

SERFF Tracking Number: AMMH-125563794 State: Arkansas
Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 20071126-37
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: 2008 Elite - Rate/Rule Filing SERFF Tr Num: AMMH-125563794 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 20071126-37 State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Mellisa Holder Disposition Date: 04/24/2008
Date Submitted: 03/21/2008 Disposition Status: Filed
Effective Date Requested (New): 05/01/2008 Effective Date (New): 06/01/2008
Effective Date Requested (Renewal): 06/01/2008 Effective Date (Renewal): 07/06/2008

State Filing Description:

General Information

Project Name: 2008 Elite - Rate/Rule Filing Status of Filing in Domicile:
Project Number: 20071126-37 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 05/15/2008
State Status Changed: 04/01/2008 Deemer Date:
Corresponding Filing Tracking Number: 20080320-04

Filing Description:

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

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 Product Name: 2008 Elite - Rate/Rule Filing
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„« Introduction of our Enhanced Nationwide Towing Coverage

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate/Rule Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$100.00	03/21/2008	18855703

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/24/2008	05/15/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/08/2008	04/08/2008	Mellisa Holder	04/24/2008	04/24/2008
Pending Industry Response	Alexa Grissom	04/01/2008	04/01/2008	Mellisa Holder	04/07/2008	04/07/2008

Filing Notes

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

SERFF Tracking Number: AMMH-125563794 *State:* Arkansas
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Disposition

Disposition Date: 04/24/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 07/06/2008

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

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125563794 State: Arkansas
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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	Cover Letter	Filed	Yes
Supporting Document	Memorandum	Filed	Yes
Supporting Document	Proposed Filing	Filed	Yes
Supporting Document	F-779	Filed	Yes
Supporting Document	Loss Cost Data Entry Form	Filed	Yes

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Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/08/2008
Submitted Date 04/08/2008
Respond By Date

Dear Mellisa Holder,

This will acknowledge receipt of the captioned filing. The RF-1 is the same as the NAIC Loss Cost Data Entry Document. If you do not insure any vehicles that match the descriptions on the APCS, then it would not be applicable.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/24/2008
Submitted Date 04/24/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Good Morning Alexa Grissom,

We have not had a rate filing in the state since 2001 and there are no impacts to current policy holders as these are coverage introductions and/or revisions to discounts that are not currently applying to anyone. I have completed the Loss Cost Data Entry Form to the best of my knowledge as we do not have any information to provide

Thanks
Mellisa

Changed Items:

SERFF Tracking Number: AMMH-125563794 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Supporting Document Schedule Item Changes

Satisfied -Name: Loss Cost Data Entry Form

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Mellisa Holder

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Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/01/2008

Submitted Date 04/01/2008

Respond By Date

Dear Mellisa Holder,

This will acknowledge receipt of the captioned filing. Please submit completed Rf-1 and APCS abstracts. The APCS must be in Excel.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/07/2008

Submitted Date 04/07/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Good Afternoon Ms. Grissom,

In reviewing over the APCS adstracts form (F 310) this form appears to be for "everyday" use vehicles. The filing that I submitted is for Antique Auto's only. We do not have rates or anything for the vehicles listed on the form? Is there something that I might be misunderstanding??

In regards to the form RF-1, I beleive that is the same form as F-779? I have attached it in the supporting documentation tab. If that is not correct I am extremely sorry, please let me know the form name.

Thank you for all your assistance.

Mellisa Holder

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Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: F-779

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Mellisa Holder

SERFF Tracking Number: *AMMH-125563794* *State:* *Arkansas*
Filing Company: *American Modern Home Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *20071126-37*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Elite - Rate/Rule Filing*
Project Name/Number: *2008 Elite - Rate/Rule Filing/20071126-37*

Note To Reviewer

Created By:

Mellisa Holder on 05/30/2008 12:39 PM

Subject:

Effective Date Change

Comments:

Good Afternoon Alexa Grissom,

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

Thank you

Mellisa Holder-Anderson

SERFF Tracking Number: *AMMH-125563794* *State:* *Arkansas*
Filing Company: *American Modern Home Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *20071126-37*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Elite - Rate/Rule Filing*
Project Name/Number: *2008 Elite - Rate/Rule Filing/20071126-37*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125563794 State: Arkansas
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 Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	04/24/2008
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	04/24/2008
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	04/24/2008
Bypass Reason:	n/a			
Comments:				
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	04/24/2008
Bypass Reason:	n/a			
Comments:				
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	04/24/2008
Comments:				
Attachments:	F777AR_021307[1]_rate_rule.pdf F779AR_021307_rate_rule.pdf			

Review Status:

SERFF Tracking Number: AMMH-125563794 State: Arkansas
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Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Satisfied -Name: Cover Letter Filed 04/24/2008
Comments:
Attachment:
Cover Letter_rate-rule.pdf

SERFF Tracking Number: AMMH-125563794 State: Arkansas
Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 20071126-37
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Product Name: 2008 Elite - Rate/Rule Filing
Project Name/Number: 2008 Elite - Rate/Rule Filing/20071126-37

Satisfied -Name: Memorandum **Review Status:** Filed 04/24/2008
Comments:
Attachment:
Filing Memorandum.pdf

Satisfied -Name: Proposed Filing **Review Status:** Filed 04/24/2008
Comments:
Attachment:
Proposed Rate_rule pages only.pdf

Satisfied -Name: F-779 **Review Status:** Filed 04/24/2008
Comments:
Attachment:
F779AR_021307_rate_rule.pdf

Satisfied -Name: Loss Cost Data Entry Form **Review Status:** Filed 04/24/2008
Comments:
Attachment:
loss cost data entry.pdf

Property & Casualty Transmittal Document

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

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

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

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

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

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

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

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

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

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	20080320-04
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Introduction of the \$250.00 min written premium for policies containing Modified Vehicles
Revision of the Car Club/Affinity Group Discount
Introduction of the Large Collection Discount
Introduction of the Full Safety Glass Coverage
Introduction of the Nine-to-Five Coverage
Introduction of Additional Spare Pars Coverage
Introduction of our Enhanced Nationwide Towing Coverage

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

Check #: eft
Amount: \$100.00

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

Effective March 1, 2007

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

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 #	20071126-37
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	20080320-04
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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

4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
American	0	0	0	0	61,899	0	0

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

Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE

5a.	Overall percentage rate indication (when applicable)	0	
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5b.	Overall percentage rate impact for this filing	0	
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5c.	Effect of Rate Filing – Written premium change for this program	0	
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5d.	Effect of Rate Filing – Number of policyholders affected	0	
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6.	Overall percentage of last rate revision	0
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7.	Effective Date of last rate revision	01/05
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Complete Rate Rule Filing	<input type="checkbox"/> New <input checked="" 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	



AMERICAN MODERN HOME
INSURANCE COMPANY

March 21, 2008

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

RE: American Modern Home Insurance Company
Elite Program
Rate/Rule Filing
Company File Number: 20071126-37
NAIC Number: 127-23469
Federal ID Number: 31-0715697

Dear Commissioner:

On behalf of American Modern Home Insurance Company I would like to submit for your approval a revision to our approved Elite Program. Please note that the overall Impact is 0.0% and the Max change is 0.0% and the minimal change is 0.0%. Currently we have \$61,899 in current written premium.

Listed below are the highlights of the changes in this filing

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

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

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

Sincerely,

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

Filing Memorandum

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

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

General

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

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

Rates

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

Forms

- Introduction of supporting forms for above coverage's

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

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

GENERAL RULES

A. Definitions

1. Private Passenger Auto - A "private passenger auto" is a four-wheel motor vehicle, pickup or van with a gross vehicle weight of less than 10,000 lbs.
2. Use Classifications - The vehicle is used in exhibitions, club activities, parades and other functions of public interest. It is not used for transportation to work or school, or for any business purpose. It is never rented or loaned to others.
3. Ownership - The auto is owned by an individual or by a husband and wife who are residents of the same household, or by two or more resident relatives.

B. Policy Forms

Coverage will be written on the personal auto policy form contained within this filing, which will consist of:

1. Policy form, plus,
2. Declaration page, plus
3. Mandatory or optional endorsements, if any.

C. Changes

1. All changes requiring adjustments of premium shall be computed pro rata.
2. If a policy is amended and results in a premium adjustment of less than \$1.00, such adjustment may be waived or may be subject to a minimum of \$1.00, except that the actual return premium shall be allowed if requested by the named insured.

D. Minimum Written Premium

1. Non Modified Units \$100 per policy

2. Modified Units \$250 per policy

If a policy contains modified and non-modified units, the highest minimum written premium applies

E. Policy Period

The policy term is 12 months.

F. Cancellation Provisions

The following provision applies when a policy or form of coverage is cancelled:

If a policy or form of coverage is cancelled at the request of the insured or by the Company, the return premium shall be calculated pro rata of the premium, subject to any applicable minimum premiums.

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

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

G. Financial Responsibility Certification

American Modern Insurance Group, Inc. will not issue Financial Responsibility Certificates (SR-22) or any similar form.

H. Rounding Rule

Premiums will be rounded to the nearest whole dollar.

I. Discounts

1. Accident Prevention Course Discount -A discount is applied to the Single Limit Liability, Medical Payments, and Collision premiums for a principal operator who:

- a. Is age 55 or over,
- b. Has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.

The discount shall be applied in accordance with the following:

- a. Only to the auto principally operated by the operator with the course completion certificate.
- b. Only once to each such auto regardless of the number of operators with course completion certificates

2. College Graduate Scholastic Achievement Discount - A discount is applied to the Single Limit Liability, Medical Payments, and Comprehensive and Collision premiums.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is eligible for this discount if:

- a. He or she is under twenty-five years old and has graduated from a college or university, and
- b. His or her cumulative scholastic record show that he or she attained one of the following:
 - (1) A grade average of "B" or higher, if letter grades are used, or
 - (2) At least a 3 point average on a 4 point scale (or equivalent).

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

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

3. Large Collection Discount

A discount may apply to the Other than Collision premiums for policies with more than one vehicle and a total collection value of greater than \$250,000.

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4. Car Club/Affinity Group Discount

A discount shall apply to the total policy premium provided the insured is a member of an approved association/affinity group/Car Club. Proof of membership is required.

PROGRAM ELIGIBILITY AND COVERAGES

- A. Automobile Classification - The private passenger auto must be classified in one of the following categories:
1. Antique Vehicle - An automobile manufactured 25 or more years prior to the current year.
 2. Classic Vehicle - An automobile manufactured between 20 and 24 years prior to the current year.
 3. Collectible Vehicle - An automobile manufactured between 15 and 19 years prior to the current year.
 4. Exotic Vehicle - A vehicle manufactured in the most recent 14 years and which because of its specific make, model year of manufacture and exceptional physical condition, is considered to be increasing in value rather than depreciating in value.
 5. Street Rod - A vehicle originally manufactured prior to 1949 which has been mechanically and/or cosmetically altered (alterations to the chassis, drive train, body and interior) from its original power and structural configurations, but retains its original identity.
 6. Custom - A vehicle originally manufactured between 1949 and present which has been mechanically and/or cosmetically altered (alterations to the chassis, drive train, body and interior) from its original power and structural configurations, but retains its original identity.
- B. Title - The applicant must be the titled owner.
- C. Available Policy Coverages
- Single Limit Liability
 - Uninsured Motorists
1. This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas.

Exceptions

 - (a) The named insured has the right to reject such coverage in writing.
 - (b) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
 - (c) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

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

Note:

 - (a) For new policies written on or after July 30, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.

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- (b) For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.
- Underinsured Motorists
 Eligibility
 1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.
Exceptions
 - (a) If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
 - (b) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
 - (c) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
 2. If Underinsured Motorists Coverage is provided:
 - (a) The coverage shall apply to all vehicles insured under the policy.
 - (b) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- Uninsured Motorists Property Damage
 If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage.
Exceptions
 - (a) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
 - (b) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
 - (c) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
 - (d) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.
- Comprehensive
- Collision
- Personal Injury Protection - Medical Payments, Work Loss Coverage and Accidental Death Benefits are available
Exceptions
 - (a) The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
 - (b) After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as the availability of such coverage.
- Trip Extension Endorsement

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On rare occasions and for an additional premium charge, mileage for a specific trip to a club meet, activity or exhibition may be excluded from the computation of the annual mileage limitation, subject to prior underwriting approval.

Basic coverages may be purchased as follows:

1. Liability, Comprehensive, Collision
2. Liability and Comprehensive
3. Comprehensive only
4. Comprehensive and Collision

➤ **Full Safety Glass Coverage**

If selected, the comprehensive deductible amount afforded does not apply to the cost for repairing or replacing damaged windshield glass of any motor vehicle covered under the policy.

➤ **Nine to Five Coverage**

This coverage allows for occasional commuting to/from work.

➤ **Additional Spare Parts Coverage**

Allows for additional spare parts coverage up to \$20,000

➤ **Enhanced Nationwide Towing Coverage**

D. Mileage Plans

1. Collector Plan - 1,000 annual miles permitted
2. Standard Plan - 3,000 annual miles permitted
3. Extended Plan - 6,000 annual miles permitted

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TERRITORY

Territory 1 – The entire state of Arkansas.

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A. Single Limit Liability (24Q)

Antique

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$11	\$14	\$17	\$21
3,000 Miles	\$14	\$18	\$22	\$26
6,000 Miles	\$17	\$22	\$27	\$31

Classic

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$11	\$14	\$17	\$21
3,000 Miles	\$14	\$18	\$22	\$26
6,000 Miles	\$17	\$22	\$27	\$31

Collectible

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$11	\$14	\$17	\$21
3,000 Miles	\$14	\$18	\$22	\$26
6,000 Miles	\$17	\$22	\$27	\$31

Street Rod

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$11	\$14	\$17	\$21
3,000 Miles	\$14	\$18	\$22	\$26
6,000 Miles	\$17	\$22	\$27	\$31

Custom

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$11	\$14	\$17	\$21
3,000 Miles	\$14	\$18	\$22	\$26
6,000 Miles	\$17	\$22	\$27	\$31

Exotic

	\$75,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$14	\$18	\$22	\$26
3,000 Miles	\$18	\$22	\$27	\$33

*Rate shown applies regardless of number of vehicles per policy.

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B. Uninsured Motorists Coverage (24T)

Antique				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16
6,000 Miles	\$7	\$10	\$13	\$16
Classic				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16
6,000 Miles	\$7	\$10	\$13	\$16
Collectible				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16
6,000 Miles	\$7	\$10	\$13	\$16
Street Rod				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16
6,000 Miles	\$7	\$10	\$13	\$16
Custom				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16
6,000 Miles	\$7	\$10	\$13	\$16
Exotic				
	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$7	\$10	\$13	\$16
3,000 Miles	\$7	\$10	\$13	\$16

*Rate shown applies regardless of number of vehicles per policy.

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C. Underinsured Motorists Coverage (32G)

Antique

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17
6,000 Miles	\$2	\$7	\$14	\$17

Classic

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17
6,000 Miles	\$2	\$7	\$14	\$17

Collectible

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17
6,000 Miles	\$2	\$7	\$14	\$17

Street Rod

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17
6,000 Miles	\$2	\$7	\$14	\$17

Custom

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17
6,000 Miles	\$2	\$7	\$14	\$17

Exotic

	\$50,000	\$100,000	\$300,000	\$500,000
1,000 Miles	\$2	\$7	\$14	\$17
3,000 Miles	\$2	\$7	\$14	\$17

*Rate shown applies regardless of number of vehicles per policy.

D. Uninsured Motorists Property Damage (30J)

Basic Limit - \$25,000

For All Programs and Mileage Options - \$4.00

*Rate shown applies regardless of number of vehicles per policy.

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E. Comprehensive Deductibles Per \$100 (24P)

Antique

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.27	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.27	N/A	N/A	\$.15	\$.14	\$.12	N/A
3,000 Miles	<=\$100,000	\$.32	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.32	N/A	N/A	\$.17	\$.16	\$.15	N/A
6,000 Miles	<=\$100,000	\$.40	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.40	N/A	N/A	\$.25	\$.23	\$.20	N/A

Classic

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.58	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.58	N/A	N/A	\$.31	\$.29	\$.27	N/A
3,000 Miles	<=\$100,000	\$.69	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.69	N/A	N/A	\$.37	\$.35	\$.32	N/A
6,000 Miles	<=\$100,000	\$.75	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.75	N/A	N/A	\$.51	\$.47	\$.43	N/A

Collectible

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.68	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.68	N/A	N/A	\$.37	\$.34	\$.31	N/A
3,000 Miles	<=\$100,000	\$.73	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.73	N/A	N/A	\$.43	\$.40	\$.36	N/A
6,000 Miles	<=\$100,000	\$.85	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.85	N/A	N/A	\$.52	\$.49	\$.46	N/A

Exotic

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	N/A	N/A	\$.75	\$.64	\$.59	\$.54	N/A
1,000 Miles	> \$100,000	N/A	N/A	N/A	N/A	N/A	\$.44	\$.36
3,000 Miles	<=\$100,000	N/A	N/A	\$.86	\$.77	\$.71	\$.66	N/A
3,000 Miles	> \$100,000	N/A	N/A	N/A	N/A	N/A	\$.52	\$.43

Street Rod

	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	\$.24	\$.15	\$.14	\$.13	\$.12	\$.11	N/A
3,000 Miles	\$.26	\$.21	\$.19	\$.17	\$.16	\$.14	N/A
6,000 Miles	\$.27	\$.25	\$.24	\$.23	\$.21	\$.18	N/A

Custom

	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	\$.40	\$.35	\$.32	\$.29	\$.26	\$.23	N/A
3,000 Miles	\$.43	\$.38	\$.35	\$.32	\$.29	\$.26	N/A
6,000 Miles	\$.53	\$.48	\$.45	\$.42	\$.39	\$.36	N/A

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F. Collision Deductibles Per \$100 (24V)

Antique

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.19	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.19	N/A	N/A	\$.10	\$.09	\$.08	N/A
3,000 Miles	<=\$100,000	\$.22	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.22	N/A	N/A	\$.12	\$.11	\$.10	N/A
6,000 Miles	<=\$100,000	\$.36	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.36	N/A	N/A	\$.20	\$.18	\$.16	N/A

Classic

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.58	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.58	N/A	N/A	\$.31	\$.29	\$.27	N/A
3,000 Miles	<=\$100,000	\$.69	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.69	N/A	N/A	\$.37	\$.35	\$.32	N/A
6,000 Miles	<=\$100,000	\$.75	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.75	N/A	N/A	\$.51	\$.47	\$.43	N/A

Collectible

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	\$.68	N/A	N/A	N/A	N/A	N/A	N/A
1,000 Miles	> \$100,000	\$.68	N/A	N/A	\$.37	\$.34	\$.31	N/A
3,000 Miles	<=\$100,000	\$.73	N/A	N/A	N/A	N/A	N/A	N/A
3,000 Miles	> \$100,000	\$.73	N/A	N/A	\$.43	\$.40	\$.36	N/A
6,000 Miles	<=\$100,000	\$.85	N/A	N/A	N/A	N/A	N/A	N/A
6,000 Miles	> \$100,000	\$.85	N/A	N/A	\$.52	\$.49	\$.46	N/A

Exotic

	Value	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	<=\$100,000	N/A	N/A	\$.75	\$.64	\$.59	\$.54	N/A
1,000 Miles	> \$100,000	N/A	N/A	N/A	N/A	N/A	\$.44	\$.36
3,000 Miles	<=\$100,000	N/A	N/A	\$.86	\$.77	\$.71	\$.66	N/A
3,000 Miles	> \$100,000	N/A	N/A	N/A	N/A	N/A	\$.52	\$.43

Street Rod

	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	\$.17	\$.11	\$.10	\$.09	\$.08	\$.07	N/A
3,000 Miles	\$.22	\$.16	\$.14	\$.12	\$.11	\$.10	N/A
6,000 Miles	\$.24	\$.19	\$.17	\$.15	\$.13	\$.11	N/A

Custom

	\$0	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
1,000 Miles	\$.30	\$.25	\$.22	\$.19	\$.16	\$.13	N/A
3,000 Miles	\$.33	\$.28	\$.25	\$.22	\$.19	\$.16	N/A
6,000 Miles	\$.43	\$.38	\$.35	\$.32	\$.29	\$.26	N/A

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G. Personal Injury Protection (24R)

Medical Payments

Limits – \$5,000 Maximum per Person

For All Programs and Mileage Options - \$4.00

Work Loss Coverage

Limits - Maximum Per Person:

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

For All Programs and Mileage Options - \$5.00

Accidental Death Benefit

Limit - \$5,000 Maximum per Person

For All Programs and Mileage Options - \$3.00

Note: When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies, charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the annual rate per policy.

*Rates shown applies regardless of number of vehicles per policy.

H. Trip Extension Endorsement

Charge \$0.05 per mile of the estimated total mileage for each specific trip.

I. Discounts

1. Accident Prevention Course - 10% applicable to the Single Limit Liability, Medical Payments, and Collision premiums.
2. College Graduate Scholastic Achievement Discount - 10% applicable to the Single Limit Liability, Medical Payments, Comprehensive and Collision premiums.

J. Full Safety Glass Coverage

Comprehensive Deductible Waived	Additional Premium
\$250	\$15.00
\$500	\$25.00
\$1,000	\$35.00
\$2,500	\$55.00
\$5,000	\$100.00
\$7,500	\$125.00
\$10,000	\$150.00

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K. Nine to Five Driver

Vehicle Class	Surcharge per Vehicle
Exotic	\$75.00
Collectible	\$75.00
All Other	\$50.00

L. Additional Spare Parts

\$12.50 per \$100 of coverage

M. Enhanced Nationwide Towing Coverage

\$10.00 per policy

N. Car Club/Affinity Group 10% applicable to the Single Limit Liability, Uninsured/Underinsured, Personal Injury Protection, Comprehensive and Collision premiums

O. Large Collection Discount – 20% applicable to the Comprehensive, and Collision premiums.

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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 #	20071126-37
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	20080320-04
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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

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)
American	0	0	0	0	61,899	0	0

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 (where required)	Minimum % Change (where required)

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

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	0	
5b.	Overall percentage rate impact for this filing	0	
5c.	Effect of Rate Filing – Written premium change for this program	0	
5d.	Effect of Rate Filing – Number of policyholders affected	0	

6.	Overall percentage of last rate revision	0
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7.	Effective Date of last rate revision	01/05
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Complete Rate Rule Filing	<input type="checkbox"/> New <input checked="" 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	

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	20071126-37
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	n/a
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Company Name		Company NAIC Number	
3.	A. American Modern Home Insurance Company	B.	23469

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. Elite Collector Automobile Program	B.	Elite Collector Automobile Program

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
Coverage and Coverage introduction	0	0	0	0	0	0	0
TOTAL OVERALL EFFECT	0%	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
None	n/a	n/a	n/a	n/a	n/a	n/a	n/a

7.

Expense Constants	Selected Provisions
A. Total Production Expense	n/a
B. General Expense	n/a
C. Taxes, License & Fees	n/a
D. Underwriting Profit & Contingencies	n/a
E. Other (explain)	n/a
F. TOTAL	n/a

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____