

SERFF Tracking Number: ARKS-125371467 State: Arkansas  
Filing Company: 11185 - FOREMOST INSURANCE COMPANY State Tracking Number: #3310042713 \$125  
Company Tracking Number: C-68  
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle  
Product Name: Personal Auto  
Project Name/Number: /

## Filing at a Glance

Company: 11185 - FOREMOST INSURANCE COMPANY

Product Name: Personal Auto

SERFF Tr Num: ARKS-125371467 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: #3310042713 \$125

Sub-TOI: 19.0002 Motorcycle

Co Tr Num: C-68

State Status: Fees verified and received

Filing Type: Form

Co Status:

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

Author:

Disposition Date: 12/11/2007

Date Submitted: 11/28/2007

Disposition Status: Filed

Effective Date Requested (New):

Effective Date (New): 02/01/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/11/2007

State Status Changed: 12/11/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

## Company and Contact

### Filing Contact Information

NA NA,

NA@NA.com

NA

(123) 555-4567 [Phone]

NA, AR 00000

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**Filing Company Information**

11185 - FOREMOST INSURANCE COMPANY CoCode: 11185 State of Domicile: Arkansas  
No Address Group Code: Company Type:  
City, AR 99999 Group Name: State ID Number:  
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999  
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## Filing Fees

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

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## Correspondence Summary

### Dispositions

| Status | Created By    | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed  | Alexa Grissom | 12/11/2007 | 12/11/2007     |

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Project Name/Number: /

## Disposition

Disposition Date: 12/11/2007

Effective Date (New): 02/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125371467 State: Arkansas  
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 Product Name: Personal Auto  
 Project Name/Number: /

| Item Type           | Item Name  | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Filed       | No            |
| Supporting Document | ARKS-125371467                                   |             | No            |

SERFF Tracking Number: ARKS-125371467 State: Arkansas  
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Product Name: Personal Auto  
Project Name/Number: /

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125371467 State: Arkansas  
Filing Company: 11185 - FOREMOST INSURANCE COMPANY State Tracking Number: #3310042713 \$125  
Company Tracking Number: C-68  
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle  
Product Name: Personal Auto  
Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125371467

12/11/2007

### Comments:

### Attachments:

ARKS-125371467 1.pdf

ARKS-125371467 2.pdf

ARKS-125371467 3.pdf

ARKS-125371467 4.pdf

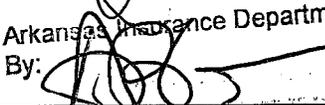
Property & Casualty Transmittal Document - Arkansas

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

Approved until withdrawn or revoked

DEC 11 2007

Arkansas Insurance Department

By: 

**2. Insurance Department Use only**

a. Date the filing is received: *ARKS-125371467*

b. Analyst: *OK 3310042713*

c. Disposition: *125.00*

d. Date of disposition of the filing:

e. Effective date of filing: **RECEIVED**

New Business

Renewal Business

f. State Filing #: *NOV 20 2007*

g. SERFF Filing #:

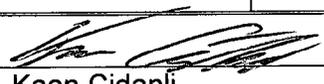
h. Subject Codes

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

|    |   |              |        |            |
|----|---|--------------|--------|------------|
| 3. | Group Name  | Group NAIC # |        |            |
|    |   | 0212         |        |            |
| 4. | Company Name(s)                                   | Domicile     | NAIC # | FEIN #     |
|    | Foremost Insurance Company Grand Rapids, Michigan | MI           | 11185  | 38-1407533 |
|    |   |              |        |            |
|    |   |              |        |            |

**5. Company Tracking Number** C-68

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

| 6. | Name and address  | Title                       | Telephone #s   | FAX #        | e-mail                    |
|----|---|-----------------------------|--|--------------|---------------------------|
|    | Kaan Cidanli<br>Foremost Insurance Company<br>P. O. Box 2450<br>Grand Rapids, MI 49501-2450 | State Filings Administrator | 616-956-3645   | 616-956-2093 | kaan.cidanli@foremost.com |
| 7. | Signature of authorized filer   |                             |  |              |                           |
| 8. | Please print name of authorized filer   |                             | Kaan Cidanli   |              |                           |

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

|     |  |  |
|-----|--|--|
| 9.  | Type of Insurance (TOI)  | 19.0000  |
| 10. | Sub-Type of Insurance (Sub-TOI)  | 19.0003  |
| 11. | State Specific Product code(s)(if applicable)[See State Specific Requirements] | N/A  |
| 12. | Company Program Title (Marketing title)  | Off-Road Vehicle Program   |
| 13. | Filing Type  | <input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules<br><input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms<br><input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) |
| 14. | Effective Date(s) Requested  | New: February 1, 2008   Renewal: March 1, 2008   |
| 15. | Reference Filing?  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |
| 16. | Reference Organization (if applicable)   | N/A  |
| 17. | Reference Organization # & Title   | N/A  |
| 18. | Company's Date of Filing   | November 19, 2007  |
| 19. | Status of filing in domicile   | <input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved  |

# Property & Casualty Transmittal Document—Arkansas

0. This filing transmittal is part of Company Tracking # C-68

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

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Foremost Insurance Company Grand Rapids, Michigan  
NAIC #212-11185  
Off-Road Vehicle Program  
Revision to the Rule and Rate Sections

We submit this filing for your formal stamp of approval or acknowledgment.

The enclosed Summary of Revisions has been developed to assist your review of this filing which results in an overall rate level adjustment of -3.1%.

The following rule of implementation will apply:

This filing will be effective for all new policies written to be effective on and after February 1, 2008, and all renewals written to be effective on and after March 1, 2008. No policy effective prior to the above dates is to be cancelled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

For your convenience, we have enclosed a duplicate for you to note with your approval or acknowledgment and return to us for our files.

KKC/cm/sjc

Enclosures: Check - \$125  
Transmittal Forms  
Summary of Revisions, 11/07  
Exhibits  
Rule & Rate Pages  
Return Envelope

**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 #: 3310042713**  
**Amount: \$125.00**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

## RATE/RULE FILING SCHEDULE - Arkansas

(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 # | C-68 |
|----|---|------|

|    |  |      |
|----|--|------|
| 2. | This filing corresponds to form filing number<br>(Company tracking number of form filing, if applicable) | C-69 |
|----|--|------|

Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

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

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

| Company Name                                      | Overall % Indicated Change<br>(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) |
|---|---|-----------------------|---|--|----------------------------------|-----------------------------------|-----------------------------------|
| Foremost Insurance Company Grand Rapids, Michigan | N/A   | -3.1%                 | -\$9,640                                | 1,624  | \$315,709                        | -47.41%                           | -9.53%                            |

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

| Company Name | Overall % Indicated Change<br>(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) |
|--------------|---|-----------------------|---|--|----------------------------------|-----------------------------------|-----------------------------------|
|              |   |                       |   |  |                                  |                                   |                                   |

### 5. Overall Rate Information (Complete for Multiple Company Filings only)

|    |   | 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 | -15.8% |
|----|--|--------|

|    |                                      |                            |
|----|--------------------------------------|----------------------------|
| 7. | Effective Date of last rate revision | 3/1/06 new; 4/1/06 renewal |
|----|--------------------------------------|----------------------------|

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

| 9. | Rule # or Page # Submitted for Review            | Replacement or withdrawn?   | Previous state filing number, if required by state |
|----|--|---|--|
| 01 | Rule Page 2                                      | <input type="checkbox"/> New<br><input checked="" type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |
| 02 | Rate Pages R-2, R-3, R-5 thru R-7, R-9 thru R-25 | <input type="checkbox"/> New<br><input checked="" type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |
| 03 |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |

**FORM RF-1 Rate Filing Abstract NAIC Loss Cost Data Entry Document**

1. This filing transmittal is part of Company Tracking # **C-68**

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **N/A**

3. **A. Foremost Insurance Company Grand Rapids, Michigan** Company Name  
**B. 212-11185** Company NAIC Number

4. **A. 19.0000** Product Coding Matrix Line of Business (i.e., Type of Insurance)  
**B. 19.0003** Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

| (A)<br>COVERAGE<br>(See Instructions) | (B)<br>Indicated % Rate Level Change<br>Please refer to Exhibit I to Premium Comparisons | (C)<br>Requested % Rate Level Change | (D)<br>Expected Loss Ratio | (E)<br>Loss Cost Modification Factor | FOR LOSS COSTS ONLY                  |   |   | (H)<br>Co. Current Loss Cost Multiplier |
|---------------------------------------|--|--------------------------------------|----------------------------|--------------------------------------|--------------------------------------|---|---|---|
|                                       |  |                                      |                            |                                      | (F)<br>Selected Loss Cost Multiplier | (G)<br>Expense Constant (If Applicable) | (H)<br>Co. Current Loss Cost Multiplier |   |
| ORV and Snowmobiles Coverage          |  | -3.1%                                | N/A                        | N/A                                  | N/A                                  | N/A                                     | N/A                                     | N/A                                     |
| <b>TOTAL OVERALL EFFECT</b>           |  | -3.1%                                |                            |                                      |                                      |   |   |   |

| Year | 5 Year History |             |                | Rate Change History |                |                        | Countrywide Loss Ratio | State Loss Ratio | Incurred Losses (000) | State Earned Premium (000) | Expense Constants                      | Selected Provisions |
|------|----------------|-------------|----------------|---------------------|----------------|------------------------|------------------------|------------------|-----------------------|----------------------------|--|---------------------|
|      | Policy Count   | % of Change | Effective Date | % of Change         | Effective Date | Countrywide Loss Ratio |                        |                  |                       |                            |  |                     |
| 2002 | 1              | --          | --             | --                  | \$ 0           | 0%                     | 69%                    | 0%               | \$ 0                  | 78                         | A. Total Production Expense            | 17.9%               |
| 2003 | 1,300          | --          | --             | --                  | 78             | 38%                    | 46%                    | 38%              | 30                    | 286                        | B. General Expense                     | 20.5%               |
| 2004 | 1,521          | +2.12%      | 8/1/04 N       | 8/1/04 R            | 286            | 32%                    | 35%                    | 32%              | 90                    | 290                        | C. Taxes, License & Fees               | 3.7%                |
| 2005 | 1,503          | --          | --             | --                  | 290            | 27%                    | 35%                    | 27%              | 78                    | 310                        | D. Underwriting Profit & Contingencies | 5.0%                |
| 2006 | 1,624          | -15.8%      | 3/1/06 N       | 4/1/06 R            | 310            | 39%                    | 34%                    | 39%              | 119                   |                            | E. Other (explain)                     |                     |
|      |                |             |                |                     |                |                        |                        |                  |                       |                            | F. TOTAL                               | 47.1%               |

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)  
 9. **-9.53%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 10. **-47.41%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

SUMMARY OF REVISIONS

RULE SECTION

9. Joint Ownership Coverage

This rule has been added as this coverage is now provided at no charge when there is Joint Ownership.

RATE SECTION

Our last rate level adjustment was -15.8% effective March 1, 2006, for new business and April 1, 2006, for renewal business. We currently have 1,683 policies in force.

Our experience is as follows:

| <u>Year</u> | <u>Earned Premium</u> | <u>Incurred Losses</u> | <u>Loss Ratio</u> |
|-------------|-----------------------|------------------------|-------------------|
| 2004        | \$233,037             | \$ 95,097              | 31.6%             |
| 2005        | 289,129               | 83,272                 | 26.9%             |
| 2006        | 309,965               | 116,398                | 38.5%             |

When we initially developed our off-road vehicle program, we did review the programs of several companies. We modeled our rate structure after Progressive. The rate structure was developed to be able to insure a wide range of off-road vehicles and operators.

The purpose of this filing is to adjust our rate levels to maintain our established pricing position in the marketplace. We have enclosed Exhibit I – Premium Comparison to assist you in the review of our filing.

The overall effect of this rate adjustment is -3.1%.

Here is a summary of the changes we have made.

Page Number      Description

R-2      Classifications  
Currently, we have only one category for All Terrain Vehicle. In order to fine tune our classification rating, we propose to divide this class into three classes: All Terrain Vehicle - Regular, All Terrain Vehicle - Sport, and All Terrain Vehicle - Utility. This change brings us into line with our competitors.

Our descriptions are as follows:

For All Terrain Vehicle – Regular:

Off-road vehicles with 3 or 4 wheels designed primarily for recreational purposes. Does not include Sport All Terrain Vehicles or Utility All Terrain Vehicles.

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

| <u>Page Number</u> | <u>Description</u>   |
|--------------------|--|
| R-2 (continued)    | <p>For All Terrain Vehicle – Sport:<br/>High performance, competition inspired, 4-wheeled off-road vehicles designed primarily for recreational, non-utility purposes.</p> <p>For All Terrain Vehicles – Utility:<br/>4- to 8-wheeled off-road vehicles designed and primarily used for work or utility purposes.</p> <p>Finally, we are proposing to change our description of Snowmobile - High Performance. The sample list of makes and models is being removed and the following is being added:</p> <p>Competition inspired, technologically advanced, or high performance snowmobiles.</p>                  |
| R-3                | <p><u>Driver Assignment</u><br/>We have revised the factors and operator age ranges as indicated by asterisks (*) on the rate page.</p>  |
| R-5                | <p><u>Premium Determination</u><br/>“Range of Value Adjustment” has been added to the list of premium modifiers.<br/>“Multi-Owner” has been deleted from the list of premium modifiers.</p>  |
| R-6                | <p><u>Base Premiums</u><br/>We have revised the base premium as indicated by asterisks (*) on the rate page.</p> <p>The following notes have been added under Optional Equipment:</p> <ul style="list-style-type: none"><li>• Available to all vehicles except Dune Buggies and Golf Carts.</li><li>• \$500 limit of liability is included for All Terrain Vehicles, Off-Road Motorcycles, and Snowmobiles when the policy provides Part D – Coverage for Damage to Your Off-Road Vehicle. No premium applies.</li></ul> <p>Optional Equipment will be included automatically for Dune Buggies and Golf Carts.</p> |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

| <u>Page Number</u> | <u>Description</u>  |
|--------------------|---|
| R-6 (continued)    | <p>Additionally, the following change has been made to the footnote for Other Than Collision and Collision Coverages:</p> <p>‡ <u>For all vehicles except Dune Buggies and Golf Carts, t[T]he limit of liability is the actual cash value of the off-road vehicle.</u></p> <p><u>For Dune Buggies and Golf Carts, the limit of liability is the actual cash value not to exceed the amount stated in the Declarations. The endorsement Dune Buggy/Golf Cart must be attached.</u></p> <p>[brackets = deleted]     <u>underlined = added</u></p> |
| R-7                | <p><u>Limit of Liability</u><br/>We have revised the Bodily Injury Split Limit Factors as indicated by asterisks (*) on the rate page.</p>  |
| R-9                | <p><u>Age of Vehicle</u><br/>A header has been added to this table which limits its applicability to All Terrain Vehicles, Off-Road Motorcycles, and Snowmobiles. Factors for Age 0 have been revised.</p>  |
| R-10               | <p><u>Classification</u><br/>Factors have been revised. In addition, factors have been added for All Terrain Vehicle - Sport and All Terrain Vehicle - Utility. Finally, the names of the classes have been changed slightly to better align with Off-Road Vehicle Types listed on Page R-2.</p>  |
| R-11               | <p><u>Range of Value Adjustment</u><br/>This is a new premium modifier for Dune Buggies and Golf Carts.</p> <p>As a result of this additional page the remaining rate page numbers have changed.</p>  |
| R-13               | <p><u>Driving Record</u><br/>The factors for Levels 3 and 4 have been revised.</p> <p><u>Multi-Owner</u><br/>This premium modifier has been removed.</p>  |
| R-15 thru R-18     | <p><u>Operator Age and Marital Status</u><br/>We have revised the factors and operator age ranges as indicated by asterisks (*) on the rate pages.</p>  |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

Page Number    Description  
R-19            Personal Responsibility  
The following revisions have been made to "Years of Off-Road Vehicle Experience" "5+ Years":

| <u>Criteria 4</u>                | <u>Criteria 5</u>  | <u>Criteria 6</u>  |
|----------------------------------|--|--|
| Number of<br>Minor<br>Violations | Greatest<br>Combination<br>of At-Fault<br>Majors and<br>Minors | <u>Operator Age</u>  |
| [0] <u>1</u>                     | 0, 0, [0] <u>1</u>   | [All operators 25 and older] <u>Any</u><br>[All operators 25 and older] <u>Any</u> |

[brackets = deleted]    underlined = added

R-24            Prior Insurance  
This factor has been changed from .97 to .95.

R-25            Part C - Uninsured Motorist Coverage for Off-Road Vehicles  
The title has been changed to track with Form 5323 01/05. We have also revised the premium from \$60 to \$50.

OVERALL EFFECT

The overall effect of these changes is -3.1%.



ARKANSAS

OFF-ROAD VEHICLE PROGRAM

SUMMARY OF REVISIONS

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Rule Page 2 – Original Printing 4/02  
Rate Page R-2 – Original Printing 4/02  
Rate Pages R-3 and R-5 - Revised Printing 4/04  
Rate Page R-6 - Revised Printing 11/05  
Rate Pages R-7 and R-9 - Revised Printing 4/04  
Rate Pages R-10 thru R-12 - Revised Printing 11/05  
Rate Page R-13 - Original Printing 4/02  
Rate Pages R-14 and R-15 - Revised Printing 4/04  
Rate Pages R-16 and R-17 - Original Printing 4/02  
Rate Pages R-18 and R-19 - Revised Printing 4/04  
Rate Pages R-20 thru R-24 - Original Printing 4/02  
Rate Page R-25 - Revised Printing 4/04  
Rate Pages R-26 and R-27 - Original Printing 4/02  
Rate Page R-28 - Revised Printing 11/05

Please insert:

Rule Page 2 – Revised Printing 11/07  
Rate Pages R-2, R-3, R-5 thru R-7, R-9 thru R-25 - Revised Printing 11/07

EXHIBIT I

**PREMIUM COMPARISON - PERSONAL RESPONSIBILITY LEVELS**

Please refer to our Off-Road Vehicle Rate Comparison that shows different Foremost rates A through E. The letters refer to our Personal Responsibility levels on rate page R-19 as follows:

| <u>Factor</u> | = | <u>Level</u> |
|---------------|---|--------------|
| 0.35          |   | A            |
| 0.45          |   | B            |
| 0.55          |   | C            |
| 0.65          |   | D            |
| 1.00          |   | E            |

Foremost's off-road vehicle program was modeled after Progressive's off-road vehicle program.

**Abbreviations Key for Rate Comparisons**

PE – Prior Years of Experience  
PI – Prior Insurance  
RW – Renewal Discount Applies

In the coverage description section –

BI – Bodily Injury  
MP – Medical Payment  
PD – Property Damage  
PL – Passenger Liability  
UM/UIM – Uninsured/Underinsured Motorists Bodily Injury

In the rate section under each comparison –

Full – All policy coverages  
Liab – All policy coverages except Collision and Other Than Collision

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS – OPERATOR (continued)

PERSONAL RESPONSIBILITY

| Criteria 1                           | Criteria 2                   | Criteria 3                 | Criteria 4                 | Criteria 5  | Criteria 6    | Criteria 7    | Criteria 8                 | Criteria 9              | Criteria 10                               | Criteria 11                                | Personal Responsibility |
|--------------------------------------|------------------------------|----------------------------|----------------------------|---|---------------|---------------|----------------------------|-------------------------|---|--|-------------------------|
| All Operators                        | Highest of All Operators     | Highest of All Operators   | Highest of All Operators   | Highest of All Operators                            | All Operators | All Operators | All Operators              | All Vehicles            | First Named Insured                       | First Named Insured                        |                         |
| Years of Off-Road Vehicle Experience | Number of At-Fault Accidents | Number of Major Violations | Number of Minor Violations | Greatest Combination of At-Fault, Majors and Minors | Operator Age  | SR22          | Drivers License            | Collision Coverage      | Insurance Score With Collision Coverage   | Insurance Score Without Collision Coverage | Factors                 |
| 5+ Years                             | 0                            | 0                          | * 1                        | * 0, 0, 1   | * Any         | No            | No Foreign No Unverifiable | Required on one vehicle | 746+                                      | Not Available                              | .35                     |
| 2+ Years                             | 0                            | 0                          | 0 - 2                      | 0, 0, 2   | * Any         | No            | No Foreign No Unverifiable | Required on one vehicle | 711+                                      | Not Available                              | .45                     |
| 2+ Years                             | 0 - 1                        | 0 - 1                      | 0 - 4                      | 1, 0, 2 or 0, 1, 2                                  | Any           | No            | No Foreign No Unverifiable | Not Required            | 676+                                      | 676+                                       | .55                     |
| 0+ Years                             | 0 - 2                        | 0 - 2                      | 0 - 6                      | 1, 1, 4   | Any           | No            | No Foreign No Unverifiable | Not Required            | 601+ or Unverifiable Insurance Score      | 601+ or Unverifiable Insurance Score       | .65                     |
| 0+ Years                             | 0 - 3                        | 0 - 3                      | 0 - 7                      | 2, 2, 6   | Any           | No            | Any                        | Not Required            | Any Score or Unverifiable Insurance Score | Any Score or Unverifiable Insurance Score  | 1.00                    |

Notes:

Criteria 2-5 are mutually exclusive.

Insurance scores are from Fair, Isaac's model "Preferred Greater than Minimum Limits Score".

This premium modifier applies to all base premium coverages.

Highest of All Operators – means the single operator who develops the highest overall level on Criteria 2-5.

Starting with the row of the lowest factor, review all criteria and if any criteria is not met, then move to next lowest factor and repeat. If you get to the row with a factor of 1.00 use that factor, otherwise use the factor of the first row where all criteria are met.

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Remainder of the State / Foremost Territory Used: 1**

Sequence: 1, Printed On: 10/29/07

**Comparison 1 - Off-Road MC (201-370)**

Vehicle: GasGas Pampera 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$4200  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Progressive A1  | 115  | State Farm      | 32   |
| Foremost Prop A | 117  | Progressive E1  | 75   |
| Progressive C1  | 145  | Progressive G1  | 75   |
| State Farm      | 149  | Foremost Curr C | 75   |
| Foremost Prop B | 151  | Foremost Prop C | 75   |
| Progressive E1  | 183  | Foremost Prop D | 75   |
| Foremost Prop C | 184  | Progressive I1  | 90   |
| Foremost Curr B | 191  | Foremost Prop E | 109  |
| Foremost Prop D | 218  |                 |      |
| Progressive G1  | 229  |                 |      |
| Progressive I1  | 300  |                 |      |
| Foremost Prop E | 336  |                 |      |

**Comparison 2 - Off-Road MC (201-370)**

Vehicle: GasGas Pampera 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$4200  
Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 149  | State Farm      | 32   |
| Progressive A1  | 252  | Progressive E1  | 134  |
| Foremost Prop A | 272  | Foremost Prop C | 139  |
| Progressive C1  | 313  | Foremost Curr C | 141  |
| Foremost Prop B | 350  | Progressive G1  | 163  |
| Progressive E1  | 393  | Foremost Prop D | 164  |
| Foremost Prop C | 428  | Progressive I1  | 204  |
| Foremost Curr B | 466  | Foremost Prop E | 252  |
| Progressive G1  | 492  |                 |      |
| Foremost Prop D | 505  |                 |      |
| Progressive I1  | 643  |                 |      |
| Foremost Prop E | 777  |                 |      |

**Comparison 3 - Regular ATV (201-370)**

Vehicle: Polaris Trail Boss 330 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$3899  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 125  | State Farm      | 38   |
| Foremost Prop A | 132  | Progressive E1  | 75   |
| Progressive A1  | 139  | Progressive G1  | 75   |
| Foremost Curr B | 152  | Foremost Curr C | 75   |
| Foremost Prop B | 170  | Foremost Prop C | 75   |
| Progressive C1  | 175  | Foremost Prop D | 75   |
| Foremost Prop C | 207  | Progressive I1  | 79   |
| Progressive E1  | 221  | Foremost Prop E | 105  |
| Foremost Prop D | 245  |                 |      |
| Progressive G1  | 275  |                 |      |
| Progressive I1  | 360  |                 |      |
| Foremost Prop E | 376  |                 |      |

**Comparison 4 - Regular ATV (201-370)**

Vehicle: Polaris Trail Boss 330 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$3899  
Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 125  | State Farm      | 38   |
| Foremost Prop A | 307  | Progressive E1  | 126  |
| Progressive A1  | 314  | Foremost Prop C | 136  |
| Foremost Curr B | 371  | Foremost Curr C | 138  |
| Progressive C1  | 391  | Progressive G1  | 154  |
| Foremost Prop B | 396  | Foremost Prop D | 160  |
| Foremost Prop C | 483  | Progressive I1  | 190  |
| Progressive E1  | 488  | Foremost Prop E | 247  |
| Foremost Prop D | 571  |                 |      |
| Progressive G1  | 608  |                 |      |
| Progressive I1  | 795  |                 |      |
| Foremost Prop E | 879  |                 |      |

**Foremost Insurance Company**  
**Off-Road Rate Comparisons**  
**Area: Remainder of the State / Foremost Territory Used: 1**

Sequence: 1, Printed On: 10/29/07

**Comparison 5 - Sport ATV (201-370)**

Vehicle: Kasea Skyhawk 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$2599  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 93   | State Farm      | 32   |
| Foremost Prop A | 144  | Progressive E1  | 75   |
| Foremost Curr B | 152  | Progressive G1  | 75   |
| Progressive A1  | 167  | Foremost Curr C | 75   |
| Foremost Prop B | 186  | Foremost Prop C | 75   |
| Progressive C1  | 214  | Foremost Prop D | 75   |
| Foremost Prop C | 228  | Progressive I1  | 79   |
| Progressive E1  | 267  | Foremost Prop E | 116  |
| Foremost Prop D | 268  |                 |      |
| Progressive G1  | 334  |                 |      |
| Foremost Prop E | 414  |                 |      |
| Progressive I1  | 438  |                 |      |

**Comparison 6 - Sport ATV (201-370)**

Vehicle: Kasea Skyhawk 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$2599  
 Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 93   | State Farm      | 32   |
| Foremost Prop A | 312  | Progressive E1  | 121  |
| Foremost Curr B | 342  | Foremost Curr C | 127  |
| Progressive A1  | 365  | Foremost Prop C | 138  |
| Foremost Prop B | 400  | Progressive G1  | 148  |
| Progressive C1  | 463  | Foremost Prop D | 163  |
| Foremost Prop C | 488  | Progressive I1  | 182  |
| Progressive E1  | 576  | Foremost Prop E | 252  |
| Foremost Prop D | 577  |                 |      |
| Progressive G1  | 722  |                 |      |
| Foremost Prop E | 889  |                 |      |
| Progressive I1  | 946  |                 |      |

**Comparison 7 - Utility ATV (525+)**

Vehicle: John Deere Gator 6X4 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$8299  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 191  | State Farm      | 51   |
| Progressive A1  | 218  | Progressive E1  | 75   |
| State Farm      | 227  | Foremost Prop C | 77   |
| Foremost Prop B | 244  | Progressive G1  | 85   |
| Foremost Curr B | 259  | Foremost Curr C | 86   |
| Progressive C1  | 274  | Foremost Prop D | 93   |
| Foremost Prop C | 299  | Progressive I1  | 104  |
| Progressive E1  | 341  | Foremost Prop E | 142  |
| Foremost Prop D | 356  |                 |      |
| Progressive G1  | 427  |                 |      |
| Foremost Prop E | 546  |                 |      |
| Progressive I1  | 559  |                 |      |

**Comparison 8 - Dune Buggy A (0-1600)**

Vehicle: Dune Buggy A | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5000  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 134  | State Farm      | 70   |
| Foremost Prop B | 174  | Foremost Curr C | 117  |
| Foremost Prop C | 214  | Foremost Prop C | 133  |
| Foremost Curr B | 249  | Foremost Prop D | 156  |
| Foremost Prop D | 252  | Progressive E1  | 198  |
| State Farm      | 294  | Foremost Prop E | 240  |
| Foremost Prop E | 388  | Progressive G1  | 244  |
| Progressive A1  | 788  | Progressive I1  | 304  |
| Progressive C1  | 954  |                 |      |
| Progressive E1  | 1160 |                 |      |
| Progressive G1  | 1428 |                 |      |
| Progressive I1  | 1866 |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Remainder of the State / Foremost Territory Used: 1**

Sequence: 1, Printed On: 10/20/07

**Comparison 9 - Dune Buggy B (0-1600)**

Vehicle: Dune Buggy B | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$10000  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Ava  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 172  | State Farm      | 70   |
| Foremost Prop B | 221  | Foremost Curr C | 122  |
| Foremost Curr B | 264  | Foremost Prop C | 139  |
| Foremost Prop C | 270  | Foremost Prop D | 164  |
| Foremost Prop D | 319  | Progressive E1  | 198  |
| State Farm      | 448  | Progressive G1  | 244  |
| Foremost Prop E | 491  | Foremost Prop E | 252  |
| Progressive A1  | 788  | Progressive I1  | 304  |
| Progressive C1  | 954  |                 |      |
| Progressive E1  | 1160 |                 |      |
| Progressive G1  | 1428 |                 |      |
| Progressive I1  | 1866 |                 |      |

**Comparison 10 - Dune Buggy C (3000+)**

Vehicle: Dune Buggy C | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$30000  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 502  | State Farm      | 70   |
| Foremost Curr B | 505  | Progressive E1  | 198  |
| Foremost Prop B | 646  | Foremost Curr C | 234  |
| Progressive A1  | 788  | Foremost Prop C | 240  |
| Foremost Prop C | 788  | Progressive G1  | 244  |
| State Farm      | 908  | Foremost Prop D | 284  |
| Foremost Prop D | 932  | Progressive I1  | 304  |
| Progressive C1  | 954  | Foremost Prop E | 437  |
| Progressive E1  | 1160 |                 |      |
| Progressive G1  | 1428 |                 |      |
| Foremost Prop E | 1434 |                 |      |
| Progressive I1  | 1866 |                 |      |

**Comparison 11 - Standard Snowmobile (401-550)**

Vehicle: Polaris Indy 500 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5499  
 Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 158  | State Farm      | 20   |
| Foremost Prop A | 192  | Foremost Curr C | 75   |
| Foremost Prop B | 246  | Foremost Prop C | 75   |
| Foremost Curr B | 262  | Foremost Prop D | 75   |
| Foremost Prop C | 303  | Foremost Prop E | 111  |
| Foremost Prop D | 356  | Progressive E1  | 198  |
| Foremost Prop E | 549  | Progressive G1  | 244  |
| Progressive A1  | 788  | Progressive I1  | 304  |
| Progressive C1  | 954  |                 |      |
| Progressive E1  | 1160 |                 |      |
| Progressive G1  | 1428 |                 |      |
| Progressive I1  | 1866 |                 |      |

**Comparison 12 - Standard Snowmobile (401-550)**

Vehicle: Polaris Indy 500 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5499  
 Oper. Age: 22 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
 BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
 UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
 PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
 Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 158  | State Farm      | 20   |
| Foremost Prop A | 327  | Foremost Curr C | 87   |
| Foremost Prop B | 422  | Foremost Prop C | 89   |
| Foremost Curr B | 452  | Foremost Prop D | 105  |
| Foremost Prop C | 517  | Foremost Prop E | 161  |
| Foremost Prop D | 610  | Progressive E1  | 388  |
| Foremost Prop E | 938  | Progressive G1  | 481  |
| Progressive A1  | 1548 | Progressive I1  | 597  |
| Progressive C1  | 1880 |                 |      |
| Progressive E1  | 2290 |                 |      |
| Progressive G1  | 2825 |                 |      |
| Progressive I1  | 3694 |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Remainder of the State / Foremost Territory Used: 1**

Sequence: 1, Printed On: 10/26/07

**Comparison 13 - High Performance Snowmobile (901-1100)**

Vehicle: Ski Doo MXZ X 1000 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$12000  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Llab |
|-----------------|------|-----------------|------|
| State Farm      | 253  | State Farm      | 26   |
| Foremost Prop A | 347  | Foremost Curr C | 109  |
| Foremost Prop B | 445  | Foremost Prop C | 111  |
| Foremost Curr B | 473  | Foremost Prop D | 130  |
| Foremost Prop C | 544  | Progressive E1  | 198  |
| Foremost Prop D | 641  | Foremost Prop E | 201  |
| Progressive A1  | 788  | Progressive G1  | 244  |
| Progressive C1  | 954  | Progressive I1  | 304  |
| Foremost Prop E | 988  |                 |      |
| Progressive E1  | 1160 |                 |      |
| Progressive G1  | 1428 |                 |      |
| Progressive I1  | 1866 |                 |      |

**Comparison 14 - High Performance Snowmobile (901-1100)**

Vehicle: Ski Doo MXZ X 1000 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$12000  
Oper. Age: 22 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Llab |
|-----------------|------|-----------------|------|
| State Farm      | 253  | State Farm      | 26   |
| Foremost Prop A | 591  | Foremost Curr C | 156  |
| Foremost Prop B | 760  | Foremost Prop C | 160  |
| Foremost Curr B | 811  | Foremost Prop D | 188  |
| Foremost Prop C | 929  | Foremost Prop E | 290  |
| Foremost Prop D | 1097 | Progressive E1  | 388  |
| Progressive A1  | 1548 | Progressive G1  | 481  |
| Foremost Prop E | 1688 | Progressive I1  | 597  |
| Progressive C1  | 1880 |                 |      |
| Progressive E1  | 2290 |                 |      |
| Progressive G1  | 2825 |                 |      |
| Progressive I1  | 3694 |                 |      |

**Comparison 15 - Golfcart A**

Vehicle: Golf Cart A | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5000  
Oper. Age: 55 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Llab |
|-----------------|------|-----------------|------|
| State Farm      | 46   | State Farm      | 17   |
| Foremost Curr B | 75   | Progressive E1  | 75   |
| Foremost Prop A | 75   | Foremost Curr C | 75   |
| Foremost Prop B | 75   | Foremost Prop C | 75   |
| Foremost Prop C | 75   | Foremost Prop D | 75   |
| Foremost Prop D | 75   | Foremost Prop E | 75   |
| Foremost Prop E | 114  | Progressive G1  | 90   |
| Progressive A1  | 155  | Progressive I1  | 109  |
| Progressive C1  | 191  |                 |      |
| Progressive E1  | 237  |                 |      |
| Progressive G1  | 295  |                 |      |
| Progressive I1  | 382  |                 |      |

**Comparison 16 - Golfcart B**

Vehicle: Golf Cart B | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$6000  
Oper. Age: 55 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Llab |
|-----------------|------|-----------------|------|
| State Farm      | 51   | State Farm      | 17   |
| Foremost Prop A | 75   | Progressive E1  | 75   |
| Foremost Prop B | 75   | Foremost Curr C | 75   |
| Foremost Prop C | 75   | Foremost Prop C | 75   |
| Foremost Prop D | 83   | Foremost Prop D | 75   |
| Foremost Curr B | 109  | Foremost Prop E | 75   |
| Foremost Prop E | 128  | Progressive G1  | 90   |
| Progressive A1  | 155  | Progressive I1  | 109  |
| Progressive C1  | 191  |                 |      |
| Progressive E1  | 237  |                 |      |
| Progressive G1  | 295  |                 |      |
| Progressive I1  | 382  |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Pulaski County / Foremost Territory Used: 2**

Sequence: 2, Printed On: 10/29/07

**Comparison 1 - Off-Road MC (201-370)**

Vehicle: GasGas Pampira 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$4200

Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes

BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg

UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg

PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included

Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Progressive A1  | 119  | State Farm      | 32   |
| Foremost Prop A | 140  | Progressive E1  | 75   |
| Progressive C1  | 147  | Foremost Curr C | 75   |
| State Farm      | 149  | Foremost Prop C | 75   |
| Foremost Prop B | 179  | Foremost Prop D | 75   |
| Progressive E1  | 187  | Progressive G1  | 81   |
| Foremost Prop C | 219  | Progressive I1  | 102  |
| Progressive G1  | 234  | Foremost Prop E | 114  |
| Foremost Curr B | 234  |                 |      |
| Foremost Prop D | 259  |                 |      |
| Progressive I1  | 307  |                 |      |
| Foremost Prop E | 399  |                 |      |

**Comparison 2 - Off-Road MC (201-370)**

Vehicle: GasGas Pampira 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$4200

Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes

BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg

UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg

PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included

Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 149  | State Farm      | 32   |
| Progressive A1  | 258  | Foremost Prop C | 145  |
| Foremost Prop A | 315  | Foremost Curr C | 148  |
| Progressive C1  | 318  | Progressive E1  | 151  |
| Progressive E1  | 402  | Foremost Prop D | 172  |
| Foremost Prop B | 406  | Progressive G1  | 185  |
| Foremost Prop C | 495  | Progressive I1  | 229  |
| Progressive G1  | 504  | Foremost Prop E | 265  |
| Foremost Curr B | 559  |                 |      |
| Foremost Prop D | 586  |                 |      |
| Progressive I1  | 655  |                 |      |
| Foremost Prop E | 902  |                 |      |

**Comparison 3 - Regular ATV (201-370)**

Vehicle: Polaris Trail Boss 330 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$3899

Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes

BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg

UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg

PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included

Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 125  | State Farm      | 38   |
| Progressive A1  | 141  | Progressive E1  | 75   |
| Foremost Prop A | 156  | Progressive G1  | 75   |
| Progressive C1  | 177  | Foremost Curr C | 75   |
| Foremost Curr B | 184  | Foremost Prop C | 75   |
| Foremost Prop B | 201  | Foremost Prop D | 75   |
| Progressive E1  | 221  | Progressive I1  | 90   |
| Foremost Prop C | 247  | Foremost Prop E | 110  |
| Progressive G1  | 276  |                 |      |
| Foremost Prop D | 290  |                 |      |
| Progressive I1  | 361  |                 |      |
| Foremost Prop E | 448  |                 |      |

**Comparison 4 - Regular ATV (201-370)**

Vehicle: Polaris Trail Boss 330 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$3899

Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes

BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg

UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg

PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included

Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 125  | State Farm      | 38   |
| Progressive A1  | 317  | Progressive E1  | 142  |
| Foremost Prop A | 356  | Foremost Prop C | 142  |
| Progressive C1  | 391  | Foremost Curr C | 144  |
| Foremost Curr B | 439  | Foremost Prop D | 169  |
| Foremost Prop B | 458  | Progressive G1  | 175  |
| Progressive E1  | 489  | Progressive I1  | 217  |
| Foremost Prop C | 560  | Foremost Prop E | 258  |
| Progressive G1  | 612  |                 |      |
| Foremost Prop D | 663  |                 |      |
| Progressive I1  | 799  |                 |      |
| Foremost Prop E | 1018 |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Pulaski County / Foremost Territory Used: 2**

Sequence: 2, Printed On: 10/20/07

**Comparison 5 - Sport ATV (201-370)**

Vehicle: Kasea Skyhawk 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$2599  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 93   | State Farm      | 32   |
| Progressive A1  | 166  | Progressive E1  | 75   |
| Foremost Prop A | 174  | Progressive G1  | 75   |
| Foremost Curr B | 184  | Foremost Curr C | 75   |
| Progressive C1  | 213  | Foremost Prop C | 75   |
| Foremost Prop B | 221  | Foremost Prop D | 79   |
| Progressive E1  | 267  | Progressive I1  | 90   |
| Foremost Prop C | 271  | Foremost Prop E | 123  |
| Foremost Prop D | 320  |                 |      |
| Progressive G1  | 333  |                 |      |
| Progressive I1  | 438  |                 |      |
| Foremost Prop E | 494  |                 |      |

**Comparison 6 - Sport ATV (201-370)**

Vehicle: Kasea Skyhawk 250 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$2599  
Oper. Age: 16 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 50/100, PD: 25000, PL: 50/100, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 93   | State Farm      | 32   |
| Foremost Prop A | 360  | Foremost Curr C | 133  |
| Progressive A1  | 365  | Progressive E1  | 138  |
| Foremost Curr B | 405  | Foremost Prop C | 146  |
| Progressive C1  | 461  | Progressive G1  | 167  |
| Foremost Prop B | 464  | Foremost Prop D | 171  |
| Foremost Prop C | 567  | Progressive I1  | 206  |
| Progressive E1  | 577  | Foremost Prop E | 264  |
| Foremost Prop D | 669  |                 |      |
| Progressive G1  | 721  |                 |      |
| Progressive I1  | 944  |                 |      |
| Foremost Prop E | 1031 |                 |      |

**Comparison 7 - Utility ATV (525+)**

Vehicle: John Deere Gator 6X4 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$8299  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Progressive A1  | 218  | State Farm      | 51   |
| State Farm      | 227  | Progressive E1  | 78   |
| Foremost Prop A | 227  | Foremost Prop C | 81   |
| Progressive C1  | 272  | Foremost Curr C | 90   |
| Foremost Prop B | 293  | Progressive G1  | 96   |
| Foremost Curr B | 308  | Foremost Prop D | 97   |
| Progressive E1  | 340  | Progressive I1  | 118  |
| Foremost Prop C | 355  | Foremost Prop E | 148  |
| Foremost Prop D | 422  |                 |      |
| Progressive G1  | 425  |                 |      |
| Progressive I1  | 557  |                 |      |
| Foremost Prop E | 648  |                 |      |

**Comparison 8 - Dune Buggy A (0-1600)**

Vehicle: Dune Buggy A | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5000  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 152  | State Farm      | 70   |
| Foremost Prop B | 195  | Foremost Curr C | 122  |
| Foremost Prop C | 240  | Foremost Prop C | 139  |
| Foremost Prop D | 283  | Foremost Prop D | 164  |
| Foremost Curr B | 291  | Progressive E1  | 224  |
| State Farm      | 294  | Foremost Prop E | 252  |
| Foremost Prop E | 435  | Progressive G1  | 277  |
| Progressive A1  | 771  | Progressive I1  | 343  |
| Progressive C1  | 930  |                 |      |
| Progressive E1  | 1134 |                 |      |
| Progressive G1  | 1398 |                 |      |
| Progressive I1  | 1823 |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Pulaski County / Foremost Territory Used: 2**

Sequence: 2, Printed On: 10/29/07

**Comparison 9 - Dune Buggy B (0-1600)**

Vehicle: Dune Buggy B | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$10000  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Prop A | 196  | State Farm      | 70   |
| Foremost Prop B | 252  | Foremost Curr C | 128  |
| Foremost Curr B | 306  | Foremost Prop C | 146  |
| Foremost Prop C | 307  | Foremost Prop D | 172  |
| Foremost Prop D | 362  | Progressive E1  | 224  |
| State Farm      | 448  | Foremost Prop E | 265  |
| Foremost Prop E | 557  | Progressive G1  | 277  |
| Progressive A1  | 771  | Progressive I1  | 343  |
| Progressive C1  | 930  |                 |      |
| Progressive E1  | 1134 |                 |      |
| Progressive G1  | 1398 |                 |      |
| Progressive I1  | 1823 |                 |      |

**Comparison 10 - Dune Buggy C (3000+)**

Vehicle: Dune Buggy C | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$30000  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| Foremost Curr B | 588  | State Farm      | 70   |
| Foremost Prop A | 609  | Progressive E1  | 224  |
| Progressive A1  | 771  | Foremost Curr C | 246  |
| Foremost Prop B | 783  | Foremost Prop C | 252  |
| State Farm      | 908  | Progressive G1  | 277  |
| Progressive C1  | 930  | Foremost Prop D | 297  |
| Foremost Prop C | 957  | Progressive I1  | 343  |
| Foremost Prop D | 1131 | Foremost Prop E | 460  |
| Progressive E1  | 1134 |                 |      |
| Progressive G1  | 1398 |                 |      |
| Foremost Prop E | 1743 |                 |      |
| Progressive I1  | 1823 |                 |      |

**Comparison 11 - Standard Snowmobile (401-550)**

Vehicle: Polaris Indy 500 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5499  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 158  | State Farm      | 20   |
| Foremost Prop A | 216  | Foremost Curr C | 75   |
| Foremost Prop B | 277  | Foremost Prop C | 75   |
| Foremost Curr B | 296  | Foremost Prop D | 75   |
| Foremost Prop C | 341  | Foremost Prop E | 111  |
| Foremost Prop D | 401  | Progressive E1  | 224  |
| Foremost Prop E | 619  | Progressive G1  | 277  |
| Progressive A1  | 771  | Progressive I1  | 343  |
| Progressive C1  | 930  |                 |      |
| Progressive E1  | 1134 |                 |      |
| Progressive G1  | 1398 |                 |      |
| Progressive I1  | 1823 |                 |      |

**Comparison 12 - Standard Snowmobile (401-550)**

Vehicle: Polaris Indy 500 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5499  
Oper. Age: 22 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 158  | State Farm      | 20   |
| Foremost Prop A | 374  | Foremost Curr C | 87   |
| Foremost Prop B | 482  | Foremost Prop C | 89   |
| Foremost Curr B | 517  | Foremost Prop D | 105  |
| Foremost Prop C | 591  | Foremost Prop E | 161  |
| Foremost Prop D | 697  | Progressive E1  | 438  |
| Foremost Prop E | 1072 | Progressive G1  | 543  |
| Progressive A1  | 1514 | Progressive I1  | 674  |
| Progressive C1  | 1835 |                 |      |
| Progressive E1  | 2240 |                 |      |
| Progressive G1  | 2765 |                 |      |
| Progressive I1  | 3610 |                 |      |

**Foremost Insurance Company  
Off-Road Rate Comparisons  
Area: Pulaski County / Foremost Territory Used: 2**

Sequence: 2, Printed On: 10/29/07

**Comparison 13 - High Performance Snowmobile (901-1100)**

Vehicle: Ski Doo MXZ X 1000 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$12000  
Oper. Age: 40 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 253  | State Farm      | 26   |
| Foremost Prop A | 391  | Foremost Curr C | 109  |
| Foremost Prop B | 502  | Foremost Prop C | 111  |
| Foremost Curr B | 534  | Foremost Prop D | 130  |
| Foremost Prop C | 613  | Foremost Prop E | 201  |
| Foremost Prop D | 722  | Progressive E1  | 224  |
| Progressive A1  | 771  | Progressive G1  | 277  |
| Progressive C1  | 930  | Progressive I1  | 343  |
| Foremost Prop E | 1113 |                 |      |
| Progressive E1  | 1134 |                 |      |
| Progressive G1  | 1398 |                 |      |
| Progressive I1  | 1823 |                 |      |

**Comparison 14 - High Performance Snowmobile (901-1100)**

Vehicle: Ski Doo MXZ X 1000 | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$12000  
Oper. Age: 22 | Status: Single | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Included  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 253  | State Farm      | 26   |
| Foremost Prop A | 675  | Foremost Curr C | 156  |
| Foremost Prop B | 868  | Foremost Prop C | 160  |
| Foremost Curr B | 929  | Foremost Prop D | 188  |
| Foremost Prop C | 1061 | Foremost Prop E | 290  |
| Foremost Prop D | 1253 | Progressive E1  | 438  |
| Progressive A1  | 1514 | Progressive G1  | 543  |
| Progressive C1  | 1835 | Progressive I1  | 674  |
| Foremost Prop E | 1928 |                 |      |
| Progressive E1  | 2240 |                 |      |
| Progressive G1  | 2765 |                 |      |
| Progressive I1  | 3610 |                 |      |

**Comparison 15 - Golfcart A**

Vehicle: Golf Cart A | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$5000  
Oper. Age: 55 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 46   | State Farm      | 17   |
| Foremost Curr B | 75   | Foremost Curr C | 75   |
| Foremost Prop A | 75   | Foremost Prop C | 75   |
| Foremost Prop B | 75   | Foremost Prop D | 75   |
| Foremost Prop C | 75   | Foremost Prop E | 75   |
| Foremost Prop D | 86   | Progressive E1  | 83   |
| Foremost Prop E | 132  | Progressive G1  | 101  |
| Progressive A1  | 157  | Progressive I1  | 124  |
| Progressive C1  | 192  |                 |      |
| Progressive E1  | 241  |                 |      |
| Progressive G1  | 297  |                 |      |
| Progressive I1  | 386  |                 |      |

**Comparison 16 - Golfcart B**

Vehicle: Golf Cart B | Veh Age: 0 | HO: Yes | Paid In Full: No | Value: \$6000  
Oper. Age: 55 | Status: Married | PE: 5 | PI: No | SC: No | RW: No | Multi P: Yes  
BI: 100/300, PD: 50000, PL: 100/300, MP: 1000, UM: No Covg  
UIM: No Covg, UM/UIM: No Covg, UMPD: No Covg, UIMPD: No Covg  
PIP: No Covg, ADB: No Covg, WLB: No Covg, Comp: 250, Coll: 250 | Optional Equipment: Not Available  
Driving Record Level: 0 | College Grad Disc: No

| Company         | Full | Company         | Liab |
|-----------------|------|-----------------|------|
| State Farm      | 51   | State Farm      | 17   |
| Foremost Prop A | 75   | Foremost Curr C | 75   |
| Foremost Prop B | 75   | Foremost Prop C | 75   |
| Foremost Prop C | 82   | Foremost Prop D | 75   |
| Foremost Prop D | 98   | Foremost Prop E | 75   |
| Foremost Curr B | 132  | Progressive E1  | 83   |
| Foremost Prop E | 150  | Progressive G1  | 101  |
| Progressive A1  | 157  | Progressive I1  | 124  |
| Progressive C1  | 192  |                 |      |
| Progressive E1  | 241  |                 |      |
| Progressive G1  | 297  |                 |      |
| Progressive I1  | 386  |                 |      |

OFF-ROAD VEHICLE PROGRAM

RULES (Continued)

6. Changes

- a. All changes requiring adjustments of premium will be computed pro rata.
- b. If an off-road vehicle or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium will be the same as the amount that was returned at the time of cancellation.
- c. All Changes – The premium adjustment will be based on the rules and rates in effect at the policy effective date.
- d. Minimum Premiums – If an outstanding policy is amended and results in a premium adjustment of less than \$5.00, that adjustment may be waived, except that the actual return premium will be allowed at the request of the insured.

7. Cancellation

If the Company cancels, return premium will be computed pro rata.

If the insured cancels, return premium will be computed at 60% of the pro rata.

8. Computation of Pro Rata Factor

To determine the unearned pro rata factor:

- (1) Determine number of days left in the policy period.
- (2) Determine number of days in policy period.
- (3) Divide (1) by (2) which results in the unearned pro rata factor (round to three decimal places).

NOTE: One year = 365 days.

\* 9. Joint Ownership Coverage

Attach this endorsement when two or more individuals (other than a husband and wife) residing in the same household or two non-resident relatives (two or more related persons living in separate households) jointly own an off-road vehicle.

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

CLASSIFICATIONS

| <u>Off-Road<br/>Vehicle Type</u>     | <u>Description</u>   |
|--------------------------------------|--|
| All Terrain Vehicle –<br>Regular *   | Off-road vehicles with 3 or 4 wheels, designed primarily for recreational purposes. Does not include Sport All Terrain Vehicles or Utility All Terrain Vehicles. |
| All Terrain Vehicle –<br>Sport *     | High performance, competition inspired 4-wheeled off-road vehicles designed primarily for recreational, non-utility purposes.                                    |
| All Terrain Vehicle –<br>Utility *   | 4- to 8-wheeled off-road vehicles designed and primarily used for work or utility purposes.  |
| Dune Buggy A                         | Dune Buggies constructed on Volkswagen chassis with an air-cooled Volkswagen engine.   |
| Dune Buggy B                         | Dune Buggies constructed with a non-VW frame using an air-cooled Volkswagen engine.  |
| Dune Buggy C                         | All other Dune Buggies.  |
| Golf Cart A                          | All models valued at \$5,000 or less.  |
| Golf Cart B                          | All other golf carts.  |
| Off-Road Motorcycles<br>(dirt bikes) | All  |
| Snowmobile – Standard                | All snowmobiles not included in High Performance class.  |
| Snowmobile – High<br>Performance *   | Competition inspired, technologically advanced, or high performance snowmobiles.   |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

ASSIGNMENT OF OPERATOR(S) TO OFF-ROAD VEHICLE(S)

Operators less than 26 years of age will be assigned to the vehicle they operate most often as follows:

1. Operators less than 26 years of age who drive a vehicle at all will be considered an operator of that vehicle.
2. Operators less than 26 years of age must be assigned with the following exception:

If two or more operators less than 26 years of age only operate one vehicle in the household, use the operator with the highest driver assignment factor and assign this operator as the operator of the vehicle.

If there are no operators less than 26 years of age or a vehicle remains unassigned after the above assignments are accounted for, assign the remaining operators as follows:

1. If there are an equal number of vehicles and operators, all operators must be assigned to a vehicle.
2. If there are more remaining operators than vehicles, rank the operators in order of the driver assignment factor. Assign the highest driver assignment factor operator to vehicle used most often. Assign the second highest driver assignment factor operator to remaining vehicle used most often. Continue assigning operators until all vehicles are assigned.
3. If there are more vehicles than operators, the operator with the lowest driver assignment factor will be assigned to all remaining vehicles.

DRIVER ASSIGNMENT

| <u>Operator Age</u> | <u>Factor</u>    |                |
|---------------------|------------------|----------------|
|                     | <u>Unmarried</u> | <u>Married</u> |
| 10 – 11             | * 2.00           | * 2.00         |
| 12 – 13             | * 2.00           | * 2.00         |
| * 14                | 2.00             | * 2.00         |
| * 15                | 2.00             | 1.90           |
| 16 – 17             | * 1.95           | * 1.88         |
| 18 – 19             | * 1.95           | * 1.88         |
| 20 – 21             | 1.95             | 1.65           |
| 22 – 23             | 1.85             | 1.55           |
| 24 – 25             | 1.30             | 1.10           |
| 26 – 27             | 1.15             | 1.00           |
| 28 – 30             | 1.00             | 0.85           |
| 31 – 34             | 0.90             | 0.75           |
| 35 – 39             | 0.80             | 0.70           |
| 40 – 44             | 0.80             | 0.70           |
| 45 – 49             | 0.75             | 0.65           |
| 50 – 54             | 0.75             | 0.65           |
| 55+                 | 0.70             | 0.60           |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM DETERMINATION

Step

- 1 Determine the Base Premium for the coverages selected, except optional equipment in Step 2.
- 2 For optional equipment coverage:
  - a. Determine amount of insurance and rate per \$100 of insurance.
  - b. Multiply the rate per \$100 by the amount of insurance divided by 100 and round to two decimal places.
- 3 Determine the Assignment of Operator(s) to Off-Road Vehicle(s).
- 4 To develop Total Premium for the Policy:
  - a. For each coverage's premium derived in Steps 1, 2 and 3 the final premium is developed using the following adjustments. Round to two decimal places at each calculation using only the applicable factors for each coverage.

|                             |                                |
|-----------------------------|--------------------------------|
| Territory                   | Personal Responsibility        |
| Limit of Liability          | Off-Road Vehicle Safety Course |
| Deductible                  | Prior Insurance                |
| Operator Age/Marital Status | Multi-Vehicle                  |
| Driving Record              | Multi-Policy                   |
| Vehicle Classification      | Renewal                        |
| Age of Vehicle              | *                              |
| *Range of Value Adjustment  | Channel of Distribution        |

- b. Determine premium for transport trailer and Uninsured Motorists For Off-Road Vehicles, if applicable.
- c. Round the premiums developed in 4a. to the nearest dollar.
- d. Sum the premiums determined in Steps 4b. and 4c. for the total premium.

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

BASE PREMIUMS

| <u>Coverage</u>  | <u>Limit of Liability</u> | <u>Deductible</u> | <u>Base Premium</u>           |
|--|---------------------------|-------------------|-------------------------------|
| Split Limit  |                           |                   |                               |
| Bodily Injury  |                           |                   |                               |
| Other Than Passenger   | \$ 25/50                  |                   | * \$38.00                     |
| Passenger  | 25/50                     |                   | * 31.00                       |
| Property Damage  | \$25,000                  |                   | * 38.00                       |
| Combined Single Limit  |                           |                   |                               |
| Bodily Injury Other Than<br>Passenger and Property<br>Damage | \$300,000                 |                   | 125.50                        |
| Passenger  | \$300,000                 |                   | 53.30                         |
| Medical Payments   | \$ 1,000                  |                   | 55.00                         |
| Other Than Collision   | ‡                         | \$250             | 124.00                        |
| Collision  | ‡                         | \$250             | 127.00                        |
| Optional Equipment   |                           |                   | * 8.00 per \$100 of insurance |

- \* • Available to all vehicles except Dune Buggies and Golf Carts.
- \* • \$500 limit of liability is included for All Terrain Vehicles, Off-Road Motorcycles, and Snowmobiles when the policy provides Part D – Coverage for Damage to Your Off-Road Vehicle. No premium applies.
- \* ‡ For all vehicles except Dune Buggies and Golf Carts, the limit of liability is the actual cash value of the off-road vehicle.
- \* For Dune Buggies and Golf Carts, the limit of liability is the actual cash value not to exceed the amount stated in the Declarations. The endorsement Dune Buggy / Golf Cart must be attached.

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

LIMIT OF LIABILITY

Bodily Injury Split Limit Factors

| <u>Limit</u> | <u>Other Than Passenger</u> | <u>Passenger</u> |
|--------------|-----------------------------|------------------|
| \$ 25/50     | 1.00                        | 1.00             |
| 50/100       | * 1.15                      | 1.35             |
| 100/300      | * 1.40                      | * 1.70           |
| 250/500      | * 1.60                      | * 1.88           |

Property Damage

| <u>Limit</u> | <u>Factor</u> |
|--------------|---------------|
| \$ 25,000    | 1.00          |
| 50,000       | 1.20          |
| 100,000      | 1.40          |
| 250,000      | 1.60          |

Combined Single Limit Factors

Bodily Injury and Property Damage

| <u>Limit</u> | <u>Other Than Passenger</u> | <u>Passenger</u> |
|--------------|-----------------------------|------------------|
| \$300,000    | 1.00                        | 1.00             |
| 500,000      | 1.15                        | 1.15             |

Medical Payments

| <u>Limit</u> | <u>Factor</u> |
|--------------|---------------|
| \$ 1,000     | 1.00          |
| 2,500        | 2.25          |
| 5,000        | 3.65          |
| 10,000       | 8.00          |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

PREMIUM MODIFIERS – OFF-ROAD VEHICLE

AGE OF VEHICLE

\* All Terrain Vehicles, Off-Road Motorcycles, Snowmobiles

| <u>Age †</u> | <u>Other Than Collision</u> | <u>Collision</u> |
|--------------|-----------------------------|------------------|
| 0            | * 2.30                      | * 2.30           |
| 1            | 2.10                        | 2.10             |
| 2            | 1.80                        | 1.80             |
| 3            | 1.46                        | 1.46             |
| 4            | 1.31                        | 1.31             |
| 5            | 1.18                        | 1.18             |
| 6            | 1.06                        | 1.06             |
| 7            | 1.06                        | 1.06             |
| 8            | 1.06                        | 1.06             |
| 9            | 1.06                        | 1.06             |
| 10           | 1.06                        | 1.06             |
| 11+          | 1.00                        | 1.00             |

† The age of the off-road vehicle will be determined by subtracting the off-road vehicle model year from the year in which the off-road vehicle policy becomes effective (or its renewal).

**ARKANSAS**

**OFF-ROAD VEHICLE PROGRAM**

**ANNUAL RATES/PREMIUMS**  
 (Continued)

**PREMIUM MODIFIERS – OFF-ROAD VEHICLE (continued)**

**CLASSIFICATION**

| Class                          | Displacement<br>(Cubic<br>Centimeters) | <u>Bodily Injury</u>                      |  | Property<br>Damage | Combined<br>Single<br>Limit<br>and<br>Split<br>Limit | Combined<br>Single Limit<br>Bodily Injury<br>Other Than<br>Passenger<br>and<br>Property<br>Damage | Medical<br>Payments | Other<br>Than<br>Collision | Collision |
|--------------------------------|--|---|--|--------------------|--|---|---------------------|----------------------------|-----------|
|                                |  | Split<br>Limit<br>Other Than<br>Passenger | Combined<br>Single<br>Limit<br>Split<br>Limit<br>Passenger |                    |  |   |                     |                            |           |
| *All Terrain Vehicle – Regular | 0-100                                  | 0.70                                      | 1.26   | 0.70               | 0.70   | 1.00  | 1.25                | 1.25                       |           |
| *All Terrain Vehicle – Regular | 101-200                                | 0.70                                      | 0.90   | 0.70               | 0.70   | 0.90  | 0.70                | 0.70                       |           |
| *All Terrain Vehicle – Regular | 201-370                                | 0.60                                      | 0.90   | 0.60               | 0.60   | 0.90  | 0.80                | 0.75                       |           |
| *All Terrain Vehicle – Regular | 371-525                                | 0.90                                      | 0.90   | 0.90               | 0.90   | 0.90  | 0.80                | 0.85                       |           |
| *All Terrain Vehicle – Regular | 526+                                   | 1.15                                      | 1.15   | 1.15               | 1.15   | 0.95  | 1.05                | 1.40                       |           |
| *All Terrain Vehicle – Sport   | 0-100                                  | 0.72                                      | 1.26   | 0.72               | 0.72   | 1.15  | 1.25                | 1.25                       |           |
| *All Terrain Vehicle – Sport   | 101-200                                | 0.72                                      | 1.00   | 0.72               | 0.72   | 1.04  | 0.85                | 0.70                       |           |
| *All Terrain Vehicle – Sport   | 201-370                                | 0.72                                      | 1.00   | 0.72               | 0.72   | 1.04  | 0.88                | 0.82                       |           |
| *All Terrain Vehicle – Sport   | 371-525                                | 1.05                                      | 1.10   | 1.05               | 1.05   | 1.04  | 1.15                | 1.15                       |           |
| *All Terrain Vehicle – Sport   | 526+                                   | 1.25                                      | 1.15   | 1.25               | 1.25   | 1.04  | 1.25                | 1.40                       |           |
| *All Terrain Vehicle – Utility | 0-100                                  | 0.53                                      | 1.11   | 0.53               | 0.53   | 0.92  | 1.00                | 1.00                       |           |
| *All Terrain Vehicle – Utility | 101-200                                | 0.53                                      | 0.88   | 0.53               | 0.53   | 0.92  | 0.65                | 0.65                       |           |
| *All Terrain Vehicle – Utility | 201-370                                | 0.53                                      | 0.88   | 0.53               | 0.53   | 0.92  | 0.65                | 0.65                       |           |
| *All Terrain Vehicle – Utility | 371-525                                | 0.90                                      | 0.90   | 0.90               | 0.90   | 0.92  | 0.82                | 0.80                       |           |
| *All Terrain Vehicle – Utility | 526+                                   | 1.00                                      | 1.00   | 1.00               | 1.00   | 0.92  | 1.15                | 1.15                       |           |
| Dune Buggy A                   | 0-1600                                 | * 2.00                                    | * 2.00   | * 2.00             | * 2.00   | * 1.00  | * 4.37              | * 3.60                     |           |
| Dune Buggy A                   | 1601-2200                              | 2.00                                      | 2.00   | 2.00               | 2.00   | 1.00  | * 4.37              | * 3.60                     |           |
| Dune Buggy A                   | 2201+                                  | 2.20                                      | 2.20   | 2.20               | 2.20   | 1.10  | * 4.37              | * 3.60                     |           |
| Dune Buggy B                   | 0-1600                                 | * 2.10                                    | * 2.10   | * 2.10             | * 2.10   | * 1.05  | * 4.58              | * 3.78                     |           |
| Dune Buggy B                   | 1601-2200                              | * 2.20                                    | * 2.10   | * 2.20             | * 2.20   | * 1.10  | * 4.58              | * 3.78                     |           |
| Dune Buggy B                   | 2201+                                  | 2.31                                      | 2.31   | 2.31               | 2.31   | 1.16  | * 4.58              | * 3.78                     |           |
| Dune Buggy C                   | 0-1600                                 | * 2.15                                    | * 2.15   | * 2.15             | * 2.15   | * 1.10  | * 4.80              | * 3.80                     |           |
| Dune Buggy C                   | 1601-2200                              | * 2.30                                    | * 2.30   | * 2.30             | * 2.30   | * 1.15  | * 4.80              | * 3.80                     |           |
| Dune Buggy C                   | 2201-3000                              | * 2.47                                    | * 2.47   | * 2.47             | * 2.47   | * 1.24  | * 4.80              | * 3.80                     |           |
| Dune Buggy C                   | 3001+                                  | 3.63                                      | 3.63   | 3.63               | 3.63   | 1.82  | * 4.80              | * 3.80                     |           |
| Off Road Motorcycle            | 0-100                                  | 0.57                                      | 0.57   | 0.57               | 0.57   | 0.92  | * 0.60              | * 0.50                     |           |
| Off Road Motorcycle            | 101-200                                | 0.57                                      | 0.57   | 0.57               | 0.57   | 0.92  | * 0.60              | * 0.50                     |           |
| Off Road Motorcycle            | 201-370                                | 0.75                                      | 0.75   | 0.75               | 0.75   | 1.00  | * 0.70              | * 0.60                     |           |
| Off Road Motorcycle            | 371-700                                | 1.00                                      | 1.00   | 1.00               | 1.00   | 1.00  | * 0.70              | * 0.75                     |           |
| Off Road Motorcycle            | 701-900                                | 1.25                                      | 1.25   | 1.25               | 1.25   | 1.25  | * 0.85              | * 1.40                     |           |
| Off Road Motorcycle            | 901+                                   | * 1.25                                    | * 1.25   | * 1.25             | * 1.25   | 1.50  | * 1.00              | * 1.75                     |           |
| Golf Cart A                    | not applicable                         | 0.27                                      | 0.27   | 0.27               | 0.27   | 0.27  | * 1.30              | * 1.10                     |           |
| Golf Cart B                    | not applicable                         | 0.27                                      | 0.27   | 0.27               | 0.27   | 0.27  | * 1.30              | * 1.10                     |           |
| *Snowmobile – Standard         | 0-125                                  | 0.66                                      | 0.66   | 0.66               | 0.66   | 1.40  | 1.46                | 0.78                       |           |
| *Snowmobile – Standard         | 126-300                                | 0.87                                      | 0.87   | 0.87               | 0.87   | 1.52  | 2.05                | 1.43                       |           |
| *Snowmobile – Standard         | 301-400                                | 0.87                                      | 0.87   | 0.87               | 0.87   | 1.52  | 2.05                | 1.43                       |           |
| *Snowmobile – Standard         | 401-550                                | 1.16                                      | 1.16   | 1.16               | 1.16   | 1.52  | 2.08                | 2.08                       |           |
| *Snowmobile – Standard         | 551-750                                | 1.33                                      | 1.33   | 1.33               | 1.33   | 1.75  | 2.39                | 2.39                       |           |
| *Snowmobile – Standard         | 751-900                                | 1.57                                      | 1.57   | 1.57               | 1.57   | 2.05  | 2.81                | 2.81                       |           |
| *Snowmobile – Standard         | 901-1100                               | 1.74                                      | 1.74   | 1.74               | 1.74   | 2.28  | 3.12                | 3.12                       |           |
| *Snowmobile – Standard         | 1101+                                  | 2.03                                      | 2.03   | 2.03               | 2.03   | 2.66  | 3.64                | 3.64                       |           |
| High Performance Snowmobile    | 0-125                                  | 0.79                                      | 0.79   | 0.79               | 0.79   | 1.68  | 1.75                | 0.94                       |           |
| High Performance Snowmobile    | 126-300                                | 1.04                                      | 1.04   | 1.04               | 1.04   | 1.82  | 2.46                | 1.72                       |           |
| High Performance Snowmobile    | 301-400                                | 1.04                                      | 1.04   | 1.04               | 1.04   | 1.82  | 2.46                | 1.72                       |           |
| High Performance Snowmobile    | 401-550                                | 1.39                                      | 1.39   | 1.39               | 1.39   | 1.82  | 2.50                | 2.50                       |           |
| High Performance Snowmobile    | 551-750                                | 1.60                                      | 1.60   | 1.60               | 1.60   | 2.10  | 2.87                | 2.87                       |           |
| High Performance Snowmobile    | 751-900                                | 1.88                                      | 1.88   | 1.88               | 1.88   | 2.46  | 3.37                | 3.37                       |           |
| High Performance Snowmobile    | 901-1100                               | 2.09                                      | 2.09   | 2.09               | 2.09   | 2.74  | 3.74                | 3.74                       |           |
| High Performance Snowmobile    | 1101+                                  | 2.44                                      | 2.44   | 2.44               | 2.44   | 3.19  | 4.37                | 4.37                       |           |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

PREMIUM MODIFIERS – OFF-ROAD VEHICLE (Continued)

\* RANGE OF VALUE ADJUSTMENT

| <u>Dune Buggy</u>      |                             |                  | <u>Golf Cart</u>       |                             |                  |
|------------------------|-----------------------------|------------------|------------------------|-----------------------------|------------------|
| <u>Range of Values</u> | <u>Other Than Collision</u> | <u>Collision</u> | <u>Range of Values</u> | <u>Other Than Collision</u> | <u>Collision</u> |
| \$ 1-1000              | 0.20                        | 0.20             | \$ 1-500               | 0.25                        | 0.24             |
| 1001-2000              | 0.20                        | 0.20             | 501-1000               | 0.25                        | 0.24             |
| 2001-3000              | 0.20                        | 0.20             | 1001-1500              | 0.25                        | 0.24             |
| 3001-4000              | 0.21                        | 0.23             | 1501-2000              | 0.26                        | 0.27             |
| 4001-5000              | 0.22                        | 0.27             | 2001-2500              | 0.28                        | 0.32             |
| 5001-6000              | 0.23                        | 0.30             | 2501-3000              | 0.29                        | 0.35             |
| 6001-7000              | 0.24                        | 0.34             | 3001-3500              | 0.30                        | 0.40             |
| 7001-8000              | 0.25                        | 0.37             | 3501-4000              | 0.31                        | 0.44             |
| 8001-9000              | 0.29                        | 0.40             | 4001-4500              | 0.36                        | 0.47             |
| 9001-10000             | 0.32                        | 0.44             | 4501-5000              | 0.40                        | 0.52             |
| 10001-11000            | 0.36                        | 0.47             | 5001-5500              | 0.45                        | 0.55             |
| 11001-12000            | 0.39                        | 0.51             | 5501-6000              | 0.49                        | 0.60             |
| 12001-13000            | 0.43                        | 0.54             | 6001-6500              | 0.54                        | 0.64             |
| 13001-14000            | 0.48                        | 0.58             | 6501-7000              | 0.60                        | 0.68             |
| 14001-15000            | 0.53                        | 0.62             | 7001-7500              | 0.66                        | 0.73             |
| 15001-16000            | 0.57                        | 0.67             | 7501-8000              | 0.71                        | 0.79             |
| 16001-17000            | 0.62                        | 0.71             | 8001-8500              | 0.78                        | 0.84             |
| 17001-18000            | 0.67                        | 0.75             | 8501-9000              | 0.84                        | 0.88             |
| 18001-19000            | 0.74                        | 0.80             | 9001-9500              | 0.93                        | 0.94             |
| 19001-20000            | 0.80                        | 0.85             | 9501-10000             | 1.00                        | 1.00             |
| 20001-21000            | 0.87                        | 0.90             | 10001-11000            | 1.25                        | 1.10             |
| 21001-22000            | 0.93                        | 0.95             | 11001-12000            | 1.50                        | 1.20             |
| 22001-23000            | 1.00                        | 1.00             | 12001-13000            | 1.75                        | 1.30             |
| 23001-24000            | 1.08                        | 1.07             | 13001-14000            | 2.00                        | 1.40             |
| 24001-25000            | 1.17                        | 1.13             | 14001-15000            | 2.25                        | 1.50             |
| 25001-26000            | 1.25                        | 1.20             | 15001-16000            | 2.50                        | 1.60             |
| 26001-27000            | 1.34                        | 1.26             | 16001-17000            | 2.75                        | 1.70             |
| 27001-28000            | 1.42                        | 1.30             | 17001-18000            | 3.00                        | 1.80             |
| 28001-29000            | 1.53                        | 1.35             | 18001-19000            | 3.25                        | 1.90             |
| 29001-30000            | 1.64                        | 1.40             | 19001-20000            | 3.50                        | 2.00             |
| 30001-31000            | 1.76                        | 1.45             | For each add'l \$500   | +0.25                       | +0.10            |
| 31001-32000            | 1.87                        | 1.50             |                        |                             |                  |
| 32001-33000            | 1.98                        | 1.55             |                        |                             |                  |
| 33001-34000            | 2.10                        | 1.63             |                        |                             |                  |
| 34001-35000            | 2.22                        | 1.72             |                        |                             |                  |
| 35001-36000            | 2.34                        | 1.80             |                        |                             |                  |
| 36001-37000            | 2.46                        | 1.89             |                        |                             |                  |
| 37001-38000            | 2.58                        | 1.97             |                        |                             |                  |
| 38001-39000            | 2.70                        | 2.05             |                        |                             |                  |
| 39001-40000            | 2.82                        | 2.14             |                        |                             |                  |
| 40001-41000            | 2.94                        | 2.22             |                        |                             |                  |
| 41001-42000            | 3.06                        | 2.31             |                        |                             |                  |
| 42001-43000            | 3.18                        | 2.39             |                        |                             |                  |
| 43001-44000            | 3.30                        | 2.47             |                        |                             |                  |
| 44001-45000            | 3.42                        | 2.56             |                        |                             |                  |
| 45001-46000            | 3.54                        | 2.64             |                        |                             |                  |
| 46001-47000            | 3.66                        | 2.73             |                        |                             |                  |
| 47001-48000            | 3.78                        | 2.81             |                        |                             |                  |
| 48001-49000            | 3.90                        | 2.89             |                        |                             |                  |
| 49001-50000            | 4.00                        | 2.98             |                        |                             |                  |
| For each add'l \$500   | +0.12                       | +0.12            |                        |                             |                  |

**ARKANSAS**

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS - OPERATOR

DRIVING RECORD

Driving record levels are determined as follows, based upon the driving record for the most recent three years:

Level

- |   |   |
|---|---|
| 1 | 2 minors, zero at-fault accident, zero majors   |
| 2 | 3 – 4 minors, or<br>1 at fault accident, or<br>1 major violation or<br>1 or 2 minors and one of the following: 1 at fault accident, 1 major   |
| 3 | 5 – 6 minors, or<br>2 at-fault accidents, or<br>2 major violations, or<br>any combination of 4 or less minors, 1 or less at-fault accident and<br>1 or less majors that is not accounted for in levels 1 and 2  |
| 4 | 7 minors, or<br>3 at-fault accidents, or<br>3 major violation, or<br>any combination of 6 or less minors, 2 or less at-fault accidents and<br>2 or less majors that is not accounted for in levels 1, 2, and 3. |

At-fault accident means an accident for which the driver's actions or omissions were at least 51 percent of the proximate cause of the accident. For accidents not resulting in death, the total loss or damage caused by the accident must have exceeded \$500.00.

Major Violations

- Drag racing
- Operating while impaired
- Operating or driving under the influence of controlled substance
- Operating or driving under the influence of liquor
- Fleeing or eluding officer
- Reckless driving
- Unlawful blood alcohol level
- Failure to stop or identify after property damage, bodily injury or personal injury accident
- Failure to stop and report an accident (attempted)
- Manslaughter, negligent homicide, felony involving use of motor vehicle
- Felonious driving
- Operating a vehicle while license or registration was suspended or revoked

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS – OPERATOR (continued)

DRIVING RECORD (continued)

Minor Violations

Any moving violations not included in Major Violations

| <u>Driving<br/>Record Level</u> | <u>Factor</u> |
|---------------------------------|---------------|
| 1                               | 1.05          |
| 2                               | 1.20          |
| 3                               | * 1.80        |
| 4                               | * 2.00        |

This premium modifier applies to all base premium coverages.

\*

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS - OPERATOR (continued)

OFF-ROAD VEHICLE SAFETY COURSE

Eligible off-road vehicle safety courses include:

- Any off-road vehicle-specific, rider safety course that involves at least 4 hours of training and is not geared toward racing.

Apply a factor of .95 if the operator has taken an approved Off-Road Vehicle Safety Course within the last three (3) years.

This premium modifier applies to all base premium coverages.

**ARKANSAS**

**OFF-ROAD VEHICLE PROGRAM**

**ANNUAL RATES/PREMIUMS**  
(Continued)

**PREMIUM MODIFIERS – OPERATOR (continued)**

**\* OPERATOR AGE AND MARITAL STATUS**

**Married**

(Off-Road Motorcycle, All Terrain Vehicle, Dune Buggy)

| Operator<br>Age | <u>Bodily Injury</u>                   |   |  | Property<br>Damage | Combined<br>Single Limit<br>Bodily Injury<br>Other Than<br>Passenger<br>& Property<br>Damage | Medical<br>Payments | Other<br>Than<br>Collision | Collision | Optional<br>Equipment |
|-----------------|--|---|--|--------------------|--|---------------------|----------------------------|-----------|-----------------------|
|                 | Split Limit<br>Other Than<br>Passenger | Combined<br>Single<br>Limit and<br>Split Limit<br>Passenger | Combined<br>Single<br>Limit<br>and<br>Split Limit<br>Passenger |                    |  |                     |                            |           |                       |
| 10              | *2.00                                  | *2.00   | *2.00  | *2.00              | *2.00  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 11              | *2.00                                  | *2.00   | *2.00  | *2.00              | *2.00  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 12              | *2.00                                  | *2.00   | *2.00  | *2.00              | *2.00  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 13              | *2.00                                  | *2.00   | *2.00  | *2.00              | *2.00  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 14              | *2.00                                  | *2.00   | *2.00  | *2.00              | *2.00  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 15              | *1.90                                  | *1.90   | *1.90  | *1.90              | *1.90  | *1.80               | *1.40                      | *2.00     | *1.40                 |
| 16              | *1.88                                  | *1.88   | *1.88  | *1.88              | *1.88  | 1.80                | *1.25                      | *1.80     | *1.25                 |
| 17              | *1.88                                  | *1.88   | *1.88  | *1.88              | *1.88  | 1.80                | *1.25                      | *1.80     | *1.25                 |
| 18              | *1.88                                  | *1.88   | *1.88  | *1.88              | *1.88  | 1.80                | *1.25                      | *1.80     | *1.25                 |
| 19              | *1.88                                  | *1.88   | *1.88  | *1.88              | *1.88  | 1.80                | *1.25                      | *1.80     | *1.25                 |
| 20              | 1.65                                   | 1.65  | 1.65   | 1.65               | 1.65   | 1.80                | 1.25                       | 1.65      | 1.25                  |
| 21              | 1.65                                   | 1.65  | 1.65   | 1.65               | 1.65   | 1.80                | 1.25                       | 1.50      | 1.25                  |
| 22              | 1.55                                   | 1.55  | 1.55   | 1.55               | 1.55   | 1.80                | 1.25                       | 1.45      | 1.25                  |
| 23              | 1.55                                   | 1.55  | 1.55   | 1.55               | 1.55   | 1.80                | 1.25                       | 1.30      | 1.25                  |
| 24              | 1.10                                   | 1.10  | 1.10   | 1.10               | 1.10   | 1.00                | 1.25                       | 1.15      | 1.25                  |
| 25              | 1.10                                   | 1.10  | 1.10   | 1.10               | 1.10   | 1.00                | 1.25                       | 1.05      | 1.25                  |
| 26-27           | 1.00                                   | 1.00  | 1.00   | 1.00               | 1.00   | 1.00                | 1.05                       | 1.00      | 1.05                  |
| 28-30           | 0.85                                   | 0.85  | 0.85   | 0.85               | 0.85   | 1.00                | 1.00                       | 0.85      | 1.00                  |
| 31-34           | 0.75                                   | 0.75  | 0.75   | 0.75               | 0.75   | 1.00                | 1.00                       | 0.75      | 1.00                  |
| 35-39           | 0.70                                   | 0.70  | 0.70   | 0.70               | 0.70   | 1.00                | 0.80                       | 0.70      | 0.80                  |
| 40-44           | 0.70                                   | 0.70  | 0.70   | 0.70               | 0.70   | 1.00                | 0.65                       | 0.70      | 0.65                  |
| 45-49           | 0.65                                   | 0.65  | 0.65   | 0.65               | 0.65   | 1.00                | 0.60                       | 0.70      | 0.60                  |
| 50-54           | 0.65                                   | 0.65  | 0.65   | 0.65               | 0.65   | 1.00                | 0.60                       | 0.70      | 0.60                  |
| 55+             | 0.60                                   | 0.60  | 0.60   | 0.60               | 0.60   | 1.00                | 0.60                       | 0.65      | 0.60                  |

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS – OPERATOR (continued)

PERSONAL RESPONSIBILITY

| <u>Criteria 1</u>                    | <u>Criteria 2</u>            | <u>Criteria 3</u>          | <u>Criteria 4</u>          | <u>Criteria 5</u>                                   | <u>Criteria 6</u> | <u>Criteria 7</u> | <u>Criteria 8</u>          | <u>Criteria 9</u>       | <u>Criteria 10</u>                        | <u>Criteria 11</u>                         | <u>Personal Responsibility</u> |
|--------------------------------------|------------------------------|----------------------------|----------------------------|---|-------------------|-------------------|----------------------------|-------------------------|---|--|--------------------------------|
| All Operators                        | Highest of All Operators     | Highest of All Operators   | Highest of All Operators   | Highest of All Operators                            | All Operators     | All Operators     | All Operators              | All Vehicles            | First Named Insured                       | First Named Insured                        | Personal Responsibility        |
| Years of Off-Road Vehicle Experience | Number of At-Fault Accidents | Number of Major Violations | Number of Minor Violations | Greatest Combination of At-Fault, Majors and Minors | Operator Age      | SR22              | Drivers License            | Collision Coverage      | Insurance Score With Collision Coverage   | Insurance Score Without Collision Coverage | Factors                        |
| 5+ Years                             | 0                            | 0                          | * 1                        | * 0, 0, 1   | * Any             | No                | No Foreign No Unverifiable | Required on one vehicle | 746+                                      | Not Available                              | .35                            |
| 2+ Years                             | 0                            | 0                          | 0 - 2                      | 0, 0, 2   | * Any             | No                | No Foreign No Unverifiable | Required on one vehicle | 711+                                      | Not Available                              | .45                            |
| 2+ Years                             | 0 - 1                        | 0 - 1                      | 0 - 4                      | 1, 0, 2 or 0, 1, 2                                  | Any               | No                | No Foreign No Unverifiable | Not Required            | 676+                                      | 676+                                       | .55                            |
| 0+ Years                             | 0 - 2                        | 0 - 2                      | 0 - 6                      | 1, 1, 4   | Any               | No                | No Foreign No Unverifiable | Not Required            | 601+ or Unverifiable Insurance Score      | 601+ or Unverifiable Insurance Score       | .65                            |
| 0+ Years                             | 0 - 3                        | 0 - 3                      | 0 - 7                      | 2, 2, 6   | Any               | No                | Any                        | Not Required            | Any Score or Unverifiable Insurance Score | Any Score or Unverifiable Insurance Score  | 1.00                           |

Notes:

Criteria 2-5 are mutually exclusive.

Insurance scores are from Fair, Isaac's model "Preferred Greater than Minimum Limits Score".

This premium modifier applies to all base premium coverages.

Highest of All Operators – means the single operator who develops the highest overall level on Criteria 2-5.

Starting with the row of the lowest factor, review all criteria and if any criteria is not met, then move to next lowest factor and repeat. If you get to the row with a factor of 1.00 use that factor, otherwise use the factor of the first row where all criteria are met.

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

PREMIUM MODIFIERS – TERRITORY

TERRITORY FACTORS

Off-Road Vehicles  
Other Than Snowmobile

Bodily Injury

| <u>Territory</u> | <u>Split Limit<br/>Other Than<br/>Passenger</u> | <u>Combined<br/>Single<br/>Limit and<br/>Split Limit<br/>Passenger</u> | <u>Property<br/>Damage</u> | <u>Combined<br/>Single Limit<br/>Bodily Injury<br/>Other Than<br/>Passenger<br/>and Property<br/>Damage</u> | <u>Medical<br/>Payments</u> |
|------------------|---|--|----------------------------|---|-----------------------------|
| 1                | 1.00  | 1.00   | 1.00                       | 1.00  | 1.00                        |
| 2                | 1.05  | 1.05   | 1.05                       | 1.05  | 1.05                        |

| <u>Territory</u> | <u>Other Than<br/>Collision</u> | <u>Collision</u> | <u>Optional<br/>Equipment</u> |
|------------------|---------------------------------|------------------|-------------------------------|
| 1                | 1.00                            | 1.00             | 1.00                          |
| 2                | 1.50                            | 1.00             | 1.50                          |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

PREMIUM MODIFIERS – TERRITORY (continued)

TERRITORY FACTORS (continued)

Off-Road Vehicles  
Snowmobile

Bodily Injury

| <u>Territory</u> | <u>Split Limit<br/>Other Than<br/>Passenger</u> | <u>Combined<br/>Single<br/>Limit and<br/>Split Limit<br/>Passenger</u> | <u>Property<br/>Damage</u> | <u>Combined<br/>Single Limit<br/>Bodily Injury<br/>Other Than<br/>Passenger<br/>and Property<br/>Damage</u> | <u>Medical<br/>Payments</u> |
|------------------|---|--|----------------------------|---|-----------------------------|
| 1                | .60   | .60  | .60                        | .60   | .60                         |
| 2                | .60   | .60  | .60                        | .60   | .60                         |

| <u>Territory</u> | <u>Other Than<br/>Collision</u> | <u>Collision</u> | <u>Optional<br/>Equipment</u> |
|------------------|---------------------------------|------------------|-------------------------------|
| 1                | .60                             | .60              | .60                           |
| 2                | .80                             | .60              | .80                           |

**ARKANSAS**

**OFF-ROAD VEHICLE PROGRAM**

**ANNUAL RATES/PREMIUMS**  
(Continued)

**PREMIUM MODIFIERS – SUPPLEMENTARY**

The following premium modifiers apply to all base premium coverages.

**CHANNEL OF DISTRIBUTION**

| <u>Channel of Distribution</u> | <u>Factor</u> |
|--------------------------------|---------------|
| General Agent                  | 1.13          |
| Independent Agent              | 1.00          |
| Direct                         | .92           |

**MULTI-POLICY**

Apply a factor of .90 if any of the operators currently maintains one or more personal automobile, motor home, homeowner or mobile home policies with any of the following insurers.

- American Federation Insurance Company
- American Guarantee and Liability Insurance
- American Zurich Insurance Company
- Assurance Company of America
- Cedar Hill Assurance Company
- Civic Property and Casualty Company, Inc.
- Colonial American Casualty and Surety Company
- Empire Fire and Marine Insurance Company
- Empire Indemnity Insurance Company
- Exact Property and Casualty Company, Inc.
- Farmers Insurance Company, Inc.
- Farmers Insurance Company of Arizona
- Farmers Insurance Company of Idaho
- Farmers Insurance Company of Oregon
- Farmers Insurance Company of Washington
- Farmers Insurance Exchange
- Farmers Insurance of Columbus, Inc.
- Farmers New Century Insurance Company
- Farmers Texas County Mutual Insurance Company
- Fidelity and Deposit Company of Maryland
- Fire Insurance Exchange
- Foremost County Mutual Insurance Company
- Foremost Insurance Company Grand Rapids, Michigan

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

PREMIUM MODIFIERS – SUPPLEMENTARY (continued)

MULTI-POLICY (continued)

- Foremost Lloyds of Texas
- Foremost Property and Casualty Insurance Company
- Foremost Signature Insurance Company
- Illinois Farmers Insurance Company
- Maine Bonding and Casualty Company
- Maryland Casualty Company
- Maryland Insurance Company
- Maryland Lloyds
- Mid-Century Insurance Company
- Mid-Century Insurance Company of Texas
- National Standard Insurance Company
- Neighborhood Spirit Property and Casualty
- Northern Insurance Company of New York
- Steadfast Insurance Company
- Texas Farmers Insurance Company
- Truck Insurance Exchange
- Universal Underwriters Insurance Company
- Universal Underwriters of Texas Insurance
- Valiant Insurance Company
- Zurich Insurance Company
- Zurich Specialty Insurance Company
- Zurich American Insurance Company
- Zurich American Insurance Company of Illinois
- Zurich American Lloyds

MULTI-VEHICLE

| <u>Number of Off-Road Vehicles</u> | <u>Factor</u> |
|------------------------------------|---------------|
| 1                                  | 1.00          |
| 2 or more                          | 0.95          |

ARKANSAS

OFF-ROAD VEHICLE PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM MODIFIERS – SUPPLEMENTARY (continued)

PRIOR INSURANCE

- \* Apply a factor of .95 if the first named insured had an off-road vehicle insured for at least the past six months. Up to a five day gap between the effective date of our policy and the prior policy expiration date will be allowed. This modifier applies only for the first term of the policy.

RENEWAL

Apply a factor of .95 to each renewal.



**ARKANSAS**

**OFF-ROAD VEHICLE PROGRAM**

**ANNUAL RATES/PREMIUMS**  
 (Continued)

**ADDITIONAL COVERAGES**

**TRANSPORT TRAILERS**  
 (\$250 Deductible)

| <u>Limit</u>   | <u>Premiums</u> |
|----------------|-----------------|
| \$ 500 – 1,000 | \$ 24           |
| 1,001 – 1,500  | 34              |
| 1,501 – 2,000  | 44              |
| 2,001 – 2,500  | 54              |
| 2,501 – 3,000  | 64              |
| 3,001 – 3,500  | 74              |
| 3,501 – 4,000  | 84              |
| 4,001 – 4,500  | 94              |
| 4,501 – 5,000  | 104             |
| 5,001 – 5,500  | 114             |
| 5,501 – 6,000  | 124             |
| 6,001 – 6,500  | 134             |
| 6,501 – 7,000  | 144             |
| 7,001 – 7,500  | 154             |

\* **PART C - UNINSURED MOTORIST COVERAGE FOR OFF-ROAD VEHICLES**

| <u>Limit of Liability</u> | <u>Premium</u> |
|---------------------------|----------------|
| \$25/50                   | \$50           |