

SERFF Tracking Number: ARKS-125372242 State: Arkansas
 Filing Company: 11800 - FOREMOST PROPERTY & CASUALTY State Tracking Number: #3310042677
 INS CO
 Company Tracking Number: D-4
 TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
 Product Name: PA
 Project Name/Number: /

Filing at a Glance

Company: 11800 - FOREMOST PROPERTY & CASUALTY INS CO

Product Name: PA	SERFF Tr Num: ARKS-125372242	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: #3310042677
Sub-TOI: 19.0002 Motorcycle	Co Tr Num: D-4	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author:	Disposition Date: 12/11/2007
	Date Submitted: 11/29/2007	Disposition Status: Filed
Effective Date Requested (New): 02/01/2008		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]

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NA, AR 00000

Filing Company Information

11800 - FOREMOST PROPERTY &
CASUALTY INS CO
PO BOX 2450

CoCode: 11800

State of Domicile: Michigan

Group Code: 238

Company Type: Property &
Casualty

GRAND RAPIDS, MI 49501-2450
(616) 956-8284 ext. [Phone]

Group Name:

State ID Number:

FEIN Number: 35-1604635

SERFF Tracking Number: ARKS-125372242 State: Arkansas
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Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3310042677	\$125.00	

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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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Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	ARKS-125372242		No

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Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125372242

12/11/2007

Comments:

Attachments:

ARKS-125372242 1.pdf

ARKS-125372242 2.pdf

ARKS-125372242 3.pdf

Property & Casualty Transmittal Document - Arkansas

Motorcycle **AG**

1. Reserved for Insurance Dept. Use Only

Approved until withdrawn or revoked

DEC 11 2007

Arkansas Insurance Department
By: *[Signature]*

2. Insurance Department Use only

a. Date the filing is received: *OK 3310042677*

b. Analyst:

c. Disposition: *125.00*

d. Date of disposition of the filing:

e. Effective date of filing:

New Business
Renewal Business

f. State Filing #:

g. SERFF Filing #: *ARKS-125372242*

h. Subject Codes

3. Group Name				Group NAIC #
				0212
4. Company Name(s)	Domicile	NAIC #	FEIN #	
Foremost Property and Casualty Insurance Company	Michigan	11800	35-1604635	
			RECEIVED	
			NOV 27 2007	

5. Company Tracking Number *D-4* **PROPERTY AND CASUALTY DIVISION**

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

6. Name and address	Title	Telephone #s	FAX #	e-mail
Kaan Cidanli Foremost Property and Casualty Insurance Company P. O. Box 2450 Grand Rapids, Michigan 49501-2450	State Filings Administrator	616-956-3645	616-956-2093	kaan.cidanli@foremost.com
7. Signature of authorized filer		<i>[Signature]</i>		
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)	19.0002
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	n/a
12. Company Program Title (Marketing title)	Motorcycle Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: February 1, 2008 Renewal: n/a
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—

20.	This filing transmittal is part of Company Tracking #	D-4
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Honorable Mike Pickens
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Foremost Property and Casualty Insurance Company
NAIC #212-11800
Motorcycle Program
Manual of Rules and Rates

Dear Mr. Pickens:

Enclosed please find a manual of Rules and Rates for our new Motorcycle Program.

The Forms portion was submitted October 31, 2007.

Our program was developed based on a review of companies in the marketplace writing motorcycle risks. It is specifically tailored to meet the needs of AARP members.

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

KKC/ds

Enclosures: Check
Transmittal Form
Manual of Rules and Rates
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]
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Check #: 33110042677
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.)**

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	D-4
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	D-5
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % change (where required)	Minimum % change (where required)
Foremost Property and Casualty Insurance Company	*	*	*	*	*	*	*

* Not applicable – New program

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % change (where required)	Minimum % change (where required)

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	n/a
7.	Effective Date of last rate revision	n/a
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	n/a

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rule Pages 1 and 2	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Rate Pages R-1 thru R-34	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <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 # D-4

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 Property and Casualty Insurance Company **B.** 212-11800
 Company Name Company NAIC Number

4. **A.** 19.0000 **B.** 19.0002
 Product Coding Matrix Line of Business (i.e., Type of Insurance) Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

5. FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Motorcycle (New Program)							
TOTAL OVERALL EFFECT							

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio

7. n/a - new program

Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

8. n Apply Lost Cost Factors to Future filings? (Y or N)
 9. n/a Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
 10. n/a Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):
 PC RLC U:\LossCostDraft\DataEntry.doc

MOTORCYCLE PROGRAM

RULES

1. Eligibility

Must be a motorcycle. Motorcycle means a two or three wheeled self-propelled motor vehicle designed or licensed for use on public roads.

Insured must be an AARP member.

2. Term

The policy may be written for a maximum term of one year.

If a policy is issued for a period of less than one year, it will be written pro rata of the annual premium.

3. Premium (General)

- a. The premium will be rounded to the nearest whole dollar, separately, for each coverage provided by the policy. A premium involving \$.50 or over will be rounded to the next whole dollar.
- b. Any rating discrepancy involving a premium of \$2.00 or less may be waived, except that an overcharge will be refunded, regardless of amount, if requested by the insured.

4. Minimum Written Premium

No policy may be written for less than \$75.00.

5. Minimum Earned Premium

The minimum earned premium will not be less than \$50.00, if the insured cancels. If the company cancels, this rule does not apply.

**Foremost® Property and
Casualty Insurance Company**

MOTORCYCLE PROGRAM

RULES (Continued)

6. Changes

- a. All changes requiring adjustments of premium will be computed pro rata.
- b. If a motorcycle 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 90% 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. Stolen Vehicle Recovery System

This form must be attached when the policy provides Other Than Collision coverage.

10. 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 a motorcycle.

**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS

DEFINITIONS

CREDIT BASED INSURANCE RISK ASSESSMENT SCORE (ALSO REFERRED TO AS THE
INSURANCE SCORE)

The insurance score is calculated by Fair, Isaac & Company from credit information provided by Experian and will be applied as follows:

New Business:

The score for the first named insured listed on the Declarations Page will be calculated prior to issuing the policy.

Renewal Business:

The score for the first named insured listed on the Declarations Page will be calculated not more than 90 days before the renewal date.

EXTRAORDINARY LIFE EVENT

An extraordinary life event includes any of the following kinds of events if that event has an adverse effect upon a first named insured's credit-based insurance risk assessment score:

- Catastrophic illness or injury
- Death of a spouse, child or parent
- Temporary loss of employment
- Divorce
- Identity fraud, including theft of identity
- Any similar life event

An event will not qualify as an extraordinary life event for rating purposes unless:

1. The event precedes the date that we obtain the score; and
2. Reasonable written and independently verifiable documentation is provided by the first named insured; and
3. This documentation provides evidence that the event adversely influenced the score.

ARKANSAS

MOTORCYCLE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

CLASSIFICATIONS

<u>Motorcycle Type</u>	<u>Description</u>
Classic	<ul style="list-style-type: none">• All conditions must be true, and• At least 20 years old, and• In original condition or restored to original condition, and• Other Than Collision and Collision coverages must be purchased, and• Value of optional equipment does not exceed \$500. When value of optional equipment is between \$500 to \$7,500, rate the motorcycle as a Custom.
Cruiser	A full-view, heavily chrome-trimmed engine, a fully-upright operator seating position with extended or pull-back handlebars and forward-mounted foot controls; classification does not include Harley-Davidson or special-production, non-Harley-Davidson cruisers.
Custom	<ul style="list-style-type: none">• A designated, special production, non Harley-Davidson, American Cruiser, or• A motorcycle with a reassigned or state-assigned vehicle identification number, or• A motorcycle where value of its optional equipment exceeds \$7,500.
Dual-Sport	Functionally designed for use on and off public roads; characterized by large, dual-purpose tires, increased fender and ground clearance, and a lack of ornamentation.
Harley "A"	Cruiser classification comprised of Harley-Davidson FX and VR models.
Harley "B"	Touring classification comprised of Harley-Davidson FL models.
Harley "C"	Cruiser classification comprised of Harley-Davidson XL and XR models.
Hyperperformance "A"	Fully-aerodynamic styling; full fairings with racing technology; track-ready performance; Japanese manufacture; maximum 750 cc.
Hyperperformance "B"	Fully-aerodynamic styling; full fairings with racing technology; track-ready performance; Japanese or European manufacture; displacement greater than 750 cc.
Limited Production	Motorcycles manufactured by Big Dog and American Ironhorse.
Moped/Motorscooter	Two-wheeled, self-propelled vehicles; a small displacement engine; step-through frame. May have pedals for auxiliary power.
Performance "A"	Sporty-styled, unfaired, "naked" street bikes or similarly-styled bikes with small, half-fairing. Maximum displacement of 750 cc.

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

CLASSIFICATIONS (continued)

<u>Motorcycle Type</u>	<u>Description</u>
Performance "B"	Sporty-styled, unfaired, "naked" street bikes or similarly-styled bikes with small, half-fairing; displacement ranges from 751 cc and up.
Standard	Basic two-wheeled street motorcycle that does not fit any other classification.
Touring	Large fairings; built-in luggage compartments; audio systems and other features designed to increase rider comfort over long-distance travel; classification does not include Harley-Davidson touring models.
Touring-Sport	Low-handlebar, performance-bike styling with long-distance touring capabilities through the use of aerodynamic fairings and detachable luggage.
Trike	Three-wheeled vehicle converted from a two-wheeled motorcycle through use of approved, manufactured "conversion kit"; retains original manufacturer engine and frame with no alterations or fork extensions beyond original manufacturer specifications.

NOTE:

Motorcycles that are over 19 years old and are not classified as Classic or Custom are not eligible for Other Than Collision or Collision coverage.

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

ASSIGNMENT OF OPERATOR(S) TO MOTORCYCLE(S)

For this process, use only the Split Limit Bodily Injury Other Than Passenger or Combined Single Limit Bodily Injury Other Than Passenger and Property Damage, and Other Than Collision and Collision premiums, if applicable.

More Operators Than Motorcycles
Equal Number of Operators and Motorcycles

Determine all the operators.

Determine all the motorcycles.

Each operator will be assigned to only one motorcycle.

Determine the premium for each operator on each motorcycle.

Assign the operator to the motorcycle that develops the highest premium. Remove this motorcycle and operator from further assignments.

Continue in this manner until all motorcycles have been assigned an operator.

More Motorcycles Than Operators

I. Determine all the operators.

Determine all the motorcycles.

Each operator will be assigned to only one motorcycle.

Determine the premium for each operator on each motorcycle.

Assign the operator to the motorcycle that develops the highest premium. Remove this motorcycle and operator from further assignments.

Continue in this manner until all operators have been assigned a motorcycle.

II. Determine the premium for each operator and each unassigned motorcycle. Use a Driving Record Factor of 1.00.

Assign the operator to the motorcycle that develops the lowest premium. Remove this motorcycle from further assignments.

Continue in this manner until all motorcycles have been assigned an operator.

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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

TERRITORIES

Territory 1 consists of the following:

Remainder of State

Territory 2 consists of the following county:

Pulaski

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MOTORCYCLE PROGRAM

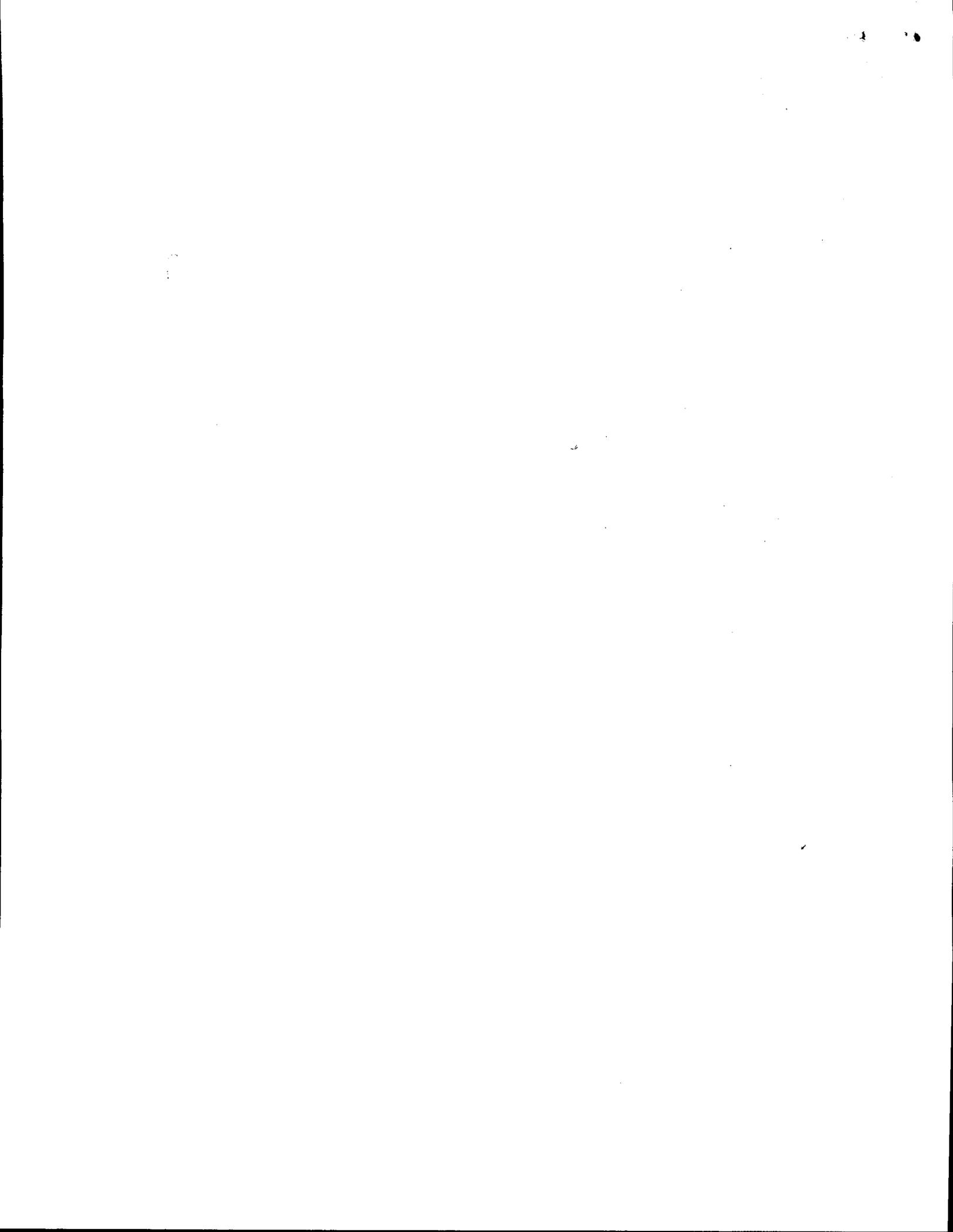
ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM DETERMINATION

Step

- 1 Determine the Base Premium for the coverages selected, except those described in Steps 2 and 3.
- 2 For Other Than Collision and Collision Coverages for Classic and Custom motorcycles:
 - 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 For an increased amount of insurance for Optional Equipment Coverage, follow Steps 2a. and 2b.
- 4 Determine the Assignment of Operator(s) to Motorcycle(s).
- 5 To develop Total Premium for the Policy:
 - a. For each coverage's premium derived in Steps 1, 2, 3, and 4 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	Motorcycle Safety Course
Limit of Liability	Motorcycle Safety Course Instructor
Deductible	Prior Insurance
Operator Age and Marital Status	Multi-Vehicle
Driving Record	Multi-Policy
Vehicle Classification	Preferred Operator
Age of Vehicle	Renewal
Motorcycle Performance	Anti-Lock Brakes
Personal Responsibility	Air Bag
 - b. Determine premium for Towing, Roadside Assistance and Trip Interruption Coverage, if applicable.
 - c. Determine the premium for Transport Trailers, if applicable
 - d. Round the premiums developed in 5a. to the nearest dollar.
 - e. Sum the premiums determined in Steps 5b., 5c. and 5d. for the total premium.
- 6 If applicable, add the Financial Responsibility fee to the total premium calculated in 5e



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ARKANSAS

MOTORCYCLE 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		\$ 61.00
Passenger ††	25/50		69.00
Property Damage	\$25,000		61.00
Combined Single Limit			
Bodily Injury Other Than Passenger and Property Damage	\$300,000		201.00
Passenger ††	\$300,000		126.00
Medical Payments †††	\$ 1,000		104.00
Other Than Collision			
Other Than Custom/Classic motorcycle	‡	\$250	111.00
† Custom motorcycle	†	\$250	7.00 per \$100 of insurance
† Classic motorcycle	†	\$250	6.00 per \$100 of insurance
Collision			
Other Than Custom/Classic motorcycle	‡	\$250	353.00
† Custom motorcycle	†	\$250	6.00 per \$100 of insurance
† Classic motorcycle	†	\$250	6.00 per \$100 of insurance
Optional Equipment			6.00 per additional \$100 of insurance

- Available only for Other Than Custom/Classic motorcycles
- \$3,500 limit of liability is included when the policy provides Part D – Coverage for Damage to Your Motorcycle; no premium charge applies.

† The endorsement Classic/Custom Motorcycle must be attached. The limit of liability is actual cash value not to exceed the amount stated in the Declarations.

- ‡ • The limit of liability is the actual cash value of the motorcycle.
- The endorsement Replacement Cost Total Loss Settlement must be attached.

††† Medical Payments Coverage may be purchased only when the insured has rejected Personal Injury Protection Coverage Medical Payments.

†† Bodily Injury – Passenger is mandatory and must be written at the limit selected for Bodily Injury – Other Than Passenger.

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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

BASE PREMIUMS (continued)

UNINSURED MOTORISTS COVERAGE

<u>Bodily Injury</u>		<u>Property Damage</u>	
<u>Limits</u>	<u>Premium</u>	<u>Limits</u>	<u>Premium</u>
\$ 25/50	\$201.00	\$25,000	\$65.00

Bodily Injury - Uninsured Motorists Coverage

Bodily Injury - Uninsured Motorists Coverage must be afforded at limits not less than the financial responsibility limits nor higher than the Bodily Injury Liability limits.

The named insured has the right to reject Bodily Injury - Uninsured Motorists Coverage in writing and will continue until withdrawn in writing by the named insured.

Property Damage - Uninsured Motorists Coverage

If Bodily Injury - Uninsured Motorists Coverage is selected, the insured may also purchase Property Damage - Uninsured Motorists Coverage, subject to a \$200 deductible.

Property Damage - Uninsured Motorists limits shall not be more than the property damage liability limits selected.

Property Damage - Uninsured Motorists Coverage can be rejected, in writing, by the named insured.

If both Collision and Uninsured Motorists Property Damage are selected, deductible does not apply to Uninsured Motorists Property Damage.

UNDERINSURED MOTORISTS COVERAGE

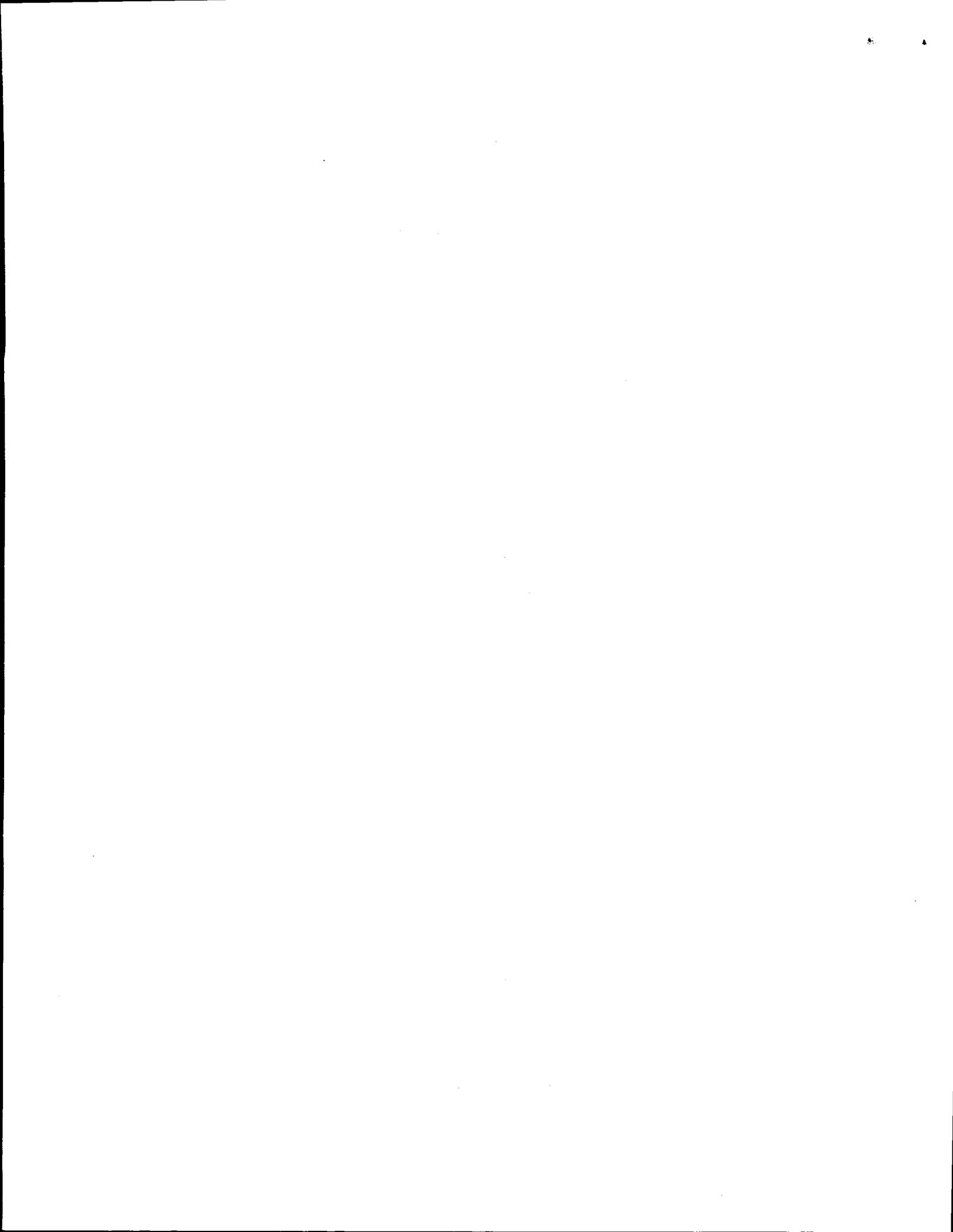
<u>Bodily Injury</u>	
<u>Limits</u>	<u>Premium</u>
\$ 25/50	\$43.00

Bodily Injury - Underinsured Motorists Coverage shall be offered in limits at least equal to the financial responsibility limits.

The named insured has the right to reject this coverage in writing.

If the insured purchases Underinsured Motorists Coverage, Uninsured Motorists Coverage must be afforded. Uninsured and Underinsured Motorists Coverage must be afforded at the same limits.

If Bodily Injury - Uninsured Motorists Coverage has been rejected, Underinsured Motorists Coverage may not be selected.



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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

BASE PREMIUMS (Continued)

PERSONAL INJURY PROTECTION COVERAGE

<u>Benefits</u>	<u>Limit of Liability</u>
Medical Payments	\$5,000 per person \$5,000 per "pedestrian" other than the "named insured" or any "family member".
Work Loss	70% of loss of gross income up to a maximum of \$140 per week for an income earner for 52 weeks. Up to \$70 per week for a non-income earner for 52 weeks
Accidental Death	\$5,000 per person

<u>Medical Payments</u>	<u>Accidental Death</u>	<u>Work Loss</u>
\$316.00	\$48.00	\$117.00

The named insured may reject one or more of these coverages, in writing. This rejection will continue until withdrawn, in writing, by the named insured.

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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	1.08	1.46
100/300	1.17	1.54
250/500	1.42	1.85

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



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Casualty Insurance Company**

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

LIMIT OF LIABILITY (continued)

Uninsured Motorists Coverage

Bodily Injury Split Limit

<u>Limit</u>	<u>Factor</u>
\$ 25/50	1.00
50/100	1.14
100/300	1.43
250/500	1.96
300/300	2.50
500/500	3.00

Property Damage

<u>Limit</u>	<u>Factor</u>
\$ 25,000	1.00
50,000	1.20
100,000	1.40
250,000	1.60
300,000	1.65
500,000	1.90

Underinsured Motorists Coverage

Bodily Injury Split Limit

<u>Limit</u>	<u>Factor</u>
\$ 25/50	1.00
50/100	1.18
100/300	1.47
250/500	1.76
300/300	3.20
500/500	3.70



Foremost® Property and
Casualty Insurance Company

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

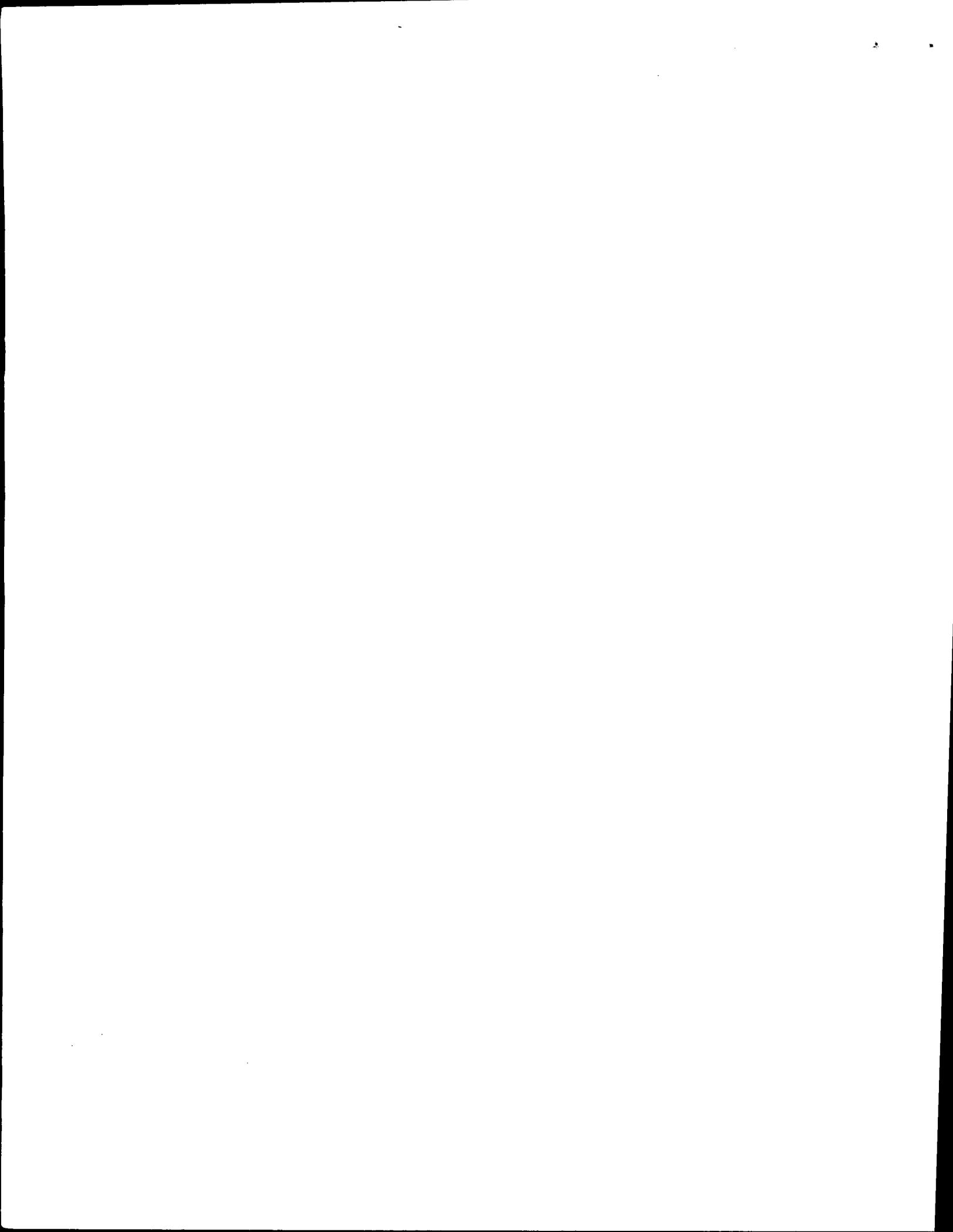
DEDUCTIBLE

Other Than Collision Factors

<u>Deductible</u>	<u>Factors</u>
\$ 100	1.20
200	1.05
250	1.00
500	0.92
750	0.85
1,000	0.74

Collision Factors

<u>Deductible</u>	<u>Factors</u>
\$ 100	1.47
200	1.10
250	1.00
500	0.92
750	0.85
1,000	0.74



ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - MOTORCYCLE

AGE OF VEHICLE

Standard, Cruiser, Touring, Touring-Sport
Moped/Scooter, Dual Sport, Trike, Limited Production

Age †	<u>Bodily Injury</u>			<u>Property Damage</u>	<u>Combined Single Limit Bodily Injury Other Than Passenger and Property Damage</u>	<u>Medical Payments</u>	<u>Other Than Collision</u>	<u>Collision</u>
	<u>Split Limit Other Than Passenger</u>	<u>Combined Single Limit and Split Limit Passenger</u>	<u>Property Damage</u>					
0	1.00	1.00	1.00	1.00	1.00	1.00	2.82	2.47
1	1.00	1.00	1.00	1.00	1.00	0.81	2.54	2.25
2	1.00	1.00	1.00	1.00	1.00	0.81	2.10	1.91
3	0.92	0.92	0.92	0.92	0.92	0.81	1.96	1.91
4	0.83	0.92	0.83	0.83	0.83	0.81	1.67	1.55
5	0.83	0.92	0.83	0.83	0.83	0.74	1.50	1.49
6	0.83	0.92	0.83	0.83	0.83	0.74	1.27	1.32
7	0.83	0.92	0.83	0.83	0.83	0.74	1.27	1.32
8	0.83	0.77	0.83	0.83	0.83	0.74	1.12	1.17
9	0.83	0.77	0.83	0.83	0.83	0.74	1.12	1.17
10	0.83	0.77	0.83	0.83	0.83	0.74	1.12	1.17
11	0.83	0.77	0.83	0.83	0.83	0.69	1.00	1.00
12	0.83	0.77	0.83	0.83	0.83	0.69	1.00	1.00
13	0.83	0.77	0.83	0.83	0.83	0.69	1.00	1.00
14	0.83	0.77	0.83	0.83	0.83	0.69	1.00	1.00
15+	0.83	0.77	0.83	0.83	0.83	0.69	1.00	1.00

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



**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MOTORCYCLE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

PREMIUM MODIFIERS - MOTORCYCLE (continued)

AGE OF VEHICLE (continued)

Harley A, Harley B, Harley C

<u>Age †</u>	<u>Bodily Injury</u>		<u>Property Damage</u>	<u>Combined Single Limit Bodily Injury Other Than Passenger and Property Damage</u>	<u>Medical Payments</u>	<u>Other Than Collision</u>	<u>Collision</u>
	<u>Split Limit Other Than Passenger</u>	<u>Combined Single Limit and Split Limit Passenger</u>					
0	0.92	1.00	0.92	0.92	0.85	2.08	2.00
1	0.88	1.00	0.88	0.88	0.77	2.08	2.00
2	0.79	1.00	0.79	0.79	0.77	2.08	2.00
3	0.79	0.91	0.79	0.79	0.77	2.02	2.00
4	0.79	0.91	0.79	0.79	0.77	2.02	1.96
5	0.79	0.91	0.79	0.79	0.77	2.02	1.96
6	0.79	0.91	0.79	0.79	0.77	1.65	1.66
7	0.79	0.91	0.79	0.79	0.77	1.65	1.66
8	0.79	0.77	0.79	0.79	0.77	1.65	1.55
9	0.79	0.77	0.79	0.79	0.77	1.65	1.55
10	0.79	0.77	0.79	0.79	0.77	1.65	1.55
11	0.79	0.77	0.79	0.79	0.62	1.44	1.42
12	0.79	0.77	0.79	0.79	0.62	1.44	1.42
13	0.79	0.77	0.79	0.79	0.62	1.44	1.42
14	0.79	0.77	0.79	0.79	0.62	1.44	1.42
15+	0.79	0.77	0.79	0.79	0.62	1.44	1.25

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



**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MOTORCYCLE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

PREMIUM MODIFIERS - MOTORCYCLE (continued)

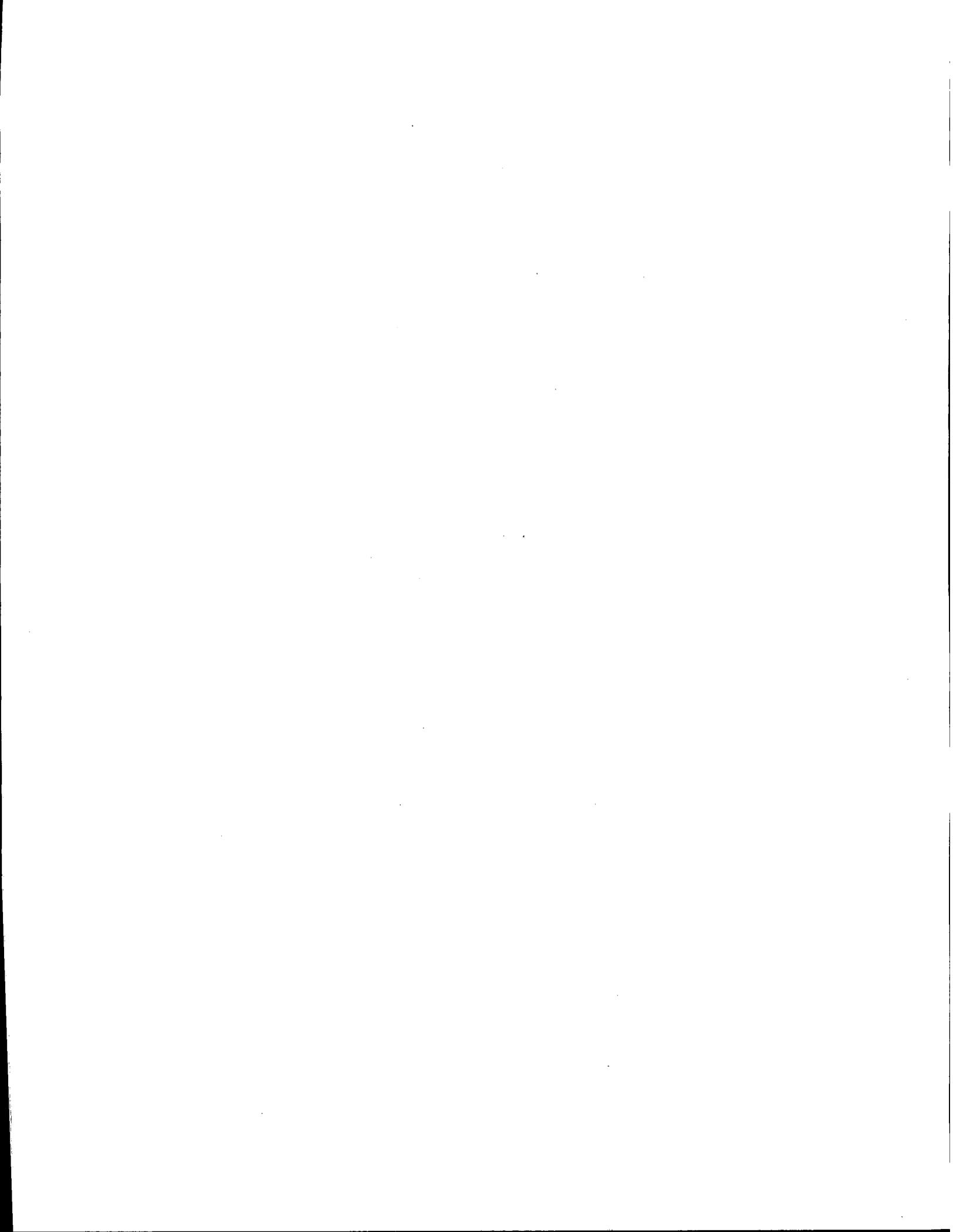
AGE OF VEHICLE (continued)

**Performance A, Performance B
Hyperperformance A, Hyperperformance B**

Age †	<u>Bodily Injury</u>		<u>Property Damage</u>	<u>Combined Single Limit Bodily Injury Other Than Passenger and Property Damage</u>	<u>Medical Payments</u>	<u>Other Than Collision</u>	<u>Collision</u>
	<u>Split Limit Other Than Passenger</u>	<u>Combined Single Limit and Split Limit Passenger</u>					
0	1.00	1.00	1.00	1.00	1.00	3.13	3.09
1	1.00	1.00	1.00	1.00	0.81	2.54	2.25
2	1.00	1.00	1.00	1.00	0.81	2.10	1.91
3	0.92	0.92	0.92	0.92	0.81	1.96	1.91
4	0.83	0.92	0.83	0.83	0.81	1.67	1.55
5	0.83	0.92	0.83	0.83	0.74	1.50	1.49
6	0.83	0.92	0.83	0.83	0.74	1.27	1.32
7	0.83	0.92	0.83	0.83	0.74	1.27	1.32
8	0.83	0.77	0.83	0.83	0.74	1.12	1.17
9	0.83	0.77	0.83	0.83	0.74	1.12	1.17
10	0.83	0.77	0.83	0.83	0.74	1.12	1.17
11	0.83	0.77	0.83	0.83	0.69	1.00	1.00
12	0.83	0.77	0.83	0.83	0.69	1.00	1.00
13	0.83	0.77	0.83	0.83	0.69	1.00	1.00
14	0.83	0.77	0.83	0.83	0.69	1.00	1.00
15+	0.83	0.77	0.83	0.83	0.69	1.00	1.00

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





Foremost® Property and
Casualty Insurance Company

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - MOTORCYCLE (continued)

AIR BAG

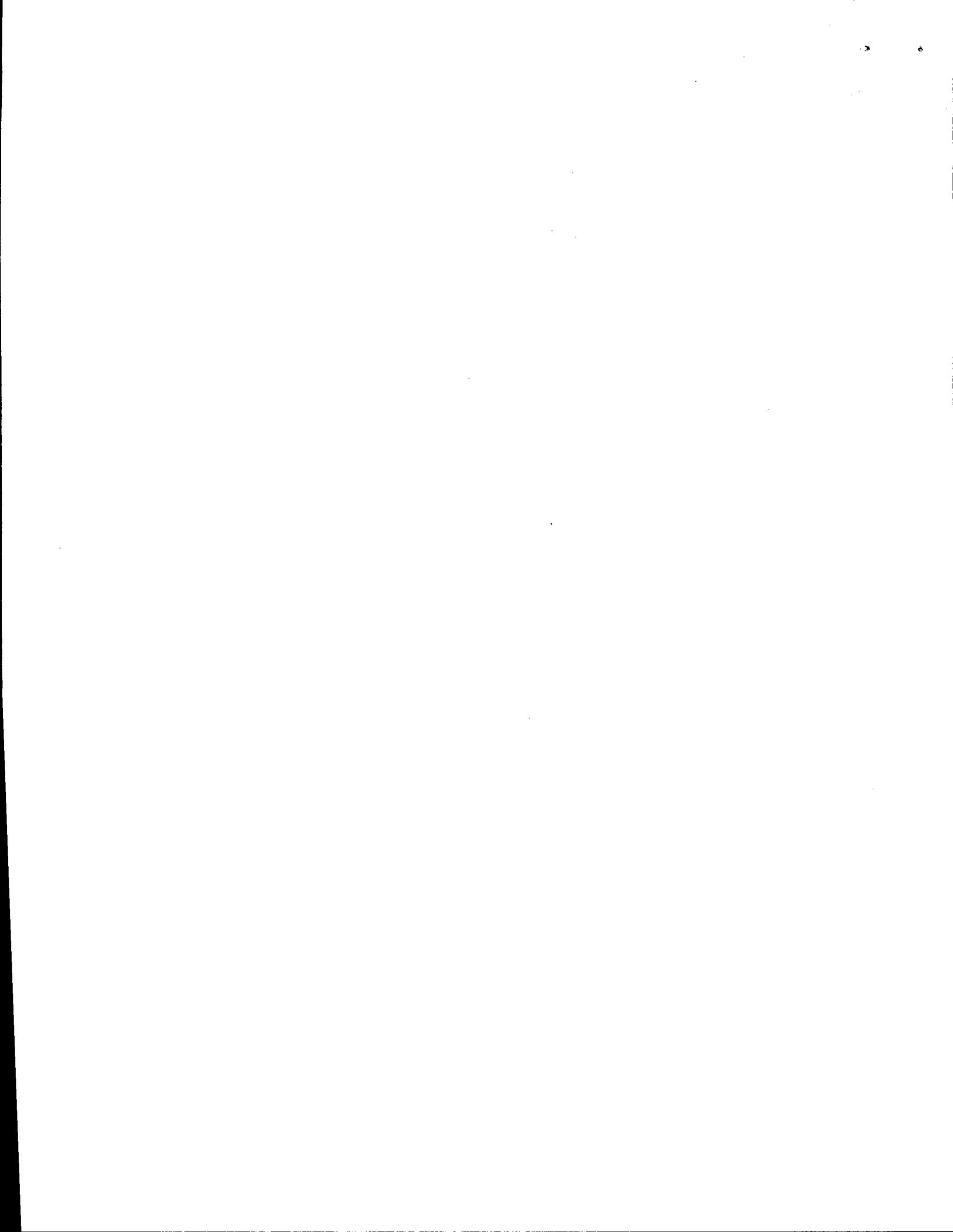
Apply a factor of .95 to those vehicles equipped with a factory installed air bag.

This discount applies to Medical Payments or Personal Injury Protection Coverage Medical Payments.

ANTI-LOCK BRAKES

Apply a factor of .95 to those vehicles equipped with a factory installed Two or Three wheel Anti-Lock Braking System (ABS).

This discount applies to Collision.



**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

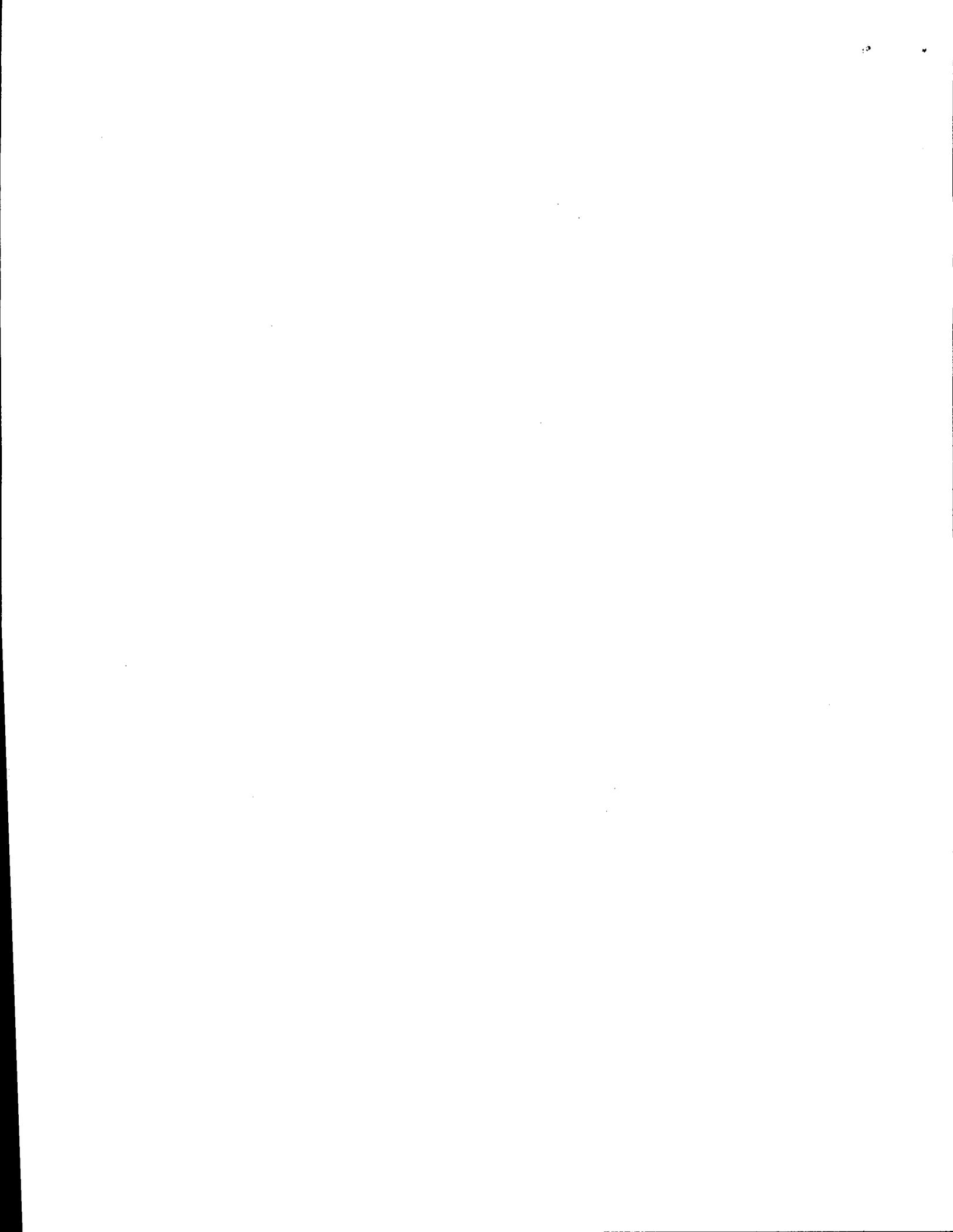
MOTORCYCLE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

PREMIUM MODIFIERS – MOTORCYCLE (continued)

CLASSIFICATION

Class	Displacement (Cubic Centimeters)	<u>Bodily Injury</u>		Property Damage	Combined Single Limit and Split Limit Pass- enger and Pass- enger	Combined Single Limit Bodily Injury Other Than Passenger and Medical Payments	Uninsured /Under- insured Motorists Bodily Injury	Uninsured Motorists Property Damage	Personal Injury Protection Medical Payments	Other Than Collision	Collision
		Split Limit Other Than Pass- enger	Combined Single Limit Split Limit Pass- enger								
Standard	0-100	0.38	0.26	0.38	0.38	0.64	0.39	0.36	0.85	0.59	0.20
Standard	101-200	0.38	0.26	0.38	0.38	0.64	0.39	0.49	0.85	0.59	0.20
Standard	201-370	0.38	0.26	0.38	0.38	0.64	0.39	0.49	0.85	0.59	0.20
Standard	371-575	0.73	0.66	0.73	0.73	0.94	0.58	0.63	0.85	0.59	0.59
Standard	576-750	0.73	0.66	0.73	0.73	0.94	0.58	0.68	0.85	0.59	0.59
Standard	751-850	0.85	0.76	0.85	0.85	1.04	0.83	0.93	0.85	0.59	1.00
Standard	851-950	0.85	0.76	0.85	0.85	1.04	0.83	0.93	0.85	0.82	1.00
Standard	951-1210	1.00	1.04	1.00	1.00	1.10	1.10	1.12	0.85	0.82	1.53
Standard	1211+	1.00	1.04	1.00	1.00	1.10	1.10	1.29	0.85	0.82	1.53
Touring	0-600	0.92	0.93	0.92	0.92	1.01	0.84	1.00	0.85	0.84	1.24
Touring	601-800	0.92	0.93	0.92	0.92	1.01	0.84	1.00	0.85	0.84	1.24
Touring	801-1210	0.92	0.93	0.92	0.92	1.01	0.84	1.00	0.85	0.84	1.24
Touring	1211+	1.20	1.35	1.20	1.20	1.12	1.37	1.39	0.85	0.84	1.85
Touring-Sport	all	1.10	1.22	1.10	1.10	1.04	0.71	0.75	0.85	0.84	2.03
Harley A	0-1000	1.28	1.86	1.28	1.28	0.92	0.98	1.09	0.85	0.65	0.80
Harley A	1001-1110	1.28	1.86	1.28	1.28	0.92	0.98	1.09	0.85	0.65	0.80
Harley A	1111-1210	1.34	1.86	1.34	1.34	0.97	1.03	1.31	0.85	0.78	0.96
Harley A	1211-1350	1.44	1.94	1.44	1.44	1.14	1.49	1.84	0.85	1.55	1.00
Harley A	1351-1450	1.49	2.05	1.49	1.49	1.37	1.81	1.99	0.85	1.64	1.35
Harley A	1451+	1.49	2.05	1.49	1.49	1.37	1.81	1.99	0.85	1.64	1.35
Harley B	0-1000	1.33	1.87	1.33	1.33	1.21	1.69	1.79	0.85	1.85	1.15
Harley B	1001-1110	1.33	1.87	1.33	1.33	1.21	1.69	1.79	0.85	1.85	1.15
Harley B	1111-1210	1.33	1.87	1.33	1.33	1.21	1.69	1.79	0.85	1.85	1.15
Harley B	1211-1350	1.33	1.87	1.33	1.33	1.21	1.69	1.79	0.85	1.85	1.15
Harley B	1351-1450	1.90	1.77	1.90	1.90	1.31	1.83	1.94	0.85	1.85	1.64
Harley B	1451+	1.90	1.77	1.90	1.90	1.31	1.83	1.94	0.85	1.85	1.64
Harley C	0-350	0.89	0.96	0.89	0.89	0.95	0.99	1.09	0.85	0.45	0.50
Harley C	351-500	0.89	0.96	0.89	0.89	0.95	0.99	1.09	0.85	0.45	0.50
Harley C	501-750	0.89	0.96	0.89	0.89	0.95	0.99	1.09	0.85	0.45	0.50
Harley C	751-950	0.89	0.96	0.89	0.89	0.95	0.99	1.09	0.85	0.52	0.58
Harley C	951-1110	1.05	0.99	1.05	1.05	1.08	0.99	1.09	0.85	0.52	0.68
Harley C	1111-1210	1.05	0.99	1.05	1.05	1.08	0.99	1.09	0.85	0.59	0.68
Harley C	1210+	1.05	0.99	1.05	1.05	1.08	0.99	1.09	0.85	0.59	0.68
Performance A	0-650	0.95	1.06	0.95	0.95	1.12	1.01	0.97	0.85	0.95	1.54
Performance A	651-750	0.95	1.06	0.95	0.95	1.12	1.01	0.97	0.85	0.95	1.54
Performance B	751-900	1.44	0.79	1.44	1.44	1.40	1.23	1.39	0.85	1.00	2.62
Performance B	901-1050	1.44	0.79	1.44	1.44	1.40	1.23	1.39	0.85	1.00	2.62
Performance B	1051-1150	1.44	0.79	1.44	1.44	1.40	1.23	1.39	0.85	1.00	2.62
Performance B	1151-1250	1.44	0.79	1.44	1.44	1.40	1.23	1.39	0.85	1.00	2.62
Performance B	1251+	1.44	0.79	1.44	1.44	1.40	1.23	1.39	0.85	1.00	2.62



**Foremost® Property and
Casualty Insurance Company**

ARKANSAS

MOTORCYCLE PROGRAM

**ANNUAL RATES/PREMIUMS
(Continued)**

PREMIUM MODIFIERS - MOTORCYCLE (continued)

CLASSIFICATION (continued)

Class	Displacement (Cubic Centimeters)	<u>Bodily Injury</u>		Property Damage	Combined Single Limit Bodily Injury Other Than Passenger and Property Damage	Medical Payments	Uninsured /Under- insured Motorists Bodily Injury	Uninsured Motorists Property Damage	Personal Injury Protection Medical Payments	Other Than Collision	Collision
		Split Limit Other Than Pass- enger	Combined Single Limit and Split Limit Pass- enger								
Hyperformance A	0-525	0.85	0.85	0.85	0.85	0.97	0.75	1.12	0.85	0.53	0.88
Hyperformance A	526-600	1.88	1.40	1.88	1.88	1.65	1.64	1.12	0.85	3.11	3.04
Hyperformance A	601-750	1.88	1.40	1.88	1.88	1.65	1.64	1.12	0.85	3.11	3.04
Hyperformance B	751-850	1.88	1.40	1.88	1.88	1.65	1.64	1.12	0.85	3.11	3.04
Hyperformance B	851-950	2.15	1.43	2.15	2.15	1.80	1.49	1.12	0.85	5.50	5.73
Hyperformance B	951+	2.15	1.43	2.15	2.15	1.80	1.49	1.49	0.85	5.50	5.73
Cruiser	0-450	0.50	0.68	0.50	0.50	0.69	0.58	0.64	0.85	0.22	0.24
Cruiser	451-600	0.68	0.68	0.68	0.68	0.81	0.66	0.72	0.85	0.22	0.50
Cruiser	601-750	0.68	0.68	0.68	0.68	0.86	0.67	0.76	0.85	0.25	0.55
Cruiser	751-950	0.76	0.68	0.76	0.76	0.86	0.67	0.76	0.85	0.28	0.59
Cruiser	951-1210	0.76	0.71	0.76	0.76	1.16	1.15	1.29	0.85	0.40	0.84
Cruiser	1211-1300	1.26	0.79	1.26	1.26	1.32	1.20	1.29	0.85	0.50	1.17
Cruiser	1301-1450	1.26	0.79	1.26	1.26	1.32	1.20	1.29	0.85	0.50	1.17
Cruiser	1451-1700	1.26	0.79	1.26	1.26	1.32	1.20	1.29	0.85	0.50	1.17
Cruiser	1701-1900	1.33	0.83	1.33	1.33	1.39	1.26	1.29	0.85	0.53	1.22
Cruiser	1901+	1.39	0.87	1.39	1.39	1.46	1.32	1.29	0.85	0.56	1.29
Custom	all	1.45	1.45	1.45	1.45	1.47	1.52	1.52	1.47	†	†
Classic	0-100	0.38	0.26	0.38	0.38	0.64	0.39	0.36	1.00	†	†
Classic	101-200	0.38	0.26	0.38	0.38	0.64	0.39	0.49	1.00	†	†
Classic	201-370	0.38	0.26	0.38	0.38	0.64	0.39	0.49	1.00	†	†
Classic	371-575	0.73	0.66	0.73	0.73	0.94	0.58	0.63	1.00	†	†
Classic	576-750	0.73	0.66	0.73	0.73	0.94	0.58	0.68	1.00	†	†
Classic	751-850	0.85	0.76	0.85	0.85	1.04	0.83	0.93	1.00	†	†
Classic	851-950	0.85	0.76	0.85	0.85	1.04	0.83	0.93	1.00	†	†
Classic	951-1210	1.00	1.04	1.00	1.00	1.10	1.10	1.12	1.00	†	†
Classic	1211+	1.00	1.04	1.00	1.00	1.10	1.10	1.29	1.00	†	†
Trike	0-750	1.20	1.36	1.20	1.20	1.12	1.37	1.15	1.30	0.84	1.85
Trike	751-950	1.20	1.36	1.20	1.20	1.12	1.37	1.15	1.30	0.84	1.85
Trike	951-1210	1.20	1.36	1.20	1.20	1.12	1.37	1.15	1.30	0.84	1.85
Trike	1211-1575	1.20	1.36	1.20	1.20	1.12	1.37	1.61	1.30	0.84	1.85
Trike	1576+	1.20	1.36	1.20	1.20	1.12	1.37	1.61	1.30	0.84	1.85
Moped/Motor-scooter	0-100	0.39	0.40	0.39	0.39	0.42	0.46	0.49	0.85	0.48	0.20
Moped/Motor-scooter	101-200	0.39	0.40	0.39	0.39	0.42	0.46	0.49	0.85	0.48	0.20
Moped/Motor-scooter	201-370	0.39	0.40	0.39	0.39	0.42	0.46	0.49	0.85	0.48	0.20
Moped/Motor-scooter	371+	0.39	0.40	0.39	0.39	0.42	0.46	0.49	0.85	0.48	0.20
Dual Sport	0-100	0.38	0.26	0.38	0.38	0.64	0.39	0.36	0.85	0.59	0.20
Dual Sport	101-200	0.38	0.26	0.38	0.38	0.64	0.39	0.49	0.85	0.59	0.20
Dual Sport	201-370	0.38	0.26	0.38	0.38	0.64	0.39	0.49	0.85	0.59	0.20
Dual Sport	371-575	0.73	0.66	0.73	0.73	0.94	0.58	0.63	0.85	0.59	0.59
Dual Sport	576-750	0.73	0.66	0.73	0.73	0.94	0.58	0.68	0.85	0.59	0.59
Dual Sport	751-850	0.85	0.76	0.85	0.85	1.04	0.83	0.93	0.85	0.59	1.00
Dual Sport	851-950	0.85	0.76	0.85	0.85	1.04	0.83	0.93	0.85	0.82	1.00
Dual Sport	951-1210	1.00	1.04	1.00	1.00	1.10	1.10	1.12	0.85	0.82	1.53
Dual Sport	1211+	1.00	1.04	1.00	1.00	1.10	1.10	1.29	0.85	0.82	1.53
Limited Production	0-1399	1.33	0.87	1.33	1.33	1.47	1.26	1.29	0.85	2.50	1.99
Limited Production	1400-1699	1.33	0.87	1.33	1.33	1.47	1.26	1.29	0.85	2.50	1.99
Limited Production	1700+	1.33	0.87	1.33	1.33	1.47	1.26	1.29	0.85	2.50	1.99

† No factor applies since the base premium is calculated based upon the stated value of the motorcycle.

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - MOTORCYCLE (continued)

MOTORCYCLE PERFORMANCE

The performance of a motorcycle can vary based upon these stages of modification:

Stage

- 0 Stock, no modifications
- 1 External engine changes only (i.e.; air cleaner, carburetors, exhaust and/or ignition systems)
- 2 Internal engine changes including replacement camshaft(s)
- 3 Internal engine changes including replacement/modified head(s) and/or addition of stroker kit (bored/stroked cylinders)
- 4 Addition of turbocharger or supercharger

<u>Stage</u>	<u>Factor</u>
0 - 3	1.00
4	1.50

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

ARKANSAS

MOTORCYCLE 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:

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

An at-fault accident will be waived if it meets each of these criteria:

1. The at-fault accident occurred:
 - (a) while the motor vehicle involved in the accident was directly insured by Foremost Insurance Company Grand Rapids, Michigan, Foremost Property & Casualty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company or American Federation Insurance Company.
 - (b) while the operator was directly insured through this Motorcycle Program.
 - (c) after the Motorcycle Program policy has been in force for at least 3 years, not including Company-initiated terminations which resulted in rewriting or reinstating the policy.
 - (d) on or after October 1, 2007.

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS – OPERATOR

DRIVING RECORD (continued)

2. The at-fault accident is the only at-fault accident listed on any motor vehicle record or Foremost record of any insured during the five years prior to the date of renewal.
3. The motor vehicle record of any operator does not indicate any major violations during the past five years.

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

Minor Violations

Any moving violations not included in Major Violations

Driving Record <u>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, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - OPERATOR (continued)

MOTORCYCLE SAFETY COURSE

Eligible motorcycle safety courses include:

- MSF (Motorcycle Safety Foundation) Motorcycle Rider Course: Riding and Street Skills
- MSF Experienced Rider Course
- Any state-approved, motorcycle-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 Motorcycle Safety Course within the last three (3) years.

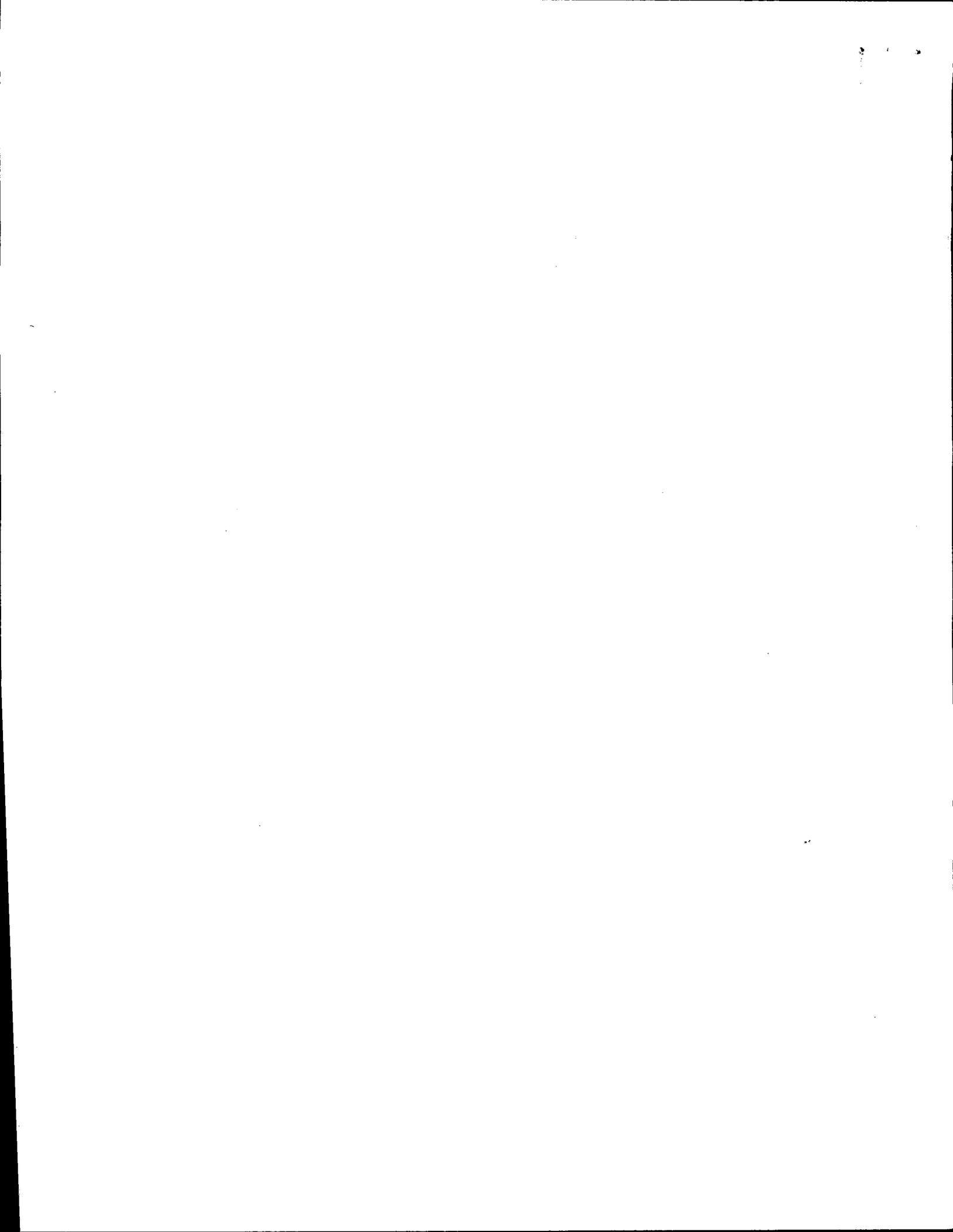
This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

MOTORCYCLE SAFETY COURSE INSTRUCTOR

Apply a factor of .90 if the operator has instructed an approved Motorcycle Safety Course within the last 3 (three) years.

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

The Motorcycle Safety Course premium modifier and Motorcycle Safety Course Instructor premium modifier are mutually exclusive. If a policy qualifies for both premium modifiers, only the Motorcycle Safety Course Instructor premium modifier applies.



**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

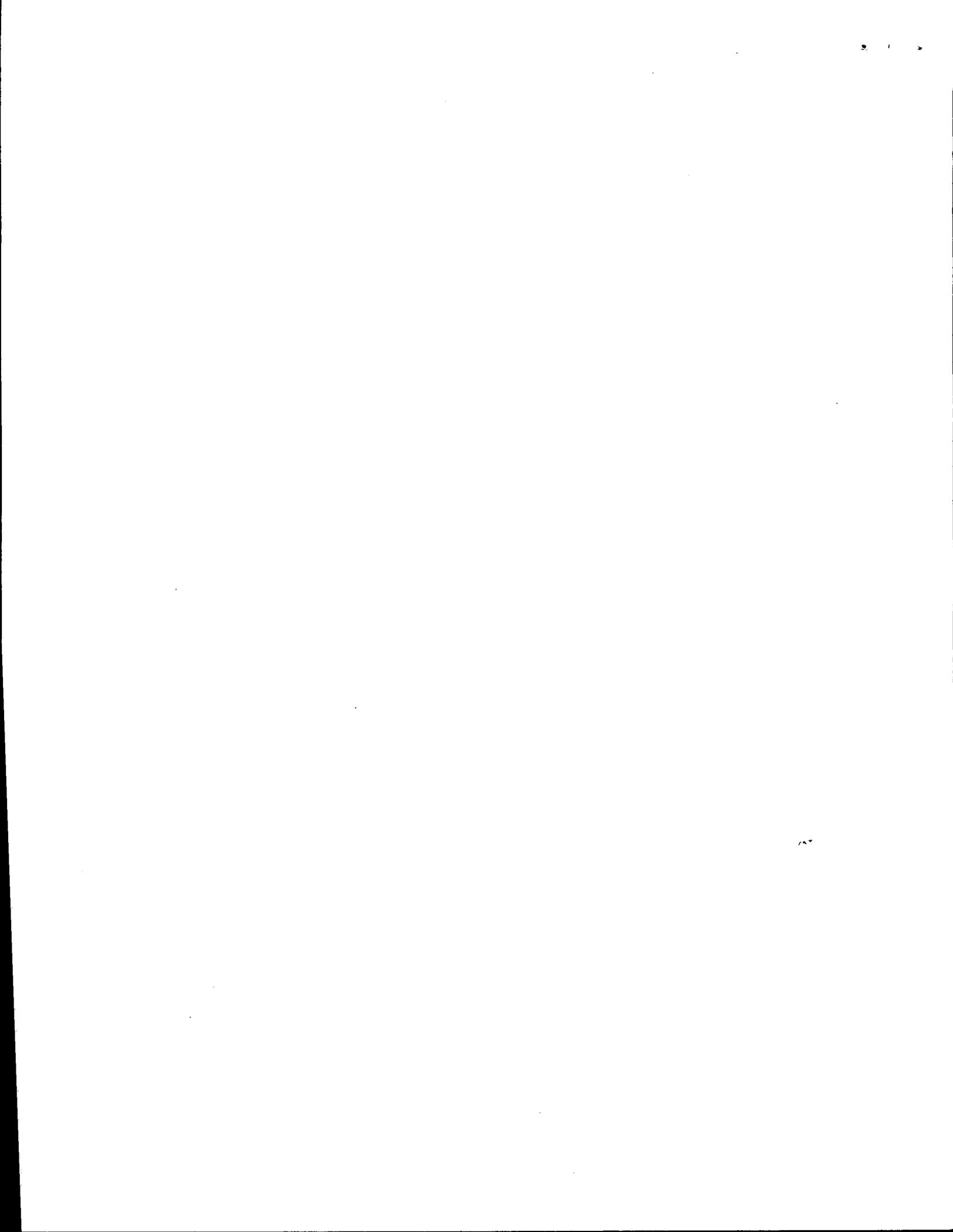
PREMIUM MODIFIERS – OPERATOR (continued)

OPERATOR AGE AND MARITAL STATUS

Married

Bodily Injury

<u>Operator Age</u>	<u>Split Limit Other Than Passenger</u>	<u>Combined Single Limit and Split Limit Passenger</u>	<u>Property Damage</u>	<u>Combined Single Limit Bodily Injury Other Than Passenger and Property Damage</u>	<u>Medical Payments</u>	<u>Personal Injury Protection Medical Payments</u>
16 and Under	1.93	1.46	1.93	1.93	1.79	1.00
17	1.93	1.46	1.93	1.93	1.47	1.00
18	1.93	1.46	1.93	1.93	1.47	1.00
19	1.93	1.46	1.93	1.93	1.47	1.00
20	1.77	1.46	1.77	1.77	1.47	1.00
21	1.77	1.46	1.77	1.77	1.47	1.00
22	1.54	1.34	1.54	1.54	1.38	1.00
23	1.54	1.34	1.54	1.54	1.38	1.00
24	1.02	1.34	1.02	1.02	0.82	1.00
25	1.02	1.34	1.02	1.02	0.82	1.00
26	1.02	1.34	1.02	1.02	0.82	1.00
27	1.02	1.34	1.02	1.02	0.82	1.00
28	0.73	0.83	0.73	0.73	0.82	0.61
29	0.73	0.83	0.73	0.73	0.82	0.61
30	0.73	0.83	0.73	0.73	0.82	0.61
31-34	0.70	0.83	0.70	0.70	0.82	0.61
35-39	0.61	0.83	0.61	0.61	0.82	0.61
40-44	0.57	0.83	0.57	0.57	0.82	0.61
45-49	0.57	0.83	0.57	0.57	0.82	0.61
50-54	0.57	0.83	0.57	0.57	0.82	0.61
55-59	0.57	0.83	0.57	0.57	0.82	0.61
60-64	0.57	0.83	0.57	0.57	0.82	0.61
65-69	0.49	0.83	0.49	0.49	0.82	0.61
70-74	0.49	0.83	0.49	0.49	0.82	0.61
75+	0.49	0.83	0.49	0.49	0.82	0.61



**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS

(Continued)

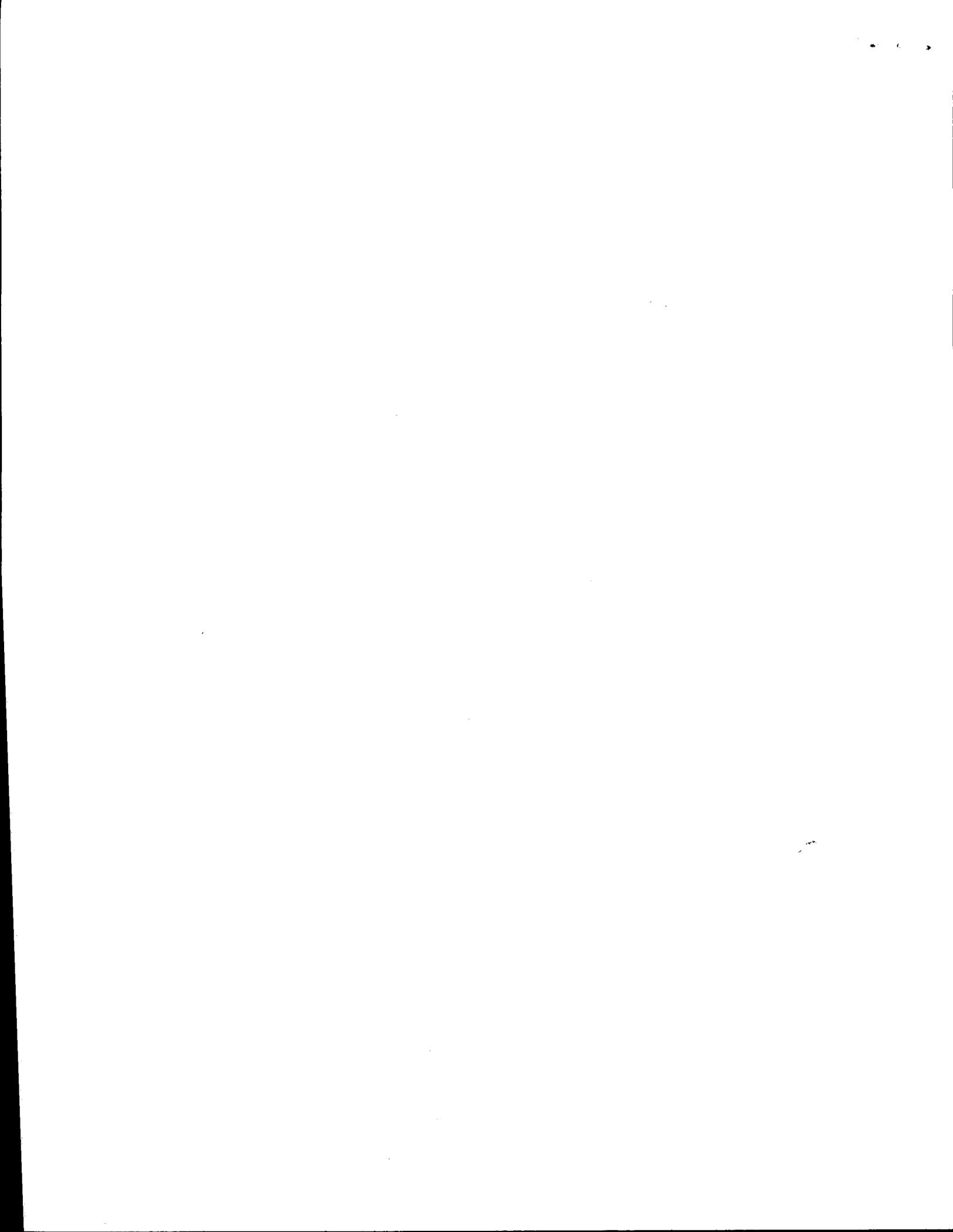
PREMIUM MODIFIERS - OPERATOR (continued)

OPERATOR AGE AND MARITAL STATUS (continued)

Married (continued)

Uninsured Motorists

<u>Operator Age</u>	<u>Other Than Collision Motorcycle</u>	<u>Collision Motorcycle</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Underinsured Motorists Bodily Injury</u>	<u>Optional Equipment</u>
16 and Under	1.18	1.41	1.28	1.18	1.28	1.18
17	1.18	1.41	1.17	1.18	1.17	1.18
18	1.18	1.41	1.17	1.18	1.17	1.18
19	1.18	1.41	1.17	1.18	1.17	1.18
20	1.18	1.21	1.17	1.06	1.17	1.18
21	1.18	1.21	1.17	1.06	1.17	1.18
22	1.00	1.00	1.17	1.06	1.17	1.00
23	1.00	1.00	1.17	1.06	1.17	1.00
24	1.00	0.97	1.17	0.94	1.17	1.00
25	1.00	0.97	1.17	0.94	1.17	1.00
26	1.00	0.96	1.17	0.94	1.17	1.00
27	1.00	0.96	1.17	0.94	1.17	1.00
28	0.95	0.89	0.79	0.94	0.79	0.95
29	0.95	0.89	0.79	0.94	0.79	0.95
30	0.95	0.89	0.79	0.94	0.79	0.95
31-34	0.74	0.70	0.79	0.54	0.79	0.74
35-39	0.52	0.60	0.79	0.50	0.79	0.52
40-44	0.44	0.60	0.79	0.50	0.79	0.44
45-49	0.44	0.60	0.79	0.50	0.79	0.44
50-54	0.44	0.58	0.79	0.50	0.79	0.44
55-59	0.38	0.58	0.79	0.50	0.79	0.38
60-64	0.38	0.58	0.79	0.50	0.79	0.38
65-69	0.38	0.58	0.79	0.50	0.79	0.38
70-74	0.38	0.58	0.79	0.50	0.79	0.38
75+	0.38	0.58	0.79	0.50	0.79	0.38



**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

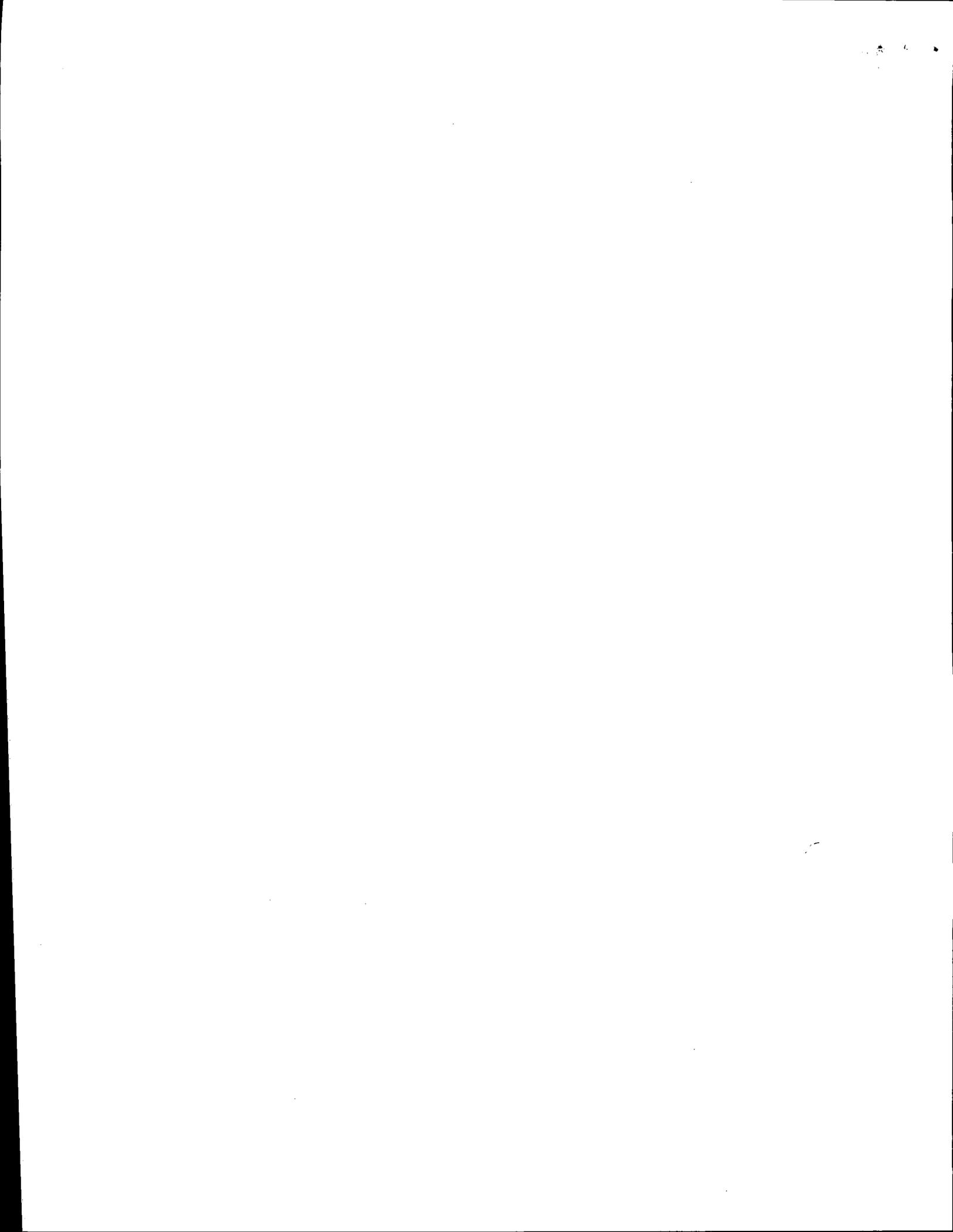
PREMIUM MODIFIERS - OPERATOR (continued)

OPERATOR AGE AND MARITAL STATUS (continued)

Single

Bodily Injury

<u>Operator Age</u>	<u>Split Limit Other Than Passenger</u>	<u>Combined Single Limit and Split Limit Passenger</u>	<u>Property Damage</u>	<u>Combined Single Limit Bodily Injury Other Than Passenger and Property Damage</u>	<u>Medical Payments</u>	<u>Personal Injury Protection Medical Payments</u>
16 and Under	1.93	1.46	1.93	1.93	1.79	1.00
17	1.93	1.46	1.93	1.93	1.47	1.00
18	1.93	1.46	1.93	1.93	1.47	1.00
19	1.93	1.46	1.93	1.93	1.47	1.00
20	1.77	1.46	1.77	1.77	1.47	1.00
21	1.77	1.46	1.77	1.77	1.47	1.00
22	1.47	1.46	1.47	1.47	1.47	1.00
23	1.37	1.46	1.37	1.37	1.47	1.00
24	1.37	1.46	1.37	1.37	1.00	1.00
25	1.37	1.00	1.37	1.37	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	0.61
29	1.00	1.00	1.00	1.00	1.00	0.61
30	1.00	1.00	1.00	1.00	1.00	0.61
31-34	1.00	1.00	1.00	1.00	1.00	0.61
35-39	1.00	1.00	1.00	1.00	1.00	0.61
40-44	1.00	1.00	1.00	1.00	1.00	0.61
45-49	1.00	1.00	1.00	1.00	1.00	0.61
50-54	1.00	1.00	1.00	1.00	1.00	0.61
55-59	0.77	1.00	0.77	0.77	1.00	0.61
60-64	0.77	1.00	0.77	0.77	1.00	0.61
65-69	0.77	1.00	0.77	0.77	1.00	0.61
70-74	0.77	1.00	0.77	0.77	1.00	0.61
75+	0.77	1.00	0.77	0.77	1.00	0.61



**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - OPERATOR (continued)

OPERATOR AGE AND MARITAL STATUS (continued)

Single (continued)

Uninsured Motorists

<u>Operator Age</u>	<u>Other Than Collision Motorcycle</u>	<u>Collision Motorcycle</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Underinsured Motorists Bodily Injury</u>	<u>Optional Equipment</u>
16 and Under	1.18	1.82	1.28	1.18	1.28	1.18
17	1.18	1.82	1.17	1.18	1.17	1.18
18	1.18	1.82	1.17	1.18	1.17	1.18
19	1.18	1.82	1.17	1.18	1.17	1.18
20	1.18	1.60	1.17	1.06	1.17	1.18
21	1.18	1.60	1.17	1.06	1.17	1.18
22	1.00	1.24	1.00	1.06	1.00	1.00
23	1.00	1.24	1.00	1.06	1.00	1.00
24	1.00	1.09	1.00	1.00	1.00	1.00
25	1.00	1.09	1.00	1.00	1.00	1.00
26	1.00	1.09	1.00	1.00	1.00	1.00
27	1.00	1.09	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00
31-34	0.88	0.84	1.00	1.00	1.00	0.88
35-39	0.70	0.76	1.00	0.61	1.00	0.70
40-44	0.68	0.74	1.00	0.61	1.00	0.68
45-49	0.58	0.70	1.00	0.61	1.00	0.58
50-54	0.56	0.70	1.00	0.61	1.00	0.56
55-59	0.56	0.68	1.00	0.61	1.00	0.56
60-64	0.56	0.68	1.00	0.61	1.00	0.56
65-69	0.56	0.68	1.00	0.61	1.00	0.56
70-74	0.56	0.68	1.00	0.61	1.00	0.56
75+	0.56	0.68	1.00	0.61	1.00	0.56

MOTORCYCLE 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	
Years of Cycle 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	Any	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

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - OPERATOR (continued)

PERSONAL RESPONSIBILITY (Continued)

If a first named insured suffers one or more extraordinary life events, the following rating rule will apply for determining placement in Criteria 10 or 11:

For New Business: Determine the first named insured's credit-based insurance risk assessment score and its placement in the score range table below. Impute the next higher range for rating.

For Renewal Business: Determine the first named insured's credit-based insurance risk assessment score and its placement in the score range table below for both the renewal policy and the preceding policy. If the preceding policy's range was lower, then apply the renewal policy's range for rating. If the preceding policy's range was the same or higher, impute the preceding policy's range for renewal rating.

This adjustment for an extraordinary life event will apply for only one annual policy term.

SCORE RANGE TABLE

<u>For Criteria 10</u>	<u>For Criteria 11</u>
746+	---
711-745	---
676-710	676+
601-675 or UIS†	601-675 or UIS†
600 or less	600 or less

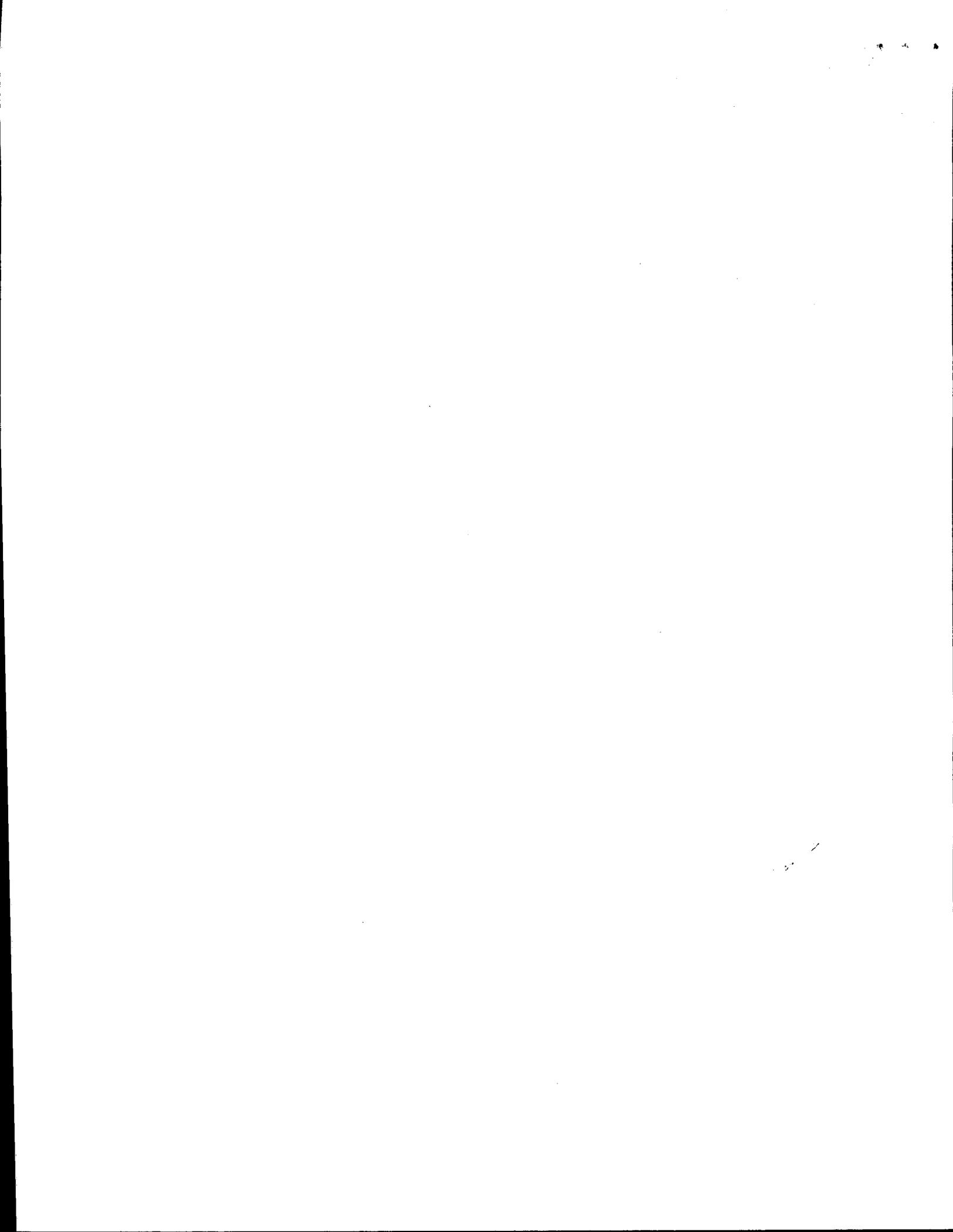
† UIS = Unverifiable Insurance Score

PREFERRED OPERATOR

Apply a factor of .95 when the operator:

- Does not have an international driving permit,
- Has no tickets or at-fault accidents for the past 3 years,
- Is 25 years of age or older, and
- Must have one year of motorcycle riding experience.

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.



**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS – SUPPLEMENTARY (continued)

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
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

**Foremost[®] Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS

(Continued)

PREMIUM MODIFIERS - SUPPLEMENTARY (continued)

MULTI-POLICY (continued)

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

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

MULTI-VEHICLE

<u>Number of Motorcycles</u>	<u>Factor</u>
1	1.00
2	0.90
3	0.85
4 or more	0.80

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

**Foremost® Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS – SUPPLEMENTARY (continued)

PRIOR INSURANCE

Apply a factor of .95 if the first named insured had motorcycle insurance for at least the past 6 months. Up to a 5 day gap between the effective date of our policy and the prior insurance expiration date will be allowed.

This modifier applies only for the first term of the policy. If the Renewal modifier applies, this modifier will not apply.

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

RENEWAL

Apply a factor of .95 to each renewal.

This modifier will also apply to those who move their Foremost Insurance Company Grand Rapids, Michigan policies which have been in effect for at least ten months to Foremost Property & Casualty Insurance Company. The Prior Insurance modifier will not apply.

This premium modifier applies to all base premium coverages, except Uninsured Motorists Coverage, Underinsured Motorists Coverage, Property Damage Uninsured Motorists Coverage, and Personal Injury Protection Coverage Work Loss/Accidental Death.

**Foremost[®] Property and
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ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

PREMIUM MODIFIERS - TERRITORY

TERRITORY FACTORS

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

<u>Territory</u>	<u>Other Than Collision</u>			<u>Collision</u>		
	<u>Other Than Custom/ Classic Motorcycle</u>	<u>Custom Motorcycle</u>	<u>Classic Motorcycle</u>	<u>Other Than Custom/ Classic Motorcycle</u>	<u>Custom Motorcycle</u>	<u>Classic Motorcycle</u>
1	1.00	1.00	1.00	1.00	1.00	1.00
2	1.30	1.30	1.30	1.10	1.10	1.10

<u>Territory</u>	<u>Uninsured Motorists</u>			
	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Underinsured Motorists Bodily Injury</u>	<u>Optional Equipment</u>
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.30

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

ADDITIONAL COVERAGES

TOWING, ROADSIDE ASSISTANCE, AND TRIP INTERRUPTION

Towing and Roadside Assistance Coverage

<u>Limit</u>	<u>Premium</u>
Reasonable and necessary	\$8

Trip Interruption Coverage

When the policy provides Towing and Roadside Assistance, Trip Interruption coverage is automatically included.

TRANSPORT TRAILER
(\$250 Deductible)

<u>Limit</u>	<u>Premiums</u>
\$ 500 – 1,000	\$ 21
1,001 – 1,500	30
1,501 – 2,000	38
2,001 – 2,500	47
2,501 – 3,000	56
3,001 – 3,500	64
3,501 – 4,000	73
4,001 – 4,500	82
4,501 – 5,000	90
5,001 – 5,500	99
5,501 – 6,000	108
6,001 – 6,500	117
6,501 – 7,000	125
7,001 – 7,500	134

ARKANSAS

MOTORCYCLE PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

FEES

FINANCIAL RESPONSIBILITY

At the insured's request, the company will issue a SR-22 financial responsibility filing for first named insured listed on the policy. The fee for the filing is \$50.