

SERFF Tracking Number: AMMH-125376892 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: #70034911 \$100
Company Tracking Number: 20071025-17
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreational Vehicle Program
Project Name/Number: Rate filing/20071025-17

Filing at a Glance

Company: American Family Home Insurance Company

Product Name: Recreational Vehicle Program SERFF Tr Num: AMMH-125376892 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: #70034911 \$100
Sub-TOI: 19.0003 Recreational Vehicle Co Tr Num: 20071025-17 State Status: Fees verified and received

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Missy Deller Disposition Date: 12/13/2007
Date Submitted: 12/04/2007 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):

State Filing Description:

General Information

Project Name: Rate filing Status of Filing in Domicile:
Project Number: 20071025-17 Domicile Status Comments:
Reference Organization: n/a Reference Number: n/a
Reference Title: n/a Advisory Org. Circular: n/a
Filing Status Changed: 12/13/2007
State Status Changed: 12/13/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Recreational Vehicle Program Rate filing

Company and Contact

Filing Contact Information

Melissa Deller, Filing Analyst mdeller@amig.com
7000 Midland Blvd. (800) 759-9008 [Phone]

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Amelia, OH 45102 (513) 947-4655[FAX]

Filing Company Information

American Family Home Insurance Company CoCode: 23450 State of Domicile: Florida
7000 Midland Blvd. Group Code: 127 Company Type:
Amelia, OH 45102 Group Name: State ID Number:
(800) 759-9008 ext. [Phone] FEIN Number: 31-0711074

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Family Home Insurance Company	\$0.00	12/04/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/13/2007	12/13/2007

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Disposition

Disposition Date: 12/13/2007
 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:
American Family Home Insurance Company	-0.200%	\$-673	71	\$	%	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover letter	Filed	Yes
Rate	Revised Filing pages	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: prior approval
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 7.100%
Effective Date of Last Rate Revision: 11/15/2007
Filing Method of Last Filing: prior approval

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):
American Family Home Insurance Company	%	-0.200%	\$-673	71		%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Filing pages	R-6 and R-10	Replacement	AR-PC-07-025289 Revised R6 and R10.pdf

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

MOTOR HOME ADDITIONAL COVERAGES

<u>Bodily Injury Base Rate \$29</u>		<u>Property Damage Base Rate \$33</u>	
25/50	1.00	\$ 25,000	1.00
50/100	1.20	\$ 50,000	1.03
100/300	1.39	\$ 100,000	1.08
300/500	1.58	\$ 300,000	1.16
500/500	1.70	\$ 500,000	1.20
\$1M/\$1M	6.50	\$1,000,000	2.00
\$1M CSL	8.25		
<u>Uninsured Motorists Base Rate \$20</u>		<u>Trailer Coverage</u>	
25/50	1.00	Per \$100	\$1.70
50/100	1.25	<u>Loss Assessment Coverage</u>	
100/300	1.55	\$5000	\$10
300/500	1.80	<u>Land Motor Vehicle/Small Watercraft</u>	
500/500	3.80	Per Unit	\$200
\$1M/\$1M	6.00		
\$1M CSL	6.00	<u>Personal Injury Protection Basic Rate \$29</u>	
<u>Personal Injury Protection Medical Payment & Work Loss Rate \$23</u>		<u>Personal Injury Protection Medical Payments Only Rate \$14</u>	
<u>Personal Injury Protection Medical Payment & \$5,000 Accidental Death Rate \$20</u>		<u>Personal Injury Protection \$5,000 Accidental Death Only Rate \$6</u>	
<u>Personal Injury Protection Work Loss & \$5,000 Accidental Death Rate \$15</u>		<u>Personal Injury Protection Work Loss Only Rate \$9</u>	
<u>UMPD Base Rate \$8</u>		<u>Underinsured Motorists Base Rate \$13</u>	
\$ 25,000	1.00	25/50	1.00
\$ 50,000	1.38	50/100	1.23
\$ 100,000	1.62	100/300	1.46
\$ 300,000	3.25	300/500	1.69
\$ 500,000	4.00	500/500	3.61
\$1,000,000	8.25	\$1M/\$1M	6.00
		\$1M CSL	6.00

NEW PAGE		PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION	X	R-6	02/01/08	12/04/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

DISCOUNTS

Loss Free (Motor Home & Travel Trailer)

1 st Renewal	1%
2 nd & Subsequent	15%

Association (Motor Home& Travel Trailer)	5%
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Anti-Theft Devices

Alarm (Motor Home and Travel Trailer)	5%
Active Disabling Device (Motor Home)	5%
Passive Disabling Device (Motor Home)	15%
VIN (Motor Home & Travel Trailer)	5%

Accident Prevention (Motor Home)	10%
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Maximum Discount (Excluding Loss Free)	30%
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SURCHARGES

Joint Ownership	50%
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Use

Light Business	50%
Heavy Business	100%
Personal Rental	100%

Youthful Operator	65%
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Inexperienced Operator	10%
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Ineligible Risk Surcharge	225%
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Unverifiable MVR Surcharge	25%
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Primary Residence/Full Timer	10%
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Driving Record Points

Each minor violation is charged one point. Each at-fault accident is charged four points. Each major violation is charged five points. Each felony violation is charged fifteen points.

Driving Record Surcharge (0 points)	0%
Driving Record Surcharge (1 point)	0%
Driving Record Surcharge (2 points)	0%
Driving Record Surcharge (3 points)	20%
Driving Record Surcharge (4 points)	50%
Driving Record Surcharge (5 points)	75%
Driving Record Surcharge (6 points)	100%
Driving Record Surcharge (7 points)	125%
Each Additional Point	25%

NEW PAGE		PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION	X	R-10	02/01/08	12/04/07

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Supporting Document Schedules

Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	12/13/2007
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	12/13/2007
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	12/13/2007
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	12/13/2007
Bypass Reason:	n/a in the new serff system.			
Comments:				
Satisfied -Name:	Cover letter	Review Status:	Filed	12/13/2007
Comments:				
Attachment:	AR response letter.pdf			



AMERICAN FAMILY HOME
INSURANCE COMPANY

December 4, 2007

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

**RE: American Family Home Insurance Company
Recreational Vehicle Program
Rate filing
Company Filing Number: 20071025-17**

Dear Director,

The American Family Home Insurance Company submits for your approval a revision to our rate and rule filing for our Recreational Vehicle Program approved on July 10, 2007 under State tracking number AR-PC-07-025289. These revised pages will replace the current and subsequent submissions in its entirety. There are only two changes being made and they are listed below:

- We inadvertently left travel trailer out of the Discount section on page R-10 under Anti Theft Device-Alarm. I have highlighted the addition in yellow. Please replace this revised page with the R-10 page you have on file.
- We revised the Personal Injury Protection basic rate from \$39.00 to \$29.00 and you can find this on page R-6 of the filing highlighted in yellow. Please replace this revised page with the page you have on file.

We are proposing an effective date of February 1, 2008 for new and renewal business. Please acknowledge receipt and approval and return it to my attention.

If you have any questions regarding this submission, please contact me at (800) 759-9008, extension 5871 or at my e-mail address which is mdeller@amig.com. My fax number is (513) 947-4655.

Best regards,
AMERICAN FAMILY HOME INSURANCE COMPANY
FEIN 31-0711074/NAIC 23450

Melissa Deller
Compliance Analyst

EXECUTIVE OFFICES / 7000 MIDLAND BOULEVARD / AMELIA, OHIO 45201-2607
MAILING ADDRESS / P.O. BOX 5323 / CINCINNATI, OHIO 45201-5323 / TEL. (513) 943-7200