

SERFF Tracking Number: BRWS-125340299 State: Arkansas  
Filing Company: Bristol West Insurance Company State Tracking Number: #? \$?  
Company Tracking Number: AR 1212  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Select 2.0  
Project Name/Number: /

## Filing at a Glance

Company: Bristol West Insurance Company

Product Name: Select 2.0

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Filing Type: Rate

SERFF Tr Num: BRWS-125340299 State: Arkansas

SERFF Status: Pending Industry State Tr Num: #? \$?

Response

Co Tr Num: AR 1212

State Status: Fees not received

Co Status:

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

Authors: Eric Kappler, Dhanraj  
Chavada, Eric Schauer

Disposition Date:

Date Submitted: 12/05/2007

Disposition Status:

Effective Date Requested (New): 12/12/2007

Effective Date (New):

Effective Date Requested (Renewal): 02/12/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Disapproved

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/17/2007

State Status Changed: 12/05/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This reduction was determined base on analysis of competition. We have very thin internal data, but the uncredibility adjusted indication supports our rate reduction.

## Company and Contact

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Product Name: Select 2.0  
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### Filing Contact Information

Eric Kappler, Product Manager Eric.Kappler@Bristolwest.com  
Bristol West Insurance Group (216) 674-7140 [Phone]  
Independence, OH 44131 (216) 674-7116[FAX]

### Filing Company Information

Bristol West Insurance Company CoCode: 19658 State of Domicile: Ohio  
5990 West Creek Rd. Group Code: 814 Company Type: Stock  
Rockside Center III  
Independence, OH 44131 Group Name: Bristol West Ins Grp State ID Number:  
(888) 888-0080 ext. [Phone] FEIN Number: 38-1865162  
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### Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

SERFF Tracking Number: BRWS-125340299

State: Arkansas

Filing Company: Bristol West Insurance Company

State Tracking Number: #? \$?

Company Tracking Number: AR 1212

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Select 2.0

Project Name/Number: /

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

#### Response Letters

| Status                          | Created By    | Created On | Date Submitted | Responded By | Created On | Date Submitted |
|---------------------------------|---------------|------------|----------------|--------------|------------|----------------|
| Pending<br>Industry<br>Response | Alexa Grissom | 12/17/2007 | 12/17/2007     |              |            |                |
| Pending<br>Industry<br>Response | Alexa Grissom | 12/13/2007 | 12/13/2007     | Eric Schauer | 12/13/2007 | 12/13/2007     |

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/17/2007

Submitted Date 12/17/2007

Respond By Date

Dear Eric Kappler,

This will acknowledge receipt of the captioned filing. A form filing requires a fee of \$50.00, while a rate filing requires a fee of \$100.00. Therefore, you are still \$50.00 short. Please DO NOT send fees for a filing with another filing in the future

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Product Name: Select 2.0  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/13/2007  
Submitted Date 12/13/2007  
Respond By Date  
Dear Eric Kappler,

This will acknowledge receipt of the captioned filing. Our records do not indicate a fee has been paid for this filing. Also, the discount section of the APCS must be completed. Some of the discounts are required by law. Lastly the rate impact section on the bottom of the Rf-1 must be completed. The filing may not be implemented until these requests have been fulfilled.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/13/2007  
Submitted Date 12/13/2007

Dear Alexa Grissom,

### Comments:

We would like to change the effective date to 12/18/2007 if your review is completed prior to noon on 12/17/2007.

### Response 1

Comments: Thank you for reviewing our filing. The fee should have received last week. We are checking our overnight tracking numbers to locate the check. If we can't locate it, we will overnight a check to the department tomorrow the 13th.

Please find the updated APCS and RF1 form.

### Changed Items:

### Supporting Document Schedule Item Changes

SERFF Tracking Number: BRWS-125340299 State: Arkansas  
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Product Name: Select 2.0  
Project Name/Number: /

Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Comment:

Satisfied -Name: APCS

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you again

Sincerely,

Dhanraj Chavada, Eric Kappler, Eric Schauer

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 Product Name: Select 2.0  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number: #? \$?  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

### Filing Method:

### Rate Change Type:

Decrease

### Overall Percentage of Last Rate Revision:

-9.800%

### Effective Date of Last Rate Revision:

06/15/2007

### Filing Method of Last Filing:

Prior approval

## Company Rate Information

| Company Name:                     | Overall %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Premium:  | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|-----------------------------------|-----------------------------------|---------------------------|--|---|-----------|--|--|
| Bristol West Insurance<br>Company | -2.900%                           | -9.400%                   | \$-53,956  | 996   | \$577,842 | %  | %  |

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 Product Name: Select 2.0  
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## Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|----------------|---------------|-------------------|-------------|---|
|                | Base Rates    |                   | Replacement | AR-PC-07-024705 Base Rates.pdf            |
|                | Model year    |                   | Replacement | AR-PC-07-024705 Model Year.pdf            |
|                | Symbols       |                   | Replacement | AR-PC-07-024705 Symbol.pdf                |
|                | Rate matrix   |                   | Replacement | AR-PC-07-024705 Rate matrix.pdf           |

**BASE RATES**

| COVERAGE                                  | Base   | Complete                       |                                 |
|---|--------|--------------------------------|---------------------------------|
|   |        | 6 Month Term<br>Expense Load * | 12 Month Term<br>Expense Load * |
| Bodily Injury (BI)                        | 95.30  | 46.00                          | 92.00                           |
| Property Damage (PD)                      | 110.74 |                                |                                 |
| Personal Injury Protection (PIP)          | 49.84  |                                |                                 |
| Uninsured Motorist Bodily Injury (UMBI)   | 10.73  |                                |                                 |
| Uninsured Motorist Property Damage (UMPD) | 31.01  |                                |                                 |
| Underinsured Motorists (UIMBI)            | 6.78   |                                |                                 |
| Comprehensive (COMP)                      | 118.47 |                                |                                 |
| Collision (COL)                           | 260.49 |                                |                                 |
| Rental Reimbursement (RR)                 | 14.50  |                                |                                 |
| Towing and Labor (TL)                     | 7.00   |                                |                                 |
| Additional Equipment (AE)                 | 6.00   |                                |                                 |

\* The expense load is applied once per policy, to BI only, to vehicle #1.

**POLICY TERM**

| Policy Term | Factor |
|-------------|--------|
| 6           | 1.00   |
| 12          | 2.05   |

**Model Year Factors****Complete****Rounded all factors to 3 decimal places**

| <b>Model Year</b> | <b>BI</b> | <b>PD</b> | <b>PIP</b> | <b>UMBI/UIMBI</b> | <b>UMPD</b> | <b>COMP</b> | <b>COLL</b> |
|-------------------|-----------|-----------|------------|-------------------|-------------|-------------|-------------|
| 1985 & Prior      | 0.940     | 0.856     | 0.700      | 0.700             | 0.880       | 1.000       | 0.880       |
| 1986              | 0.960     | 0.980     | 0.762      | 0.762             | 0.880       | 1.000       | 0.880       |
| 1987              | 1.100     | 1.050     | 0.912      | 0.912             | 0.910       | 1.000       | 0.910       |
| 1988              | 0.970     | 0.945     | 0.950      | 0.950             | 0.800       | 0.793       | 0.800       |
| 1989              | 0.907     | 0.957     | 1.038      | 1.038             | 0.833       | 0.840       | 0.833       |
| 1990              | 1.050     | 0.988     | 1.053      | 1.053             | 0.830       | 0.830       | 0.830       |
| 1991              | 1.100     | 1.050     | 1.006      | 1.006             | 0.830       | 0.850       | 0.830       |
| 1992              | 0.950     | 0.995     | 1.010      | 1.010             | 0.927       | 0.910       | 0.927       |
| 1993              | 0.980     | 0.967     | 1.022      | 1.022             | 0.928       | 0.922       | 0.928       |
| 1994              | 1.000     | 1.020     | 1.030      | 1.030             | 1.021       | 0.946       | 1.021       |
| 1995              | 1.000     | 1.019     | 1.041      | 1.041             | 1.025       | 0.965       | 1.025       |
| 1996              | 1.037     | 0.986     | 1.018      | 1.018             | 1.038       | 1.010       | 1.038       |
| 1997              | 1.030     | 0.979     | 1.041      | 1.041             | 1.029       | 0.895       | 1.029       |
| 1998              | 1.028     | 0.990     | 1.054      | 1.054             | 1.029       | 1.000       | 1.029       |
| 1999              | 1.021     | 1.010     | 1.006      | 1.006             | 1.022       | 0.986       | 1.022       |
| 2000              | 1.025     | 1.017     | 1.010      | 1.010             | 1.015       | 1.000       | 1.015       |
| 2001              | 1.008     | 1.047     | 1.027      | 1.027             | 1.049       | 1.052       | 1.049       |
| 2002              | 1.000     | 1.026     | 1.047      | 1.047             | 1.044       | 1.059       | 1.044       |
| 2003              | 1.000     | 1.000     | 1.045      | 1.045             | 0.955       | 1.075       | 0.955       |
| 2004              | 0.990     | 1.020     | 1.069      | 1.069             | 0.955       | 1.058       | 0.955       |
| 2005              | 0.980     | 1.086     | 1.219      | 1.219             | 0.955       | 1.135       | 0.955       |
| 2006              | 0.980     | 1.090     | 1.220      | 1.220             | 0.960       | 1.150       | 0.960       |
| 2007              | 0.980     | 1.090     | 1.220      | 1.220             | 0.960       | 1.150       | 0.960       |
| 2008+             | 0.980     | 1.090     | 1.220      | 1.220             | 0.960       | 1.150       | 0.960       |
| 9999*             | 0.980     | 1.090     | 1.220      | 1.220             | 0.960       | 1.150       | 0.960       |

For vehicles Model Year 2008 and Newer, use factors for 2008.

\* Use model year 9999 for Named Operator Polices (symbol 66)

**Symbol Factors**

**Complete**

| Symbol | BI    | PD    | PIP   | UMBI/UIMBI | UMPD  | COMP  | COLL  |
|--------|-------|-------|-------|------------|-------|-------|-------|
| 1      | 0.634 | 0.648 | 0.493 | 0.493      | 0.400 | 0.486 | 0.400 |
| 2      | 0.654 | 0.689 | 0.594 | 0.594      | 0.411 | 0.555 | 0.411 |
| 3      | 0.682 | 0.660 | 0.603 | 0.603      | 0.446 | 0.672 | 0.446 |
| 4      | 0.876 | 0.750 | 0.601 | 0.601      | 0.463 | 0.770 | 0.463 |
| 5      | 0.877 | 0.824 | 0.796 | 0.796      | 0.553 | 0.815 | 0.553 |
| 6      | 0.844 | 0.829 | 0.852 | 0.852      | 0.592 | 0.920 | 0.592 |
| 7      | 0.961 | 0.926 | 0.854 | 0.854      | 0.638 | 0.913 | 0.638 |
| 8      | 0.985 | 0.974 | 0.939 | 0.939      | 0.736 | 1.049 | 0.736 |
| 9      | 1.002 | 1.004 | 0.949 | 0.949      | 0.791 | 1.166 | 0.791 |
| 10     | 1.080 | 1.016 | 0.919 | 0.919      | 0.799 | 1.305 | 0.799 |
| 11     | 1.120 | 1.050 | 1.033 | 1.033      | 0.918 | 1.756 | 0.918 |
| 12     | 1.222 | 1.041 | 1.084 | 1.084      | 1.040 | 1.921 | 1.040 |
| 13     | 1.440 | 1.094 | 1.157 | 1.157      | 1.064 | 2.236 | 1.064 |
| 14     | 1.349 | 1.138 | 1.386 | 1.386      | 1.158 | 3.250 | 1.158 |
| 15     | 1.296 | 1.172 | 1.414 | 1.414      | 1.275 | 3.750 | 1.275 |
| 16     | 1.310 | 1.272 | 1.498 | 1.498      | 1.452 | 4.250 | 1.452 |
| 17     |       | 1.450 | 1.855 | 1.855      | 1.512 | 4.750 | 1.512 |
| 18     |       | 1.462 | 1.860 | 1.860      | 1.865 |       | 1.865 |
| 19     |       |       |       |            | 2.200 |       | 2.200 |
| 20     |       |       |       |            | 2.350 |       | 2.350 |
| 65     | 0.800 | 0.800 | 0.800 | 0.800      |       |       |       |
| 66     | 0.850 | 0.850 | 1.160 | 1.160      |       |       |       |
| 67     | 0.860 | 0.860 | 0.870 | 0.870      | 1.150 | 1.050 | 1.150 |
| 68     | 0.970 | 0.970 | 0.800 | 0.800      | 0.950 | 1.050 | 0.950 |
| 69     | 0.860 | 0.860 | 0.810 | 0.810      | 1.000 | 1.050 | 1.000 |

For new business, 1980 and older vehicles are acceptable for liability only policies

| <u>Symbol</u> | <u>Description</u>   |
|---------------|--|
| 65            | Broad Form Named Operator policy (Not Currently Available)   |
| 66            | Named Operator policy  |
| 67            | Vehicles not appearing on symbol list which require only physical damage coverage - these are rated with stated amount |
| 68            | Liability coverage for conversion vans (conversion van class factors are used for physical damage coverage)            |
| 69            | Vehicles not appearing on symbol list which require only liability coverage  |
| <u>RELPD</u>  | <u>Description</u>   |
| 90            | Unacceptable vehicles  |
| 91            | Acceptable on one vehicle per policy   |

Symbol Set: 2  
 Version: 1

Rate Matrix Factors

Complete

| UW Tier | Credit Tier | BI    | PD    | PIP / UMBI / UIMBI | COMP  | UMPD  | COLL  | RENTAL | AOE   |
|---------|-------------|-------|-------|--------------------|-------|-------|-------|--------|-------|
| 1       | A           | 0.347 | 0.429 | 0.314              | 0.314 | 0.870 | 0.870 | 0.870  | 0.706 |
| 1       | B           | 0.377 | 0.463 | 0.332              | 0.332 | 0.890 | 0.890 | 0.890  | 0.714 |
| 1       | C           | 0.407 | 0.521 | 0.350              | 0.350 | 0.930 | 0.930 | 0.930  | 0.724 |
| 1       | D           | 0.437 | 0.548 | 0.375              | 0.375 | 0.965 | 0.965 | 0.965  | 0.734 |
| 1       | E           | 0.468 | 0.575 | 0.393              | 0.393 | 1.003 | 1.003 | 1.003  | 0.745 |
| 1       | F           | 0.498 | 0.599 | 0.414              | 0.414 | 1.006 | 1.006 | 1.006  | 0.758 |
| 1       | G           | 0.529 | 0.620 | 0.438              | 0.438 | 1.008 | 1.008 | 1.008  | 0.772 |
| 1       | H           | 0.560 | 0.638 | 0.467              | 0.467 | 1.009 | 1.009 | 1.009  | 0.787 |
| 1       | I           | 0.590 | 0.654 | 0.500              | 0.500 | 1.009 | 1.009 | 1.009  | 0.803 |
| 1       | J           | 0.621 | 0.675 | 0.537              | 0.537 | 1.009 | 1.009 | 1.009  | 0.820 |
| 1       | K           | 0.630 | 0.693 | 0.579              | 0.579 | 1.009 | 1.009 | 1.009  | 0.839 |
| 1       | L           | 0.680 | 0.711 | 0.626              | 0.626 | 1.009 | 1.009 | 1.009  | 0.859 |
| 1       | M           | 0.710 | 0.731 | 0.677              | 0.677 | 1.009 | 1.009 | 1.009  | 0.881 |
| 1       | N           | 0.739 | 0.751 | 0.733              | 0.733 | 1.009 | 1.009 | 1.009  | 0.903 |
| 1       | O           | 0.767 | 0.772 | 0.795              | 0.795 | 1.009 | 1.009 | 1.009  | 0.928 |
| 1       | P           | 0.794 | 0.794 | 0.862              | 0.862 | 1.009 | 1.009 | 1.009  | 0.954 |
| 1       | Q           | 0.821 | 0.817 | 0.934              | 0.934 | 1.009 | 1.009 | 1.009  | 0.981 |
| 1       | R           | 0.847 | 0.841 | 1.012              | 1.012 | 1.012 | 1.012 | 1.012  | 1.035 |
| 1       | S           | 0.872 | 0.866 | 1.096              | 1.096 | 1.017 | 1.017 | 1.017  | 1.093 |
| 1       | T           | 0.896 | 0.892 | 1.185              | 1.185 | 1.021 | 1.021 | 1.021  | 1.152 |
| 1       | U           | 0.919 | 0.918 | 1.281              | 1.281 | 1.021 | 1.021 | 1.021  | 1.211 |
| 1       | V           | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZA          | 0.347 | 0.429 | 0.314              | 0.314 | 0.870 | 0.870 | 0.870  | 0.706 |
| 1       | ZB          | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZC          | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZD          | 0.896 | 0.892 | 1.185              | 1.185 | 1.021 | 1.021 | 1.021  | 1.152 |
| 1       | ZE          | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZF          | 0.872 | 0.866 | 1.096              | 1.096 | 1.017 | 1.017 | 1.017  | 1.093 |
| 1       | ZG          | 0.621 | 0.675 | 0.537              | 0.537 | 1.009 | 1.009 | 1.009  | 0.820 |
| 1       | ZH          | 0.919 | 0.918 | 1.281              | 1.281 | 1.021 | 1.021 | 1.021  | 1.211 |
| 1       | ZI          | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZJ          | 0.941 | 0.946 | 1.383              | 1.383 | 1.021 | 1.021 | 1.021  | 1.272 |
| 1       | ZK          | 0.872 | 0.866 | 1.096              | 1.096 | 1.017 | 1.017 | 1.017  | 1.093 |
| 1       | ZL          | 0.621 | 0.675 | 0.537              | 0.537 | 1.009 | 1.009 | 1.009  | 0.820 |
| 2       | A           | 0.499 | 0.640 | 0.471              | 0.471 | 0.900 | 0.900 | 0.900  | 0.820 |
| 2       | B           | 0.520 | 0.676 | 0.489              | 0.489 | 0.915 | 0.915 | 0.915  | 0.830 |
| 2       | C           | 0.538 | 0.709 | 0.517              | 0.517 | 0.930 | 0.930 | 0.930  | 0.835 |
| 2       | D           | 0.555 | 0.738 | 0.555              | 0.555 | 0.970 | 0.970 | 0.970  | 0.840 |
| 2       | E           | 0.570 | 0.761 | 0.580              | 0.580 | 1.010 | 1.010 | 1.010  | 0.845 |
| 2       | F           | 0.584 | 0.780 | 0.628              | 0.628 | 1.020 | 1.020 | 1.020  | 0.850 |
| 2       | G           | 0.597 | 0.795 | 0.680              | 0.680 | 1.030 | 1.030 | 1.030  | 0.861 |
| 2       | H           | 0.609 | 0.813 | 0.690              | 0.690 | 1.040 | 1.040 | 1.040  | 0.885 |
| 2       | I           | 0.620 | 0.827 | 0.710              | 0.710 | 1.050 | 1.050 | 1.050  | 0.918 |
| 2       | J           | 0.629 | 0.840 | 0.780              | 0.780 | 1.060 | 1.060 | 1.060  | 0.941 |
| 2       | K           | 0.637 | 0.853 | 0.865              | 0.865 | 1.070 | 1.070 | 1.070  | 0.977 |
| 2       | L           | 0.717 | 0.889 | 0.957              | 0.957 | 1.080 | 1.080 | 1.080  | 1.004 |
| 2       | M           | 0.761 | 0.911 | 1.042              | 1.042 | 1.090 | 1.090 | 1.090  | 1.032 |
| 2       | N           | 0.801 | 0.939 | 1.120              | 1.120 | 1.100 | 1.100 | 1.100  | 1.058 |
| 2       | O           | 0.839 | 0.966 | 1.192              | 1.192 | 1.110 | 1.110 | 1.110  | 1.085 |
| 2       | P           | 0.875 | 0.992 | 1.258              | 1.258 | 1.120 | 1.120 | 1.120  | 1.111 |
| 2       | Q           | 0.909 | 1.017 | 1.320              | 1.320 | 1.130 | 1.130 | 1.130  | 1.136 |
| 2       | R           | 0.941 | 1.041 | 1.378              | 1.378 | 1.140 | 1.140 | 1.140  | 1.161 |
| 2       | S           | 0.970 | 1.064 | 1.431              | 1.431 | 1.150 | 1.150 | 1.150  | 1.186 |
| 2       | T           | 0.998 | 1.085 | 1.481              | 1.481 | 1.160 | 1.160 | 1.160  | 1.210 |
| 2       | U           | 1.023 | 1.105 | 1.529              | 1.529 | 1.170 | 1.170 | 1.170  | 1.233 |
| 2       | V           | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZA          | 0.499 | 0.640 | 0.471              | 0.471 | 0.900 | 0.900 | 0.900  | 0.820 |
| 2       | ZB          | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZC          | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZD          | 0.998 | 1.085 | 1.481              | 1.481 | 1.160 | 1.160 | 1.160  | 1.210 |
| 2       | ZE          | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZF          | 0.970 | 1.064 | 1.431              | 1.431 | 1.150 | 1.150 | 1.150  | 1.186 |
| 2       | ZG          | 0.629 | 0.840 | 0.780              | 0.780 | 1.060 | 1.060 | 1.060  | 0.941 |
| 2       | ZH          | 1.023 | 1.105 | 1.529              | 1.529 | 1.170 | 1.170 | 1.170  | 1.233 |
| 2       | ZI          | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZJ          | 1.047 | 1.158 | 1.599              | 1.599 | 1.180 | 1.180 | 1.180  | 1.331 |
| 2       | ZK          | 0.970 | 1.064 | 1.431              | 1.431 | 1.150 | 1.150 | 1.150  | 1.186 |
| 2       | ZL          | 0.629 | 0.840 | 0.780              | 0.780 | 1.060 | 1.060 | 1.060  | 0.941 |

| UW Tier | Credit Tier | BI    | PD    | PIP / UMBI / UIMBI | COMP  | UMPD  | COLL  | RENTAL | AOE   |
|---------|-------------|-------|-------|--------------------|-------|-------|-------|--------|-------|
| 3       | A           | 0.469 | 0.437 | 0.415              | 0.415 | 0.884 | 0.884 | 0.884  | 0.753 |
| 3       | B           | 0.503 | 0.471 | 0.434              | 0.434 | 0.911 | 0.911 | 0.911  | 0.761 |
| 3       | C           | 0.537 | 0.529 | 0.454              | 0.454 | 0.948 | 0.948 | 0.948  | 0.770 |
| 3       | D           | 0.571 | 0.558 | 0.483              | 0.483 | 0.977 | 0.977 | 0.977  | 0.780 |
| 3       | E           | 0.605 | 0.587 | 0.504              | 0.504 | 1.025 | 1.025 | 1.025  | 0.791 |
| 3       | F           | 0.639 | 0.614 | 0.526              | 0.526 | 1.037 | 1.037 | 1.037  | 0.803 |
| 3       | G           | 0.673 | 0.639 | 0.553              | 0.553 | 1.046 | 1.046 | 1.046  | 0.817 |
| 3       | H           | 0.706 | 0.663 | 0.585              | 0.585 | 1.053 | 1.053 | 1.053  | 0.832 |
| 3       | I           | 0.739 | 0.686 | 0.622              | 0.622 | 1.054 | 1.054 | 1.054  | 0.848 |
| 3       | J           | 0.771 | 0.714 | 0.664              | 0.664 | 1.060 | 1.060 | 1.060  | 0.865 |
| 3       | K           | 0.803 | 0.741 | 0.711              | 0.711 | 1.060 | 1.060 | 1.060  | 0.884 |
| 3       | L           | 0.835 | 0.769 | 0.763              | 0.763 | 1.063 | 1.063 | 1.063  | 0.904 |
| 3       | M           | 0.865 | 0.800 | 0.821              | 0.821 | 1.065 | 1.065 | 1.065  | 0.926 |
| 3       | N           | 0.895 | 0.832 | 0.883              | 0.883 | 1.068 | 1.068 | 1.068  | 0.949 |
| 3       | O           | 0.924 | 0.867 | 0.952              | 0.952 | 1.070 | 1.070 | 1.070  | 0.974 |
| 3       | P           | 0.951 | 0.904 | 1.026              | 1.026 | 1.073 | 1.073 | 1.073  | 1.000 |
| 3       | Q           | 0.978 | 0.943 | 1.105              | 1.105 | 1.085 | 1.085 | 1.085  | 1.027 |
| 3       | R           | 1.004 | 0.984 | 1.191              | 1.191 | 1.089 | 1.089 | 1.089  | 1.083 |
| 3       | S           | 1.014 | 1.027 | 1.282              | 1.282 | 1.094 | 1.094 | 1.094  | 1.143 |
| 3       | T           | 1.019 | 1.073 | 1.379              | 1.379 | 1.099 | 1.099 | 1.099  | 1.203 |
| 3       | U           | 1.024 | 1.121 | 1.482              | 1.482 | 1.099 | 1.099 | 1.099  | 1.264 |
| 3       | V           | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZA          | 0.469 | 0.437 | 0.415              | 0.415 | 0.884 | 0.884 | 0.884  | 0.753 |
| 3       | ZB          | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZC          | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZD          | 1.019 | 1.073 | 1.379              | 1.379 | 1.099 | 1.099 | 1.099  | 1.203 |
| 3       | ZE          | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZF          | 1.014 | 1.027 | 1.282              | 1.282 | 1.094 | 1.094 | 1.094  | 1.143 |
| 3       | ZG          | 0.771 | 0.714 | 0.664              | 0.664 | 1.060 | 1.060 | 1.060  | 0.865 |
| 3       | ZH          | 1.024 | 1.121 | 1.482              | 1.482 | 1.099 | 1.099 | 1.099  | 1.264 |
| 3       | ZI          | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZJ          | 1.029 | 1.171 | 1.591              | 1.591 | 1.099 | 1.099 | 1.099  | 1.326 |
| 3       | ZK          | 1.014 | 1.027 | 1.282              | 1.282 | 1.094 | 1.094 | 1.094  | 1.143 |
| 3       | ZL          | 0.771 | 0.714 | 0.664              | 0.664 | 1.060 | 1.060 | 1.060  | 0.865 |
| 4       | A           | 0.620 | 0.655 | 0.525              | 0.525 | 0.930 | 0.930 | 0.930  | 0.845 |
| 4       | B           | 0.648 | 0.691 | 0.542              | 0.542 | 0.945 | 0.945 | 0.945  | 0.855 |
| 4       | C           | 0.672 | 0.745 | 0.569              | 0.569 | 0.960 | 0.960 | 0.960  | 0.862 |
| 4       | D           | 0.694 | 0.780 | 0.606              | 0.606 | 0.980 | 0.980 | 0.980  | 0.871 |
| 4       | E           | 0.714 | 0.813 | 0.630              | 0.630 | 1.030 | 1.030 | 1.030  | 0.880 |
| 4       | F           | 0.734 | 0.839 | 0.654              | 0.654 | 1.040 | 1.040 | 1.040  | 0.890 |
| 4       | G           | 0.751 | 0.861 | 0.690              | 0.690 | 1.050 | 1.050 | 1.050  | 0.903 |
| 4       | H           | 0.768 | 0.882 | 0.713              | 0.713 | 1.060 | 1.060 | 1.060  | 0.924 |
| 4       | I           | 0.782 | 0.898 | 0.730              | 0.730 | 1.070 | 1.070 | 1.070  | 0.949 |
| 4       | J           | 0.796 | 0.915 | 0.800              | 0.800 | 1.080 | 1.080 | 1.080  | 0.971 |
| 4       | K           | 0.807 | 0.930 | 0.878              | 0.878 | 1.090 | 1.090 | 1.090  | 0.999 |
| 4       | L           | 0.846 | 0.956 | 0.965              | 0.965 | 1.100 | 1.100 | 1.100  | 1.024 |
| 4       | M           | 0.883 | 0.975 | 1.048              | 1.048 | 1.110 | 1.110 | 1.110  | 1.049 |
| 4       | N           | 0.917 | 0.996 | 1.128              | 1.128 | 1.120 | 1.120 | 1.120  | 1.074 |
| 4       | O           | 0.949 | 1.017 | 1.205              | 1.205 | 1.130 | 1.130 | 1.130  | 1.100 |
| 4       | P           | 0.980 | 1.037 | 1.279              | 1.279 | 1.140 | 1.140 | 1.140  | 1.126 |
| 4       | Q           | 1.008 | 1.056 | 1.350              | 1.350 | 1.150 | 1.150 | 1.150  | 1.152 |
| 4       | R           | 1.034 | 1.074 | 1.418              | 1.418 | 1.160 | 1.160 | 1.160  | 1.191 |
| 4       | S           | 1.044 | 1.091 | 1.484              | 1.484 | 1.170 | 1.170 | 1.170  | 1.230 |
| 4       | T           | 1.049 | 1.108 | 1.548              | 1.548 | 1.180 | 1.180 | 1.180  | 1.268 |
| 4       | U           | 1.054 | 1.123 | 1.609              | 1.609 | 1.190 | 1.190 | 1.190  | 1.305 |
| 4       | V           | 1.059 | 1.176 | 1.705              | 1.705 | 1.200 | 1.200 | 1.200  | 1.378 |
| 4       | ZA          | 0.620 | 0.655 | 0.525              | 0.525 | 0.930 | 0.930 | 0.930  | 0.845 |
| 4       | ZB          | 1.059 | 1.176 | 1.705              | 1.705 | 1.200 | 1.200 | 1.200  | 1.378 |
| 4       | ZC          | 1.059 | 1.176 | 1.705              | 1.705 | 1.200 | 1.200 | 1.200  | 1.378 |
| 4       | ZD          | 1.049 | 1.108 | 1.548              | 1.548 | 1.180 | 1.180 | 1.180  | 1.268 |
| 4       | ZE          | 1.059 | 1.176 | 1.705              | 1.705 | 1.180 | 1.200 | 1.200  | 1.378 |
| 4       | ZF          | 1.044 | 1.091 | 1.484              | 1.484 | 1.170 | 1.170 | 1.170  | 1.230 |
| 4       | ZG          | 0.796 | 0.915 | 0.800              | 0.800 | 1.080 | 1.080 | 1.080  | 0.971 |
| 4       | ZH          | 1.054 | 1.123 | 1.609              | 1.609 | 1.190 | 1.190 | 1.190  | 1.305 |
| 4       | ZI          | 1.059 | 1.176 | 1.705              | 1.705 | 1.200 | 1.200 | 1.200  | 1.378 |
| 4       | ZJ          | 1.059 | 1.176 | 1.705              | 1.705 | 1.180 | 1.200 | 1.200  | 1.378 |
| 4       | ZK          | 1.044 | 1.091 | 1.484              | 1.484 | 1.170 | 1.170 | 1.170  | 1.230 |
| 4       | ZL          | 0.796 | 0.915 | 0.800              | 0.800 | 1.080 | 1.080 | 1.080  | 0.971 |

| UW Tier | Credit Tier | BI    | PD    | PIP / UMBI / UIMBI | COMP  | UMPD  | COLL  | RENTAL | AOE   |
|---------|-------------|-------|-------|--------------------|-------|-------|-------|--------|-------|
| 5       | A           | 0.620 | 0.628 | 0.515              | 0.515 | 0.897 | 0.897 | 0.897  | 0.800 |
| 5       | B           | 0.662 | 0.683 | 0.537              | 0.537 | 0.933 | 0.933 | 0.933  | 0.807 |
| 5       | C           | 0.701 | 0.771 | 0.559              | 0.559 | 0.966 | 0.966 | 0.966  | 0.816 |
| 5       | D           | 0.738 | 0.814 | 0.592              | 0.592 | 0.989 | 0.989 | 0.989  | 0.825 |
| 5       | E           | 0.775 | 0.855 | 0.614              | 0.614 | 1.047 | 1.047 | 1.047  | 0.836 |
| 5       | F           | 0.812 | 0.889 | 0.638              | 0.638 | 1.067 | 1.067 | 1.067  | 0.848 |
| 5       | G           | 0.848 | 0.917 | 0.668              | 0.668 | 1.084 | 1.084 | 1.084  | 0.862 |
| 5       | H           | 0.880 | 0.939 | 0.703              | 0.703 | 1.096 | 1.096 | 1.096  | 0.877 |
| 5       | I           | 0.926 | 0.957 | 0.744              | 0.744 | 1.100 | 1.100 | 1.100  | 0.893 |
| 5       | J           | 0.944 | 0.980 | 0.791              | 0.791 | 1.110 | 1.110 | 1.110  | 0.910 |
| 5       | K           | 0.961 | 0.996 | 0.843              | 0.843 | 1.111 | 1.111 | 1.111  | 0.929 |
| 5       | L           | 0.976 | 1.012 | 0.901              | 0.901 | 1.116 | 1.116 | 1.116  | 0.950 |
| 5       | M           | 0.990 | 1.027 | 0.964              | 0.964 | 1.121 | 1.121 | 1.121  | 0.972 |
| 5       | N           | 1.002 | 1.042 | 1.033              | 1.033 | 1.126 | 1.126 | 1.126  | 0.995 |
| 5       | O           | 1.013 | 1.056 | 1.108              | 1.108 | 1.131 | 1.131 | 1.131  | 1.020 |
| 5       | P           | 1.022 | 1.070 | 1.189              | 1.189 | 1.136 | 1.136 | 1.136  | 1.046 |
| 5       | Q           | 1.030 | 1.083 | 1.276              | 1.276 | 1.141 | 1.141 | 1.141  | 1.074 |
| 5       | R           | 1.036 | 1.095 | 1.369              | 1.369 | 1.146 | 1.146 | 1.146  | 1.131 |
| 5       | S           | 1.041 | 1.106 | 1.468              | 1.468 | 1.151 | 1.151 | 1.151  | 1.192 |
| 5       | T           | 1.044 | 1.117 | 1.572              | 1.572 | 1.156 | 1.156 | 1.156  | 1.254 |
| 5       | U           | 1.046 | 1.128 | 1.683              | 1.683 | 1.156 | 1.156 | 1.156  | 1.317 |
| 5       | V           | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZA          | 0.620 | 0.628 | 0.515              | 0.515 | 0.897 | 0.897 | 0.897  | 0.800 |
| 5       | ZB          | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZC          | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZD          | 1.044 | 1.117 | 1.572              | 1.572 | 1.156 | 1.156 | 1.156  | 1.254 |
| 5       | ZE          | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZF          | 1.041 | 1.106 | 1.468              | 1.468 | 1.151 | 1.151 | 1.151  | 1.192 |
| 5       | ZG          | 0.944 | 0.980 | 0.791              | 0.791 | 1.110 | 1.110 | 1.110  | 0.910 |
| 5       | ZH          | 1.046 | 1.128 | 1.683              | 1.683 | 1.156 | 1.156 | 1.156  | 1.317 |
| 5       | ZI          | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZJ          | 1.046 | 1.180 | 1.800              | 1.800 | 1.156 | 1.156 | 1.156  | 1.380 |
| 5       | ZK          | 1.041 | 1.106 | 1.468              | 1.468 | 1.151 | 1.151 | 1.151  | 1.192 |
| 5       | ZL          | 0.944 | 0.980 | 0.791              | 0.791 | 1.110 | 1.110 | 1.110  | 0.910 |
| 6       | A           | 0.640 | 0.670 | 0.580              | 0.580 | 0.950 | 0.950 | 0.950  | 0.870 |
| 6       | B           | 0.682 | 0.707 | 0.594              | 0.594 | 0.965 | 0.965 | 0.965  | 0.879 |
| 6       | C           | 0.721 | 0.780 | 0.620              | 0.620 | 0.980 | 0.980 | 0.980  | 0.890 |
| 6       | D           | 0.758 | 0.823 | 0.658              | 0.658 | 0.995 | 0.995 | 0.995  | 0.901 |
| 6       | E           | 0.795 | 0.864 | 0.679              | 0.679 | 1.050 | 1.050 | 1.050  | 0.915 |
| 6       | F           | 0.832 | 0.899 | 0.680              | 0.680 | 1.075 | 1.075 | 1.075  | 0.929 |
| 6       | G           | 0.868 | 0.927 | 0.700              | 0.700 | 1.085 | 1.085 | 1.085  | 0.945 |
| 6       | H           | 0.900 | 0.950 | 0.735              | 0.735 | 1.098 | 1.098 | 1.098  | 0.962 |
| 6       | I           | 0.951 | 0.968 | 0.750              | 0.750 | 1.103 | 1.103 | 1.103  | 0.981 |
| 6       | J           | 1.003 | 0.991 | 0.820              | 0.820 | 1.108 | 1.108 | 1.108  | 1.000 |
| 6       | K           | 1.037 | 1.008 | 0.890              | 0.890 | 1.127 | 1.127 | 1.127  | 1.021 |
| 6       | L           | 1.055 | 1.024 | 0.972              | 0.972 | 1.144 | 1.144 | 1.144  | 1.043 |
| 6       | M           | 1.071 | 1.039 | 1.054              | 1.054 | 1.160 | 1.160 | 1.160  | 1.066 |
| 6       | N           | 1.085 | 1.054 | 1.137              | 1.137 | 1.174 | 1.174 | 1.174  | 1.090 |
| 6       | O           | 1.098 | 1.068 | 1.218              | 1.218 | 1.186 | 1.186 | 1.186  | 1.115 |
| 6       | P           | 1.109 | 1.082 | 1.299              | 1.299 | 1.197 | 1.197 | 1.197  | 1.141 |
| 6       | Q           | 1.119 | 1.095 | 1.380              | 1.380 | 1.205 | 1.205 | 1.205  | 1.167 |
| 6       | R           | 1.127 | 1.107 | 1.459              | 1.459 | 1.211 | 1.211 | 1.211  | 1.221 |
| 6       | S           | 1.133 | 1.119 | 1.537              | 1.537 | 1.215 | 1.215 | 1.215  | 1.275 |
| 6       | T           | 1.138 | 1.130 | 1.614              | 1.614 | 1.216 | 1.216 | 1.216  | 1.327 |
| 6       | U           | 1.141 | 1.140 | 1.690              | 1.690 | 1.216 | 1.216 | 1.216  | 1.377 |
| 6       | V           | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZA          | 0.640 | 0.670 | 0.580              | 0.580 | 0.950 | 0.950 | 0.950  | 0.870 |
| 6       | ZB          | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZC          | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZD          | 1.138 | 1.130 | 1.614              | 1.614 | 1.216 | 1.216 | 1.216  | 1.327 |
| 6       | ZE          | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZF          | 1.133 | 1.119 | 1.537              | 1.537 | 1.215 | 1.215 | 1.215  | 1.275 |
| 6       | ZG          | 1.003 | 0.991 | 0.820              | 0.820 | 1.108 | 1.108 | 1.108  | 1.000 |
| 6       | ZH          | 1.141 | 1.140 | 1.690              | 1.690 | 1.216 | 1.216 | 1.216  | 1.377 |
| 6       | ZI          | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZJ          | 1.143 | 1.194 | 1.810              | 1.810 | 1.216 | 1.216 | 1.216  | 1.425 |
| 6       | ZK          | 1.133 | 1.119 | 1.537              | 1.537 | 1.215 | 1.215 | 1.215  | 1.275 |
| 6       | ZL          | 1.003 | 0.991 | 0.820              | 0.820 | 1.108 | 1.108 | 1.108  | 1.000 |

| UW Tier | Credit Tier | BI    | PD    | PIP / UMBI / UIMBI | COMP  | UMPD  | COLL  | RENTAL | AOE   |
|---------|-------------|-------|-------|--------------------|-------|-------|-------|--------|-------|
| 7       | A           | 0.658 | 0.693 | 0.600              | 0.600 | 1.000 | 1.000 | 1.000  | 0.922 |
| 7       | B           | 0.700 | 0.755 | 0.620              | 0.620 | 1.007 | 1.007 | 1.007  | 0.923 |
| 7       | C           | 0.739 | 0.795 | 0.640              | 0.640 | 1.027 | 1.027 | 1.027  | 0.928 |
| 7       | D           | 0.776 | 0.830 | 0.660              | 0.660 | 1.045 | 1.045 | 1.045  | 0.928 |
| 7       | E           | 0.813 | 0.874 | 0.680              | 0.680 | 1.063 | 1.063 | 1.063  | 0.939 |
| 7       | F           | 0.850 | 0.905 | 0.700              | 0.700 | 1.079 | 1.079 | 1.079  | 0.945 |
| 7       | G           | 0.886 | 0.947 | 0.720              | 0.720 | 1.094 | 1.094 | 1.094  | 0.955 |
| 7       | H           | 0.918 | 0.988 | 0.740              | 0.740 | 1.101 | 1.101 | 1.101  | 0.989 |
| 7       | I           | 0.969 | 1.047 | 0.773              | 0.773 | 1.108 | 1.108 | 1.108  | 1.027 |
| 7       | J           | 1.021 | 1.073 | 0.835              | 0.835 | 1.113 | 1.113 | 1.113  | 1.065 |
| 7       | K           | 1.074 | 1.108 | 0.903              | 0.903 | 1.132 | 1.132 | 1.132  | 1.103 |
| 7       | L           | 1.128 | 1.154 | 0.978              | 0.978 | 1.149 | 1.149 | 1.149  | 1.141 |
| 7       | M           | 1.184 | 1.183 | 1.058              | 1.058 | 1.165 | 1.165 | 1.165  | 1.179 |
| 7       | N           | 1.241 | 1.220 | 1.145              | 1.145 | 1.179 | 1.179 | 1.179  | 1.217 |
| 7       | O           | 1.299 | 1.255 | 1.239              | 1.239 | 1.191 | 1.191 | 1.191  | 1.255 |
| 7       | P           | 1.358 | 1.289 | 1.339              | 1.339 | 1.202 | 1.202 | 1.202  | 1.293 |
| 7       | Q           | 1.419 | 1.321 | 1.446              | 1.446 | 1.210 | 1.210 | 1.210  | 1.331 |
| 7       | R           | 1.481 | 1.352 | 1.561              | 1.561 | 1.216 | 1.216 | 1.216  | 1.369 |
| 7       | S           | 1.545 | 1.382 | 1.683              | 1.683 | 1.220 | 1.220 | 1.220  | 1.407 |
| 7       | T           | 1.610 | 1.410 | 1.813              | 1.813 | 1.221 | 1.221 | 1.221  | 1.445 |
| 7       | U           | 1.676 | 1.436 | 1.951              | 1.951 | 1.221 | 1.221 | 1.221  | 1.483 |
| 7       | V           | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZA          | 0.658 | 0.693 | 0.600              | 0.600 | 1.000 | 1.000 | 1.000  | 0.922 |
| 7       | ZB          | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZC          | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZD          | 1.610 | 1.410 | 1.813              | 1.813 | 1.221 | 1.221 | 1.221  | 1.445 |
| 7       | ZE          | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZF          | 1.545 | 1.382 | 1.683              | 1.683 | 1.220 | 1.220 | 1.220  | 1.407 |
| 7       | ZG          | 1.021 | 1.073 | 0.835              | 0.835 | 1.113 | 1.113 | 1.113  | 1.065 |
| 7       | ZH          | 1.676 | 1.436 | 1.951              | 1.951 | 1.221 | 1.221 | 1.221  | 1.483 |
| 7       | ZI          | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZJ          | 1.743 | 1.504 | 2.097              | 2.097 | 1.221 | 1.221 | 1.221  | 1.716 |
| 7       | ZK          | 1.545 | 1.382 | 1.683              | 1.683 | 1.220 | 1.220 | 1.220  | 1.407 |
| 7       | ZL          | 1.021 | 1.073 | 0.835              | 0.835 | 1.113 | 1.113 | 1.113  | 1.065 |

SERFF Tracking Number: BRWS-125340299 State: Arkansas  
Filing Company: Bristol West Insurance Company State Tracking Number: #? \$?  
Company Tracking Number: AR 1212  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Select 2.0  
Project Name/Number: /

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty 10/29/2007

**Comments:**

**Attachment:**

AR PC TD 1.pdf

**Review Status:**  
**Satisfied -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp 12/13/2007

**Comments:**

**Attachment:**

AR PC TD 1.doc

**Review Status:**  
**Satisfied -Name:** NAIC loss cost data entry document 10/29/2007

**Comments:**

**Attachment:**

loss\_cost\_data\_entry.pdf

**Review Status:**  
**Satisfied -Name:** FORM A-1 12/03/2007

**Comments:**

**Attachment:**

FORM A-1 AR Ins Dept Private Passenger Auto Abstract.pdf

**Review Status:**  
**Satisfied -Name:** APCS 12/13/2007

**Comments:**

**Attachment:**

PPA Survey form APCS.xls

## Property & Casualty Transmittal Document

|   |   |
|---|---|
| <b>1. Reserved for Insurance Dept. Use Only</b> | <b>2. Insurance Department Use only</b> |
|   | a. Date the filing is received:         |
|   | b. Analyst:                             |
|   | c. Disposition:                         |
|   | d. Date of disposition of the filing:   |
|   | e. Effective date of filing:            |
|   | f. State Filing #:                      |
|   | g. SERFF Filing #:                      |

|                              |                     |
|------------------------------|---------------------|
| <b>3. Group Name</b>         | <b>Group NAIC #</b> |
| Bristol West Insurance Group | 814                 |

| 4. Company Name(s)             | Domicile | NAIC # | FEIN #     |
|--------------------------------|----------|--------|------------|
| Bristol West Insurance Company | Ohio     | 19658  | 38-1865162 |
|                                |          |        |            |
|                                |          |        |            |
|                                |          |        |            |
|                                |          |        |            |

|                                   |        |
|-----------------------------------|--------|
| <b>5. Company Tracking Number</b> | AR0807 |
|-----------------------------------|--------|

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

| 6.        | Name and address  | Title           | Telephone #s | FAX #        | e-mail                       |
|-----------|---|-----------------|--------------|--------------|------------------------------|
|           | Eric Schauer  | Product Manager | 216-446-4502 | 216-674-7116 | Eric.Schauer@BristolWest.com |
|           | Rockside Center III<br>5990 West Creek Road<br>Indendence, Ohio 44113 |                 |              |              |                              |
| <b>7.</b> | Signature of authorized filer   |                 |              |              |                              |
| <b>8.</b> | Please print name of authorized filer                                 |                 | Eric Schauer |              |                              |

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

|   |  |
|---|--|
| <b>9. Type of Insurance (TOI)</b>   | 19.1-21.1 1000 Private Passenger Auto  |
| <b>10. Sub-Type of Insurance (Sub-TOI)</b>  | 19.1002/21 PPA Liability and Physical Damage   |
| <b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b> |  |
| <b>12. Company Program Title (Marketing title)</b>  | Private Passenger Auto   |
| <b>13. Filing Type</b>  | <input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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) |
| <b>14. Effective Date(s) Requested</b>  | New: 12/12/2007      Renewal: 1/12/2008  |
| <b>15. Reference Filing?</b>  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |
| <b>16. Reference Organization (if applicable)</b>   |  |
| <b>17. Reference Organization # &amp; Title</b>   |  |
| <b>18. Company's Date of Filing</b>   | 12/4/ 2007   |
| <b>19. Status of filing in domicile</b>   | <input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved  |

**Property & Casualty Transmittal Document—**

|            |  |               |
|------------|--|---------------|
| <b>20.</b> | <b>This filing transmittal is part of Company Tracking #</b> | <b>AR1207</b> |
|------------|--|---------------|

|            |   |
|------------|---|
| <b>21.</b> | <b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text] |
|------------|---|

This filing lowers our BI and Collision base rate. Our experience is thin and our changes are based on competitive analysis.

|                                       | EP     | % chg  |
|---------------------------------------|--------|--------|
| Bodily Injury                         | 10,941 | -6.0%  |
| Property Damage                       | 8,366  | 0.0%   |
| Personal Injury                       | 309    | 0.0%   |
| Uninsured Motorists (Bodily Injury)   | 555    | 0.0%   |
| Uninsured Motorists (Property Damage) | 1,719  | 0.0%   |
| Medical Payments                      |        |        |
|                                       |        |        |
| Collision                             | 6,700  | -33.0% |
| Comprehensive                         | 2,027  | 0.0%   |
|                                       |        |        |
| Liability                             | 21,890 | -3.0%  |
| Physical Damage                       | 8,727  | -25.3% |
|                                       |        |        |
| All Coverages                         | 30,617 | -9.4%  |

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

**Check #:**  
**Amount: \$100.00**

**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.)**

**FORM FILING SCHEDULE**

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

|           |   |                                    |  |  |   |
|-----------|---|------------------------------------|--|--|---|
| <b>1.</b> | <b>This filing transmittal is part of Company Tracking #</b>  |                                    | <b>AR1207</b>  |  |   |
| <b>2.</b> | <b>This filing corresponds to rate/rule filing number</b><br>(Company tracking number of rate/rule filing, if applicable) |                                    |  |  |   |
| <b>3.</b> | <b>Form Name /Description/Synopsis</b>  | <b>Form # Include edition date</b> | <b>Replacement Or withdrawn?</b>   | <b>If replacement, give form # it replaces</b> | <b>Previous state filing number, if required by state</b> |
| 01        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 02        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 03        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 04        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 05        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 06        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 07        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 08        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 09        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 10        |   |                                    | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |

## 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.)

|           |  |               |
|-----------|--|---------------|
| <b>1.</b> | <b>This filing transmittal is part of Company Tracking #</b> | <b>AR0807</b> |
|-----------|--|---------------|

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

Rate Increase
  Rate Decrease
 Rate Neutral (0%)

|           |   |  |
|-----------|---|--|
| <b>3.</b> | <b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc)</b> |  |
|-----------|---|--|

|            |                               |
|------------|-------------------------------|
| <b>4a.</b> | <b>Rate Change by Company</b> |
|------------|-------------------------------|

| 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 |
|--------------|--|-----------------------|---|--|----------------------------------|---------------------------------|---------------------------------|
| Bristol West | -2.9%  | -9.4%                 | -53,956                                 | 996  | 577,842                          |                                 |                                 |
|              |  |                       |   |  |                                  |                                 |                                 |

|            |  |
|------------|--|
| <b>4b.</b> | <b>Rate Change by Company (As Accepted) for State Use Only</b> |
|------------|--|

| 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 |
|--------------|--|-----------------------|---|--|----------------------------------|---------------------------------|---------------------------------|
|              |  |                       |   |  |                                  |                                 |                                 |
|              |  |                       |   |  |                                  |                                 |                                 |

|           |  |
|-----------|--|
| <b>5.</b> | <b>Overall Rate Information (Complete for Multiple Company Filings only)</b> |
|-----------|--|

|    |   | 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        |             |           |

|           |  |  |
|-----------|--|--|
| <b>6.</b> | Overall percentage of last rate revision |  |
|-----------|--|--|

|           |                                      |  |
|-----------|--------------------------------------|--|
| <b>7.</b> | Effective Date of last rate revision |  |
|-----------|--------------------------------------|--|

|           |  |  |
|-----------|--|--|
| <b>8.</b> | Filing method of Last Filing (Prior Approval, File & Use, Flex Band, etc.) |  |
|-----------|--|--|

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

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # **AR1207**

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

|   |                              |
|---|------------------------------|
| Company Name<br><b>Bristol West Insurance Company</b> | Company NAIC Number<br>19658 |
|---|------------------------------|

|   |  |
|---|--|
| Product Coding Matrix Line of Business (i.e., Type of Insurance)<br><b>19.0 Personal Auto</b> | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)<br><b>19.0001 Private Passenger Auto (PPA)</b> |
|---|--|

5.

| (A)<br>COVERAGE<br>(See Instructions) | (B)<br>Indicated<br>% Rate<br>Level Change | (C)<br>Requested<br>% Rate<br>Level Change | FOR LOSS COSTS ONLY           |  |  |   |
|---------------------------------------|--|--|-------------------------------|--|--|---|
|                                       |  |  | (D)<br>Expected<br>Loss Ratio | (E)<br>Loss Cost<br>Modification<br>Factor | (F)<br>Selected<br>Loss Cost<br>Multiplier | (G)<br>Expense<br>Constant<br>(If Applicable) |
| Bodily Injury                         | -5.3%                                      | <b>-6.0%</b>                               |                               |  |  |   |
| Property Damage                       | -2.5%                                      | <b>0.0%</b>                                |                               |  |  |   |
| Personal Injury                       | -2.2%                                      | <b>0.0%</b>                                |                               |  |  |   |
| Collision                             | -6.7%                                      | <b>-33.0%</b>                              |                               |  |  |   |
| Comprehensive                         | 3.4%                                       | <b>0.0%</b>                                |                               |  |  |   |
| <b>TOTAL OVERALL<br/>EFFECT</b>       | <b>-2.9</b>                                | <b>-9.4%</b>                               |                               |  |  |   |

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 |
|-------------|--------------|--------------|-----------------|----------------------------|-----------------------|------------------|------------------------|
| <b>2007</b> |              | <b>-9.4%</b> | <b>12/12/07</b> | 30,617                     | <b>8,159</b>          | <b>26.6%</b>     | <b>60.3%</b>           |
|             |              |              |                 |                            |                       |                  |                        |
|             |              |              |                 |                            |                       |                  |                        |
|             |              |              |                 |                            |                       |                  |                        |
|             |              |              |                 |                            |                       |                  |                        |

7.

| Expense Constants                      | Selected Provisions |
|--|---------------------|
| A. Total Production Expense            | 6.70%               |
| B. General Expense                     | 15.37%              |
| C. Taxes, License & Fees               | 2.50%               |
| D. Underwriting Profit & Contingencies | 7.00%               |
| E. Other (explain)                     |                     |
| <b>F. TOTAL</b>                        | <b>31.57%</b>       |

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)  
 9. \_\_\_\_\_ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_  
 10. \_\_\_\_\_ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):   9.4%

**ARKANSAS INSURANCE DEPARTMENT  
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT**

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

Company Name Bristol West Insurance Company  
 NAIC # (including group #) Group No 814 Company No. 19658

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

If yes, list the areas: Not Applicable

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

|  |       |   |
|--|-------|---|
| a. Driver over 55  | 5     | % |
| b. Good Student Discount   | 5     | % |
| c. Multi-car Discount  | 12-31 | % |
| d. Accident Free Discount*                                       | 0     | % |
| Please Specify Qualification for Discount: <u>Not Applicable</u> |       |   |
| e. Anti-Theft Discount   | 0     | % |
| f. Other (specify)   |       |   |
| Homeowners   | 1-14  | % |
| Paid-in-Full   | 4-12  | % |
| Advance Quote  | 5     | % |
| Distant Student  | 10    | % |
| Minor Child  | 25    | % |
| EFT Checking/Savings   | 5     | % |
| EFT Credit Card  | 3     | % |
| Email  | 1     | % |
| Prior Carrier  | 5     | % |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? **Paper Bill: \$7; EFT: \$3**

7. Does your company utilize a tiered rating plan?  Yes  No

If so, list the programs and percentage difference and current volume for each plan:

**Please see rate filing.**

| Program | Percentage Difference | Volume |
|---------|-----------------------|--------|
|---------|-----------------------|--------|

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

*Eric Schauer*

Signature

Eric Schauer

Printed Name

Product Manager

Title

216-446-4502

Telephone Number

Eric.Schauer@bristolwest.com

Email address

*SERFF Tracking Number:* BRWS-125340299      *State:* Arkansas  
*Filing Company:* Bristol West Insurance Company      *State Tracking Number:* #? \$?  
*Company Tracking Number:* AR 1212  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Select 2.0  
*Project Name/Number:* /

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

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

|                 |  |
|-----------------|--|
| NAIC Number:    | 19658  |
| Company Name:   | Bristol West Insurance Group   |
| Contact Person: | Raj Chavada  |
| Telephone No.:  | 216-674-7053   |
| Email Address:  | <a href="mailto:raj.chavada@bristolwest.com">raj.chavada@bristolwest.com</a> |
| Effective Date: | 12/12/2007   |

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904  
501-371-2800  
**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

|                                    |      |   |
|------------------------------------|------|---|
| PASSIVE RESTRAINT/AIRBAG           | 0    | % |
| AUTO/HOMEOWNERS                    | 1-14 | % |
| GOOD STUDENT                       | 5    | % |
| ANTI-THEFT DEVICE                  | 0    | % |
| Over 55 Defensive Driver Discount  | 5    | % |
| \$250/\$500 Deductible Comp./Coll. | 3    | % |

| Vehicle                                  | Coverages   | Gender | Age | Fayetteville   |                   |                   |                   | Trumann   |         |                   |                   | Little Rock |         |                   |                   | Lake Village |         |                   |                   | Pine Bluff |         |                   |                   |
|--|---|--------|-----|--|-------------------|-------------------|-------------------|-----------|---------|-------------------|-------------------|-------------|---------|-------------------|-------------------|--------------|---------|-------------------|-------------------|------------|---------|-------------------|-------------------|
|  |   |        |     | Female 18  | Male 18           | Male or Female 40 | Male or Female 66 | Female 18 | Male 18 | Male or Female 40 | Male or Female 66 | Female 18   | Male 18 | Male or Female 40 | Male or Female 66 | Female 18    | Male 18 | Male or Female 40 | Male or Female 66 | Female 18  | Male 18 | Male or Female 40 | Male or Female 66 |
|  |   |        |     | 1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB | Minimum Liability |                   |                   | \$658     | \$724   | \$237             | \$235             | \$683       | \$751   | \$245             | \$241             | \$940        | \$1,024 | \$321             | \$317             | \$614      | \$681   | \$227             | \$225             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$1,436  | \$1,834           | \$608             | \$593             | \$1,472   | \$1,905 | \$690             | \$636             | \$1,717     | \$2,155 | \$744             | \$699             | \$1,576      | \$2,083 | \$757             | \$701             | \$1,563    | \$1,990 | \$708             | \$659             |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$1,438  | \$1,819           | \$602             | \$586             | \$1,703   | \$2,164 | \$764             | \$709             | \$2,053     | \$2,524 | \$849             | \$801             | \$1,783      | \$2,321 | \$801             | \$763             | \$1,845    | \$2,302 | \$782             | \$746             |
| 2003 Ford Explorer "XLT" 2WD, 4 door     | Minimum Liability                                     |        |     | \$885  | \$983             | \$303             | \$302             | \$931     | \$1,027 | \$316             | \$313             | \$1,296     | \$1,420 | \$423             | \$420             | \$823        | \$922   | \$287             | \$287             | \$1,065    | \$1,169 | \$356             | \$354             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$1,773  | \$2,236           | \$689             | \$694             | \$1,734   | \$2,175 | \$705             | \$685             | \$2,108     | \$2,577 | \$807             | \$792             | \$1,818      | \$2,343 | \$762             | \$746             | \$1,871    | \$2,319 | \$741             | \$725             |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$1,165  | \$1,297           | \$391             | \$389             | \$1,261   | \$1,398 | \$420             | \$416             | \$1,778     | \$1,952 | \$570             | \$564             | \$1,115      | \$1,253 | \$381             | \$380             | \$1,467    | \$1,613 | \$482             | \$475             |
| 2003 Honda Odyssey "EX"                  | Minimum Liability                                     |        |     | \$801  | \$886             | \$285             | \$281             | \$826     | \$909   | \$290             | \$286             | \$1,137     | \$1,240 | \$382             | \$379             | \$744        | \$831   | \$268             | \$268             | \$944      | \$1,030 | \$327             | \$323             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$1,714  | \$2,176           | \$687             | \$686             | \$1,664   | \$2,113 | \$707             | \$680             | \$1,982     | \$2,448 | \$790             | \$771             | \$1,782      | \$2,317 | \$774             | \$751             | \$1,784    | \$2,233 | \$737             | \$715             |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$1,949  | \$2,440           | \$762             | \$761             | \$1,939   | \$2,421 | \$794             | \$768             | \$2,374     | \$2,879 | \$913             | \$891             | \$2,030      | \$2,599 | \$855             | \$832             | \$2,115    | \$2,600 | \$843             | \$819             |
| 2005 Toyota Camry LE 3.0L 4 door Sedan   | Minimum Liability                                     |        |     | \$984  | \$1,099           | \$346             | \$344             | \$1,015   | \$1,130 | \$354             | \$353             | \$1,388     | \$1,524 | \$467             | \$463             | \$934        | \$1,056 | \$336             | \$335             | \$1,165    | \$1,281 | \$404             | \$399             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$2,504  | \$3,249           | \$1,020           | \$1,021           | \$2,454   | \$3,201 | \$1,065           | \$1,020           | \$2,806     | \$3,555 | \$1,131           | \$1,127           | \$2,677      | \$3,556 | \$1,156           | \$1,152           | \$2,575    | \$3,305 | \$1,104           | \$1,061           |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$2,816  | \$3,606           | \$1,089           | \$1,137           | \$2,787   | \$3,565 | \$1,151           | \$1,140           | \$3,310     | \$4,115 | \$1,295           | \$1,292           | \$3,009      | \$3,943 | \$1,270           | \$1,268           | \$3,008    | \$3,786 | \$1,218           | \$1,207           |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability                                     |        |     | \$756  | \$858             | \$276             | \$276             | \$773     | \$873   | \$280             | \$281             | \$1,034     | \$1,150 | \$360             | \$358             | \$727        | \$837   | \$273             | \$275             | \$874      | \$976   | \$314             | \$311             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$2,230  | \$2,945           | \$938             | \$936             | \$2,162   | \$2,878 | \$961             | \$940             | \$2,425     | \$3,149 | \$1,021           | \$1,013           | \$2,439      | \$3,301 | \$1,093           | \$1,080           | \$2,260    | \$2,972 | \$984             | \$967             |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$2,465  | \$3,220           | \$1,019           | \$1,017           | \$2,430   | \$3,187 | \$1,084           | \$1,034           | \$2,791     | \$3,563 | \$1,174           | \$1,130           | \$2,695      | \$3,606 | \$1,227           | \$1,174           | \$2,577    | \$3,331 | \$1,090           | \$1,074           |
| 1998 Chevrolet Cavalier LS 4D Sedan      | Minimum Liability                                     |        |     | \$568  | \$619             | \$210             | \$209             | \$591     | \$640   | \$215             | \$214             | \$816       | \$878   | \$284             | \$280             | \$528        | \$579   | \$200             | \$197             | \$682      | \$732   | \$246             | \$241             |
|  | Minimum Liability with Comprehensive and Collision    |        |     | \$1,097  | \$1,367           | \$443             | \$444             | \$1,078   | \$1,340 | \$458             | \$444             | \$1,307     | \$1,581 | \$522             | \$508             | \$1,130      | \$1,443 | \$495             | \$478             | \$1,169    | \$1,431 | \$485             | \$469             |
|  | 100/300/50 Liability with Comprehensive and Collision |        |     | \$1,266  | \$1,553           | \$497             | \$496             | \$1,274   | \$1,559 | \$524             | \$506             | \$1,592     | \$1,890 | \$612             | \$595             | \$1,305      | \$1,640 | \$551             | \$535             | \$1,411    | \$1,694 | \$561             | \$545             |

|                                 |                                       |                               |   |
|---------------------------------|---------------------------------------|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>BRWS-125340299</i>                 | <i>State:</i>                 | <i>Arkansas</i>                             |
| <i>Filing Company:</i>          | <i>Bristol West Insurance Company</i> | <i>State Tracking Number:</i> | <i>#? \$?</i>                               |
| <i>Company Tracking Number:</i> | <i>AR 1212</i>                        |                               |   |
| <i>TOI:</i>                     | <i>19.0 Personal Auto</i>             | <i>Sub-TOI:</i>               | <i>19.0001 Private Passenger Auto (PPA)</i> |
| <i>Product Name:</i>            | <i>Select 2.0</i>                     |                               |   |
| <i>Project Name/Number:</i>     | <i>/</i>                              |                               |   |

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| <b>Original Date:</b> | <b>Schedule</b>     | <b>Document Name</b>   | <b>Replaced Date</b> | <b>Attach<br/>Document</b> |
|-----------------------|---------------------|--|----------------------|----------------------------|
| No original date      | Supporting Document | NAIC Loss Cost Filing Document<br>for OTHER than Workers' Comp | 10/29/2007           |                            |

**Arkansas - Select 2.0  
Data Valued @ 9/30/2007  
2007Q3 Needs Indication**

| <u>Coverage</u> | <u>200412</u> | <u>200503</u> | <u>200506</u> | <u>200509</u> | <u>200512</u> | <u>200603</u> | <u>200606</u> | <u>200609</u> | <u>200612</u> | <u>200703</u> | <u>200706</u> | <u>200709</u> | <u>Eight Latest AQs</u> |
|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|
| Bodily Injury   | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | -95.2%        | -95.3%        | -95.3%                  |
| Property Damage | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | -63.6%        | -92.4%        | -92.4%                  |
| Personal Injury | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 1930.2%       | 1930.2%                 |
| Collision       | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | -89.8%        | -30.6%        | -30.6%                  |
| Comprehensive   | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | -96.2%        | -96.8%        | -96.8%                  |
| Liability       |               |               |               |               |               |               |               |               |               |               | -75.9%        | 2.2%          | 2.0%                    |
| Physical Damage |               |               |               |               |               |               |               |               |               |               | -91.3%        | -46.0%        | -46.0%                  |
| All Coverages   |               |               |               |               |               |               |               |               |               |               | -79.0%        | -12.3%        | -11.7%                  |
| EP @ CRL        | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 4,801         | 25,816        | 30,617                  |

**Eight Latest Calendar/Accident Quarters**

| <u>Coverage</u> | <u>EP @ CRL</u> | <u>Ultimate CWA Features</u> | <u>Full Credibility Criteria</u> | <u>Credibility</u> | <u>Complement of Credibility</u> | <u>Full Credibility Change</u> | <u>Credibility Weighted Indication</u> | <u>Selected Change</u> |
|-----------------|-----------------|------------------------------|----------------------------------|--------------------|----------------------------------|--------------------------------|--|------------------------|
| Bodily Injury   | 10,941          | 1                            | 2,531                            | 2.0%               | -3.5%                            | -95.3%                         | -5.3%                                  | -5.3%                  |
| Property Damage | 8,366           | 1                            | 2,188                            | 2.1%               | -0.6%                            | -92.4%                         | -2.5%                                  | -2.5%                  |
| Personal Injury | 309             | 0                            | 1,472                            | 0.0%               | -2.2%                            | 1930.2%                        | -2.2%                                  | -2.2%                  |
| Collision       | 6,700           | 1                            | 2,497                            | 2.0%               | -6.2%                            | -30.6%                         | -6.7%                                  | -6.7%                  |
| Comprehensive   | 2,027           | 0                            | 3,576                            | 0.0%               | 3.4%                             | -96.8%                         | 3.4%                                   | 3.4%                   |
| Liability       | 21,890          | 4                            |                                  |                    | -2.1%                            | 2.0%                           | -2.4%                                  | -2.4%                  |
| Physical Damage | 8,727           | 1                            |                                  |                    | -4.0%                            | -46.0%                         | -4.4%                                  | -4.4%                  |
| All Coverages   | 30,617          | 5                            |                                  |                    | -2.9%                            | -11.7%                         | -2.9%                                  | -2.9%                  |

Latest Rate Change Effective Date                      6/15/2007

**Arkansas - Select 2.0  
Data Valued @ 9/30/2007  
2007Q3 Needs Indication**

| <u>Coverage</u>                       | <u>200412</u> | <u>200503</u> | <u>200506</u> | <u>200509</u> | <u>200512</u> | <u>200603</u> | <u>200606</u> | <u>200609</u> | <u>200612</u> | <u>200703</u> | <u>200706</u> | <u>200709</u> | <u>Eight Latest AQs</u> |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|
| Uninsured Motorists (Bodily Injury)   | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 78.3%         | 2132.8%       | 2132.8%                 |
| Uninsured Motorists (Property Damage) | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | -75.6%        | 45.6%         | 45.6%                   |
| Medical Payments                      |               |               |               |               |               |               |               |               |               |               |               |               |                         |

EP @ CRL

**Eight Latest Calendar/Accident Quarters**

| <u>Coverage</u>                       | <u>EP @ CRL</u> | <u>Ultimate CWA Features</u> | <u>Full Credibility Criteria</u> | <u>Credibility</u> | <u>Complement of Credibility</u> | <u>Full Credibility Change</u> | <u>Credibility Weighted Indication</u> | <u>Selected Change</u> |
|---------------------------------------|-----------------|------------------------------|----------------------------------|--------------------|----------------------------------|--------------------------------|--|------------------------|
| Uninsured Motorists (Bodily Injury)   | 555             | 1                            | 1,752                            | 2.4%               | -3.5%                            | 2132.8%                        | 47.8%                                  | 47.8%                  |
| Uninsured Motorists (Property Damage) | 1,719           | 1                            | 1,813                            | 2.3%               | -0.6%                            | 45.6%                          | 0.5%                                   | 0.5%                   |
| Medical Payments                      |                 |                              |                                  |                    |                                  | 0.0%                           | 0.0%                                   | 0.0%                   |

Latest Rate Change Effective Date

6/15/2007

**Arkansas - Select 2.0**  
**2007Q3 Indication Change Summary**

| <b>Indication Change Breakdown</b>  | <b>BI</b>    | <b>PD</b>    | <b>PI</b>   | <b>CL</b>    | <b>CP</b>   | <b>PP(MI only)</b> |
|---|--------------|--------------|-------------|--------------|-------------|--------------------|
| (1). Target Loss Ratio (Expenses, etc.)*  | 0.0%         | 0.4%         | 0.7%        | 0.0%         | 0.1%        | 0.0%               |
| (2). Loss and Premium Trend*  | 0.0%         | 0.0%         | -0.7%       | 0.0%         | 0.1%        | 0.0%               |
| (3). On-Level Factors*  | 0.0%         | 0.0%         | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (4). Loss Development*  | 0.0%         | -3.9%        | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (5). Incurred But Not Reported*   | 0.0%         | 2.6%         | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (6). Allocated Loss Adjustment Expense*   | 0.0%         | -9.4%        | 0.0%        | 0.0%         | 3.1%        | 0.0%               |
| (7). Unallocated Loss Adjustment Expense*   | 0.0%         | -24.9%       | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (8). Change in Weights Per Quarter*   | 0.0%         | 0.0%         | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (9). Each Respective Quarter Assuming the Chronological Prior Quarter's Weights and Introduction of Latest AQ's Experience* | -0.1%        | -28.8%       | 1930.2%     | 59.2%        | -0.6%       | 0.0%               |
| (10). Total Effect to Full Credibility Indication Change  | -0.1%        | -63.9%       | 1930.2%     | 59.2%        | 2.6%        | 0.0%               |
| (11). Credibility Weighted Effect**   | 0.0%         | -1.3%        | 0.0%        | 0.0%         | 0.0%        | 0.0%               |
| (12). Effect Due to Credibility Weight Change   | -1.9%        | 0.0%         | 0.0%        | -0.6%        | 0.0%        | 0.0%               |
| <b>(i). Total Effect to Credibility Weighted Indication Change (Sum of Above Items)</b>                                     | <b>-1.9%</b> | <b>-1.3%</b> | <b>0.0%</b> | <b>-0.6%</b> | <b>0.0%</b> | <b>0.0%</b>        |
| <b>(ii). Effect Due to Complement Change</b>  | <b>0.1%</b>  | <b>0.0%</b>  | <b>0.0%</b> | <b>0.1%</b>  | <b>0.0%</b> | <b>0.0%</b>        |
| <b><i>Change in Cred. Weighted Indication from Prior Qtr</i></b>  | <b>-1.8%</b> | <b>-1.3%</b> | <b>0.0%</b> | <b>-0.5%</b> | <b>0.0%</b> | <b>0.0%</b>        |

\* Effect on full credibility indication

\*\* Assuming the same credibility weight as last quarter

|  | BI            | PD            | PI           | CL            | CP           | PP(MI only)  |
|--|---------------|---------------|--------------|---------------|--------------|--------------|
| <b>Target Loss Ratio (Expenses, etc.)*</b>   | 0.00%         | 0.39%         | 0.73%        | 0.00%         | 0.10%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.01%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Loss and Premium Trend*</b>   | 0.00%         | 0.00%         | -0.73%       | 0.00%         | 0.06%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>On Level Factors*</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Loss Development*</b>   | 0.00%         | -3.85%        | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | -0.08%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Incurred But Not Reported*</b>  | 0.00%         | 2.64%         | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.06%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Allocated Loss Adjustment Expense*</b>  | 0.00%         | -9.41%        | 0.00%        | 0.00%         | 3.06%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | -0.20%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Unallocated Loss Adjustment Expense*</b>  | 0.00%         | -24.90%       | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | -0.52%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Total Effect Not Including Weight Changes</b>   | 0.00%         | -35.13%       | 0.00%        | 0.00%         | 3.22%        | 0.00%        |
| <b>Credibility weighted effect**</b>   | 0.00%         | -0.74%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Change in Weights Per Quarter</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Each Respective Quarter Assuming the Chronological<br/>Prior Quarter's Weights and Introduction of Latest<br/>AQ's Experience</b> | -0.15%        | -28.80%       | 1930.16%     | 59.20%        | -0.58%       |              |
| <b>Credibility weighted effect**</b>   | 0.00%         | -0.60%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Effect to Full Credibility indication*</b>  | -0.15%        | -63.93%       | 1930.16%     | 59.20%        | 2.63%        | 0.00%        |
| <b>Credibility weighted effect**</b>   | 0.00%         | -1.34%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Effect due to credibility weight change</b>   | -1.91%        | 0.00%         | 0.00%        | -0.61%        | 0.00%        | 0.00%        |
| <b>Effect to Credibility weighted indication</b>   | -1.91%        | -1.34%        | 0.00%        | -0.61%        | 0.00%        | 0.00%        |
| <b>Complement of Last Quarter</b>  | -2.94%        | -0.79%        | -1.49%       | -6.64%        | 5.05%        |              |
| <b>Complement of This Quarter</b>  | -3.48%        | -0.59%        | -2.23%       | -6.24%        | 3.45%        | 3.45%        |
| <b>Credibility weighted effect**</b>   | 0.00%         | 0.00%         | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Effect due to credibility weight change</b>   | 0.07%         | 0.00%         | 0.00%        | 0.12%         | 0.00%        | 0.00%        |
| <b>Effect to Credibility weighted indication</b>   | 0.07%         | 0.00%         | 0.00%        | 0.12%         | 0.00%        | 0.00%        |
| <b>Credibility weights from Prior quarters</b>   | 0.00%         | 2.10%         | 0.00%        | 0.00%         | 0.00%        |              |
| <b>Total Effect Assuming no credibility change</b>   | 0.00%         | -1.34%        | 0.00%        | 0.00%         | 0.00%        | 0.00%        |
| <b>Total Credibility change effect</b>   | -1.84%        | 0.00%         | 0.00%        | -0.49%        | 0.00%        | 0.00%        |
| <b>Total Effect to credibility weighted indication</b>   | <b>-1.80%</b> | <b>-1.30%</b> | <b>0.00%</b> | <b>-0.50%</b> | <b>0.00%</b> | <b>0.00%</b> |

\* Effect on full credibility indication

\*\* Assuming the same credibility weight as last quarter