

SERFF Tracking Number: AMMA-125514589 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR-A-08-1-RU
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-08-1-RU
Project Name/Number: Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company

Product Name: AR-A-08-1-RU

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rule

SERFF Tr Num: AMMA-125514589 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR-A-08-1-RU

Co Status: pending

Authors: Brenda Miller, Carol
Pedro, Brenda Walker

Date Submitted: 03/28/2008

State Tr Num: EFT \$25

State Status: Fees verified and
received

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

Disposition Date: 04/08/2008

Disposition Status: Filed

Effective Date Requested (New): 06/01/2008

Effective Date Requested (Renewal): 06/01/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rule Revision

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 04/08/2008

State Status Changed: 04/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Rule Revision

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Rate Filing Specialist

bwalker@amica.com

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P.O. Box 6008 (800) 652-6422 [Phone]
Providence, RI 02940 (401) 334-6518[FAX]

Filing Company Information

Amica Mutual Insurance Company CoCode: 19976 State of Domicile: Rhode Island
P.O. Box 6008 Group Code: 28 Company Type:
Providence, RI 02940 Group Name: State ID Number:
(800) 652-6422 ext. [Phone] FEIN Number: 05-0348344

SERFF Tracking Number: AMMA-125514589 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--------------------------------|---------|----------------|---------------|
| Amica Mutual Insurance Company | \$25.00 | 03/28/2008 | 19077202 |

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 Product Name: AR-A-08-1-RU
 Project Name/Number: Rule Revision/

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Alexa Grissom | 04/08/2008 | 04/08/2008 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------------|---------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Alexa Grissom | 04/03/2008 | 04/03/2008 | Brenda Walker | 04/04/2008 | 04/04/2008 |

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State: Arkansas
 State Tracking Number: EFT \$25
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Disposition

Disposition Date: 04/08/2008
 Effective Date (New): 06/01/2008
 Effective Date (Renewal):
 Status: Filed
 Comment:

| Company Name: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): | Overall % Indicated Change: |
|--------------------------------|------------------------|--|--|-----------|------------------------------------|------------------------------------|-----------------------------|
| Amica Mutual Insurance Company | 0.200% | \$1,097 | 426 | \$548,452 | 12.000% | -13.000% | % |

SERFF Tracking Number: AMMA-125514589 State: Arkansas
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 Product Name: AR-A-08-1-RU
 Project Name/Number: Rule Revision/

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

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/03/2008
Submitted Date 04/03/2008
Respond By Date

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing. On the APCS, please remove the word "varies" and insert the numerical range.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/04/2008
Submitted Date 04/04/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: We apologize for the error on the form and have added the numerical ranges. We also corrected the effective date which was from our last filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,

Brenda Miller, Brenda Walker, Carol Pedro

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State: Arkansas
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 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -4.800%
Effective Date of Last Rate Revision: 05/01/2007
Filing Method of Last Filing: File & Use

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|--------------------------------|-----------------------------------|---------------------------|--|---|-----------|--|--|
| Amica Mutual Insurance Company | % | 0.200% | \$1,097 | 426 | \$548,452 | 12.000% | -13.000% |

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Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|----------------|----------------------|-------------------|-------------|---|
| Filed | Revised Manual Pages | | Replacement | 06 08 Revised Manual Pages.pdf |

Physical Damage Effective:
 New Business June 1, 2008
 Renewals June 1, 2008

**Amica Mutual Insurance Company
 Personal Vehicle Manual**

Arkansas

**Comprehensive Symbol Factors
 Model Year**

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

**Collision Symbol Factors
 Model Year**

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

Refer to Rule 12 for rating model year 1990 and later Symbol 27 vehicles as well as model year 1989 and prior vehicles.

PERSONAL VEHICLE MANUAL
ARKANSAS
UNINSURED MOTORISTS RATES

Effective **JUNE 1, 2008**

A. Uninsured Motorists Coverage

a. Basic Limits rates per registered auto apply as follows:

Charge the rates per registered auto displayed below depending on whether the risk is a Single Car or Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

| Coverage | Single Car | Multi-Car Per Car |
|---|------------|-------------------|
| Single Limit Coverage: | | |
| \$50,000 Bodily Injury Only | \$ 36 | \$ 29 |
| \$75,000 Bodily Injury and Property Damage* | 51 | 41 |
| Split Limit Coverage: | | |
| \$25,000/50,000 Bodily Injury Only | 27 | 22 |
| \$25,000/50,000/25,000 Bodily Injury and Property Damage* | 34 | 29 |

*The minimum financial responsibility limits are \$25,000/\$50,000/\$25,000 Bodily Injury and Property Damage Split Limits and \$75,000 Single Limit.

b. Increased Limits

- (1) For higher limits of Single Limit Liability Uninsured Motorists Coverage, add the following additional charge to the \$50,000 BI Only or \$75,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY ONLY

| Total Limits* | Additional Charge | |
|---------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$ 75,000 | \$ 5 | \$ 4 |
| 100,000 | 10 | 7 |
| 150,000 | 15 | 11 |
| 200,000 | 18 | 14 |
| 250,000 | 19 | 15 |
| 300,000 | 20 | 16 |
| 400,000 | 23 | 19 |
| 500,000 | 25 | 20 |
| 1,000,000 | 29 | 23 |
| 2,000,000 | 33 | 27 |

BODILY INJURY AND PROPERTY DAMAGE

| Total Limits* | Additional Charge | |
|---------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$ 100,000 | \$ 4 | \$ 3 |
| 150,000 | 10 | 7 |
| 200,000 | 12 | 10 |
| 250,000 | 15 | 11 |
| 300,000 | 16 | 12 |
| 400,000 | 19 | 15 |
| 500,000 | 20 | 16 |
| 1,000,000 | 25 | 19 |
| 2,000,000 | 29 | 22 |

- (2) For higher limits of Split Limit Uninsured Motorists Coverage, add the following additional charge to the \$25,000/50,000 BI Only or \$25,000/50,000/25,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY UNINSURED MOTORISTS

| Total Limits* | Additional Charge | |
|---------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$50/100 | \$ 10 | \$ 8 |
| 100/300 | 19 | 15 |
| 250/500 | 29 | 23 |
| 500/500 | 33 | 27 |
| 500/1,000 | 34 | 29 |
| 1,000/1,000 | 37 | 29 |

PROPERTY DAMAGE

| Total Limits* | Additional Charge | |
|---------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$ 50,000 | \$ 3 | \$ 1 |
| 100,000 | 4 | 3 |
| 200,000 | 5 | 4 |
| 300,000 | 7 | 5 |
| 500,000 | 10 | 7 |
| 1,000,000 | 11 | 8 |

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

B. Underinsured Motorists Coverage

3. For basic and increased limit of Underinsured Motorists Coverage, add the following charge depending on whether the risk is a Single-Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

a. Single Limit Underinsured Motorists Coverage

| Single Limit* | Additional Charge | |
|---------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$50,000 | \$ 69 | \$ 54 |
| 65,000 | 81 | 65 |
| 75,000 | 87 | 70 |
| 100,000 | 102 | 82 |
| 150,000 | 124 | 100 |
| 200,000 | 139 | 111 |
| 250,000 | 151 | 121 |
| 300,000 | 159 | 128 |
| 400,000 | 177 | 141 |
| 500,000 | 184 | 147 |
| 1,000,000 | 213 | 170 |
| 2,000,000 | 240 | 192 |

b. Split Limit Underinsured Motorists Coverage

| Split Limits | Additional Charge | |
|--------------|-------------------|-------------------|
| | Single Car | Multi-Car Per Car |
| \$25/50 | \$ 41 | \$ 33 |
| 50/100 | 69 | 55 |
| 100/300 | 103 | 84 |
| 250/500 | 151 | 122 |
| 500/500 | 184 | 147 |
| 500/1,000 | 185 | 149 |
| 1,000/1,000 | 213 | 170 |

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

PERSONAL VEHICLE MANUAL
ARKANSAS
MISCELLANEOUS RATES

Effective **JUNE 1, 2008**

7. MINIMUM PREMIUM RULE

A. The minimum annual premium charge is \$10.00.

9. CHANGES

Any additional or return premium adjustment of \$5.00 or less may be waived.

14. MISCELLANEOUS COVERAGES

D. Optional Limits Transportation Expenses Coverage

| Coverage | Annual Rate Per Auto |
|--|----------------------------|
| \$30/\$900 Optional Limits Transportation Expenses Coverage | \$18 |
| \$40/\$1200 Optional Limits Transportation Expenses Coverage | \$32 |
| \$50/\$1500 Optional Limits Transportation Expenses Coverage | \$46 |
| \$75/\$2250 Optional Limits Transportation Expenses Coverage | \$66 |
| \$100/\$3000 Optional Limits Transportation Expenses Coverage | \$86 |

E. Towing and Labor Costs

The available limits and rates are:

| | | | |
|----|--------------------------|----------------------------------|----------------------------|
| 1. | Limit Per Disablement | Age of Vehicle | Rates Per Car, Per Year |
| | \$100 | 10 or Under | \$10 |
| | | Greater than 10 | 20 |
| 2. | Limit Per Disablement | Rate Per Motor Home, Per Year | |
| | \$150 | \$ 9 | |
| | 200 | 12 | |
| | 250 | 15 | |

F. Increased Limits For Excess Electronic Equipment

| Maximum Limit of Liability For Excess Electronic Equipment | Rate |
|--|-------|
| \$1,500 | \$ 42 |
| 2,000 | 84 |
| 2,500 | 126 |
| 3,000 | 168 |
| 3,500 | 210 |
| 4,000 | 252 |
| 4,500 | 294 |
| 5,000 | 336 |

Limits in excess of \$5,000 are not available

G. Tapes, Records, Disks And Other Media Coverage

2. Tapes, records, disks and other media only.

| Limit of Coverage | Rates Per Auto, Per Year |
|----------------------|-----------------------------|
| \$200 | \$14 |

I. Limited Mexico Coverage

2. \$6.00 Per Year

K. Trip Interruption Coverage

| Limit of Coverage | Rate Per Auto, Per Year |
|----------------------|----------------------------|
| \$600 | \$13 |

19. MISCELLANEOUS TYPES

B. Trailers and Camper Bodies Designed for Use With Private Passenger Autos and Pickups

PHYSICAL DAMAGE

2. All Other Trailers

| Coverage | Deductible | Rates |
|---------------|------------|--------|
| Comprehensive | \$500 | \$.60 |
| Collision | \$500 | .68 |

D. Snowmobiles and All-Terrain Vehicles

PHYSICAL DAMAGE

| Coverage | Deductible | Rate Per \$100 |
|---------------|------------|-------------------|
| Comprehensive | \$100 | \$2.00 |
| | 200 | 1.60 |
| Collision | 200 | 1.75 |
| | 300 | 1.60 |

E. Dune Buggies

PHYSICAL DAMAGE

| Coverage | Deductible | Rate Per \$100 |
|---------------|------------|-------------------|
| Comprehensive | \$100 | \$2.10 |
| | 200 | 1.70 |
| Collision | 200 | 6.30 |
| | 300 | 5.10 |

F. Golf Carts

PHYSICAL DAMAGE

| Coverage | Deductible | Rate Per \$100 |
|---------------|------------|-------------------|
| Comprehensive | \$100 | \$.70 |
| | 200 | .55 |
| Collision | \$200 | .85 |
| | 300 | .75 |

G. Antique Autos

PHYSICAL DAMAGE

| Coverage | Deductible | Rate Per \$100 |
|---------------|------------|-------------------|
| Comprehensive | \$100 | \$.42 |
| | 200 | .34 |
| Collision | 200 | .48 |
| | 300 | .44 |

**ADDITIONAL RULE – ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE
AND ACCIDENTAL DEATH BENEFIT**

The Rates for Section B. are as follows:

2. Work Loss Coverage

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or similar vehicles Rate \$4 per vehicle, per year
- (2) All Other Motor Vehicles Rate \$4 per car, per year

3. Accidental Death Benefit

b. Rates

- (1) Motorcycles, Motorscooters, Motorbikes or similar vehicles Rate \$3 per vehicle, per year
- (2) All Other Motor Vehicles Rate \$3 per car, per year

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Effective **JUNE 1, 2008**

1. DEFINITIONS

Section A.2. is replaced by the following:

A. Private Passenger Auto

2. A motor vehicle that is a pickup is considered a private passenger auto if:

a. It is not used for the delivery or transportation of goods or materials unless such use is:

(1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or

(2) For farming or ranching.

A motor vehicle that is a van is considered a private passenger auto if:

a. It has a Gross Vehicle Weight of less than 10,000 lbs.

b. It is not used for the delivery or transportation of goods or materials unless such use is:

(1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or

(2) For farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

a. It meets the conditions in a. and b. above; and

b. Coverage is limited in accordance with the federal employees using autos in government business endorsement.

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Effective **JANUARY 1, 2005**

2. PERSONAL AUTO POLICY- ELIGIBILITY

Rule 2. is replaced by the following:

- A. A Personal Auto Policy shall be used to afford coverage 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 spouses who are residents in the same household. Both spouses who are residents in the same household may be listed as named insureds on the declaration page.
- B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:
1. Resident relative other than spouses;
 2. Resident individuals; or
 3. Non-resident relatives, including a non-resident spouse;

If:

- They are written on a specified auto basis;
- The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
- The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note:

The insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.

- C. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An Individual;
 - b. Spouses;
 - c. Two or more relatives other than spouses; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.
- D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.

Exception

Exposures in A., B., or C. above may be written under a commercial auto policy when combined with a commercial risk.

E. A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1., and
- Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements

a. The grantor of the trust must be:

- (1) An individual or spouses; and
- (2) The only named insured(s) shown in the Declarations.

b. All vehicles insured under the policy must be owned by the trust.

c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Endorsement

Attach the trust endorsement to the policy.

Section F. is added to this rule

F. A Personal Auto Policy shall be used to afford coverage to individual or family-owned corporations owning 4 or fewer private passenger autos as defined provided the following conditions apply:

1. The autos must be assigned to specific family members.
2. Family-owned corporations must be owned by members of the same family living in the same household.
3. The name of an individual family owner must be used in the title of the policy along with the name of the corporation.

Exception

Exposures in A., B., C., E. or F. above may be written under a commercial auto policy when combined with a commercial risk.

The following Section is added:

INSURANCE BUREAU SCORE

Insurance Bureau Score is determined at the time of application or during the preparation of renewal.

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Effective **JUNE 1, 2008**

3. PREMIUM DETERMINATION

Section 3.B.1. Paragraph 2. is replaced by the following:

When model year is used in rating and the relativities for a model year are not displayed in the Rate Pages, multiply the appropriate symbol factor for the base model year by the factors displayed in the table below:

| Model Year to be Rated | Model Year/Symbol Factors |
|---------------------------------------|----------------------------------|
| Latest Model Year Displayed + 1 year | 1.16 |
| Latest Model Year Displayed + 2 years | 1.22 |
| Latest Model Year Displayed + 3 years | 1.28 |

Section E. is replaced by the following:

E. The premium for each coverage is determined by:

1. Applying the Household Assessment Level (HAL) factor from Section H of this rule to the Single Limit, Bodily Injury, Property Damage, Medical Payments, Work Loss Coverage, Accidental Death Benefits, Comprehensive and Collision base rate before the application of any appropriate rating factors. For Uninsured and Underinsured Motorists the Household Assessment Level factor should be applied to the sum of the base rate and any applicable increased limit charges.
2. Multiplying the result determined in E.1. above by any appropriate rating factor.

Paragraph G. is added to this rule:

G. College Graduate Scholastic Achievement Discount

1. A 5% discount on Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.

The discount shall be afforded to the to the number of vehicles equal to the number of eligible operators and applied beginning with the highest rated automobile.

2. Eligibility: An insured is eligible for this discount if:
 - a. he or she is under twenty-five years old and has graduated from a college or university, and
 - b. his or her cumulative scholastic record shows that he or she attained one of the following:
 - (i) a grade average of "B" or higher, if letter grades are used, or
 - (ii) at least a 3 point average on a 4 point scale (or equivalent).

An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

3. This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

Section H. is added as follows:

H. Household Assessment Levels

| HAL | HAL Factor | HAL | HAL Factor |
|-----|------------|-----|------------|
| 23 | 0.540 | 62 | 1.395 |
| 24 | 0.550 | 63 | 1.430 |
| 25 | 0.560 | 64 | 1.470 |
| 26 | 0.570 | 65 | 1.505 |
| 27 | 0.585 | 66 | 1.540 |
| 28 | 0.600 | 67 | 1.580 |
| 29 | 0.615 | 68 | 1.620 |
| 30 | 0.630 | 69 | 1.660 |
| 31 | 0.645 | 70 | 1.705 |
| 32 | 0.660 | 71 | 1.745 |
| 33 | 0.680 | 72 | 1.790 |
| 34 | 0.695 | 73 | 1.835 |
| 35 | 0.715 | 74 | 1.880 |
| 36 | 0.730 | 75 | 1.930 |
| 37 | 0.750 | 76 | 1.980 |
| 38 | 0.770 | 77 | 2.030 |
| 39 | 0.790 | 78 | 2.080 |
| 40 | 0.810 | 79 | 2.130 |
| 41 | 0.830 | 80 | 2.185 |
| 42 | 0.850 | 81 | 2.240 |
| 43 | 0.870 | 82 | 2.295 |
| 44 | 0.890 | 83 | 2.355 |
| 45 | 0.915 | 84 | 2.415 |
| 46 | 0.940 | 85 | 2.475 |
| 47 | 0.960 | 86 | 2.535 |
| 48 | 0.985 | 87 | 2.600 |
| 49 | 1.010 | 88 | 2.665 |
| 50 | 1.035 | 89 | 2.735 |
| 51 | 1.060 | 90 | 2.805 |
| 52 | 1.090 | 91 | 2.875 |
| 53 | 1.115 | 92 | 2.945 |
| 54 | 1.145 | 93 | 3.020 |
| 55 | 1.175 | 94 | 3.095 |
| 56 | 1.205 | 95 | 3.175 |
| 57 | 1.235 | 96 | 3.255 |
| 58 | 1.265 | 97 | 3.335 |
| 59 | 1.295 | 98 | 3.420 |
| 60 | 1.330 | 99 | 3.500 |
| 61 | 1.360 | | |

Assessment Levels shall change only at the inception or renewal effective date of the policy.

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a. is age 55 or over, and
 - b. has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

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4. CLASSIFICATIONS

Refer to the Arkansas Classification Tables at the end of these Exception Pages for the Primary Classification Rating Factors and for the Primary and Secondary Statistical Codes that apply in Arkansas. Refer to Section A.2. of this rule to determine the Secondary Classification Rating Factors.

Section A.2. is replaced by the following:

2. Secondary Classification

a. Determine if the auto is:

(1) A single car, or

(2) Part of a multi-car risk and

(3) Determine if a youthful operator is rated on the auto. For purposes of this portion of the rule only, a youthful operator shall be defined as an operator younger than 25 years of age.

For each vehicle of a multi-car risk, subtract the following multi-car factor from the Primary Rating Factor:

1. For vehicles not assigned a youthful operator, subtract a factor of .25.

2. For vehicles assigned a youthful operator, subtract a factor of .15.

3. For vehicles classified as an excess auto, subtract the highest multi-car factor based on the assigned vehicles.

b. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the Plan.

c. Refer to the Safe Driver Insurance Plan to determine the appropriate factor to be added to the Primary Rating Factor

Section B. of this rule is replaced by the following:

B. Private Passenger Autos owned by corporations, co-partnerships, or unincorporated associations and covered by a Personal Auto Policy.

1. Corporations, co-partnerships or unincorporated associations owning fewer than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual in accordance with Rule 4.A., provided that auto is not used for business purposes. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Lines Manual -Division 1 - Automobile.

2. Farm family co-partnerships or farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

- a. Not experience rated, and
- b. Not used in an occupation other than farming or ranching

Section C.1. of this rule is replaced by the following:

1. Use Classifications:

- a. BUSINESS USE means that 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.
- b. 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 in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. LESS THAN 30 MILES means that the auto is used an average of less than 30 miles per day for all uses except BUSINESS USE or FARM USE.
- d. 30 OR MORE MILES means that the auto is used an average of 30 or more miles per day for all uses except BUSINESS USE or FARM USE.

LIABILITY COVERAGES ONLY

- e. An auto used in the business of U.S. Government by one of its employees may be classified and rated as LESS THAN 30 MILES or 30 OR MORE MILES when the applicable endorsement is used to limit coverage.

Section C.2.e.2. is replaced by the following:

- e. 2. 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, classify as Student Away and refer to the Primary Class Plan pages for rating factors.

If the only driver on the policy is youthful, the Student Away Classification does not apply.

Section C.3. of this rule is replaced by the following:

- (1) When determining principal operator assignment, exclude drivers classified as Student Away from the driver count and exclude cars without liability coverage from the car count.
- (2) Single Car Risks
 - (a) Assign the operator with the highest primary LESS THAN 30 MILES OCCASIONAL rating factor to the auto. After assigning an operator to the auto on the basis of LESS THAN 30 MILES OCCASIONAL rating factor, the factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.

(3) Multi-Car Risks

(a) Assign operators to autos as follows:

- (i) Determine the primary LESS THAN 30 MILES OCCASIONAL rating factors for all operators.
- (ii) All operators are assigned to autos in the order of the highest rated operator to the auto with the lowest total base premium beginning with autos having liability coverage.
- (iii) After assigning operators to autos on the basis of LESS THAN 30 MILES OCCASIONAL rating factors, each factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.
- (iv) If the number of autos with liability coverage is equal to or greater than the number of drivers without the Student Away Classification in Section C.2.e.2., occasional youthful operators will be classified and rated using the principal operator classification codes and factors.
- (v) Any remaining autos are rated using the highest primary LESS THAN 30 MILES OCCASIONAL class factor for the policy with a maximum factor of 1.00. A multi-car risk factor will then be subtracted and the SDP component as calculated in A.2.c. will be added. Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40-74, the **Excess Autos 2** (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40-74, the **Excess Autos 1** classification shall apply to the autos in excess of the number of operators.

(4) Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages; single limit liability (or bodily injury and property damage liability,) medical payments, no-fault, comprehensive or collision.

- (5) TOTAL BASE PREMIUM is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

Section C.6. is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1., 2., 3. or 4. 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 anti-theft devices meeting the following criteria prior to granting a discount.

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

A 5% discount on Comprehensive 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. A disabling device is categorized as active if a separate manual step IS required to engage the device.

2. Passive Disabling Devices (Cov. Code 3)

A 15% discount on Comprehensive 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.

3. Automobile Recovery System

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with an automobile recovery device. For the purpose of this rule, an automobile recovery device is an operational device consisting of an electronic homing device, which uses a radio frequency network allocated by the Federal Communications Commission, as approved by the Board of Directors of the Automobile Theft Prevention Authority. (Example: LoJack)

4. Vehicle Tracking System

A 25% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a global positioning system (GPS) tracking device, which will locate a car automatically upon notification of theft. If subscription to a tracking vendor is necessary, annual verification of continued service is required. (Example: Onstar)

Section C.7.b. does not apply.

Section C.9 is added to this rule:

MULTI-LINE DISCOUNT

A discount shall apply, in accordance with the table below, if a policyholder also has an Amica homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.

- c. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles.

| | No Amica Life Policies | 1 Amica Life Policy | 2+ Amica Life Policies |
|-------------------------|------------------------|---------------------|------------------------|
| Auto only | 0% | 4% | 7% |
| Auto & HO-1, 2, 3, 5, 9 | 5% | 7% | 10% |
| Auto & HO-6 | 3% | 5% | 8% |
| Auto & HO-4 | 2% | 4% | 7% |

Section C.10 is added to this rule:

10. Vehicle Weight Rating Factor

- a. The rating factor shall apply to Bodily Injury, Property Damage, Work Loss, Accidental Death Benefit and Medical Payments Coverage.
- b. This rating factor applies to Model Year 2009 and higher.
- c. This rating factor does not apply to miscellaneous types.

| Vehicle Weight in LBS | BI/PD or CSL | Work Loss, Accidental Death Benefit, Medical Payments |
|-----------------------|--------------|---|
| <2500 | 0.85 | 1.00 |
| 2500-4499 | 1.00 | 1.00 |
| 4500-5500 | 1.10 | 0.90 |
| >5500 | 1.20 | 0.90 |

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or bodily injury and property damage liability; medical payments; and collision coverages.

Exception:

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

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a. is age 55 or over, and
 - b. has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

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5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section 5.A. is replaced by the following:

A1. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

A2. Application

To determine the appropriate factor to be added to the Primary Rating Factor carry out the following:

For each driver on the policy, starting with the driver having the greatest number of points (In cases where two or more drivers have an equal number of points, rank drivers based on driver number):

- (1) Accumulate points from chargeable incidents.
- (2) Truncate points to the nearest whole point (i.e. 1.5 points becomes 1 point)
- (3) Carry forward any remaining $\frac{1}{2}$ point in (2) as the starting point for the next driver on the policy.
- (4) Repeat steps (1) through (3) for all drivers.

- (5) Based on the most recent accident or moving violation on the entire policy, select table (A), (B), or (C) to be used for all drivers and obtain a factor for each driver based on the points calculated in (4). Note that only one table will be used for all drivers:

| <u>Points</u> | Table (A) | Table (B) | Table (C) |
|---------------|---------------------------|---------------------------|---------------------------|
| | Additive <u>Factor</u> | Additive <u>Factor</u> | Additive <u>Factor</u> |
| 0 | 0.00 | 0.00 | 0.00 |
| 1 | 0.40 | 0.33 | 0.26 |
| 2 | 1.00 | 0.82 | 0.68 |
| 3 | 1.80 | 1.48 | 1.18 |
| 4 | 2.70 | 2.21 | 1.73 |
| 5 | 3.60 | 2.95 | 2.36 |
| 6 | 4.60 | 3.77 | 3.05 |
| 7 | 5.60 | 4.59 | 3.75 |
| 8 | 6.70 | 5.49 | 4.52 |
| 9 | 7.80 | 6.40 | 5.29 |
| 10 | 8.90 | 7.30 | 6.06 |
| Add'l | +1.20 | +0.98 | +0.68 |

- (A) For policies with the most recent accident or moving violation occurring during the most recent 365 days of the experience period.
 (B) For policies with the most recent accident or moving violation occurring between the most recent 366 and 730 days of the experience period.
 (C) For policies with the most recent accident or moving violation occurring between the most recent 731 and 1094 days of the experience period.

- (6) Sum factors in (5) for all drivers.
 (7) Divide (6) by the number of vehicles on the policy that carry liability coverage, truncate to two decimal places.
 (8) Add the result in (7) as the SDP component of the secondary class plan to vehicles with liability coverage.

Section B. Definitions is replaced by the following:

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Four points are assigned for a plea or a conviction of:
- (a) Driving while intoxicated or under the influence of drugs; or
 - (b) Refusal to submit to a chemical test; or
 - (c) A plea of no lo contendere to driving under the influence charge; or
 - (d) Notice of chemical test above the legal limit, but not accompanied by a DUI/DWI conviction; or
 - (e) Drinking while driving; or

- (f) Failure to stop and report when involved in an accident resulting in bodily injury or death; or
 - (g) Homicide, assault, manslaughter, or other felony arising out of the operation of a motor vehicle; or
 - (h) Driving while license is suspended or revoked; or
 - (i) Transportation of illegal substances by motor vehicle; or
 - (j) Prearranged highway racing or knowingly lending a motor vehicle to be used in highway racing; or
 - (k) Fleeing or attempting to elude a Law Enforcement Officer.
- (2) Three points shall be assigned for a conviction of:
- (a) Highway racing;
 - (b) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run driving); or
 - (c) Driving a motor vehicle in a reckless manner with Willful and Wanton Disregard; or
 - (d) Reckless or negligent driving reduced from driving while intoxicated or under the influence of drugs; or
 - (e) Negligent driving; or
 - (f) Driving to endanger.
- (3) Three points are assigned for the 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.
- (4) Two points shall be assigned for conviction for:
- (a) Speeding 20 or more miles over the speed limit; or
 - (b) Unsafe, reckless (Not Willful) operation of a motor vehicle; or
 - (c) Reckless (Not Willful) operation of a motor vehicle.
- (5) Two points will be assigned for any other charge which results in the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.
- (6) One point shall be assigned for a conviction for:
- (a) Speeding more than 10 miles over the speed limit but less than 20 miles; or
 - (b) Passing in a school zone; or
 - (c) Passing a stopped school bus; or
 - (d) Illegal passing; or
 - (e) Driving on wrong side of road.

- (7) With respect to any other conviction for a moving traffic violation, one half point shall be assigned for each such conviction.

Exceptions

1. Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products; or
- (b) Improper lights or other equipment except brakes; or
- (c) Failure to sign or display registration card; or
- (d) Failure to display license plate; or
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate; or
- (g) Failure to carry Insurance Identification Card; or

2. No points shall be assigned for a conviction under paragraph a.(3) or a.(5) above if the insured demonstrates that the convictions resulted from a motor vehicle traffic violation while operating any auto under the following circumstances:

- (a) while responding to an emergency call as a paid or volunteer member of any Police, Fire Department, First Aid Squad or any law enforcement agency; or
- (b) while driving under circumstances requiring licensing as a chauffeur.

b. Suspensions

Two points will be assigned for any charge which results in suspension or revocation of an operator's license.

One point will be assigned for any suspension resulting from an administrative matter.

c. Accidents

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

(1) One point is assigned for each auto accident that results in:

- (a) Bodily injury, or death; or
- (b) Total damage to all property including his or her own in excess of \$1,500:

(2) One half point is assigned for each accident during the experience period which:

- (a) Occurred on private property, such as driveways or parking lots, and involved property damage only
- (b) Resulted in damage to property but have not been assigned a point under (1) above.

Exceptions

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 72 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals, fowl, road debris or damaged road surface (pot holes); or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
 - i. The applicant or other resident operator receives payment under Personal Injury Protection where such individual is not at fault; or
 - j. Accident occurred as a result of the operation of an auto under circumstances requiring licensing as a chauffeur.

d. Inexperienced Operator

- (1) Add the following to the primary rating factor of assigned operators based on the number of years with a valid United States, Canadian, or foreign license. The factor applies to all assigned Youthful (i.e. Principal and Occasional) and Adult operator classes. The factor will apply regardless of the number of safe driver points accumulated by the driver.

| <u>Years</u> | <u>Additive Factor</u> |
|--------------|----------------------------|
| 0 | 0.4 |
| 1 | 0.3 |
| 2 | 0.2 |
| 3+ | 0.0 |

- (2) If the operator of the auto has no surcharge for an accident, but has been licensed less than three years, Sub-Classification 1B applies.
- (3) Sub-Classification 1A applies only when the policy has one point assigned based on any operator's accident or conviction record.
- (a) If the operator of the auto has been licensed for less than three years and HAS a point assigned for an accident or conviction Sub-Classification 1A applies.
- (b) If the operator does not qualify for an Inexperienced Operator factor in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.
- (4) If the principal operator qualifies for an Inexperienced Operator factor from (1) above, but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 2 through 10 apply.

e. Assign one point for each operator without a valid drivers license issued in either the United States or Canada.

f. Refund of Surcharge Premium

If a point has been assigned for an accident and it is later determined that 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.

2. Experience Period

The experience period shall be the 3 years immediately preceding the 3 months prior to the effective date of the policy.

Sections C. and D. of this rule do not apply.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2008**

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This rule applies except as follows:

1. Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

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.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant 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:

- a. 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.

PROPERTY DAMAGE

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

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car risk.
- (2) Multi-Car risk.

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

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage. The provision of Section H. of Rule 3. Premium Determination APPLIES to this coverage.

B. Underinsured Motorists Coverage

Section 1. is replaced by the following:

1. Owners

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993.

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.

c. Rates

- (1) Rates are displayed on the Rate Pages. Underinsured Motorists coverage rates are provided for the following risks:
 - (a) Single Car risk.
 - (b) Multi-Car risk. Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.
- (2) The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage. The provision of Section H. of Rule 3. Premium Determination APPLIES to this coverage.

C. Deductible Insurance

- 2. Comprehensive Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Comprehensive premium:

| | | |
|--------------------|---|------|
| Full Coverage | = | 273% |
| \$ 50 Deductible | = | 239% |
| \$ 100 Deductible | = | 190% |
| \$ 200 Deductible | = | 149% |
| \$ 250 Deductible | = | 139% |
| \$ 300 Deductible | = | 124% |
| \$ 400 Deductible | = | 112% |
| \$1,000 Deductible | = | 76% |
| \$1,500 Deductible | = | 67% |
| \$2,000 Deductible | = | 62% |
| \$2,500 Deductible | = | 57% |
| \$3,000 Deductible | = | 53% |
| \$4,000 Deductible | = | 49% |
| \$5,000 Deductible | = | 45% |

- 3. Collision Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Collision premium:

| | | |
|--------------------|---|------|
| 50 Deductible | = | 240% |
| \$ 100 Deductible | = | 200% |
| \$ 200 Deductible | = | 165% |
| \$ 250 Deductible | = | 145% |
| \$ 300 Deductible | = | 128% |
| \$ 400 Deductible | = | 118% |
| \$1,000 Deductible | = | 73% |
| \$1,500 Deductible | = | 68% |
| \$2,000 Deductible | = | 60% |
| \$2,500 Deductible | = | 56% |
| \$3,000 Deductible | = | 52% |
| \$4,000 Deductible | = | 47% |
| \$5,000 Deductible | = | 42% |

Paragraph D.1. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

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

| Limits | Annual Rate Per Auto |
|----------|----------------------------|
| 30/900 | |
| 40/1200 | Refer |
| 50/1500 | to |
| 75/2250 | Rate |
| 100/3000 | Pages |

The following section is added to this rule:

L. Named Driver Exclusion

1. Applicability

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

2. Requirements

a. The named driver exclusion endorsement must be signed by the named insured.

b. The named driver exclusion endorsement shall remain in effect:

(1) For the term of the policy; and

(2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.

c. If a named driver exclusion endorsement is attached to the policy:

(1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.

(2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

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PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2008**

ADDITIONAL RULE

Non-Dividend Endorsement

For all policies electing the non-dividend option.

1. Refer to the Premium Determination Rule in the Arkansas Personal Vehicle Manual to determine the appropriate base rate by coverage, as displayed on the State Rate Pages.
 - a. For Miscellaneous Coverages, refer to Rule 14. to determine the appropriate base rate.
 - b. For Miscellaneous Type Vehicles, refer to Rule 19. to determine the appropriate base rate.
2. Apply any applicable discounts or surcharges (e.g. Multi-Car Discount).
3. Multiply the premium determined above by a factor of .835.
4. Attach Endorsement **AM 00 18**, Mutual Provisions - Non-Dividend Policy.

ADDITIONAL RULE – 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, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

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

Exception:

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After 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.

B. Coverage and Rates

1. Medical Payments

- a. Limits: Statutory Limit per person - \$5,000.
 - (1) Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.
 - (2) A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 - (3) Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates:

- (1) Use the base rates for Medical Payments Insurance.
- (2) The provisions of Rule 4. Classifications, Rule 5. Safe Driver Insurance Plan, and Section H. of Rule 3. Premium Determination APPLIES to this coverage.

2. Work Loss Coverage

a. Limits: Maximum per person –

- (1) For an Income Earner - \$140 per week for 52 weeks.
- (2) For a Non-Income Earner - \$70 per week for 52 weeks

b. Rates:

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles

* Rates are displayed on the rate pages.

- (2) For Private Passenger Automobiles

* Rates are displayed on the rate pages.

* The provisions of Rule 4. Classifications, Rule 5. Safe Driver Insurance Plan, and Section H. of Rule 3. Premium Determination APPLIES to this coverage.

- (3) All Other Motor Vehicles

* Rates are displayed on the rate pages.

3. Accidental Death Benefit

a. Limits: Maximum per person - \$5,000.

b. Rates:

- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles

* Rates are displayed on the rate pages

- (2) For Private Passenger Automobiles

* Rates are displayed on the rate pages.

* The provisions of Rule 4. Classifications, Rule 5. Safe Driver Insurance Plan, and Section H. of Rule 3. Premium Determination APPLIES to this coverage.

- (3) All Other Motor Vehicles

* Rates are displayed on the rate pages.

Note: When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies:

Charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the rate per car, per year shown on the rate pages.

SERFF Tracking Number: AMMA-125514589 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR-A-08-1-RU
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-08-1-RU
Project Name/Number: Rule Revision/

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract
Review Status: Filed 04/08/2008

Comments:

Attachment:

Form A-1 PPA Abstract.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey
Review Status: Filed 04/08/2008

Comments:

Attachment:

APCS Premium Survey.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 04/08/2008

Comments:

Attachment:

NAIC DATA ENTRY.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp
Review Status: Filed 04/08/2008

Bypass Reason: Not Applicable

Comments:

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Review Status: Filed 04/08/2008

Bypass Reason: Information is located on the Rate & Rule Filing Tab.

Comments:

SERFF Tracking Number: AMMA-125514589 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: AR-A-08-1-RU
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-08-1-RU
Project Name/Number: Rule Revision/

Review Status:

Satisfied -Name: Explanatory Memo & Support Data

Filed

04/08/2008

Comments:

All Exhibits are bookmarked.

Attachments:

Explanatory Memorandum.pdf

Support data.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Amica Mutual Insurance Company
 NAIC # (including group #) NAIC 19976 Group 028

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

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

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

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

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

- a. Driver over 55 10%
- b. Good Student Discount Varies %
- c. Multi-car Discount 15-25%
- d. Accident Free Discount* Varies %

Please Specify Qualification for Discount:

Incorporated within the Household Assessment Level (HAL)

- e. Anti-Theft Discount 5-25%
- f. Other (specify) %
- Multi-Line Discount 2-10%
- College Graduate Scholastic Discount 5%
- Motor Vehicle Accident Prevention Discount 10%

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

If so, what is the fee for installment payments?

\$3.00

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

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

| Program | Percentage Difference | Volume |
|--------------|-----------------------|--------|
| See attached | | |

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

 Signature
 Brenda M. Walker
 Printed Name
 Sr. Rate Filing Specialist
 Title
 1-800-652-6422 ext. 24584
 Telephone Number
 bwalker@amica.com
 Email address

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

HAL Ranges, Factors and Distribution

| Proposed <u>HAL</u> | <u>HAL Factor</u> | Proposed <u>Distribution</u> |
|------------------------|-------------------|---------------------------------|
| 23 | 0.540 | 9.8% |
| 24 | 0.550 | 4.3% |
| 25 | 0.560 | 4.3% |
| 26 | 0.570 | 7.3% |
| 27 | 0.585 | 9.4% |
| 28 | 0.600 | 10.7% |
| 29 | 0.615 | 3.0% |
| 30 | 0.630 | 4.3% |
| 31 | 0.645 | 4.7% |
| 32 | 0.660 | 3.0% |
| 33 | 0.680 | 5.1% |
| 34 | 0.695 | 5.1% |
| 35 | 0.715 | 7.7% |
| 36 | 0.730 | 2.1% |
| 37 | 0.750 | 2.1% |
| 38 | 0.770 | 2.1% |
| 39 | 0.790 | 1.7% |
| 40 | 0.810 | 2.1% |
| 41 | 0.830 | 2.6% |
| 42 | 0.850 | 0.0% |
| 43 | 0.870 | 0.4% |
| 44 | 0.890 | 0.4% |
| 45 | 0.915 | 0.4% |
| 46 | 0.940 | 0.9% |
| 47 | 0.960 | 1.7% |
| 48 | 0.985 | 0.9% |
| 49 | 1.010 | 0.9% |
| 50 | 1.035 | 0.0% |
| 51 | 1.060 | 0.0% |
| 52 | 1.090 | 1.7% |
| 53 | 1.115 | 0.4% |
| 54 | 1.145 | 0.9% |
| 55 | 1.175 | 0.0% |
| 56 | 1.205 | 0.0% |
| 57 | 1.235 | 0.0% |
| 58 | 1.265 | 0.0% |
| 59 | 1.295 | 0.0% |
| 60 | 1.330 | 0.0% |
| 61 | 1.360 | 0.0% |
| 62 | 1.395 | 0.0% |
| 63 | 1.430 | 0.0% |
| 64 | 1.470 | 0.0% |
| 65 | 1.505 | 0.0% |
| 66 | 1.540 | 0.0% |
| 67 | 1.580 | 0.0% |
| 68 | 1.620 | 0.0% |
| 69 | 1.660 | 0.0% |
| 70 | 1.705 | 0.0% |
| 71 | 1.745 | 0.0% |
| 72 | 1.790 | 0.0% |
| 73 | 1.835 | 0.0% |
| 74 | 1.880 | 0.0% |
| 75 | 1.930 | 0.0% |
| 76 | 1.980 | 0.0% |
| 77 | 2.030 | 0.0% |
| 78 | 2.080 | 0.0% |
| 79 | 2.130 | 0.0% |
| 80 | 2.185 | 0.0% |
| 81 | 2.240 | 0.0% |
| 82 | 2.295 | 0.0% |
| 83 | 2.355 | 0.0% |
| 84 | 2.415 | 0.0% |
| 85 | 2.475 | 0.0% |
| 86 | 2.535 | 0.0% |
| 87 | 2.600 | 0.0% |
| 88 | 2.665 | 0.0% |
| 89 | 2.735 | 0.0% |
| 90 | 2.805 | 0.0% |
| 91 | 2.875 | 0.0% |
| 92 | 2.945 | 0.0% |
| 93 | 3.020 | 0.0% |
| 94 | 3.095 | 0.0% |
| 95 | 3.175 | 0.0% |
| 96 | 3.255 | 0.0% |
| 97 | 3.335 | 0.0% |
| 98 | 3.420 | 0.0% |
| 99 | 3.500 | 0.0% |

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 19976
 Company Name: Amica Mutual Insurance Company
 Contact Person: Brenda M. Walker
 Telephone No.: 1-800-652-6422 ext. 24584
 Email Address: bwalker@amica.com
 Effective Date: 6/1/2008

Assumptions to Use:
 1 Liability -Minimum \$25,000 per person
 2 Bodily Injury \$50,000 per accident
 \$25,000 per accident
 3 Property Damage \$100 deductible per accident
 4 Comprehensive & Collision \$250 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$500 Deductible Comp./Coll.

| | |
|-----------|---|
| 20-30 | % |
| 2-10 | % |
| 3.7-17.9 | % |
| 5-25 | % |
| 10 | % |
| 1.39/1.00 | % |

| Vehicle | Coverages | Gender | Age | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|--|---|--------|-----|--------------|---------|----------------|----------------|---------|---------|----------------|----------------|-------------|---------|----------------|----------------|--------------|---------|----------------|----------------|------------|---------|----------------|----------------|
| | | | | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female | Female | Male | Male or Female | Male or Female |
| | | | | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 | 18 | 18 | 40 | 66 |
| 1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB | Minimum Liability | | | \$716 | \$1,005 | \$313 | \$325 | \$754 | \$1,059 | \$328 | \$341 | \$969 | \$1,366 | \$414 | \$431 | \$802 | \$1,126 | \$347 | \$359 | \$892 | \$1,256 | \$383 | \$397 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,541 | \$2,184 | \$643 | \$668 | \$1,733 | \$2,458 | \$720 | \$747 | \$1,797 | \$2,548 | \$745 | \$775 | \$1,870 | \$2,652 | \$774 | \$803 | \$1,783 | \$2,528 | \$740 | \$767 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$1,749 | \$2,462 | \$752 | \$784 | \$1,965 | \$2,770 | \$839 | \$870 | \$2,077 | \$2,930 | \$883 | \$919 | \$2,115 | \$2,983 | \$898 | \$935 | \$2,045 | \$2,883 | \$870 | \$903 |
| 2003 Ford Explorer XLT 2WD, 4 door | Minimum Liability | | | \$681 | \$956 | \$297 | \$301 | \$716 | \$1,006 | \$311 | \$318 | \$925 | \$1,303 | \$394 | \$402 | \$762 | \$1,070 | \$329 | \$337 | \$852 | \$1,200 | \$366 | \$372 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,862 | \$2,643 | \$770 | \$781 | \$2,117 | \$3,007 | \$872 | \$886 | \$2,101 | \$2,983 | \$865 | \$880 | \$2,298 | \$3,264 | \$944 | \$960 | \$2,123 | \$3,017 | \$874 | \$888 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,062 | \$2,909 | \$876 | \$887 | \$2,337 | \$3,303 | \$985 | \$1,001 | \$2,367 | \$3,347 | \$997 | \$1,013 | \$2,532 | \$3,580 | \$1,063 | \$1,080 | \$2,371 | \$3,353 | \$999 | \$1,016 |
| 2003 Honda Odyssey "EX" | Minimum Liability | | | \$681 | \$956 | \$297 | \$301 | \$716 | \$1,006 | \$311 | \$318 | \$925 | \$1,303 | \$394 | \$402 | \$762 | \$1,070 | \$329 | \$337 | \$852 | \$1,200 | \$366 | \$372 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,804 | \$2,559 | \$746 | \$757 | \$2,049 | \$2,910 | \$845 | \$859 | \$2,047 | \$2,907 | \$843 | \$857 | \$2,215 | \$3,147 | \$911 | \$930 | \$2,062 | \$2,930 | \$850 | \$863 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,003 | \$2,826 | \$853 | \$863 | \$2,270 | \$3,206 | \$959 | \$974 | \$2,314 | \$3,270 | \$975 | \$989 | \$2,449 | \$3,464 | \$1,030 | \$1,050 | \$2,310 | \$3,267 | \$975 | \$991 |
| 2005 Toyota Camry LE 3.0L 4 door Sedan | Minimum Liability | | | \$736 | \$1,033 | \$321 | \$342 | \$769 | \$1,080 | \$334 | \$359 | \$996 | \$1,404 | \$425 | \$453 | \$818 | \$1,150 | \$354 | \$379 | \$919 | \$1,293 | \$394 | \$420 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,395 | \$3,401 | \$984 | \$1,050 | \$2,735 | \$3,889 | \$1,121 | \$1,198 | \$2,652 | \$3,768 | \$1,087 | \$1,160 | \$2,969 | \$4,223 | \$1,215 | \$1,299 | \$2,705 | \$3,845 | \$1,109 | \$1,184 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,609 | \$3,687 | \$1,096 | \$1,170 | \$2,970 | \$4,204 | \$1,242 | \$1,329 | \$2,938 | \$4,157 | \$1,228 | \$1,312 | \$3,222 | \$4,565 | \$1,344 | \$1,437 | \$2,972 | \$4,208 | \$1,243 | \$1,328 |
| 2003 Cadillac Seville "STS" 4 door Sedan | Minimum Liability | | | \$637 | \$893 | \$277 | \$279 | \$667 | \$937 | \$290 | \$292 | \$863 | \$1,217 | \$369 | \$370 | \$710 | \$997 | \$306 | \$309 | \$791 | \$1,114 | \$339 | \$343 |
| | Minimum Liability with Comprehensive and Collision | | | \$2,136 | \$3,034 | \$876 | \$885 | \$2,447 | \$3,479 | \$1,002 | \$1,009 | \$2,355 | \$3,348 | \$966 | \$974 | \$2,669 | \$3,796 | \$1,090 | \$1,100 | \$2,404 | \$3,418 | \$984 | \$995 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$2,320 | \$3,281 | \$974 | \$984 | \$2,649 | \$3,752 | \$1,106 | \$1,118 | \$2,603 | \$3,685 | \$1,088 | \$1,099 | \$2,887 | \$4,092 | \$1,201 | \$1,213 | \$2,635 | \$3,732 | \$1,100 | \$1,115 |
| 1998 Chevrolet Cavalier LS 4D Sedan | Minimum Liability | | | \$716 | \$1,005 | \$313 | \$325 | \$754 | \$1,059 | \$328 | \$341 | \$969 | \$1,366 | \$414 | \$431 | \$802 | \$1,126 | \$347 | \$359 | \$892 | \$1,256 | \$383 | \$397 |
| | Minimum Liability with Comprehensive and Collision | | | \$1,689 | \$2,395 | \$702 | \$729 | \$1,907 | \$2,705 | \$789 | \$820 | \$1,938 | \$2,749 | \$802 | \$832 | \$2,067 | \$2,933 | \$853 | \$886 | \$1,936 | \$2,749 | \$802 | \$832 |
| | 100/300/50 Liability with Comprehensive and Collision | | | \$1,897 | \$2,673 | \$812 | \$845 | \$2,138 | \$3,017 | \$908 | \$943 | \$2,219 | \$3,130 | \$940 | \$976 | \$2,312 | \$3,264 | \$977 | \$1,018 | \$2,199 | \$3,104 | \$932 | \$969 |

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|-----------|---|--------------|
| 1. | This filing transmittal is part of Company Tracking # | AR-A-08-1-RU |
|-----------|---|--------------|

| | | |
|-----------|---|-----|
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | N/A |
|-----------|---|-----|

| | | |
|--------------|--------------------------------|---------------------|
| | Company Name | Company NAIC Number |
| 3. A. | Amica Mutual Insurance Company | B. 028-19976 |

| | | |
|--------------|--|---|
| | Product Coding Matrix Line of Business (i.e., Type of Insurance) | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
| 4. A. | 19.1/21.4 | B. 19.1001/21.1000 |

| | | | | | | | |
|--------------------------------|--|-------------------------------------|------------------------|-------------------------------------|-------------------------------------|--|--|
| 5. | | | FOR LOSS COSTS ONLY | | | | |
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) |
| COVERAGE (See Instructions) | Indicated % Rate Level Change | Requested % Rate Level Change | Expected Loss Ratio | Loss Cost Modification Factor | Selected Loss Cost Multiplier | Expense Constant (If Applicable) | Co. Current Loss Cost Multiplier |
| Bodily Injury | N/A | 0.0 | | | | | |
| Medical Payments | N/A | 0.0 | | | | | |
| Uninsured Motorist | N/A | 0.0 | | | | | |
| Property Damage | N/A | 0.0 | | | | | |
| Misc. Comp. (Rental) | N/A | 30.0 | | | | | |
| Comp.&Coll. Base Rates | N/A | 0.0 | | | | | |
| TOTAL OVERALL EFFECT | N/A | 0.2 | | | | | |

| | | | | | | | |
|-----------|----------------|---------------------|-------------------|----------------------------------|-----------------------------|---------------------|---------------------------|
| 6. | 5 Year History | Rate Change History | | | | | |
| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
| 2003 | 537 | +13.2% | 07/01/03 | 672 | 352 | 0.524 | 0.608 |
| 2004 | 522 | -0.2% | 10/01/04 | 728 | 204 | 0.280 | 0.552 |
| 2005 | 501 | --- | --- | 716 | 473 | 0.661 | 0.515 |
| 2006 | 456 | -5.1% | 02/01/06 | 687 | 438 | 0.638 | 0.529 |
| 2007 | 426 | -4.8% | 05/01/07 | 586 | (54) | (0.092) | 0.548 |
| 2007 | 426 | -0.3% | 07/01/07 | 586 | (54) | (0.092) | 0.548 |

| | | |
|---|---------------------|------|
| 7. | Liab. / Phys. Dam | |
| Expense Constants | Selected Provisions | |
| A. Total Production Expense | .147 | .143 |
| B. General Expense | .033 | .032 |
| C. Taxes, License & Fees | .034 | .034 |
| D. Underwriting Profit & Cont. (inc. Inv. Inc) | .020 | .020 |
| E. Other (Anticipated Dividend) | .200 | .042 |
| F. TOTAL | .434 | .451 |

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** +12.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -13.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Explanatory Memorandum

Effective June 1, 2008 new business and renewals, Amica will implement the following changes to our rating manual:

1. We will replace the current system of 12 Household Assessment Levels (HAL) with an expanded 77 HAL table. The new HAL system which is based on the existing 12 HAL system is now simply segmented into smaller intervals and intended to eliminate large premium distinctions between adjacent HALs thereby offering increased accuracy near the boundaries of the existing levels. The current HAL table levels 11 through 22 are replaced with revised HAL table levels of 23 through 99. The current and the proposed factors, along with the corresponding premium impact by HAL are displayed on Exhibit 1, Sheet 1. Revised specifications are displayed on Exhibit 1, Sheets 2-9.

In addition, the HAL drop rule will be replaced with a new constraint which limits the HAL deterioration to five HALs per renewal. There will continue to be no limit on the amount of HAL improvement on each renewal. Manual Rule 3 reflects the revised HALs and Factors.

2. We will revise Rule 1. Definitions. Prior to the implementation of ISO's 2005 PVM revisions, Amica allowed certain pickups or vans to be rated as private passenger automobiles. However, when the 2005 PVM revisions were implemented, the rule was inadvertently changed. We wish to continue to allow certain pickups or vans to be rated as private passenger automobiles in accordance with this rule.
3. We will introduce a Vehicle Weight Rating Factor for model years 2009 and subsequent in Rule 4. Classifications. The factors vary by weight of the vehicle and by coverage. Exhibit 2 displays data supporting the introduction of this new rating factor.
4. We wish to revise the discounts associated with the Automobile Recovery System and Vehicle Tracking System. Data supporting this change is summarized on Exhibit 3. Manual Rule 4 reflects the revised discounts.
5. We will revise the rates associated with the Optional Transportation Expense Coverage and introduce new limits for this coverage. Data supporting the revised rates is summarized on Exhibit 4, Sheets 1 and 2. Revised rates are displayed under Rule 14.D. on the miscellaneous rate pages.
6. We revised Rule 5.B.1.b SDIP rule to charge one point for any suspensions resulting from administrative matters. We will continue to charge two points for any suspension or revocation of an operator's license due to a driving related incident.
7. Amica will revise the base model year for Comprehensive and Collision from 2007 to 2008. Base rates have been offset by factors of 1.000 for Comprehensive and 1.016 for Collision so that Amica does not realize a change in premium as a result of the revised base model year.

The statewide rate level impact associated with the revised rating plan is 0.2% which is displayed on Exhibit 5. Exhibit 6 displays the effect on individual policyholders.

Arkansas
Amica Mutual Insurance Company
Automobile

HAL Ranges and Factors

| <u>Revised Hal</u> | <u>Prior Hal</u> | <u>Revised Hal Factor</u> | <u>Prior Hal Factor</u> | <u>% Diff</u> |
|--------------------|------------------|---------------------------|-------------------------|---------------|
| 23 | 11 | 0.54 | 0.57 | -5.3% |
| 24 | 11 | 0.55 | 0.57 | -3.5% |
| 25 | 11 | 0.56 | 0.57 | -1.8% |
| 26 | 11 | 0.57 | 0.57 | 0.0% |
| 27 | 11 | 0.59 | 0.57 | 2.6% |
| 28 | 11 | 0.60 | 0.57 | 5.3% |
| 29 | 12 | 0.62 | 0.65 | -5.4% |
| 30 | 12 | 0.63 | 0.65 | -3.1% |
| 31 | 12 | 0.65 | 0.65 | -0.8% |
| 32 | 12 | 0.66 | 0.65 | 1.5% |
| 33 | 12 | 0.68 | 0.65 | 4.6% |
| 34 | 13 | 0.70 | 0.73 | -4.8% |
| 35 | 13 | 0.72 | 0.73 | -2.1% |
| 36 | 13 | 0.73 | 0.73 | 0.0% |
| 37 | 13 | 0.75 | 0.73 | 2.7% |
| 38 | 13 | 0.77 | 0.73 | 5.5% |
| 39 | 14 | 0.79 | 0.85 | -7.1% |
| 40 | 14 | 0.81 | 0.85 | -4.7% |
| 41 | 14 | 0.83 | 0.85 | -2.4% |
| 42 | 14 | 0.85 | 0.85 | 0.0% |
| 43 | 14 | 0.87 | 0.85 | 2.4% |
| 44 | 14 | 0.89 | 0.85 | 4.7% |
| 45 | 14 | 0.92 | 0.85 | 7.6% |
| 46 | 15 | 0.94 | 1.00 | -6.0% |
| 47 | 15 | 0.96 | 1.00 | -4.0% |
| 48 | 15 | 0.99 | 1.00 | -1.5% |
| 49 | 15 | 1.01 | 1.00 | 1.0% |
| 50 | 15 | 1.04 | 1.00 | 3.5% |
| 51 | 15 | 1.06 | 1.00 | 6.0% |
| 52 | 16 | 1.09 | 1.15 | -5.2% |
| 53 | 16 | 1.12 | 1.15 | -3.0% |
| 54 | 16 | 1.15 | 1.15 | -0.4% |
| 55 | 16 | 1.18 | 1.15 | 2.2% |
| 56 | 16 | 1.21 | 1.15 | 4.8% |
| 57 | 16 | 1.24 | 1.15 | 7.4% |
| 58 | 16 | 1.27 | 1.15 | 10.0% |
| 59 | 17 | 1.30 | 1.40 | -7.5% |
| 60 | 17 | 1.33 | 1.40 | -5.0% |
| 61 | 17 | 1.36 | 1.40 | -2.9% |
| 62 | 17 | 1.40 | 1.40 | -0.4% |
| 63 | 17 | 1.43 | 1.40 | 2.1% |
| 64 | 17 | 1.47 | 1.40 | 5.0% |
| 65 | 17 | 1.51 | 1.40 | 7.5% |
| 66 | 17 | 1.54 | 1.40 | 10.0% |
| 67 | 18 | 1.58 | 1.75 | -9.7% |
| 68 | 18 | 1.62 | 1.75 | -7.4% |
| 69 | 18 | 1.66 | 1.75 | -5.1% |
| 70 | 18 | 1.71 | 1.75 | -2.6% |
| 71 | 18 | 1.75 | 1.75 | -0.3% |
| 72 | 18 | 1.79 | 1.75 | 2.3% |
| 73 | 18 | 1.84 | 1.75 | 4.9% |
| 74 | 18 | 1.88 | 1.75 | 7.4% |
| 75 | 18 | 1.93 | 1.75 | 10.3% |
| 76 | 19 | 1.98 | 2.15 | -7.9% |
| 77 | 19 | 2.03 | 2.15 | -5.6% |
| 78 | 19 | 2.08 | 2.15 | -3.3% |
| 79 | 19 | 2.13 | 2.15 | -0.9% |
| 80 | 19 | 2.19 | 2.15 | 1.6% |
| 81 | 19 | 2.24 | 2.15 | 4.2% |
| 82 | 19 | 2.30 | 2.15 | 6.7% |
| 83 | 20 | 2.36 | 2.50 | -5.8% |
| 84 | 20 | 2.42 | 2.50 | -3.4% |
| 85 | 20 | 2.48 | 2.50 | -1.0% |
| 86 | 20 | 2.54 | 2.50 | 1.4% |
| 87 | 20 | 2.60 | 2.50 | 4.0% |
| 88 | 20 | 2.67 | 2.50 | 6.6% |
| 89 | 20 | 2.74 | 2.50 | 9.4% |
| 90 | 21 | 2.81 | 3.00 | -6.5% |
| 91 | 21 | 2.88 | 3.00 | -4.2% |
| 92 | 21 | 2.95 | 3.00 | -1.8% |
| 93 | 21 | 3.02 | 3.00 | 0.7% |
| 94 | 21 | 3.10 | 3.00 | 3.2% |
| 95 | 21 | 3.18 | 3.00 | 5.8% |
| 96 | 22 | 3.26 | 3.50 | -7.0% |
| 97 | 22 | 3.34 | 3.50 | -4.7% |
| 98 | 22 | 3.42 | 3.50 | -2.3% |
| 99 | 22 | 3.50 | 3.50 | 0.0% |

Household Assessment Level Specifications

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

Household Assessment Level Specifications
Definitions

Household Assessment Characteristic (HAC) – An element of the Household Assessment Table, for example: New/Used/Vehicle Cost, # Vehicles/# Drivers, etc. Each characteristic is further broken down into attributes that will have a weight (see Household Assessment Weight). There are thirteen different characteristics on the New to Two Table and twelve on the Three Plus Table.

Household Assessment Weight (HAW) – The numeric value assigned to one element of a characteristic.

Household Assessment Table (HAT) – Table of Household Assessment Characteristics (HAC) and the associated weights (HAW). New Business, First Renewal and Second Renewals use the New to Two Table. Business insured with us three or more years uses the Three Plus table.

Household Assessment Profile (HAP) – The numeric representation of household risk. The HAP is equal to the sum of the individual Household Assessment Weights. This profile is only modified on changes to the policy as of the policy effective date.

Household Assessment Drop (HAD) - The term used to describe the limitation on changes in Household Assessment Level from the prior policy term. The Household Assessment Level deterioration will be limited to five Household Assessment Levels at each renewal. There will be no limit on the amount of improvement in the Household Assessment Levels at each renewal.

June 1, 2008

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

1. New/Used Vehicle and Vehicle Cost (Both Tables)

- New/Used Vehicle refers to the applicable status of the vehicle at the time the insured obtained ownership.
- Vehicle Cost refers to the vehicle's purchase price not including sales tax.
- In the absence of the vehicle's purchase price, Manufacturers Suggested Retail Price will be employed for vehicles purchased new and the NADA suggested retail price will be employed for vehicles purchased used.
- Applicable weight reflects average of weights for all vehicles on the policy.

2. Credit Based Insurance Score (Both Tables)

- Score refers to the score generated from Fair Isaac's Inscore3.0 Preferred Auto model.
- Use score of first named insured (if lengthy code, use name in Item #2).

3. Prior BI Limit and Coverage (New to Two Table Only)

- Prior BI Limit refers to BI accident limit on the policy immediately preceding the first policy insured by Amica for New Business, and the prior Amica limit for existing business as of the implementation date of the plan. Inadvertent lapses of 30 days or less based on legitimate reasons are acceptable.
- BI Limit/Coverage remains fixed after the effective date for New Business, First and Second renewals.
- Full coverage refers to the presence of Collision or Other Than Collision coverage on at least one vehicle on the policy. For new business, this is the policy immediately preceding the first policy insured by Amica. For existing business, this is the prior policy coverages as of the implementation date of the plan.
- Proof of BI Limit/Coverage is a Declarations Page or a similar printout from an agency management system displaying the BI limit and coverages. Either must include the Named Insured and most recent term. ID cards will be considered minimum limits liability only coverage. If no proof BI Limit/Coverage is submitted, the policy will be assigned to the lowest liability-only limit category.
- For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty.

June 1, 2008

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

4. Number of Married and Number of Single Operators (Both Tables)

- Points are assigned based on the combination of separate tallies of the number of married operators and the number of single operators.

5. Number of Vehicles minus Number of Operators (New to Two Table only)

- Points are assigned based on the difference between the number of vehicles and the number of operators.

6. Number of Days Since Most Recent Cancellation Notice (Both Tables)

- Cancellation refers to a Cancellation Notice issued by Amica.
- The time period considered for this characteristic is two months prior to the policy effective month to twenty-six months prior to the policy effective month.

7. Minimum Driver Age (Both Tables)

- The youngest listed operator on the policy

8. Maximum Driver Age (New to Two Table Only)

- The oldest listed operator on the policy.

9. Number of Loss Occurrences in Three Years (Both Tables)

(Not At Fault Accidents Excluded)

- A loss occurrence will qualify for consideration if it satisfies the following criteria:
 - The loss occurrence date must be within the time frame starting two months before the policy effective month and ending thirty-eight months before the policy effective month.
 - At least one claim resulting from the loss occurrence is closed and paid losses (less subrogation/contribution/return money received) from this specific claim are equal to or greater than \$500. Salvage is also considered if there is subrogation money received.
 - The loss occurrence must originate from either Amica historical loss records or an applicable CLUE report.
 - Towing/Roadside Assistance losses are not included.

June 1, 2008

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

10. Number of Days Since The Most Recent Moving Violation (Both Tables)

(This Characteristic is neutralized in the HAL system)

- The time period considered for this characteristic is two months prior to the policy effective month to thirty-eight months prior to the policy effective month.
- The date of the most recent incident is considered. The incident date is the violation date if no conviction date is supplied, or if the violation type is a suspension or revocation. Otherwise, the incident date is the conviction date.

11. Number of Months Since The Most Recent Loss Occurrence (3+ Table)

(This Characteristic is neutralized in the HAL system)

- The number of months refers to time period extending backward from two months prior to the policy effective month until sixty-two months prior to the effective month of the policy.
- Refer to the Number of Loss Occurrences in Three Years Characteristic for the definition of a qualified loss occurrence.

12. Number of Other Lines of Business (New to Two Table Only)

- Other lines of business refers to the distinct number of non-automobile insurance policies the policyholder has in-force with Amica at the time of application or at the time of renewal processing.

13. Number of Non-Moving Violations in Three Years* (Both Tables)

- The number of non-moving violations refers to the accumulation of all such designated violations/citations as determined from the Motor Vehicle Report.
- Qualifying incidents must have an incident date in the time period two months prior to the policy effective month to thirty-eight months prior to the policy effective month.

* Note: These are **not** surcharge violations in our SDIP plan

14. Number of Years In Force (Three Plus Table Only)

- Number of consecutive years the policyholder has held an automobile insurance policy with Amica without an interruption in coverage of more than one year.

June 1, 2008

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

15. Loss Payee and Vehicle Age (Three Table only)

- Payee refers to the existence of a loss payee for a particular vehicle.
- Vehicle age refers to age of the vehicle at the renewal processing date, and is calculated as effective year of policy – model year.
- Applicable weight for this characteristic reflect average of weights for all vehicles on the policy.

16. Number of Years Since Vehicle Purchased (Both Tables)

- The number of years = policy effective year- purchase year of vehicle.
- Applicable weight for this characteristic reflects average of weights for all vehicles on the policy.

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto
Household Assessment Profile Levels and Factors

| HAL | HAL Factor | HAL | HAL Factor |
|-----|------------|-----|------------|
| 23 | 0.540 | 62 | 1.395 |
| 24 | 0.550 | 63 | 1.430 |
| 25 | 0.560 | 64 | 1.470 |
| 26 | 0.570 | 65 | 1.505 |
| 27 | 0.585 | 66 | 1.540 |
| 28 | 0.600 | 67 | 1.580 |
| 29 | 0.615 | 68 | 1.620 |
| 30 | 0.630 | 69 | 1.660 |
| 31 | 0.645 | 70 | 1.705 |
| 32 | 0.660 | 71 | 1.745 |
| 33 | 0.680 | 72 | 1.790 |
| 34 | 0.695 | 73 | 1.835 |
| 35 | 0.715 | 74 | 1.880 |
| 36 | 0.730 | 75 | 1.930 |
| 37 | 0.750 | 76 | 1.980 |
| 38 | 0.770 | 77 | 2.030 |
| 39 | 0.790 | 78 | 2.080 |
| 40 | 0.810 | 79 | 2.130 |
| 41 | 0.830 | 80 | 2.185 |
| 42 | 0.850 | 81 | 2.240 |
| 43 | 0.870 | 82 | 2.295 |
| 44 | 0.890 | 83 | 2.355 |
| 45 | 0.915 | 84 | 2.415 |
| 46 | 0.940 | 85 | 2.475 |
| 47 | 0.960 | 86 | 2.535 |
| 48 | 0.985 | 87 | 2.600 |
| 49 | 1.010 | 88 | 2.665 |
| 50 | 1.035 | 89 | 2.735 |
| 51 | 1.060 | 90 | 2.805 |
| 52 | 1.090 | 91 | 2.875 |
| 53 | 1.115 | 92 | 2.945 |
| 54 | 1.145 | 93 | 3.020 |
| 55 | 1.175 | 94 | 3.095 |
| 56 | 1.205 | 95 | 3.175 |
| 57 | 1.235 | 96 | 3.255 |
| 58 | 1.265 | 97 | 3.335 |
| 59 | 1.295 | 98 | 3.420 |
| 60 | 1.330 | 99 | 3.500 |
| 61 | 1.360 | | |

- The Household Assessment Profile will be recalculated at new business or renewal processing time.
- Upon renewal, a new Household Assessment Profile will be calculated and a new Household Assessment Level will be assigned.
- The Household Assessment Level deterioration will be limited to five Household Assessment Levels per year. There will be no limit on the Household Assessment Level improvement on each renewal year.

June 1, 2008

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

Range of HAW by HAC

| <u>Household Assessment Characteristic(HAC)</u> | <u>HAW Range</u> | |
|---|-----------------------|-----------------|
| | <u>New to 2 Table</u> | <u>3+ Table</u> |
| 1. New Used and Vehicle Cost | 28-89 | 50-110 |
| 2. Credit Based Insurance Score | 7-135 | 5-117 |
| 3. Prior BI Limit and Coverage | 8-80 | |
| 4. Number of Married and Single Operators | 37-63 | 31-68 |
| 5. Number of Vehicles and Number of Operators | 68-95 | |
| 6. Days since Most Recent Cancellation Notice | 8-51 | 6-54 |
| 7. Minimum Driver Age | 28-70 | 67-115 |
| 8. Maximum Driver Age | 7-45 | |
| 9. Number of Loss Occurrences in 3 Years | 7-134 | 6-122 |
| 10. Number of Days since last Moving Violation* | 35 | 31 |
| 11. Number of Months since most recent Loss Occurrence* | | 70 |
| 12. Number of Other Lines of Business | 7-27 | |
| 13. Number of Non-Moving Violations in 3 Years | 0-25 | 0-31 |
| 14. Number of Years Policy in Force | | 19-26 |
| 15. Loss Payee/Vehicle Age | | 6-68 |
| 16. Years since Vehicle Purchased | 7-23 | 30-69 |
| Household Assessment Profile (HAP) Range | 247-872 | 321-881 |

***These characteristics are neutralized in the HAL system.**

June 1, 2008

**Countrywide
Amica Mutual Insurance Company
Private Passenger Automobile**

Indicated and Proposed Liability Rating Factors By Vehicle Weight

| <u>Weight (lbs)</u> | <u>% Vehicles</u> | <u>Indicated Pure Premium Factor</u> | | | <u>Selected Rating Factor</u> | | |
|---------------------|-------------------|--------------------------------------|------------------------|----------------------|-------------------------------|------------------------|----------------------|
| | | <u>Bodily Injury</u> | <u>Property Damage</u> | <u>Pers Inj Prot</u> | <u>Bodily Injury</u> | <u>Property Damage</u> | <u>Pers Inj Prot</u> |
| <2500 | 7.0% | 0.63 | 0.85 | 0.97 | 0.85 | 0.85 | 1.00 |
| 2500-4499 | 81.6% | 1.00 | 0.99 | 1.04 | 1.00 | 1.00 | 1.00 |
| 4500-5500 | 8.7% | 1.17 | 1.17 | 0.60 | 1.10 | 1.10 | 0.90 |
| >5500 | 2.7% | 1.46 | 1.25 | 1.24 | 1.20 | 1.20 | 0.90 |
| Average | 100.0% | 1.00 | 1.00 | 1.00 | | | |

**Amica - Countrywide Automobile
Comprehensive Loss Ratios by Anti-Theft Device
Policy Years 2004-2006 at May 31, 2007**

| | <u>% Premium</u> | <u>Curr Disc</u> | <u>Loss Ratios</u> | | | | <u>Loss Ratio Indices to No Device</u> | | | | <u>Current</u> | <u>Proposed</u> |
|------------------------------|------------------|------------------|--------------------|--------------|--------------|--------------|--|--------------|--------------|--------------|-----------------|-----------------|
| | | | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>Total</u> | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>Total</u> | <u>Discount</u> | <u>Discount</u> |
| Alarm Only, Active Disabling | 19.2% | 5.0% | 0.448 | 0.496 | 0.521 | 0.485 | 0.985 | 1.078 | 1.052 | 1.041 | 5% | 5% |
| Passive Disabling | 59.5% | 15.0% | 0.459 | 0.508 | 0.556 | 0.503 | 1.009 | 1.105 | 1.125 | 1.080 | 15% | 15% |
| Vehicle Recovery System | 1.0% | 20.0% | 0.496 | 0.510 | 0.623 | 0.538 | 1.090 | 1.109 | 1.259 | 1.154 | 20% | 15% |
| Vehicle Tracking System | 0.8% | 20.0% | 0.400 | 0.642 | 0.407 | 0.492 | 0.880 | 1.395 | 0.823 | 1.057 | 20% | 25% |
| Other* | 0.4% | * | 0.235 | 0.186 | 0.321 | 0.226 | 0.518 | 0.405 | 0.649 | 0.485 | * | * |
| <u>No Device</u> | <u>19.1%</u> | <u>0.0%</u> | <u>0.455</u> | <u>0.460</u> | <u>0.495</u> | <u>0.466</u> | <u>1.000</u> | <u>1.000</u> | <u>1.000</u> | <u>1.000</u> | 0% | 0% |
| <u>Total</u> | <u>100.0%</u> | | <u>0.454</u> | <u>0.494</u> | <u>0.536</u> | <u>0.490</u> | <u>0.998</u> | <u>1.075</u> | <u>1.084</u> | <u>1.052</u> | | |

*Represents combinations of anti-theft devices. In these cases, the single largest discount is applied.

**Countrywide
Amica Mutual Insurance Company
Private Passenger Automobile**

**Amica Loss Ratios* for Additional Rental Coverage
Policy Years 2004-2006**

| <u>Per Day/ 30 Day Total</u> | <u>Earned Premium</u> | <u>Incurred Losses</u> | <u>Loss Ratio</u> |
|----------------------------------|---------------------------|----------------------------|-----------------------|
| <=\$20/\$600 | \$2,148,719 | \$1,067,229 | 0.497 |
| \$30/\$900 | 11,069,627 | 9,409,407 | 0.850 |
| \$40/\$1,200 | 1,709,159 | 1,654,271 | 0.968 |
| <u>\$50/\$1,500</u> | <u>1,033,830</u> | <u>1,162,503</u> | <u>1.124</u> |
| Total | \$15,961,335 | \$13,293,410 | 0.833 |

*Premium includes Towing. Losses are rental only.

| Countrywide | | | | | | | | |
|----------------------------------|--------|--------|--------|---------|---------|---------|---------|----------|
| Amica Mutual Insurance | | | | | | | | |
| Private Passenger Automobile | | | | | | | | |
| Sample Competitor Rates by Limit | | | | | | | | |
| Company | 20/600 | 25/750 | 30/900 | 40/1200 | 50/1500 | 75/2250 | 80/2400 | 100/3000 |
| Amica Current Gross | | | \$9 | \$16 | \$23 | | | |
| 21st Century | | \$32 | | \$48 | | | \$119 | |
| Encompass | \$13 | | \$26 | \$30 | | | | |
| Manufacturers | | | \$10 | | \$25 | | | |
| Palisades | | | \$31 | \$41 | \$50 | | | |
| Travelers | | \$25 | \$31 | \$37 | \$42 | | | \$64 |
| Cincinnati | | \$6 | | \$25 | \$35 | \$50 | | |
| American Family Mutual | \$24 | | \$40 | \$52 | \$18 | \$27 | | |
| American Family Standard | \$42 | | \$72 | \$94 | | | | |
| Farmers-Mid Century | | \$18 | \$30 | | \$59 | | | |
| Farmers | | \$13 | \$21 | | \$42 | | | |
| Geico-Casualty | | \$57 | | | \$114 | | | |
| Geico-Indemnity | | \$44 | | | \$88 | | | |
| Geico-General | | \$28 | | | \$56 | | | |
| Progressive-Advanced | | | \$66 | \$100 | \$132 | | | |
| Progressive-Direct | | | \$38 | \$61 | | | | |
| Progressive-Preferred | | | \$12 | \$20 | \$25 | | | |
| AIG | | \$18 | | | \$36 | \$54 | | \$72 |
| Allstate F&C | \$30 | | \$59 | \$82 | \$102 | | | \$199 |
| Allstate Indemnity | | \$63 | | | \$171 | | | \$414 |
| GMAC | \$58 | \$72 | | | | | | |
| Safeco | | \$22 | | \$46 | \$65 | \$98 | | |
| Met - General | | \$70 | | \$100 | | | | |
| Met - Casualty | | \$50 | | \$70 | | | | |
| Nationwide P&C | \$19 | \$23 | \$27 | \$35 | \$43 | | | |
| Nationwide-Assure | \$34 | \$43 | \$52 | \$69 | \$86 | | | |
| Average excl Amica | \$31 | \$37 | \$37 | \$57 | \$66 | \$57 | \$119 | \$187 |

Arkansas
 Amica Mutual Insurance Company
 Private Passenger Automobile
Policyholder Changes
Policies Effective May 2007 to October 2007

| <u>% Changes</u> | <u>Car Count</u> | <u>Distribution</u> | <u>Proposed Capped</u> |
|------------------|------------------|---------------------|-------------------------|
| <-15% | 0 | 0.00% | 0 |
| -15% | 0 | 0.00% | 0 |
| -14% | 0 | 0.00% | 0 |
| -13% | 2 | 0.85% | 0 |
| -12% | 1 | 0.43% | 0 |
| -11% | 1 | 0.43% | 0 |
| -10% | 0 | 0.00% | 0 |
| -9% | 5 | 2.14% | 0 |
| -8% | 2 | 0.85% | 0 |
| -7% | 30 | 12.82% | 0 |
| -6% | 9 | 3.85% | 0 |
| -5% | 20 | 8.55% | 0 |
| -4% | 9 | 3.85% | 0 |
| -3% | 12 | 5.13% | 0 |
| -2% | 22 | 9.40% | 0 |
| -1% | 2 | 0.85% | 0 |
| 0% | 8 | 3.42% | 0 |
| 1% | 24 | 10.26% | 0 |
| 2% | 0 | 0.00% | 0 |
| 3% | 36 | 15.38% | 0 |
| 4% | 4 | 1.71% | 0 |
| 5% | 4 | 1.71% | 0 |
| 6% | 6 | 2.56% | 0 |
| 7% | 3 | 1.28% | 0 |
| 8% | 12 | 5.13% | 0 |
| 9% | 4 | 1.71% | 0 |
| 10% | 4 | 1.71% | 1 |
| 11% | 10 | 4.27% | 4 |
| 12% | 4 | 1.71% | 2 |
| 13% | 0 | 0.00% | 0 |
| 14% | 0 | 0.00% | 0 |
| 15% | 0 | 0.00% | 0 |
| >15% | 0 | 0.00% | 0 |
| | 234 | 100.00% | 7 3.0% |

| | |
|--------------|-------------|
| Maximum | 12.0% |
| Minimum | -13.0% |
| Total Change | 0.0% |

SERFF Tracking Number: AMMA-125514589 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: AR-A-08-1-RU
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR-A-08-1-RU
 Project Name/Number: Rule Revision/

Superseded Attachments

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

| Original Date: | Schedule | Document Name | Replaced Date | Attach Document |
|------------------|---------------------|-------------------------------------|---------------|-------------------------|
| No original date | Supporting Document | APCS-Auto Premium Comparison Survey | 02/28/2008 | APCS Premium Survey.xls |

SERFF Tracking Number: *AMMA-125514589* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *AR-A-08-1-RU*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR-A-08-1-RU*
Project Name/Number: *Rule Revision/*

Attachment "APCS Premium Survey.xls" is not a PDF document and cannot be reproduced here.