

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR-PA-2008-03  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: /

## Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company

Product Name: Personal Auto

SERFF Tr Num: EMCC-125847276 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Co Tr Num: AR-PA-2008-03

State Status: Fees verified and  
received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty  
Montesi

Author: Jo Byers

Disposition Date: 10/23/2008

Date Submitted: 10/07/2008

Disposition Status: Filed

Effective Date Requested (New): 12/15/2008

Effective Date (New): 12/15/2008

Effective Date Requested (Renewal): 12/15/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/23/2008

State Status Changed: 10/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

October 7, 2008

Commissioner of Insurance

Arkansas Insurance Department

1200 West Third St.

Little Rock, AR 72201-1904

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
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EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415

EMCASCO INSURANCE COMPANY – 062-21407

Personal Auto

Rate and Rule Revision

Company File # AR-PA-2008-03

Effective: December 15, 2008

The captioned companies are members of Insurance Services Office and the Personal Auto program is filed on our behalf. We are transmitting for filing a rate revision that will result in an estimated decrease of -4.8% for the companies combined. Our revision consists of the changes below and will be applicable to policies effective on or after December 15, 2008.

With this revision, the following are being revised:

- Base rates – EMC will continue to be rated 130% of EMCASCO
- Uninsured and Underinsured rates
- Model Year/Symbol Relativities – added 2010 model year/symbol relativities and changed based to 2008 Symbol 8.
- Over 80 & Youthful, Principal Single Operators Class Relativities
- Physical Damage Deductible Relativities – added \$250,000 and \$500,000 limits for split limit-property damage.

Our rule revision consists of the following:

- Rule 11. Whole Dollar Premium – added wording that a premium involving \$0.50 or more shall be rounded to the next higher whole dollar with the following exceptions: policy endorsements and uninsured/underinsured motorists' coverages are rounded to the nearest \$0.50 while policy level discounts are not rounded.
- Rule 12. Rules for Determining Physical Damages Base Rates For Symbols Not Displayed on Rate Pages – A.1.b. – amended to include "vehicle"; A.2. – added "Comprehensive" and removed "2005 Symbol 8"; B.1.b. – amended to include "vehicle"; B.2. – added "Collision" and removed "2005 Symbol 8"
- Rule 14. Miscellaneous Coverages – C.2. – amended to add \$500 for Comprehensive and Collision; added relativities and other deductibles to table; D. – added rates to table; E.2. – amended to "\$3.00 per vehicle for six months".

We supplement this filing with the following:

- \$100.00 filing fee (EFT)

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- Property & Casualty Transmittal Document
- Rate Filing Abstract
- Auto Premium Comparison Survey
- Calendar Year Actual Experience
- Current and Revised Base Rates
- Current and Revised Uninsured and Underinsured Rates
- Model Year/Symbol Relativities
- Revised Physical Damage Deductible Relativities
- Investment Income Analysis
- Estimated Earnings on Unearned Premium and Loss Reserves
- Development of the Permissible Loss & LAE Ratio
- Rate Level Indications with Explanatory Notes
- Countrywide Incurred Loss Development Factors
- Summary of Changes
- Revised manual pages PA-21 – PA-25, PA-30 – PA-31, PA-33 – PA-36, PA-R-2 – PA-R-4, PA-X-1 – PA-X-2. These pages replace the same pages currently filed.

We respectfully request your acknowledgment of this filing, to be applicable to policies effective on or after December 15, 2008. Thank you.

Jo L. Byers, Filings Analyst  
Rates and Filings Dept.  
(800) 247-2128 Ext. 2707  
jo.l.byers@emcins.com

## Company and Contact

### Filing Contact Information

Jo Byers, Filings Analyst  
PO Box 712  
Des Moines, IA 50306-0712

Jo.L.Byers@EMCIns.com  
(800) 247-2128 [Phone]  
(515) 345-2223[FAX]

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR-PA-2008-03  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: /

**Filing Company Information**

EMCASCO Insurance Company  
717 Mulberry Street  
Des Moines, IA 50309  
(800) 247-2128 ext. [Phone]

CoCode: 21407  
Group Code: 62  
Group Name:  
FEIN Number: 42-6070764  
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State of Domicile: Iowa  
Company Type: P & C  
State ID Number:

Employers Mutual Casualty Company  
717 Mulberry Street  
Des Moines, IA 50309  
(800) 247-2128 ext. [Phone]

CoCode: 21415  
Group Code: 62  
Group Name:  
FEIN Number: 42-0234980  
-----

State of Domicile: Iowa  
Company Type: P & C  
State ID Number:

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100  
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Product Name: Personal Auto  
Project Name/Number: /

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	10/07/2008	
Employers Mutual Casualty Company	\$100.00	10/07/2008	22998918

SERFF Tracking Number: EMCC-125847276

State: Arkansas

First Filing Company: EMCASCO Insurance Company, ...

State Tracking Number: EFT \$100

Company Tracking Number: AR-PA-2008-03

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/23/2008	10/23/2008

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/16/2008	10/16/2008

#### Response Letters

Responded By	Created On	Date Submitted
Jo Byers	10/16/2008	10/16/2008

Pending Industry Response	Alexa Grissom	10/09/2008	10/09/2008
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Jo Byers	10/13/2008	10/13/2008
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 Product Name: Personal Auto  
 Project Name/Number: /

## Disposition

Disposition Date: 10/23/2008  
 Effective Date (New): 12/15/2008  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
EMCASCO Insurance Company	-4.700%	\$-19,604	407	\$465,678	%	%	-4.200%
Employers Mutual Casualty Company	-5.100%	\$-1,881	32	\$511,092	%	%	-4.200%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	-4.200%
Overall Percentage Rate Impact For This Filing	-4.800%
Effect of Rate Filing-Written Premium Change For This Program	\$-21,485
Effect of Rate Filing - Number of Policyholders Affected	439

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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Rate	manual pages	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/16/2008  
Submitted Date 10/16/2008  
Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the captioned filing. The contact name and phone information were missing.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/16/2008  
Submitted Date 10/16/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Forms attached with contact information.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

*SERFF Tracking Number:* EMCC-125847276      *State:* Arkansas  
*First Filing Company:* EMCASCO Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR-PA-2008-03  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Personal Auto  
*Project Name/Number:* /  
**Jo Byers**

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/09/2008  
Submitted Date 10/09/2008  
Respond By Date

Dear Jo Byers,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/13/2008  
Submitted Date 10/13/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Attached are the APCS forms in Excel per your request.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

*SERFF Tracking Number:* EMCC-125847276      *State:* Arkansas  
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**Jo Byers**

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 TOI: 19.0 Personal Auto  
 Product Name: Personal Auto  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -2.500%  
**Effective Date of Last Rate Revision:** 03/15/2008  
**Filing Method of Last Filing:** File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
EMCASCO Insurance Company	-4.200%	-4.700%	\$-19,604	407	\$465,678	%	%
Employers Mutual Casualty Company	-4.200%	-5.100%	\$-1,881	32	\$511,092	%	%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:** -4.200%  
**Overall Percentage Rate Impact For This Filing:** -4.800%  
**Effect of Rate Filing - Written Premium Change For This Program:** \$-21,485

SERFF Tracking Number: EMCC-125847276  
First Filing Company: EMCASCO Insurance Company, ...  
Company Tracking Number: AR-PA-2008-03  
TOI: 19.0 Personal Auto  
Product Name: Personal Auto  
Project Name/Number: /

State: Arkansas  
State Tracking Number: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

**Effect of Rate Filing - Number of Policyholders Affected:**

439



<i>SERFF Tracking Number:</i>	<i>EMCC-125847276</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-PA-2008-03</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	manual pages	PA-21 – PA-25, PA-30 – PA-31, PA-33 – PA-36, PA-R-2 – PA-R-4, PA-X-1 – PA-X-2	Replacement	orig_agency.pdf orig_xpg.pdf

202 CLASS PLAN: PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES  
NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To or From Work		Business Use	Farm Use
			Less Than 15 Miles	15 or More Miles		
<b>30-39</b>	<b>Factor</b>	<b>1.00</b>	<b>1.05</b>	<b>1.15</b>	<b>1.20</b>	<b>.85</b>
	Code	8161 — —	8162 — —	8163 — —	8168 — —	8169 — —
<b>40-49</b>	<b>Factor</b>	<b>.90</b>	<b>.95</b>	<b>1.05</b>	<b>1.10</b>	<b>.75</b>
	Code	8151 — —	8152 — —	8153 — —	8158 — —	8159 — —
<b>50-64</b>	<b>Factor</b>	<b>.80</b>	<b>.85</b>	<b>.95</b>	<b>1.00</b>	<b>.65</b>
	Code	8851 — —	8852 — —	8853 — —	8858 — —	8859 — —
<b>65-74</b>	<b>Factor</b>	<b>.85</b>	<b>.90</b>	<b>1.00</b>	<b>1.05</b>	<b>.70</b>
	Code	8801 — —	8802 — —	8803 — —	8808 — —	8809 — —
<b>75-79</b>	<b>Factor</b>	<b>1.00</b>	<b>1.05</b>	<b>1.15</b>	<b>1.20</b>	<b>.85</b>
	Code	8121 — —	8122 — —	8123 — —	8128 — —	8129 — —
<b>80-84</b>	<b>Factor</b>	<b>1.15</b>	<b>1.20</b>	<b>1.30</b>	<b>1.35</b>	<b>1.00</b>
	Code	8141 — —	8142 — —	8143 — —	8148 — —	8149 — —
<b>85 or Over</b>	<b>Factor</b>	<b>1.15</b>	<b>1.20</b>	<b>1.30</b>	<b>1.35</b>	<b>1.00</b>
	Code	8201 — —	8202 — —	8203 — —	8208 — —	8259 — —

\*

**ALL OTHER OPERATORS AGE 25-29:** In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

<b>25-29</b>	<b>Factor</b>	<b>1.00</b>	<b>1.05</b>	<b>1.15</b>	<b>1.20</b>	<b>.85</b>
	Code	8301 — —	8302 — —	8303 — —	8308 — —	8459 — —

**EXCESS AUTOS:** Refer to Rule 4.C.3. for the rules of application for these classifications.  
(Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

<b>Excess Autos 1</b>	<b>Factor</b>	<b>1.00</b>
	Code	8990 — —
<b>Excess Autos 2 (All Operators Age 40-74)</b>	<b>Factor</b>	<b>.80</b>
	Code	8980 — —

**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)**

**202 CLASS PLAN: PRIMARY CLASSIFICATIONS (Cont'd.)**

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**YOUTHFUL OPERATOR  
UNMARRIED FEMALE  
NOT ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.75</b>	<b>2.90</b>
		8024 — —	8025 — —	8124 — —	8125 — —
<b>18</b>	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.75</b>	<b>2.90</b>
		8034 — —	8035 — —	8134 — —	8135 — —
<b>19</b>	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.75</b>	<b>2.90</b>
		8044 — —	8045 — —	8144 — —	8145 — —
<b>20</b>	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.75</b>	<b>2.90</b>
		8054 — —	8055 — —	8154 — —	8155 — —
<b>WITH DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8064 — —	8065 — —	8164 — —	8165 — —
<b>18</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8074 — —	8075 — —	8174 — —	8175 — —
<b>19</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8084 — —	8085 — —	8184 — —	8185 — —
<b>20</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8094 — —	8095 — —	8194 — —	8195 — —
<b>WITH OR WITHOUT DRIVER TRAINING</b>					
<b>21 thru 24</b>	<b>Factor Code</b>	<b>1.30</b>	<b>1.45</b>	<b>1.75</b>	<b>1.90</b>
		8254 — —	8255 — —	8354 — —	8355 — —
<b>25 thru 29</b>	<b>Factor Code</b>	<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>		<b>1.10</b>	<b>1.25</b>
				8358 — —	8359 — —

**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)**

**202 CLASS PLAN: PRIMARY CLASSIFICATIONS (Cont'd.)**

\*

**YOUTHFUL OPERATOR  
UNMARRIED MALE NOT  
ELIGIBLE FOR GOOD STUDENT CREDIT**

AGE	Factor Code	Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>2.50</b>	<b>2.65</b>	<b>3.45</b>	<b>3.60</b>
		8400 — —	8403 — —	8600 — —	8603 — —
<b>18</b>	<b>Factor Code</b>	<b>2.50</b>	<b>2.65</b>	<b>3.45</b>	<b>3.60</b>
		8401 — —	8405 — —	8601 — —	8605 — —
<b>19</b>	<b>Factor Code</b>	<b>2.50</b>	<b>2.65</b>	<b>3.45</b>	<b>3.60</b>
		8451 — —	8455 — —	8651 — —	8655 — —
<b>20</b>	<b>Factor Code</b>	<b>2.50</b>	<b>2.65</b>	<b>3.45</b>	<b>3.60</b>
		8450 — —	8453 — —	8650 — —	8653 — —
<b>WITH DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8460 — —	8463 — —	8660 — —	8663 — —
<b>18</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8470 — —	8473 — —	8670 — —	8673 — —
<b>19</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8480 — —	8483 — —	8680 — —	8683 — —
<b>20</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8490 — —	8493 — —	8690 — —	8693 — —
<b>WITH OR WITHOUT DRIVER TRAINING</b>					
<b>21 thru 24</b>	<b>Factor Code</b>	<b>1.35</b>	<b>1.50</b>	<b>1.90</b>	<b>2.05</b>
		8754 — —	8755 — —	8704 — —	8705 — —
<b>25 thru 29</b>	<b>Factor Code</b>	<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>		<b>1.30</b>	<b>1.45</b>
				8708 — —	8709 — —

**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)**

**202 CLASS PLAN: PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR  
UNMARRIED FEMALE  
GOOD STUDENT CLASSIFICATIONS**

AGE	Factor Code	Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8026 — —	8027 — —	8126 — —	8127 — —
<b>18</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8036 — —	8037 — —	8136 — —	8137 — —
<b>19</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8046 — —	8047 — —	8146 — —	8147 — —
<b>20</b>	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.50</b>	<b>2.65</b>
		8056 — —	8057 — —	8156 — —	8157 — —
<b>WITH DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.25</b>	<b>2.40</b>
		8066 — —	8067 — —	8166 — —	8167 — —
<b>18</b>	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.25</b>	<b>2.40</b>
		8076 — —	8077 — —	8176 — —	8177 — —
<b>19</b>	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.25</b>	<b>2.40</b>
		8086 — —	8087 — —	8186 — —	8187 — —
<b>20</b>	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.25</b>	<b>2.40</b>
		8096 — —	8097 — —	8196 — —	8197 — —
<b>WITH OR WITHOUT DRIVER TRAINING</b>					
<b>21 thru 24</b>	<b>Factor Code</b>	<b>1.10</b>	<b>1.25</b>	<b>1.50</b>	<b>1.65</b>
		8256 — —	8257 — —	8356 — —	8357 — —

**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd.)****202 CLASS PLAN: PRIMARY CLASSIFICATIONS (Cont'd.)**

**YOUTHFUL OPERATOR  
UNMARRIED MALE  
GOOD STUDENT CLASSIFICATIONS**

AGE		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive To Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8406 — —	8408 — —	8606 — —	8608 — —
<b>18</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8402 — —	8404 — —	8602 — —	8604 — —
<b>19</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8452 — —	8454 — —	8652 — —	8654 — —
<b>20</b>	<b>Factor Code</b>	<b>2.25</b>	<b>2.40</b>	<b>3.15</b>	<b>3.30</b>
		8456 — —	8458 — —	8656 — —	8658 — —
<b>WITH DRIVER TRAINING</b>					
<b>17 or Less</b>	<b>Factor Code</b>	<b>2.00</b>	<b>2.15</b>	<b>2.80</b>	<b>2.95</b>
		8466 — —	8468 — —	8666 — —	8668 — —
<b>18</b>	<b>Factor Code</b>	<b>2.00</b>	<b>2.15</b>	<b>2.80</b>	<b>2.95</b>
		8476 — —	8478 — —	8676 — —	8678 — —
<b>19</b>	<b>Factor Code</b>	<b>2.00</b>	<b>2.15</b>	<b>2.80</b>	<b>2.95</b>
		8486 — —	8488 — —	8686 — —	8688 — —
<b>20</b>	<b>Factor Code</b>	<b>2.00</b>	<b>2.15</b>	<b>2.80</b>	<b>2.95</b>
		8496 — —	8498 — —	8696 — —	8698 — —
<b>WITH OR WITHOUT DRIVER TRAINING</b>					
<b>21 thru 24</b>	<b>Factor Code</b>	<b>1.15</b>	<b>1.30</b>	<b>1.65</b>	<b>1.80</b>
		8756 — —	8757 — —	8706 — —	8707 — —

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**9. CHANGES**


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- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments**
1. If an outstanding policy is amended and results in a minimal premium adjustment of \$5 or less, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
  2. Companies need not refund minimal premium of \$5 or less if the insured requests the following:
    - a. cancellation of coverage,
    - b. reduction of limits of liability,
    - c. increase in deductible,
 except that actual return premium shall be returned at the request of the insured.
  3. *This rule no longer applies.*

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**10. CANCELLATION**


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- A. If a policy, vehicle or form of coverage is cancelled,
1. **By the Company:**  
Compute the return premium pro rata.
  2. **By the Insured:**
    - a. **For Six month Policies**  
Compute return premium at 90% of the prorated unearned premium for one year.
- B. *Use the formula shown below to determine the pro rata factor:*
- $$\frac{\# \text{ Of Unearned Days}}{\# \text{ Days in Policy Period}}$$

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**11. WHOLE DOLLAR PREMIUM**


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The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

\* *A premium involving \$0.50 or more shall be rounded to the next higher whole dollar with the following exceptions: policy endorsements and uninsured/underinsured motorists' coverages are rounded to the nearest \$0.50 while policy level discounts are not rounded.*

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

**12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES**

**A. Other Than Collision**

**1. 1990 and Subsequent Model Year Vehicles – Symbol 27 Vehicles**

Develop the Base Rates for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

\*

**2. 1989 and Prior Model Year Vehicles**

*Apply the following factors to the Comprehensive Base Rate on the rate pages for the applicable territory.*

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.12</i>	<i>14</i>	<i>.93</i>
<i>5</i>	<i>.14</i>	<i>15</i>	<i>1.11</i>
<i>6</i>	<i>.22</i>	<i>16</i>	<i>1.29</i>
<i>7</i>	<i>.28</i>	<i>17</i>	<i>1.50</i>
<i>8</i>	<i>.36</i>	<i>18</i>	<i>1.74</i>
<i>10</i>	<i>.46</i>	<i>19</i>	<i>2.02</i>
<i>11</i>	<i>.55</i>	<i>20</i>	<i>2.36</i>
<i>12</i>	<i>.65</i>	<i>21</i>	<i>2.95</i>
<i>13</i>	<i>.78</i>		

**B. Collision**

**1. 1990 and Subsequent Model Year Vehicles – Symbol 27 Vehicles**

Develop the Base Rates for Symbol 27 as follows:

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the applicable vehicle model year symbol 8 relativity on the relativity page.

\*

**2. 1989 and Prior Model Year Vehicles**

*Apply the following factors to the Collision Base Rate on the rate pages for the applicable territory.*

<i>Symbol</i>	<i>Factor</i>	<i>Symbol</i>	<i>Factor</i>
<i>1-4</i>	<i>.20</i>	<i>14</i>	<i>.63</i>
<i>5</i>	<i>.25</i>	<i>15</i>	<i>.71</i>
<i>6</i>	<i>.30</i>	<i>16</i>	<i>.79</i>
<i>7</i>	<i>.34</i>	<i>17</i>	<i>.86</i>
<i>8</i>	<i>.38</i>	<i>18</i>	<i>.93</i>
<i>10</i>	<i>.42</i>	<i>19</i>	<i>1.01</i>
<i>11</i>	<i>.47</i>	<i>20</i>	<i>1.11</i>
<i>12</i>	<i>.51</i>	<i>21</i>	<i>1.30</i>
<i>13</i>	<i>.57</i>		

**Original Cost Means:**

- 1. Manufacturer's Suggested Retail Price for autos built in U.S.
- 2. Manufacturer's Suggested Retail Price in U.S. for specially built autos.
- 3. Manufacturer's Suggested Retail Price in U.S. for imported autos.

**14. MISCELLANEOUS COVERAGES (Cont'd.)**

(3) For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists Coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

**c. Rates**

Rates for basic and increased limits coverage are displayed below. Uninsured Motorists Coverage rates are provided for the following risks:

(1) Single Car Risk

(2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

\*

**UMBI ONLY**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$31.00	\$24.50	\$20.50	\$16.50	\$14.50	\$11.50
75,000	36.00	29.00	24.50	19.50	17.00	13.50
100,000	40.50	32.50	27.00	21.50	19.00	15.00
200,000	49.50	40.00	33.50	26.50	23.50	18.50
300,000	55.00	44.00	37.00	29.50	25.50	20.50
500,000	60.50	48.50	40.50	32.50	28.50	22.50

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$24.50	\$19.50	\$16.50	\$13.00	\$11.50	\$ 9.00
50/100	32.50	26.00	21.50	17.50	15.00	12.00
100/300	41.50	33.50	28.00	22.50	19.50	15.50
250/500	53.00	42.50	35.50	28.50	25.00	20.00

\*

**UMBI/PD**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 75,000	\$54.50	\$44.00	\$40.00	\$32.00	\$30.00	24.00
100,000	59.00	47.00	43.00	34.50	32.00	25.50
200,000	68.50	54.50	49.00	39.50	36.50	29.00
300,000	73.50	59.00	52.50	42.00	39.00	31.00
500,000	79.00	63.50	56.50	45.00	41.50	33.50

**14. MISCELLANEOUS COVERAGES (Cont'd.)**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$43.50	\$35.00	\$32.50	\$26.00	\$24.50	\$19.50
50/100	51.50	41.00	37.50	30.00	28.00	22.50
100/300	60.50	48.50	44.00	35.00	32.50	26.00
250/500	72.00	57.50	51.50	41.00	38.00	30.50

**PROPERTY DAMAGE**

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

**Exceptions:**

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
  - (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
  - (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
  - (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- d. For higher limits of the Property Damage base of \$25,000, add the following charges to the appropriate Split UMBI/PD Limit shown above.

\*

Property Damage		
Limit	Single Car Add-on Rate	Multi-Car Ann-on Rate
\$ 50,000	\$0.50	\$0.50
100,000	1.50	1.00

For limits not shown, use the additional charge for the next higher limit.

- e. **Rates** – The rates are not subject to classification rating or modification by any rating plan.

**2. Non-Owners (Class Code 9900)**

If a named non-owned policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car Uninsured Motorists Coverage rate shown for owners.

**B. Underinsured Motorists Coverage**

**1. Owners**

- a. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993; and
- (2) The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

**14. MISCELLANEOUS COVERAGES (Cont'd.)**

**Exceptions**

- (1) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3) Subsequent continuation, renewal or reinstatement policies issued by the insurer need not provide the rejected coverage unless the named insured requests such coverage. However, if the insured adds another vehicle to the policy, whether or not it replaces another vehicle on the policy, a new rejection of Underinsured Motorists Coverage is required.

**b. If Underinsured Motorists Coverage is provided:**

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

**Attach PP0434 – Underinsured Motorists Coverage**

**Attach PP0402 – Single Underinsured Motorists Limit**

\*

**c. Rates**

- (1) Rates for basic and increased limits coverage are displayed below. Underinsured Motorists Coverage rates are provided for the following risks:

**(a) Single Car Risk**

**(b) Multi Car Risk**

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

- (2) The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 50,000	\$ 40.50	\$ 32.50	\$ 45.50	\$ 33.50	\$ 32.50	\$26.00
75,000	53.50	43.00	55.00	44.00	42.50	34.00
100,000	64.50	51.50	66.00	53.00	51.50	41.00
200,000	92.00	73.50	94.50	75.50	73.50	58.50
300,000	109.00	87.50	112.00	89.50	87.00	69.50
500,000	129.50	103.50	133.00	106.50	103.00	82.50

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 25/50	\$ 24.50	\$ 19.50	\$ 25.00	\$ 20.00	\$19.50	\$15.50
50/100	41.50	33.00	42.50	34.00	33.00	26.50
100/300	66.00	53.00	68.00	54.00	52.50	42.00
250/500	103.00	82.00	105.50	84.50	82.00	65.50

**14. MISCELLANEOUS COVERAGES (Cont'd.)**

**2. Non-Owners**

If a named non-owner policy is extended to afford Underinsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car underinsured motorists coverage rate shown on the rate pages for owners.

\*

**C. Deductible Insurance**

1. **Deductible Liability Insurance** is not available for automobiles classified and rated according to the rules of this manual.

2. *Refer to the rate pages for:*

(a) *Rates for Basic \$500 Comprehensive Deductible*

(b) *Rates for Basic \$500 Collision Deductible*

3. *Relativities for Other Deductibles are displayed below.*

*The other deductible relativities are to be applied to the \$500 base deductible rate for the applicable model year/symbol of the vehicle being rated.*

Deductibles					
Comprehensive			Collision		
Deductible	Relativity	Ded Code	Deductible	Relativity	Ded Code
\$ 50	1.58	(003)			
100	1.49	(010)	\$ 100	1.18	(074)
200	1.33	(015)	200	1.13	(073)
250	1.26	(055)	250	1.11	(076)
500	1.00	(726)	500	1.00	(077)
1,000	.74	(727)	1,000	.83	(078)
1,500	.58	(745)	1,500	.70	(845)
2,000	.47	(749)	2,000	.60	(846)
2,500	.38	(760)	2,500	.51	(820)

\*

**D. Optional Limits Transportation Expenses Coverage**

1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Six-Month Rate Per Auto
30/900	\$ 4
40/1200	8
50/1500	11

2. **Rating.** The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. **Endorsement.** Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy (**PP0302**)

**E. Towing and Labor Costs**

1. *Towing and Labor Costs may be written when both comprehensive and collision coverages are provided. When written in connection with a Miscellaneous Type Vehicle, a \$300 limit shall apply.*

2. *Rate – \$3.00 per vehicle for six months.*

**Attach Endorsement PP7173 – Towing and Labor Costs Coverage**

## PERSONAL VEHICLE MANUAL

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 LIABILITY AND MEDICAL(PIP) VEHICLE RATING FACTORS
 

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The LPMP symbols are applicable to 2004 and subsequent model years.

BI & PD Liability Symbol	Rating Factor	Medical Payments Symbol
250	0.800	450
255	0.800	455
260	0.800	460
265	0.800	465
270	0.800	470
275	0.800	475
280	0.800	480
285	0.850	485
290	0.900	490
295	0.950	495
300	1.000	500
305	1.050	505
310	1.100	510
315	1.150	515
320	1.200	520
325	1.250	525
330	1.250	530
335	1.250	535
340	1.250	540
345	1.250	545
350	1.250	550
355	1.250	555
360	1.250	560
365	1.250	565
370	1.250	570
375	1.250	575
380	1.250	580
385	1.250	585
390	1.250	590

Note: The BI & PD Liability rating factors and symbols also apply to Single Limit Liability Coverage.

PERSONAL VEHICLE MANUAL

COMPREHENSIVE MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
1	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95
27	6.50	6.21	5.91	5.61	5.32	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37

COLLISION MODEL YEAR / SYMBOL RELATIVITIES

Symbol	MODEL YEAR													
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
1	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30
27	3.37	3.21	3.06	2.88	2.69	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47

**PERSONAL VEHICLE MANUAL  
SEMI-ANNUAL RATES**

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**EMCC**


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<b>TERRITORY</b>	<b>BI 25/50</b>	<b>PD 25,000</b>	<b>CSL 75,000</b>	<b>MED 1,000</b>	<b>COMP \$500 Deductible</b>	<b>COLL</b>
<b>021</b>	200	151	419	10	105	299
<b>022</b>	127	139	307	10	100	304
<b>023</b>	121	142	302	10	95	286
<b>024</b>	122	118	280	10	100	295
<b>025</b>	133	96	270	10	120	343
<b>026</b>	122	109	272	10	109	313
<b>027</b>	117	112	267	10	126	324
<b>028</b>	127	104	272	10	120	334
<b>029</b>	116	121	272	10	117	324
<b>030</b>	116	126	278	10	78	278
<b>031</b>	109	127	272	10	107	286
<b>032</b>	121	111	269	10	112	313
<b>033</b>	120	114	272	10	114	306

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.  
DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.  
1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12.  
LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE PA-R-1.  
MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.  
TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-T-1.

**PERSONAL VEHICLE MANUAL  
SEMI-ANNUAL RATES**

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**EMCASCO**


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<b>TERRITORY</b>	<b>BI 25/50</b>	<b>PD 25,000</b>	<b>CSL 75,000</b>	<b>MED 1,000</b>	<b>COMP \$500 Deductible</b>	<b>COLL</b>
<b>021</b>	154	116	322	8	81	230
<b>022</b>	98	107	236	8	77	234
<b>023</b>	93	109	232	8	73	220
<b>024</b>	94	91	215	8	77	227
<b>025</b>	102	74	208	8	92	264
<b>026</b>	94	84	209	8	84	241
<b>027</b>	90	86	205	8	97	249
<b>028</b>	98	80	209	8	92	257
<b>029</b>	89	93	209	8	90	249
<b>030</b>	89	97	214	8	60	214
<b>031</b>	84	98	209	8	82	220
<b>032</b>	93	85	207	8	86	241
<b>033</b>	92	88	209	8	88	235

INCREASED LIMIT FACTORS FOR BI, PD AND CSL REFER TO RULE 18.  
 DEDUCTIBLE OPTIONS REFER TO DEDUCTIBLE INSURANCE UNDER RULE 14.  
 1989 AND PRIOR MODEL YEAR SYMBOLS REFER TO RULE 12.  
 LIABILITY & PIP/MEDICAL (LPMP) SYMBOLS REFER TO PAGE PA-R-1.  
 MODEL YEAR SYMBOL RELATIVITIES REFER TO PAGE PA-R-2.  
 TERRITORIAL ZIP CODE DEFINITIONS BEGIN ON PAGE PA-T-1.

The following are on file with the Arkansas Insurance Department, but not displayed in the Agency Manual:

**14. MISCELLANEOUS COVERAGES**

\* **A. Uninsured Motorists Coverage**

**1. Owners**

**c. Increased Limits**

**UMBI ONLY**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$66.50	\$53.00	\$44.50	\$35.50	\$31.00	\$25.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$55.00	\$44.00	\$37.00	\$29.50	\$25.50	\$20.50
500/500	60.50	48.50	40.50	32.50	28.50	22.50
500/1,000	66.50	48.50	41.00	32.50	28.50	23.00

**UMBI/UMPD**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$85.00	\$68.00	\$60.50	\$48.00	\$44.50	\$35.50

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$74.00	\$59.00	\$52.50	\$42.00	\$39.00	\$31.00
500/500	79.50	59.00	56.50	45.00	41.50	33.00
500/1,000	79.50	64.00	56.50	45.50	41.50	33.00

\* **B. Underinsured Motorists Coverage**

**3. Rates**

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$1,000,000	\$152.50	\$122.00	\$156.50	\$125.00	\$121.50	\$97.00

Single Limit	Territory 21		Territories 22, 23, 24, 25		All Other Territories	
	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car	Single Car	Multi-Car Per Car
\$ 300/300	\$109.00	\$ 87.50	\$112.00	\$89.50	\$ 87.00	\$69.50
500/500	129.50	103.50	133.00	106.50	103.00	82.50
500/1,000	130.50	104.50	134.00	107.00	104.00	83.00

**14. MISCELLANEOUS COVERAGES (Cont'd.)**

**L. Named Driver Exclusion**

**1. Applicability**

An automobile insurance policy may be endorsed to exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual.

**2. Requirements**

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
  - (1) For the term of the policy; and
  - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
  - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
  - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.
- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

**3. Endorsement**

Attach **PP1337 – Named Driver Exclusion Endorsement – Arkansas** to the policy.

**18. INCREASED LIMITS**

**A. Liability Increased Limits Tables**

**1. \$75,000 Single Limit Liability Increased Limits**

Single Limits	Factor
1,000,000	1.30

**2. \$25,000/50,000 Bodily Injury Increased Limits**

Split Limits	Factor
300/300	1.57
500/500	1.65
500/1,000	1.70

\*

**3. \$25,000 Property Damage Liability Increased Limits**

P.D. Limit	Factor
\$250,000	1.17
500,000	1.22

**D. Medical Payments Increased Limits**

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate:

Limits	Factor
50,000	5.26
75,000	5.50
100,000	5.58

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
 First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR-PA-2008-03  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto  
 Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
 Abstract **Review Status:** Filed 10/23/2008

**Comments:**

**Attachment:**

RRF\_abstract.pdf

**Satisfied -Name:** APCS-Auto Premium Comparison  
 Survey **Review Status:** Filed 10/23/2008

**Comments:**

**Attachments:**

PPA Survey FORM APCS (EMCASCO) AR.xls

PPA Survey FORM APCS (EMCC) AR.xls

**Satisfied -Name:** NAIC loss cost data entry document **Review Status:** Filed 10/23/2008

**Comments:**

**Attachment:**

RRF\_rate-abstract.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document  
 for OTHER than Workers' Comp **Review Status:** Filed 10/23/2008

**Bypass Reason:**

n/a

**Comments:**

**Satisfied -Name:** Uniform Transmittal Document-  
 Property & Casualty **Review Status:** Filed 10/23/2008

**Comments:**

**Attachment:**

RRF\_pctd.pdf

SERFF Tracking Number: EMCC-125847276 State: Arkansas  
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR-PA-2008-03  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: /

**Review Status:**

**Satisfied -Name:** Exhibits **Filed** 10/23/2008

**Comments:**

**Attachments:**

ACT\_exhibits1.pdf

ACT\_exhibits2.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Emcasco Insurance Company

NAIC # (including group #) 21407 (063)

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

If yes, list the areas: \_\_\_\_\_

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

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

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

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

a. Driver over 55	10 %
b. Good Student Discount	10 %
c. Multi-car Discount	5-25 %
d. Accident Free Discount*	N/A %

Please Specify Qualification for Discount:

e. Anti-Theft Discount	5-15 %
f. Other (specify)	
Driver Training	10 %
Safety Equipment	5-30
Motor Vehicle accident prevention course	10
Combination with homeowners	15
College graduate scholastic achievement	5
Insurance Scoring-ranges from .55 discount to 1.00	

6. Do you have an installment payment plan for automobile insurance?  Yes  No

If so, what is the fee for installment payments? 3.00

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

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

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

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



Signature

Jo L. Byers

Printed Name

Filings Analyst

---

Title

800-247-2128 ext. 2707

---

Telephone Number

jo.l.byers@emcins.com

---

Email Address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Employers Mutual Casualty Company

NAIC # (including group #) 21415 (063)

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

If yes, list the areas: \_\_\_\_\_

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

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

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

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

a. Driver over 55	10 %
b. Good Student Discount	10 %
c. Multi-car Discount	5-25 %
d. Accident Free Discount*	N/A %

Please Specify Qualification for Discount:

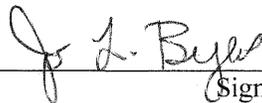
e. Anti-Theft Discount	5-15 %
f. Other (specify)	10 %
Driver Training	10 %
Safety Equipment	5-30
Motor Vehicle accident prevention course	10
Combination with homeowners	15
College graduate scholastic achievement	5
Insurance Scoring-ranges from .55 discount to 1.00	

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments? 3.00

7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan:

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

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



Signature

Jo L. Byers

Printed Name

Filings Analyst

---

Title

800-247-2128 ext. 2707

---

Telephone Number

jo.l.byers@emcins.com

---

Email Address

*SERFF Tracking Number:* EMCC-125847276                      *State:* Arkansas  
*First Filing Company:* EMCASCO Insurance Company, ...                      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR-PA-2008-03  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Personal Auto  
*Project Name/Number:* /

Attachment "PPA Survey FORM APCS (EMCASCO) AR.xls" is not a PDF document and cannot be reproduced here.

*SERFF Tracking Number:* EMCC-125847276                      *State:* Arkansas  
*First Filing Company:* EMCASCO Insurance Company, ...                      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR-PA-2008-03  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Personal Auto  
*Project Name/Number:* /

Attachment "PPA Survey FORM APCS (EMCC) AR.xls" is not a PDF document and cannot be reproduced here.

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Insurer Name: Employers Mutual Casualty Company Contact Person: Jo L. Byers  
 NAIC Number: 062-21415 Signature: *Jo L. Byers*  
 Name of Advisory Organization Whose Filing You Are Referencing \_\_\_\_\_ Telephone No.: 800247-2128 ext. 2707  
 Company Affiliation to Advisory Organization:  
 Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 12/15/08

(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
Private Passenger Auto Liability	-4.7%	-6.3%					
Private Passenger Auto Medical	-0.8%	1.4%					
Private Passenger Auto Comprehensive	-3.0%	-5.2%					
Private Passenger Auto Collision	-4.4%	-6.4%					
Private Passenger Auto Uninsured Motorists	N/A	7.4%					
Private Passenger Auto Underinsured Motorists	N/A	1.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>-4.2%</b>	<b>-5.1%</b>					

N/A Apply Loss Cost Factors To Future Filings? (Y or N)  
8.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) \*  
-8.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%) \*

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

5 Year History

EMCC

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
		%	Eff. Date				
2003	94	1.6%	02/01/03	139	36	25.9%	53.8%
2004	82	0.2%	03/01/04	131	87	66.6%	66.4%
2005	57	-8.0%	09/01/05	96	0	0.3%	53.4%
2006	40	-0.8%	11/01/06	56	17	30.1%	53.6%
2007	32	-4.2%	3/15/08	48	9	18.6%	46.3%

Selected Provisions

A. Total Production Expense	<u>23.9%</u>
B. General Expense	<u>6.0%</u>
C. Taxes, Licenses & Fee	2.7% (Liab) <u>2.7%</u> (PD)
D. Underwriting Profit & Contingencies	1.5% (Liab) <u>4.4%</u> (PD)
E. Other (Explain)	_____
F. TOTAL	34.1% (Liab) <u>37.0%</u> (PD)

\* We do not have the ability to re-rate each policy, but if we had an insured who received all the maximum increases (or maximum decreases) for all changes, this is the change they would receive.

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Insurer Name: Emcasco Insurance Company Contact Person: Jo L. Byers  
 NAIC Number: 062-21407 Signature: *Jo L. Byers*  
 Name of Advisory Organization Whose Filing You Are Referencing \_\_\_\_\_ Telephone No.: 800-347-2128 ext. 2707  
 Company Affiliation to Advisory Organization:  
 Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 12/15/08

(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
Private Passenger Auto Liability	-4.7%	-6.5%					
Private Passenger Auto Medical	-0.8%	1.3%					
Private Passenger Auto Comprehensive	-3.0%	-5.4%					
Private Passenger Auto Collision	-4.4%	-6.5%					
Private Passenger Auto Uninsured Motorists	N/A	7.3%					
Private Passenger Auto Underinsured Motorists	N/A	1.0%					
TOTAL OVERALL EFFECT	-4.2%	-4.7%					

N/A Apply Loss Cost Factors To Future Filings? (Y or N)  
8.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) \*  
-8.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%) \*

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

5 Year History

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
		%	Eff. Date				
2003	736	1.6%	02/01/03	987	486	49.3%	54.4%
2004	611	-0.7%	03/01/04	894	641	71.7%	58.0%
2005	464	-9.0%	09/01/05	692	280	40.5%	60.2%
2006	409	-2.5%	11/01/06	507	122	24.2%	55.7%
2007	407	-2.2%	03/15/08	465	176	37.9%	53.3%

Selected Provisions

A. Total Production Expense		<u>23.9%</u>
B. General Expense		<u>6.0%</u>
C. Taxes, Licenses & Fee	2.7% (Liab)	<u>2.7% (PD)</u>
D. Underwriting Profit & Contingencies	1.5% (Liab)	<u>4.4% (PD)</u>
E. Other (Explain)		
F. TOTAL	34.1% (Liab)	<u>37.0% (PD)</u>

\* We do not have the ability to re-rate each policy, but if we had an insured who received all the maximum increases (or maximum decreases) for all changes, this is the change they would receive.

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="border: none;">New Business</td> <td style="border: none; width: 100px;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

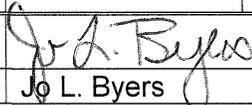
<b>3. Group Name</b>	<b>Group NAIC #</b>
EMC Insurance Companies	062

4. Company Name(s)	Domicile	NAIC #	FEIN #
Employers Mutual Casualty Company	IA	21415	42-0234980
EMCASCO Insurance Company	IA	21407	42-6070764

<b>5. Company Tracking Number</b>	<b>AR-PA-2008-03</b>
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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
	Jo L. Byers P. O. Box 712 Des Moines, IA 50306-0712	Filings Analyst	800-247-2128 ext. 2707	515-345-2223	Jo.L.Byers@EMCIns.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jo L. Byers

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

9. Type of Insurance (TOI)	Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	Personal Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Personal 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: 12/15/08      Renewal: 12/15/08

## Property & Casualty Transmittal Document---

<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization</b> (if applicable)		
<b>17.</b>	<b>Reference Organization # &amp; Title</b>		
<b>18.</b>	<b>Company's Date of Filing</b>		
<b>19.</b>	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed	<input type="checkbox"/> Pending
		<input type="checkbox"/> Authorized	<input type="checkbox"/> Disapproved

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR-PA-2008-03
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The captioned companies are members of Insurance Services Office and the Personal Auto program is filed on our behalf. We are transmitting for filing a rate revision that will result in an estimated decrease of -4.8% for the companies combined. Our revision consists of the changes below and will be applicable to policies effective on or after December 15, 2008.

With this revision, the following are being revised:

- Base rates – EMC will continue to be rated 130% of EMCASCO
- Uninsured and Underinsured rates
- Model Year/Symbol Relativities – added 2010 model year/symbol relativities and changed based to 2008 Symbol 8.
- Over 80 & Youthful, Principal Single Operators Class Relativities
- Physical Damage Deductible Relativities – added \$250,000 and \$500,000 limits for split limit-property damage.

Our rule revision consists of the following:

- Rule 11. Whole Dollar Premium – added wording that a premium involving \$0.50 or more shall be rounded to the next higher whole dollar with the following exceptions: policy endorsements and uninsured/underinsured motorists' coverages are rounded to the nearest \$0.50 while policy level discounts are not rounded.
- Rule 12. Rules for Determining Physical Damages Base Rates For Symbols Not Displayed on Rate Pages – A.1.b. – amended to include “vehicle”; A.2. – added “Comprehensive” and removed “2005 Symbol 8”; B.1.b. – amended to include “vehicle”; B.2. – added “Collision” and removed “2005 Symbol 8”
- Rule 14. Miscellaneous Coverages – C.2. – amended to add \$500 for Comprehensive and Collision; added relativities and other deductibles to table; D. – added rates to table; E.2. – amended to “\$3.00 per vehicle for six months”.

<b>22.</b>	<b>Filing Fees</b> (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 #:** N/A  
**Amount:** \$100.00

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

**\*\*\*Refer to 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 #	AR-PA-2008-03
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	n/a

Rate Increase                      x  Rate Decrease                       Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	<b>Rate Change by Company (As Proposed)</b>						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
EMCASCO	-4.2%	-4.7%	-19,604	407	465,678		
EMCC	-4.2%	-5.1%	-1,880	32	511,092		

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

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

		<b>COMPANY USE</b>	<b>STATE USE</b>
5a.	Overall percentage rate indication (when applicable)	-4.2%	
5b.	Overall percentage rate impact for this filing	-4.8%	
5c.	Effect of Rate Filing – Written premium change for this program	-21,485	
5d.	Effect of Rate Filing – Number of policyholders affected	439	

6.	Overall percentage of last rate revision	-2.5%
7.	Effective Date of last rate revision	File & Use
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	3/15/08

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	PA-21 – PA-25, PA-30 – PA-31, PA-33 – PA-36, PA-R-2 – PA-R-4, PA-X-1 – PA-X-2	<input type="checkbox"/> New x <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

**ARKANSAS  
PERSONAL AUTO**

**EMC INSURANCE COMPANIES**

**CALENDAR YEAR ACTUAL EXPERIENCE**

**EMPLOYERS MUTUAL CASUALTY COMPANY**

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2004	126,066	131,270	87,383	66.6%
2005	85,665	95,711	315	0.3%
2006	52,502	56,432	17,007	30.1%
2007	45,414	48,075	8,926	18.6%
2008 *	17,951	17,345	11,097	64.0%
<b>TOTAL</b>	<b>327,598</b>	<b>348,833</b>	<b>124,728</b>	<b>35.8%</b>

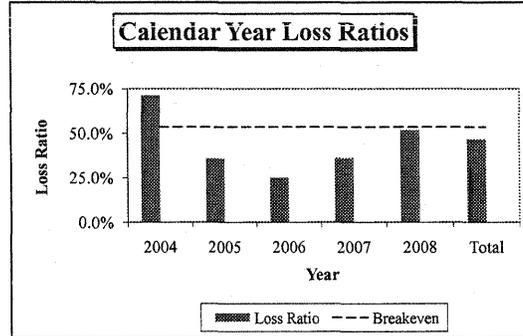
**EMCASCO INSURANCE COMPANY**

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2004	860,864	894,470	641,166	71.7%
2005	632,650	691,806	280,141	40.5%
2006	487,639	506,845	122,452	24.2%
2007	465,678	464,700	175,910	37.9%
2008 *	192,200	193,313	97,604	50.5%
<b>TOTAL</b>	<b>2,639,031</b>	<b>2,751,134</b>	<b>1,317,273</b>	<b>47.9%</b>

**ALL COMPANIES COMBINED**

YEAR	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	I/E LOSS RATIO
2004	986,930	1,025,740	728,549	71.0%
2005	718,315	787,517	280,456	35.6%
2006	540,141	563,277	139,459	24.8%
2007	511,092	512,775	184,836	36.0%
2008 *	210,151	210,658	108,701	51.6%
<b>TOTAL</b>	<b>2,966,629</b>	<b>3,099,967</b>	<b>1,442,001</b>	<b>46.5%</b>

\* 5 months



**ARKANSAS  
PERSONAL AUTO**

**EMC INSURANCE COMPANIES**

MODEL YEAR / SYMBOL RELATIVITIES

**CURRENT COMPREHENSIVE\***

Symbol	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1990 1996	1989 & prior
1	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.11
2	0.51	0.49	0.47	0.45	0.42	0.40	0.38	0.36	0.34	0.32	0.30	0.30	0.28	0.27	0.11
3	0.62	0.59	0.56	0.53	0.50	0.49	0.46	0.43	0.42	0.39	0.37	0.35	0.33	0.32	0.11
4	0.70	0.67	0.64	0.61	0.57	0.55	0.51	0.50	0.48	0.45	0.42	0.40	0.38	0.36	0.11
5	0.79	0.75	0.71	0.68	0.65	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.13
6	0.88	0.84	0.80	0.76	0.72	0.69	0.65	0.62	0.59	0.56	0.52	0.50	0.48	0.46	0.21
7	0.96	0.92	0.88	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.55	0.52	0.50	0.27
8	1.05	1.00	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.34
10	1.14	1.09	1.04	0.99	0.93	0.90	0.84	0.80	0.77	0.72	0.69	0.66	0.62	0.59	0.44
11	1.26	1.20	1.14	1.09	1.03	0.98	0.92	0.88	0.85	0.80	0.75	0.72	0.69	0.65	0.52
12	1.37	1.31	1.25	1.18	1.12	1.08	1.01	0.96	0.92	0.88	0.82	0.79	0.75	0.71	0.62
13	1.50	1.43	1.36	1.30	1.23	1.17	1.10	1.05	1.01	0.95	0.90	0.86	0.82	0.78	0.74
14	1.64	1.56	1.49	1.41	1.33	1.28	1.20	1.14	1.10	1.04	0.98	0.93	0.90	0.85	0.89
15	1.80	1.72	1.64	1.55	1.48	1.41	1.32	1.26	1.21	1.14	1.09	1.03	0.98	0.93	1.06
16	1.96	1.87	1.78	1.70	1.60	1.53	1.44	1.37	1.31	1.25	1.17	1.12	1.07	1.02	1.23
17	2.11	2.02	1.92	1.83	1.73	1.66	1.56	1.49	1.42	1.34	1.27	1.21	1.15	1.10	1.43
18	2.27	2.16	2.06	1.95	1.85	1.77	1.67	1.58	1.52	1.44	1.36	1.30	1.24	1.17	1.66
19	2.45	2.34	2.23	2.11	2.01	1.91	1.81	1.71	1.65	1.56	1.47	1.40	1.33	1.27	1.92
20	2.66	2.54	2.42	2.30	2.18	2.08	1.96	1.87	1.79	1.70	1.60	1.52	1.45	1.38	2.25
21	2.90	2.77	2.64	2.50	2.37	2.27	2.13	2.03	1.95	1.85	1.74	1.67	1.58	1.50	2.81
22	3.21	3.06	2.91	2.77	2.62	2.50	2.36	2.25	2.15	2.04	1.92	1.84	1.75	1.66	
23	3.53	3.37	3.21	3.05	2.89	2.76	2.60	2.47	2.37	2.25	2.11	2.02	1.92	1.83	
24	4.01	3.83	3.65	3.47	3.29	3.13	2.95	2.81	2.70	2.55	2.41	2.30	2.19	2.08	
25	4.70	4.49	4.28	4.07	3.85	3.68	3.47	3.30	3.16	2.99	2.82	2.70	2.56	2.44	
26	5.42	5.17	4.92	4.68	4.43	4.24	3.99	3.79	3.65	3.45	3.25	3.10	2.95	2.81	
27	6.19	5.91	5.63	5.34	5.07	4.84	4.56	4.33	4.16	3.94	3.71	3.54	3.38	3.21	

\* Converted from Model Year 2007/ Symbol 8.

**REVISED COMPREHENSIVE**

Symbol	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1990 1997	1989 & prior
1	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
2	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
3	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
4	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
5	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
6	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
7	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
8	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	
27	6.50	6.21	5.91	5.61	5.32	5.08	4.79	4.55	4.37	4.14	3.90	3.72	3.55	3.37	

**ARKANSAS  
PERSONAL AUTO**

**EMC INSURANCE COMPANIES**

MODEL YEAR / SYMBOL RELATIVITIES

Symbol	CURRENT COLLISION*														
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1990 1996	1989 & prior
1	0.65	0.62	0.59	0.55	0.52	0.49	0.45	0.41	0.39	0.36	0.34	0.32	0.30	0.29	0.19
2	0.73	0.70	0.67	0.63	0.59	0.55	0.50	0.47	0.44	0.41	0.39	0.37	0.34	0.32	0.19
3	0.81	0.77	0.73	0.69	0.65	0.61	0.56	0.51	0.49	0.46	0.43	0.40	0.37	0.35	0.19
4	0.86	0.82	0.78	0.73	0.69	0.65	0.59	0.54	0.51	0.49	0.46	0.43	0.40	0.37	0.19
5	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.50	0.48	0.45	0.42	0.39	0.24
6	0.94	0.90	0.86	0.81	0.75	0.71	0.65	0.60	0.56	0.53	0.50	0.48	0.44	0.41	0.29
7	1.00	0.95	0.90	0.85	0.80	0.75	0.69	0.64	0.60	0.56	0.52	0.50	0.46	0.44	0.32
8	1.05	1.00	0.95	0.90	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.49	0.46	0.36
10	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.40
11	1.15	1.10	1.05	0.98	0.92	0.87	0.80	0.73	0.70	0.65	0.61	0.58	0.53	0.50	0.45
12	1.21	1.15	1.10	1.03	0.96	0.90	0.83	0.77	0.72	0.68	0.64	0.60	0.56	0.52	0.49
13	1.27	1.21	1.15	1.09	1.01	0.95	0.88	0.81	0.76	0.71	0.67	0.64	0.59	0.55	0.54
14	1.34	1.28	1.22	1.14	1.08	1.01	0.92	0.86	0.80	0.75	0.70	0.67	0.62	0.58	0.60
15	1.44	1.37	1.30	1.23	1.15	1.09	0.99	0.91	0.86	0.81	0.75	0.71	0.67	0.63	0.68
16	1.50	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.80	0.75	0.70	0.66	0.75
17	1.59	1.52	1.45	1.36	1.28	1.20	1.10	1.01	0.95	0.90	0.84	0.80	0.74	0.70	0.82
18	1.68	1.60	1.52	1.43	1.34	1.27	1.16	1.07	1.01	0.94	0.89	0.84	0.78	0.73	0.89
19	1.76	1.68	1.60	1.50	1.41	1.32	1.22	1.12	1.06	0.99	0.92	0.88	0.82	0.77	0.96
20	1.85	1.76	1.68	1.57	1.48	1.39	1.28	1.17	1.10	1.04	0.97	0.92	0.86	0.80	1.06
21	1.92	1.84	1.75	1.65	1.54	1.46	1.33	1.23	1.15	1.09	1.02	0.96	0.90	0.84	1.24
22	2.03	1.94	1.85	1.73	1.63	1.53	1.40	1.30	1.22	1.14	1.08	1.02	0.94	0.89	
23	2.15	2.05	1.95	1.84	1.71	1.62	1.49	1.37	1.29	1.21	1.13	1.08	1.00	0.93	
24	2.31	2.21	2.10	1.98	1.85	1.74	1.60	1.48	1.39	1.30	1.22	1.16	1.08	1.01	
25	2.58	2.46	2.34	2.20	2.06	1.94	1.78	1.64	1.54	1.46	1.36	1.29	1.19	1.12	
26	2.84	2.71	2.58	2.43	2.27	2.14	1.96	1.81	1.70	1.60	1.50	1.42	1.31	1.24	
27	3.21	3.06	2.91	2.74	2.56	2.42	2.22	2.04	1.92	1.81	1.69	1.60	1.49	1.40	

\* Converted from Model Year 2007/ Symbol 8.

Symbol	REVISED COLLISION														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1990 1997	1989 & prior
1	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
2	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
3	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
4	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
5	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
6	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
7	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
8	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	
27	3.37	3.21	3.06	2.88	2.69	2.54	2.33	2.14	2.02	1.90	1.77	1.68	1.56	1.47	

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 21  
SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$36.50	\$29.50	\$54.50	\$44.00
100,000	39.50	31.50	59.00	47.00
200,000	46.00	36.50	68.50	54.50
300,000	49.50	39.50	73.50	59.00
500,000	53.50	42.50	79.00	63.50
1,000,000	57.50	46.00	85.00	68.00

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 22-25  
SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$32.50	\$26.00	\$40.00	\$32.00
100,000	35.00	28.00	43.00	34.50
200,000	40.50	32.00	49.00	39.50
300,000	43.00	34.50	52.50	42.00
500,000	46.50	37.00	56.50	45.00
1,000,000	49.50	40.00	60.50	48.00

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**Terr. All Remaining  
SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
75,000	\$28.50	\$23.00	\$30.00	\$24.00
100,000	30.50	24.50	32.00	25.50
200,000	34.50	27.50	36.50	29.00
300,000	37.00	29.50	39.00	31.00
500,000	39.50	31.50	41.50	33.50
1,000,000	42.00	34.00	44.50	35.50

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 21**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50/25	\$28.50	\$23.00	\$43.50	\$35.00
50/100/25	34.00	27.00	51.50	41.00
100/300/25	40.50	32.00	60.50	48.50
300/300/25**	49.50	39.50	74.00	59.00
250/500/25	48.00	38.50	72.00	57.50
500/500/25**	53.00	42.50	79.50	59.00
500/1000/25**	53.50	42.50	79.50	64.00

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

Property Damage\*\*\*\*

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50	\$1.00	\$1.00	\$0.50	\$0.50
100	2.00	2.00	1.50	1.00

\*\* Not shown in manual

\*\*\* Subject to a \$200 deductible

\*\*\*\* To be added to appropriate split limit uninsured motorists B.I. and P.D. rate.

**ARKANSAS**  
**PERSONAL AUTO**  
**EMC INSURANCE COMPANIES**

**TERRITORY 22-25**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50/25	\$26.00	\$20.50	\$32.50	\$26.00
50/100/25	30.50	24.00	37.50	30.00
100/300/25	35.50	28.50	44.00	35.00
300/300/25**	43.00	34.50	52.50	42.00
250/500/25	42.00	33.50	51.50	41.00
500/500/25**	46.00	37.00	56.50	45.00
500/1000/25**	46.50	37.00	56.50	45.50

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

Property Damage\*\*\*\*

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
50	\$1.00	\$1.00	\$0.50	\$0.50
100	2.00	2.00	1.50	1.00

\*\* Not shown in manual

\*\*\* Subject to a \$200 deductible

\*\*\*\* To be added to appropriate split limit uninsured motorists B.I. and P.D. rate.

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**Terr. All Remaining**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

BI & PD Combined

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50/25	\$23.00	\$18.50	\$24.50	\$19.50
50/100/25	26.50	21.50	28.00	22.50
100/300/25	31.00	24.50	32.50	26.00
300/300/25**	37.00	29.50	39.00	31.00
250/500/25	36.00	29.00	38.00	30.50
500/500/25**	39.50	31.50	41.50	33.00
500/1000/25**	39.50	31.50	41.50	33.00

**SEMI-ANNUAL UNINSURED MOTORISTS RATES\*\*\***

Property Damage\*\*\*\*

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50	\$1.00	\$1.00	\$0.50	\$0.50
100	2.00	2.00	1.50	1.00

\*\* Not shown in manual

\*\*\* Subject to a \$200 deductible

\*\*\*\* To be added to appropriate split limit uninsured motorists B.I. and P.D. rate.

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 21**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$21.00	\$17.00	\$31.00	\$24.50
75,000	24.50	19.50	36.00	29.00
100,000	27.50	22.00	40.50	32.50
200,000	34.00	27.00	49.50	40.00
300,000	37.50	30.00	55.00	44.00
500,000	41.00	33.00	60.50	48.50
1,000,000	45.00	36.00	66.50	53.00

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$43.00	\$34.50	\$40.50	\$32.50
75,000	56.50	45.00	53.50	43.00
100,000	68.00	54.50	64.50	51.50
200,000	97.50	78.00	92.00	73.50
300,000	116.00	92.50	109.00	87.50
500,000	137.50	110.00	129.50	103.50
1,000,000	162.00	129.50	152.50	122.00

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 22-25**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$17.50	\$14.00	\$20.50	\$16.50
75,000	20.50	16.50	24.50	19.50
100,000	23.00	18.50	27.00	21.50
200,000	28.00	22.50	33.50	26.50
300,000	31.00	25.00	37.00	29.50
500,000	34.50	27.50	40.50	32.50
1,000,000	37.50	30.00	44.50	35.50

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$42.00	\$33.50	\$45.50	\$33.50
75,000	55.50	44.50	55.00	44.00
100,000	67.00	53.50	66.00	53.00
200,000	95.50	76.50	94.50	75.50
300,000	113.50	91.00	112.00	89.50
500,000	135.00	108.00	133.00	106.50
1,000,000	159.00	127.50	156.50	125.00

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**Terr. All Remaining**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$14.00	\$11.00	\$14.50	\$11.50
75,000	16.50	13.00	17.00	13.50
100,000	18.50	14.50	19.00	15.00
200,000	22.50	18.00	23.50	18.50
300,000	25.00	20.00	25.50	20.50
500,000	27.50	22.00	28.50	22.50
1,000,000	30.00	24.00	31.00	25.00

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
50,000	\$32.00	\$25.50	\$32.50	\$26.00
75,000	42.00	33.50	42.50	34.00
100,000	50.50	40.50	51.50	41.00
200,000	72.00	58.00	73.50	58.50
300,000	86.00	68.50	87.00	69.50
500,000	102.00	81.50	103.00	82.50
1,000,000	120.00	96.00	121.50	97.00

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 21**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

<u>LIMIT</u>	BI Only			
	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
25/50	\$16.50	\$13.50	\$24.50	\$19.50
50/100	22.00	17.50	32.50	26.00
100/300	28.50	22.50	41.50	33.50
300/300**	37.50	30.00	55.00	44.00
250/500	36.00	29.00	53.00	42.50
500/500**	41.00	33.00	60.50	48.50
500/1000**	41.50	33.00	66.50	48.50

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE</u>	<u>MULTI</u>	<u>SINGLE</u>	<u>MULTI</u>
	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>	<u>CAR</u>
	25/50	\$25.50	\$20.50	\$24.50
50/100	43.50	35.00	41.50	33.00
100/300	69.50	55.50	66.00	53.00
300/300**	116.00	92.50	109.00	87.50
250/500	109.00	87.00	103.00	82.00
500/500**	137.50	110.00	129.50	103.50
500/1000**	138.50	110.50	130.50	104.50

\*\* Not shown in manual

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**TERRITORY 22-25**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$14.00	\$11.00	\$16.50	\$13.00
50/100	18.50	14.50	21.50	17.50
100/300	23.50	19.00	28.00	22.50
300/300**	31.00	25.00	37.00	29.50
250/500	30.00	24.00	35.50	28.50
500/500**	34.50	27.50	40.50	32.50
500/1000**	34.50	27.50	41.00	32.50

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$25.00	\$20.00	\$25.00	\$20.00
50/100	43.00	34.50	42.50	34.00
100/300	68.00	54.50	68.00	54.00
300/300**	113.50	91.00	112.00	89.50
250/500	107.00	85.50	105.50	84.50
500/500**	135.00	108.00	133.00	106.50
500/1000**	136.00	108.50	134.00	107.00

\*\* Not shown in manual

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**Terr. All Remaining**

**SEMI-ANNUAL UNINSURED MOTORISTS RATES**

BI Only

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$11.00	\$9.00	\$11.50	\$9.00
50/100	14.50	11.50	15.00	12.00
100/300	19.00	15.00	19.50	15.50
300/300**	25.00	20.00	25.50	20.50
250/500	24.00	19.50	25.00	20.00
500/500**	27.50	22.00	28.50	22.50
500/1000**	27.50	22.00	28.50	23.00

**SEMI-ANNUAL UNDERINSURED MOTORISTS RATES**

<u>LIMIT</u>	<u>CURRENT</u>		<u>REVISED</u>	
	<u>SINGLE CAR</u>	<u>MULTI CAR</u>	<u>SINGLE CAR</u>	<u>MULTI CAR</u>
25/50	\$19.00	\$15.00	\$19.50	\$15.50
50/100	32.50	26.00	33.00	26.50
100/300	51.50	41.00	52.50	42.00
300/300**	86.00	68.50	87.00	69.50
250/500	80.50	64.50	82.00	65.50
500/500**	102.00	81.50	103.00	82.50
500/1000**	102.50	82.00	104.00	83.00

\*\* Not shown in manual

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**LIABILITY INCREASED LIMITS RELATIVITIES & DISTRIBUTION**

***Combined Single Limit***

<u>Limit</u>	<u>Relativities</u>		<u>Limit</u>	<u>2007 Distribution</u>
	<u>Current</u>	<u>Revised</u>		
75,000	1.00		75,000	6.7%
100,000	1.05		100,000	9.6%
200,000	1.14	No	200,000	0.2%
300,000	1.19	Change	300,000	7.3%
500,000	1.24		500,000	5.4%
1,000,000 *	1.30		1,000,000	0.0%
				29.2%

***Split Limit - Bodily Injury***

<u>Limit</u>	<u>Relativities</u>		<u>Limit</u>	<u>Distribution</u>
	<u>Current</u>	<u>Revised</u>		
25/50	1.00		25/50	26.5%
50/100	1.20		50/100	22.5%
100/300	1.39	No	100/300	18.1%
300/300 *	1.57	Change	300/300	0.0%
250/500	1.58		250/500	3.6%
500/500 *	1.65		500/500	0.0%
500/1,000 *	1.70		500/1,000	0.0%
				70.8%
				100.0%

\* Not shown in the Agents Manual

***Split Limit - Property Damage***

<u>Limit</u>	<u>Relativities</u>		<u>Limit</u>	<u>Distribution</u>
	<u>Current</u>	<u>Revised</u>		
25,000	1.00	1.00	25,000	41.2%
50,000	1.03	1.03	50,000	33.6%
100,000	1.08	1.08	100,000	25.2%
250,000	--	1.17	250,000	0.0%
500,000	--	1.22	500,000	0.0%
				100.0%

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES  
202 REVISED CLASS PLAN EFFECTS**

P = Pleasure W = Work B = Business  
F = Farm D.T. = Driver Training  
Bolded classes indicate Good Student

Class	Single				Multi*		
	Cur Rel	Prop Rel	Percent Change	Premium	Percent Change	Premium	
PRINCIPAL OPERATOR	8201 P	1.00	1.15	15.0%	3,050	18.8%	1,985
AGE 85 AND OVER	8202 W<15	1.05	1.20	14.3%	0	17.6%	0
	8203 W>15	1.15	1.30	13.0%	0	15.8%	0
	8208 B	1.20	1.35	12.5%	0	15.0%	0
	8259 F	0.85	1.00	17.6%	0	23.1%	0
PRINCIPAL OPERATOR	8141 P	1.00	1.15	15.0%	5,931	18.8%	8,519
AGE 80 - 84	8142 W<15	1.05	1.20	14.3%	0	17.6%	0
	8143 W>15	1.15	1.30	13.0%	0	15.8%	0
	8148 B	1.20	1.35	12.5%	0	15.0%	0
	8149 F	0.85	1.00	17.6%	0	23.1%	299
UNMARRIED FEMALE PRINCIPAL OWNER OR OPERATOR	w/o D.T. 8124 P or F	2.60	2.75	5.8%	0	6.3%	2,996
	w/o D.T. 8134 P or F	2.60	2.75	5.8%	0	6.3%	262
	w/o D.T. 8144 P or F	2.60	2.75	5.8%	0	6.3%	0
	w/o D.T. 8154 P or F	2.60	2.75	5.8%	0	6.3%	587
	D.T. 8164 P or F	2.35	2.50	6.4%	0	7.0%	0
	D.T. 8174 P or F	2.35	2.50	6.4%	0	7.0%	395
	D.T. 8184 P or F	2.35	2.50	6.4%	0	7.0%	2,410
	D.T. 8194 P or F	2.35	2.50	6.4%	0	7.0%	1,583
	w/o D.T. 8126 P or F	2.35	2.50	6.4%	0	7.0%	0
	w/o D.T. 8136 P or F	2.35	2.50	6.4%	0	7.0%	0
	w/o D.T. 8146 P or F	2.35	2.50	6.4%	0	7.0%	0
	w/o D.T. 8156 P or F	2.35	2.50	6.4%	0	7.0%	371
	D.T. 8166 P or F	2.10	2.25	7.1%	0	7.9%	717
	D.T. 8176 P or F	2.10	2.25	7.1%	0	7.9%	0
	D.T. 8186 P or F	2.10	2.25	7.1%	0	7.9%	0
	D.T. 8196 P or F	2.10	2.25	7.1%	0	7.9%	0
(WORK UNDER 21)	w/o D.T. 8125 W or B	2.75	2.90	5.5%	0	5.9%	27
	w/o D.T. 8135 W or B	2.75	2.90	5.5%	0	5.9%	1,178
	w/o D.T. 8145 W or B	2.75	2.90	5.5%	0	5.9%	1,242
	w/o D.T. 8155 W or B	2.75	2.90	5.5%	0	5.9%	0
	D.T. 8165 W or B	2.50	2.65	6.0%	0	6.5%	0
	D.T. 8175 W or B	2.50	2.65	6.0%	0	6.5%	0
	D.T. 8185 W or B	2.50	2.65	6.0%	0	6.5%	0
	D.T. 8195 W or B	2.50	2.65	6.0%	0	6.5%	0
	w/o D.T. 8127 W or B	2.50	2.65	6.0%	0	6.5%	0
	w/o D.T. 8137 W or B	2.50	2.65	6.0%	0	6.5%	0
	w/o D.T. 8147 W or B	2.50	2.65	6.0%	0	6.5%	0
	w/o D.T. 8157 W or B	2.50	2.65	6.0%	0	6.5%	0
	D.T. 8167 W or B	2.25	2.40	6.7%	0	7.3%	0
	D.T. 8177 W or B	2.25	2.40	6.7%	0	7.3%	0
D.T. 8187 W or B	2.25	2.40	6.7%	0	7.3%	0	
D.T. 8197 W or B	2.25	2.40	6.7%	0	7.3%	0	
(PLEASURE 21 - 24)	8354 P or F	1.60	1.75	9.4%	0	10.7%	931
	8356 P or F	1.35	1.50	11.1%	0	13.0%	198
(WORK 21 - 24)	8355 W or B	1.75	1.90	8.6%	0	9.7%	1,104
	8357 W or B	1.50	1.65	10.0%	0	11.5%	0

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES  
202 REVISED CLASS PLAN EFFECTS**

P = Pleasure W = Work B = Business  
F = Farm D.T. = Driver Training  
Bolded classes indicate Good Student

Class	Single				Multi*	
	Cur Rel	Prop Rel	Percent Change	Premium	Percent Change	Premium
w/o D.T. 8600 P or F	3.30	3.45	4.5%	0	4.8%	745
w/o D.T. 8601 P or F	3.30	3.45	4.5%	0	4.8%	498
w/o D.T. 8651 P or F	3.30	3.45	4.5%	0	4.8%	462
w/o D.T. 8650 P or F	3.30	3.45	4.5%	0	4.8%	0
D.T. 8660 P or F	3.00	3.15	5.0%	0	5.4%	1,865
D.T. 8670 P or F	3.00	3.15	5.0%	0	5.4%	0
D.T. 8680 P or F	3.00	3.15	5.0%	0	5.4%	0
D.T. 8690 P or F	3.00	3.15	5.0%	0	5.4%	0
w/o D.T. <b>8606</b> P or F	3.00	3.15	5.0%	0	5.4%	843
w/o D.T. <b>8602</b> P or F	3.00	3.15	5.0%	0	5.4%	0
w/o D.T. <b>8652</b> P or F	3.00	3.15	5.0%	0	5.4%	0
w/o D.T. <b>8656</b> P or F	3.00	3.15	5.0%	0	5.4%	0
D.T. <b>8666</b> P or F	2.65	2.80	5.7%	0	6.1%	796
D.T. <b>8676</b> P or F	2.65	2.80	5.7%	0	6.1%	1,028
D.T. <b>8686</b> P or F	2.65	2.80	5.7%	0	6.1%	591
D.T. <b>8696</b> P or F	2.65	2.80	5.7%	0	6.1%	1,305
w/o D.T. 8603 W or B	3.45	3.60	4.3%	0	4.6%	0
w/o D.T. 8605 W or B	3.45	3.60	4.3%	0	4.6%	2,228
w/o D.T. 8655 W or B	3.45	3.60	4.3%	0	4.6%	0
w/o D.T. 8653 W or B	3.45	3.60	4.3%	0	4.6%	0
D.T. 8663 W or B	3.15	3.30	4.8%	0	5.1%	0
D.T. 8673 W or B	3.15	3.30	4.8%	0	5.1%	0
D.T. 8683 W or B	3.15	3.30	4.8%	0	5.1%	0
D.T. 8693 W or B	3.15	3.30	4.8%	0	5.1%	0
w/o D.T. <b>8608</b> W or B	3.15	3.30	4.8%	0	5.1%	586
w/o D.T. <b>8604</b> W or B	3.15	3.30	4.8%	0	5.1%	0
w/o D.T. <b>8654</b> W or B	3.15	3.30	4.8%	0	5.1%	0
w/o D.T. <b>8658</b> W or B	3.15	3.30	4.8%	0	5.1%	0
D.T. <b>8668</b> W or B	2.80	2.95	5.4%	0	5.8%	1,916
D.T. <b>8678</b> W or B	2.80	2.95	5.4%	0	5.8%	0
D.T. <b>8688</b> W or B	2.80	2.95	5.4%	0	5.8%	0
D.T. <b>8698</b> W or B	2.80	2.95	5.4%	0	5.8%	0
(PLEASURE 21 - 24) 8704 P or F	1.75	1.90	8.6%	365	9.7%	3,418
(PLEASURE 21 - 24) <b>8706</b> P or F	1.50	1.65	10.0%	0	11.5%	951
(WORK 21 - 24) 8705 W or B	1.90	2.05	7.9%	748	8.8%	1,594
(WORK 21 - 24) <b>8707</b> W or B	1.65	1.80	9.1%	0	10.3%	1,013
All Other				77,186		325,643
<b>Totals</b>			<b>1.6%</b>	<b>\$87,280</b>	<b>1.2%</b>	<b>\$370,286</b>

**BOLD** class codes represent good student classes

\* Single relativity minus .20

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY  
CURRENT & REVISED BASE RATES**

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (08,8)		<u>Collision</u> 500 ded (08,8)	
	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>
21	351	322	8	8	87	81	246	230
22	257	236	8	8	83	77	250	234
23	253	232	8	8	78	73	235	220
24	234	215	8	8	83	77	243	227
25	227	208	8	8	99	92	282	264
26	228	209	8	8	90	84	258	241
27	223	205	8	8	104	97	266	249
28	228	209	8	8	99	92	275	257
29	228	209	8	8	97	90	266	249
30	233	214	8	8	64	60	229	214
31	228	209	8	8	88	82	235	220
32	225	207	8	8	92	86	258	241
33	228	209	8	8	95	88	251	235

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SPLIT LIMIT BASE RATES**

<u>TERR</u>	<u>BODILY INJURY</u> 25/50		<u>PROPERTY DAMAGE</u> 25	
	BASE RATE		BASE RATE	
	<u>CUR</u>	<u>REV</u>	<u>CUR</u>	<u>REV</u>
21	\$180	\$154	\$111	\$116
22	\$115	\$98	\$106	\$107
23	\$113	\$93	\$105	\$109
24	\$112	\$94	\$85	\$91
25	\$117	\$102	\$71	\$74
26	\$111	\$94	\$81	\$84
27	\$106	\$90	\$84	\$86
28	\$113	\$98	\$79	\$80
29	\$107	\$89	\$87	\$93
30	\$106	\$89	\$94	\$97
31	\$98	\$84	\$98	\$98
32	\$110	\$93	\$79	\$85
33	\$109	\$92	\$85	\$88

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY  
CURRENT & REVISED BASE RATES**

<u>Territory</u>	<u>Liability</u> \$75,000		<u>Medical</u> \$1,000		<u>Comprehensive</u> 500 ded (08,8)		<u>Collision</u> 500 ded (08,8)	
	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>	<u>Cur</u>	<u>Rev</u>
21	456	419	10	10	113	105	319	299
22	334	307	10	10	108	100	324	304
23	329	302	10	10	101	95	306	286
24	304	280	10	10	108	100	315	295
25	295	270	10	10	128	120	368	343
26	296	272	10	10	118	109	336	313
27	290	267	10	10	135	126	345	324
28	296	272	10	10	128	120	358	334
29	296	272	10	10	126	117	345	324
30	303	278	10	10	83	78	297	278
31	296	272	10	10	114	107	306	286
32	293	269	10	10	120	112	336	313
33	296	272	10	10	123	114	327	306

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SPLIT LIMIT BASE RATES**

<u>TERR</u>	<u>BODILY INJURY</u> 25/50 BASE RATE		<u>PROPERTY DAMAGE</u> 25 BASE RATE	
	<u>CUR</u>	<u>REV</u>	<u>CUR</u>	<u>REV</u>
21	\$234	\$200	\$144	\$151
22	\$150	\$127	\$138	\$139
23	\$147	\$121	\$137	\$142
24	\$146	\$122	\$111	\$118
25	\$152	\$133	\$92	\$96
26	\$144	\$122	\$105	\$109
27	\$138	\$117	\$109	\$112
28	\$147	\$127	\$103	\$104
29	\$139	\$116	\$113	\$121
30	\$138	\$116	\$122	\$126
31	\$127	\$109	\$127	\$127
32	\$143	\$121	\$103	\$111
33	\$142	\$120	\$111	\$114

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

<b>Coverage</b>	<b>2007 Current Level Written Premium</b>	<b>Percent Change</b>	<b>Estimated Annual Dollar Effect</b>
CSL Liability	\$61,513	-7.0%	(\$4,335)
BI Liability	\$70,549	-14.4%	(\$10,142)
PD Liability	\$48,694	5.5%	\$2,657
<i>Subtotal</i>	<u>\$180,756</u>	<u>-6.5%</u>	<u>(\$11,820)</u>
Medical	\$11,311	1.3%	\$144
Uninsured Motorists	\$24,222	7.3%	\$1,767
Underinsured Motorists	<u>\$32,040</u>	<u>1.0%</u>	<u>\$319</u>
<b>Liability Total</b>	\$248,329	-3.9%	(\$9,590)
Comprehensive	\$52,773	-5.4%	(\$2,858)
Collision	<u>\$110,400</u>	<u>-6.5%</u>	<u>(\$7,156)</u>
<b>Physical Damage Total</b>	\$163,173	-6.1%	(\$10,014)
Other Coverages	<u>\$2,447</u>	<u>0.0%</u>	<u>\$0</u>
<b>All Coverages Total</b>	\$413,949	-4.7%	(\$19,604)

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
21	CSL Liability	\$0	---	0
	BI Liability	\$511	-13.3%	(68)
	PD Liability	\$249	5.9%	15
	Medical	\$22	1.3%	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$67	7.3%	5
	UIM	\$135	1.0%	1
	Other	\$1	0.0%	0
	All	\$985	-4.8%	(47)
22	CSL Liability	\$0	---	0
	BI Liability	\$291	-13.7%	(40)
	PD Liability	\$203	2.3%	5
	Medical	\$34	1.3%	0
	Comp	\$263	-5.7%	(15)
	Collision	\$588	-6.4%	(38)
	UM	\$76	7.3%	6
	UIM	\$136	1.0%	1
	Other	\$6	0.0%	0
	All	\$1,597	-5.1%	(81)
23	CSL Liability	\$8,544	-7.1%	(607)
	BI Liability	\$3,617	-16.6%	(600)
	PD Liability	\$2,847	5.2%	148
	Medical	\$959	1.3%	12
	Comp	\$4,062	-4.9%	(199)
	Collision	\$8,294	-6.4%	(531)
	UM	\$2,100	7.3%	153
	UIM	\$3,246	1.0%	32
	Other	\$237	0.0%	0
	All	\$33,906	-4.7%	(1,592)

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
24	CSL Liability	\$8,369	-6.9%	(577)
	BI Liability	\$4,544	-15.0%	(682)
	PD Liability	\$3,029	8.5%	257
	Medical	\$1,065	1.3%	14
	Comp	\$3,701	-5.7%	(211)
	Collision	\$7,653	-6.6%	(505)
	UM	\$2,267	7.3%	165
	UIM	\$2,724	1.0%	27
	Other	\$228	0.0%	0
	All	\$33,580	-4.5%	(1,512)
25	CSL Liability	\$1,313	-7.2%	(95)
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$359	-5.6%	(20)
	Collision	\$871	-6.4%	(56)
	UM	\$147	7.3%	11
	UIM	\$0	---	0
	Other	\$0	---	0
	All	\$2,690	-5.9%	(160)
26	CSL Liability	\$2,153	-7.1%	(153)
	BI Liability	\$5,822	-14.2%	(827)
	PD Liability	\$3,700	5.1%	189
	Medical	\$726	1.3%	9
	Comp	\$3,872	-5.2%	(201)
	Collision	\$8,084	-6.6%	(534)
	UM	\$1,525	7.3%	111
	UIM	\$2,145	1.0%	21
	Other	\$170	0.0%	0
	All	\$28,197	-4.9%	(1,385)

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
27	CSL Liability	\$4,925	-6.9%	(340)
	BI Liability	\$4,573	-14.0%	(640)
	PD Liability	\$3,166	3.7%	117
	Medical	\$881	1.3%	11
	Comp	\$4,599	-5.2%	(239)
	Collision	\$8,195	-6.4%	(524)
	UM	\$1,714	7.3%	125
	UIM	\$2,543	1.0%	25
	Other	\$177	0.0%	0
	All	\$30,773	-4.8%	(1,465)
28	CSL Liability	\$10,408	-7.1%	(739)
	BI Liability	\$15,492	-12.1%	(1,875)
	PD Liability	\$9,289	2.6%	242
	Medical	\$2,392	1.3%	31
	Comp	\$12,935	-5.6%	(724)
	Collision	\$25,820	-6.5%	(1,678)
	UM	\$4,869	7.3%	355
	UIM	\$6,548	1.0%	65
	Other	\$410	0.0%	0
	All	\$88,163	-4.9%	(4,323)
29	CSL Liability	\$14,597	-7.1%	(1,036)
	BI Liability	\$20,768	-15.7%	(3,261)
	PD Liability	\$15,187	8.3%	1,261
	Medical	\$3,025	1.3%	39
	Comp	\$14,222	-5.7%	(811)
	Collision	\$28,894	-6.4%	(1,849)
	UM	\$6,852	7.3%	500
	UIM	\$8,058	1.0%	81
	Other	\$423	0.0%	0
	All	\$112,026	-4.5%	(5,076)

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
30	CSL Liability	\$7,404	-7.0%	(518)
	BI Liability	\$9,507	-14.9%	(1,417)
	PD Liability	\$6,981	4.5%	314
	Medical	\$1,310	1.3%	17
	Comp	\$5,416	-4.8%	(260)
	Collision	\$15,698	-6.6%	(1,036)
	UM	\$2,809	7.3%	205
	UIM	\$3,974	1.0%	40
	Other	\$639	0.0%	0
	All	\$53,738	-4.9%	(2,655)
31	CSL Liability	\$3,800	-7.1%	(270)
	BI Liability	\$4,060	-13.2%	(536)
	PD Liability	\$3,198	1.3%	42
	Medical	\$709	1.3%	9
	Comp	\$2,786	-5.3%	(148)
	Collision	\$5,230	-6.4%	(335)
	UM	\$1,477	7.3%	108
	UIM	\$2,183	1.0%	22
	Other	\$121	0.0%	0
	All	\$23,564	-4.7%	(1,108)
32	CSL Liability	\$0	---	0
	BI Liability	\$1,024	-14.4%	(147)
	PD Liability	\$638	9.0%	57
	Medical	\$153	1.3%	2
	Comp	\$336	-5.0%	(17)
	Collision	\$667	-6.6%	(44)
	UM	\$220	7.3%	16
	UIM	\$187	1.0%	2
	Other	\$6	0.0%	0
	All	\$3,231	-4.1%	(131)

**ARKANSAS  
PERSONAL AUTO  
EMCASCO INSURANCE COMPANY**

**SUMMARY OF CHANGES**

<b>Territory</b>	<b>Coverage</b>	<b>2007</b>		<b>Estimated Annual Dollar Effect</b>
		<b>Current Level Written Premium</b>	<b>Percent Change</b>	
33	CSL Liability	\$0	---	0
	BI Liability	\$340	-14.5%	(49)
	PD Liability	\$207	4.9%	10
	Medical	\$35	1.3%	0
	Comp	\$222	-5.9%	(13)
	Collision	\$406	-6.4%	(26)
	UM	\$99	7.3%	7
	UIM	\$161	1.0%	2
	Other	\$29	0.0%	0
	All	<u>\$1,499</u>	<u>-4.6%</u>	<u>(69)</u>

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

<b>Coverage</b>	<b>2007 Current Level Written Premium</b>	<b>Percent Change</b>	<b>Estimated Annual Dollar Effect</b>
CSL Liability	\$3,924	-6.9%	(\$269)
BI Liability	\$9,104	-14.1%	(\$1,286)
PD Liability	\$6,451	5.1%	\$326
<i>Subtotal</i>	<u>\$19,479</u>	<u>-6.3%</u>	<u>(\$1,229)</u>
Medical	\$958	1.4%	\$13
Uninsured Motorists	\$1,576	7.4%	\$116
Underinsured Motorists	<u>\$1,722</u>	<u>1.0%</u>	<u>\$17</u>
<b>Liability Total</b>	<b>\$23,735</b>	<b>-4.6%</b>	<b>(\$1,083)</b>
Comprehensive	\$4,253	-5.2%	(\$220)
Collision	<u>\$9,003</u>	<u>-6.4%</u>	<u>(\$578)</u>
<b>Physical Damage Total</b>	<b>\$13,256</b>	<b>-6.0%</b>	<b>(\$798)</b>
Other Coverages	<u>\$245</u>	<u>0.0%</u>	<u>\$0</u>
<b>All Coverages Total</b>	<b>\$37,236</b>	<b>-5.1%</b>	<b>(\$1,881)</b>

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
21	CSL Liability	\$1,425	-6.9%	(98)
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$68	1.3%	1
	Comp	\$121	-5.6%	(7)
	Collision	\$281	-6.3%	(18)
	UM	\$119	7.3%	9
	UIM	\$203	1.0%	2
	Other	\$7	0.0%	0
	All	<u>\$2,224</u>	<u>-5.0%</u>	<u>(111)</u>
22	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	<u>\$0</u>	<u>---</u>	<u>0</u>
23	CSL Liability	\$353	-7.0%	(25)
	BI Liability	\$522	-16.6%	(87)
	PD Liability	\$488	5.0%	24
	Medical	\$75	1.3%	1
	Comp	\$92	-4.4%	(4)
	Collision	\$273	-6.5%	(18)
	UM	\$160	7.3%	12
	UIM	\$117	1.0%	1
	Other	\$6	0.0%	0
	All	<u>\$2,086</u>	<u>-4.6%</u>	<u>(96)</u>

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
24	CSL Liability	\$62	-6.7%	(4)
	BI Liability	\$768	-15.4%	(118)
	PD Liability	\$497	7.7%	38
	Medical	\$88	1.3%	1
	Comp	\$438	-5.9%	(26)
	Collision	\$918	-6.3%	(58)
	UM	\$158	7.3%	12
	UIM	\$220	1.0%	2
	Other	\$20	0.0%	0
	All	\$3,169	-4.8%	(153)
25	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	\$0	---	0
26	CSL Liability	\$197	-6.9%	(14)
	BI Liability	\$548	-14.2%	(78)
	PD Liability	\$296	5.2%	15
	Medical	\$68	1.3%	1
	Comp	\$127	-6.1%	(8)
	Collision	\$226	-6.8%	(15)
	UM	\$120	7.3%	9
	UIM	\$133	1.0%	1
	Other	\$14	0.0%	0
	All	\$1,729	-5.1%	(89)

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

<b>Territory</b>	<b>Coverage</b>	<b>2007 Current Level Written Premium</b>	<b>Percent Change</b>	<b>Estimated Annual Dollar Effect</b>
27	CSL Liability	\$1,161	-6.7%	(78)
	BI Liability	\$777	-14.1%	(110)
	PD Liability	\$619	4.1%	25
	Medical	\$126	1.3%	2
	Comp	\$757	-5.2%	(39)
	Collision	\$1,499	-6.1%	(91)
	UM	\$157	7.3%	11
	UIM	\$184	1.0%	2
	Other	\$31	0.0%	0
	All		<u>\$5,311</u>	<u>-5.2%</u>
28	CSL Liability	\$293	-6.9%	(20)
	BI Liability	\$3,538	-12.5%	(442)
	PD Liability	\$2,262	2.3%	52
	Medical	\$364	1.3%	5
	Comp	\$1,667	-4.8%	(80)
	Collision	\$3,579	-6.7%	(240)
	UM	\$508	7.3%	37
	UIM	\$553	1.0%	6
	Other	\$135	0.0%	0
	All		<u>\$12,899</u>	<u>-5.3%</u>
29	CSL Liability	\$433	-6.9%	(30)
	BI Liability	\$2,151	-15.5%	(333)
	PD Liability	\$1,721	8.5%	146
	Medical	\$78	1.3%	1
	Comp	\$798	-5.7%	(45)
	Collision	\$1,521	-6.1%	(93)
	UM	\$192	7.3%	14
	UIM	\$236	1.0%	2
	Other	\$11	0.0%	0
	All		<u>\$7,141</u>	<u>-4.7%</u>

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
30	CSL Liability	\$0	---	0
	BI Liability	\$800	-14.8%	(118)
	PD Liability	\$568	4.6%	26
	Medical	\$91	1.3%	1
	Comp	\$253	-4.5%	(11)
	Collision	\$706	-6.4%	(45)
	UM	\$162	7.3%	12
	UIM	\$76	1.0%	1
	Other	\$21	0.0%	0
	All	<u>\$2,677</u>	<u>-5.0%</u>	<u>(134)</u>
31	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	<u>\$0</u>	<u>---</u>	<u>0</u>
32	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	<u>\$0</u>	<u>---</u>	<u>0</u>

**ARKANSAS  
PERSONAL AUTO  
EMPLOYERS MUTUAL CASUALTY COMPANY**

**SUMMARY OF CHANGES**

Territory	Coverage	2007		Estimated Annual Dollar Effect
		Current Level Written Premium	Percent Change	
33	CSL Liability	\$0	---	0
	BI Liability	\$0	---	0
	PD Liability	\$0	---	0
	Medical	\$0	---	0
	Comp	\$0	---	0
	Collision	\$0	---	0
	UM	\$0	---	0
	UIM	\$0	---	0
	Other	\$0	---	0
	All	\$0	---	0

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**SUMMARY OF CHANGES**

<b>Coverage</b>	<b>2007 Current Level Written Premium</b>	<b>Percent Change</b>	<b>Estimated Annual Dollar Effect</b>
CSL Liability	\$65,437	-7.0%	(\$4,604)
BI Liability	\$79,653	-14.3%	(\$11,428)
PD Liability	\$55,145	5.4%	\$2,983
<i>Subtotal</i>	<u>\$200,235</u>	<u>-6.5%</u>	<u>(\$13,049)</u>
Medical	\$12,269	1.3%	\$157
Uninsured Motorists	\$25,798	7.3%	\$1,883
Underinsured Motorists	<u>\$33,762</u>	<u>1.0%</u>	<u>\$336</u>
<b>Liability Total</b>	\$272,064	-3.9%	(\$10,673)
Comprehensive	\$57,026	-5.4%	(\$3,078)
Collision	<u>\$119,403</u>	<u>-6.5%</u>	<u>(\$7,734)</u>
<b>Physical Damage Total</b>	\$176,429	-6.1%	(\$10,812)
Other Coverages	<u>\$2,692</u>	<u>0.0%</u>	<u>\$0</u>
<b>All Coverages Total</b>	\$451,185	-4.8%	(\$21,485)

**EMC INSURANCE COMPANIES**  
**2007**  
**INVESTMENT INCOME ANALYSIS**

	(1)	(2)	(3)	(4)	(5)
Cash & Invested Assets	Mean Invested Assets	Investment Income	Investment Yield	Effective Tax Rate	Net Yield After Taxes
<b>Bonds</b>					
<i>Taxable</i>	\$1,246,775,156	\$73,525,381	5.9%	35.0%	3.8%
<i>Tax-exempt</i>	529,544,484	25,604,554	4.8%	4.7%	4.6%
<i>Bonds Total</i>	1,776,319,640	99,129,935	5.6%		
<b>Stocks</b>					
<i>Preferred</i>	45,639,900	2,200,139	4.8%	14.2%	4.1%
<i>Common</i>	576,574,338	11,700,659	2.0%	14.2%	1.7%
<i>Stocks Total</i>	622,214,238	13,900,798	2.2%		
<b>Short-Term Investments</b>	187,147,753	9,049,651	4.8%	35.0%	3.1%
<b>Other Invested Assets</b>	76,293,978	13,801,669	18.1%	35.0%	11.8%
<b>Investment Expenses</b>		(15,216,245)		35.0%	
<b>Totals</b>	\$2,661,975,609	\$120,665,808	4.5%	26.2%	3.3%
<b>Realized Capital Gain or Loss</b>			0.7%	35.0%	0.5%

Notes to above:

**Assets**

$$Y_o = 3.8\%$$

$$Y_n = 3.97\%$$

$$Y_a = 3.8\%$$

- (1) - Taxable Bonds = Amortized value of bonds from Governments, Public Utilities & Industrial and Miscellaneous and Credit Tenant Loans (Schedule D, Column 1, Lines 4, 20, & 24)
- (2) - Non-taxable Bonds = Total Bonds (Schedule D, Column 1, Line 26) - Taxable Bonds
- (3) - Preferred and Common Stocks = Fair Value (Schedule D, Column 2, Line 55)
- (4) - Short-term Investments - Page 2, Line 5

**Investment Income**

- (1) - Taxable Bonds - Page 12, Column 2, Lines 1 & 12
- (2) - Non-taxable Bonds - Page 12, Column 2, Lines 1.1 & 1.3
- (3) - Preferred Stocks - Page 12, Column 2, Lines 2.1 & 2.11
- (4) - Common Stocks - Page 12, Column 2, Lines 2.2 & 2.21
- (5) - Short-term Investments - Page 12, Column 2, Line 6
- (6) - Investment Expense - Page 12, Line 16

**Realized Capital Gain or Loss**

- (1) - 10-Yr average of realized capital gain to mean invested assets, where realized capital gain is from Exhibit of Capital Gains (Losses) (Page 12), Columns 3 and unrealized capital gain is from Column 4

**ARKANSAS**  
**PERSONAL AUTO - Liability**  
**EMC INSURANCE COMPANIES**

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

<b>A. <u>UNEARNED PREMIUM RESERVE</u></b>		
1. Direct Earned Premium for Calendar Year Ended December 31, 2007		\$333,240
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium		24.8%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)		\$82,644
4. Percentage Total of Prepaid Expense		
a. Commission & Brokerage		16.9%
b. Taxes, Licenses & Fees		2.7%
c. 50% of Other Acquisition Cost		3.5%
d. 50% of General Expense		3.0%
e. 50% of Reinsurance Costs		0.0%
f. Total		26.1%
5. Federal Income Tax Payable on Unearned Reserve		7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve (line 3 x (line 4f + line 5))		\$27,355
7. Subject to Investment (line 3 - line 6)		\$55,289
<b>B. <u>DELAYED REMISSION OF PREMIUMS</u></b>		
1. Mean Agents' Balances (Annual Statement, page 2, line 9)		\$282,884,824
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)		\$1,146,229,241
3. Delayed Remission of Premium for Arkansas (line B.1 ÷ line B.2) x A.1]		\$82,310
<b>C. <u>EXPECTED LOSS &amp; LOSS ADJUSTMENT RESERVE</u></b>		
1. Direct Earned Premium (line A.1) × (Expected Loss & Loss Adjustment Ratio)		\$333,240 0.659
2. Expected Incurred Loss & Loss Adjustment × (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)		\$219,605 1.732
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas		\$380,356
<b>D. <u>NET SUBJECT TO INVESTMENT</u></b>		
(line A.7 - line B.3 + line C.3)		\$353,335
<b>E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u></b>		
		3.8%
<b>F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u></b>		
		\$13,427
<b>G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u></b>		
(line F ÷ line A.1)		4.0%

**ARKANSAS**  
**PERSONAL AUTO - Physical Damage**  
**EMC INSURANCE COMPANIES**

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS RESERVES

<b>A. <u>UNEARNED PREMIUM RESERVE</u></b>	
1. Direct Earned Premium for Calendar Year Ended December 31, 2007	\$227,625
2. Countrywide Ratio of Mean Unearned Premium Reserve to Earned Premium	24.8%
3. Estimated Mean Unearned Premium Reserve for Arkansas (line A.1 x line A.2)	\$56,451
4. Percentage Total of Prepaid Expense	
a. Commission & Brokerage	16.9%
b. Taxes, Licenses & Fees	2.7%
c. 50% of Other Acquisition Cost	3.5%
d. 50% of General Expense	3.0%
e. 50% of Reinsurance Costs	0.0%
f. Total	26.1%
5. Federal Income Tax Payable on Unearned Reserve	7.0%
6. Dollar Total of Prepaid Expense & Federal Income Tax on Unearned Reserve (line 3 x (line 4f + line 5))	\$18,685
7. Subject to Investment (line 3 - line 6)	\$37,766
<b>B. <u>DELAYED REMISSION OF PREMIUMS</u></b>	
1. Mean Agents' Balances (Annual Statement, page 2, line 9)	\$282,884,824
2. Countrywide Earned Premium (Annual Statement, page 4, line 1)	\$1,146,229,241
3. Delayed Remission of Premium for Arkansas (line B.1 ÷ line B.2) x A.1)	\$56,223
<b>C. <u>EXPECTED LOSS &amp; LOSS ADJUSTMENT RESERVE</u></b>	
1. Direct Earned Premium (line A.1) x (Expected Loss & Loss Adjustment Ratio)	\$227,625 0.63
2. Expected Incurred Loss & Loss Adjustment x (Countrywide Reserve to Incurred Ratio, Adjusted for Federal Income Tax Payable on Loss & LAE Reserves)	\$143,404 0.137
3. Adjusted Expected Loss & Loss Adjustment Reserve for Arkansas	\$19,646
<b>D. <u>NET SUBJECT TO INVESTMENT</u></b>	
(line A.7 - line B.3 + line C.3)	\$1,189
<b>E. <u>AVERAGE RATE OF RETURN ON INVESTED ASSETS (AFTER TAX)</u></b>	
	3.8%
<b>F. <u>INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT</u></b>	
	\$45
<b>G. <u>RATIO OF INVESTMENT EARNINGS TO EARNED PREMIUM</u></b>	
(line F ÷ line A.1)	0.0%

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**DEVELOPMENT OF PERMISSIBLE LOSS & LOSS ADJUSTMENT EXPENSE RATIO**

**Liability Profit Loading**

We believe a 12.5% return on equity after federal income taxes is reasonable. We have assigned statutory surplus to line of business on the basis of premium plus loss and loss adjustment expense reserves. The resulting premium to statutory surplus ratios by line of business are then adjusted to achieve an overall all-lines premium to statutory surplus ratio of approximately 2 to 1. With this methodology, the selected premium to statutory surplus ratio for this line is 2.00, which translates into a 1.739 premium to equity (GAAP) ratio. The 4.0% investment income on premium is a 7.0% return on equity after federal taxes. Based on an average after tax investment yield we earn an additional 3.8% return on equity. The difference of 0.017 (0.125-0.070-0.038) is the necessary after tax return on equity required from underwriting. The federal tax rate on underwriting profit is 35%, resulting in an underwriting profit loading of 0.015 [(0.017/1.739)/0.65]. Shown below is the development of the permissible loss and loss adjustment expense ratio.

**Physical Damage Profit Loading**

The selected premium to statutory surplus ratio for physical damage is 3.50, which translates into a 3.043 GAAP ratio. Using the same approach described above and a 0.0% investment income on premium, the required underwriting profit loading for physical damage is 0.044.

<u>ITEM</u>	<b>Liability Selected Provision</b>	<b>Physical Damage Selected Provision</b>
Commission & Brokerage	16.9%*	16.9%*
Other Acquisition	7.0%*	7.0%*
General Expense	6.0%*	6.0%*
Premium Taxes	2.5%	2.5%
Misc. Taxes, Licenses & Fees	0.2%*	0.2%*
Profit & Contingencies	<u>1.5%</u>	<u>4.4%</u>
TOTAL	34.1%	37.0%
Permissible Loss &	100.0%	100.0%
Loss Adjustment Expense Ratio	- <u>34.1%</u>	- <u>37.0%</u>
	65.9%	63.0%

\* Based on study of I.F.E. for 2005-2007

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**RATE LEVEL INDICATIONS**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2008</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses &amp; Loss Adj. Expense</u>	<u>Projected Losses &amp; Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2004 BI/PD Liability	372,505	408,147	408,147	204,204	204,204	202,387	248,936	248,936	0.610	0.659	-7.4%	
Medical	33,379	39,407	39,407	22,673	22,673	21,925	26,968	26,968	0.684	0.659	3.8%	
Liab Subtotal	405,884	447,554	447,554	226,877	226,877	224,312	275,904	275,904	0.616	0.659	-6.5%	
Comprehensive	182,517	117,302	132,434	60,630	63,310		82,303	82,303	0.621	0.630	-1.4%	
Collision	352,431	209,216	253,779	126,254	126,254		164,130	164,130	0.647	0.630	2.7%	
Phys D Subtotal	534,948	326,518	386,213	186,884	189,564		246,433	246,433	0.638	0.630	1.3%	
Total	940,832	774,072	833,767	413,761	416,441		522,337	522,337	0.626		-2.8%	
2005 BI/PD Liability	292,822	310,025	310,025	150,791	150,791	147,454	181,368	181,368	0.585	0.659	-11.2%	
Medical	24,798	29,208	29,208	18,042	18,042	16,581	20,395	20,395	0.698	0.659	5.9%	
Liab Subtotal	317,620	339,233	339,233	168,833	168,833	164,035	201,763	201,763	0.595	0.659	-9.7%	
Comprehensive	141,592	92,994	102,479	48,084	47,241		61,413	61,413	0.599	0.630	-4.9%	
Collision	262,456	167,325	195,101	86,732	86,732		112,752	112,752	0.578	0.630	-8.3%	
Phys D Subtotal	404,048	260,319	297,580	134,816	133,973		174,165	174,165	0.585	0.630	-7.1%	
Total	721,668	599,552	636,813	303,649	302,806		375,928	375,928	0.590		-8.5%	
2006 BI/PD Liability	231,491	236,592	236,592	46,493	46,493	45,926	56,489	56,489	0.239	0.659	-63.7%	
Medical	19,286	21,184	21,184	8,191	8,191	6,930	8,524	8,524	0.402	0.659	-39.0%	
Liab Subtotal	250,777	257,776	257,776	54,684	54,684	52,856	65,013	65,013	0.252	0.659	-61.8%	
Comprehensive	92,577	73,035	78,513	30,174	31,954		41,540	41,540	0.529	0.630	-16.0%	
Collision	167,522	133,958	150,167	49,673	49,673		64,575	64,575	0.430	0.630	-31.7%	
Phys D Subtotal	260,099	206,993	228,680	79,847	81,627		106,115	106,115	0.464	0.630	-26.3%	
Total	510,876	464,769	486,456	134,531	136,311		171,128	171,128	0.352		-45.0%	

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**RATE LEVEL INDICATIONS**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Year Coverage</u>	<u>Earned Premium</u>	<u>Current Level Earned Premium</u>	<u>Projected Cur. Level Earned Premium</u>	<u>Incurred Losses @3/31/2008</u>	<u>Adjusted Incurred Losses</u>	<u>Developed Incurred Losses</u>	<u>Incurred Losses &amp; Loss Adj. Expense</u>	<u>Projected Losses &amp; Loss Adj. Expense</u>	<u>Projected Loss Ratio</u>	<u>Permissible Loss Ratio</u>	<u>Rate Level Indication</u>	<u>Credibility-Weighted Indication</u>
2007 BI/PD Liability	235,403	217,330	217,330	97,578	97,578	97,651	120,110	120,110	0.553	0.659	-16.1%	
Medical	19,656	18,908	18,908	11,350	11,350	7,797	9,590	9,590	0.507	0.659	-23.1%	
Liab Subtotal	255,059	236,238	236,238	108,928	108,928	105,448	129,700	129,700	0.549	0.659	-16.7%	
Comprehensive	71,448	66,596	69,793	29,055	30,769		40,000	40,000	0.573	0.630	-9.0%	
Collision	134,191	130,557	140,740	55,336	55,336		71,937	71,937	0.511	0.630	-18.9%	
Phys D Subtotal	205,639	197,153	210,533	84,391	86,105		111,937	111,937	0.532	0.630	-15.6%	
Total	460,698	433,391	446,771	193,319	195,033		241,637	241,637	0.541		-16.2%	
2004-2007 BI/PD Liability	1,132,221	1,172,094	1,172,094	499,066	499,066	493,418	606,903	606,903	0.518	0.659	-21.4%	-4.7%
Medical	97,119	108,707	108,707	60,256	60,256	53,233	65,477	65,477	0.602	0.659	-8.6%	-0.8%
Liab Subtotal	1,229,340	1,280,801	1,280,801	559,322	559,322	546,651	672,380	672,380	0.525	0.659	-20.3%	-4.4%
Comprehensive	488,134	349,927	383,219	167,943	173,274		225,256	225,256	0.588	0.630	-6.7%	-3.0%
Collision	916,600	641,056	739,787	317,995	317,995		413,394	413,394	0.559	0.630	-11.3%	-4.4%
Phys D Subtotal	1,404,734	990,983	1,123,006	485,938	491,269		638,650	638,650	0.569	0.630	-9.7%	-3.9%
Total	2,634,074	2,271,784	2,403,807	1,045,260	1,050,591		1,311,030	1,311,030	0.545		-15.4%	-4.2%

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**RATE LEVEL INDICATIONS EXPLANATORY NOTES**

**COLUMN (1):** Direct Earned Premium for Arkansas.

**COLUMN (2):** Current Level Earned Premium for Arkansas.

**COLUMN (3):** Projected Current Level Earned Premium

The physical damage premiums were further adjusted to include annual average rate trends for comprehensive and collision. These selected trends recognize the effect of model year symbol rating as our distribution shifts to newer model year cars and higher symbols. The trend projects premium from the midpoint of the year to the average date of writing (6 months past the anticipated effective date.)

Average Date of Writing: 6/1/2009  
Anticipated Effective Date: 12/1/2008

Selected Annual Coverage	Trend Factor				
	2004	2005	2006	2007	
Comprehensive	2.5%	1.129	1.102	1.075	1.048
Collision	4.0%	1.213	1.166	1.121	1.078
Years Projected	4.917	3.917	2.917		1.917

Trend Factor =  $[1 + (\text{Trend} \div 100)]^n$ , where n = number of years projected

**COLUMN (4):** Incurred Losses

**COLUMN (5):** Adjusted Incurred Losses

Incurred Losses adjusted for Large Losses and Excess Wind & Water (comprehensive only).

Adjustment for Large Losses:

Year	Coverage	Adjustment
none		

Selected Excess Wind & Water losses and factor:

Year	Excess Wind Losses	Loading
2004	\$847	1.059
2005	3,475	1.059
2006	0	1.059
2007	0	1.059

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**RATE LEVEL INDICATIONS EXPLANATORY NOTES**

**COLUMN (6): Developed Incurred Losses**

Arkansas accident year data evaluated as of 3/31/2008 was used to develop rate level indications for liability. Loss development factors based on countrywide data were used to project Arkansas losses.

Coverage	2004	2005	2006	2007
BI Liability	0.980	0.962	0.967	1.063
PD Liability	0.999	0.997	0.993	0.975
Medical	0.967	0.919	0.846	0.687

**COLUMN (7): Incurred Losses & Loss Adjustment Expense**

The factors used to adjust the incurred losses to include all loss adjustment expense were developed using 2005-2007 companywide data. For liability, the BI and PD factors were applied separately before adding the data together.

Coverage	Factor
BI Liability	1.230
PD Liability	1.230
Medical	1.230
Comprehensive	1.300
Collision	1.300

**COLUMN (8):**

**Projected Losses & Loss Adjustment Expense**

The loss projection factors project losses from the midpoint of the year to the average date of loss (9 months past the anticipated effective date.)

Average Date of Loss: 9/1/2009  
Anticipated Effective Date: 12/1/2008

Coverage	Annual Trend	Trend Factor			
		2004	2005	2006	2007
BI Liability	0.0%	1.000	1.000	1.000	1.000
PD Liability	0.0%	1.000	1.000	1.000	1.000
Medical	0.0%	1.000	1.000	1.000	1.000
Comprehensive	0.0%	1.000	1.000	1.000	1.000
Collision	0.0%	1.000	1.000	1.000	1.000
Years Projected		5.167	4.167	3.167	2.167

Trend Factor =  $[1 + (\text{Trend} \div 100)]^n$ , where n = number of years projected

**ARKANSAS  
PERSONAL AUTO  
EMC INSURANCE COMPANIES**

**RATE LEVEL INDICATIONS EXPLANATORY NOTES**

**COLUMN (9):**           **Projected Loss Ratio**  
Projected Loss Ratio = Column (8) ÷ Column (3)

**COLUMN (10):**       **Permissible Loss Ratio**  
Percentage of premium necessary for payment of all losses and loss adjustment expenses based on analysis of all other expense provisions.

**COLUMN (11):**       **Rate Level Indication**  
Rate Level Indication = {[Column (9) ÷ Column (10)] - 1.00} x 100%

**COLUMN (12):**       **Credibility-Weighted Indication**

**ARKANSAS  
PERSONAL AUTO**

**EMC INSURANCE COMPANIES**

**CREDIBILITY-WEIGHTED INDICATIONS**

Effective date of last rate change: 3/15/2008  
 Proposed effective date of this filing: 12/1/2008  
 Trend period: 12/15/2008 to 9/1/2009 = 0.711 years; Selected = 0.711 yr.

Paid claims for 2004 - 2007:	<u>LIAB</u>	<u>Medical</u>	<u>COMP</u>	<u>COLL</u>
	146	27	200	122
Formula Credibility:	0.221	0.095	0.258	0.202
SQ RT(Paid Claims÷3000)				

Permissible loss & LAE ratio:	0.659	0.659	0.630	0.630
Annual Trend:	0.0%	0.0%	-2.4%	-3.8%

Trended permissible loss & LAE ratio: 0.659 0.659 0.619 0.613  
 eg. Liability: [0.659 x (1.000) ^ 0.711]

Projected Loss Ratio	0.518	0.602	0.588	0.559
----------------------	-------	-------	-------	-------

Credibility-weighted indication: -4.7% -0.8% -3.0% -4.4%  
 eg. Liability: [0.518(0.221) + 0.659(1-0.221)] ÷ 0.659 - 1

Liability Subtotal: -4.4%  
 Physical Damage Subtotal: -3.9%

**Combined Coverage Total:** -4.2%

**COUNTRYWIDE**  
**PERSONAL AUTO - Bodily Injury Liability**  
**EMC INSURANCE COMPANIES**

**INCURRED LOSS DEVELOPMENT**

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR													
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
5	15,862,009	15,201,512	19,366,192	18,948,994	21,043,467	22,784,126	19,494,009	15,911,599	16,912,280	12,885,623	14,430,232	13,868,213	10,811,880	9,288,090
9	17,715,440	19,576,890	21,782,428	21,689,498	23,263,013	25,089,981	21,679,053	18,469,867	19,716,262	16,627,034	15,480,035	14,199,730	11,434,273	
13	19,174,368	21,538,890	22,552,780	21,687,792	23,513,418	25,544,820	22,198,792	19,126,538	20,552,072	15,953,723	15,802,116	13,564,640		
17	19,295,717	21,283,082	22,789,782	22,439,999	23,511,423	26,363,309	21,911,229	19,173,620	20,208,797	15,307,748	15,424,608			
21	19,018,123	21,265,687	22,269,403	22,669,007	23,754,954	26,376,150	22,231,735	18,802,125	19,576,464	14,976,807				
25	18,662,595	21,164,073	22,312,048	22,512,865	23,736,369	26,192,129	22,308,098	18,615,321	19,593,289					
29	18,778,709	21,061,608	22,143,754	22,424,442	23,954,585	26,252,800	22,279,598	18,538,727						
33	18,646,740	21,069,167	22,152,487	22,349,530	23,753,604	26,224,801	22,159,971							
37	18,633,434	21,065,302	22,152,487	22,423,980	23,601,139	26,212,564								
41	18,618,434	21,065,302	22,152,487	22,423,980	23,582,466									
45	18,618,434	21,059,353	22,152,487	22,423,980										

**COUNTRYWIDE**  
**PERSONAL AUTO - Bodily Injury Liability**  
**EMC INSURANCE COMPANIES**  
*INCURRED LOSS DEVELOPMENT*  
**AGE TO AGE FACTORS**

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR												
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
5 to 9	1.117	1.288	1.125	1.145	1.105	1.101	1.112	1.161	1.166	1.290	1.073	1.024	1.058
9 to 13	1.082	1.100	1.035	1.000	1.011	1.018	1.024	1.036	1.042	0.960	1.021	0.955	
13 to 17	1.006	0.988	1.011	1.035	1.000	1.032	0.987	1.002	0.983	0.960	0.976		
17 to 21	0.986	0.999	0.977	1.010	1.010	1.000	1.015	0.981	0.969	0.978			
21 to 25	0.981	0.995	1.002	0.993	0.999	0.993	1.003	0.990	1.001				
25 to 29	1.006	0.995	0.992	0.996	1.009	1.002	0.999	0.996					
29 to 33	0.993	1.000	1.000	0.997	0.992	0.999	0.995						
33 to 37	0.999	1.000	1.000	1.003	0.994	1.000							
37 to 41	0.999	1.000	1.000	1.000	0.999								
41 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**COUNTRYWIDE**  
**PERSONAL AUTO - Bodily Injury Liability**  
**EMC INSURANCE COMPANIES**

**INCURRED FACTOR TO ULTIMATE**

VALUATION DATE:  
**Mar-31-2008**

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max.Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
5 to 9	1.136	1.141	1.051	0.968	1.122	1.084	1.099	1.063	1.099	1.063
9 to 13	1.024	1.004	0.979	0.921	1.003	0.966	1.005	0.967	1.005	0.967
13 to 17	0.998	0.981	0.973	0.941	0.982	0.964	0.982	0.962	0.982	0.962
17 to 21	0.993	0.983	0.976	0.967	0.989	0.982	0.986	0.980	0.986	0.980
21 to 25	0.995	0.990	0.998	0.991	0.997	0.993	0.998	0.993	0.998	0.993
25 to 29	1.000	0.995	0.999	0.993	1.000	0.996	0.999	0.995	0.999	0.995
29 to 33	0.997	0.995	0.995	0.994	0.996	0.995	0.997	0.996	0.997	0.996
33 to 37	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000
37 to 41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41 to Ult	1.000		1.000		1.000		1.000		1.000	

\* Selected method is the average of the last five years less the maximum and minimum.

**COUNTRYWIDE**  
**PERSONAL AUTO - Property Damage Liability**  
**EMC INSURANCE COMPANIES**

**INCURRED LOSS DEVELOPMENT**

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR													
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
5	11,493,992	12,412,768	13,938,685	15,943,882	18,811,275	19,179,064	18,376,590	16,522,649	16,041,370	13,385,659	10,839,789	9,285,234	8,396,780	9,070,510
9	11,340,336	12,341,016	13,600,178	15,588,063	18,353,956	18,519,079	17,801,505	16,065,722	15,821,936	13,246,304	10,652,335	8,992,184	8,191,111	
13	11,293,955	12,528,558	13,574,280	15,557,026	18,241,390	18,400,134	17,733,190	16,038,213	15,797,920	13,088,327	10,623,941	8,937,758		
17	11,236,145	11,983,211	13,441,485	15,483,464	18,212,776	18,315,086	17,667,132	16,025,389	15,802,635	13,079,761	10,583,879			
21	11,236,772	11,982,054	13,434,345	15,498,027	18,214,791	18,284,437	17,607,563	16,022,576	15,778,250	13,081,167				
25	11,238,041	11,968,745	13,429,463	15,488,194	18,214,096	18,263,259	17,604,322	16,019,975	15,804,749					
29	11,231,904	11,969,517	13,531,674	15,487,549	18,214,096	18,265,760	17,605,383	16,018,609						
33	11,231,904	11,968,216	13,431,674	15,487,549	18,204,095	18,265,760	17,606,388							
37	11,231,904	11,968,216	13,431,674	15,486,097	18,204,095	18,264,760								
41	11,231,904	11,968,216	13,431,674	15,486,097	18,203,782									
45	11,231,951	11,967,216	13,431,674	15,486,067										

**COUNTRYWIDE**  
**PERSONAL AUTO - Property Damage Liability**  
 EMC INSURANCE COMPANIES  
*INCURRED LOSS DEVELOPMENT*  
*AGE TO AGE FACTORS*

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR												
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
5 to 9	0.987	0.994	0.976	0.978	0.976	0.966	0.969	0.972	0.986	0.990	0.983	0.968	0.976
9 to 13	0.996	1.015	0.998	0.998	0.994	0.994	0.996	0.998	0.998	0.988	0.997	0.994	
13 to 17	0.995	0.956	0.990	0.995	0.998	0.995	0.996	0.999	1.000	0.999	0.996		
17 to 21	1.000	1.000	0.999	1.001	1.000	0.998	0.997	1.000	0.998	1.000			
21 to 25	1.000	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.002				
25 to 29	0.999	1.000	1.008	1.000	1.000	1.000	1.000	1.000					
29 to 33	1.000	1.000	0.993	1.000	0.999	1.000	1.000						
33 to 37	1.000	1.000	1.000	1.000	1.000	1.000							
37 to 41	1.000	1.000	1.000	1.000	1.000								
41 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**COUNTRYWIDE**  
**PERSONAL AUTO - Property Damage Liability**  
**EMC INSURANCE COMPANIES**

**INCURRED FACTOR TO ULTIMATE**

VALUATION DATE:  
**Mar-31-2008**

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max.Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
5 to 9	0.978	0.968	0.976	0.967	0.981	0.971	0.982	0.975	0.982	0.975
9 to 13	0.997	0.989	0.993	0.991	0.995	0.991	0.997	0.993	0.997	0.993
13 to 17	0.993	0.992	0.999	0.998	0.998	0.995	0.998	0.997	0.998	0.997
17 to 21	0.999	0.999	0.999	1.000	0.999	0.997	0.999	0.999	0.999	0.999
21 to 25	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000
25 to 29	1.001	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000
29 to 33	0.999	0.999	1.000	1.000	0.998	0.998	1.000	1.000	1.000	1.000
33 to 37	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37 to 41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41 to Ult	1.000		1.000		1.000		1.000		1.000	

\* Selected method is the average of the last five years less the maximum and minimum.

**COUNTRYWIDE**  
**PERSONAL AUTO - Medical Payments**  
**EMC INSURANCE COMPANIES**

**INCURRED LOSS DEVELOPMENT**

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR													
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
5	1,848,186	2,025,107	2,215,362	2,853,668	2,723,312	3,113,719	2,902,136	2,271,048	2,483,939	2,044,198	2,115,530	1,662,876	1,689,916	1,453,398
9	1,720,976	1,840,142	1,935,630	2,437,498	2,267,454	2,603,135	2,351,906	1,685,001	1,942,419	1,662,389	1,781,716	1,429,895	1,322,352	
13	1,558,853	1,661,217	1,746,500	2,268,889	2,080,712	2,375,071	2,148,740	1,564,633	1,748,443	1,527,723	1,683,229	1,305,047		
17	1,481,064	1,582,705	1,633,052	2,135,580	1,993,437	2,228,042	2,027,012	1,475,023	1,685,585	1,464,553	1,600,209			
21	1,458,992	1,510,882	1,575,155	2,101,729	1,958,871	2,200,441	1,982,245	1,440,622	1,643,196	1,447,417				
25	1,449,942	1,494,969	1,579,226	2,097,441	1,957,610	2,169,040	1,967,270	1,430,873	1,639,461					
29	1,449,282	1,493,954	1,562,572	2,077,449	1,926,756	2,162,981	1,958,223	1,428,185						
33	1,442,838	1,492,479	1,551,092	2,077,449	1,921,756	2,151,610	1,958,264							
37	1,442,879	1,489,509	1,550,584	2,077,459	1,921,586	2,151,260								
41	1,442,513	1,489,509	1,547,669	2,077,359	1,921,086									
45	1,442,863	1,488,509	1,547,119	2,077,359										

**COUNTRYWIDE**  
**PERSONAL AUTO - Medical Payments**  
**EMC INSURANCE COMPANIES**  
*INCURRED LOSS DEVELOPMENT*  
**AGE TO AGE FACTORS**

VALUATION DATE:  
**Mar-31-2008**

Quarter of Development	ACCIDENT YEAR												
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
5 to 9	0.931	0.909	0.874	0.854	0.833	0.836	0.810	0.742	0.782	0.813	0.842	0.860	0.782
9 to 13	0.906	0.903	0.902	0.931	0.918	0.912	0.914	0.929	0.900	0.919	0.945	0.913	
13 to 17	0.950	0.953	0.935	0.941	0.958	0.938	0.943	0.943	0.964	0.959	0.951		
17 to 21	0.985	0.955	0.965	0.984	0.983	0.988	0.978	0.977	0.975	0.988			
21 to 25	0.994	0.989	1.003	0.998	0.999	0.986	0.992	0.993	0.998				
25 to 29	1.000	0.999	0.989	0.990	0.984	0.997	0.995	0.998					
29 to 33	0.996	0.999	0.993	1.000	0.997	0.995	1.000						
33 to 37	1.000	0.998	1.000	1.000	1.000	1.000							
37 to 41	1.000	1.000	0.998	1.000	1.000								
41 to Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**COUNTRYWIDE**  
**PERSONAL AUTO - Medical Payments**  
**EMC INSURANCE COMPANIES**

**INCURRED FACTOR TO ULTIMATE**

VALUATION DATE:  
**Mar-31-2008**

<u>Quarter of Development</u>	<u>Average</u>	<u>Factor to Ultimate</u>	<u>Average Last 3 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years</u>	<u>Factor to Ultimate</u>	<u>Average Last 5 Years Less Max.Min</u>	<u>Factor to Ultimate</u>	<u>Selected</u>	<u>Factor to Ultimate</u>
<b>5 to 9</b>	0.836	0.700	0.828	0.711	0.816	0.690	0.813	0.687	0.813	0.687
<b>9 to 13</b>	0.916	0.837	0.925	0.858	0.921	0.845	0.920	0.846	0.920	0.846
<b>13 to 17</b>	0.949	0.914	0.958	0.927	0.952	0.918	0.951	0.919	0.951	0.919
<b>17 to 21</b>	0.978	0.963	0.980	0.968	0.981	0.964	0.981	0.967	0.981	0.967
<b>21 to 25</b>	0.995	0.985	0.994	0.988	0.994	0.983	0.994	0.986	0.994	0.986
<b>25 to 29</b>	0.994	0.990	0.997	0.994	0.993	0.989	0.994	0.991	0.994	0.991
<b>29 to 33</b>	0.997	0.996	0.997	0.997	0.997	0.996	0.997	0.997	0.997	0.997
<b>33 to 37</b>	1.000	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000
<b>37 to 41</b>	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
<b>41 to Ult</b>	1.000		1.000		1.000		1.000		1.000	

\* Selected method is the average of the last five years less the maximum and minimum.

<i>SERFF Tracking Number:</i>	<i>EMCC-125847276</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-PA-2008-03</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Superseded Attachments

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

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	10/13/2008	PPA Survey FORM APCS (EMCASCO) AR.xls PPA Survey FORM APCS (EMCC) AR.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	10/07/2008	ACT_survey.pdf

*SERFF Tracking Number:* EMCC-125847276                      *State:* Arkansas  
*First Filing Company:* EMCASCO Insurance Company, ...                      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* AR-PA-2008-03  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Personal Auto  
*Project Name/Number:* /

Attachment "PPA Survey FORM APCS (EMCASCO) AR.xls" is not a PDF document and cannot be reproduced here.

*SERFF Tracking Number:* EMCC-125847276                      *State:* Arkansas  
*First Filing Company:* EMCASCO Insurance Company, ...                      *State Tracking Number:* EFT \$100  
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*Product Name:* Personal Auto  
*Project Name/Number:* /

Attachment "PPA Survey FORM APCS (EMCC) AR.xls" is not a PDF document and cannot be reproduced here.

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 21415  
**Company Name:** Employers Mutual Casualty  
**Contact Person:** Jo L. Byers  
**Telephone No.:** 800-247-2128 ext. 2707  
**Email Address:** jo.l.byers@emcins.com  
**Effective Date:** 12/15/2008

**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](mailto: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	10	%
ANTI-THEFT DEVICE	5-15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

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	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$1,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480
	Minimum Liability with Comprehensive and Collision	\$2,032	\$2,560	\$740	\$798	\$2,088	\$2,628	\$760	\$816	\$2,132	\$2,682	\$788	\$838	\$2,136	\$2,690	\$776	\$842	\$2,076	\$2,610	\$770	\$820		
	100/300/50 Liability with Comprehensive and Collision	\$2,351	\$2,945	\$893	\$943	\$2,425	\$3,039	\$919	\$969	\$2,499	\$3,123	\$971	\$1,013	\$2,465	\$3,089	\$933	\$991	\$2,437	\$3,045	\$951	\$993		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$11,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480	\$466	\$440		
	Minimum Liability with Comprehensive and Collision	\$2,654	\$3,348	\$954	\$894	\$2,756	\$3,474	\$986	\$922	\$2,732	\$3,440	\$994	\$932	\$2,854	\$3,600	\$1,020	\$954	\$2,696	\$3,394	\$980	\$918		
	100/300/50 Liability with Comprehensive and Collision	\$2,973	\$3,733	\$1,107	\$1,039	\$3,093	\$3,885	\$1,145	\$1,075	\$3,099	\$3,881	\$1,177	\$1,107	\$3,183	\$3,999	\$1,177	\$1,103	\$3,057	\$3,829	\$1,161	\$1,091		
2003 Honda Odyssey "EX"	Minimum Liability	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$1,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480	\$466	\$440		
	Minimum Liability with Comprehensive and Collision	\$2,574	\$3,246	\$926	\$866	\$2,666	\$3,362	\$958	\$894	\$2,658	\$3,348	\$970	\$908	\$2,476	\$3,476	\$986	\$922	\$2,612	\$3,290	\$952	\$892		
	100/300/50 Liability with Comprehensive and Collision	\$2,893	\$3,631	\$1,079	\$1,011	\$3,003	\$3,773	\$1,117	\$1,047	\$3,025	\$3,789	\$1,153	\$1,083	\$3,085	\$3,875	\$1,143	\$1,071	\$2,973	\$3,725	\$1,133	\$1,065		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$1,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480	\$466	\$440		
	Minimum Liability with Comprehensive and Collision	\$3,126	\$3,948	\$1,114	\$1,042	\$3,260	\$4,114	\$1,160	\$1,082	\$3,182	\$4,012	\$1,148	\$1,074	\$3,396	\$4,286	\$1,206	\$1,126	\$3,162	\$3,986	\$1,142	\$1,068		
	100/300/50 Liability with Comprehensive and Collision	\$3,445	\$4,333	\$1,267	\$1,187	\$3,597	\$4,525	\$1,319	\$1,235	\$3,549	\$4,453	\$1,331	\$1,249	\$3,725	\$4,685	\$1,363	\$1,275	\$3,512	\$4,421	\$1,323	\$1,241		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$1,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480	\$466	\$440		
	Minimum Liability with Comprehensive and Collision	\$3,258	\$4,114	\$1,160	\$1,084	\$3,394	\$4,286	\$1,206	\$1,126	\$3,302	\$4,164	\$1,188	\$1,112	\$3,546	\$4,478	\$1,256	\$1,174	\$3,286	\$4,144	\$1,184	\$1,106		
	100/300/50 Liability with Comprehensive and Collision	\$3,577	\$4,499	\$1,313	\$1,229	\$3,731	\$4,697	\$1,365	\$1,279	\$3,669	\$4,605	\$1,371	\$1,287	\$3,875	\$4,877	\$1,413	\$1,323	\$3,647	\$4,579	\$1,365	\$1,279		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$1,146	\$1,436	\$438	\$414	\$1,140	\$1,426	\$436	\$410	\$1,280	\$1,600	\$498	\$470	\$1,120	\$1,400	\$428	\$404	\$1,186	\$1,480	\$466	\$440		
	Minimum Liability with Comprehensive and Collision	\$2,350	\$2,964	\$850	\$798	\$2,424	\$3,054	\$874	\$816	\$2,436	\$3,066	\$894	\$838	\$2,502	\$3,152	\$900	\$842	\$2,388	\$3,004	\$876	\$820		
	100/300/50 Liability with Comprehensive and Collision	\$2,669	\$3,349	\$1,003	\$943	\$2,761	\$3,465	\$1,033	\$969	\$2,803	\$3,507	\$1,077	\$1,013	\$2,831	\$3,551	\$1,057	\$991	\$2,749	\$3,439	\$1,057	\$993		

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 21407  
**Company Name:** EMCASCO Insurance Company  
**Contact Person:** Jo L. Byers  
**Telephone No.:** 800-247-2128 ext. 2707  
**Email Address:** jo.l.byers@emcins.com  
**Effective Date:** 12/15/2008

**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
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 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
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 1200 West Third Street  
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GOOD STUDENT	10	%
ANTI-THEFT DEVICE	5-15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

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	\$906	\$1,130	\$356	\$336	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168
	Minimum Liability with Comprehensive and Collision	\$1,588	\$1,992	\$588	\$552	\$1,628	\$2,046	\$602	\$564	\$1,666	\$2,088	\$628	\$590	\$1,664	\$2,092	\$614	\$578	\$1,624	\$2,032	\$614	\$576		
	100/300/50 Liability with Comprehensive and Collision	\$1,847	\$2,303	\$721	\$679	\$1,901	\$2,373	\$739	\$695	\$1,971	\$2,451	\$789	\$745	\$1,933	\$2,413	\$751	\$707	\$1,919	\$2,385	\$771	\$729		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$906	\$1,130	\$356	\$356	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168	\$382	\$360		
	Minimum Liability with Comprehensive and Collision	\$2,066	\$2,602	\$754	\$704	\$2,140	\$2,696	\$776	\$726	\$2,128	\$2,676	\$788	\$736	\$2,216	\$2,790	\$800	\$750	\$2,102	\$2,638	\$778	\$728		
	100/300/50 Liability with Comprehensive and Collision	\$2,325	\$2,913	\$887	\$831	\$2,413	\$3,023	\$913	\$857	\$2,433	\$3,039	\$949	\$891	\$2,485	\$3,111	\$937	\$879	\$2,397	\$2,991	\$935	\$881		
2003 Honda Odyssey "EX"	Minimum Liability	\$906	\$1,130	\$356	\$336	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168	\$382	\$360		
	Minimum Liability with Comprehensive and Collision	\$2,004	\$2,524	\$732	\$686	\$2,072	\$2,608	\$752	\$702	\$2,068	\$2,598	\$766	\$718	\$2,144	\$2,702	\$778	\$728	\$2,036	\$2,558	\$756	\$708		
	100/300/50 Liability with Comprehensive and Collision	\$2,263	\$2,835	\$865	\$813	\$2,345	\$2,935	\$889	\$833	\$2,373	\$2,961	\$927	\$873	\$2,413	\$3,023	\$915	\$857	\$2,331	\$2,911	\$913	\$861		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$906	\$1,130	\$356	\$336	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168	\$382	\$360		
	Minimum Liability with Comprehensive and Collision	\$2,426	\$3,058	\$876	\$820	\$2,526	\$3,186	\$908	\$848	\$2,474	\$3,112	\$904	\$846	\$2,630	\$3,316	\$942	\$882	\$2,464	\$3,096	\$900	\$842		
	100/300/50 Liability with Comprehensive and Collision	\$2,685	\$3,369	\$1,009	\$947	\$2,799	\$3,513	\$1,045	\$979	\$2,768	\$3,475	\$1,065	\$1,001	\$2,899	\$3,637	\$1,079	\$1,011	\$2,748	\$3,449	\$1,057	\$995		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$906	\$1,130	\$356	\$336	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168	\$382	\$360		
	Minimum Liability with Comprehensive and Collision	\$2,528	\$3,188	\$910	\$852	\$2,632	\$3,320	\$944	\$882	\$2,564	\$3,226	\$934	\$876	\$2,748	\$3,466	\$982	\$918	\$2,558	\$3,216	\$934	\$972		
	100/300/50 Liability with Comprehensive and Collision	\$2,787	\$3,499	\$1,043	\$979	\$2,905	\$3,647	\$1,081	\$1,013	\$2,869	\$3,589	\$1,095	\$1,031	\$3,017	\$3,787	\$1,119	\$1,047	\$2,853	\$3,569	\$1,091	\$1,025		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$906	\$1,130	\$356	\$336	\$898	\$1,120	\$352	\$332	\$1,010	\$1,256	\$404	\$382	\$882	\$1,100	\$346	\$328	\$942	\$1,168	\$382	\$360		
	Minimum Liability with Comprehensive and Collision	\$1,832	\$2,304	\$672	\$630	\$1,890	\$2,378	\$692	\$646	\$1,900	\$2,384	\$708	\$664	\$1,948	\$2,452	\$710	\$666	\$1,868	\$2,342	\$698	\$654		
	100/300/50 Liability with Comprehensive and Collision	\$2,091	\$2,615	\$805	\$757	\$2,163	\$2,705	\$829	\$777	\$2,205	\$2,747	\$869	\$819	\$2,217	\$2,773	\$847	\$795	\$2,163	\$2,695	\$855	\$807		