0335: Auto Loan Lease Gap Coverage Endorsement

Auto Loan Lease Gap Coverage Rate

5% of both the Comprehensive and Collision premium

BODILY INJURY

INCREASED LIMITS

LIMIT	FACTOR
25,000/50,000	0.85
50,000/100,000	0.90
100,000/200,000	0.95
100,000/300,000	1.00
150,000/300,000	1.03
250,000/500,000	1.12
300,000/300,000	1.15
500,000/500,000	1.20

CLASSIC VEHICLES

Refer to Company before binding

A classic vehicle is a Private Passenger vehicle 10 years or older and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model. Coverage is not provided on an agreed value basis.

Attach:

PP 0308: Coverage for Damage to Your *Auto* (Stated Amount Maximum Limit of Liability)

Liability, Medical Payments, Uninsured and Underinsured Motorists Coverage Rates

Classify and rate as a Private Passenger auto .

Physical Damage Rates

Assign a model year symbol based on the stated amount of the vehicles. Classify and rate the vehicle using the base rate for the current model year.

COMBINED SINGLE LIMITS

INCREASED LIMITS

LIMIT	FACTOR
50,000	0.83
60,000	0.84
75,000	0.85
100,000	0.88
200,000	0.95
300,000	1.00
500,000	1.12

COMPREHENSIVE AND COLLISION

COMPREHENSIVE DEDUCTIBLES

DEDUCTIBLE	FACTOR
ACV	2.30
\$50	1.90
\$100	1.60
\$200	1.40
\$250	1.30
\$500	1.00
\$1,000	0.80
\$2,500	0.76
\$5,000	0.64

COLLISION DEDUCTIBLES

DEDUCTIBLE	FACTOR
\$100	1.45
\$200	1.35
\$250	1.28
\$500	1.00
\$1,000	0.75
\$2,500	0.66
\$5,000	0.57

CUSTOMIZING EQUIPMENT

Coverage is available only when Comprehensive and/or *Collision coverage* is afforded.

Attach:

PP 0318: *Customized Equipment* Coverage Endorsement

Customized Pickup and Van Rates

Determine the cost new of the vehicle, including customization. Multiply the physical damage premium by the appropriate factor in the table below.

1990 AND SUBSEQUENT MODELS		1989 AND PRIOR MODELS	
VALUE	FACTOR	VALUE	FACTOR
Less than \$20,000	1.30	Less than \$15,000	1.20
\$20,001-\$30,000	1.70	\$15,001-\$25,000	1.40
\$30,001-\$39,999	2.30	\$25,001-\$34,999	1.55
\$40,000 and over	2.50	\$35,000 and over	1.75

ELECTRIC AUTOS

REFER TO COMPANY

An electric *auto* is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

LIABILITY

Charge 75% of the applicable Private Passenger base rate.

MEDICAL PAYMENTS, UNINSURED MOTORISTS, AND UNDERINSURED MOTORISTS COVERAGE

Charge the Private Passenger base rates or premiums.

PHYSICAL DAMAGE

Charge the applicable Private Passenger base rate.

EXTENDED NON-OWNED LIABILITY COVERAGE

Coverage may be extended to a *named insured* or resident relative described below, as long as that individual is not employed by a garage.

Attach:

PP 0306: Extended Non-Owned Coverage for Named Individual

EXTENDED NON-OWNER LIABILITY COVERAGE RATES

If there is no Primary liability in effect on the vehicle, charge 50% of the liability premium that would apply if the furnished auto were rated as an *owned* auto on the policy. The premiums are for the minimum financial responsibility requirement limits in the state.

Named insured, spouse, or a resident relative who is furnished an auto for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$12	\$10	\$1

Auto not furnished for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$10	\$8	\$1

MEDICAL PAYMENTS RATES PER PERSON

Available only if Single Limit Liability or Bodily Injury and Property Damage coverages are extended.

MEDICAL PAYMENTS LIMIT OF POLICY TO WHICH ATTACHED	AUTO FURNISHED FOR REGULAR USE	AUTO NOT FURNISHED FOR REGULAR USE
\$1,000	\$3	\$2
\$2,000	\$4	\$2
\$5,000	\$5	\$3
\$10,000	\$7	\$5

**FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS - LIABILITY
COVERAGE ONLY**

An auto used in the business of the US Government by one of its employees may be rated as *Pleasure, Work Less Than 15 Miles*, or *Work 15 Miles or More*, as long as it is not used as a public or livery conveyance for passengers and is not rented to others.

Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach:

PP 0301: Federal Employees Using Autos in Government Business

LIMITED MEXICO COVERAGE

At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border.

Attach:

PP 0321: Mexico Coverage Endorsement

Mexico Coverage Endorsement Rate

\$6 per vehicle

MEDICAL PAYMENTS

INCREASED LIMITS

LIMIT	FACTOR
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000	2.08
75,000	2.29
100,000	2.50

ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (PIP)

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, registered or principally garaged in Arkansas.

If one or more of these coverages are afforded; Attach:
PP 0582 – Personal Injury Protection Coverage – Arkansas

EXCEPTION:

- 1) The named insured has the right to reject one or more of such coverage in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
- 2) Subsequent renewal, reinstatements, substitute, amended or replacement policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.
- 3) The Classifications and SDIP Rules do NOT apply to Work Loss Coverage and/or Accidental Death Benefit.

COVERAGES AND RATES

MEDICAL PAYMENTS INSURANCE

- 1) Limits: Statutory Limit per person - \$5,000
 - a) Higher limits are permitted, only when the named insured has rejected the Statutory Limit.
 - b) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 - c) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.
- 2) Rates:
 - a) Use the base rates for [Medical Payments Insurance](#).
 - b) The Classifications and SDIP Rules apply.

Refer all exceptions to Eligibility above for rejection procedures.

WORK LOSS COVERAGE

Any benefits payable under this option commence 8 days after the date of the accident and the following limitations apply:

- 1) Income Earner – maximum weekly limit of \$140 for 52 weeks.
- 2) Non-Income Earner – maximum weekly limit of \$70 for 52 weeks.

The flat rate per car for this coverage is \$3

ACCIDENTAL DEATH BENEFIT

- 1) Limits: Maximum per person - \$5,000

The flat rate per car for this coverage is \$2

Note:

When adding Work Loss Coverage and/or Accidental Death Benefit: When adding Coverage to outstanding policies; Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$2 per policy up to a maximum of the rate per car, shown above.

MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach:

PP 0323: Miscellaneous Type Vehicles

PP 0328: Miscellaneous Type Vehicles (Motor Homes)

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS RATES

Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.

Pleasure Use Motor Homes - Charge 65% of the otherwise applicable All Other Class/Pleasure rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

PHYSICAL DAMAGE RATES

Determine the value, including any custom built additions and "covered property", and assign a model year symbol. "Covered property" means awning, cabanas, or equipment designed to create additional living facilities, excluding business or office equipment or articles which are sale samples or used in exhibitions. For custom built motor homes, the model year of the chassis determines the model year of the motor homes.

Assign a symbol based on the stated amount, from the table for 1990 and Subsequent Model Years. For 1989 and Prior Model Year Motor Homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base as follows (Statistical Code - Use the code for Symbol 21 (A):

Collision	1.4% for each \$1,000, or part of \$1,000 over \$65,000
Comprehensive	1.7% for each \$1,000, or part of \$1,000 over \$65,000

Motor Homes used in driving to or from work or used in business should be classified and rated as private passenger autos, using the base rates calculated above.

If the motor home is classified as pleasure use, use the rate calculated above times 45% (SDIP does not apply).

For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

NON-RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal Auto Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$250	\$0.80
Comprehensive	\$250	\$0.52

PARKED AUTO COLLISION

The Collision *Deductible* amount will not apply to any loss caused by collision if the vehicle is legally parked and *unoccupied* while in the charge of the insured or family member; subject to the provisions of the endorsement.

Attach:

AU 40: Parked Automobile Collision

PARKED AUTO COLLISION RATES

LIMIT	PREMIUM PER CAR
\$100	\$10
\$200	\$14
\$250	\$18

PICKUPS AND VANS

Pickups and vans should be rated as private passenger vehicles for *liability* and physical damage. For non-symbol pickups, use the table below to determine a symbol.

When a pickup is used to transport a camper with facilities for cooking or sleeping that is not permanently attached, add the cost of the camper body to the cost of the pickup. When a pickup is used to transport a permanently attached camper, refer to the rates for Miscellaneous Vehicles – Motor Homes. There is no charge for caps (shells with no sleeping or cooking facilities), covers or bedliners.

PRICE AT FACTORY (FOB) 1950-1975	PRICE AT FACTORY (FOB) 1976-1980	PRICE AT FACTORY (FOB) 1981-1989	PRICE AT FACTORY (FOB) 1990 & SUB.	SYMBOL	1950-1989 SYMBOL CODE	1990 & SUB. SYMBOL CODE
\$0-1,600	\$0-1,600	\$0-1,600	\$0-6,500	1	1	1
1,601-2,100	1,601-2,100	1,601-2,100	6,501-8,000	2	2	2
2,101-2,750	2,101-2,750	2,101-2,750	8,001-9,000	3	3	3
2,751-3,700	2,751-3,700	2,751-3,700	9,001-10,000	4	4	4
3,701-5,000	3,701-5,000	3,701-5,000	10,001-11,250	5	5	5
5,001-6,500	5,001-6,500	5,001-6,500	11,251-12,500	6	6	6
6,501-10,000	6,501-8,000	6,501-8,000	12,501-13,750	7	7	7
	8,001-10,000	8,001-10,000	13,751-15,000	8	8	8
	10,001-12,500	10,001-12,500	15,001-16,250	10	J	A
	12,501-15,000	12,501-15,000	16,251-17,500	11	K	C
	15,001-17,500	15,001-17,500	17,501-18,750	12	M	E
	17,501-20,000	17,501-20,000	18,751-20,000	13	N	F
	20,001+	20,001-24,000	20,001-22,000	14	P	G
		24,001-28,000	22,001-24,000	15	R	H
		28,001-33,000	24,001-26,000	16	S	J
		33,001-39,000	26,001-28,000	17	T	K
		39,001-46,000	28,001-30,000	18	U	L
		46,001-55,000	30,001-33,000	19	V	M
		55,001-65,000	33,001-36,000	20	W	N
		65,001+	36,001-40,000	21	A	P
			40,000-45,000	22		R
			45,001-50,000	23		T
			50,001-60,000	24		U
			60,001-70,000	25		W
			70,001-80,000	26		X
			80,001+	27		Y

PROPERTY DAMAGE

INCREASED LIMITS

LIMIT	FACTOR
10,000	0.93
25,000	0.94
50,000	0.97
100,000	1.00
200,000	1.08
250,000	1.11

RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal *Auto* Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

A recreational trailer is a non-self-propelled unit equipped as living quarters (cooking, dining, plumbing, or refrigeration facilities). The insured must maintain a separate and permanent residence other than the recreational trailer.

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0307: Trailer/Camper Body Coverage (Stated Amount Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

Collision and *Comprehensive Coverage* - Use Motor Home Rates

RENTAL REIMBURSEMENT

Coverage may be provided for any transportation expenses incurred by the insured as the result of a loss to a vehicle listed on the policy or a non-owned *auto*. The rates for this coverage are not subject to classification rating or modification by any rating plan.

Only policies providing *Comprehensive Coverage* may be afforded either Extended Transportation Expenses Coverage. Note this coverage is extended without charge at the limits of \$20 per day, \$600 maximum, through purchase of Comprehensive Coverage.

Attach:

PP 0302: Increased Limits Transportation Expense Coverage Endorsement

RENTAL REIMBURSEMENT RATES

PER DAY/MAX	PREMIUM PER CAR
30/900	\$12
40/1200	\$24
50/1500	\$32

REPAIR OR REPLACEMENT PLUS

The Limit of Liability provisions for Part D, Coverage for Damage to Your *Auto*, can be changed from ACTUAL CASH VALUE to *REPLACEMENT COST* for losses caused by other than fire, theft or larceny.

The Limit of Liability for other than these losses will be the lesser of the reasonable cost of repair with parts of like kind and quality or the cost of a new vehicle of the same make, if possible; similar vehicle size class; and similar body type and equipment as the damaged vehicle.

- For total loss, we will pay the unpaid amount due on the lease/loan less any deductions specified under the endorsement.
- The endorsement is available only for vehicles purchased or leased new.
- Coverage is not available on excessively high-valued autos or unique vehicles.
- Coverage must be added within 180 days of delivery of the new or leased vehicle.
- Repair or Replacement Coverage must be maintained continuously on the auto. Coverage on the vehicle cannot be reinstated, once it has been discontinued.
- Repair or Replacement Auto Loan/Lease Coverage is available only if Collision and *Comprehensive coverage* are carried for the auto.

Note: This coverage includes [Auto Loan Lease Gap Coverage](#).

Attach:

AU 684: Repair or Replacement Plus Endorsement

REPAIR OR REPLACEMENT PLUS RATE

15% of the combined Comprehensive and Collision premium

GOLF CARTS

REFER TO COMPANY BEFORE BINDING COVERAGE

A gold cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course.

LIABILITY

Charge 25% of the Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits).

Minimum premium charge \$30

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$200	0.43
Comprehensive	\$100	0.35
	\$200	0.28

Attach:

PP 0323: Miscellaneous Type Vehicle Endorsement - Golf Carts

INCREASED LIMITS FOR EXCESS SOUND REPRODUCING EQUIPMENT

Coverage may be extended for electronic equipment which is specifically designed for the reproduction of sound and is:

- Permanently installed in the vehicle
- Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently in-stalled in the vehicle

at time of loss, along with accessories used with such equipment is automatically covered under the policy without additional premium charge.

However, equipment designed solely for the reproduction of sound and accessories used with such equipment, which is installed in locations not used by the vehicle manufacturer for installation of such equipment or accessories, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

EXCESS SOUND REPRODUCING EQUIPMENT RATES

MAXIMUM LIMIT OF LIABILITY FOR EXCESS SOUND REPRODUCING EQUIPMENT	PREMIUM PER CAR
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

SUSPENSION OF INSURANCE

Under any policy providing just physical damage coverage, only Collision may be suspended. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:

- Insurance may be reinstated upon the named insured 's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
- The Reinstatement of Insurance Endorsement shall not extend the policy beyond its original expiration date.
- Pro Rata premium credit shall be granted for the period of suspension upon reinstatement. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the *policy period*.
- If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- If Liability coverage is suspended on all owned autos, coverage for which separate premiums apply - including uninsured motorists coverage, *underinsured motorists* coverage, medical payments coverage or extended liability coverage provided under the use of other autos provisions - may be continued in force without premium adjustment for these coverages.
- If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, afforded with-out separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 1. A description of each auto.
 2. The dates between which it was laid up because of the strike.
 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

TOWING AND LABOR COST

Coverage may be written only for Private Passenger autos.

Attach:

PP 0303: *Towing and Labor* Costs Coverage Endorsement

Towing and Labor Cost Rates

PER OCCURRENCE LIMIT	PREMIUM PER CAR
\$25	\$4
\$50	\$6
\$75	\$8

UMBRELLA (PCL)

Covers personal (non-business) *liability* exposure. Refer to company before binding limits over \$2,000,000. Minimum primary coverage required:

- BI and PD *Liability* of 250,000/500,000/100,000, or
- Combined *Single Limits* of 300,000
- Comprehensive Personal Liability, Employer's Liability, and Watercraft Liability Limits of 300,000
- Recreational Vehicle Liability (including Motorcycles) of 500,000

Coverage for Personal Injury and Property Damage, as defined in the policy, for which there is no underlying limit requirement is subject to a self-retention limit of \$250 including the following:

- Care, Custodial, and Control
- Contractual Liability
- Personal Injury
- Water Damage Legal Liability
- Fire Legal Liability

Attach:

AK 5542: Personal Catastrophe Liability

UMBRELLA (PCL) RATES

ANNUAL BASE RATES - ONE VEHICLE AND ONE HOUSE

\$1,000,000 Limit of Liability

TERRITORY	AREA	RATE
II	Entire State	\$175

INCREASED LIMIT FACTORS

Refer to Company prior to binding.

LIMIT	FACTOR
\$2,000,000	1.60
\$3,000,000	2.20
\$4,000,000	2.80
\$5,000,000	3.40

ANNUAL CHARGES FOR ADDITIONAL EXPOSURES

EXPOSURE	RATE	FORM NUMBER
Each additional vehicle in excess of one	\$66	
Young Driver Surcharge - each driver 24 year or younger	\$72	
Each additional house in excess of one	\$11	
Each recreational vehicle	\$24	
Each boat not in excess of 40 feet	\$58	AK 3657
Each known Employer's Liability exposure	\$7	
Each dwelling/apartment unit	\$11	AK 3664
Each office or studio location	\$11	AK 3733

UNINSURED MOTORISTS - BODILY INJURY & PROPERTY DAMAGE COVERAGE

This form of *auto* insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy.

This form of auto insurance for Bodily Injury and Property Damage Uninsured Motorists Coverage 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. Increased limits must be provided at such higher limits as may be desired by the insured but may not be in excess of the liability limits of the policy.

If Uninsured Motorists Coverage is afforded, it must apply to all vehicles insured on the policy.

EXCEPTIONS:

- The named insured has the right to reject such coverage.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

1. Basic Limits

The rates for \$25,000/50,000 Split Limit Bodily Injury Liability Uninsured Motorists Coverage or the \$75,000 Single Limit Liability Coverage are shown on the State Rate Pages. For Multi-car risks, the rate is applied to each car, including the first car. The rates for \$25,000 Property Damage Uninsured Motorists Coverage are shown on the State Rate Pages. Property Damage Uninsured Motorists Coverage is subject to a \$200 deductible.

2. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. Rejection of Coverage

- a. The named insured has the right to reject such coverage in writing.

Note: The written rejection must be endorsed, attached, stamped or otherwise made a part of the policy to be effective.

- b. Subsequent renewal policies issued by the same insurer need not provide the rejected coverages unless the named insured requests such coverage in writing.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage - Arkansas

UNINSURED MOTORISTS - INCREASED LIMIT FACTORS

SINGLE LIMIT BODILY INJURY & PD - SINGLE/MULTI	
LIMIT	FACTOR
50,000	0.74
60,000	0.86
75,000	1.00
100,000	1.28
200,000	1.44
300,000	1.84
500,000	2.16

SPLIT LIMITS			
BODILY INJURY - SINGLE/MULTI		PROPERTY DAMAGE - SINGLE/MULTI	
LIMIT	FACTOR	LIMIT	FACTOR
25,000/50,000	1.00	25,000	1.00
50,000/100,000	1.22	50,000	1.20
100,000/200,000	1.35	75,000	1.35
100,000/300,000	1.54	100,000	1.44
150,000/300,000	1.61	200,000	1.56
300,000/300,000	1.69	250,000	1.72
250,000/500,000	1.72	300,000	1.84
500,000/500,000	1.92	500,000	2.01

TUIC AU Rating Factors and Base Rates
RATING ORDER

Round to the nearest whole dollar after each step. The rating information below does not contain a complete list of coverage options available.

	BI	PD	CSL	MED	statutory mED PAY / PIP	UM/UIM	COMP	COLL
Base Rate								
Tier Factor	*	*	*	*	*		*	*
Unacceptable Risk/Undisclosed Operator	*	*	*	*	*		*	*
Increased Limit Factor or Dollar Amount	*	*	*	*	*	*		
Model Year and Symbol Factor							*	*
Deductible Factor							*	*
Primary Class (+/-) Secondary Class	*	*	*	*	*		*	*
Vehicle Type Surcharge	*	*	*	*	*		*	*
Anti-Lock Brake Discount	*	*	*					
Customization Factor							*	*
Anti Theft Discount							*	
Accident Prevention Course Discount	*	*	*	*	*		*	*
Passive Restraint Discount				*	*			
Package Plus Factor	*	*	*	*	*		*	*
Network Discount	*	*	*	*	*	*	*	*
Work Loss Coverage					+			
Accidental Death Benefit					+			
DEVELOPED PREMIUM								

ANNUAL BASE RATES

TERRITORY	BODILY INJURY 100/300	PROPERTY DAMAGE 100,000	COMBINED SINGLE LIMIT 300,000	MEDICAL PAYMENTS 5,000	COMPREHENSIVE <i>DEDUCTIBLE</i> 500	COLLISION DEDUCTIBLE 500
1	333	189	580	41	49	248
3	228	158	426	39	70	252
5	266	166	478	37	86	295
6	291	187	529	42	76	313
8	300	214	566	45	94	320
9	281	184	514	38	76	343
10	204	126	366	39	50	226
11	333	233	624	43	97	379
21	288	160	498	45	145	406
31	233	144	418	39	110	306
41	235	148	424	31	84	267
71	230	142	412	40	103	258
81	277	190	515	47	119	414

ANNUAL BASE RATES

UNINSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNINSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

ANNUAL BASE RATES

UNINSURED MOTORISTS - PROPERTY DAMAGE

Combined Single Limit - \$25,000

TERRITORY	SINGLE CAR	MULTI CAR
1	11	11
3	11	11
5	11	11
6	11	11
8	11	11
9	11	11
10	11	11
11	11	11
21	11	11
31	11	11
41	11	11
71	11	11
81	11	11

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

TUIC AU CLASS FACTORS

PRIMARY CLASS DETERMINATION

Classify the vehicle according to the age, sex, and marital status of the operator, the use of the *auto* and the eligibility of youthful operators for the *Driver Training* and *Good Student* discounts. If the number of vehicles exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.

Changes to the attained age or driving record of an operator, or to the assigned symbol of a vehicle as a result of loss review, will be effective at the next renewal. All other changes, including adding an operator mid-term, will be made on a pro-rata basis.

A person in active military service of the US Armed Forces is not considered a resident in the applicant's household unless this person customarily operates the auto.

Youthful Operators

If a youthful operator is a student residing at an educational institution over 100 miles from the auto's principal garaging location, the auto is rated as if the student is married.

For Single Car Risks: The youthful operator with the highest primary rating factor will apply.

For Multi Car Risks: Assign principal youthful operators to the autos they principally operate. Assign other youthful operators to remaining autos as follows:

Determine the primary pleasure use rating factors of all youthful operators.

Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently. Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

Any remaining autos are rated at the appropriate All Other Operator classification.

Operators Age 50 and Over

If all operators in the household are age 50 or over, the unassigned vehicle class will apply to autos in excess of the number of operators.

SECONDARY CLASS DETERMINATION

The driving record sub-classification is determined from the number of Driving Record surcharges accumulated during the experience period.

Determine the number of surcharges applicable to each operator

- If an auto is customarily operated by one operator, assign a Sub-Classification based on the surcharges generated by that operator.
- If two or more operators customarily operate the same auto, determine the Sub-Classification based on the total number of surcharges generated by all operators who customarily operate the auto.
- If all operators who customarily operate the auto have generated no surcharges, assign Sub-Classification 0 to that auto.

Use the Secondary Rating Factor table below to determine the applicable accident and conviction surcharges.

The Primary Rating Factors shall be modified by the addition, or subtraction of the appropriate factor from the table below. Surcharges do not apply to Comprehensive Coverage and Uninsured Motorists Coverage. Comprehensive Coverage and Uninsured Motorists Coverage shall be rated at 0.

CLASS CODE DETERMINATION

Positions 1-4	Primary Classification
Position 5	1 = Single Car 2 = Multi Car
Position 6	Accident Surcharge Code
Position 7	Violation Surcharge Code
Position 8	1 = Standard Performance 2 = Intermediate Performance 3 = High Performance 4 = Sports Performance 5 = Sports Premium Performance 6 = Unacceptable Vehicle 7 = Restricted Vehicle

SECONDARY CLASS FACTORS

SINGLE CAR POLICIES

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	0.00	0.30	0.40	0.50	1.40	2.70	4.00
1 MINOR 24-36 MONTHS	1	0.05	0.35	0.45	0.55	1.45	2.75	4.05
1 MINOR 12-23 MONTHS	2	0.10	0.40	0.50	0.60	1.50	2.80	4.10
1 MINOR < 12 MONTHS	3	0.15	0.45	0.55	0.65	1.55	2.85	4.15
2 MINORS	4	0.40	0.70	0.80	0.90	1.80	3.10	4.40
3 MINORS	5	0.70	1.00	1.10	1.20	2.10	3.40	4.70
4+ MINORS OR 1+ MAJORS	6	1.20	1.50	1.60	1.70	2.60	3.90	5.20

MULTI CAR POLICY

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	-0.20	0.10	0.20	0.30	1.20	2.50	3.80
1 MINOR 24-36 MONTHS	1	-0.15	0.15	0.25	0.35	1.25	2.55	3.85
1 MINOR 12-23 MONTHS	2	-0.10	0.20	0.30	0.40	1.30	2.60	3.90
1 MINOR < 12 MONTHS	3	-0.05	0.25	0.35	0.45	1.35	2.65	3.95
2 MINORS	4	0.20	0.50	0.60	0.70	1.60	2.90	4.20
3 MINORS	5	0.50	0.80	0.90	1.00	1.90	3.20	4.50
4+ MINORS OR 1+ MAJORS	6	1.00	1.30	1.40	1.50	2.40	3.70	5.00

TUIC AU PRIMARY CLASS PLAN

UNASSIGNED VEHICLES

CLASS CODE	VEHICLE USE	COMP FACTOR	OTHER THAN COMP FACTOR
3001	Pleasure or Farm	1.00	1.00
4001	Drive to Work <15 Miles	1.05	1.05
5001	Drive to Work 15 Miles or More	1.08	1.08
6001	Business Use	1.12	1.12

PRIMARY CLASS FACTORS

NO YOUTHFUL OPERATORS - MARRIED FEMALE

NO YOUTHFUL OPERATORS – MARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3357	1.05	1.20	4357	1.10	1.26	5357	1.13	1.30	6357	1.18	1.34	7357	0.95	1.08
26	3359	1.04	1.15	4359	1.09	1.21	5359	1.12	1.24	6359	1.16	1.29	7359	0.94	1.04
27	3361	1.03	1.10	4361	1.08	1.16	5361	1.11	1.19	6361	1.15	1.23	7361	0.93	0.99
28	3363	1.02	1.08	4363	1.07	1.13	5363	1.10	1.17	6363	1.14	1.21	7363	0.92	0.97
29	3365	1.01	1.05	4365	1.06	1.10	5365	1.09	1.13	6365	1.13	1.18	7365	0.91	0.95
30-34	3367	1.00	1.00	4367	1.05	1.05	5367	1.08	1.08	6367	1.12	1.12	7367	0.90	0.90
35-39	3368	0.98	0.98	4368	1.03	1.03	5368	1.06	1.06	6368	1.10	1.10	7368	0.88	0.88
40-44	3369	0.95	0.95	4369	1.00	1.00	5369	1.03	1.03	6369	1.06	1.06	7369	0.86	0.86
45-49	3370	0.92	0.93	4370	0.97	0.98	5370	0.99	1.00	6370	1.03	1.04	7370	0.83	0.84
50-54	3371	0.90	0.90	4371	0.95	0.95	5371	0.97	0.97	6371	1.01	1.01	7371	0.81	0.81
55-59	3372	0.85	0.80	4372	0.89	0.84	5372	0.92	0.86	6372	0.95	0.90	7372	0.77	0.72
60-64	3373	0.85	0.70	4373	0.89	0.74	5373	0.92	0.76	6373	0.95	0.78	7373	0.77	0.63
65	3374	0.86	0.70	4374	0.90	0.74	5374	0.93	0.76	6374	0.96	0.78	7374	0.77	0.63
66	3375	0.87	0.70	4375	0.91	0.74	5375	0.94	0.76	6375	0.97	0.78	7375	0.78	0.63
67	3376	0.88	0.70	4376	0.92	0.74	5376	0.95	0.76	6376	0.99	0.78	7376	0.79	0.63
68	3377	0.89	0.70	4377	0.93	0.74	5377	0.96	0.76	6377	1.00	0.78	7377	0.80	0.63
69	3378	0.90	0.70	4378	0.95	0.74	5378	0.97	0.76	6378	1.01	0.78	7378	0.81	0.63
70	3379	0.94	0.70	4379	0.99	0.74	5379	1.02	0.76	6379	1.05	0.78	7379	0.85	0.63
71	3380	0.98	0.70	4380	1.03	0.74	5380	1.09	0.76	6380	1.13	0.78	7380	0.91	0.63
72	3381	1.00	0.70	4381	1.05	0.74	5381	1.11	0.76	6381	1.15	0.78	7381	0.93	0.63
73	3382	1.05	0.70	4382	1.10	0.74	5382	1.13	0.76	6382	1.18	0.78	7382	0.95	0.63
74	3383	1.10	0.70	4383	1.16	0.74	5383	1.19	0.76	6383	1.23	0.78	7383	0.99	0.63
75	3384	1.15	0.70	4384	1.21	0.74	5384	1.24	0.76	6384	1.29	0.78	7384	1.04	0.63
76	3385	1.20	0.70	4385	1.26	0.74	5385	1.30	0.76	6385	1.34	0.78	7385	1.08	0.63
77	3386	1.25	0.70	4386	1.31	0.74	5386	1.35	0.76	6386	1.40	0.78	7386	1.13	0.63
78	3387	1.30	0.70	4387	1.37	0.74	5387	1.40	0.76	6387	1.46	0.78	7387	1.17	0.63
79	3388	1.40	0.70	4388	1.47	0.74	5388	1.51	0.76	6388	1.57	0.78	7388	1.26	0.63
80	3389	1.50	0.70	4389	1.58	0.74	5389	1.62	0.76	6389	1.68	0.78	7389	1.35	0.63
81	3390	1.60	0.70	4390	1.68	0.74	5390	1.73	0.76	6390	1.79	0.78	7390	1.44	0.63
82	3391	1.70	0.70	4391	1.79	0.74	5391	1.84	0.76	6391	1.90	0.78	7391	1.53	0.63
83	3392	1.80	0.70	4392	1.89	0.74	5392	1.94	0.76	6392	2.02	0.78	7392	1.62	0.63
84	3393	1.90	0.70	4393	2.00	0.74	5393	2.05	0.76	6393	2.13	0.78	7393	1.71	0.63
85-99	3394	2.20	0.70	4394	2.31	0.74	5394	2.38	0.76	6394	2.46	0.78	7394	1.98	0.63

NO YOUTHFUL OPERATORS - MARRIED MALE

NO YOUTHFUL OPERATORS – MARRIED MALE																
AGE	*OTC: OTHER THAN COMP															
	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE			
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
25	3157	1.05	1.25	4157	1.10	1.31	5157	1.13	1.35	6157	1.18	1.40	7157	0.95	1.13	
26	3159	1.04	1.20	4159	1.09	1.26	5159	1.12	1.30	6159	1.16	1.34	7159	0.94	1.08	
27	3161	1.03	1.15	4161	1.08	1.21	5161	1.11	1.24	6161	1.15	1.29	7161	0.93	1.04	
28	3163	1.02	1.10	4163	1.07	1.16	5163	1.10	1.19	6163	1.14	1.23	7163	0.92	0.99	
29	3165	1.01	1.05	4165	1.06	1.10	5165	1.09	1.13	6165	1.13	1.18	7165	0.91	0.95	
30-34	3167	1.00	1.00	4167	1.05	1.05	5167	1.08	1.08	6167	1.12	1.12	7167	0.90	0.90	
35-39	3168	0.98	0.98	4168	1.03	1.03	5168	1.06	1.06	6168	1.10	1.10	7168	0.88	0.88	
40-44	3169	0.95	0.95	4169	1.00	1.00	5169	1.03	1.03	6169	1.06	1.06	7169	0.86	0.86	
45-49	3170	0.92	0.93	4170	0.97	0.98	5170	0.99	1.00	6170	1.03	1.04	7170	0.83	0.84	
50-54	3171	0.90	0.90	4171	0.95	0.95	5171	0.97	0.97	6171	1.01	1.01	7171	0.81	0.81	
55-59	3172	0.85	0.80	4172	0.89	0.84	5172	0.92	0.86	6172	0.95	0.90	7172	0.77	0.72	
60-64	3173	0.85	0.70	4173	0.89	0.74	5173	0.92	0.76	6173	0.95	0.78	7173	0.77	0.63	
65	3174	0.86	0.70	4174	0.90	0.74	5174	0.93	0.76	6174	0.96	0.78	7174	0.77	0.63	
66	3175	0.87	0.70	4175	0.91	0.74	5175	0.94	0.76	6175	0.97	0.78	7175	0.78	0.63	
67	3176	0.88	0.70	4176	0.92	0.74	5176	0.95	0.76	6176	0.99	0.78	7176	0.79	0.63	
68	3177	0.89	0.70	4177	0.93	0.74	5177	0.96	0.76	6177	1.00	0.78	7177	0.80	0.63	
69	3178	0.90	0.70	4178	0.95	0.74	5178	0.97	0.76	6178	1.01	0.78	7178	0.81	0.63	
70	3179	0.94	0.70	4179	1.01	0.74	5179	1.04	0.76	6179	1.07	0.78	7179	0.86	0.63	
71	3180	0.98	0.70	4180	1.05	0.74	5180	1.08	0.76	6180	1.12	0.78	7180	0.90	0.63	
72	3181	1.00	0.70	4181	1.08	0.74	5181	1.11	0.76	6181	1.15	0.78	7181	0.93	0.63	
73	3182	1.05	0.70	4182	1.14	0.74	5182	1.17	0.76	6182	1.21	0.78	7182	0.97	0.63	
74	3183	1.10	0.70	4183	1.18	0.74	5183	1.21	0.76	6183	1.26	0.78	7183	1.01	0.63	
75	3184	1.15	0.70	4184	1.24	0.74	5184	1.28	0.76	6184	1.33	0.78	7184	1.07	0.63	
76	3185	1.20	0.70	4185	1.26	0.74	5185	1.30	0.76	6185	1.34	0.78	7185	1.08	0.63	
77	3186	1.25	0.70	4186	1.31	0.74	5186	1.35	0.76	6186	1.40	0.78	7186	1.13	0.63	
78	3187	1.30	0.70	4187	1.37	0.74	5187	1.40	0.76	6187	1.46	0.78	7187	1.17	0.63	
79	3188	1.40	0.70	4188	1.47	0.74	5188	1.51	0.76	6188	1.57	0.78	7188	1.26	0.63	
80	3189	1.50	0.70	4189	1.58	0.74	5189	1.62	0.76	6189	1.68	0.78	7189	1.35	0.63	
81	3190	1.60	0.70	4190	1.68	0.74	5190	1.73	0.76	6190	1.79	0.78	7190	1.44	0.63	
82	3191	1.70	0.70	4191	1.79	0.74	5191	1.84	0.76	6191	1.90	0.78	7191	1.53	0.63	
83	3192	1.80	0.70	4192	1.89	0.74	5192	1.94	0.76	6192	2.02	0.78	7192	1.62	0.63	
84	3193	1.90	0.70	4193	2.00	0.74	5193	2.05	0.76	6193	2.13	0.78	7193	1.71	0.63	
85-99	3194	2.20	0.70	4194	2.31	0.74	5194	2.38	0.76	6194	2.46	0.78	7194	1.98	0.63	

NO YOUTHFUL OPERATORS - UNMARRIED FEMALE

NO YOUTHFUL OPERATORS – UNMARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3457	1.20	1.40	4457	1.26	1.47	5457	1.30	1.51	6457	1.34	1.57	7457	1.08	1.26
26	3459	1.15	1.35	4459	1.21	1.42	5459	1.24	1.46	6459	1.29	1.51	7459	1.04	1.22
27	3461	1.10	1.30	4461	1.16	1.37	5461	1.19	1.40	6461	1.23	1.46	7461	0.99	1.17
28	3463	1.08	1.20	4463	1.13	1.26	5463	1.17	1.30	6463	1.21	1.34	7463	0.97	1.08
29	3465	1.05	1.10	4465	1.10	1.16	5465	1.13	1.19	6465	1.18	1.23	7465	0.95	0.99
30-34	3467	1.00	1.00	4467	1.05	1.05	5467	1.08	1.08	6467	1.12	1.12	7467	0.90	0.90
35-39	3468	0.98	0.98	4468	1.03	1.03	5468	1.06	1.06	6468	1.10	1.10	7468	0.88	0.88
40-44	3469	0.95	0.95	4469	1.00	1.00	5469	1.03	1.03	6469	1.06	1.06	7469	0.86	0.86
45-49	3470	0.92	0.93	4470	0.97	0.98	5470	0.99	1.00	6470	1.03	1.04	7470	0.83	0.84
50-54	3471	0.90	0.90	4471	0.95	0.95	5471	0.97	0.97	6471	1.01	1.01	7471	0.81	0.81
55-59	3472	0.85	0.80	4472	0.89	0.84	5472	0.92	0.86	6472	0.95	0.90	7472	0.77	0.72
60-64	3473	0.85	0.70	4473	0.89	0.74	5473	0.92	0.76	6473	0.95	0.78	7473	0.77	0.63
65	3474	0.86	0.70	4474	0.90	0.74	5474	0.93	0.76	6474	0.96	0.78	7474	0.77	0.63
66	3475	0.87	0.70	4475	0.91	0.74	5475	0.94	0.76	6475	0.97	0.78	7475	0.78	0.63
67	3476	0.88	0.70	4476	0.92	0.74	5476	0.95	0.76	6476	0.99	0.78	7476	0.79	0.63
68	3477	0.89	0.70	4477	0.93	0.74	5477	0.96	0.76	6477	1.00	0.78	7477	0.80	0.63
69	3478	0.90	0.70	4478	0.95	0.74	5478	0.97	0.76	6478	1.01	0.78	7478	0.81	0.63
70	3479	0.94	0.70	4479	0.99	0.74	5479	1.02	0.76	6479	1.05	0.78	7479	0.85	0.63
71	3480	0.98	0.70	4480	1.03	0.74	5480	1.06	0.76	6480	1.10	0.78	7480	0.88	0.63
72	3481	1.03	0.70	4481	1.08	0.74	5481	1.11	0.76	6481	1.15	0.78	7481	0.93	0.63
73	3482	1.07	0.70	4482	1.12	0.74	5482	1.16	0.76	6482	1.20	0.78	7482	0.96	0.63
74	3483	1.12	0.70	4483	1.18	0.74	5483	1.21	0.76	6483	1.26	0.78	7483	1.01	0.63
75	3484	1.17	0.70	4484	1.23	0.74	5484	1.27	0.76	6484	1.31	0.78	7484	1.06	0.63
76	3485	1.22	0.70	4485	1.29	0.74	5485	1.32	0.76	6485	1.37	0.78	7485	1.10	0.63
77	3486	1.28	0.70	4486	1.34	0.74	5486	1.38	0.76	6486	1.43	0.78	7486	1.15	0.63
78	3487	1.30	0.70	4487	1.37	0.74	5487	1.40	0.76	6487	1.46	0.78	7487	1.17	0.63
79	3488	1.40	0.70	4488	1.47	0.74	5488	1.51	0.76	6488	1.57	0.78	7488	1.26	0.63
80	3489	1.50	0.70	4489	1.58	0.74	5489	1.62	0.76	6489	1.68	0.78	7489	1.35	0.63
81	3490	1.60	0.70	4490	1.68	0.74	5490	1.73	0.76	6490	1.79	0.78	7490	1.44	0.63
82	3491	1.70	0.70	4491	1.79	0.74	5491	1.84	0.76	6491	1.90	0.78	7491	1.53	0.63
83	3492	1.80	0.70	4492	1.89	0.74	5492	1.94	0.76	6492	2.02	0.78	7492	1.62	0.63
84	3493	1.90	0.70	4493	2.00	0.74	5493	2.05	0.76	6493	2.13	0.78	7493	1.71	0.63
85-99	3494	2.20	0.70	4494	2.31	0.74	5494	2.38	0.76	6494	2.46	0.78	7494	1.98	0.63

NO YOUTHFUL OPERATORS - UNMARRIED MALE

NO YOUTHFUL OPERATORS – UNMARRIED MALE															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
	25	3257	1.35	1.26	4257	1.42	1.32	5257	1.46	1.36	6257	1.51	1.41	7257	1.22
26	3259	1.32	1.27	4259	1.38	1.33	5259	1.42	1.37	6259	1.47	1.42	7259	1.18	1.14
27	3261	1.25	1.25	4261	1.31	1.31	5261	1.35	1.35	6261	1.40	1.40	7261	1.12	1.12
28	3263	1.14	1.14	4263	1.20	1.20	5263	1.23	1.23	6263	1.28	1.28	7263	1.03	1.03
29	3265	1.10	1.10	4265	1.16	1.16	5265	1.19	1.19	6265	1.23	1.23	7265	0.99	0.99
30-34	3267	1.00	1.00	4267	1.05	1.05	5267	1.08	1.08	6267	1.12	1.12	7267	0.90	0.90
35-39	3268	0.98	0.98	4268	1.03	1.03	5268	1.06	1.06	6268	1.10	1.10	7268	0.88	0.88
40-44	3269	0.95	0.95	4269	1.00	1.00	5269	1.03	1.03	6269	1.06	1.06	7269	0.86	0.86
45-49	3270	0.92	0.93	4270	0.97	0.98	5270	0.99	1.00	6270	1.03	1.04	7270	0.83	0.84
50-54	3271	0.90	0.90	4271	0.95	0.95	5271	0.97	0.97	6271	1.01	1.01	7271	0.81	0.81
55-59	3272	0.85	0.80	4272	0.89	0.84	5272	0.92	0.86	6272	0.95	0.90	7272	0.77	0.72
60-64	3273	0.85	0.70	4273	0.89	0.74	5273	0.92	0.76	6273	0.95	0.78	7273	0.77	0.63
65	3274	0.86	0.70	4274	0.90	0.74	5274	0.93	0.76	6274	0.96	0.78	7274	0.77	0.63
66	3275	0.87	0.70	4275	0.91	0.74	5275	0.94	0.76	6275	0.97	0.78	7275	0.78	0.63
67	3276	0.88	0.70	4276	0.92	0.74	5276	0.95	0.76	6276	0.99	0.78	7276	0.79	0.63
68	3277	0.89	0.70	4277	0.93	0.74	5277	0.96	0.76	6277	1.00	0.78	7277	0.80	0.63
69	3278	0.90	0.70	4278	0.95	0.74	5278	0.97	0.76	6278	1.01	0.78	7278	0.81	0.63
70	3279	0.98	0.70	4279	1.03	0.74	5279	1.06	0.76	6279	1.09	0.78	7279	0.88	0.63
71	3280	1.00	0.70	4280	1.05	0.74	5280	1.08	0.76	6280	1.12	0.78	7280	0.90	0.63
72	3281	1.03	0.70	4281	1.08	0.74	5281	1.11	0.76	6281	1.15	0.78	7281	0.93	0.63
73	3282	1.08	0.70	4282	1.14	0.74	5282	1.17	0.76	6282	1.21	0.78	7282	0.97	0.63
74	3283	1.16	0.70	4283	1.21	0.74	5283	1.25	0.76	6283	1.29	0.78	7283	1.04	0.63
75	3284	1.20	0.70	4284	1.26	0.74	5284	1.29	0.76	6284	1.34	0.78	7284	1.08	0.63
76	3285	1.24	0.70	4285	1.30	0.74	5285	1.33	0.76	6285	1.38	0.78	7285	1.11	0.63
77	3286	1.25	0.70	4286	1.31	0.74	5286	1.35	0.76	6286	1.40	0.78	7286	1.13	0.63
78	3287	1.30	0.70	4287	1.37	0.74	5287	1.40	0.76	6287	1.46	0.78	7287	1.17	0.63
79	3288	1.40	0.70	4288	1.47	0.74	5288	1.51	0.76	6288	1.57	0.78	7288	1.26	0.63
80	3289	1.50	0.70	4289	1.58	0.74	5289	1.62	0.76	6289	1.68	0.78	7289	1.35	0.63
81	3290	1.60	0.70	4290	1.68	0.74	5290	1.73	0.76	6290	1.79	0.78	7290	1.44	0.63
82	3291	1.70	0.70	4291	1.79	0.74	5291	1.84	0.76	6291	1.90	0.78	7291	1.53	0.63
83	3292	1.80	0.70	4292	1.89	0.74	5292	1.94	0.76	6292	2.02	0.78	7292	1.62	0.63
84	3293	1.90	0.70	4293	2.00	0.74	5293	2.05	0.76	6293	2.13	0.78	7293	1.71	0.63
85-99	3294	2.20	0.70	4294	2.31	0.74	5294	2.38	0.76	6294	2.46	0.78	7294	1.98	0.63

YOUTHFUL MALE OPERATORS

*OTC: OTHER THAN COMP															
YOUTHFUL OPERATORS															
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT						
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3201	2.96	1.47	5201	3.20	1.59	3202	2.56	1.37	5202	2.76	1.48	
		17	3209	2.79	1.47	5209	3.01	1.59	3210	2.43	1.37	5210	2.62	1.48	
		18	3217	2.54	1.43	5217	2.74	1.54	3218	2.22	1.33	5218	2.40	1.44	
		19	3225	2.38	1.43	5225	2.57	1.54	3226	2.10	1.33	5226	2.26	1.44	
	YES	20	3233	2.19	1.41	5233	2.36	1.52	3234	1.94	1.32	5234	2.09	1.42	
		16	3203	2.76	1.42	5203	2.98	1.53	3204	2.41	1.34	5204	2.60	1.45	
		17	3211	2.61	1.42	5211	2.82	1.53	3212	2.29	1.34	5212	2.47	1.45	
		18	3219	2.38	1.38	5219	2.57	1.49	3220	2.10	1.30	5220	2.26	1.40	
	N/A	19	3227	2.23	1.38	5227	2.41	1.49	3228	1.98	1.30	5228	2.14	1.40	
		20	3235	2.06	1.36	5235	2.23	1.47	3236	1.84	1.29	5236	1.99	1.39	
		21	3241	2.07	1.44	5241	2.23	1.56	3242	1.84	1.34	5242	1.99	1.45	
		22	3245	1.82	1.38	5245	1.97	1.49	3246	1.65	1.29	5246	1.78	1.39	
	MALE OWNER OR PRINCIPAL OPERATOR	NO	23	3249	1.66	1.34	5249	1.80	1.45	3250	1.51	1.26	5250	1.63	1.36
			24	3253	1.50	1.30	5253	1.62	1.40	3254	1.39	1.23	5254	1.50	1.33
			16	3205	3.30	1.55	5205	3.56	1.67	3206	2.84	1.44	5206	3.07	1.56
			17	3213	3.10	1.55	5213	3.35	1.67	3214	2.68	1.44	5214	2.89	1.56
YES		18	3221	2.81	1.50	5221	3.04	1.62	3222	2.44	1.40	5222	2.64	1.51	
		19	3229	2.62	1.50	5229	2.83	1.62	3230	2.29	1.40	5230	2.47	1.51	
		20	3237	2.40	1.49	5237	2.59	1.61	3238	2.11	1.38	5238	2.28	1.49	
		16	3207	3.07	1.50	5207	3.32	1.62	3208	2.66	1.40	5208	2.87	1.51	
N/A		17	3215	2.89	1.50	5215	3.12	1.62	3216	2.51	1.40	5216	2.71	1.51	
		18	3223	2.63	1.46	5223	2.84	1.57	3224	2.30	1.36	5224	2.48	1.47	
		19	3231	2.45	1.46	5231	2.65	1.57	3232	2.15	1.36	5232	2.33	1.47	
		20	3239	2.26	1.44	5239	2.44	1.56	3240	2.00	1.34	5240	2.16	1.45	
MARRIED MALE		NO	21	3243	2.25	1.52	5243	2.43	1.64	3244	2.00	1.41	5244	2.16	1.52
			22	3247	1.97	1.46	5247	2.13	1.57	3248	1.77	1.35	5248	1.91	1.46
			23	3251	1.79	1.41	5251	1.93	1.52	3252	1.62	1.32	5252	1.75	1.42
			24	3255	1.60	1.36	5255	1.73	1.47	3256	1.47	1.28	5256	1.58	1.38
	YES	16	3105	2.60	1.35	5105	2.81	1.46	3106	2.28	1.28	5106	2.46	1.38	
		17	3113	2.40	1.35	5113	2.59	1.46	3114	2.12	1.28	5114	2.29	1.38	
		18	3121	2.20	1.35	5121	2.38	1.46	3122	1.96	1.28	5122	2.12	1.38	
		19	3129	2.00	1.35	5129	2.16	1.46	3130	1.80	1.28	5130	1.94	1.38	
	N/A	20	3137	1.80	1.35	5137	1.94	1.46	3138	1.64	1.28	5138	1.77	1.38	
		16	3107	2.44	1.32	5107	2.64	1.43	3108	2.15	1.25	5108	2.32	1.35	
		17	3115	2.26	1.32	5115	2.44	1.43	3116	2.01	1.25	5116	2.17	1.35	
		18	3123	2.08	1.32	5123	2.25	1.43	3124	1.86	1.25	5124	2.01	1.35	
	N/A	19	3131	1.90	1.32	5131	2.05	1.43	3132	1.72	1.25	5132	1.86	1.35	
		20	3139	1.72	1.32	5139	1.86	1.43	3140	1.58	1.25	5140	1.71	1.35	
		21	3143	1.57	1.32	5143	1.69	1.43	3144	1.45	1.25	5144	1.57	1.35	
		22	3147	1.36	1.31	5147	1.47	1.41	3148	1.28	1.24	5148	1.38	1.34	
N/A	23	3151	1.30	1.35	5151	1.40	1.46	3152	1.24	1.28	5152	1.34	1.38		
	24	3155	1.20	1.30	5155	1.30	1.40	3156	1.16	1.24	5156	1.25	1.34		

YOUTHFUL FEMALE OPERATORS

*OTC: OTHER THAN COMP														
YOUTHFUL OPERATORS														
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT					
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE		
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3401	2.53	1.38	5401	2.73	1.49	3402	2.22	1.31	5402	2.40	1.41
		17	3409	2.36	1.38	5409	2.55	1.49	3410	2.09	1.31	5410	2.26	1.41
		18	3417	2.19	1.38	5417	2.37	1.49	3418	1.95	1.31	5418	2.11	1.41
		19	3425	2.02	1.38	5425	2.18	1.49	3426	1.82	1.31	5426	1.97	1.41
	YES	20	3433	1.85	1.38	5433	2.00	1.49	3434	1.68	1.31	5434	1.81	1.41
		16	3403	2.38	1.34	5403	2.57	1.45	3404	2.10	1.28	5404	2.27	1.38
		17	3411	2.22	1.34	5411	2.40	1.45	3412	1.98	1.28	5412	2.14	1.38
		18	3419	2.07	1.34	5419	2.24	1.45	3420	1.86	1.28	5420	2.01	1.38
	N/A	19	3427	1.92	1.34	5427	2.07	1.45	3428	1.73	1.28	5428	1.87	1.38
		20	3435	1.77	1.34	5435	1.91	1.45	3436	1.61	1.28	5436	1.74	1.38
		21	3441	1.63	1.38	5441	1.76	1.49	3442	1.49	1.31	5442	1.61	1.41
		22	3445	1.52	1.38	5445	1.64	1.49	3446	1.41	1.31	5446	1.52	1.41
UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	23	3449	1.39	1.38	5449	1.50	1.49	3450	1.30	1.31	5450	1.40	1.41
		24	3453	1.25	1.38	5453	1.43	1.52	3454	1.19	1.31	5454	1.36	1.44
		16	3405	2.80	1.45	5405	3.02	1.57	3406	2.44	1.36	5406	2.64	1.47
		17	3413	2.60	1.45	5413	2.81	1.57	3414	2.28	1.36	5414	2.46	1.47
	YES	18	3421	2.40	1.45	5421	2.59	1.57	3422	2.12	1.36	5422	2.29	1.47
		19	3429	2.20	1.45	5429	2.38	1.57	3430	1.96	1.36	5430	2.12	1.47
		20	3437	2.00	1.45	5437	2.16	1.57	3438	1.80	1.36	5438	1.94	1.47
		16	3407	2.62	1.41	5407	2.83	1.52	3408	2.30	1.32	5408	2.48	1.43
	N/A	17	3415	2.44	1.41	5415	2.64	1.52	3416	2.15	1.32	5416	2.32	1.43
		18	3423	2.26	1.41	5423	2.44	1.52	3424	2.01	1.32	5424	2.17	1.43
		19	3431	2.08	1.41	5431	2.25	1.52	3432	1.86	1.32	5432	2.01	1.43
		20	3439	1.90	1.41	5439	2.05	1.52	3440	1.72	1.32	5440	1.86	1.43
MARRIED FEMALE	NO	21	3443	1.75	1.45	5443	1.89	1.57	3444	1.59	1.36	5444	1.72	1.47
		22	3447	1.62	1.45	5447	1.75	1.57	3448	1.49	1.36	5448	1.61	1.47
		23	3451	1.46	1.45	5451	1.57	1.57	3452	1.36	1.36	5452	1.47	1.47
		24	3455	1.30	1.45	5455	1.40	1.57	3456	1.23	1.36	5456	1.33	1.47
	YES	16	3305	2.40	1.30	5305	2.59	1.40	3306	2.12	1.24	5306	2.29	1.34
		17	3313	2.20	1.30	5313	2.38	1.40	3314	1.96	1.24	5314	2.12	1.34
		18	3321	2.00	1.30	5321	2.16	1.40	3322	1.80	1.24	5322	1.94	1.34
		19	3329	1.73	1.25	5329	1.87	1.35	3330	1.57	1.19	5330	1.70	1.29
		20	3337	1.55	1.26	5337	1.68	1.36	3338	1.44	1.20	5338	1.55	1.30
		16	3307	2.26	1.27	5307	2.44	1.37	3308	2.01	1.22	5308	2.17	1.32
		17	3315	2.08	1.27	5315	2.25	1.37	3316	1.86	1.22	5316	2.01	1.32
		18	3323	1.90	1.27	5323	2.05	1.37	3324	1.72	1.22	5324	1.86	1.32
N/A	19	3331	1.65	1.22	5331	1.78	1.32	3332	1.52	1.17	5332	1.64	1.26	
	20	3339	1.49	1.23	5339	1.61	1.33	3340	1.39	1.18	5340	1.50	1.28	
	21	3343	1.33	1.24	5343	1.44	1.33	3344	1.25	1.18	5344	1.35	1.27	
	22	3347	1.22	1.22	5347	1.32	1.32	3348	1.17	1.17	5348	1.26	1.26	
23	3351	1.18	1.27	5351	1.27	1.38	3352	1.14	1.22	5352	1.23	1.31		
24	3355	1.08	1.23	5355	1.16	1.32	3356	1.06	1.18	5356	1.14	1.27		

COLLISION RELATIVITIES

Symbol	Model Years												
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.924	0.880	0.827	0.774	0.730	0.669	0.616	0.581	0.546	0.510	0.484	0.449	0.422
2	1.050	1.000	0.940	0.880	0.830	0.760	0.700	0.660	0.620	0.580	0.550	0.510	0.480
3	1.145	1.090	1.025	0.959	0.905	0.828	0.763	0.719	0.676	0.632	0.600	0.556	0.523
4	1.218	1.160	1.090	1.021	0.963	0.882	0.812	0.766	0.719	0.673	0.638	0.592	0.557
5	1.281	1.220	1.147	1.074	1.013	0.927	0.854	0.805	0.756	0.708	0.671	0.622	0.586
6	1.344	1.280	1.203	1.126	1.062	0.973	0.896	0.845	0.794	0.742	0.704	0.653	0.614
7	1.418	1.350	1.269	1.188	1.121	1.026	0.945	0.891	0.837	0.783	0.743	0.689	0.648
8	1.491	1.420	1.335	1.250	1.179	1.079	0.994	0.937	0.880	0.824	0.781	0.724	0.682
10	1.565	1.490	1.401	1.311	1.237	1.132	1.043	0.983	0.924	0.864	0.820	0.760	0.715
11	1.638	1.560	1.466	1.373	1.295	1.186	1.092	1.030	0.967	0.905	0.858	0.796	0.749
12	1.722	1.640	1.542	1.443	1.361	1.246	1.148	1.082	1.017	0.951	0.902	0.836	0.787
13	1.806	1.720	1.617	1.514	1.428	1.307	1.204	1.135	1.066	0.998	0.946	0.877	0.826
14	1.911	1.820	1.711	1.602	1.511	1.383	1.274	1.201	1.128	1.056	1.001	0.928	0.874
15	2.037	1.940	1.824	1.707	1.610	1.474	1.358	1.280	1.203	1.125	1.067	0.989	0.931
16	2.153	2.050	1.927	1.804	1.702	1.558	1.435	1.353	1.271	1.189	1.128	1.046	0.984
17	2.268	2.160	2.030	1.901	1.793	1.642	1.512	1.426	1.339	1.253	1.188	1.102	1.037
18	2.384	2.270	2.134	1.998	1.884	1.725	1.589	1.498	1.407	1.317	1.249	1.158	1.090
19	2.510	2.390	2.247	2.103	1.984	1.816	1.673	1.577	1.482	1.386	1.315	1.219	1.147
20	2.625	2.500	2.350	2.200	2.075	1.900	1.750	1.650	1.550	1.450	1.375	1.275	1.200
21	2.741	2.610	2.453	2.297	2.166	1.984	1.827	1.723	1.618	1.514	1.436	1.331	1.253
22	2.888	2.750	2.585	2.420	2.283	2.090	1.925	1.815	1.705	1.595	1.513	1.403	1.320
23	3.056	2.910	2.735	2.561	2.415	2.212	2.037	1.921	1.804	1.688	1.601	1.484	1.397
24	3.297	3.140	2.952	2.763	2.606	2.386	2.198	2.072	1.947	1.821	1.727	1.601	1.507
25	3.675	3.500	3.290	3.080	2.905	2.660	2.450	2.310	2.170	2.030	1.925	1.785	1.680
26	4.043	3.850	3.619	3.388	3.196	2.926	2.695	2.541	2.387	2.233	2.118	1.964	1.848
27	-----See Below-----												
1989&	To Develop the Collision Base Rates for Symbol 27 vehicles:												
Prior	1. Increase the Symbol 26 factor by .50 for each \$10,000 or fraction of \$10,000												
1	0.288	above \$80,000 of Original Cost.											
2	0.288	2. Apply this factor to the Symbol 2 \$500 deductible rate for the applicable model year.											
3	0.288	3. Then apply the applicable factor for a higher or lower deductible.											
4	0.288												
5	0.355												
6	0.422												
7	0.480	Original Cost means:											
8	0.542	1. Manufacturer's Suggested Retail Price for autos built in U.S.											
10	0.600	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.											
11	0.662	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.											
12	0.730												
13	0.806	For model years not shown, increase the base rate premium by 5% for each											
14	0.902	subsequent model year above the current model year.											
15	1.008												
16	1.128	NOTE: For specially built or imported autos use the original cost new in the											
17	1.224	United States instead of the F.O.B. (free on board) list price.											
18	1.320												
19	1.440												
20	1.584												
21	1.848												

COMPREHENSIVE RELATIVITIES

Model Years

Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.819	0.780	0.741	0.702	0.671	0.632	0.601	0.577	0.546	0.515	0.491	0.468	0.445
2	1.050	1.000	0.950	0.900	0.860	0.810	0.770	0.740	0.700	0.660	0.630	0.600	0.570
3	1.271	1.210	1.150	1.089	1.041	0.980	0.932	0.895	0.847	0.799	0.762	0.762	0.690
4	1.439	1.370	1.302	1.233	1.178	1.110	1.055	1.014	0.959	0.904	0.863	0.822	0.781
5	1.617	1.540	1.463	1.386	1.324	1.247	1.186	1.140	1.078	1.016	0.970	0.924	0.878
6	1.796	1.710	1.625	1.539	1.471	1.385	1.317	1.265	1.197	1.129	1.077	1.026	0.975
7	1.964	1.870	1.777	1.683	1.608	1.515	1.440	1.384	1.309	1.234	1.178	1.122	1.066
8	2.100	2.000	1.900	1.800	1.720	1.620	1.540	1.480	1.400	1.320	1.260	1.200	1.140
10	2.247	2.140	2.033	1.926	1.840	1.733	1.648	1.584	1.498	1.412	1.348	1.284	1.220
11	2.405	2.290	2.176	2.061	1.969	1.855	1.763	1.695	1.603	1.511	1.443	1.374	1.305
12	2.573	2.450	2.328	2.205	2.107	1.985	1.887	1.813	1.715	1.617	1.544	1.470	1.397
13	2.741	2.610	2.480	2.349	2.245	2.114	2.010	1.931	1.827	1.723	1.644	1.566	1.488
14	2.919	2.780	2.641	2.502	2.391	2.252	2.141	2.057	1.946	1.835	1.751	1.668	1.585
15	3.140	2.990	2.841	2.691	2.571	2.422	2.302	2.213	2.093	1.973	1.884	1.794	1.704
16	3.350	3.190	3.031	2.871	2.743	2.584	2.456	2.361	2.233	2.105	2.010	1.914	1.818
17	3.560	3.390	3.221	3.051	2.915	2.746	2.610	2.509	2.373	2.237	2.136	2.034	1.932
18	3.791	3.610	3.430	3.249	3.105	2.924	2.780	2.671	2.527	2.383	2.274	2.166	2.058
19	4.053	3.860	3.667	3.474	3.320	3.127	2.972	2.856	2.702	2.548	2.432	2.316	2.200
20	4.389	4.180	3.971	3.762	3.595	3.386	3.219	3.093	2.926	2.759	2.633	2.508	2.383
21	4.778	4.550	4.323	4.095	3.913	3.686	3.504	3.367	3.185	3.003	2.867	2.730	2.594
22	5.250	5.000	4.750	4.500	4.300	4.050	3.850	3.700	3.500	3.300	3.150	3.000	2.850
23	5.786	5.510	5.235	4.959	4.739	4.463	4.243	4.077	3.857	3.637	3.471	3.306	3.141
24	6.542	6.230	5.919	5.607	5.358	5.046	4.797	4.610	4.361	4.112	3.925	3.738	3.551
25	7.550	7.190	6.831	6.471	6.183	5.824	5.536	5.321	5.033	4.745	4.530	4.314	4.098
26	8.547	8.140	7.733	7.326	7.000	6.593	6.268	6.024	5.698	5.372	5.128	4.884	4.640
27	-----See Below-----												

Symbol	1989& Prior	
		To Develop the Comprehensive Base Rates for Symbol 27 vehicles:
1	0.239	1. Increase the Symbol 26 factor by 1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost
2	0.239	2. Apply this factor to the Symbol 2 \$500 <i>deductible</i> rate for the applicable model year.
3	0.239	3. Then apply the applicable factor for a higher or lower deductible.
4	0.239	
5	0.296	
6	0.445	
7	0.570	Original Cost means:
8	0.741	1. Manufacturer's Suggested Retail Price for autos built in U.S.
10	0.929	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
11	1.112	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.
12	1.322	
13	1.596	
14	1.910	
15	2.269	
16	2.639	NOTE:For specially built or imported autos use the original cost new in the
17	3.067	United States instead of the F.O.B. (free on board) list price.
18	3.563	
19	4.133	
20	4.817	
21	6.014	

DISCOUNTS

Discount	Percentage	Requirements
Anti-Lock Brakes	5%	Factory installed, four-wheel Anti-Lock Braking System
Anti Theft Devices	5%	Window Identification System
	5%	Hood locking and latching system that also includes a special anti theft lock, in combination with an active or passive alarm.
	5%	An active alarm that does not include a forced action prompter or a passive alarm that does not include a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.
	10%	<ul style="list-style-type: none"> A passive alarm system that includes a "shaker" device that cannot be independently deactivated for the rest of the system; or a redundant starting means; or an internally operated special anti-theft lock for the hood locking and latching system. An active, internally operated alarm that includes a forced action prompter. A high security ignition replacement lock. (A sticker may identify the presence of this system.)
	15%	<ul style="list-style-type: none"> A passive alarm system, if equipped with a "shaker" device, permits the "shaker" to be independently deactivated for the remainder of the system; or includes either a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system. A passive fuel cut-off switch. A passive ignition cut-off system
Accident Prevention Course Discount	5%	<p>Available for each motor vehicle on the policy under which all principal operators are age 21 or older, and the principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Department of public safety. The discount will not apply if the course was taken as a requirement of a driving offense including but not limited to, the Alcohol Drug Safety Action Program, or to reduce the number of traffic violation points against a driving license.</p> <p>This discount will apply:</p> <ul style="list-style-type: none"> To new and renewal policies and rated as a private passenger auto. To a motor vehicle classified and rated as a person each such auto regardless of the number of operators with course completion certificates. Only to the vehicle principally operated by the person with a course completion certificate. Only once to each such vehicle regardless of the number of operators with course completion certificate. <p>The discount may be discontinued, if during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.</p>

Credit for Existing Coverage - Package Plus Auto		<p>To determine the credit for existing coverage:</p> <ol style="list-style-type: none"> 1. Develop the applicable full term auto premium based on the effective date of the Package Plus policy. 2. Calculate a pro rata factor based on the expiration date of the insured's existing auto policy. 3. Multiply the premium in Step 1 by the factor developed in Step 2 <p>Attach: Auto 749: Existing Insurance Endorsement</p>
Driver Training	Varies - See Primary Class Plan	Applies to each operator under age 21 with "satisfactory evidence" of the completion of a driver training course. The course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.
Multi-Car Discount	Varies - See Secondary Class Plan	More than one vehicle on the policy. Also applies to single vehicle policies if a company car is furnished for the insured's use. A copy of the registration for the company car must be kept on file in the agent's office.
Network Discount (Mass Merchandising Program)	5%	Applies to all coverages, except PCL, for members of a network. A network must have a member to organize relationship. There must be a means to determine the members of the network at any point in time. (UPIC only)
Package Plus	10%	Package Policy - Auto and Home
Passive Restraint/Airbags	20%	Driver side airbag or seat belt
	30%	Driver and Passenger side airbags OR seat belts
	40%	Driver and Passenger side airbags AND seat belts

SURCHARGES

Surcharge	Percentage	Requirements
Vehicle Type	25%	Restricted Vehicles
Surcharge	60%	Unacceptable Vehicles
Unacceptable Risk	60%	If a risk does not meet the company's underwriting criteria, apply a factor of 1.60 to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments Coverage, Collision and Comprehensive base rates for that vehicle.

TIER FACTORS

TIER	MONO	PACKAGE
A	0.65	0.62
B	0.68	0.64
C	0.71	0.66
D	0.75	0.69
E	0.77	0.71
F	0.80	0.73
G	0.82	0.75
H	0.84	0.77
J	0.86	0.80
K	0.95	0.84
L	1.00	0.89
M	1.04	0.96
N	1.07	0.99
P	1.10	1.02
Q	1.15	1.06
R	1.25	1.13
S	1.40	1.26
T	1.60	1.44
U	1.80	1.62
V	2.00	1.75
W	2.25	1.97
X	2.50	2.13
Y	2.75	2.34
Z	3.25	2.76

TUIC AU Territory Definitions

CITY TERRITORY DEFINITIONS

CITY	COUNTY	TERRITORY CODE
Fort Smith	Crawford and Sebastian	10
Little Rock	Pulaski	01

COUNTY TERRITORY DEFINITIONS

COUNTY	TERRITORY CODE
Benton	03
Conway	71
Craighead	09
Crittenden	05
Faulkner	06
Franklin	71
Garland	08
Grant	06
Hot Springs	81
Jefferson	06
Johnson	71
Lee	41
Logan	71
Lonoke	06
Miller	21
Mississippi	05
Pope	71
Pulaski	01
Saline	06
St. Francis	41
Union	31
Washington	03
Remainder of state	11

TUIC AU ARKANSAS



***Arkansas
Personal Auto***

TRINITY UNIVERSAL INSURANCE COMPANY

BUSINESS EFFECTIVE DATES:

New: 02-01-2008

Renewal: 02-01-2008

WHAT'S NEW?

- Revised Base Rates
- Revised Pricing Level Factors
- Revised Model Year Symbol Factors
- Revised Primary Class Factors

Endorsement Index

Form	Endorsement Name
AK 3657	PCL Watercraft
AK 3664	PCL Dwelling Apartment Rental
AK 3733	PCL Office/Studio Premises
AK 5493	PCL Exclusion Schedule E
AK 5542	Personal Catastrophe Liability
AU 40	Parked Automobile Collision
AU 112	Additional Interest
AU 684	Repair or Replacement Plus
AU 749	Existing Insurance
AU 910	Electronic Equipment Endorsement
AU 933	Changes to Your Policy
AU 948	Amendment of Policy Provisions - Arkansas
PP 0201	Suspension of Insurance
PP 0202	Reinstatement of Insurance
PP 0301	Federal Employees Using Autos in Government Business
PP 0302	Increased Limits Transportation Expense Coverage
PP 0303	Towing and Labor Costs Coverage
PP 0305	Loss Payable
PP 0306	Extended Non-Owned Coverage for Named Individual
PP 0307-1	Covered Property Coverage
PP 0307	Trailer/Camper Body Coverage (Stated Amount Maximum Limit of Liability)
PP 0308	Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)
PP 0309	Single Liability Limit
PP 0313	Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media
PP 0318	Customized Equipment Coverage
PP 0319	Additional Insured Lessor
PP 0321	Mexico Coverage
PP 0323	Miscellaneous Type Vehicles
PP 0323	Miscellaneous Type Vehicles (Golf Carts)
PP 0326	Liability Coverage Exclusion Endorsement
PP 0328	Miscellaneous Type Vehicles (Motor Homes)
PP 0334	Joint Ownership Coverage
PP 0335	Auto Loan Lease Gap Coverage
PP 0401	Single Uninsured Motorist Limit
PP 0402	Single Underinsured Motorist Limit
PP 0495	Uninsured Motorist Coverage - Arkansas
PP 0434	Underinsured Motorists Coverage - Arkansas
PP 0582	Personal Injury Protection Coverage - Arkansas
PP 1301	Coverage for Damage to Your Auto Exclusion

TUIC AU Underwriting Guidelines
UNDERWRITING GUIDELINES - RULES

Risks may be considered for coverage provided they meet the following criteria:

Accidents = at-fault accidents

Accident MAXIMUMS do not include comprehensive losses

Incident = at-fault accident or minor violations

NUMBER OF VEHICLES	MINOR VIOLATIONS	ACCIDENTS	MAJOR VIOLATIONS
ONE	2 per driver 2 per household	1 per driver 1 per household	None
TWO	2 per driver 3 per household	1 per driver 2 per household	One
THREE OR MORE	2 per driver 4 per household	1 per driver 2 per household	One

Additional Criteria Applies to All Risks:

1. Single vehicle liability only eligible in Tier L-Z
2. Drivers with more than three incidents are not eligible for coverage
3. Requirements for risks with more than four incidents:
 - a. \$1,000 minimum deductible for Comp and Collision
 - b. \$100,000/\$300,000 BI liability maximum
 - c. Not eligible for PCL coverage
4. Drivers with eligible major violations:
 - a. Must be at least 30 years old
 - b. Cannot have any additional incidents
 - c. Only one additional incident allowed per household - Must be a minor violation
 - d. \$100,00/\$300,000 BI Liability maximum
 - e. Not eligible for PCL coverage
5. Drivers licensed less than 5 years must be clean unless part of family account. If part of family account, no more than 1 incident for all drivers licensed less than 5 years.
6. Drivers with less than 9 years driving experience are not eligible as principal operator of Restricted Vehicles.
7. Individuals subject to high publish exposures are not eligible for coverage
8. No Grey market, antique, off-road vehicles, limited production, kit-cars, or uniquely customized vehicles of any type.
9. Vehicles used for door to door delivery (including rural mail delivery), driver training, emergency use, or any commercial use are not eligible for coverage.
10. Ineligible vehicles are not acceptable at any tier level.
11. Passenger vehicles valued at more than \$100,000 are not eligible.
12. If the number of vehicles equals or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.
13. Driver's Self Appraisal Form required for drivers age 75 and over.
14. Drivers with their driver's license or registration currently suspended or revoked are not eligible for coverage.
15. Any driver who does not have a valid, verifiable driver's license or do not secure, as required, a driver's license within 30 days of becoming at state resident.
16. Applicant must be currently insured with no lapse in coverage. No prior declinations, cancellations, or non-renewals for underwriting reasons by any other carrier are eligible. Coverage will be denied if the applicant was required by law to have insurance and failed to do so.

Major Violations:

- The following convictions are considered major violations:
- Driving under the influence of alcohol or any intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Speeding in a school zone

Ineligible Violations:

- The following convictions are ineligible for any tier:
- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

ADDITIONAL REQUIREMENTS

A personal auto policy will be used to afford coverage for vehicles considered as private passenger autos if:

- They are written on a specified auto basis
- They are *owned* by an individual or husband and wife who are residents in the same household

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than husband and wife,
- Resident individuals, or
- Non-resident relatives, if they are written on a specified auto basis, to the extent of the endorsement.

Attach:

PP 0334: Joint Ownership Coverage Endorsement

If an auto lease contract requires the lessee to provide primary insurance for the lessor,

Attach:

PP 0319: Additional Insured Lessor Endorsement

Coverage will be afforded to motor homes or similar vehicles if:

- They are written on a specified vehicle basis
- They are owned by an individual, husband and wife, two or more relatives, or two or more resident individuals

Attach:

PP 0323: Miscellaneous Type Vehicles

RESTRICTED VEHICLES

Refer to Company for newer models, not listed below.

Acura: RSX Type S, Integra GS-R (VTEC), Integra Type R
Cadillac: CTS-V, XLR
Chevrolet: Camaro V8's, Corvette, Monte Carlo SS, Silverado 1500 SS, SSR
Chrysler: Crossfire, PT Cruiser Turbo
Dodge: Stealth R/T Turbo, Ram SRT-10, Neon SRT-4
Eagle: Talon TSi
Ford: Mustang V8's & all SVT/SVO models, Taurus SHO, Focus SVT, F150 SVT Lightning
GMC: Syclore, Typhoon
Honda: Civic Si, CRX, Prelude VTEC, Del Sol VTEC, S-2000
Hyundai: Tiburon GT
Infinity: G35, FX 45
Jaguar: XK8
Mazda: RX-7, RX-8, Mazdaspeed Miata & Protégé
Mitsubishi: 3000 GT VR-4, Eclipse GS Turbo & GSX, Lancer Ralliart
Nissan: 350 Z, Sentra SE-R
Pontiac: GTO, Firebird and Trans Am V8's, Grand AM GT Ram Air
Porsche: All Models not listed as Unacceptable
Saturn: ION Redline
Subaru: Impreza WRX Sti, Forester Turbo
Toyota: Supra (All Models), MR-2, Celica GTS
Volkswagen: GTI, R32, Touareg V8 & V10 models

UNACCEPTABLE VEHICLES

The following list contains the more popular sports/sports/type vehicles (foreign and domestic). Refer to Company for additional models, including new models, not listed below:

Acura: NSX	Maybach: All Models
AM General: Hummer	Mercedes Benz: All AMG Models, All SL Models, CL 600, CL 500, S 600
Aston Martin: All Models	Morgan: All Models
Avanti: All Models	Noble: All Models
Bentley: All Models	Panoz: All Models
BMW: Z8	Plymouth: Prowler
Bugatti: All Models	Porsche: All Turbo Models, Carrera GT, 959
Campagna: All Models	Qvale: All Models
Dodge: Viper	Rolls Royce: All Models
Excalibur: All Models	Ruf: All Models
Ferrari: All Models	Saleen: All Models
Gemballa: All Models	Shelby: All Models
Hummer: H1	Suzuki: Samurai
Jaguar: XKR, All R models	Vector: All Models
Lamborghini: All Models	Zimmer: All Models
Lotus: All Models	
Maserati: All Models	

TUIC AU Premium and Billing

AGENCY SWEEP

Our simpler, more effective way to process insured's new business down payments, installments, and mid-term payments. All you do is deposit the funds into your agency account and make the proper notations in the Kemper Auto and Home system. Sign up today by contacting your Marketing Specialist at 1-866-675-3345, option 4.

BILLING FEES

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Payment Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee

CANCELLATION

If a policy, vehicle, or form of coverage is cancelled by the insured, compute the return premium at 90% of the pro rata unearned premium for the policy term.

If cancellation is one of the following cases, compute the return premium pro-rata:

- Company cancellation
- Package Plus policies
- Replacement vehicle
- The insured auto is repossessed
- Another policy is in force with the Company
- The insured enters the armed forces of the United States of America
- The insured auto is stolen or destroyed

CHANGES

All policy changes will be computed pro-rata. If an outstanding policy is amended and results in an adjustment of \$5.00 or less, the amount may be waived, made subject to a minimum of \$5.00, or returned to the insured by request.

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.

MINIMUM PREMIUM RULE

A minimum annual premium charge of \$30.00 will be applied for each policy, certificate, declaration or binder covering one or more of the following:

- Bodily Injury
- Property Damage
- Single Limit Liability
- Comprehensive
- Collision

Premium for other coverages is in addition to the minimum annual premium.

PACKAGE PLUS BILLING

Kemper Auto and Home can bill the insured for the auto premium and the mortgage company for the home premium. Premiums for Credit for Existing Coverage are included in the first installment after the coverage becomes effective.

PAYMENT PLANS

Paper Billing (BY CHECK, VISA OR MASTERCARD)

Paper Bill Fee Applies

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

Checkless (EFT)

No Processing Charges

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

WHOLE DOLLAR PREMIUM

The annual premium for each coverage will be rounded to the nearest whole dollar.

TUIC AU SDIP
SAFE DRIVER INSURANCE PLAN (SDIP)

- Eligibility is determined by the underwriting guidelines, regardless of how many surcharges are allowable under the SDIP.
- The *experience period* shall be the three years immediately preceding the date of application or the preparation of the renewal.
- Surcharges are applied to the vehicles primarily driven by the operator responsible for the surcharge.

SDIP - ACCIDENTS

Apply a surcharge for each accident where an insurer paid a claim that equals:

- \$1000 or more after any *deductible* is applied

If during the *experience period*, one driver had two accidents, each of which resulted in damage to property but have not been assigned a surcharge because they fell under the dollar threshold above, rate these as a single chargeable accident.

Apply a surcharge for any accident resulting in Bodily Injury, death, or that occurred as a result of inattentive driving, including:

- Falling asleep behind the wheel of a moving vehicle
- Upset, overturn, or collision with a fixed object
- Reckless disregard of adverse driving conditions which results in a chargeable accident

No surcharges apply for accidents under the following circumstances:

- The operator is demonstrated to be a *named insured* or principal operator under a separate policy
- *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)
- The applicant, owner, or resident operator is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by, or on behalf of, other persons involved in the accident
- 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 the accident
- 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
- 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
- Accidents involving damage by contact with animals or fowl
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using auto in response to an emergency if the operator 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)

SDIP - CONVICTIONS

Minor Convictions

Minor convictions are defined as any violation other than a major conviction.

- A surcharge will be assigned on a per vehicle basis for convictions that occur during the *experience period*.
- If there is a chargeable accident in conjunction with a minor conviction, charge for the accident only.
- If there is a chargeable accident in conjunction with a major conviction, charge for both the accident and major conviction.

Eligible Major Convictions

Eligible Major Convictions include the following:

- Driving under the influence of intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Driving without a license
- Speeding in a school zone

Ineligible convictions:

The following convictions are ineligible for any tier:

- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless, careless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

SDIP - WAIVER OF FIRST ACCIDENT SURCHARGE

SDIP surcharges will not apply if during the five years immediately preceding an accident or conviction:

- The policy has been in force with the Company without a lapse in coverage
- There are no other accidents or convictions chargeable under SDIP during those specified years
- There are no other accidents or convictions for which SDIP surcharges were already forgiven

The waiver will not apply if:

- The surcharge being assigned is the result of the combination of two or more property damage accidents which were not separately surcharged under SDIP
- There is a chargeable accident or conviction subsequent to the waiver
- The conviction is a major conviction

Only one accident or conviction will be waived, regardless of the number of vehicles or operators on the policy.

Initial information needed to assign the proper Driving Record Sub Classification will be obtained by one or more of the following:

- An application signed by the insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE)

TUIC AU Coverages

ANTIQUE VEHICLES

Refer to Company before binding

An antique vehicle is a Private Passenger vehicle 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an agreed value basis.

Liability Rates

40% of the Private Passenger *auto* rate (minimum premium \$30)

Medical Payments, Uninsured Motorists, and Underinsured Motorists Rates

Charge Private Passenger auto base rates or premiums.

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the *auto*.
- Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.
- Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals.

This coverage applies only if the equipment is:

1. Permanently installed in the auto; or
2. Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit, which is permanently installed in the auto;

At the time of loss;

1. The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
2. The equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased, but are not limited to:

- Citizens band radios
- Telephones
- Two-way mobile radios
- Scanning monitor receivers
- Television monitor receivers
- Video cassette recorders
- Audio cassette recorders
- Personal computers

Note: Electronic equipment that is specifically designed solely for the reproduction of sound and is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto;

At the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional charge.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for discs and other media is available for an additional premium charge.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT RATES

TOTAL COST NEW OF EQUIPMENT AND ACCESSORIES	PREMIUM PER CAR
\$500 or less	\$30
\$501 - \$1,000	\$60
\$1,001 - \$1,500	\$90
\$1,501 - \$2,000	\$120
\$2,001 - \$2,500	\$150
\$2,501 - \$3,000	\$180
\$3,001 - \$3,500	\$210
\$3,501 - \$4,000	\$240
\$4,001 - \$4,500	\$284
\$4,501 - \$5,000	\$300
Over \$5,001	Refer to Company

NOTE: To develop Rates over \$5,000:

- Use the per car premium of \$300, add the premium based on the table above for each limit above \$5,001.

Ex: Cost of New Equipment \$6,500 to Develop Premium:

- \$300 base (per car premium up to \$5,000), add \$90 (per car premium up to \$1,500)
- Total Premium for \$6,500 of coverage is \$390

AUTO LOAN LEASE GAP COVERAGE

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:

- *Auto* Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- Coverage may not be added for vehicles more than three model years old.

This coverage is automatically included with [Repair or Replacement Plus Coverage](#).

Attach:

PP 0335: Auto Loan Lease Gap Coverage Endorsement

Auto Loan Lease Gap Coverage Rate

5% of both the Comprehensive and Collision premium

BODILY INJURY

INCREASED LIMITS

LIMIT	FACTOR
25,000/50,000	0.85
50,000/100,000	0.90
100,000/200,000	0.95
100,000/300,000	1.00
150,000/300,000	1.03
250,000/500,000	1.12
300,000/300,000	1.15
500,000/500,000	1.20

CLASSIC VEHICLES

Refer to Company before binding

A classic vehicle is a Private Passenger vehicle 10 years or older and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model. Coverage is not provided on an agreed value basis.

Attach:

PP 0308: Coverage for Damage to Your *Auto* (Stated Amount Maximum Limit of Liability)

Liability, Medical Payments, Uninsured and Underinsured Motorists Coverage Rates

Classify and rate as a Private Passenger auto .

Physical Damage Rates

Assign a model year symbol based on the stated amount of the vehicles. Classify and rate the vehicle using the base rate for the current model year.

COMBINED SINGLE LIMITS

INCREASED LIMITS

LIMIT	FACTOR
50,000	0.83
60,000	0.84
75,000	0.85
100,000	0.88
200,000	0.95
300,000	1.00
500,000	1.12

COMPREHENSIVE AND COLLISION

COMPREHENSIVE DEDUCTIBLES

DEDUCTIBLE	FACTOR
ACV	2.30
\$50	1.90
\$100	1.60
\$200	1.40
\$250	1.30
\$500	1.00
\$1,000	0.80
\$2,500	0.76
\$5,000	0.64

COLLISION DEDUCTIBLES

DEDUCTIBLE	FACTOR
\$100	1.45
\$200	1.35
\$250	1.28
\$500	1.00
\$1,000	0.75
\$2,500	0.66
\$5,000	0.57

CUSTOMIZING EQUIPMENT

Coverage is available only when Comprehensive and/or *Collision coverage* is afforded.

Attach:

PP 0318: *Customized Equipment* Coverage Endorsement

Customized Pickup and Van Rates

Determine the cost new of the vehicle, including customization. Multiply the physical damage premium by the appropriate factor in the table below.

1990 AND SUBSEQUENT MODELS		1989 AND PRIOR MODELS	
VALUE	FACTOR	VALUE	FACTOR
Less than \$20,000	1.30	Less than \$15,000	1.20
\$20,001-\$30,000	1.70	\$15,001-\$25,000	1.40
\$30,001-\$39,999	2.30	\$25,001-\$34,999	1.55
\$40,000 and over	2.50	\$35,000 and over	1.75

ELECTRIC AUTOS

REFER TO COMPANY

An electric *auto* is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

LIABILITY

Charge 75% of the applicable Private Passenger base rate.

MEDICAL PAYMENTS, UNINSURED MOTORISTS, AND UNDERINSURED MOTORISTS COVERAGE

Charge the Private Passenger base rates or premiums.

PHYSICAL DAMAGE

Charge the applicable Private Passenger base rate.

EXTENDED NON-OWNED LIABILITY COVERAGE

Coverage may be extended to a *named insured* or resident relative described below, as long as that individual is not employed by a garage.

Attach:

PP 0306: Extended Non-Owned Coverage for Named Individual

EXTENDED NON-OWNER LIABILITY COVERAGE RATES

If there is no Primary liability in effect on the vehicle, charge 50% of the liability premium that would apply if the furnished auto were rated as an *owned* auto on the policy. The premiums are for the minimum financial responsibility requirement limits in the state.

Named insured, spouse, or a resident relative who is furnished an auto for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$12	\$10	\$1

Auto not furnished for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$10	\$8	\$1

MEDICAL PAYMENTS RATES PER PERSON

Available only if Single Limit Liability or Bodily Injury and Property Damage coverages are extended.

MEDICAL PAYMENTS LIMIT OF POLICY TO WHICH ATTACHED	AUTO FURNISHED FOR REGULAR USE	AUTO NOT FURNISHED FOR REGULAR USE
\$1,000	\$3	\$2
\$2,000	\$4	\$2
\$5,000	\$5	\$3
\$10,000	\$7	\$5

**FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS - LIABILITY
COVERAGE ONLY**

An auto used in the business of the US Government by one of its employees may be rated as *Pleasure, Work Less Than 15 Miles*, or *Work 15 Miles or More*, as long as it is not used as a public or livery conveyance for passengers and is not rented to others.

Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach:

PP 0301: Federal Employees Using Autos in Government Business

LIMITED MEXICO COVERAGE

At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border.

Attach:

PP 0321: Mexico Coverage Endorsement

Mexico Coverage Endorsement Rate

\$6 per vehicle

MEDICAL PAYMENTS

INCREASED LIMITS

LIMIT	FACTOR
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000	2.08
75,000	2.29
100,000	2.50

ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (PIP)

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, registered or principally garaged in Arkansas.

If one or more of these coverages are afforded; Attach:
PP 0582 – Personal Injury Protection Coverage – Arkansas

EXCEPTION:

- 1) The named insured has the right to reject one or more of such coverage in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
- 2) Subsequent renewal, reinstatements, substitute, amended or replacement policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.
- 3) The Classifications and SDIP Rules do NOT apply to Work Loss Coverage and/or Accidental Death Benefit.

COVERAGES AND RATES

MEDICAL PAYMENTS INSURANCE

- 1) Limits: Statutory Limit per person - \$5,000
 - a) Higher limits are permitted, only when the named insured has rejected the Statutory Limit.
 - b) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 - c) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.
- 2) Rates:
 - a) Use the base rates for [Medical Payments Insurance](#).
 - b) The Classifications and SDIP Rules apply.

Refer all exceptions to Eligibility above for rejection procedures.

WORK LOSS COVERAGE

Any benefits payable under this option commence 8 days after the date of the accident and the following limitations apply:

- 1) Income Earner – maximum weekly limit of \$140 for 52 weeks.
- 2) Non-Income Earner – maximum weekly limit of \$70 for 52 weeks.

The flat rate per car for this coverage is \$3

ACCIDENTAL DEATH BENEFIT

- 1) Limits: Maximum per person - \$5,000

The flat rate per car for this coverage is \$2

Note:

When adding Work Loss Coverage and/or Accidental Death Benefit: When adding Coverage to outstanding policies; Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$2 per policy up to a maximum of the rate per car, shown above.

MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach:

PP 0323: Miscellaneous Type Vehicles

PP 0328: Miscellaneous Type Vehicles (Motor Homes)

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS RATES

Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.

Pleasure Use Motor Homes - Charge 65% of the otherwise applicable All Other Class/Pleasure rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

PHYSICAL DAMAGE RATES

Determine the value, including any custom built additions and "covered property", and assign a model year symbol. "Covered property" means awning, cabanas, or equipment designed to create additional living facilities, excluding business or office equipment or articles which are sale samples or used in exhibitions. For custom built motor homes, the model year of the chassis determines the model year of the motor homes.

Assign a symbol based on the stated amount, from the table for 1990 and Subsequent Model Years. For 1989 and Prior Model Year Motor Homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base as follows (Statistical Code - Use the code for Symbol 21 (A):

Collision	1.4% for each \$1,000, or part of \$1,000 over \$65,000
Comprehensive	1.7% for each \$1,000, or part of \$1,000 over \$65,000

Motor Homes used in driving to or from work or used in business should be classified and rated as private passenger autos, using the base rates calculated above.

If the motor home is classified as pleasure use, use the rate calculated above times 45% (SDIP does not apply).

For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

NON-RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal Auto Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$250	\$0.80
Comprehensive	\$250	\$0.52

PARKED AUTO COLLISION

The Collision *Deductible* amount will not apply to any loss caused by collision if the vehicle is legally parked and *unoccupied* while in the charge of the insured or family member; subject to the provisions of the endorsement.

Attach:

AU 40: Parked Automobile Collision

PARKED AUTO COLLISION RATES

LIMIT	PREMIUM PER CAR
\$100	\$10
\$200	\$14
\$250	\$18

PICKUPS AND VANS

Pickups and vans should be rated as private passenger vehicles for *liability* and physical damage. For non-symbol pickups, use the table below to determine a symbol.

When a pickup is used to transport a camper with facilities for cooking or sleeping that is not permanently attached, add the cost of the camper body to the cost of the pickup. When a pickup is used to transport a permanently attached camper, refer to the rates for Miscellaneous Vehicles – Motor Homes. There is no charge for caps (shells with no sleeping or cooking facilities), covers or bedliners.

PRICE AT FACTORY (FOB) 1950-1975	PRICE AT FACTORY (FOB) 1976-1980	PRICE AT FACTORY (FOB) 1981-1989	PRICE AT FACTORY (FOB) 1990 & SUB.	SYMBOL	1950-1989 SYMBOL CODE	1990 & SUB. SYMBOL CODE
\$0-1,600	\$0-1,600	\$0-1,600	\$0-6,500	1	1	1
1,601-2,100	1,601-2,100	1,601-2,100	6,501-8,000	2	2	2
2,101-2,750	2,101-2,750	2,101-2,750	8,001-9,000	3	3	3
2,751-3,700	2,751-3,700	2,751-3,700	9,001-10,000	4	4	4
3,701-5,000	3,701-5,000	3,701-5,000	10,001-11,250	5	5	5
5,001-6,500	5,001-6,500	5,001-6,500	11,251-12,500	6	6	6
6,501-10,000	6,501-8,000	6,501-8,000	12,501-13,750	7	7	7
	8,001-10,000	8,001-10,000	13,751-15,000	8	8	8
	10,001-12,500	10,001-12,500	15,001-16,250	10	J	A
	12,501-15,000	12,501-15,000	16,251-17,500	11	K	C
	15,001-17,500	15,001-17,500	17,501-18,750	12	M	E
	17,501-20,000	17,501-20,000	18,751-20,000	13	N	F
	20,001+	20,001-24,000	20,001-22,000	14	P	G
		24,001-28,000	22,001-24,000	15	R	H
		28,001-33,000	24,001-26,000	16	S	J
		33,001-39,000	26,001-28,000	17	T	K
		39,001-46,000	28,001-30,000	18	U	L
		46,001-55,000	30,001-33,000	19	V	M
		55,001-65,000	33,001-36,000	20	W	N
		65,001+	36,001-40,000	21	A	P
			40,000-45,000	22		R
			45,001-50,000	23		T
			50,001-60,000	24		U
			60,001-70,000	25		W
			70,001-80,000	26		X
			80,001+	27		Y

PROPERTY DAMAGE

INCREASED LIMITS

LIMIT	FACTOR
10,000	0.93
25,000	0.94
50,000	0.97
100,000	1.00
200,000	1.08
250,000	1.11

RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal *Auto* Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

A recreational trailer is a non-self-propelled unit equipped as living quarters (cooking, dining, plumbing, or refrigeration facilities). The insured must maintain a separate and permanent residence other than the recreational trailer.

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0307: Trailer/Camper Body Coverage (Stated Amount Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

Collision and *Comprehensive Coverage* - Use Motor Home Rates

RENTAL REIMBURSEMENT

Coverage may be provided for any transportation expenses incurred by the insured as the result of a loss to a vehicle listed on the policy or a non-owned *auto*. The rates for this coverage are not subject to classification rating or modification by any rating plan.

Only policies providing *Comprehensive Coverage* may be afforded either Extended Transportation Expenses Coverage. Note this coverage is extended without charge at the limits of \$20 per day, \$600 maximum, through purchase of Comprehensive Coverage.

Attach:

PP 0302: Increased Limits Transportation Expense Coverage Endorsement

RENTAL REIMBURSEMENT RATES

PER DAY/MAX	PREMIUM PER CAR
30/900	\$12
40/1200	\$24
50/1500	\$32

REPAIR OR REPLACEMENT PLUS

The Limit of Liability provisions for Part D, Coverage for Damage to Your *Auto*, can be changed from ACTUAL CASH VALUE to *REPLACEMENT COST* for losses caused by other than fire, theft or larceny.

The Limit of Liability for other than these losses will be the lesser of the reasonable cost of repair with parts of like kind and quality or the cost of a new vehicle of the same make, if possible; similar vehicle size class; and similar body type and equipment as the damaged vehicle.

- For total loss, we will pay the unpaid amount due on the lease/loan less any deductions specified under the endorsement.
- The endorsement is available only for vehicles purchased or leased new.
- Coverage is not available on excessively high-valued autos or unique vehicles.
- Coverage must be added within 180 days of delivery of the new or leased vehicle.
- Repair or Replacement Coverage must be maintained continuously on the auto. Coverage on the vehicle cannot be reinstated, once it has been discontinued.
- Repair or Replacement Auto Loan/Lease Coverage is available only if Collision and *Comprehensive coverage* are carried for the auto.

Note: This coverage includes [Auto Loan Lease Gap Coverage](#).

Attach:

AU 684: Repair or Replacement Plus Endorsement

REPAIR OR REPLACEMENT PLUS RATE

15% of the combined Comprehensive and Collision premium

GOLF CARTS

REFER TO COMPANY BEFORE BINDING COVERAGE

A gold cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course.

LIABILITY

Charge 25% of the Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits).

Minimum premium charge \$30

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$200	0.43
Comprehensive	\$100	0.35
	\$200	0.28

Attach:

PP 0323: Miscellaneous Type Vehicle Endorsement - Golf Carts

INCREASED LIMITS FOR EXCESS SOUND REPRODUCING EQUIPMENT

Coverage may be extended for electronic equipment which is specifically designed for the reproduction of sound and is:

- Permanently installed in the vehicle
- Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently in-stalled in the vehicle

at time of loss, along with accessories used with such equipment is automatically covered under the policy without additional premium charge.

However, equipment designed solely for the reproduction of sound and accessories used with such equipment, which is installed in locations not used by the vehicle manufacturer for installation of such equipment or accessories, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

EXCESS SOUND REPRODUCING EQUIPMENT RATES

MAXIMUM LIMIT OF LIABILITY FOR EXCESS SOUND REPRODUCING EQUIPMENT	PREMIUM PER CAR
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

SUSPENSION OF INSURANCE

Under any policy providing just physical damage coverage, only Collision may be suspended. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:

- Insurance may be reinstated upon the named insured 's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
- The Reinstatement of Insurance Endorsement shall not extend the policy beyond its original expiration date.
- Pro Rata premium credit shall be granted for the period of suspension upon reinstatement. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the *policy period*.
- If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- If Liability coverage is suspended on all owned autos, coverage for which separate premiums apply - including uninsured motorists coverage, *underinsured motorists* coverage, medical payments coverage or extended liability coverage provided under the use of other autos provisions - may be continued in force without premium adjustment for these coverages.
- If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, afforded with-out separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 1. A description of each auto.
 2. The dates between which it was laid up because of the strike.
 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

TOWING AND LABOR COST

Coverage may be written only for Private Passenger autos.

Attach:

PP 0303: *Towing and Labor* Costs Coverage Endorsement

Towing and Labor Cost Rates

PER OCCURRENCE LIMIT	PREMIUM PER CAR
\$25	\$4
\$50	\$6
\$75	\$8

UMBRELLA (PCL)

Covers personal (non-business) *liability* exposure. Refer to company before binding limits over \$2,000,000. Minimum primary coverage required:

- BI and PD *Liability* of 250,000/500,000/100,000, or
- Combined *Single Limits* of 300,000
- Comprehensive Personal Liability, Employer's Liability, and Watercraft Liability Limits of 300,000
- Recreational Vehicle Liability (including Motorcycles) of 500,000

Coverage for Personal Injury and Property Damage, as defined in the policy, for which there is no underlying limit requirement is subject to a self-retention limit of \$250 including the following:

- Care, Custodial, and Control
- Contractual Liability
- Personal Injury
- Water Damage Legal Liability
- Fire Legal Liability

Attach:

AK 5542: Personal Catastrophe Liability

UMBRELLA (PCL) RATES

ANNUAL BASE RATES - ONE VEHICLE AND ONE HOUSE

\$1,000,000 Limit of Liability

TERRITORY	AREA	RATE
II	Entire State	\$175

INCREASED LIMIT FACTORS

Refer to Company prior to binding.

LIMIT	FACTOR
\$2,000,000	1.60
\$3,000,000	2.20
\$4,000,000	2.80
\$5,000,000	3.40

ANNUAL CHARGES FOR ADDITIONAL EXPOSURES

EXPOSURE	RATE	FORM NUMBER
Each additional vehicle in excess of one	\$66	
Young Driver Surcharge - each driver 24 year or younger	\$72	
Each additional house in excess of one	\$11	
Each recreational vehicle	\$24	
Each boat not in excess of 40 feet	\$58	AK 3657
Each known Employer's Liability exposure	\$7	
Each dwelling/apartment unit	\$11	AK 3664
Each office or studio location	\$11	AK 3733

UNINSURED MOTORISTS - BODILY INJURY & PROPERTY DAMAGE COVERAGE

This form of *auto* insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy.

This form of auto insurance for Bodily Injury and Property Damage Uninsured Motorists Coverage 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. Increased limits must be provided at such higher limits as may be desired by the insured but may not be in excess of the liability limits of the policy.

If Uninsured Motorists Coverage is afforded, it must apply to all vehicles insured on the policy.

EXCEPTIONS:

- The named insured has the right to reject such coverage.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

1. Basic Limits

The rates for \$25,000/50,000 Split Limit Bodily Injury Liability Uninsured Motorists Coverage or the \$75,000 Single Limit Liability Coverage are shown on the State Rate Pages. For Multi-car risks, the rate is applied to each car, including the first car. The rates for \$25,000 Property Damage Uninsured Motorists Coverage are shown on the State Rate Pages. Property Damage Uninsured Motorists Coverage is subject to a \$200 deductible.

2. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. Rejection of Coverage

- a. The named insured has the right to reject such coverage in writing.

Note: The written rejection must be endorsed, attached, stamped or otherwise made a part of the policy to be effective.

- b. Subsequent renewal policies issued by the same insurer need not provide the rejected coverages unless the named insured requests such coverage in writing.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage - Arkansas

UNINSURED MOTORISTS - INCREASED LIMIT FACTORS

SINGLE LIMIT BODILY INJURY & PD - SINGLE/MULTI	
LIMIT	FACTOR
50,000	0.74
60,000	0.86
75,000	1.00
100,000	1.28
200,000	1.44
300,000	1.84
500,000	2.16

SPLIT LIMITS			
BODILY INJURY - SINGLE/MULTI		PROPERTY DAMAGE - SINGLE/MULTI	
LIMIT	FACTOR	LIMIT	FACTOR
25,000/50,000	1.00	25,000	1.00
50,000/100,000	1.22	50,000	1.20
100,000/200,000	1.35	75,000	1.35
100,000/300,000	1.54	100,000	1.44
150,000/300,000	1.61	200,000	1.56
300,000/300,000	1.69	250,000	1.72
250,000/500,000	1.72	300,000	1.84
500,000/500,000	1.92	500,000	2.01

TUIC AU Rating Factors and Base Rates
RATING ORDER

Round to the nearest whole dollar after each step. The rating information below does not contain a complete list of coverage options available.

	BI	PD	CSL	MED	statutory mED PAY / PIP	UM/UIM	COMP	COLL
Base Rate								
Tier Factor	*	*	*	*	*		*	*
Unacceptable Risk/Undisclosed Operator	*	*	*	*	*		*	*
Increased Limit Factor or Dollar Amount	*	*	*	*	*	*		
Model Year and Symbol Factor							*	*
Deductible Factor							*	*
Primary Class (+/-) Secondary Class	*	*	*	*	*		*	*
Vehicle Type Surcharge	*	*	*	*	*		*	*
Anti-Lock Brake Discount	*	*	*					
Customization Factor							*	*
Anti Theft Discount							*	
Accident Prevention Course Discount	*	*	*	*	*		*	*
Passive Restraint Discount				*	*			
Package Plus Factor	*	*	*	*	*		*	*
Network Discount	*	*	*	*	*	*	*	*
Work Loss Coverage					+			
Accidental Death Benefit					+			
DEVELOPED PREMIUM								

ANNUAL BASE RATES

TERRITORY	BODILY INJURY 100/300	PROPERTY DAMAGE 100,000	COMBINED SINGLE LIMIT 300,000	MEDICAL PAYMENTS 5,000	COMPREHENSIVE <i>DEDUCTIBLE</i> 500	COLLISION DEDUCTIBLE 500
1	333	189	580	41	49	248
3	228	158	426	39	70	252
5	266	166	478	37	86	295
6	291	187	529	42	76	313
8	300	214	566	45	94	320
9	281	184	514	38	76	343
10	204	126	366	39	50	226
11	333	233	624	43	97	379
21	288	160	498	45	145	406
31	233	144	418	39	110	306
41	235	148	424	31	84	267
71	230	142	412	40	103	258
81	277	190	515	47	119	414

ANNUAL BASE RATES

UNINSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNINSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

ANNUAL BASE RATES

UNINSURED MOTORISTS - PROPERTY DAMAGE

Combined Single Limit - \$25,000

TERRITORY	SINGLE CAR	MULTI CAR
1	11	11
3	11	11
5	11	11
6	11	11
8	11	11
9	11	11
10	11	11
11	11	11
21	11	11
31	11	11
41	11	11
71	11	11
81	11	11

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

TUIC AU CLASS FACTORS

PRIMARY CLASS DETERMINATION

Classify the vehicle according to the age, sex, and marital status of the operator, the use of the *auto* and the eligibility of youthful operators for the *Driver Training* and *Good Student* discounts. If the number of vehicles exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.

Changes to the attained age or driving record of an operator, or to the assigned symbol of a vehicle as a result of loss review, will be effective at the next renewal. All other changes, including adding an operator mid-term, will be made on a pro-rata basis.

A person in active military service of the US Armed Forces is not considered a resident in the applicant's household unless this person customarily operates the auto.

Youthful Operators

If a youthful operator is a student residing at an educational institution over 100 miles from the auto's principal garaging location, the auto is rated as if the student is married.

For Single Car Risks: The youthful operator with the highest primary rating factor will apply.

For Multi Car Risks: Assign principal youthful operators to the autos they principally operate. Assign other youthful operators to remaining autos as follows:

Determine the primary pleasure use rating factors of all youthful operators.

Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently. Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

Any remaining autos are rated at the appropriate All Other Operator classification.

Operators Age 50 and Over

If all operators in the household are age 50 or over, the unassigned vehicle class will apply to autos in excess of the number of operators.

SECONDARY CLASS DETERMINATION

The driving record sub-classification is determined from the number of Driving Record surcharges accumulated during the experience period.

Determine the number of surcharges applicable to each operator

- If an auto is customarily operated by one operator, assign a Sub-Classification based on the surcharges generated by that operator.
- If two or more operators customarily operate the same auto, determine the Sub-Classification based on the total number of surcharges generated by all operators who customarily operate the auto.
- If all operators who customarily operate the auto have generated no surcharges, assign Sub-Classification 0 to that auto.

Use the Secondary Rating Factor table below to determine the applicable accident and conviction surcharges.

The Primary Rating Factors shall be modified by the addition, or subtraction of the appropriate factor from the table below. Surcharges do not apply to Comprehensive Coverage and Uninsured Motorists Coverage. Comprehensive Coverage and Uninsured Motorists Coverage shall be rated at 0.

CLASS CODE DETERMINATION

Positions 1-4	Primary Classification
Position 5	1 = Single Car 2 = Multi Car
Position 6	Accident Surcharge Code
Position 7	Violation Surcharge Code
Position 8	1 = Standard Performance 2 = Intermediate Performance 3 = High Performance 4 = Sports Performance 5 = Sports Premium Performance 6 = Unacceptable Vehicle 7 = Restricted Vehicle

SECONDARY CLASS FACTORS

SINGLE CAR POLICIES

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	0.00	0.30	0.40	0.50	1.40	2.70	4.00
1 MINOR 24-36 MONTHS	1	0.05	0.35	0.45	0.55	1.45	2.75	4.05
1 MINOR 12-23 MONTHS	2	0.10	0.40	0.50	0.60	1.50	2.80	4.10
1 MINOR < 12 MONTHS	3	0.15	0.45	0.55	0.65	1.55	2.85	4.15
2 MINORS	4	0.40	0.70	0.80	0.90	1.80	3.10	4.40
3 MINORS	5	0.70	1.00	1.10	1.20	2.10	3.40	4.70
4+ MINORS OR 1+ MAJORS	6	1.20	1.50	1.60	1.70	2.60	3.90	5.20

MULTI CAR POLICY

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	-0.20	0.10	0.20	0.30	1.20	2.50	3.80
1 MINOR 24-36 MONTHS	1	-0.15	0.15	0.25	0.35	1.25	2.55	3.85
1 MINOR 12-23 MONTHS	2	-0.10	0.20	0.30	0.40	1.30	2.60	3.90
1 MINOR < 12 MONTHS	3	-0.05	0.25	0.35	0.45	1.35	2.65	3.95
2 MINORS	4	0.20	0.50	0.60	0.70	1.60	2.90	4.20
3 MINORS	5	0.50	0.80	0.90	1.00	1.90	3.20	4.50
4+ MINORS OR 1+ MAJORS	6	1.00	1.30	1.40	1.50	2.40	3.70	5.00

TUIC AU PRIMARY CLASS PLAN

UNASSIGNED VEHICLES

CLASS CODE	VEHICLE USE	COMP FACTOR	OTHER THAN COMP FACTOR
3001	Pleasure or Farm	1.00	1.00
4001	Drive to Work <15 Miles	1.05	1.05
5001	Drive to Work 15 Miles or More	1.08	1.08
6001	Business Use	1.12	1.12

PRIMARY CLASS FACTORS

NO YOUTHFUL OPERATORS - MARRIED FEMALE

NO YOUTHFUL OPERATORS – MARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3357	1.05	1.20	4357	1.10	1.26	5357	1.13	1.30	6357	1.18	1.34	7357	0.95	1.08
26	3359	1.04	1.15	4359	1.09	1.21	5359	1.12	1.24	6359	1.16	1.29	7359	0.94	1.04
27	3361	1.03	1.10	4361	1.08	1.16	5361	1.11	1.19	6361	1.15	1.23	7361	0.93	0.99
28	3363	1.02	1.08	4363	1.07	1.13	5363	1.10	1.17	6363	1.14	1.21	7363	0.92	0.97
29	3365	1.01	1.05	4365	1.06	1.10	5365	1.09	1.13	6365	1.13	1.18	7365	0.91	0.95
30-34	3367	1.00	1.00	4367	1.05	1.05	5367	1.08	1.08	6367	1.12	1.12	7367	0.90	0.90
35-39	3368	0.98	0.98	4368	1.03	1.03	5368	1.06	1.06	6368	1.10	1.10	7368	0.88	0.88
40-44	3369	0.95	0.95	4369	1.00	1.00	5369	1.03	1.03	6369	1.06	1.06	7369	0.86	0.86
45-49	3370	0.92	0.93	4370	0.97	0.98	5370	0.99	1.00	6370	1.03	1.04	7370	0.83	0.84
50-54	3371	0.90	0.90	4371	0.95	0.95	5371	0.97	0.97	6371	1.01	1.01	7371	0.81	0.81
55-59	3372	0.85	0.80	4372	0.89	0.84	5372	0.92	0.86	6372	0.95	0.90	7372	0.77	0.72
60-64	3373	0.85	0.70	4373	0.89	0.74	5373	0.92	0.76	6373	0.95	0.78	7373	0.77	0.63
65	3374	0.86	0.70	4374	0.90	0.74	5374	0.93	0.76	6374	0.96	0.78	7374	0.77	0.63
66	3375	0.87	0.70	4375	0.91	0.74	5375	0.94	0.76	6375	0.97	0.78	7375	0.78	0.63
67	3376	0.88	0.70	4376	0.92	0.74	5376	0.95	0.76	6376	0.99	0.78	7376	0.79	0.63
68	3377	0.89	0.70	4377	0.93	0.74	5377	0.96	0.76	6377	1.00	0.78	7377	0.80	0.63
69	3378	0.90	0.70	4378	0.95	0.74	5378	0.97	0.76	6378	1.01	0.78	7378	0.81	0.63
70	3379	0.94	0.70	4379	0.99	0.74	5379	1.02	0.76	6379	1.05	0.78	7379	0.85	0.63
71	3380	0.98	0.70	4380	1.03	0.74	5380	1.09	0.76	6380	1.13	0.78	7380	0.91	0.63
72	3381	1.00	0.70	4381	1.05	0.74	5381	1.11	0.76	6381	1.15	0.78	7381	0.93	0.63
73	3382	1.05	0.70	4382	1.10	0.74	5382	1.13	0.76	6382	1.18	0.78	7382	0.95	0.63
74	3383	1.10	0.70	4383	1.16	0.74	5383	1.19	0.76	6383	1.23	0.78	7383	0.99	0.63
75	3384	1.15	0.70	4384	1.21	0.74	5384	1.24	0.76	6384	1.29	0.78	7384	1.04	0.63
76	3385	1.20	0.70	4385	1.26	0.74	5385	1.30	0.76	6385	1.34	0.78	7385	1.08	0.63
77	3386	1.25	0.70	4386	1.31	0.74	5386	1.35	0.76	6386	1.40	0.78	7386	1.13	0.63
78	3387	1.30	0.70	4387	1.37	0.74	5387	1.40	0.76	6387	1.46	0.78	7387	1.17	0.63
79	3388	1.40	0.70	4388	1.47	0.74	5388	1.51	0.76	6388	1.57	0.78	7388	1.26	0.63
80	3389	1.50	0.70	4389	1.58	0.74	5389	1.62	0.76	6389	1.68	0.78	7389	1.35	0.63
81	3390	1.60	0.70	4390	1.68	0.74	5390	1.73	0.76	6390	1.79	0.78	7390	1.44	0.63
82	3391	1.70	0.70	4391	1.79	0.74	5391	1.84	0.76	6391	1.90	0.78	7391	1.53	0.63
83	3392	1.80	0.70	4392	1.89	0.74	5392	1.94	0.76	6392	2.02	0.78	7392	1.62	0.63
84	3393	1.90	0.70	4393	2.00	0.74	5393	2.05	0.76	6393	2.13	0.78	7393	1.71	0.63
85-99	3394	2.20	0.70	4394	2.31	0.74	5394	2.38	0.76	6394	2.46	0.78	7394	1.98	0.63

NO YOUTHFUL OPERATORS - MARRIED MALE

NO YOUTHFUL OPERATORS – MARRIED MALE																
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE			
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
	*OTC: OTHER THAN COMP															
25	3157	1.05	1.25	4157	1.10	1.31	5157	1.13	1.35	6157	1.18	1.40	7157	0.95	1.13	
26	3159	1.04	1.20	4159	1.09	1.26	5159	1.12	1.30	6159	1.16	1.34	7159	0.94	1.08	
27	3161	1.03	1.15	4161	1.08	1.21	5161	1.11	1.24	6161	1.15	1.29	7161	0.93	1.04	
28	3163	1.02	1.10	4163	1.07	1.16	5163	1.10	1.19	6163	1.14	1.23	7163	0.92	0.99	
29	3165	1.01	1.05	4165	1.06	1.10	5165	1.09	1.13	6165	1.13	1.18	7165	0.91	0.95	
30-34	3167	1.00	1.00	4167	1.05	1.05	5167	1.08	1.08	6167	1.12	1.12	7167	0.90	0.90	
35-39	3168	0.98	0.98	4168	1.03	1.03	5168	1.06	1.06	6168	1.10	1.10	7168	0.88	0.88	
40-44	3169	0.95	0.95	4169	1.00	1.00	5169	1.03	1.03	6169	1.06	1.06	7169	0.86	0.86	
45-49	3170	0.92	0.93	4170	0.97	0.98	5170	0.99	1.00	6170	1.03	1.04	7170	0.83	0.84	
50-54	3171	0.90	0.90	4171	0.95	0.95	5171	0.97	0.97	6171	1.01	1.01	7171	0.81	0.81	
55-59	3172	0.85	0.80	4172	0.89	0.84	5172	0.92	0.86	6172	0.95	0.90	7172	0.77	0.72	
60-64	3173	0.85	0.70	4173	0.89	0.74	5173	0.92	0.76	6173	0.95	0.78	7173	0.77	0.63	
65	3174	0.86	0.70	4174	0.90	0.74	5174	0.93	0.76	6174	0.96	0.78	7174	0.77	0.63	
66	3175	0.87	0.70	4175	0.91	0.74	5175	0.94	0.76	6175	0.97	0.78	7175	0.78	0.63	
67	3176	0.88	0.70	4176	0.92	0.74	5176	0.95	0.76	6176	0.99	0.78	7176	0.79	0.63	
68	3177	0.89	0.70	4177	0.93	0.74	5177	0.96	0.76	6177	1.00	0.78	7177	0.80	0.63	
69	3178	0.90	0.70	4178	0.95	0.74	5178	0.97	0.76	6178	1.01	0.78	7178	0.81	0.63	
70	3179	0.94	0.70	4179	1.01	0.74	5179	1.04	0.76	6179	1.07	0.78	7179	0.86	0.63	
71	3180	0.98	0.70	4180	1.05	0.74	5180	1.08	0.76	6180	1.12	0.78	7180	0.90	0.63	
72	3181	1.00	0.70	4181	1.08	0.74	5181	1.11	0.76	6181	1.15	0.78	7181	0.93	0.63	
73	3182	1.05	0.70	4182	1.14	0.74	5182	1.17	0.76	6182	1.21	0.78	7182	0.97	0.63	
74	3183	1.10	0.70	4183	1.18	0.74	5183	1.21	0.76	6183	1.26	0.78	7183	1.01	0.63	
75	3184	1.15	0.70	4184	1.24	0.74	5184	1.28	0.76	6184	1.33	0.78	7184	1.07	0.63	
76	3185	1.20	0.70	4185	1.26	0.74	5185	1.30	0.76	6185	1.34	0.78	7185	1.08	0.63	
77	3186	1.25	0.70	4186	1.31	0.74	5186	1.35	0.76	6186	1.40	0.78	7186	1.13	0.63	
78	3187	1.30	0.70	4187	1.37	0.74	5187	1.40	0.76	6187	1.46	0.78	7187	1.17	0.63	
79	3188	1.40	0.70	4188	1.47	0.74	5188	1.51	0.76	6188	1.57	0.78	7188	1.26	0.63	
80	3189	1.50	0.70	4189	1.58	0.74	5189	1.62	0.76	6189	1.68	0.78	7189	1.35	0.63	
81	3190	1.60	0.70	4190	1.68	0.74	5190	1.73	0.76	6190	1.79	0.78	7190	1.44	0.63	
82	3191	1.70	0.70	4191	1.79	0.74	5191	1.84	0.76	6191	1.90	0.78	7191	1.53	0.63	
83	3192	1.80	0.70	4192	1.89	0.74	5192	1.94	0.76	6192	2.02	0.78	7192	1.62	0.63	
84	3193	1.90	0.70	4193	2.00	0.74	5193	2.05	0.76	6193	2.13	0.78	7193	1.71	0.63	
85-99	3194	2.20	0.70	4194	2.31	0.74	5194	2.38	0.76	6194	2.46	0.78	7194	1.98	0.63	

NO YOUTHFUL OPERATORS - UNMARRIED FEMALE

NO YOUTHFUL OPERATORS – UNMARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3457	1.20	1.40	4457	1.26	1.47	5457	1.30	1.51	6457	1.34	1.57	7457	1.08	1.26
26	3459	1.15	1.35	4459	1.21	1.42	5459	1.24	1.46	6459	1.29	1.51	7459	1.04	1.22
27	3461	1.10	1.30	4461	1.16	1.37	5461	1.19	1.40	6461	1.23	1.46	7461	0.99	1.17
28	3463	1.08	1.20	4463	1.13	1.26	5463	1.17	1.30	6463	1.21	1.34	7463	0.97	1.08
29	3465	1.05	1.10	4465	1.10	1.16	5465	1.13	1.19	6465	1.18	1.23	7465	0.95	0.99
30-34	3467	1.00	1.00	4467	1.05	1.05	5467	1.08	1.08	6467	1.12	1.12	7467	0.90	0.90
35-39	3468	0.98	0.98	4468	1.03	1.03	5468	1.06	1.06	6468	1.10	1.10	7468	0.88	0.88
40-44	3469	0.95	0.95	4469	1.00	1.00	5469	1.03	1.03	6469	1.06	1.06	7469	0.86	0.86
45-49	3470	0.92	0.93	4470	0.97	0.98	5470	0.99	1.00	6470	1.03	1.04	7470	0.83	0.84
50-54	3471	0.90	0.90	4471	0.95	0.95	5471	0.97	0.97	6471	1.01	1.01	7471	0.81	0.81
55-59	3472	0.85	0.80	4472	0.89	0.84	5472	0.92	0.86	6472	0.95	0.90	7472	0.77	0.72
60-64	3473	0.85	0.70	4473	0.89	0.74	5473	0.92	0.76	6473	0.95	0.78	7473	0.77	0.63
65	3474	0.86	0.70	4474	0.90	0.74	5474	0.93	0.76	6474	0.96	0.78	7474	0.77	0.63
66	3475	0.87	0.70	4475	0.91	0.74	5475	0.94	0.76	6475	0.97	0.78	7475	0.78	0.63
67	3476	0.88	0.70	4476	0.92	0.74	5476	0.95	0.76	6476	0.99	0.78	7476	0.79	0.63
68	3477	0.89	0.70	4477	0.93	0.74	5477	0.96	0.76	6477	1.00	0.78	7477	0.80	0.63
69	3478	0.90	0.70	4478	0.95	0.74	5478	0.97	0.76	6478	1.01	0.78	7478	0.81	0.63
70	3479	0.94	0.70	4479	0.99	0.74	5479	1.02	0.76	6479	1.05	0.78	7479	0.85	0.63
71	3480	0.98	0.70	4480	1.03	0.74	5480	1.06	0.76	6480	1.10	0.78	7480	0.88	0.63
72	3481	1.03	0.70	4481	1.08	0.74	5481	1.11	0.76	6481	1.15	0.78	7481	0.93	0.63
73	3482	1.07	0.70	4482	1.12	0.74	5482	1.16	0.76	6482	1.20	0.78	7482	0.96	0.63
74	3483	1.12	0.70	4483	1.18	0.74	5483	1.21	0.76	6483	1.26	0.78	7483	1.01	0.63
75	3484	1.17	0.70	4484	1.23	0.74	5484	1.27	0.76	6484	1.31	0.78	7484	1.06	0.63
76	3485	1.22	0.70	4485	1.29	0.74	5485	1.32	0.76	6485	1.37	0.78	7485	1.10	0.63
77	3486	1.28	0.70	4486	1.34	0.74	5486	1.38	0.76	6486	1.43	0.78	7486	1.15	0.63
78	3487	1.30	0.70	4487	1.37	0.74	5487	1.40	0.76	6487	1.46	0.78	7487	1.17	0.63
79	3488	1.40	0.70	4488	1.47	0.74	5488	1.51	0.76	6488	1.57	0.78	7488	1.26	0.63
80	3489	1.50	0.70	4489	1.58	0.74	5489	1.62	0.76	6489	1.68	0.78	7489	1.35	0.63
81	3490	1.60	0.70	4490	1.68	0.74	5490	1.73	0.76	6490	1.79	0.78	7490	1.44	0.63
82	3491	1.70	0.70	4491	1.79	0.74	5491	1.84	0.76	6491	1.90	0.78	7491	1.53	0.63
83	3492	1.80	0.70	4492	1.89	0.74	5492	1.94	0.76	6492	2.02	0.78	7492	1.62	0.63
84	3493	1.90	0.70	4493	2.00	0.74	5493	2.05	0.76	6493	2.13	0.78	7493	1.71	0.63
85-99	3494	2.20	0.70	4494	2.31	0.74	5494	2.38	0.76	6494	2.46	0.78	7494	1.98	0.63

NO YOUTHFUL OPERATORS - UNMARRIED MALE

NO YOUTHFUL OPERATORS – UNMARRIED MALE															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
	25	3257	1.35	1.26	4257	1.42	1.32	5257	1.46	1.36	6257	1.51	1.41	7257	1.22
26	3259	1.32	1.27	4259	1.38	1.33	5259	1.42	1.37	6259	1.47	1.42	7259	1.18	1.14
27	3261	1.25	1.25	4261	1.31	1.31	5261	1.35	1.35	6261	1.40	1.40	7261	1.12	1.12
28	3263	1.14	1.14	4263	1.20	1.20	5263	1.23	1.23	6263	1.28	1.28	7263	1.03	1.03
29	3265	1.10	1.10	4265	1.16	1.16	5265	1.19	1.19	6265	1.23	1.23	7265	0.99	0.99
30-34	3267	1.00	1.00	4267	1.05	1.05	5267	1.08	1.08	6267	1.12	1.12	7267	0.90	0.90
35-39	3268	0.98	0.98	4268	1.03	1.03	5268	1.06	1.06	6268	1.10	1.10	7268	0.88	0.88
40-44	3269	0.95	0.95	4269	1.00	1.00	5269	1.03	1.03	6269	1.06	1.06	7269	0.86	0.86
45-49	3270	0.92	0.93	4270	0.97	0.98	5270	0.99	1.00	6270	1.03	1.04	7270	0.83	0.84
50-54	3271	0.90	0.90	4271	0.95	0.95	5271	0.97	0.97	6271	1.01	1.01	7271	0.81	0.81
55-59	3272	0.85	0.80	4272	0.89	0.84	5272	0.92	0.86	6272	0.95	0.90	7272	0.77	0.72
60-64	3273	0.85	0.70	4273	0.89	0.74	5273	0.92	0.76	6273	0.95	0.78	7273	0.77	0.63
65	3274	0.86	0.70	4274	0.90	0.74	5274	0.93	0.76	6274	0.96	0.78	7274	0.77	0.63
66	3275	0.87	0.70	4275	0.91	0.74	5275	0.94	0.76	6275	0.97	0.78	7275	0.78	0.63
67	3276	0.88	0.70	4276	0.92	0.74	5276	0.95	0.76	6276	0.99	0.78	7276	0.79	0.63
68	3277	0.89	0.70	4277	0.93	0.74	5277	0.96	0.76	6277	1.00	0.78	7277	0.80	0.63
69	3278	0.90	0.70	4278	0.95	0.74	5278	0.97	0.76	6278	1.01	0.78	7278	0.81	0.63
70	3279	0.98	0.70	4279	1.03	0.74	5279	1.06	0.76	6279	1.09	0.78	7279	0.88	0.63
71	3280	1.00	0.70	4280	1.05	0.74	5280	1.08	0.76	6280	1.12	0.78	7280	0.90	0.63
72	3281	1.03	0.70	4281	1.08	0.74	5281	1.11	0.76	6281	1.15	0.78	7281	0.93	0.63
73	3282	1.08	0.70	4282	1.14	0.74	5282	1.17	0.76	6282	1.21	0.78	7282	0.97	0.63
74	3283	1.16	0.70	4283	1.21	0.74	5283	1.25	0.76	6283	1.29	0.78	7283	1.04	0.63
75	3284	1.20	0.70	4284	1.26	0.74	5284	1.29	0.76	6284	1.34	0.78	7284	1.08	0.63
76	3285	1.24	0.70	4285	1.30	0.74	5285	1.33	0.76	6285	1.38	0.78	7285	1.11	0.63
77	3286	1.25	0.70	4286	1.31	0.74	5286	1.35	0.76	6286	1.40	0.78	7286	1.13	0.63
78	3287	1.30	0.70	4287	1.37	0.74	5287	1.40	0.76	6287	1.46	0.78	7287	1.17	0.63
79	3288	1.40	0.70	4288	1.47	0.74	5288	1.51	0.76	6288	1.57	0.78	7288	1.26	0.63
80	3289	1.50	0.70	4289	1.58	0.74	5289	1.62	0.76	6289	1.68	0.78	7289	1.35	0.63
81	3290	1.60	0.70	4290	1.68	0.74	5290	1.73	0.76	6290	1.79	0.78	7290	1.44	0.63
82	3291	1.70	0.70	4291	1.79	0.74	5291	1.84	0.76	6291	1.90	0.78	7291	1.53	0.63
83	3292	1.80	0.70	4292	1.89	0.74	5292	1.94	0.76	6292	2.02	0.78	7292	1.62	0.63
84	3293	1.90	0.70	4293	2.00	0.74	5293	2.05	0.76	6293	2.13	0.78	7293	1.71	0.63
85-99	3294	2.20	0.70	4294	2.31	0.74	5294	2.38	0.76	6294	2.46	0.78	7294	1.98	0.63

YOUTHFUL MALE OPERATORS

*OTC: OTHER THAN COMP															
YOUTHFUL OPERATORS															
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT						
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3201	2.96	1.47	5201	3.20	1.59	3202	2.56	1.37	5202	2.76	1.48	
		17	3209	2.79	1.47	5209	3.01	1.59	3210	2.43	1.37	5210	2.62	1.48	
		18	3217	2.54	1.43	5217	2.74	1.54	3218	2.22	1.33	5218	2.40	1.44	
		19	3225	2.38	1.43	5225	2.57	1.54	3226	2.10	1.33	5226	2.26	1.44	
	YES	20	3233	2.19	1.41	5233	2.36	1.52	3234	1.94	1.32	5234	2.09	1.42	
		16	3203	2.76	1.42	5203	2.98	1.53	3204	2.41	1.34	5204	2.60	1.45	
		17	3211	2.61	1.42	5211	2.82	1.53	3212	2.29	1.34	5212	2.47	1.45	
		18	3219	2.38	1.38	5219	2.57	1.49	3220	2.10	1.30	5220	2.26	1.40	
	N/A	19	3227	2.23	1.38	5227	2.41	1.49	3228	1.98	1.30	5228	2.14	1.40	
		20	3235	2.06	1.36	5235	2.23	1.47	3236	1.84	1.29	5236	1.99	1.39	
		21	3241	2.07	1.44	5241	2.23	1.56	3242	1.84	1.34	5242	1.99	1.45	
		22	3245	1.82	1.38	5245	1.97	1.49	3246	1.65	1.29	5246	1.78	1.39	
	MALE OWNER OR PRINCIPAL OPERATOR	NO	23	3249	1.66	1.34	5249	1.80	1.45	3250	1.51	1.26	5250	1.63	1.36
			24	3253	1.50	1.30	5253	1.62	1.40	3254	1.39	1.23	5254	1.50	1.33
			16	3205	3.30	1.55	5205	3.56	1.67	3206	2.84	1.44	5206	3.07	1.56
			17	3213	3.10	1.55	5213	3.35	1.67	3214	2.68	1.44	5214	2.89	1.56
YES		18	3221	2.81	1.50	5221	3.04	1.62	3222	2.44	1.40	5222	2.64	1.51	
		19	3229	2.62	1.50	5229	2.83	1.62	3230	2.29	1.40	5230	2.47	1.51	
		20	3237	2.40	1.49	5237	2.59	1.61	3238	2.11	1.38	5238	2.28	1.49	
		16	3207	3.07	1.50	5207	3.32	1.62	3208	2.66	1.40	5208	2.87	1.51	
N/A		17	3215	2.89	1.50	5215	3.12	1.62	3216	2.51	1.40	5216	2.71	1.51	
		18	3223	2.63	1.46	5223	2.84	1.57	3224	2.30	1.36	5224	2.48	1.47	
		19	3231	2.45	1.46	5231	2.65	1.57	3232	2.15	1.36	5232	2.33	1.47	
		20	3239	2.26	1.44	5239	2.44	1.56	3240	2.00	1.34	5240	2.16	1.45	
MARRIED MALE		NO	21	3243	2.25	1.52	5243	2.43	1.64	3244	2.00	1.41	5244	2.16	1.52
			22	3247	1.97	1.46	5247	2.13	1.57	3248	1.77	1.35	5248	1.91	1.46
			23	3251	1.79	1.41	5251	1.93	1.52	3252	1.62	1.32	5252	1.75	1.42
			24	3255	1.60	1.36	5255	1.73	1.47	3256	1.47	1.28	5256	1.58	1.38
	YES	16	3105	2.60	1.35	5105	2.81	1.46	3106	2.28	1.28	5106	2.46	1.38	
		17	3113	2.40	1.35	5113	2.59	1.46	3114	2.12	1.28	5114	2.29	1.38	
		18	3121	2.20	1.35	5121	2.38	1.46	3122	1.96	1.28	5122	2.12	1.38	
		19	3129	2.00	1.35	5129	2.16	1.46	3130	1.80	1.28	5130	1.94	1.38	
	N/A	20	3137	1.80	1.35	5137	1.94	1.46	3138	1.64	1.28	5138	1.77	1.38	
		16	3107	2.44	1.32	5107	2.64	1.43	3108	2.15	1.25	5108	2.32	1.35	
		17	3115	2.26	1.32	5115	2.44	1.43	3116	2.01	1.25	5116	2.17	1.35	
		18	3123	2.08	1.32	5123	2.25	1.43	3124	1.86	1.25	5124	2.01	1.35	
	N/A	19	3131	1.90	1.32	5131	2.05	1.43	3132	1.72	1.25	5132	1.86	1.35	
		20	3139	1.72	1.32	5139	1.86	1.43	3140	1.58	1.25	5140	1.71	1.35	
		21	3143	1.57	1.32	5143	1.69	1.43	3144	1.45	1.25	5144	1.57	1.35	
		22	3147	1.36	1.31	5147	1.47	1.41	3148	1.28	1.24	5148	1.38	1.34	
N/A	23	3151	1.30	1.35	5151	1.40	1.46	3152	1.24	1.28	5152	1.34	1.38		
	24	3155	1.20	1.30	5155	1.30	1.40	3156	1.16	1.24	5156	1.25	1.34		

YOUTHFUL FEMALE OPERATORS

*OTC: OTHER THAN COMP														
YOUTHFUL OPERATORS														
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT					
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE		
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3401	2.53	1.38	5401	2.73	1.49	3402	2.22	1.31	5402	2.40	1.41
		17	3409	2.36	1.38	5409	2.55	1.49	3410	2.09	1.31	5410	2.26	1.41
		18	3417	2.19	1.38	5417	2.37	1.49	3418	1.95	1.31	5418	2.11	1.41
		19	3425	2.02	1.38	5425	2.18	1.49	3426	1.82	1.31	5426	1.97	1.41
	YES	20	3433	1.85	1.38	5433	2.00	1.49	3434	1.68	1.31	5434	1.81	1.41
		16	3403	2.38	1.34	5403	2.57	1.45	3404	2.10	1.28	5404	2.27	1.38
		17	3411	2.22	1.34	5411	2.40	1.45	3412	1.98	1.28	5412	2.14	1.38
		18	3419	2.07	1.34	5419	2.24	1.45	3420	1.86	1.28	5420	2.01	1.38
	N/A	19	3427	1.92	1.34	5427	2.07	1.45	3428	1.73	1.28	5428	1.87	1.38
		20	3435	1.77	1.34	5435	1.91	1.45	3436	1.61	1.28	5436	1.74	1.38
		21	3441	1.63	1.38	5441	1.76	1.49	3442	1.49	1.31	5442	1.61	1.41
		22	3445	1.52	1.38	5445	1.64	1.49	3446	1.41	1.31	5446	1.52	1.41
UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	23	3449	1.39	1.38	5449	1.50	1.49	3450	1.30	1.31	5450	1.40	1.41
		24	3453	1.25	1.38	5453	1.43	1.52	3454	1.19	1.31	5454	1.36	1.44
		16	3405	2.80	1.45	5405	3.02	1.57	3406	2.44	1.36	5406	2.64	1.47
		17	3413	2.60	1.45	5413	2.81	1.57	3414	2.28	1.36	5414	2.46	1.47
	YES	18	3421	2.40	1.45	5421	2.59	1.57	3422	2.12	1.36	5422	2.29	1.47
		19	3429	2.20	1.45	5429	2.38	1.57	3430	1.96	1.36	5430	2.12	1.47
		20	3437	2.00	1.45	5437	2.16	1.57	3438	1.80	1.36	5438	1.94	1.47
		16	3407	2.62	1.41	5407	2.83	1.52	3408	2.30	1.32	5408	2.48	1.43
	N/A	17	3415	2.44	1.41	5415	2.64	1.52	3416	2.15	1.32	5416	2.32	1.43
		18	3423	2.26	1.41	5423	2.44	1.52	3424	2.01	1.32	5424	2.17	1.43
		19	3431	2.08	1.41	5431	2.25	1.52	3432	1.86	1.32	5432	2.01	1.43
		20	3439	1.90	1.41	5439	2.05	1.52	3440	1.72	1.32	5440	1.86	1.43
MARRIED FEMALE	NO	21	3443	1.75	1.45	5443	1.89	1.57	3444	1.59	1.36	5444	1.72	1.47
		22	3447	1.62	1.45	5447	1.75	1.57	3448	1.49	1.36	5448	1.61	1.47
		23	3451	1.46	1.45	5451	1.57	1.57	3452	1.36	1.36	5452	1.47	1.47
		24	3455	1.30	1.45	5455	1.40	1.57	3456	1.23	1.36	5456	1.33	1.47
	YES	16	3305	2.40	1.30	5305	2.59	1.40	3306	2.12	1.24	5306	2.29	1.34
		17	3313	2.20	1.30	5313	2.38	1.40	3314	1.96	1.24	5314	2.12	1.34
		18	3321	2.00	1.30	5321	2.16	1.40	3322	1.80	1.24	5322	1.94	1.34
		19	3329	1.73	1.25	5329	1.87	1.35	3330	1.57	1.19	5330	1.70	1.29
	N/A	20	3337	1.55	1.26	5337	1.68	1.36	3338	1.44	1.20	5338	1.55	1.30
		16	3307	2.26	1.27	5307	2.44	1.37	3308	2.01	1.22	5308	2.17	1.32
		17	3315	2.08	1.27	5315	2.25	1.37	3316	1.86	1.22	5316	2.01	1.32
		18	3323	1.90	1.27	5323	2.05	1.37	3324	1.72	1.22	5324	1.86	1.32
N/A	19	3331	1.65	1.22	5331	1.78	1.32	3332	1.52	1.17	5332	1.64	1.26	
	20	3339	1.49	1.23	5339	1.61	1.33	3340	1.39	1.18	5340	1.50	1.28	
	21	3343	1.33	1.24	5343	1.44	1.33	3344	1.25	1.18	5344	1.35	1.27	
	22	3347	1.22	1.22	5347	1.32	1.32	3348	1.17	1.17	5348	1.26	1.26	
23	3351	1.18	1.27	5351	1.27	1.38	3352	1.14	1.22	5352	1.23	1.31		
24	3355	1.08	1.23	5355	1.16	1.32	3356	1.06	1.18	5356	1.14	1.27		

COLLISION RELATIVITIES

Symbol	Model Years													
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90	
1	0.924	0.880	0.827	0.774	0.730	0.669	0.616	0.581	0.546	0.510	0.484	0.449	0.422	
2	1.050	1.000	0.940	0.880	0.830	0.760	0.700	0.660	0.620	0.580	0.550	0.510	0.480	
3	1.145	1.090	1.025	0.959	0.905	0.828	0.763	0.719	0.676	0.632	0.600	0.556	0.523	
4	1.218	1.160	1.090	1.021	0.963	0.882	0.812	0.766	0.719	0.673	0.638	0.592	0.557	
5	1.281	1.220	1.147	1.074	1.013	0.927	0.854	0.805	0.756	0.708	0.671	0.622	0.586	
6	1.344	1.280	1.203	1.126	1.062	0.973	0.896	0.845	0.794	0.742	0.704	0.653	0.614	
7	1.418	1.350	1.269	1.188	1.121	1.026	0.945	0.891	0.837	0.783	0.743	0.689	0.648	
8	1.491	1.420	1.335	1.250	1.179	1.079	0.994	0.937	0.880	0.824	0.781	0.724	0.682	
10	1.565	1.490	1.401	1.311	1.237	1.132	1.043	0.983	0.924	0.864	0.820	0.760	0.715	
11	1.638	1.560	1.466	1.373	1.295	1.186	1.092	1.030	0.967	0.905	0.858	0.796	0.749	
12	1.722	1.640	1.542	1.443	1.361	1.246	1.148	1.082	1.017	0.951	0.902	0.836	0.787	
13	1.806	1.720	1.617	1.514	1.428	1.307	1.204	1.135	1.066	0.998	0.946	0.877	0.826	
14	1.911	1.820	1.711	1.602	1.511	1.383	1.274	1.201	1.128	1.056	1.001	0.928	0.874	
15	2.037	1.940	1.824	1.707	1.610	1.474	1.358	1.280	1.203	1.125	1.067	0.989	0.931	
16	2.153	2.050	1.927	1.804	1.702	1.558	1.435	1.353	1.271	1.189	1.128	1.046	0.984	
17	2.268	2.160	2.030	1.901	1.793	1.642	1.512	1.426	1.339	1.253	1.188	1.102	1.037	
18	2.384	2.270	2.134	1.998	1.884	1.725	1.589	1.498	1.407	1.317	1.249	1.158	1.090	
19	2.510	2.390	2.247	2.103	1.984	1.816	1.673	1.577	1.482	1.386	1.315	1.219	1.147	
20	2.625	2.500	2.350	2.200	2.075	1.900	1.750	1.650	1.550	1.450	1.375	1.275	1.200	
21	2.741	2.610	2.453	2.297	2.166	1.984	1.827	1.723	1.618	1.514	1.436	1.331	1.253	
22	2.888	2.750	2.585	2.420	2.283	2.090	1.925	1.815	1.705	1.595	1.513	1.403	1.320	
23	3.056	2.910	2.735	2.561	2.415	2.212	2.037	1.921	1.804	1.688	1.601	1.484	1.397	
24	3.297	3.140	2.952	2.763	2.606	2.386	2.198	2.072	1.947	1.821	1.727	1.601	1.507	
25	3.675	3.500	3.290	3.080	2.905	2.660	2.450	2.310	2.170	2.030	1.925	1.785	1.680	
26	4.043	3.850	3.619	3.388	3.196	2.926	2.695	2.541	2.387	2.233	2.118	1.964	1.848	
27	-----See Below-----													
1989&	To Develop the Collision Base Rates for Symbol 27 vehicles:													
Prior	1. Increase the Symbol 26 factor by .50 for each \$10,000 or fraction of \$10,000													
1	0.288	above \$80,000 of Original Cost.												
2	0.288	2. Apply this factor to the Symbol 2 \$500 deductible rate for the applicable model year.												
3	0.288	3. Then apply the applicable factor for a higher or lower deductible.												
4	0.288													
5	0.355													
6	0.422													
7	0.480	Original Cost means:												
8	0.542	1. Manufacturer's Suggested Retail Price for autos built in U.S.												
10	0.600	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.												
11	0.662	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.												
12	0.730													
13	0.806	For model years not shown, increase the base rate premium by 5% for each												
14	0.902	subsequent model year above the current model year.												
15	1.008													
16	1.128	NOTE: For specially built or imported autos use the original cost new in the												
17	1.224	United States instead of the F.O.B. (free on board) list price.												
18	1.320													
19	1.440													
20	1.584													
21	1.848													

COMPREHENSIVE RELATIVITIES

Model Years

Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.819	0.780	0.741	0.702	0.671	0.632	0.601	0.577	0.546	0.515	0.491	0.468	0.445
2	1.050	1.000	0.950	0.900	0.860	0.810	0.770	0.740	0.700	0.660	0.630	0.600	0.570
3	1.271	1.210	1.150	1.089	1.041	0.980	0.932	0.895	0.847	0.799	0.762	0.762	0.690
4	1.439	1.370	1.302	1.233	1.178	1.110	1.055	1.014	0.959	0.904	0.863	0.822	0.781
5	1.617	1.540	1.463	1.386	1.324	1.247	1.186	1.140	1.078	1.016	0.970	0.924	0.878
6	1.796	1.710	1.625	1.539	1.471	1.385	1.317	1.265	1.197	1.129	1.077	1.026	0.975
7	1.964	1.870	1.777	1.683	1.608	1.515	1.440	1.384	1.309	1.234	1.178	1.122	1.066
8	2.100	2.000	1.900	1.800	1.720	1.620	1.540	1.480	1.400	1.320	1.260	1.200	1.140
10	2.247	2.140	2.033	1.926	1.840	1.733	1.648	1.584	1.498	1.412	1.348	1.284	1.220
11	2.405	2.290	2.176	2.061	1.969	1.855	1.763	1.695	1.603	1.511	1.443	1.374	1.305
12	2.573	2.450	2.328	2.205	2.107	1.985	1.887	1.813	1.715	1.617	1.544	1.470	1.397
13	2.741	2.610	2.480	2.349	2.245	2.114	2.010	1.931	1.827	1.723	1.644	1.566	1.488
14	2.919	2.780	2.641	2.502	2.391	2.252	2.141	2.057	1.946	1.835	1.751	1.668	1.585
15	3.140	2.990	2.841	2.691	2.571	2.422	2.302	2.213	2.093	1.973	1.884	1.794	1.704
16	3.350	3.190	3.031	2.871	2.743	2.584	2.456	2.361	2.233	2.105	2.010	1.914	1.818
17	3.560	3.390	3.221	3.051	2.915	2.746	2.610	2.509	2.373	2.237	2.136	2.034	1.932
18	3.791	3.610	3.430	3.249	3.105	2.924	2.780	2.671	2.527	2.383	2.274	2.166	2.058
19	4.053	3.860	3.667	3.474	3.320	3.127	2.972	2.856	2.702	2.548	2.432	2.316	2.200
20	4.389	4.180	3.971	3.762	3.595	3.386	3.219	3.093	2.926	2.759	2.633	2.508	2.383
21	4.778	4.550	4.323	4.095	3.913	3.686	3.504	3.367	3.185	3.003	2.867	2.730	2.594
22	5.250	5.000	4.750	4.500	4.300	4.050	3.850	3.700	3.500	3.300	3.150	3.000	2.850
23	5.786	5.510	5.235	4.959	4.739	4.463	4.243	4.077	3.857	3.637	3.471	3.306	3.141
24	6.542	6.230	5.919	5.607	5.358	5.046	4.797	4.610	4.361	4.112	3.925	3.738	3.551
25	7.550	7.190	6.831	6.471	6.183	5.824	5.536	5.321	5.033	4.745	4.530	4.314	4.098
26	8.547	8.140	7.733	7.326	7.000	6.593	6.268	6.024	5.698	5.372	5.128	4.884	4.640
27	-----See Below-----												

Symbol	1989& Prior	
		To Develop the Comprehensive Base Rates for Symbol 27 vehicles:
1	0.239	1. Increase the Symbol 26 factor by 1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost
2	0.239	2. Apply this factor to the Symbol 2 \$500 <i>deductible</i> rate for the applicable model year.
3	0.239	3. Then apply the applicable factor for a higher or lower deductible.
4	0.239	
5	0.296	
6	0.445	
7	0.570	Original Cost means:
8	0.741	1. Manufacturer's Suggested Retail Price for autos built in U.S.
10	0.929	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
11	1.112	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.
12	1.322	
13	1.596	
14	1.910	
15	2.269	
16	2.639	NOTE:For specially built or imported autos use the original cost new in the
17	3.067	United States instead of the F.O.B. (free on board) list price.
18	3.563	
19	4.133	
20	4.817	
21	6.014	

DISCOUNTS

Discount	Percentage	Requirements
Anti-Lock Brakes	5%	Factory installed, four-wheel Anti-Lock Braking System
Anti Theft Devices	5%	Window Identification System
	5%	Hood locking and latching system that also includes a special anti theft lock, in combination with an active or passive alarm.
	5%	An active alarm that does not include a forced action prompter or a passive alarm that does not include a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.
	10%	<ul style="list-style-type: none"> A passive alarm system that includes a "shaker" device that cannot be independently deactivated for the rest of the system; or a redundant starting means; or an internally operated special anti-theft lock for the hood locking and latching system. An active, internally operated alarm that includes a forced action prompter. A high security ignition replacement lock. (A sticker may identify the presence of this system.)
	15%	<ul style="list-style-type: none"> A passive alarm system, if equipped with a "shaker" device, permits the "shaker" to be independently deactivated for the remainder of the system; or includes either a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system. A passive fuel cut-off switch. A passive ignition cut-off system
Accident Prevention Course Discount	5%	<p>Available for each motor vehicle on the policy under which all principal operators are age 55 or older, and the principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Department of public safety. The discount will not apply if the course was taken as a requirement of a driving offense including but not limited to, the Alcohol Drug Safety Action Program, or to reduce the number of traffic violation points against a driving license.</p> <p>This discount will apply:</p> <ul style="list-style-type: none"> To new and renewal policies and rated as a private passenger auto. To a motor vehicle classified and rated as a person each such auto regardless of the number of operators with course completion certificates. Only to the vehicle principally operated by the person with a course completion certificate. Only once to each such vehicle regardless of the number of operators with course completion certificate. <p>The discount may be discontinued, if during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.</p>

Credit for Existing Coverage - Package Plus Auto		<p>To determine the credit for existing coverage:</p> <ol style="list-style-type: none"> 1. Develop the applicable full term auto premium based on the effective date of the Package Plus policy. 2. Calculate a pro rata factor based on the expiration date of the insured's existing auto policy. 3. Multiply the premium in Step 1 by the factor developed in Step 2 <p>Attach: Auto 749: Existing Insurance Endorsement</p>
Driver Training	Varies - See Primary Class Plan	Applies to each operator under age 21 with "satisfactory evidence" of the completion of a driver training course. The course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.
Multi-Car Discount	Varies - See Secondary Class Plan	More than one vehicle on the policy. Also applies to single vehicle policies if a company car is furnished for the insured's use. A copy of the registration for the company car must be kept on file in the agent's office.
Network Discount (Mass Merchandising Program)	5%	Applies to all coverages, except PCL, for members of a network. A network must have a member to organize relationship. There must be a means to determine the members of the network at any point in time. (UPIC only)
Package Plus	10%	Package Policy - Auto and Home
Passive Restraint/Airbags	20%	Driver side airbag or seat belt
	30%	Driver and Passenger side airbags OR seat belts
	40%	Driver and Passenger side airbags AND seat belts

SURCHARGES

Surcharge	Percentage	Requirements
Vehicle Type	25%	Restricted Vehicles
Surcharge	60%	Unacceptable Vehicles
Unacceptable Risk	60%	If a risk does not meet the company's underwriting criteria, apply a factor of 1.60 to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments Coverage, Collision and Comprehensive base rates for that vehicle.

TIER FACTORS

TIER	MONO	PACKAGE
A	0.65	0.62
B	0.68	0.64
C	0.71	0.66
D	0.75	0.69
E	0.77	0.71
F	0.80	0.73
G	0.82	0.75
H	0.84	0.77
J	0.86	0.80
K	0.95	0.84
L	1.00	0.89
M	1.04	0.96
N	1.07	0.99
P	1.10	1.02
Q	1.15	1.06
R	1.25	1.13
S	1.40	1.26
T	1.60	1.44
U	1.80	1.62
V	2.00	1.75
W	2.25	1.97
X	2.50	2.13
Y	2.75	2.34
Z	3.25	2.76

TUIC AU Territory Definitions

CITY TERRITORY DEFINITIONS

CITY	COUNTY	TERRITORY CODE
Fort Smith	Crawford and Sebastian	10
Little Rock	Pulaski	01

COUNTY TERRITORY DEFINITIONS

COUNTY	TERRITORY CODE
Benton	03
Conway	71
Craighead	09
Crittenden	05
Faulkner	06
Franklin	71
Garland	08
Grant	06
Hot Springs	81
Jefferson	06
Johnson	71
Lee	41
Logan	71
Lonoke	06
Miller	21
Mississippi	05
Pope	71
Pulaski	01
Saline	06
St. Francis	41
Union	31
Washington	03
Remainder of state	11

TUIC AU ARKANSAS



***Arkansas
Personal Auto***

TRINITY UNIVERSAL INSURANCE COMPANY

BUSINESS EFFECTIVE DATES:

New: 02-01-2008

Renewal: 02-01-2008

WHAT'S NEW?

- Revised Base Rates
- Revised Pricing Level Factors
- Revised Model Year Symbol Factors
- Revised Primary Class Factors

Endorsement Index

Form	Endorsement Name
AK 3657	PCL Watercraft
AK 3664	PCL Dwelling Apartment Rental
AK 3733	PCL Office/Studio Premises
AK 5493	PCL Exclusion Schedule E
AK 5542	Personal Catastrophe Liability
AU 40	Parked Automobile Collision
AU 112	Additional Interest
AU 684	Repair or Replacement Plus
AU 749	Existing Insurance
AU 910	Electronic Equipment Endorsement
AU 933	Changes to Your Policy
AU 948	Amendment of Policy Provisions - Arkansas
PP 0201	Suspension of Insurance
PP 0202	Reinstatement of Insurance
PP 0301	Federal Employees Using Autos in Government Business
PP 0302	Increased Limits Transportation Expense Coverage
PP 0303	Towing and Labor Costs Coverage
PP 0305	Loss Payable
PP 0306	Extended Non-Owned Coverage for Named Individual
PP 0307-1	Covered Property Coverage
PP 0307	Trailer/Camper Body Coverage (Stated Amount Maximum Limit of Liability)
PP 0308	Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)
PP 0309	Single Liability Limit
PP 0313	Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media
PP 0318	Customized Equipment Coverage
PP 0319	Additional Insured Lessor
PP 0321	Mexico Coverage
PP 0323	Miscellaneous Type Vehicles
PP 0323	Miscellaneous Type Vehicles (Golf Carts)
PP 0326	Liability Coverage Exclusion Endorsement
PP 0328	Miscellaneous Type Vehicles (Motor Homes)
PP 0334	Joint Ownership Coverage
PP 0335	Auto Loan Lease Gap Coverage
PP 0401	Single Uninsured Motorist Limit
PP 0402	Single Underinsured Motorist Limit
PP 0495	Uninsured Motorist Coverage - Arkansas
PP 0434	Underinsured Motorists Coverage - Arkansas
PP 0582	Personal Injury Protection Coverage - Arkansas
PP 1301	Coverage for Damage to Your Auto Exclusion

TUIC AU Underwriting Guidelines
UNDERWRITING GUIDELINES - RULES

Risks may be considered for coverage provided they meet the following criteria:

Accidents = at-fault accidents

Accident MAXIMUMS do not include comprehensive losses

Incident = at-fault accident or minor violations

NUMBER OF VEHICLES	MINOR VIOLATIONS	ACCIDENTS	MAJOR VIOLATIONS
ONE	2 per driver 2 per household	1 per driver 1 per household	None
TWO	2 per driver 3 per household	1 per driver 2 per household	One
THREE OR MORE	2 per driver 4 per household	1 per driver 2 per household	One

Additional Criteria Applies to All Risks:

1. Single vehicle liability only eligible in Tier L-Z
2. Drivers with more than three incidents are not eligible for coverage
3. Requirements for risks with more than four incidents:
 - a. \$1,000 minimum deductible for Comp and Collision
 - b. \$100,000/\$300,000 BI liability maximum
 - c. Not eligible for PCL coverage
4. Drivers with eligible major violations:
 - a. Must be at least 30 years old
 - b. Cannot have any additional incidents
 - c. Only one additional incident allowed per household - Must be a minor violation
 - d. \$100,00/\$300,000 BI Liability maximum
 - e. Not eligible for PCL coverage
5. Drivers licensed less than 5 years must be clean unless part of family account. If part of family account, no more than 1 incident for all drivers licensed less than 5 years.
6. Drivers with less than 9 years driving experience are not eligible as principal operator of Restricted Vehicles.
7. Individuals subject to high publish exposures are not eligible for coverage
8. No Grey market, antique, off-road vehicles, limited production, kit-cars, or uniquely customized vehicles of any type.
9. Vehicles used for door to door delivery (including rural mail delivery), driver training, emergency use, or any commercial use are not eligible for coverage.
10. Ineligible vehicles are not acceptable at any tier level.
11. Passenger vehicles valued at more than \$100,000 are not eligible.
12. If the number of vehicles equals or exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.
13. Driver's Self Appraisal Form required for drivers age 75 and over.
14. Drivers with their driver's license or registration currently suspended or revoked are not eligible for coverage.
15. Any driver who does not have a valid, verifiable driver's license or do not secure, as required, a driver's license within 30 days of becoming at state resident.
16. Applicant must be currently insured with no lapse in coverage. No prior declinations, cancellations, or non-renewals for underwriting reasons by any other carrier are eligible. Coverage will be denied if the applicant was required by law to have insurance and failed to do so.

Major Violations:

- The following convictions are considered major violations:
- Driving under the influence of alcohol or any intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Speeding in a school zone

Ineligible Violations:

- The following convictions are ineligible for any tier:
- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

ADDITIONAL REQUIREMENTS

A personal auto policy will be used to afford coverage for vehicles considered as private passenger autos if:

- They are written on a specified auto basis
- They are *owned* by an individual or husband and wife who are residents in the same household

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than husband and wife,
- Resident individuals, or
- Non-resident relatives, if they are written on a specified auto basis, to the extent of the endorsement.

Attach:

PP 0334: Joint Ownership Coverage Endorsement

If an auto lease contract requires the lessee to provide primary insurance for the lessor,

Attach:

PP 0319: Additional Insured Lessor Endorsement

Coverage will be afforded to motor homes or similar vehicles if:

- They are written on a specified vehicle basis
- They are owned by an individual, husband and wife, two or more relatives, or two or more resident individuals

Attach:

PP 0323: Miscellaneous Type Vehicles

RESTRICTED VEHICLES

Refer to Company for newer models, not listed below.

Acura: RSX Type S, Integra GS-R (VTEC), Integra Type R
Cadillac: CTS-V, XLR
Chevrolet: Camaro V8's, Corvette, Monte Carlo SS, Silverado 1500 SS, SSR
Chrysler: Crossfire, PT Cruiser Turbo
Dodge: Stealth R/T Turbo, Ram SRT-10, Neon SRT-4
Eagle: Talon TSi
Ford: Mustang V8's & all SVT/SVO models, Taurus SHO, Focus SVT, F150 SVT Lightning
GMC: Syclore, Typhoon
Honda: Civic Si, CRX, Prelude VTEC, Del Sol VTEC, S-2000
Hyundai: Tiburon GT
Infinity: G35, FX 45

Jaguar: XK8
Mazda: RX-7, RX-8, Mazdaspeed Miata & Protégé
Mitsubishi: 3000 GT VR-4, Eclipse GS Turbo & GSX, Lancer Ralliart
Nissan: 350 Z, Sentra SE-R
Pontiac: GTO, Firebird and Trans Am V8's, Grand AM GT Ram Air
Porsche: All Models not listed as Unacceptable
Saturn: ION Redline
Subaru: Impreza WRX Sti, Forester Turbo
Toyota: Supra (All Models), MR-2, Celica GTS
Volkswagen: GTI, R32, Touareg V8 & V10 models

UNACCEPTABLE VEHICLES

The following list contains the more popular sports/sports/type vehicles (foreign and domestic). Refer to Company for additional models, including new models, not listed below:

Acura: NSX	Maybach: All Models
AM General: Hummer	Mercedes Benz: All AMG Models, All SL Models, CL 600, CL 500, S 600
Aston Martin: All Models	Morgan: All Models
Avanti: All Models	Noble: All Models
Bentley: All Models	Panoz: All Models
BMW: Z8	Plymouth: Prowler
Bugatti: All Models	Porsche: All Turbo Models, Carrera GT, 959
Campagna: All Models	Qvale: All Models
Dodge: Viper	Rolls Royce: All Models
Excalibur: All Models	Ruf: All Models
Ferrari: All Models	Saleen: All Models
Gemballa: All Models	Shelby: All Models
Hummer: H1	Suzuki: Samurai
Jaguar: XKR, All R models	Vector: All Models
Lamborghini: All Models	Zimmer: All Models
Lotus: All Models	
Maserati: All Models	

TUIC AU Premium and Billing

AGENCY SWEEP

Our simpler, more effective way to process insured's new business down payments, installments, and mid-term payments. All you do is deposit the funds into your agency account and make the proper notations in the Kemper Auto and Home system. Sign up today by contacting your Marketing Specialist at 1-866-675-3345, option 4.

BILLING FEES

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Payment Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee

CANCELLATION

If a policy, vehicle, or form of coverage is cancelled by the insured, compute the return premium at 90% of the pro rata unearned premium for the policy term.

If cancellation is one of the following cases, compute the return premium pro-rata:

- Company cancellation
- Package Plus policies
- Replacement vehicle
- The insured auto is repossessed
- Another policy is in force with the Company
- The insured enters the armed forces of the United States of America
- The insured auto is stolen or destroyed

CHANGES

All policy changes will be computed pro-rata. If an outstanding policy is amended and results in an adjustment of \$5.00 or less, the amount may be waived, made subject to a minimum of \$5.00, or returned to the insured by request.

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.

MINIMUM PREMIUM RULE

A minimum annual premium charge of \$30.00 will be applied for each policy, certificate, declaration or binder covering one or more of the following:

- Bodily Injury
- Property Damage
- Single Limit Liability
- Comprehensive
- Collision

Premium for other coverages is in addition to the minimum annual premium.

PACKAGE PLUS BILLING

Kemper Auto and Home can bill the insured for the auto premium and the mortgage company for the home premium. Premiums for Credit for Existing Coverage are included in the first installment after the coverage becomes effective.

PAYMENT PLANS

Paper Billing (BY CHECK, VISA OR MASTERCARD)

Paper Bill Fee Applies

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

Checkless (EFT)

No Processing Charges

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

WHOLE DOLLAR PREMIUM

The annual premium for each coverage will be rounded to the nearest whole dollar.

TUIC AU SDIP
SAFE DRIVER INSURANCE PLAN (SDIP)

- Eligibility is determined by the underwriting guidelines, regardless of how many surcharges are allowable under the SDIP.
- The *experience period* shall be the three years immediately preceding the date of application or the preparation of the renewal.
- Surcharges are applied to the vehicles primarily driven by the operator responsible for the surcharge.

SDIP - ACCIDENTS

Apply a surcharge for each accident where an insurer paid a claim that equals:

- \$1000 or more after any *deductible* is applied

If during the *experience period*, one driver had two accidents, each of which resulted in damage to property but have not been assigned a surcharge because they fell under the dollar threshold above, rate these as a single chargeable accident.

Apply a surcharge for any accident resulting in Bodily Injury, death, or that occurred as a result of inattentive driving, including:

- Falling asleep behind the wheel of a moving vehicle
- Upset, overturn, or collision with a fixed object
- Reckless disregard of adverse driving conditions which results in a chargeable accident

No surcharges apply for accidents under the following circumstances:

- The operator is demonstrated to be a *named insured* or principal operator under a separate policy
- *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)
- The applicant, owner, or resident operator is determined to be 50% or less negligent or is reimbursed for 50% or more of the damages by, or on behalf of, other persons involved in the accident
- 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 the accident
- 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
- 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
- Accidents involving damage by contact with animals or fowl
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using auto in response to an emergency if the operator 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)

SDIP - CONVICTIONS

Minor Convictions

Minor convictions are defined as any violation other than a major conviction.

- A surcharge will be assigned on a per vehicle basis for convictions that occur during the *experience period*.
- If there is a chargeable accident in conjunction with a minor conviction, charge for the accident only.
- If there is a chargeable accident in conjunction with a major conviction, charge for both the accident and major conviction.

Eligible Major Convictions

Eligible Major Convictions include the following:

- Driving under the influence of intoxicants
- Major speeding (speeding in excess of 20 MPH over posted limit)
- Driving without a license
- Speeding in a school zone

Ineligible convictions:

The following convictions are ineligible for any tier:

- Drunk or disorderly conduct
- Driving with a suspended, invalid, or revoked license
- Possession or use of drugs
- Reckless, careless or negligent driving
- Convicted of any felony
- Failure to stop and report accident when involved in an accident (leaving the scene)
- Driving a stolen vehicle
- Participating in a racing or speed contest on a public road
- Vehicular homicide
- Fleeing the police
- Filing a fraudulent claim
- Failure to stop for a school vehicle with alternating flashing lights

SDIP - WAIVER OF FIRST ACCIDENT SURCHARGE

SDIP surcharges will not apply if during the five years immediately preceding an accident or conviction:

- The policy has been in force with the Company without a lapse in coverage
- There are no other accidents or convictions chargeable under SDIP during those specified years
- There are no other accidents or convictions for which SDIP surcharges were already forgiven

The waiver will not apply if:

- The surcharge being assigned is the result of the combination of two or more property damage accidents which were not separately surcharged under SDIP
- There is a chargeable accident or conviction subsequent to the waiver
- The conviction is a major conviction

Only one accident or conviction will be waived, regardless of the number of vehicles or operators on the policy.

Initial information needed to assign the proper Driving Record Sub Classification will be obtained by one or more of the following:

- An application signed by the insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE)

TUIC AU Coverages

ANTIQUE VEHICLES

Refer to Company before binding

An antique vehicle is a Private Passenger vehicle 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an agreed value basis.

Liability Rates

40% of the Private Passenger *auto* rate (minimum premium \$30)

Medical Payments, Uninsured Motorists, and Underinsured Motorists Rates

Charge Private Passenger auto base rates or premiums.

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the *auto*.
- Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.
- Any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals.

This coverage applies only if the equipment is:

1. Permanently installed in the auto; or
2. Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit, which is permanently installed in the auto;

At the time of loss;

1. The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
2. The equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased, but are not limited to:

- Citizens band radios
- Telephones
- Two-way mobile radios
- Scanning monitor receivers
- Television monitor receivers
- Video cassette recorders
- Audio cassette recorders
- Personal computers

Note: Electronic equipment that is specifically designed solely for the reproduction of sound and is:

- Permanently installed in the auto; or
- Designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto;

At the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional charge.

When coverage is not purchased for audio, visual and data electronic equipment, coverage for discs and other media is available for an additional premium charge.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT RATES

TOTAL COST NEW OF EQUIPMENT AND ACCESSORIES	PREMIUM PER CAR
\$500 or less	\$30
\$501 - \$1,000	\$60
\$1,001 - \$1,500	\$90
\$1,501 - \$2,000	\$120
\$2,001 - \$2,500	\$150
\$2,501 - \$3,000	\$180
\$3,001 - \$3,500	\$210
\$3,501 - \$4,000	\$240
\$4,001 - \$4,500	\$284
\$4,501 - \$5,000	\$300
Over \$5,001	Refer to Company

NOTE: To develop Rates over \$5,000:

- Use the per car premium of \$300, add the premium based on the table above for each limit above \$5,001.

Ex: Cost of New Equipment \$6,500 to Develop Premium:

- \$300 base (per car premium up to \$5,000), add \$90 (per car premium up to \$1,500)
- Total Premium for \$6,500 of coverage is \$390

AUTO LOAN LEASE GAP COVERAGE

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:

- *Auto* Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- Coverage may not be added for vehicles more than three model years old.

This coverage is automatically included with [Repair or Replacement Plus Coverage](#).

Attach:

PP 0335: Auto Loan Lease Gap Coverage Endorsement

Auto Loan Lease Gap Coverage Rate

5% of both the Comprehensive and Collision premium

BODILY INJURY

INCREASED LIMITS

LIMIT	FACTOR
25,000/50,000	0.85
50,000/100,000	0.90
100,000/200,000	0.95
100,000/300,000	1.00
150,000/300,000	1.03
250,000/500,000	1.12
300,000/300,000	1.15
500,000/500,000	1.20

CLASSIC VEHICLES

Refer to Company before binding

A classic vehicle is a Private Passenger vehicle 10 years or older and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model. Coverage is not provided on an agreed value basis.

Attach:

PP 0308: Coverage for Damage to Your *Auto* (Stated Amount Maximum Limit of Liability)

Liability, Medical Payments, Uninsured and Underinsured Motorists Coverage Rates

Classify and rate as a Private Passenger auto .

Physical Damage Rates

Assign a model year symbol based on the stated amount of the vehicles. Classify and rate the vehicle using the base rate for the current model year.

COMBINED SINGLE LIMITS

INCREASED LIMITS

LIMIT	FACTOR
50,000	0.83
60,000	0.84
75,000	0.85
100,000	0.88
200,000	0.95
300,000	1.00
500,000	1.12

COMPREHENSIVE AND COLLISION

COMPREHENSIVE DEDUCTIBLES

DEDUCTIBLE	FACTOR
ACV	2.30
\$50	1.90
\$100	1.60
\$200	1.40
\$250	1.30
\$500	1.00
\$1,000	0.80
\$2,500	0.76
\$5,000	0.64

COLLISION DEDUCTIBLES

DEDUCTIBLE	FACTOR
\$100	1.45
\$200	1.35
\$250	1.28
\$500	1.00
\$1,000	0.75
\$2,500	0.66
\$5,000	0.57

CUSTOMIZING EQUIPMENT

Coverage is available only when Comprehensive and/or *Collision coverage* is afforded.

Attach:

PP 0318: *Customized Equipment* Coverage Endorsement

Customized Pickup and Van Rates

Determine the cost new of the vehicle, including customization. Multiply the physical damage premium by the appropriate factor in the table below.

1990 AND SUBSEQUENT MODELS		1989 AND PRIOR MODELS	
VALUE	FACTOR	VALUE	FACTOR
Less than \$20,000	1.30	Less than \$15,000	1.20
\$20,001-\$30,000	1.70	\$15,001-\$25,000	1.40
\$30,001-\$39,999	2.30	\$25,001-\$34,999	1.55
\$40,000 and over	2.50	\$35,000 and over	1.75

ELECTRIC AUTOS

REFER TO COMPANY

An electric *auto* is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

LIABILITY

Charge 75% of the applicable Private Passenger base rate.

MEDICAL PAYMENTS, UNINSURED MOTORISTS, AND UNDERINSURED MOTORISTS COVERAGE

Charge the Private Passenger base rates or premiums.

PHYSICAL DAMAGE

Charge the applicable Private Passenger base rate.

EXTENDED NON-OWNED LIABILITY COVERAGE

Coverage may be extended to a *named insured* or resident relative described below, as long as that individual is not employed by a garage.

Attach:

PP 0306: Extended Non-Owned Coverage for Named Individual

EXTENDED NON-OWNER LIABILITY COVERAGE RATES

If there is no Primary liability in effect on the vehicle, charge 50% of the liability premium that would apply if the furnished auto were rated as an *owned* auto on the policy. The premiums are for the minimum financial responsibility requirement limits in the state.

Named insured, spouse, or a resident relative who is furnished an auto for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$12	\$10	\$1

Auto not furnished for regular use:

INDIVIDUAL	SINGLE LIMIT	BODILY INJURY	PROPERTY DAMAGE
Named Insured or Spouse	\$6	\$5	\$1
Relation	\$10	\$8	\$1

MEDICAL PAYMENTS RATES PER PERSON

Available only if Single Limit Liability or Bodily Injury and Property Damage coverages are extended.

MEDICAL PAYMENTS LIMIT OF POLICY TO WHICH ATTACHED	AUTO FURNISHED FOR REGULAR USE	AUTO NOT FURNISHED FOR REGULAR USE
\$1,000	\$3	\$2
\$2,000	\$4	\$2
\$5,000	\$5	\$3
\$10,000	\$7	\$5

**FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS - LIABILITY
COVERAGE ONLY**

An auto used in the business of the US Government by one of its employees may be rated as *Pleasure, Work Less Than 15 Miles*, or *Work 15 Miles or More*, as long as it is not used as a public or livery conveyance for passengers and is not rented to others.

Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach:

PP 0301: Federal Employees Using Autos in Government Business

LIMITED MEXICO COVERAGE

At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border.

Attach:

PP 0321: Mexico Coverage Endorsement

Mexico Coverage Endorsement Rate

\$6 per vehicle

MEDICAL PAYMENTS

INCREASED LIMITS

LIMIT	FACTOR
1,000	0.56
2,000	0.81
5,000	1.00
10,000	1.31
25,000	1.78
50,000	2.08
75,000	2.29
100,000	2.50

ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (PIP)

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, registered or principally garaged in Arkansas.

If one or more of these coverages are afforded; Attach:
PP 0582 – Personal Injury Protection Coverage – Arkansas

EXCEPTION:

- 1) The named insured has the right to reject one or more of such coverage in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
- 2) Subsequent renewal, reinstatements, substitute, amended or replacement policies issued by the same insurer need not provide the rejected coverage(s) or limit unless the named insured requests such coverage(s) or limit in writing.
- 3) The Classifications and SDIP Rules do NOT apply to Work Loss Coverage and/or Accidental Death Benefit.

COVERAGES AND RATES

MEDICAL PAYMENTS INSURANCE

- 1) Limits: Statutory Limit per person - \$5,000
 - a) Higher limits are permitted, only when the named insured has rejected the Statutory Limit.
 - b) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 - c) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.
- 2) Rates:
 - a) Use the base rates for [Medical Payments Insurance](#).
 - b) The Classifications and SDIP Rules apply.

Refer all exceptions to Eligibility above for rejection procedures.

WORK LOSS COVERAGE

Any benefits payable under this option commence 8 days after the date of the accident and the following limitations apply:

- 1) Income Earner – maximum weekly limit of \$140 for 52 weeks.
- 2) Non-Income Earner – maximum weekly limit of \$70 for 52 weeks.

The flat rate per car for this coverage is \$3

ACCIDENTAL DEATH BENEFIT

- 1) Limits: Maximum per person - \$5,000

The flat rate per car for this coverage is \$2

Note:

When adding Work Loss Coverage and/or Accidental Death Benefit: When adding Coverage to outstanding policies; Charge 10% of the rates shown above for each month, or part of a month insured subject to a minimum of \$2 per policy up to a maximum of the rate per car, shown above.

MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach:

PP 0323: Miscellaneous Type Vehicles

PP 0328: Miscellaneous Type Vehicles (Motor Homes)

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS RATES

Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.

Pleasure Use Motor Homes - Charge 65% of the otherwise applicable All Other Class/Pleasure rates for private passenger autos. (The Safe Driver Insurance Plan does not apply.)

PHYSICAL DAMAGE RATES

Determine the value, including any custom built additions and "covered property", and assign a model year symbol. "Covered property" means awning, cabanas, or equipment designed to create additional living facilities, excluding business or office equipment or articles which are sale samples or used in exhibitions. For custom built motor homes, the model year of the chassis determines the model year of the motor homes.

Assign a symbol based on the stated amount, from the table for 1990 and Subsequent Model Years. For 1989 and Prior Model Year Motor Homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base as follows (Statistical Code - Use the code for Symbol 21 (A):

Collision	1.4% for each \$1,000, or part of \$1,000 over \$65,000
Comprehensive	1.7% for each \$1,000, or part of \$1,000 over \$65,000

Motor Homes used in driving to or from work or used in business should be classified and rated as private passenger autos, using the base rates calculated above.

If the motor home is classified as pleasure use, use the rate calculated above times 45% (SDIP does not apply).

For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

NON-RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal Auto Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0308: Coverage for Damage to Your Auto (Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$250	\$0.80
Comprehensive	\$250	\$0.52

PARKED AUTO COLLISION

The Collision *Deductible* amount will not apply to any loss caused by collision if the vehicle is legally parked and *unoccupied* while in the charge of the insured or family member; subject to the provisions of the endorsement.

Attach:

AU 40: Parked Automobile Collision

PARKED AUTO COLLISION RATES

LIMIT	PREMIUM PER CAR
\$100	\$10
\$200	\$14
\$250	\$18

PICKUPS AND VANS

Pickups and vans should be rated as private passenger vehicles for *liability* and physical damage. For non-symbol pickups, use the table below to determine a symbol.

When a pickup is used to transport a camper with facilities for cooking or sleeping that is not permanently attached, add the cost of the camper body to the cost of the pickup. When a pickup is used to transport a permanently attached camper, refer to the rates for Miscellaneous Vehicles – Motor Homes. There is no charge for caps (shells with no sleeping or cooking facilities), covers or bedliners.

PRICE AT FACTORY (FOB) 1950-1975	PRICE AT FACTORY (FOB) 1976-1980	PRICE AT FACTORY (FOB) 1981-1989	PRICE AT FACTORY (FOB) 1990 & SUB.	SYMBOL	1950-1989 SYMBOL CODE	1990 & SUB. SYMBOL CODE
\$0-1,600	\$0-1,600	\$0-1,600	\$0-6,500	1	1	1
1,601-2,100	1,601-2,100	1,601-2,100	6,501-8,000	2	2	2
2,101-2,750	2,101-2,750	2,101-2,750	8,001-9,000	3	3	3
2,751-3,700	2,751-3,700	2,751-3,700	9,001-10,000	4	4	4
3,701-5,000	3,701-5,000	3,701-5,000	10,001-11,250	5	5	5
5,001-6,500	5,001-6,500	5,001-6,500	11,251-12,500	6	6	6
6,501-10,000	6,501-8,000	6,501-8,000	12,501-13,750	7	7	7
	8,001-10,000	8,001-10,000	13,751-15,000	8	8	8
	10,001-12,500	10,001-12,500	15,001-16,250	10	J	A
	12,501-15,000	12,501-15,000	16,251-17,500	11	K	C
	15,001-17,500	15,001-17,500	17,501-18,750	12	M	E
	17,501-20,000	17,501-20,000	18,751-20,000	13	N	F
	20,001+	20,001-24,000	20,001-22,000	14	P	G
		24,001-28,000	22,001-24,000	15	R	H
		28,001-33,000	24,001-26,000	16	S	J
		33,001-39,000	26,001-28,000	17	T	K
		39,001-46,000	28,001-30,000	18	U	L
		46,001-55,000	30,001-33,000	19	V	M
		55,001-65,000	33,001-36,000	20	W	N
		65,001+	36,001-40,000	21	A	P
			40,000-45,000	22		R
			45,001-50,000	23		T
			50,001-60,000	24		U
			60,001-70,000	25		W
			70,001-80,000	26		X
			80,001+	27		Y

PROPERTY DAMAGE

INCREASED LIMITS

LIMIT	FACTOR
10,000	0.93
25,000	0.94
50,000	0.97
100,000	1.00
200,000	1.08
250,000	1.11

RECREATIONAL TRAILERS

DESIGNED FOR USE WITH A PRIVATE PASSENGER AUTO

A Personal *Auto* Policy affording liability provides coverage for trailers designed for use with a Private Passenger auto, pickup, or van at no additional charge, and without specific description of the trailer unless:

- The trailer is used for business purposes with a vehicle other than a Private Passenger vehicle or owned pickup or van, or
- The insured does not own a vehicle, or
- The trailer is used as a residence or premises

A recreational trailer is a non-self-propelled unit equipped as living quarters (cooking, dining, plumbing, or refrigeration facilities). The insured must maintain a separate and permanent residence other than the recreational trailer.

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Attach:

PP 0307: Trailer/Camper Body Coverage (Stated Amount Maximum Limit of Liability)

PHYSICAL DAMAGE RATES

Collision and *Comprehensive Coverage* - Use Motor Home Rates

RENTAL REIMBURSEMENT

Coverage may be provided for any transportation expenses incurred by the insured as the result of a loss to a vehicle listed on the policy or a non-owned *auto*. The rates for this coverage are not subject to classification rating or modification by any rating plan.

Only policies providing *Comprehensive Coverage* may be afforded either Extended Transportation Expenses Coverage. Note this coverage is extended without charge at the limits of \$20 per day, \$600 maximum, through purchase of Comprehensive Coverage.

Attach:

PP 0302: Increased Limits Transportation Expense Coverage Endorsement

RENTAL REIMBURSEMENT RATES

PER DAY/MAX	PREMIUM PER CAR
30/900	\$12
40/1200	\$24
50/1500	\$32

REPAIR OR REPLACEMENT PLUS

The Limit of Liability provisions for Part D, Coverage for Damage to Your *Auto*, can be changed from ACTUAL CASH VALUE to *REPLACEMENT COST* for losses caused by other than fire, theft or larceny.

The Limit of Liability for other than these losses will be the lesser of the reasonable cost of repair with parts of like kind and quality or the cost of a new vehicle of the same make, if possible; similar vehicle size class; and similar body type and equipment as the damaged vehicle.

- For total loss, we will pay the unpaid amount due on the lease/loan less any deductions specified under the endorsement.
- The endorsement is available only for vehicles purchased or leased new.
- Coverage is not available on excessively high-valued autos or unique vehicles.
- Coverage must be added within 180 days of delivery of the new or leased vehicle.
- Repair or Replacement Coverage must be maintained continuously on the auto. Coverage on the vehicle cannot be reinstated, once it has been discontinued.
- Repair or Replacement Auto Loan/Lease Coverage is available only if Collision and *Comprehensive coverage* are carried for the auto.

Note: This coverage includes [Auto Loan Lease Gap Coverage](#).

Attach:

AU 684: Repair or Replacement Plus Endorsement

REPAIR OR REPLACEMENT PLUS RATE

15% of the combined Comprehensive and Collision premium

GOLF CARTS

REFER TO COMPANY BEFORE BINDING COVERAGE

A gold cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around the golf course.

LIABILITY

Charge 25% of the Private Passenger base rates. The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits).
Minimum premium charge \$30

COVERAGE	DEDUCTIBLE	RATE PER \$100
Collision	\$200	0.43
Comprehensive	\$100	0.35
	\$200	0.28

Attach:

PP 0323: Miscellaneous Type Vehicle Endorsement - Golf Carts

INCREASED LIMITS FOR EXCESS SOUND REPRODUCING EQUIPMENT

Coverage may be extended for electronic equipment which is specifically designed for the reproduction of sound and is:

- Permanently installed in the vehicle
- Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently in-stalled in the vehicle

at time of loss, along with accessories used with such equipment is automatically covered under the policy without additional premium charge.

However, equipment designed solely for the reproduction of sound and accessories used with such equipment, which is installed in locations not used by the vehicle manufacturer for installation of such equipment or accessories, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

Attach:

PP 0313: Coverage For Excess Sound Reproducing Equipment, Audio, Visual, and Data Electronic Equipment, and Tapes, Recorders, Discs and Other Media

EXCESS SOUND REPRODUCING EQUIPMENT RATES

MAXIMUM LIMIT OF LIABILITY FOR EXCESS SOUND REPRODUCING EQUIPMENT	PREMIUM PER CAR
\$1,500	\$30
\$2,000	\$58
\$2,500	\$86
\$3,000	\$114
\$3,500	\$144
\$4,000	\$172
\$4,500	\$200
\$5,000	\$228

SUSPENSION OF INSURANCE

Under any policy providing just physical damage coverage, only Collision may be suspended. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:

- Insurance may be reinstated upon the named insured 's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
- The Reinstatement of Insurance Endorsement shall not extend the policy beyond its original expiration date.
- Pro Rata premium credit shall be granted for the period of suspension upon reinstatement. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the *policy period*.
- If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- If Liability coverage is suspended on all owned autos, coverage for which separate premiums apply - including uninsured motorists coverage, *underinsured motorists* coverage, medical payments coverage or extended liability coverage provided under the use of other autos provisions - may be continued in force without premium adjustment for these coverages.
- If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, afforded with-out separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 1. A description of each auto.
 2. The dates between which it was laid up because of the strike.
 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Attach:

PP 0201: Suspension of Insurance Endorsement

PP 0202: Reinstatement of Insurance Endorsement

TOWING AND LABOR COST

Coverage may be written only for Private Passenger autos.

Attach:

PP 0303: *Towing and Labor* Costs Coverage Endorsement

Towing and Labor Cost Rates

PER OCCURRENCE LIMIT	PREMIUM PER CAR
\$25	\$4
\$50	\$6
\$75	\$8

UMBRELLA (PCL)

Covers personal (non-business) *liability* exposure. Refer to company before binding limits over \$2,000,000. Minimum primary coverage required:

- BI and PD *Liability* of 250,000/500,000/100,000, or
- Combined *Single Limits* of 300,000
- Comprehensive Personal Liability, Employer's Liability, and Watercraft Liability Limits of 300,000
- Recreational Vehicle Liability (including Motorcycles) of 500,000

Coverage for Personal Injury and Property Damage, as defined in the policy, for which there is no underlying limit requirement is subject to a self-retention limit of \$250 including the following:

- Care, Custodial, and Control
- Contractual Liability
- Personal Injury
- Water Damage Legal Liability
- Fire Legal Liability

Attach:

AK 5542: Personal Catastrophe Liability

UMBRELLA (PCL) RATES

ANNUAL BASE RATES - ONE VEHICLE AND ONE HOUSE

\$1,000,000 Limit of Liability

TERRITORY	AREA	RATE
II	Entire State	\$175

INCREASED LIMIT FACTORS

Refer to Company prior to binding.

LIMIT	FACTOR
\$2,000,000	1.60
\$3,000,000	2.20
\$4,000,000	2.80
\$5,000,000	3.40

ANNUAL CHARGES FOR ADDITIONAL EXPOSURES

EXPOSURE	RATE	FORM NUMBER
Each additional vehicle in excess of one	\$66	
Young Driver Surcharge - each driver 24 year or younger	\$72	
Each additional house in excess of one	\$11	
Each recreational vehicle	\$24	
Each boat not in excess of 40 feet	\$58	AK 3657
Each known Employer's Liability exposure	\$7	
Each dwelling/apartment unit	\$11	AK 3664
Each office or studio location	\$11	AK 3733

UNINSURED MOTORISTS - BODILY INJURY & PROPERTY DAMAGE COVERAGE

This form of *auto* insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas and applies to all vehicles on the policy.

This form of auto insurance for Bodily Injury and Property Damage Uninsured Motorists Coverage 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. Increased limits must be provided at such higher limits as may be desired by the insured but may not be in excess of the liability limits of the policy.

If Uninsured Motorists Coverage is afforded, it must apply to all vehicles insured on the policy.

EXCEPTIONS:

- The named insured has the right to reject such coverage.
- Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

1. Basic Limits

The rates for \$25,000/50,000 Split Limit Bodily Injury Liability Uninsured Motorists Coverage or the \$75,000 Single Limit Liability Coverage are shown on the State Rate Pages. For Multi-car risks, the rate is applied to each car, including the first car. The rates for \$25,000 Property Damage Uninsured Motorists Coverage are shown on the State Rate Pages. Property Damage Uninsured Motorists Coverage is subject to a \$200 deductible.

2. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. Rejection of Coverage

- a. The named insured has the right to reject such coverage in writing.

Note: The written rejection must be endorsed, attached, stamped or otherwise made a part of the policy to be effective.

- b. Subsequent renewal policies issued by the same insurer need not provide the rejected coverages unless the named insured requests such coverage in writing.

Attach:

PP 0401: Single Uninsured Motorist Limit

PP 0495: Uninsured Motorist Coverage - Arkansas

UNINSURED MOTORISTS - INCREASED LIMIT FACTORS

SINGLE LIMIT BODILY INJURY & PD - SINGLE/MULTI	
LIMIT	FACTOR
50,000	0.74
60,000	0.86
75,000	1.00
100,000	1.28
200,000	1.44
300,000	1.84
500,000	2.16

SPLIT LIMITS			
BODILY INJURY - SINGLE/MULTI		PROPERTY DAMAGE - SINGLE/MULTI	
LIMIT	FACTOR	LIMIT	FACTOR
25,000/50,000	1.00	25,000	1.00
50,000/100,000	1.22	50,000	1.20
100,000/200,000	1.35	75,000	1.35
100,000/300,000	1.54	100,000	1.44
150,000/300,000	1.61	200,000	1.56
300,000/300,000	1.69	250,000	1.72
250,000/500,000	1.72	300,000	1.84
500,000/500,000	1.92	500,000	2.01

TUIC AU Rating Factors and Base Rates
RATING ORDER

Round to the nearest whole dollar after each step. The rating information below does not contain a complete list of coverage options available.

	BI	PD	CSL	MED	statutory mED PAY / PIP	UM/UIM	COMP	COLL
Base Rate								
Tier Factor	*	*	*	*	*		*	*
Unacceptable Risk/Undisclosed Operator	*	*	*	*	*		*	*
Increased Limit Factor or Dollar Amount	*	*	*	*	*	*		
Model Year and Symbol Factor							*	*
Deductible Factor							*	*
Primary Class (+/-) Secondary Class	*	*	*	*	*		*	*
Vehicle Type Surcharge	*	*	*	*	*		*	*
Anti-Lock Brake Discount	*	*	*					
Customization Factor							*	*
Anti Theft Discount							*	
Accident Prevention Course Discount	*	*	*	*	*		*	*
Passive Restraint Discount				*	*			
Package Plus Factor	*	*	*	*	*		*	*
Network Discount	*	*	*	*	*	*	*	*
Work Loss Coverage					+			
Accidental Death Benefit					+			
DEVELOPED PREMIUM								

ANNUAL BASE RATES

TERRITORY	BODILY INJURY 100/300	PROPERTY DAMAGE 100,000	COMBINED SINGLE LIMIT 300,000	MEDICAL PAYMENTS 5,000	COMPREHENSIVE <i>DEDUCTIBLE</i> 500	COLLISION DEDUCTIBLE 500
1	333	189	580	41	49	248
3	228	158	426	39	70	252
5	266	166	478	37	86	295
6	291	187	529	42	76	313
8	300	214	566	45	94	320
9	281	184	514	38	76	343
10	204	126	366	39	50	226
11	333	233	624	43	97	379
21	288	160	498	45	145	406
31	233	144	418	39	110	306
41	235	148	424	31	84	267
71	230	142	412	40	103	258
81	277	190	515	47	119	414

ANNUAL BASE RATES

UNINSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNINSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

ANNUAL BASE RATES

UNINSURED MOTORISTS - PROPERTY DAMAGE

Combined Single Limit - \$25,000

TERRITORY	SINGLE CAR	MULTI CAR
1	11	11
3	11	11
5	11	11
6	11	11
8	11	11
9	11	11
10	11	11
11	11	11
21	11	11
31	11	11
41	11	11
71	11	11
81	11	11

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Combined Single Limit - \$75,000

TERRITORY	SINGLE CAR	MULTI CAR
1	33	31
3	30	28
5	24	22
6	32	30
8	19	17
9	29	27
10	28	26
11	29	27
21	21	19
31	23	21
41	19	17
71	31	29
81	19	17

ANNUAL BASE RATES

UNDER INSURED MOTORISTS

Split Limits - 25,000/50,000

TERRITORY	SINGLE CAR	MULTI CAR
1	26	24
3	23	21
5	27	25
6	20	18
8	16	14
9	20	18
10	21	19
11	19	17
21	14	11
31	23	21
41	15	13
71	26	24
81	12	10

TUIC AU CLASS FACTORS

PRIMARY CLASS DETERMINATION

Classify the vehicle according to the age, sex, and marital status of the operator, the use of the *auto* and the eligibility of youthful operators for the *Driver Training* and *Good Student* discounts. If the number of vehicles exceeds the number of drivers, all drivers, including youthful operators, must be rated as principal operators.

Changes to the attained age or driving record of an operator, or to the assigned symbol of a vehicle as a result of loss review, will be effective at the next renewal. All other changes, including adding an operator mid-term, will be made on a pro-rata basis.

A person in active military service of the US Armed Forces is not considered a resident in the applicant's household unless this person customarily operates the auto.

Youthful Operators

If a youthful operator is a student residing at an educational institution over 100 miles from the auto's principal garaging location, the auto is rated as if the student is married.

For Single Car Risks: The youthful operator with the highest primary rating factor will apply.

For Multi Car Risks: Assign principal youthful operators to the autos they principally operate. Assign other youthful operators to remaining autos as follows:

Determine the primary pleasure use rating factors of all youthful operators.

Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently. Remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

Any remaining autos are rated at the appropriate All Other Operator classification.

Operators Age 50 and Over

If all operators in the household are age 50 or over, the unassigned vehicle class will apply to autos in excess of the number of operators.

SECONDARY CLASS DETERMINATION

The driving record sub-classification is determined from the number of Driving Record surcharges accumulated during the experience period.

Determine the number of surcharges applicable to each operator

- If an auto is customarily operated by one operator, assign a Sub-Classification based on the surcharges generated by that operator.
- If two or more operators customarily operate the same auto, determine the Sub-Classification based on the total number of surcharges generated by all operators who customarily operate the auto.
- If all operators who customarily operate the auto have generated no surcharges, assign Sub-Classification 0 to that auto.

Use the Secondary Rating Factor table below to determine the applicable accident and conviction surcharges.

The Primary Rating Factors shall be modified by the addition, or subtraction of the appropriate factor from the table below. Surcharges do not apply to Comprehensive Coverage and Uninsured Motorists Coverage. Comprehensive Coverage and Uninsured Motorists Coverage shall be rated at 0.

CLASS CODE DETERMINATION

Positions 1-4	Primary Classification
Position 5	1 = Single Car 2 = Multi Car
Position 6	Accident Surcharge Code
Position 7	Violation Surcharge Code
Position 8	1 = Standard Performance 2 = Intermediate Performance 3 = High Performance 4 = Sports Performance 5 = Sports Premium Performance 6 = Unacceptable Vehicle 7 = Restricted Vehicle

SECONDARY CLASS FACTORS

SINGLE CAR POLICIES

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	0.00	0.30	0.40	0.50	1.40	2.70	4.00
1 MINOR 24-36 MONTHS	1	0.05	0.35	0.45	0.55	1.45	2.75	4.05
1 MINOR 12-23 MONTHS	2	0.10	0.40	0.50	0.60	1.50	2.80	4.10
1 MINOR < 12 MONTHS	3	0.15	0.45	0.55	0.65	1.55	2.85	4.15
2 MINORS	4	0.40	0.70	0.80	0.90	1.80	3.10	4.40
3 MINORS	5	0.70	1.00	1.10	1.20	2.10	3.40	4.70
4+ MINORS OR 1+ MAJORS	6	1.20	1.50	1.60	1.70	2.60	3.90	5.20

MULTI CAR POLICY

CONVICTIONS		ACCIDENTS						
		NONE	1 ACCIDENT 24-36 MONTHS	1 ACCIDENT 12-23 MONTHS	1 ACCIDENT < 12 MONTHS	2 ACCIDENTS OR 1 INATTENTIVE	3 ACCIDENTS	4 ACCIDENTS
CODE	0	1	2	3	4	5	6	
NONE	0	-0.20	0.10	0.20	0.30	1.20	2.50	3.80
1 MINOR 24-36 MONTHS	1	-0.15	0.15	0.25	0.35	1.25	2.55	3.85
1 MINOR 12-23 MONTHS	2	-0.10	0.20	0.30	0.40	1.30	2.60	3.90
1 MINOR < 12 MONTHS	3	-0.05	0.25	0.35	0.45	1.35	2.65	3.95
2 MINORS	4	0.20	0.50	0.60	0.70	1.60	2.90	4.20
3 MINORS	5	0.50	0.80	0.90	1.00	1.90	3.20	4.50
4+ MINORS OR 1+ MAJORS	6	1.00	1.30	1.40	1.50	2.40	3.70	5.00

TUIC AU PRIMARY CLASS PLAN

UNASSIGNED VEHICLES

CLASS CODE	VEHICLE USE	COMP FACTOR	OTHER THAN COMP FACTOR
3001	Pleasure or Farm	1.00	1.00
4001	Drive to Work <15 Miles	1.05	1.05
5001	Drive to Work 15 Miles or More	1.08	1.08
6001	Business Use	1.12	1.12

PRIMARY CLASS FACTORS

NO YOUTHFUL OPERATORS - MARRIED FEMALE

NO YOUTHFUL OPERATORS – MARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3357	1.05	1.20	4357	1.10	1.26	5357	1.13	1.30	6357	1.18	1.34	7357	0.95	1.08
26	3359	1.04	1.15	4359	1.09	1.21	5359	1.12	1.24	6359	1.16	1.29	7359	0.94	1.04
27	3361	1.03	1.10	4361	1.08	1.16	5361	1.11	1.19	6361	1.15	1.23	7361	0.93	0.99
28	3363	1.02	1.08	4363	1.07	1.13	5363	1.10	1.17	6363	1.14	1.21	7363	0.92	0.97
29	3365	1.01	1.05	4365	1.06	1.10	5365	1.09	1.13	6365	1.13	1.18	7365	0.91	0.95
30-34	3367	1.00	1.00	4367	1.05	1.05	5367	1.08	1.08	6367	1.12	1.12	7367	0.90	0.90
35-39	3368	0.98	0.98	4368	1.03	1.03	5368	1.06	1.06	6368	1.10	1.10	7368	0.88	0.88
40-44	3369	0.95	0.95	4369	1.00	1.00	5369	1.03	1.03	6369	1.06	1.06	7369	0.86	0.86
45-49	3370	0.92	0.93	4370	0.97	0.98	5370	0.99	1.00	6370	1.03	1.04	7370	0.83	0.84
50-54	3371	0.90	0.90	4371	0.95	0.95	5371	0.97	0.97	6371	1.01	1.01	7371	0.81	0.81
55-59	3372	0.85	0.80	4372	0.89	0.84	5372	0.92	0.86	6372	0.95	0.90	7372	0.77	0.72
60-64	3373	0.85	0.70	4373	0.89	0.74	5373	0.92	0.76	6373	0.95	0.78	7373	0.77	0.63
65	3374	0.86	0.70	4374	0.90	0.74	5374	0.93	0.76	6374	0.96	0.78	7374	0.77	0.63
66	3375	0.87	0.70	4375	0.91	0.74	5375	0.94	0.76	6375	0.97	0.78	7375	0.78	0.63
67	3376	0.88	0.70	4376	0.92	0.74	5376	0.95	0.76	6376	0.99	0.78	7376	0.79	0.63
68	3377	0.89	0.70	4377	0.93	0.74	5377	0.96	0.76	6377	1.00	0.78	7377	0.80	0.63
69	3378	0.90	0.70	4378	0.95	0.74	5378	0.97	0.76	6378	1.01	0.78	7378	0.81	0.63
70	3379	0.94	0.70	4379	0.99	0.74	5379	1.02	0.76	6379	1.05	0.78	7379	0.85	0.63
71	3380	0.98	0.70	4380	1.03	0.74	5380	1.09	0.76	6380	1.13	0.78	7380	0.91	0.63
72	3381	1.00	0.70	4381	1.05	0.74	5381	1.11	0.76	6381	1.15	0.78	7381	0.93	0.63
73	3382	1.05	0.70	4382	1.10	0.74	5382	1.13	0.76	6382	1.18	0.78	7382	0.95	0.63
74	3383	1.10	0.70	4383	1.16	0.74	5383	1.19	0.76	6383	1.23	0.78	7383	0.99	0.63
75	3384	1.15	0.70	4384	1.21	0.74	5384	1.24	0.76	6384	1.29	0.78	7384	1.04	0.63
76	3385	1.20	0.70	4385	1.26	0.74	5385	1.30	0.76	6385	1.34	0.78	7385	1.08	0.63
77	3386	1.25	0.70	4386	1.31	0.74	5386	1.35	0.76	6386	1.40	0.78	7386	1.13	0.63
78	3387	1.30	0.70	4387	1.37	0.74	5387	1.40	0.76	6387	1.46	0.78	7387	1.17	0.63
79	3388	1.40	0.70	4388	1.47	0.74	5388	1.51	0.76	6388	1.57	0.78	7388	1.26	0.63
80	3389	1.50	0.70	4389	1.58	0.74	5389	1.62	0.76	6389	1.68	0.78	7389	1.35	0.63
81	3390	1.60	0.70	4390	1.68	0.74	5390	1.73	0.76	6390	1.79	0.78	7390	1.44	0.63
82	3391	1.70	0.70	4391	1.79	0.74	5391	1.84	0.76	6391	1.90	0.78	7391	1.53	0.63
83	3392	1.80	0.70	4392	1.89	0.74	5392	1.94	0.76	6392	2.02	0.78	7392	1.62	0.63
84	3393	1.90	0.70	4393	2.00	0.74	5393	2.05	0.76	6393	2.13	0.78	7393	1.71	0.63
85-99	3394	2.20	0.70	4394	2.31	0.74	5394	2.38	0.76	6394	2.46	0.78	7394	1.98	0.63

NO YOUTHFUL OPERATORS - MARRIED MALE

NO YOUTHFUL OPERATORS – MARRIED MALE																
AGE	*OTC: OTHER THAN COMP															
	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE			
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
25	3157	1.05	1.25	4157	1.10	1.31	5157	1.13	1.35	6157	1.18	1.40	7157	0.95	1.13	
26	3159	1.04	1.20	4159	1.09	1.26	5159	1.12	1.30	6159	1.16	1.34	7159	0.94	1.08	
27	3161	1.03	1.15	4161	1.08	1.21	5161	1.11	1.24	6161	1.15	1.29	7161	0.93	1.04	
28	3163	1.02	1.10	4163	1.07	1.16	5163	1.10	1.19	6163	1.14	1.23	7163	0.92	0.99	
29	3165	1.01	1.05	4165	1.06	1.10	5165	1.09	1.13	6165	1.13	1.18	7165	0.91	0.95	
30-34	3167	1.00	1.00	4167	1.05	1.05	5167	1.08	1.08	6167	1.12	1.12	7167	0.90	0.90	
35-39	3168	0.98	0.98	4168	1.03	1.03	5168	1.06	1.06	6168	1.10	1.10	7168	0.88	0.88	
40-44	3169	0.95	0.95	4169	1.00	1.00	5169	1.03	1.03	6169	1.06	1.06	7169	0.86	0.86	
45-49	3170	0.92	0.93	4170	0.97	0.98	5170	0.99	1.00	6170	1.03	1.04	7170	0.83	0.84	
50-54	3171	0.90	0.90	4171	0.95	0.95	5171	0.97	0.97	6171	1.01	1.01	7171	0.81	0.81	
55-59	3172	0.85	0.80	4172	0.89	0.84	5172	0.92	0.86	6172	0.95	0.90	7172	0.77	0.72	
60-64	3173	0.85	0.70	4173	0.89	0.74	5173	0.92	0.76	6173	0.95	0.78	7173	0.77	0.63	
65	3174	0.86	0.70	4174	0.90	0.74	5174	0.93	0.76	6174	0.96	0.78	7174	0.77	0.63	
66	3175	0.87	0.70	4175	0.91	0.74	5175	0.94	0.76	6175	0.97	0.78	7175	0.78	0.63	
67	3176	0.88	0.70	4176	0.92	0.74	5176	0.95	0.76	6176	0.99	0.78	7176	0.79	0.63	
68	3177	0.89	0.70	4177	0.93	0.74	5177	0.96	0.76	6177	1.00	0.78	7177	0.80	0.63	
69	3178	0.90	0.70	4178	0.95	0.74	5178	0.97	0.76	6178	1.01	0.78	7178	0.81	0.63	
70	3179	0.94	0.70	4179	1.01	0.74	5179	1.04	0.76	6179	1.07	0.78	7179	0.86	0.63	
71	3180	0.98	0.70	4180	1.05	0.74	5180	1.08	0.76	6180	1.12	0.78	7180	0.90	0.63	
72	3181	1.00	0.70	4181	1.08	0.74	5181	1.11	0.76	6181	1.15	0.78	7181	0.93	0.63	
73	3182	1.05	0.70	4182	1.14	0.74	5182	1.17	0.76	6182	1.21	0.78	7182	0.97	0.63	
74	3183	1.10	0.70	4183	1.18	0.74	5183	1.21	0.76	6183	1.26	0.78	7183	1.01	0.63	
75	3184	1.15	0.70	4184	1.24	0.74	5184	1.28	0.76	6184	1.33	0.78	7184	1.07	0.63	
76	3185	1.20	0.70	4185	1.26	0.74	5185	1.30	0.76	6185	1.34	0.78	7185	1.08	0.63	
77	3186	1.25	0.70	4186	1.31	0.74	5186	1.35	0.76	6186	1.40	0.78	7186	1.13	0.63	
78	3187	1.30	0.70	4187	1.37	0.74	5187	1.40	0.76	6187	1.46	0.78	7187	1.17	0.63	
79	3188	1.40	0.70	4188	1.47	0.74	5188	1.51	0.76	6188	1.57	0.78	7188	1.26	0.63	
80	3189	1.50	0.70	4189	1.58	0.74	5189	1.62	0.76	6189	1.68	0.78	7189	1.35	0.63	
81	3190	1.60	0.70	4190	1.68	0.74	5190	1.73	0.76	6190	1.79	0.78	7190	1.44	0.63	
82	3191	1.70	0.70	4191	1.79	0.74	5191	1.84	0.76	6191	1.90	0.78	7191	1.53	0.63	
83	3192	1.80	0.70	4192	1.89	0.74	5192	1.94	0.76	6192	2.02	0.78	7192	1.62	0.63	
84	3193	1.90	0.70	4193	2.00	0.74	5193	2.05	0.76	6193	2.13	0.78	7193	1.71	0.63	
85-99	3194	2.20	0.70	4194	2.31	0.74	5194	2.38	0.76	6194	2.46	0.78	7194	1.98	0.63	

NO YOUTHFUL OPERATORS - UNMARRIED FEMALE

NO YOUTHFUL OPERATORS – UNMARRIED FEMALE															
*OTC: OTHER THAN COMP															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
25	3457	1.20	1.40	4457	1.26	1.47	5457	1.30	1.51	6457	1.34	1.57	7457	1.08	1.26
26	3459	1.15	1.35	4459	1.21	1.42	5459	1.24	1.46	6459	1.29	1.51	7459	1.04	1.22
27	3461	1.10	1.30	4461	1.16	1.37	5461	1.19	1.40	6461	1.23	1.46	7461	0.99	1.17
28	3463	1.08	1.20	4463	1.13	1.26	5463	1.17	1.30	6463	1.21	1.34	7463	0.97	1.08
29	3465	1.05	1.10	4465	1.10	1.16	5465	1.13	1.19	6465	1.18	1.23	7465	0.95	0.99
30-34	3467	1.00	1.00	4467	1.05	1.05	5467	1.08	1.08	6467	1.12	1.12	7467	0.90	0.90
35-39	3468	0.98	0.98	4468	1.03	1.03	5468	1.06	1.06	6468	1.10	1.10	7468	0.88	0.88
40-44	3469	0.95	0.95	4469	1.00	1.00	5469	1.03	1.03	6469	1.06	1.06	7469	0.86	0.86
45-49	3470	0.92	0.93	4470	0.97	0.98	5470	0.99	1.00	6470	1.03	1.04	7470	0.83	0.84
50-54	3471	0.90	0.90	4471	0.95	0.95	5471	0.97	0.97	6471	1.01	1.01	7471	0.81	0.81
55-59	3472	0.85	0.80	4472	0.89	0.84	5472	0.92	0.86	6472	0.95	0.90	7472	0.77	0.72
60-64	3473	0.85	0.70	4473	0.89	0.74	5473	0.92	0.76	6473	0.95	0.78	7473	0.77	0.63
65	3474	0.86	0.70	4474	0.90	0.74	5474	0.93	0.76	6474	0.96	0.78	7474	0.77	0.63
66	3475	0.87	0.70	4475	0.91	0.74	5475	0.94	0.76	6475	0.97	0.78	7475	0.78	0.63
67	3476	0.88	0.70	4476	0.92	0.74	5476	0.95	0.76	6476	0.99	0.78	7476	0.79	0.63
68	3477	0.89	0.70	4477	0.93	0.74	5477	0.96	0.76	6477	1.00	0.78	7477	0.80	0.63
69	3478	0.90	0.70	4478	0.95	0.74	5478	0.97	0.76	6478	1.01	0.78	7478	0.81	0.63
70	3479	0.94	0.70	4479	0.99	0.74	5479	1.02	0.76	6479	1.05	0.78	7479	0.85	0.63
71	3480	0.98	0.70	4480	1.03	0.74	5480	1.06	0.76	6480	1.10	0.78	7480	0.88	0.63
72	3481	1.03	0.70	4481	1.08	0.74	5481	1.11	0.76	6481	1.15	0.78	7481	0.93	0.63
73	3482	1.07	0.70	4482	1.12	0.74	5482	1.16	0.76	6482	1.20	0.78	7482	0.96	0.63
74	3483	1.12	0.70	4483	1.18	0.74	5483	1.21	0.76	6483	1.26	0.78	7483	1.01	0.63
75	3484	1.17	0.70	4484	1.23	0.74	5484	1.27	0.76	6484	1.31	0.78	7484	1.06	0.63
76	3485	1.22	0.70	4485	1.29	0.74	5485	1.32	0.76	6485	1.37	0.78	7485	1.10	0.63
77	3486	1.28	0.70	4486	1.34	0.74	5486	1.38	0.76	6486	1.43	0.78	7486	1.15	0.63
78	3487	1.30	0.70	4487	1.37	0.74	5487	1.40	0.76	6487	1.46	0.78	7487	1.17	0.63
79	3488	1.40	0.70	4488	1.47	0.74	5488	1.51	0.76	6488	1.57	0.78	7488	1.26	0.63
80	3489	1.50	0.70	4489	1.58	0.74	5489	1.62	0.76	6489	1.68	0.78	7489	1.35	0.63
81	3490	1.60	0.70	4490	1.68	0.74	5490	1.73	0.76	6490	1.79	0.78	7490	1.44	0.63
82	3491	1.70	0.70	4491	1.79	0.74	5491	1.84	0.76	6491	1.90	0.78	7491	1.53	0.63
83	3492	1.80	0.70	4492	1.89	0.74	5492	1.94	0.76	6492	2.02	0.78	7492	1.62	0.63
84	3493	1.90	0.70	4493	2.00	0.74	5493	2.05	0.76	6493	2.13	0.78	7493	1.71	0.63
85-99	3494	2.20	0.70	4494	2.31	0.74	5494	2.38	0.76	6494	2.46	0.78	7494	1.98	0.63

NO YOUTHFUL OPERATORS - UNMARRIED MALE

NO YOUTHFUL OPERATORS – UNMARRIED MALE															
AGE	PLEASURE USE			DRIVE TO WORK LESS THAN 15 MILES			DRIVE TO WORK MORE THAN 15 MILES			BUSINESS USE			FARM USE		
	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
	*OTC: OTHER THAN COMP														
25	3257	1.35	1.26	4257	1.42	1.32	5257	1.46	1.36	6257	1.51	1.41	7257	1.22	1.13
26	3259	1.32	1.27	4259	1.38	1.33	5259	1.42	1.37	6259	1.47	1.42	7259	1.18	1.14
27	3261	1.25	1.25	4261	1.31	1.31	5261	1.35	1.35	6261	1.40	1.40	7261	1.12	1.12
28	3263	1.14	1.14	4263	1.20	1.20	5263	1.23	1.23	6263	1.28	1.28	7263	1.03	1.03
29	3265	1.10	1.10	4265	1.16	1.16	5265	1.19	1.19	6265	1.23	1.23	7265	0.99	0.99
30-34	3267	1.00	1.00	4267	1.05	1.05	5267	1.08	1.08	6267	1.12	1.12	7267	0.90	0.90
35-39	3268	0.98	0.98	4268	1.03	1.03	5268	1.06	1.06	6268	1.10	1.10	7268	0.88	0.88
40-44	3269	0.95	0.95	4269	1.00	1.00	5269	1.03	1.03	6269	1.06	1.06	7269	0.86	0.86
45-49	3270	0.92	0.93	4270	0.97	0.98	5270	0.99	1.00	6270	1.03	1.04	7270	0.83	0.84
50-54	3271	0.90	0.90	4271	0.95	0.95	5271	0.97	0.97	6271	1.01	1.01	7271	0.81	0.81
55-59	3272	0.85	0.80	4272	0.89	0.84	5272	0.92	0.86	6272	0.95	0.90	7272	0.77	0.72
60-64	3273	0.85	0.70	4273	0.89	0.74	5273	0.92	0.76	6273	0.95	0.78	7273	0.77	0.63
65	3274	0.86	0.70	4274	0.90	0.74	5274	0.93	0.76	6274	0.96	0.78	7274	0.77	0.63
66	3275	0.87	0.70	4275	0.91	0.74	5275	0.94	0.76	6275	0.97	0.78	7275	0.78	0.63
67	3276	0.88	0.70	4276	0.92	0.74	5276	0.95	0.76	6276	0.99	0.78	7276	0.79	0.63
68	3277	0.89	0.70	4277	0.93	0.74	5277	0.96	0.76	6277	1.00	0.78	7277	0.80	0.63
69	3278	0.90	0.70	4278	0.95	0.74	5278	0.97	0.76	6278	1.01	0.78	7278	0.81	0.63
70	3279	0.98	0.70	4279	1.03	0.74	5279	1.06	0.76	6279	1.09	0.78	7279	0.88	0.63
71	3280	1.00	0.70	4280	1.05	0.74	5280	1.08	0.76	6280	1.12	0.78	7280	0.90	0.63
72	3281	1.03	0.70	4281	1.08	0.74	5281	1.11	0.76	6281	1.15	0.78	7281	0.93	0.63
73	3282	1.08	0.70	4282	1.14	0.74	5282	1.17	0.76	6282	1.21	0.78	7282	0.97	0.63
74	3283	1.16	0.70	4283	1.21	0.74	5283	1.25	0.76	6283	1.29	0.78	7283	1.04	0.63
75	3284	1.20	0.70	4284	1.26	0.74	5284	1.29	0.76	6284	1.34	0.78	7284	1.08	0.63
76	3285	1.24	0.70	4285	1.30	0.74	5285	1.33	0.76	6285	1.38	0.78	7285	1.11	0.63
77	3286	1.25	0.70	4286	1.31	0.74	5286	1.35	0.76	6286	1.40	0.78	7286	1.13	0.63
78	3287	1.30	0.70	4287	1.37	0.74	5287	1.40	0.76	6287	1.46	0.78	7287	1.17	0.63
79	3288	1.40	0.70	4288	1.47	0.74	5288	1.51	0.76	6288	1.57	0.78	7288	1.26	0.63
80	3289	1.50	0.70	4289	1.58	0.74	5289	1.62	0.76	6289	1.68	0.78	7289	1.35	0.63
81	3290	1.60	0.70	4290	1.68	0.74	5290	1.73	0.76	6290	1.79	0.78	7290	1.44	0.63
82	3291	1.70	0.70	4291	1.79	0.74	5291	1.84	0.76	6291	1.90	0.78	7291	1.53	0.63
83	3292	1.80	0.70	4292	1.89	0.74	5292	1.94	0.76	6292	2.02	0.78	7292	1.62	0.63
84	3293	1.90	0.70	4293	2.00	0.74	5293	2.05	0.76	6293	2.13	0.78	7293	1.71	0.63
85-99	3294	2.20	0.70	4294	2.31	0.74	5294	2.38	0.76	6294	2.46	0.78	7294	1.98	0.63

YOUTHFUL MALE OPERATORS

*OTC: OTHER THAN COMP															
YOUTHFUL OPERATORS															
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT						
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	
UNMARRIED MALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3201	2.96	1.47	5201	3.20	1.59	3202	2.56	1.37	5202	2.76	1.48	
		17	3209	2.79	1.47	5209	3.01	1.59	3210	2.43	1.37	5210	2.62	1.48	
		18	3217	2.54	1.43	5217	2.74	1.54	3218	2.22	1.33	5218	2.40	1.44	
		19	3225	2.38	1.43	5225	2.57	1.54	3226	2.10	1.33	5226	2.26	1.44	
	YES	20	3233	2.19	1.41	5233	2.36	1.52	3234	1.94	1.32	5234	2.09	1.42	
		16	3203	2.76	1.42	5203	2.98	1.53	3204	2.41	1.34	5204	2.60	1.45	
		17	3211	2.61	1.42	5211	2.82	1.53	3212	2.29	1.34	5212	2.47	1.45	
		18	3219	2.38	1.38	5219	2.57	1.49	3220	2.10	1.30	5220	2.26	1.40	
	N/A	19	3227	2.23	1.38	5227	2.41	1.49	3228	1.98	1.30	5228	2.14	1.40	
		20	3235	2.06	1.36	5235	2.23	1.47	3236	1.84	1.29	5236	1.99	1.39	
		21	3241	2.07	1.44	5241	2.23	1.56	3242	1.84	1.34	5242	1.99	1.45	
		22	3245	1.82	1.38	5245	1.97	1.49	3246	1.65	1.29	5246	1.78	1.39	
	MALE OWNER OR PRINCIPAL OPERATOR	NO	23	3249	1.66	1.34	5249	1.80	1.45	3250	1.51	1.26	5250	1.63	1.36
			24	3253	1.50	1.30	5253	1.62	1.40	3254	1.39	1.23	5254	1.50	1.33
			16	3205	3.30	1.55	5205	3.56	1.67	3206	2.84	1.44	5206	3.07	1.56
			17	3213	3.10	1.55	5213	3.35	1.67	3214	2.68	1.44	5214	2.89	1.56
YES		18	3221	2.81	1.50	5221	3.04	1.62	3222	2.44	1.40	5222	2.64	1.51	
		19	3229	2.62	1.50	5229	2.83	1.62	3230	2.29	1.40	5230	2.47	1.51	
		20	3237	2.40	1.49	5237	2.59	1.61	3238	2.11	1.38	5238	2.28	1.49	
		16	3207	3.07	1.50	5207	3.32	1.62	3208	2.66	1.40	5208	2.87	1.51	
N/A		17	3215	2.89	1.50	5215	3.12	1.62	3216	2.51	1.40	5216	2.71	1.51	
		18	3223	2.63	1.46	5223	2.84	1.57	3224	2.30	1.36	5224	2.48	1.47	
		19	3231	2.45	1.46	5231	2.65	1.57	3232	2.15	1.36	5232	2.33	1.47	
		20	3239	2.26	1.44	5239	2.44	1.56	3240	2.00	1.34	5240	2.16	1.45	
MARRIED MALE		NO	21	3243	2.25	1.52	5243	2.43	1.64	3244	2.00	1.41	5244	2.16	1.52
			22	3247	1.97	1.46	5247	2.13	1.57	3248	1.77	1.35	5248	1.91	1.46
			23	3251	1.79	1.41	5251	1.93	1.52	3252	1.62	1.32	5252	1.75	1.42
			24	3255	1.60	1.36	5255	1.73	1.47	3256	1.47	1.28	5256	1.58	1.38
	YES	16	3105	2.60	1.35	5105	2.81	1.46	3106	2.28	1.28	5106	2.46	1.38	
		17	3113	2.40	1.35	5113	2.59	1.46	3114	2.12	1.28	5114	2.29	1.38	
		18	3121	2.20	1.35	5121	2.38	1.46	3122	1.96	1.28	5122	2.12	1.38	
		19	3129	2.00	1.35	5129	2.16	1.46	3130	1.80	1.28	5130	1.94	1.38	
	N/A	20	3137	1.80	1.35	5137	1.94	1.46	3138	1.64	1.28	5138	1.77	1.38	
		16	3107	2.44	1.32	5107	2.64	1.43	3108	2.15	1.25	5108	2.32	1.35	
		17	3115	2.26	1.32	5115	2.44	1.43	3116	2.01	1.25	5116	2.17	1.35	
		18	3123	2.08	1.32	5123	2.25	1.43	3124	1.86	1.25	5124	2.01	1.35	
	N/A	19	3131	1.90	1.32	5131	2.05	1.43	3132	1.72	1.25	5132	1.86	1.35	
		20	3139	1.72	1.32	5139	1.86	1.43	3140	1.58	1.25	5140	1.71	1.35	
		21	3143	1.57	1.32	5143	1.69	1.43	3144	1.45	1.25	5144	1.57	1.35	
		22	3147	1.36	1.31	5147	1.47	1.41	3148	1.28	1.24	5148	1.38	1.34	
N/A	23	3151	1.30	1.35	5151	1.40	1.46	3152	1.24	1.28	5152	1.34	1.38		
	24	3155	1.20	1.30	5155	1.30	1.40	3156	1.16	1.24	5156	1.25	1.34		

YOUTHFUL FEMALE OPERATORS

*OTC: OTHER THAN COMP														
YOUTHFUL OPERATORS														
SEX AND MARITAL STATUS	DRIVER TRAINING	AGE	NOT ELIGIBLE FOR GOOD STUDENT						GOOD STUDENT					
			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE			PLEASURE OR FARM USE			DRIVE TO WORK BUSINESS USE		
			CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP	CODE	OTC	COMP
UNMARRIED FEMALE NOT OWNER OR PRINCIPAL OPERATOR	NO	16	3401	2.53	1.38	5401	2.73	1.49	3402	2.22	1.31	5402	2.40	1.41
		17	3409	2.36	1.38	5409	2.55	1.49	3410	2.09	1.31	5410	2.26	1.41
		18	3417	2.19	1.38	5417	2.37	1.49	3418	1.95	1.31	5418	2.11	1.41
		19	3425	2.02	1.38	5425	2.18	1.49	3426	1.82	1.31	5426	1.97	1.41
	YES	20	3433	1.85	1.38	5433	2.00	1.49	3434	1.68	1.31	5434	1.81	1.41
		16	3403	2.38	1.34	5403	2.57	1.45	3404	2.10	1.28	5404	2.27	1.38
		17	3411	2.22	1.34	5411	2.40	1.45	3412	1.98	1.28	5412	2.14	1.38
		18	3419	2.07	1.34	5419	2.24	1.45	3420	1.86	1.28	5420	2.01	1.38
	N/A	19	3427	1.92	1.34	5427	2.07	1.45	3428	1.73	1.28	5428	1.87	1.38
		20	3435	1.77	1.34	5435	1.91	1.45	3436	1.61	1.28	5436	1.74	1.38
		21	3441	1.63	1.38	5441	1.76	1.49	3442	1.49	1.31	5442	1.61	1.41
		22	3445	1.52	1.38	5445	1.64	1.49	3446	1.41	1.31	5446	1.52	1.41
UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR	NO	23	3449	1.39	1.38	5449	1.50	1.49	3450	1.30	1.31	5450	1.40	1.41
		24	3453	1.25	1.38	5453	1.43	1.52	3454	1.19	1.31	5454	1.36	1.44
		16	3405	2.80	1.45	5405	3.02	1.57	3406	2.44	1.36	5406	2.64	1.47
		17	3413	2.60	1.45	5413	2.81	1.57	3414	2.28	1.36	5414	2.46	1.47
	YES	18	3421	2.40	1.45	5421	2.59	1.57	3422	2.12	1.36	5422	2.29	1.47
		19	3429	2.20	1.45	5429	2.38	1.57	3430	1.96	1.36	5430	2.12	1.47
		20	3437	2.00	1.45	5437	2.16	1.57	3438	1.80	1.36	5438	1.94	1.47
		16	3407	2.62	1.41	5407	2.83	1.52	3408	2.30	1.32	5408	2.48	1.43
	N/A	17	3415	2.44	1.41	5415	2.64	1.52	3416	2.15	1.32	5416	2.32	1.43
		18	3423	2.26	1.41	5423	2.44	1.52	3424	2.01	1.32	5424	2.17	1.43
		19	3431	2.08	1.41	5431	2.25	1.52	3432	1.86	1.32	5432	2.01	1.43
		20	3439	1.90	1.41	5439	2.05	1.52	3440	1.72	1.32	5440	1.86	1.43
MARRIED FEMALE	NO	21	3443	1.75	1.45	5443	1.89	1.57	3444	1.59	1.36	5444	1.72	1.47
		22	3447	1.62	1.45	5447	1.75	1.57	3448	1.49	1.36	5448	1.61	1.47
		23	3451	1.46	1.45	5451	1.57	1.57	3452	1.36	1.36	5452	1.47	1.47
		24	3455	1.30	1.45	5455	1.40	1.57	3456	1.23	1.36	5456	1.33	1.47
	YES	16	3305	2.40	1.30	5305	2.59	1.40	3306	2.12	1.24	5306	2.29	1.34
		17	3313	2.20	1.30	5313	2.38	1.40	3314	1.96	1.24	5314	2.12	1.34
		18	3321	2.00	1.30	5321	2.16	1.40	3322	1.80	1.24	5322	1.94	1.34
		19	3329	1.73	1.25	5329	1.87	1.35	3330	1.57	1.19	5330	1.70	1.29
		20	3337	1.55	1.26	5337	1.68	1.36	3338	1.44	1.20	5338	1.55	1.30
		16	3307	2.26	1.27	5307	2.44	1.37	3308	2.01	1.22	5308	2.17	1.32
		17	3315	2.08	1.27	5315	2.25	1.37	3316	1.86	1.22	5316	2.01	1.32
		18	3323	1.90	1.27	5323	2.05	1.37	3324	1.72	1.22	5324	1.86	1.32
N/A	19	3331	1.65	1.22	5331	1.78	1.32	3332	1.52	1.17	5332	1.64	1.26	
	20	3339	1.49	1.23	5339	1.61	1.33	3340	1.39	1.18	5340	1.50	1.28	
	21	3343	1.33	1.24	5343	1.44	1.33	3344	1.25	1.18	5344	1.35	1.27	
	22	3347	1.22	1.22	5347	1.32	1.32	3348	1.17	1.17	5348	1.26	1.26	
23	3351	1.18	1.27	5351	1.27	1.38	3352	1.14	1.22	5352	1.23	1.31		
24	3355	1.08	1.23	5355	1.16	1.32	3356	1.06	1.18	5356	1.14	1.27		

COLLISION RELATIVITIES

Symbol	Model Years													
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90	
1	0.924	0.880	0.827	0.774	0.730	0.669	0.616	0.581	0.546	0.510	0.484	0.449	0.422	
2	1.050	1.000	0.940	0.880	0.830	0.760	0.700	0.660	0.620	0.580	0.550	0.510	0.480	
3	1.145	1.090	1.025	0.959	0.905	0.828	0.763	0.719	0.676	0.632	0.600	0.556	0.523	
4	1.218	1.160	1.090	1.021	0.963	0.882	0.812	0.766	0.719	0.673	0.638	0.592	0.557	
5	1.281	1.220	1.147	1.074	1.013	0.927	0.854	0.805	0.756	0.708	0.671	0.622	0.586	
6	1.344	1.280	1.203	1.126	1.062	0.973	0.896	0.845	0.794	0.742	0.704	0.653	0.614	
7	1.418	1.350	1.269	1.188	1.121	1.026	0.945	0.891	0.837	0.783	0.743	0.689	0.648	
8	1.491	1.420	1.335	1.250	1.179	1.079	0.994	0.937	0.880	0.824	0.781	0.724	0.682	
10	1.565	1.490	1.401	1.311	1.237	1.132	1.043	0.983	0.924	0.864	0.820	0.760	0.715	
11	1.638	1.560	1.466	1.373	1.295	1.186	1.092	1.030	0.967	0.905	0.858	0.796	0.749	
12	1.722	1.640	1.542	1.443	1.361	1.246	1.148	1.082	1.017	0.951	0.902	0.836	0.787	
13	1.806	1.720	1.617	1.514	1.428	1.307	1.204	1.135	1.066	0.998	0.946	0.877	0.826	
14	1.911	1.820	1.711	1.602	1.511	1.383	1.274	1.201	1.128	1.056	1.001	0.928	0.874	
15	2.037	1.940	1.824	1.707	1.610	1.474	1.358	1.280	1.203	1.125	1.067	0.989	0.931	
16	2.153	2.050	1.927	1.804	1.702	1.558	1.435	1.353	1.271	1.189	1.128	1.046	0.984	
17	2.268	2.160	2.030	1.901	1.793	1.642	1.512	1.426	1.339	1.253	1.188	1.102	1.037	
18	2.384	2.270	2.134	1.998	1.884	1.725	1.589	1.498	1.407	1.317	1.249	1.158	1.090	
19	2.510	2.390	2.247	2.103	1.984	1.816	1.673	1.577	1.482	1.386	1.315	1.219	1.147	
20	2.625	2.500	2.350	2.200	2.075	1.900	1.750	1.650	1.550	1.450	1.375	1.275	1.200	
21	2.741	2.610	2.453	2.297	2.166	1.984	1.827	1.723	1.618	1.514	1.436	1.331	1.253	
22	2.888	2.750	2.585	2.420	2.283	2.090	1.925	1.815	1.705	1.595	1.513	1.403	1.320	
23	3.056	2.910	2.735	2.561	2.415	2.212	2.037	1.921	1.804	1.688	1.601	1.484	1.397	
24	3.297	3.140	2.952	2.763	2.606	2.386	2.198	2.072	1.947	1.821	1.727	1.601	1.507	
25	3.675	3.500	3.290	3.080	2.905	2.660	2.450	2.310	2.170	2.030	1.925	1.785	1.680	
26	4.043	3.850	3.619	3.388	3.196	2.926	2.695	2.541	2.387	2.233	2.118	1.964	1.848	
27	-----See Below-----													
1989&	To Develop the Collision Base Rates for Symbol 27 vehicles:													
Prior	1. Increase the Symbol 26 factor by .50 for each \$10,000 or fraction of \$10,000													
1	0.288	above \$80,000 of Original Cost.												
2	0.288	2. Apply this factor to the Symbol 2 \$500 deductible rate for the applicable model year.												
3	0.288	3. Then apply the applicable factor for a higher or lower deductible.												
4	0.288													
5	0.355													
6	0.422													
7	0.480	Original Cost means:												
8	0.542	1. Manufacturer's Suggested Retail Price for autos built in U.S.												
10	0.600	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.												
11	0.662	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.												
12	0.730													
13	0.806	For model years not shown, increase the base rate premium by 5% for each												
14	0.902	subsequent model year above the current model year.												
15	1.008													
16	1.128	NOTE: For specially built or imported autos use the original cost new in the												
17	1.224	United States instead of the F.O.B. (free on board) list price.												
18	1.320													
19	1.440													
20	1.584													
21	1.848													

COMPREHENSIVE RELATIVITIES

Model Years

Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-90
1	0.819	0.780	0.741	0.702	0.671	0.632	0.601	0.577	0.546	0.515	0.491	0.468	0.445
2	1.050	1.000	0.950	0.900	0.860	0.810	0.770	0.740	0.700	0.660	0.630	0.600	0.570
3	1.271	1.210	1.150	1.089	1.041	0.980	0.932	0.895	0.847	0.799	0.762	0.762	0.690
4	1.439	1.370	1.302	1.233	1.178	1.110	1.055	1.014	0.959	0.904	0.863	0.822	0.781
5	1.617	1.540	1.463	1.386	1.324	1.247	1.186	1.140	1.078	1.016	0.970	0.924	0.878
6	1.796	1.710	1.625	1.539	1.471	1.385	1.317	1.265	1.197	1.129	1.077	1.026	0.975
7	1.964	1.870	1.777	1.683	1.608	1.515	1.440	1.384	1.309	1.234	1.178	1.122	1.066
8	2.100	2.000	1.900	1.800	1.720	1.620	1.540	1.480	1.400	1.320	1.260	1.200	1.140
10	2.247	2.140	2.033	1.926	1.840	1.733	1.648	1.584	1.498	1.412	1.348	1.284	1.220
11	2.405	2.290	2.176	2.061	1.969	1.855	1.763	1.695	1.603	1.511	1.443	1.374	1.305
12	2.573	2.450	2.328	2.205	2.107	1.985	1.887	1.813	1.715	1.617	1.544	1.470	1.397
13	2.741	2.610	2.480	2.349	2.245	2.114	2.010	1.931	1.827	1.723	1.644	1.566	1.488
14	2.919	2.780	2.641	2.502	2.391	2.252	2.141	2.057	1.946	1.835	1.751	1.668	1.585
15	3.140	2.990	2.841	2.691	2.571	2.422	2.302	2.213	2.093	1.973	1.884	1.794	1.704
16	3.350	3.190	3.031	2.871	2.743	2.584	2.456	2.361	2.233	2.105	2.010	1.914	1.818
17	3.560	3.390	3.221	3.051	2.915	2.746	2.610	2.509	2.373	2.237	2.136	2.034	1.932
18	3.791	3.610	3.430	3.249	3.105	2.924	2.780	2.671	2.527	2.383	2.274	2.166	2.058
19	4.053	3.860	3.667	3.474	3.320	3.127	2.972	2.856	2.702	2.548	2.432	2.316	2.200
20	4.389	4.180	3.971	3.762	3.595	3.386	3.219	3.093	2.926	2.759	2.633	2.508	2.383
21	4.778	4.550	4.323	4.095	3.913	3.686	3.504	3.367	3.185	3.003	2.867	2.730	2.594
22	5.250	5.000	4.750	4.500	4.300	4.050	3.850	3.700	3.500	3.300	3.150	3.000	2.850
23	5.786	5.510	5.235	4.959	4.739	4.463	4.243	4.077	3.857	3.637	3.471	3.306	3.141
24	6.542	6.230	5.919	5.607	5.358	5.046	4.797	4.610	4.361	4.112	3.925	3.738	3.551
25	7.550	7.190	6.831	6.471	6.183	5.824	5.536	5.321	5.033	4.745	4.530	4.314	4.098
26	8.547	8.140	7.733	7.326	7.000	6.593	6.268	6.024	5.698	5.372	5.128	4.884	4.640
27	-----See Below-----												

Symbol	1989& Prior	
		To Develop the Comprehensive Base Rates for Symbol 27 vehicles:
1	0.239	1. Increase the Symbol 26 factor by 1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost
2	0.239	2. Apply this factor to the Symbol 2 \$500 <i>deductible</i> rate for the applicable model year.
3	0.239	3. Then apply the applicable factor for a higher or lower deductible.
4	0.239	
5	0.296	
6	0.445	
7	0.570	Original Cost means:
8	0.741	1. Manufacturer's Suggested Retail Price for autos built in U.S.
10	0.929	2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
11	1.112	3. Manufacturer's Suggested Retail Price in U.S. for imported autos.
12	1.322	
13	1.596	
14	1.910	
15	2.269	
16	2.639	NOTE:For specially built or imported autos use the original cost new in the
17	3.067	United States instead of the F.O.B. (free on board) list price.
18	3.563	
19	4.133	
20	4.817	
21	6.014	

DISCOUNTS

Discount	Percentage	Requirements
Anti-Lock Brakes	5%	Factory installed, four-wheel Anti-Lock Braking System
Anti Theft Devices	5%	Window Identification System
	5%	Hood locking and latching system that also includes a special anti theft lock, in combination with an active or passive alarm.
	5%	An active alarm that does not include a forced action prompter or a passive alarm that does not include a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system.
	10%	<ul style="list-style-type: none"> A passive alarm system that includes a "shaker" device that cannot be independently deactivated for the rest of the system; or a redundant starting means; or an internally operated special anti-theft lock for the hood locking and latching system. An active, internally operated alarm that includes a forced action prompter. A high security ignition replacement lock. (A sticker may identify the presence of this system.)
	15%	<ul style="list-style-type: none"> A passive alarm system, if equipped with a "shaker" device, permits the "shaker" to be independently deactivated for the remainder of the system; or includes either a redundant starting means or an internally operated special anti-theft lock for the hood locking and latching system. A passive fuel cut-off switch. A passive ignition cut-off system
Accident Prevention Course Discount	5%	<p>Available for each motor vehicle on the policy under which all principal operators are age 21 or older, and the principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Department of public safety. The discount will not apply if the course was taken as a requirement of a driving offense including but not limited to, the Alcohol Drug Safety Action Program, or to reduce the number of traffic violation points against a driving license.</p> <p>This discount will apply:</p> <ul style="list-style-type: none"> To new and renewal policies and rated as a private passenger auto. To a motor vehicle classified and rated as a person each such auto regardless of the number of operators with course completion certificates. Only to the vehicle principally operated by the person with a course completion certificate. Only once to each such vehicle regardless of the number of operators with course completion certificate. <p>The discount may be discontinued, if during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.</p>

Credit for Existing Coverage - Package Plus Auto		<p>To determine the credit for existing coverage:</p> <ol style="list-style-type: none"> 1. Develop the applicable full term auto premium based on the effective date of the Package Plus policy. 2. Calculate a pro rata factor based on the expiration date of the insured's existing auto policy. 3. Multiply the premium in Step 1 by the factor developed in Step 2 <p>Attach: Auto 749: Existing Insurance Endorsement</p>
Driver Training	Varies - See Primary Class Plan	Applies to each operator under age 21 with "satisfactory evidence" of the completion of a driver training course. The course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.
Good Student	Varies - See Primary Class Plan	The owner operator must be between ages 16-24 and a full time student. A certified statement is required from a school official indicating during the immediately preceding school semester, the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% in his or her class scholastically, or is listed on the "Dean's List" or "Honor Roll" or equivalent. This credit also applies to accredited college or university graduates with a certified cumulative transcript indicating the student has maintained a "B" average or an average equivalent to a 3.0 on a 4 point grading system. This discount can only be applied at policy inception or renewal.
Multi-Car Discount	Varies - See Secondary Class Plan	More than one vehicle on the policy. Also applies to single vehicle policies if a company car is furnished for the insured's use. A copy of the registration for the company car must be kept on file in the agent's office.
Network Discount (Mass Merchandising Program)	5%	Applies to all coverages, except PCL, for members of a network. A network must have a member to organize relationship. There must be a means to determine the members of the network at any point in time. (UPIC only)
Package Plus	10%	Package Policy - Auto and Home
Passive Restraint/Airbags	20%	Driver side airbag or seat belt
	30%	Driver and Passenger side airbags OR seat belts
	40%	Driver and Passenger side airbags AND seat belts

SURCHARGES

Surcharge	Percentage	Requirements
Vehicle Type	25%	Restricted Vehicles
Surcharge	60%	Unacceptable Vehicles
Unacceptable Risk	60%	If a risk does not meet the company's underwriting criteria, apply a factor of 1.60 to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments Coverage, Collision and Comprehensive base rates for that vehicle.

TIER FACTORS

TIER	MONO	PACKAGE
A	0.65	0.62
B	0.68	0.64
C	0.71	0.66
D	0.75	0.69
E	0.77	0.71
F	0.80	0.73
G	0.82	0.75
H	0.84	0.77
J	0.86	0.80
K	0.95	0.84
L	1.00	0.89
M	1.04	0.96
N	1.07	0.99
P	1.10	1.02
Q	1.15	1.06
R	1.25	1.13
S	1.40	1.26
T	1.60	1.44
U	1.80	1.62
V	2.00	1.75
W	2.25	1.97
X	2.50	2.13
Y	2.75	2.34
Z	3.25	2.76

TUIC AU Territory Definitions

CITY TERRITORY DEFINITIONS

CITY	COUNTY	TERRITORY CODE
Fort Smith	Crawford and Sebastian	10
Little Rock	Pulaski	01

COUNTY TERRITORY DEFINITIONS

COUNTY	TERRITORY CODE
Benton	03
Conway	71
Craighead	09
Crittenden	05
Faulkner	06
Franklin	71
Garland	08
Grant	06
Hot Springs	81
Jefferson	06
Johnson	71
Lee	41
Logan	71
Lonoke	06
Miller	21
Mississippi	05
Pope	71
Pulaski	01
Saline	06
St. Francis	41
Union	31
Washington	03
Remainder of state	11

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-AU-TUIC-20080201
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Trinity Universal Insurance Company	B.	19887

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Personal Auto	B.	Private Passenger Auto

5.			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
All forms	12.88	-0.8	49.7			n/a	n/a
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	479	-7.040	04-15-07	511	157	45.0%	
2006	470	-27%	11-01-06				
2005	n/a	0%	n/a	173	53	37.6%	
2004		3.8%	09-01-04	492	226	52.7%	
2004		22.5%	3-1-04	492	226	52.7	
2003		14.5%	06-15-03	749	377	60.1%	
2002		3.2%	06-15-02	831	383	53.2%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	21.5%
B. General Expense	3.7%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0%
F. TOTAL	32.7%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.2%A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Base Rate only Terr 5 – total vehicles impacted 3
10. -2.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Base Rate only Terr 21 – total vehicles impacted 20

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19887
Company Name: Trinity Universal Insurance Co
Contact Person: Kristy Larson
Telephone No.: 904-245-5846
Email Address: klarson@kaha.com
Effective Date: 4/15/2007

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-10 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. n/a %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$1,661	\$1,805	\$896	\$799	\$2,364	\$2,572	\$1,260	\$1,122	\$1,850	\$2,015	\$976	\$880	\$2,364	\$2,572	\$1,260	\$1,122	\$1,984	\$2,159	\$1,060	\$947
	100/300/50 Liability with Comprehensive and Collision			\$1,780	\$1,936	\$954	\$852	\$2,519	\$2,743	\$1,336	\$1,191	\$2,010	\$2,191	\$1,054	\$951	\$2,519	\$2,743	\$1,336	\$1,191	\$2,124	\$2,312	\$1,128	\$1,009
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$1,890	\$2,054	\$1,019	\$905	\$2,703	\$2,941	\$1,440	\$1,279	\$2,063	\$2,248	\$1,088	\$977	\$2,703	\$2,941	\$1,440	\$1,279	\$2,261	\$2,460	\$1,206	\$1,074
	100/300/50 Liability with Comprehensive and Collision			\$2,009	\$2,185	\$1,077	\$958	\$2,859	\$3,112	\$1,516	\$1,348	\$2,223	\$2,423	\$1,166	\$1,048	\$2,859	\$3,112	\$1,516	\$1,348	\$2,400	\$2,613	\$1,274	\$1,136
2003 Honda Odyssey "EX"	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$1,839	\$1,999	\$990	\$881	\$2,628	\$2,860	\$1,399	\$1,243	\$2,017	\$2,198	\$1,063	\$956	\$2,628	\$2,860	\$1,399	\$1,243	\$2,200	\$2,394	\$1,173	\$1,046
	100/300/50 Liability with Comprehensive and Collision			\$1,958	\$2,130	\$1,048	\$934	\$2,784	\$3,031	\$1,475	\$1,312	\$2,177	\$2,374	\$1,141	\$1,027	\$2,784	\$3,031	\$1,475	\$1,312	\$2,340	\$2,547	\$1,241	\$1,108
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$2,169	\$2,357	\$1,170	\$1,035	\$3,115	\$3,389	\$1,662	\$1,470	\$2,320	\$2,528	\$1,224	\$1,095	\$3,115	\$3,389	\$1,662	\$1,470	\$2,596	\$2,824	\$1,386	\$1,230
	100/300/50 Liability with Comprehensive and Collision			\$2,288	\$2,487	\$1,228	\$1,087	\$3,271	\$3,560	\$1,738	\$1,539	\$2,480	\$2,703	\$1,302	\$1,166	\$3,271	\$3,560	\$1,738	\$1,539	\$2,736	\$2,977	\$1,454	\$1,291
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$2,228	\$2,420	\$1,205	\$1,064	\$3,199	\$3,479	\$1,713	\$1,511	\$2,370	\$2,581	\$1,253	\$1,119	\$3,199	\$3,479	\$1,713	\$1,511	\$2,664	\$2,897	\$1,426	\$1,263
	100/300/50 Liability with Comprehensive and Collision			\$2,346	\$2,550	\$1,263	\$1,116	\$3,355	\$3,650	\$1,789	\$1,580	\$2,530	\$2,756	\$1,331	\$1,190	\$3,355	\$3,650	\$1,789	\$1,580	\$2,803	\$3,050	\$1,494	\$1,324
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$873	\$951	\$466	\$431	\$1,201	\$1,310	\$630	\$581	\$1,128	\$1,230	\$592	\$546	\$1,201	\$1,310	\$630	\$581	\$1,039	\$1,133	\$550	\$508
	Minimum Liability with Comprehensive and Collision			\$1,663	\$1,808	\$898	\$800	\$2,366	\$2,575	\$1,263	\$1,124	\$1,851	\$2,016	\$978	\$880	\$2,366	\$2,575	\$1,263	\$1,124	\$1,986	\$2,161	\$1,062	\$948
	100/300/50 Liability with Comprehensive and Collision			\$1,782	\$1,938	\$956	\$853	\$2,522	\$2,746	\$1,339	\$1,193	\$2,011	\$2,192	\$1,056	\$951	\$2,522	\$2,746	\$1,339	\$1,193	\$2,126	\$2,314	\$1,130	\$1,010