

SERFF Tracking Number: CLTR-125503414 State: Arkansas  
Filing Company: Essentia Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR IM REVISED RATE 2BFILING  
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine  
Product Name: AR Phase 2BAC0128030  
Project Name/Number: /

## Filing at a Glance

Company: Essentia Insurance Company  
Product Name: AR Phase 2BAC0128030  
TOI: 09.0 Inland Marine  
Sub-TOI: 09.0006 Other Personal Inland Marine  
Filing Type: Rate

SERFF Tr Num: CLTR-125503414 State: Arkansas  
SERFF Status: Closed State Tr Num: EFT \$100  
Co Tr Num: AR IM REVISED RATE 2BFILING State Status: Fees verified and received  
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding  
Authors: Karen Pollitt, Stephanie Young, Linda Ryan-James Disposition Date: 02/25/2008  
Date Submitted: 02/25/2008 Disposition Status: Filed

Effective Date Requested (New): 03/28/2008  
Effective Date Requested (Renewal):  
State Filing Description:

Effective Date (New): 03/28/2008  
Effective Date (Renewal):

## General Information

Project Name:  
Project Number:  
Reference Organization:  
Reference Title:  
Filing Status Changed: 02/25/2008  
State Status Changed: 02/25/2008  
Corresponding Filing Tracking Number:  
Filing Description:

Status of Filing in Domicile: Pending  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
Deemer Date:

On behalf of Essentia Insurance Company, Coulter and Associates is filing revised Inland Marine Rates for their Classic Auto Program under state tracking # AR-PC-07-025006. Below outlines the rate revisions for an effective date of 3/28/08.

SERFF Tracking Number: CLTR-125503414 State: Arkansas  
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• Inland Marine Rates, Page 1-2

- 1a. Antique and Classic Vehicle Rates table changed to a base rate table and incorporated the base rates for exotic/special interest vehicles previously found under 2.
- 1b. Single Antique or Classic Vehicle Additional Collision Charge changed to factors and renumbered to 2a.
- 2. Removed exotic/special interest rate table and incorporated into 1; Added deductible factor tables for each vehicle type and renumbered to 2b.

• Inland Marine Rates, Page 5

- 13. Removed Special Account Vehicle Deductible Credits

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - coulterandassociatesinc)

Karen Pollitt, Senior Compliance Consultant karen@coulter-and-associates.com  
 Coulter and Associates (609) 443-7540 [Phone]  
 Cranbury, NJ 08512 (609) 443-4103[FAX]

### Filing Company Information

Essentia Insurance Company	CoCode: 37915	State of Domicile: Missouri
One Beacon Lane	Group Code: 1129	Company Type: Property & Casualty
Canton, MA 02021	Group Name:	State ID Number:
(617) 725-6000 ext. [Phone]	FEIN Number: 04-2672903	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Rates =\$100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Essentia Insurance Company	\$100.00	02/25/2008	18133539

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/25/2008	02/25/2008

SERFF Tracking Number: CLTR-125503414

State: Arkansas

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## Disposition

Disposition Date: 02/25/2008

Effective Date (New): 03/28/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLTR-125503414 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>	Uniform Transmittal Document-Property & Casualty	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>	Authorization	Filed	Yes
<b>Supporting Document</b>	Form A-1	Filed	Yes
<b>Supporting Document</b>	Survey Form	Filed	Yes
<b>Supporting Document</b>	Actuarial Memorandum	Filed	Yes
<b>Rate</b>	CLASSIC AUTOMOBILE MANUAL	Filed	Yes

*SERFF Tracking Number:* CLTR-125503414

*State:* Arkansas

*Filing Company:* Essentia Insurance Company

*State Tracking Number:* EFT \$100

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*TOI:* 09.0 Inland Marine

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*Product Name:* AR Phase 2BAC0128030

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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	CLASSIC AUTOMOBILE MANUAL		Replacement	AR-PC-07-025006 CAM ARRATESIM 03 08.pdf

**ARKANSAS**  
**CLASSIC AUTOMOBILE MANUAL**  
**INLAND MARINE RATES**

**ANTIQUÉ, CLASSIC AND EXOTIC/SPECIAL INTEREST VEHICLES - ANNUAL RATES**

Loss or Damage to Your Covered Auto

**1. Base Rates per \$100 of Agreed Value**

Rate Type	Other Than Collision	Collision
Antique Model Year 1977 and Older	\$0.32	\$0.30
Antique Model Year 1978 and Newer	\$0.68	\$0.65
Classic	\$0.74	\$0.70
Trailer	\$0.74	\$0.70
Exotic / Special Interest	\$1.05	\$1.15

**2a. Single Antique or Classic Vehicle Additional Collision Factor**

For low valued single car risks, the following is multiplied by the collision base rate shown in 1 above.

Value	Antique Model Year 1970 – 1977	Antique Model Year 1978 and Newer	Classic Model Year 1970 and Newer
\$ 0 – 16,000	1.167	1.077	1.157
16,001 – 17,000	1.133	1.062	1.129
17,001 – 18,000	1.1	1.046	1.086
18,001 – 19,000	1.067	1.031	1.057
19,001 – 20,000	1.033	1.015	1.029
20,001 and over	1	1	1

**2b. Vehicle Deductible Factors**

Determine any applicable coverage deductible factor based upon vehicle type and value. (-) indicates deductible is not available.

**Antique – Other Than Collision and Collision**

Deductible	Value \$25,000 - \$49,999	Value \$50,000 - \$149,999	Value \$150,000 - \$249,999	Value > \$250,000
\$0	1	1	1	1
\$250	-	-	-	-
\$500	-	-	-	-
\$750	-	-	-	-
\$1,000	-	0.89	-	-
\$1,500	-	0.84	0.88	-
\$2,500	-	0.79	0.85	0.9
\$5,000	-	0.72	0.79	0.85
\$10,000	-	0.71	0.74	0.8
\$20,000	-	-	0.7	0.7
\$50,000	-	-	0.6	0.6
\$100,000	-	-	-	0.5

**Trailer – Other Than Collision and Collision**

Deductible	Value \$25,000 - \$49,999	Value \$50,000 - \$149,999	Value \$150,000 - \$249,999	Value > \$250,000
\$250	1	1	1	1

**ARKANSAS**  
**CLASSIC AUTOMOBILE MANUAL**  
**INLAND MARINE RATES**

**Classic – Other Than Collision and Collision**

Deductible	Value \$25,000 - \$49,999	Value \$50,000 - \$149,999	Value \$150,000 - \$249,999	Value > \$250,000
\$0	1	1	1	1
\$250	-	-	-	-
\$500	-	-	-	-
\$750	0.86	-	-	-
\$1,000	0.84	0.84	-	-
\$1,500	0.83	0.83	0.84	-
\$2,500	0.77	0.79	0.81	0.83
\$5,000	0.7	0.74	0.78	0.82
\$10,000	0.65	0.725	0.76	0.8
\$20,000	-	0.7	0.7	0.7
\$50,000	-	-	0.6	0.6
\$100,000	-	-	-	0.5

**Exotic / Special Interest – Other Than Collision**

Deductible	Value \$25,000 - \$49,999	Value \$50,000 - \$149,999	Value \$150,000 - \$249,999	Value > \$250,000
\$0	1.023	1.023	1.023	1.023
\$250	1*	1*	1*	1*
\$500	0.9524*	0.9524*	0.9524*	0.9524*
\$750	-	-	-	-
\$1,000	0.8476	0.8476	0.8476*	0.8476*
\$1,500	0.82	0.82	0.82	-
\$2,500	0.7629	0.7629	0.7629	0.7629
\$5,000	0.7205	0.7205	0.7205	0.7205
\$10,000	0.6781	0.6781	0.6781	0.6781
\$20,000	-	0.5933	0.5933	0.5933
\$50,000	-	-	0.5086	0.5086
\$100,000	-	-	-	0.4238

**Exotic / Special Interest – Collision**

Deductible	Value \$25,000 - \$49,999	Value \$50,000 - \$149,999	Value \$150,000 - \$249,999	Value > \$250,000
\$0	1.023	1.023	1.023	1.023
\$250	1*	1*	1*	1*
\$500	0.8696*	0.8696*	0.8696*	0.8696*
\$750	-	-	-	-
\$1,000	0.7826	0.7826	0.7826*	0.7826*
\$1,500	0.76	0.76	0.76	-
\$2,500	0.7043	0.7043	0.7043	0.7043
\$5,000	0.6652	0.6652	0.6652	0.6652
\$10,000	0.6261	0.6261	0.6261	0.6261
\$20,000	-	0.5478	0.5478	0.5478
\$50,000	-	-	0.4696	0.4696
\$100,000	-	-	-	0.3913

\*This deductible option in this value group is not available for New Business. The same factor applies to existing vehicles valued under \$25,000 with this deductible.

**ARKANSAS**  
**CLASSIC AUTOMOBILE MANUAL**  
**INLAND MARINE RATES**

**3. RESERVED FOR FUTURE USE**

**4. Individual Risk Premium Modification Plan (IRPM)**

In order for an inland marine exposure to qualify for application of IRPM credits, the risk must have a minimum total policy value of \$500,000.

The IRPM rating plan credit shall only be applied to the Other than Collision and Collision premium. The total maximum credit allowed under this plan is 25%. Credits are available for the following risk variations: Security, Type of Storage Structure, and Dispersement of Risk.

**A. Security - Type of Alarm (1% - 10% Maximum Credit Allowed)**

- **CENTRAL STATION FIRE & BURGLAR ALARM** - A credit is available if there is a central station or direct reporting fire and burglar alarm at the garage where the insured vehicles are kept.
- **LOCAL FIRE & BURGLAR ALARM** - A credit is available if there is a local fire and burglar alarm at the garage where the insured vehicles are kept.
- **AUTOMATIC SPRINKLERS** - A credit is available if an automatic sprinkler system is installed in the garage where the insured vehicles are kept.
- **WATCHDOG OR WATCHMAN ON PREMISES** - A credit is available if a watchdog or watchman is available on the premises 24 hours a day.
- **PADLOCK AND FIRE EXTINGUISHER** - A credit is available if padlocks and fire extinguishers are present at the garage where the insured vehicles are kept.

**B. Type of Storage Structure (1 - 10% Maximum Credit Allowed)**

A credit is available for the following types of storage.

- **FIRE RESISTIVE** - Buildings constructed of any combination of the following materials:

Exterior Walls or Exterior Structural Frame

- Solid masonry, including reinforced concrete
- Hollow masonry less than 12" thick
- Hollow masonry less than 12", but not less than 8" thick, with a fire resistance rating of not less than 2 hours.

Floors and Roof

- Monolithic floors and roof of reinforced concrete with slabs that are at least 4" thick.
- "Joist Systems" with slabs supported by concrete joists spaced no more than 36" on centers with a slab thickness of not less than 2 3/4".
- Floor and roof assemblies with a fire resistance rating of not less than 2 hours.

Structural Metal Supports

- Horizontal and vertical load-bearing protected metal supports with a fire resistance rating of not less than 2 hours.
- **MODIFIED FIRE RESISTIVE** - Buildings with exterior walls, floors and roof constructed of masonry materials that are listed as fire resistive materials, but deficient in thickness; or fire resistive materials that are listed as fire resistive, but with a fire resistance rating of less than 2 hours, but not less than 1 hour.
- **MASONRY NON-COMBUSTIBLE** - Buildings with exterior walls of fire resistive construction, or of masonry, and with non-combustible or slow burning floors and roof.

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- NON-COMBUSTIBLE - Buildings with exterior walls, floors, and roof of non-combustible or slow burning material supported by non-combustible or slow burning supports.
- JOISTED MASONRY - Buildings with exterior walls of fire resistive construction of masonry, and with combustible floors and roof.
- FRAME - Buildings with exterior walls, floors and roof of combustible construction or buildings with exterior walls of non-combustible or slow burning construction, with combustible floors and roof.

C. Dispersement of Risk (1% - 10% Maximum Credit Allowed)

A credit is available for a risk which is dispersed between a minimum of two locations with common ownership and a minimum value of \$250,000 per location.

D. Note: The maximum credit allowed for the risk characteristics of A, B, and C combined is 25%.

**5. Experience Rating Plan**

In order for an inland marine exposure to qualify for application of experience rating plan credits, the risk must contain a vehicle with a minimum value of \$250,000 or have a minimum total policy value of \$500,000.

The experience rating plan credit shall only be applied to the Other than Collision and Collision premium. The total maximum credit allowed under this plan is 20%.

Loss Ratio	Credit applied
0 - 15%	20%
16 - 30%	10%

**6. Limited Driving Other than Collision and Collision Credit**

A 25% credit is available to a risk insuring a collection of vehicles. Reflects the fact that some of these vehicles may never be driven but the insured wants the coverage afforded in case a vehicle needs to be driven. Due to the number of vehicles insured under the policy, each vehicle is driven less than a collectible vehicle is typically driven.

**7. Foreign Coverage – Physical Damage Coverage Extension**

Inland Marine coverage is available for loss or damage to the vehicle while in a foreign country. Comprehensive and collision coverage must be afforded. To calculate the premium charge, multiply the vehicle's annual physical damage premium by 2 and pro-rate the premium for the time period coverage is afforded. For example, if coverage is afforded for one month, multiply the annual physical damage premium for that vehicle by 2 and divide by 1/12. The additional premium is subject to a minimum premium of \$250 per vehicle.

**8. Pre-War Vehicle Policy Discount**

Policies containing pre-war vehicles, that are driven less than 500 miles annually, are eligible for a 12% discount. This discount recognizes that some pre-war vehicles may not be driven more than 500 miles a year due to their age. The discount is applied to the pre-war vehicle's physical damage premium.

**9. Special Events Coverage**

Physical damage coverage is available for a vehicle used in or at a special driving event. The rate is \$1.00 per \$100 up to the first \$25,000 of insured value. A rate of \$0.40 per \$100 applies to any value in excess of \$25,000. For example, the premium for a \$30,000 vehicle would be \$270 (\$250 + \$20). Special events coverage is subject to a minimum premium of \$250. If special events coverage is purchased the applicable vehicle, event name, coverage limit, coverage dates, and deductible must be indicated on the Racing Schedule of the Declarations.

**ARKANSAS**  
**CLASSIC AUTOMOBILE MANUAL**  
**INLAND MARINE RATES**

**10. Custom Features**

Coverage for loss or damage to custom features may be limited to \$10,000. The limit for custom features is a part of the total agreed value of the vehicle; it is not an additional limit. Additional custom features coverage may be purchased at a rate of \$1.50 per \$100 of insured value. If purchased, the per vehicle custom features total limit and premium must be indicated in the Declarations.

**11. RESERVED FOR FUTURE USE**

**12. Limited Trailer and Paddock Coverage**

For policies that carry comprehensive only coverage, collision coverage is available while the vehicle is being trailered from one location to another; or while at a show display or paddock area. The charge is determined by multiplying the collision rate for the vehicle category by 50%. For example, the rate for an antique vehicle would be \$0.15 per \$100 of insured value ( $\$0.30 \times 50\%$ ).

**13. RESERVED FOR FUTURE USE**

**14. Increased Limit – Spare Parts**

Rate per \$100:     \$0.35

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 Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty  
**Review Status:** Filed 02/25/2008

**Comments:**

**Attachment:**

AR NAIC P&C Transmittal-IM Rate.pdf

**Bypassed -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 02/25/2008

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp  
**Review Status:** Filed 02/25/2008

**Bypass Reason:** N/A

**Comments:**

**Satisfied -Name:** Authorization  
**Review Status:** Filed 02/25/2008

**Comments:**

**Attachment:**

Essentia Auth to file.pdf

**Satisfied -Name:** Form A-1  
**Review Status:** Filed 02/25/2008

**Comments:**

**Attachment:**

PPA auto abstract.pdf

**Satisfied -Name:** Survey Form  
**Review Status:** Filed 02/25/2008

*SERFF Tracking Number: CLTR-125503414*

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*Filing Company: Essentia Insurance Company*

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**Comments:**

**Attachment:**

PPA Survey FORM APCS 0308.pdf

SERFF Tracking Number: CLTR-125503414 State: Arkansas  
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**Satisfied -Name:** Actuarial Memorandum **Review Status:** Filed 02/25/2008

**Comments:**  
Introducing Mass Marketing Distribution & Expanding Deductible Options

**Attachments:**  
Actuarial Memorandum (massmarket) (2).pdf  
Actuarial Memorandum (deductibles) (2).pdf

### 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="width: 60%; border: none;">New Business</td> <td style="border: none;"></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>
One Beacon	1129

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Central Insurance Company	Missouri	37915	04-2672903	

<b>5. Company Tracking Number</b>	AR IM Revised Rate
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Karen Pollitt, AIRC, CCP 379 Princeton-Hightstown Road Cranbury, NJ 08512	Sr. Compliance Consultant	(609) 443-1811	(609) 443-4103	karen@coulter-and-associates.com
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Karen Pollitt		

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

<b>9. Type of Insurance (TOI)</b>	09. Inland Marine
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	09.0006 Other Personal Inland Marine
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Classic Car Program Introduction
<b>13. Filing Type</b>	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 03/28/2008      Renewal: 03/28/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR IM Revised Rate
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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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On behalf of Essentia Insurance Company, Coulter and Associates is filing revised Inland Marine Rates for their Classic Auto Program under state tracking # AR-PC-07-025006. Below outlines the rate revisions for an effective date of 3/28/08.

- Inland Marine Rates, Page 1-2
  - 1a. Antique and Classic Vehicle Rates table changed to a base rate table and incorporated the base rates for exotic/special interest vehicles previously found under 2.
  - 1b. Single Antique or Classic Vehicle Additional Collision Charge changed to factors and renumbered to 2a.
  2. Removed exotic/special interest rate table and incorporated into 1; Added deductible factor tables for each vehicle type and renumbered to 2b.
- Inland Marine Rates, Page 5
  13. Removed Special Account Vehicle Deductible Credits

<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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Rate Filing = \$100.00 per filing sent via Serff EFT.

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

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

## FORM FILING SCHEDULE

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

16			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
20			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
21			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
22			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
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25			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
26			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
27			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
28			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
29			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
30			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

## RATE/RULE FILING SCHEDULE

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

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR IM Revised Rate</b>
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	Prior Approval
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

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

<b>5. Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
	Classic Automobile Manual Rate pages 1-5	Replacement	AR-PC-07-025006

**Essentia Insurance Company**  
**One Beacon Lane**  
**Canton, MA 02021**

**Date:** December 4, 2007  
**To:** State Insurance Departments  
**From:** Gavin Blair  
**Subject:** Filing Authority for Coulter & Associates, Inc.

I, *GAVIN BLAIR*, an officer of Essentia Insurance Company, have authorized Coulter & Associates, Inc., acting as our Contracts Consultants, to file products and correspond with your Department on our behalf. The Authorization is effective until December 1, 2008.

**Officer Signature:**   
**Title:** *V.P. and Actuary*

ARKANSAS INSURANCE DEPARTMENT

FORM A-1  
Rev. 4/98

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: ESSENTIA INSURANCE COMPANY

NAIC No. 37915

Group No. 1129

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

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

3. Do you require collateral business to support a youthful driver risk? No \_\_\_\_\_

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

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

- a. Driver Over 55 \_\_\_\_\_ 10%
- b. Good Student Discount \_\_\_\_\_ 0%
- c. Multi-car Discount \_\_\_\_\_ 0%
- d. Accident Free Discount\* \_\_\_\_\_ 0%
- \*Please Specify Qualification for Discount \_\_\_\_\_
- e. Anti-theft Discount \_\_\_\_\_ 10%
- f. Other (specify) \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %

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

7. Does your company utilize a tiered rating plan? No \_\_\_\_\_ 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  
VP + Actuary  
Title  
781-332-8757  
Telephone Number



### **Actuarial Memorandum**

#### *Mass Marketing Discount*

Essentia Insurance Company is proposing the introduction of a mass marketing discount to our classic automobile program effective 3/28/08. Due to acquisition cost savings we receive through our exclusive arrangements with hobby-specific, mass market programs such as members of classic automobile clubs, members targeted by eligible programs will receive a discount.

### Actuarial Memorandum

1. Essentia Insurance Company (EIC) proposes filing of new deductible options for our classic automobile program effective 3/28/08. The proposed changes have no rate impact on our current book of business.

#### Deductibles available in our current program

For antique and classic rated vehicles, our current program is written at full, \$0 deductible coverage for both comprehensive and collision coverages.

Exotic rated vehicles have deductible options of \$250, \$500 or \$1,000 for comprehensive and collision coverages.

For large collections, higher deductibles ranging from \$2,500 up to \$100,000 are available for any type of vehicle.

#### Proposed change to our existing program

To allow more flexibility for our policyholders, EIC is proposing the filing of additional deductible options.

- *Antique-rated vehicles.*

Antique rated vehicles will still have the full deductible option available, but for vehicles valued \$50,000 or more, deductibles ranging from \$1,000 to \$100,000 will be made available.

- *Classic-rated vehicles.*

Classic rated vehicles will still have the full deductible option available, but for vehicles valued \$25,000 or more, deductibles ranging from \$750 to \$100,000 will be made available.

- *Exotic-rated vehicles.*

Exotic rated vehicles will now have the full deductible option available to them, and for vehicles valued at \$25,000 or more, deductibles ranging from \$1,000 to \$100,000 will be made available.

All vehicles currently with a \$250 or \$500 deductible will be allowed to keep that deductible, but that deductible level will no longer be available for new business policies. All vehicles currently with a \$1,000 deductible will be allowed to keep that deductible option, but for new business, only vehicles valued from \$25,000 - \$149,999 will have the \$1,000 option available.

### Actuarial Evaluation of Vehicle Deductible Factors

The proposed factors were developed by determining our ground-up physical damage losses and then evaluating the loss savings at each proposed deductible level for the various rating classes and car value groupings. The final rating factors were then modified to remain in step with current deductible levels where applicable, as we do not wish to cause any rate level change to our existing policyholders.

#### **2. Single vehicle, low value collision surcharge.**

We are changing this surcharge from an additive rate to an equivalent factor. This change will have no rate impact to any policies.

#### **3. Mass Marketing Discount**

We are introducing a mass marketing discount to our program effective 3/28/08. Due to acquisition cost savings we receive through our exclusive arrangements with hobby-specific, mass market programs such as members of classic automobile clubs, members targeted by eligible programs will receive a discount.