

SERFF Tracking Number: STAT-125917412 State: Arkansas  
Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: SAN-AU-2008-465  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Arkansas NSA - Rates and Rules  
Project Name/Number: Rates and Rules eff On Approval/SAN-AU-2008-465

## Filing at a Glance

Company: State Auto National Insurance Company

Product Name: Arkansas NSA - Rates and Rules SERFF Tr Num: STAT-125917412 State: Arkansas

Rules

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: SAN-AU-2008-465

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Doug Griffith, Amanda Scott

Disposition Date: 12/04/2008

Date Submitted: 11/24/2008

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date (New): 12/15/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Rates and Rules eff On Approval

Status of Filing in Domicile:

Project Number: SAN-AU-2008-465

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/04/2008

State Status Changed: 12/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our Non-Standard Auto program, as detailed below.

This filing is meant as an amendment to our filing ID SAN-AU-2008-20 SERFF Tracking number STAT – 125478208, effective May 17, 2008.

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With the filing listed above our Rate Document and Departmental Form A-1 listed the Paid in Full discount as 10%; however it was not our intention to revise this discount from the 5% reported in our manual.

Attached are revised copies of our rating document and Form A-1.

## Company and Contact

### Filing Contact Information

Doug Griffith, Supervisor, State Filings doug.griffith@stateauto.com  
 518 E. Broad Street (614) 917-5492 [Phone]  
 Columbus, OH 43215 (614) 887-1615[FAX]

### Filing Company Information

State Auto National Insurance Company CoCode: 19530 State of Domicile: Ohio  
 518 E. Broad Street Group Code: 175 Company Type: Property and  
 Casualty

PO Box 182822  
 Columbus, OH 43215 Group Name: State ID Number:  
 (614) 464-5000 ext. [Phone] FEIN Number: 31-1334827  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto National Insurance Company	\$100.00	11/24/2008	24116487

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/04/2008	12/04/2008

### 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	Alexa Grissom	12/02/2008	12/02/2008	Amanda Scott	12/03/2008	12/03/2008

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## **Disposition**

Disposition Date: 12/04/2008

Effective Date (New): 12/15/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAT-125917412 State: Arkansas  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Rate</b>	Rate Document	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/02/2008  
Submitted Date 12/02/2008  
Respond By Date

Dear Doug Griffith,

This will acknowledge receipt of the captioned filing. Please clarify if the filing is only a clarification of the discount or if it is a rate change filing. If it is a rate change, please file the APCS and RF-1.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/03/2008  
Submitted Date 12/03/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: This filing is meant as a clarification of the discount only.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

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**Amanda Scott, Doug Griffith**

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Document	Entire Document	Replacement	AR NSA Rate Document.pdf

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 05-17-08

**Order of Rate Calculation**

**Bodily Injury (BI) and Property Damage (PD)**

(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
  2. Result #1 x Age of Major Violation Factor
  3. Result #2 x Age of Minor Violation Factor
  4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
  6. Result #5 x Base Rate
  7. Result #6 x Territory Factor
  8. Result #7 x 1.00 (*reserved for future use*)
  9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
  11. Result #10 x Multiplicative Discount Factor
  12. Result #11 x Renewal Discount Factor (if applicable)
  13. Result #12 x Defensive Driver Discount Factor (if applicable)
  14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
  15. Result #14 x Term Factor
  16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
  17. Result #16 x Blue Chip Discount Factor

**Uninsured Motorists (UM) and Underinsured Motorists (UIM) and  
Uninsured Motorists Property Damage (UMPD)**

(round to whole dollar after each step)

1. Driver Code 0-Point Factor x Base Rate
  2. Result #1 x Territory Factor
  3. Result #2 x 1.00 (*reserved for future use*)
  4. Result #3 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
5. Result #4 x Increased Limits Factor
  6. Result #5 x Term Factor
  7. Result #6 x Business Use or Student Away at School Surcharge Factor (if applicable)

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**Personal Injury Protection - Medical & Hospital Expenses (PIP MP)**  
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)  
**Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor  
**DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor

**Personal Injury Protection - Wage Loss (PIP WL), and Accidental Death (PIP AD)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)  
**Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor  
**DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 for PIP WL + Result #16 for PIP AD (if applicable)\*
18. Result #17 x Blue Chip Discount Factor

\*If either coverage is rejected, skip this step and apply the Blue Chip factor to Result #16

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**Other Than Collision (OTC)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x College Graduate Scholastic Achievement Discount Factor (if applicable)
16. Result #15 x Term Factor
17. Result #16 x Business Use or Student Away at School Surcharge Factor (if applicable)
18. Result #17 x Blue Chip Discount Factor

**Collision**  
(round to whole dollar for steps 6-19)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x Defensive Driver Discount Factor (if applicable)
16. Result #15 x College Graduate Scholastic Achievement Discount Factor (if applicable)
17. Result #16 x Term Factor
18. Result #17 x Business Use or Student Away at School Surcharge Factor (if applicable)
19. Result #18 x Blue Chip Discount Factor

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**Utility Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Amount of Coverage (stated amount) / 100
2. Result #1 x Rate per \$100
3. Result #2 x Term Factor

**Recreational Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Base Rate x Territory Factor
2. Result #1 x Model Year Factor
3. Result #2 x SA/ISO Symbol Factor
4. Result #3 x Deductible Factor
5. Result #4 x RT Percentage Factor
6. Result #5 + Expense Load
7. Result #6 x Term Factor

**ARKANSAS**  
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**HIGHEST RATED DRIVER (HRD)**

1. Determine the HRD by adding the assigned driver class point relativities for each driver for the following coverages: BI, PD, UM, UIM, UMPD, PIP MP, PIP WL/AD, OTC, and Collision.
2. The HRD is the driver with the highest cumulative driver class point relativity.

**LOWEST RATED DRIVER (LRD) - (Used only when there are more vehicles than drivers)**

1. Determine the LRD by adding the zero (0) point driver class relativities for each driver.
2. Add all liability and physical damage coverages relativities. (Same coverages as HRD)
3. The LRD is the driver with the lowest cumulative driver class relativity.

**HIGHEST RATED VEHICLE (HRV)**

1. Determine the HRV by rating each vehicle with their respective coverages on the policy using the driver class relativities of the HRD. (Do not include OTC and Collision coverage for liability only vehicles)
2. Calculate liability coverages (BI, PD, PIP MP, PIP WL, and PIP AD) through rating step 9 only, and uninsured motorists coverages (UM, UIM, and UMPD) through rating step 4 only.
3. Calculate physical damage coverages (OTC and Collision) through rating step 12 only.
4. Add liability, physical damage and any optional coverages (Towing & Extended Transportation Expenses).
5. The HRV is the vehicle with the highest total premium.

**DRIVER/VEHICLE ASSIGNMENT:**

- Assign the **HRD** to the **HRV**.
- Assign the **2nd HRD** to the **2nd HRV**, and so on.
- Assign the **LRD** to additional vehicles when there are more vehicles than drivers.

**DRIVER CODE DESIGNATIONS**

Age	Male		Female	
	Married	Single	Married	Single
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

**Note: Use lowest rated driver class at 0 points when there are more vehicles on the policy than drivers.**

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<b>Base Rates</b>	
<b>BI</b>	\$222
<b>PD</b>	\$179
<b>UM</b>	\$24
<b>UIM</b>	\$19
<b>UMPD</b>	\$30
<b>PIP MP</b>	\$99
<b>PIP WL</b>	\$20
<b>PIP AD</b>	\$30
<b>OTC</b>	\$135
<b>COLL</b>	\$433

<b>Term Factors</b>	<b>6-Month</b>	<b>Annual</b>
All Coverages	1.00	2.00

**INCREASED LIMIT FACTORS**

<b>BI Limit Options</b>	
25/50	1.00
50/100	1.23
100/300	1.64
250/500	2.00
500/500	2.50

<b>PD Limit Options</b>	
25	1.00
50	1.03
100	1.08

<b>Valid BI/PD Combinations</b>
25/50/25
50/100/25
50/100/50
100/300/50
100/300/100
250/500/100
500/500/100

<b>UM/UIM Limit Options</b>	<b>UM Factor (single and multi-vehicle)</b>	<b>UIM Factor (single and multi-vehicle)</b>
25/50	1.00	1.00
50/100	1.50	1.70
100/300	2.25	2.50
250/500	3.00	3.21
500/500	3.20	3.71

<b>UMPD Limit Options</b>	<b>Factor (single and multi-vehicle)</b>
25,000	1.00
50,000	1.68
100,000	2.68

<b>PIP Limit Options</b>		
<b>Coverage</b>	<b>Limit</b>	<b>Factor</b>
PIP MP	5,000	1.00
PIP WL	see endorsement	1.00
PIP AD	5,000	1.00

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**DEDUCTIBLE FACTORS**

<b>OTC Ded. Options</b>	
100	1.24
250	1.00
500	0.85
1000	0.75

<b>Coll Ded. Options</b>	
100	1.15
250	1.00
500	0.93
1000	0.80

**TRAILERS**

<b>Recreational Trailers</b>	
RT Percentage Factor	0.60

<b>All Other Trailers</b>			
<b>OTC</b>		<b>Collision</b>	
<b>Deductible</b>	<b>Rate per \$100</b>	<b>Deductible</b>	<b>Rate per \$100</b>
100	\$0.51	100	\$0.44
250	\$0.41	250	\$0.38
500	\$0.35	500	\$0.35
1,000	\$0.31	1,000	\$0.30

**MODEL YEAR FACTORS**

<b>Year</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
<b>2011</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.16	1.16
<b>2010</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
<b>2009</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
<b>2008</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
<b>2007</b>	0.96	1.00	1.00	1.00	1.00	1.00	0.95	0.95
<b>2006</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.90	0.90
<b>2005</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.87	0.86
<b>2004</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.84	0.82
<b>2003</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.81	0.76
<b>2002</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.77	0.70
<b>2001</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.73	0.64
<b>2000</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.70	0.60
<b>1999</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.66	0.57
<b>1998</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.64	0.55
<b>1997</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.62	0.52
<b>1996 – 1989</b>	0.88	0.99	1.00	1.00	1.00	1.00	0.62	0.52
<b>1988 &amp; Prior</b>	0.70	0.79	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by multiplying the base premium for the current model year by 1.05, unless shown otherwise.

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STATE AUTO NATIONAL BASE RATES AND RELATIVITIES  
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**Other Than Collision and Collision Symbols**

SA/ISO Symbol	Applicable to Model Years 1990 & Later		SA/ISO Symbol	Applicable to Model Years 1989 & Prior	
	OTC	Coll		OTC	Coll
1	0.86	0.88	1	0.42	0.60
2	1.00	1.00	2	0.42	0.60
3	1.21	1.09	3	0.42	0.60
4	1.34	1.16	4	0.42	0.60
5	1.47	1.22	5	0.52	0.74
6	1.63	1.28	6	0.78	0.88
7	1.78	1.35	7	1.00	1.00
8	1.94	1.42	8	1.30	1.13
10	2.12	1.49	10	1.63	1.25
11	2.27	1.56	11	1.95	1.38
12	2.55	1.64	12	2.32	1.52
13	2.77	1.72	13	2.80	1.68
14	3.03	1.82	*14	3.35	1.88
15	3.34	1.94	15	3.98	2.10
16	3.64	2.05	16	4.63	2.35
17	3.92	2.16	17	5.38	2.55
18	4.20	2.27	18	6.25	2.75
19	4.54	2.39	19	7.25	3.00
20	4.93	2.50	20	8.45	3.30
21	5.38	2.61	21	See instructions below	
22	5.95	2.75			
23	6.55	2.91			
24	7.45	3.14			
25	8.71	3.50			
26	10.05	3.85			
27	See instructions below				

**The results of the computations below must be inserted at and/or after step 8 “Result #7 x SA/ISO Symbol” of the rating algorithms on page 3 when applicable.**

**Other Than Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.20 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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

Multiplying the Symbol 20 Factor by  $[1 + (0.017 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

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

- a. Increasing the factor for Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

**Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.05 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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

Multiplying the Symbol 20 Factor by  $[1 + (0.014 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

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

- a. Increasing the factor for Symbol 26 by +.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

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**TERRITORY FACTORS**

<b>Territory</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
1	1.33	1.27	1.20	1.00	1.20	1.20	0.91	1.05
3	1.00	1.25	1.00	0.87	1.02	1.02	0.93	0.83
5	1.06	1.07	1.00	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.10	1.10	0.95	1.00
8	1.11	1.11	1.10	0.95	1.10	1.10	0.95	0.95
9	1.25	1.41	1.15	0.95	1.20	1.20	0.89	0.95
10	1.07	1.07	0.95	0.90	1.00	1.00	0.81	0.93
11	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
15	1.03	1.03	1.00	1.05	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.10	0.92
52	1.06	1.06	1.00	1.00	1.00	1.00	1.17	1.05
53	0.93	0.94	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.05	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.05	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.05	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
61	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.91
62	0.95	0.89	1.00	1.05	1.07	1.07	1.05	0.95
63	0.92	0.96	1.00	1.05	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
68	1.10	1.10	1.00	1.00	1.00	1.00	1.10	1.00
90	1.19	1.19	1.05	1.00	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.10	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.07	0.97
96	1.54	1.54	1.15	1.00	1.31	1.31	1.10	1.00
97	1.02	1.02	1.00	1.00	1.00	1.00	0.85	0.93
98	2.59	2.59	2.19	1.38	2.06	2.06	1.38	1.35

**POLICY FEES/CHARGES**

The following fees/charges apply in addition to the coverage premium:

- **Policy Fee** - \$10 for all policy terms (Applies to new business, renewal & rewritten policies)
- **Reinstatement Fee** - \$20
- **Installment Fee** - \$8 per installment billed
- **Financial Responsibility Filing Fee** - \$20
- **NSF Fee** - \$20 for any check returned for non-sufficient funds.

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**DISCOUNTS/SURCHARGES**

No discounts apply to UM, UMPD, UIM, Extended Transportation Expenses, Towing and Labor, Additional and Custom Equipment, Family Account Coverage Extension and Difference in Value (Lease-Gap and Financed Vehicles).

**Multiplicative Discount** - applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages. Discount factors are as follows:

5% Paid In Full	10% Homeowner	25% Multi-Car	15% Prior Insurance	5% Mobile Home	Multiplicative Discount Factor
					1.00
x					0.95
	x				0.90
		x			0.75
			x		0.85
				x	0.95
x	x				0.86
x		x			0.71
x			x		0.81
x				x	0.90
	x	x			0.68
	x		x		0.77
		x	x		0.64
		x		x	0.71
			x	x	0.81
x	x	x			0.64
x	x		x		0.73
x		x	x		0.61
x		x		x	0.68
x			x	x	0.77
	x	x	x		0.57
		x	x	x	0.61
x	x	x	x		0.55
x		x	x	x	0.58

- A **Renewal Discount** factor of 0.95 will apply to all policies after twelve (12) continuous months and a factor of 0.90 will apply after twenty-four (24) continuous months. Applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.
- A **55+ years old Defensive Driving Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, and Collision coverages, and only to the vehicle principally operated by the qualifying insured. If the qualifying insured operates more than one vehicle, the discount shall be applied to each vehicle the insured principally operates as long as there are no other operators assigned to any of the vehicles.
- A **College Graduate Scholastic Achievement Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision, and only to the vehicle principally operated by the qualifying insured. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates. An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

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**DISCOUNTS/SURCHARGES (continued)**

- **Blue Chip Discount Factors are as follows** (apply to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages):

Blue Chip Level	Score	Discount Factor BI, PD, PIP MP, & PIP WL/AD	Discount Factor OTC & COLL
Level 1	775-997	0.60	0.69
Level 2	750-774	0.61	0.69
Level 3	725-749	0.63	0.69
Level 4	700-724	0.65	0.69
Level 5	675-699	0.67	0.69
Level 6	650-674	0.69	0.69
Level 7	625-649,998,999, 001	0.69	0.69
Level 8	600-624	0.71	0.71
Level 9	575-599	0.73	0.73
Level 10	500-574	0.85	0.85
Level 11	50-499	1.00	1.00

- A surcharge factor of 1.20 will apply to **Business Use vehicles**
- A surcharge factor of 1.20 will apply to **Students Away at School** with a covered vehicle in a state other than Arkansas. Students away at school in Arkansas with a covered vehicle are not subject to this surcharge.
- A surcharge factor of 1.15 will apply to any driver with three or more **At-Fault Accidents and/or Major Violations**.

**OPTIONAL COVERAGES**

**Transportation Expenses (Optional Limits)**

Coverage Limit	6-Month Premium
\$20 per day/\$600 Max	Included with OTC
\$25 per day/\$750 Max	\$8

**Towing and Labor**

\$50 per disablement  
 Six month premium = \$8 per car

**Named Non-Owner Coverage**

Liability premium is determined by using the same rating steps as applicable coverages and current model year

**Family Account Coverage Extension**

Six-month premium of \$75 per scheduled driver is charged.

**Difference in Value (Lease-Gap and Financed Vehicle) Coverage**

The premium is determined by the following formula:  
 (Final OTC rate + Final Collision rate) x 0.03  
 Apply surcharge after the term factor

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**Driver Code 0 Point Factors**

Class Code	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
A0	1.38	1.38	1.00	1.00	1.00	1.00	1.34	1.36
A1	3.72	3.72	1.00	1.00	1.90	1.90	2.18	3.36
A2	2.44	2.44	1.00	1.00	1.52	1.52	1.67	2.46
A3	1.64	1.64	1.00	1.00	1.21	1.21	1.42	1.73
A4	1.12	1.12	1.00	1.00	1.00	1.00	1.15	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	0.97	0.98
A7	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A8	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A9	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
B0	1.64	1.64	1.00	1.00	0.83	0.83	1.38	1.93
B1	5.57	5.57	1.00	1.00	1.68	1.68	1.66	5.13
B2	2.91	2.91	1.00	1.00	1.27	1.27	1.67	3.41
B3	2.08	2.08	1.00	1.00	1.02	1.02	1.46	2.54
B4	1.30	1.30	1.00	1.00	0.72	0.72	1.25	1.55
B5	1.24	1.24	1.00	1.00	0.79	0.79	1.09	1.38
B6	1.14	1.14	1.00	1.00	0.79	0.79	1.00	1.25
B7	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B8	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B9	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
C0	1.16	1.16	1.00	1.00	1.00	1.00	1.03	1.11
C1	2.68	2.68	1.00	1.00	1.69	1.69	1.66	2.90
C2	1.66	1.66	1.00	1.00	1.44	1.44	1.27	1.62
C3	1.36	1.36	1.00	1.00	1.16	1.16	1.07	1.30
C4	0.92	0.92	1.00	1.00	0.92	0.92	1.03	1.06
C5	0.86	0.86	1.00	1.00	0.92	0.92	0.91	0.96
C6	0.91	0.91	1.00	1.00	0.92	0.92	0.87	1.00
C7	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C8	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C9	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
D0	1.47	1.47	1.00	1.00	1.20	1.20	1.01	1.36
D1	4.29	4.29	1.00	1.00	2.04	2.04	1.11	3.60
D2	2.50	2.50	1.00	1.00	1.43	1.43	1.07	2.07
D3	1.75	1.75	1.00	1.00	1.24	1.24	1.02	1.60
D4	1.22	1.22	1.00	1.00	1.07	1.07	1.00	1.26
D5	1.14	1.14	1.00	1.00	1.07	1.07	0.96	1.16
D6	1.15	1.15	1.00	1.00	1.21	1.21	0.94	1.13
D7	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D8	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D9	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
V0	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V1	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V2	0.97	0.97	1.00	1.00	0.93	0.93	0.85	0.86
V3	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V4	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V5	1.24	1.24	1.00	1.00	0.69	0.69	0.64	0.92
V6	1.36	1.36	1.00	1.00	0.69	0.69	0.64	0.92
X0	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X1	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X2	0.99	0.99	1.00	1.00	0.79	0.79	0.91	1.00
X3	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.01
X4	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.03
X5	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.28
X6	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.34
Y0	0.99	0.99	1.00	1.00	0.92	0.92	0.85	0.97
Y1	0.99	0.99	1.00	1.00	0.92	0.92	0.84	0.97
Y2	0.89	0.89	1.00	1.00	0.86	0.86	0.80	0.95
Y3	0.91	0.91	1.00	1.00	0.69	0.69	0.69	0.88
Y4	0.94	0.94	1.00	1.00	0.69	0.69	0.68	0.88
Y5	1.13	1.13	1.00	1.00	0.69	0.69	0.52	0.94
Y6	1.24	1.24	1.00	1.00	0.69	0.69	0.53	0.94
Z0	1.12	1.12	1.00	1.00	1.21	1.21	0.88	1.04
Z1	1.12	1.12	1.00	1.00	1.21	1.21	0.89	1.04
Z2	0.97	0.97	1.00	1.00	1.00	1.00	0.79	0.94
Z3	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z4	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z5	1.30	1.30	1.00	1.00	0.69	0.69	0.57	0.97
Z6	1.37	1.37	1.00	1.00	0.69	0.69	0.58	1.07

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**Violation Point Add-Ons**

<b>POINTS</b>	<b>BI</b>	<b>PD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.04	0.04	0.03	0.24
2	0.31	0.31	0.19	0.19	0.15	0.31
3	0.58	0.58	0.24	0.24	0.15	0.52
4	0.71	0.71	0.30	0.30	0.29	0.66
5	0.87	0.87	0.47	0.47	0.31	0.81
6	1.06	1.06	0.53	0.53	0.36	0.99
7	1.19	1.19	0.60	0.60	0.48	1.22
8	1.52	1.52	0.73	0.73	0.59	1.43
9	1.79	1.79	0.85	0.85	0.64	1.80
10	2.07	2.07	0.94	0.94	0.74	2.08
11	2.35	2.35	1.04	1.04	0.84	2.36
12	2.63	2.63	1.13	1.13	0.94	2.64
13	2.91	2.91	1.22	1.22	1.03	2.92
14	3.19	3.19	1.31	1.31	1.13	3.20
15	3.46	3.46	1.41	1.41	1.23	3.48
16	3.74	3.74	1.50	1.50	1.33	3.76
17	4.02	4.02	1.59	1.59	1.43	4.04
18	4.30	4.30	1.68	1.68	1.53	4.32
19	4.58	4.58	1.78	1.78	1.62	4.60
20	4.86	4.86	1.87	1.87	1.72	4.88
21	5.14	5.14	1.96	1.96	1.82	5.16
22	5.42	5.42	2.05	2.05	1.92	5.44
23	5.70	5.70	2.15	2.15	2.02	5.72
24	5.98	5.98	2.24	2.24	2.12	6.00
25	6.25	6.25	2.33	2.33	2.21	6.28
26	6.53	6.53	2.42	2.42	2.31	6.56
27	6.81	6.81	2.52	2.52	2.41	6.84
28	7.09	7.09	2.61	2.61	2.51	7.12
29	7.37	7.37	2.70	2.70	2.61	7.40
30	7.65	7.65	2.79	2.79	2.71	7.68

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**Age of Violation Factors (Majors, Accidents & DUI)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	1.042
0	1	0	1.000
0	1	1	0.974
0	1	2	1.062
0	1	3+	1.062
0	2	0	1.000
0	2	1	1.080
0	2	2	1.100
0	2	3+	1.100
0	3+	0	1.100
0	3+	1	1.080
0	3+	2	1.100
0	3+	3+	1.100
1	0	0	1.105
1	0	1	1.105
1	0	2	1.105
1	0	3+	1.105
1	1	0	1.105
1	1	1	1.105
1	1	2	1.105
1	1	3+	1.105
1	2	0	1.105
1	2	1	1.105
1	2	2	1.105
1	2	3+	1.105
1	3+	0	1.105
1	3+	1	1.105
1	3+	2	1.105
1	3+	3+	1.105
2	0	0	1.242
2	0	1	1.242
2	0	2	1.242
2	0	3+	1.242
2	1	0	1.242
2	1	1	1.242
2	1	2	1.242
2	1	3+	1.242
2	2	0	1.242
2	2	1	1.242
2	2	2	1.242
2	2	3+	1.242
2	3+	0	1.242
2	3+	1	1.242
2	3+	2	1.242
2	3+	3+	1.242
3+	0	0	1.490
3+	0	1	1.490
3+	0	2	1.490
3+	0	3+	1.490
3+	1	0	1.490
3+	1	1	1.490
3+	1	2	1.490
3+	1	3+	1.490
3+	2	0	1.490
3+	2	1	1.490
3+	2	2	1.490
3+	2	3+	1.490
3+	3+	0	1.490
3+	3+	1	1.490
3+	3+	2	1.490
3+	3+	3+	1.490

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**Age of Violation Factors (Speeds, Minors)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	0.995
0	1	0	1.000
0	1	1	0.974
0	1	2	1.014
0	1	3+	1.014
0	2	0	1.000
0	2	1	1.032
0	2	2	1.051
0	2	3+	1.051
0	3+	0	1.051
0	3+	1	1.032
0	3+	2	1.051
0	3+	3+	1.051
1	0	0	1.060
1	0	1	1.060
1	0	2	1.060
1	0	3+	1.060
1	1	0	1.060
1	1	1	1.060
1	1	2	1.060
1	1	3+	1.060
1	2	0	1.060
1	2	1	1.060
1	2	2	1.060
1	2	3+	1.060
1	3+	0	1.060
1	3+	1	1.060
1	3+	2	1.060
1	3+	3+	1.060
2	0	0	1.180
2	0	1	1.180
2	0	2	1.180
2	0	3+	1.180
2	1	0	1.180
2	1	1	1.180
2	1	2	1.180
2	1	3+	1.180
2	2	0	1.180
2	2	1	1.180
2	2	2	1.180
2	2	3+	1.180
2	3+	0	1.180
2	3+	1	1.180
2	3+	2	1.180
2	3+	3+	1.180
3+	0	0	1.250
3+	0	1	1.250
3+	0	2	1.250
3+	0	3+	1.250
3+	1	0	1.250
3+	1	1	1.250
3+	1	2	1.250
3+	1	3+	1.250
3+	2	0	1.250
3+	2	1	1.250
3+	2	2	1.250
3+	2	3+	1.250
3+	3+	0	1.250
3+	3+	1	1.250
3+	3+	2	1.250
3+	3+	3+	1.250

SERFF Tracking Number: STAT-125917412 State: Arkansas  
 Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: SAN-AU-2008-465  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Arkansas NSA - Rates and Rules  
 Project Name/Number: Rates and Rules eff On Approval/SAN-AU-2008-465

## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
 Abstract  
**Review Status:** Filed 12/04/2008

**Comments:**

**Attachment:**

FORM A-1 Private passenger automobile abstract.pdf

**Bypassed -Name:** APCS-Auto Premium Comparison  
 Survey  
**Review Status:** Filed 12/04/2008

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 12/04/2008

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** NAIC Loss Cost Filing Document  
 for OTHER than Workers' Comp  
**Review Status:** Filed 12/04/2008

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** Uniform Transmittal Document-  
 Property & Casualty  
**Review Status:** Filed 12/04/2008

**Bypass Reason:** N/A

**Comments:**

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name \_\_\_\_\_  
NAIC No. \_\_\_\_\_ Group No. \_\_\_\_\_

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

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

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

4. Do you insure driver with an international or foreign driver's license? \_\_\_\_\_

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

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

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

7. Does your company utilize a tiered rating plan? \_\_\_\_\_ If so, list the programs and percentage difference. \_\_\_\_\_ State the current volume for each program.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number