

Filing at a Glance

Company: American Central Insurance Company

Product Name: Personal Inland Marine

SERFF Tr Num: CLTR-125235791 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: AR-PC-07-025515

Sub-TOI: 09.0006 Other Personal Inland Marine

Co Tr Num: CB 05 01 CB AR RATE State Status:

Filing Type: Rate

Co Status:

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

Authors: Stephanie Young, Linda Ryan-James

Disposition Date: 07-26-2007

Date Submitted: 07-20-2007

Disposition Status: Filed

Effective Date Requested (New): 11-01-2007

Effective Date (New): 11-01-2007

Effective Date Requested (Renewal): 11-01-2007

Effective Date (Renewal):

General Information

Project Name: Classic Boat Program

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-26-2007

State Status Changed: 07-20-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

On behalf of American Central Insurance Company, Coulter and Associates is filing the Inland Marine Forms portion of their new Classic Auto Program. Filings for the liability/medical portion of this new program are being filed under separate cover (SERFF Tracking #CLTR-125197376). Under this program, Comprehensive coverage is mandatory and Liability and First Party Medical coverages are optional.

This is a new specialty auto program with new rates, rules and forms and is not a continuation of the currently filed program. We are requesting an effective date of 11/1/07.

This program is designed to provide an enhanced auto insurance product to car enthusiasts who own and operate collector vehicles. The source used for this new program is the program filed by and approved for Encompass Indemnity Company effective 7/1/07. The new program is the same as Encompass program with no deviations except for a new option to increase the spare parts basic limit, as well as enhanced coverages at no additional premium via two new endorsements.

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007

Effective Date (New): 11-01-2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Authorization to File	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Projected Expense Exhibit	Filed	Yes
Supporting Document	Projected Investment Income Exhibit	Filed	Yes
Supporting Document	Projected Profit Provision	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Classic Boat Manual Rates	Filed	Yes

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Classic Boat Manual Rates	1-5	New	CBM RATES 11 07.pdf

CLASSIC BOAT RATES

1. Classic Cruiser - 10% Deductible Level

Value	Length of Vessel (feet)															
	28	33	35	38	40	42	44	46	48	50	52	54	56	58	60	62
\$10,000	\$450	\$571	\$619	\$691	\$739	\$788	\$836	\$884	\$932	\$980	\$1,029	\$1,077	\$1,125	\$1,173	\$1,221	\$1,270
\$20,000	\$559	\$576	\$628	\$707	\$759	\$812	\$864	\$916	\$969	\$1,021	\$1,073	\$1,126	\$1,178	\$1,231	\$1,283	\$1,335
\$30,000	\$662	\$682	\$690	\$779	\$838	\$897	\$956	\$1,015	\$1,074	\$1,134	\$1,193	\$1,252	\$1,311	\$1,370	\$1,429	\$1,488
\$40,000	\$834	\$857	\$866	\$880	\$949	\$1,019	\$1,088	\$1,158	\$1,227	\$1,297	\$1,366	\$1,436	\$1,505	\$1,575	\$1,644	\$1,714
\$50,000	\$987	\$1,013	\$1,024	\$1,040	\$1,050	\$1,129	\$1,208	\$1,286	\$1,365	\$1,444	\$1,523	\$1,601	\$1,680	\$1,759	\$1,838	\$1,916
\$60,000	\$1,131	\$1,160	\$1,172	\$1,189	\$1,200	\$1,212	\$1,299	\$1,385	\$1,472	\$1,558	\$1,645	\$1,731	\$1,818	\$1,905	\$1,991	\$2,078
\$70,000	\$1,279	\$1,310	\$1,323	\$1,341	\$1,354	\$1,366	\$1,379	\$1,473	\$1,567	\$1,661	\$1,755	\$1,849	\$1,943	\$2,037	\$2,131	\$2,225
\$80,000	\$1,431	\$1,464	\$1,478	\$1,498	\$1,512	\$1,525	\$1,539	\$1,552	\$1,653	\$1,754	\$1,856	\$1,957	\$2,058	\$2,159	\$2,261	\$2,362
\$90,000	\$1,551	\$1,586	\$1,600	\$1,622	\$1,636	\$1,650	\$1,664	\$1,678	\$1,692	\$1,798	\$1,904	\$2,009	\$2,115	\$2,221	\$2,327	\$2,432
\$100,000	\$1,715	\$1,752	\$1,767	\$1,790	\$1,805	\$1,820	\$1,835	\$1,850	\$1,865	\$1,880	\$1,993	\$2,106	\$2,218	\$2,331	\$2,444	\$2,557
\$110,000	\$1,877	\$1,917	\$1,933	\$1,957	\$1,973	\$1,988	\$2,004	\$2,020	\$2,036	\$2,052	\$2,068	\$2,187	\$2,307	\$2,426	\$2,545	\$2,665
\$120,000	\$2,039	\$2,081	\$2,097	\$2,122	\$2,139	\$2,156	\$2,172	\$2,189	\$2,206	\$2,223	\$2,239	\$2,256	\$2,381	\$2,507	\$2,632	\$2,757
\$130,000	\$2,200	\$2,243	\$2,261	\$2,287	\$2,304	\$2,322	\$2,339	\$2,357	\$2,374	\$2,392	\$2,409	\$2,427	\$2,444	\$2,575	\$2,706	\$2,837
\$140,000	\$2,360	\$2,405	\$2,423	\$2,450	\$2,469	\$2,487	\$2,505	\$2,523	\$2,541	\$2,559	\$2,578	\$2,596	\$2,614	\$2,632	\$2,768	\$2,904
\$150,000	\$2,519	\$2,566	\$2,585	\$2,613	\$2,632	\$2,651	\$2,670	\$2,688	\$2,707	\$2,726	\$2,745	\$2,764	\$2,782	\$2,801	\$2,820	\$2,961
\$160,000	\$2,678	\$2,727	\$2,746	\$2,775	\$2,795	\$2,814	\$2,833	\$2,853	\$2,872	\$2,892	\$2,911	\$2,930	\$2,950	\$2,969	\$2,989	\$3,008
\$170,000	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196	\$3,196
\$180,000	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384	\$3,384
\$190,000	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572	\$3,572
\$200,000	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760	\$3,760
\$210,000	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948	\$3,948
\$220,000	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136
\$230,000	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324	\$4,324
\$240,000	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512	\$4,512
\$250,000	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700	\$4,700
\$300,000	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640	\$5,640
\$350,000	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580	\$6,580
\$400,000	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520	\$7,520
\$450,000	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460	\$8,460
\$500,000	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400	\$9,400
\$600,000	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280	\$11,280
\$700,000	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160	\$13,160
\$800,000	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040	\$15,040
\$900,000	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920	\$16,920
\$1,000,000	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800
\$1,250,000	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500	\$23,500
\$1,500,000	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200	\$28,200
\$1,750,000	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900	\$32,900
\$2,000,000	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600	\$37,600

\$250 minimum premium. Additional deductibles: 3% (27% surcharge); 5% (12% surcharge). Amounts and lengths in between will be interpolated.

CLASSIC BOAT RATES

2. Classic Sail - 5% Deductible Level

Value	Length of Vessel (feet)															
	24	26	28	32	34	36	38	40	42	44	46	48	50	52	56	58
\$10,000	\$374	\$421	\$468	\$561	\$608	\$655	\$701	\$748	\$795	\$842	\$888	\$935	\$982	\$1,029	\$1,122	\$1,169
\$15,000	\$417	\$424	\$472	\$570	\$619	\$668	\$717	\$766	\$814	\$863	\$912	\$961	\$1,010	\$1,059	\$1,156	\$1,205
\$20,000	\$459	\$466	\$473	\$574	\$625	\$676	\$726	\$777	\$828	\$878	\$929	\$980	\$1,030	\$1,081	\$1,183	\$1,233
\$30,000	\$559	\$566	\$573	\$588	\$643	\$698	\$753	\$809	\$864	\$919	\$974	\$1,029	\$1,084	\$1,139	\$1,250	\$1,305
\$40,000	\$725	\$734	\$743	\$761	\$770	\$838	\$906	\$974	\$1,042	\$1,110	\$1,178	\$1,246	\$1,314	\$1,381	\$1,517	\$1,585
\$50,000	\$880	\$891	\$901	\$922	\$933	\$943	\$1,022	\$1,100	\$1,179	\$1,257	\$1,336	\$1,415	\$1,493	\$1,572	\$1,729	\$1,807
\$60,000	\$1,033	\$1,045	\$1,056	\$1,080	\$1,092	\$1,103	\$1,115	\$1,203	\$1,291	\$1,379	\$1,467	\$1,555	\$1,643	\$1,731	\$1,907	\$1,995
\$70,000	\$1,185	\$1,198	\$1,211	\$1,236	\$1,249	\$1,262	\$1,275	\$1,288	\$1,385	\$1,481	\$1,578	\$1,674	\$1,771	\$1,868	\$2,061	\$2,157
\$80,000	\$1,337	\$1,351	\$1,365	\$1,392	\$1,406	\$1,420	\$1,434	\$1,448	\$1,462	\$1,566	\$1,671	\$1,775	\$1,880	\$1,984	\$2,193	\$2,297
\$90,000	\$1,474	\$1,488	\$1,503	\$1,533	\$1,547	\$1,562	\$1,577	\$1,592	\$1,606	\$1,621	\$1,732	\$1,842	\$1,953	\$2,063	\$2,284	\$2,395
\$100,000	\$1,621	\$1,636	\$1,652	\$1,683	\$1,699	\$1,714	\$1,730	\$1,745	\$1,761	\$1,776	\$1,792	\$1,909	\$2,026	\$2,143	\$2,376	\$2,493
\$110,000	\$1,761	\$1,778	\$1,794	\$1,827	\$1,843	\$1,859	\$1,875	\$1,892	\$1,908	\$1,924	\$1,941	\$1,957	\$2,079	\$2,202	\$2,446	\$2,569
\$120,000	\$1,901	\$1,918	\$1,935	\$1,969	\$1,986	\$2,003	\$2,020	\$2,037	\$2,054	\$2,071	\$2,088	\$2,105	\$2,122	\$2,249	\$2,504	\$2,631
\$130,000	\$2,041	\$2,058	\$2,076	\$2,111	\$2,129	\$2,146	\$2,164	\$2,181	\$2,199	\$2,217	\$2,234	\$2,252	\$2,269	\$2,287	\$2,551	\$2,683
\$140,000	\$2,179	\$2,197	\$2,215	\$2,251	\$2,269	\$2,288	\$2,306	\$2,324	\$2,342	\$2,360	\$2,378	\$2,397	\$2,415	\$2,433	\$2,587	\$2,723
\$150,000	\$2,316	\$2,335	\$2,354	\$2,391	\$2,410	\$2,428	\$2,447	\$2,466	\$2,484	\$2,503	\$2,522	\$2,540	\$2,559	\$2,578	\$2,615	\$2,755
\$160,000	\$2,453	\$2,472	\$2,492	\$2,530	\$2,549	\$2,568	\$2,587	\$2,607	\$2,626	\$2,645	\$2,664	\$2,683	\$2,702	\$2,722	\$2,760	\$2,779
\$170,000	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939	\$2,939
\$180,000	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100	\$3,100
\$190,000	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260	\$3,260
\$200,000	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420	\$3,420
\$210,000	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591	\$3,591
\$220,000	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762	\$3,762
\$230,000	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933	\$3,933
\$240,000	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104	\$4,104
\$250,000	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275	\$4,275
\$300,000	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130	\$5,130
\$350,000	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985	\$5,985
\$400,000	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840	\$6,840
\$450,000	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695	\$7,695
\$500,000	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550
\$600,000	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260	\$10,260
\$700,000	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970	\$11,970
\$800,000	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680	\$13,680
\$900,000	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390	\$15,390
\$1,000,000	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100	\$17,100

\$250 minimum premium. Additional deductibles: 3% (10% surcharge); 10% (8% discount). Amounts and lengths in between will be interpolated.

CLASSIC BOAT RATES**3. Classic Glass Core**

<u>VALUE</u>	<u>3% DED</u>	<u>5% DED</u>	<u>10% DED</u>
\$3,000	\$275	\$250	\$213
\$10,000	\$301	\$274	\$233
\$20,000	\$449	\$408	\$347
\$30,000	\$557	\$506	\$430
\$40,000	\$664	\$604	\$513
\$50,000	\$744	\$676	\$575
\$60,000	\$823	\$748	\$636
\$70,000	\$970	\$882	\$750
\$80,000	\$1,109	\$1,008	\$857
\$90,000	\$1,247	\$1,134	\$964
\$100,000	\$1,346	\$1,224	\$1,040
\$110,000	\$1,481	\$1,346	\$1,144
\$120,000	\$1,616	\$1,469	\$1,249
\$130,000	\$1,750	\$1,591	\$1,352
\$140,000	\$1,885	\$1,714	\$1,457
\$150,000	\$1,980	\$1,800	\$1,530
\$160,000	\$2,112	\$1,920	\$1,632
\$170,000	\$2,237	\$2,034	\$1,729
\$180,000	\$2,363	\$2,148	\$1,826
\$190,000	\$2,488	\$2,262	\$1,923
\$200,000	\$2,614	\$2,376	\$2,020
\$210,000	\$2,739	\$2,490	\$2,117
\$220,000	\$2,865	\$2,604	\$2,213
\$230,000	\$2,990	\$2,718	\$2,310
\$240,000	\$3,115	\$2,832	\$2,407
\$250,000	\$3,241	\$2,946	\$2,504
\$300,000	\$3,868	\$3,517	\$2,989
\$350,000	\$4,495	\$4,087	\$3,474
\$400,000	\$5,123	\$4,657	\$3,958
\$450,000	\$5,750	\$5,227	\$4,443
\$500,000	\$6,377	\$5,798	\$4,928
\$600,000	\$7,632	\$6,938	\$5,897
\$700,000	\$8,886	\$8,079	\$6,867
\$800,000	\$10,141	\$9,219	\$7,836
\$900,000	\$11,395	\$10,360	\$8,806
\$1,000,000	\$12,650	\$11,500	\$9,775
\$1,250,000	\$15,692	\$14,265	\$12,125
\$1,500,000	\$18,733	\$17,030	\$14,476
\$1,750,000	\$21,775	\$19,795	\$16,826
\$2,000,000	\$24,816	\$22,560	\$19,176

\$200 minimum premium.
Amounts in between will be
interpolated.

CLASSIC BOAT RATES**4. Classic Core**

<u>VALUE</u>	<u>3% DED</u>	<u>5% DED</u>	<u>10% DED</u>
\$3,000	\$229	\$208	\$177
\$10,000	\$251	\$228	\$194
\$20,000	\$374	\$340	\$289
\$30,000	\$464	\$422	\$359
\$40,000	\$553	\$503	\$428
\$50,000	\$619	\$563	\$479
\$60,000	\$685	\$623	\$530
\$70,000	\$809	\$735	\$625
\$80,000	\$924	\$840	\$714
\$90,000	\$1,040	\$945	\$803
\$100,000	\$1,122	\$1,020	\$867
\$110,000	\$1,234	\$1,122	\$954
\$120,000	\$1,346	\$1,224	\$1,040
\$130,000	\$1,459	\$1,326	\$1,127
\$140,000	\$1,571	\$1,428	\$1,214
\$150,000	\$1,650	\$1,500	\$1,275
\$160,000	\$1,760	\$1,600	\$1,360
\$170,000	\$1,865	\$1,695	\$1,441
\$180,000	\$1,969	\$1,790	\$1,522
\$190,000	\$2,074	\$1,885	\$1,602
\$200,000	\$2,178	\$1,980	\$1,683
\$210,000	\$2,283	\$2,075	\$1,764
\$220,000	\$2,387	\$2,170	\$1,845
\$230,000	\$2,492	\$2,265	\$1,925
\$240,000	\$2,596	\$2,360	\$2,006
\$250,000	\$2,701	\$2,455	\$2,087
\$300,000	\$3,223	\$2,930	\$2,491
\$350,000	\$3,746	\$3,405	\$2,894
\$400,000	\$4,268	\$3,880	\$3,298
\$450,000	\$4,791	\$4,355	\$3,702
\$500,000	\$5,313	\$4,830	\$4,106
\$600,000	\$6,358	\$5,780	\$4,913
\$700,000	\$7,403	\$6,730	\$5,721
\$800,000	\$8,448	\$7,680	\$6,528
\$900,000	\$9,493	\$8,630	\$7,336
\$1,000,000	\$10,538	\$9,580	\$8,143
\$1,250,000	\$13,074	\$11,885	\$10,102
\$1,500,000	\$15,609	\$14,190	\$12,062
\$1,750,000	\$18,145	\$16,495	\$14,021
\$2,000,000	\$20,680	\$18,800	\$15,980

\$200 minimum premium.
Amounts in between will be
interpolated.

CLASSIC BOAT RATES

5. Classic Non-Motorized

<u>VALUE</u>	<u>3% DED</u>	<u>5% DED</u>	<u>10% DED</u>
\$1,000	\$26	\$24	\$21
\$2,500	\$66	\$60	\$53
\$5,000	\$131	\$121	\$105
\$7,500	\$159	\$147	\$128
\$10,000	\$188	\$173	\$150
\$12,500	\$197	\$181	\$158
\$15,000	\$206	\$190	\$165
\$17,500	\$216	\$198	\$173
\$20,000	\$225	\$207	\$180

\$100 minimum premium. Amounts in between will be interpolated.

6. LIABILITY & MEDICAL PAYMENTS PREMIUMS

A. Available limits and premiums:

<u>LIMIT</u>	<u>1 unit</u>	<u>2 units</u>	<u>3 units</u>
100,000	\$30	\$60	\$90
300,000	50	100	150
500,000	100	200	300
750,000	175	350	525
1,000,000	250	500	750

B. Limits in excess of 500,000 must be referred to the company.

C. Basic limit of \$5,000 Medical Payments included at no charge. Medical payments may be increased to \$10,000 for an additional premium of \$20 per policy.

7. MISCELLANEOUS RATES

.....
..... Trailers - \$18 per \$1000, \$25 deductible.

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 07-26-2007

Comments:

Attachment:

AR NAIC Transmittal Rate.pdf

Satisfied -Name: Authorization to File

Review Status:
Filed 07-26-2007

Comments:

Attachment:

ACIC filing authority letterhead.pdf

Satisfied -Name: Actuarial Memorandum

Review Status:
Filed 07-26-2007

Comments:

Attachment:

AR Actuarial memo.pdf

Satisfied -Name: Projected Expense Exhibit

Review Status:
Filed 07-26-2007

Comments:

Attachment:

Projected Expense Exhibit.pdf

Satisfied -Name: Projected Investment Income
Exhibit

Review Status:
Filed 07-26-2007

Comments:

Attachment:

Projected Investment Income.pdf

Satisfied -Name: Projected Profit Provision

Review Status:
Filed 07-26-2007

Comments:

Attachment:

Projected Profit Provision.pdf

Review Status:

Satisfied -Name: Cover Letter Filed 07-26-2007
Comments:
Attachment:
ACIC AR Rate letter.pdf

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

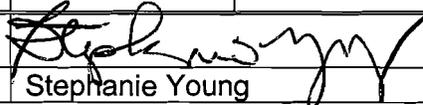
3. Group Name ONE BEACON	Group NAIC #1129
---------------------------------	-------------------------

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
AMERICAN CENTRAL INSURANCE COMPANY	MO	37915	04-2672903	

5. Company Tracking Number	CB 05 01 CB AR Rate
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Stephanie Young 379 Princeton-Hightstown Rd. Cranbury, NJ 08512	SENIOR COMPLIAN CE CONSULTANT	609-443-7540	609-443-4103	stephaniey@coulter-and-associates.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Stephanie Young

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

9. Type of Insurance (TOI)	09.0 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	CLASSIC BOAT PROGRAM
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11-01-2007 Renewal: 11-01-2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	07-20-2007

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	CB 05 01 CB AR Rate
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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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On behalf of American Central Insurance Company, Coulter and Associates is filing a personal Classic Boat Program.

This new program offers Liability and Physical Damage coverage and is designed to provide coverage for eligible personal watercraft, usually 15 yrs old or older.

This is a new Classic Boat Program for the company, with new forms, rules and rates. It is not a continuation of a currently filed program. We are requesting an effective date of November, 1, 2007.

The program is modeled after a leading multi state classic boat program with new rates that are based on a review and adoption of similar competitor rate levels. The program is designed to provide an enhanced boat insurance product to prospects who own and operate well-maintained older boats that hold or are increasing in value, including classic wooden and fiberglass boats, with agreed value coverage and watercraft liability within the territorial waters defined in the policy.

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

Check #: 3998
Amount: \$100.00
Form filing = \$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.)**

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	

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

PC FFS-1

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	CB 05 01 CB AR Rate
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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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)
American Central Insurance Company	0.0%	0.0%	NA	NA	NA		

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	Minimum % Change

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	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Classic Boat Manual Rate Pages 1-5	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

American Central Insurance Company
One Beacon Lane
Canton, MA 02021

Date: May 15, 2007
To: State Insurance Departments
From: Gavin Blair
Subject: Filing Authority for Coulter & Associates, Inc.

I, *Gavin Blair*, an officer of American Central Insurance Company, have authorized Coulter & Associates, Inc., acting as our Contracts Consultants, to file products and correspond with your Department on our Behalf. This Authorization is effective until May 1, 2008.

Officer Signature: *Gavin Blair*

Title: *Vice President and Attorney*

Actuarial Memorandum

This is a new Classic Boat Program for the company, with new forms, rules and rates. It is not a continuation of a currently filed program.

The program is modeled after a leading multi-state classic boat program with new rates that are based on a review and adoption of similar competitor rate levels.

Because this is a new program for American Central Insurance Company, we do not have any historical premium or loss data as requested in state filing documents. In lieu of unavailable historical information, we have attached projected expenses, profit provision and investment income calculations to accommodate review requirements.

American Central Insurance Company
Classic Boat Program
Arkansas

PROJECTED EXPENSE EXHIBIT

The exclusive agent for this business incurs additional expenses that would normally flow through to the company. The commission and brokerage expense figures are higher than average to compensate them for those expenses incurred.

Expense Projections as a % of Premium:

Expense Category	Inland Marine Coverages
Commission & Brokerage Expense	40.0%
Other Acquisition Expense	0.0%
General Expense	3.0%
Taxes, Licenses & Fees	2.8%
<i>Total Projected Expenses</i>	<i>45.8%</i>

Loss Adjustment Expense Projections as a % of losses:

Expense Category	Inland Marine Coverages
DCCE	6.3%
Adjusting and Other Expenses	3.0%
<i>Total LAE</i>	<i>9.3%</i>

American Central Insurance Company
Classic Boat Program
Arkansas

PROJECTED INVESTMENT INCOME PROVISION

The investment income method assumes that premium is available for investment on the first day of the policy and that expenses related to premium are paid immediately. Losses and loss adjustment expense are assumed to be paid at one year intervals as indicated by the payout pattern, with the first payment six months after the policy effective date. The method thus implicitly includes the investment income on unearned premiums.

The Selected Interest Rate is based on the the rates for U.S. Treasury strips as of 5/8/2007 with a term approximating the mean term of investment for the Personal Automobile line of business.

INLAND MARINE

Mean Term of Losses 0.7
Selected Interest Rate 4.78%

Year	Losses Paid	Rate Earned	Discounted Value
01	78.83%	1.024	0.770
02	19.10%	1.073	0.178
03	1.73%	1.124	0.015
04	0.34%	1.178	0.003
05	0.00%	1.234	0.000
06	0.00%	1.293	0.000
07	0.00%	1.355	0.000
08	0.00%	1.419	0.000
09	0.00%	1.487	0.000
10	0.00%	1.558	0.000

Loss Discount Factor (sum Discounted Value)	Inland Marine 0.966
Expected Losses & LAE	48.2%
Present Value of Payments (Loss Discount Factor x Expected Loss & LAE)	46.6%
Total Allowance for Expenses & Profit (100% - Expected Losses & LAE)	51.8%
Present Value of Outgo (Present Value of Payments + Expenses & Profit)	98.4%
Premiums (= 1.0)	100.0%
Pre-Tax Investment Income Provision (Premiums - Present Value of Outgo)	1.6%

American Central Insurance Company
Classic Boat Program
Arkansas

PROJECTED PROFIT PROVISION

(1) Pre-Tax Underwriting Profit Provision	6.0%
(2) Tax Rate	35.0%
(3) After-Tax Underwriting Profit Provision (1) x (1.0 - (2))	3.9%
(4) Investment Income	1.6%
(5) Total After-Tax Operating Profit (3) + (4)	5.5%
(6) Premium to GAAP Equity	1.85
(7) After-Tax Return on Equity	10.2%
(8) Investment Income on Equity	4.7%
(9) After-Tax Return on Equity	14.9%



Stephanie Young
Senior Compliance Consultant

379 Princeton-Hightstown Rd.
Cranbury, NJ 08512
Phone: 609-443-7540
Fax: 609-443-4103
stephaniey@coulter-and-associates.com

July 18, 2007

Arkansas Department of Insurance
1200 W. Third Street
Little Rock, Arkansas 72201-1904

Attention: Property and Casualty Division

RE: AMERICAN CENTRAL INSURANCE COMPANY
NAIC: 37915 FEIN: 04-2672903

Filing For Classic Boat Program:
Authorization to File
NAIC Transmittal
Actuarial Memorandum
Projected Expense, Profit and Investment Income Exhibits
Classic Boat Manual Rates

Dear Sir or Madam:

On behalf of American Central Insurance Company, Coulter and Associates is filing a personal Classic Boat Program.

This new program offers Liability and Physical Damage coverage and is designed to provide coverage for eligible personal watercraft, usually 15 yrs old or older.

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If you have any questions, please call me at (609) 443-7540 or email me at stephaniey@coulter-and-associates.com. Otherwise we look forward to your approval.

Very truly yours,

Stephanie Young

Stephanie Young
Senior Compliance Consultant