

SERFF Tracking Number: AMMH-125563866 State: Arkansas
 Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 20080320-04
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Elite - Form Filing
 Project Name/Number: 2008 Elite - Form Filing/20080320-04

Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: 2008 Elite - Form Filing	SERFF Tr Num: AMMH-125563866	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 20080320-04	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Mellisa Holder	Disposition Date: 04/01/2008
	Date Submitted: 03/21/2008	Disposition Status: Approved
Effective Date Requested (New): 05/01/2008		Effective Date (New): 06/01/2008
Effective Date Requested (Renewal): 06/01/2008		Effective Date (Renewal): 07/06/2008

State Filing Description:

General Information

Project Name: 2008 Elite - Form Filing	Status of Filing in Domicile:
Project Number: 20080320-04	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/01/2008	
State Status Changed: 04/01/2008	Deemer Date:
Corresponding Filing Tracking Number: 20071126-37	

Filing Description:

- „« Introduction of the \$250.00 min written premium for policies containing Modified Vehicles
- „« Introduction of the Car Club/Affinity Group Discount
- „« Introduction of the Large Collection Discount
- „« Introduction of the Full Safety Glass Coverage
- „« Introduction of the Nine-to-Five Coverage
- „« Introduction of Additional Spare Pars Coverage

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„« Introduction of our Enhanced Nationwide Towing Coverage

Company and Contact

Filing Contact Information

Mellisa Holder, Filing Analyst mholder@amig.com
 7000 Midland Blvd (800) 759-9008 [Phone]
 Amelia, OH 45102 (513) 947-4929[FAX]

Filing Company Information

American Modern Home Insurance Company	CoCode: 23469	State of Domicile: Ohio
7000 Midland Blvd.	Group Code: 127	Company Type:
Amelia, OH 45102	Group Name:	State ID Number:
(800) 759-9008 ext. [Phone]	FEIN Number: 31-0715697	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$50.00	03/21/2008	18856040

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	04/01/2008	04/01/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date Change	Note To Reviewer	Mellisa Holder	05/30/2008	05/30/2008

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Disposition

Disposition Date: 04/01/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 07/06/2008

- Effective Date (New) changed from 05/01/2008 to 06/01/2008 and Effective Date (Renewal) changed from NULL to 07/06/2008 by Grissom, Alexa on 06/02/2008.

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	memorandum	Approved	Yes
Supporting Document	Proposed Forms Page	Approved	Yes
Form	Enhanced Towing and Labor Costs Coverage	Approved	Yes
Form	Nine to Five Driver	Approved	Yes
Form	Collector's End	Approved	Yes
Form	Additional Coverages	Approved	Yes

SERFF Tracking Number: *AMMH-125563866* *State:* *Arkansas*
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Project Name/Number: *2008 Elite - Form Filing/20080320-04*

Note To Reviewer

Created By:

Mellisa Holder on 05/30/2008 12:38 PM

Subject:

Effective Date Change

Comments:

Good Afternoon Alexa Grissom,

Please note that due to our system capability we have to change our effective date to 06-01-08 for New Business and 7-6-08 for Renewal Business.

Thank you

Mellisa Holder-Anderson

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Enhanced Towing and Labor Costs Coverage	V9306	12/07	Endorsement/Amendment/Conditions	New		V9306-200712.pdf
Approved	Nine to Five Driver	V9305	12/07	Endorsement/Amendment/Conditions	New		V9305-200712.pdf
Approved	Collector's End	V9301	04/07	Endorsement/Amendment/Conditions	New		V9301-200704.pdf
Approved	Additional Coverages	VAA00	01/08	Endorsement/Amendment/Conditions	New		VAA00-200801.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELITE COLLECTOR PROGRAM ENHANCED TOWING AND LABOR COSTS COVERAGE

In consideration of the additional premium for "Enhanced Towing Coverage" listed in the declarations page, Item **B. TOWING AND LABOR COSTS** under **Part D – COVERAGE FOR DAMAGE TO YOUR AUTO** is replaced with the following.

B. TOWING AND LABOR COSTS COVERAGE

- 1) We will pay up to \$200 for towing and labor costs incurred each time your covered auto is disabled. The labor must be performed at the place of disablement. Benefits are applicable if the disablement is the result of a covered emergency:
 - a) Mechanical or electrical breakdown.
 - b) Battery failure.
 - c) Insufficient supply of fuel, oil, water, or other fluid.
 - d) Flat tire.
 - e) Lock-out.
 - f) Entrapment in snow, mud, water, or sand.
 - g) "Disablement" means a covered vehicle that cannot move due to a covered emergency.
- 2) **NON-COVERED ITEMS:**
 - a) Any parts or replacement keys.
 - b) Fluid, lubricants or fuel in excess of the amount required to get the disabled vehicle back on the road.
 - c) Installation of any products or materials not related to the disablement.
 - d) Labor or materials not related to the disablement of your vehicle including work performed at a service station, garage, or repair shop.
 - e) Labor on a covered disabled vehicle for any time period in excess of sixty (60) minutes from time of dispatch per disablement.
 - f) Tire repair or replacement
 - g) Any or all fines, towing related to impoundment, abandonment, illegal parking or other violations of law or disablement that results from the use of intoxicants or narcotics.
 - h) Damage or disablement due to fire, flood or vandalism.
 - i) Towing from a service station, garage, repair, or restoration facility.
 - j) A second or any subsequent tow for a single disablement.
 - k) Mounting or removing snow tires or chains
 - l) Disablement that results from the willful acts or actions of the operator of a covered disabled vehicle.
 - m) Disablement that is not the result of a covered emergency.
 - n) Disablement service necessary as a result of a disabled trailer that is not listed as a covered vehicle on this policy.
 - o) Disablements that occur on roads not regularly maintained, such as sand beaches, open fields, and areas designated as not passable due to construction.
 - p) Disablement that is a result of the vehicle used in any racing, track, driving education, or timed event.
 - q) Vehicles with more than two axles or 2 ton weight capacity.
 - r) Recovery of a vehicle from a natural disaster or vehicle submerged in water.
- 3) Coverage is limited to 3 service calls per policy in a 12 month policy period. Policies insuring 10 or more vehicles are limited to 6 service calls per policy in a 12 month policy period.
- 4) Unauthorized service provider:
When service is rendered by a provider other than our authorized service representative, we will only pay reasonable charges up to \$150.
- 5) Coverage applies in the United States and Canada.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ELITE COLLECTOR PROGRAM
NINE – TO – FIVE DRIVER ENDORSEMENT**

In consideration of the specific premium charge for Nine-to-Five Driver Coverage shown in the Declarations for “your covered auto”, it is agreed that driving to or from work on a “restricted basis” is an acceptable form of “occasional pleasure use”. This applies only to those vehicle(s) with the applicable surcharge.

For the purposes of this endorsement, “restricted basis” means:

1. Commuting to or from work no more than two days per week;
2. Operated solely by either a named insured shown on the declarations or an operator listed on this policy.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELITE COLLECTOR PROGRAM COLLECTOR'S ENDORSEMENT

If "1900 Unspecified Auto Limit" is shown on the Declarations page, the following is applicable.

DEFINITIONS

Definition K. is deleted and replaced with the following.

- K. "Newly acquired auto" means any "Elite Collector Vehicle" you become the owner of during the policy period for which no other insurance policy provides coverage and that is used only for "occasional pleasure use", provided that:
- a. you ask us to insure it no later than the next scheduled reporting date; and
 - b. we insure all of your "Elite Collector Vehicles".

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

LIMIT OF LIABILITY

The following paragraph D. is added to **LIMIT OF LIABILITY**:

- D. In the event of loss to a "newly acquired auto" before it is reported to the company, the limit of liability for that "newly acquired auto" will be the lesser of:
- a. The amount required to repair or replace it;
 - b. The purchase price;
 - c. The market value; or
 - d. The maximum value for the vehicle described as "1900 Unspecified Auto Limit" on the Declarations Page.

All other provisions of this policy apply.

ELITE COLLECTOR CAR ADDITIONAL COVERAGES

Part D- Coverage for Damage to Your Auto, **ADDITIONAL COVERAGES**, the following is amended:

Part A- **SPARE PARTS COVERAGE** is replaced with the following:

We will pay up to \$500, or the limit shown on the Declarations Page, for direct and accidental loss to spare parts and accessories to "your covered auto", only if the loss is covered by Collision or Other Than Collision coverage and such coverage is shown as applicable in the Declarations. We do not cover parts and accessories held for sale by you or property of others in your care, custody or control.

Part B – **TOWING AND LABOR COSTS** is replaced with the following:

We will pay up to \$75, or the limit shown on the Declarations Page, for towing and labor costs incurred at the time "your covered auto" is disabled. The labor must be performed at the place of disablement. We will not pay for towing costs or labor incurred in towing "your covered auto" from the place where it is principally garaged.

Part C is added:

FULL SAFETY GLASS

We will pay under **Other Than Collision Coverage** for the cost of repairing or replacing damaged "safety glass" on "your covered auto" without a deductible. We will pay only if:

1. The Declarations indicate that **Other Than Collision Coverage** applies; and
2. A specific premium charge for **Full Safety Glass Coverage** is shown in the Declarations for "your covered auto".

"Safety glass" as used in this section means the glass used in the windshield, doors and windows of an insured Elite Collector Car.

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Project Name/Number: *2008 Elite - Form Filing/20080320-04*

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 04/01/2008

Comments:

Attachments:

F777AR_021307[1]_forms.pdf

F778AR_021307[1]_form.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 04/01/2008

Comments:

Attachment:

Cover Letter_forms.pdf

Satisfied -Name: memorandum **Review Status:** Approved 04/01/2008

Comments:

Attachment:

Filing Memorandum.pdf

Satisfied -Name: Proposed Forms Page **Review Status:** Approved 04/01/2008

Comments:

Attachment:

Proposed Forms Page Only.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #
American Modern Insurance Group	127

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Modern Home Insurance Company	OH	23469	31-0715697	34

5. Company Tracking Number	20071126-37 R/R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Mellisa Holder PO Box 5323 Cincinnati, OH 45201	Filing Analyst	800-759-9008 X5835	513-947-4929	mholder@amig.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Mellisa Holder

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

9. Type of Insurance (TOI)	19.0 (Personal Auto)
10. Sub-Type of Insurance (Sub-TOI)	19.0001 (Private Passenger Auto)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	2008 Product Change-Limited
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 05-01-2008 Renewal: 06-01-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a

17. Reference Organization # & Title	n/a
18. Company's Date of Filing	March 21, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	20071126-37
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Introduction of the Full Safety Glass Coverage
 Introduction of the Nine-to-Five Coverage
 Introduction of Additional Spare Pars Coverage
 Introduction of our Enhanced Nationwide Towing Coverage

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: eft
Amount: \$50.00

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

Effective March 1, 2007

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

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	20080320-04			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	20071126-37			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Enhanced Towing and Labor	V9306 (12/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Nine to Five Driver	V9305 (12/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Collector's End.	V9301 (04/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Additional Coverage	VAA00 (01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



AMERICAN MODERN HOME
INSURANCE COMPANY

March 21, 2008

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: American Modern Home Insurance Company
Elite Program
Form Filing
Company File Number: 20080320-04 NAIC Number: 127-23469
Federal ID Number: 31-0715697

Dear Commissioner:

On behalf of American Modern Home Insurance Company I would like to submit for your approval four forms. These forms go along with our Rate/Rule filing that is pending also 20071126-37.

Listed below are the forms I am submitting for approval.

- Introduction of the Full Safety Glass Coverage
- Introduction of the Nine-to-Five Coverage
- Introduction of Additional Spare Pars Coverage
- Introduction of our Enhanced Nationwide Towing Coverage

For further detail and program highlights, please see the enclosed Explanatory Memorandum.

We are requesting these changes become effective for new business on or after May 1, 2008 and renewal business on or after June 1, 2008. If you have any questions, please contact me at the number listed below or by email at mholder@amig.com.

Sincerely, _____

Mellisa M. Holder
Compliance Analyst
American Modern Home Insurance Company
1-800-759-9008 ext. 5835

Filing Memorandum

We are pleased to submit for approval the 2008 update to the Elite Collector Car Filing. With this revision we are introducing many coverage's to expand the breadth of coverage provided to our insured's.

The list below sums up the changes made to the program & the basic reasons for such. If you need further elaboration, please don't hesitate to let us know.

General

- Introduction of the \$250.00 min written premium for policies containing Modified Vehicles
 - These vehicles require a higher level of underwriting expertise & work to verify condition & suitability for the program.
 - Additional underwriting time to review as we request a detailed list of the modifications and additional photographs to review.
 - The requested agreed value usually requires research to confirm as it is typically higher than what a non-modified unit would be insured for.
 - Additional time is required to review an appraisal of the vehicle and contact said appraiser to confirm validity of report & value of vehicle.
 - Based on the modifications – custom paint, enhanced performance characteristics, additional electronic equipment – the overall cost of repairs exceed those of non-modified vehicles.
 - This has been modeled after Infinity Insurance Company's minimum premium rule.
 - This is only applicable to business written after May 1, 2008. Any business written prior to such will be grandfathered in at the old minimum premium rules.
- Introduction of the Car Club/Affinity Group Discount
 - The Car Club/Affinity Group Discount is available to those insured's that are members of an approved Car Club/Affinity Group. Based on our research in the industry, we have found that the characteristics of this customer base to have a tendency to:
 - Possess higher overall knowledge regarding their vehicles as they are involved in a community that is focused on these vehicles.
 - Exhibit a higher level of due diligence in the maintenance and care of their vehicles. This is a result of:
 - The vehicle being a status symbol within the club;
 - Having access to additional information/resources that reduce cost of maintaining the vehicles; and
 - Have access to knowledgeable mechanics who will offer services at reduced rates.
 - Have access to better loss mitigation services (e.g. towing services) that are at a somewhat fixed or reduced rate.
 - We have taken into account Infinity Insurance Company's discount in the offering of this discount.
- Introduction of the Large Collection Discount
 - Vehicle collections over \$250,000 in value have historically been utilized for less than the annual mileage and therefore have a lower probability of a loss. For the lower usage & generally higher care taken for these vehicles, a reduction in premium is warranted.
 - i. In larger vehicle collections, we have noted that the individual vehicle usage falls far below that of the average collector vehicle. Many of these vehicles are driven less than 500 miles per year. As such, this credit takes into account the extremely limited usage experienced on these vehicles.
 - ii. Furthermore, the characteristics (storage, usage, and vehicle condition) of larger collections are more highly monitored and reviewed. The additional underwriting review includes, but is not limited to:
 - 1. In house review of the majority of larger collections.
 - 2. Supplying additional Garaging details – location, security, fire resistance, etc.
 - 3. Onsite inspection of the collection & storage facility
 - In our decision to enter this discount we have taken into consideration Infinity Insurance Company's and American Central Insurance Company's similar minded discounts.
- Introduction of the Full Safety Glass Coverage
 - This coverage allows for the waiver of the deductible in the event of loss to safety glass. The charge for this option would be dependent upon the deductible selected.

- The rates were determined based on what we felt was reasonable given the deductible's selected by the insured and the potential frequency. As our overall premium level in the state is relatively low, there was not much substantial data to base our findings on. We further queried some of our current Agents as to what would be charges that were palatable for the consumers of this state.
- Introduction of the Nine-to-Five Coverage
 - This expands the coverage available to include occasional commuting to/from work. We have found many situations in which our consumers desire to show the vehicle off at work or may have an auto related function shortly after work. We feel that it is time for us to meet this need.
 - Our decision to utilize a base rate of \$50.00 was based on the frequency of usage (no more than 2 per week) and overall average premiums (approx \$250 average premium). Our decision to apply a 1.5 factor to the Collectible and Exotic vehicle classes is based in the fact that these vehicles are more commonly produced with amenities that would make driving the vehicle to work more likely than an older car – air conditioning, advanced suspension, etc. These rates were reviewed by our agent base to confirm that they were palatable for the consumers of this state.
- Introduction of Additional Spare Pars Coverage
 - Previously the policy included a set amount of Spare Parts Coverage. While this amount is still included, we would like to ensure that everyone can select the proper coverage level needed.
 - This is a rate that has been time tested in various states to suffice the needs of our customers.
- Introduction of our Enhanced Nationwide Towing Coverage
 - This coverage enrolls the insured into our Nationwide Towing Coverage and expands the coverage available for Towing and Labor Costs significantly.
 - Our rates were based on the cost of our competitor's programs and our projected costs.
 - American Central Insurance Company (Hagerty) – from \$24-\$85
 - American Bankers - \$10-\$35
 - Infinity Insurance Company - \$0
 - Philadelphia Indemnity (Grundy) - \$0

Rates

- Introduction of rates to support the above
 - In our decision to introduce the new coverage's, we not only minded our competitors in deciding what to introduce, but also for what they charge on comparable coverage's.

Forms

- Introduction of supporting forms for above coverage's

We hope that the included information will provide the detail necessary to approve this filing for an effective date of April 1, 2008. If you need any further information or have further questions, please let me know.

**Arkansas
AMERICAN MODERN HOME
ELITE COLLECTOR AUTOMOBILE PROGRAM**

FORMS LIST

<u>Form Number</u>	<u>Form Name</u>
V9008 (11/95)	Elite Collector Policy Declarations Page
*V9011 (02/04)	Elite Collector Program Specified Coverage Endorsement
V9021 (10/93)	Agreed Value Endorsement
V9041 (07/01)	Driver Exclusion Endorsement
V9107 (12/93)	Trip Extension Endorsement
*V9166 (01/04)	Arkansas Uninsured/Underinsured Motorists Coverage
V65AR (05/98)	Notice to Arkansas Insureds
*VM5AR (02/02)	Rejection of Personal Injury Protection Coverage (Arkansas)
V9306 (12/07)	Enhanced Towing & Labor Costs Coverage
V9305 (12/07)	Nine-to-Five Driver Coverage
V9301 (04/07)	Collector's Endorsements.
VAA00 (01/08)	Additional Coverages

We have allowed Insurance Services Office, Inc. (ISO) to file Personal Automobile Forms on our behalf so that we will be using the current and any future personal automobile forms for this program.

New Page		Page Number	Effective Date	Publication Date
Revision	X	F-1	05/01/08	