

SERFF Tracking Number: STAT-125249261 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Filing at a Glance

Company: State Automobile Mutual Insurance Company

Product Name: AR CFA SERFF Tr Num: STAT-125249261 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-025734
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: SA-CFA-2007-573 State Status:
(PPA)

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding
Authors: Doug Griffith, Barb Wickham Disposition Date: 09/20/2007
Date Submitted: 08/07/2007 Disposition Status: Filed

Effective Date Requested (New): 11/15/2007 Effective Date (New): 11/15/2007
Effective Date Requested (Renewal): 11/15/2007 Effective Date (Renewal):

General Information

Project Name: AR 11-15 RR Status of Filing in Domicile:
Project Number: SA-CFA-2007-573 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/20/2007
State Status Changed: 08/07/2007 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

The State Automobile Mutual Insurance Company submits this filing of rate and rule revisions to our Custom Fit Auto insurance program, as outlined in the Summary of Proposed Changes, for your review. The overall impact of these changes is -8.9%.

Company and Contact

Filing Contact Information

Stacey Bitler, Associate Actuary stacey.bitler@stateauto.com

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Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

518 E. Broad Street (614) 917-5490 [Phone]
Columbus, OH 43215 (614) 719-0293[FAX]

Filing Company Information

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio
518 E. Broad Street Group Code: 175 Company Type: Property and
Casualty

PO Box 182822
Columbus, OH 43215 Group Name: State ID Number:
(614) 464-5000 ext. [Phone] FEIN Number: 31-4316080

SERFF Tracking Number: STAT-125249261 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Automobile Mutual Insurance Company	\$100.00	08/07/2007	14990763

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/20/2007	09/20/2007
Filed	Alexa Grissom	08/16/2007	08/16/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/23/2007	08/23/2007	Doug Griffith	09/19/2007	09/19/2007
Pending Industry Response	Alexa Grissom	08/21/2007	08/21/2007	Barb Wickham	08/21/2007	08/23/2007
Pending Industry Response	Alexa Grissom	08/14/2007	08/14/2007	Barb Wickham	08/15/2007	08/15/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RF-1 Forms	Note To Reviewer	Barb Wickham	08/17/2007	08/17/2007

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

Disposition

Disposition Date: 09/20/2007

Effective Date (New): 11/15/2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAT-125249261 State: Arkansas
 Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
 Company Tracking Number: SA-CFA-2007-573
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR CFA
 Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document (revised)	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	AR Survey Form	Filed	Yes
Supporting Document	A-1	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Revised Manual Pages	Filed	Yes
Supporting Document	Rate Document	Filed	Yes

SERFF Tracking Number: STAT-125249261 *State:* Arkansas
Filing Company: State Automobile Mutual Insurance Company *State Tracking Number:* AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Disposition

Disposition Date: 08/16/2007

Effective Date (New): 11/15/2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAT-125249261 State: Arkansas
 Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
 Company Tracking Number: SA-CFA-2007-573
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Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document (revised)	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	AR Survey Form	Filed	Yes
Supporting Document	A-1	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Revised Manual Pages	Filed	Yes
Supporting Document	Rate Document	Filed	Yes

SERFF Tracking Number: STAT-125249261 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response
 Objection Letter Date 08/23/2007
 Submitted Date 08/23/2007
 Respond By Date 08/23/2007

Dear Stacey Bitler,

This will acknowledge receipt of the correspondence regarding the captioned filing. As previously requested, the RF-1 must be ENTIRELY COMPLETED. The policy counts, premium information, loss ratios, etc. MUST be submitted to the Department. Additionally, Isite shows that State Auto Mutual had \$698,691 in premium last year; please clarify.

Please feel free to contact me if you have questions.

Sincerely,
 Alexa Grissom

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 09/19/2007
 Submitted Date 09/19/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Alexa,

As per our previous correspondence, via e-mail, the RF-1 has been completed in its entirety.

The discrepancy between our Written and Earned Premiums is due to the fact that the CustomFit Program for State Automobile Mutual did not go into affect until 11-15-2006. Our Written premium is substantially higher for 2006, as provided below.

19.2 Other private passenger auto liability173,769
 21.1 Private passenger auto physical damage.....138,737

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

I hope this will answer any questions you may have had and look forward to your acknowledgement of our filing.

Sincerely,

Doug Griffith

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Barb Wickham, Doug Griffith

SERFF Tracking Number: STAT-125249261 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/21/2007
Submitted Date 08/21/2007
Respond By Date

Dear Stacey Bitler,

This will acknowledge receipt of the captioned filing. Please complete the entire RF-1 and resubmit for our records.
It is a required component of the filing.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/21/2007
Submitted Date 08/23/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: As requested, attached is an updated RF-1 form.

Changed Items:

Supporting Document Schedule Item Changes

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
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Product Name: *AR CFA*
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Sincerely,
Barb Wickham, Doug Griffith

SERFF Tracking Number: STAT-125249261 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/14/2007

Submitted Date 08/14/2007

Respond By Date

Dear Stacey Bitler,

This will acknowledge receipt of the captioned filing. The RF-1 abstracts should be combined into one to show the overall impact.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/15/2007

Submitted Date 08/15/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: As requested we combined Liability and Property damage into one RF-1.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

Sincerely,
Barb Wickham, Doug Griffith

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

Note To Reviewer

Created By:

Barb Wickham on 08/17/2007 07:13 AM

Subject:

RF-1 Forms

Comments:

We need to revise the RF-1 form. Our policy count for 2006 was 363. This was inadvertently left off the filing.

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: STAT-125249261 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 08/16/2007

Comments:

Attachment:

Transmittal AR CFA.pdf

Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 09/20/2007

Comments:

Attachment:

RF-1 Rev per Stacey.pdf

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 08/16/2007

Comments:

Attachment:

RF-1 Objection response.pdf

Satisfied -Name: AR Survey Form **Review Status:** Filed 08/16/2007

Comments:

Attachments:

AR CFA Survey Form.pdf

AR PPA Survey Form.xls

Satisfied -Name: A-1 **Review Status:** Filed 08/16/2007

Comments:

Attachment:

A-1 CFA.pdf

SERFF Tracking Number: STAT-125249261 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
Company Tracking Number: SA-CFA-2007-573
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR CFA
Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

Review Status:
Satisfied -Name: Exhibits Filed 08/16/2007
Comments:
Attachments:
AR CFA Exhibits.pdf
AR PPA Survey Form.xls

Review Status:
Satisfied -Name: Revised Manual Pages Filed 08/16/2007
Comments:
Attachment:
AR CFA Revised Manual Pages.pdf

Review Status:
Satisfied -Name: Rate Document Filed 08/16/2007
Comments:
Attachment:
Arkansas Customfit Rate Document eff 11-15-07 (3).pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	State Auto Insurance Companies				Group NAIC #	175
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
State Automobile Mutual Insurance Company	OH	25135	31-4316080			

5. Company Tracking Number	SA-CFA-2007-573
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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
Stacey J. Bitler, ACAS 518 E. Broad Street Columbus, OH 43215	Associate Actuary	800.695.9436 (ext. 5490)	614.719.0293	stacey.bitler@stateauto.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Stacey J. Bitler, ACAS			

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

9. Type of Insurance (TOI)	19.0 Personal Auto			
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)	CustomFit Auto			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	November 15, 2007	Renewal:	November 15, 2007
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	July 27, 2007			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	SA-CFA-2007-573
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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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1. Base Rates:

We are revising base rates resulting in an overall statewide impact of -7.8%.

- See Exhibits
- I Summary of Selected Impacts
 - II Overall Impact by Territory
 - III Calculation of Physical Damage Offsets for Model Year Table Change
 - IV Impacts By Limits
 - V Private Passenger Auto Expense Exhibit

2. Model Year Update:

We are updating our base to Symbol 2, 2007. Changes have been offset in the base rates to net no premium change overall. Refer to Exhibit III for details by model year.

3. Increased Limit Factors:

We are revising our Increased Limit Factors for Combined Single Limit, Bodily Injury and Property Damage as detailed in Exhibit IV. The overall statewide impact of this change is -1.2%.

4. Towing and Labor Costs:

- We are expanding the Towing and Labor optional coverage to include a higher limit of \$100 per disablement with a semiannual premium of \$9.00.
- In addition, we have expanded this coverage to include Motor Homes with several available limit options.

Please see rate document page 25 for further details.

5. Excess Electronic Equipment Limits (PP0313):

We are introducing new Excess Electronic Equipment limits. Please see rate document page 25 for further details.

6. Deductible Reimbursement:

We are adding endorsement AU1017, Recovered Vehicle Deductible Reimbursement, which will reimburse the insured's deductible for theft loss if the vehicle is recovered due to an activated electronic vehicle recovery system. Endorsement AU1017 is being submitted under our forms filing. Please see manual pages OC-6 for details.

The overall impact of this change is negligible.

7. Auto/Home Discount:

Currently, an HO-4 or HO-6 policy must have a minimum Coverage C limit of \$30,000 to qualify an Auto policy for the discount. This coverage requirement is being revised to \$20,000. The impact for this change is negligible.

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	SA-CFA-2007-573
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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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8. Prime of Life Discount:

Currently, an HO-4 or HO-6 policy must have a minimum Coverage C limit of \$30,000 to qualify for a Prime of Life Discount. This coverage requirement is being revised to \$20,000. The impact for this change is negligible.

9. Payment plans:

- We are removing the requirement that policies must have a valid credit score to be eligible for any payment plan.
- We are eliminating the \$1 service charge from all EFT payments.

Please see manual page GR-10.

10. Manual Revisions:

We are revising our manual, changes are in the rate/rule filing schedule.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: EFT
Amount: \$100

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

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

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	SA-CFA-2007-573
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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.)	File and Use
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4a. Rate Change by Company (As Proposed)							
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)
State Automobile Mutual Insurance Company		-8.9	-\$277,295	2,478	\$3,101,584		

4b. Rate Change by Company (As Accepted) For State Use Only							
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	Introduction of Program
7.	Effective Date of last rate revision	11-15-2006
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rule 2.A.3., Page GR-2, Eligibility Requirements – The wording in this rule has been revised due to the new Trust Endorsement PP1303.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Rule 6, Page GR-10, The following sentence has been removed “A valid credit score is required in order to select a payment plan.” Also, the EFT \$1 service charge has been removed.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <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, unless allowed by state.)

1. This filing transmittal is part of Company Tracking #	SA-CFA-2007-573
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
03	Rule 6, Page GR-10, Added new wording "Customers can pay Online/Credit Card Payments".	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04	Rule 1, Page CD-1, The Coverage C limit for HO-4 and HO-6 has been revised from \$30,000 to \$20,000.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05	Rule 6, Page CD-5, The Coverage C limit for HO-4 and HO-6 has been revised from \$30,000 to \$20,000.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
06	The Optional Coverage Table of Contents has been updated to reflect the following changes.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
07	Rule 1, Page OC-1, Added \$100 per disablement with a \$9 premium to Towing and Labor. Also added limits and rates for motor homes.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
08	Rule 4, Page OC-2, The title and rule wording has been revised. Endorsement is now PP0313 instead of AU0313. Added limits and premiums.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
09	Rule 5, Page OC-3, The wording in this rule has been revised to follow endorsement PP0313.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
10	Rule 10, Page OC-6, Added activated electronic vehicle recovery system wording.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
11	Rule 14, Page OC-10, The Auto Replacement Cost Coverage wording has been revised to include A.3. Also, the paragraph following A.3. has been revised.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
12		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
13		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
14		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
15		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: State Automobile Mutual Insurance Company
 NAIC Number: 25135
 Name of Advisory Organization Whose Filing You Are Referencing _____
 Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser
 Reference Filing #: _____ Proposed Effective Date: 11/15/07

Contact Person: Stacey Bitler
 Signature: _____
 Telephone No: 800-695-9436 (ext. 5490)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
CustomFit Auto Program Combined Single Limit Bodily Injury Property Damage Medical Payments UM/UIM Liability Total	N/A	-6.5% -7.5% 0.0% 0.0% 0.0%					
CustomFit Auto Other Than Collision Collision Physical Damage Total		10.1% 19.1%					
TOTAL OVERALL EFFECT		8.9%					

N/A Apply Loss Cost Factors to Future Filings (Y or N)
0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
12% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History								Selected Provisions	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	See Exhibit V	
2002	N/A	N/A N/A	N/A	N/A	--	63.3	B. General Expense	_____	
2003	N/A	N/A N/A	N/A	N/A	--	62.0	C. Taxes, License & Fees	_____	
2004	N/A	N/A N/A	N/A	N/A	--	50.5	D. Underwriting Profit & Contingences	_____	
2005	N/A	N/A N/A	N/A	N/A	--	53.4	E. Other (explain)	_____	
2006	363	0 11/15/2006	35	3	9.8%	50.7	F. TOTAL	_____	

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: State Automobile Mutual Insurance Company
 NAIC Number: 25135
 Name of Advisory Organization Whose Filing You Are Referencing _____
 Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser
 Reference Filing #: _____ Proposed Effective Date: 11/15/07

Contact Person: Stacey Bitler
 Signature: _____
 Telephone No: 800-695-9436 (ext. 5490)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
Custom Fit Auto Program	N/A						
Combined Single Limit		-6.5%					
Bodily Injury		-7.5%					
Property Damage		0.0%					
Medical Payments		0.0%					
UM/UIM		0.0%					
Liabilty Total							
CustomFit Auto							
Other Than Collison		-10.1%					
Collision		-19.1%					
Physical Damage Total							
TOTAL OVERALL EFFECT		-8.9%					

N/A Apply Loss Cost Factors to Future Filings (Y or N)
0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
12% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History								Selected Provisions	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	See Exhibit V	
2002	N/A	N/A N/A	N/A	N/A	--	63.3	B. General Expense	_____	
2003	N/A	N/A N/A	N/A	N/A	--	62.0	C. Taxes, License & Fees	_____	
2004	N/A	N/A N/A	N/A	N/A	--	50.5	D. Underwriting Profit & Contingences	_____	
2005	N/A	N/A N/A	N/A	N/A	--	53.4	E. Other (explain)	_____	
2006	N/A	0 11/15/2006	35	3	9.8%	50.7	F. TOTAL	_____	

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25135
Company Name: State Automobile Mutual Insurance Co.
Contact Person: Stacey Bitler
Telephone No.: 800.695.9436
Email Address: stacey.bitler@stateauto.com
Effective Date: 11/15/2007

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
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20	30	%
AUTO/HOMEOWNERS		15	%
GOOD STUDENT		5	%
ANTI-THEFT DEVICE	5	15	%
Over 55 Defensive Driver Discount		10	%
\$250/\$500 Deductible Comp./Coll.	14%	7%	%

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			\$628	\$764	\$252	\$211	\$564	\$685	\$229	\$193	\$838	\$1,023	\$326	\$270	\$564	\$685	\$229	\$193
	Minimum Liability with Comprehensive and Collision			\$1,201	\$1,471	\$454	\$373	\$1,199	\$1,469	\$453	\$372	\$1,371	\$1,681	\$515	\$420	\$1,199	\$1,469	\$453	\$372	\$1,217	\$1,491	\$460	\$377
	100/300/50 Liability with Comprehensive and Collision			\$1,274	\$1,561	\$480	\$394	\$1,265	\$1,549	\$477	\$390	\$1,477	\$1,811	\$553	\$450	\$1,265	\$1,549	\$477	\$390	\$1,293	\$1,585	\$487	\$399
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$628	\$764	\$252	\$211	\$564	\$685	\$229	\$193	\$838	\$1,023	\$326	\$270	\$564	\$685	\$229	\$193	\$631	\$767	\$253	\$212
	Minimum Liability with Comprehensive and Collision			\$1,455	\$1,785	\$544	\$445	\$1,480	\$1,816	\$553	\$452	\$1,610	\$1,977	\$599	\$488	\$1,480	\$1,816	\$553	\$452	\$1,479	\$1,814	\$552	\$452
	100/300/50 Liability with Comprehensive and Collision			\$1,528	\$1,875	\$570	\$466	\$1,546	\$1,896	\$577	\$470	\$1,716	\$2,107	\$637	\$518	\$1,546	\$1,896	\$577	\$470	\$1,555	\$1,908	\$579	\$474
2003 Honda Odyssey "EX"	Minimum Liability			\$628	\$764	\$252	\$211	\$564	\$685	\$229	\$193	\$838	\$1,023	\$326	\$270	\$564	\$685	\$229	\$193	\$631	\$767	\$253	\$212
	Minimum Liability with Comprehensive and Collision			\$1,413	\$1,732	\$529	\$433	\$1,433	\$1,758	\$536	\$438	\$1,572	\$1,929	\$585	\$477	\$1,433	\$1,758	\$536	\$438	\$1,436	\$1,761	\$537	\$439
	100/300/50 Liability with Comprehensive and Collision			\$1,486	\$1,822	\$555	\$454	\$1,499	\$1,838	\$560	\$456	\$1,678	\$2,059	\$623	\$507	\$1,499	\$1,838	\$560	\$456	\$1,512	\$1,855	\$564	\$461
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$654	\$794	\$269	\$226	\$589	\$714	\$245	\$208	\$863	\$1,052	\$342	\$285	\$589	\$714	\$245	\$208	\$657	\$797	\$270	\$227
	Minimum Liability with Comprehensive and Collision			\$1,693	\$2,077	\$636	\$519	\$1,740	\$2,133	\$651	\$533	\$1,827	\$2,241	\$683	\$557	\$1,740	\$2,133	\$651	\$533	\$1,718	\$2,106	\$644	\$527
	100/300/50 Liability with Comprehensive and Collision			\$1,766	\$2,167	\$662	\$540	\$1,806	\$2,213	\$675	\$551	\$1,933	\$2,371	\$721	\$587	\$1,806	\$2,213	\$675	\$551	\$1,794	\$2,200	\$671	\$549
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$628	\$764	\$252	\$211	\$564	\$685	\$229	\$193	\$838	\$1,023	\$326	\$270	\$564	\$685	\$229	\$193	\$631	\$767	\$253	\$212
	Minimum Liability with Comprehensive and Collision			\$1,644	\$2,017	\$611	\$497	\$1,688	\$2,072	\$626	\$511	\$1,777	\$2,181	\$658	\$535	\$1,688	\$2,072	\$626	\$511	\$1,666	\$2,044	\$619	\$504
	100/300/50 Liability with Comprehensive and Collision			\$1,717	\$2,107	\$637	\$518	\$1,754	\$2,152	\$650	\$529	\$1,883	\$2,311	\$696	\$565	\$1,754	\$2,152	\$650	\$529	\$1,742	\$2,138	\$646	\$526
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$654	\$794	\$269	\$226	\$589	\$714	\$245	\$208	\$863	\$1,052	\$342	\$285	\$589	\$714	\$245	\$208	\$657	\$797	\$270	\$227
	Minimum Liability with Comprehensive and Collision			\$1,308	\$1,601	\$500	\$411	\$1,313	\$1,607	\$500	\$412	\$1,463	\$1,793	\$554	\$455	\$1,313	\$1,607	\$500	\$412	\$1,321	\$1,617	\$504	\$414
	100/300/50 Liability with Comprehensive and Collision			\$1,381	\$1,691	\$526	\$432	\$1,379	\$1,687	\$524	\$430	\$1,569	\$1,923	\$592	\$485	\$1,379	\$1,687	\$524	\$430	\$1,397	\$1,711	\$531	\$436

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

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

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 homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name _____
NAIC No. _____ Group No. _____

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

2. Do you furnish a market for young drivers? _____
Over age 65 drivers? _____

3. Do you require collateral business to support a youthful driver risk? _____

4. Do you insure drivers with an international or foreign driver's license? _____

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

- a. Driver Over 55 _____%
- b. Good Student Discount _____%
- c. Multi-car Discount _____%
- d. Accident Free Discount* _____%
- *Please Specify Qualification for Discount _____
- _____
- e. Anti-theft Discount _____%
- f. Other (specify) _____%
- _____ %
- _____ %
- _____ %
- _____ %

6. Do you have an installment payment plan for automobile insurance? _____
If so, what is the fee for installment payments? _____

7. Does your company utilize a tiered rating plan? _____ If so, list the programs and percentage difference. _____

State the current volume for each program.

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

Signature

Title

Telephone Number

Index of Exhibits
State Auto Insurance Companies
Arkansas – Custom Fit Auto Program

Exhibit	I	Summary of Selected Impacts
Exhibit	II	Overall Impact by Territory
Exhibit	III	Calculation of Physical Damage Offsets for Model Year Table Change
Exhibit	IV	Impacts by Limits
Exhibit	V	Private Passenger Auto Expense Exhibit

Arkansas
State Auto Insurance Companies
Private Passenger Auto
Summary of Selected Impacts - CustomFit

	11/2006 - 4/2007 Ann. WP	Increased Limits Factors	Selected Base Rate Impacts	Combined Impacts	Combined Dollar Impacts
CustomFit Auto Program					
Combined Single Limit#	\$121,747	-5.0%	-1.6%	-6.5%	(\$7,943)
Bodily Injury	\$686,434	-4.4%	-3.2%	-7.5%	(\$51,399)
Property Damage	\$574,203	0.0%	0.0%	0.0%	\$0
Medical Payments	\$119,676	0.0%	0.0%	0.0%	\$0
UM/UIM	<u>\$267,052</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>\$0</u>
Liability	\$1,769,112	-2.1%	-1.4%	-3.4%	(\$59,342)
Other Than Collision	\$406,295	0.0%	-10.1%	-10.1%	(\$40,841)
Collision	<u>\$926,177</u>	<u>0.0%</u>	<u>-19.1%</u>	<u>-19.1%</u>	<u>(\$177,112)</u>
Physical Damage	\$1,332,472	0.0%	-16.4%	-16.4%	(\$217,953)
Program Total	\$3,101,584	-1.2%	-7.8%	-8.9%	(\$277,295)

State Auto Insurance Companies
 Overall Impact by Territory-11/2006 - 4/2007 Annualized Written Premium
 Private Passenger Auto-Arkansas
 CustomFit

*Base rate changes only

Territory	Written Premium	CSL Impact	Written Premium	BI Impact	Written Premium	PD Impact	Written Premium	MP Impact	Written Premium	UM Impact	Written Premium	CMP Impact	Written Premium	COL Impact	Written Premium	CustomFit Impact
1	\$19,332	-1.6%	\$44,390	-2.8%	\$34,749	0.0%	\$5,407	0.0%	\$13,767	0.0%	\$16,121	-8.9%	\$50,405	-19.0%	\$184,171	-6.8%
3	\$6,838	-1.9%	\$42,637	-3.0%	\$35,229	0.0%	\$9,997	0.0%	\$19,140	0.0%	\$26,458	-9.5%	\$58,047	-19.2%	\$198,346	-7.6%
5	\$0	-1.9%	\$4,154	-3.3%	\$4,345	0.0%	\$813	0.0%	\$1,736	0.0%	\$4,395	-10.3%	\$6,835	-18.9%	\$22,277	-8.4%
6	\$9,866	-1.4%	\$76,003	-2.9%	\$59,775	0.0%	\$13,745	0.0%	\$26,122	0.0%	\$33,580	-10.5%	\$88,947	-18.8%	\$308,039	-7.3%
8	\$4,608	-1.7%	\$40,384	-2.7%	\$33,705	0.0%	\$5,197	0.0%	\$13,623	0.0%	\$21,920	-10.3%	\$48,770	-18.9%	\$168,207	-7.5%
9	\$0	-1.5%	\$367	-3.4%	\$311	0.0%	\$88	0.0%	\$223	0.0%	\$625	-10.6%	\$936	-19.2%	\$2,549	-10.1%
10	\$15,584	-1.5%	\$53,501	-3.2%	\$45,485	0.0%	\$10,815	0.0%	\$23,596	0.0%	\$26,847	-9.8%	\$80,268	-19.2%	\$256,097	-7.8%
11	\$54,561	-1.6%	\$354,733	-3.4%	\$303,394	0.0%	\$53,279	0.0%	\$132,157	0.0%	\$224,579	-10.1%	\$490,435	-19.2%	\$1,613,138	-8.0%
16	\$10,958	-2.1%	\$70,264	-3.3%	\$57,211	0.0%	\$20,333	0.0%	\$36,688	0.0%	\$51,769	-10.0%	\$101,534	-19.2%	\$348,758	-7.8%
Totals	\$121,747	-1.6%	\$686,434	-3.2%	\$574,203	0.0%	\$119,676	0.0%	\$267,052	0.0%	\$406,295	-10.1%	\$926,177	-19.1%	\$3,101,584	-7.8%

Companywide Private Passenger Auto
 Calculation of Physical Damage Offsets for Model Year Table Change
 Offsets for One Year Base Update (12 Yr. Table)

Comprehensive

Model Year	2006 Written Premium	Current 12 Yr. Table 2006 Base	Extended 12 Yr. Table 2007 Base	% Change	% Change w/ Offset
2008	\$730,328	1.10	1.05	0.2%	-0.6%
2007	\$4,978,692	1.05	1.00	0.0%	-0.8%
2006	\$6,861,181	1.00	0.95	-0.3%	-1.0%
2005	\$6,732,604	0.95	0.90	-0.5%	-1.3%
2004	\$6,518,537	0.90	0.87	1.5%	0.7%
2003	\$6,491,479	0.87	0.84	1.4%	0.6%
2002	\$5,758,850	0.84	0.81	1.3%	0.4%
2001	\$5,469,450	0.81	0.77	-0.2%	-1.0%
2000	\$4,651,046	0.77	0.73	-0.5%	-1.3%
1999	\$3,524,072	0.73	0.70	0.7%	-0.1%
1998	\$2,945,556	0.70	0.66	-1.0%	-1.8%
1997	\$2,009,217	0.66	0.64	1.8%	1.0%
1996	\$1,766,216	0.64	0.62	1.7%	0.9%
1995 & prior	<u>\$5,111,371</u>	0.62	0.62	<u>5.0%</u>	4.2%
	\$63,548,601		OFFSET	0.992	

Collision

Model Year	2006 Written Premium	Extended 12 Yr. Table 2006 Base	Extended 12 Yr. Table 2007 Base	% Change	% Change w/ Offset
2008	\$1,476,866	1.10	1.05	0.2%	0.9%
2007	\$10,144,962	1.05	1.00	0.0%	0.7%
2006	\$13,827,258	1.00	0.95	-0.3%	0.4%
2005	\$13,555,499	0.95	0.90	-0.5%	0.2%
2004	\$13,265,325	0.90	0.86	0.3%	1.0%
2003	\$13,089,565	0.86	0.82	0.1%	0.8%
2002	\$11,207,363	0.82	0.76	-2.7%	-2.0%
2001	\$10,331,920	0.76	0.70	-3.3%	-2.6%
2000	\$8,380,932	0.70	0.64	-4.0%	-3.3%
1999	\$6,017,018	0.64	0.60	-1.6%	-0.9%
1998	\$4,799,126	0.60	0.57	-0.3%	0.4%
1997	\$3,196,612	0.57	0.55	1.3%	2.0%
1996	\$2,713,014	0.55	0.52	-0.7%	-0.0%
1995 & prior	<u>\$6,486,777</u>	0.52	0.52	<u>5.0%</u>	5.7%
	\$118,492,235		OFFSET	1.007	

State Auto Insurance Companies
Arkansas - Private Passenger Auto
Impacts by Limit

<u>Coverage</u>	<u>Limits</u>	<u>CF Written Premiums</u>	<u>Current SA ILF</u>	<u>Proposed ILF</u>	<u>Proposed Changes</u>
Combined Single Limit	75	3,766	1.00	1.00	0.0%
	100	18,794	1.05	1.03	-1.9%
	200	645	1.14	1.08	-5.3%
	300	42,953	1.19	1.12	-5.9%
	500	51,847	1.24	1.17	-5.6%
	1,000	3,742	1.30	1.22	-6.2%
TOTALS		121,747			-5.0%

Bodily Injury	25/50	264,768	1.00	1.00	0.0%
	50/100	238,432	1.20	1.14	-5.0%
	100/300	133,061	1.39	1.25	-10.1%
	250/500	45,867	1.58	1.42	-10.1%
	500/500	3,312	1.66	1.49	-10.2%
	500/1,000	284	1.70	1.53	-10.0%
	1,000/1,000	710	1.77	1.59	-10.2%
TOTALS		686,434			-4.4%

Property Damage	25	261,123	1.00	1.00	0.0%
	50	197,977	1.03	1.03	0.0%
	100	102,582	1.08	1.08	0.0%
	250	11,265	1.16	1.16	0.0%
	500	1,256	1.20	1.20	0.0%
	1,000	0	1.22	1.22	0.0%
TOTALS		574,203			0.0%

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTO EXPENSE EXHIBIT -- 2006
ARKANSAS

<u>LIABILITY</u>	<u>ELI</u>	<u>MAP</u>	<u>BPA</u>	<u>PAP</u>	<u>SW</u>
ACQUISITION EXPENSE	3.2%	3.2%	3.2%	3.2%	3.2%
GENERAL EXPENSE	6.9%	6.9%	6.9%	6.9%	6.9%
AGENT COMMISSION	13.0%	13.4%	12.4%	8.2%	12.5%
CONTINGENT COMMISSION	2.0%	2.0%	2.0%	2.0%	2.0%
TAXES - STATE & LOCAL	2.5%	2.5%	2.5%	2.5%	2.5%
TAXES - GUARANTY FUNDS	0.0%	0.0%	0.0%	0.0%	0.0%
TAXES - OTHER	0.1%	0.1%	0.1%	0.1%	0.1%
TAXES - POOLS	0.0%	0.0%	0.0%	0.0%	0.0%
MISCELLANEOUS	0.0%	0.0%	0.0%	0.0%	0.0%
PLUS TARGET OPERATING GAIN	8.8%	8.8%	8.8%	8.8%	8.8%
PLUS CONTIGENCY LOAD	0.0%	0.0%	0.0%	0.0%	0.0%
LESS INVESTMENT INCOME	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	31.5%	31.9%	30.9%	26.7%	31.0%
PERMISSIBLE LOSS AND LAE RATIO:	68.5%	68.1%	69.1%	73.3%	69.0%
<u>PHYSICAL DAMAGE</u>	<u>ELI</u>	<u>MAP</u>	<u>BPA</u>	<u>PAP</u>	<u>SW</u>
ACQUISITION EXPENSE	3.3%	3.3%	3.3%	3.3%	3.3%
GENERAL EXPENSE	6.7%	6.7%	6.7%	6.7%	6.7%
AGENT COMMISSION	13.2%	13.5%	12.9%	8.2%	12.9%
CONTINGENT COMMISSION	2.0%	2.0%	2.0%	2.0%	2.0%
TAXES - STATE & LOCAL	3.0%	3.0%	3.0%	3.0%	3.0%
TAXES - GUARANTY FUNDS	0.0%	0.0%	0.0%	0.0%	0.0%
TAXES - OTHER	0.1%	0.1%	0.1%	0.1%	0.1%
TAXES - POOLS	0.0%	0.0%	0.0%	0.0%	0.0%
MISCELLANEOUS	0.0%	0.0%	0.0%	0.0%	0.0%
PLUS TARGET OPERATING GAIN	5.5%	5.5%	5.5%	5.5%	5.5%
PLUS CONTIGENCY LOAD	0.0%	0.0%	0.0%	0.0%	0.0%
LESS INVESTMENT INCOME	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	32.6%	32.9%	32.3%	27.6%	32.3%
PERMISSIBLE LOSS AND LAE RATIO:	67.4%	67.1%	67.7%	72.4%	67.7%

SERFF Tracking Number: *STAT-125249261* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *AR-PC-07-025734*
Company Tracking Number: *SA-CFA-2007-573*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR CFA*
Project Name/Number: *AR 11-15 RR/SA-CFA-2007-573*

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

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

1. DEFINITIONS (Con't)

- D. SINGLE LIMIT LIABILITY** as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.
- E. OWNED** as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured - Lessor Endorsement **PP0319**.

2. ELIGIBILITY REQUIREMENTS

A Personal Auto Policy shall be used to afford coverage to:

- A.** Private passenger autos and motor vehicles meeting the definition of private passenger autos, if they are written on a specified auto basis; and
1. They are owned by an individual or by a husband and wife who are residents in the same household; or
 2. Are owned jointly by two or more:
 - a. Relatives other than husband and wife; or
 - b. Resident individuals; or
 - c. Non-resident relatives if the Joint Ownership Coverage endorsement **AU0334** is attached. Refer to the endorsement for the extent of coverage.
 3. They are owned by/titled in the name of a trust.
 - a. The grantor of the trust must be:
 1. An individual or a husband and wife; and
 2. The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
 - d. The Trust Endorsement **PP1303** must be attached.
- B.** Motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles are eligible if:
1. They are written on a specified vehicle basis,
 2. They are owned by an individual, by a husband and wife who are residents of the same household, or by two or more resident relatives; and
 3. Coverage is limited in accordance with the Miscellaneous Type Vehicle **PP0323** or Snowmobile Endorsement **PP0320**.
- C.** A named individual who does not own an auto. The Named Non-Owner Coverage Endorsement **PP0322** must be attached.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

6. PAYMENT PLANS

The following pay plans are available:

Six Monthly Policy Term			
Available Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term
Two Pay	Yes	\$4 N/A E-Pay	50% due at inception with remaining due in 3 months
Five Pay	N/A	\$4	20% due at inception with remaining billed in 20% installments each 30 days
Monthly E-Pay	Yes	N/A	Monthly installments

Twelve Month Policy Term (Advantage Auto Only)			
Available Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term
Two Pay	Yes	N/A	50% due at inception with remaining due in 6 months
Four Pay	Yes	\$4 N/A E-Pay	25% due at inception with remaining billed in 25% installments each 90 days
Eleven Pay	N/A	\$4	10% due at inception with remaining billed in 9% installments each 30 days
Monthly E-Pay	Yes	N/A	Monthly installments

- *Electronic Funds Transfer (“E-PAY”)**
 The insured has the option of choosing the date they would like the deduction to take place on EFT billed policies. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.
- Customers Can Pay Online / Credit Card Payments.** Direct bill customers can now make premium payments online at www.stateauto.com. After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments. Whether direct bill customers are making a one-time online payment or are enrolled in our “Pay Now” program, they can opt to pay through use of an automated check (ACH payment) or can make payment using a VISATM or MasterCardTM credit or “pin-less” debit card. Credit card and “pin-less” debit card payments are accepted for all transactions with the exception of the initial down payment on a policy.
- Timing Considerations** – If the policy is issued 21 days or less before the effective date, the remaining installment payments will be divided accordingly by the number of installments remaining in the term. At renewal, the payment cycle will convert to the valid pay plan that was selected.
- NSF Charge** – A \$20 non-sufficient fund fee will be charged on all returned checks and EFT payments if returned for insufficient funds.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Credits/Discounts/Charges

1. PRIME OF LIFE DRIVER DISCOUNT

The Prime of Life plan provides a competitive account price and unique extra value coverages specific to the needs and lifestyles of insureds age 45 years and older. All insureds 45 years of age and older that are assigned to and rated on a vehicle on policies with the Auto/Home Discount, qualify and will automatically receive the Prime of Life Plan. In addition, the plan offers the "Friends For A Lifetime" automobile guarantee for those insureds 45 years or older that meet the qualifying conditions for this extra added benefit.

The Prime of Life Plan consists of extra value coverages provided by endorsement AU-671 added to the auto policy and endorsement FI-199 added to the Homeowners Policies.

We have outlined below a number of rules and requirements that apply.

A. Credit

The credit is applied to the otherwise applicable semi-annual base premium for each coverage of the vehicle the 45 or older driver is assigned to and rated on as the principal operator. Only vehicle types and coverages that are class rated qualify for the credit.

Prime of Life Discounts	
Age of Driver	Discounts
45 – 49	10%
50 – 54	15%
55 and older	20%

B. Eligibility

- ...Policies with Forms HO-4 and HO-6 must have Coverage "C" limits of at least \$20,000 to qualify an eligible auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Registered Golf Carts and Registered Dune Buggies. Named Non-Owner policies also qualify for this credit.

C. Processing Instructions

1. New Applications

When automobile applications are submitted that are eligible for the Prime of Life Driver Discount, the discount will be automatically applied to the policy.

2. Promise of Second Policy

In cases where there is the promise of a second policy, we will apply the discount to an existing policy under certain conditions. Here are the key points you will want to keep in mind:

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Credits/Discounts/Charges

6. AUTO/HOME DISCOUNT

We are pleased to make available a credit to insureds that have both automobile and homeowner policies written with the State Auto Insurance Companies. This program, designed to encourage account selling, now offers even greater premium credits to help you develop new targeted lines of business. It also continues our strategy of selecting certain markets, in this case family accounts, and providing you with the best products for them. By doing this we can also help you retain accounts while your insureds save premium dollars. While the application of this plan is relatively simple, we have outlined below a number of rules and requirements that apply to our various programs.

A. CREDIT

A 15% credit applies to the otherwise applicable semi-annual premium for each coverage.

B. ELIGIBILITY

The personal auto policy is eligible for the credit. The State Auto National policies do not qualify for the Auto/Home Discount although they can qualify an eligible homeowners policy for the discount. (Refer to State Auto National manual for applicable discounts for State Auto National policies.) In addition, a State Auto Business Auto Policy covering the insured's private passenger autos can qualify an eligible Homeowners policy for the credit.

- HO-4 and HO-6 policies must have coverage "C" limits of at least \$20,000 to qualify an auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Antique Autos, Classic Autos - Limited Use, Electric Autos, Registered Dune Buggies, Registered Golf Carts. Named Non-Owner rated policies and Extended

Non-Owned rated policies will also get this credit. Motor homes rated as pleasure do not qualify for the credit but may qualify a homeowners policy for the discount.

The following vehicles do not qualify for the credit and do not qualify a homeowners policy for the discount:

1. Motorcycles, Mopeds, Go-Carts, Motorscooters and Motorbikes.
2. Snowmobiles and All-Terrain Vehicles.
3. Non-registered Dune Buggies and Non-Registered Golf Carts.
4. Recreational Trailers and Utility Trailers.

C. PROCESSING INSTRUCTIONS

1. New Applications

When homeowner and automobile applications are submitted that are eligible for the Auto/Home Discount, indicate in the credits and surcharge section of the application.

2. Agent Issued Policies

Indicate on the daily and accompanying applications, the policy number for the corresponding policy.

EXAMPLE: Auto Policy - A/H DISCOUNT HAR XXXXXXXX
Homeowner Policy - A/H DISCOUNT AAR XXXXXXXX

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Optional Coverages

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ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

1. TOWING AND LABOR COSTS — PP0303

A. This coverage may be added to the following vehicle types when other than collision coverage is afforded: private passenger autos, pick ups, customized vans, vans, business use motor homes, pleasure use motor homes, classic autos-limited use, classic autos, antique autos, registered golf carts, registered dune buggies and electric autos.

B. Premium charges are as follows:

Limit of Liability	Rate Per Car Semi-Annually
\$50 per disablement	\$4
\$75 per disablement	\$6
\$100 per disablement	\$9

Motorhomes	
Limit per Disablement	Rate Per Car Semi-Annually
\$150 per disablement	\$9
\$200 per disablement	\$11
\$250 per disablement	\$14

2. Optional Limits Transportation Expenses Coverage — PP0302

A. The \$20/600 limit is included in the policy for vehicles that have other than collision or other than collision and collision coverage.

B. Premium charges are as follows:

Coverage Semi-Annually	Rate Per Car Semi-Annually
\$20 per day/\$600 aggregate	Incl
\$25 per day/\$750 aggregate	\$4
\$30 per day/\$900 aggregate	\$5
\$50 per day/\$1500 aggregate	\$9

3. DIFFERENCE IN VALUE - LEASED AUTOS/OWNED AUTOS — AU158

A. Eligibility

A policy providing Other Than Collision and Collision coverage may be extended to provide coverage for the difference between the unpaid amount due on a leased or financed new auto and the actual cash value of the auto, subject to the following:

A "new auto" as used in this rule is an auto that has not previously been titled by the state and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.

B. Coverage

Coverage under the endorsement applies only in the event of a covered total loss. The maximum amount payable is \$5,000. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, carry-over loans, balances or amounts in excess of the original purchase price of the car.

C. Rates

1. Charge 2% of the combined Other Than Collision and Collision Coverage premium, prior to Prime of Life and Gold Plus Discounts.
2. The minimum semi-annual premium charge is \$4.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

4. COVERAGE FOR EXCESS ELECTRONIC EQUIPMENT — PP0313

A. Coverage for Electronic Equipment That Reproduces, Receives or Transmits Audio, Video or Data Signals

Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the vehicle at the time of loss is automatically covered under the policy without an additional premium charge. Such equipment includes, but is not limited to:

- a. Radios and Stereos
- b. Tape decks;
- c. Compact Disc Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two Way Mobile Radios;
- k. Scanners; or
- l. Citizen Band Radio;

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals permanently installed in locations not used by the vehicle manufacturer for installation of such equipment is subject to a sub-limit of \$1000. This sub limit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule 3, Classifications and Rule 4, Safe Driver Insurance Plan do not apply for this coverage.

Maximum Limit of Liability For Excess Electronic Equipment	Premium per Auto
\$1,500	\$40
\$2,000	\$80
\$2,500	\$120
\$3,000	\$160
\$3,500	\$200
\$4,000	\$240
\$4,500	\$280
\$5,000	\$320

3. Endorsement

Attach the Excess Electronic Equipment Coverage Endorsement to the policy, **PP 0313**.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

5. COVERAGE FOR TAPES, RECORDS, DISCS AND OTHER MEDIA — PP0313

1. Coverage for up to \$200 worth of Tapes, Records, Discs and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.
2. When coverage is not provided for increased limits for Excess Electronic Equipment, coverage for \$200 worth of tapes, records, disks, and other media if available for an additional charge.
 - a. Attach the Coverage for Tapes, Records, Disks and Other Media Endorsement – **PP0313**
 - b. Premium - \$5.00 per car, semi-annually.

6. CUSTOMIZING EQUIPMENT COVERAGE - PP0318

Other Than Collision and Collision coverage for customizing equipment may be purchased for any van or pickup insured for physical damage coverage. Refer to the customizing equipment coverage endorsement for extent of coverage.

Rate as follows:

- A. Refer to the ISO Symbol & Identification manual to determine the symbol for the vehicle.

1989 & PRIOR

1. If a symbol is shown, increase the rating symbol shown by 2, to account for the additional customizing equipment.

NOTE: A symbol 7 will be changed to 10 and a symbol 8 will be changed to 11, as symbol 9 is not used.

2. If a symbol is not shown, assign a symbol using the table for 1981-1989 model years based on the total cost of the vehicle, including customizing.

NOTE: Always check ISO Symbol and Identification manual as most vans produced since 1976 have a symbol assigned.

1990 & LATER

1. If a symbol is shown, increase the rating symbol shown by 4, to account for the additional customizing equipment.

NOTE: For example, a symbol 7 will be changed to 12 and a symbol 8 will be changed to 13, as symbol 9 is not used.

2. If a symbol is not shown, assign a symbol using the table for 1990 and subsequent model years based on the total cost of the vehicle, including customizing.

NOTE: Always check ISO Symbol and Identification manual as most vans produced since 1976 have a symbol assigned.

- B. Determine the base rate using the symbol determined above and the model year of the vehicle.
- C. Apply other relativities and factors applicable according to the Premium Determination Rule.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

10. DEDUCTIBLES

A. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.

B. Other Than Collision Deductible:

Deductible
Full Coverage
\$ 50
\$ 200
\$ 250
\$ 500
\$1000
\$1500
\$2000
\$2500

Note: The Other Than Collision deductible will be reimbursed if a vehicle is stolen and subsequently recovered as the result of an activated electronic vehicle recovery system (i.e., OnStar, LoJack, etc.).

C. Collision Deductible:

Deductible
\$ 50
\$ 100
\$ 200
\$ 500
\$1000
\$1500
\$2000
\$2500

11. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434

A. UNINSURED MOTORISTS COVERAGE

1. Owners — (Class Code — Refer to Statistical Plan)

a. Bodily Injury

This form of auto insurance for Bodily Injury must be afforded at limits not less than the Financial Responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement **PP0495** Uninsured Motorists Coverage - Arkansas.

Exceptions:

1. The named insured has the right to reject such coverage in writing.
2. After a named insured rejects such coverage, the insurer shall not be required to notify any insured on any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
3. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

14. AUTO REPLACEMENT COST COVERAGE

A. Replacement cost loss settlement is available subject to the following:

1. The auto is a "new purchased auto".
2. Coverage for Other Than Collision and Collision must be maintained continuously from the date of purchase to the date of loss.
3. Loss is caused by a covered peril other than fire, theft or flood.

A "new purchased auto" as used in this rule is a private passenger auto, pickup or van that has a gross vehicle weight rating of 10,000 lbs. or less. At the time of the purchase, the vehicle must be either the current model year or the immediately prior model year and first titled by the named insured or spouse, and must have fewer than 5,000 miles on the odometer when purchased.

B. The loss settlement provisions for Other Than Collision and Collision coverages are amended from actual cash value to replacement cost and the limit of liability is the lesser of:

1. The cost of repair with parts of like kind and quality
2. The cost of a replacement vehicle whose value does not exceed the value of a value described in 3. and 4.
3. The cost of a new vehicle of the same make, model and equipment; or
4. The cost of a new vehicle of a similar make, model, and equipment if the same make, model and equipment is not available.

Coverage is subject to the Other Than Collision and Collision deductible. Coverage will remain in effect, as long as the premium is paid, for a period not to exceed the first renewal after the vehicle is 48 months old.

C. Rates

Charge 15% of the Other Than Collision and Collision rate.

Attached the Auto Replacement Cost Coverage Endorsement **AU1008**.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

COMBINED SINGLE LIMIT LIABILITY, BODILY INJURY OR PROPERTY DAMAGE

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)**
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

ROUNDING PROC.

- BASE * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
- 1.00+(Major Violation Factor+Secondary Factor)- N/A = RESULT 2
- RESULT 2 * AGING FACTOR (for viol/accidents)- ROUND TO 2 DEC.= RESULT 3
- RESULT 3 + PRIM CF - 1.00 - N/A = RESULT 4
- RESULT 1 * RESULT 4 - ROUND TO CENTS = RESULT 5
- Result 5 * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 6
- RESULT 6 * HOUSEHOLD FACTOR - ROUND TO CENTS = RESULT 7
- RESULT 7 * FINANCIAL STABILITY DISCOUNT - ROUND TO CENTS = RESULT 8
- RESULT 8 * DEFENSIVE DRIVER DISCOUNT - ROUND TO CENTS = RESULT 9
- RESULT 9 * ANTI-LOCK BRAKE DISCOUNT - ROUND TO CENTS = RESULT 10
- RESULT 10 * PRIME OF LIFE/GOLD PLUS DISCOUNT - ROUND TO CENTS = RESULT 11
- RESULT 11 * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 12
- RESULT 12 + FUTURE USE (0.00 FACTOR) - N/A = RESULT 13
- RESULT 13 * TERM FACTOR - ROUND TO CENTS = RESULT 14
- RESULT 14 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

B. VEHICLE TYPES - ENO - NO PRIMARY INSURANCE

ROUNDING PROC.

- BASE * BASE RATE PERCENTAGE - ROUND TO CENTS = RESULT 1
- RESULT 1 * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 2
- 1.00+(Major Violation Factor+Secondary Factor)- N/A = RESULT 3
- RESULT 3 * AGING FACTOR (for viol/accidents)- ROUND TO 2 DEC.= RESULT 4
- RESULT 4 + PRIM CF - 1.00 - N/A = RESULT 5
- RESULT 2 * RESULT 5 - ROUND TO CENTS = RESULT 6
- Result 6 * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 7
- RESULT 7 * HOUSEHOLD FACTOR - ROUND TO CENTS = RESULT 8
- RESULT 8 * FINANCIAL STABILITY DISCOUNT - ROUND TO CENTS = RESULT 9
- RESULT 9 * DEFENSIVE DRIVER DISCOUNT - ROUND TO CENTS = RESULT 10
- RESULT 10 * ANTI-LOCK BRAKE DISCOUNT - ROUND TO CENTS = RESULT 11
- RESULT 11 * PRIME OF LIFE/GOLD PLUS DISCOUNT - ROUND TO CENTS = RESULT 12
- RESULT 12 * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 13
- RESULT 13 + FUTURE USE (0.00 FACTOR) - N/A = RESULT 14
- RESULT 14 * TERM FACTOR - ROUND TO CENTS = RESULT 15
- RESULT 15 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

ROUNDING PROC.

- BASE * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
- RESULT 1 * MH LIABILITY PERCENTAGE - ROUND TO CENTS = RESULT 2
- RESULT 2 * FINANCIAL STABILITY DISCOUNT - Round To CENTS = Result 3
- RESULT 3 * DEFENSIVE DRIVER DISCOUNT - ROUND TO CENTS = RESULT 4
- RESULT 4 + FUTURE USE (0.00 FACTOR) - N/A = RESULT 5
- RESULT 5 * TERM FACTOR - ROUND TO CENTS = RESULT 6
- RESULT 6 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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COMBINED SINGLE LIMIT LIABILITY, BODILY INJURY OR PROPERTY DAMAGE (CONT.)

D. VEHICLE TYPES		- ELECTRIC AUTOS	(EL)
			<u>ROUNDING PROC.</u>
BASE	*	INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	LIABILITY PERCENTAGE	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FINANCIAL STABILILTY DISCOUNT	- ROUND TO CENTS = RESULT 3
RESULT 3	*	AUTO/HOME DISCOUNT	- ROUND TO CENTS = RESULT 4
RESULT 4	+	FUTURE USE (0.00 FACTOR)	- N/A = RESULT 5
RESULT 5	*	TERM FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	*	ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

E. VEHICLE TYPES		- ANTIQUE AUTOS	(AN)
		- CLASSIC AUTOS LIMITED USE	(CP)
			<u>ROUNDING PROC.</u>
BASE	*	INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	AN OR CP FACTOR	- ROUND TO CENTS = RESULT 2*
RESULT 2	*	FINANCIAL STABILILTY DISCOUNT	- ROUND TO CENTS = RESULT 3
RESULT 3	*	DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS = RESULT 4
RESULT 4	*	AUTO/HOME DISCOUNT	- ROUND TO CENTS = RESULT 5
RESULT 5	+	FUTURE USE (0.00 FACTOR)	- N/A = RESULT 6
RESULT 6	*	TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	*	ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

*IF RESULT 2 IS LESS THAN MINIMUM PREMIUM USE MINIMUM PREMIUM.

F. VEHICLE TYPES		- UTILITY TRAILERS	(TR)
		- RECREATIONAL TRAILERS	(RT)

LIABILITY COVERAGE INCLUDED AT NO CHARGE.

G. VEHICLE TYPES		- GOLF CARTS (Non-Registered)	(GO)
		- DUNEBUGGIES (Non-Registered)	(DB)
		- SNOWMOBILES	(SN)
		- ALL TERRAINS	(AT)
			<u>ROUNDING PROC.</u>
BASE	*	INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	LIABILITY PERCENTAGE	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FINANCIAL STABILITY DISCOUNT	- ROUND TO CENTS = RESULT 3
RESULT 3	+	FUTURE USE (0.00 FACTOR)	- N/A = RESULT 4
RESULT 4	*	TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

MEDICAL PAYMENTS

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)**
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* SIZE OF CAR PASSIVE RESTRAINT	- ROUND TO CENTS	= RESULT 2
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 3
RESULT 3	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 4
RESULT 4	+ PRIM CF - 1.00	- N/A	= RESULT 5
RESULT 2	* RESULT 5	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00 FACTOR)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FINANCIAL STABILITY DISCOUNT	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 10
RESULT 10	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 11
RESULT 11	* AUTO/HOME DISCOUNTS	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 13
RESULT 13	* TERM FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM.

Note: SOC/Passive Restraint does not apply to vehicle types Gp and Dp.

B. VEHICLE TYPES - ENO - NO PRIMARY INSURANCE

		<u>ROUNDING PROC.</u>	
BASE	* BASE RATE PERCENTAGE	- ROUND TO CENTS	= RESULT 1
RESULT 1	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 2
RESULT 2	* SIZE OF CAR PASSIVE RESTRAINT	- ROUND TO CENTS	= RESULT 3
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 3	* RESULT 6	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00 FACTOR)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FINANCIAL STABILITY DISCOUNT	- ROUND TO CENTS	= RESULT 10
RESULT 10	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 11
RESULT 11	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 12
RESULT 12	* AUTO/HOME DISCOUNTS	- ROUND TO CENTS	= RESULT 13
RESULT 13	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 14
RESULT 14	* TERM FACTOR	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM.

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

		<u>ROUNDING PROC.</u>	
BASE	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* MOTORHOME PERCENTAGE	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FINANCIAL STABILTY DISCOUNT	- ROUND TO CENTS	= RESULT 3
RESULT 3	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 4
RESULT 4	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 5
RESULT 5	* TERM FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM

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MEDICAL PAYMENTS -

(Cont)

D. VEHICLE TYPES - ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

ROUNDING PROC.

BASE	*	INCREASE LIMIT FACTOR	-	ROUND TO CENTS	=	RESULT 1
RESULT 1	*	MED PAY PERCENTAGE	-	ROUND TO CENTS	=	RESULT 2
RESULT 2	*	FINANCIAL STABILITY DISCOUNT	-	ROUND TO CENTS	=	RESULT 3
RESULT 3	*	DEFENSIVE DRIVER DISCOUNT	-	ROUND TO CENTS	=	RESULT 4
RESULT 4	*	AUTO/HOME	-	ROUND TO CENTS	=	RESULT 5
RESULT 5	+	FUTURE USE (0.00 FACTOR)	-	N/A	=	RESULT 6
RESULT 6	*	TERM FACTOR	-	ROUND TO CENTS	=	RESULT 7
RESULT 7	*	ADVANTAGE DISCOUNT	-	ROUND TO WD	=	FINAL PREM

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)
VEHICLE TYPES - DUNE BUGGIES(Non-Registered) (DB)

MEDICAL PAYMENTS NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

MEDICAL PAYMENTS EXTENDED FROM THE PERSONAL AUTO.

G. VEHICLE TYPES - ELECTRIC AUTO (EL)

ROUNDING PROC.

BASE	*	INCREASE LIMIT FACTOR	-	ROUND TO CENTS	=	RESULT 1
RESULT 1	*	FINANCIAL STABILITY DISCOUNT	-	ROUND TO CENTS	=	RESULT 2
RESULT 2	*	AUTO/HOME DISCOUNT	-	ROUND TO CENTS	=	RESULT 3
RESULT 3	+	FUTURE USE (0.00 FACTOR)	-	N/A	=	RESULT 4
RESULT 4	*	TERM FACTOR	-	ROUND TO CENTS	=	RESULT 5
RESULT 5	*	ADVANTAGE DISCOUNT	-	ROUND TO WD	=	FINAL PREM

H. VEHICLE TYPES - SNOWMOBILES (SN)*
- ALL-TERRAIN (AT)*

ROUNDING PROC.

BASE	*	INCREASE LIMIT FACTOR	-	ROUND TO CENTS	=	RESULT 1
RESULT 1	*	MED PAY PERCENTAGE	-	ROUND TO CENTS	=	RESULT 2
RESULT 2	*	FINANCIAL STABILITY DISCOUNT	-	ROUND TO CENTS	=	RESULT 3
RESULT 3	+	FUTURE USE (0.00 FACTOR)	-	N/A	=	RESULT 4
RESULT 4	*	TERM FACTOR	-	ROUND TO CENTS	=	RESULT 5
RESULT 5	*	ADVANTAGE DISCOUNT	-	ROUND TO WD	=	FINAL PREM

*SNOWMOBILES/ALL-TERRAINS ONLY:

IF RESULT 1 IS LESS THAN MINIMUM PREMIUM USE MINIMUM PREMIUM FOR RESULT 1.
1,000 LIMIT ONLY

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COMPREHENSIVE

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)**
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)
 - ELECTRIC AUTO (EL)*

* EL should not get the class factors, Household Factor, or Prime/GP Discounts

SYMBOL RATED

	<u>ROUNDING PROC.</u>
BASE * APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1 * ADD'L MY FACTOR*	- ROUND TO CENTS = RESULT 2
RESULT 2 * DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 3
1.00+(Major Violation Factor+Secondary Factor)	- N/A = RESULT 4
RESULT 4 * AGING FACTOR (viol/Accidents)	- ROUND TO CENTS = RESULT 5
RESULT 5 + PRIM CF - 1.00	- N/A = RESULT 6
RESULT 6 * RESULT 3	- ROUND TO CENTS = RESULT 7
RESULT 7 * HOUSEHOLD FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8 * FINANCIAL STABILITY CREDIT	- ROUND TO CENTS = RESULT 9
RESULT 9 * ANTI-THEFT DISCOUNT	- ROUND TO CENTS = RESULT 10
RESULT 10 * PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS = RESULT 11
RESULT 11 * AUTO/HOME DISCOUNT	- ROUND TO CENTS = RESULT 12
RESULT 12 + FUTURE USE (0.00 FACTOR)	- N/A = RESULT 13
RESULT 13 * TERM FACTOR	- ROUND TO CENTS = RESULT 14
RESULT 14 * ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

* For 1989 & Prior vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

* For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOL NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

	<u>ROUNDING PROC.</u>
COST NEW - 10,000	- ROUND TO WD = RESULT 1
RESULT 1 / 1,000	- ROUND UP TO WD = RESULT 2
RESULT 2 * INCREASE PERCENTAGE	- ROUND TO CENTS = RESULT 3
RESULT 3 + 1.00	- N/A = RESULT 4
BASE * MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 5
RESULT 5 * RESULT 4	- ROUND TO CENTS = RESULT 6
RESULT 6 * DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 7
1.00+(Major Violation Factor+Secondary Factor)	- N/A = RESULT 8
RESULT 8 * AGING FACTOR (for Viol/Accidents)	- ROUND TO CENTS = RESULT 9
RESULT 9 + PRIM CF - 1.00	- N/A = RESULT 10
RESULT 10 * RESULT 7	- ROUND TO CENTS = RESULT 11
RESULT 11 * HOUSEHOLD FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12 * FINANCIAL STABILITY CREDIT	- ROUND TO CENTS = RESULT 13
RESULT 13 * ANTI-THEFT DISCOUNT	- ROUND TO CENTS = RESULT 14
RESULT 14 * PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS = RESULT 15
RESULT 15 * AUTO/HOME DISCOUNT	- ROUND TO CENTS = RESULT 16
RESULT 16 + FUTURE USE (0.00 FACTOR)	- N/A = RESULT 17
RESULT 17 * TERM FACTOR	- ROUND TO CENTS = RESULT 18
RESULT 18 * ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

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COMPREHENSIVE (Cont)

PREMIUM CALCULATIONS IF SYMBOL VEHICLE IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 6
RESULT 6	* RESULT 4	- ROUND TO CENTS	= RESULT 7
RESULT 7	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 8
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 9
RESULT 9	* AGING FACTOR (viol/Accidents)	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ PRIM CF - 1.00	- N/A	= RESULT 11
RESULT 11	* RESULT 8	- ROUND TO CENTS	= RESULT 12
RESULT 12	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FINANCIAL STABILITY CREDIT	- ROUND TO CENTS	= RESULT 14
RESULT 14	* ANTI-THEFT DISCOUNT	- ROUND TO CENTS	= RESULT 15
RESULT 15	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 16
RESULT 16	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* RESULT 4	- ROUND TO CENTS	= RESULT 6
RESULT 6	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 7
1.00+(Major violation Factor+Secondary Factor)		- N/A	= RESULT 8
RESULT 8	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 9
RESULT 9	+ PRIM CF - 1.00	- N/A	= RESULT 10
RESULT 10	* RESULT 7	- ROUND TO CENTS	= RESULT 11
RESULT 11	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY CREDIT	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ANTI-THEFT DISCOUNT	- ROUND TO CENTS	= RESULT 14
RESULT 14	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 15
RESULT 15	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 16
RESULT 16	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

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COLLISION

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)**
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)
 - ELECTRIC AUTO (EL)*

* EL should not get the class factors, Household Factor, Prime/GP, or DDC.

SYMBOL RATED

		<u>ROUNDING PROC.</u>	
BASE	* APPL MY/SYM FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* ADD'L MY FACTOR*	- ROUND TO CENTS	= RESULT 2
RESULT 2	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major Violation Factor+Secondary Factor)			
RESULT 4	* AGING FACTOR (For viol/accidents)	- ROUND TO CENTS	= RESULT 5
RESULT 5	+ PREM CF -1.00	- N/A	= RESULT 6
RESULT 3	* RESULT 6	- ROUND TO CENTS	= RESULT 7
RESULT 7	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FINANCIAL STABILITY CREDIT	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 10
RESULT 10	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 11
RESULT 11	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 13
RESULT 13	* TERM FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

* For 1989 & Prior vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

* For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>	
COST NEW	- 10,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* INCREASE PERCENTAGE	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* RESULT 4	- ROUND TO CENTS	= RESULT 6
RESULT 6	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 7
1.00+(Major violation factor+secondary factor)			
RESULT 8	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 9
RESULT 9	+ PRIM CF - 1.00	- N/A	= RESULT 10
RESULT 7	* RESULT 10	- ROUND TO CENTS	= RESULT 11
RESULT 11	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY CREDIT	- ROUND TO CENTS	= RESULT 13
RESULT 13	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 14
RESULT 14	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 15
RESULT 15	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 16
RESULT 16	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 6
RESULT 6	* RESULT 4	- ROUND TO CENTS	= RESULT 7
RESULT 7	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 8
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 9
RESULT 9	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ PRIM CF - 1.00	- N/A	= RESULT 11
RESULT 11	* RESULT 8	- ROUND TO CENTS	= RESULT 12
RESULT 12	* Household Factor	- ROUND TO CENTS	= RESULT 13
RESULT 13	* Financial stability credit	- ROUND TO CENTS	= RESULT 14
RESULT 14	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 15
RESULT 15	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 16
RESULT 16	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* RESULT 4	- ROUND TO CENTS	= RESULT 6
RESULT 6	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 7
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 8
RESULT 8	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 9
RESULT 9	+ PRIM CF - 1.00	- N/A	= RESULT 10
RESULT 10	* RESULT 7	- ROUND TO CENTS	= RESULT 11
RESULT 11	* Household Factor	- ROUND TO CENTS	= RESULT 12
RESULT 12	* Financial stability credit	- ROUND TO CENTS	= RESULT 13
RESULT 13	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 14
RESULT 14	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 15
RESULT 15	* AUTO/HOME DISCOUNT	- ROUND TO CENTS	= RESULT 16
RESULT 16	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

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COLLISION (Cont)

- B. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)**
- RECREATIONAL TRAILERS (RT)

SYMBOL RATED

		<u>ROUNDING PROC.</u>
BASE	* APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* ADD'L MY FACTOR*	- ROUND TO CENTS = RESULT 2
RESULT 2	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	* FINANCIAL STABILTY DISCOUNT	- ROUND TO CENTS = RESULT 5
RESULT 5	* DEFENSIVE DRIVER DISCOUNT (MH only)	- ROUND TO CENTS = RESULT 6
RESULT 6	+ FUTURE USE (0.00 FACTOR)	- ROUND TO CENTS = RESULT 7
RESULT 7	* TERM FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8	* ADVANTAGE DISCOUNT	- ROUND TO WD = FINAL PREM

* For 1989 & Prior vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

* For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>
COST NEW	- 10,000	- ROUND TO WD = RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD = RESULT 2
RESULT 2	* INCREASE PERCENTAGE	- ROUND TO CENTS = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 5
RESULT 5	* RESULT 4	- ROUND TO CENTS = RESULT 6
RESULT 6	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8	* Financial stability credit	- ROUND TO CENTS = RESULT 9
RESULT 9	* DEFENSIVE DRIVER DISCOUNT(MH only)	- ROUND TO CENTS = RESULT 10
RESULT 10	+ FUTURE USE (0.00 FACTOR)	- ROUND TO CENTS = RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	* ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989 & SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>
COST NEW	/ 1000	- ROUND TO WD = RESULT 1
RESULT 1	- (65,000 / 1000)	- ROUND TO WD = RESULT 2
RESULT 2	* EACH ADD'L \$1000 FACTOR	- ROUND TO 3 DEC = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 5
RESULT 5	* SYM REL FOR SYM 21	- ROUND TO CENTS = RESULT 6
RESULT 6	* RESULT 4	- ROUND TO CENTS = RESULT 7
RESULT 7	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* Financial stability credit	- ROUND TO CENTS = RESULT 10
RESULT 10	* DEFENSIVE DRIVER DISCOUNT(MH only)	- ROUND TO CENTS = RESULT 11
RESULT 11	+ FUTURE USE (0.00 FACTOR)	- ROUND TO CENTS = RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS = RESULT 13
RESULT 13	* ADVANTAGE DISCOUNT	- ROUND TO WD = Final Prem

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TOWING AND LABOR

VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)

* AUTO/HOME DISCOUNT DOES NOT APPLY TO MOTORHOMES PLEASURE USE (MH)

ROUNDING PROC.

PREMIUM * AUTO/HOME - ROUND TO CENTS = RESULT 1
RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

TAPES, RECORDS, DISCS, AND OTHER MEDIA COVERAGE

VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*

* AUTO/HOME DISCOUNT DOES NOT APPLY TO MOTORHOMES PLEASURE USE (MH)

ROUNDING PROC.

PREMIUM * AUTO/HOME - ROUND TO CENTS = RESULT 1
RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

EXCESS ELECTRONIC EQUIPMENT COVERAGE - SOUND REPRODUCING, AUDIO, VISUAL, AND DATA TRANSMITTING

A. VEHICLE TYPES

- CLASSIC AUTOS (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- ELECTRIC AUTO (EL)

ROUNDING PROC.

PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * AUTO/HOME - ROUND TO CENTS = RESULT 2
RESULT 2 * TERM FACTOR - ROUND TO CENTS = RESULT 3
RESULT 3 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

B. VEHICLE TYPES - MOTOR HOMES (MH)

ROUNDING PROC.

PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

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EXTENDED TRANSPORTATION EXPENSES

A. VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)
- TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)
- ALL TERRAIN (AT)
- SNOWMOBILES (SN)
- MOTORSCOOTERS (MS)
- MOTORBIKES (MB)
- MOTORCYCLES (MC)
- MOPEDS (MP)
- GO-CARTS (GC)
- GOLF CARTS (GO)
- DUNE BUGGIES (DB)

ROUNDING PROC.

- PREMIUM * AUTO/HOME - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = Final Prem

Note: Auto/home discount does not apply to vehicle types:

Motorhomes pleasure use, recreational trailers, utility trailers, snowmobile, all-terrain, non-registered dune buggy, non-registered golf cart, motorcycle, moped, motorbike, motorscooter and go-carts.

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LEASED AUTO COVERAGE (NOT VALID ON CL)

VEHICLE TYPES

- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)

Note: The Comp and Collision premiums are prior to Prime/Gold Plus Discounts.

		<u>ROUNDING PROC.</u>	
COMP PREMIUM	+	COLLISION PREM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	AUTO/HOME	- ROUND TO CENTS = RESULT 2
RESULT 2	*	LEASED AUTO FACTOR	- ROUND TO CENTS = RESULT 3*
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE DISCOUNT	- ROUND TO WD = FINAL PREM

*If Result 3 is less than minimum premium use minimum premium.

EXTENDED NON-OWNED (ENO) - WITH PRIMARY INSURANCE

SINGLE OR SPLIT LIABILITY

		<u>ROUNDING PROC.</u>	
ENO LIAB BASE	*	NUMBER OF INSUREDS	- ROUND TO CENTS = RESULT 1
RESULT 1	*	INCREASE FACTOR	- ROUND TO CENTS = RESULT 2

EXTENDED NON-OWNED MED PAY (MPE) - WITH PRIMARY INSURANCE

		<u>ROUNDING PROC.</u>	
BASE PREMIUM	*	NUMBER OF INSUREDS	- ROUND TO CENTS = RESULT 1
RESULT 1	*	INCREASE LIMIT	- ROUND TO CENTS = RESULT 2
Result 2	*	ENO MEDPAY PERCENTAGE	- ROUND TO CENTS = RESULT 3

*** LIABILITY AND MEDICAL PAYMENTS MUST BE ADDED TOGETHER BEFORE ***
*** APPLYING FINANCIAL STABILITY DISCOUNT. ***

RESULT 3	*	FINANCIAL STABILITY DISCOUNT	- ROUND TO CENTS = RESULT 4
RESULT 4	*	DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS = RESULT 5
AWA BASE#	*	NUMBER OF INSUREDS	- ROUND TO CENTS = RESULT 6
RESULT 6	+	RESULT 5	- ROUND TO CENTS = RESULT 7
RESULT 7	*	AUTO/HOME	- ROUND TO CENTS = RESULT 8
RESULT 8	*	TERM FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	*	ADVANTAGE DISCOUNT	- ROUND TO WD = FINAL REM

**UM/CMP and COLLISION NOT VALID

#AWA BASE INCLUDES CHARGE FOR WORK LOSS AND ACCIDENTAL DEATH

AUTO REPLACEMENT COST COVERAGE

VEHICLE TYPES

- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)

Note: The Comp and Collision premiums are prior to Prime/Gold Plus Discounts.

		<u>ROUNDING PROC.</u>	
COMP PREMIUM	+	COLLISION PREM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	AUTO/HOME	- ROUND TO CENTS = RESULT 2
RESULT 2	*	REPLACEMENT COST FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE DISCOUNT	- ROUND TO WD = FINAL PREM

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NAMED NON-OWNED (AUTOMATED) ***COMP AND COLLISION NOT VALID

SINGLE, SPLIT LIABILITY OR PROPERTY DAMAGE

		<u>ROUNDING PROC.</u>	
BASE	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 1
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 2
RESULT 2	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ PRIM CF - 1.00	- N/A	= RESULT 4
RESULT 1	* RESULT 4	- ROUND TO CENTS	= RESULT 5
RESULT 5	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FINANCIAL STABILITY	- ROUND TO CENTS	= RESULT 7
RESULT 7	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 8
RESULT 8	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 9
RESULT 9	* AUTO/HOME	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 11
RESULT 11	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM

MEDICAL PAYMENTS

BASE	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 1
1.00+(Major violation factor+ secondary factor)		- N/A	= RESULT 2
RESULT 2	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ PRIM CF - 1.00	- N/A	= RESULT 4
RESULT 1	* RESULT 4	- ROUND TO CENTS	= RESULT 5
RESULT 5	* HOUSEHOLD FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FINANCIAL STABILITY DISCOUNT	- ROUND TO CENTS	= RESULT 7
RESULT 7	* DEFENSIVE DRIVER DISCOUNT	- ROUND TO CENTS	= RESULT 8
RESULT 8	* PRIME OF LIFE/GOLD PLUS DISCOUNT	- ROUND TO CENTS	= RESULT 9
RESULT 9	* AUTO/HOME	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00 FACTOR)	- N/A	= RESULT 11
RESULT 11	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

		<u>ROUNDING PROC.</u>	
BASE#	* AUTO/HOME DISCOUNTS	- ROUND TO CENTS	= RESULT 1
RESULT 1	* TERM FACTOR	- ROUND TO CENTS	= RESULT 2
RESULT 2	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM.

#Base includes Accidental Work Loss added to Accidental Death charge.

UNINSURED, UNDERINSURED, UNINSURED PROPERTY DAMAGE MOTORISTS

		<u>ROUNDING PROC.</u>	
PREMIUM	* FUTURE USE (1.00 FACTOR)	- ROUND TO CENTS	= RESULT 1
RESULT 1	* AUTO/HOME	- ROUND TO CENTS	= RESULT 2
RESULT 2	* TERM FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* ADVANTAGE DISCOUNT	- ROUND TO WD	= FINAL PREM

SPARE PARTS COVERAGE

A. VEHICLE TYPES - ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
AMT OF COV IN 100'S	* PREMIUM	- ROUND TO CENTS	= RESULT 1
RESULT 1	* TERM FACTOR	- ROUND TO CENTS	= RESULT 2
RESULT 2	* ADVANTAGE DISCOUNT	- ROUND TO WD	= Final Prem

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UNINSURED, UNDERINSURED MOTORIST COVERAGES

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

ROUNDING PROC.

- PREMIUM * SIZE OF CAR/PASSIVE RESTRAINT - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 2
- RESULT 2 * AUTO/HOME - ROUND TO CENTS = RESULT 3
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM

Note: SOC/PR does not apply to Non-class rated vehicles.

- GOLF CARTS (Registered for road Use) (GP)
- DUNE BUGGIES (Registered) (DP)

ROUNDING PROC.

- PREMIUM * INCREASE FACTOR - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 2
- RESULT 2 * AUTO/HOME - ROUND TO CENTS = RESULT 3
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM

- B. VEHICLE TYPES - MOTORHOMES (MH)**

ROUNDING PROC.

- PREMIUM * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM

- C. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)**

UM/UIM NOT VALID ON NON-REGISTERED GOLF CARTS.

- D. VEHICLE TYPES - UTILITY TRAILERS (TR)**
- RECREATIONAL TRAILERS (RT)

UM/UIM EXTENDED FROM PP WITH NO CHARGE.

- E. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)**
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

ROUNDING PROC.

- PREMIUM * INCREASE FACTOR - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00 FACTOR) - ROUND TO CENTS = RESULT 2
- RESULT 2 * TERM FACTOR - ROUND TO CENTS = RESULT 3
- RESULT 3 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM

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UNINSURED PROPERTY DAMAGE COVERAGE

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

PREMIUM	*	FUTURE USE (1.00 FACTOR)	-	<u>ROUNDING PROC.</u>	-	ROUND TO CENTS = RESULT 1
RESULT 1	*	AUTO/HOME	-		-	ROUND TO CENTS = RESULT 2
RESULT 2	*	TERM FACTOR	-		-	ROUND TO CENTS = RESULT 3
RESULT 3	*	ADVANTAGE DISCOUNT	-		-	ROUND TO WD = FINAL PREM

- GOLF CARTS (Registered for road Use) (GP)
- DUNE BUGGIES (Registered) (DP)

PREMIUM	*	INCREASE FACTOR	-	<u>ROUNDING PROC.</u>	-	ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00 FACTOR)	-		-	ROUND TO CENTS = RESULT 2
RESULT 2	*	AUTO/HOME	-		-	ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	-		-	ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE DISCOUNT	-		-	ROUND TO WD = FINAL PREM

- B. VEHICLE TYPES - MOTORHOMES** (MH)

PREMIUM	*	FUTURE USE (1.00 FACTOR)	-	<u>ROUNDING PROC.</u>	-	ROUND TO CENTS = RESULT 1
RESULT 1	*	TERM FACTOR	-		-	ROUND TO CENTS = RESULT 2
RESULT 2	*	ADVANTAGE DISCOUNT	-		-	ROUND TO WD = FINAL PREM

- C. VEHICLE TYPES - GOLF CARTS (Non-Registered)** (GO)

UMPD IS NOT VALID ON NON-REGISTERED GOLF CARTS.

- D. VEHICLE TYPES - UTILITY TRAILERS** (TR)
- RECREATIONAL TRAILERS (RT)

UMPD EXTENDED FROM PP WITH NO CHARGE.

- E. VEHICLE TYPES - DUNEBUGGIES (Non-Registered)** (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

PREMIUM	*	INCREASE FACTOR	-	<u>ROUNDING PROC.</u>	-	ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00 FACTOR)	-		-	ROUND TO CENTS = RESULT 2
RESULT 2	*	TERM FACTOR	-		-	ROUND TO CENTS = RESULT 3
RESULT 3	*	ADVANTAGE DISCOUNT	-		-	ROUND TO WD = FINAL PREM

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STATE SPECIFIC COVERAGES

ACCIDENTAL WORK LOSS OR ACCIDENTAL DEATH (AWA)

- A. VEHICLE TYPES
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

ROUNDING PROC.

- BASE# * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM.

- B. VEHICLE TYPES - ENO - NO PRIMARY INSURANCE

ROUNDING PROC.

- BASE# * BASE RATE PERCENTAGE - ROUND TO CENTS = RESULT 1
- RESULT 1 * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 2
- RESULT 2 * TERM FACTOR - ROUND TO CENTS = RESULT 3
- RESULT 3 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM.

- C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

ROUNDING PROC.

- BASE# * MOTORHOME PERCENTAGE - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM.

- D. VEHICLE TYPES - ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

ROUNDING PROC.

- BASE# * MEDPAY PERCENTAGE - ROUND TO CENTS = RESULT 1
- RESULT 1 * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM.

- E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)
- DUNE BUGGIES(Non-Registered) (DB)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

- F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH EXTENDED FROM THE PERSONAL AUTO.

- G. VEHICLE TYPES - ELECTRIC AUTO (EL)

ROUNDING PROC.

- BASE# * AUTO/HOME DISCOUNTS - ROUND TO CENTS = RESULT 1
- RESULT 1 * TERM FACTOR - ROUND TO CENTS = RESULT 2
- RESULT 2 * ADVANTAGE DISCOUNT - ROUND TO WD = FINAL PREM.

- H. VEHICLE TYPES - SNOWMOBILES (SN)*
- ALL-TERRAIN (AT)*

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON SNOWMOBILES AND ALL-TERRAINS.

#Base includes Accidental Work Loss added to Accidental Death charge.

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MOTORCYCLE RATING STEPS - (includes motorcycle, mopeds, motorscooters, motorbikes and go-carts)

CSL, BI, PD (Liability percentage is based on engine size and age of operator)

Private passenger base rate * liability percentage	round to cents = result 1
Result 1 * increase limit factor	round to cents = result 2
Result 2 * financial stability discount factor	round to cents = result 3
Result 3 * defensive driver discount	round to cents = result 4
Result 4 + future use (0.00 factor)	N/A = result 5
Result 5 * term factor	round to cents = result 6
Result 6 * advantage factor	round to whole dollar = final premium

MP

Private passenger base rate * motorcycle increase factor	round to cents = result 1
Result 1 * increase limit factor	round to cents = result 2
Result 2 * financial stability discount factor	round to cents = result 3
Result 3 * defensive driver discount	round to cents = result 4
Result 4 + future use (0.00 factor)	N/A = result 5
Result 5 * term factor	round to cents = result 6
Result 6 * advantage factor	round to whole dollar = final premium

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

Private passenger base rate * motorcycle increase factor	round to cents = result 1
Result 1 * term factor	round to cents = result 2
Result 2 * advantage factor	round to whole dollar = final premium

UMBI ****Note: this coverage does not apply to Mopeds (MP), Go-carts (GC), Motorscooters (MS) and Motorbikes (MB).**

Private passenger rate * motorcycle increase factor	round to cents = result 1
Result 1 * term factor	round to cents = result 2
Result 2 * advantage factor	round to whole dollar = final premium

OTC & COLL (Physical Damage percentage is based on original cost new and age of operator)

Private passenger base rate * mdlyr/sym factor	round to cents = result 1
Result 1 * deductible factor	round to cents = result 2
Result 2 * physical damage percentage	round to cents = result 3
Result 3 * financial stability discount factor	round to cents = result 4
(COLL only: result 4 * defensive driver discount)	round to cents = result 5
Result 5 + future use (0.00 factor)	N/A = result 6
Result 6 * term factor	round to cents = result 7
Result 7 * advantage factor	round to whole dollar = final premium

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DEDUCTIBLE RELATIVITIES OTHER THAN COLLISION	
<u>Deductible</u>	<u>Factor</u>
Full Cov.	1.33
50	1.13
100	1.00
200	0.90
250	0.86
500	0.70
1,000	0.54
1,500	0.45
2,000	0.38
2,500	0.33

DEDUCTIBLE RELATIVITIES COLLISION	
<u>Deductible</u>	<u>Factor</u>
50	1.32
100	1.15
200	1.05
250	1.00
500	0.93
1,000	0.80
1,500	0.70
2,000	0.62
2,500	0.55

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INCREASED LIMIT FACTORS SPLIT LIMIT BODILY INJURY	
<u>Limits</u>	<u>Factor</u>
25/50	1.00
50/100	1.14
100/300	1.25
250/500	1.42
500/500	1.49
500/1,000	1.53
1,000/1,000	1.59

INCREASED LIMIT FACTORS COMBINED SINGLE LIMIT LIABILITY	
<u>Limits</u>	<u>Factor</u>
75,000	1.00
100,000	1.03
200,000	1.08
300,000	1.12
500,000	1.17
1,000,000	1.22

INCREASED LIMIT FACTORS PROPERTY DAMAGE LIABILITY	
<u>Limits</u>	<u>Factor</u>
25,000	1.00
50,000	1.03
100,000	1.08
250,000	1.16
500,000	1.20
1,000,000	1.22

INCREASED LIMIT FACTORS MEDICAL PAYMENTS	
<u>Limits</u>	<u>Factor</u>
1,000	1.00
5,000	2.41
10,000	3.16
25,000	4.15
50,000	4.93
100,000	5.35

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		Snowmobile	Non-Reg.	Other	Non-Reg.	Limited Classic
		& ATVs	Golf Carts	Trailers	Dune Buggy	& Antique
OTC	ded	rate/\$100	rate/\$100	rate/\$100	rate/\$100	rate/\$100
	50	\$1.08	\$0.38	\$0.55	\$1.14	\$0.59
	100	\$0.96	\$0.34	\$0.49	\$1.01	\$0.52
	200	\$0.86	\$0.31	\$0.44	\$0.91	\$0.47
	250	\$0.83	\$0.29	\$0.42	\$0.87	\$0.45
	500	\$0.67	\$0.24	\$0.34	\$0.71	\$0.36
	1,000	\$0.52	\$0.18	\$0.26	\$0.55	\$0.28
	1,500	\$0.43	\$0.15	\$0.22	\$0.45	\$0.23
	2,000	\$0.36	\$0.13	\$0.19	\$0.38	\$0.20
	2,500	\$0.32	\$0.11	\$0.16	\$0.33	\$0.17

		Snowmobile	Non-Reg.	Other	Non-Reg.	Limited Classic
		& ATVs	Golf Carts	Trailers	Dune Buggy	& Antique
COLL	50	\$1.11	\$0.53	\$0.49	\$3.97	\$0.74
	100	\$0.97	\$0.46	\$0.43	\$3.46	\$0.64
	200	\$0.88	\$0.42	\$0.39	\$3.16	\$0.59
	250	\$0.84	\$0.40	\$0.37	\$3.01	\$0.56
	500	\$0.78	\$0.37	\$0.34	\$2.80	\$0.52
	1,000	\$0.67	\$0.32	\$0.30	\$2.41	\$0.45
	1,500	\$0.59	\$0.28	\$0.26	\$2.11	\$0.39
	2,000	\$0.52	\$0.25	\$0.23	\$1.87	\$0.35
	2,500	\$0.46	\$0.22	\$0.20	\$1.66	\$0.31

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Prime and Gold Plus	
Age	Discount
45-49	10%
50-54	15%
55 and older	20%

Auto/Home
15%

Anti-Lock Brakes
5%

Financial Stability					
Credit	Factor	Factor	Factor	Factor	
Range	age 16-20	age 21-24	age 25-59	age > 60	Level
50-399	1.13	1.14	1.20	1.20	U
400-424	1.06	1.07	1.10	1.10	T
425-449	1.06	1.07	1.10	1.10	S
450-474	1.06	1.07	1.10	1.10	R
475-499	1.03	1.03	1.05	1.05	Q
500-524	1.00	1.00	1.00	1.00	P
525-549	1.00	1.00	1.00	1.00	O
550-574	1.00	1.00	1.00	1.00	N
575-599	0.96	0.96	0.94	0.94	M
600-624	0.91	0.90	0.86	0.86	L
625-649	0.89	0.88	0.82	0.82	K
650-674	0.87	0.86	0.79	0.79	J
675-699	0.85	0.83	0.76	0.76	I
700-724	0.83	0.81	0.73	0.73	H
725-749	0.81	0.79	0.70	0.70	G
750-774	0.79	0.77	0.67	0.67	F
775-799	0.77	0.75	0.64	0.64	E
800-824	0.76	0.73	0.61	0.61	D
825-849	0.74	0.71	0.58	0.58	C
850-874	0.74	0.71	0.58	0.58	B
875-997	0.74	0.71	0.58	0.58	A
998	0.91	0.90	0.86	0.70	V
999	0.91	0.90	0.86	0.70	W

Anti-Theft
5%/15%

Advantage Auto
7%

Household Factor
1.10

Passive Restraint	
Driver Side	Driver/Pass
20%	30%

Accident Prevention Course
5%

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Size of Car/Passive Restraint				
		1980 & later		
	1979 & prior	by Restraint System		
	models			Front Seat
SIZE		None	Driver Only	and/or Side
M--Microsubcompact ('88 & later models only)	--	1.50	1.20	1.05
S--Subcompact	--	1.30	1.05	0.90
C--Compact	--	1.00	0.80	0.70
I--Intermediate	--	0.80	0.65	0.55
F--Full	--	0.80	0.65	0.55
N--All sizes with symbol	0.90	--	--	--
N--No symbol--see Rule 13H	0.90	0.90	0.70	0.65

TOWING AND LABOR COSTS — PP0303

All Vehicle Types Limit of Liability	Rate Per Car Semi-Annually
\$50 per disablement	\$4
\$75 per disablement	\$6
\$100 per disablement	\$9

Motorhomes Only Limit of Liability	Rate Per Motorhome Semi-Annually
\$150 per disablement	\$9
\$200 per disablement	\$11
\$250 per disablement	\$14

OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE — PP0302

Coverage Semi-Annually	Rate Per Car Semi-Annually
\$20 per day/\$ 600 aggregate	Incl
\$25 per day/\$ 750 aggregate	\$4
\$30 per day/\$ 900 aggregate	\$5
\$50 per day/\$1500 aggregate	\$9

EXCESS ELECTRONIC EQUIPMENT — PP0313

Limit of Liability	Increased Limits Factors
\$1,500	1.00
\$2,000	2.00
\$2,500	3.00
\$3,000	4.00
\$3,500	5.00
\$4,000	6.00
\$4,500	7.00
\$5,000	8.00

Base rate of \$40 applies

TAPES, RECORDS, DISCS, AND OTHER MEDIA – AU0313

Limit of Liability	Rate
\$200	\$5

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AGING FACTOR TABLE					
	Age of Incidents (Accidents, Violations)				
	<u>0-12</u>	<u>13-24</u>	<u>25 or more</u>		<u>Factor</u>
Incidents	0	0	0		1.000
Incidents	0	0	1		0.947
Incidents	0	0	2-15		0.947
Incidents	0	1	0		1.000
Incidents	0	1	1		0.974
Incidents	0	1	2-15		0.965
Incidents	0	2-15	0		1.000
Incidents	0	2-15	1		0.982
Incidents	0	2-15	2-15		1.000
Incidents	1	0	0		1.053
Incidents	1	0	1		1.053
Incidents	1	0	2-15		1.053
Incidents	1	1	0		1.053
Incidents	1	1	1		1.053
Incidents	1	1	2-15		1.053
Incidents	1	2-15	0		1.053
Incidents	1	2-15	1		1.053
Incidents	1	2-15	2-15		1.053
Incidents	2-15	0	0		1.158
Incidents	2-15	0	1		1.158
Incidents	2-15	0	2-15		1.158
Incidents	2-15	1	0		1.158
Incidents	2-15	1	1		1.158
Incidents	2-15	1	2-15		1.158
Incidents	2-15	2-15	0		1.158
Incidents	2-15	2-15	1		1.158
Incidents	2-15	2-15	2-15		1.158

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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RATES FOR PHYSICAL DAMAGE SYMBOLS
--

Other than Collision

Apply the appropriate factors in the following table to the base rates shown on the State Rate Pages for the applicable Model Year and Symbol:

1989 & Prior*/Symbol 7		
Symbol	Code	Factor
1-4	1-4	0.42
21	A	**
1990 & Later/Symbol 2		
Symbol	Code	Factor
1	1	0.86
19	M	4.54
20	N	4.93
21	P	5.38
22	R	5.95
23	T	6.55
24	U	7.45
25	W	8.71
26	X	10.05
27	Y	***

*** 1980 and Prior Model Years**

1. 1976-1980 Symbol 14: apply the factor 3.55 to the symbol 7 base rate.
2. 1975 and Prior above \$10,000: increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

****Develop the Comprehensive Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:**

1. Increasing the Symbol 20 Base Rates by +1.7% for each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

***** Develop the Comprehensive Base Rates for Symbol 27/1990 and Later Model Year vehicles by:**

1. Increasing the factor Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost; and
2. Applying this factor to the Symbol 2 Base Rate on the State Rate Pages for the applicable Model Year.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

RATES FOR PHYSICAL DAMAGE SYMBOLS (Con't)
--

Collision

Apply the appropriate factors in the following table to the base rates shown on the State Rate Pages for the applicable Model Year and Symbol:

1989 & Prior*/Symbol 7		
Symbol	Code	Factor
1-4	1-4	0.60
21	A	**
1990 & Later/Symbol 2		
Symbol	Code	Factor
1	1	0.88
19	M	2.39
20	N	2.50
21	P	2.61
22	R	2.75
23	T	2.91
24	U	3.14
25	W	3.50
26	X	3.85
27	Y	***

*** 1980 and Prior Model Years**

1. 1976-1980 Symbol 14: apply the factor 1.95 to the symbol 7 Base Rate.
2. 1975 and Prior above \$10,000: increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

**** Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:**

1. Increasing the Symbol 20 Base Rates by +1.4% for each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

***** Develop the Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:**

1. Increasing the factor Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost; and
2. Applying this factor to the Symbol 2 Base Rate on the State Rate Pages for the applicable Model Year.

Original Cost

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

Subsequent Model Year

Physical Damage base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5%.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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# of Major	1st Digit of	
<u>Violations</u>	<u>Class Code</u>	<u>Factor</u>
0	8	0.00
1	7	0.95
2	6	2.25
3 or more	5	4.00

NO YOUTHFUL OPERATOR

		USE				
		PLEASURE	DRIVE TO WORK		BUSINESS	FARM
			LESS THAN 15 MILES	15 MILES OR MORE		
Age 25 – 29 Unmarried Male	Factor Code	1.30 -091	1.30 -092	1.30 -093	1.50 -098	1.15 -099
Age 25 – 29 Unmarried Female	Factor Code	1.15 -081	1.15 -082	1.15 -083	1.35 -088	1.00 -089
Age 25 – 29 Married Male or Female	Factor Code	1.05 -101	1.05 -102	1.05 -103	1.25 -108	0.90 -109
Age 30-34	Factor Code	1.00 -121	1.00 -122	1.00 -123	1.20 -128	0.85 -129
Age 35-39	Factor Code	1.00 -141	1.00 -142	1.00 -143	1.20 -148	0.85 -149
Age 40-44	Factor Code	1.00 -151	1.00 -152	1.00 -153	1.20 -158	0.85 -159
Age 45-49	Factor Code	1.05 -161	1.05 -162	1.05 -163	1.25 -168	0.90 -169
Age 50-54	Factor Code	1.00 -171	1.00 -172	1.00 -173	1.20 -178	0.85 -179
Age 55-59	Factor Code	0.95 -181	0.95 -182	0.95 -183	1.15 -188	0.80 -189
Age 60-64	Factor Code	0.95 -191	0.95 -192	0.95 -193	1.15 -198	0.80 -199
Age 65-69	Factor Code	1.00 -001	1.00 -002	1.00 -003	1.20 -008	0.85 -009
Age 70-74	Factor Code	1.07 -011	1.07 -012	1.07 -013	1.27 -018	0.92 -019
Age 75-79	Factor Code	1.21 -031	1.21 -032	1.21 -033	1.41 -038	1.06 -039
Age 80-84	Factor Code	1.29 -041	1.29 -042	1.29 -043	1.49 -048	1.14 -049
Age 85 & Over	Factor Code	1.35 -051	1.35 -052	1.35 -053	1.55 -058	1.20 -059

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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YOUTHFUL OPERATOR
ALL OTHER YOUTHFUL OPERATORS

	PLEASURE USE	DRIVE TO WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
FACTOR Code	1.15 -871--	1.15 -872--	1.15 -873--	1.35 -878--	1.00 -879--

UNMARRIED FEMALE — NOT OWNER OR PRINCIPAL OPERATOR

			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
Age						
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.05 -211--	2.20 -212--	1.95 -214--	2.10 -215--
	18	Factor Code	2.05 -221--	2.20 -222--	1.95 -224--	2.10 -225--
	19	Factor Code	1.95 -231--	2.10 -232--	1.85 -234--	2.00 -235--
	20	Factor Code	1.85 -241--	2.00 -242--	1.76 -244--	1.91 -245--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.85 -261--	2.00 -262--	1.76 -264--	1.91 -265--
	18	Factor Code	1.85 -271--	2.00 -272--	1.76 -274--	1.91 -275--
	19	Factor Code	1.76 -281--	1.91 -282--	1.67 -284--	1.82 -285--
	20	Factor Code	1.67 -291--	1.82 -292--	1.59 -294--	1.74 -295--
WITH OR WITHOUT DRIVER TRAINING	21-24	Factor Code	1.30 -461--	1.45 -462--	1.17 -464--	1.32 -465--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

YOUTHFUL OPERATOR

UNMARRIED FEMALE — OWNER OR PRINCIPAL OPERATOR

			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
Age						
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.60 -216--	2.75 -213--	2.47 -217--	2.62 -219--
	18	Factor Code	2.60 -226--	2.75 -223--	2.47 -227--	2.62 -229--
	19	Factor Code	2.47 -236--	2.62 -233--	2.35 -237--	2.50 -239--
	20	Factor Code	2.34 -246--	2.49 -243--	2.22 -247--	2.37 -249--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.34 -266--	2.49 -263--	2.22 -267--	2.37 -269--
	18	Factor Code	2.34 -276--	2.49 -273--	2.22 -277--	2.37 -279--
	19	Factor Code	2.22 -286--	2.37 -283--	2.11 -287--	2.26 -289--
	20	Factor Code	2.11 -296--	2.26 -293--	2.00 -297--	2.15 -299--
WITH OR WITHOUT DRIVER TRAINING	21-24	Factor Code	1.50 -466--	1.65 -463--	1.35 -467--	1.50 -469--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

YOUTHFUL OPERATOR

MARRIED FEMALE

			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
Age						
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.65 -316--	1.80 -313--	1.57 -317--	1.72 -319--
	18	Factor Code	1.65 -326--	1.80 -323--	1.57 -327--	1.72 -329--
	19	Factor Code	1.65 -336--	1.80 -333--	1.57 -337--	1.72 -339--
	20	Factor Code	1.65 -346--	1.80 -343--	1.57 -347--	1.72 -349--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.49 -366--	1.64 -363--	1.42 -367--	1.57 -369--
	18	Factor Code	1.49 -376--	1.64 -373--	1.42 -377--	1.57 -379--
	19	Factor Code	1.49 -386--	1.64 -383--	1.42 -387--	1.57 -389--
	20	Factor Code	1.49 -396--	1.64 -393--	1.42 -397--	1.57 -399--
WITH OR WITHOUT DRIVER TRAINING	21-24	Factor Code	1.15 -416--	1.30 -413--	1.15 -417--	1.30 -419--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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YOUTHFUL OPERATOR

MARRIED MALE

			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.90 -311--	2.05 -312--	1.81 -314--	1.96 -315--
	18	Factor Code	1.90 -321--	2.05 -322--	1.81 -324--	1.96 -325--
	19	Factor Code	1.81 -331-	1.96 -332--	1.72 -334--	1.87 -335--
	20	Factor Code	1.71 -341--	1.86 -342--	1.62 -344--	1.77 -345--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.71 -361--	1.86 -362--	1.62 -364--	1.77 -365--
	18	Factor Code	1.71 -371--	1.86 -372--	1.62 -374--	1.77 -375--
	19	Factor Code	1.63 -381--	1.78 -382--	1.55 -384--	1.70 -385--
	20	Factor Code	1.54 -391--	1.69 -392--	1.46 -394--	1.61 -395--
WITH OR WITHOUT DRIVER TRAINING	21 Thru 24	Factor Code	1.20 -411--	1.35 -412--	1.20 -414--	1.35 -415--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

YOUTHFUL OPERATOR

UNMARRIED MALE — NOT OWNER OR PRINCIPAL OPERATOR

			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.45 -511--	2.60 -512--	2.33 -514--	2.48 -515--
	18	Factor Code	2.45 -521--	2.60 -522--	2.33 -524--	2.48 -525--
	19	Factor Code	2.27 -531--	2.42 -532--	2.16 -534--	2.31 -535--
	20	Factor Code	2.08 -541--	2.23 -542--	1.98 -544--	2.13 -545--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.21 -561--	2.36 -562--	2.10 -564--	2.25 -565--
	18	Factor Code	2.21 -571--	2.36 -572--	2.10 -574--	2.25 -575--
	19	Factor Code	2.04 -581--	2.19 -582--	1.94 -584--	2.09 -585--
	20	Factor Code	1.87 -591--	2.02 -592--	1.78 -594--	1.93 -595--
WITH OR WITHOUT DRIVER TRAINING	21-24	Factor Code	1.50 -611--	1.65 -612--	1.35 -614--	1.50 -615--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-07

YOUTHFUL OPERATOR

UNMARRIED MALE — OWNER OR PRINCIPAL OPERATOR

Age			Not Eligible For Good Student Credit		Eligible For Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	3.20 -711--	3.35 -712--	3.04 -714--	3.19 -715--
	18	Factor Code	3.20 -721--	3.35 -722--	3.04 -724--	3.19 -725--
	19	Factor Code	2.96 -731--	3.11 -732--	2.81 -734--	2.96 -735--
	20	Factor Code	2.72 -741--	2.87 -742--	2.58 -744--	2.73 -745--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.88 -761--	3.03 -762--	2.74 -764--	2.89 -765--
	18	Factor Code	2.88 -771--	3.03 -772--	2.74 -774--	2.89 -775--
	19	Factor Code	2.66 -781--	2.81 -782--	2.53 -784--	2.68 -785--
	20	Factor Code	2.45 -791--	2.60 -792--	2.33 -794--	2.48 -795--
WITH OR WITHOUT DRIVER TRAINING	21-24	Factor Code	1.65 -811--	1.80 -812--	1.49 -814--	1.64 -815--

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-06

Secondary Class Factors & Codes											
		At Fault Accidents									
Single/Multi	Minor Viol.	0	1	2	3	4	5	6	7	8	9
Single	0	0.00	0.40	0.95	1.55	2.25	2.95	3.65	4.35	5.05	5.75
	Code	00	01	02	03	04	05	06	07	08	09
	1	0.20	0.60	1.15	1.75	2.45	3.15	3.85	4.55	5.25	5.95
	Code	10	11	12	13	14	15	16	17	18	19
	2	0.55	0.95	1.50	2.10	2.80	3.50	4.20	4.90	5.60	6.30
	Code	20	21	22	23	24	25	26	27	28	29
	3	1.05	1.45	2.00	2.60	3.30	4.00	4.70	5.40	6.10	6.80
	Code	30	31	32	33	34	35	36	37	38	39
	4	1.55	1.95	2.50	3.10	3.80	4.50	5.20	5.90	6.60	7.30
	Code	40	41	42	43	44	45	46	47	48	49
Multi	0	-0.15	0.25	0.80	1.40	2.10	2.80	3.50	4.20	4.90	5.60
	Code	50	51	52	53	54	55	56	57	58	59
	1	0.05	0.45	1.00	1.60	2.30	3.00	3.70	4.40	5.10	5.80
	Code	60	61	62	63	64	65	66	67	68	69
	2	0.40	0.80	1.35	1.95	2.65	3.35	4.05	4.75	5.45	6.15
	Code	70	71	72	73	74	75	76	77	78	79
	3	0.90	1.30	1.85	2.45	3.15	3.85	4.55	5.25	5.95	6.65
	Code	80	81	82	83	84	85	86	87	88	89
	4	1.40	1.80	2.35	2.95	3.65	4.35	5.05	5.75	6.45	7.15
	Code	90	91	92	93	94	95	96	97	98	99
Multi	5	1.90	2.30	2.85	3.45	4.15	4.85	5.55	6.25	6.95	7.65
	Code	N0	N1	N2	N3	N4	N5	N6	N7	N8	N9
	6	2.40	2.80	3.35	3.95	4.65	5.35	6.05	6.75	7.45	8.15
	Code	P0	P1	P2	P3	P4	P5	P6	P7	P8	P9
	7	2.90	3.30	3.85	4.45	5.15	5.85	6.55	7.25	7.95	8.65
	Code	Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
	8	3.40	3.80	4.35	4.95	5.65	6.35	7.05	7.75	8.45	9.15
	Code	R0	R1	R2	R3	R4	R5	R6	R7	R8	R9
	9	3.90	4.30	4.85	5.45	6.15	6.85	7.55	8.25	8.95	9.65
	Code	S0	S1	S2	S3	S4	S5	S6	S7	S8	S9

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-06

Rates by Territory and Coverage

BASERATE TAB							For non-motorcycle types		
Territory	CSL	BI	PD	MP	OTC	COL	Accidental Death	Work Loss	Combined
							AD	WL	ADWL
1	300	140	132	14	41	150	2	2	4
3	212	96	97	15	57	144	2	2	4
5	204	87	100	15	69	143	2	2	4
6	215	102	92	15	51	157	2	2	4
8	235	108	105	14	61	147	2	2	4
9	192	86	88	14	59	144	2	2	4
10	202	90	94	15	37	127	2	2	4
11	189	86	85	14	62	161	2	2	4
16	188	87	83	15	54	136	2	2	4

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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UM BI SPLIT RATES			
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Cov	Limit	Single	Multi
UMBI	25/50	18	14
UMBI	50/100	25	20
UMBI	100/300	33	26
UMBI	250/500	36	29
UMBI	500/500	38	30
UMBI	500/1000	46	37
UMBI	1000/1000	50	40

UIM BI SPLIT RATES			
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Cov	Limit	Single	Multi
UMBI	25/50	16	13
UMBI	50/100	24	19
UMBI	100/300	40	32
UMBI	250/500	52	42
UMBI	500/500	59	47
UMBI	500/1000	73	58
UMBI	1000/1000	91	73

UM BI SINGLE RATES			
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UMSGL	50,000	22	18
UMSGL	75,000	24	19
UMSGL	100,000	25	20
UMSGL	200,000	29	23
UMSGL	300,000	32	26
UMSGL	500,000	38	30
UMSGL	1,000,000	50	40

UIM BI SINGLE RATES			
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UMSGL	50,000	16	13
UMSGL	75,000	24	19
UMSGL	100,000	26	21
UMSGL	200,000	34	27
UMSGL	300,000	43	34
UMSGL	500,000	59	47
UMSGL	1,000,000	91	73

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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UM PD			
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UMPD	25,000	13	10
UMPD	50,000	16	13
UMPD	100,000	18	14
UMPD	250,000	22	18
UMPD	500,000	24	19
UMPD	1,000,000	25	20

UM BI with PD Single Rates			
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UMSGLPD	75000	31	25
UMSGLPD	100,000	33	26
UMSGLPD	200,000	40	32
UMSGLPD	300,000	46	37
UMSGLPD	500,000	52	42
UMSGLPD	1,000,000	59	47

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-06

<u>Companywide Comprehensive Symbol/Model Year Table</u>
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Comprehensive Symbol/Model Year Table

Symbol 2 / Model Year 2007 Base

Symbol 21 (1989 & Prior)

Symbol 1989&Prior

Symbol Relativity

1-4	0.42	7	0.62
5	0.52	8	0.81
6	0.78	10	1.01
15	3.98	11	1.21
16	4.63	12	1.44
17	5.38	13	1.74
18	6.25	14	2.08
19	7.25		
20	8.45		

Symbol 27 (1990 & Subsequent) 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 '95 & Prior

Symbol	Relativity	Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	'95 & Prior
1	0.86	2	1.16	1.10	1.05	1.00	0.95	0.90	0.87	0.84	0.81	0.77	0.73	0.70	0.66	0.64	0.62	0.62
19	4.54	3	1.40	1.33	1.27	1.21	1.15	1.09	1.05	1.02	0.98	0.93	0.88	0.85	0.80	0.77	0.75	0.75
20	4.93	4	1.55	1.47	1.41	1.34	1.27	1.21	1.17	1.13	1.09	1.03	0.98	0.94	0.88	0.86	0.83	0.83
21	5.38	5	1.71	1.62	1.54	1.47	1.40	1.32	1.28	1.23	1.19	1.13	1.07	1.03	0.97	0.94	0.91	0.91
22	5.95	6	1.89	1.79	1.71	1.63	1.55	1.47	1.42	1.37	1.32	1.26	1.19	1.14	1.08	1.04	1.01	1.01
23	6.55	7	2.06	1.96	1.87	1.78	1.69	1.60	1.55	1.50	1.44	1.37	1.30	1.25	1.17	1.14	1.10	1.10
24	7.45	8	2.25	2.13	2.04	1.94	1.84	1.75	1.69	1.63	1.57	1.49	1.42	1.36	1.28	1.24	1.20	1.20
25	8.71	10	2.46	2.33	2.23	2.12	2.01	1.91	1.84	1.78	1.72	1.63	1.55	1.48	1.40	1.36	1.31	1.31
26	10.05	11	2.63	2.50	2.38	2.27	2.16	2.04	1.97	1.91	1.84	1.75	1.66	1.59	1.50	1.45	1.41	1.41
27	10.05	12	2.96	2.81	2.68	2.55	2.42	2.30	2.22	2.14	2.07	1.96	1.86	1.79	1.68	1.63	1.58	1.58
		13	3.21	3.05	2.91	2.77	2.63	2.49	2.41	2.33	2.24	2.13	2.02	1.94	1.83	1.77	1.72	1.72
		14	3.51	3.33	3.18	3.03	2.88	2.73	2.64	2.55	2.45	2.33	2.21	2.12	2.00	1.94	1.88	1.88
		15	3.87	3.67	3.51	3.34	3.17	3.01	2.91	2.81	2.71	2.57	2.44	2.34	2.20	2.14	2.07	2.07
		16	4.22	4.00	3.82	3.64	3.46	3.28	3.17	3.06	2.95	2.80	2.66	2.55	2.40	2.33	2.26	2.26
		17	4.55	4.31	4.12	3.92	3.72	3.53	3.41	3.29	3.18	3.02	2.86	2.74	2.59	2.51	2.43	2.43
		18	4.87	4.62	4.41	4.20	3.99	3.78	3.65	3.53	3.40	3.23	3.07	2.94	2.77	2.69	2.60	2.60

ARKANSAS CUSTOMFITSM RATE DOCUMENT

Effective 11-15-06

<u>Companywide Collision Symbol/Model Year Table</u>
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Collision Symbol/Model Year Table

Symbol 2 / Model Year 2007 Base

Symbol 1989&Prior

Symbol 21 (1989 & Prior)

Symbol	Relativity				
		7	0.52		
1-4	0.60	8	0.59		
5	0.74	10	0.65		
6	0.88	11	0.72		
15	2.10	12	0.79		
16	2.35	13	0.87		
17	2.55	14	0.98		
18	2.75				
19	3.00				
20	3.30				

Symbol 27 (1990 & Subsequent)

'95 &

2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 Prior

Symbol	Relativity	Symbol																
1	0.88	2	1.16	1.10	1.05	1.00	0.95	0.90	0.86	0.82	0.76	0.70	0.64	0.60	0.57	0.55	0.52	0.52
19	2.39	3	1.26	1.20	1.14	1.09	1.04	0.98	0.94	0.89	0.83	0.76	0.70	0.65	0.62	0.60	0.57	0.57
20	2.50	4	1.35	1.28	1.22	1.16	1.10	1.04	1.00	0.95	0.88	0.81	0.74	0.70	0.66	0.64	0.60	0.60
21	2.61	5	1.42	1.34	1.28	1.22	1.16	1.10	1.05	1.00	0.93	0.85	0.78	0.73	0.70	0.67	0.63	0.63
22	2.75	6	1.48	1.41	1.34	1.28	1.22	1.15	1.10	1.05	0.97	0.90	0.82	0.77	0.73	0.70	0.67	0.67
23	2.91	7	1.57	1.49	1.42	1.35	1.28	1.22	1.16	1.11	1.03	0.95	0.86	0.81	0.77	0.74	0.70	0.70
24	3.14	8	1.65	1.56	1.49	1.42	1.35	1.28	1.22	1.16	1.08	0.99	0.91	0.85	0.81	0.78	0.74	0.74
25	3.50	10	1.73	1.64	1.56	1.49	1.42	1.34	1.28	1.22	1.13	1.04	0.95	0.89	0.85	0.82	0.77	0.77
26	3.85	11	1.81	1.72	1.64	1.56	1.48	1.40	1.34	1.28	1.19	1.09	1.00	0.94	0.89	0.86	0.81	0.81
27	3.85	12	1.90	1.80	1.72	1.64	1.56	1.48	1.41	1.34	1.25	1.15	1.05	0.98	0.93	0.90	0.85	0.85
		13	2.00	1.89	1.81	1.72	1.63	1.55	1.48	1.41	1.31	1.20	1.10	1.03	0.98	0.95	0.89	0.89
		14	2.11	2.00	1.91	1.82	1.73	1.64	1.57	1.49	1.38	1.27	1.16	1.09	1.04	1.00	0.95	0.95
		15	2.25	2.13	2.04	1.94	1.84	1.75	1.67	1.59	1.47	1.36	1.24	1.16	1.11	1.07	1.01	1.01
		16	2.38	2.26	2.15	2.05	1.95	1.85	1.76	1.68	1.56	1.44	1.31	1.23	1.17	1.13	1.07	1.07
		17	2.51	2.38	2.27	2.16	2.05	1.94	1.86	1.77	1.64	1.51	1.38	1.30	1.23	1.19	1.12	1.12
		18	2.63	2.50	2.38	2.27	2.16	2.04	1.95	1.86	1.73	1.59	1.45	1.36	1.29	1.25	1.18	1.18

SERFF Tracking Number: STAT-125249261 State: Arkansas
 Filing Company: State Automobile Mutual Insurance Company State Tracking Number: AR-PC-07-025734
 Company Tracking Number: SA-CFA-2007-573
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR CFA
 Project Name/Number: AR 11-15 RR/SA-CFA-2007-573

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	07/31/2007	
No original date	Supporting Document	NAIC loss cost data entry document	07/31/2007	RF-1 Liability Statewide.pdf RF-1 Physical Damage.pdf

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: State Automobile Mutual Insurance Company
 NAIC Number: 25135
 Name of Advisory Organization Whose Filing You Are Referencing _____
 Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser
 Reference Filing #: _____ Proposed Effective Date: 11/15/07

Contact Person: Stacey Bitler
 Signature: _____
 Telephone No: 800-695-9436 (ext. 5490)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
Custom Fit Auto Program	N/A						
Combined Single Limit		-6.5%					
Bodily Injury		-7.5%					
Property Damage		0.0%					
Medical Payments		0.0%					
UM/UIM		0.0%					
Liability Total							
TOTAL OVERALL EFFECT		-3.4%					

N/A Apply Loss Cost Factors to Future Filings (Y or N)
0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
12% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

Year	Policy Count	Rate Change History		5 Year History				Selected Provisions	
		%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	See Exhibit V
2002	N/A	N/A	N/A	N/A	N/A	--	72.4	B. General Expense	_____
2003	N/A	N/A	N/A	N/A	N/A	--	74.0	C. Taxes, License & Fees	_____
2004	N/A	N/A	N/A	N/A	N/A	--	56.6	D. Underwriting Profit & Contingences	_____
2005	N/A	N/A	N/A	N/A	N/A	--	62.2	E. Other (explain)	_____
2006	N/A	0	11/15/2006	19	0	1.4%	54.3	F. TOTAL	_____

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: State Automobile Mutual Insurance Company
 NAIC Number: 25135
 Name of Advisory Organization Whose Filing You Are Referencing _____
 Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser
 Reference Filing #: _____ Proposed Effective Date: 11/15/07

Contact Person: Stacey Bitler
 Signature: _____
 Telephone No: 800-695-9436 (ext. 5490)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
CustomFit Auto Other Than Collision Collision Physical Damage Total	N/A	-10.1% -19.1%					
TOTAL OVERALL EFFECT		-16.4%					

N/A Apply Loss Cost Factors to Future Filings (Y or N)
0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
12% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History								Selected Provisions	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	See Exhibit V	
2002	N/A	N/A N/A	N/A	N/A	--	52.5	B. General Expense		
2003	N/A	N/A N/A	N/A	N/A	--	47.7	C. Taxes, License & Fees		
2004	N/A	N/A N/A	N/A	N/A	--	43.2	D. Underwriting Profit & Contingences		
2005	N/A	N/A N/A	N/A	N/A	--	41.8	E. Other (explain)		
2006	N/A	0 11/15/2006	16	3	19.8%	45.7	F. TOTAL		