

<i>SERFF Tracking Number:</i>	<i>AOIC-125921820</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Auto-Owners Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>MLP-AR-99-12/02/2008-01</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0001 Personal Interline Filings</i>
<i>Product Name:</i>	<i>Arkansas Custom Insurance Score Model</i>		
<i>Project Name/Number:</i>	<i>/MLP-AR-99-12/02/2008-01</i>		

Filing at a Glance

Company: Auto-Owners Insurance Company

Product Name: Arkansas Custom Insurance Score Model

TOI: 35.0 Interline Filings

Sub-TOI: 35.0001 Personal Interline Filings

Filing Type: Rule

SERFF Tr Num: AOIC-125921820 State: Arkansas

SERFF Status: Closed

Co Tr Num: MLP-AR-99-12/02/2008-01

Co Status:

Authors: Luke Stapleton, Kristi McCleery

Date Submitted: 12/02/2008

State Tr Num: EFT \$25

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi

Disposition Date: 12/10/2008

Disposition Status: Filed

Effective Date Requested (New):

Effective Date Requested (Renewal):

State Filing Description:

Credit Score

Effective Date (New):

Effective Date (Renewal):

General Information

Project Name:

Project Number: MLP-AR-99-12/02/2008-01

Reference Organization:

Reference Title:

Filing Status Changed: 12/10/2008

State Status Changed: 12/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

The Auto-Owners Insurance Company of Lansing, MI submits for your review the following Insurance Score Model filing. The model changes submitted will apply to all Homeowner, Dwelling Fire, Mobile Homeowner, and Farm policies in the Auto-Owners program. We are currently using Equifax Insurance Score model 3.0.

SERFF Tracking Number: AOIC-125921820 State: Arkansas
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We wish to file the included Insurance Score Model as proprietary information per state statute A.C.A § 23-67-409(b).

We will file rates and rules with subsequent line changes following the approval of this Insurance Score Model.

Company and Contact

Filing Contact Information

Cyndi Reed, Manager reed.cyndi@aoins.com
 P.O. Box 30660 (517) 323-8818 [Phone]
 Lansing, MI 48909-8160 (517) 323-8796[FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
 P.O. Box 30660 Group Code: 280 Company Type: PC
 Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
 Group
 (800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Auto-Owners Insurance Company: \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$25.00	12/02/2008	24251022

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/10/2008	12/10/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	12/03/2008	12/03/2008	Luke Stapleton	12/08/2008	12/09/2008

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Disposition

Disposition Date: 12/10/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AOIC-125921820 State: Arkansas
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TOI: 35.0 Interline Filings Sub-TOI: 35.0001 Personal Interline Filings
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Project Name/Number: /MLP-AR-99-12/02/2008-01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/03/2008

Submitted Date 12/03/2008

Respond By Date

Dear Cyndi Reed,

This will acknowledge receipt of the captioned filing.

Objection 1

- Custom Insurance Score Model CONFIDENTIAL (Supporting Document)

Comment: Please submit the loss experience data that was used to develop the homeowner loss ratios, pursuant to ACA 23-67-409.

Identify the neutral score group.

Thin files/no hits are not scored. Please state into which group they will be placed for rating purposes.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 12/08/2008

Submitted Date 12/09/2008

Dear Becky Harrington,

Comments:

SERFF Tracking Number: AOIC-125921820 State: Arkansas
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Response 1

Comments: Please find attached the loss experience data for the Homeowner, Auto, and Combined loss ratios under the Supporting Documentation tab. Please note that the model was developed using combined Auto and Home experience.

Also, we are planning to identify the groups for neutral, thin files/no hits, and extenuating life events when we file the rate and rule change. We hope this helps you conclude your review of this filing. Thank you.

Related Objection 1

Applies To:

- Custom Insurance Score Model CONFIDENTIAL (Supporting Document)

Comment:

Please submit the loss experience data that was used to develop the homeowner loss ratios, pursuant to ACA 23-67-409.

Identify the neutral score group.

Thin files/no hits are not scored. Please state into which group they will be placed for rating purposes.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Experience Data

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Kristi McCleery, Luke Stapleton

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Rate Information

Rate data does NOT apply to filing.