

SERFF Tracking Number: AGMK-125665640 State: Arkansas
Filing Company: The Insurance Company of the State of Pennsylvania State Tracking Number: EFT \$100
Company Tracking Number: 08-03-815-222
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: /08-03-815-222

Filing at a Glance

Company: The Insurance Company of the State of Pennsylvania

Product Name: Private Passenger Automobile SERFF Tr Num: AGMK-125665640 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: 08-03-815-222 State Status: Fees verified and received
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Authors: Linda Maier, Deb Small Disposition Date: 05/29/2008
Date Submitted: 05/27/2008 Disposition Status: Filed
Effective Date Requested (New): 06/16/2008 Effective Date (New): 06/16/2008
Effective Date Requested (Renewal): 08/15/2008 Effective Date (Renewal): 08/15/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: 08-03-815-222 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 05/29/2008
State Status Changed: 05/29/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

The attached manual pages reflect a proposed rate and rule revision for the state of Arkansas. The overall rate level effect of the proposed changes is +15.0%. Details are provided in the supporting documentation.

Company and Contact

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Filing Contact Information

Deb Small, Senior Actuarial Analyst deb.small@aig.com
 One AIG Center (302) 252-2306 [Phone]
 Wilmington, DE 19803 (302) 252-2454[FAX]

Filing Company Information

The Insurance Company of the State of Pennsylvania CoCode: 19429 State of Domicile: Pennsylvania
 One AIG Center Group Code: 12 Company Type: Property & Casualty
 Wilmington, DE 19803 Group Name: AIGM State ID Number:
 (302) 252-2165 ext. [Phone] FEIN Number: 13-5540698

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 per rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Insurance Company of the State of Pennsylvania	\$100.00	05/27/2008	20513726

SERFF Tracking Number: AGMK-125665640 State: Arkansas
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Pennsylvania
Company Tracking Number: 08-03-815-222
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: /08-03-815-222

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/29/2008	05/29/2008

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 Product Name: Private Passenger Automobile
 Project Name/Number: /08-03-815-222

Disposition

Disposition Date: 05/29/2008
 Effective Date (New): 06/16/2008
 Effective Date (Renewal): 08/15/2008
 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:
The Insurance Company of the State of Pennsylvania	15.000%	\$870,552	5,090	\$5,749,887	21.600%	2.700%	31.200%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Section A - Review of Experience	Filed	Yes
Supporting Document	Section B - Explanatory Material	Filed	Yes
Supporting Document	Section C - Proposed Revisions	Filed	Yes
Rate	Revised Base Rate Pages	Filed	Yes
Rate	Revised Bodily Injury Increased Limit Factors	Filed	Yes
Rate	Revised Model Year Factors	Filed	Yes
Rate	Revised Claim Free Discount Factors	Filed	Yes
Rate	Revised Tier Factors	Filed	Yes

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 Product Name: Private Passenger Automobile
 Project Name/Number: /08-03-815-222

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 01/28/2008
Filing Method of Last Filing: File and 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):
The Insurance Company of the State of Pennsylvania	31.200%	15.000%	\$870,552	5,090	\$5,749,887	21.600%	2.700%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Base Rate Pages	Page AR-R-1 and AR-R-2	Replacement	Revised Rate Page AR-R-1 & AR-R-2 - ISOP.pdf
Filed	Revised Bodily Injury Increased Limit Factors	Page AR-R-3	Replacement	Revised Rate Page AR-R-3 - ISOP.pdf
Filed	Revised Model Year Factors	Page AR-R-5	Replacement	Revised Rate Page AR-R-5 - ISOP.pdf
Filed	Revised Claim Free Discount Factors	Page AR-R-7 & AR-R-8	Replacement	Revised Rate Page AR-R-7 & AR-R-8 - ISOP.pdf
Filed	Revised Tier Factors	Page AR-R-9	Replacement	Revised Rate Page AR-R-9 - ISOP.pdf

**PRIVATE PASSENGER AUTOMOBILE MANUAL
 COMPANY: THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
 AUTOMOBILE BASE RATES FOR THE STATE OF ARKANSAS CODE 03**

Coverage	TERRITORIES																
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25/50 Bodily Injury	248	197	205	200	237	265	238	196	203	201	222	200	242	230	196	172	185
\$25,000 Property Damage	239	191	201	193	229	254	232	190	195	194	213	193	232	221	190	167	176
\$75,000 Single Limit Liability	551	438	458	444	527	587	530	436	450	446	491	444	535	510	436	383	408
\$5,000 Medical Payments	109	108	118	116	116	159	155	112	109	108	129	116	117	133	112	105	130
\$100 Deductible Model Year 2007, Symbol 2 Comprehensive	67	70	111	113	78	94	73	108	65	67	135	111	103	132	108	90	114
\$200 Deductible Model Year 2007, Symbol 2 Collision	292	278	319	301	285	321	326	298	274	277	332	301	307	332	298	295	304

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Coverage	TERRITORIES																
	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25/50 Uninsured Motorists Bodily Injury Single Car	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
\$25/50 Uninsured Motorists Bodily Injury Multi-Car (per car)	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
\$25,000 Uninsured Motorists Property Damage Single Car	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
\$25,000 Uninsured Motorists Property Damage Multi-Car (per car)	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Single Car	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
\$50,000 Single Limit Uninsured Motorists Bodily Injury Only Multi-Car (per car)	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
\$75,000 Single Limit Uninsured Motorists BI and PD Single Car	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
\$75,000 Single Limit Uninsured Motorists BI and PD Multi-Car (per car)	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
\$25/50 Underinsured Motorists Bodily Injury Single Car	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
\$25/50 Underinsured Motorists Bodily Injury Multi-Car (per car)	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Single Car	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
\$50,000 Single Limit Underinsured Motorists Bodily Injury Only Multi-Car (per car)	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS

PERSONAL AUTOMOBILE MANUAL

INCREASED LIMITS

BODILY INJURY

Limit	Factor
\$ 25/50	1.00
50/100	1.21
100/200	1.33
100/300	1.38
250/500	1.58
300/300	1.61
500/500	1.69
500/1000	1.73
1000/1000	1.85

SINGLE LIMIT LIABILITY

Limit	Factor
\$75,000	1.00
100,000	1.04
200,000	1.16
300,000	1.22
500,000	1.28

PROPERTY DAMAGE

Limit	Factor
\$25,000	1.00
50,000	1.05
100,000	1.09
150,000	1.14
200,000	1.16

MEDICAL PAYMENTS

Limit	Factor
\$500	0.63
1,000	0.69
2,000	0.75
5,000	1.00
10,000	1.25
25,000	2.31
50,000	3.25
75,000	4.00
100,000	4.31

**ARKANSAS - THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
MODEL YEAR - SYMBOL BASE - 2007-2**

COMPREHENSIVE																										
SYMBOL																										
MODEL YEAR	01	02	03	04	05	06	07	08	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	0.87	1.06	1.28	1.45	1.59	1.73	1.87	1.95	2.13	2.33	2.57	2.79	3.04	3.36	3.66	3.95	4.22	4.67	5.30	5.99	6.63	7.29	8.29	9.70	11.18	+
2008	0.84	1.03	1.25	1.41	1.55	1.68	1.81	1.90	2.07	2.27	2.49	2.71	2.96	3.27	3.55	3.84	4.10	4.54	5.15	5.82	6.44	7.09	8.05	9.42	10.87	+
2007	0.82	1.00	1.21	1.37	1.50	1.63	1.76	1.84	2.01	2.20	2.42	2.63	2.87	3.17	3.45	3.73	3.98	4.41	5.00	5.65	6.25	6.88	7.82	9.15	10.55	+
2006	0.80	0.97	1.17	1.33	1.46	1.58	1.71	1.78	1.95	2.13	2.35	2.55	2.78	3.07	3.35	3.62	3.86	4.28	4.85	5.48	6.06	6.67	7.59	8.88	10.23	+
2005	0.77	0.94	1.14	1.29	1.41	1.53	1.65	1.73	1.89	2.07	2.27	2.47	2.70	2.98	3.24	3.51	3.74	4.15	4.70	5.31	5.88	6.47	7.35	8.60	9.92	+
2004	0.75	0.91	1.10	1.25	1.37	1.48	1.60	1.67	1.83	2.00	2.20	2.39	2.61	2.88	3.14	3.39	3.62	4.01	4.55	5.14	5.69	6.26	7.12	8.33	9.60	+
2003	0.72	0.88	1.06	1.21	1.32	1.43	1.55	1.62	1.77	1.94	2.13	2.31	2.53	2.79	3.04	3.28	3.50	3.88	4.40	4.97	5.50	6.05	6.88	8.05	9.28	+
2002	0.70	0.85	1.03	1.16	1.28	1.39	1.50	1.56	1.71	1.87	2.06	2.24	2.44	2.69	2.93	3.17	3.38	3.75	4.25	4.80	5.31	5.85	6.65	7.78	8.97	+
2001	0.68	0.83	1.00	1.14	1.25	1.35	1.46	1.53	1.67	1.83	2.01	2.18	2.38	2.63	2.86	3.10	3.30	3.66	4.15	4.69	5.19	5.71	6.49	7.59	8.76	+
2000	0.66	0.81	0.98	1.11	1.22	1.32	1.43	1.49	1.63	1.78	1.96	2.13	2.32	2.57	2.79	3.02	3.22	3.57	4.05	4.58	5.06	5.57	6.33	7.41	8.55	+
1999	0.63	0.77	0.93	1.05	1.16	1.26	1.36	1.42	1.55	1.69	1.86	2.03	2.21	2.44	2.66	2.87	3.06	3.40	3.85	4.35	4.81	5.30	6.02	7.05	8.12	+
1998	0.61	0.74	0.90	1.01	1.11	1.21	1.30	1.36	1.49	1.63	1.79	1.95	2.12	2.35	2.55	2.76	2.95	3.26	3.70	4.18	4.63	5.09	5.79	6.77	7.81	+
1997	0.58	0.71	0.86	0.97	1.07	1.16	1.25	1.31	1.43	1.56	1.72	1.87	2.04	2.25	2.45	2.65	2.83	3.13	3.55	4.01	4.44	4.88	5.55	6.50	7.49	+
1996	0.55	0.67	0.81	0.92	1.01	1.09	1.18	1.23	1.35	1.47	1.62	1.76	1.92	2.12	2.31	2.50	2.67	2.95	3.35	3.79	4.19	4.61	5.24	6.13	7.07	+
1995	0.53	0.65	0.79	0.89	0.98	1.06	1.14	1.20	1.31	1.43	1.57	1.71	1.87	2.06	2.24	2.42	2.59	2.87	3.25	3.67	4.06	4.47	5.08	5.95	6.86	+
1994	0.51	0.62	0.75	0.85	0.93	1.01	1.09	1.14	1.25	1.36	1.50	1.63	1.78	1.97	2.14	2.31	2.47	2.73	3.10	3.50	3.88	4.27	4.85	5.67	6.54	+
1993	0.48	0.59	0.71	0.81	0.89	0.96	1.04	1.09	1.19	1.30	1.43	1.55	1.69	1.87	2.04	2.20	2.35	2.60	2.95	3.33	3.69	4.06	4.61	5.40	6.22	+
1992	0.45	0.55	0.67	0.75	0.83	0.90	0.97	1.01	1.11	1.21	1.33	1.45	1.58	1.74	1.90	2.05	2.19	2.43	2.75	3.11	3.44	3.78	4.30	5.03	5.80	+
1991	0.42	0.51	0.62	0.70	0.77	0.83	0.90	0.94	1.03	1.12	1.23	1.34	1.46	1.62	1.76	1.90	2.03	2.25	2.55	2.88	3.19	3.51	3.99	4.67	5.38	+
1990	0.42	0.51	0.62	0.70	0.77	0.83	0.90	0.94	1.03	1.12	1.23	1.34	1.46	1.62	1.76	1.90	2.03	2.25	2.55	2.88	3.19	3.51	3.99	4.67	5.38	+
1989	0.21	0.21	0.21	0.21	0.27	0.38	0.51	0.65	0.84	0.98	1.17	1.41	1.69	2.03	2.37	2.74	3.19	3.70	4.31	5.40	+ Develop the Comprehensive Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +1.50 for each 10,000 or fraction of 10,000 above 80,000 of Original Cost and b. applying this factor to the Symbol 2 Base Rate on the State Rate Page for the applicable Model Year.					
thru	0.21	0.21	0.21	0.21	0.27	0.38	0.51	0.65	0.84	0.98	1.17	1.41	1.69	2.03	2.37	2.74	3.19	3.70	4.31	5.40						
1981	0.21	0.21	0.21	0.21	0.27	0.38	0.51	0.65	0.84	0.98	1.17	1.41	1.69	2.03	2.37	2.74	3.19	3.70	4.31	5.40						
1976 Thru 1980	0.21	0.21	0.21	0.21	0.27	0.38	0.51	0.65	0.84	0.98	1.17	1.41	1.69													
1975 & Prior	0.21	0.21	0.21	0.21	0.27	0.38	0.51																			

COLLISION																										
SYMBOL																										
MODEL YEAR	01	02	03	04	05	06	07	08	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	0.98	1.06	1.16	1.23	1.29	1.36	1.43	1.47	1.52	1.60	1.66	1.75	1.81	1.91	2.01	2.12	2.23	2.34	2.46	2.65	2.80	2.96	3.23	3.71	4.08	+
2008	0.95	1.03	1.12	1.19	1.26	1.32	1.39	1.43	1.47	1.56	1.62	1.70	1.76	1.85	1.96	2.06	2.16	2.28	2.39	2.58	2.72	2.87	3.14	3.61	3.97	+
2007	0.92	1.00	1.09	1.16	1.22	1.28	1.35	1.39	1.43	1.51	1.57	1.65	1.71	1.80	1.90	2.00	2.10	2.21	2.32	2.50	2.64	2.79	3.05	3.50	3.85	+
2006	0.89	0.97	1.06	1.13	1.18	1.24	1.31	1.35	1.39	1.46	1.52	1.60	1.66	1.75	1.84	1.94	2.04	2.14	2.25	2.43	2.56	2.71	2.96	3.40	3.73	+
2005	0.86	0.94	1.02	1.09	1.15	1.20	1.27	1.31	1.34	1.42	1.48	1.55	1.61	1.69	1.79	1.88	1.97	2.08	2.18	2.35	2.48	2.62	2.87	3.29	3.62	+
2004	0.84	0.91	0.99	1.06	1.11	1.16	1.23	1.26	1.30	1.37	1.43	1.50	1.56	1.64	1.73	1.82	1.91	2.01	2.11	2.28	2.40	2.54	2.78	3.19	3.50	+
2003	0.81	0.88	0.96	1.02	1.07	1.13	1.19	1.22	1.26	1.33	1.38	1.45	1.50	1.58	1.67	1.76	1.85	1.94	2.04	2.20	2.32	2.46	2.68	3.08	3.39	+
2002	0.78	0.85	0.93	0.99	1.04	1.09	1.15	1.18	1.22	1.28	1.33	1.40	1.45	1.53	1.62	1.70	1.79	1.88	1.97	2.13	2.24	2.37	2.59	2.98	3.27	+
2001	0.76	0.83	0.90	0.96	1.01	1.06	1.12	1.15	1.19	1.25	1.30	1.37	1.42	1.49	1.58	1.66	1.74	1.83	1.93	2.08	2.19	2.32	2.53	2.91	3.20	+
2000	0.75	0.81	0.88	0.94	0.99	1.04	1.09	1.13	1.16	1.22	1.27	1.34	1.39	1.46	1.54	1.62	1.70	1.79	1.88	2.03	2.14	2.26	2.47	2.84	3.12	+
1999	0.71	0.77	0.84	0.89	0.94	0.99	1.04	1.07	1.10	1.16	1.21	1.27	1.32	1.39	1.46	1.54	1.62	1.70	1.79	1.93	2.03	2.15	2.35	2.70	2.96	+
1998	0.67	0.73	0.80	0.85	0.89	0.93	0.99	1.01	1.04	1.10	1.15	1.20	1.25	1.31	1.39	1.46	1.53	1.61	1.69	1.83	1.93	2.04	2.23	2.56	2.81	+
1997	0.63	0.69	0.75	0.80	0.84	0.88	0.93	0.96	0.99	1.04	1.08	1.14	1.18	1.24	1.31	1.38	1.45	1.52	1.60	1.73	1.82	1.93	2.10	2.42	2.66	+
1996	0.58	0.63	0.69	0.73	0.77	0.81	0.85	0.88	0.90	0.95	0.99	1.04	1.08	1.13	1.20	1.26	1.32	1.39	1.46	1.58	1.66	1.76	1.92	2.21	2.43	+
1995	0.54	0.59	0.64	0.68	0.72	0.76	0.80	0.82	0.84	0.89	0.93	0.97	1.01	1.06	1.12	1.18	1.24	1.30	1.37	1.48	1.56	1.65	1.80	2.07	2.27	+
1994	0.48	0.52	0.57	0.60	0.63	0.67	0.70	0.72	0.74	0.79	0.82	0.86	0.89	0.94	0.99	1.04	1.09	1.15	1.21	1.30	1.37	1.45	1.59	1.82	2.00	+
1993	0.46	0.50	0.55	0.58	0.61	0.64	0.68	0.70	0.72	0.76	0.79	0.83	0.86	0.90	0.95	1.00	1.05	1.11	1.16	1.25	1.32	1.40	1.53	1.75	1.93	+
1992	0.44	0.48	0.52	0.56	0.59	0.61	0.65	0.67	0.69	0.72	0.75	0.79	0.82	0.86	0.91	0.96	1.01	1.06	1.11	1.20	1.27	1.34	1.46	1.68	1.85	+
1991	0.41	0.45	0.49	0.52	0.55	0.58	0.61	0.63	0.64	0.68	0.71	0.74	0.77	0.81	0.86	0.90	0.95	0.99	1.04	1.13	1.19	1.26	1.37	1.58	1.73	+
1990	0.41	0.45	0.49	0.52	0.55	0.58	0.61	0.63	0.64	0.68	0.71	0.74	0.77	0.81	0.86	0.90	0.95	0.99	1.04	1.13	1.19	1.26	1.37	1.58	1.73	+
1989	0.26	0.26	0.26	0.26	0.33	0.39	0.45	0.52	0.57	0.64	0.68	0.75	0.85	0.95	1.07	1.14	1.24	1.35	1.49	1.73	+ Develop the Collision Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +0.50 for each 10,000 or fraction of 10,000 above 80,000 of Original Cost and b. applying this factor to the Symbol 2 Base Rate on the State Rate Page for the applicable Model Year.					
thru	0.26	0.26	0.26	0.26	0.33	0.39	0.45	0.52	0.57	0.64	0.68	0.75	0.85	0.95	1.07	1.14	1.24	1.35	1.49	1.73						
1981	0.26	0.26	0.26	0.26	0.33	0.39	0.45	0.52	0.57	0.64	0.68	0.75	0.85	0.95	1.07	1.14	1.24	1.35	1.49	1.73						
1976 Thru 1980	0.26	0.26	0.26	0.26	0.33	0.39	0.45	0.52	0.57	0.64	0.68	0.75	0.85													
1975 & Prior	0.26	0.26	0.26	0.26	0.33	0.39	0.45																			

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS RATE PAGES

PERSONAL AUTO MANUAL

RULE 6.H. CLAIM FREE DISCOUNT

Bodily Injury Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	1%	5%	5%	6%	7%	8%
24	0%	0%	8%	8%	9%	10%	12%	15%	17%
36	0%	9%	10%	10%	12%	14%	19%	23%	25%
48	0%	10%	15%	15%	18%	21%	25%	28%	33%
60	0%	13%	18%	19%	23%	26%	29%	33%	39%
72	0%	16%	22%	22%	26%	28%	33%	38%	45%
84	0%	18%	25%	26%	29%	31%	37%	43%	50%
96	0%	21%	26%	27%	31%	33%	39%	46%	54%
108	0%	24%	29%	30%	34%	36%	42%	49%	58%
120	2%	26%	32%	33%	36%	38%	44%	52%	61%
132	2%	30%	35%	36%	39%	41%	47%	54%	63%
>=144	2%	32%	38%	39%	42%	44%	49%	57%	67%

Property Damage Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	3%	4%	5%	6%	7%	9%
24	0%	0%	6%	9%	9%	10%	13%	15%	18%
36	0%	7%	9%	12%	12%	14%	19%	23%	26%
48	0%	7%	12%	14%	15%	17%	21%	24%	29%
60	0%	10%	15%	17%	18%	20%	24%	28%	34%
72	0%	12%	18%	20%	21%	23%	28%	32%	39%
84	0%	13%	21%	23%	24%	26%	31%	36%	44%
96	0%	16%	22%	25%	26%	28%	33%	39%	47%
108	0%	18%	24%	27%	28%	30%	35%	42%	50%
120	2%	20%	27%	30%	30%	32%	37%	44%	53%
132	2%	22%	29%	32%	32%	34%	39%	46%	55%
>=144	2%	24%	31%	34%	35%	36%	41%	48%	58%

Medical Payments Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	2%	4%	5%	6%	7%	8%
24	0%	0%	6%	7%	8%	9%	12%	14%	17%
36	0%	6%	8%	10%	11%	13%	18%	22%	24%
48	0%	6%	11%	12%	15%	19%	21%	24%	28%
60	0%	8%	13%	15%	18%	22%	25%	28%	32%
72	0%	10%	16%	17%	21%	25%	28%	32%	37%
84	0%	11%	18%	20%	24%	29%	32%	36%	42%
96	0%	13%	19%	22%	26%	31%	34%	39%	45%
108	0%	15%	21%	24%	28%	33%	37%	41%	48%
120	2%	17%	23%	25%	29%	34%	38%	44%	51%
132	2%	19%	25%	27%	31%	35%	39%	45%	53%
>=144	2%	20%	27%	30%	34%	38%	42%	48%	56%

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS RATE PAGES

PERSONAL AUTO MANUAL

RULE 6.H. CLAIM FREE DISCOUNT

Uninsured Motorists Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	2%	4%	5%	6%	7%	8%
24	0%	0%	6%	7%	8%	9%	12%	14%	17%
36	0%	6%	8%	10%	11%	13%	18%	22%	24%
48	0%	6%	11%	12%	16%	21%	23%	26%	30%
60	0%	9%	13%	15%	19%	24%	27%	30%	35%
72	0%	11%	16%	17%	22%	28%	31%	35%	40%
84	0%	12%	18%	20%	24%	31%	35%	39%	45%
96	0%	14%	19%	21%	27%	33%	37%	42%	48%
108	0%	16%	22%	24%	29%	36%	40%	45%	52%
120	2%	18%	23%	25%	31%	37%	42%	48%	55%
132	2%	20%	26%	28%	33%	39%	44%	49%	56%
>=144	2%	21%	28%	29%	35%	41%	46%	52%	60%

Comprehensive Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	4%	5%	6%	7%	8%	9%
24	0%	0%	6%	8%	10%	12%	14%	15%	17%
36	0%	7%	9%	12%	13%	17%	20%	22%	26%
48	0%	8%	13%	15%	18%	25%	28%	30%	34%
60	0%	10%	16%	18%	21%	29%	32%	35%	39%
72	0%	13%	18%	21%	25%	33%	37%	40%	45%
84	0%	14%	21%	24%	27%	37%	41%	45%	50%
96	0%	17%	23%	26%	29%	40%	45%	48%	54%
108	0%	20%	25%	29%	32%	43%	48%	52%	58%
120	2%	22%	28%	32%	35%	45%	50%	55%	61%
132	2%	24%	30%	34%	37%	47%	52%	57%	63%
>=144	2%	26%	32%	36%	39%	49%	55%	60%	67%

Collision Discounts

Months Continuously Inforce with AIG and Accident and Major Violation Free	Rate Level Tier								
	0	1	2	3	4	5	6	7	8
12	0%	0%	0%	3%	5%	5%	6%	7%	8%
24	0%	0%	5%	7%	9%	10%	12%	14%	16%
36	0%	5%	7%	10%	12%	13%	18%	21%	26%
48	0%	5%	10%	13%	16%	17%	21%	25%	30%
60	0%	7%	12%	16%	19%	20%	25%	29%	34%
72	0%	9%	14%	19%	22%	23%	28%	34%	40%
84	0%	10%	17%	21%	25%	26%	32%	38%	44%
96	0%	12%	18%	23%	27%	28%	34%	41%	48%
108	0%	14%	20%	26%	30%	31%	37%	44%	51%
120	2%	15%	22%	28%	32%	33%	38%	46%	54%
132	2%	17%	24%	30%	34%	35%	40%	48%	56%
>=144	2%	18%	25%	32%	36%	37%	42%	50%	59%

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS RATE PAGES

PERSONAL AUTO MANUAL

RULE 6.K. RATE LEVEL TIER FACTORS

Refer to the Underwriting Guidelines for assignment to the appropriate rate level tier. Apply rate level tier factor to the applicable coverages as listed below:

Tier	Bodily Injury Factor*	Property Damage Factor	Medical Payments Factor	Uninsured Motorists Factor**	Comprehensive Factor	Collision Factor
0	0.80	0.80	0.86	0.85	0.80	0.86
1	1.15	1.03	1.06	1.06	1.06	1.03
2	1.26	1.14	1.16	1.15	1.16	1.13
3	1.28	1.19	1.20	1.18	1.23	1.24
4	1.35	1.20	1.27	1.28	1.29	1.31
5	1.40	1.23	1.36	1.42	1.55	1.33
6	1.55	1.33	1.46	1.55	1.75	1.46
7	1.82	1.52	1.62	1.74	1.95	1.70
8	2.37	1.88	1.90	2.06	2.38	2.06

* Also applies to Combined Single Limits

** Also applies to Uninsured Motorists Property Damage and Underinsured Motorists Bodily Injury

SERFF Tracking Number: AGMK-125665640 State: Arkansas
 Filing Company: The Insurance Company of the State of Pennsylvania State Tracking Number: EFT \$100
 Company Tracking Number: 08-03-815-222
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Automobile
 Project Name/Number: /08-03-815-222

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract
Review Status: Filed 05/29/2008

Comments:
Attachment:
 Form A-1 - ISOP.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey
Review Status: Filed 05/29/2008

Comments:
Attachment:
 PPA Survey FORM APCS - ISOP.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 05/29/2008

Comments:
Attachment:
 FORM RF-1 ISOP.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Review Status: Filed 05/29/2008

Bypass Reason: Not applicable
Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 05/29/2008

Comments:
Attachment:
 Uniform Transmittal Document - ISOP.pdf

SERFF Tracking Number: AGMK-125665640 State: Arkansas
Filing Company: The Insurance Company of the State of Pennsylvania State Tracking Number: EFT \$100
Company Tracking Number: 08-03-815-222
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Automobile
Project Name/Number: /08-03-815-222

Review Status:
Satisfied -Name: Section A - Review of Experience Filed 05/29/2008
Comments:
Attachments:
Filing Memo A.pdf
Sec. A. Exhibit 1 - Summary of Revisions.pdf
Sec. A. Exhibit 2 & 3 - Indications.pdf

Review Status:
Satisfied -Name: Section B - Explanatory Material Filed 05/29/2008
Comments:
Attachments:
TOC.pdf
Memo B.pdf
Sec. B. Exhibit 1 & 2 - LAE Factors.pdf
Sec. B. Exhibit 3 & 4 - PLR.pdf
Sec. B. Exhibit 5 - 7 - Trend.pdf
Sec. B. Exhibit 8 - LD Factors.pdf
Sec. B. Exhibit 9 - Cat Factor.pdf
Sec. B. Exhibit 10 - Inv. Income.pdf

Review Status:
Satisfied -Name: Section C - Proposed Revisions Filed 05/29/2008
Comments:
Attachments:
Memo C.pdf
Sec. C Exhibits 1-6- Territorial BR Revisions.pdf
Sec. C Exhibit 7 - Tier Factor Revision.pdf
Sec. C Exhibit 8 - BI Increased Limits Revision.pdf
Sec. C Exhibit 9 - Model Year Revision.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 The Insurance Company of the State of Pennsylvania
 NAIC No. (including group #) 012-19429

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 you 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 % 11% (Age 50-59), 13% (Age 60-69)
- b. Good Student Discount % 2.1% to 27.8%
- c. Multi-car Discount % 30% Liability, 20% Physical Damage
- d. Accident Free Discount* % 2% to 67% depending on tier, coverage & yrs claim free

*Please Specify Qualification for Discount:

All drivers inforce with the company for more than 1 year with no accidents or major moving violations are eligible.

- e. Anti-theft Discount % 5% to 15%
- f. Other (specify) Homeowners Discount % 10% (BI, PD, MP, Comp, Coll)
- Passive Restraint Discount % 0% to 30% (MP)
- Anti-Lock Brake Discount % 5% (BI, PD)
- Driver Training Discount % 1.4% to 15.3%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? cash/check - \$5.00 per installemt, Recurring credit card - \$3.00 per installment

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
Rate Level Tier 0	-20% to -14%	2,288
Rate Level Tier 1	3% to 15%	1,613
Rate Level Tier 2	13% to 26%	1,260
Rate Level Tier 3	18% to 28%	851
Rate Level Tier 4	20% to 35%	716
Rate Level Tier 5	23% to 55%	597
Rate Level Tier 6	33% to 75%	540
Rate Level Tier 7	52% to 95%	244
Rate Level Tier 8	88% to 138%	448

* vary by coverage, see manual page AR-R-9

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

Deborah J. Small

 Signature
 Deborah J. Small

 Printed Name
 Senior Actuarial Analyst

 Title
 (302) 252-2306

 Telephone Number
 deb.small@aig.com

 Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19429
Company Name: The Insurance Company of the State of Pennsylvania
Contact Person: Deborah J. Small
Telephone No.: (302) 252-2306
Email Address: deb_small@aig.com
Effective Date: 6/18/08

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 death
- 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 to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	2.1 - 27.8	%
ANTI-THEFT DEVICE	5 - 15	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	10-18 comp 11-18	%

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			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$1,887.90	\$2,581.27	\$750.89	\$713.86	\$2,034.90	\$2,790.76	\$810.23	\$765.71	\$2,115.10	\$2,898.25	\$836.29	\$799.55	\$2,038.55	\$2,790.63	\$815.50	\$765.77	\$2,382.56	\$3,260.47	\$950.32	\$897.39
	100/300/50 Liability with Comprehensive and Collision			\$1,750.04	\$2,379.09	\$777.08	\$744.94	\$1,879.04	\$2,559.84	\$829.04	\$790.32	\$1,967.93	\$2,680.75	\$865.26	\$833.38	\$1,875.16	\$2,552.45	\$830.57	\$787.32	\$2,200.86	\$2,998.73	\$969.34	\$923.40
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$2,137.04	\$2,930.31	\$836.27	\$794.80	\$2,334.36	\$3,207.03	\$914.76	\$863.39	\$2,372.72	\$3,256.50	\$923.38	\$882.39	\$2,345.58	\$3,220.19	\$923.63	\$866.67	\$2,682.54	\$3,680.30	\$1,054.10	\$995.20
	100/300/50 Liability with Comprehensive and Collision			\$1,967.24	\$2,681.80	\$852.28	\$816.22	\$2,137.63	\$2,920.85	\$921.10	\$876.33	\$2,190.93	\$2,991.43	\$941.98	\$906.35	\$2,141.98	\$2,924.99	\$925.80	\$876.19	\$2,461.93	\$3,362.83	\$1,060.75	\$1,009.56
2003 Honda Odyssey "EX"	Minimum Liability			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$2,065.95	\$2,831.15	\$811.69	\$771.68	\$2,248.45	\$3,087.00	\$884.16	\$835.03	\$2,300.00	\$3,155.10	\$898.41	\$858.81	\$2,256.81	\$3,096.14	\$891.92	\$837.33	\$2,596.60	\$3,560.32	\$1,024.03	\$967.08
	100/300/50 Liability with Comprehensive and Collision			\$1,905.58	\$2,595.81	\$830.61	\$795.84	\$2,063.14	\$2,816.77	\$894.16	\$851.37	\$2,127.86	\$2,903.50	\$919.97	\$885.58	\$2,065.00	\$2,817.42	\$897.88	\$850.36	\$2,387.41	\$3,258.78	\$1,034.26	\$984.78
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$2,359.84	\$3,241.10	\$913.30	\$867.30	\$2,603.54	\$3,583.18	\$1,010.59	\$952.22	\$2,600.79	\$3,574.47	\$1,001.67	\$956.34	\$2,623.71	\$3,608.92	\$1,022.93	\$958.59	\$2,951.95	\$4,056.36	\$1,148.35	\$1,083.36
	100/300/50 Liability with Comprehensive and Collision			\$2,160.46	\$2,951.33	\$920.10	\$880.07	\$2,371.09	\$3,247.06	\$1,005.50	\$954.57	\$2,388.71	\$3,267.21	\$1,010.93	\$971.48	\$2,383.19	\$3,262.11	\$1,013.25	\$957.14	\$2,695.59	\$3,688.98	\$1,143.76	\$1,087.20
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$2,515.51	\$3,458.98	\$970.23	\$919.36	\$2,803.03	\$3,862.95	\$1,085.88	\$1,019.99	\$2,757.84	\$3,794.19	\$1,058.64	\$1,008.66	\$2,831.00	\$3,899.66	\$1,101.39	\$1,029.12	\$3,144.73	\$4,326.42	\$1,219.76	\$1,148.24
	100/300/50 Liability with Comprehensive and Collision			\$2,295.47	\$3,140.29	\$970.25	\$925.92	\$2,544.09	\$3,489.71	\$1,071.81	\$1,014.26	\$2,524.92	\$3,457.76	\$1,061.10	\$1,017.55	\$2,562.95	\$3,514.27	\$1,082.35	\$1,019.26	\$2,862.78	\$3,923.19	\$1,206.67	\$1,144.35
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$943.53	\$1,268.85	\$437.75	\$412.86	\$944.01	\$1,268.83	\$439.05	\$413.25	\$1,141.11	\$1,542.53	\$514.39	\$489.27	\$914.36	\$1,224.72	\$432.71	\$402.75	\$1,260.09	\$1,699.05	\$574.55	\$537.91
	Minimum Liability with Comprehensive and Collision			\$1,989.19	\$2,724.82	\$788.32	\$748.13	\$2,167.30	\$2,974.63	\$859.61	\$810.21	\$2,219.14	\$3,043.07	\$873.75	\$833.99	\$2,174.16	\$2,981.69	\$866.93	\$812.06	\$2,508.40	\$3,438.20	\$997.25	\$940.05
	100/300/50 Liability with Comprehensive and Collision			\$1,839.02	\$2,503.59	\$810.04	\$775.12	\$1,992.76	\$2,719.30	\$872.53	\$829.50	\$2,057.72	\$2,806.35	\$898.27	\$863.72	\$1,993.31	\$2,718.16	\$875.86	\$828.09	\$2,310.91	\$3,152.87	\$1,010.66	\$960.99

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **08-03-815-222**

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

		Company Name		Company NAIC Number
3.	A.	Insurance Company of the State of Pennsylvania	B.	19429

		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.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	13.1%	6.3%					
Property Damage	25.5%	12.4%					
Medical Payments	66.3%	30.0%					
Uninsured Motorists	48.2%	20.9%					
Comprehensive	29.4%	15.0%					
Collision	42.8%	21.9%					
OPD	-6.4%	0.0%					
TOTAL OVERALL EFFECT	31.2%	15.0%					

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	NA	NA	NA	NA	NA	NA	50.8%
2004	NA	NA	NA	NA	NA	NA	63.4%
2005	916	-7.2%	4/4/05	546	311	56.9%	62.8%
2006	1979	---	---	1890	1776	93.9%	61.6%
2007	4052	0.0%	3/5/07	3989	2863	71.8%	62.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	34.90%
B. General Expense	included in A
C. Taxes, License & Fees	2.84%/3.34%
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.94%/0.89%
F. TOTAL	38.80%/42.35%

*ISOP introduced on November 22,2004

**Calendar Year data

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 21.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. ---- Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

*Investment Income = liab/phys dam

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: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; border-bottom: 1px solid black;">New Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Renewal Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
-----------------------------------	--

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input style="width: 100px;" type="text"/> Renewal: <input style="width: 100px;" type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

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 #:
Amount:

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

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

PC TD-1 pg 2 of 2

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 #	
-----------	--	--

2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	
-----------	--	--

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
-----------	--	--

4a.	Rate Change by Company (As Proposed)
------------	---

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
-----------	--

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
-----------	--	--

7.	Effective Date of last rate revision	
-----------	--------------------------------------	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
-----------	---	--

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS PRIVATE PASSENGER AUTOMOBILE

FILING MEMORANDUM

The attached manual pages reflect a proposed rate and rule revision for the state of Arkansas. The overall rate level effect of the proposed changes is +15.0%. The proposed changes are outlined below:

1. Base rates are being revised by coverage as outlined in Section C, Exhibits 1 through 6.
2. Tier Factors are being revised as outlined in Section C, Exhibit 7.
3. The Claim Free Discount factors have also been revised.
4. Bodily Injury Increased Limits factors are being revised as outlined in Section C, Exhibit 8.
5. A revision to the Model Year Symbol base from 2004 Symbol 2 to 2007 Symbol 2 is proposed and outlined in Section C, Exhibit 9.

These revisions are proposed to be effective for all policies written on or after June 16, 2008. In conjunction with our 60 day renewal cycle, this will affect all Renewal policies with an effective date on or after August 15, 2008.

ARKANSAS

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Summary of Proposed Revisions

Coverage	Total Earned Premium @ Current Rate Level	Rate Level Indication	Inforce Premium	Base Rate	Increased Limits	Tier Factor Revision	Claim Free Discount	Model Year Revision	Overall Effect
Bodily Injury	1,121,327	13.1%	1,843,258	5.0%	0.5%	0.8%	-0.1%	-----	6.3%
Property Damage	814,493	25.5%	1,337,530	13.5%	-----	-0.9%	-0.1%	-----	12.4%
Medical Payments	243,090	66.3%	370,653	30.0%	-----	0.0%	0.0%	-----	30.0%
Uninsured Motorists	304,363	48.2%	469,977	20.9%	-----	0.0%	0.0%	-----	20.9%
Total Liability	2,483,273	26.7%	4,021,417	12.0%	0.2%	0.1%	-0.1%	-----	12.2%
Comprehensive	536,953	29.4%	854,742	16.0%	-----	-0.4%	-0.1%	-0.4%	15.0%
Collision	1,078,328	42.8%	1,682,459	22.5%	-----	-0.2%	0.1%	-0.4%	21.9%
Other Physical Damage	4,876	-6.4%	9,826	0.0%	-----	-----	-----	-----	0.0%
Total Physical Damage	1,620,157	38.2%	2,547,026	20.2%	-----	-0.3%	0.0%	-0.4%	19.5%
Total	4,103,430	31.2%	6,568,443	15.2%	0.1%	-0.1%	0.0%	-0.2%	15.0%

ARKANSAS

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Calculation of Indications

Liability

Coverage	Year Ending	(1)	(2)	(3)	(4)	(5)		
		Ultimate Incurred Claims	Total Earned Premium at Current Rate Level	Ultimate Incurred Loss and LAE	Trend Factor	Trended Ultimate Incurred L/R	(6)	(7)
			(a)	(b)	(c)	(d)	(8)	(9)
Bodily Injury	12/31/2006	23	539,414	634,223	1.020	1.246		
	12/31/2007	50	1,121,327	780,974	1.020	0.723		
Property Damage	12/31/2006	80	394,021	385,491	1.035	1.082		
	12/31/2007	183	814,493	633,577	1.035	0.831		
Medical Payments	12/31/2006	31	117,434	194,378	1.050	1.909		
	12/31/2007	79	243,090	398,455	1.050	1.800		
Uninsured Motorists	12/31/2006	15	153,133	64,100	1.020	0.444		
	12/31/2007	64	304,363	672,255	1.020	2.294		
Coverage		(6) 2 Year Projected Incurred L/R	(7) Permissible Loss Ratio	(8) Indicated Change	(9) Credibility	(10) 9 Months Trend	(11) Credibility Weighted Indication	
			(e)	(f)	(g)	(h)	(i)	
Bodily Injury		0.893	0.6120	45.9%	0.26	1.5%	13.1%	
Property Damage		0.913	0.6120	49.1%	0.49	2.6%	25.5%	
Medical Payments		1.835	0.6120	199.9%	0.32	3.7%	66.3%	
Uninsured Motorists		1.675	0.6120	173.7%	0.27	1.5%	48.2%	

* Footnotes on the next page

ARKANSAS

Calculation of Statewide Changes

LIABILITY

Notes:

- (a) Total Limits
- (b) Losses developed to ultimate. See Section B, Exhibit 8 for derivation of Loss Development factors. Ultimate losses are loaded for all Loss Adjustment Expenses. See Section B, Exhibit 1 for derivation of Loss Adjustment Expense Factors.
- (c) Section B, Exhibit 5.
- (d) $(5) = [(3) * (4)^n] / (2)$ where n = number of years from the midpoint of the accident year to nine months beyond the anticipated renewal effective date.
- (e) Section B, Exhibit 3.
- (f) $(8) = [(6) / (7)] - 1.00 \times 100$
- (g) Credibility was determined by taking the square root of the ratio of the total number of projected ultimate claims for the latest two years, divided by 1084, which is the number of claims necessary for full credibility.
- (h) $(10) = \{[(4) ^ 0.75] - 1.00\} \times 100.$
- (i) $(11) = [(8) * (9)] + [(10) * (1.00 - (9))]$

ARKANSAS

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Calculation of Indications

Physical Damages

Coverage	Year Ending	(1)	(2)	(3)	(4)	(5)	(6)
		Ultimate Incurred Claims	Total Earned Premium at Current Rate Level	Ultimate Incurred Loss and LAE	Catastrophe Loading	Trend Factor	Trended Ultimate Incurred L/R
			(a)	(b)	(c)	(d)	(e)
Comprehensive	12/31/2006	121	253,334	170,026	1.059	1.066	0.857
	12/31/2007	214	536,953	385,874	1.059	1.066	0.860
Collision	12/31/2006	93	515,529	410,689	1.000	1.015	0.832
	12/31/2007	238	1,078,328	1,159,420	1.000	1.015	1.106
Other Physical Damage	12/31/2006	12	3,904	849	1.000	1.000	0.218
	12/31/2007	20	4,876	2,311	1.000	1.000	0.474

Coverage	(7)	(8)	(9)	(10)	(11)	(12)
	2 Year Projected Incurred L/R	Permissible Loss Ratio	Indicated Change	Credibility	9 Month Trend	Credibility Weighted Indication
		(f)	(g)	(h)	(i)	(j)
Comprehensive	0.859	0.5765	49.0%	0.56	4.9%	29.4%
Collision	1.018	0.5765	76.5%	0.55	1.1%	42.8%
Other Physical Damage	0.360	0.5765	-37.6%	0.17	0.0%	-6.4%

* Footnotes on the next page

ARKANSAS

Calculation of Statewide Changes

PHYSICAL DAMAGE

Notes:

- (a) All Deductibles adjusted for model year/symbol drift.
- (b) Losses developed to ultimate. See Section B, Exhibit 8 for derivation of Loss Development factors. Ultimate losses are loaded for all Loss Adjustment Expenses. See Section B, Exhibit 2 for derivation of Loss Adjustment Expense Factors.
- (c) Section B, Exhibit 9.
- (d) Section B, Exhibit 5.
- (e) $(6) = [(3) * (4) * (5)^n] / (2)$ where n = number of years from the midpoint of the accident year to nine months beyond the anticipated renewal effective date.
- (f) Section B, Exhibit 3.
- (g) $(9) = [(7) / (8)] - 1.00 \times 100$.
- (h) Credibility was determined by taking the square root of the ratio of the total number of projected ultimate claims for the latest two years, divided by 1084, which is the number of claims necessary for full credibility.
- (i) $(11) = \{(5) ^{0.75} - 1.00\} \times 100$.
- (j) $(12) = [(9) * (10)] + [(11) * (1.00 - (10))]$

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

**ARKANSAS
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SECTION D - REVISED MANUAL PAGES

Arkansas Rate Pages

The Insurance Company of the State of Pennsylvania
Arkansas
Explanatory Memorandum Pertaining to Sections A and B

Experience Period

The statewide rate level indications are based on our private passenger automobile experience in the state of Arkansas for accident years ending December 31, 2006 and December 31, 2007 evaluated as of March 31, 2008.

Premiums

The earned premiums for all coverages reviewed are the premiums that would have resulted if the present rates had been charged during the experience period. Therefore, they reflect fully any rate changes that have occurred since or during the experience period.

In addition, a model year/symbol drift adjustment factor is calculated and used in deriving earned premium at projected rates for comprehensive and collision coverages.

Losses

Incurred losses are adjusted to include all loss adjustment expenses and have been reduced for anticipated salvage and subrogation recoveries. The loss adjustment expense factors used in this review are based on two years of countrywide experience as shown in this section.

The incurred loss and loss adjustment expenses have been developed to an ultimate settlement basis by applying loss development factors based on countrywide experience. The incurred counts/paid average method was utilized to develop losses to ultimate. Projected claim counts were multiplied by projected claim severities and the resulting ultimate losses were divided by the respective calendar/accident year incurred losses to develop a loss development factor.

Comprehensive losses have been adjusted to include a catastrophe loading. Excess wind and water losses are removed from the losses and an excess factor is applied. The excess factor utilized is that developed by the Insurance Services Office. The calculation of the factor is included in this section.

Prospective Annual Change in Losses – Trend

The prospective annual changes in losses are calculated by coverage. The average annual changes in losses are based upon the latest available average paid claim cost and paid claim frequency data for AIG, ISO and Fast Track. The claim cost data is used as a measure of the inflationary trend in the cost of claims. The claim frequency data is used as a measure of the trend in claim occurrence. The method of trend determination utilized in this revision makes use of the Least Squares Method fitted to the reported time series data; specifically an exponential curve represented by the equation $Y = Ae^{(Bx)}$ is fitted to the claim cost and claim frequency data. The parameters A and B are calculated constraints; x is the unit of time, e is the exponential function with the natural logarithm base of e, which has a numerical value of 2.7182812...; and Y is the fitted value on the curve. The claim cost and claim frequency curves are determined from the latest 8 and 12 quarterly year ended experience periods. The statewide data is tempered with comparable countrywide data utilizing the credibility standards displayed in this section. Credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

The average annual change in claim costs and average annual change in claim frequency were then selected from the AIG, ISO and Fast Track data. The average annual change in losses was then obtained by combining the average annual change in claim costs with the average annual change in claim frequency. Furthermore, the selected trend factor utilized for the Uninsured Motorists coverage is equal to the Bodily Injury coverages.

Trend Period

The number of years used for trend projection is the number of years from the average date of accident in the experience period to the average date of coverage under the proposed rates. The average date of accident for fiscal accident years ending December 31, 2006 and December 31, 2007 would be July 1, 2006 and July 1, 2007.

The losses in this filing are projected to nine months beyond the anticipated renewal effective date. This date represents the average date of accidents occurring under the proposed rates, assuming our rates will be in effect for one year. This average accident date takes into account the issuance of semiannual policies.

Permissible Loss and Loss Adjustment Expense Ratio

The permissible loss and loss adjustment expense ratio used in the filing is the complement of the provision in the rates for expenses and for a profit and contingency provision, after consideration of investment income. The expenses displayed in Exhibit 4 of this section reflect actual Arkansas expenses to the extent possible. When actual Arkansas expense data is not available, an allocation of the countrywide expense data to Arkansas has been utilized..

PRIVATE PASSENGER AUTOMOBILE
AMERICAN INTERNATIONAL INSURANCE COMPANY
COUNTRYWIDE EXPENSE EXPERIENCE FOR LOSS ADJUSTMENT FACTORS (a)

LIABILITY

	2006 <u>(000)</u>	2007 <u>(000)</u>
(1) Losses Incurred Net of Salvage & Subrogation	\$611,176	\$637,639
(2) Loss Adjustment Expenses Incurred	\$127,101	\$135,741
(3) Losses + Expenses (1)+(2)	\$738,278	\$773,380
(4) Loss & LAE Incurred as a Ratio Losses Incurred (3)/(1)	1.208	1.213
(5) Two Year Average		1.211
(6) Selected Provision		1.211

NOTES: (a) Mainland experience for 2006 and 2007 accident years from the 2007 American International Insurance Company Annual Statement, Schedule P workpapers.

PRIVATE PASSENGER AUTOMOBILE
AMERICAN INTERNATIONAL INSURANCE COMPANY
COUNTRYWIDE EXPENSE EXPERIENCE FOR LOSS ADJUSTMENT FACTORS (a)
PHYSICAL DAMAGE

	2006 <u>(000)</u>	2007 <u>(000)</u>
(1) Losses Incurred Net of Salvage & Subrogation	\$274,075	\$299,143
(2) Loss Adjustment Expenses Incurred	\$54,334	\$52,410
(3) Losses + Expenses (1)+(2)	\$328,410	\$351,553
(4) Loss & LAE Incurred as a Ratio Losses Incurred (3)/(1)	1.198	1.175
(5) Two Year Average		1.187
(6) Selected Provision		1.187

NOTES: (a) Mainland experience for 2006 and 2007 accident years from the 2007 American International Insurance Company Annual Statement, Schedule P workpapers.

ARKANSAS

**Development of Permissible Loss and Loss
Adjustment Expense Ratio**

	<u>Liab</u>	<u>Phys Dam</u>
(1) Operating Expenses (a)	34.90%	34.90%
(2) Taxes, Licenses, Fees (b)		
a. Premium Taxes	2.50%	3.00%
b. Misc. Taxes, Licenses, Fees	0.34%	0.34%
(3) Underwriting Profit & Contingencies	5.00%	5.00%
(4) Investment Income (c)	3.94%	0.89%
(5) Net Profit & Contingencies Provision (d)	1.06%	4.11%
(6) Total Expense and Profit Ratio (e)	38.80%	42.35%
(7) Total Permissible Loss and Loss Adjustment Expense Ratio (f)	61.20%	57.65%

- NOTES:
- (a) Refer to Section B, Exhibit 4.
 - (b) 2007 ISO Tax Provision.
 - (c) Refer to Section B, Exhibit 10.
 - (d) (5) = (3) - (4)
 - (e) (6) = [(1) + (2a) + (2b) + (5)].
 - (f) (7) = 100% - (6).

**PRIVATE PASSENGER AUTOMOBILE
ARKANSAS OPERATING EXPENSES**

Liability and Physical Damage

	2006	2007
	<hr/>	<hr/>
(1) Net Premiums Written	\$7,440,462	\$9,549,675
(2) Net Premiums Earned	\$7,225,740	\$8,928,676
(3) Commission Expense Incurred	\$91,049	\$112,083
(4) Other Acquisition Expense Incurred	\$1,274,349	\$1,228,732
(5) General Expense Incurred	\$1,256,677	\$1,653,636
(6) Total Operating Expense Ratio (a)	0.363	0.335
(7) Two Year Average		0.349
(8) Selected Operating Expense Provision		0.349

(a) (6) = {(3) / (1) + [(4) + (5)] / (2)}

ARKANSAS Trend Summary

Claim Cost:
Bodily Injury

	<u>AIG</u>			<u>Fast Track</u>			<u>ISO</u>		
	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>
Average Annual Change (A)									
(a) State	8.3%	12.0%	2.9%	-4.2%	-3.3%	1.3%	-8.5%	-5.7%	0.4%
(b) Countrywide	5.8%	2.2%	-3.7%	5.8%	5.2%	4.2%	4.9%	4.9%	4.3%
(c) Credibility (B)		0.10			0.97			0.53	
(d) Weighted Average (C)	6.0%	3.2%	-3.0%	-3.9%	-3.0%	1.3%	-2.2%	-0.7%	2.2%
(c) Selected				2.5%					

Claim Cost:
Property Damage

	<u>AIG</u>			<u>Fast Track</u>			<u>ISO</u>		
	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>
Average Annual Change (A)									
(a) State	1.6%	2.4%	2.8%	5.8%	5.0%	3.7%	-1.4%	0.9%	-1.7%
(b) Countrywide	2.2%	2.6%	3.1%	3.1%	3.8%	3.5%	3.0%	2.7%	1.9%
(c) Credibility (B)		1.00			0.91			0.18	
(d) Weighted Average (C)	1.6%	2.4%	2.8%	5.6%	4.9%	3.7%	2.2%	2.4%	1.3%
(c) Selected				3.0%					

Frequency:
Bodily Injury

	<u>AIG</u>			<u>Fast Track</u>			<u>ISO</u>		
	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>
Average Annual Change (A)									
(a) State	12.7%	14.7%	7.0%	-1.1%	-2.4%	-5.0%	-3.3%	-4.5%	-5.1%
(b) Countrywide	7.8%	6.6%	5.9%	-4.1%	-4.6%	-5.4%	-5.6%	-5.7%	-4.9%
(c) Credibility (B)		0.10			0.97			0.53	
(d) Weighted Average (C)	8.3%	7.4%	6.0%	-1.2%	-2.4%	-5.0%	-4.4%	-5.1%	-5.0%
(c) Selected				-0.5%					

Frequency:
Property Damage

	<u>AIG</u>			<u>Fast Track</u>			<u>ISO</u>		
	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>	<u>6 pt.</u>	<u>8 pt.</u>	<u>12 pt.</u>
Average Annual Change (A)									
(a) State	0.5%	-0.6%	-2.0%	0.1%	-2.3%	-3.8%	2.0%	10.6%	6.2%
(b) Countrywide	0.6%	-0.8%	-1.9%	-2.0%	-3.6%	-3.6%	5.6%	5.3%	3.9%
(c) Credibility (B)		1.00			0.91			0.18	
(d) Weighted Average (C)	0.5%	-0.6%	-2.0%	-0.1%	-2.4%	-3.8%	4.9%	6.3%	4.3%
(c) Selected				0.5%					

Total Loss Trend:
Bodily Injury

Average Annual Change in Losses	2.0%
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Total Loss Trend:
Property Damage

Average Annual Change in Losses	3.5%
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Notes: (A) AIG Trends are based on an exponential curve of best fit through 4Q2007. Fast Track Trends are based on data through 4Q2007. ISO Trends are based on data through 2Q2007.
 (B) Credibility was determined by taking the square root of the ratio of the total number of claims divided by 10,623, which is the number of claims necessary for full credibility.
 (C) (d) = [(a) x (c)] + [(b) x {1.00 - (c)}].

ARKANSAS Trend Summary

	<u>Claim Cost:</u> <u>Medical Payments</u>					
	AIG			ISO		
Average Annual Change (A)	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
(a) State	7.5%	4.7%	-14.8%	10.7%	13.0%	6.2%
(b) Countrywide	5.8%	5.7%	3.2%	2.2%	3.4%	2.2%
(c) Credibility (B)		0.10			0.34	
(d) Weighted Average (C)	6.0%	5.6%	1.4%	5.1%	6.7%	3.6%
(c) Selected						5.0%

	<u>Frequency:</u> <u>Medical Payments</u>					
	AIG			ISO		
Average Annual Change (A)	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
(a) State	37.2%	41.5%	12.2%	-11.2%	-11.9%	2.1%
(b) Countrywide	2.8%	1.8%	0.2%	-5.0%	-5.7%	-4.1%
(c) Credibility (B)		0.10			0.34	
(d) Weighted Average (C)	6.2%	5.8%	1.4%	-7.1%	-7.8%	-2.0%
(c) Selected						0.0%

	<u>Total Loss Trend:</u> <u>Medical Payments</u>
Average Annual Change in Losses	5.0%

Notes: (A) AIG Trends are based on an exponential curve of best fit through 4Q2007. ISO Trends are based on data through 2Q2007.
 (B) Credibility was determined by taking the square root of the ratio of the total number of claims divided by 10,623, which is the number of claims necessary for full credibility.
 (C) (d) = [(a) x (c)] + [(b) x {1.00 - (c)}].

ARKANSAS Trend Summary

Claim Cost:
Comprehensive

	AIG			Fast Track			ISO		
	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)	13.8%	15.1%	22.5%	-12.1%	-0.2%	13.1%	1.1%	1.5%	5.3%
(a) State	-9.4%	-9.0%	2.7%	-6.0%	-5.3%	3.7%	3.5%	5.1%	5.3%
(b) Countrywide		0.21		1.00			0.79		
(c) Credibility (B)	-4.5%	-3.9%	6.9%	-12.1%	-0.2%	13.1%	1.6%	2.2%	5.3%
(d) Weighted Average (C)									
(c) Selected									

3.5%

Claim Cost:
Collision

	AIG			Fast Track			ISO		
	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)	2.9%	5.6%	4.8%	2.9%	5.6%	4.8%	0.8%	1.2%	1.8%
(a) State	0.7%	0.9%	1.7%	0.7%	0.9%	1.7%	0.8%	1.2%	1.8%
(b) Countrywide		0.20		1.00			0.98		
(c) Credibility (B)	1.1%	1.9%	2.3%	1.3%	1.2%	1.0%	0.8%	1.2%	1.8%
(d) Weighted Average (C)									
(c) Selected									

1.5%

Frequency:
Comprehensive

	AIG			Fast Track			ISO		
	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)	-19.8%	-14.0%	0.3%	-24.8%	-21.2%	-13.6%	6.3%	6.8%	3.6%
(a) State	-3.3%	-5.2%	-2.4%	-8.6%	-9.7%	-7.6%	1.1%	-0.4%	-2.6%
(b) Countrywide		0.21		1.00			0.79		
(c) Credibility (B)	-6.8%	-7.0%	-1.8%	-24.8%	-21.2%	-13.6%	5.2%	5.3%	2.3%
(d) Weighted Average (C)									
(c) Selected									

3.0%

Frequency:
Collision

	AIG			Fast Track			ISO		
	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.	6 pt.	8 pt.	12 pt.
Average Annual Change (A)	7.9%	16.8%	8.1%	7.9%	16.8%	8.1%	1.2%	1.0%	-0.8%
(a) State	6.6%	6.0%	4.3%	6.6%	6.0%	4.3%	1.1%	0.7%	-0.8%
(b) Countrywide		0.20		1.00			0.98		
(c) Credibility (B)	6.9%	8.2%	5.1%	6.9%	8.2%	5.1%	1.2%	0.7%	-1.5%
(d) Weighted Average (C)									
(c) Selected									

0.0%

Average Annual Change
in Losses

6.6%

1.5%

Notes: (A) AIG Trends are based on an exponential curve of best fit through 4Q2007. Fast Track Trends are based on data through 4Q2007. ISO Trends are based on data through 2Q2007.

(B) Credibility was determined by taking the square root of the ratio of the total number of claims divided by 10,623, which is the number of claims necessary for full credibility.

(C) (d) = [(a) x (c)] + [(b) x {1.00 - (c)}]

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
AIG DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision
12/31/2003	9,813	2,626	3,246	899	3,349
3/31/2004	10,421	2,681	3,145	833	3,402
6/30/2004	11,173	2,848	3,446	798	3,715
9/30/2004	14,159	2,591	3,362	732	3,716
12/31/2004	14,527	2,571	4,277	918	3,621
3/31/2005	14,090	2,747	6,193	855	3,432
6/30/2005	9,994	2,677	5,120	871	3,383
9/30/2005	8,340	2,933	5,096	932	3,142
12/31/2005	7,948	2,964	4,238	832	3,137
3/31/2006	8,821	2,655	3,272	1,013	3,414
6/30/2006	9,921	2,593	3,876	1,271	3,236
9/30/2006	9,861	2,588	3,659	1,214	3,655
12/31/2006	11,147	2,770	3,740	1,256	3,628
3/31/2007	9,778	2,773	3,269	1,322	3,405
6/30/2007	10,986	2,810	3,159	1,154	3,566
9/30/2007	11,341	2,741	3,798	1,355	3,562
12/31/2007	10,955	2,532	4,139	1,496	3,849
# of Claims	109	342	96	469	434
6pt Fit	8.3%	-1.4%	7.5%	13.8%	2.9%
8pt Fit	12.0%	0.9%	4.7%	15.1%	5.8%
12pt Fit	2.9%	-1.7%	-14.8%	22.5%	4.8%

AVERAGE INCURRED CLAIM FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision
12/31/2003	0.674	2.273	0.804	5.895	3.792
3/31/2004	0.650	2.472	0.802	5.964	3.819
6/30/2004	0.666	2.521	0.824	5.892	3.770
9/30/2004	0.644	2.628	0.799	5.150	3.870
12/31/2004	0.578	2.402	0.717	5.189	4.170
3/31/2005	0.657	2.396	0.744	5.146	4.399
6/30/2005	0.745	2.449	0.735	5.106	4.421
9/30/2005	0.751	2.315	0.669	5.211	4.175
12/31/2005	0.723	2.320	0.700	5.353	3.943
3/31/2006	0.694	2.233	0.592	5.853	3.893
6/30/2006	0.650	2.291	0.516	6.713	3.937
9/30/2006	0.721	2.596	0.646	6.507	4.454
12/31/2006	0.744	2.631	0.704	6.266	4.753
3/31/2007	0.778	2.695	0.866	5.718	4.945
6/30/2007	0.837	2.683	0.879	5.037	5.108
9/30/2007	0.816	2.632	0.841	5.073	4.924
12/31/2007	0.829	2.688	1.006	5.147	4.953
6pt Fit	12.7%	2.0%	37.2%	-19.8%	7.9%
8pt Fit	14.7%	10.6%	41.5%	-14.0%	16.8%
12pt Fit	7.0%	6.2%	12.2%	0.3%	8.1%

**ARKANSAS
 PRIVATE PASSENGER AUTOMOBILE
 FAST TRACK DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
9/30/2003	7,985	2,560	887	2,954
12/31/2003	8,083	2,562	886	2,937
3/31/2004	8,166	2,581	909	2,977
6/30/2004	8,052	2,573	856	3,011
9/30/2004	8,311	2,564	869	3,062
12/31/2004	8,386	2,584	893	3,105
3/31/2005	8,493	2,584	824	3,125
6/30/2005	8,686	2,599	828	3,116
9/30/2005	8,801	2,634	869	3,154
12/31/2005	9,078	2,648	976	3,128
3/31/2006	9,272	2,680	1,161	3,149
6/30/2006	9,135	2,724	1,216	3,153
9/30/2006	9,203	2,719	1,246	3,136
12/31/2006	8,927	2,728	1,215	3,192
3/31/2007	8,684	2,740	1,065	3,175
6/30/2007	8,797	2,757	1,078	3,182
9/30/2007	8,761	2,775	1,086	3,198
# of PAID CLAIMS	10,082	33,690	46,601	40,445
6 PT. Fit	-4.2%	1.6%	-12.1%	1.3%
8 PT. Fit	-3.3%	2.4%	-0.2%	1.2%
12 PT. Fit	1.3%	2.8%	13.1%	1.0%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
9/30/2003	1.440	3.36	9.670	5.610
12/31/2003	1.460	3.38	9.510	5.530
3/31/2004	1.460	3.37	9.490	5.510
6/30/2004	1.420	3.35	8.730	5.430
9/30/2004	1.420	3.35	8.640	5.390
12/31/2004	1.410	3.35	8.740	5.420
3/31/2005	1.400	3.37	8.320	5.440
6/30/2005	1.380	3.37	8.190	5.420
9/30/2005	1.340	3.33	8.200	5.340
12/31/2005	1.310	3.28	8.150	5.240
3/31/2006	1.270	3.22	8.490	5.150
6/30/2006	1.250	3.19	8.060	5.150
9/30/2006	1.270	3.21	7.640	5.190
12/31/2006	1.250	3.21	7.090	5.220
3/31/2007	1.240	3.22	6.090	5.250
6/30/2007	1.250	3.22	5.940	5.240
9/30/2007	1.240	3.21	5.870	5.230
6 PT. Fit	-1.1%	0.5%	-24.8%	1.3%
8 PT. Fit	-2.4%	-0.6%	-21.2%	0.7%
12 PT. Fit	-5.0%	-2.0%	-13.6%	-1.5%

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
ISO DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
9/30/2004	7,946	2,442	2,417	1,168	2,964
12/31/2004	7,978	2,423	2,535	1,197	2,965
3/31/2005	8,296	2,460	2,419	1,269	3,025
6/30/2005	8,184	2,466	2,434	1,264	3,032
9/30/2005	8,573	2,483	2,382	1,312	3,045
12/31/2005	8,887	2,482	2,268	1,358	3,058
3/31/2006	8,820	2,502	2,473	1,349	3,092
6/30/2006	8,740	2,511	2,558	1,360	3,081
9/30/2006	8,384	2,591	2,733	1,332	3,077
12/31/2006	8,418	2,668	2,791	1,352	3,126
3/31/2007	7,942	2,651	2,748	1,362	3,094
6/30/2007	7,997	2,658	2,817	1,370	3,119
# of PAID CLAIMS	2,983	8,869	1,208	6,677	10,165
6 PT. Fit	-8.5%	5.8%	10.7%	1.1%	0.8%
8 PT. Fit	-5.7%	5.0%	13.0%	1.5%	1.2%
12 PT. Fit	0.4%	3.7%	6.2%	5.3%	1.8%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
3/31/2003	1.167	3.713	0.453	3.622	5.255
6/30/2003	1.159	3.662	0.453	3.491	5.238
9/30/2003	1.187	3.600	0.427	3.463	5.187
12/31/2003	1.216	3.557	0.424	3.330	5.092
3/31/2004	1.243	3.587	0.444	3.190	4.972
6/30/2004	1.246	3.560	0.466	3.040	4.969
9/30/2004	1.245	3.535	0.523	2.848	5.025
12/31/2004	1.243	3.508	0.569	2.824	5.095
3/31/2005	1.206	3.459	0.629	2.818	5.172
6/30/2005	1.205	3.437	0.678	2.799	5.214
9/30/2005	1.189	3.394	0.722	2.789	5.167
12/31/2005	1.159	3.319	0.743	2.771	5.132
3/31/2006	1.140	3.263	0.712	2.853	5.050
6/30/2006	1.124	3.202	0.670	2.888	4.996
9/30/2006	1.118	3.199	0.621	2.984	4.934
12/31/2006	1.096	3.206	0.608	3.071	4.951
3/31/2007	1.101	3.233	0.615	3.053	5.081
6/30/2007	1.093	3.249	0.610	3.055	5.102
6 PT. Fit	-3.3%	0.1%	-11.2%	6.3%	1.2%
8 PT. Fit	-4.5%	-2.3%	-11.9%	6.8%	-1.0%
12 PT. Fit	-5.1%	-3.8%	2.1%	3.6%	-0.8%

**COUNTRYWIDE
PRIVATE PASSENGER AUTOMOBILE
AIG DATA**

**SECTION B
EXHIBIT 7
PAGE 1 of 3**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
12/31/2003	14,129	2,733	2,991	1,117	3,675
3/31/2004	14,856	2,729	3,016	1,109	3,701
6/30/2004	15,905	2,723	3,232	1,088	3,706
9/30/2004	16,502	2,732	3,336	1,109	3,708
12/31/2004	17,084	2,705	3,340	1,157	3,677
3/31/2005	17,518	2,718	3,421	1,152	3,678
6/30/2005	17,131	2,705	3,283	1,130	3,672
9/30/2005	16,742	2,716	3,241	1,108	3,694
12/31/2005	16,071	2,733	3,239	1,310	3,716
3/31/2006	15,508	2,729	3,264	1,380	3,769
6/30/2006	15,348	2,743	3,307	1,429	3,790
9/30/2006	15,005	2,749	3,336	1,453	3,792
12/31/2006	15,079	2,766	3,414	1,273	3,817
3/31/2007	15,231	2,803	3,444	1,242	3,817
6/30/2007	15,242	2,820	3,497	1,223	3,832
9/30/2007	15,728	2,840	3,570	1,239	3,816
12/31/2007	16,148	2,847	3,575	1,245	3,834
# OF CLAIMS	13,755	54,437	4,375	54,406	69,403
6 PT. Fit	5.8%	3.0%	5.8%	-9.4%	0.7%
8 PT. Fit	2.2%	2.7%	5.7%	-9.0%	0.9%
12 PT. Fit	-3.7%	1.9%	3.2%	2.7%	1.7%

AVERAGE INCURRED CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
12/31/2003	0.7944	2.9208	0.7913	4.9548	5.8307
3/31/2004	0.7577	2.9323	0.7603	4.7931	5.7050
6/30/2004	0.7380	2.9510	0.7547	4.5700	5.6102
9/30/2004	0.7286	2.9853	0.7529	4.5715	5.5278
12/31/2004	0.7283	3.0153	0.7559	4.5068	5.4561
3/31/2005	0.7362	3.0388	0.7468	4.5326	5.4503
6/30/2005	0.7437	3.0633	0.7445	4.5413	5.4468
9/30/2005	0.7510	3.0640	0.7208	4.4804	5.4540
12/31/2005	0.7578	3.0872	0.7213	4.7175	5.5390
3/31/2006	0.7773	3.0993	0.7273	4.6993	5.5135
6/30/2006	0.7805	3.1050	0.7237	4.7219	5.5607
9/30/2006	0.7908	3.1511	0.7244	4.6079	5.6440
12/31/2006	0.7972	3.1894	0.7238	4.3477	5.6466
3/31/2007	0.8119	3.2469	0.7270	4.3430	5.8440
6/30/2007	0.8319	3.2975	0.7335	4.3431	5.9256
9/30/2007	0.8465	3.3386	0.7455	4.3690	5.9993
12/31/2007	0.8663	3.3633	0.7462	4.3343	6.0691
6 PT. Fit	7.8%	5.6%	2.8%	-3.3%	6.6%
8 PT. Fit	6.6%	5.3%	1.8%	-5.2%	6.0%
12 PT. Fit	5.9%	3.9%	0.2%	-2.4%	4.3%

**COUNTRYWIDE
PRIVATE PASSENGER AUTOMOBILE
FAST TRACK DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
12/31/2003	11,190	2,496	1,002	2,746
3/31/2004	11,236	2,499	994	2,751
6/30/2004	11,288	2,499	944	2,759
9/30/2004	11,388	2,501	956	2,759
12/31/2004	11,532	2,510	959	2,774
3/31/2005	11,660	2,523	964	2,793
6/30/2005	11,741	2,540	963	2,825
9/30/2005	11,827	2,557	979	2,856
12/31/2005	11,893	2,579	1,099	2,868
3/31/2006	11,986	2,608	1,133	2,895
6/30/2006	12,079	2,633	1,178	2,920
9/30/2006	12,182	2,655	1,182	2,946
12/31/2006	12,358	2,673	1,086	2,970
3/31/2007	12,531	2,691	1,087	2,983
6/30/2007	12,703	2,704	1,069	2,986
9/30/2007	12,879	2,719	1,075	2,983
12/31/2007	13,080	2,728	1,071	2,985
# of PAID CLAIMS	998,567	4,247,807	5,899,007	5,514,289
6 PT. Fit	5.8%	2.2%	-6.0%	0.9%
8 PT. Fit	5.2%	2.6%	-5.3%	1.8%
12 PT. Fit	4.2%	3.1%	3.7%	2.6%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Comp	Collision
12/31/2003	1.570	3.820	7.890	6.310
3/31/2004	1.560	3.820	7.790	6.260
6/30/2004	1.550	3.800	7.480	6.180
9/30/2004	1.530	3.770	7.330	6.100
12/31/2004	1.520	3.730	7.260	6.020
3/31/2005	1.500	3.710	7.210	5.970
6/30/2005	1.480	3.710	7.120	5.960
9/30/2005	1.460	3.710	6.970	5.950
12/31/2005	1.430	3.670	7.040	5.920
3/31/2006	1.410	3.640	6.950	5.850
6/30/2006	1.380	3.590	6.890	5.780
9/30/2006	1.360	3.540	6.670	5.730
12/31/2006	1.350	3.550	6.360	5.710
3/31/2007	1.340	3.540	6.200	5.750
6/30/2007	1.320	3.550	6.020	5.790
9/30/2007	1.310	3.560	5.990	5.810
12/31/2007	1.290	3.570	5.940	5.840
6 PT. Fit	-4.1%	0.6%	-8.6%	1.8%
8 PT. Fit	-4.6%	-0.8%	-9.7%	0.2%
12 PT. Fit	-5.4%	-1.9%	-7.6%	-1.2%

**COUNTRYWIDE
PRIVATE PASSENGER AUTOMOBILE
ISO DATA**

AVERAGE PAID CLAIM COST DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
9/30/2004	9,435	2,317	2,163	1,278	2,667
12/31/2004	9,601	2,319	2,183	1,293	2,683
3/31/2005	9,722	2,325	2,181	1,300	2,698
6/30/2005	9,733	2,334	2,160	1,317	2,714
9/30/2005	9,781	2,356	2,156	1,331	2,714
12/31/2005	9,896	2,382	2,160	1,356	2,733
3/31/2006	10,035	2,416	2,204	1,387	2,742
6/30/2006	10,126	2,447	2,244	1,405	2,757
9/30/2006	10,261	2,465	2,262	1,430	2,774
12/31/2006	10,416	2,487	2,275	1,444	2,790
3/31/2007	10,503	2,500	2,269	1,444	2,794
6/30/2007	10,644	2,513	2,270	1,447	2,795
# of PAID CLAIMS	219,353	1,129,200	88,659	633,433	1,273,118
6 PT. Fit	4.9%	3.1%	2.2%	3.5%	1.6%
8 PT. Fit	4.9%	3.8%	3.4%	5.1%	1.8%
12 PT. Fit	4.3%	3.5%	2.2%	5.3%	1.8%

AVERAGE PAID CLAIMS FREQUENCY DATA

Year Ended	Bodily Injury	Property Damage	Medical Payments	Comp	Collision
9/30/2004	1.159	3.802	0.668	2.475	5.224
12/31/2004	1.140	3.770	0.676	2.427	5.188
3/31/2005	1.129	3.746	0.676	2.389	5.156
6/30/2005	1.120	3.745	0.677	2.361	5.166
9/30/2005	1.114	3.716	0.672	2.331	5.168
12/31/2005	1.100	3.665	0.664	2.293	5.167
3/31/2006	1.083	3.608	0.651	2.284	5.110
6/30/2006	1.066	3.536	0.637	2.271	5.076
9/30/2006	1.046	3.490	0.627	2.263	5.040
12/31/2006	1.035	3.483	0.619	2.279	5.033
3/31/2007	1.022	3.491	0.615	2.289	5.118
6/30/2007	1.007	3.509	0.610	2.313	5.181
6 PT. Fit	-5.6%	-2.0%	-5.0%	1.1%	1.1%
8 PT. Fit	-5.7%	-3.6%	-5.7%	-0.4%	-0.4%
12 PT. Fit	-4.9%	-3.6%	-4.1%	-2.6%	-0.8%

**AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Development Implied Loss Development Factors - Year Ending 12/31/XX
Bodily Injury Fault**

Acc Yr End	(1) Ultimate Loss (a)	(2) Incurred Loss 12/31 @ 03/31/08 (b)	(3) Loss Development Factor (c)
12/31/2005	61,710,340	60,332,973	1.023
12/31/2006	68,882,169	65,041,121	1.059
12/31/2007	79,272,288	61,065,528	1.298

- NOTES:
- (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 2.
 - (b) Actual Mainland Incurred Loss for the respective accident year end.
 - (c) $(3) = (1) / (2)$.
 - (d) Fault States include Alabama, Alaska, Arkansas, Colorado (07/01/03 and subsequent), Delaware, DC, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Bodily Injury Fault

Average Paid Loss						Incurred Claims					
Acc Year	15	27	39	51	63	Acc Year	15	27	39	51	63
12/31/1999	2,618	4,617	5,988	7,047	7,380	12/31/1999	3,631	3,291	3,264	3,270	3,260
12/31/2000	2,601	5,232	6,639	7,434	7,762	12/31/2000	5,071	4,499	4,500	4,501	4,493
12/31/2001	2,990	5,403	6,946	7,772	8,072	12/31/2001	5,948	5,545	5,531	5,541	5,529
12/31/2002	3,135	5,564	7,255	8,038	8,371	12/31/2002	6,623	6,293	6,325	6,293	6,291
12/31/2003	3,683	6,890	8,447	9,103	9,514	12/31/2003	6,100	5,939	5,860	5,867	5,867
12/31/2004	4,623	7,274	8,402	9,413		12/31/2004	5,812	5,650	5,643	5,651	
12/31/2005	4,105	7,026	8,441			12/31/2005	6,341	6,292	6,340		
12/31/2006	4,179	7,099				12/31/2006	6,906	6,876			
12/31/2007	4,397					12/31/2007	8,241				
Acc Qtr	15/27	27/39	39/51	51/63	Tail	Acc Qtr	15/27	27/39	39/51	51/63	Tail
12/31/1999	1.763	1.297	1.177	1.047		12/31/1999	0.906	0.992	1.002	0.997	
12/31/2000	2.011	1.269	1.120	1.044		12/31/2000	0.887	1.000	1.000	0.998	
12/31/2001	1.807	1.286	1.119	1.039		12/31/2001	0.932	0.997	1.002	0.998	
12/31/2002	1.775	1.304	1.108	1.041		12/31/2002	0.950	1.005	0.995	1.000	
12/31/2003	1.871	1.226	1.078	1.045		12/31/2003	0.974	0.987	1.001	1.000	
12/31/2004	1.573	1.155	1.120			12/31/2004	0.972	0.999	1.001		
12/31/2005	1.712	1.201				12/31/2005	0.992	1.008			
12/31/2006	1.699					12/31/2006	0.996				
12/31/2007						12/31/2007					
Average	1.776	1.248	1.120	1.043		Average	0.951	0.998	1.000	0.999	
Average 4	1.714	1.222	1.106	1.042		Average 4	0.983	1.000	1.000	0.999	
Average 3	1.661	1.194	1.102	1.042		Average 3	0.987	0.998	0.999	0.999	
Average 2	1.705	1.178	1.099	1.043		Average 2	0.994	1.003	1.001	1.000	
Selected	1.632	1.220	1.099	1.040		Selected	0.950	1.003	0.999	0.999	
Cumulative	2.304	1.412	1.157	1.053	1.013	Cumulative	0.950	1.000	0.997	0.998	1.000
Ultimates	10,129	10,021	9,766	9,914	9,636	Ultimates	7,826	6,874	6,319	5,641	5,865

**AMERICAN INTERNATIONAL COMPANIES
 MAINLAND
 Development Implied Loss Development Factors - Year Ending 12/31/XX
 Property Damage**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss <u>12/31 @ 03/31/08 (b)</u>	(3) Loss Development Factor (c)
12/31/2005	140,179,801	139,715,904	1.003
12/31/2006	154,296,294	151,850,735	1.016
12/31/2007	177,026,078	160,705,768	1.102

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 4.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Property Damage

Average Paid Loss						Incurred Claims					
Acc Year	15	27	39	51	63	Acc Year	15	27	39	51	63
12/31/1999	1,992	2,148	2,182	2,189	2,191	12/31/1999	29,593	28,771	28,892	28,946	28,950
12/31/2000	2,084	2,248	2,280	2,287	2,289	12/31/2000	41,065	40,339	40,576	40,649	40,666
12/31/2001	2,206	2,363	2,384	2,387	2,389	12/31/2001	45,814	45,334	45,643	45,689	45,708
12/31/2002	2,343	2,476	2,492	2,496	2,496	12/31/2002	43,911	43,728	44,001	44,068	44,077
12/31/2003	2,412	2,557	2,572	2,575	2,578	12/31/2003	42,020	42,023	42,212	42,257	42,275
12/31/2004	2,413	2,550	2,571	2,575		12/31/2004	45,062	45,739	46,007	46,050	
12/31/2005	2,421	2,564	2,583			12/31/2005	52,858	53,714	54,009		
12/31/2006	2,478	2,596				12/31/2006	56,855	58,445			
12/31/2007	2,547					12/31/2007	63,363				

Acc Qtr	15/27	27/39	39/51	51/63	Tail	Acc Qtr	15/27	27/39	39/51	51/63	Tail
12/31/1999	1.078	1.016	1.003	1.001		12/31/1999	0.972	1.004	1.002	1.000	
12/31/2000	1.079	1.014	1.003	1.001		12/31/2000	0.982	1.006	1.002	1.000	
12/31/2001	1.071	1.009	1.002	1.001		12/31/2001	0.990	1.007	1.001	1.000	
12/31/2002	1.057	1.007	1.001	1.000		12/31/2002	0.996	1.006	1.002	1.000	
12/31/2003	1.060	1.006	1.001	1.001		12/31/2003	1.000	1.004	1.001	1.000	
12/31/2004	1.057	1.008	1.002			12/31/2004	1.015	1.006	1.001		
12/31/2005	1.059	1.007				12/31/2005	1.016	1.005			
12/31/2006	1.048					12/31/2006	1.028				
12/31/2007						12/31/2007					

Average	1.063	1.010	1.002	1.001		Average	1.000	1.006	1.001	1.000	
Average 4	1.056	1.007	1.001	1.001		Average 4	1.015	1.006	1.001	1.000	
Average 3	1.054	1.007	1.001	1.001		Average 3	1.020	1.005	1.001	1.000	
Average 2	1.053	1.008	1.001	1.001		Average 2	1.022	1.006	1.001	1.000	
Selected	1.049	1.006	1.003	1.000		Selected	1.028	1.006	1.001	1.000	
Cumulative	1.059	1.009	1.003	1.000	1.000	Cumulative	1.036	1.008	1.002	1.001	1.000

Ultimates	2,697	2,620	2,591	2,576	2,578	Ultimates	65,639	58,895	54,107	46,076	42,282
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**AMERICAN INTERNATIONAL COMPANIES
 MAINLAND
 Development Implied Loss Development Factors - Year Ending 12/31/XX
 Medical Payments**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss <u>12/31 @ 03/31/08</u> (b)	(3) Loss Development Factor (c)
12/31/2005	14,360,402	14,146,205	1.015
12/31/2006	16,686,082	16,198,173	1.030
12/31/2007	18,076,416	16,530,743	1.094

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 6.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Medical Payments

Average Paid Loss						Incurred Claims					
Acc Year	15	27	39	51	63	Acc Year	15	27	39	51	63
12/31/1999	1,439	1,829	1,908	1,930	1,932	12/31/1999	3,554	3,395	3,413	3,417	3,415
12/31/2000	1,597	1,931	1,987	2,001	2,029	12/31/2000	4,659	4,645	4,688	4,700	4,700
12/31/2001	1,639	2,022	2,104	2,130	2,133	12/31/2001	5,302	5,220	5,238	5,245	5,248
12/31/2002	1,782	2,096	2,174	2,204	2,205	12/31/2002	5,548	5,458	5,490	5,500	5,506
12/31/2003	1,934	2,303	2,359	2,374	2,376	12/31/2003	5,025	4,881	4,932	4,946	4,948
12/31/2004	2,238	2,532	2,584	2,611		12/31/2004	4,808	4,900	4,951	4,965	
12/31/2005	2,317	2,581	2,619			12/31/2005	5,133	5,339	5,395		
12/31/2006	2,538	2,851				12/31/2006	5,324	5,570			
12/31/2007	2,528					12/31/2007	5,727				
Acc Qtr	15/27	27/39	39/51	51/63	Tail	Acc Qtr	15/27	27/39	39/51	51/63	Tail
12/31/1999	1.271	1.043	1.012	1.001		12/31/1999	0.955	1.005	1.001	0.999	
12/31/2000	1.209	1.029	1.007	1.014		12/31/2000	0.997	1.009	1.003	1.000	
12/31/2001	1.234	1.040	1.012	1.002		12/31/2001	0.985	1.003	1.001	1.001	
12/31/2002	1.176	1.037	1.014	1.001		12/31/2002	0.984	1.006	1.002	1.001	
12/31/2003	1.191	1.024	1.007	1.001		12/31/2003	0.971	1.010	1.003	1.000	
12/31/2004	1.131	1.020	1.011			12/31/2004	1.019	1.010	1.003		
12/31/2005	1.114	1.014				12/31/2005	1.040	1.010			
12/31/2006	1.123					12/31/2006	1.046				
12/31/2007						12/31/2007					
Average	1.181	1.030	1.010	1.003		Average	1.000	1.008	1.002	1.000	
Average 4	1.140	1.024	1.011	1.004		Average 4	1.019	1.009	1.002	1.001	
Average 3	1.123	1.020	1.010	1.001		Average 3	1.035	1.010	1.002	1.001	
Average 2	1.119	1.017	1.009	1.001		Average 2	1.043	1.010	1.003	1.001	
Selected	1.135	1.023	1.011	1.001		Selected	1.046	1.010	1.002	1.001	
Cumulative	1.177	1.036	1.013	1.002	1.001	Cumulative	1.061	1.014	1.003	1.001	1.000
Ultimates	2,976	2,955	2,653	2,616	2,379	Ultimates	6,075	5,647	5,413	4,971	4,950

**AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Development Implied Loss Development Factors - Year Ending 12/31/XX
Uninsured Motorists Fault**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss 12/31 @ 03/31/08 (b)	(3) Loss Development Factor (c)
12/31/2005	31,851,373	30,685,299	1.038
12/31/2006	42,323,332	34,423,241	1.229
12/31/2007	42,861,365	25,972,870	1.650

- NOTES:
- (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year Refer to Page 8.
 - (b) Actual Mainland Incurred Loss for the respective accident year end.
 - (c) (3) = (1) / (2).
 - (d) Fault States include Alabama, Alaska, Arizona, Arkansas, California, Colorado (07/01/03 and subsequent), Connecticut, Delaware, DC, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Uninsured Motorists Fault

Average Paid Loss						Incurred Claims					
Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>
12/31/1999	2,471	4,375	5,539	7,175	7,434	12/31/1999	1,924	1,890	1,904	1,916	1,917
12/31/2000	2,714	4,062	5,152	5,921	6,312	12/31/2000	2,561	2,618	2,672	2,682	2,681
12/31/2001	2,225	4,652	6,084	6,901	7,350	12/31/2001	2,756	2,855	2,898	2,911	2,892
12/31/2002	3,023	5,119	6,825	7,818	8,319	12/31/2002	2,652	2,763	2,833	2,803	2,797
12/31/2003	2,823	6,456	8,399	9,619	10,348	12/31/2003	2,509	2,614	2,634	2,620	2,624
12/31/2004	4,434	7,265	8,725	9,497		12/31/2004	2,687	2,819	2,895	2,893	
12/31/2005	3,210	5,811	7,327			12/31/2005	3,281	3,501	3,600		
12/31/2006	3,445	6,785				12/31/2006	3,827	4,057			
12/31/2007	2,860					12/31/2007	5,218				
Acc Qtr	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>	Acc Qtr	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>
12/31/1999	1.771	1.266	1.295	1.036		12/31/1999	0.982	1.007	1.006	1.001	
12/31/2000	1.497	1.268	1.149	1.066		12/31/2000	1.022	1.021	1.004	1.000	
12/31/2001	2.091	1.308	1.134	1.065		12/31/2001	1.036	1.015	1.004	0.993	
12/31/2002	1.693	1.333	1.146	1.064		12/31/2002	1.042	1.025	0.989	0.998	
12/31/2003	2.287	1.301	1.145	1.076		12/31/2003	1.042	1.008	0.995	1.002	
12/31/2004	1.638	1.201	1.088			12/31/2004	1.049	1.027	0.999		
12/31/2005	1.810	1.261				12/31/2005	1.067	1.028			
12/31/2006	1.970					12/31/2006	1.060				
12/31/2007						12/31/2007					
Average	1.845	1.277	1.160	1.061		Average	1.038	1.019	1.000	0.999	
Average 4	1.926	1.274	1.128	1.068		Average 4	1.055	1.022	0.997	0.998	
Average 3	1.806	1.254	1.126	1.068		Average 3	1.059	1.021	0.994	0.998	
Average 2	1.890	1.231	1.117	1.070		Average 2	1.064	1.028	0.997	1.000	
Selected	1.800	1.250	1.100	1.061		Selected	1.038	1.019	0.995	0.998	
Cumulative	2.737	1.520	1.216	1.106	1.042	Cumulative	1.050	1.011	0.993	0.998	1.000
Ultimates	7,825	10,316	8,911	10,501	10,784	Ultimates	5,477	4,103	3,574	2,888	2,625

**AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Development Implied Loss Development Factors - Year Ending 12/31/XX
Comprehensive**

<u>Acc Yr End</u>	(1) Ultimate Loss (a)	(2) Incurred Loss <u>12/31 @ 03/31/08 (b)</u>	(3) Loss Development Factor (c)
12/31/2005	84,586,313	84,542,960	1.001
12/31/2006	71,093,993	70,974,282	1.002
12/31/2007	75,719,363	74,084,050	1.022

- NOTES:
- (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 10.
 - (b) Actual Mainland Incurred Loss for the respective accident year end.
 - (c) (3) = (1) / (2).

AMERICAN INTERNATIONAL COMPANIES
MAINLAND
Comprehensive

Average Paid Loss						Incurred Claims					
Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	Acc Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>
12/31/1999	1,118	1,116	1,117	1,118	1,118	12/31/1999	40,627	41,010	41,074	41,087	41,094
12/31/2000	1,157	1,151	1,151	1,152	1,152	12/31/2000	55,601	56,493	56,594	56,611	56,613
12/31/2001	1,166	1,161	1,161	1,162	1,162	12/31/2001	62,886	64,205	64,287	64,296	64,297
12/31/2002	1,129	1,129	1,131	1,131	1,131	12/31/2002	55,561	56,036	56,018	56,024	56,025
12/31/2003	1,114	1,120	1,121	1,121	1,121	12/31/2003	51,763	51,658	51,707	51,716	51,718
12/31/2004	1,159	1,165	1,164	1,164		12/31/2004	49,588	50,544	50,604	50,613	
12/31/2005	1,372	1,394	1,397			12/31/2005	59,464	60,477	60,536		
12/31/2006	1,211	1,214				12/31/2006	57,458	58,443			
12/31/2007	1,235					12/31/2007	59,792				
Acc Qtr	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>	Acc Qtr	<u>15/27</u>	<u>27/39</u>	<u>39/51</u>	<u>51/63</u>	<u>Tail</u>
12/31/1999	0.999	1.001	1.001	1.000		12/31/1999	1.009	1.002	1.000	1.000	
12/31/2000	0.995	1.000	1.000	1.001		12/31/2000	1.016	1.002	1.000	1.000	
12/31/2001	0.996	1.000	1.001	1.000		12/31/2001	1.021	1.001	1.000	1.000	
12/31/2002	1.000	1.001	1.000	1.000		12/31/2002	1.009	1.000	1.000	1.000	
12/31/2003	1.005	1.001	1.000	1.000		12/31/2003	0.998	1.001	1.000	1.000	
12/31/2004	1.005	1.000	1.000			12/31/2004	1.019	1.001	1.000		
12/31/2005	1.016	1.002				12/31/2005	1.017	1.001			
12/31/2006	1.002					12/31/2006	1.017				
12/31/2007						12/31/2007					
Average	1.002	1.001	1.000	1.000		Average	1.013	1.001	1.000	1.000	
Average 4	1.007	1.001	1.000	1.000		Average 4	1.013	1.001	1.000	1.000	
Average 3	1.008	1.001	1.000	1.000		Average 3	1.018	1.001	1.000	1.000	
Average 2	1.009	1.001	1.000	1.000		Average 2	1.017	1.001	1.000	1.000	
Selected	1.005	1.000	1.000	1.000		Selected	1.018	1.001	1.000	1.000	
Cumulative	1.006	1.001	1.000	1.000	1.000	Cumulative	1.019	1.001	1.000	1.000	1.000
Ultimates	1,243	1,215	1,397	1,164	1,121	Ultimates	60,927	58,516	60,548	50,614	51,718

**AMERICAN INTERNATIONAL COMPANIES
 MAINLAND
 Development Implied Loss Development Factors - Year Ending 09/30/XX
 Collision**

Acc Yr End	(1) Ultimate Loss (a)	(2) Incurred Loss 09/30 @ 12/31/07 (b)	(3) Loss Development Factor (c)
9/30/2005	222,445,990	222,242,198	1.001
9/30/2006	253,346,721	252,998,047	1.001
9/30/2007	282,278,698	279,147,517	1.011

NOTES: (a) Ultimate Loss equals Selected Ultimate Claims x Selected Ultimate Average Paid Loss for the respective year; Refer to Page 12.
 (b) Actual Mainland Incurred Loss for the respective accident year end.
 (c) (3) = (1) / (2).

**ARKANSAS
PERSONAL AUTOMOBILE INSURANCE
EXCESS WIND AND WATER FACTOR
NON-HURRICANE REGION PROCEDURE**

Year	(1) Wind & Water Paid Losses ^a	(2) Total Paid Losses ^a	(3) Reported Total Wind Losses (2) - (1)	(4) Wind To Non-Wind Ratio (1) ÷ (3)	(5) Total Capped Wind Ratio < (5 × Med)	(6) Capped Excess Wind Ratio (5) - Avg(5)	(7) Capped Excess Wind Losses (3) × (6)	(8) Excess Wind Ratio Above The Cap (4) - (5)	(9) Excess Wind Losses Above The Cap (8) × (3)	(10) Total Excess Wind Losses (7) + (9)
12/1981	447,767	2,174,168	1,726,401	0.259	0.259	0.000	0	0.000	0	0
6/1983	527,819	2,478,459	1,950,640	0.271	0.271	0.000	0	0.000	0	0
6/1984	899,803	3,416,665	2,516,862	0.358	0.358	0.000	0	0.000	0	0
6/1985	556,230	3,580,155	3,023,925	0.184	0.184	0.000	0	0.000	0	0
6/1986	795,463	3,517,836	2,722,373	0.292	0.292	0.000	0	0.000	0	0
6/1987	221,115	2,766,502	2,545,387	0.087	0.087	0.000	0	0.000	0	0
6/1988	719,060	3,857,285	3,138,225	0.229	0.229	0.000	0	0.000	0	0
6/1989	2,499,092	5,426,051	2,926,959	0.854	0.854	0.488	1,428,356	0.000	0	1,428,356
12/1990	926,299	4,634,808	3,708,509	0.250	0.250	0.000	0	0.000	0	0
12/1991	1,480,984	5,899,547	4,418,563	0.335	0.335	0.000	0	0.000	0	0
12/1992	1,216,240	5,799,653	4,583,413	0.265	0.265	0.000	0	0.000	0	0
12/1993	1,080,792	6,349,318	5,268,526	0.205	0.205	0.000	0	0.000	0	0
12/1994	3,383,403	10,525,583	7,142,180	0.474	0.474	0.108	771,355	0.000	0	771,355
12/1995	2,920,312	10,212,981	7,292,669	0.400	0.400	0.034	247,951	0.000	0	247,951
12/1996	9,727,473	18,506,265	8,778,792	1.108	1.108	0.742	6,513,864	0.000	0	6,513,864
12/1997	2,039,975	10,717,614	8,677,639	0.235	0.235	0.000	0	0.000	0	0
12/1998	1,710,949	10,430,264	8,719,315	0.196	0.196	0.000	0	0.000	0	0
12/1999	8,198,783	19,931,257	11,732,474	0.699	0.699	0.333	3,906,914	0.000	0	3,906,914
12/2000	3,217,152	15,581,423	12,364,271	0.260	0.260	0.000	0	0.000	0	0
12/2001	3,906,549	18,961,117	15,054,568	0.259	0.259	0.000	0	0.000	0	0
12/2002	4,885,671	17,502,927	12,617,256	0.387	0.387	0.021	264,962	0.000	0	264,962
12/2003	5,051,239	16,624,462	11,573,223	0.436	0.436	0.070	810,126	0.000	0	810,126
12/2004	4,808,422	18,569,615	13,761,193	0.349	0.349	0.000	0	0.000	0	0
12/2005	4,172,692	19,316,059	15,143,367	0.276	0.276	0.000	0	0.000	0	0
12/2006	8,255,844	25,757,320	17,501,476	0.472	0.472	0.106	1,855,156	0.000	0	1,855,156
Total	\$73,649,128	\$262,537,334	\$188,888,206	9.140	9.140	1.902	\$15,798,684	0.000	\$0	\$15,798,684
Average				0.366	0.366	0.076		0.000		

- (11) Normal Wind to Non-Wind Ratio = Average of Column (5) = **0.366**
- (12) Median Wind to Non-Wind Ratio = **0.276**
- (13) 5 x Median Wind to Non-Wind Ratio = **1.380**
- (14) Excess Factor = $1.0 + \{(\text{average (6)} + \text{average (8)}) / (1.0 + \text{average (5)} - \text{average (6)})\}$
 $= 1.0 + \{ (0.076 + 0.000) + (1.0 + 0.366 - 0.366) \} =$ **1.059**

^a Full Coverage, \$50, and \$100 Deductible for 1981 to 1986.
 Full Coverage, \$50, \$100, \$200, and \$250 Deductible for 1988 to 1990.
 Full Coverage, \$50, \$100, \$200, \$250, and \$500 Deductible for 1991 to 1993.
 Full Coverage, \$50, \$100, \$200, \$250, \$500, and \$1,000 Deductible for 1994 to 2006.
 All Losses are Comprehensive losses adjusted to a \$100 Deductible level.

EFFECT OF INVESTMENT INCOME
AMERICAN INTERNATIONAL INSURANCE COMPANY
2007

		Private Passenger Auto Liability	Phys. Damage
1. Loss & Loss Expense Reserves at 12/31/06	\$	250,434,129	\$ 14,401,605
2. Loss & Loss Expense Reserves at 12/31/07	\$	235,806,258	\$ 6,646,099
3. Mean Loss & Loss Expense Reserves	\$	243,120,194	\$ 10,523,852
4. Unearned Premium Reserves at 12/31/06	\$	76,665,072	\$ 51,071,578
5. Unearned Premium Reserves at 12/31/07	\$	75,938,671	\$ 54,443,105
6. Mean Unearned Premium Reserves	\$	76,301,872	\$ 52,757,342
7. Deduction for Prepaid Expenses	\$	11,597,884	\$ 8,230,145
8. Gross Investable Reserve	\$	307,824,182	\$ 55,051,049
9. Deduction for Federal Taxes Payable	\$	11,061,969	\$ 420,174
10. Deduction for Agents Balance	\$	25,433,957	\$ 17,585,781
11. Net Investable Reserves	\$	271,328,256	\$ 37,045,094
12. Net Investment Income-All Lines	\$	26,621,016	\$ 26,621,016
13. Cash & Invested Assets	\$	641,948,739	\$ 641,948,739
14. Rate of Investment Income		4.15%	4.15%
15. Investment Income on All Reserves	\$	11,260,123	\$ 1,537,371
16. Earned Premium	\$	256,370,054	\$ 155,326,585
17. Investment Income as Percent of Earned Premium Before Federal Income Taxes		4.39%	0.99%
18. Investment Income as a Percent of Earned Premium After Federal Income Taxes		3.94%	0.89%

Effect of Investment Income
 Private Passenger Auto

Explanatory Notes

Line 1 Annual Statement as of 12/31/06, Part 2A (Col. 8 + Col. 9)
 Underwriting & Investment Exhibit

Line 2 Annual Statement as of 12/31/07, Part 2A (Col. 8 + Col. 9)
 Underwriting & Investment Exhibit

Line 3 (Line 1 + Line 2)/2

Line 4 Annual Statement as of 12/31/06, Part 1A Col. 5
 Underwriting & Investment Exhibit

Line 5 Annual Statement as of 12/31/07, Part 1A Col. 5
 Underwriting & Investment Exhibit

Line 6 (Line 4 + Line 5)/2

Line 7 Line 6 * Ratio of Prepaid Expenses to Earned Premium
 Insurance Expense Exhibit 2007

Commission & Brokerage (Line 24) + (0.5) Other Acquisition
 (Line 28) + (0.5) General Expenses (Line 30) + Taxes (Line 26)

P.P. Auto Liability 15.2%
 P.P. Auto Phys. Damage 15.6%

Line 8 (Line 3 + Line 6) - Line 7

Line 9 Deduction for Federal Taxes Payable

	Liab.	Phys. Damage
Unearned Premium Reserve (Revenue Offset)		
0.35 x (0.20 (Line 5 - Line 4)) [Limited to \$0]	0	236,007
+	+	+
Loss Reserve Discount (Line 3 x Average Discount Factor x 0.35 where, Average Discount Factor is as follows: P.P. Auto Liability 0.13 P.P. Auto Physical Damage 0.05	11,061,969	184,167
Total Deduction for Federal Taxes Payable	11,061,969	420,174

Explanatory Notes

Line 10 (6) / 3
 Line 11 (Line 8 - Line 9 - Line 10); Limited to 0.
 Line 12 Annual Statement as of 12/31/07, Page 4, Line 9
 Line 13 Annual Statement as of 12/31/07, Page 2, Line 10
 Line 14 Line 12 / Line 13
 Line 15 Line 14 * Line 11
 Line 16 Annual Statement as of 12/31/07, Part 1, Col. 4
 Underwriting & Investment Exhibit
 Line 17 Line 15 / Line 16
 Line 18 Federal Taxes on Investment Income
 Annual Statement as of 12/31/07
 Exhibit of Net Investment Income

	Income	Tax Rate
Bonds		
Taxable (Line 1.2)	818,059	0.350
Non-Taxable (Line 1.0 + 1.1)	22,533,447	0.053 (A)
Stocks		
Unaffiliated (Line 2.1 + 2.2)	0	0.112 (B)
Affiliated (Line 2.11 + 2.21)	0	0.053 (A)
Other Investment Income	3,773,252	0.350
Subtotal (Line 10)	27,124,758	0.103
Investment Deductions (Line 13)	0	0.350
Net Investment Income	27,124,758	0.103

Line 18 = Line 17 * (1 - Net Investment Income Tax Rate)

- (A) 15% of the income is taxed at a full corporate income tax rate of 35%.
 The applicable tax rate is thus 5.3% (0.15 x 0.35 = .053).
- (B) Only 20% of dividend income is subject to a full corporate income tax rate
 of 35%. 15% of the remaining 80% of dividend income is taxed
 at a rate of 35%. The applicable tax rate is thus 11.2% [(0.20 x 0.35)
 + (0.80 x 0.15 x 0.35) = 0.112].

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

ARKANSAS

MEMORANDUM ON PROPOSED BASE RATE
AND CLASSIFICATION REVISIONS

Determination of Base Rate Changes

Our territorial base rates for all coverages are being revised. The proposed changes by coverage are summarized in Section A, Exhibit 1. The calculation of the proposed base rates by coverage and territory are developed in Exhibits 1 – 6 of this section. Revised Rate Pages AR-R-1 and AR-R-2 are attached.

Revision to Tier Factors

We are also revising our tier factors for the Bodily Injury, Property Damage, Comprehensive and Collision coverages as outlined in Exhibit 7. The overall effect of this revision is -0.1%. Revised Rate Page AR-R-9 is enclosed.

Claim Free Discount Factors

Our claims free discount factors have been revised to reflect the new tier factors. The overall effect is 0.0%. Revised Rate Pages AR-R-7 and AR-R-8 are attached.

Revision to Bodily Injury Increased Limits Factors

We are proposing revisions to our Bodily Injury Increased Limits Factors. Due to the limited credibility of our own experience, we have also utilized competitor's factors in determining our proposed factors. Our current and proposed factors as well as the calculation of the rate level effect of this revision are displayed in Exhibit 8. The overall effect of this revision is +0.1%. Revised Rate Page AR-R-3 is enclosed.

Revision to Model year/Symbol Factors

A revision to the Model Year / Symbol table, adjusting the table from a Model Year 2004, Symbol 2 base to Model Year 2007, Symbol 2 base is proposed. Base rates for Comprehensive and Collision have been adjusted as a result of the base year change. In addition, we are revising our manual rate pages to introduce Model Year/Symbol factors for Model Year 2009. The effect of these changes is -0.4% for Comprehensive and -0.4% for Collision. Exhibit 9 of this section displays the calculation of this rate level effect. Revised Rate Page AR-R-5 is attached.

ARKANSAS
The Insurance Company of the State of Pennsylvania
Development of Territorial Adjustments
BODILY INJURY

Section C
Exhibit 1

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	21.1%	236	5.0%	248	5.1%
3	11.0%	188	5.0%	197	4.8%
105	1.6%	195	5.0%	205	5.1%
205	1.5%	190	5.0%	200	5.3%
106	8.3%	226	5.0%	237	4.9%
206	3.4%	252	5.0%	265	5.2%
8	4.3%	227	5.0%	238	4.8%
9	2.1%	187	5.0%	196	4.8%
110	2.8%	193	5.0%	203	5.2%
210	2.2%	191	5.0%	201	5.2%
111	1.0%	211	5.0%	222	5.2%
211	1.4%	190	5.0%	200	5.3%
411	1.0%	230	5.0%	242	5.2%
511	2.9%	219	5.0%	230	5.0%
711	12.8%	187	5.0%	196	4.8%
811	12.4%	164	5.0%	172	4.9%
911	10.3%	176	5.0%	185	5.1%
	100.0%			XXX	5.0%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
The Insurance Company of the State of Pennsylvania
Development of Territorial Adjustments
PROPERTY DAMAGE

Section C
Exhibit 2

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	19.3%	211	13.5%	239	13.3%
3	10.9%	168	13.5%	191	13.7%
105	1.7%	177	13.5%	201	13.6%
205	1.5%	170	13.5%	193	13.5%
106	8.5%	202	13.5%	229	13.4%
206	3.3%	224	13.5%	254	13.4%
8	4.4%	204	13.5%	232	13.7%
9	2.1%	167	13.5%	190	13.8%
110	2.7%	172	13.5%	195	13.4%
210	2.3%	171	13.5%	194	13.5%
111	1.0%	188	13.5%	213	13.3%
211	1.5%	170	13.5%	193	13.5%
411	1.1%	204	13.5%	232	13.7%
511	3.1%	195	13.5%	221	13.3%
711	13.2%	167	13.5%	190	13.8%
811	12.8%	147	13.5%	167	13.6%
911	10.6%	155	13.5%	176	13.5%
	100.0%			XXX	13.5%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
The Insurance Company of the State of Pennsylvania
Development of Territorial Adjustments
MEDICAL PAYMENTS

Section C
Exhibit 3

Terr	(1) Inforce Prem Dist	(2) Present Base Rate	(3) Proposed Rate Change	(4) Proposed Base Rate (a)	(5) Actual Change (b)
1	18.1%	84	30.0%	109	29.8%
3	11.3%	83	30.0%	108	30.1%
105	1.7%	91	30.0%	118	29.7%
205	1.4%	89	30.0%	116	30.3%
106	7.2%	89	30.0%	116	30.3%
206	3.2%	122	30.0%	159	30.3%
8	4.2%	119	30.0%	155	30.3%
9	1.7%	86	30.0%	112	30.2%
110	2.5%	84	30.0%	109	29.8%
210	2.0%	83	30.0%	108	30.1%
111	1.0%	99	30.0%	129	30.3%
211	1.6%	89	30.0%	116	30.3%
411	0.8%	90	30.0%	117	30.0%
511	3.2%	102	30.0%	133	30.4%
711	13.8%	86	30.0%	112	30.2%
811	13.3%	81	30.0%	105	29.6%
911	12.9%	100	30.0%	130	30.0%
	100.0%			XXX	30.0%

Footnotes:

(a) (4) = (2) x [1+(3)].

(b) (5) = [(4) / (2) - 1] * 100%.

ARKANSAS
 The Insurance Company of the State of Pennsylvania
 Development of Territorial Adjustments
 UNINSURED MOTORISTS

Section C
Exhibit 4

Terr	Coverage	(1) Current Base rate	(2) Proposed Change	(3) Proposed Base Rate (a)	(4) Actual Change (b)
ALL	UMBI - Single Car	23	20.0%	28	21.7%
ALL	UMBI - Multi Car	18	20.0%	22	22.2%
ALL	UMPD - Single Car	9	20.0%	11	22.2%
ALL	UMPD - Multi Car	8	20.0%	10	25.0%
ALL	UIMBI - Single Car	14	20.0%	17	21.4%
ALL	UIMBI - Multi Car	12	20.0%	14	16.7%
Overall					20.9%

Footnote: (a) = (1) * [1+(2)]
 (b) = [(3) / (1) -1] * 100%

ARKANSAS
The Insurance Company of the State of Pennsylvania
Development of Territorial Adjustments
COMPREHENSIVE

Section C
Exhibit 5

Terr	(1) Inforce Prem Dist	(2) 2004/2 Current Base Rate	(3) 2007/2 Present Base Rate (a)	(4) Proposed Rate Change	(5) Proposed Base Rate (b)	(6) Actual Change (c)
1	15.1%	53	58	16.0%	67	15.5%
3	9.4%	55	60	16.0%	70	16.7%
105	2.0%	88	96	16.0%	111	15.6%
205	1.9%	89	97	16.0%	113	16.5%
106	7.0%	61	67	16.0%	78	16.4%
206	3.4%	74	81	16.0%	94	16.0%
8	3.0%	58	63	16.0%	73	15.9%
9	2.6%	85	93	16.0%	108	16.1%
110	2.3%	51	56	16.0%	65	16.1%
210	1.7%	53	58	16.0%	67	15.5%
111	1.2%	106	116	16.0%	135	16.4%
211	1.6%	88	96	16.0%	111	15.6%
411	1.1%	81	89	16.0%	103	15.7%
511	4.0%	104	114	16.0%	132	15.8%
711	15.9%	85	93	16.0%	108	16.1%
811	12.6%	71	78	16.0%	90	15.4%
911	15.1%	90	98	16.0%	114	16.3%
	100.0%				XXX	16.0%

Footnotes:

- (a) (3) = (2) x 1.03³ Rebased from 2004/2 to 2007/2
(b) (5) = (3) x [1+(4)].
(c) (6) = [(5) / (3) -1] * 100%.

ARKANSAS
The Insurance Company of the State of Pennsylvania
Development of Territorial Adjustments
COLLISION

Section C
Exhibit 6

Terr	(1) Inforce Prem Dist	(2) 2004/2 Current Base Rate	(3) 2007/2 Present Base Rate (a)	(4) Proposed Rate Change	(5) Proposed Base Rate (b)	(6) Actual Change (c)
1	19.3%	218	238	22.5%	292	22.7%
3	11.3%	208	227	22.5%	278	22.5%
105	1.7%	238	260	22.5%	319	22.7%
205	1.6%	225	246	22.5%	301	22.4%
106	7.7%	213	233	22.5%	285	22.3%
206	3.3%	240	262	22.5%	321	22.5%
8	4.1%	243	266	22.5%	326	22.6%
9	2.2%	222	243	22.5%	298	22.6%
110	2.7%	205	224	22.5%	274	22.3%
210	2.1%	207	226	22.5%	277	22.6%
111	0.8%	248	271	22.5%	332	22.5%
211	1.4%	225	246	22.5%	301	22.4%
411	1.0%	230	251	22.5%	307	22.3%
511	3.0%	248	271	22.5%	332	22.5%
711	13.4%	222	243	22.5%	298	22.6%
811	12.5%	221	241	22.5%	295	22.4%
911	11.8%	227	248	22.5%	304	22.6%
	100.0%				XXX	22.5%

Footnotes:

(a) (3) = (2) x 1.03³ Rebased from 2004/2 to 2007/2

(b) (5) = (3) x [1+(4)].

(c) (6) = [(5) / (3) - 1] * 100%.

ARKANSAS

TIER FACTOR REVISIONS
Experience 3 years ending 12/xx @ 12/07

BODILY INJURY

Tier	Latest Yr Earned Premium @CRL	Ultimate L&LAE Ratio Relative to Total	Current Factor	Proposed Factor	Effect	Inf Dist
0	181,024	0.439	0.85	0.80	-5.9%	0.165
1	170,933	1.611	1.08	1.15	6.5%	0.162
2	223,170	1.279	1.23	1.26	2.4%	0.138
3	132,771	0.747	1.29	1.28	-0.8%	0.109
4	107,582	1.234	1.32	1.35	2.3%	0.095
5	70,644	0.256	1.40	1.40	0.0%	0.083
6	77,575	0.242	1.55	1.55	0.0%	0.085
7	44,504	0.567	1.82	1.82	0.0%	0.046
8	81,693	1.812	2.32	2.37	2.2%	0.117
Total	1,089,895	1.000			0.8%	1.000

PROPERTY DAMAGE

Tier	Latest Yr Earned Premium @CRL	Ultimate L&LAE Ratio Relative to Total	Current Factor	Proposed Factor	Effect	Inf Dist
0	134,740	0.633	0.84	0.80	-4.8%	0.16
1	130,103	0.875	1.06	1.03	-2.8%	0.167
2	163,299	0.996	1.14	1.14	0.0%	0.142
3	97,717	1.240	1.17	1.19	1.7%	0.109
4	82,358	0.891	1.20	1.20	0.0%	0.098
5	52,104	0.976	1.23	1.23	0.0%	0.084
6	56,053	0.993	1.33	1.33	0.0%	0.085
7	31,438	1.145	1.52	1.52	0.0%	0.044
8	57,876	2.067	1.85	1.88	1.6%	0.111
Total	805,687	1.000			-0.9%	1.000

COMPREHENSIVE

Tier	Latest Yr Earned Premium @CRL	Ultimate L&LAE Ratio Relative to Total	Current Factor	Proposed Factor	Effect	Inf Dist
0	79,819	0.508	0.84	0.80	-4.8%	0.167
1	79,152	1.017	1.06	1.06	0.0%	0.164
2	101,055	0.974	1.16	1.16	0.0%	0.147
3	61,324	1.191	1.20	1.23	2.5%	0.11
4	54,482	0.795	1.32	1.29	-2.3%	0.102
5	40,282	1.697	1.52	1.55	2.0%	0.093
6	38,483	1.810	1.71	1.75	2.3%	0.088
7	18,451	0.341	1.95	1.95	0.0%	0.048
8	21,183	0.830	2.38	2.38	0.0%	0.081
Total	494,231	1.000			-0.4%	1.000

COLLISION

Tier	Latest Yr Earned Premium @CRL	Ultimate L&LAE Ratio Relative to Total	Current Factor	Proposed Factor	Effect	Inf Dist
0	166,230	1.075	0.84	0.86	2.4%	0.175
1	165,250	0.919	1.06	1.03	-2.8%	0.171
2	208,056	0.964	1.15	1.13	-1.7%	0.148
3	133,545	0.993	1.24	1.24	0.0%	0.122
4	109,598	1.038	1.29	1.31	1.6%	0.105
5	70,087	0.636	1.35	1.33	-1.5%	0.085
6	68,135	0.857	1.47	1.46	-0.7%	0.08
7	33,899	1.609	1.67	1.70	1.8%	0.042
8	40,146	1.632	2.03	2.06	1.5%	0.072
Total	994,945	1.000			-0.2%	1.000

ARKANSAS - THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
 MODEL YEAR SYMBOL BASE REVISION
 2004 SYMBOL 2 TO 2007 SYMBOL 2

COLLISION

Sym SID	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI
	Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced	
Month Year 2003 - Auto Group 1																		
1	0.845	0.85	0	0.817	0.82	0	0.889	0.89	0	0.872	0.88	0	0.844	0.84	0	0.888	0.89	0
2	1.025	1.03	0	1.002	1.01	0	1.002	1.01	0	1.002	1.01	0	1.002	1.01	0	1.002	1.01	0
3	1.119	1.12	0	1.092	1.10	0	1.092	1.10	0	1.092	1.10	0	1.092	1.10	0	1.092	1.10	0
4	1.183	1.18	0	1.156	1.16	0	1.156	1.16	0	1.156	1.16	0	1.156	1.16	0	1.156	1.16	0
5	1.227	1.23	0	1.200	1.21	0	1.200	1.21	0	1.200	1.21	0	1.200	1.21	0	1.200	1.21	0
6	1.317	1.32	0	1.290	1.30	0	1.290	1.30	0	1.290	1.30	0	1.290	1.30	0	1.290	1.30	0
7	1.385	1.39	0	1.358	1.36	0	1.358	1.36	0	1.358	1.36	0	1.358	1.36	0	1.358	1.36	0
8	1.431	1.43	0	1.404	1.41	0	1.404	1.41	0	1.404	1.41	0	1.404	1.41	0	1.404	1.41	0
9	1.468	1.47	0	1.441	1.45	0	1.441	1.45	0	1.441	1.45	0	1.441	1.45	0	1.441	1.45	0
10	1.505	1.51	0	1.478	1.48	0	1.478	1.48	0	1.478	1.48	0	1.478	1.48	0	1.478	1.48	0
11	1.542	1.54	0	1.515	1.52	0	1.515	1.52	0	1.515	1.52	0	1.515	1.52	0	1.515	1.52	0
12	1.579	1.58	0	1.552	1.56	0	1.552	1.56	0	1.552	1.56	0	1.552	1.56	0	1.552	1.56	0
13	1.616	1.62	0	1.589	1.60	0	1.589	1.60	0	1.589	1.60	0	1.589	1.60	0	1.589	1.60	0
14	1.653	1.65	0	1.626	1.63	0	1.626	1.63	0	1.626	1.63	0	1.626	1.63	0	1.626	1.63	0
15	1.690	1.69	0	1.663	1.67	0	1.663	1.67	0	1.663	1.67	0	1.663	1.67	0	1.663	1.67	0
16	1.727	1.73	0	1.700	1.71	0	1.700	1.71	0	1.700	1.71	0	1.700	1.71	0	1.700	1.71	0
17	1.764	1.76	0	1.737	1.74	0	1.737	1.74	0	1.737	1.74	0	1.737	1.74	0	1.737	1.74	0
18	1.801	1.80	0	1.774	1.78	0	1.774	1.78	0	1.774	1.78	0	1.774	1.78	0	1.774	1.78	0
19	1.838	1.84	0	1.811	1.82	0	1.811	1.82	0	1.811	1.82	0	1.811	1.82	0	1.811	1.82	0
20	1.875	1.87	0	1.848	1.85	0	1.848	1.85	0	1.848	1.85	0	1.848	1.85	0	1.848	1.85	0
21	1.912	1.91	0	1.885	1.89	0	1.885	1.89	0	1.885	1.89	0	1.885	1.89	0	1.885	1.89	0
22	1.949	1.95	0	1.922	1.93	0	1.922	1.93	0	1.922	1.93	0	1.922	1.93	0	1.922	1.93	0
23	1.986	1.99	0	1.959	1.96	0	1.959	1.96	0	1.959	1.96	0	1.959	1.96	0	1.959	1.96	0
24	2.023	2.02	0	1.996	2.00	0	1.996	2.00	0	1.996	2.00	0	1.996	2.00	0	1.996	2.00	0
25	2.060	2.06	0	2.033	2.04	0	2.033	2.04	0	2.033	2.04	0	2.033	2.04	0	2.033	2.04	0
26	2.097	2.10	0	2.070	2.08	0	2.070	2.08	0	2.070	2.08	0	2.070	2.08	0	2.070	2.08	0
Subtotal	200.866	200.866	1.000	200.866	200.866	1.000	200.866	200.866	1.000	200.866	200.866	1.000	200.866	200.866	1.000	200.866	200.866	1.000

Month Year 2003 - Auto Group 2																		
Sym SID	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI
	Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced	
1	0.715	0.72	0	0.688	0.69	0	0.688	0.69	0	0.688	0.69	0	0.688	0.69	0	0.688	0.69	0
2	0.752	0.75	0	0.725	0.73	0	0.725	0.73	0	0.725	0.73	0	0.725	0.73	0	0.725	0.73	0
3	0.789	0.79	0	0.762	0.77	0	0.762	0.77	0	0.762	0.77	0	0.762	0.77	0	0.762	0.77	0
4	0.826	0.83	0	0.799	0.80	0	0.799	0.80	0	0.799	0.80	0	0.799	0.80	0	0.799	0.80	0
5	0.863	0.86	0	0.836	0.84	0	0.836	0.84	0	0.836	0.84	0	0.836	0.84	0	0.836	0.84	0
6	0.900	0.90	0	0.873	0.88	0	0.873	0.88	0	0.873	0.88	0	0.873	0.88	0	0.873	0.88	0
7	0.937	0.94	0	0.910	0.91	0	0.910	0.91	0	0.910	0.91	0	0.910	0.91	0	0.910	0.91	0
8	0.974	0.97	0	0.947	0.95	0	0.947	0.95	0	0.947	0.95	0	0.947	0.95	0	0.947	0.95	0
9	1.011	1.01	0	0.984	0.98	0	0.984	0.98	0	0.984	0.98	0	0.984	0.98	0	0.984	0.98	0
10	1.048	1.05	0	1.021	1.02	0	1.021	1.02	0	1.021	1.02	0	1.021	1.02	0	1.021	1.02	0
11	1.085	1.08	0	1.058	1.06	0	1.058	1.06	0	1.058	1.06	0	1.058	1.06	0	1.058	1.06	0
12	1.122	1.12	0	1.095	1.09	0	1.095	1.09	0	1.095	1.09	0	1.095	1.09	0	1.095	1.09	0
13	1.159	1.16	0	1.132	1.13	0	1.132	1.13	0	1.132	1.13	0	1.132	1.13	0	1.132	1.13	0
14	1.196	1.19	0	1.169	1.17	0	1.169	1.17	0	1.169	1.17	0	1.169	1.17	0	1.169	1.17	0
15	1.233	1.23	0	1.206	1.21	0	1.206	1.21	0	1.206	1.21	0	1.206	1.21	0	1.206	1.21	0
16	1.270	1.27	0	1.243	1.24	0	1.243	1.24	0	1.243	1.24	0	1.243	1.24	0	1.243	1.24	0
17	1.307	1.30	0	1.280	1.28	0	1.280	1.28	0	1.280	1.28	0	1.280	1.28	0	1.280	1.28	0
18	1.344	1.34	0	1.317	1.32	0	1.317	1.32	0	1.317	1.32	0	1.317	1.32	0	1.317	1.32	0
19	1.381	1.38	0	1.354	1.35	0	1.354	1.35	0	1.354	1.35	0	1.354	1.35	0	1.354	1.35	0
20	1.418	1.41	0	1.391	1.39	0	1.391	1.39	0	1.391	1.39	0	1.391	1.39	0	1.391	1.39	0
21	1.455	1.45	0	1.428	1.43	0	1.428	1.43	0	1.428	1.43	0	1.428	1.43	0	1.428	1.43	0
22	1.492	1.49	0	1.465	1.46	0	1.465	1.46	0	1.465	1.46	0	1.465	1.46	0	1.465	1.46	0
23	1.529	1.52	0	1.502	1.50	0	1.502	1.50	0	1.502	1.50	0	1.502	1.50	0	1.502	1.50	0
24	1.566	1.56	0	1.539	1.54	0	1.539	1.54	0	1.539	1.54	0	1.539	1.54	0	1.539	1.54	0
25	1.603	1.60	0	1.576	1.57	0	1.576	1.57	0	1.576	1.57	0	1.576	1.57	0	1.576	1.57	0
26	1.640	1.64	0	1.613	1.61	0	1.613	1.61	0	1.613	1.61	0	1.613	1.61	0	1.613	1.61	0
Subtotal	147.878	147.878	1.005	147.878	147.878	1.005	147.878	147.878	1.005	147.878	147.878	1.005	147.878	147.878	1.005	147.878	147.878	1.005

Month Year 2003 - Auto Group 3																		
Sym SID	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI	Relatvities		Prem DUI	Ratio		Prem DUI
	Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced		Existent	Enforced	
1	0.550	0.55	0	0.523	0.52	0	0.523	0.52	0	0.523	0.52	0	0.523	0.52	0	0.523	0.52	0
2	0.587	0.59	0	0.560	0.56	0	0.560	0.56	0	0.560	0.56	0	0.560	0.56	0	0.560	0.56	0
3	0.624	0.62	0	0.597	0.60	0	0.597	0.60	0	0.597	0.60	0	0.597	0.60	0	0.597	0.60	0
4	0.661	0.66	0	0.634	0.63	0	0.634	0.63	0	0.634	0.63	0	0.634	0.63	0	0.634	0.63	0
5	0.698	0.69	0	0.671	0.67	0	0.671	0.67	0	0.671	0.67	0	0.671	0.67	0	0.671	0.67	0
6	0.735	0.73	0	0.708	0.71	0	0.708	0.71	0	0.708	0.71	0	0.708	0.71	0	0.708		