

SERFF Tracking Number: CNNB-125547169 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7044-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CIC
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: Personal Auto CIC

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: CNNB-125547169 State: Arkansas

SERFF Status: Closed

Co Tr Num: A-08-7044-AR

Co Status:

Author: Matt Terrell

Date Submitted: 03/14/2008

State Tr Num: EFT \$50

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Disposition Date: 03/18/2008

Disposition Status: Filed

Effective Date Requested (New): 10/01/2008

Effective Date Requested (Renewal): 10/01/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 03/18/2008

State Status Changed: 03/18/2008

Corresponding Filing Tracking Number:

Filing Description:

Editorial updates to manual and rates. No change in coverage or rates.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Matt Terrell, Senior Filings Analyst

6200 S. Gilmore Road

matt_terrell@cinfin.com

(513) 603-5264 [Phone]

SERFF Tracking Number: CNNB-125547169 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7044-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CIC
Project Name/Number: /

Fairfield, OH 45014

(513) 881-8885[FAX]

Filing Company Information

The Cincinnati Insurance Company
6200 S. Gilmore Rd.
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 10677
Group Code: 244
Group Name:
FEIN Number: 31-0542366

State of Domicile: Ohio
Company Type:
State ID Number:

SERFF Tracking Number: CNNB-125547169 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7044-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CIC
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	03/14/2008	18667023

SERFF Tracking Number: CNNB-125547169 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7044-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CIC
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/18/2008	03/18/2008

SERFF Tracking Number: CNNB-125547169 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7044-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto CIC
Project Name/Number: /

Disposition

Disposition Date: 03/18/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CNNB-125547169 State: Arkansas
 Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: A-08-7044-AR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CIC
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	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
Rate	Updated Manual/Rates	Filed	Yes

SERFF Tracking Number: CNNB-125547169

State: Arkansas

Filing Company: The Cincinnati Insurance Company

State Tracking Number: EFT \$50

Company Tracking Number: A-08-7044-AR

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto CIC

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CNNB-125547169 State: Arkansas
 Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: A-08-7044-AR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CIC
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Updated Manual/Rates	Entire Manual	Replacement	AR PA 10-08 D.pdf CinciSource AR PA 10 08 Rates F.pdf

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO GENERAL RULES

THE RULES FOR THE PERSONAL AUTO PROGRAM
ARE CONTAINED IN THIS MANUAL FOR THE COMPANY LISTED BELOW.
RATES DISPLAYED IN THE MANUAL RULES ONLY ARE DETERMINED BY
APPLYING THE INDICATED FACTORS.

1. DEFINITIONS

A. Private Passenger Auto

1. A private passenger auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least three months, and:
 - a. Not used as a public or livery conveyance for passengers.
 - b. Not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto if it is not customarily used in any occupation, profession, or business of the insured, other than farming or ranching.
3. A motor vehicle owned by a farm-family co-partnership or farm-family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in **1.** and **2.** above.

B. Auto

Auto, when referred to in this manual, is defined as a private passenger auto or a vehicle considered as a private passenger auto.

C. Liability

Liability, when referred to in this manual, is defined as Bodily Injury and Property Damage coverages only.

D. Single Limit Liability

Single Limit Liability, when referred to in this manual, is defined as one limit of liability that covers both Bodily Injury and Property Damage.

E. Owned

Owned, when referred to in this manual, is defined as including autos leased under contract for a continuous period of at least three months, when the auto lease contract requires the lessee to provide primary insurance for the lessor.

Note: Owned, under the Homeowner-Auto Endorsement, includes autos leased under contract for a continuous period of at least **three** months.

Attach Endorsement **CPA-0319** - Additional Insured - Lessor

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

2. ELIGIBILITY

- A.** Coverage shall be afforded to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or by a husband and wife who are residents in the same household.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, pickups, and vans as defined in Rule 1., which are owned jointly by two or more:
1. Resident relatives other than husband and wife;
 2. Resident individuals; or
 3. Nonresident relatives, including a nonresident husband and wife;
- if they are written on a specified auto basis.

Attach Endorsement **CPA0334** - Joint Ownership Coverage

- C.** A Personal Auto Policy may be used to afford coverage to motorcycles, motor homes, golf carts, or other similar type vehicles if:
1. They are written on a specified vehicle basis;
 2. They are owned by an individual, by a husband and wife who are residents of the same household, or by two or more resident relatives; and
 3. Coverage is limited in accordance with the applicable endorsement (refer to Recreational Vehicle section of the manual).
- D.** A Personal Auto Policy may be used to afford coverage to a named individual who does not own an auto.

Attach Endorsement **CPA-0322** - Named Nonowner Coverage

- E.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motorcycles, motor homes, golf carts or other similar types of vehicles;
- if they are owned jointly by a living trust and the named insured.

Notes:

1. The living trust may not be designated in the Declarations as a named insured.
2. If the living trust is the exclusive owner of any of the vehicles described above, the exposure may be written under a commercial auto policy.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

3. PREMIUM DETERMINATION

- A. Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, No-Fault (if applicable), Other than Collision, and Collision premiums are determined as follows:
1. Refer to the Classification Factor pages in this manual to ascertain the applicable classification, rating factor, and statistical code.
 2. **Model Year and Symbol Determination**
 - a. Refer to the Model Year Rule to determine the model year of the auto, and refer to I.S.O. for the appropriate symbol of the auto.
 - b. If no rating symbol is found, use the following procedure to determine the interim rating symbol:
 - (1) If a symbol for the PRIOR MODEL YEAR version of the same series vehicle can be identified, use the prior year's rating symbol for the new model year vehicle.
 - (2) If a symbol for the prior model year cannot be identified, assign a symbol based on the COST NEW OF THE AUTO, using the table shown in the Stated Amount Coverage rule.
 3. Refer to the Territory Definitions section of the manual to determine the territorial schedule code number for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
 4. Refer to the Rate pages to determine base rates for the desired coverage in the applicable territory.
 5. For stated amount other than collision and collision coverages, refer to the Autos with Unique Features rule in the State Rate section of the manual.
 6. The premium for each coverage (with the exception of uninsured / underinsured motorists coverage) is determined by multiplying the base rate by the appropriate rating factor and adding any applicable expense fees (refer to Expense Allocation rule in the State Rate section of the manual).
 7. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule in the Classifications section of the manual, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

B. Pickups and Vans

Rate Liability and Physical Damage coverages as Private Passenger Auto. For nonsymbolled pickups, refer to the Model Year and Symbol Determination Rule **2.b.(2)** above and apply the Private Passenger base rate for Other than Collision and Collision coverages.

Note: For coverage of Camper Bodies Attached to Pickup Trucks, refer to the applicable rule in the Recreational Vehicles section of the manual.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

4. MODEL YEAR FOR OTHER THAN COLLISION AND COLLISION COVERAGES

- A. The model year of the auto or motorcycle is the year assigned by the manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. When Model Year Rating is used, the base premiums for the next subsequent model year are increased 5% above the base premium for the current model year unless shown otherwise on the rate pages.
- D. **Coding Applicable:**
Code the last two digits of the model year, for example, code 1990 vehicles as 90, 1991 as 91, etc.

5. MINIMUM PREMIUM RULE

- A. The minimum annual premium charge is \$10 for each policy, certificate, declaration, or binder covering one or more of the following perils:
 - 1. Other than Collision;
 - 2. Collision;
 - 3. Single Limit Liability (when applicable);
 - 4. Bodily Injury Liability and Property Damage Liability; and
 - 5. Personal Injury Protection.
- B. Premiums for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.
- C. The minimum annual premium charge is not subject to reduction except in the event of cancellation or short-term policy, and the minimum annual premium charge shall be adjusted on a pro rata basis as the conditions require.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

6. POLICY PERIOD

- A. A policy may not be written for a period longer than 12 months.
- B. Premium charged for policy terms not exceeding 12 months is as follows:

- 1. All rates contained in this manual are on an annual basis unless otherwise noted.

The Personal Automobile Policy may be written with any of the following optional payment plans:

- a. Annual Policy or Endorsement - the full annual premium applicable at policy inception;
- b. Semiannual Payment - 50% of the annual installment premium;
- c. Quarterly Payment - 25% of the annual installment premium; or
 - * For Homeowner-Auto, Condominium-Auto, and Tenant-Auto accounts, the \$250 minimum applies to the combined accounts.
- d. Monthly Payment - Electronic Funds Transfer (EFT) (Direct Bill only)

Payment is available on a monthly installment basis through automatic Electronic Funds Transfer. No minimum installment amount or charge applies for this payment option. A monthly statement is mailed to the insured for confirmation of account activity and premium payments processed for new and renewal policies.

- 2. For the purpose of maintaining common anniversary dates, it is permissible to write Personal Automobile Policies for an initial term of:
 - a. Less than one year on a pro rata basis of the one-year premium; or
 - b. Less than one year on an installment basis by:
 - (1) Determining the annual premium;
 - (2) Determining the pro rata premium;
 - (3) Determining the semiannual or quarterly payment by multiplying the annual premium by .50 or .25 respectively. If the pro rata premium is less than the installment - charge the remaining pro rata premium only. If the pro rata premium is larger than the installment charge, then:
 - (a) If the payment is semiannual, the first payment is the difference between the installment and the total pro rata premium.
 - (b) If the payment is quarterly, the first payment is the difference between the pro rata premium and the total of the remaining installments.

3. Renewal Certificates

The Company encourages the use of Renewal Certificates for all renewal automobile policies wherever practical. These are available in carbon copy sets for manually issued policies to provide continuing coverage under the same policy number.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

6. POLICY PERIOD (Cont'd)

4. Diamond Direct Bill Installment Charges

- a. For Account Bill policies, a \$1 per installment charge applies for semiannual or quarterly payment plans;
- b. For Non-Account Bill policies, a \$2 per installment charge applies for semiannual or quarterly payment plans.

7. CHANGES - WAIVER / DEFERMENT OF PREMIUM

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was canceled 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. Agency Bill: Adjustments of \$10 or less:
 - 1. If an outstanding policy is amended and results in an additional premium of \$10 or less, the amount may be waived.
 - 2. A return premium of \$5 or less need not be refunded if the insured requests the following:
 - a. Cancellation of coverage;
 - b. Reduction of limits of liability; or
 - c. Increase in deductible;except the actual return premium shall be returned at the request of the insured.
 - 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$10 or less, it may be waived.
- D. Agency Bill: Diamond Policy Issuance System - Adjustments of \$1 or more:
Additional or return premiums of \$1 or more will be billed or returned to the insured respectively, depending on the policy change.
- E. Direct Bill: Any change resulting in an additional premium of \$14 or less or return premium of less than \$1 will be deferred to the next bill.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

8. CANCELLATION

If a policy, vehicle, or form of coverage is canceled by either the Company or the insured, the return premium shall be computed on a pro rata basis.

9. WHOLE DOLLAR PREMIUM

- A. The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- B. This procedure shall apply to all midterm premium adjustments including endorsements or cancellations.
- C. The phrase "each exposure," as used herein, shall mean each premium developed (after the application of all relevant adjustments) for each auto.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

10. INSURANCE SCORING MESSAGES

- A. An Insurance Scoring Message will be secured for new and renewal business and used in conjunction with loss and violation history to determine eligibility for credits. No adverse action will be taken, unless we obtain and use an Insurance Score calculated within ninety (90) days prior to the date the policy is first written, or renewal is issued.
1. For new business, an insurance scoring message will be secured for all submissions.
 2. For renewal business, an insurance scoring message will be secured every three years. At the written request of the Named Insured, an insurance scoring message will be ordered annually on accounts where adverse action resulted from a prior insurance scoring message.

At the underwriter's discretion, an insurance scoring message may be ordered on any renewal policy with loss activity or in the reunderwriting of an entire book of business.
 3. An insurance scoring message may also be ordered in the middle of a policy term when a Named Insured is added to a policy.
- B. **Negative Factors**
1. The following will not be considered a negative factor when reviewing credit history or evaluating credit scores:
 - a. Credit inquiries not initiated by the consumer;
 - b. Credit inquiries related to insurance coverage;
 - c. Disputed information that is currently under investigation by the consumer-reporting agency, if so identified in the records of such agency;
 - d. Collection Accounts with a medical industry code, if so identified on the records of the consumer-reporting agency;
 - e. Multiple lender inquiries, if coded by the consumer lending agency on the consumer's credit report as being from the home mortgage industry and made within 30 days of one another, unless only one inquiry is considered; or
 - f. Multiple lender inquiries, if coded by the consumer-reporting agency on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another, unless only one inquiry is considered.
 2. Unless in conflict with paragraph 1. above, consideration will be given to any applicant or insured who has an unfavorable credit score due to medical hardship, identity theft or no credit history at the applicant's or insured's written request.
- C. Refer to Rule **2.A. Preferred Risk Credit** in the **State Rate** section of the manual for more detailed information on premium discounts and eligibility requirements.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

11. INCREASED LIMITS

A. Liability

1. The tables in the State Rate section of the manual contain the factors to be applied to the appropriate base rates for single limit liability, or bodily injury and property damage liability.
2. For limits not displayed in these tables and / or not provided on the state rate pages, refer to Company.

B. Medical Payments

Medical Payments coverage for increased limits may be afforded. The base rates for higher limits shall be the base premium increased by the factors shown in the State Rate section of the manual.

12. RATING TERRITORIES

A. The State Rate Pages display rates by territory.

B. The Territory Pages contain the definition and code for each rating territory.

1. Each territory includes a specific area for rating purposes. The following provisions apply:
 - a. Any city, town, borough, or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
 - b. If a city, town, borough, or village extends into more than one territory, the rates for the higher rated territory apply to the entire city, town, borough, or village.
 - c. If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
2. The Territory Pages also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

13. RESERVED FOR FUTURE USE

14. ACORD FORMS

Current supplies of ACORD applications, binders, and certificates may be used for coverages relative to this line of business. Future state revisions will require use of the proper applications on the effective date mandated.

15. SERVICE CHARGES (Direct Bill Only)

A. Reinstatements for Nonpayment of Premium

The first time a policy is reinstated for nonpayment of premium, the premium due is the installment amount. For each succeeding reinstatement of a policy due to nonpayment of premium, while continuously insured with the Cincinnati Insurance Company, a service charge of \$25 will be added to the insured's installment.

B. Non-Sufficient Funds (NSF)

The first time a premium payment is returned due to Non-Sufficient Funds (NSF) for a policy, either by an insured's personal check or electronic funds transfer (EFT), the premium due is the installment amount. For each succeeding return of payment due to Non-Sufficient Funds, while continuously insured with the Cincinnati Insurance Company, a service charge of \$25 will be added to the insured's installment.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

CLASSIFICATIONS

These classifications do not apply to risks rated in accordance with Recreational Vehicle rules unless otherwise specified. Refer to the Definitions section for the terms used for these classifications.

OWNED AUTOS

Autos owned by an individual or by two or more resident relatives or resident individuals are classified as follows:

1. PRIMARY CLASSIFICATION

- A. Classify the auto according to age, gender, marital status of the operators, use of the auto, and the eligibility of youthful operators for Driver Training and / or Good Student classes and,
- B. Determine the applicable factor from the primary rating factor tables for Single Car or Multi-Car risks.

Note: The Company factor displayed on the first page of the General Rules are **not** applied to the primary rating factors displayed for each Company's Classification Factor tables.

2. PRIMARY CLASSIFICATION FACTOR MODIFICATIONS

Refer to the Surcharge and Credits Rules.

3. CLASSIFICATION CHANGES

Compute premium adjustments on a pro rata basis when changes in Primary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions

- A. A policy shall **not** be changed midterm because of the attained age of an operator of the auto.
- B. A policy shall **not** be changed midterm to effect a change in the Driving Record Subclassification.
- C. A policy shall **not** be changed midterm solely due to a change in symbol assignment based on a review of loss experience.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

**PRIVATE PASSENGER AUTOMOBILES OWNED BY CORPORATIONS,
CO-PARTNERSHIPS, OR UNINCORPORATED ASSOCIATIONS**

Exceptions

1. For corporations, co-partnerships, or unincorporated associations **owning fewer than five motor vehicles**, an owned private passenger automobile principally furnished to a specified individual and not used for business purposes shall be classified and rated as if owned by that individual in accordance with Rule 1. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Automobile Manual.
2. Private passenger automobiles, owned by a family co-partnership or family corporation, principally garaged on a farm or ranch, shall be classified and rated in accordance with Rule 1., provided the vehicle is:
 - A. Not experience rated, and
 - B. Not used in any occupation other than farming or ranching, or
 - C. Used only in driving to or from work.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO DEFINITIONS

1. USE CLASSIFICATIONS

A. **Pleasure Use** means:

1. No business use.
2. Personal use including driving to or from work or school:
 - a. Less than 5 road miles one way; or
 - b. 5 or more, but less than 20, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5-week period.

B. **Drive to Work Less than 20 Miles** means:

1. No business use.
2. Personal use including driving to or from work or school:
 - a. 5 or more, but less than 20, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5-week period; or
 - b. 20 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5-week period.

C. **Drive to Work 20 or More Miles** means:

1. No business use.
2. Personal use including driving to or from work or school 20 or more road miles one way more than 2 days per week or more than 2 weeks in any 5-week period.

D. **Business Use** means the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession, or business, other than going to or from the principal place of occupation, profession, or business.

E. **Farm Use** means the auto is principally garaged on a farm or ranch, and

1. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
2. It is not customarily used in any occupation other than farming or ranching.

F. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

G. An auto owned and principally operated by a member of the clergy is not considered as used for business or driven to or from work.

H. **Federal Employees Using Autos in Government Business**

An auto used in the business of the U.S. Government by one of its employees may be classified and rated for Liability Coverage only as Pleasure Use, Work Less than 20 Miles, or Drive to Work 20 or More Miles (whichever applies) when the applicable form is used to limit coverage. Business Use would apply to all other coverages.

Attach Endorsement **CPA-0301** - Federal Employees Using Autos in Government Business

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO
DEFINITIONS

2. AGE, GENDER, AND MARITAL STATUS CLASSIFICATIONS

- A. "Youthful operator" means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:
1. **Youthful Unmarried Female Operator** - unmarried female under 25 years of age;
 2. **Youthful Married Male Operator** - married male under 25 years of age;
 3. **Youthful Unmarried Male Operator** - unmarried male under 25 years of age who is not an owner or principal operator;
 4. **Youthful Unmarried Male Operator** - unmarried male under 30 years of age who is an owner or principal operator; or
 5. **Youthful Married Female Operator** - married female under 25 years of age.
- B. "Age" means the age attained on the last birthday.
- C. "Married" means a married person living with his or her spouse and includes a person widowed.
- D. "Resident" means anyone residing in the same household.

Exceptions

1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
2. **Student Away at School** - If a Youthful Unmarried Female Operator or a Youthful Unmarried Male Operator is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is Married.

Note: For the purpose of Exception 2., if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor and corresponding classification code.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

3. DRIVER TRAINING

A Driver Training credit, which is incorporated in the class factor, applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course.

"Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of prescribed requirements.

If ineligible, a surcharge is added as indicated on the Classification factor pages.

4. GOOD STUDENT

The applicable Good Student Classification applies provided:

A. The owner or operator is:

1. At least 16 years of age, but not more than 24 years of age; and
2. A full-time high school student or enrolled as a full-time student in a college or university; or
3. A graduate of a college or university.

B. A certified statement from a school official is presented to the Company on each anniversary date of the policy or upon graduation from a college or university, indicating that the student has met one of the following requirements during the immediately preceding school semester:

1. Is in the upper 20% of his / her class scholastically;
2. Maintains a "B" average, or its equivalent.

Note: If the letter grading system cannot be averaged, then no grade can be below "B".

3. When in a school maintaining a numerical grade, must have at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent; or
4. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

C. A grade card for the most recent grading period specifically indicates the attainment of the scholastic requirements.

D. Reserved For Future Use

Note: A classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

5. CLASSIFICATION ASSIGNMENT

A. Youthful Operators

1. Single Car Risks

The Youthful operator with the highest Primary Rating Factor shall apply.

2. Multi-Car Risks

a. Assign any youthful principal operators to the autos they principally operate.

b. Assign other youthful operators to remaining autos as follows:

- (1) Determine the primary pleasure use rating factors of all youthful operators.
- (2) Assign the youthful operator with the highest primary rating factor to the auto he / she operates most frequently.
- (3) Assign remaining youthful operators to any autos in the order of the highest rated youthful operator to the auto with the highest "Total Base Premium".
- (4) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Primary Classification Rating Factor.
- (5) Rate any remaining autos at the appropriate No Youthful Operator classification.

Note: "Total Base Premium" is defined as the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, No-Fault (if applicable), Other than Collision, and Collision coverages that apply to the auto.

B. Principal Operators Age 30-74

If all operators in the household are age 30-74, the principal operator classification for this age group 30-74 applies to all autos.

C. Principal Operators Age 50-64

This classification is assigned on the basis of whether a youthful operator classification is applicable. The Classification factor pages reflect this accordingly.

D. Principal Operators Age 75 or Over

This classification is applied separately to the number of autos equal to the number of principal operators age 75 or over, unless a youthful operator classification is applicable.

1. The age of operator is disregarded for the purpose of rating autos in excess of the number of such operators over age 75.
2. The Principal Operators Age 75 or Over classification applies to the auto which the operator age 75 or over principally operates.

E. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if two or more private passenger autos (including pickups, vans, motorcycles or motor homes) are insured on the same policy for any of the following coverages: Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments, No-Fault (if applicable), Other than Collision, or Collision.

Note: A single car insured on a Cincinnati policy is eligible for the Multi-car Discount provided either the named insured, spouse or a family member who is a resident of the household is furnished a nonowned private passenger type company vehicle of which they are the principal operator.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

PRIMARY CLASSIFICATIONS SURCHARGE AND CREDITS RULES (Refer to State Rate Section for Charges and Credits)

1. DEFINITIONS - DRIVING RECORD POINTS

A. Accidents

Driving Record Points shall be assigned for each accident that occurred during the three-year experience period involving the applicant or any current resident operator, while operating an auto.

1. **One Point** is assigned for **each** at-fault auto accident that results in:
 - a. Bodily injury or death; or
 - b. Damage to property, including his or her own, with payment in excess of \$1,000.
2. **One Point** is assigned if, during the experience period, there are two at-fault accidents each resulting in damage to property but payments in one or both accidents do not exceed \$1,000.
3. If there are more than 2 at-fault accidents in the experience period, **one point** is assigned for each accident regardless of the amount paid.

At-fault accidents subject to "Accident Point" charges are also subject to any points for Major Convictions.

Exception - If the Company is furnished evidence the driver involved in a chargeable accident:

1. Is no longer a resident of the named insured's household; and
2. Will not be a driver of any automobile for the period on the policy during which the accident will be chargeable,

the accident will not be considered in determining the current accident surcharge. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.

No point shall be assigned for an accident under paragraph **A.1.**, **A.2.**, or **A.3.**, above if the insured demonstrates the accident occurred under any of the following circumstances:

1. Automobile was lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked but shall be considered as the operation of the last operator);
2. Applicant, owner, or other resident operator involved in an accident is:
 - a. Determined to be 50% or less negligent; or
 - b. Reimbursed for 50% or more of his or her damages by, or on behalf of, persons involved in the accident;
3. Automobile of an applicant or other resident operator in the same household is struck in rear by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident;

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

1. DEFINITIONS - DRIVING RECORD POINTS (Cont'd)

4. Operator of the other automobile involved in such accident was convicted of a moving traffic violation, and the applicant or other resident operator in the same household was not convicted of a moving traffic violation;
5. Automobile operated by applicant or other resident operator in the same household is damaged as a result of contact with a "hit and run" driver, if applicant or other operator so reports the accident to proper authority within 24 hours;
6. Accident involving damage by contact with animals or fowl;
7. Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects; or
8. Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any police or fire department, first aid squad, or any law enforcement agency.

Note: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

If a point has been assigned for an accident and it is later determined the accident falls under one of the exceptions in this rule, the Company shall refund to the insured the increased portion of the premium generated by the accident surcharge.

B. Major Convictions

Driving Record Points shall be assigned for the following entries on a valid Motor Vehicle Report:

1. **Three Points** shall be assigned for each conviction of:
 - a. Homicide or assault arising out of the operation of a motor vehicle;
 - b. Operating a motor vehicle while under the influence of alcohol and / or any drug of abuse;
 - c. Failure to stop and disclose identity at the scene of an accident;
 - d. Willfully fleeing or eluding a police officer;
 - e. Drag racing;
 - f. Operating a motor vehicle without the consent of the owner;
 - g. Operating a motor vehicle while operator's license is under suspension or revocation; or
 - h. Using a motor vehicle in the commission of a felony, or committing any crime punishable as a felony under State Motor Vehicle Laws.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

1. DEFINITIONS - DRIVING RECORD POINTS (Cont'd)

2. **Two Points** shall be assigned for each conviction of:
 - a. Recklessness, reckless operation, or similar moving conviction;
 - b. Open container conviction; or
 - c. Accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy.
3. **One Point** shall be assigned for conviction of any other moving conviction resulting in:
 - a. Suspension or revocation of an operators license; or
 - b. The filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

C. Violation Surcharges (Minor Violations)

Moving traffic violations not assigned points under Major Convictions (above) are considered Minor Violations and surcharges for each violation shall be assigned as follows:

1. Only factored premiums (not UM, Towing, etc.) shall be surcharged; and
2. Where the risk is otherwise subject to Minor Violation surcharges and three or more Minor Violations within the experience period exist, all at-fault accidents as well as the Minor Violation surcharges will apply even when the Minor Violation(s) / Accident(s) were part of the same occurrence.

2. DRIVING RECORD SUBCLASSIFICATIONS

The number of "driving record points" accumulated during the experience period shall determine the subclassification to be applied in accordance with the following table:

Number of Driving Record Points	Driving Record Subclassification
0	0
1	1
2	2
3	3
4 or more	4

3. MULTI-CAR RISKS

The Driving Record Subclassification, as determined above, shall apply to each automobile that is part of a multi-car risk as defined in the Classifications Rule. When the multi-car risk consists of more than two cars, any points developed under the plan shall be assigned to the two cars with the highest "Total Base Premium" for all coverages combined and the remaining automobiles shall be rated at subclass 0.

Note: "Total Base Premium" is defined as the sum of the base premium for Single Limit Liability, or Bodily Injury and Property Damage Liability, Medical Payments, No-Fault (if applicable), Other than Collision, and Collision coverages applying to the auto.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

4. ADMINISTRATION

- A. An automobile replacing an existing one shall be subject to the same Driving Record Points as the replaced vehicle unless there has been a change in drivers or the Total Base Premium would change the subclass due to Rule 3. on the preceding page.
- B. When an automobile is deleted from the policy and has a higher number of Driving Record Points than a remaining vehicle, the Driving Record Points applicable to the deleted car shall be reassigned in accordance with Rule 1.
- C. Any adjustment to assigned Driving Record Points shall be made only at inception and upon each subsequent term. This rule shall not apply to the addition or deletion of drivers. Their driving record points shall be assigned or eliminated effective the date they are added to or deleted from the policy in accordance with Rule 1.
- D. If more than one violation is received at the same time from the same occurrence, only the one which results in the higher number of Driving Record Points shall be assigned.
- E. If points have been assigned as the result of an accident or conviction, and it is subsequently learned that the point should not have been assigned, the Company shall refund the additional premium generated by the assignment.

5. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Surcharges

- 1. Surcharges apply to Liability coverages only.
- 2. The appropriate charges shown below shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after three years a 5% surcharge applies) as follows:
 - a. 50% for failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle;
 - b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom; and
 - c. 5% for any other reason requiring filing.

B. Owners

- 1. If an owner is required to file evidence of financial responsibility for owned autos and for the operation of autos which he does not own, the additional premium shall be computed by applying the proper surcharge to the sum of the premium for the highest rated auto owned by the insured and the total nonownership liability premium, modified in accordance with any applicable rating plan.
- 2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated auto owned by the insured modified in accordance with any applicable rating plan.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

5. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS (Cont'd)

C. Nonowners

1. If a policy is written to insure a named individual, the additional premium shall be computed by applying the proper surcharge to the premium for the policy.
2. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the rule for Extended Nonowned Liability Coverage, the additional premium shall be computed by applying the proper surcharge to:
 - a. The rates for the highest rated auto insured under the policy for the rating territory in which the named individual is located; or
 - b. If there is no auto at such location, 170% of the Private Passenger Base Rates for the territory in which the named individual is located.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO STATE RATE

PRIMARY CLASSIFICATIONS, SURCHARGES, AND CREDITS

1. SURCHARGES

A. Gray Area Auto Rating

In the **Personal** Auto Program, "Gray Area Rating" is alternative wording for "Consent to Rate".

The agent **must** refer all Gray Area auto risks to The Cincinnati Insurance Company for underwriting approval and rating; this ensures a consistent approach in the application of the plan based on the individual characteristics of a risk. Gray Area risks possess particular characteristics that classify them as unacceptable for preferred or standard rate levels. However, the risks may not be adverse enough to warrant placement in substandard markets at higher rates, relative low liability limits, or restricted coverages. Submit risks infrequently for this program. Consideration of the overall merits of a risk would allow eligibility of obtaining higher limits, broader coverages and a fair rate for the insured due to a temporary "problem".

Gray Area rating may also be used when the types of risk and / or prior loss experience are of the sort that the filed rating plan does not adequately contemplate the increased exposure. If unable to charge an adequate premium, the alternatives would be declination of the risk or either cancellation or nonrenewal of the policy.

The following are typical scenarios where Gray Area rating may be utilized:

1. Military Personnel - Depending on where the insured is stationed in the U.S., the rate charged for the garaged location indicated on the Declarations may be inaccurate due to the new exposure;
2. College Students - Insureds may have use of vehicles on the policy while away at school more than 100 miles from their usual residence or garaging location. The rate may be insufficient for driving activities not under parental supervision;
3. Multiple Adverse Characteristics - Poor driving record, loss experience, age of operator, vehicle type, etc. may render standard rating inadequate.

Note: Before an auto policy is issued or renewed with Gray Area rating, the original copy of the Acknowledgment of Automobile Rates or similar form, **signed by the insured**, must be attached. This form, if required, will be individually filed with the Department of Insurance.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

1. SURCHARGES (Cont'd)

B. Minor Violation Surcharges

New and renewal Private Passenger risks with one or more Minor Violations are surcharged as follows:

Number of Minor Violations	Single Car Risks % of Increase	Multi-Car Risks % of Increase
1	+10%	+5%
2	+25%	+13%
3	+100%	+38%
4	+200%	+75%
5	+300%	+100%
6	+400%	+130%

Homeowner / Auto and Condominium / Auto risks are surcharged only when an individual operator has three or more Minor Violations. The surcharge should be applied using only Minor Violations for the individual(s) with three or more.

C. Accident Point Surcharges

(Driving Record Points for Accidents and / or Major Convictions)

The "0" class rating factors are increased by the following percentages for Driving Record Points accumulated during the experience period:

Number of Driving Record Points	Single Car Risks % of Increase	Multi-Car Risks % of Increase
1	+10%	+5%
2	+60%	+30%
3	+150%	+75%
4	+400%	+200%

Notes (applicable to Minor Violations and Driving Record Points):

1. Multi-Car surcharges apply to the two cars with the highest base premium. Remaining cars are rated at "0" class.
2. Risks with:
 - a. Three or more Driving Record Points, or
 - b. Three or more Minor Violations, or
 - c. Any combination of three or more Driving Record Points and Minor Violations, should be submitted prior to issuing new or renewal policies.
3. Surcharges are applied to factored premiums (Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Basic No-Fault (if applicable), Other than Collision, Collision, etc.) only.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

1. SURCHARGES (Cont'd)

D. Special Vehicle Underwriting Instructions

1. New Business Underwriting:
 - a. Any vehicle classified as high performance should be submitted for approval and rating by the underwriter prior to binding coverage if there is any operator under the age of 30.
 - b. Vehicles should be submitted with symbols over:
 - (1) 15 (for 1989 and prior model years);
 - (2) 18 (for 1990 and subsequent model years); or
 - (3) Nonsymbolled vehicles with a current value over \$50,000.
2. Physical damage may be written on cars up to 10 years old if properly maintained and in good condition.
3. Photograph(s) and / or qualified appraisal may be required.
4. Corvettes and similar high value sports cars should be carefully underwritten prior to your submission. Confirmation that these autos are locked in a garage overnight is required. These vehicles should be submitted for approval for short-term Family Auto or Homeowner-Auto accounts where all vehicles in the household are insured with The Cincinnati Insurance Company.
5. When adding to an existing policy, liability coverage may be bound, but coverage for physical damage must be submitted.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

2. CREDITS

A. Preferred Risk Credit

1. Policyholders with good driving records are eligible for discounts for Bodily Injury and Property Damage Liability, or Single Limit Liability, Medical Payments, PIP (if applicable), Other Than Collision, and Collision premiums. Additional discounts are afforded for higher levels of Insurance Scores.
2. **Eligibility Requirements**
 - a. In order to qualify for the Preferred Risk Credit, the following criteria must be met within the past three years:
 - (1) Neither the named insured, a licensed driver who is a resident of the household, or any operator of the vehicle(s) has had an at-fault accident, where the amount of the claim payment exceeds \$1,000;
 - (2) The risk has had no more than one loss resulting in claim payment excluding:
 - (a) Towing and Labor;
 - (b) Glass chip repairs to windshields;
 - (c) Uninsured / Underinsured Motorists losses where the insured driver was not at-fault;
 - (d) Any not-at-fault Other Than Collision or Collision claims if the insured chooses to increase the deductible beyond the amount of the loss (that is, the sum of the amount paid by the Company and the previous deductible); and
 - (e) Losses determined by Property Claims Services to be a Catastrophe loss.
 - (3) There is no more than one moving violation for any member of the household (or operator) and no more than a total of three moving violations for all members of the household (or operators).
 - b. Major violations such as DUI, Recklessness, Hit-Skip, or Vehicular Homicide in the last five years are disqualified from receiving the Preferred Risk Credit;
 - c. No operator in the household has had their license suspended or revoked in the last five years; and
 - d. The risk has a medium or high insurance scoring message.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. CREDITS (Cont'd)

3. Table of Credit Levels

Qualifications	Silver	Silver Elite	Gold	Gold Elite	Platinum	Platinum Elite
Number of Losses (past 3 years)	One	One	None	None	None	None
Number of At-Fault Accidents (past 3 years)	One	One	None	None	None	None
Number of Not-At-Fault Losses (past 3 years)	One	One	None	None	None	None
Number of Minor Violations (past 3 years)	One per driver and no more than three per household	One per driver and no more than three per household	One per driver and no more than three per household	One per driver and no more than three per household	One per driver and no more than three per household	One per driver and no more than three per household
Number of Major Violations / License Suspensions / Revocations	None within the past five years					
Experience with CIC	N/A	N/A	N/A	N/A	Gold or Gold Elite for three years	Gold or Gold Elite for three years
Available New / Renewal Business	New and Renewal	New and Renewal	New and Renewal	New and Renewal	Renewal only	Renewal only
Insurance Score	Medium	High	Medium	High	Medium	High

a. At-Fault Accidents

To qualify for a credit in both **Silver** and **Silver Elite** levels, the total claims payment must be less than \$1,000.

b. Not At-Fault Losses

- (1) A not-at-fault Other Than Collision or Collision claim is excluded if the insured chooses to increase the deductible in excess of the amount of the loss (that is, the sum of the amount paid by the Company and the previous deductible).
- (2) Claims for Towing and Labor, glass chip repair of windshields, Uninsured / Underinsured Motorists and losses determined by Property Claims Services to be a Catastrophe loss are excluded.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

2. CREDITS (Cont'd)

c. Major Violations

Risks are not eligible for any Preferred Risk Credit if any named insured, household member or any other operator has a major conviction in the last five years including:

- (1) DUI;
- (2) Recklessness;
- (3) Leaving the scene of an accident,
- (4) Hit-skip,
- (5) Vehicular homicide;
- (6) Driving under suspension;
- (7) Drag racing; or
- (8) Fleeing or eluding an officer.

d. Loss of Eligibility

(1) Silver and Silver Elite Credits

Credits no longer apply if risks do not meet any of the qualification categories listed in the table above.

(2) Gold, Gold Elite, Platinum and Platinum Elite Credits

Credits no longer apply if risks in a three-year period incur:

- (a) A second at-fault accident by a named insured, a licensed driver who is a resident of the household or any operator of the vehicle;
- (b) More than two total claims paid excluding the types of losses shown above in Items **3.b.(1)** and **(2)**; or
- (c) Three or more minor violations for any one driver and four or more for all drivers collectively;
- (d) An Insurance Score rating of:
 - 1) Low for Gold and Platinum Credits; or
 - 2) Medium or Low for Gold Elite and Platinum Elite Credits.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. CREDITS (Cont'd)

e. Rating Procedure

(1) Silver and Silver Elite Credits

Risks becoming ineligible for the credit are subject to standard underwriting rules and rates.

(2) Gold, Gold Elite, Platinum and Platinum Elite Credits

(a) Risks are subject to standard underwriting rules and rates when they become ineligible for the Preferred Risk Credit due to the following:

- 1) Two claims due to at-fault accidents;
- 2) Violations;
- 3) Major convictions;

(b) Risks are ineligible for the Preferred Risk Credit due to the following:

- 1) A third claim with no more than one at-fault accident;
- 2) An Insurance Score rating of:
 - a) Low for Gold and Platinum Credits; or
 - b) Low for Gold Elite and Platinum Elite Credits.

(c) Gold Elite and Platinum Elite Credit risks with an Insurance Score rating of Medium from a prior rating of High no longer qualify and are reassigned to Gold and Platinum Credits respectively.

4. Age / Gender of Operators

The age and gender of the applicable operators establishes the amount of credit allowed once the Credit Level is determined. The operator classifications are assigned into 14 groups as follows:

Age Group	Operator Classification
1	Non-Youthful
2	Male Occasional Age 21 and Under
3	Male Occasional Age 22-24
4	Male Principal Age 21 and Under
5	Male Principal Age 22-24
6	Male Married Age 21 and Under
7	Male Married Age 22-24
8	Male Age 25-29
9	Female Occasional Age 21 and Under
10	Female Occasional Age 22-24
11	Female Principal Age 21 and Under
12	Female Principal Age 22-24
13	Female Married Age 21 and Under
14	Female Married Age 22-24

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. CREDITS (Cont'd)

5. Credit Factors

The following table displays the applicable credit factors by Credit Level and Age Group of operator:

Credit Level	Age Group													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
No Credit	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Silver	.15	.07	.10	.05	.10	.10	.15	.15	.10	.15	.10	.13	.15	.15
Silver Elite	.20	.12	.15	.10	.15	.15	.20	.20	.15	.20	.15	.18	.20	.20
Gold	.25	.15	.20	.15	.20	.20	.25	.25	.20	.25	.20	.25	.25	.25
Gold Elite	.35	.20	.25	.20	.25	.25	.30	.35	.25	.30	.25	.30	.30	.30
Platinum	.30	.20	.25	.20	.25	.25	.30	.30	.25	.30	.25	.30	.30	.30
Platinum Elite	.40	.25	.30	.25	.30	.30	.35	.40	.30	.35	.30	.35	.35	.35

6. Application

The above credit factors are applied on a per auto basis.

7. Primary Classification Coding

The following table displays the character used to designate the various Credit Levels in the last digit of the Primary Classification Code:

Low Score	No Credit	Silver	Silver Elite	Gold	Gold Elite	Platinum	Platinum Elite
L	0	S	T	G	H	P	Q

B. Homeowner-Auto Discount

Personal automobile coverages may be added to a Homeowners or Condominium policy by utilizing the Personal Auto Policy Form **FA-4000 T** and the accompanying Declarations Form **HOA-4000 D**. When combined as a package account, a discount of not less than 10% applies to the Family Auto rates. The discount is incorporated in the Homeowner-Auto Classification Factors shown in the respective section of the manual.

Note: Personal Auto policies attached to Tenants or Mobilehome (if applicable) policies are not eligible for this discount.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

2. CREDITS (Cont'd)

C. Reserved For Future Use

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. CREDITS (Cont'd)

D. Antitheft Devices Discount

These discounts apply to Other than Collision Coverage only. To qualify, the vehicle must be equipped with:

1. A hood lock which can be released only from inside the vehicle, and
2. A device meeting the criteria of either paragraph **a.** or **b.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of antitheft devices meeting the following criteria prior to granting a discount.

a. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

A 5% discount on Other than Collision Coverage shall be afforded on vehicles equipped with:

- (1) Alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes; or
- (2) Active disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative.

Note: A disabling device is categorized as active if a separate manual step IS required to engage the device.

b. Passive Disabling Devices (Cov. Code 3)

A 15% discount on Other than Collision Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

E. Passive Restraint Discount

The following discounts apply to Medical Payments and / or No-Fault (if applicable) Coverage **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either part **1.** or **2.** below:

1. 20% discount shall be afforded when the restraint is installed in the driver-side-only position; or
2. 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

F. Defensive Driving Course Discount

Private Passenger automobile base premiums for the Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, and Collision coverage shall be reduced 5% when applicable to automobiles where the principal operator is at least 55 years of age and:

1. The principal operator of the automobile has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services.)
2. A certificate is presented to the company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. Following this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

Exception

This discount does not apply to vehicles classified and rated under the Recreational Vehicle Types Rule unless otherwise specified.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO LIMIT ADJUSTMENTS

1. INCREASED LIMITS FACTORS

A. Single Limit Liability:

Limit	Factor
\$ 75,000	1.00
100,000	1.06
200,000	1.15
250,000	1.18
300,000	1.20
350,000	1.22
500,000	1.27
750,000	1.34
1,000,000	1.40

B. Bodily Injury Liability:

Limits	Factor
\$ 25/ 50	1.00
50/ 100	1.13
100/ 100	1.15
100/ 200	1.18
100/ 300	1.26
300/ 300	1.32
250/ 500	1.42
500/ 500	1.60
500/ 1,000	1.88
1,000/ 1,000	2.03
1,000/ 2,000	2.13
1,500/ 3,000	2.33
2,500/ 5,000	2.61
5,000/ 10,000	2.92
10,000/ 10,000	3.24

C. Property Damage Liability:

Limit	Factor
\$ 25,000	1.00
50,000	1.02
100,000	1.07
150,000	1.12
200,000	1.14
250,000	1.16
300,000	1.20
500,000	1.21
750,000	1.25
1,000,000	1.29
2,000,000	1.39
3,000,000	1.43
4,000,000	1.47
5,000,000	1.49
10,000,000	1.53

D. Medical Payments:

Limit	Factor
\$ 5,000	1.00
10,000	1.29
25,000	1.75
50,000	2.06
75,000	2.18
100,000	2.31

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. MODIFIED (LIMITED) OR EXCESS MEDICAL PAYMENTS

Modified (Limited) or Excess Medical Payments, Coverage **B2.**, is available and rated by reducing the rate for Regular (Full) Medical Payments on the territory rate page by 50%.

3. DEDUCTIBLES - PHYSICAL DAMAGE

Other than Collision \$100 Deductible = 1.000		Collision \$250 Deductible = 1.000	
Deductible	Factor	Deductible	Factor
ACV	1.43	\$ 50	1.79
\$ 50	1.14	100	1.43
250	.82	150	1.29
500	.75	200	1.08
1,000	.67	500	.79
2,000	.61	1,000	.64
2,500	.58	2,000	.54
3,000	.54	2,500	.51
5,000	.48	3,000	.48
		5,000	.41

4. PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT SHOWN ON RATE PAGES

Vehicles which are priced new in excess of \$50,000 should be referred to The Cincinnati Insurance Company for approval prior to submission. Increased deductibles should be considered for any high-valued autos.

A. 1990 and Subsequent Model Year Vehicles

Multiply the following factors times the Symbol 2 base rate for \$100 Other than Collision and \$250 Deductible Collision for symbols not displayed on the rate pages.

Symbol	Other than Collision	Collision	Original Cost New
1	.780	.880	\$ 0 to \$ 6,500
19	4.770	2.390	30,001 to 33,000
20	5.180	2.500	33,001 to 36,000
21	5.650	2.610	36,001 to 40,000
22	6.250	2.750	40,001 to 45,000
23	6.880	2.910	45,001 to 50,000
24	7.820	3.140	50,001 to 60,000
25	9.150	3.500	60,001 to 70,000
26	10.550	3.850	70,001 to 80,000
27	*	**	80,001 and above

*add 1.50 to symbol 26 relativity for each \$10,000 above \$80,000.

**add 0.50 to symbol 26 relativity for each \$10,000 above \$80,000.

B. 1989 and Prior Model Year Vehicles

Multiply the following factors times the Symbol 7 base rate for \$100 Other than Collision and \$250 Deductible Collision for symbols not displayed on the rate pages.

Symbol	Other than Collision	Collision	Original Cost New
1	.410	.600	\$ 0 to \$ 1,600
19	6.790	2.870	46,001 to 55,000
20	7.880	3.080	55,001 to 65,000
21	10.590	3.370	65,001 and above

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

5. AUTOS WITH UNIQUE FEATURES

A. Stated Amount Coverage

Vehicles over 10 years old with unique features such as body - chassis type, value, rarity, etc., must be written subject to stated amount.

Vehicles less than 10 years old with unique features may also be subject to this rule.

Photos and / or appraisals **may** be required when a vehicle is written under this rule.

Vehicles with a value over \$50,000 should be referred to the Company prior to binding coverage.

To rate Other than Collision and Collision, first determine the stated amount of coverage applicable to the vehicle; then use the chart below to assign a symbol based on this amount.

Finally, classify (six-digit class code and factor) and rate as a private passenger auto using the above symbol's base rate for the CURRENT model year. For rates not displayed on our rate pages, please refer to the symbol / factor tables in the Physical Damage Base Rates for Symbols Not Shown on Rates Pages rule.

Although equivalent symbols are used for rating purposes, the stated amount value of the vehicle should be clearly indicated on the policy Declarations page, Renewal Certificate, or Change Endorsement.

	Symbol		Symbol
\$ 0 - \$ 6,500	1	\$22,001 - \$24,000	15
6,501 - 8,000	2	24,001 - 26,000	16
8,001 - 9,000	3	26,001 - 28,000	17
9,001 - 10,000	4	28,001 - 30,000	18
10,001 - 11,250	5	30,001 - 33,000	19
11,251 - 12,500	6	33,001 - 36,000	20
12,501 - 13,750	7	36,001 - 40,000	21
13,751 - 15,000	8	40,001 - 45,000	22
15,001 - 16,250	10	45,001 - 50,000	23
16,251 - 17,500	11	50,001 - 60,000	24
17,501 - 18,750	12	60,001 - 70,000	25
18,751 - 20,000	13	70,001 - 80,000	26
20,001 - 22,000	14	80,001 and above	27

- B.** Normal production vehicles over 10 years old with **no** unique features and a value of \$5,000 or less may be written subject to our normal rating sequence using the ISO symbol and the rates for the oldest published model year. Please submit any such vehicle for approval.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

6. GAP COVERAGE - AUTO

For an additional premium, Gap Coverage may be endorsed to the Personal Auto Policy to provide coverage in the event of a total loss for an amount due under the terms of a loan / lease contract to which your covered auto is subject but not to include:

- A. Overdue loan / lease payments;
- B. Financial penalties imposed under the lease due to high mileage, excessive use, or abnormal wear and tear;
- C. Security deposits not refunded by the lessor; or
- D. Carry-over balances from previous loans or leases.

All Model Year Vehicles

Symbols	Annual Premium Per Car
1-13	\$15
14-21	25
22-26	45
27	85

Note: Classification Factors, Credits, and / or Surcharges are not applicable.

Attach Endorsement **CPA-1246** - Gap Coverage - Auto

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO
MISCELLANEOUS RATES AND COVERAGES

1. UNINSURED MOTORISTS COVERAGE

This rule applies except as follows:

A. Owners (Class Code - Refer to Statistical Plan)

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement.

Exceptions

1. The named insured has the right to reject such coverage in writing.
2. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

B. Nonowners (Class Code 9900)

If a named nonowned policy is extended to afford Uninsured Motorist coverage, the rate for such extension of coverage shall be the applicable uninsured motorist rate for each auto shown above.

C. Uninsured Motorists Coverage For Property Damage (Optional)

The Company offers Uninsured Motorists Coverage for Property Damage on policies where U.M. Coverage for Bodily Injury is purchased.

U.M. Coverage for Property Damage is normally subject to a \$200 deductible. This deductible will be waived, however, where Collision Coverage has been purchased for the vehicle and the damage exceeds \$200.

D. Increased Limits

If a named insured purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

1. For new policies written on or after March 29, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
2. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
3. For existing policies written prior to March 29, 1999, the insurer shall provide at the next two renewals on or after March 29, 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.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO
MISCELLANEOUS RATES AND COVERAGES

1. UNINSURED MOTORISTS COVERAGE (Cont'd)

E. Exceptions

1. The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
2. 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.
3. 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.

The rates are not subject to classification rating or modification by any rating plan.

F. Split Limits

U.M. Coverage for Property Damage may be purchased at limits up to \$100,000. The following premiums per vehicle apply in all rate territories and coverage for each auto on the policy must be the same. Selecting different limits or coverages is not permissible:

Limit	Each Auto (Including Loss of Use)
\$ 10,000	\$ 10
20,000	11
25,000	12
50,000	20
100,000	34

G. Single Limits

Coverage for Uninsured Motorists Coverage for both Bodily Injury and Property Damage may be purchased. The following factors shall apply:

UM (BI + PD + Loss of Use)
All Rate Territories
(1.00 = 25/50 Split Limit Premium)

Single Limits	UM Each Auto	Single Limits	UM & UIM Each Auto
\$ 75,000	2.370	75,000	2.530
100,000	2.870	100,000	3.120
200,000	3.060	200,000	3.340
250,000	3.580	250,000	3.860
300,000	3.850	300,000	4.000
350,000	4.010	350,000	4.220
500,000	4.530	500,000	4.830
750,000	5.400	750,000	5.520
1,000,000	6.010	1,000,000	6.120

The rates are not subject to classification rating or modification by any rating plan.

Attach applicable endorsement.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. UNDERINSURED MOTORISTS COVERAGE

Eligibility

- 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.

3. Exceptions

- a. If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- b. This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- c. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

- 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.

The following factors shall apply:

Split Limits	Uninsured Motorists Coverage	Uninsured and Underinsured Motorists Coverage
\$ 25/ 50	1.000	1.000
50/ 100	1.460	1.580
100/ 100	1.600	1.810
100/ 300	1.790	2.130
250/ 500	2.500	3.280
500/ 500	3.000	4.000
500/1,000	3.500	4.690
1,000/1,000	4.000	5.680
Single Limits		
\$ 75,000	2.040	2.200
100,000	2.540	2.790
200,000	2.740	2.990
250,000	3.250	3.490
300,000	3.570	3.630
350,000	3.770	3.830
500,000	4.560	4.440
750,000	5.470	5.100
1,000,000	6.070	5.710

The rates are not subject to classification rating or modification by any rating plan.

Form AP 401 AR must be signed.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

3. SNOWPLOWING EXPOSURES

- A. Unless special provisions are made, Liability Coverage is not intended to be provided for any vehicle which is equipped and used for the removal of snow while that vehicle is engaged in snow removal operations.

Attach Endorsement **CPA-1045** - Snowplowing Exclusion Endorsement

- B. Special Provisions When Coverage is Permitted for Snowplow Liability

When a vehicle is equipped and used for the removal of snow:

1. Where such use occurs on **other than** the insured's own premises and / or when the insured receives remuneration for such services:

For Liability Coverages, apply the rating factor for "Business Use" classification. For all other coverages, apply the rating factor for the otherwise applicable use classification.

2. Where such use occurs on the insured's premises and is limited to the insured's own purposes:

For all coverages, apply the rating factor for the otherwise applicable use classification.

Note: In either situation, Property Damage Liability Coverage is subject to a deductible amount of \$250.

No additional charge applies for Physical Damage Coverage(s) if the value of the snowblade and / or other such equipment is included in the cost of the vehicle. The Declarations, Renewal Certificate, or Change Endorsement should indicate if a vehicle is so equipped.

Attach Endorsement **CPA-1041** - Snowplow Liability Endorsement

4. RESERVED FOR FUTURE USE

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

5. TOWING AND LABOR COSTS COVERAGE

- A. This coverage may be written only for private passenger autos, unless otherwise specified.
- B. Coverage may be written only when Other than Collision Coverage is afforded.
- C. The available limits and rates are:

Limit Per Disablement	Annual Rate Per Auto
\$ 25	\$ 4
50	10
75	20
100	30

6. TRANSPORTATION EXPENSES

- A. Options for additional limits for Transportation Expenses are available.
- B. Vehicles covered for liability only are ineligible for this coverage.
- C. A limit of \$20 per day with a maximum of \$600 is included with the Personal Automobile Policy.

Option	Limit Per Day / Maximum	Annual Rate Per Auto
1	\$25/ \$ 750	\$ 6
2	40/ 1200	25
3	50/ 1500	35
4	75/ 2250	50

7. THEFT COVERAGE - ELECTRONIC EQUIPMENT / TAPES, RECORDS, DISCS

- A. Theft Coverage for Scanning Monitor Receivers or Personal Computers is available if permanently installed.
Annual Rate - \$10 per \$100 per auto
Attach Endorsement **CPA-0313** - Theft Coverage for Audio, Visual and Data Electronic Transmitting Equipment
- B. Coverage is available for tapes, records, discs or other media for use with sound and / or video reproduction equipment permanently installed in the auto.
Annual Rate - \$10 per auto
Maximum Coverage - \$200
Attach Endorsement **CPA-0304** - Coverage for Tapes, Records, Discs, or Other Media

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

8. NAMED NONOWNER POLICY

(For individuals who do not own an auto)

- A. Liability and Medical Payments Coverage** - Charge 50% of the premium that would apply if such individual owned an auto.
- B. Uninsured Motorists Insurance** - Refer to the premiums for Uninsured Motorists Coverage. Charge the "each auto" Uninsured Motorists rate applicable to Owners.
- C.** Applicable class code: 945600

Attach Endorsement **CPA-0322** - Named Nonowner Coverage

9. EXTENDED NONOWNED LIABILITY COVERAGE

In order to afford this coverage, other vehicles owned by the insured must be insured by any of The Cincinnati Insurance Company.

A. Liability Coverage

Liability coverage may be extended to an individual described below:

1. The named insured, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is **not** employed by a garage:
 - a. When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is Primary Liability insurance in effect on the auto, or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below.

The premiums shown are for the minimum financial responsibility requirement limits in the state, only. For increased limits, the total premium is developed by multiplying the applicable factor shown on the increased limits page times the premium shown in the table.

Person Named	Bodily Injury	Property Damage	Single Limit
Named Insured or Spouse	\$4	\$1	\$ 5
Relative	7	2	11

2. The named insured, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
 - a. When garage has no liability insurance, charge 170% of the Base Rate for Liability.
 - b. When garage has liability insurance, refer to Company. If implemented, an Individual Risk Filing will be made with Arkansas Department of Insurance.

3. In all other situations, charge the premiums per person shown in the table below:

The premiums shown are for the minimum financial responsibility requirement limits in the state, only. For increased limits, the total premium is developed by multiplying the applicable factor shown on the increased limits page times the premium shown in the table.

Person Named	Bodily Injury	Property Damage	Single Limit
Named Insured or Spouse	\$3	\$1	\$5
Relative	5	2	8

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

9. EXTENDED NONOWNED LIABILITY COVERAGE (Cont'd)

B. Medical Payments Coverage - Rates shown below are for Regular (Full) Coverage and are per person. This coverage is only available if Single Limit Liability or Bodily Injury and Property Damage coverage are extended.

Note: Modified (Limited) or Excess Medical Payments coverage is available and rated by reducing the rate for Regular (Full) Medical Payments shown below by 50%.

Medical Payment Limit of Attached Policy	Auto Furnished for Regular Use	Auto Not Furnished for Regular Use
\$ 5,000	9	5
10,000	13	8
25,000	22	13
50,000	29	17

C. Applicable class code: 902000

Attach Endorsement **CPA-0306** - Extended Nonowned Coverage for Named Individual(s)

10. CUSTOMIZING EQUIPMENT COVERAGE

Customized Vans and Pickups:

When Other than Collision and / or Collision coverages are afforded, the base rate is determined as follows:

A. Determine the ISO symbol of the vehicle based on the VIN (this will be the symbol of the uncustomized vehicle and will reflect any re-symboling from the vehicle series rating program). If the symbol is not provided by the VIS screen, the symbol can be obtained from the ISO manual.

Note: Any vehicle where the ISO symbol cannot be determined, please refer to Company.

B. If customizing is present and is to be covered, increase the symbol determined above by four. **Note:** Since Symbol 9 is not utilized as a rating symbol, the symbols obtained for initial symbols 5, 6, 7 and 8, are determined as 10, 11, 12, and 13 respectively when customizing coverage is afforded.

C. Determine the premium according to the rules for determining physical damage base rates.

D. Requires Individual Risk Filing with Commissioner of Arkansas. Refer to Company for vehicles valued over \$28,000.

Attach Endorsement **CPA-0318** - Customizing Equipment Coverage

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

11. REPLACEMENT COST COVERAGE FOR A TOTAL LOSS - AUTO (CIC ONLY)

- A.** A policy providing Collision and Other Than Collision coverages on a new auto may be endorsed to provide replacement cost coverage for a total loss, subject to the following rules and rates. This coverage is:
1. Available only for owned (not leased) autos purchased new. It must be requested within 30 days of delivery of the new auto to the insured. The new auto must be in the current model or one model year prior. The auto may not have been titled under any motor vehicle laws of any state before the insured purchased it and it must be titled to the insured. The auto may not have more than 1,000 miles on its odometer before purchase.
 2. To be maintained continuously. If this coverage is discontinued for any given auto, it may not be reinstated for that auto. This part **A.2.**, does not apply if the entire policy is cancelled and reinstated.
 3. Available for a maximum term of three years. This coverage may only be renewed on any given auto two times.
 4. Not available for motor homes, trailers, and any other miscellaneous type vehicles.
 5. Not available for autos with a replacement cost at the time of purchase of over \$100,000.
- B.** The coverage provided by this endorsement does not apply to loss caused by:
1. Fire;
 2. Theft, larceny, or damage to the auto while it is stolen;
 3. Vandalism or malicious mischief.
- C.** Charge 15% of the Other Than Collision premium and 15% of the Collision premium for this coverage.
- D.** Do not add this coverage to any autos with Gap Coverage.
- E.** Indicate a premium on the Declarations for the autos to which this coverage applies.
- F.** This coverage does not apply to any customization performed after the auto is purchased from a dealership.
- G.** Attach Form **CPA1417** - Replacement Cost Coverage for a Total Loss - Auto

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

12. RESERVED FOR FUTURE USE

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

13. PERSONAL AUTO PLUS COVERAGE (CIC ONLY)

A. Coverage Description

Supplementary coverages may be provided for an additional premium with attachment of the Personal Auto Plus Endorsement. A summary of the coverages provided follows in Paragraph C.

B. Underwriting Considerations

1. Physical damage coverages (both Other Than Collision and Collision) must be provided for the Personal Auto Plus coverage to apply to insured vehicles on the policy.
2. The following type vehicles are not eligible for this coverage:
 - a. Motorcycles;
 - b. All-terrain vehicles;
 - c. Golf carts;
 - d. Snowmobiles; or
 - e. Any other similar type vehicles.

C. Coverages, Limits and Features

The Personal Auto Plus Endorsement provides the following coverages:

1. The **Death Benefit** provision in the Supplementary Payments section of Part A - Liability Coverage is increased from \$500 to \$5,000.
2. The cost of **replacement of an airbag** accidentally deployed without the covered auto being involved in an accident is covered under Part D - Coverage for Damage to Your Auto. No deductible applies to this feature.
3. The **Medical Payments Coverage** limit of liability applicable on the policy is doubled when a covered person is injured while wearing a manufacturer installed seatbelt or using a children's safety restraint seat.
4. The limit of liability for **Transportation Expenses** of Part D in the policy is increased from \$20 per day / maximum \$600 to \$50 per day / maximum \$1,500.
5. If **Towing and Labor Costs Coverage** is purchased, the limit of liability is increased to \$150 (or the limit of liability shown in the Declarations, whichever greater).
6. In the event of a total loss of a covered auto due to physical damage, the applicable **deductibles are waived** to determine the amount of recovery which is the lesser of the actual cash value or any stated amount shown in the Declarations.
7. **Trip Interruption Coverage** is provided when an insured vehicle cannot be used for at least 24 hours because of physical damage or mechanical or electrical breakdown occurring more than 100 miles from the insured's residence. Additional expenses such as meals, lodging and phone expenses are covered up to a maximum of \$600 with no applicable deductible.
8. **Lock Replacement Coverage** is provided in the event the keys to the insured vehicle are lost or stolen up to a maximum of \$1,500. Notification of the loss must be given within 72 hours of discovery. No deductible applies to this coverage.

D. Premium

A premium of \$60 (per policy) applies for this coverage.

E. Endorsement

Attach Form **CPA1419** - Personal Auto Plus Endorsement

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

14. SPECIAL LARGE DEDUCTIBLE

If an insured's home and automobile(s) are both insured with The Cincinnati Insurance Company and \$500 (or higher) deductibles are selected for both, the following provision and additional premium discount apply:

In the event of a loss arising out of a single occurrence for which two or more \$500 (or higher) deductibles would otherwise have been individually applied, only one deductible will be applicable. The largest deductible selected and which would otherwise apply to the loss would be the maximum deductible applied to the combined loss.

All of an insured's personal policies insured with the Cincinnati Insurance Company which provide for a \$500 (or higher) deductible will also be subject to the provisions of this endorsement.

Note: No deductible will apply to an occurrence resulting in a covered loss of \$50,000 or greater. This provision does not apply to losses caused by earthquake, landslide or wind (if physical loss occurs as a result of a named storm).

A 5% credit applies to the physical damage coverages of the automobile policy (Other than Collision and Collision) when the endorsement is added to the policies.

Attach Endorsement **HOA900** - Special Large Deductible Endorsement

15. COMPANION CAR CREDIT

A. Eligibility

If a single youthful operator currently insured under a Homeowner-Auto account has a car titled in his / her name, a separate Personal Auto Policy must be issued. The risk will be eligible to be rated with the special Companion Car Credit Factors table if the following qualifications are met:

1. Ages 21-25 inclusive;
2. Minimum 4 years driving experience;
3. No at-fault accidents during the past 4 years;
4. Not more than 1 minor moving violation within the past 3 years;
5. No major violations during the past 5 years;
6. Driver continuously insured with CIC during the past 4 years; and
7. Insured vehicle must be a 4-wheel vehicle.

B. Loss of Eligibility

Drivers with policies written under the Companion Car Credit Program will continue to qualify if they subsequently incur one at-fault accident, regardless of cost. However, they will become ineligible if they incur:

1. A second at-fault accident, or
2. Conviction for a major violation, regardless of accident record.

C. Multi-Car Classification

1. Assign the Companion Car factor to the auto operated most frequently; and
2. Rate the remaining autos with the applicable multi-car factors.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

15. COMPANION CAR CREDIT (Cont'd)

Companion Car Credit Classification Factors

AGE	UNMARRIED MALE Owner or Principal Operator					UNMARRIED FEMALE Owner or Principal Operator				
	Pleasure Use	Drive to Work Less than 20 Miles	Drive to Work 20 or More Miles	Business Use	Farm Use	Pleasure Use	Drive to Work Less than 20 Miles	Drive to Work 20 or More Miles	Business Use	Farm Use
	FAMILY AUTO POLICY					CLASS 0-SINGLE CAR				
21	831120 2.16	831220 2.26	831320 2.36	831820 2.46	831920 2.16	851120 1.22	851220 1.32	851320 1.42	851820 1.52	851920 1.22
22	832120 1.73	832220 1.83	832320 1.93	832820 2.03	832920 1.73	852120 0.96	852220 1.06	852320 1.16	852820 1.26	852920 0.96
23	833120 1.39	833220 1.49	833320 1.59	833820 1.69	833920 1.39	853120 0.88	853220 0.98	853320 1.08	853820 1.18	853920 0.88
24	834120 1.22	834220 1.32	834320 1.42	834820 1.52	834920 1.22	854120 0.79	854220 0.89	854320 0.99	854820 1.09	854920 0.79
25	835120 0.65	835220 0.70	835320 0.75	835820 0.90	835920 0.55	811120 0.65	811220 0.70	811320 0.75	811820 0.90	811920 0.55

GOOD STUDENT

AGE	UNMARRIED MALE Owner or Principal Operator					UNMARRIED FEMALE Owner or Principal Operator				
	Pleasure Use	Drive to Work Less than 20 Miles	Drive to Work 20 or More Miles	Business Use	Farm Use	Pleasure Use	Drive to Work Less than 20 Miles	Drive to Work 20 or More Miles	Business Use	Farm Use
	FAMILY AUTO POLICY					CLASS 0-SINGLE CAR				
21	831420 1.93	831520 2.02	831620 2.11	831720 2.20	831020 1.93	851420 1.08	851520 1.17	851620 1.26	851720 1.35	851020 1.08
22	832420 1.54	832520 1.63	832620 1.72	832720 1.81	832020 1.54	852420 0.85	852520 0.94	852620 1.03	852720 1.12	852020 0.85
23	833420 1.24	833520 1.33	833620 1.42	833720 1.51	833020 1.24	853420 0.77	853520 0.86	853620 0.95	853720 1.04	853020 0.77
24	834420 1.08	834520 1.17	834620 1.26	834720 1.35	834020 1.08	854420 0.70	854520 0.79	854620 0.88	854720 0.97	854020 0.70

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

16. ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

A. Eligibility

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motor scooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

This rule applies when an automobile liability insurance policy is written on:

1. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.
2. A motor home and, if subject to motor home or private passenger classification, a truck / van camper.
3. Motorcycles and motor scooters rated as private passenger vehicles when licensed for use on public highways.

If one or more of these coverages are afforded, attach the applicable Personal Injury Protections endorsement to the policy.

B. Exceptions

1. The named insured has the right to reject one or more of such coverages in writing.
2. If the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

C. Coverages and Rates

1. Medical Payments

- a. Limits Statutory Limit per person - \$5,000.

Higher limits are permitted, as indicated on the rate pages.

- b. Rates

- (1) Use the base rates for Medical Payments Insurance.

- (2) The primary classification factors, preferred risk factors, and Good Student rules apply.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

16. ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT (Continued)

2. Work Loss Coverage

a. Limits

Statutory Limit per person

\$140 per week for 52 weeks.

Higher Limits are permitted, as indicated on page **PIP-1**.

b. Rates

(1) Requires Individual Risk Filing with Commissioner of Arkansas. Refer to Company for motorcycles, motor scooters, motorbikes or similar motor vehicles.

(2) All Other Motor Vehicles

(a) Rates are displayed on the rate pages.

(b) The Classification factors Good Student Rules do NOT apply.

3. Accidental Death Benefit

a. Limits

Statutory Limit per person - \$5,000.

Higher Limits are permitted, as indicated on page **PIP-1**.

b. Rates

(1) Requires Individual Risk Filing with Commissioner of Arkansas. Refer to Company for motorcycles, motorscooters, motorbikes or similar motor vehicles.

(2) All Other Motor Vehicles

(a) Rates are displayed on the rate pages.

(b) The Classification factors Good Student Rules do NOT apply.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO
RECREATIONAL VEHICLES

1. MOTOR HOMES

A. Definition and Underwriting Considerations

1. Coverage may be included under this section for self-propelled motor vehicles equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).
2. These rates reflect recreational use - risks other than recreational use should be referred to the Underwriting Department. If implemented, an Individual Risk filing will be made with Arkansas Department of Insurance.
3. Refer motor homes with a current market value less than \$6,500 and greater than \$50,000 to the Underwriting Department. If implemented, an Individual Risk filing will be made with Arkansas Department of Insurance.
4. Motor homes rented to others: The Company will not provide coverage while the motor home is rented or leased to any organization or person other than the named insured unless optional additional coverage for this exposure is purchased. Liability, Medical Payments, Other than Collision, and Collision coverages may be extended (to units owned by individuals) while a motor home is rented. The separate and additional premiums for rental coverage are equal to the total of the otherwise applicable premiums.

B. Applicable Forms:

- CPA-1081** - Miscellaneous Type Vehicle Amendment (Motor Homes - Including Rental)
CPA-0328 - Miscellaneous Type Vehicle Amendment (Motor Homes - Excluding Rental)
CPA-0323 - Miscellaneous Type Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule

C. Policy Term and Coverages

1. Policies may be written on an annual or short-term basis to bring an account together at the earliest possible date.
2. Deductibles may be changed mid-term.
3. Endorsing the policy to "other than collision only" during the off-season is not permitted.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

1. MOTOR HOMES (Cont'd)

D. Rating

1. Determine the **current market value** including living quarters, and assign a symbol from the chart below. The model year shall be determined by the model year of the chassis.
2. Base premium shall be 60% of the private passenger auto base premium for the applicable territory, rating symbol, coverage and model year. Classification factors do not apply.

Note: The 60% factor reflects the fact motor homes are not used on a year-round basis.

3. Uninsured / Underinsured Motorists coverage rates are full private passenger auto rates.
4. Towing and Labor - refer to Private Passenger Auto rates, limits, and options.
5. Increased Limits - refer to Private Passenger Auto Increased Limits Factors rule for limits not shown.
6. **Credits**
 - a. Homeowner-Auto credit of 10% is applied to the motor home when added to a homeowner policy.
 - b. Multi-Car credit of 15% is applied to the motor home when other vehicles are included on the policy; other autos receive the applicable credit for their vehicle type.
7. Surcharge: Gray area rating (as allowed by state) is applicable. Refer to Private Passenger Automobile rating plan for rules, rates and limits.

8. RESERVED FOR FUTURE USE

9. Class Code

- a. 941510 - single car
- b. 941520 - multi-car

**Motor Home Symbol Chart
(Model Years 1989 and Prior)**

Current Market Value	Symbol	Current Market Value	Symbol
\$ 0 - \$ 1,600	1	\$15,001 - \$17,500	12
1,601 - 2,100	2	17,501 - 20,000	13
2,101 - 2,750	3	20,001 - 24,000	14
2,751 - 3,700	4	24,001 - 28,000	15
3,701 - 5,000	5	28,001 - 33,000	16
5,001 - 6,500	6	33,001 - 39,000	17
6,501 - 8,000	7	39,001 - 46,000	18
8,001 - 10,000	8	46,001 - 55,000	19
10,001 - 12,500	10	55,001 - 65,000	20
12,501 - 15,000	11	65,001 and above	21

1990 and Subsequent Model Years

Assign symbol from the chart shown in the Autos with Unique Features rule.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. TRAILERS

A. Definitions and Underwriting Considerations

1. Travel Trailers - A trailer designed for use with a private passenger automobile and permanently equipped as living quarters.
2. Camping Trailers - A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position.
3. Utility Trailers - Any trailer designed for use with a private passenger automobile which does not fall within the definitions of Travel or Camping Trailers.

B. Applicable Forms:

- CPA-0323** - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule

C. Policy Terms and Coverages

1. Coverage may be provided under this section for recreational trailers designed for use with a private passenger automobile equipped with living quarters (including cooking, dining, plumbing, or refrigeration facilities) only if the insured maintains a separate permanent residence other than the recreational vehicle.
2. Policies may be written on an annual basis, or short-term to bring accounts together at the earliest possible date.
3. Physical damage deductibles may be changed midterm.
4. Trailers can be included under any automobile policy issued by the Company. Trailers should be shown as a separate item in the schedule of vehicles.

D. Rating

1. Liability

- a. While being towed - liability coverage is included without premium charge under the automobile policy.
- b. While parked away from premises - There is no premium charge. Coverage would be provided under a Homeowner or Comprehensive Personal Liability policy.

2. Personal Injury Protection

A Personal Auto policy affording liability coverage provides Personal Injury Protection and Additional Personal Injury Protection coverage without an additional premium charge and without a specific description of the trailer.

3. **Physical Damage** - Determine the **current market value** and apply the rate from the applicable chart in this rule.
4. No credits or surcharges are applicable.

5. RESERVED FOR FUTURE USE

6. Applicable class codes:

- a. Travel Trailers - 958200
- b. Camping Trailers - 958300
- c. Utility Trailers - 941000

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

2. TRAILERS (Cont'd)

PHYSICAL DAMAGE RATES (PER \$100)

Travel Trailers

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
ACV	\$.59	\$ 50	\$.78
\$ 50	.39	100	.59
100	.29	200	.39
200	.19	250	.36
250	.17	500	.26
500	.15	1,000	.21
1,000	.12		

Camping Trailers

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
ACV	\$.47	\$ 50	\$.63
\$ 50	.31	100	.47
100	.23	200	.32
200	.15	250	.31
250	.14	500	.22
500	.12	1,000	.17
1,000	.10		

Utility Trailers

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
ACV	\$.99	\$ 50	\$ 1.11
\$ 50	.74	100	.89
100	.64	200	.80
200	.51	250	.76
250	.50	500	.58
500	.49	1,000	.49
1,000	.45		

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

3. CAMPER BODIES - ATTACHED TO PICKUP TRUCKS

A. Definition and Underwriting Considerations

1. Coverages under this section apply to pickup trucks which transport a portable camper body or similar living quarters.
2. Automatic coverage is provided for non-permanently attached cap, cover or bedliner - the truck symbol is used to determine the premium.

B. Applicable Forms:

- CPA-1081** - Miscellaneous Type Vehicle Amendment (Motor Homes - Including Rental)
CPA-0328 - Miscellaneous Type Vehicle Amendment (Motor Homes - Excluding Rental)
CPA-0323 - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule

C. Policy Term and Coverages

1. Policies may be written on an annual or short-term basis to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.

D. Rating

1. Determine the **current market value** of the pickup truck and the camper body.
2. If the pickup is used SOLELY to haul the camper body:
 - a. Use rules and rates applicable to motor homes.
 - b. For physical damage, add together the **current market value** of the pickup and the camper body to determine the rating symbol.
 - c. Credits and surcharges apply as for motor homes.
 - d. Class codes apply as for motor homes.
3. If the pickup is used for OTHER THAN hauling the camper body:
 - a. Bodily Injury and Property Damage Liability or Single Limit Liability, Medical Payments rates are determined by the regular use of the pickup.
 - b. Physical damage is determined by adding together the **current market values** of the pickup and the camper body. Use the total of both to determine the applicable rating symbol.
 - c. Credits and surcharges are applied as stated in the private passenger auto rules.
 - d. Class codes apply as to the regular use of the pickup.
 - e. When adding this type of vehicle to a policy, the description of the pickup should include a description of the camper body and its **current market value**.

4. RESERVED FOR FUTURE USE

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

4. RESERVED FOR FUTURE USE

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

5. ALL-TERRAIN VEHICLES

A. Definitions and Underwriting Considerations

1. An all-terrain vehicle is a three-, four-, or six-wheeled motor vehicle equipped with balloon tires or crawler treads and designed for use on rugged terrain and water.
2. Coverage for vehicles used in racing activities is not available.

B. Applicable Forms:

- CPA-0323** - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule
CPA-2510 - Passenger Hazard Exclusion
CPA-2511 - Passenger Hazard Coverage

C. Policy Term and Coverages

1. Policies may be written on an annual or short-term basis in order to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.

D. Rating

1. Liability - Charge 50% of the applicable private passenger auto rates for the specific rating territory.
2. **Passenger Hazard Exclusion** (if applicable) - Decrease the Split Limit Bodily Injury Liability base premium by 40% (times .60) or the Single Limit Liability base premium by 20% (times .80).
3. Modified (Limited) or Excess Medical Payments (\$5,000 limit only) - Charge 200% of the private passenger auto rate for the specific rating territory subject to a minimum premium of \$10.
4. Uninsured / Underinsured Motorists coverage - Charge the private passenger auto rate.
5. Physical Damage - Determine the current market value and apply the rate from the chart below:

Physical Damage Rates (per \$100)

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
\$ 50	\$ 1.34	\$ 50	\$ 1.15
100	1.14	100	.92
200	1.00	200	.88
250	.79	250	.84
500	.76	300	.80
1,000	.74	500	.65
		1,000	.55

6. No credits or surcharges are applicable.
7. **RESERVED FOR FUTURE USE**
8. Class codes -
 - a. 959900 - including Passenger Hazard
 - b. 967900 - excluding Passenger Hazard

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

6. MOTORCYCLES

A. Definition and Underwriting Considerations

1. Motorcycle: A motorcycle, motor scooter, motorbike, mopeds, and similar two-wheeled vehicles not used for commercial use.
2. Motorcycles modified for racing are not acceptable.
3. Any show bikes, special interest bikes, parade bikes, high performance bikes*, or bikes over ten years of age must be submitted for approval prior to binding.

*The following characteristics often indicate a high performance bike:

- a. The design of the bike requires a forward leaning position, sometimes referred to as "cafe-style."
- b. Bikes with 600, 750, or 1100 cc's.
- c. Bikes possessing speed capability of at least 120 MPH.
- d. Model names indicative of high performance are: Hurricane, Ninja, Interceptor, Eliminator, etc.

B. Applicable Forms:

- CPA-0323 - Miscellaneous Type Vehicle Endorsement
- CPA-0323 A - Miscellaneous Type Vehicle Schedule
- CPA-1222 - Medical Payments Coverage - Motorcycles (if this coverage is afforded)
- CPA-1102 - Motorcycle Seasonal Endorsement (if coverages are suspended for a specified time period on the endorsement)
- CPA-2511 - Passenger Hazard Coverage

C. Policy Term and Coverages

1. Policies may be written on an annual basis, or short-term to bring accounts together at the earliest possible date.
2. Other than Collision and Collision deductibles may be changed mid-term.
3. Motorcycles can only be written in conjunction with other autos insured with The Cincinnati Insurance Company.
4. A \$5,000 limit is available for Modified (Limited) or Excess Medical Payments and Full Medical Payments coverage.
5. Uninsured Motorists must be written at limits equal to the Private Passenger Auto's limits on the policy or rejected along with all other owned vehicles.
6. Availability of optional coverages may be referred to your underwriter.

D. Rating

1. In order to develop the premium, the following is required:
 - a. The number of cc's and **current market value** of the motorcycle;
 - b. Age of the youngest operator not assigned to another vehicle;
 - c. Driving record of all operators for prior three years to the date of the application.
 - d. Make, model and year of motorcycle / moped or similar type vehicles.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

6. MOTORCYCLES (Cont'd)

2. Motorcycle Liability and Physical Damage Rating Factors:

LIABILITY FACTORS							PHYSICAL DAMAGE FACTORS			
CC's	BI	PD	CSL	MP			Current Market Value	OTC	Coll	
				LIMITED	FULL	UM				
0 - 150	.30	.05	.16	1.50	3.00	1.75	\$ 0 - \$ 3,000	.40	.20	
151 - 300	.40	.10	.23	1.50	3.00	1.75	3,001 - 6,000	1.25	.40	
301 - 800	.50	.15	.30	1.50	3.00	1.75	6,001 - 9,000	1.50	.50	
801 - 1,000	.60	.20	.38	1.50	3.00	1.75	9,001 - 12,000	1.75	.70	
Over 1,000	.70	.25	.45	1.50	3.00	1.75	12,001 - 15,000	2.00	1.00	
Mopeds	.05	.05	.05	1.50	3.00	1.75	15,001 - 20,000	2.25	1.50	
							Over 20,000	3.00	2.00	

Motorcycle Rating Sequences*

Liability (BI, PD, CSL)	Medical Payments (Modified)	Physical Damage (OTC, Coll.)
Territory Base Rate	Territory Base Rate	Symbol 2 (actual model year)
x Factor	x Factor	x OTC/Coll. Factor
x Increased Limit Factor	x Increased Limit Factor	x Factor
x Liability Factor	x Liability Factor	x Increased Deductible Factor
x Class Factor	x Class Factor	x Class Factor
= Annual Premium	= Annual Premium	= Annual Premium

Note: Uninsured / Underinsured Motorists rating follows the Liability sequence but the **Class** Factor and Class Factor do **not** apply to this coverage.

* Premiums are rounded at each step.

Motorcycle Class Factors

Age of Youngest Operator Not Assigned to Another Vehicle	Class Code	Family, Tenant or Mobilehome Owner Auto Factors	Homeowner Auto Factors
30 or older	(9221xx)	.90	.80
25 to 29	(9231xx)	1.10	1.00
24 or younger	(9241xx)	1.93	1.75

Note: High performance motorcycles should be designated with a 5 in the 5th position if single car applies, a 6 if multi-car.

Towing and Labor

Refer to the Towing and Labor Costs Coverage Rule in the State Rate section of the manual for Rates, Limits and Options.

Physical Damage Deductibles

Refer to the Deductibles - Physical Damage rule for applicable factors.

NO-FAULT TOTAL DISABILITY COVERAGE AND NO-FAULT DEATH INDEMNITY, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE

Requires Individual Risk filing with Commissioner of Arkansas. Refer to Company for motorcycles, motorscooters, motorbikes or similar motor vehicles.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

6. MOTORCYCLES (Cont'd)

3. Credits

- a. Multi-Car discount applies when written with at least one other vehicle. Subtract .15 from the Motorcycle classification factor.
- b. A credit of 8% (per month) may be applied to the premium for motorcycles used on a seasonal basis. The discount applies to those suspended coverages indicated on the endorsement by an (x) for the time period specified on the endorsement.

Attach Endorsement **CPA-1102** - Motorcycle Seasonal Endorsement

4. Surcharges

- a. Gray Area rating may be applied as for other private passenger autos (refer to Gray Area Rule in the State Rate section of the manual).
- b. High Performance Motorcycles - plus 100%.

Note: Surcharges should be applied as a percentage to the Motorcycle Class Factors shown in part **2.** of this rule.

5. Additional Equipment

Additional equipment on motorcycles such as saddle bags, roll bars, farrings, etc., not included in the original purchase price, should be added into the **current market value** of the motorcycle for rating purposes.

6. Increased Limits

For increased limits not shown, refer to Increased Limits Factors rule in the State Rate section of the manual.

7. Reserved For Future Use

8. Passenger Hazard Exclusion - Not allowed in Arkansas for motorcycles.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

7. DUNE BUGGIES / GO-CARTS

A. Definitions and Underwriting Considerations

1. A dune buggy or go-cart is a motor vehicle of the private passenger type designed for use principally off public roads.
2. Coverage for vehicles used in racing activities is not available.

B. Applicable Forms:

- CPA-0323** - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule
CPA-2510 - Passenger Hazard Exclusion
CPA-2511 - Passenger Hazard Coverage

C. Policy Term and Coverages

1. Policies may be written on an annual or short-term basis in order to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.

D. Rating

1. Registered Dune Buggies - Classify and rate as private passenger autos.
2. Nonregistered Dune Buggies and Go-Carts:
 - a. Liability - Charge 90% of the private passenger auto base rate for the applicable territory.
 - b. **Passenger Hazard Exclusion** (if applicable) - Decrease the Split Limit Bodily Injury Liability base premium by 40% (times .60) or the Single Limit Liability base premium by 20% (times .80).
 - c. Modified (Limited) or Excess Medical Payments - Charge the private passenger auto base rate for the applicable territory.
 - d. Uninsured / Underinsured Motorists coverage - Charge private passenger auto rate.
 - e. Physical Damage - Determine the **current market value** and apply rate from the chart below:

Physical Damage Rates (per \$100)

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
\$ 50	\$ 2.42	\$ 50	\$ 8.75
100	2.10	100	7.00
200	1.70	200	6.30
250	1.66	250	5.60
500	1.62	300	5.10
1,000	1.45	500	4.55
		1,000	3.85

f. RESERVED FOR FUTURE USE

g. Class codes -

- (1) 943200 - including Passenger Hazard
- (2) 943400 - excluding Passenger Hazard

Note: Registered Dune Buggies classified and rated as Private Passenger Autos must include hazard coverage.

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

8. GOLF CARTS

A. Definition and Underwriting Considerations

Golf Cart: A golf cart is a three- or four-wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

B. Applicable Forms:

CPA-0323 - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule

C. Policy Terms and Coverages

1. Policies may be written on an annual or short-term basis in order to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.

D. Rating

1. Liability - Charge 25% of the private passenger auto base rates. The premiums are subject to the following minimum premiums (determined by the state minimum financial responsibility limits when applicable):
 - \$ 10 - Bodily Injury
 - \$ 5 - Property Damage
 - \$ 15 - Single Limit Liability
 - \$ 5 - Medical Payments
2. Full Medical Payments - Charge 25% of the private passenger auto rate for the applicable territory.
3. Uninsured / Underinsured Motorists - Coverage included at same limits as Bodily Injury at no additional premium charge.
4. Physical Damage: Determine the **current market value** and apply the rate from the chart below:

Physical Damage Rates (per \$100)

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
\$ 50	\$.80	\$ 50	\$ 1.18
100	.70	100	.94
200	.55	200	.85
250	.54	250	.80
500	.53	300	.75
1,000	.48	500	.61
		1,000	.52

5. No credits or surcharges apply.
6. **RESERVED FOR FUTURE USE**
7. Class code: 943500

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

9. ELECTRIC AUTOS

A. Definitions and Underwriting Considerations

1. An electric auto is a motor vehicle of the private passenger auto type that runs by electric power; and
2. It is not used for commercial purposes.

B. Applicable Forms:

- CPA-0323** - Miscellaneous Type Vehicle Endorsement
CPA-0323 A - Miscellaneous Type Vehicle Schedule

C. Policy Terms and Coverages

1. Policies may be written on an annual or short-term basis to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.

D. Rating

1. Liability - Charge 75% of the applicable private passenger auto base rates.
2. Medical Payments and Uninsured / Underinsured Motorists - Charge full private passenger auto base rates.
3. Physical Damage - Charge full private passenger auto base rates based on **current market value**.
4. **RESERVED FOR FUTURE USE**

E. Class Code: 956900

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO

10. EXHIBITION AUTOS

A. Definitions and Underwriting Considerations

1. An exhibition automobile is a private passenger or commercial motor vehicle of unique or special value used primarily for exhibitions, auto shows, club activities, parades, or other functions.
 - a. "Motor vehicle" as defined here does not include replica vehicles.
 - b. "Used" as defined here does not include any regular or daily use whether pleasure or to or from work.
 - c. "Exhibitions, auto shows, etc." does not include racing, rallies, or any speed or timed vehicle event.
 - d. "Primarily" means a maximum annual mileage of 4,000 miles and / or maximum mileage for any one trip of 1,000 miles.
2. In lieu of a specific Exhibition Auto application, the Exhibition Automobile Supplement (form **XA-1**) is utilized and should be submitted when endorsing exhibition autos.
3. Two photographs (one from each opposite corner) should be submitted when issuing or endorsing exhibition autos.
4. Vehicles should be in a locked garage when not in use.
 - a. Concentration of values in a single garaging location may require limitation of the number accepted or surcharges.
 - b. Submit for approval any vehicle(s) not garaged at the insured's primary residence.

B. Applicable Form: CPA-1172 - Exhibition Auto Endorsement

C. Policy Term and Coverages

1. Policies may be written on an annual or short-term basis to bring accounts together at the earliest possible date.
2. Physical damage deductibles may be changed mid-term.
3. No coverage may be suspended and / or reinstated under the Exhibition Auto program.
4. Uninsured / Underinsured Motorists coverage must be written at limits equal to the Private Passenger Auto's UM limits on the policy selected limits or rejected along with all other owned vehicles.
5. Towing and Labor Costs or Collision coverages may not be written without Other than Collision coverage.
6. Bodily Injury and Property Damage Liability or Single Limit Liability must be written.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS
PERSONAL AUTO

10. EXHIBITION AUTOS (Cont'd)

D. Rating

1. Liability - Refer to the premium chart for up to the first 3 exhibition autos. The premiums for the 4th and subsequent vehicles is included.
2. Physical Damage:
 - a. Determine the age of the vehicle - less or more than 25 years old.
 - b. Determine the premium by multiplying the rate from the rate chart by the **agreed value** obtained from an appraisal of the vehicle.
3. For rates not shown on the rate charts, private passenger rates and increase factors apply.
4. No credits applicable.
5. Surcharges - Gray Area (where permitted).
6. **RESERVED FOR FUTURE USE**
7. Class codes -
 - a. 962000 - Vehicle(s) 25 years and older
 - b. 922000 - Vehicle(s) less than 25 years old

THE CINCINNATI INSURANCE COMPANY

ARKANSAS AUTO TERRITORY DEFINITIONS

10. EXHIBITION AUTOS (Cont'd)

LIABILITY PREMIUMS

BODILY INJURY VEHICLE PREMIUM	25/50			50/100			100/300			250/500		
	1	2	3	1	2	3	1	2	3	1	2	3
	14	10	7	16	11	8	18	13	9	20	14	10
PROPERTY DAMAGE VEHICLE PREMIUM	25			50			100					
	1	2	3	1	2	3	1	2	3			
	5	5	5	5	5	5	5	5	5			
SINGLE LIMIT (BI & PD) VEHICLE PREMIUM	75			100			300					
	1	2	3	1	2	3	1	2	3			
	20	16	13	21	17	14	24	19	16			
MEDICAL PAYMENTS VEHICLE PREMIUM	5			10			25			50		
	1	2	3	1	2	3	1	2	3	1	2	3
	6	5	4	8	6	5	11	9	7	12	10	8
UM BI (SPLIT) VEHICLE PREMIUM	25/50			50/100			100/300			250/500		
	1	2	3	1	2	3	1	2	3	1	2	3
	9	9	8	13	13	12	16	16	14	23	23	20
UM SINGLE (BI) VEHICLE PREMIUM	75			100			300					
	1	2	3	1	2	3	1	2	3			
	18	18	16	23	23	20	29	29	26			

PHYSICAL DAMAGE RATES (PER \$100)

Vehicles 25 Years of Age and Older

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
ACV	\$.450	ACV	\$.450
\$ 50	.400	\$ 50	.400
100	.350	100	.350
250	.300	150	.320
500	.250	200	.310
1,000	.200	250	.300
		500	.250
		1,000	.200

Vehicles Less Than 25 Years Old

Other than Collision		Collision	
Deductible	Rate	Deductible	Rate
ACV	\$.560	ACV	\$.560
\$ 50	.500	\$ 50	.500
100	.440	100	.440
250	.380	150	.400
500	.310	200	.390
1,000	.250	250	.380
		500	.310
		1,000	.250

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO TERRITORY DEFINITIONS (State Code 03)

Note: unless otherwise designated in these territory pages, cities located in multiple counties shall be designated in the county location of the risk.

COUNTY	TERRITORY DEFINITIONS	TERRITORY
ARKANSAS	Entire County	001
ASHLEY	Entire County	013
BAXTER	Entire County	001
BENTON	Entire County	008
BOONE	Entire County	001
BRADLEY	Entire County	001
CALHOUN	Entire County	001
CARROLL	Entire County	001
CHICOT	Entire County	001
CLARK	Entire County	001
CLAY	Entire County	001
CLEBURNE	Entire County	001
CLEVELAND	Entire County	001
COLUMBIA	Entire County	001
CONWAY	Entire County	001
CRAIGHEAD	Entire County	001
CRAWFORD	Entire County	003
CRITTENDEN	Entire County	010
CROSS	Entire County	001
DALLAS	Entire County	001
DESHA	Entire County	013
DREW	Entire County	013
FAULKNER	Entire County	005
FRANKLIN	Entire County	001
FULTON	Entire County	001
GARLAND	Entire County	009
GRANT	Entire County	005
GREENE	Entire County	001
HEMPSTEAD	Entire County	001
HOT SPRING	Entire County	001
HOWARD	Entire County	001
INDEPENDENCE	Entire County	001
IZARD	Entire County	001
JACKSON	Entire County	001
JEFFERSON	Entire County	012
JOHNSON	Entire County	001
LAFAYETTE	Entire County	001
LAWRENCE	Entire County	001

THE CINCINNATI INSURANCE COMPANY

ARKANSAS PERSONAL AUTO TERRITORY DEFINITIONS (State Code 03)

Note: unless otherwise designated in these territory pages, cities located in multiple counties shall be designated in the county location of the risk.

COUNTY	TERRITORY DEFINITIONS	TERRITORY
LEE	Entire County	011
LINCOLN	Entire County	001
LITTLE RIVER	Entire County	001
LOGAN	Entire County	001
LONOKE	Entire County	005
MADISON	Entire County	001
MARION	Entire County	001
MILLER	Entire County	006
MISSISSIPPI	Entire County	011
MONROE	Entire County	001
MONTGOMERY	Entire County	001
NEVADA	Entire County	001
NEWTON	Entire County	001
OUACHITA	Entire County	001
PERRY	Entire County	001
PHILLIPS	Entire County	013
PIKE	Entire County	001
POINSETT	Entire County	001
POLK	Entire County	001
POPE	Entire County	001
PRAIRIE	Entire County	001
PULASKI	Entire County	002
RANDOLPH	Entire County	001
ST. FRANCIS	Entire County	011
SALINE	Entire County	009
SCOTT	Entire County	001
SEARCY	Entire County	001
SEBASTIAN	Entire County	003
SEVIER	Entire County	001
SHARP	Entire County	001
STONE	Entire County	001
UNION	Entire County	007
VAN BUREN	Entire County	001
WASHINGTON	Entire County	008
WHITE	Entire County	001
WOODRUFF	Entire County	001
YELL	Entire County	001

THE CINCINNATI INSURANCE COMPANY

ARKANSAS AUTO NO FAULT COVERAGES

Work Loss Coverage

	Maximum Weekly Indemnity		
Territory	\$140	\$250	\$500
Entire State (First auto)	\$8	\$15	\$37
	Each additional auto		
	\$1	\$2	\$3

Accidental Death Benefit

	Principal sum	
Territory	\$5,000	\$10,000
Entire State Rate per auto	\$4	\$9

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
AUTOMOBILE PRIMARY CLASSIFICATION FACTORS

PLEASURE USE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS USE	FARM USE
-----------------	-------------------------------------	-----------------------------------	-----------------	-------------

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

ONLY OPERATOR FEMALE 30-49	813110 <i>0.90</i>	813210 <i>0.95</i>	813310 <i>1.00</i>	813810 <i>1.15</i>	813910 <i>0.80</i>
PRINCIPAL (NO Y*) OPERATOR 50-64	802110 <i>0.80</i>	802210 <i>0.85</i>	802310 <i>0.90</i>	802810 <i>1.05</i>	802910 <i>0.70</i>
PRINCIPAL (W/Y*) OPERATOR 50-64	803110 <i>0.85</i>	803210 <i>0.90</i>	803310 <i>0.95</i>	803810 <i>1.10</i>	803910 <i>0.75</i>
PRINCIPAL OPERATOR 65-74	804110 <i>0.80</i>	804210 <i>0.85</i>	804310 <i>0.90</i>	804810 <i>1.05</i>	804910 <i>0.70</i>
PRINCIPAL OPERATOR 75+	807110 <i>0.90</i>	807210 <i>0.95</i>	807310 <i>1.00</i>	807810 <i>1.15</i>	807910 <i>0.80</i>
ALL OTHER	811110 <i>0.90</i>	811210 <i>0.95</i>	811310 <i>1.00</i>	811810 <i>1.15</i>	811910 <i>0.80</i>

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

ONLY OPERATOR FEMALE 30-49	813120 <i>0.75</i>	813220 <i>0.80</i>	813320 <i>0.85</i>	813820 <i>1.00</i>	813920 <i>0.65</i>
PRINCIPAL (NO Y*) OPERATOR 50-64	802120 <i>0.65</i>	802220 <i>0.70</i>	802320 <i>0.75</i>	802820 <i>0.90</i>	802920 <i>0.55</i>
PRINCIPAL (W/Y*) OPERATOR 50-64	803120 <i>0.70</i>	803220 <i>0.75</i>	803320 <i>0.80</i>	803820 <i>0.95</i>	803920 <i>0.60</i>
PRINCIPAL OPERATOR 65-74	804120 <i>0.65</i>	804220 <i>0.70</i>	804320 <i>0.75</i>	804820 <i>0.90</i>	804920 <i>0.55</i>
PRINCIPAL OPERATOR 75+	807120 <i>0.75</i>	807220 <i>0.80</i>	807320 <i>0.85</i>	807820 <i>1.00</i>	807920 <i>0.65</i>
ALL OTHER	811120 <i>0.75</i>	811220 <i>0.80</i>	811320 <i>0.85</i>	811820 <i>1.00</i>	811920 <i>0.65</i>

NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.

USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

***24 YEARS OF AGE OR YOUNGER.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
AUTOMOBILE PRIMARY CLASSIFICATION FACTORS

PLEASURE USE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS USE	FARM USE
-----------------	-------------------------------------	-----------------------------------	-----------------	-------------

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

ONLY OPERATOR FEMALE 30-49	813110 0.80	813210 0.85	813310 0.90	813810 1.05	813910 0.70
PRINCIPAL (NO Y*) OPERATOR 50-64	802110 0.70	802210 0.75	802310 0.80	802810 0.95	802910 0.60
PRINCIPAL (W/Y*) OPERATOR 50-64	803110 0.75	803210 0.80	803310 0.85	803810 1.00	803910 0.65
PRINCIPAL OPERATOR 65-74	804110 0.70	804210 0.75	804310 0.80	804810 0.95	804910 0.60
PRINCIPAL OPERATOR 75+	807110 0.80	807210 0.85	807310 0.90	807810 1.05	807910 0.70
ALL OTHER	811110 0.80	811210 0.85	811310 0.90	811810 1.05	811910 0.70

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

ONLY OPERATOR FEMALE 30-49	813120 0.65	813220 0.70	813320 0.75	813820 0.90	813920 0.55
PRINCIPAL (NO Y*) OPERATOR 50-64	802120 0.55	802220 0.60	802320 0.65	802820 0.80	802920 0.45
PRINCIPAL (W/Y*) OPERATOR 50-64	803120 0.60	803220 0.65	803320 0.70	803820 0.85	803920 0.50
PRINCIPAL OPERATOR 65-74	804120 0.55	804220 0.60	804320 0.65	804820 0.80	804920 0.45
PRINCIPAL OPERATOR 75+	807120 0.65	807220 0.70	807320 0.75	807820 0.90	807920 0.55
ALL OTHER	811120 0.65	811220 0.70	811320 0.75	811820 0.90	811920 0.55

NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.

USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

***24 YEARS OF AGE OR YOUNGER.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	UNMARRIED MALE OCCASIONAL OPERATOR					UNMARRIED FEMALE OCCASIONAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	856110 2.20	856210 2.31	856310 2.42	856810 2.53	856910 2.20	826110 1.80	826210 1.91	826310 2.02	826810 2.13	826910 1.80
18	857110 2.10	857210 2.21	857310 2.32	857810 2.43	857910 2.10	827110 1.76	827210 1.87	827310 1.98	827810 2.09	827910 1.76
19	858110 2.00	858210 2.11	858310 2.22	858810 2.33	858910 2.00	828110 1.60	828210 1.71	828310 1.82	828810 1.93	828910 1.60
20	859110 1.96	859210 2.07	859310 2.18	859810 2.29	859910 1.96	829110 1.50	829210 1.61	829310 1.72	829810 1.83	829910 1.50
21	861110 1.80	861210 1.91	861310 2.02	861810 2.13	861910 1.80	846110 1.36	846210 1.47	846310 1.58	846810 1.69	846910 1.36
22	862110 1.50	862210 1.61	862310 1.72	862810 1.83	862910 1.50	847110 1.20	847210 1.31	847310 1.42	847810 1.53	847910 1.20
23	863110 1.40	863210 1.51	863310 1.62	863810 1.73	863910 1.40	848110 1.10	848210 1.21	848310 1.32	848810 1.43	848910 1.10
24	864110 1.26	864210 1.37	864310 1.48	864810 1.59	864910 1.26	849110 1.00	849210 1.11	849310 1.31	849810 1.42	849910 1.00

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	856120 2.05	856220 2.16	856320 2.27	856820 2.38	856920 2.05	826120 1.65	826220 1.76	826320 1.87	826820 1.98	826920 1.65
18	857120 1.95	857220 2.06	857320 2.17	857820 2.28	857920 1.95	827120 1.61	827220 1.72	827320 1.83	827820 1.94	827920 1.61
19	858120 1.85	858220 1.96	858320 2.07	858820 2.18	858920 1.85	828120 1.45	828220 1.56	828320 1.67	828820 1.78	828920 1.45
20	859120 1.81	859220 1.92	859320 2.03	859820 2.14	859920 1.81	829120 1.35	829220 1.46	829320 1.57	829820 1.68	829920 1.35
21	861120 1.65	861220 1.76	861320 1.87	861820 1.98	861920 1.65	846120 1.21	846220 1.32	846320 1.43	846820 1.54	846920 1.21
22	862120 1.35	862220 1.46	862320 1.57	862820 1.68	862920 1.35	847120 1.05	847220 1.16	847320 1.27	847820 1.38	847920 1.05
23	863120 1.25	863220 1.36	863320 1.47	863820 1.58	863920 1.25	848120 0.95	848220 1.06	848320 1.17	848820 1.28	848920 0.95
24	864120 1.11	864220 1.22	864320 1.33	864820 1.44	864920 1.11	849120 0.85	849220 0.96	849320 1.16	849820 1.27	849920 0.85

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	UNMARRIED MALE PRINCIPAL OPERATOR					UNMARRIED FEMALE PRINCIPAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	876110 3.14	876210 3.25	876310 3.36	876810 3.47	876910 3.14	896110 2.05	896210 2.16	896310 2.27	896810 2.38	896910 2.05
18	877110 2.95	877210 3.06	877310 3.17	877810 3.28	877910 2.95	897110 1.90	897210 2.01	897310 2.12	897810 2.23	897910 1.90
19	878110 2.76	878210 2.87	878310 2.98	878810 3.09	878910 2.76	898110 1.81	898210 1.92	898310 2.03	898810 2.14	898910 1.81
20	879110 2.66	879210 2.77	879310 2.88	879810 2.99	879910 2.66	899110 1.67	899210 1.78	899310 1.89	899810 2.00	899910 1.67
21	881110 2.57	881210 2.68	881310 2.79	881810 2.90	881910 2.57	886110 1.52	886210 1.63	886310 1.74	886810 1.85	886910 1.52
22	882110 2.09	882210 2.20	882310 2.31	882810 2.42	882910 2.09	887110 1.24	887210 1.35	887310 1.46	887810 1.57	887910 1.24
23	883110 1.71	883210 1.82	883310 1.93	883810 2.04	883910 1.71	888110 1.14	888210 1.25	888310 1.36	888810 1.47	888910 1.14
24	884110 1.52	884210 1.63	884310 1.74	884810 1.85	884910 1.52	889110 1.05	889210 1.16	889310 1.27	889810 1.38	889910 1.05

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	876120 2.99	876220 3.10	876320 3.21	876820 3.32	876920 2.99	896120 1.90	896220 2.01	896320 2.12	896820 2.23	896920 1.90
18	877120 2.80	877220 2.91	877320 3.02	877820 3.13	877920 2.80	897120 1.75	897220 1.86	897320 1.97	897820 2.08	897920 1.75
19	878120 2.61	878220 2.72	878320 2.83	878820 2.94	878920 2.61	898120 1.66	898220 1.77	898320 1.88	898820 1.99	898920 1.66
20	879120 2.51	879220 2.62	879320 2.73	879820 2.84	879920 2.51	899120 1.52	899220 1.63	899320 1.74	899820 1.85	899920 1.52
21	881120 2.42	881220 2.53	881320 2.64	881820 2.75	881920 2.42	886120 1.37	886220 1.48	886320 1.59	886820 1.70	886920 1.37
22	882120 1.94	882220 2.05	882320 2.16	882820 2.27	882920 1.94	887120 1.09	887220 1.20	887320 1.31	887820 1.42	887920 1.09
23	883120 1.56	883220 1.67	883320 1.78	883820 1.89	883920 1.56	888120 0.99	888220 1.10	888320 1.21	888820 1.32	888920 0.99
24	884120 1.37	884220 1.48	884320 1.59	884820 1.70	884920 1.37	889120 0.90	889220 1.01	889320 1.12	889820 1.23	889920 0.90

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	MARRIED MALE					MARRIED FEMALE				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	836110 1.67	836210 1.78	836310 1.89	836810 2.00	836910 1.67	814110 1.29	814210 1.40	814310 1.51	814810 1.62	814910 1.29
18	837110 1.62	837210 1.73	837310 1.84	837810 1.95	837910 1.62	815110 1.24	815210 1.35	815310 1.46	815810 1.57	815910 1.24
19	838110 1.57	838210 1.68	838310 1.80	838810 1.91	838910 1.57	816110 1.19	816210 1.30	816310 1.42	816810 1.53	816910 1.19
20	839110 1.48	839210 1.59	839310 1.70	839810 1.81	839910 1.48	817110 1.05	817210 1.16	817310 1.34	817810 1.46	817910 1.05
21	841110 1.38	841210 1.49	841310 1.61	841810 1.72	841910 1.38	818110 0.91	818210 1.02	818310 1.13	818810 1.24	818910 0.91
22	842110 1.29	842210 1.40	842310 1.51	842810 1.62	842910 1.29	819110 0.91	819210 1.02	819310 1.13	819810 1.24	819910 0.91
23	843110 1.05	843210 1.16	843310 1.27	843810 1.38	843910 1.05	820110 0.90	820210 1.00	820310 1.11	820810 1.22	820910 0.89
24	844110 0.95	844210 1.06	844310 1.17	844810 1.28	844910 0.95	821110 0.90	821210 1.00	821310 1.11	821810 1.22	821910 0.89

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	836120 1.52	836220 1.63	836320 1.74	836820 1.85	836920 1.52	814120 1.14	814220 1.25	814320 1.36	814820 1.47	814920 1.14
18	837120 1.47	837220 1.58	837320 1.69	837820 1.80	837920 1.47	815120 1.09	815220 1.20	815320 1.31	815820 1.42	815920 1.09
19	838120 1.42	838220 1.53	838320 1.65	838820 1.76	838920 1.42	816120 1.04	816220 1.15	816320 1.27	816820 1.38	816920 1.04
20	839120 1.33	839220 1.44	839320 1.55	839820 1.66	839920 1.33	817120 0.90	817220 1.01	817320 1.19	817820 1.31	817920 0.90
21	841120 1.23	841220 1.34	841320 1.46	841820 1.57	841920 1.23	818120 0.76	818220 0.87	818320 0.98	818820 1.09	818920 0.76
22	842120 1.14	842220 1.25	842320 1.36	842820 1.47	842920 1.14	819120 0.76	819220 0.87	819320 0.98	819820 1.09	819920 0.76
23	843120 0.90	843220 1.01	843320 1.12	843820 1.23	843920 0.90	820120 0.75	820220 0.85	820320 0.96	820820 1.07	820920 0.74
24	844120 0.80	844220 0.91	844320 1.02	844820 1.13	844920 0.80	821120 0.75	821220 0.85	821320 0.96	821820 1.07	821920 0.74

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
 USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	UNMARRIED MALE OCCASIONAL OPERATOR					UNMARRIED FEMALE OCCASIONAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	856110 1.98	856210 2.08	856310 2.18	856810 2.28	856910 1.98	826110 1.62	826210 1.72	826310 1.82	826810 1.92	826910 1.62
18	857110 1.89	857210 1.99	857310 2.09	857810 2.19	857910 1.89	827110 1.58	827210 1.68	827310 1.78	827810 1.88	827910 1.58
19	858110 1.80	858210 1.90	858310 2.00	858810 2.10	858910 1.80	828110 1.44	828210 1.54	828310 1.64	828810 1.74	828910 1.44
20	859110 1.76	859210 1.86	859310 1.96	859810 2.06	859910 1.76	829110 1.35	829210 1.45	829310 1.55	829810 1.65	829910 1.35
21	861110 1.62	861210 1.72	861310 1.82	861810 1.92	861910 1.62	846110 1.22	846210 1.32	846310 1.42	846810 1.52	846910 1.22
22	862110 1.35	862210 1.45	862310 1.55	862810 1.65	862910 1.35	847110 1.08	847210 1.18	847310 1.28	847810 1.38	847910 1.08
23	863110 1.26	863210 1.36	863310 1.46	863810 1.56	863910 1.26	848110 0.99	848210 1.09	848310 1.19	848810 1.29	848910 0.99
24	864110 1.13	864210 1.23	864310 1.33	864810 1.43	864910 1.13	849110 0.90	849210 1.00	849310 1.18	849810 1.28	849910 0.90

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	856120 1.83	856220 1.93	856320 2.03	856820 2.13	856920 1.83	826120 1.47	826220 1.57	826320 1.67	826820 1.77	826920 1.47
18	857120 1.74	857220 1.84	857320 1.94	857820 2.04	857920 1.74	827120 1.43	827220 1.53	827320 1.63	827820 1.73	827920 1.43
19	858120 1.65	858220 1.75	858320 1.85	858820 1.95	858920 1.65	828120 1.29	828220 1.39	828320 1.49	828820 1.59	828920 1.29
20	859120 1.61	859220 1.71	859320 1.81	859820 1.91	859920 1.61	829120 1.20	829220 1.30	829320 1.40	829820 1.50	829920 1.20
21	861120 1.47	861220 1.57	861320 1.67	861820 1.77	861920 1.47	846120 1.07	846220 1.17	846320 1.27	846820 1.37	846920 1.07
22	862120 1.20	862220 1.30	862320 1.40	862820 1.50	862920 1.20	847120 0.93	847220 1.03	847320 1.13	847820 1.23	847920 0.93
23	863120 1.11	863220 1.21	863320 1.31	863820 1.41	863920 1.11	848120 0.84	848220 0.94	848320 1.04	848820 1.14	848920 0.84
24	864120 0.98	864220 1.08	864320 1.18	864820 1.28	864920 0.98	849120 0.75	849220 0.85	849320 1.03	849820 1.13	849920 0.75

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	UNMARRIED MALE PRINCIPAL OPERATOR					UNMARRIED FEMALE PRINCIPAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	876110 2.82	876210 2.92	876310 3.02	876810 3.12	876910 2.82	896110 1.84	896210 1.94	896310 2.04	896810 2.14	896910 1.84
18	877110 2.65	877210 2.75	877310 2.85	877810 2.95	877910 2.65	897110 1.71	897210 1.81	897310 1.91	897810 2.01	897910 1.71
19	878110 2.48	878210 2.58	878310 2.68	878810 2.78	878910 2.48	898110 1.62	898210 1.72	898310 1.82	898810 1.92	898910 1.62
20	879110 2.39	879210 2.49	879310 2.59	879810 2.69	879910 2.39	899110 1.50	899210 1.60	899310 1.70	899810 1.80	899910 1.50
21	881110 2.31	881210 2.41	881310 2.51	881810 2.61	881910 2.31	886110 1.37	886210 1.47	886310 1.57	886810 1.67	886910 1.37
22	882110 1.88	882210 1.98	882310 2.08	882810 2.18	882910 1.88	887110 1.11	887210 1.21	887310 1.31	887810 1.41	887910 1.11
23	883110 1.54	883210 1.64	883310 1.74	883810 1.84	883910 1.54	888110 1.03	888210 1.13	888310 1.23	888810 1.33	888910 1.03
24	884110 1.37	884210 1.47	884310 1.57	884810 1.67	884910 1.37	889110 0.94	889210 1.04	889310 1.14	889810 1.24	889910 0.94

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	876120 2.67	876220 2.77	876320 2.87	876820 2.97	876920 2.67	896120 1.69	896220 1.79	896320 1.89	896820 1.99	896920 1.69
18	877120 2.50	877220 2.60	877320 2.70	877820 2.80	877920 2.50	897120 1.56	897220 1.66	897320 1.76	897820 1.86	897920 1.56
19	878120 2.33	878220 2.43	878320 2.53	878820 2.63	878920 2.33	898120 1.47	898220 1.57	898320 1.67	898820 1.77	898920 1.47
20	879120 2.24	879220 2.34	879320 2.44	879820 2.54	879920 2.24	899120 1.35	899220 1.45	899320 1.55	899820 1.65	899920 1.35
21	881120 2.16	881220 2.26	881320 2.36	881820 2.46	881920 2.16	886120 1.22	886220 1.32	886320 1.42	886820 1.52	886920 1.22
22	882120 1.73	882220 1.83	882320 1.93	882820 2.03	882920 1.73	887120 0.96	887220 1.06	887320 1.16	887820 1.26	887920 0.96
23	883120 1.39	883220 1.49	883320 1.59	883820 1.69	883920 1.39	888120 0.88	888220 0.98	888320 1.08	888820 1.18	888920 0.88
24	884120 1.22	884220 1.32	884320 1.42	884820 1.52	884920 1.22	889120 0.79	889220 0.89	889320 0.99	889820 1.09	889920 0.79

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING

AGE	MARRIED MALE					MARRIED FEMALE				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	836110 1.50	836210 1.60	836310 1.70	836810 1.80	836910 1.50	814110 1.16	814210 1.26	814310 1.36	814810 1.46	814910 1.16
18	837110 1.45	837210 1.55	837310 1.65	837810 1.75	837910 1.45	815110 1.11	815210 1.21	815310 1.31	815810 1.41	815910 1.11
19	838110 1.42	838210 1.52	838310 1.62	838810 1.72	838910 1.42	816110 1.07	816210 1.17	816310 1.27	816810 1.37	816910 1.07
20	839110 1.33	839210 1.43	839310 1.53	839810 1.63	839910 1.33	817110 0.94	817210 1.04	817310 1.21	817810 1.31	817910 0.94
21	841110 1.24	841210 1.34	841310 1.44	841810 1.54	841910 1.24	818110 0.82	818210 0.92	818310 1.02	818810 1.12	818910 0.82
22	842110 1.16	842210 1.26	842310 1.36	842810 1.46	842910 1.16	819110 0.82	819210 0.92	819310 1.02	819810 1.12	819910 0.82
23	843110 0.94	843210 1.04	843310 1.14	843810 1.24	843910 0.94	820110 0.80	820210 0.90	820310 1.00	820810 1.10	820910 0.80
24	844110 0.86	844210 0.96	844310 1.06	844810 1.16	844910 0.86	821110 0.80	821210 0.90	821310 1.00	821810 1.10	821910 0.80

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	836120 1.35	836220 1.45	836320 1.55	836820 1.65	836920 1.35	814120 1.01	814220 1.11	814320 1.21	814820 1.31	814920 1.01
18	837120 1.30	837220 1.40	837320 1.50	837820 1.60	837920 1.30	815120 0.96	815220 1.06	815320 1.16	815820 1.26	815920 0.96
19	838120 1.27	838220 1.37	838320 1.47	838820 1.57	838920 1.27	816120 0.92	816220 1.02	816320 1.12	816820 1.22	816920 0.92
20	839120 1.18	839220 1.28	839320 1.38	839820 1.48	839920 1.18	817120 0.79	817220 0.89	817320 1.06	817820 1.16	817920 0.79
21	841120 1.09	841220 1.19	841320 1.29	841820 1.39	841920 1.09	818120 0.67	818220 0.77	818320 0.87	818820 0.97	818920 0.67
22	842120 1.01	842220 1.11	842320 1.21	842820 1.31	842920 1.01	819120 0.67	819220 0.77	819320 0.87	819820 0.97	819920 0.67
23	843120 0.79	843220 0.89	843320 0.99	843820 1.09	843920 0.79	820120 0.65	820220 0.75	820320 0.85	820820 0.95	820920 0.65
24	844120 0.71	844220 0.81	844320 0.91	844820 1.01	844920 0.71	821120 0.65	821220 0.75	821320 0.85	821820 0.95	821920 0.65

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	UNMARRIED MALE OCCASIONAL OPERATOR					UNMARRIED FEMALE OCCASIONAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	856410 1.98	856510 2.08	856610 2.18	856710 2.28	856010 1.98	826410 1.62	826510 1.72	826610 1.82	826710 1.92	826010 1.62
18	857410 1.89	857510 1.99	857610 2.09	857710 2.19	857010 1.89	827410 1.58	827510 1.68	827610 1.78	827710 1.88	827010 1.58
19	858410 1.80	858510 1.90	858610 2.00	858710 2.10	858010 1.80	828410 1.44	828510 1.54	828610 1.64	828710 1.74	828010 1.44
20	859410 1.76	859510 1.86	859610 1.96	859710 2.06	859010 1.76	829410 1.35	829510 1.45	829610 1.55	829710 1.65	829010 1.35
21	861410 1.62	861510 1.72	861610 1.82	861710 1.92	861010 1.62	846410 1.22	846510 1.32	846610 1.42	846710 1.52	846010 1.22
22	862410 1.35	862510 1.45	862610 1.55	862710 1.65	862010 1.35	847410 1.08	847510 1.18	847610 1.28	847710 1.38	847010 1.08
23	863410 1.26	863510 1.36	863610 1.46	863710 1.56	863010 1.26	848410 0.99	848510 1.09	848610 1.19	848710 1.29	848010 0.99
24	864410 1.13	864510 1.23	864610 1.33	864710 1.43	864010 1.13	849410 0.90	849510 1.00	849610 1.18	849710 1.28	849010 0.90

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	856420 1.83	856520 1.93	856620 2.03	856720 2.13	856020 1.83	826420 1.47	826520 1.57	826620 1.67	826720 1.77	826020 1.47
18	857420 1.74	857520 1.84	857620 1.94	857720 2.04	857020 1.74	827420 1.43	827520 1.53	827620 1.63	827720 1.73	827020 1.43
19	858420 1.65	858520 1.75	858620 1.85	858720 1.95	858020 1.65	828420 1.29	828520 1.39	828620 1.49	828720 1.59	828020 1.29
20	859420 1.61	859520 1.71	859620 1.81	859720 1.91	859020 1.61	829420 1.20	829520 1.30	829620 1.40	829720 1.50	829020 1.20
21	861420 1.47	861520 1.57	861620 1.67	861720 1.77	861020 1.47	846420 1.07	846520 1.17	846620 1.27	846720 1.37	846020 1.07
22	862420 1.20	862520 1.30	862620 1.40	862720 1.50	862020 1.20	847420 0.93	847520 1.03	847620 1.13	847720 1.23	847020 0.93
23	863420 1.11	863520 1.21	863620 1.31	863720 1.41	863020 1.11	848420 0.84	848520 0.94	848620 1.04	848720 1.14	848020 0.84
24	864420 0.98	864520 1.08	864620 1.18	864720 1.28	864020 0.98	849420 0.75	849520 0.85	849620 1.03	849720 1.13	849020 0.75

NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	UNMARRIED MALE PRINCIPAL OPERATOR					UNMARRIED FEMALE PRINCIPAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	876410 2.83	876510 2.93	876610 3.02	876710 3.12	876010 2.83	896410 1.85	896510 1.94	896610 2.04	896710 2.14	896010 1.85
18	877410 2.66	877510 2.75	877610 2.85	877710 2.95	877010 2.66	897410 1.71	897510 1.81	897610 1.91	897710 2.01	897010 1.71
19	878410 2.48	878510 2.58	878610 2.68	878710 2.78	878010 2.48	898410 1.63	898510 1.73	898610 1.83	898710 1.93	898010 1.63
20	879410 2.39	879510 2.49	879610 2.59	879710 2.69	879010 2.39	899410 1.50	899510 1.60	899610 1.70	899710 1.80	899010 1.50
21	881410 2.31	881510 2.41	881610 2.51	881710 2.61	881010 2.31	886410 1.37	886510 1.47	886610 1.57	886710 1.67	886010 1.37
22	882410 1.88	882510 1.98	882610 2.08	882710 2.18	882010 1.88	887410 1.12	887510 1.22	887610 1.31	887710 1.41	887010 1.12
23	883410 1.54	883510 1.64	883610 1.74	883710 1.84	883010 1.54	888410 1.03	888510 1.13	888610 1.22	888710 1.32	888010 1.03
24	884410 1.37	884510 1.47	884610 1.57	884710 1.67	884010 1.37	889410 0.95	889510 1.04	889610 1.14	889710 1.24	889010 0.95

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	876420 2.68	876520 2.78	876620 2.87	876720 2.97	876020 2.68	896420 1.70	896520 1.79	896620 1.89	896720 1.99	896020 1.70
18	877420 2.51	877520 2.60	877620 2.70	877720 2.80	877020 2.51	897420 1.56	897520 1.66	897620 1.76	897720 1.86	897020 1.56
19	878420 2.33	878520 2.43	878620 2.53	878720 2.63	878020 2.33	898420 1.48	898520 1.58	898620 1.68	898720 1.78	898020 1.48
20	879420 2.24	879520 2.34	879620 2.44	879720 2.54	879020 2.24	899420 1.35	899520 1.45	899620 1.55	899720 1.65	899020 1.35
21	881420 2.16	881520 2.26	881620 2.36	881720 2.46	881020 2.16	886420 1.22	886520 1.32	886620 1.42	886720 1.52	886020 1.22
22	882420 1.73	882520 1.83	882620 1.93	882720 2.03	882020 1.73	887420 0.97	887520 1.07	887620 1.16	887720 1.26	887020 0.97
23	883420 1.39	883520 1.49	883620 1.59	883720 1.69	883020 1.39	888420 0.88	888520 0.98	888620 1.07	888720 1.17	888020 0.88
24	884420 1.22	884520 1.32	884620 1.42	884720 1.52	884020 1.22	889420 0.80	889520 0.89	889620 0.99	889720 1.09	889020 0.80

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
 USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	MARRIED MALE					MARRIED FEMALE				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	836410 1.50	836510 1.60	836610 1.70	836710 1.80	836010 1.50	814410 1.16	814510 1.26	814610 1.36	814710 1.46	814010 1.16
18	837410 1.46	837510 1.56	837610 1.66	837710 1.76	837010 1.46	815410 1.12	815510 1.22	815610 1.31	815710 1.41	815010 1.12
19	838410 1.41	838510 1.51	838610 1.62	838710 1.72	838010 1.41	816410 1.07	816510 1.17	816610 1.28	816710 1.38	816010 1.07
20	839410 1.33	839510 1.43	839610 1.53	839710 1.63	839010 1.33	817410 0.95	817510 1.04	817610 1.21	817710 1.31	817010 0.95
21	841410 1.24	841510 1.34	841610 1.45	841710 1.55	841010 1.24	818410 0.90	818510 0.95	818610 1.02	818710 1.15	818010 0.80
22	842410 1.16	842510 1.26	842610 1.36	842710 1.46	842010 1.16	819410 0.90	819510 0.95	819610 1.02	819710 1.15	819010 0.80
23	843410 0.95	843510 1.04	843610 1.14	843710 1.24	843010 0.95	820410 0.90	820510 0.95	820610 1.00	820710 1.15	820010 0.80
24	844410 0.92	844510 0.95	844610 1.05	844710 1.15	844010 0.86	821410 0.90	821510 0.95	821610 1.00	821710 1.15	821010 0.80

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	836420 1.35	836520 1.45	836620 1.55	836720 1.65	836020 1.35	814420 1.01	814520 1.11	814620 1.21	814720 1.31	814020 1.01
18	837420 1.31	837520 1.41	837620 1.51	837720 1.61	837020 1.31	815420 0.97	815520 1.07	815620 1.16	815720 1.26	815020 0.97
19	838420 1.26	838520 1.36	838620 1.47	838720 1.57	838020 1.26	816420 0.92	816520 1.02	816620 1.13	816720 1.23	816020 0.92
20	839420 1.18	839520 1.28	839620 1.38	839720 1.48	839020 1.18	817420 0.80	817520 0.89	817620 1.06	817720 1.16	817020 0.80
21	841420 1.09	841520 1.19	841620 1.30	841720 1.40	841020 1.09	818420 0.75	818520 0.80	818620 0.87	818720 1.00	818020 0.65
22	842420 1.01	842520 1.11	842620 1.21	842720 1.31	842020 1.01	819420 0.75	819520 0.80	819620 0.87	819720 1.00	819020 0.65
23	843420 0.80	843520 0.89	843620 0.99	843720 1.09	843020 0.80	820420 0.75	820520 0.80	820620 0.85	820720 1.00	820020 0.65
24	844420 0.77	844520 0.80	844620 0.90	844720 1.00	844020 0.71	821420 0.75	821520 0.80	821620 0.85	821720 1.00	821020 0.65

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
 USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	UNMARRIED MALE OCCASIONAL OPERATOR					UNMARRIED FEMALE OCCASIONAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	856410 1.78	856510 1.87	856610 1.96	856710 2.05	856010 1.78	826410 1.46	826510 1.55	826610 1.64	826710 1.73	826010 1.46
18	857410 1.70	857510 1.79	857610 1.88	857710 1.97	857010 1.70	827410 1.42	827510 1.51	827610 1.60	827710 1.69	827010 1.42
19	858410 1.62	858510 1.71	858610 1.80	858710 1.89	858010 1.62	828410 1.30	828510 1.39	828610 1.48	828710 1.57	828010 1.30
20	859410 1.58	859510 1.67	859610 1.76	859710 1.85	859010 1.58	829410 1.22	829510 1.31	829610 1.40	829710 1.49	829010 1.22
21	861410 1.46	861510 1.55	861610 1.64	861710 1.73	861010 1.46	846410 1.10	846510 1.19	846610 1.28	846710 1.37	846010 1.10
22	862410 1.22	862510 1.31	862610 1.40	862710 1.49	862010 1.22	847410 0.97	847510 1.06	847610 1.15	847710 1.24	847010 0.97
23	863410 1.13	863510 1.22	863610 1.31	863710 1.40	863010 1.13	848410 0.89	848510 0.98	848610 1.07	848710 1.16	848010 0.89
24	864410 1.02	864510 1.11	864610 1.20	864710 1.29	864010 1.02	849410 0.81	849510 0.90	849610 1.06	849710 1.15	849010 0.81

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	856420 1.63	856520 1.72	856620 1.81	856720 1.90	856020 1.63	826420 1.31	826520 1.40	826620 1.49	826720 1.58	826020 1.31
18	857420 1.55	857520 1.64	857620 1.73	857720 1.82	857020 1.55	827420 1.27	827520 1.36	827620 1.45	827720 1.54	827020 1.27
19	858420 1.47	858520 1.56	858620 1.65	858720 1.74	858020 1.47	828420 1.15	828520 1.24	828620 1.33	828720 1.42	828020 1.15
20	859420 1.43	859520 1.52	859620 1.61	859720 1.70	859020 1.43	829420 1.07	829520 1.16	829620 1.25	829720 1.34	829020 1.07
21	861420 1.31	861520 1.40	861620 1.49	861720 1.58	861020 1.31	846420 0.95	846520 1.04	846620 1.13	846720 1.22	846020 0.95
22	862420 1.07	862520 1.16	862620 1.25	862720 1.34	862020 1.07	847420 0.82	847520 0.91	847620 1.00	847720 1.09	847020 0.82
23	863420 0.98	863520 1.07	863620 1.16	863720 1.25	863020 0.98	848420 0.74	848520 0.83	848620 0.92	848720 1.01	848020 0.74
24	864420 0.87	864520 0.96	864620 1.05	864720 1.14	864020 0.87	849420 0.66	849520 0.75	849620 0.91	849720 1.00	849020 0.66

**NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.**

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	UNMARRIED MALE PRINCIPAL OPERATOR					UNMARRIED FEMALE PRINCIPAL OPERATOR				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	876410 2.54	876510 2.63	876610 2.72	876710 2.81	876010 2.54	896410 1.66	896510 1.75	896610 1.84	896710 1.93	896010 1.66
18	877410 2.39	877510 2.48	877610 2.57	877710 2.66	877010 2.39	897410 1.54	897510 1.63	897610 1.72	897710 1.81	897010 1.54
19	878410 2.23	878510 2.32	878610 2.41	878710 2.50	878010 2.23	898410 1.46	898510 1.55	898610 1.64	898710 1.73	898010 1.46
20	879410 2.15	879510 2.24	879610 2.33	879710 2.42	879010 2.15	899410 1.35	899510 1.44	899610 1.53	899710 1.62	899010 1.35
21	881410 2.08	881510 2.17	881610 2.26	881710 2.35	881010 2.08	886410 1.23	886510 1.32	886610 1.41	886710 1.50	886010 1.23
22	882410 1.69	882510 1.78	882610 1.87	882710 1.96	882010 1.69	887410 1.00	887510 1.09	887610 1.18	887710 1.27	887010 1.00
23	883410 1.39	883510 1.48	883610 1.57	883710 1.66	883010 1.39	888410 0.92	888510 1.01	888610 1.10	888710 1.19	888010 0.92
24	884410 1.23	884510 1.32	884610 1.41	884710 1.50	884010 1.23	889410 0.85	889510 0.94	889610 1.03	889710 1.12	889010 0.85

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	876420 2.39	876520 2.48	876620 2.57	876720 2.66	876020 2.39	896420 1.51	896520 1.60	896620 1.69	896720 1.78	896020 1.51
18	877420 2.24	877520 2.33	877620 2.42	877720 2.51	877020 2.24	897420 1.39	897520 1.48	897620 1.57	897720 1.66	897020 1.39
19	878420 2.08	878520 2.17	878620 2.26	878720 2.35	878020 2.08	898420 1.31	898520 1.40	898620 1.49	898720 1.58	898020 1.31
20	879420 2.00	879520 2.09	879620 2.18	879720 2.27	879020 2.00	899420 1.20	899520 1.29	899620 1.38	899720 1.47	899020 1.20
21	881420 1.93	881520 2.02	881620 2.11	881720 2.20	881020 1.93	886420 1.08	886520 1.17	886620 1.26	886720 1.35	886020 1.08
22	882420 1.54	882520 1.63	882620 1.72	882720 1.81	882020 1.54	887420 0.85	887520 0.94	887620 1.03	887720 1.12	887020 0.85
23	883420 1.24	883520 1.33	883620 1.42	883720 1.51	883020 1.24	888420 0.77	888520 0.86	888620 0.95	888720 1.04	888020 0.77
24	884420 1.08	884520 1.17	884620 1.26	884720 1.35	884020 1.08	889420 0.70	889520 0.79	889620 0.88	889720 0.97	889020 0.70

NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.
USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
YOUTHFUL CLASS FACTORS WITH DRIVER TRAINING
GOOD STUDENT

AGE	MARRIED MALE					MARRIED FEMALE				
	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM	PLEASURE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS	FARM

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

17 or LESS	836410 1.35	836510 1.44	836610 1.53	836710 1.62	836010 1.35	814410 1.04	814510 1.13	814610 1.22	814710 1.31	814010 1.04
18	837410 1.31	837510 1.40	837610 1.49	837710 1.58	837010 1.31	815410 1.00	815510 1.09	815610 1.18	815710 1.27	815010 1.00
19	838410 1.28	838510 1.37	838610 1.46	838710 1.55	838010 1.28	816410 0.97	816510 1.05	816610 1.14	816710 1.23	816010 0.97
20	839410 1.20	839510 1.29	839610 1.38	839710 1.47	839010 1.20	817410 0.85	817510 0.94	817610 1.09	817710 1.18	817010 0.85
21	841410 1.12	841510 1.21	841610 1.30	841710 1.39	841010 1.12	818410 0.80	818510 0.85	818610 0.92	818710 1.05	818010 0.74
22	842410 1.04	842510 1.13	842610 1.22	842710 1.31	842010 1.04	819410 0.80	819510 0.85	819610 0.92	819710 1.05	819010 0.74
23	843410 0.85	843510 0.94	843610 1.03	843710 1.12	843010 0.85	820410 0.80	820510 0.85	820610 0.90	820710 1.05	820010 0.72
24	844410 0.80	844510 0.86	844610 0.95	844710 1.05	844010 0.77	821410 0.80	821510 0.85	821610 0.90	821710 1.05	821010 0.72

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

17 or LESS	836420 1.20	836520 1.29	836620 1.38	836720 1.47	836020 1.20	814420 0.89	814520 0.98	814620 1.07	814720 1.16	814020 0.89
18	837420 1.16	837520 1.25	837620 1.34	837720 1.43	837020 1.16	815420 0.85	815520 0.94	815620 1.03	815720 1.12	815020 0.85
19	838420 1.13	838520 1.22	838620 1.31	838720 1.40	838020 1.13	816420 0.82	816520 0.90	816620 0.99	816720 1.08	816020 0.82
20	839420 1.05	839520 1.14	839620 1.23	839720 1.32	839020 1.05	817420 0.70	817520 0.79	817620 0.94	817720 1.03	817020 0.70
21	841420 0.97	841520 1.06	841620 1.15	841720 1.24	841020 0.97	818420 0.65	818520 0.70	818620 0.77	818720 0.90	818020 0.59
22	842420 0.89	842520 0.98	842620 1.07	842720 1.16	842020 0.89	819420 0.65	819520 0.70	819620 0.77	819720 0.90	819020 0.59
23	843420 0.70	843520 0.79	843620 0.88	843720 0.97	843020 0.70	820420 0.65	820520 0.70	820620 0.75	820720 0.90	820020 0.57
24	844420 0.65	844520 0.71	844620 0.80	844720 0.90	844020 0.62	821420 0.65	821520 0.70	821620 0.75	821720 0.90	821020 0.57

NOTE: 17 Year Old - 20 Year Old Without Driver Training - Add .15.

USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
AUTOMOBILE PRIMARY CLASSIFICATION FACTORS
UNMARRIED MALE
OWNER OR PRINCIPAL OPERATOR

PLEASURE USE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS USE	FARM USE
-----------------	-------------------------------------	-----------------------------------	-----------------	-------------

FAMILY AUTO POLICY CLASS "0" - SINGLE CAR

25	891110 0.90	891210 0.95	891310 1.00	891810 1.15	891910 0.80
26	892110 0.90	892210 0.95	892310 1.00	892810 1.15	892910 0.80
27	893110 0.90	893210 0.95	893310 1.00	893810 1.15	893910 0.80
28	894110 0.90	894210 0.95	894310 1.00	894810 1.15	894910 0.80
29	895110 0.90	895210 0.95	895310 1.00	895810 1.15	895910 0.80

FAMILY AUTO POLICY CLASS "0" - MULTI CAR

25	891120 0.75	891220 0.80	891320 0.85	891820 1.00	891920 0.65
26	892120 0.75	892220 0.80	892320 0.85	892820 1.00	892920 0.65
27	893120 0.75	893220 0.80	893320 0.85	893820 1.00	893920 0.65
28	894120 0.75	894220 0.80	894320 0.85	894820 1.00	894920 0.65
29	895120 0.75	895220 0.80	895320 0.85	895820 1.00	895920 0.65

USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS AUTO
AUTOMOBILE PRIMARY CLASSIFICATION FACTORS
UNMARRIED MALE
OWNER OR PRINCIPAL OPERATOR

PLEASURE USE	DRIVE TO WORK LESS THAN 20 MILES	DRIVE TO WORK 20 OR MORE MILES	BUSINESS USE	FARM USE
-----------------	-------------------------------------	-----------------------------------	-----------------	-------------

HOMEOWNER AUTO POLICY CLASS "0" - SINGLE CAR

25	891110 0.80	891210 0.85	891310 0.90	891810 1.05	891910 0.70
26	892110 0.80	892210 0.85	892310 0.90	892810 1.05	892910 0.70
27	893110 0.80	893210 0.85	893310 0.90	893810 1.05	893910 0.70
28	894110 0.80	894210 0.85	894310 0.90	894810 1.05	894910 0.70
29	895110 0.80	895210 0.85	895310 0.90	895810 1.05	895910 0.70

HOMEOWNER AUTO POLICY CLASS "0" - MULTI CAR

25	891120 0.65	891220 0.70	891320 0.75	891820 0.90	891920 0.55
26	892120 0.65	892220 0.70	892320 0.75	892820 0.90	892920 0.55
27	893120 0.65	893220 0.70	893320 0.75	893820 0.90	893920 0.55
28	894120 0.65	894220 0.70	894320 0.75	894820 0.90	894920 0.55
29	895120 0.65	895220 0.70	895320 0.75	895820 0.90	895920 0.55

USE FAMILY AUTO CLASSIFICATION FACTOR FOR TENANT HOMEOWNER POLICIES ALSO.

THE CINCINNATI INSURANCE COMPANY
ARKANSAS RELATIVITIES
A-08-7044-AR

BODILY INJURY	25/50 1.000	50/100 1.130	100/300 1.260	250/500 1.420	
PROPERTY DAMAGE	25,000 1.000	50,000 1.020	100,000 1.070		
SINGLE LIMIT BI + PD	75,000 1.000	100,000 1.060	250,000 1.180	500,000 1.270	
MEDICAL PAYMENTS	5,000 1.000	10,000 1.290	25,000 1.750	50,000 2.060	
SPLIT UM (BI) PREMIUM	25/50 1.000	50/100 1.460	100/300 1.790	250/500 2.500	
SINGLE UM (BI) PREMIUM	75,000 2.040	100,000 2.540	250,000 3.250	500,000 4.560	

OTC.	YEAR	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18
	2009	1.980	2.390	2.720	3.060	3.430	3.720	4.030	4.420	4.830	5.320	5.820	6.290	6.970	7.570	8.190	8.760
	2008	1.890	2.280	2.590	2.910	3.270	3.540	3.840	4.210	4.600	5.070	5.540	5.990	6.640	7.210	7.800	8.340
	2007	1.800	2.170	2.470	2.770	3.110	3.370	3.660	4.010	4.380	4.830	5.280	5.700	6.320	6.870	7.430	7.940
	2006	1.710	2.070	2.350	2.640	2.960	3.210	3.490	3.820	4.170	4.600	5.030	5.430	6.020	6.540	7.080	7.560
	2005	1.630	1.970	2.240	2.510	2.820	3.060	3.320	3.640	3.970	4.380	4.790	5.170	5.730	6.230	6.740	7.200
	2004	1.550	1.880	2.130	2.390	2.690	2.910	3.160	3.470	3.780	4.170	4.560	4.920	5.460	5.930	6.420	6.860
	2003	1.480	1.790	2.030	2.280	2.560	2.770	3.010	3.300	3.600	3.970	4.340	4.690	5.200	5.650	6.110	6.530
	2002	1.410	1.700	1.930	2.170	2.440	2.640	2.870	3.140	3.430	3.780	4.130	4.470	4.950	5.380	5.820	6.220
	2001	1.340	1.620	1.840	2.070	2.320	2.510	2.730	2.990	3.270	3.600	3.930	4.260	4.710	5.120	5.540	5.920
	2000	1.280	1.540	1.750	1.970	2.210	2.390	2.600	2.850	3.110	3.430	3.740	4.060	4.490	4.880	5.280	5.640
	1999	1.220	1.470	1.670	1.880	2.100	2.280	2.480	2.710	2.960	3.270	3.560	3.870	4.280	4.650	5.030	5.370
	1998	1.160	1.400	1.590	1.790	2.000	2.170	2.360	2.580	2.820	3.110	3.390	3.690	4.080	4.430	4.790	5.110
	1997	1.100	1.330	1.510	1.700	1.900	2.070	2.250	2.460	2.690	2.960	3.230	3.510	3.890	4.220	4.560	4.870
	1996	1.050	1.270	1.440	1.620	1.810	1.970	2.140	2.340	2.560	2.820	3.080	3.340	3.700	4.020	4.340	4.640
	1995	1.000	1.210	1.370	1.540	1.720	1.880	2.040	2.230	2.440	2.690	2.930	3.180	3.520	3.830	4.130	4.420
	1994	0.950	1.160	1.310	1.470	1.640	1.790	1.940	2.130	2.330	2.560	2.790	3.030	3.350	3.640	3.930	4.210
	1993	0.910	1.100	1.250	1.400	1.560	1.700	1.850	2.020	2.210	2.440	2.650	2.880	3.190	3.470	3.740	4.010
	1992	0.870	1.050	1.180	1.330	1.480	1.620	1.770	1.930	2.110	2.320	2.520	2.750	3.040	3.310	3.560	3.820
	1991	0.820	1.000	1.130	1.270	1.410	1.540	1.680	1.830	2.010	2.210	2.400	2.620	2.890	3.150	3.390	3.630
	1990	0.790	0.950	1.070	1.210	1.340	1.470	1.600	1.750	1.910	2.100	2.280	2.500	2.750	3.000	3.230	3.460
	1989 & <	0.250	0.250	0.340	0.450	0.580	0.750	0.900	1.120	1.340	1.560	1.830	2.340	2.590	3.010	3.490	4.060

COLL.	YEAR	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18
	2009	1.980	2.180	2.290	2.440	2.560	2.710	2.850	2.990	3.130	3.290	3.430	3.640	3.840	4.050	4.320	4.540
	2008	1.890	2.080	2.180	2.320	2.440	2.580	2.710	2.850	2.980	3.130	3.270	3.470	3.660	3.860	4.110	4.320
	2007	1.800	1.980	2.080	2.210	2.320	2.460	2.580	2.710	2.840	2.980	3.110	3.300	3.490	3.680	3.910	4.110
	2006	1.710	1.890	1.980	2.100	2.210	2.340	2.460	2.580	2.700	2.840	2.960	3.140	3.320	3.500	3.720	3.910
	2005	1.630	1.800	1.890	2.000	2.100	2.230	2.340	2.460	2.570	2.700	2.820	2.990	3.160	3.330	3.540	3.720
	2004	1.550	1.710	1.800	1.900	2.000	2.120	2.230	2.340	2.450	2.570	2.690	2.850	3.010	3.170	3.370	3.540
	2003	1.480	1.630	1.710	1.810	1.900	2.020	2.120	2.230	2.330	2.450	2.560	2.710	2.870	3.020	3.210	3.370
	2002	1.410	1.550	1.630	1.720	1.810	1.920	2.020	2.120	2.220	2.330	2.440	2.580	2.730	2.880	3.060	3.210
	2001	1.340	1.480	1.550	1.640	1.720	1.830	1.920	2.020	2.110	2.220	2.320	2.460	2.600	2.740	2.910	3.060
	2000	1.280	1.410	1.480	1.560	1.640	1.740	1.830	1.920	2.010	2.110	2.210	2.340	2.480	2.610	2.770	2.910
	1999	1.220	1.340	1.410	1.490	1.560	1.660	1.740	1.830	1.910	2.010	2.100	2.230	2.360	2.490	2.640	2.770
	1998	1.160	1.280	1.340	1.420	1.490	1.580	1.660	1.740	1.820	1.910	2.000	2.120	2.250	2.370	2.510	2.640
	1997	1.100	1.220	1.280	1.350	1.420	1.500	1.580	1.660	1.730	1.820	1.900	2.020	2.140	2.260	2.390	2.510
	1996	1.050	1.160	1.220	1.290	1.350	1.430	1.500	1.580	1.650	1.730	1.810	1.920	2.040	2.150	2.280	2.390
	1995	1.000	1.100	1.160	1.230	1.290	1.360	1.430	1.500	1.570	1.650	1.720	1.830	1.940	2.050	2.170	2.280
	1994	0.950	1.040	1.100	1.170	1.230	1.290	1.360	1.430	1.500	1.570	1.640	1.740	1.850	1.950	2.060	2.170
	1993	0.910	0.990	1.050	1.110	1.170	1.230	1.290	1.360	1.420	1.500	1.560	1.660	1.760	1.860	1.960	2.070
	1992	0.870	0.940	1.000	1.060	1.110	1.170	1.230	1.290	1.360	1.420	1.490	1.580	1.670	1.770	1.870	1.970
	1991	0.820	0.900	0.950	1.010	1.060	1.120	1.170	1.230	1.290	1.360	1.420	1.500	1.600	1.690	1.780	1.880
	1990	0.790	0.860	0.910	0.960	1.010	1.060	1.120	1.170	1.230	1.290	1.350	1.430	1.520	1.610	1.690	1.790
	1989 & <	0.430	0.430	0.510	0.590	0.680	0.750	0.860	0.940	1.060	1.170	1.250	1.710	1.750	1.880	2.010	2.130

THE CINCINNATI INSURANCE COMPANY
ARKANSAS UNITIES
A-08-7044-AR

TERRITORY	BI	PD	CSL	OTC	COLL	MED PAY	UM		
01	206	173	414	61	217	53	38		
02	265	190	496	31	260	44	34		
03	256	184	480	36	209	43	37		
05	248	206	495	55	223	45	35		
06	226	184	448	107	291	48	38		
07	245	201	487	107	299	50	37		
08	187	139	356	58	218	49	37		
09	224	162	422	46	216	57	37		
10	263	214	521	121	299	55	37		
11	234	194	468	85	256	50	37		
12	289	200	535	78	291	47	37		
13	229	190	457	50	285	51	37		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 01

BODILY INJURY	25/50 206	50/100 233	100/300 260	250/500 293	
PROPERTY DAMAGE	25,000 173	50,000 176	100,000 185		
SINGLE LIMIT BI + PD	75,000 414	100,000 439	250,000 489	500,000 526	
MEDICAL PAYMENTS	5,000 53	10,000 68	25,000 93	50,000 109	
SPLIT UM (BI) PREMIUM	25/50 38	50/100 55	100/300 68	250/500 95	
SINGLE UM (BI) PREMIUM	75,000 78	100,000 97	250,000 124	500,000 173	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	121	146	166	187	209	227	246	270	295	325	355	384	425	462	500	534		
2008	115	139	158	178	199	216	234	257	281	309	338	365	405	440	476	509		
2007	110	132	151	169	190	206	223	245	267	295	322	348	386	419	453	484		
2006	104	126	143	161	181	196	213	233	254	281	307	331	367	399	432	461		
2005	99	120	137	153	172	187	203	222	242	267	292	315	350	380	411	439		
2004	95	115	130	146	164	178	193	212	231	254	278	300	333	362	392	418		
2003	90	109	124	139	156	169	184	201	220	242	265	286	317	345	373	398		
2002	86	104	118	132	149	161	175	192	209	231	252	273	302	328	355	379		
2001	82	99	112	126	142	153	167	182	199	220	240	260	287	312	338	361		
2000	78	94	107	120	135	146	159	174	190	209	228	248	274	298	322	344		
1999	74	90	102	115	128	139	151	165	181	199	217	236	261	284	307	328		
1998	71	85	97	109	122	132	144	157	172	190	207	225	249	270	292	312		
1997	67	81	92	104	116	126	137	150	164	181	197	214	237	257	278	297		
1996	64	77	88	99	110	120	131	143	156	172	188	204	226	245	265	283		
1995	61	74	84	94	105	115	124	136	149	164	179	194	215	234	252	270		
1994	58	71	80	90	100	109	118	130	142	156	170	185	204	222	240	257		
1993	56	67	76	85	95	104	113	123	135	149	162	176	195	212	228	245		
1992	53	64	72	81	90	99	108	118	129	142	154	168	185	202	217	233		
1991	50	61	69	77	86	94	102	112	123	135	146	160	176	192	207	221		
1990	48	58	65	74	82	90	98	107	117	128	139	153	168	183	197	211		
1989 & <	15	15	21	27	35	46	55	68	82	95	112	143	158	184	213	248		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	430	473	497	529	556	588	618	649	679	714	744	790	833	879	937	985		
2008	410	451	473	503	529	560	588	618	647	679	710	753	794	838	892	937		
2007	391	430	451	480	503	534	560	588	616	647	675	716	757	799	848	892		
2006	371	410	430	456	480	508	534	560	586	616	642	681	720	760	807	848		
2005	354	391	410	434	456	484	508	534	558	586	612	649	686	723	768	807		
2004	336	371	391	412	434	460	484	508	532	558	584	618	653	688	731	768		
2003	321	354	371	393	412	438	460	484	506	532	556	588	623	655	697	731		
2002	306	336	354	373	393	417	438	460	482	506	529	560	592	625	664	697		
2001	291	321	336	356	373	397	417	438	458	482	503	534	564	595	631	664		
2000	278	306	321	339	356	378	397	417	436	458	480	508	538	566	601	631		
1999	265	291	306	323	339	360	378	397	414	436	456	484	512	540	573	601		
1998	252	278	291	308	323	343	360	378	395	414	434	460	488	514	545	573		
1997	239	265	278	293	308	326	343	360	375	395	412	438	464	490	519	545		
1996	228	252	265	280	293	310	326	343	358	375	393	417	443	467	495	519		
1995	217	239	252	267	280	295	310	326	341	358	373	397	421	445	471	495		
1994	206	226	239	254	267	280	295	310	326	341	356	378	401	423	447	471		
1993	197	215	228	241	254	267	280	295	308	326	339	360	382	404	425	449		
1992	189	204	217	230	241	254	267	280	295	308	323	343	362	384	406	427		
1991	178	195	206	219	230	243	254	267	280	295	308	326	347	367	386	408		
1990	171	187	197	208	219	230	243	254	267	280	293	310	330	349	367	388		
1989 & <	93	93	111	128	148	163	187	204	230	254	271	371	380	408	436	462		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 02

BODILY INJURY	25/50 265	50/100 299	100/300 334	250/500 376	
PROPERTY DAMAGE	25,000 190	50,000 194	100,000 203		
SINGLE LIMIT BI + PD	75,000 496	100,000 526	250,000 585	500,000 630	
MEDICAL PAYMENTS	5,000 44	10,000 57	25,000 77	50,000 91	
SPLIT UM (BI) PREMIUM	25/50 34	50/100 50	100/300 61	250/500 85	
SINGLE UM (BI) PREMIUM	75,000 69	100,000 86	250,000 111	500,000 155	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	61	74	84	95	106	115	125	137	150	165	180	195	216	235	254	272		
2008	59	71	80	90	101	110	119	131	143	157	172	186	206	224	242	259		
2007	56	67	77	86	96	104	113	124	136	150	164	177	196	213	230	246		
2006	53	64	73	82	92	100	108	118	129	143	156	168	187	203	219	234		
2005	51	61	69	78	87	95	103	113	123	136	148	160	178	193	209	223		
2004	48	58	66	74	83	90	98	108	117	129	141	153	169	184	199	213		
2003	46	55	63	71	79	86	93	102	112	123	135	145	161	175	189	202		
2002	44	53	60	67	76	82	89	97	106	117	128	139	153	167	180	193		
2001	42	50	57	64	72	78	85	93	101	112	122	132	146	159	172	184		
2000	40	48	54	61	69	74	81	88	96	106	116	126	139	151	164	175		
1999	38	46	52	58	65	71	77	84	92	101	110	120	133	144	156	166		
1998	36	43	49	55	62	67	73	80	87	96	105	114	126	137	148	158		
1997	34	41	47	53	59	64	70	76	83	92	100	109	121	131	141	151		
1996	33	39	45	50	56	61	66	73	79	87	95	104	115	125	135	144		
1995	31	38	42	48	53	58	63	69	76	83	91	99	109	119	128	137		
1994	29	36	41	46	51	55	60	66	72	79	86	94	104	113	122	131		
1993	28	34	39	43	48	53	57	63	69	76	82	89	99	108	116	124		
1992	27	33	37	41	46	50	55	60	65	72	78	85	94	103	110	118		
1991	25	31	35	39	44	48	52	57	62	69	74	81	90	98	105	113		
1990	24	29	33	38	42	46	50	54	59	65	71	78	85	93	100	107		
1989 & <	8	8	11	14	18	23	28	35	42	48	57	73	80	93	108	126		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	515	567	595	634	666	705	741	777	814	855	892	946	998	1053	1123	1180		
2008	491	541	567	603	634	671	705	741	775	814	850	902	952	1004	1069	1123		
2007	468	515	541	575	603	640	671	705	738	775	809	858	907	957	1017	1069		
2006	445	491	515	546	575	608	640	671	702	738	770	816	863	910	967	1017		
2005	424	468	491	520	546	580	608	640	668	702	733	777	822	866	920	967		
2004	403	445	468	494	520	551	580	608	637	668	699	741	783	824	876	920		
2003	385	424	445	471	494	525	551	580	606	637	666	705	746	785	835	876		
2002	367	403	424	447	471	499	525	551	577	606	634	671	710	749	796	835		
2001	348	385	403	426	447	476	499	525	549	577	603	640	676	712	757	796		
2000	333	367	385	406	426	452	476	499	523	549	575	608	645	679	720	757		
1999	317	348	367	387	406	432	452	476	497	523	546	580	614	647	686	720		
1998	302	333	348	369	387	411	432	452	473	497	520	551	585	616	653	686		
1997	286	317	333	351	369	390	411	432	450	473	494	525	556	588	621	653		
1996	273	302	317	335	351	372	390	411	429	450	471	499	530	559	593	621		
1995	260	286	302	320	335	354	372	390	408	429	447	476	504	533	564	593		
1994	247	270	286	304	320	335	354	372	390	408	426	452	481	507	536	564		
1993	237	257	273	289	304	320	335	354	369	390	406	432	458	484	510	538		
1992	226	244	260	276	289	304	320	335	354	369	387	411	434	460	486	512		
1991	213	234	247	263	276	291	304	320	335	354	369	390	416	439	463	489		
1990	205	224	237	250	263	276	291	304	320	335	351	372	395	419	439	465		
1989 & <	112	112	133	153	177	195	224	244	276	304	325	445	455	489	523	554		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 03

BODILY INJURY	25/50 256	50/100 289	100/300 323	250/500 364	
PROPERTY DAMAGE	25,000 184	50,000 188	100,000 197		
SINGLE LIMIT BI + PD	75,000 480	100,000 509	250,000 566	500,000 610	
MEDICAL PAYMENTS	5,000 43	10,000 55	25,000 75	50,000 89	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	71	86	98	110	123	134	145	159	174	192	210	226	251	273	295	315		
2008	68	82	93	105	118	127	138	152	166	183	199	216	239	260	281	300		
2007	65	78	89	100	112	121	132	144	158	174	190	205	228	247	267	286		
2006	62	75	85	95	107	116	126	138	150	166	181	195	217	235	255	272		
2005	59	71	81	90	102	110	120	131	143	158	172	186	206	224	243	259		
2004	56	68	77	86	97	105	114	125	136	150	164	177	197	213	231	247		
2003	53	64	73	82	92	100	108	119	130	143	156	169	187	203	220	235		
2002	51	61	69	78	88	95	103	113	123	136	149	161	178	194	210	224		
2001	48	58	66	75	84	90	98	108	118	130	141	153	170	184	199	213		
2000	46	55	63	71	80	86	94	103	112	123	135	146	162	176	190	203		
1999	44	53	60	68	76	82	89	98	107	118	128	139	154	167	181	193		
1998	42	50	57	64	72	78	85	93	102	112	122	133	147	159	172	184		
1997	40	48	54	61	68	75	81	89	97	107	116	126	140	152	164	175		
1996	38	46	52	58	65	71	77	84	92	102	111	120	133	145	156	167		
1995	36	44	49	55	62	68	73	80	88	97	105	114	127	138	149	159		
1994	34	42	47	53	59	64	70	77	84	92	100	109	121	131	141	152		
1993	33	40	45	50	56	61	67	73	80	88	95	104	115	125	135	144		
1992	31	38	42	48	53	58	64	69	76	84	91	99	109	119	128	138		
1991	30	36	41	46	51	55	60	66	72	80	86	94	104	113	122	131		
1990	28	34	39	44	48	53	58	63	69	76	82	90	99	108	116	125		
1989 & <	9	9	12	16	21	27	32	40	48	56	66	84	93	108	126	146		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	414	456	479	510	535	566	596	625	654	688	717	761	803	846	903	949		
2008	395	435	456	485	510	539	566	596	623	654	683	725	765	807	859	903		
2007	376	414	435	462	485	514	539	566	594	623	650	690	729	769	817	859		
2006	357	395	414	439	462	489	514	539	564	594	619	656	694	732	777	817		
2005	341	376	395	418	439	466	489	514	537	564	589	625	660	696	740	777		
2004	324	357	376	397	418	443	466	489	512	537	562	596	629	663	704	740		
2003	309	341	357	378	397	422	443	466	487	512	535	566	600	631	671	704		
2002	295	324	341	359	378	401	422	443	464	487	510	539	571	602	640	671		
2001	280	309	324	343	359	382	401	422	441	464	485	514	543	573	608	640		
2000	268	295	309	326	343	364	382	401	420	441	462	489	518	545	579	608		
1999	255	280	295	311	326	347	364	382	399	420	439	466	493	520	552	579		
1998	242	268	280	297	311	330	347	364	380	399	418	443	470	495	525	552		
1997	230	255	268	282	297	314	330	347	362	380	397	422	447	472	500	525		
1996	219	242	255	270	282	299	314	330	345	362	378	401	426	449	477	500		
1995	209	230	242	257	270	284	299	314	328	345	359	382	405	428	454	477		
1994	199	217	230	245	257	270	284	299	314	328	343	364	387	408	431	454		
1993	190	207	219	232	245	257	270	284	297	314	326	347	368	389	410	433		
1992	182	196	209	222	232	245	257	270	284	297	311	330	349	370	391	412		
1991	171	188	199	211	222	234	245	257	270	284	297	314	334	353	372	393		
1990	165	180	190	201	211	222	234	245	257	270	282	299	318	336	353	374		
1989 & <	90	90	107	123	142	157	180	196	222	245	261	357	366	393	420	445		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 05

BODILY INJURY	25/50 248	50/100 280	100/300 312	250/500 352	
PROPERTY DAMAGE	25,000 206	50,000 210	100,000 220		
SINGLE LIMIT BI + PD	75,000 495	100,000 525	250,000 584	500,000 629	
MEDICAL PAYMENTS	5,000 45	10,000 58	25,000 79	50,000 93	
SPLIT UM (BI) PREMIUM	25/50 35	50/100 51	100/300 63	250/500 88	
SINGLE UM (BI) PREMIUM	75,000 71	100,000 89	250,000 114	500,000 160	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	109	131	150	168	189	205	222	243	266	293	320	346	383	416	450	482		
2008	104	125	142	160	180	195	211	232	253	279	305	329	365	397	429	459		
2007	99	119	136	152	171	185	201	221	241	266	290	314	348	378	409	437		
2006	94	114	129	145	163	177	192	210	229	253	277	299	331	360	389	416		
2005	90	108	123	138	155	168	183	200	218	241	263	284	315	343	371	396		
2004	85	103	117	131	148	160	174	191	208	229	251	271	300	326	353	377		
2003	81	98	112	125	141	152	166	182	198	218	239	258	286	311	336	359		
2002	78	94	106	119	134	145	158	173	189	208	227	246	272	296	320	342		
2001	74	89	101	114	128	138	150	164	180	198	216	234	259	282	305	326		
2000	70	85	96	108	122	131	143	157	171	189	206	223	247	268	290	310		
1999	67	81	92	103	116	125	136	149	163	180	196	213	235	256	277	295		
1998	64	77	87	98	110	119	130	142	155	171	186	203	224	244	263	281		
1997	61	73	83	94	105	114	124	135	148	163	178	193	214	232	251	268		
1996	58	70	79	89	100	108	118	129	141	155	169	184	204	221	239	255		
1995	55	67	75	85	95	103	112	123	134	148	161	175	194	211	227	243		
1994	52	64	72	81	90	98	107	117	128	141	153	167	184	200	216	232		
1993	50	61	69	77	86	94	102	111	122	134	146	158	175	191	206	221		
1992	48	58	65	73	81	89	97	106	116	128	139	151	167	182	196	210		
1991	45	55	62	70	78	85	92	101	111	122	132	144	159	173	186	200		
1990	43	52	59	67	74	81	88	96	105	116	125	138	151	165	178	190		
1989 & <	14	14	19	25	32	41	50	62	74	86	101	129	142	166	192	223		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	442	486	511	544	571	604	636	667	698	734	765	812	856	903	963	1012		
2008	421	464	486	517	544	575	604	636	665	698	729	774	816	861	917	963		
2007	401	442	464	493	517	549	575	604	633	665	694	736	778	821	872	917		
2006	381	421	442	468	493	522	549	575	602	633	660	700	740	781	830	872		
2005	363	401	421	446	468	497	522	549	573	602	629	667	705	743	789	830		
2004	346	381	401	424	446	473	497	522	546	573	600	636	671	707	752	789		
2003	330	363	381	404	424	450	473	497	520	546	571	604	640	673	716	752		
2002	314	346	363	384	404	428	450	473	495	520	544	575	609	642	682	716		
2001	299	330	346	366	384	408	428	450	471	495	517	549	580	611	649	682		
2000	285	314	330	348	366	388	408	428	448	471	493	522	553	582	618	649		
1999	272	299	314	332	348	370	388	408	426	448	468	497	526	555	589	618		
1998	259	285	299	317	332	352	370	388	406	426	446	473	502	529	560	589		
1997	245	272	285	301	317	335	352	370	386	406	424	450	477	504	533	560		
1996	234	259	272	288	301	319	335	352	368	386	404	428	455	479	508	533		
1995	223	245	259	274	288	303	319	335	350	368	384	408	433	457	484	508		
1994	212	232	245	261	274	288	303	319	335	350	366	388	413	435	459	484		
1993	203	221	234	248	261	274	288	303	317	335	348	370	392	415	437	462		
1992	194	210	223	236	248	261	274	288	303	317	332	352	372	395	417	439		
1991	183	201	212	225	236	250	261	274	288	303	317	335	357	377	397	419		
1990	176	192	203	214	225	236	250	261	274	288	301	319	339	359	377	399		
1989 & <	96	96	114	132	152	167	192	210	236	261	279	381	390	419	448	475		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 06

BODILY INJURY	25/50 226	50/100 255	100/300 285	250/500 321	
PROPERTY DAMAGE	25,000 184	50,000 188	100,000 197		
SINGLE LIMIT BI + PD	75,000 448	100,000 475	250,000 529	500,000 569	
MEDICAL PAYMENTS	5,000 48	10,000 62	25,000 84	50,000 99	
SPLIT UM (BI) PREMIUM	25/50 38	50/100 55	100/300 68	250/500 95	
SINGLE UM (BI) PREMIUM	75,000 78	100,000 97	250,000 124	500,000 173	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	212	256	291	327	367	398	431	473	517	569	623	673	746	810	876	937		
2008	202	244	277	311	350	379	411	450	492	542	593	641	710	771	835	892		
2007	193	232	264	296	333	361	392	429	469	517	565	610	676	735	795	850		
2006	183	221	251	282	317	343	373	409	446	492	538	581	644	700	758	809		
2005	174	211	240	269	302	327	355	389	425	469	513	553	613	667	721	770		
2004	166	201	228	256	288	311	338	371	404	446	488	526	584	635	687	734		
2003	158	192	217	244	274	296	322	353	385	425	464	502	556	605	654	699		
2002	151	182	207	232	261	282	307	336	367	404	442	478	530	576	623	666		
2001	143	173	197	221	248	269	292	320	350	385	421	456	504	548	593	633		
2000	137	165	187	211	236	256	278	305	333	367	400	434	480	522	565	603		
1999	131	157	179	201	225	244	265	290	317	350	381	414	458	498	538	575		
1998	124	150	170	192	214	232	253	276	302	333	363	395	437	474	513	547		
1997	118	142	162	182	203	221	241	263	288	317	346	376	416	452	488	521		
1996	112	136	154	173	194	211	229	250	274	302	330	357	396	430	464	496		
1995	107	129	147	165	184	201	218	239	261	288	314	340	377	410	442	473		
1994	102	124	140	157	175	192	208	228	249	274	299	324	358	389	421	450		
1993	97	118	134	150	167	182	198	216	236	261	284	308	341	371	400	429		
1992	93	112	126	142	158	173	189	207	226	248	270	294	325	354	381	409		
1991	88	107	121	136	151	165	180	196	215	236	257	280	309	337	363	388		
1990	85	102	114	129	143	157	171	187	204	225	244	268	294	321	346	370		
1989 & <	27	27	36	48	62	80	96	120	143	167	196	250	277	322	373	434		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	576	634	666	710	745	789	829	870	911	957	998	1059	1117	1179	1257	1321		
2008	550	605	634	675	710	751	789	829	867	911	952	1010	1065	1123	1196	1257		
2007	524	576	605	643	675	716	751	789	826	867	905	960	1016	1071	1138	1196		
2006	498	550	576	611	643	681	716	751	786	826	861	914	966	1019	1083	1138		
2005	474	524	550	582	611	649	681	716	748	786	821	870	920	969	1030	1083		
2004	451	498	524	553	582	617	649	681	713	748	783	829	876	922	981	1030		
2003	431	474	498	527	553	588	617	649	678	713	745	789	835	879	934	981		
2002	410	451	474	501	527	559	588	617	646	678	710	751	794	838	890	934		
2001	390	431	451	477	501	533	559	588	614	646	675	716	757	797	847	890		
2000	372	410	431	454	477	506	533	559	585	614	643	681	722	760	806	847		
1999	355	390	410	434	454	483	506	533	556	585	611	649	687	725	768	806		
1998	338	372	390	413	434	460	483	506	530	556	582	617	655	690	730	768		
1997	320	355	372	393	413	437	460	483	503	530	553	588	623	658	695	730		
1996	306	338	355	375	393	416	437	460	480	503	527	559	594	626	663	695		
1995	291	320	338	358	375	396	416	437	457	480	501	533	565	597	631	663		
1994	276	303	320	340	358	375	396	416	437	457	477	506	538	567	599	631		
1993	265	288	306	323	340	358	375	396	413	437	454	483	512	541	570	602		
1992	253	274	291	308	323	340	358	375	396	413	434	460	486	515	544	573		
1991	239	262	276	294	308	326	340	358	375	396	413	437	466	492	518	547		
1990	230	250	265	279	294	308	326	340	358	375	393	416	442	469	492	521		
1989 & <	125	125	148	172	198	218	250	274	308	340	364	498	509	547	585	620		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 07

BODILY INJURY	25/50 245	50/100 277	100/300 309	250/500 348	
PROPERTY DAMAGE	25,000 201	50,000 205	100,000 215		
SINGLE LIMIT BI + PD	75,000 487	100,000 516	250,000 575	500,000 618	
MEDICAL PAYMENTS	5,000 50	10,000 65	25,000 88	50,000 103	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	212	256	291	327	367	398	431	473	517	569	623	673	746	810	876	937		
2008	202	244	277	311	350	379	411	450	492	542	593	641	710	771	835	892		
2007	193	232	264	296	333	361	392	429	469	517	565	610	676	735	795	850		
2006	183	221	251	282	317	343	373	409	446	492	538	581	644	700	758	809		
2005	174	211	240	269	302	327	355	389	425	469	513	553	613	667	721	770		
2004	166	201	228	256	288	311	338	371	404	446	488	526	584	635	687	734		
2003	158	192	217	244	274	296	322	353	385	425	464	502	556	605	654	699		
2002	151	182	207	232	261	282	307	336	367	404	442	478	530	576	623	666		
2001	143	173	197	221	248	269	292	320	350	385	421	456	504	548	593	633		
2000	137	165	187	211	236	256	278	305	333	367	400	434	480	522	565	603		
1999	131	157	179	201	225	244	265	290	317	350	381	414	458	498	538	575		
1998	124	150	170	192	214	232	253	276	302	333	363	395	437	474	513	547		
1997	118	142	162	182	203	221	241	263	288	317	346	376	416	452	488	521		
1996	112	136	154	173	194	211	229	250	274	302	330	357	396	430	464	496		
1995	107	129	147	165	184	201	218	239	261	288	314	340	377	410	442	473		
1994	102	124	140	157	175	192	208	228	249	274	299	324	358	389	421	450		
1993	97	118	134	150	167	182	198	216	236	261	284	308	341	371	400	429		
1992	93	112	126	142	158	173	189	207	226	248	270	294	325	354	381	409		
1991	88	107	121	136	151	165	180	196	215	236	257	280	309	337	363	388		
1990	85	102	114	129	143	157	171	187	204	225	244	268	294	321	346	370		
1989 & <	27	27	36	48	62	80	96	120	143	167	196	250	277	322	373	434		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	592	652	685	730	765	810	852	894	936	984	1026	1088	1148	1211	1292	1357		
2008	565	622	652	694	730	771	810	852	891	936	978	1038	1094	1154	1229	1292		
2007	538	592	622	661	694	736	771	810	849	891	930	987	1044	1100	1169	1229		
2006	511	565	592	628	661	700	736	771	807	849	885	939	993	1047	1112	1169		
2005	487	538	565	598	628	667	700	736	768	807	843	894	945	996	1058	1112		
2004	463	511	538	568	598	634	667	700	733	768	804	852	900	948	1008	1058		
2003	443	487	511	541	568	604	634	667	697	733	765	810	858	903	960	1008		
2002	422	463	487	514	541	574	604	634	664	697	730	771	816	861	915	960		
2001	401	443	463	490	514	547	574	604	631	664	694	736	777	819	870	915		
2000	383	422	443	466	490	520	547	574	601	631	661	700	742	780	828	870		
1999	365	401	422	446	466	496	520	547	571	601	628	667	706	745	789	828		
1998	347	383	401	425	446	472	496	520	544	571	598	634	673	709	750	789		
1997	329	365	383	404	425	449	472	496	517	544	568	604	640	676	715	750		
1996	314	347	365	386	404	428	449	472	493	517	541	574	610	643	682	715		
1995	299	329	347	368	386	407	428	449	469	493	514	547	580	613	649	682		
1994	284	311	329	350	368	386	407	428	449	469	490	520	553	583	616	649		
1993	272	296	314	332	350	368	386	407	425	449	466	496	526	556	586	619		
1992	260	281	299	317	332	350	368	386	407	425	446	472	499	529	559	589		
1991	245	269	284	302	317	335	350	368	386	407	425	449	478	505	532	562		
1990	236	257	272	287	302	317	335	350	368	386	404	428	454	481	505	535		
1989 & <	129	129	152	176	203	224	257	281	317	350	374	511	523	562	601	637		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 08

BODILY INJURY	25/50 187	50/100 211	100/300 236	250/500 266	
PROPERTY DAMAGE	25,000 139	50,000 142	100,000 149		
SINGLE LIMIT BI + PD	75,000 356	100,000 377	250,000 420	500,000 452	
MEDICAL PAYMENTS	5,000 49	10,000 63	25,000 86	50,000 101	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	115	139	158	177	199	216	234	256	280	309	338	365	404	439	475	508		
2008	110	132	150	169	190	205	223	244	267	294	321	347	385	418	452	484		
2007	104	126	143	161	180	195	212	233	254	280	306	331	367	398	431	461		
2006	99	120	136	153	172	186	202	222	242	267	292	315	349	379	411	438		
2005	95	114	130	146	164	177	193	211	230	254	278	300	332	361	391	418		
2004	90	109	124	139	156	169	183	201	219	242	264	285	317	344	372	398		
2003	86	104	118	132	148	161	175	191	209	230	252	272	302	328	354	379		
2002	82	99	112	126	142	153	166	182	199	219	240	259	287	312	338	361		
2001	78	94	107	120	135	146	158	173	190	209	228	247	273	297	321	343		
2000	74	89	102	114	128	139	151	165	180	199	217	235	260	283	306	327		
1999	71	85	97	109	122	132	144	157	172	190	206	224	248	270	292	311		
1998	67	81	92	104	116	126	137	150	164	180	197	214	237	257	278	296		
1997	64	77	88	99	110	120	131	143	156	172	187	204	226	245	264	282		
1996	61	74	84	94	105	114	124	136	148	164	179	194	215	233	252	269		
1995	58	70	79	89	100	109	118	129	142	156	170	184	204	222	240	256		
1994	55	67	76	85	95	104	113	124	135	148	162	176	194	211	228	244		
1993	53	64	73	81	90	99	107	117	128	142	154	167	185	201	217	233		
1992	50	61	68	77	86	94	103	112	122	135	146	160	176	192	206	222		
1991	48	58	66	74	82	89	97	106	117	128	139	152	168	183	197	211		
1990	46	55	62	70	78	85	93	102	111	122	132	145	160	174	187	201		
1989 & <	15	15	20	26	34	44	52	65	78	90	106	136	150	175	202	235		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	432	475	499	532	558	591	621	652	682	717	748	794	837	883	942	990		
2008	412	453	475	506	532	562	591	621	650	682	713	756	798	841	896	942		
2007	392	432	453	482	506	536	562	591	619	650	678	719	761	802	852	896		
2006	373	412	432	458	482	510	536	562	589	619	645	685	724	763	811	852		
2005	355	392	412	436	458	486	510	536	560	589	615	652	689	726	772	811		
2004	338	373	392	414	436	462	486	510	534	560	586	621	656	691	735	772		
2003	323	355	373	395	414	440	462	486	508	534	558	591	626	658	700	735		
2002	307	338	355	375	395	419	440	462	484	508	532	562	595	628	667	700		
2001	292	323	338	358	375	399	419	440	460	484	506	536	567	597	634	667		
2000	279	307	323	340	358	379	399	419	438	460	482	510	541	569	604	634		
1999	266	292	307	325	340	362	379	399	416	438	458	486	514	543	576	604		
1998	253	279	292	310	325	344	362	379	397	416	436	462	491	517	547	576		
1997	240	266	279	294	310	327	344	362	377	397	414	440	467	493	521	547		
1996	229	253	266	281	294	312	327	344	360	377	395	419	445	469	497	521		
1995	218	240	253	268	281	296	312	327	342	360	375	399	423	447	473	497		
1994	207	227	240	255	268	281	296	312	327	342	358	379	403	425	449	473		
1993	198	216	229	242	255	268	281	296	310	327	340	362	384	405	427	451		
1992	190	205	218	231	242	255	268	281	296	310	325	344	364	386	408	429		
1991	179	196	207	220	231	244	255	268	281	296	310	327	349	368	388	410		
1990	172	187	198	209	220	231	244	255	268	281	294	312	331	351	368	390		
1989 & <	94	94	111	129	148	164	187	205	231	255	273	373	382	410	438	464		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 09

BODILY INJURY	25/50 224	50/100 253	100/300 282	250/500 318	
PROPERTY DAMAGE	25,000 162	50,000 165	100,000 173		
SINGLE LIMIT BI + PD	75,000 422	100,000 447	250,000 498	500,000 536	
MEDICAL PAYMENTS	5,000 57	10,000 74	25,000 100	50,000 117	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	91	110	125	141	158	171	185	203	222	245	268	289	321	348	377	403		
2008	87	105	119	134	150	163	177	194	212	233	255	276	305	332	359	384		
2007	83	100	114	127	143	155	168	184	201	222	243	262	291	316	342	365		
2006	79	95	108	121	136	148	161	176	192	212	231	250	277	301	326	348		
2005	75	91	103	115	130	141	153	167	183	201	220	238	264	287	310	331		
2004	71	86	98	110	124	134	145	160	174	192	210	226	251	273	295	316		
2003	68	82	93	105	118	127	138	152	166	183	200	216	239	260	281	300		
2002	65	78	89	100	112	121	132	144	158	174	190	206	228	247	268	286		
2001	62	75	85	95	107	115	126	138	150	166	181	196	217	236	255	272		
2000	59	71	81	91	102	110	120	131	143	158	172	187	207	224	243	259		
1999	56	68	77	86	97	105	114	125	136	150	164	178	197	214	231	247		
1998	53	64	73	82	92	100	109	119	130	143	156	170	188	204	220	235		
1997	51	61	69	78	87	95	104	113	124	136	149	161	179	194	210	224		
1996	48	58	66	75	83	91	98	108	118	130	142	154	170	185	200	213		
1995	46	56	63	71	79	86	94	103	112	124	135	146	162	176	190	203		
1994	44	53	60	68	75	82	89	98	107	118	128	139	154	167	181	194		
1993	42	51	58	64	72	78	85	93	102	112	122	132	147	160	172	184		
1992	40	48	54	61	68	75	81	89	97	107	116	127	140	152	164	176		
1991	38	46	52	58	65	71	77	84	92	102	110	121	133	145	156	167		
1990	36	44	49	56	62	68	74	81	88	97	105	115	127	138	149	159		
1989 & <	12	12	16	21	27	35	41	52	62	72	84	108	119	138	161	187		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	428	471	495	527	553	585	616	646	676	711	741	786	829	875	933	981		
2008	408	449	471	501	527	557	585	616	644	676	706	750	791	834	888	933		
2007	389	428	449	477	501	531	557	585	613	644	672	713	754	795	845	888		
2006	369	408	428	454	477	505	531	557	583	613	639	678	717	756	804	845		
2005	352	389	408	432	454	482	505	531	555	583	609	646	683	719	765	804		
2004	335	369	389	410	432	458	482	505	529	555	581	616	650	685	728	765		
2003	320	352	369	391	410	436	458	482	503	529	553	585	620	652	693	728		
2002	305	335	352	372	391	415	436	458	480	503	527	557	590	622	661	693		
2001	289	320	335	354	372	395	415	436	456	480	501	531	562	592	629	661		
2000	276	305	320	337	354	376	395	415	434	456	477	505	536	564	598	629		
1999	264	289	305	322	337	359	376	395	413	434	454	482	510	538	570	598		
1998	251	276	289	307	322	341	359	376	393	413	432	458	486	512	542	570		
1997	238	264	276	292	307	324	341	359	374	393	410	436	462	488	516	542		
1996	227	251	264	279	292	309	324	341	356	374	391	415	441	464	492	516		
1995	216	238	251	266	279	294	309	324	339	356	372	395	419	443	469	492		
1994	205	225	238	253	266	279	294	309	324	339	354	376	400	421	445	469		
1993	197	214	227	240	253	266	279	294	307	324	337	359	380	402	423	447		
1992	188	203	216	229	240	253	266	279	294	307	322	341	361	382	404	426		
1991	177	194	205	218	229	242	253	266	279	294	307	324	346	365	384	406		
1990	171	186	197	207	218	229	242	253	266	279	292	309	328	348	365	387		
1989 & <	93	93	110	127	147	162	186	203	229	253	270	369	378	406	434	460		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 10

BODILY INJURY	25/50 263	50/100 297	100/300 331	250/500 373	
PROPERTY DAMAGE	25,000 214	50,000 218	100,000 229		
SINGLE LIMIT BI + PD	75,000 521	100,000 552	250,000 615	500,000 662	
MEDICAL PAYMENTS	5,000 55	10,000 71	25,000 96	50,000 113	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	240	289	329	370	415	450	488	535	584	644	704	761	843	916	991	1060		
2008	229	276	313	352	396	428	465	509	557	613	670	725	803	872	944	1009		
2007	218	263	299	335	376	408	443	485	530	584	639	690	765	831	899	961		
2006	207	250	284	319	358	388	422	462	505	557	609	657	728	791	857	915		
2005	197	238	271	304	341	370	402	440	480	530	580	626	693	754	816	871		
2004	188	227	258	289	325	352	382	420	457	505	552	595	661	718	777	830		
2003	179	217	246	276	310	335	364	399	436	480	525	567	629	684	739	790		
2002	171	206	234	263	295	319	347	380	415	457	500	541	599	651	704	753		
2001	162	196	223	250	281	304	330	362	396	436	476	515	570	620	670	716		
2000	155	186	212	238	267	289	315	345	376	415	453	491	543	590	639	682		
1999	148	178	202	227	254	276	300	328	358	396	431	468	518	563	609	650		
1998	140	169	192	217	242	263	286	312	341	376	410	446	494	536	580	618		
1997	133	161	183	206	230	250	272	298	325	358	391	425	471	511	552	589		
1996	127	154	174	196	219	238	259	283	310	341	373	404	448	486	525	561		
1995	121	146	166	186	208	227	247	270	295	325	355	385	426	463	500	535		
1994	115	140	159	178	198	217	235	258	282	310	338	367	405	440	476	509		
1993	110	133	151	169	189	206	224	244	267	295	321	348	386	420	453	485		
1992	105	127	143	161	179	196	214	234	255	281	305	333	368	401	431	462		
1991	99	121	137	154	171	186	203	221	243	267	290	317	350	381	410	439		
1990	96	115	129	146	162	178	194	212	231	254	276	303	333	363	391	419		
1989 & <	30	30	41	54	70	91	109	136	162	189	221	283	313	364	422	491		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	592	652	685	730	765	810	852	894	936	984	1026	1088	1148	1211	1292	1357		
2008	565	622	652	694	730	771	810	852	891	936	978	1038	1094	1154	1229	1292		
2007	538	592	622	661	694	736	771	810	849	891	930	987	1044	1100	1169	1229		
2006	511	565	592	628	661	700	736	771	807	849	885	939	993	1047	1112	1169		
2005	487	538	565	598	628	667	700	736	768	807	843	894	945	996	1058	1112		
2004	463	511	538	568	598	634	667	700	733	768	804	852	900	948	1008	1058		
2003	443	487	511	541	568	604	634	667	697	733	765	810	858	903	960	1008		
2002	422	463	487	514	541	574	604	634	664	697	730	771	816	861	915	960		
2001	401	443	463	490	514	547	574	604	631	664	694	736	777	819	870	915		
2000	383	422	443	466	490	520	547	574	601	631	661	700	742	780	828	870		
1999	365	401	422	446	466	496	520	547	571	601	628	667	706	745	789	828		
1998	347	383	401	425	446	472	496	520	544	571	598	634	673	709	750	789		
1997	329	365	383	404	425	449	472	496	517	544	568	604	640	676	715	750		
1996	314	347	365	386	404	428	449	472	493	517	541	574	610	643	682	715		
1995	299	329	347	368	386	407	428	449	469	493	514	547	580	613	649	682		
1994	284	311	329	350	368	386	407	428	449	469	490	520	553	583	616	649		
1993	272	296	314	332	350	368	386	407	425	449	466	496	526	556	586	619		
1992	260	281	299	317	332	350	368	386	407	425	446	472	499	529	559	589		
1991	245	269	284	302	317	335	350	368	386	407	425	449	478	505	532	562		
1990	236	257	272	287	302	317	335	350	368	386	404	428	454	481	505	535		
1989 & <	129	129	152	176	203	224	257	281	317	350	374	511	523	562	601	637		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 11

BODILY INJURY	25/50 234	50/100 264	100/300 295	250/500 332	
PROPERTY DAMAGE	25,000 194	50,000 198	100,000 208		
SINGLE LIMIT BI + PD	75,000 468	100,000 496	250,000 552	500,000 594	
MEDICAL PAYMENTS	5,000 50	10,000 65	25,000 88	50,000 103	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	168	203	231	260	292	316	343	376	411	452	495	535	592	643	696	745		
2008	161	194	220	247	278	301	326	358	391	431	471	509	564	613	663	709		
2007	153	184	210	235	264	286	311	341	372	411	449	485	537	584	632	675		
2006	145	176	200	224	252	273	297	325	354	391	428	462	512	556	602	643		
2005	139	167	190	213	240	260	282	309	337	372	407	439	487	530	573	612		
2004	132	160	181	203	229	247	269	295	321	354	388	418	464	504	546	583		
2003	126	152	173	194	218	235	256	281	306	337	369	399	442	480	519	555		
2002	120	145	164	184	207	224	244	267	292	321	351	380	421	457	495	529		
2001	114	138	156	176	197	213	232	254	278	306	334	362	400	435	471	503		
2000	109	131	149	167	188	203	221	242	264	292	318	345	382	415	449	479		
1999	104	125	142	160	179	194	211	230	252	278	303	329	364	395	428	456		
1998	99	119	135	152	170	184	201	219	240	264	288	314	347	377	407	434		
1997	94	113	128	145	162	176	191	209	229	252	275	298	331	359	388	414		
1996	89	108	122	138	154	167	182	199	218	240	262	284	315	342	369	394		
1995	85	103	116	131	146	160	173	190	207	229	249	270	299	326	351	376		
1994	81	99	111	125	139	152	165	181	198	218	237	258	285	309	334	358		
1993	77	94	106	119	133	145	157	172	188	207	225	245	271	295	318	341		
1992	74	89	100	113	126	138	150	164	179	197	214	234	258	281	303	325		
1991	70	85	96	108	120	131	143	156	171	188	204	223	246	268	288	309		
1990	67	81	91	103	114	125	136	149	162	179	194	213	234	255	275	294		
1989 & <	21	21	29	38	49	64	77	95	114	133	156	199	220	256	297	345		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	507	558	586	625	655	694	730	765	801	842	878	932	983	1037	1106	1162		
2008	484	532	558	594	625	660	694	730	763	801	837	888	937	988	1052	1106		
2007	461	507	532	566	594	630	660	694	727	763	796	845	893	942	1001	1052		
2006	438	484	507	538	566	599	630	660	691	727	758	804	850	896	952	1001		
2005	417	461	484	512	538	571	599	630	658	691	722	765	809	852	906	952		
2004	397	438	461	486	512	543	571	599	627	658	689	730	771	812	863	906		
2003	379	417	438	463	486	517	543	571	596	627	655	694	735	773	822	863		
2002	361	397	417	440	463	492	517	543	568	596	625	660	699	737	783	822		
2001	343	379	397	420	440	468	492	517	540	568	594	630	666	701	745	783		
2000	328	361	379	399	420	445	468	492	515	540	566	599	635	668	709	745		
1999	312	343	361	381	399	425	445	468	489	515	538	571	604	637	676	709		
1998	297	328	343	364	381	404	425	445	466	489	512	543	576	607	643	676		
1997	282	312	328	346	364	384	404	425	443	466	486	517	548	579	612	643		
1996	269	297	312	330	346	366	384	404	422	443	463	492	522	550	584	612		
1995	256	282	297	315	330	348	366	384	402	422	440	468	497	525	556	584		
1994	243	266	282	300	315	330	348	366	384	402	420	445	474	499	527	556		
1993	233	253	269	284	300	315	330	348	364	384	399	425	451	476	502	530		
1992	223	241	256	271	284	300	315	330	348	364	381	404	428	453	479	504		
1991	210	230	243	259	271	287	300	315	330	348	364	384	410	433	456	481		
1990	202	220	233	246	259	271	287	300	315	330	346	366	389	412	433	458		
1989 & <	110	110	131	151	174	192	220	241	271	300	320	438	448	481	515	545		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 12

BODILY INJURY	25/50 289	50/100 327	100/300 364	250/500 410	
PROPERTY DAMAGE	25,000 200	50,000 204	100,000 214		
SINGLE LIMIT BI + PD	75,000 535	100,000 567	250,000 631	500,000 679	
MEDICAL PAYMENTS	5,000 47	10,000 61	25,000 82	50,000 97	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	154	186	212	239	268	290	314	345	377	415	454	491	544	590	639	683		
2008	147	178	202	227	255	276	300	328	359	395	432	467	518	562	608	651		
2007	140	169	193	216	243	263	285	313	342	377	412	445	493	536	580	619		
2006	133	161	183	206	231	250	272	298	325	359	392	424	470	510	552	590		
2005	127	154	175	196	220	239	259	284	310	342	374	403	447	486	526	562		
2004	121	147	166	186	210	227	246	271	295	325	356	384	426	463	501	535		
2003	115	140	158	178	200	216	235	257	281	310	339	366	406	441	477	509		
2002	110	133	151	169	190	206	224	245	268	295	322	349	386	420	454	485		
2001	105	126	144	161	181	196	213	233	255	281	307	332	367	399	432	462		
2000	100	120	137	154	172	186	203	222	243	268	292	317	350	381	412	440		
1999	95	115	130	147	164	178	193	211	231	255	278	302	334	363	392	419		
1998	90	109	124	140	156	169	184	201	220	243	264	288	318	346	374	399		
1997	86	104	118	133	148	161	176	192	210	231	252	274	303	329	356	380		
1996	82	99	112	126	141	154	167	183	200	220	240	261	289	314	339	362		
1995	78	94	107	120	134	147	159	174	190	210	229	248	275	299	322	345		
1994	74	90	102	115	128	140	151	166	182	200	218	236	261	284	307	328		
1993	71	86	98	109	122	133	144	158	172	190	207	225	249	271	292	313		
1992	68	82	92	104	115	126	138	151	165	181	197	215	237	258	278	298		
1991	64	78	88	99	110	120	131	143	157	172	187	204	225	246	264	283		
1990	62	74	83	94	105	115	125	137	149	164	178	195	215	234	252	270		
1989 & <	20	20	27	35	45	59	70	87	105	122	143	183	202	235	272	317		

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																	
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18		
2009	576	634	666	710	745	789	829	870	911	957	998	1059	1117	1179	1257	1321		
2008	550	605	634	675	710	751	789	829	867	911	952	1010	1065	1123	1196	1257		
2007	524	576	605	643	675	716	751	789	826	867	905	960	1016	1071	1138	1196		
2006	498	550	576	611	643	681	716	751	786	826	861	914	966	1019	1083	1138		
2005	474	524	550	582	611	649	681	716	748	786	821	870	920	969	1030	1083		
2004	451	498	524	553	582	617	649	681	713	748	783	829	876	922	981	1030		
2003	431	474	498	527	553	588	617	649	678	713	745	789	835	879	934	981		
2002	410	451	474	501	527	559	588	617	646	678	710	751	794	838	890	934		
2001	390	431	451	477	501	533	559	588	614	646	675	716	757	797	847	890		
2000	372	410	431	454	477	506	533	559	585	614	643	681	722	760	806	847		
1999	355	390	410	434	454	483	506	533	556	585	611	649	687	725	768	806		
1998	338	372	390	413	434	460	483	506	530	556	582	617	655	690	730	768		
1997	320	355	372	393	413	437	460	483	503	530	553	588	623	658	695	730		
1996	306	338	355	375	393	416	437	460	480	503	527	559	594	626	663	695		
1995	291	320	338	358	375	396	416	437	457	480	501	533	565	597	631	663		
1994	276	303	320	340	358	375	396	416	437	457	477	506	538	567	599	631		
1993	265	288	306	323	340	358	375	396	413	437	454	483	512	541	570	602		
1992	253	274	291	308	323	340	358	375	396	413	434	460	486	515	544	573		
1991	239	262	276	294	308	326	340	358	375	396	413	437	466	492	518	547		
1990	230	250	265	279	294	308	326	340	358	375	393	416	442	469	492	521		
1989 & <	125	125	148	172	198	218	250	274	308	340	364	498	509	547	585	620		

THE CINCINNATI INSURANCE COMPANY

TERRITORY 13

BODILY INJURY	25/50 229	50/100 259	100/300 289	250/500 325	
PROPERTY DAMAGE	25,000 190	50,000 194	100,000 203		
SINGLE LIMIT BI + PD	75,000 457	100,000 484	250,000 539	500,000 580	
MEDICAL PAYMENTS	5,000 51	10,000 66	25,000 89	50,000 105	
SPLIT UM (BI) PREMIUM	25/50 37	50/100 54	100/300 66	250/500 93	
SINGLE UM (BI) PREMIUM	75,000 75	100,000 94	250,000 120	500,000 169	

\$100 DEDUCTIBLE - OTHER THAN COLLISION

YEAR	SYMBOL																
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	
2009	99	120	136	153	172	186	202	221	242	266	291	315	349	379	410	438	
2008	95	114	130	146	164	177	192	211	230	254	277	300	332	361	390	417	
2007	90	109	124	139	156	169	183	201	219	242	264	285	316	344	372	397	
2006	86	104	118	132	148	161	175	191	209	230	252	272	301	327	354	378	
2005	82	99	112	126	141	153	166	182	199	219	240	259	287	312	337	360	
2004	78	94	107	120	135	146	158	174	189	209	228	246	273	297	321	343	
2003	74	90	102	114	128	139	151	165	180	199	217	235	260	283	306	327	
2002	71	85	97	109	122	132	144	157	172	189	207	224	248	269	291	311	
2001	67	81	92	104	116	126	137	150	164	180	197	213	236	256	277	296	
2000	64	77	88	99	111	120	130	143	156	172	187	203	225	244	264	282	
1999	61	74	84	94	105	114	124	136	148	164	178	194	214	233	252	269	
1998	58	70	80	90	100	109	118	129	141	156	170	185	204	222	240	256	
1997	55	67	76	85	95	104	113	123	135	148	162	176	195	211	228	244	
1996	53	64	72	81	91	99	107	117	128	141	154	167	185	201	217	232	
1995	50	61	69	77	86	94	102	112	122	135	147	159	176	192	207	221	
1994	48	58	66	74	82	90	97	107	117	128	140	152	168	182	197	211	
1993	46	55	63	70	78	85	93	101	111	122	133	144	160	174	187	201	
1992	44	53	59	67	74	81	89	97	106	116	126	138	152	166	178	191	
1991	41	50	57	64	71	77	84	92	101	111	120	131	145	158	170	182	
1990	40	48	54	61	67	74	80	88	96	105	114	125	138	150	162	173	
1989 & <	13	13	17	23	29	38	45	56	67	78	92	117	130	151	175	203	

\$250 DEDUCTIBLE - COLLISION

YEAR	SYMBOL																
	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	
2009	564	621	653	695	730	772	812	852	892	938	978	1037	1094	1154	1231	1294	
2008	539	593	621	661	695	735	772	812	849	892	932	989	1043	1100	1171	1231	
2007	513	564	593	630	661	701	735	772	809	849	886	941	995	1049	1114	1171	
2006	487	539	564	599	630	667	701	735	770	809	844	895	946	998	1060	1114	
2005	465	513	539	570	599	636	667	701	732	770	804	852	901	949	1009	1060	
2004	442	487	513	542	570	604	636	667	698	732	767	812	858	903	960	1009	
2003	422	465	487	516	542	576	604	636	664	698	730	772	818	861	915	960	
2002	402	442	465	490	516	547	576	604	633	664	695	735	778	821	872	915	
2001	382	422	442	467	490	522	547	576	601	633	661	701	741	781	829	872	
2000	365	402	422	445	467	496	522	547	573	601	630	667	707	744	789	829	
1999	348	382	402	425	445	473	496	522	544	573	599	636	673	710	752	789	
1998	331	365	382	405	425	450	473	496	519	544	570	604	641	675	715	752	
1997	314	348	365	385	405	428	450	473	493	519	542	576	610	644	681	715	
1996	299	331	348	368	385	408	428	450	470	493	516	547	581	613	650	681	
1995	285	314	331	351	368	388	408	428	447	470	490	522	553	584	618	650	
1994	271	296	314	333	351	368	388	408	428	447	467	496	527	556	587	618	
1993	259	282	299	316	333	351	368	388	405	428	445	473	502	530	559	590	
1992	248	268	285	302	316	333	351	368	388	405	425	450	476	504	533	561	
1991	234	257	271	288	302	319	333	351	368	388	405	428	456	482	507	536	
1990	225	245	259	274	288	302	319	333	351	368	385	408	433	459	482	510	
1989 & <	123	123	145	168	194	214	245	268	302	333	356	487	499	536	573	607	

SERFF Tracking Number: CNNB-125547169 State: Arkansas
 Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: A-08-7044-AR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto CIC
 Project Name/Number: /

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Filed 03/18/2008
 Abstract
Bypass Reason: No change in rate. Only editorial change to headings.
Comments:

Review Status:
Bypassed -Name: APCS-Auto Premium Comparison Filed 03/18/2008
 Survey
Bypass Reason: No change in rate. Only editorial change to headings.
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 03/18/2008
Bypass Reason: No change in rate. Only editorial change to headings.
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document Filed 03/18/2008
 for OTHER than Workers' Comp
Bypass Reason: No change in rate. Only editorial change to headings.
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document- Filed 03/18/2008
 Property & Casualty
Comments:
Attachments:
 CIC P&C Transmittal.pdf
 CIC Memo.pdf

18. Company's Date of Filing	3/14/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	A-08-7044-AR
--	--------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

On all pages in our updated manual, 'The Cincinnati Insurance Company' replaces 'The Cincinnati Insurance Companies' in the headers and 'Personal Auto' replaces 'Private Passenger Auto' wherever this appears. The specific revisions to rules affected by the withdrawal of CID from this program are listed on the Rule Memorandum.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: EFT Amount: 50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>

Effective March 1, 2007

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

**THE CINCINNATI INSURANCE COMPANY
ARKANSAS PERSONAL AUTO PROGRAM
RULE MEMORANDUM
A-08-7044-AR**

New or Revised Page	Replaced Page	Description of Change
----------------------------	----------------------	------------------------------

On all pages in this updated manual, 'The Cincinnati Insurance Company' replaces 'The Cincinnati Insurance Companies' in the headers and 'Personal Auto' replaces 'Private Passenger Auto' wherever this appears. The following listed pages cite specific revisions to rules affected by the withdrawal of CID from this program.

1 (10/08)f	1 (1/04)f	References to The Cincinnati Casualty Company and The Cincinnati Indemnity Company and their respective factors are deleted. The Cincinnati Insurance Company factor is deleted since rates are directly applicable due to the unity factor.
5 (10/08)f	5 (5/07)f	Rule 6. POLICY PERIOD section B.1.c. is revised to delete references to CCC and CID and the sentence is reformatted to include the \$250 minimum wording. 'CIC' is removed from Direct Bill only in section d. Part 3. Renewal Certificates removes 'CIC/CID only'.
6 (10/08)f	6 (5/07)f	Part 4. regarding The Cincinnati Casualty Company is deleted and Diamond Direct Bill Installment Charges is renumbered as new part 4. Rule 7. CHANGES - WAIVER / DEFERMENT OF PREMIUM paragraph C. deletes 'CIC/CID only'; paragraph D. deletes 'CIC only'; paragraph E. deletes 'CIC/CCC only'; and paragraph F. is deleted in its entirety.
8 (10/08)f	8 (1/08)f	'(CIC ONLY)' is deleted from title of Rule 10. INSURANCE SCORING MESSAGES.
10 (10/08)f	10 (5/07)f	Rule 13. PAYROLL DEDUCTION PLAN - CCC ONLY is deleted in its entirety. Rule 15. SERVICE CHARGES deletes 'CIC'. In both paragraphs A. and B. of this rule, 'Cincinnati Insurance Companies' is revised to 'Cincinnati Insurance Company'.
22 (10/08)f	22 (9/01)f	Rule 1. SURCHARGES in the second paragraph of paragraph A. Gray Area Auto Rating 'Cincinnati Insurance Companies' is revised to 'Cincinnati Insurance Company'.

23 (10/08)f	23 (9/01)f	Paragraph C. Accident Point Surcharges deletes the columns of percentage surcharges for CID headings.
24 (10/08)f	24 (9/03)f	Part 4. of paragraph D. Special Vehicle Underwriting Instructions revises 'Cincinnati Insurance Companies' to 'Cincinnati Insurance Company'.
25 (10/08)f	25 (1/08)f	Rule 2. CREDITS paragraph A. "00" Class Rating Credit deletes '(CIC only)' from its title; 'CIC' is deleted from the first sentence of part 1. of this paragraph. Section b. deletes '(CIC only)' and 'CIC' is deleted from section c. Paragraph B. deletes '(CIC only)' from its title.
26 (10/08)f	26 (1/08)f	Paragraph C. Superior Risk Credit (SRC) deletes '(CIC only)' from its title. Section 1.b. has 'Cincinnati Insurance Companies' revised to 'Cincinnati Insurance Company'.
30 (10/08)f	30 (9/02)f	Rule 4. PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT SHOWN ON RATE PAGES has 'Cincinnati Insurance Companies' revised to 'Cincinnati Insurance Company' in the initial paragraph.
37 (10/08)f	37 (9/05)f	Rule 6. TRANSPORTATION EXPENSES deletes paragraph B. and renumbers paragraphs C. and D. to B. and C. respectively. New paragraph B. deletes 'CIC/CID only' from rule.
38 (10/08)f	38 (9/02)f	Rule 9. EXTENDED NONOWNED LIABILITY COVERAGE has 'Cincinnati Insurance Companies' revised to 'Cincinnati Insurance Company' in the initial paragraph.
54 (10/08)f	54 (9/04)f	Part C.3. of Rule 6. MOTORCYCLES deletes 'one of' and has 'Cincinnati Insurance Companies' revised to 'Cincinnati Insurance Company'.
55 (10/08)f	55 (9/04)f	The entries of 'Company Factor' are deleted from each of the Motorcycle Rating Sequences and in the subsequent note immediately following. '(CIC only)' is deleted from the Motorcycle Class Factors heading for Homeowner Auto Factors.

N/A

F-17 thru
F-24 (9/01)

These pages are withdrawn because they applied to CID only.

R-1 thru
R-12 (10/08)

R-1 thru
R-12 (9/07)

Rate pages: Editorially removed CID references. No change in rate.