

SERFF Tracking Number: APCG-125418435 State: Arkansas
Filing Company: AIG Indemnity Insurance Company State Tracking Number: #32114940 \$100
Company Tracking Number: 08-AU-AR-001R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Filing at a Glance

Company: AIG Indemnity Insurance Company

Product Name: Personal Automobile

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: APCG-125418435 State: Arkansas

SERFF Status: Closed

Co Tr Num: 08-AU-AR-001R

Co Status:

Authors: Timothy Carney, Sumintra Vishudanand

Date Submitted: 03/21/2008

State Tr Num: #32114940 \$100

State Status: Fees verified and
received

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

Disposition Date: 05/05/2008

Disposition Status: Filed

Effective Date Requested (New): 05/01/2008

Effective Date Requested (Renewal): 05/01/2008

Effective Date (New): 05/20/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PCG Personal Automobile Program

Project Number: 08-AU-AR-001R

Reference Organization:

Reference Title:

Filing Status Changed: 05/05/2008

State Status Changed: 04/03/2008

Corresponding Filing Tracking Number: 08-AU-AR-001F

Filing Description:

AIG Indemnity Insurance Company is submitting, for your approval, our introductory AIG Private Client Group Personal Automobile Program. The AIG Private Client Group is a relatively new profit center charged with offering high quality personal lines products and superior risk management services.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

To meet the special needs of our clientele, the coverage provided under this program has been designed to compete with the coverage of competitors who also target high quality personal lines accounts. This program will be a

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combination of independent rates, rules and forms, along with Insurance Services Office (ISO) forms. Please note that we are a member of ISO and they file their forms on our behalf.

All rate/rules are listed and attached under the Rate/Rule Schedule tab. An Explanatory Memorandum is included for your review.

Please refer to our accompanying filing 08-AU-AR-001F for the forms portion of this program

Company and Contact

Filing Contact Information

Timothy Carney, Contract & Rate Analyst timothy.carney@aig.com
 70 Pine Street (212) 770-5730 [Phone]
 New York, NY 10270 (212) 770-7261[FAX]

Filing Company Information

AIG Indemnity Insurance Company CoCode: 43974 State of Domicile: Pennsylvania
 2407 Commerce Drive Group Code: 12 Company Type: Property & Casualty
 Suite B
 Harrisburg, PA 17110 Group Name: AIG State ID Number:
 (212) 770-5730 ext. [Phone] FEIN Number: 13-1967524

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate/Rule Filing \$100 X 1 = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Indemnity Insurance Company	\$0.00	03/21/2008	

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CHECK NUMBER	CHECK AMOUNT	CHECK DATE
32114940	\$100.00	01/10/2008

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Correspondence Summary

Dispositions

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

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	04/29/2008	04/29/2008	Sumintra Vishudanand	04/30/2008	04/30/2008
Pending Industry Response	Alexa Grissom	04/03/2008	04/03/2008	Sumintra Vishudanand	04/25/2008	04/25/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
APCS-Auto Premium Comparison Survey	Supporting Document	Sumintra Vishudanand	04/28/2008	04/28/2008
NAIC loss cost data entry document	Supporting Document	Sumintra Vishudanand	04/28/2008	04/28/2008

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Disposition

Disposition Date: 05/05/2008
 Effective Date (New): 05/20/2008
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
AIG Indemnity Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Base Rate Page	Filed	Yes
Rate	Model Year Symbols Page	Filed	Yes
Rate (revised)	Class Plan Pages	Filed	Yes
Rate	Class Plan Pages	Filed	Yes
Rate	Territory Definitions Pages	Filed	Yes
Rate (revised)	PCG Manual Rules	Filed	Yes
Rate	PCG Manual Rules	Filed	Yes
Rate (revised)	Underwriting Rules - Tiering Guidelines	Filed	Yes
Rate	Underwriting Rules - Tiering Guidelines	Filed	Yes

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Product Name: Personal Automobile
Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/29/2008

Submitted Date 04/29/2008

Respond By Date

Dear Timothy Carney,

This will acknowledge receipt of the captioned filing. Please amend the APCS to indicate the appropriate discount for those insureds 55 and above who have qualified for the approved discount.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/30/2008

Submitted Date 04/30/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Alexa Grissom,

We have amended the APCS as you indicated and attached it in excell.

We trust this is in good order and look forward for your approval.

Thank you.

Sincere, Sue Vishudanand

Changed Items:

SERFF Tracking Number: APCG-125418435 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Sumintra Vishudanand, Timothy Carney

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Product Name: Personal Automobile
Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/03/2008

Submitted Date 04/03/2008

Respond By Date

Dear Timothy Carney,

This will acknowledge receipt of the captioned filing. Please be advised the passenger hazzard exclusion may not be utilized for motorcycles or any other vehicle licensed for use on public highways. Additionally, please review Ark. Code Ann. 23-79-152 and amend the filing accordingly. Not-at-fault accidents and claims may not be used to negatively impact the rating of a policy. The Rf-1 must be submitted, and the APCS must be received by the Department 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 04/25/2008

Submitted Date 04/25/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Alexa Grissom:

As you requested we have revised:

1. Our Manual Rules regarding passenger hazzard; and
2. Our Tiering Guidelines with regards to Not-at- fault accidents.

We have also made an editorial change to page 6 of the Class Pan.

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All of these changes are highlighted for your convenience.

We trust these are in good order and look forward for your approval.

Thank you.

Sincerely,
Sue Vishudanand

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Class Plan Pages	PV-C-1 to PV-C-6	New	
Previous Version			
Class Plan Pages	PV-C-1 to PV-C-6	New	
PCG Manual Rules	Pages 1 to 39	New	
Previous Version			
PCG Manual Rules	Pages 1 to 39	New	
Underwriting Rules - Tiering Guidelines	Pages 1 to 2	New	
Previous Version			
Underwriting Rules - Tiering Guidelines	Pages 1 to 2	New	

Sincerely,
Sumintra Vishudanand, Timothy Carney

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Amendment Letter

Amendment Date:
Submitted Date: 04/28/2008

Comments:

Dear Ms. Grissom:

I am sending the RFI and APCS which were missing from our previous response.

Sorry for the inconvenience.

Sincerely,
Sue Vishudanand

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document

Comment:

F319AR - RF1.pdf

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 05/01/2008
Filing Method of Last Filing: NA

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):
AIG Indemnity Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Base Rate Page	AR-R-1	New	AR Base Rates 3-08.pdf
Filed	Model Year Symbols Page	AR-R-2	New	AR MY Symbols 06.pdf
Filed	Class Plan Pages	PV-C-1 to PV-C-6	New	AR Class Plan Pages (Revised).pdf
Filed	Territory Definitions Pages	AR-T-1 to AR-T-6	New	AR Territories.pdf AR Territories 2.pdf
Filed	PCG Manual Rules	Pages 1 to 39	New	Arkansas PCG Rules (revised).pdf
Filed	Underwriting Rules - Tiering Guidelines	Pages 1 to 2	New	AR - Underwriting Rules(Tiering Guidelines) revised.pdf

PRIVATE PASSENGER AUTOMOBILE MANUAL

COMPANY: AIG INDEMNITY INSURANCE COMPANY

AUTOMOBILE BASE RATES FOR THE STATE OF NEW MEXICO CODE 30

TERRITORY

Coverage	1	3	105	205	106	206	8	9	110	210	111	211	411	511	711	811	911
\$25,000/50,000 Bodily Injury	77	61	62	61	73	81	74	61	62	61	68	61	75	70	61	53	56
\$25,000 Property Damage	68	54	57	55	65	72	66	54	55	55	61	55	66	62	54	48	50
\$75,000 Single Limit Liability	224	179	186	181	215	239	217	177	183	181	200	181	218	208	177	156	166
\$5,000 Medical Payments	37	37	40	40	40	54	53	38	37	37	44	40	40	45	38	36	44
\$250 Deductible Model Year 2006, Symbol 2 Comprehensive	37	39	62	63	43	52	40	60	36	37	75	62	58	74	60	50	64
\$250 Deductible Model Year 2006, Symbol 2 Collision	154	146	168	159	150	170	172	157	145	146	174	159	163	174	157	156	161

Uninsured Motorists CoverageUnderinsured Motorists CoverageSingle
CarMulti
CarSingle
CarMulti
Car

\$50,000 Single Limit BI Only
 \$75,000 Single Limit BI & PD
 \$25,000 / 50,000 BI
 \$25,000 Property Damage

\$27
 \$31
 \$23
 \$9

\$22
 \$24
 \$18
 \$8

\$50,000 Single Limit BI Only
 \$25,000 / 50,000 BI

\$15
 \$14

\$12
 \$12

ARKANSAS
MODEL YEAR -- SYMBOL BASE : 2006-2

Edition: 03/2008

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				
2010	0.92	1.12	1.36	1.53	1.68	1.83	1.97	2.06	2.25	2.46	2.71	2.95	3.21	3.55	3.86	4.18	4.46	4.94	5.60	6.33	7.00	7.71	8.76	10.25	11.82	+				
2009	0.89	1.09	1.32	1.49	1.64	1.78	1.92	2.01	2.19	2.40	2.64	2.87	3.13	3.46	3.76	4.07	4.34	4.81	5.45	6.16	6.81	7.50	8.52	9.97	11.50	+				
2008	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	+				
2007	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	+				
2006	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	+				
2005	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	+				
2004	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	+				
2003	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	+				
2002	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	+				
2001	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	+				
2000	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	+				
1999	0.65	0.79	0.96	1.08	1.19	1.29	1.39	1.45	1.59	1.74	1.91	2.08	2.27	2.50	2.73	2.95	3.14	3.48	3.95	4.46	4.94	5.44	6.18	7.23	8.33	+				
1998	0.62	0.76	0.92	1.04	1.14	1.24	1.34	1.40	1.53	1.67	1.84	2.00	2.18	2.41	2.62	2.83	3.02	3.35	3.80	4.29	4.75	5.23	5.94	6.95	8.02	+				
1997	0.60	0.73	0.88	1.00	1.10	1.19	1.28	1.34	1.47	1.61	1.77	1.92	2.10	2.31	2.52	2.72	2.91	3.22	3.65	4.12	4.56	5.02	5.71	6.68	7.70	+				
1996	0.57	0.69	0.83	0.95	1.04	1.12	1.21	1.27	1.39	1.52	1.67	1.81	1.98	2.19	2.38	2.57	2.75	3.04	3.45	3.90	4.31	4.75	5.40	6.31	7.28	+				
1995	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	+				
1994	0.52	0.64	0.77	0.88	0.96	1.04	1.13	1.18	1.29	1.41	1.55	1.68	1.84	2.03	2.21	2.39	2.55	2.82	3.20	3.62	4.00	4.40	5.00	5.86	6.75	+				
1993	0.50	0.61	0.74	0.84	0.92	0.99	1.07	1.12	1.23	1.34	1.48	1.60	1.75	1.93	2.10	2.28	2.43	2.69	3.05	3.45	3.81	4.20	4.77	5.58	6.44	+				
1992	0.47	0.57	0.69	0.78	0.86	0.93	1.00	1.05	1.15	1.25	1.38	1.50	1.64	1.81	1.97	2.13	2.27	2.51	2.85	3.22	3.56	3.92	4.46	5.22	6.01	+				
1991	0.43	0.53	0.64	0.73	0.80	0.86	0.93	0.98	1.07	1.17	1.28	1.39	1.52	1.68	1.83	1.98	2.11	2.34	2.65	2.99	3.31	3.65	4.14	4.85	5.59	+				
1990	0.43	0.53	0.64	0.73	0.80	0.86	0.93	0.98	1.07	1.17	1.28	1.39	1.52	1.68	1.83	1.98	2.11	2.34	2.65	2.99	3.31	3.65	4.14	4.85	5.59	+				
1989	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61	+ Develop the Comprehensive Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +0.50 for each \$10,000 above \$80,000 of Original Cost (for fractions of \$10,000, the incremental symbol factor will be determined by linear interpolation) and b. applying this factor to the Symbol 2 Base Rate on the State Rate Page for the applicable Model Year.									
thru	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61										
1981	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75	2.11	2.47	2.84	3.31	3.84	4.48	5.61										
1980 & PRIOR *	0.22	0.22	0.22	0.22	0.28	0.40	0.53	0.67	0.88	1.02	1.21	1.46	1.75																	

* 1975 and Prior above \$10,000: increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

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
2010	1.03	1.12	1.22	1.30	1.37	1.43	1.51	1.56	1.60	1.69	1.76	1.85	1.92	2.02	2.13	2.24	2.35	2.48	2.60	2.80	2.96	3.12	3.42	3.92	4.31	+
2009	1.00	1.09	1.19	1.26	1.33	1.40	1.47	1.52	1.56	1.65	1.71	1.80	1.86	1.96	2.07	2.18	2.29	2.41	2.53	2.73	2.88	3.04	3.32	3.82	4.20	+
2008	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	+
2007	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	+
2006	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	+
2005	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	+
2004	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	+
2003	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	+
2002	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	+
2001	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	+
2000	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	+
1999	0.73	0.79	0.86	0.92	0.96	1.01	1.07	1.10	1.13	1.19	1.24	1.30	1.35	1.42	1.50	1.58	1.66	1.75	1.83	1.98	2.09	2.20	2.41	2.77	3.04	+
1998	0.69	0.75	0.82	0.87	0.92	0.96	1.01	1.04	1.07	1.13	1.18	1.24	1.28	1.35	1.43	1.50	1.58	1.66	1.74	1.88	1.98	2.09	2.29	2.63	2.89	+
1997	0.65	0.71	0.77	0.82	0.87	0.91	0.96	0.99	1.02	1.07	1.11	1.17	1.21	1.28	1.35	1.42	1.49	1.57	1.65	1.78	1.87	1.98	2.17	2.49	2.73	+
1996	0.60	0.65	0.71	0.75	0.79	0.83	0.88	0.90	0.93	0.98	1.02	1.07	1.11	1.17	1.24	1.30	1.37	1.44	1.51	1.63	1.72	1.81	1.98	2.28	2.50	+
1995	0.56	0.61	0.66	0.71	0.74	0.78	0.82	0.85	0.87	0.92	0.96	1.01	1.04	1.10	1.16	1.22	1.28	1.35	1.42	1.53	1.61	1.70	1.86	2.14	2.35	+
1994	0.50	0.54	0.59	0.63	0.66	0.69	0.73	0.75	0.77	0.82	0.85	0.89	0.92	0.97	1.03	1.08	1.13	1.19	1.25	1.35	1.43	1.51	1.65	1.89	2.08	+
1993	0.47	0.51	0.56	0.59	0.62	0.65	0.69	0.71	0.73	0.77	0.80	0.84	0.87	0.92	0.97	1.02	1.07	1.13	1.18	1.28	1.35	1.42	1.56	1.79	1.96	+
1992	0.45	0.49	0.53	0.57	0.60	0.63	0.66	0.68	0.70	0.74	0.77	0.81	0.84	0.88	0.93	0.98	1.03	1.08	1.14	1.23	1.29	1.37	1.49	1.72	1.89	+
1991	0.42	0.46	0.50	0.53	0.56	0.59	0.62	0.64	0.66	0.69	0.72	0.76	0.79	0.83	0.87	0.92	0.97	1.02	1.07	1.15	1.21	1.28	1.40	1.61	1.77	+
1990	0.42	0.46	0.50	0.53	0.56	0.59	0.62	0.64	0.66	0.69	0.72	0.76	0.79	0.83	0.87	0.92	0.97	1.02	1.07	1.15	1.21	1.28	1.40	1.61	1.77	+
1989	0.26	0.26	0.26	0.26	0.33	0.40	0.46	0.53	0.59	0.66	0.69	0.76	0.87	0.97	1.10	1.16	1.26	1.38	1.53	1.77	+ Develop the Collision Base Rates for Symbol 27 vehicles by: a. Increasing the factor for Symbol 26 by +0.15 for each \$10,000 above \$80,000 of Original Cost (for fractions of \$10,000, the incremental symbol factor will be determined by linear interpolation) 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	0.40	0.46	0.53	0.59	0.66	0.69	0.76	0.87	0.97	1.10	1.										

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	DRIVE TO OR FROM WORK		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code	8161-- 1.00	8162-- 1.05	8163-- 1.15	8168-- 1.20	8169-- 0.85
Operator Age 40-49	Factor Code	8151-- 0.90	8152-- 0.95	8153-- 1.05	8158-- 1.10	8159-- 0.75
Operator Age 50-64	Factor Code	8851-- 0.80	8852-- 0.85	8853-- 0.95	8858-- 1.00	8859-- 0.65
Operator Age 65-74	Factor Code	8801-- 0.85	8802-- 0.90	8803-- 1.00	8808-- 1.05	8809-- 0.70
Operator Age 75-79	Factor Code	8121-- 1.00	8122-- 1.05	8123-- 1.15	8128-- 1.20	8129-- 0.85
Operator Age 80-84	Factor Code	8141-- 1.00	8142-- 1.05	8143-- 1.15	8148-- 1.20	8149-- 0.85
Operator Age 85 or Over	Factor Code	8201-- 1.00	8202-- 1.05	8203-- 1.15	8208-- 1.20	8259-- 0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 8.C.2., this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators Age 25-29	Factor Code	8301-- 1.00	8302-- 1.05	8303-- 1.15	8308-- 1.20	8459-- 0.85
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EXCESS AUTOS: Refer to Rule 10.C for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos	Factor Code	8990-- 0.70
Excess Autos 2 (All Operators Age 40-74)	Factor Code	8980-- 0.70

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.50 8400--	2.65 8403--	3.30 8600--	3.45 8603--
	18	Factor Code	2.50 8401--	2.65 8405--	3.30 8601--	3.45 8605--
	19	Factor Code	2.50 8451--	2.65 8455--	3.30 8651--	3.45 8655--
	20	Factor Code	2.50 8450--	2.65 8453--	3.30 8650--	3.45 8653--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.25 8460--	2.40 8463--	3.00 8660--	3.15 8663--
	18	Factor Code	2.25 8470--	2.40 8473--	3.00 8670--	3.15 8673--
	19	Factor Code	2.25 8480--	2.40 8483--	3.00 8680--	3.15 8683--
	20	Factor Code	2.25 8490--	2.40 8493--	3.00 8690--	3.15 8693--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.35 8754--	1.50 8755--	1.75 8704--	1.90 8705--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.30 8708--	1.45 8709--

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.25 8406--	2.40 8408--	3.00 8606--	3.15 8608--
	18	Factor Code	2.25 8402--	2.40 8404--	3.00 8602--	3.15 8604--
	19	Factor Code	2.25 8452--	2.40 8454--	3.00 8652--	3.15 8654--
	20	Factor Code	2.25 8456--	2.40 8458--	3.00 8656--	3.15 8658--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.00 8466--	2.15 8468--	2.65 8666--	2.80 8668--
	18	Factor Code	2.00 8476--	2.15 8478--	2.65 8676--	2.80 8678--
	19	Factor Code	2.00 8486--	2.15 8488--	2.65 8686--	2.80 8688--
	20	Factor Code	2.00 8496--	2.15 8498--	2.65 8696--	2.80 8698--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8756--	1.30 8757--	1.50 8706--	1.65 8707--

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924-- 1.55	8925-- 1.70	8926-- 1.40	8927-- 1.55
	18	Factor Code	8934-- 1.55	8935-- 1.70	8936-- 1.40	8937-- 1.55
	19	Factor Code	8944-- 1.55	8945-- 1.70	8946-- 1.40	8947-- 1.55
	20	Factor Code	8954-- 1.55	8955-- 1.70	8956-- 1.40	8957-- 1.55
WITH DRIVER TRAINING	17 or Less	Factor Code	8964-- 1.40	8965-- 1.55	8966-- 1.25	8967-- 1.40
	18	Factor Code	8974-- 1.40	8975-- 1.55	8976-- 1.25	8977-- 1.40
	19	Factor Code	8984-- 1.40	8985-- 1.55	8986-- 1.25	8987-- 1.40
	20	Factor Code	8994-- 1.40	8995-- 1.55	8996-- 1.25	8997-- 1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554-- 1.25	8555-- 1.40	8556-- 1.05	8557-- 1.20
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.10 8024--	2.25 8025--	2.60 8124--	2.75 8125--
	18	Factor Code	2.10 8034--	2.25 8035--	2.60 8134--	2.75 8135--
	19	Factor Code	2.10 8044--	2.25 8045--	2.60 8144--	2.75 8145--
	20	Factor Code	2.10 8054--	2.25 8055--	2.60 8154--	2.75 8155--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.90 8064--	2.05 8065--	2.35 8164--	2.50 8165--
	18	Factor Code	1.90 8074--	2.05 8075--	2.35 8174--	2.50 8175--
	19	Factor Code	1.90 8084--	2.05 8085--	2.35 8184--	2.50 8185--
	20	Factor Code	1.90 8094--	2.05 8095--	2.35 8194--	2.50 8195--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.30 8254--	1.45 8255--	1.60 8354--	1.75 8355--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10 8358--	1.25 8359--

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.90 8026--	2.05 8027--	2.35 8126--	2.50 8127--
	18	Factor Code	1.90 8036--	2.05 8037--	2.35 8136--	2.50 8137--
	19	Factor Code	1.90 8046--	2.05 8047--	2.35 8146--	2.50 8147--
	20	Factor Code	1.90 8056--	2.05 8057--	2.35 8156--	2.50 8157--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.70 8066--	1.85 8067--	2.10 8166--	2.25 8167--
	18	Factor Code	1.70 8076--	1.85 8077--	2.10 8176--	2.25 8177--
	19	Factor Code	1.70 8086--	1.85 8087--	2.10 8186--	2.25 8187--

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

	20	Factor Code	1.70 8096--	1.85 8097--	2.10 8196--	2.25 8197--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.10 8256--	1.25 8257--	1.35 8356--	1.50 8357--

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.45 8805--	1.15 8806--	1.30 8807--
	18	Factor Code	1.30 8854--	1.45 8855--	1.15 8856--	1.30 8857--
	19	Factor Code	1.30 8864--	1.45 8865--	1.15 8866--	1.30 8867--
	20	Factor Code	1.30 8874--	1.45 8875--	1.15 8876--	1.30 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.30 8885--	1.05 8886--	1.20 8887--
	18	Factor Code	1.15 8894--	1.30 8895--	1.05 8896--	1.20 8897--
	19	Factor Code	1.15 8904--	1.30 8905--	1.05 8906--	1.20 8907--
	20	Factor Code	1.15 8914--	1.30 8915--	1.05 8916--	1.20 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8664--	1.30 8665--	1.00 8006--	1.15 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

SECONDARY RATING FACTOR TABLE

**SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Good Driver Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

		Sub-Class					
		0	1 1A	1B	2	3	4
Single Car Risk	Factor	0.00	+0.40	+0.40	+0.90	+1.50	+2.20
	Code*	10	11	15	12	13	14
Multi-Car Risk	Factor	-0.20	0.00	0.00	+0.25	+0.55	+0.90
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

Note: Comprehensive coverage shall be rated as sub-class 0.

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

Edition: 02/2008

PERSONAL AUTO MANUAL

Territory 1: Little Rock Arkansas Territory -
County of: Pulaski.

Comprises all areas within the following zip codes:

72053	72203	72227	72119
72076	72205	72210	72198
72078	72215	72223	72135
72204	72225	72231	72142
72206	72295	72099	72120
72209	72207	72113	72164
72214	72211	72116	72180
72216	72212	72118	72183
72219	72217	72114	72002
72201	72221	72115	72065
72202	72222	72117	72260

Territory 3: Benton & Washington Counties.

Comprises all areas within the following zip codes:

72711	72739	72728	72753
72714	72745	72729	72762
72715	72747	72730	72764
72712	72751	72701	72765
72716	72756	72702	72766
72718	72757	72703	72769
72719	72758	72704	72770
72722	72761	72735	72774
72732	72768	72737	72959
72733	72721	72741	
72734	72717	72744	
72736	72727	72749	

Territory 105: Crittenden County

Comprises all areas within the following zip codes:

72325	72331	72339	72301
72327	72332	72364	72303
			72385

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

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PERSONAL AUTO MANUAL

Territory 205: Mississippi County
Comprises all areas within the following zip codes:

72376	72316	72338	72442
72384	72321	72319	72370
72381	72426	72350	72391
72310	72329	72351	72395
72313	72330	72438	
72315	72428	72358	

Territory 106: Central Arkansas Territory - Counties of:
Faulkner, Grant, Lonoke & Saline.
Comprises all areas within the following zip codes:

71666	72181	72023	72018
72032	72057	72024	72158
72033	72084	72037	72022
72035	72128	72046	72089
72039	72129	72072	72103
72047	72150	72083	72122
72058	71611	72086	72167
72061	71613	72176	72149
72106	72168	72199	72034
72111	72175	72011	
72173	72007	72015	

Territory 206: Jefferson County
Comprises all areas within the following zip codes:

72004	71603	72152	72182
72079	72132	71602	
71601	72133	71612	

Territory 8: Garland County
Comprises all areas within the following zip codes:

71901	71914	71949	71968
71902	71951	72087	
71903	71909	71956	
71913	71910	71964	

Territory 9: Craighead County
Comprises all areas within the following zip codes:

72411	72419	72402	72447
72414	72421	72403	72467
72416	72427	72404	
72417	72401	72437	

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

Edition: 02/2008

PERSONAL AUTO MANUAL

Territory 110: Fort Smith Territory - Cities of:
Fort Smith & Van Buren.

Comprises all areas within the following zip codes:

72956	72902	72908	72918
72957	72903	72913	72919
72905	72904	72914	
72901	72906	72916	

Territory 210: Crawford & Sebastian (remainder) Counties
Comprises all areas within the following zip codes:

72921	72947	72923	72940
72932	72948	72917	72941
72934	72952	72936	72945
72935	72955	72937	
72946	72924	72938	

Territory 111: Union County

Comprises all areas within the following zip codes:

71724	71749	71759	71768
71730	71750	71762	
71747	71758	71765	

Territory 211: St. Francis and Lee Counties

Comprises all areas within the following zip codes:

72311	72368	72336	72372
72320	72355	72340	72392
72341	72322	72346	72394
72352	72326	72348	
72360	72335	72359	

Territory 411: Miller County

Comprises all areas within the following zip codes:

71834	71837	71839	71854
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Territory 511: Counties of: Ashley, Desha,
Drew, & Phillips

Comprises all areas within the following zip codes:

71635	71630	71655	72342
71642	71639	71656	72366
71646	71654	71657	72367
71658	71662	71675	72369
71661	72379	71677	72374
71663	71670	72328	72390
71676	71674	72333	

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

Edition: 02/2008

PERSONAL AUTO MANUAL

Territory 711: Counties of: Arkansas, Clay, Cleburne, Craighead,
Cross, Fulton, Greene, Independence, Izard, Jackson,
Lawrence, Monroe, Poinsett, Prairie, Randolph, Sharp,
Stone, White, & Woodruff.

Comprises all areas within the following zip codes:

72003	72578	72112	72460
72026	72583	72471	72462
72038	72412	72473	72478
72042	72425	72169	72513
72048	72436	72410	72521
72055	72439	72415	72525
72073	72443	72433	72529
72140	72450	72434	72532
72160	72451	72440	72542
72166	72474	72445	72569
72422	72501	72457	72577
72424	72503	72458	72482
72430	72522	72459	72610
72435	72524	72572	72533
72441	72526	72465	72051
72453	72527	72466	72555
72454	72534	72469	72560
72456	72550	72476	72663
72461	72553	72021	72567
72464	72562	72029	72680
72470	72564	72069	72010
72523	72568	72134	72012
72530	72571	72312	72020
72044	72575	72353	72045
72543	72579	72383	72052
72067	72165	72389	72060
72546	72516	72429	72068
72130	72517	72432	72081
72131	72519	72354	72082
72581	72528	72365	72102
72179	72536	72377	72121
72314	72540	72472	72136
72397	72512	72386	72137
72324	72556	72475	72139
72347	72561	72479	72143
72373	72565	72017	72145
72387	72566	72041	72178
72396	72573	72040	72006
72557	72584	72064	72036
72515	72585	72066	72059
72520	72587	72170	72074
72531	72005	72190	72101
72538	72014	72413	72189
72539	72043	72444	72019
72554	72431	72449	
72576	72075	72455	

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

Edition: 02/2008

PERSONAL AUTO MANUAL

Territory 811: Counties of: Baxter, Boone, Carroll, Conway, Franklin,
Johnson, Logan, Madison, Marion, Newton, Perry,
Pope, Scott, Searcy, Van Buren, & Yell.
Comprises all areas within the following zip codes:

72617	72156	72668	72944
72623	72157	72672	72950
72626	72820	72677	72958
72537	72821	72687	72636
72635	72928	72108	72639
72544	72930	72624	72645
72642	72933	72628	72650
72651	72949	72640	72669
72653	72830	72641	72675
72654	72832	72648	72686
72658	72839	72655	72657
72659	72840	72666	72013
72611	72845	72856	72028
72615	72846	72670	72031
72630	72852	72683	72629
72633	72854	72685	72088
72601	72826	72001	72141
72602	72927	72016	72153
72644	72835	72025	72085
72662	72943	72070	72071
72682	72851	72125	72123
72613	72855	72126	72824
72616	72951	72823	72827
72631	72863	72837	72828
72632	72865	72843	72829
72638	72738	72847	72833
72660	72740	72858	72834
72545	72742	72801	72838
72027	72752	72802	72842
72030	72760	72811	72853
72063	72773	72812	72857
72080	72776	72679	72860
72107	72619	72124	
72110	72634	72926	
72127	72661	72841	

ARKANSAS
AIG INDEMNITY INSURANCE COMPANY
TERRITORY DEFINITIONS

Edition: 02/2008

PERSONAL AUTO MANUAL

Territory 811: Counties of: Baxter, Boone, Carroll, Conway, Franklir (cont'd)
Johnson, Logan, Madison, Marion, Newton, Perry,
Pope, Scott, Searcy, Van Buren, & Yell.
Comprises all areas within the following zip codes:

71631	71752	71827	71720
71647	71861	71845	71701
71651	71770	71860	71711
71671	71725	71643	71726
71767	71742	71644	71751
71744	71748	71667	71764
71745	71763	71678	71922
71766	71650	71820	71940
71649	71825	71822	71943
71638	71831	71836	71950
71640	71838	71853	71952
71653	71801	71865	71958
71920	71802	71866	71959
71921	71847	71840	71946
71923	71855	71935	71932
71998	71862	71957	71937
71999	71929	71960	71944
71721	71933	71961	71945
71728	71941	71966	71953
71743	71942	71965	71972
71962	72105	71969	71973
71772	72104	71970	71823
71652	71833	71722	71832
71660	71851	71828	71841
71665	71852	71835	71842
71769	71859	71844	71846
71740	71971	71857	71731
71753	71659	71858	
71754	71826	71864	

ARKANSAS

ZIP	TERR	ISO	CITY	COUNTY
72003	711		26 Almyra	Arkansas
72026	711		26 Casscoe	Arkansas
72038	711		26 Crocketts Bluff	Arkansas
72042	711		26 De Witt	Arkansas
72048	711		26 Ethel	Arkansas
72055	711		26 Gillett	Arkansas
72073	711		26 Humphrey	Arkansas
72140	711		26 Saint Charles	Arkansas
72160	711		26 Stuttgart	Arkansas
72166	711		26 Tichnor	Arkansas
71635	511		28 Crossett	Ashley
71642	511		28 Fountain Hill	Ashley
71646	511		27 Hamburg	Ashley
71658	511		27 Montrose	Ashley
71661	511		27 Parkdale	Ashley
71663	511		27 Portland	Ashley
71676	511		27 Wilmot	Ashley
72617	811		29 Big Flat	Baxter
72623	811		32 Clarkridge	Baxter
72626	811		29 Cotter	Baxter
72537	811		32 Gamaliel	Baxter
72635	811		29 Gassville	Baxter
72544	811		29 Henderson	Baxter
72642	811		29 Lakeview	Baxter
72651	811		29 Midway	Baxter
72653	811		29 Mountain Home	Baxter
72654	811		29 Mountain Home	Baxter
72658	811		29 Norfolk	Baxter
72659	811		29 Norfolk	Baxter
72711	3		31 Avoca	Benton
72714	3		31 Bella Vista	Benton
72715	3		31 Bella Vista	Benton
72712	3		31 Bentonville	Benton
72716	3		31 Bentonville	Benton
72718	3		31 Cave Springs	Benton
72719	3		31 Centerton	Benton
72722	3		31 Decatur	Benton
72732	3		29 Garfield	Benton
72733	3		29 Gateway	Benton
72734	3		31 Gentry	Benton
72736	3		31 Gravette	Benton
72739	3		31 Hiwasse	Benton
72745	3		31 Lowell	Benton
72747	3		31 Maysville	Benton
72751	3		31 Pea Ridge	Benton
72756	3		31 Rogers	Benton
72757	3		31 Rogers	Benton
72758	3		31 Rogers	Benton
72761	3		31 Siloam Springs	Benton
72768	3		31 Sulphur Springs	Benton
72611	811		29 Alpena	Boone
72615	811		29 Bergman	Boone
72630	811		29 Diamond City	Boone
72633	811		29 Everton	Boone
72601	811		29 Harrison	Boone
72602	811		29 Harrison	Boone
72644	811		29 Lead Hill	Boone
72662	811		29 Omaha	Boone
72682	811		29 Valley Springs	Boone
71631	911		27 Banks	Bradley
71647	911		27 Hermitage	Bradley
71651	911		28 Jersey	Bradley
71671	911		27 Warren	Bradley
71767	911		27 Hampton	Calhoun
71744	911		27 Hampton	Calhoun
71745	911		27 Harrell	Calhoun
71766	911		27 Thornton	Calhoun
72613	811		29 Beaver	Carroll
72616	811		29 Berryville	Carroll
72631	811		29 Eureka Springs	Carroll
72632	811		29 Eureka Springs	Carroll
72638	811		29 Green Forest	Carroll
72660	811		29 Oak Grove	Carroll
71638	911		27 Dermott	Chicot
71640	911		27 Eudora	Chicot
71649	911		27 Jennie	Chicot
71653	911		27 Lake Village	Chicot
71920	911		29 Alpine	Clark
71921	911		29 Amity	Clark
71923	911		27 Arkadelphia	Clark

71998	911	27 Arkadelphia	Clark
71999	911	27 Arkadelphia	Clark
71721	911	27 Beirne	Clark
71728	911	27 Curtis	Clark
71743	911	27 Gurdon	Clark
71962	911	27 Okolona	Clark
71772	911	27 Whelen Springs	Clark
72422	711	33 Corning	Clay
72424	711	33 Datto	Clay
72430	711	33 Greenway	Clay
72435	711	33 Knobel	Clay
72441	711	33 Mc Dougal	Clay
72453	711	33 Peach Orchard	Clay
72454	711	33 Piggott	Clay
72456	711	33 Pollard	Clay
72461	711	33 Rector	Clay
72464	711	33 Saint Francis	Clay
72470	711	33 Success	Clay
72523	711	26 Concord	Cleburne
72530	711	32 Drasco	Cleburne
72044	711	32 Edgemont	Cleburne
72543	711	26 Heber Springs	Cleburne
72545	811	26 Heber Springs	Cleburne
72067	711	26 Higden	Cleburne
72546	711	26 Ida	Cleburne
72130	711	32 Prim	Cleburne
72131	711	26 Quitman	Cleburne
72581	711	32 Tumbling Shoals	Cleburne
72179	711	26 Wilburn	Cleburne
71652	911	27 Kingsland	Cleveland
71660	911	27 New Edinburg	Cleveland
71665	911	25 Rison	Cleveland
71740	911	28 Emerson	Columbia
71753	911	28 Magnolia	Columbia
71754	911	28 Magnolia	Columbia
71752	911	27 Mc Neil	Columbia
71861	911	28 Taylor	Columbia
71769	911	28 Village	Columbia
71770	911	27 Waldo	Columbia
72027	811	24 Center Ridge	Conway
72030	811	24 Cleveland	Conway
72063	811	24 Hattieville	Conway
72080	811	29 Jerusalem	Conway
72107	811	26 Menifee	Conway
72110	811	24 Morrilton	Conway
72127	811	26 Plumerville	Conway
72156	811	24 Solgohachia	Conway
72157	811	24 Springfield	Conway
72411	9	33 Bay	Craighead
72414	9	33 Black Oak	Craighead
72416	9	33 Bono	Craighead
72417	9	33 Brookland	Craighead
72419	9	33 Caraway	Craighead
72421	9	33 Cash	Craighead
72427	9	33 Egypt	Craighead
72401	9	33 Jonesboro	Craighead
72402	9	33 Jonesboro	Craighead
72403	9	33 Jonesboro	Craighead
72404	9	33 Jonesboro	Craighead
72437	9	33 Lake City	Craighead
72447	9	33 Monette	Craighead
72467	9	33 State University	Craighead
72921	210	30 Alma	Crawford
72932	210	29 Cedarville	Crawford
72934	210	29 Chester	Crawford
72935	210	30 Dyer	Crawford
72946	210	29 Mountainburg	Crawford
72947	210	29 Mulberry	Crawford
72948	210	29 Natural Dam	Crawford
72952	210	29 Rudy	Crawford
72955	210	29 Uniontown	Crawford
72956	110	30 Van Buren	Crawford
72957	110	30 Van Buren	Crawford
72325	105	32 Clarkedale	Crittenden
72327	105	32 Crawfordsville	Crittenden
72331	105	32 Earle	Crittenden
72332	105	32 Edmondson	Crittenden
72339	105	32 Gilmore	Crittenden
72364	105	32 Marion	Crittenden
72376	205	32 Proctor	Crittenden
72384	205	32 Turrell	Crittenden
72301	105	32 West Memphis	Crittenden
72303	105	32 West Memphis	Crittenden
72314	711	32 Birdeye	Cross

72324	711	32 Cherry Valley	Cross
72347	711	32 Hickory Ridge	Cross
72397	711	32 Mccrory	Cross
72373	711	32 Parkin	Cross
72385	105	32 Twist	Cross
72387	711	26 Vanndale	Cross
72396	711	26 Wynne	Cross
71725	911	27 Carthage	Dallas
71742	911	27 Fordyce	Dallas
71748	911	27 Ivan	Dallas
71763	911	27 Sparkman	Dallas
71630	511	26 Arkansas City	Desha
71639	511	26 Dumas	Desha
71654	511	26 Mc Gehee	Desha
71666	106	26 Mc Gehee	Desha
71662	511	26 Pickens	Desha
72379	511	26 Snow Lake	Desha
71670	511	26 Tillar	Desha
71674	511	26 Watson	Desha
71650	911	27 Jerome	Drew
71655	511	27 Monticello	Drew
71656	511	27 Monticello	Drew
71657	511	27 Monticello	Drew
71675	511	27 Wilmar	Drew
71677	511	26 Winchester	Drew
72032	106	24 Conway	Faulkner
72033	106	24 Conway	Faulkner
72035	106	24 Conway	Faulkner
72039	106	24 Damascus	Faulkner
72047	106	26 Enola	Faulkner
72058	106	26 Greenbrier	Faulkner
72061	106	26 Guy	Faulkner
72106	106	24 Mayflower	Faulkner
72111	106	26 Mount Vernon	Faulkner
72173	106	24 Vilonia	Faulkner
72181	106	26 Wooster	Faulkner
72034	106	24 Conway	Faulknew
72820	811	29 Alix	Franklin
72821	811	29 Altus	Franklin
72928	811	29 Branch	Franklin
72930	811	29 Cecil	Franklin
72933	811	29 Charleston	Franklin
72949	811	29 Ozark	Franklin
72515	711	32 Bexar	Fulton
72520	711	32 Camp	Fulton
72531	711	32 Elizabeth	Fulton
72538	711	32 Gepp	Fulton
72539	711	32 Glencoe	Fulton
72554	711	32 Mammoth Spring	Fulton
72557	711	32 Moko	Fulton
72576	711	32 Salem	Fulton
72578	711	32 Sturkie	Fulton
72583	711	32 Viola	Fulton
71901	8	24 Hot Springs National	FGarland
71902	8	24 Hot Springs National	FGarland
71903	8	24 Hot Springs National	FGarland
71913	8	24 Hot Springs National	FGarland
71914	8	24 Hot Springs National	FGarland
71951	8	24 Hot Springs National	FGarland
71909	8	29 Hot Springs Village	Garland
71910	8	29 Hot Springs Village	Garland
71949	8	29 Jessieville	Garland
72087	8	24 Lonsdale	Garland
71956	8	29 Mountain Pine	Garland
71964	8	24 Percy	Garland
71968	8	24 Royal	Garland
72057	106	24 Grapevine	Grant
72084	106	27 Leola	Grant
72128	106	24 Poyen	Grant
72129	106	24 Prattsville	Grant
72150	106	24 Sheridan	Grant
72412	711	33 Beech Grove	Greene
72425	711	33 Delaplaine	Greene
72436	711	33 Lafe	Greene
72439	711	33 Light	Greene
72443	711	33 Marmaduke	Greene
72450	711	33 Paragould	Greene
72451	711	33 Paragould	Greene
72474	711	33 Walcott	Greene
71825	911	28 Blevins	Hempstead
71831	911	27 Columbus	Hempstead
71838	911	28 Fulton	Hempstead
71801	911	28 Hope	Hempstead
71802	911	28 Hope	Hempstead

71847	911	27 Mc Caskill	Hempstead
71855	911	28 Ozan	Hempstead
71862	911	27 Washington	Hempstead
71929	911	29 Bismarck	Hot Spring
71933	911	29 Bonnerdale	Hot Spring
71941	911	27 Donaldson	Hot Spring
71942	911	27 Friendship	Hot Spring
72105	911	24 Jones Mill	Hot Spring
72104	911	27 Malvern	Hot Spring
71833	911	27 Dierks	Howard
71851	911	27 Mineral Springs	Howard
71852	911	27 Nashville	Howard
71859	911	27 Saratoga	Howard
71971	911	29 Umpire	Howard
72501	711	26 Batesville	Independence
72503	711	26 Batesville	Independence
72522	711	32 Charlotte	Independence
72524	711	32 Cord	Independence
72526	711	26 Cushman	Independence
72527	711	26 Desha	Independence
72534	711	26 Floral	Independence
72550	711	26 Locust Grove	Independence
72553	711	26 Magness	Independence
72562	711	32 Newark	Independence
72564	711	26 Oil Trough	Independence
72568	711	26 Pleasant Plains	Independence
72571	711	26 Rosie	Independence
72575	711	26 Salado	Independence
72579	711	26 Sulphur Rock	Independence
72165	711	26 Thida	Independence
72516	711	32 Boswell	Izard
72517	711	32 Brockwell	Izard
72519	711	32 Calico Rock	Izard
72528	711	32 Dolph	Izard
72536	711	32 Franklin	Izard
72540	711	32 Guion	Izard
72512	711	32 Horseshoe Bend	Izard
72556	711	32 Melbourne	Izard
72561	711	32 Mount Pleasant	Izard
72565	711	32 Oxford	Izard
72566	711	32 Pineville	Izard
72573	711	32 Sage	Izard
72584	711	32 Violet Hill	Izard
72585	711	32 Wideman	Izard
72587	711	32 Wiseman	Izard
72005	711	32 Amagon	Jackson
72014	711	26 Beedeville	Jackson
72043	711	32 Diaz	Jackson
72431	711	32 Grubbs	Jackson
72075	711	32 Jacksonport	Jackson
72112	711	32 Newport	Jackson
72471	711	33 Swifton	Jackson
72473	711	32 Tuckerman	Jackson
72169	711	32 Tupelo	Jackson
72004	206	26 Altheimer	Jefferson
72079	206	24 Jefferson	Jefferson
71659	911	25 Moscow	Jefferson
71601	206	25 Pine Bluff	Jefferson
71603	206	25 Pine Bluff	Jefferson
71611	106	25 Pine Bluff	Jefferson
71613	106	25 Pine Bluff	Jefferson
72132	206	24 Redfield	Jefferson
72133	206	26 Reydell	Jefferson
72152	206	26 Sherrill	Jefferson
72168	106	26 Tucker	Jefferson
72175	106	26 Wabbaseka	Jefferson
71602	206	24 White Hall	Jefferson
71612	206	24 White Hall	Jefferson
72182	206	26 Wright	Jefferson
72830	811	29 Clarksville	Johnson
72832	811	29 Coal Hill	Johnson
72839	811	29 Hagarville	Johnson
72840	811	29 Hartman	Johnson
72845	811	29 Knoxville	Johnson
72846	811	29 Lamar	Johnson
72852	811	29 Oark	Johnson
72854	811	29 Ozone	Johnson
71826	911	28 Bradley	Lafayette
71827	911	28 Buckner	Lafayette
71845	911	28 Lewisville	Lafayette
71860	911	28 Stamps	Lafayette
72410	711	33 Alicia	Lawrence
72415	711	33 Black Rock	Lawrence
72433	711	33 Hoxie	Lawrence

72434	711	33 Imboden	Lawrence
72440	711	32 Lynn	Lawrence
72445	711	33 Minturn	Lawrence
72457	711	33 Portia	Lawrence
72458	711	33 Powhatan	Lawrence
72459	711	33 Ravenden	Lawrence
72572	711	32 Saffell	Lawrence
72465	711	33 Sedgwick	Lawrence
72466	711	32 Smithville	Lawrence
72469	711	32 Strawberry	Lawrence
72476	711	33 Walnut Ridge	Lawrence
72311	211	26 Aubrey	Lee
72320	211	32 Brickeys	Lee
72341	211	32 Haynes	Lee
72352	211	26 La Grange	Lee
72360	211	32 Marianna	Lee
72368	211	26 Moro	Lee
71643	911	26 Gould	Lincoln
71644	911	26 Grady	Lincoln
71667	911	25 Star City	Lincoln
71678	911	26 Yorktown	Lincoln
71820	911	28 Alleene	Little River
71822	911	28 Ashdown	Little River
71836	911	28 Foreman	Little River
71853	911	28 Ogden	Little River
71865	911	28 Wilton	Little River
71866	911	28 Winthrop	Little River
72826	811	29 Blue Mountain	Logan
72927	811	29 Booneville	Logan
72835	811	29 Delaware	Logan
72943	811	29 Magazine	Logan
72851	811	29 New Blaine	Logan
72855	811	29 Paris	Logan
72951	811	29 Ratcliff	Logan
72863	811	29 Scranton	Logan
72865	811	29 Subiaco	Logan
72007	106	24 Austin	Lonoke
72023	106	24 Cabot	Lonoke
72024	106	26 Carlisle	Lonoke
72037	106	24 Coy	Lonoke
72046	106	24 England	Lonoke
72072	106	26 Humnoke	Lonoke
72083	106	24 Keo	Lonoke
72086	106	24 Lonoke	Lonoke
72176	106	24 Ward	Lonoke
72721	3	29 Combs	Madison
72738	811	29 Hindsville	Madison
72740	811	29 Huntsville	Madison
72742	811	29 Kingston	Madison
72752	811	29 Pettigrew	Madison
72760	811	29 Saint Paul	Madison
72773	811	29 Wesley	Madison
72776	811	29 Witter	Madison
72619	811	29 Bull Shoals	Marion
72634	811	29 Flippin	Marion
72661	811	29 Oakland	Marion
72668	811	29 Peel	Marion
72672	811	29 Pyatt	Marion
72677	811	29 Summit	Marion
72687	811	29 Yellville	Marion
71834	411	28 Doddridge	Miller
71837	411	28 Fouke	Miller
71839	411	28 Garland City	Miller
71840	911	28 Genoa	Miller
71854	411	28 Texarkana	Miller
72310	205	33 Armored	Mississippi
72313	205	33 Bassett	Mississippi
72315	205	33 Blytheville	Mississippi
72316	205	33 Blytheville	Mississippi
72321	205	33 Burdette	Mississippi
72426	205	33 Dell	Mississippi
72329	205	33 Driver	Mississippi
72330	205	33 Dyess	Mississippi
72428	205	33 Etowah	Mississippi
72338	205	33 Frenchmans Bayou	Mississippi
72319	205	33 Gosnell	Mississippi
72350	205	33 Joiner	Mississippi
72351	205	33 Keiser	Mississippi
72438	205	33 Leachville	Mississippi
72358	205	33 Luxora	Mississippi
72442	205	33 Manila	Mississippi
72370	205	33 Osceola	Mississippi
72381	205	33 Tomato	Mississippi
72391	205	33 West Ridge	Mississippi

72395	205	33 Wilson	Mississippi
72021	711	26 Brinkley	Monroe
72029	711	26 Clarendon	Monroe
72069	711	26 Holly Grove	Monroe
72108	811	26 Monroe	Monroe
72134	711	26 Roe	Monroe
71935	911	29 Caddo Gap	Montgomery
71957	911	29 Mount Ida	Montgomery
71960	911	29 Norman	Montgomery
71961	911	29 Oden	Montgomery
71966	911	29 Oden	Montgomery
71965	911	29 Pencil Bluff	Montgomery
71969	911	29 Sims	Montgomery
71970	911	29 Story	Montgomery
71722	911	27 Bluff City	Nevada
71828	911	27 Cale	Nevada
71835	911	27 Emmet	Nevada
71844	911	27 Laneburg	Nevada
71857	911	28 Prescott	Nevada
71858	911	27 Rosston	Nevada
71864	911	27 Willisville	Nevada
72624	811	29 Compton	Newton
72628	811	29 Deer	Newton
72640	811	29 Hasty	Newton
72641	811	29 Jasper	Newton
72648	811	29 Marble Falls	Newton
72655	811	29 Mount Judea	Newton
72666	811	29 Parthenon	Newton
72856	811	29 Pelsor	Newton
72670	811	29 Ponca	Newton
72683	811	29 Vendor	Newton
72685	811	29 Western Grove	Newton
71720	911	27 Bearden	Ouachita
71701	911	27 Camden	Ouachita
71711	911	27 Camden	Ouachita
71726	911	27 Chidester	Ouachita
71751	911	27 Louann	Ouachita
71764	911	27 Stephens	Ouachita
72001	811	24 Adona	Perry
72016	811	24 Bigelow	Perry
72025	811	29 Casa	Perry
72070	811	24 Houston	Perry
72125	811	24 Perry	Perry
72126	811	24 Perryville	Perry
72312	711	26 Barton	Phillips
72328	511	26 Crumrod	Phillips
72333	511	26 Elaine	Phillips
72342	511	26 Helena	Phillips
72353	711	26 Lambrook	Phillips
72355	211	26 Lexa	Phillips
72366	511	26 Marvell	Phillips
72367	511	26 Mellwood	Phillips
72369	511	26 Oneida	Phillips
72374	511	26 Poplar Grove	Phillips
72383	711	26 Turner	Phillips
72389	711	26 Wabash	Phillips
72390	511	26 West Helena	Phillips
71922	911	27 Antoine	Pike
71940	911	27 Delight	Pike
71943	911	29 Glenwood	Pike
71950	911	29 Kirby	Pike
71952	911	29 Langley	Pike
71958	911	27 Murfreesboro	Pike
71959	911	29 Newhope	Pike
72429	711	32 Fisher	Poinsett
72432	711	32 Harrisburg	Poinsett
72354	711	33 Lepanto	Poinsett
72365	711	33 Marked Tree	Poinsett
72377	711	33 Rivervale	Poinsett
72472	711	33 Trumann	Poinsett
72386	711	32 Tyronza	Poinsett
72475	711	32 Waldenburg	Poinsett
72479	711	32 Weiner	Poinsett
71932	911	29 Board Camp	Polk
71937	911	29 Cove	Polk
71944	911	29 Grannis	Polk
71945	911	29 Hatfield	Polk
71946	911	29 Hatton	Polk
71953	911	29 Mena	Polk
71972	911	29 Vandervoort	Polk
71973	911	29 Wickes	Polk
72823	811	29 Atkins	Pope
72837	811	29 Dover	Pope
72843	811	29 Hector	Pope

72847	811	29 London	Pope
72858	811	29 Pottsville	Pope
72801	811	29 Russellville	Pope
72802	811	29 Russellville	Pope
72811	811	29 Russellville	Pope
72812	811	29 Russellville	Pope
72679	811	29 Tilly	Pope
72017	711	26 Biscoe	Prairie
72041	711	26 De Valls Bluff	Prairie
72040	711	26 Des Arc	Prairie
72064	711	26 Hazen	Prairie
72066	711	26 Hickory Plains	Prairie
72170	711	26 Ulm	Prairie
72053	1	21 College Station	Pulaski
72076	1	24 Jacksonville	Pulaski
72078	1	24 Jacksonville	Pulaski
72204	1	21 Little Rock	Pulaski
72206	1	21 Little Rock	Pulaski
72209	1	21 Little Rock	Pulaski
72214	1	21 Little Rock	Pulaski
72216	1	21 Little Rock	Pulaski
72219	1	21 Little Rock	Pulaski
72201	1	22 Little Rock	Pulaski
72202	1	22 Little Rock	Pulaski
72203	1	22 Little Rock	Pulaski
72205	1	22 Little Rock	Pulaski
72215	1	22 Little Rock	Pulaski
72225	1	22 Little Rock	Pulaski
72295	1	22 Little Rock	Pulaski
72260	1	22 Little Rock	Pulaski
72207	1	23 Little Rock	Pulaski
72211	1	23 Little Rock	Pulaski
72212	1	23 Little Rock	Pulaski
72217	1	23 Little Rock	Pulaski
72221	1	23 Little Rock	Pulaski
72222	1	23 Little Rock	Pulaski
72227	1	23 Little Rock	Pulaski
72210	1	24 Little Rock	Pulaski
72223	1	24 Little Rock	Pulaski
72231	1	24 Little Rock	Pulaski
72099	1	24 Little Rock Air Force B	Pulaski
72113	1	23 Maumelle	Pulaski
72116	1	23 North Little Rock	Pulaski
72118	1	23 North Little Rock	Pulaski
72190	711	23 North Little Rock	Pulaski
72199	106	23 North Little Rock	Pulaski
72114	1	24 North Little Rock	Pulaski
72115	1	24 North Little Rock	Pulaski
72117	1	24 North Little Rock	Pulaski
72119	1	24 North Little Rock	Pulaski
72124	811	24 North Little Rock	Pulaski
72198	1	24 North Little Rock	Pulaski
72135	1	24 Roland	Pulaski
72142	1	24 Scott	Pulaski
72120	1	24 Sherwood	Pulaski
72164	1	21 Sweet Home	Pulaski
72180	1	24 Woodson	Pulaski
72183	1	21 Wrightsville	Pulaski
72413	711	33 Biggers	Randolph
72444	711	33 Maynard	Randolph
72449	711	33 O Kean	Randolph
72455	711	33 Pocahontas	Randolph
72460	711	33 Ravenden Springs	Randolph
72462	711	33 Reyno	Randolph
72478	711	33 Warm Springs	Randolph
72322	211	26 Caldwell	Saint Francis
72326	211	26 Colt	Saint Francis
72335	211	26 Forrest City	Saint Francis
72336	211	26 Forrest City	Saint Francis
72340	211	26 Goodwin	Saint Francis
72346	211	32 Heth	Saint Francis
72348	211	32 Hughes	Saint Francis
72359	211	26 Madison	Saint Francis
72372	211	26 Palestine	Saint Francis
72392	211	26 Wheatley	Saint Francis
72394	211	26 Widener	Saint Francis
72002	1	24 Alexander	Saline
72011	106	24 Bauxite	Saline
72015	106	24 Benton	Saline
72018	106	24 Benton	Saline
72019	711	24 Benton	Saline
72158	106	24 Benton	Saline
72022	106	24 Bryant	Saline
72089	106	24 Bryant	Saline

72065	1	24 Hensley	Saline
72103	106	24 Mabelvale	Saline
72122	106	24 Paron	Saline
72167	106	24 Traskwood	Saline
72924	210	29 Bates	Scott
72926	811	29 Boles	Scott
72841	811	29 Harvey	Scott
72944	811	30 Mansfield	Scott
72950	811	29 Parks	Scott
72958	811	29 Waldron	Scott
72636	811	29 Gilbert	Searcy
72639	811	29 Harriet	Searcy
72645	811	29 Leslie	Searcy
72650	811	29 Marshall	Searcy
72669	811	29 Pindall	Searcy
72675	811	29 Saint Joe	Searcy
72686	811	29 Witts Springs	Searcy
72923	210	30 Barling	Sebastian
72905	110	29 Fort Smith	Sebastian
72901	110	30 Fort Smith	Sebastian
72902	110	30 Fort Smith	Sebastian
72903	110	30 Fort Smith	Sebastian
72904	110	30 Fort Smith	Sebastian
72906	110	30 Fort Smith	Sebastian
72908	110	30 Fort Smith	Sebastian
72913	110	30 Fort Smith	Sebastian
72914	110	30 Fort Smith	Sebastian
72916	110	30 Fort Smith	Sebastian
72917	210	30 Fort Smith	Sebastian
72918	110	30 Fort Smith	Sebastian
72919	110	30 Fort Smith	Sebastian
72936	210	30 Greenwood	Sebastian
72937	210	30 Hackett	Sebastian
72938	210	30 Hartford	Sebastian
72940	210	30 Huntington	Sebastian
72941	210	30 Lavaca	Sebastian
72945	210	30 Midland	Sebastian
71823	911	27 Ben Lomond	Sevier
71832	911	27 De Queen	Sevier
71841	911	29 Gillham	Sevier
71842	911	28 Horatio	Sevier
71846	911	27 Lockesburg	Sevier
72513	711	32 Ash Flat	Sharp
72521	711	26 Cave City	Sharp
72525	711	33 Cherokee Village	Sharp
72529	711	33 Cherokee Village	Sharp
72532	711	32 Evening Shade	Sharp
72542	711	33 Hardy	Sharp
72569	711	32 Poughkeepsie	Sharp
72577	711	32 Sidney	Sharp
72482	711	32 Williford	Sharp
72610	711	32 Alco	Stone
72533	711	29 Fifty Six	Stone
72051	711	29 Fox	Stone
72555	711	32 Marcella	Stone
72560	711	32 Mountain View	Stone
72663	711	29 Onia	Stone
72567	711	32 Pleasant Grove	Stone
72657	811	29 Timbo	Stone
72680	711	29 Timbo	Stone
71724	111	28 Calion	Union
71730	111	28 El Dorado	Union
71731	911	28 El Dorado	Union
71747	111	28 Huttig	Union
71749	111	28 Junction City	Union
71750	111	28 Lawson	Union
71758	111	27 Mount Holly	Union
71759	111	28 Norphlet	Union
71762	111	28 Smackover	Union
71765	111	28 Strong	Union
71768	111	28 Urbana	Union
72013	811	24 Bee Branch	Van Buren
72028	811	24 Choctaw	Van Buren
72031	811	24 Clinton	Van Buren
72629	811	29 Dennard	Van Buren
72088	811	32 Fairfield Bay	Van Buren
72141	811	29 Scotland	Van Buren
72153	811	32 Shirley	Van Buren
72717	3	29 Canehill	Washington
72727	3	31 Elkins	Washington
72728	3	31 Elm Springs	Washington
72729	3	29 Evansville	Washington
72730	3	31 Farmington	Washington
72701	3	31 Fayetteville	Washington

72702	3	31 Fayetteville	Washington
72703	3	31 Fayetteville	Washington
72704	3	31 Fayetteville	Washington
72735	3	31 Goshen	Washington
72737	3	31 Greenland	Washington
72741	3	31 Johnson	Washington
72744	3	31 Lincoln	Washington
72749	3	29 Morrow	Washington
72753	3	31 Prairie Grove	Washington
72762	3	31 Springdale	Washington
72764	3	31 Springdale	Washington
72765	3	31 Springdale	Washington
72766	3	31 Springdale	Washington
72769	3	31 Summers	Washington
72770	3	31 Tontitown	Washington
72774	3	31 West Fork	Washington
72959	3	29 Winslow	Washington
72010	711	26 Bald Knob	White
72012	711	26 Beebe	White
72020	711	26 Bradford	White
72045	711	26 El Paso	White
72052	711	26 Garner	White
72060	711	26 Griffithville	White
72068	711	26 Higginson	White
72081	711	26 Judsonia	White
72082	711	26 Kensett	White
72085	811	26 Letona	White
72102	711	26 Mc Rae	White
72121	711	26 Pangburn	White
72136	711	26 Romance	White
72137	711	26 Rose Bud	White
72139	711	26 Russell	White
72143	711	26 Searcy	White
72145	711	26 Searcy	White
72149	106	26 Searcy	White
72178	711	26 West Point	White
72006	711	26 Augusta	Woodruff
72036	711	26 Cotton Plant	Woodruff
72059	711	26 Gregory	Woodruff
72071	811	26 Howell	Woodruff
72074	711	26 Hunter	Woodruff
72101	711	26 Mc Crory	Woodruff
72189	711	26 Mc Crory	Woodruff
72123	811	26 Patterson	Woodruff
72824	811	29 Belleville	Yell
72827	811	29 Bluffton	Yell
72828	811	29 Briggsville	Yell
72829	811	29 Centerville	Yell
72833	811	29 Danville	Yell
72834	811	29 Dardanelle	Yell
72838	811	29 Gravelly	Yell
72842	811	29 Havana	Yell
72853	811	29 Ola	Yell
72857	811	29 Plainview	Yell
72860	811	29 Rover	Yell

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

RULE 1 – AUTOMOBILE DEFINITIONS AND ELIGIBILITY	3
RULE 2 – PREMIUM PERIOD.....	4
RULE 3 – CANCELLATION.....	4
RULE 4 – SUSPENSION OF COVERAGE.....	5
RULE 5 – ENDORSEMENTS.....	5
RULE 6 – PAYMENT PLANS/FEES	5
RULE 7 – PREMIUM DETERMINATION	6
RULE 8 – CLASSIFICATIONS.....	7
A. APPLICABILITY	7
B. DETERMINING PRIMARY AND SECONDARY CLASSIFICATIONS.....	7
C. DEFINITIONS	8
1. <i>Use Classifications</i>	8
2. <i>Age, Sex, and Marital Status Classifications</i>	9
3. <i>Driver Training</i>	10
4. <i>Good Student</i>	11
RULE 9 – GOOD DRIVER PLAN.....	11
A. APPLICABILITY	11
B. EXPERIENCE PERIOD.....	11
C. DRIVING RECORD POINTS	11
D. DRIVING RECORD SUB-CLASSIFICATION.....	13
RULE 10 – DRIVER TO VEHICLE ASSIGNMENT	14
RULE 11 – INCREASED LIMITS OF LIABILITY	14
A. SINGLE LIMIT LIABILITY	14
B. SPLIT LIMIT BODILY INJURY LIABILITY.....	14
C. PROPERTY DAMAGE LIABILITY.....	15
D. MEDICAL PAYMENTS.....	15
RULE 12 – NON-STACKED UNINSURED/UNDERINSURED MOTORISTS COVERAGE.....	15
A. NON- STACKED UNINSURED MOTORISTS COVERAGE	15
B. NON- STACKED UNDERINSURED MOTORISTS COVERAGE.....	19
RULE 13 – RESERVED FOR FUTURE USE	21
RULE 14 – RESERVED FOR FUTURE USE	21
RULE 15 - MODEL YEAR RATING.....	21
RULE 16 – RESERVED FOR FUTURE USE	21
RULE 17 - PHYSICAL DAMAGE DEDUCTIBLE FACTORS	22
RULE 18 - DISCOUNTS.....	23
A. PASSIVE RESTRAINT DISCOUNT	23
B. ANTI-THEFT DEVICE DISCOUNT	23
C. ANTI-LOCK BRAKING SYSTEM DISCOUNT.....	24
D. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT.....	24
E. COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT.....	25

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

RULE 19 – TIER FACTORS	25
RULE 20 – EXTENDED TOWING AND LABOR COVERAGE.....	26
RULE 21 – INCREASED LIMITS TRANSPORTATION EXPENSE COVERAGE/TEMPORARY EMERGENCY LIVING EXPENSES.....	26
RULE 22 – TERRITORIES.....	26
RULE 23 – ANTIQUE, CLASSIC, AND EXOTIC VEHICLES.....	27
A. DEFINITIONS	27
B. LIABILITY RATING.....	27
C. PHYSICAL DAMAGE RATING.....	28
RULE 24 – RESERVED FOR FUTURE USE	29
RULE 25 – AGREED VALUE COVERAGE.....	29
RULE 26 – RESERVED FOR FUTURE USE	29
RULE 27 – MISCELLANEOUS TYPES.....	29
A. MOTOR HOMES	29
B. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES	30
C. MOTORCYCLES.....	32
D. SNOWMOBILES AND ALL-TERRAIN VEHICLES.....	34
E. DUNE BUGGIES.....	35
F. GOLF CARTS (CLASS CODE 943500)	35
RULE 28 – MISCELLANEOUS COVERAGES	36
A. CUSTOMIZED VANS AND PICKUPS.....	36
B. NAMED NON-OWNER POLICY.....	36
C. EXTENDED NON-OWNED LIABILITY COVERAGE.....	36
D. ACCIDENTAL DEATH BENEFIT	37
E. NAMED DRIVER EXCLUSION.....	37
F. WORK LOSS.....	38
RULE 29 –ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT	38

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 1 – Automobile Definitions and Eligibility

- A. A private passenger automobile is a four-wheel motor vehicle, other than a truck-type, owned or leased under contract for a continuous period of at least six months, and
1. not used as a public or livery conveyance for passengers and
 2. not rented to others.

Truck-type vehicles may be insured, under special conditions, under the Antique, Classic, and Exotic Automobiles program.

- B. A motor vehicle that is a pickup or van shall be considered a private passenger automobile if it
1. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 2. is not used for the delivery or transportation of goods or materials unless such use is
 - a. incidental to the insured's business of installing, maintaining, or repairing furnishings or equipment, or
 - b. for farming or ranching.
- C. A pickup or van used in the business of the United States Government by an employee of the Government, shall be considered a private passenger automobile only if
1. it meets the conditions in **Rule 1.B.** above; and
 2. coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement.
- D. A motor vehicle owned by a farm family co-partnership or farm family corporation shall be considered a private passenger automobile owned by two or more relatives who are residents of the same households if
1. it is principally garaged on a farm or ranch, and
 2. it otherwise meets the definition in **Rules 1.A.** and **1.B.** above.
- E. Eligibility
1. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles and motor vehicles considered as private passenger automobiles in **Rules 1.A., 1.B., 1.C., and 1.D.** above if
 - a. they are written on a specific vehicle basis, and
 - b. they are owned by an individual or by a husband and wife who are residents in the same household.
 2. A vehicle owned by a corporation, partnership, or an individual DBA shall be considered a private passenger automobile if
 - a. the vehicle is for the use of the individual, spouse, or relatives in the same household,
 - b. the policy is issued in the name of the individual, husband and wife, individual DBA, or husband and wife DBA, and
 - c. the vehicle otherwise meets the eligibility requirements.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 1 – Automobile Definitions and Eligibility / E. Eligibility (cont.)

3. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles, pickups, and vans as defined in **Rule 1 – Automobile Definitions and Eligibility**,
 - a. that are owned jointly by two or more relatives other than husband and wife;
 - b. resident individuals, or
 - c. non-resident relatives, including a non-resident husband and wife, if they are written on a specified vehicle basis.

4. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts, or other similar type vehicles and snowmobiles if
 - a. they are written on a specified vehicle basis,
 - b. they are owned by
 - (1) an individual,
 - (2) a husband and wife,
 - (3) two or more relatives other than husband and wife, or
 - (4) two or more resident individuals.
 - (5) Vehicles owned by corporation are eligible if they meet the requirements as set forth in **Rule 1.E.2** above.
 - c. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.

5. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own a vehicle. The named non-owner coverage endorsement must be attached.

Rule 2 – Premium Period

The premium period is normally twelve months. When coverage is written for a term other than twelve months, the rate shall be calculated on a pro-rata basis. Six-month-policy term premiums shall be one-half the twelve-month-policy term premium. No policy providing Liability Coverage may be written or renewed for a term of less than 6 months.

Rule 3 – Cancellation

On all cancellations, the earned premium retained shall be calculated on a pro-rata basis for the length of time the policy or coverage was in force. Reference to 3 Month Term Policies do not apply.

Rule 4 – Suspension of Coverage

Coverages, other than those which are compulsory, may be suspended subject to the following conditions:

- A. No request for suspension will be accepted for a period of less than thirty consecutive days.
- B. Suspension is effective after notice of the withdrawal of the vehicle from service is received. Suspense credit will be calculated pro-rata from the suspense date to the end of the current premium period.
- C. The suspension shall also be effective as to any individual, organization, corporation, or governmental unit who must be given a notice of termination of coverage.
- D. No coverage exists until a notice to reinstate the suspended coverages is received.
- E. Reinstatement will be effective immediately and coverage will be added pro-rata from the reinstatement date to the end of the current premium period.
- F. Compulsory coverages shall be suspended at the request of the insured if the insured submits certification that he has surrendered the vehicle's license plates.

Rule 5 – Endorsements

- A. No charge will be made when the net premium change amounts to less than \$5.00, and no refund given when the net change amounts to less than \$2.00. However, the actual refund premium shall be returned at the request of the insured.
- B. No charge will be made and no refund given when the change occurs within the thirty days preceding the expiration of the policy. However, the actual refund premium shall be returned at the request of the insured.
- C. All endorsements shall be made using the rules and rates in effect at the effective date of the policy.

Rule 6 – Payment Plans/Fees

The total premium for the policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment basis.

When paying by installments, all premium is due within the first six months of the annual term. Payments are billed in four installments. This includes an initial payment of 40% of the premium, followed by three installments of 20% of the premium billed every sixty days over the first six months of the annual term.

Rule 7 – Premium Determination

- A. Refer to **Rule 22 – Territories** to determine territory code.
- B. Refer to the rate pages to determine base rates for the desired coverage for the appropriate territory.
- C. Apply the factor given in **Rule 19 – Tier Factors** to the base rate.
- D. Assign drivers to vehicles according to **Rule 10 – Driver to Vehicle Assignments**.
- E. Refer to the **Rule 8 – Classifications** to determine the applicable primary and secondary classifications. Refer to the class plan pages to determine the applicable rating factors.
- F. For liability coverages refer to **Rule 11 - Increased Limits of Liability** for appropriate factors of the chosen liability and medical payments limits and **Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage** for increased limit factors for those two coverages.
- G. For Collision and Comprehensive coverages, refer to the **Rule 15 – Model Year Rating** to determine the model year of the vehicle and to the Symbol and Identification (S & I) section to determine the appropriate symbol of the vehicle. If no rating symbol is shown in the S & I section, use the symbol for the prior model year version of the same vehicle. For vehicles with no symbol displayed for the prior model year, assign a symbol based on the cost new of the vehicle using the price/ symbol chart located in the reference pages of the S & I section. The Insurance Services Offices, Inc. physical damage symbol definitions are used in this program.
- H. For Collision and Comprehensive coverages, refer to the **Rule 17 - Physical Damage Deductible Factors** to determine the appropriate deductible factor for each of the coverages.
- I. Refer to the **Rule 18 – Discounts** to determine the applicable discount for each of the coverages.
- J. Premium calculation shall be rounded to the nearest dollar after each and every step. Amounts of \$0.50 or more shall be increased.

Rule 8 – Classifications

Refer to Arkansas Class Plan Pages for the Primary and Secondary Classification Rating Factors and Statistical Code Tables that apply.

A. Applicability

1. Private passenger automobiles owned by an individual, or owned jointly by two or more relatives or resident individuals
2. Private passenger automobiles owned by farm family co-partnerships or farm family corporations that are covered by a Personal Auto Policy under the following conditions:
 - a. Vehicles are not experience-rated, and
 - b. Vehicles are not used in an occupation other than farming or ranching or
 - c. Vehicles are used only in driving to or from work
3. This rule does not apply to risks rated in accordance with **Rule 27 – Miscellaneous Types** unless otherwise specified.

B. Determining Primary and Secondary Classifications

1. Primary Classification

- a. Classify the vehicle according to the age, sex, and marital status of the operators; the use of the vehicle; and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications
- b. Determine the applicable factor from the Primary Classification Rating Factor Tables.

2. Secondary Classification

- a. Determine if the vehicle is a single car or part of a multi-car risk.
- b. Refer to the **Rule 9 – Good Driver Plan** to classify operators according to the provisions of the Plan.
- c. Determine the applicable factor from the Secondary Classification Rating Factor Table that is then added to the Primary Classification Rating Factor.

3. Classification Changes

- a. Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Classifications are made.
- b. Exceptions:
 - (1) A policy shall **not** be changed mid-term because of the attained age of an operator of the vehicle.
 - (2) A policy shall **not** be changed mid-term to reflect a change in the Driving Record Sub-Classification
 - (a) This may only be done on the basis of a new signed application.
 - (b) However, these changes may be made by canceling the policy in accordance with **Rule 3 – Cancellation** and rewriting the policy.
 - (3) For policies whose terms exceeds one year, the attained age of an operator shall be recognized during the second and third annual policy periods or the portion of those years affected.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 8 – Classifications (cont.)

C. Definitions

1. Use Classifications

- a. BUSINESS USE** – the use of the vehicle is required by, or customarily involved in, the duties of the applicant or any other person customarily operating the vehicle in an occupation, profession, or business, other than going to or from the principal place of occupation, profession, or business.
- b. FARM USE** – the vehicle is principally garaged on a farm or ranch and
 - (1)** is not customarily used in going to or from work, other than farming or ranching, or driving to or from school, and
 - (2)** is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school if
 - (a)** less than three road miles one way or
 - (b)** three or more, but less than fifteen, road miles one way for no more than two days per week or no more than two weeks in any five week period.
- d. WORK LESS THAN 15 MILES** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school if
 - (a)** three or more, but less than fifteen, road miles one way if such usage is for more than two days per week or for more than two weeks in any five week period or
 - (b)** fifteen or more road miles one way for no more than two days per week or no more than two weeks in any five week period.
- e. WORK 15 OR MORE MILES** includes
 - (1)** no BUSINESS USE
 - (2)** personal use
 - (3)** driving to or from work or school fifteen or more road miles one way more than two days per week or for more than two weeks in any five week period.
- f.** A vehicle driven part way to or from work or school, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day, shall be considered as driving to or from work or school.
- g.** For liability coverages only, a vehicle used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Vehicles in Government Business endorsement is used to limit coverage.

Rule 8 – Classifications / C. Definitions (cont.)

2. Age, Sex, and Marital Status Classifications

- a. YOUTHFUL OPERATOR** – an applicant or any other operator residing in the same household as the applicant who customarily operates the vehicle and is one of the following:
 - (1) YOUTHFUL UNMARRIED FEMALE OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator
 - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator
 - (3) YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age
 - (4) YOUTHFUL UNMARRIED MALE OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator
 - (5) YOUTHFUL UNMARRIED MALE OWNER OR OPERATOR** – unmarried male under 30 years of age who is an owner or principal operator
 - (6) YOUTHFUL MARRIED MALE OPERATOR** – married male under 25 years of age
- b. NO YOUTHFUL OPERATOR** means:
 - (1)** A Youthful Operator classification is not applicable to the auto, and
 - (2)** The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a)** Operator Age 30-39
 - (b)** Operator Age 40-49
 - (c)** Operator Age 50-64
 - (d)** Operator Age 65-74
 - (e)** Operator Age 75-79
 - (f)** Operator Age 80-84
 - (g)** Operator Age 85 or Over
 - (h)** All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
- c. AGE** – age attained on the last birthday
- d. MARRIED** – includes married persons living with his or her spouse and also widowed, divorced, or legally separated persons only if such person has custody of one or more resident children.
- e. RESIDENT** – persons residing in the same household. This includes
 - (1)** A person in active military service with the armed forces of the United States of America who customarily operates the vehicle.
 - (2)** A YOUTHFUL unmarried operator who is a student residing at an educational institution.

Rule 8 – Classifications / C. Definitions / 2. Age, Sex and Marital Status Classifications (cont.)

NOTE: If the educational institution is over 100 miles from the vehicle's place of principal garaging, rate the operator as MARRIED unless the YOUTHFUL unmarried factor is lower.

3. Driver Training

The applicable Driver Training Classification applies to each YOUTHFUL operator under 21 years of age who can provide “satisfactory evidence” of successful completion of a driver education course meeting the following standards:

- a.** The course included a minimum of 24 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1)** A minimum of six clock hours of actual driving experience per student exclusive of observation time in the car
 - (a)** In this case, part of the required 24 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.
 - (b)** Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2)** A minimum of three clock hours of actual driving experience per student exclusive of observation time in the car, and a minimum of twelve clock hours in an approved practice driving trainer per student.
 - (a)** In this case, only time spent in excess of twelve clock hours may be counted as part of the required 24 clock hours of classroom instruction.
 - (b)** Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b.** The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c.** The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d.** The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e.** The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Rule 8 – Classifications / C. Definitions / 4. Driver Training (cont.)

- f. "Satisfactory evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., d., or e. above.

4. Good Student

The applicable Good Student Classification applies to operators under the age of 25 provided

- a. The owner or operator is
 - (1) at least sixteen years of age and
 - (2) enrolled full-time in a high school, college, university, or vocational-technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) The student is in the upper 20% of his/her class scholastically, or
 - (2) The student maintains a "B" average, or its equivalent. If the letter grading system can not be averaged, then no grade can be below "B".
 - (3) When in a school maintaining a numerical grade, the student has at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) The student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Rule 9 – Good Driver Plan

A. Applicability

The Good Driver Plan is applicable to all eligible vehicles. Determination of the chargeability of accidents and/or violations will occur on a policy term basis. Driver Record Points do not apply to Comprehensive coverage, which shall be rated as Driving Record Sub-Classification 0.

B. Experience Period

Points for convictions and for accidents are assigned if they occurred within the three year period immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Points

1. Accidents

- a. One point shall be assigned for each accident involving any current rated operator while operating a motor vehicle which results in damage to property of \$1,000 or more that occurred during the experience period.

Rule 9 – Good Driver Plan / C. Driving Record Points / 1. Accidents (cont.)

- b. Exceptions: No points are assigned for accidents occurring under any of the following circumstances:
- (1) The vehicle is lawfully parked (however, if the parked vehicle rolls from the parked position, then any such accident is charged to the person who parked the vehicle)
 - (2) The applicant, owner, or other resident operator is reimbursed by, or on behalf of, the person who is responsible for the accident or has judgment against such person
 - (3) The vehicle is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving violation in connection with this accident
 - (4) The operator of the other vehicle involved in the accident was convicted of a moving violation and the applicant or resident operator was not convicted of a moving violation in connection with the accident
 - (5) The vehicle operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, provided the accident is reported to the proper authority within 24 hours by the applicant or resident operator
 - (6) The accident involves damage resulting from contact with animals or fowl
 - (7) The accident is covered by comprehensive coverage
 - (8) The accident involves damage caused by flying gravel, missiles, or falling objects
 - (9) The accident occurs when using the vehicle in response to an emergency if the operator of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

2. Violations

- a. Three points are assigned for conviction of any of the following violations
- (1) Driving under the influence of alcohol or drugs
 - (2) Leaving the scene of an accident
 - (3) Homicide or assault arising out of the operation of a motor vehicle
 - (4) Driving while license is suspended or revoked
 - (5) Taking part in a speed or drag race
 - (6) Driving in a reckless manner which results in injury or death
 - (7) Fleeing or attempting to elude a police officer with an vehicle
 - (8) Committing a felony with an vehicle
 - (9) Filing or attempting to file a fraudulent automobile insurance claim
 - (10) Knowingly permitting an unlicensed driver to operate a motor vehicle insured under the policy.
- b. Two points are assigned for the conviction of operating a motor vehicle at a speed of more than fifteen miles per hour in excess of the legal limit.

Rule 9 – Good Driver Plan / C. Driving Record Points/ 2. Violations (cont.)

- c. For any moving violation not previously mentioned, points shall be assigned in the following manner:
 - (1) First occurrence – zero points
 - (2) Second occurrence – two points
 - (3) Third and subsequent occurrences – one point for each occurrence

- 3. A point assigned due to an accident or violation will not be used in rating if it is later determined that:
 - (1) the accident falls under one of the exceptions in **Rule 9.C.1.b**
 - (2) the conviction for a chargeable violation or traffic infraction is ultimately reversed,
 - (3) the assignment was made through mistake, carelessness, misinformation, or other error, or
 - (4) a reserve was established but no claim was submitted for a period of three years after the date of the incident or the statute of limitations has run and no suit has been filed the increased portion of the premium generated by the surcharge shall be refunded.

4. Multi-Car Risk

Driving Record Points, as determined above, shall apply to each vehicle that is part of a multi-car risk. When the multi-car risk consists of more than two vehicles, any points developed shall be assigned to the two vehicles with the highest Collision base premiums (Collision base rate after application of model year and symbol rating) and the remaining vehicles shall be rated with zero Driving Record Points.

D. Driving Record Sub-Classification

The Driving Record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0 points	0
1 point	1
2 points	2
3 points	3
4 or more points*	4

*All Driving Record Points Above 4 Are Considered In Determining the Tier Factor.

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 10 – Driver to Vehicle Assignment

- A.** Number of vehicles equals the number of drivers
Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle.
- B.** Number of vehicles exceeds the number of drivers
Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle. Each driver can be assigned to only one vehicle. Remaining vehicles will be rated using the "Excess Vehicle" primary classification factor.
- C.** Number of drivers exceeds the number of vehicles
Each driver is assigned to one, and only one, vehicle as either a principal or occasional operator. Every vehicle will be rated with the highest rated (as determined by the Primary Classification Factor) driver assigned to it.

Rule 11 – Increased Limits of Liability

- A.** Single Limit Liability
Apply the following factors to the \$75,000 Single Limit Liability rate.

LIMITS	FACTOR
75,000	1.00
100,000	1.04
200,000	1.16
300,000	1.22
500,000	1.28
1,000,000	1.41

- B.** Split Limit Bodily Injury Liability
Apply the following factors to the \$25,000/\$50,000 Bodily Injury Liability rate.

LIMITS	FACTOR
25/50	1.00
50/100	1.19
100/200	1.33
100/300	1.38
250/500	1.46
300/300	1.49
500/500	1.56
500/1,000	1.63
1,000/1,000	1.74

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 11 – Increased Limits of Liability (cont.)

C. Property Damage Liability

Apply the following factors to the \$25,000 Property Damage Liability rate.

LIMITS	FACTOR
25,000	1.00
50,000	1.05
100,000	1.09
150,000	1.14
200,000	1.16
300,000	1.23
500,000	1.28
1,000,000	1.42

D. Medical Payments

Apply the following factors to the \$5,000 Medical Payments rate.

LIMITS	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

Rule 12 – Non-Stacked Uninsured/Underinsured Motorists Coverage

The provisions of **Rule 8 – Classifications** and **Rule 9 – Good Driver Plan** do not apply to the rates for these coverages.

A. Non- Stacked Uninsured Motorists Coverage

Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

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

Exceptions

(1) The named insured has the right to reject such coverage in writing.

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

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

Increased Limits

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

Note:

For new policies written, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

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

Exceptions

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

1) Basic Limits

The rates for basic limits of the following options of Non- Stacked Uninsured Motorists Coverage are displayed on the State Rate Pages.

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ARKANSAS

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

Non- Stacked Uninsured Motorists Coverage options:

\$50,000 Bodily Injury ONLY

\$75,000 Bodily Injury and Property Damage*

\$25,000/50,000 Bodily Injury

\$25,000 Property Damage*

*Property Damage Non- Stacked Uninsured Motorists Coverage is subject to a \$200 Deductible.

2) Increased Limits

For higher limits of Single Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$50,000 Bodily Injury Only or \$75,000 Bodily Injury and Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

For higher limits of Split Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$25,000/50,000 Bodily Injury and \$25,000 Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

(a) Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.33	1.35
100,000	1.38	1.41
200,000	1.67	1.65
300,000	1.86	1.82
500,000	2.10	2.12
1,000,000	2.46	2.48

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

(b) Single Limit Bodily Injury & Property Damage Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
75,000	1.00	1.00
100,000	1.06	1.04
200,000	1.23	1.22
300,000	1.40	1.39
500,000	1.54	1.54
1,000,000	1.80	1.80

(c) Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.50	1.50
100/200	1.83	1.86
100/300	2.00	2.00
250/500	2.22	2.29
300/300	2.28	2.36
500/500	2.60	2.70
500/1,000	2.89	3.00
1,000/1,000	3.00	3.07

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

(d) Property Damage Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
\$25,000	1.00	1.00
\$50,000	1.17	1.17
\$100,000	1.83	1.50
\$200,000	2.00	1.83
\$300,000	2.32	2.12
\$500,000	2.71	2.46
\$1,000,000	3.31	3.00

3) Rates

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

- (1)** Single Car Risk
- (2)** Multi-Car Risk

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

Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

B. Non- Stacked Underinsured Motorists Coverage

1. Owners

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

Non- Stacked Underinsured Motorists Coverage must be offered for:

Exceptions

- (a)** If the named insured does not elect Non- Stacked 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 Non- Stacked Uninsured Motorists Coverage.

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

(c) After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

b. If Non- Stacked Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Non- Stacked Uninsured Motorists Coverage and Non- Stacked Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

c. Rates

- (1) Rates are displayed on the rate pages. Non- Stacked Underinsured Motorists Coverage rates are provided for the following risks:
 - (a) Single Car Risk
 - (b) Multi-Car Risk
- (2) Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(a) Basic Limits

Rates for \$25,000/50,000 Bodily Injury Liability Non- Stacked Underinsured Motorists Coverage and \$50,000 Single Limit Liability Bodily Injury Only are shown on the State Rate Pages, depending on whether the risk is a single car or multi-car policy. For Multi-Car risks, apply the base rate to each vehicle, including the first vehicle.

(b) Increased Limits

For higher limits of Non- Stacked Underinsured Motorists Coverage multiply the appropriate Non- Stacked Underinsured Motorists factor on the State Rate Pages by the appropriate base rate depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

a. Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.22	1.29
100,000	1.78	1.86
200,000	3.44	3.57
300,000	4.22	4.29
500,000	6.00	6.14
1,000,000	7.02	7.18

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Underinsured Coverage/ 1. Owners (cont.)

b. Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.75	1.57
100/200	3.38	3.14
100/300	3.88	3.71
250/500	5.13	4.71
300/300	5.50	5.14
500/500	6.67	6.02
500/1,000	7.88	7.29
1,000/1,000	9.50	8.86

D. Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

Rule 13 – Reserved for Future Use

Rule 14 – Reserved for Future Use

Rule 15 - Model Year Rating

The model year of the vehicle is the year assigned by the auto manufacturer. If the vehicle has been rebuilt or structurally altered, the use the model year of the chassis. If the vehicle's model year is subsequent to the latest model year shown on the rate pages, adjust the model year factor by 1.03 for each subsequent model year.

Rule 16 – Reserved for Future Use

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 17 - Physical Damage Deductible Factors

- A. For vehicles valued less than \$75,000, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
100	1.18	1.19	1.19	1.29
250	1.00	1.00	1.01	1.19
500	0.93	0.92	0.94	1.13
1,000	0.73	0.76	0.74	0.94
2,000	0.58	0.63	0.59	0.80
5,000	0.49	0.42	0.51	0.57
10,000	0.30	0.30	0.35	0.46

When Full Glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

- B. For vehicles valued \$75,000 or greater, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
500	0.95	0.95	0.96	1.15
1,000	0.83	0.81	0.84	1.00
2,000	0.77	0.76	0.78	0.96
5,000	0.70	0.66	0.74	0.86
10,000	0.55	0.51	0.65	0.71

When Full glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

Rule 18 - Discounts

A. Passive Restraint Discount

1. For any private passenger automobile equipped with any type of factory-installed automatic occupant restraint which meets the published federal crash protection requirements, the Medical Payments rates will be reduced as follows:

Dual side airbags	30%
Driver-side only airbags	20%
Dual side automatic/passive seatbelts	15%
Driver-side only automatic/passive seatbelts	10%

2. If any vehicle is equipped with more than one type of passive restraint device, only the largest discount applies.

B. Anti-theft Device Discount

This discount applies only to Comprehensive coverage. To qualify for the discount the anti-theft device must be properly installed and maintained. If any vehicle is equipped with more than one anti-theft device, only the largest discount applies.

1. Alarms

A 5% discount shall be applied when a vehicle is equipped with an alarm-only device which will sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

2. Active disabling devices

A 5% discount shall be applied when a vehicle is equipped with an active disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as active if a separate manual step is required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

3. Passive disabling devices

A 10% discount shall be applied when a vehicle is equipped with a passive disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as passive if a separate manual step is not required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

4. VIN etching

A 5% discount shall be applied to a vehicle when the vehicle identification number or any unique identifying symbol is etched into all of the windows of the vehicle. A hood lock is not required for this discount.

Rule 18 – Discounts / B. Anti-Theft Device Discount (Cont)

5. Electronic homing devices

A 15% discount shall be applied when the vehicle has an electronic homing device used in conjunction with a participating police agency and using a radio frequency network allocated by the Federal Communications Commission.

C. Anti-lock Braking System Discount

The premiums for Single Limit Liability, Bodily Injury, Property Damage, Medical Payments, and Collision coverages shall be reduced by 5% provided the vehicle is equipped with a factory installed anti-lock braking system.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

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

Exception

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

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:

a. Is age 55 or over, and

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

3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:

a. 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.

4. An approved Motor Vehicle Accident Prevention Course shall:

a. Be approved by the Arkansas Department of Motor Vehicles, and

b. Be taught by an approved instructor, and

c. Include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and

d. Shall not be self-instructed.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 18 – Discounts (Cont)

E. College Graduate Scholastic Achievement Discount

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

The discount shall be afforded to the 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.

2. Eligibility

An insured is eligible for this discount if:

- a. He or she is under twenty-five years old and has graduated from a college or university, and
- b. His or her cumulative scholastic record shows that he or she attained one of the following:
 - (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.

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

Rule 19 – Tier Factors

Prior to the application of all other rating factors, the base rates for Single Limit liability, Bodily Injury, Property Damage, Medical Payments, Non-stacked Uninsured/Underinsured Motorists, Collision, and Comprehensive coverages shown on the rate pages will be multiplied by the following factors and rounded to the nearest dollar:

Tier	Tier Factor
Tier AAA	0.80
Tier AA	0.85
Tier A	0.90
Tier B	0.95
Tier C	1.00
Tier D	1.10
Tier E	1.20
Tier F	1.30

Tier	Tier Factor
Tier G	1.40
Tier H	1.50
Tier I	1.60
Tier J	1.70
Tier K	1.80
Tier L	1.90
Tier M	2.00
Tier N	2.10

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 20 – Extended Towing and Labor Coverage

Extended Towing and labor coverage shall be available at the following limit(s)/rate per vehicle.

Limit	Rate per Vehicle
25	\$4
50	6
75	8
100	10
250	15

Attach the Extended Towing and Labor Costs Coverage endorsement.

Rule 21 – Increased Limits Transportation Expense Coverage/Temporary Emergency Living Expenses

This coverage is included on all vehicles with applicable physical damage coverage at a limit of \$5,000 with no daily maximum.

Rule 22 – Territories

A.The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.

- 1.Determine the applicable rating territory based on the ZIP code of the *location of principal garaging* of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

Rule 23 – Antique, Classic, and Exotic Vehicles

A. Definitions

1. Antique vehicles

An ANTIQUE VEHICLE is a vintage motor vehicle or motor cycle at least 25 years of age that is maintained solely for use in car club activities, exhibitions, parades, or for a private collection. ANTIQUE VEHICLES are rarely driven and generally transported by trailer.

2. Classic vehicles

A CLASSIC VEHICLE is a motor vehicle of unique or rare design, limited production or limited availability, and generally recognized for its aesthetic value. For purposes of this policy, a CLASSIC VEHICLE also includes a reproduction of an ANTIQUE VEHICLE or CLASSIC VEHICLE. A CLASSIC VEHICLE is maintained primarily for use in car club activities, exhibitions, parades, or for a private collection and used only infrequently for other purposes.

3. Exotic vehicles

An EXOTIC VEHICLE is a late model motor vehicle of exceptional condition that, because of its manufacture, design, high performance, limited production, or limited availability, is expected to appreciate in value. An EXOTIC VEHICLE is maintained primarily for use in car club activities, exhibitions, or for a private collection and used infrequently for other purposes.

B. Liability rating

For all liability coverages, charge 20% of the private passenger automobile base rate, adjusted for the appropriate increased limit factor. The liability premium is charged once per policy for all antique, classic, and exotic vehicles included on the policy.

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 23 – Antique, Classic, and Exotic Vehicles (Cont.)

C. Physical Damage rating

- 1.** Coverage is provided on an agreed value basis. Use the chart below to determine the appropriate base rates. Rates are per \$100 of coverage.

	Deductible	Base Rates (1 st \$10,000 coverage)		Base Rates (Coverage > \$10,000)	
		Comprehensive and collision	Comprehensive only	Comprehensive and collision	Comprehensive only
Antique Vehicles:	\$0	\$0.62 per \$100	\$0.31 per \$100	\$0.38 per \$100	\$0.19 per \$100
	\$250	\$0.61 per \$100	\$0.30 per \$100	\$0.38 per \$100	\$0.18 per \$100
	\$500	\$0.59 per \$100	\$0.30 per \$100	\$0.37 per \$100	\$0.18 per \$100
	\$1,000	\$0.54 per \$100	\$0.27 per \$100	\$0.34 per \$100	\$0.17 per \$100
	\$5,000	\$0.50 per \$100	\$0.25 per \$100	\$0.30 per \$100	\$0.15 per \$100
	\$10,000	\$0.37 per \$100	\$0.18 per \$100	\$0.23 per \$100	\$0.12 per \$100
Classic Vehicles:	\$0	\$1.46 per \$100	\$0.73 per \$100	\$0.90 per \$100	\$0.45 per \$100
	\$250	\$1.39 per \$100	\$0.70 per \$100	\$0.86 per \$100	\$0.43 per \$100
	\$500	\$1.38 per \$100	\$0.69 per \$100	\$0.85 per \$100	\$0.42 per \$100
	\$1,000	\$1.26 per \$100	\$0.63 per \$100	\$0.78 per \$100	\$0.39 per \$100
	\$5,000	\$1.14 per \$100	\$0.57 per \$100	\$0.70 per \$100	\$0.35 per \$100
	\$10,000	\$0.86 per \$100	\$0.42 per \$100	\$0.53 per \$100	\$0.26 per \$100
Exotic Vehicles:	\$0	\$2.18 per \$100	\$1.08 per \$100	\$1.42 per \$100	\$0.68 per \$100
	\$250	\$1.98 per \$100	\$0.98 per \$100	\$1.22 per \$100	\$0.61 per \$100
	\$500	\$1.87 per \$100	\$0.94 per \$100	\$1.15 per \$100	\$0.58 per \$100
	\$1,000	\$1.72 per \$100	\$0.86 per \$100	\$1.06 per \$100	\$0.53 per \$100
	\$5,000	\$1.55 per \$100	\$0.78 per \$100	\$0.94 per \$100	\$0.47 per \$100
	\$10,000	\$1.17 per \$100	\$0.58 per \$100	\$0.71 per \$100	\$0.35 per \$100
Trailers*:	\$250	\$1.82 per \$100	\$0.91 per \$100	\$1.12 per \$100	\$0.56 per \$100
	* Coverage of \$3,000 is automatically included in the vehicle rate.				

- 2.** Loss Protection Credit – A 10% credit will apply to the Physical Damage premium for all covered vehicles and trailers which are garaged in a storage facility with the following features:
- a.** a Central Station or Direct Reporting Fire Alarm is maintained and in use, and
 - b.** all enclosed spaces are protected by a properly maintained fire suppression system.
- 3.** For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

either the insured or the company and must conform to individual state requirements.

Rule 24 – Reserved for Future Use

Rule 25 – Agreed Value Coverage

Physical damage coverage is provided on an agreed value basis. If the agreed value is more than the market value, add \$10 for every \$1,000, or fraction of the difference, to the physical damage premium.

Rule 26 – Reserved for Future Use

Rule 27 – Miscellaneous Types

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

1. Liability rating

- a.** Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger automobiles.
- b.** Pleasure use Motor Homes
Charge 50% of the otherwise applicable Pleasure-use classification rates for private passenger automobiles. Apply **Rule 9 – Good Driver Plan**.

2. Physical Damage Rating

- a.** Determine the value of the motor home, including the value of any custom built additions. Additions may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
- b.** Assign a symbol based on the stated amount using the tables on Pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the Rate Pages to determine base rates for the appropriate symbol and model year of the motor home. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.
- c.** To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with **Rule 7 – Premium Determination**, depending on the model year of the motor home.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 27 – Miscellaneous Types / A. Motor Homes/ 2. Physical Damage Rating (cont.)

EXCEPTION:

For 1989 and prior model year motor homes with a stated value exceeding \$65,000, increase the Symbol 20 base rate (as calculated in Rule 7 – Premium Determination) in the following manner:

- (1) Comprehensive - 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision - 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- d. Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger autos, using the base rates calculated in **b.** and **c.**
- e. Pleasure Use Motor Homes
Charge 79% of the Comprehensive base rate and 60% of the Collision base rate calculated in **b.** and **c.** Apply **Rule 9 – Good Driver Plan.**
- f. Covered Property Coverage
Attach the covered property coverage endorsement to the policy.

DEDUCTIBLE	RATE PER \$100
50	\$1.45
100	1.15

3. Rental Coverage

Liability, Medical Payments, Comprehensive, Collision and Covered Property Coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium.

NUMBER OF WEEKS RENTED PER YEAR	FACTOR
One to four weeks	.50
Over four weeks	1.00

B. Trailers Designed for Use with Private Passenger Automobiles

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger automobile, pickup, panel truck or van without additional premium charge and without specific description of the trailer.

EXCEPTIONS:

Coverage is not provided for a trailer

- 1. used for business purposes with other than a private passenger automobile or owned pickup, panel truck or van, or
- 2. when no other vehicle is owned by the insured.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 27 – Miscellaneous Types / B. Trailers Designed for Use with Private Passenger Automobiles (cont.)

1. Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger automobile, pickup, panel truck, or van.

A Personal Auto Policy affording Liability Coverage provides Medical Payments Coverage without additional premium charge and without specific description of the trailer.

2. Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (maximum limit of liability) endorsement. Note: Coverage is not provided on an "agreed value" basis.

a. Recreational Trailers (Refer to Stat Plan)

Non-self-propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

(1) Comprehensive and Collision

Charge 52% of the Comprehensive and 60% of the Collision otherwise applicable pleasure use rates for private passenger autos. **Rule 9 – Good Driver Plan** does NOT apply.

(2) Coverage Property Coverage

Use Motor Home rates. Attach the covered property coverage endorsement.

b. All Other Trailers (Refer to Stat Plan)

COVERAGE	RATE per \$100
Comprehensive - \$100 Deductible (Cov. Code 010)	\$1.02
Comprehensive - \$200 Deductible (Cov. Code 015)	0.87
Collision - \$200 Deductible (Cov. Code 073)	0.80
Collision - \$300 Deductible (Cov. Code 082)	0.72

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

C. Motorcycles

This rule applies to motorcycles as well as mopeds, motor scooters, motorbikes, go-carts and any other similar motor vehicles not used for business purposes. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating

- a.** Charge the following percentages of the private passenger automobile liability base rate:

ENGINE SIZE cc	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
0 – 50	(Code 922100) 25%	(Code 923100) 17%
51 – 100	(Code 922100) 34%	(Code 923100) 21%
101 – 200	(Code 922200) 42%	(Code 923200) 25%
201 – 360	(Code 922300) 50%	(Code 923300) 32%
361 – 500	(Code 922400) 59%	(Code 923400) 38%
501 – 800	(Code 922500) 67%	(Code 923500) 44%
801 - 1,000	(Code 922600) 76%	(Code 923600) 50%
over 1,000	(Code 922600) 84%	(Code 923600) 57%

- b.** Non-stacked Uninsured Motorists

Charge 200% of private passenger automobile base rate.

- c.** Passenger Hazard Exclusion

Passenger Hazard Exclusion - Not permitted in Arkansas

2. Physical Damage rating

- a.** Comprehensive – all vehicles

- (1)** 1990 and subsequent model year vehicles

Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.

- (2)** 1989 and prior model year vehicles

Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types / C. Motorcycles / 2. Physical Damage rating / a. Comprehensive – all vehicles (cont.)

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
\$0 - \$400	32%	21%
401 - 600	32%	21%
601 - 900	39%	28%
901 - 1,200	60%	39%
1,201 - 1,500	81%	53%
1,501 - 1,800	102%	67%
1,801 - 2,100	119%	81%
2,101 - 2,400	140%	95%
2,401 - 2,700	161%	109%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 1% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

b. Collision – all vehicles

- (1)** 1990 and subsequent model year vehicles – Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.
- (2)** 1989 and prior model year vehicles – Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
\$0 - \$400	21%	14%
401 - 600	35%	21%
601 - 900	46%	32%
901 - 1,200	60%	39%
1,201 - 1,500	67%	46%
1,501 - 1,800	77%	53%
1,801 - 2,100	88%	56%
2,101 - 2,400	105%	67%
2,401 - 2,700	116%	77%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 0.8% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 959000)

1. Definitions

- a.** A SNOWMOBILE is a self-propelled vehicle designed for travel on snow or ice, steered by skis or runners and supported in whole or in part by one or more skis, belts, or cleats.
- b.** An ALL-TERRAIN VEHICLE is a self-propelled vehicle which is manufactured for sale for operation primarily on off-highway trails or off-highway competitions and only incidentally operated on public highways, provided that such vehicle does not exceed 60 inches in width, or 800 pounds dry weight. In addition, an all-terrain vehicle shall not include a snowmobile or other self-propelled vehicle manufactured for off-highway use which utilizes an endless belt tread.

2. Rating

All premiums apply for the period of coverage.

- a. Liability**
Charge 50% of the private passenger automobile base rates.
- b. Passenger hazard Exclusion**
Passenger Hazard Exclusion - Not permitted in Arkansas
- c. Medical Payments (\$1,000 Limit Only)**
Charge 200% of the private passenger automobile base rate.
- d. Non-stacked Uninsured Motorists**
Charge the private passenger automobile base rate.
- e. Physical Damage**
Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.00
	\$200	\$1.60
Collision	\$200	\$1.75
	\$300	\$1.60

3. Endorsements

- a.** Snowmobiles – Attach the snowmobile endorsement.
- b.** All-terrain vehicles – Attach the miscellaneous type vehicle endorsement.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

E. Dune Buggies

A DUNE BUGGY is a motor vehicle of the private passenger type designed or modified for use principally off public roads. Attach the miscellaneous type vehicle endorsement.

1. Classifications

a. Registered Dune Buggies

Classify and rate as private passenger automobiles.

b. Non-Registered Dune Buggies

Class Code - 943200

2. Liability Rating

a. Bodily Injury/Property Damage

Charge 90% of private passenger automobile base rates.

b. Passenger Hazard Exclusion

Passenger Hazard Exclusion - Not permitted in Arkansas

c. Medical Payments

Charge private passenger automobile base rate.

d. Non-stacked Uninsured Motorists

Charge private passenger automobile base rate.

3. Physical Damage Rating – Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.10
	\$200	\$1.70
Collision	\$200	\$6.30
	\$300	\$5.10

F. Golf Carts (Class Code 943500)

A GOLF CART is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating

Charge 25% of private passenger automobile base rates.

2. Physical Damage Rating

Refer to the table below.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types/ F. Golf Carts (Class Code 943500) (cont.)

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$0.70
	\$200	\$0.55
Collision	\$200	\$0.85
	\$300	\$0.75

Rule 28 – Miscellaneous Coverages

A. Customized Vans and Pickups

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

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables in the Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage Endorsement.

B. Named Non-Owner Policy

This policy is for individuals who do not own a vehicle.

1. Liability and Medical Payments Coverage
Charge 50% of the premium that would apply if the individual owned a vehicle.
2. Non-stacked Uninsured Motorists Insurance
Refer to the rate pages. Charge the "single car" Non-stacked Uninsured Motorists rate applicable to owners.
3. Attach the named non-owner coverage endorsement.

C. Extended Non-Owned Liability Coverage

Attach the extended non-owned coverage for named individual endorsement.

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished a vehicle for regular use:
 - a. When no Primary Liability insurance is in effect on the vehicle, charge 50% of the liability premium which would apply if the furnished vehicle were being specifically insured as an owned vehicle by the individual.
 - b. When there is Primary Liability insurance in effect on the vehicle or if the vehicle is used in the business of the United States Government, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 28 – Miscellaneous Coverages/ C. Extended Non-Owned Liability Coverage (cont.)

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$4	\$1	\$ 4	\$ 6
Relative	\$8	\$2	\$ 5	\$12

2. In all other situations, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$3	\$1	\$ 4	\$5
Relative	\$5	\$2	\$ 5	\$9

D. Accidental Death Benefit

Limit	Rate per Vehicle
\$5,000	\$3

E. Named Driver Exclusion

1. Applicability

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

2. Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the term of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

Rule 28 – Miscellaneous Coverages/ E. Named Driver Exclusion (cont.)

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

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

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

F. Work Loss

Cost of coverage is \$5 per vehicle per year.

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit

A. Eligibility

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

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

Exceptions

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

B. Coverages and Rates

1. Medical Payments

a. Limits

Statutory Limit per person – \$5,000.

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

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

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

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit/ B. Coverages and Rates/ b. Rates (Cont.)

- (2) The Classifications and Good Driver Plan Rules apply.
2. Work Loss Coverage
- a. Limits
- Maximum per person
- (1) For an Income Earner – \$140 per week for 52 weeks.
- (2) For a Non-Income Earner – \$70 per week for 52 weeks.
- b. Rates
- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Rule 28 F.
- (2) All Other Motor Vehicles
- Rates are displayed in Rule 28- Miscellaneous Coverages section F.
 - The Classifications and Good Driver Plan Rules do NOT apply.
3. Accidental Death Benefit
- a. Limits
- Maximum per person – \$5,000.
- b. Rates
- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Rule 28 D.
- (2) All Other Motor Vehicles
- Rates are displayed in Rule 28- Miscellaneous Coverages section D.
 - The Classification and Good Driver Plan Rules do NOT apply.

Note

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

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

AIG INDEMNITY INSURANCE COMPANY
Private Passenger Automobile Insurance
Underwriting Rule
ARKANSAS

Based on the characteristics of the new business policy, the following 12 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

1.) Liability Limits	Points	5.) Exposure Years****	Points
300/300+ or 300+ CSL	0	0 – 3	15
100/300	2	4 – 5	3
100/300- or 200- CSL	4	6 – 8	2
		9 – 10	1
		11 – 13	1
2.) Credit Score	Points	14 – 15	0
N/A or No-Hit***	0	16 – 18	-1
1 - 549	8	19 – 20	-3
550 – 599	6	21 - 23	-4
600 – 619	4	24 - 25	-5
620 – 639	3	26 - 30	-6
640 – 659	2	31 - 40	-7
660 – 679	1	41 - 50	-9
680 – 699	0	51 - 60	-11
700 – 719	-1	61 +	-13
720 – 759	-2		
760 +	-3		
3.) Current Carrier	Points	6.) Years Licensed**	Points
Prior Insurance	0	0	2
No Prior Insurance when required	18	1	1
Assigned Risk Plan	18	2	0
		3	0
4.) Household Composition	Points	4	0
Married Couple, NI Age 68+	0	5+	0
Married Couple, NI Age 67-	0		
Resp Only, NI Age 68+	2	7.) Occupation	Points
Resp Only, NI Age 67-	2	Public profile	6
Resp w/ Child	4	All Other	0
Resp w/ Others	0		
		8.) Vehicles Parked on Street	Points
		No	0
		Yes	1
Incident Count	9.) Youth Incident Points*	10.) Adult Incident Points*	
0	0	0	
1	5	2	
2	8	4	
3	12	6	
4	16	8	
5	20	10	
6	25	12	
7	30	15	
8	35	18	
9	40	25	
10+	50	35	
Comp Claim Count	11.) Youth Comp Points*	12.) Adult Comp Points*	
0	0	0	
1	4	1	
2	6	3	
3	8	4	
4	11	6	

AIG INDEMNITY INSURANCE COMPANY
 Private Passenger Automobile Insurance
 Underwriting Rule
 ARKANSAS

Based on the characteristics of the new business policy, the following 10 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

5	14	7
6	18	8
7	21	11
8	25	13
9	28	18
10+	35	25

Notes:

* Total incidents pertain to violations (minor is 1, major is 3) and at fault accidents (within the 3 and 5 year experience period, respectively);

As well, violations and accidents which result in surcharges are not incorporated into tiering.

Youthful drivers are defined as 24 years old and younger.

** The years-licensed-points result from each driver, with the sum total incorporated into tiering.

*** The unknown or not available credit designation will come about if we are unable to obtain a credit report from the vendor.

**** The exposure years is calculated as follows: if # of vehicles = # of drivers, sum years licensed of each driver; if # of vehicles < # of drivers, use the drivers with the highest years licensed for the summation; if # of vehicles > # of drivers, add value of 'extra' vehicles using 7 years licensed as the multiple. The years licensed is capped at 5 years per driver.

Tier AAA:	point summation < -7	0.80
Tier AA:	>= -7 and < -5	0.85
Tier A:	>= -5 and < -3	0.90
Tier B:	>= -3 and < -1	0.95
Tier C:	>= -1 and < 1	1.00
Tier D:	>= 1 and < 3	1.10

SERFF Tracking Number: APCG-125418435 State: Arkansas
Filing Company: AIG Indemnity Insurance Company State Tracking Number: #32114940 \$100
Company Tracking Number: 08-AU-AR-001R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Automobile
Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Supporting Document Schedules

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

Comments:

Attachment:

AR PPA Survey FORM APCS.xls

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

Comments:

Attachment:

F319AR - RF1.pdf

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

Bypass Reason: Not Applicable

Comments:

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

Comments:

Attachments:

P and C Transmittal Document rate-rules.pdf

P&C Rate Rule Schedule.pdf

Satisfied -Name: Explanatory Memorandum
Review Status: Filed 05/05/2008

Comments:

Attachment:

Filing Memorandum AR.pdf

SERFF Tracking Number: *APCG-125418435* *State:* *Arkansas*
Filing Company: *AIG Indemnity Insurance Company* *State Tracking Number:* *#32114940 \$100*
Company Tracking Number: *08-AU-AR-001R*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Automobile*
Project Name/Number: *PCG Personal Automobile Program/08-AU-AR-001R*

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	08-AU-AR-001R
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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	NA
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Company Name		Company NAIC Number	
3.	A. AIG Indemnity Insurance Company	B.	43974

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 Automobile	B.	Private Passenger

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
All Coverages	0	0					
TOTAL OVERALL EFFECT	0	0					

6.

Year	5 Year History		Rate Change History				
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
NA- New Program							

7. Not Available – New Program

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

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

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		American International Group			Group NAIC # 012
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
AIG Indemnity Insurance Company	PA	43974	13-1967524	PA	
5. Company Tracking Number		08-AU-AR-001R			
Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]					
6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Sue Vishudanand 70 Pine Street, 22 nd Floor, New York, NY 10270	Filings and Compliance Analyst	212-770-7951	212-770-7261	sumintra.vishudana nd@aig.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Sue Vishudanand		
Filing information (see General Instructions for descriptions of these fields)					
9.	Type of Insurance (TOI)	Personal Automobile			
10.	Sub-Type of Insurance (Sub-TOI)	Private Passenger			
11.	State Specific Product code(s) (if applicable)[See State Specific Requirements]	19.0			
12.	Company Program Title (Marketing title)	AIG Private Client Group Personal Automobile Program			
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules Forms Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14.	Effective Date(s) Requested	New: 5/01/2008		Renewal: 5/01/2008	
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16.	Reference Organization (if applicable)				
17.	Reference Organization # & Title				
18.	Company's Date of Filing	3/21/2008			
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	08-AU-AR-001R
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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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AIG Indemnity Insurance Company is submitting, for your approval, our introductory AIG Private Client Group Personal Automobile Program. The AIG Private Client Group is a relatively new profit center charged with offering high quality personal lines products and superior risk management services.

To meet the special needs of our clientele, the coverage provided under this program has been designed to compete with the coverage of competitors who also target high quality personal lines accounts. This program will be a combination of independent rates, rules and forms, along with Insurance Services Office (ISO) forms. Please note that we are a member of ISO and they file their forms on our behalf.

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]
------------	---

1 rate and rule filing X \$100 =\$100

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.)**

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 #	08-AU-AR -001R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	08-AU-AR-001F
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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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)
AIG Indemnity Ins. Company	0	0	0	0	0	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	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	N/A– New Program
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	PLEASE SEE RATE/RULE SCHEDULE IN SERFF	<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	

AIG Indemnity Insurance Company
Private Passenger Automobile Insurance
Arkansas Explanatory Memo

AIG Indemnity Insurance Company is requesting approval for rates, rules and forms for a new private passenger automobile insurance program in the state of Arkansas. This new program is for AIG Private Client Group, a relatively new profit center charged with offering high-quality personal lines products and superior risk management services.

To meet the special needs of our clientele, the coverage provided under this program has been designed to compete with the coverage of competitors who also target high-quality personal lines accounts.

The rates and rules for AIG Indemnity have been developed by considering rates, relativities, rules, and guidelines that have been approved for several major competitors and other AIG companies as well as those of the Insurance Services Offices, Inc. (ISO).

As subscribers to ISO, the AIG Indemnity program being filed adopts ISO physical damage symbol definitions and assignments.

AIG Indemnity is adopting existing territory definitions of the American Home Assurance Company (AHAC), another AIG company currently writing business in Arkansas.

AIG Indemnity is adopting ISO's primary and secondary classification. Classification is based on the age, marital status, vehicle use, driver training status and good student status. The only change to ISO's plan is our use of a 0.70 primary classification factor for all excess automobiles.

AIG Indemnity will provide the following discounts:

- Passive Restraint Discount
- Anti-theft Device Discount
- Anti-lock Braking System Discount
- Motor Vehicle Accident Prevention Course Discount
- College Graduate Scholastic Achievement Discount

The increased limit factors selected are those currently approved for and in use by ISOP. In addition we added factors for 300,000, 500,000 and 1,000,000 property damage and UM property damage. We are also adding a factor for 1,000,000 CSL, UIM CSL and UM CSL with and without PD. Physical damage deductible relativities are those currently in use by our company in many other states we write business in.

AIG Indemnity uses credit score along with several other factors to help identify the tier for a particular policy. AIG Indemnity will retrieve a given credit score via TransUnion in real time. In turn, TransUnion utilizes the Fair, Isaac preferred auto at greater than minimum limits model – FIIRS® 2.0 PG 0104 to calculate the score. This is a widely accepted model which has been approved for use for several insurers in several states and is not unfairly discriminatory. This credit score is not used for acceptance into our program. It is important to note that we will not automatically decline an application due to credit score.

SERFF Tracking Number: APCG-125418435 State: Arkansas
 Filing Company: AIG Indemnity Insurance Company State Tracking Number: #32114940 \$100
 Company Tracking Number: 08-AU-AR-001R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Automobile
 Project Name/Number: PCG Personal Automobile Program/08-AU-AR-001R

Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Class Plan Pages	03/05/2008	AR Class Plan Pages.pdf
No original date	Rate and Rule	PCG Manual Rules	03/05/2008	Arkansas PCG Rules.pdf
No original date	Rate and Rule	Underwriting Rules - Tiering Guidelines	03/05/2008	AR - Underwriting Rules(Tiering Guidelines).pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	04/28/2008	PPA Survey FORM APCS.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	01/07/2008	PPA Survey FORM APCS.pdf
No original date	Supporting Document	NAIC loss cost data entry document	01/07/2008	

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	DRIVE TO OR FROM WORK		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code	8161-- 1.00	8162-- 1.05	8163-- 1.15	8168-- 1.20	8169-- 0.85
Operator Age 40-49	Factor Code	8151-- 0.90	8152-- 0.95	8153-- 1.05	8158-- 1.10	8159-- 0.75
Operator Age 50-64	Factor Code	8851-- 0.80	8852-- 0.85	8853-- 0.95	8858-- 1.00	8859-- 0.65
Operator Age 65-74	Factor Code	8801-- 0.85	8802-- 0.90	8803-- 1.00	8808-- 1.05	8809-- 0.70
Operator Age 75-79	Factor Code	8121-- 1.00	8122-- 1.05	8123-- 1.15	8128-- 1.20	8129-- 0.85
Operator Age 80-84	Factor Code	8141-- 1.00	8142-- 1.05	8143-- 1.15	8148-- 1.20	8149-- 0.85
Operator Age 85 or Over	Factor Code	8201-- 1.00	8202-- 1.05	8203-- 1.15	8208-- 1.20	8259-- 0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 8.C.2., this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators Age 25-29	Factor Code	8301-- 1.00	8302-- 1.05	8303-- 1.15	8308-- 1.20	8459-- 0.85
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EXCESS AUTOS: Refer to Rule 10.C for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos	Factor Code	8990-- 0.70
Excess Autos 2 (All Operators Age 40-74)	Factor Code	8980-- 0.70

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.50 8400--	2.65 8403--	3.30 8600--	3.45 8603--
	18	Factor Code	2.50 8401--	2.65 8405--	3.30 8601--	3.45 8605--
	19	Factor Code	2.50 8451--	2.65 8455--	3.30 8651--	3.45 8655--
	20	Factor Code	2.50 8450--	2.65 8453--	3.30 8650--	3.45 8653--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.25 8460--	2.40 8463--	3.00 8660--	3.15 8663--
	18	Factor Code	2.25 8470--	2.40 8473--	3.00 8670--	3.15 8673--
	19	Factor Code	2.25 8480--	2.40 8483--	3.00 8680--	3.15 8683--
	20	Factor Code	2.25 8490--	2.40 8493--	3.00 8690--	3.15 8693--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.35 8754--	1.50 8755--	1.75 8704--	1.90 8705--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.30 8708--	1.45 8709--

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.25 8406--	2.40 8408--	3.00 8606--	3.15 8608--
	18	Factor Code	2.25 8402--	2.40 8404--	3.00 8602--	3.15 8604--
	19	Factor Code	2.25 8452--	2.40 8454--	3.00 8652--	3.15 8654--
	20	Factor Code	2.25 8456--	2.40 8458--	3.00 8656--	3.15 8658--
WITH DRIVER TRAINING	17 or Less	Factor Code	2.00 8466--	2.15 8468--	2.65 8666--	2.80 8668--
	18	Factor Code	2.00 8476--	2.15 8478--	2.65 8676--	2.80 8678--
	19	Factor Code	2.00 8486--	2.15 8488--	2.65 8686--	2.80 8688--
	20	Factor Code	2.00 8496--	2.15 8498--	2.65 8696--	2.80 8698--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8756--	1.30 8757--	1.50 8706--	1.65 8707--

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924-- 1.55	8925-- 1.70	8926-- 1.40	8927-- 1.55
	18	Factor Code	8934-- 1.55	8935-- 1.70	8936-- 1.40	8937-- 1.55
	19	Factor Code	8944-- 1.55	8945-- 1.70	8946-- 1.40	8947-- 1.55
	20	Factor Code	8954-- 1.55	8955-- 1.70	8956-- 1.40	8957-- 1.55
WITH DRIVER TRAINING	17 or Less	Factor Code	8964-- 1.40	8965-- 1.55	8966-- 1.25	8967-- 1.40
	18	Factor Code	8974-- 1.40	8975-- 1.55	8976-- 1.25	8977-- 1.40
	19	Factor Code	8984-- 1.40	8985-- 1.55	8986-- 1.25	8987-- 1.40
	20	Factor Code	8994-- 1.40	8995-- 1.55	8996-- 1.25	8997-- 1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554-- 1.25	8555-- 1.40	8556-- 1.05	8557-- 1.20
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.10 8024--	2.25 8025--	2.60 8124--	2.75 8125--
	18	Factor Code	2.10 8034--	2.25 8035--	2.60 8134--	2.75 8135--
	19	Factor Code	2.10 8044--	2.25 8045--	2.60 8144--	2.75 8145--
	20	Factor Code	2.10 8054--	2.25 8055--	2.60 8154--	2.75 8155--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.90 8064--	2.05 8065--	2.35 8164--	2.50 8165--
	18	Factor Code	1.90 8074--	2.05 8075--	2.35 8174--	2.50 8175--
	19	Factor Code	1.90 8084--	2.05 8085--	2.35 8184--	2.50 8185--
	20	Factor Code	1.90 8094--	2.05 8095--	2.35 8194--	2.50 8195--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.30 8254--	1.45 8255--	1.60 8354--	1.75 8355--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10 8358--	1.25 8359--

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.90 8026--	2.05 8027--	2.35 8126--	2.50 8127--
	18	Factor Code	1.90 8036--	2.05 8037--	2.35 8136--	2.50 8137--
	19	Factor Code	1.90 8046--	2.05 8047--	2.35 8146--	2.50 8147--
	20	Factor Code	1.90 8056--	2.05 8057--	2.35 8156--	2.50 8157--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.70 8066--	1.85 8067--	2.10 8166--	2.25 8167--
	18	Factor Code	1.70 8076--	1.85 8077--	2.10 8176--	2.25 8177--
	19	Factor Code	1.70 8086--	1.85 8087--	2.10 8186--	2.25 8187--

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

	20	Factor Code	1.70 8096--	1.85 8097--	2.10 8196--	2.25 8197--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.10 8256--	1.25 8257--	1.35 8356--	1.50 8357--

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.45 8805--	1.15 8806--	1.30 8807--
	18	Factor Code	1.30 8854--	1.45 8855--	1.15 8856--	1.30 8857--
	19	Factor Code	1.30 8864--	1.45 8865--	1.15 8866--	1.30 8867--
	20	Factor Code	1.30 8874--	1.45 8875--	1.15 8876--	1.30 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.30 8885--	1.05 8886--	1.20 8887--
	18	Factor Code	1.15 8894--	1.30 8895--	1.05 8896--	1.20 8897--
	19	Factor Code	1.15 8904--	1.30 8905--	1.05 8906--	1.20 8907--
	20	Factor Code	1.15 8914--	1.30 8915--	1.05 8916--	1.20 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.15 8664--	1.30 8665--	1.00 8006--	1.15 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

**AIG INDEMNITY INSURANCE COMPANY
PERSONALPASSENGER AUTOMOBILE MANUAL
ARKANSAS CLASS PLAN PAGES**

SECONDARY RATING FACTOR TABLE

**SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Good Driver Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

		Sub-Class					
		0	1A	1B	2	3	4
Single Car Risk	Factor Code*	0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
Multi-Car Risk	Factor Code*	-0.20 20	0.00 21	0.00 25	+0.25 22	+0.55 23	+0.90 24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.
Note: Comprehensive coverage shall be rated as sub-class 0.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

RULE 1 – AUTOMOBILE DEFINITIONS AND ELIGIBILITY	3
RULE 2 – PREMIUM PERIOD.....	4
RULE 3 – CANCELLATION.....	4
RULE 4 – SUSPENSION OF COVERAGE.....	5
RULE 5 – ENDORSEMENTS.....	5
RULE 6 – PAYMENT PLANS/FEES	5
RULE 7 – PREMIUM DETERMINATION	6
RULE 8 – CLASSIFICATIONS.....	7
A. APPLICABILITY	7
B. DETERMINING PRIMARY AND SECONDARY CLASSIFICATIONS.....	7
C. DEFINITIONS	8
1. <i>Use Classifications</i>	8
2. <i>Age, Sex, and Marital Status Classifications</i>	9
3. <i>Driver Training</i>	10
4. <i>Good Student</i>	11
RULE 9 – GOOD DRIVER PLAN.....	11
A. APPLICABILITY	11
B. EXPERIENCE PERIOD.....	11
C. DRIVING RECORD POINTS	11
D. DRIVING RECORD SUB-CLASSIFICATION.....	13
RULE 10 – DRIVER TO VEHICLE ASSIGNMENT	14
RULE 11 – INCREASED LIMITS OF LIABILITY	14
A. SINGLE LIMIT LIABILITY	14
B. SPLIT LIMIT BODILY INJURY LIABILITY.....	14
C. PROPERTY DAMAGE LIABILITY.....	15
D. MEDICAL PAYMENTS.....	15
RULE 12 – NON-STACKED UNINSURED/UNDERINSURED MOTORISTS COVERAGE.....	15
A. NON- STACKED UNINSURED MOTORISTS COVERAGE	15
B. NON- STACKED UNDERINSURED MOTORISTS COVERAGE.....	19
RULE 13 – RESERVED FOR FUTURE USE	21
RULE 14 – RESERVED FOR FUTURE USE	21
RULE 15 - MODEL YEAR RATING.....	21
RULE 16 – RESERVED FOR FUTURE USE	21
RULE 17 - PHYSICAL DAMAGE DEDUCTIBLE FACTORS	22
RULE 18 - DISCOUNTS.....	23
A. PASSIVE RESTRAINT DISCOUNT	23
B. ANTI-THEFT DEVICE DISCOUNT	23
C. ANTI-LOCK BRAKING SYSTEM DISCOUNT.....	24
D. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT.....	24
E. COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT.....	25

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

RULE 19 – TIER FACTORS	25
RULE 20 – EXTENDED TOWING AND LABOR COVERAGE.....	26
RULE 21 – INCREASED LIMITS TRANSPORTATION EXPENSE COVERAGE/TEMPORARY EMERGENCY LIVING EXPENSES.....	26
RULE 22 – TERRITORIES.....	26
RULE 23 – ANTIQUE, CLASSIC, AND EXOTIC VEHICLES.....	27
A. DEFINITIONS	27
B. LIABILITY RATING.....	27
C. PHYSICAL DAMAGE RATING.....	28
RULE 24 – RESERVED FOR FUTURE USE	29
RULE 25 – AGREED VALUE COVERAGE.....	29
RULE 26 – RESERVED FOR FUTURE USE	29
RULE 27 – MISCELLANEOUS TYPES.....	29
A. MOTOR HOMES	29
B. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES	30
C. MOTORCYCLES.....	32
D. SNOWMOBILES AND ALL-TERRAIN VEHICLES.....	34
E. DUNE BUGGIES.....	35
F. GOLF CARTS (CLASS CODE 943500)	35
RULE 28 – MISCELLANEOUS COVERAGES	36
A. CUSTOMIZED VANS AND PICKUPS.....	36
B. NAMED NON-OWNER POLICY.....	36
C. EXTENDED NON-OWNED LIABILITY COVERAGE.....	36
D. ACCIDENTAL DEATH BENEFIT	37
E. NAMED DRIVER EXCLUSION.....	37
F. WORK LOSS.....	38
RULE 29 –ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT	38
RULE 30—REFERRALS TO COMPANY.....	39

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 1 – Automobile Definitions and Eligibility

- A. A private passenger automobile is a four-wheel motor vehicle, other than a truck-type, owned or leased under contract for a continuous period of at least six months, and
1. not used as a public or livery conveyance for passengers and
 2. not rented to others.

Truck-type vehicles may be insured, under special conditions, under the Antique, Classic, and Exotic Automobiles program.

- B. A motor vehicle that is a pickup or van shall be considered a private passenger automobile if it
1. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 2. is not used for the delivery or transportation of goods or materials unless such use is
 - a. incidental to the insured's business of installing, maintaining, or repairing furnishings or equipment, or
 - b. for farming or ranching.
- C. A pickup or van used in the business of the United States Government by an employee of the Government, shall be considered a private passenger automobile only if
1. it meets the conditions in **Rule 1.B.** above; and
 2. coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement.
- D. A motor vehicle owned by a farm family co-partnership or farm family corporation shall be considered a private passenger automobile owned by two or more relatives who are residents of the same households if
1. it is principally garaged on a farm or ranch, and
 2. it otherwise meets the definition in **Rules 1.A.** and **1.B.** above.
- E. Eligibility
1. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles and motor vehicles considered as private passenger automobiles in **Rules 1.A., 1.B., 1.C., and 1.D.** above if
 - a. they are written on a specific vehicle basis, and
 - b. they are owned by an individual or by a husband and wife who are residents in the same household.
 2. A vehicle owned by a corporation, partnership, or an individual DBA shall be considered a private passenger automobile if
 - a. the vehicle is for the use of the individual, spouse, or relatives in the same household,
 - b. the policy is issued in the name of the individual, husband and wife, individual DBA, or husband and wife DBA, and
 - c. the vehicle otherwise meets the eligibility requirements.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 1 – Automobile Definitions and Eligibility / E. Eligibility (cont.)

3. A Personal Auto Policy shall be used to afford coverage to private passenger automobiles, pickups, and vans as defined in **Rule 1 – Automobile Definitions and Eligibility**,
 - a. that are owned jointly by two or more relatives other than husband and wife;
 - b. resident individuals, or
 - c. non-resident relatives, including a non-resident husband and wife, if they are written on a specified vehicle basis.

4. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts, or other similar type vehicles and snowmobiles if
 - a. they are written on a specified vehicle basis,
 - b. they are owned by
 - (1) an individual,
 - (2) a husband and wife,
 - (3) two or more relatives other than husband and wife, or
 - (4) two or more resident individuals.
 - (5) Vehicles owned by corporation are eligible if they meet the requirements as set forth in **Rule 1.E.2** above.
 - c. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.

5. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own a vehicle. The named non-owner coverage endorsement must be attached.

Rule 2 – Premium Period

The premium period is normally twelve months. When coverage is written for a term other than twelve months, the rate shall be calculated on a pro-rata basis. Six-month-policy term premiums shall be one-half the twelve-month-policy term premium. No policy providing Liability Coverage may be written or renewed for a term of less than 6 months.

Rule 3 – Cancellation

On all cancellations, the earned premium retained shall be calculated on a pro-rata basis for the length of time the policy or coverage was in force. Reference to 3 Month Term Policies do not apply.

Rule 4 – Suspension of Coverage

Coverages, other than those which are compulsory, may be suspended subject to the following conditions:

- A. No request for suspension will be accepted for a period of less than thirty consecutive days.
- B. Suspension is effective after notice of the withdrawal of the vehicle from service is received. Suspense credit will be calculated pro-rata from the suspense date to the end of the current premium period.
- C. The suspension shall also be effective as to any individual, organization, corporation, or governmental unit who must be given a notice of termination of coverage.
- D. No coverage exists until a notice to reinstate the suspended coverages is received.
- E. Reinstatement will be effective immediately and coverage will be added pro-rata from the reinstatement date to the end of the current premium period.
- F. Compulsory coverages shall be suspended at the request of the insured if the insured submits certification that he has surrendered the vehicle's license plates.

Rule 5 – Endorsements

- A. No charge will be made when the net premium change amounts to less than \$5.00, and no refund given when the net change amounts to less than \$2.00. However, the actual refund premium shall be returned at the request of the insured.
- B. No charge will be made and no refund given when the change occurs within the thirty days preceding the expiration of the policy. However, the actual refund premium shall be returned at the request of the insured.
- C. All endorsements shall be made using the rules and rates in effect at the effective date of the policy.

Rule 6 – Payment Plans/Fees

The total premium for the policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment basis.

When paying by installments, all premium is due within the first six months of the annual term. Payments are billed in four installments. This includes an initial payment of 40% of the premium, followed by three installments of 20% of the premium billed every sixty days over the first six months of the annual term.

Rule 7 – Premium Determination

- A. Refer to **Rule 22 – Territories** to determine territory code.
- B. Refer to the rate pages to determine base rates for the desired coverage for the appropriate territory.
- C. Apply the factor given in **Rule 19 – Tier Factors** to the base rate.
- D. Assign drivers to vehicles according to **Rule 10 – Driver to Vehicle Assignments**.
- E. Refer to the **Rule 8 – Classifications** to determine the applicable primary and secondary classifications. Refer to the class plan pages to determine the applicable rating factors.
- F. For liability coverages refer to **Rule 11 - Increased Limits of Liability** for appropriate factors of the chosen liability and medical payments limits and **Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage** for increased limit factors for those two coverages.
- G. For Collision and Comprehensive coverages, refer to the **Rule 15 – Model Year Rating** to determine the model year of the vehicle and to the Symbol and Identification (S & I) section to determine the appropriate symbol of the vehicle. If no rating symbol is shown in the S & I section, use the symbol for the prior model year version of the same vehicle. For vehicles with no symbol displayed for the prior model year, assign a symbol based on the cost new of the vehicle using the price/ symbol chart located in the reference pages of the S & I section. The Insurance Services Offices, Inc. physical damage symbol definitions are used in this program.
- H. For Collision and Comprehensive coverages, refer to the **Rule 17 - Physical Damage Deductible Factors** to determine the appropriate deductible factor for each of the coverages.
- I. Refer to the **Rule 18 – Discounts** to determine the applicable discount for each of the coverages.
- J. Premium calculation shall be rounded to the nearest dollar after each and every step. Amounts of \$0.50 or more shall be increased.

Rule 8 – Classifications

Refer to Arkansas Class Plan Pages for the Primary and Secondary Classification Rating Factors and Statistical Code Tables that apply.

A. Applicability

1. Private passenger automobiles owned by an individual, or owned jointly by two or more relatives or resident individuals
2. Private passenger automobiles owned by farm family co-partnerships or farm family corporations that are covered by a Personal Auto Policy under the following conditions:
 - a. Vehicles are not experience-rated, and
 - b. Vehicles are not used in an occupation other than farming or ranching or
 - c. Vehicles are used only in driving to or from work
3. This rule does not apply to risks rated in accordance with **Rule 27 – Miscellaneous Types** unless otherwise specified.

B. Determining Primary and Secondary Classifications

1. Primary Classification

- a. Classify the vehicle according to the age, sex, and marital status of the operators; the use of the vehicle; and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications
- b. Determine the applicable factor from the Primary Classification Rating Factor Tables.

2. Secondary Classification

- a. Determine if the vehicle is a single car or part of a multi-car risk.
- b. Refer to the **Rule 9 – Good Driver Plan** to classify operators according to the provisions of the Plan.
- c. Determine the applicable factor from the Secondary Classification Rating Factor Table that is then added to the Primary Classification Rating Factor.

3. Classification Changes

- a. Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Classifications are made.
- b. Exceptions:
 - (1) A policy shall **not** be changed mid-term because of the attained age of an operator of the vehicle.
 - (2) A policy shall **not** be changed mid-term to reflect a change in the Driving Record Sub-Classification
 - (a) This may only be done on the basis of a new signed application.
 - (b) However, these changes may be made by canceling the policy in accordance with **Rule 3 – Cancellation** and rewriting the policy.
 - (3) For policies whose terms exceeds one year, the attained age of an operator shall be recognized during the second and third annual policy periods or the portion of those years affected.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 8 – Classifications (cont.)

C. Definitions

1. Use Classifications

- a. BUSINESS USE – the use of the vehicle is required by, or customarily involved in, the duties of the applicant or any other person customarily operating the vehicle in an occupation, profession, or business, other than going to or from the principal place of occupation, profession, or business.
- b. FARM USE – the vehicle is principally garaged on a farm or ranch and
 - (1) is not customarily used in going to or from work, other than farming or ranching, or driving to or from school, and
 - (2) is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE includes
 - (1) no BUSINESS USE
 - (2) personal use
 - (3) driving to or from work or school if
 - (a) less than three road miles one way or
 - (b) three or more, but less than fifteen, road miles one way for no more than two days per week or no more than two weeks in any five week period.
- d. WORK LESS THAN 15 MILES includes
 - (1) no BUSINESS USE
 - (2) personal use
 - (3) driving to or from work or school if
 - (a) three or more, but less than fifteen, road miles one way if such usage is for more than two days per week or for more than two weeks in any five week period or
 - (b) fifteen or more road miles one way for no more than two days per week or no more than two weeks in any five week period.
- e. WORK 15 OR MORE MILES includes
 - (1) no BUSINESS USE
 - (2) personal use
 - (3) driving to or from work or school fifteen or more road miles one way more than two days per week or for more than two weeks in any five week period.
- f. A vehicle driven part way to or from work or school, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day, shall be considered as driving to or from work or school.
- g. For liability coverages only, a vehicle used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Vehicles in Government Business endorsement is used to limit coverage.

Rule 8 – Classifications / C. Definitions (cont.)

2. Age, Sex, and Marital Status Classifications
 - a. YOUTHFUL OPERATOR – an applicant or any other operator residing in the same household as the applicant who customarily operates the vehicle and is one of the following:
 - (1) YOUTHFUL UNMARRIED FEMALE OPERATOR – unmarried female under 25 years of age who is not an owner or principal operator
 - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR OPERATOR – unmarried female under 30 years of age who is an owner or principal operator
 - (3) YOUTHFUL MARRIED FEMALE OPERATOR – married female under 25 years of age
 - (4) YOUTHFUL UNMARRIED MALE OPERATOR – unmarried male under 25 years of age who is not an owner or principal operator
 - (5) YOUTHFUL UNMARRIED MALE OWNER OR OPERATOR – unmarried male under 30 years of age who is an owner or principal operator
 - (6) YOUTHFUL MARRIED MALE OPERATOR – married male under 25 years of age
 - b. NO YOUTHFUL OPERATOR means:
 - (1) A Youthful Operator classification is not applicable to the auto, and
 - (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) Operator Age 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
 - c. AGE – age attained on the last birthday
 - d. MARRIED – includes married persons living with his or her spouse and also widowed, divorced, or legally separated persons only if such person has custody of one or more resident children.
 - e. RESIDENT – persons residing in the same household. This includes
 - (1) A person in active military service with the armed forces of the United States of America who customarily operates the vehicle.
 - (2) A YOUTHFUL unmarried operator who is a student residing at an educational institution.

Rule 8 – Classifications / C. Definitions / 2. Age, Sex and Marital Status Classifications (cont.)

NOTE: If the educational institution is over 100 miles from the vehicle's place of principal garaging, rate the operator as MARRIED unless the YOUTHFUL unmarried factor is lower.

3. Driver Training

The applicable Driver Training Classification applies to each YOUTHFUL operator under 21 years of age who can provide “satisfactory evidence” of successful completion of a driver education course meeting the following standards:

- a.** The course included a minimum of 24 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1)** A minimum of six clock hours of actual driving experience per student exclusive of observation time in the car
 - (a)** In this case, part of the required 24 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.
 - (b)** Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2)** A minimum of three clock hours of actual driving experience per student exclusive of observation time in the car, and a minimum of twelve clock hours in an approved practice driving trainer per student.
 - (a)** In this case, only time spent in excess of twelve clock hours may be counted as part of the required 24 clock hours of classroom instruction.
 - (b)** Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b.** The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c.** The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d.** The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e.** The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

Rule 8 – Classifications / C. Definitions / 4. Driver Training (cont.)

- f. "Satisfactory evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., d., or e. above.

4. Good Student

The applicable Good Student Classification applies to operators under the age of 25 provided

- a. The owner or operator is
 - (1) at least sixteen years of age and
 - (2) enrolled full-time in a high school, college, university, or vocational-technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) The student is in the upper 20% of his/her class scholastically, or
 - (2) The student maintains a "B" average, or its equivalent. If the letter grading system can not be averaged, then no grade can be below "B".
 - (3) When in a school maintaining a numerical grade, the student has at least a 3.0 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) The student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Rule 9 – Good Driver Plan

A. Applicability

The Good Driver Plan is applicable to all eligible vehicles. Determination of the chargeability of accidents and/or violations will occur on a policy term basis. Driver Record Points do not apply to Comprehensive coverage, which shall be rated as Driving Record Sub-Classification 0.

B. Experience Period

Points for convictions and for accidents are assigned if they occurred within the three year period immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Points

1. Accidents

- a. One point shall be assigned for each accident involving any current rated operator while operating a motor vehicle which results in damage to property of \$1,000 or more that occurred during the experience period.

Rule 9 – Good Driver Plan / C. Driving Record Points / 1. Accidents (cont.)

- b. Exceptions: No points are assigned for accidents occurring under any of the following circumstances:
- (1) The vehicle is lawfully parked (however, if the parked vehicle rolls from the parked position, then any such accident is charged to the person who parked the vehicle)
 - (2) The applicant, owner, or other resident operator is reimbursed by, or on behalf of, the person who is responsible for the accident or has judgment against such person
 - (3) The vehicle is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving violation in connection with this accident
 - (4) The operator of the other vehicle involved in the accident was convicted of a moving violation and the applicant or resident operator was not convicted of a moving violation in connection with the accident
 - (5) The vehicle operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, provided the accident is reported to the proper authority within 24 hours by the applicant or resident operator
 - (6) The accident involves damage resulting from contact with animals or fowl
 - (7) The accident is covered by comprehensive coverage
 - (8) The accident involves damage caused by flying gravel, missiles, or falling objects
 - (9) The accident occurs when using the vehicle in response to an emergency if the operator of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

2. Violations

- a. Three points are assigned for conviction of any of the following violations
- (1) Driving under the influence of alcohol or drugs
 - (2) Leaving the scene of an accident
 - (3) Homicide or assault arising out of the operation of a motor vehicle
 - (4) Driving while license is suspended or revoked
 - (5) Taking part in a speed or drag race
 - (6) Driving in a reckless manner which results in injury or death
 - (7) Fleeing or attempting to elude a police officer with an vehicle
 - (8) Committing a felony with an vehicle
 - (9) Filing or attempting to file a fraudulent automobile insurance claim
 - (10) Knowingly permitting an unlicensed driver to operate a motor vehicle insured under the policy.
- b. Two points are assigned for the conviction of operating a motor vehicle at a speed of more than fifteen miles per hour in excess of the legal limit.

Rule 9 – Good Driver Plan / C. Driving Record Points/ 2. Violations (cont.)

- c. For any moving violation not previously mentioned, points shall be assigned in the following manner:
 - (1) First occurrence – zero points
 - (2) Second occurrence – two points
 - (3) Third and subsequent occurrences – one point for each occurrence

- 3. A point assigned due to an accident or violation will not be used in rating if it is later determined that:
 - (1) the accident falls under one of the exceptions in **Rule 9.C.1.b**
 - (2) the conviction for a chargeable violation or traffic infraction is ultimately reversed,
 - (3) the assignment was made through mistake, carelessness, misinformation, or other error, or
 - (4) a reserve was established but no claim was submitted for a period of three years after the date of the incident or the statute of limitations has run and no suit has been filed the increased portion of the premium generated by the surcharge shall be refunded.

4. Multi-Car Risk

Driving Record Points, as determined above, shall apply to each vehicle that is part of a multi-car risk. When the multi-car risk consists of more than two vehicles, any points developed shall be assigned to the two vehicles with the highest Collision base premiums (Collision base rate after application of model year and symbol rating) and the remaining vehicles shall be rated with zero Driving Record Points.

D. Driving Record Sub-Classification

The Driving Record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0 points	0
1 point	1
2 points	2
3 points	3
4 or more points*	4

*All Driving Record Points Above 4 Are Considered In Determining the Tier Factor.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 10 – Driver to Vehicle Assignment

- A.** Number of vehicles equals the number of drivers
Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle.
- B.** Number of vehicles exceeds the number of drivers
Assign each driver to the vehicle he/she principally operates. That driver is the rated operator of the vehicle. Each driver can be assigned to only one vehicle. Remaining vehicles will be rated using the "Excess Vehicle" primary classification factor.
- C.** Number of drivers exceeds the number of vehicles
Each driver is assigned to one, and only one, vehicle as either a principal or occasional operator. Every vehicle will be rated with the highest rated (as determined by the Primary Classification Factor) driver assigned to it.

Rule 11 – Increased Limits of Liability

- A.** Single Limit Liability
Apply the following factors to the \$75,000 Single Limit Liability rate.

LIMITS	FACTOR
75,000	1.00
100,000	1.04
200,000	1.16
300,000	1.22
500,000	1.28
1,000,000	1.41

- B.** Split Limit Bodily Injury Liability
Apply the following factors to the \$25,000/\$50,000 Bodily Injury Liability rate.

LIMITS	FACTOR
25/50	1.00
50/100	1.19
100/200	1.33
100/300	1.38
250/500	1.46
300/300	1.49
500/500	1.56
500/1,000	1.63
1,000/1,000	1.74

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 11 – Increased Limits of Liability (cont.)

C. Property Damage Liability

Apply the following factors to the \$25,000 Property Damage Liability rate.

LIMITS	FACTOR
25,000	1.00
50,000	1.05
100,000	1.09
150,000	1.14
200,000	1.16

D. Medical Payments

Apply the following factors to the \$5,000 Medical Payments rate.

LIMITS	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

Rule 12 – Non-Stacked Uninsured/Underinsured Motorists Coverage

The provisions of **Rule 8 – Classifications** and **Rule 9 – Good Driver Plan** do not apply to the rates for these coverages.

A. Non- Stacked Uninsured Motorists Coverage

Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

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

Exceptions

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

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

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

Increased Limits

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

Note:

For new policies written, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

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

Exceptions

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

1) Basic Limits

The rates for basic limits of the following options of Non- Stacked Uninsured Motorists Coverage are displayed on the State Rate Pages.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

Non- Stacked Uninsured Motorists Coverage options:

\$50,000 Bodily Injury ONLY

\$75,000 Bodily Injury and Property Damage*

\$25,000/50,000 Bodily Injury

\$25,000 Property Damage*

*Property Damage Non- Stacked Uninsured Motorists Coverage is subject to a \$200 Deductible.

2) Increased Limits

For higher limits of Single Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$50,000 Bodily Injury Only or \$75,000 Bodily Injury and Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

For higher limits of Split Limit Non- Stacked Uninsured Motorists Coverage multiply the appropriate Non- Stacked Uninsured Motorists factor on the State Rate Pages by the appropriate base rate (\$25,000/50,000 Bodily Injury and \$25,000 Property Damage) depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

(a) Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.33	1.35
100,000	1.38	1.41
200,000	1.67	1.65
300,000	1.86	1.82
500,000	2.10	2.12

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Uninsured Motorists Coverage/ 1. Owners (cont.)

(b) Single Limit Bodily Injury & Property Damage Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
75,000	1.00	1.00
100,000	1.06	1.04
200,000	1.23	1.22
300,000	1.40	1.39
500,000	1.54	1.54

(c) Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.50	1.50
100/200	1.83	1.86
100/300	2.00	2.00
250/500	2.22	2.29
300/300	2.28	2.36
500/500	2.60	2.70
500/1,000	2.89	3.00
1,000/1,000	3.00	3.07

(d) Property Damage Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
\$25,000	1.00	1.00
\$50,000	1.17	1.17
\$100,000	1.83	1.50
\$200,000	2.00	1.83

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

3) Rates

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

- (1) Single Car Risk**
- (2) Multi-Car Risk**

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

Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

B. Non- Stacked Underinsured Motorists Coverage

1. Owners

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

Non- Stacked Underinsured Motorists Coverage must be offered for:

Exceptions

- (a)** If the named insured does not elect Non- Stacked 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 Non- Stacked Uninsured Motorists Coverage.
 - (c)** After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
- b.** If Non- Stacked Underinsured Motorists Coverage is provided:
- (1)** The coverage shall apply to all vehicles insured under the policy.
 - (2)** Non- Stacked Uninsured Motorists Coverage and Non- Stacked Underinsured Motorists Coverage must be provided at the same limits.
 - (3)** Attach the applicable endorsement at basic or increased limits.
- c. Rates**
- (1)** Rates are displayed on the rate pages. Non- Stacked Underinsured Motorists Coverage rates are provided for the following risks:

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ARKANSAS

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Underinsured Motorists Coverage/ 1. Owners (cont.)

- (a) Single Car Risk
 - (b) Multi-Car Risk
- (2) Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(a) Basic Limits

Rates for \$25,000/50,000 Bodily Injury Liability Non- Stacked Underinsured Motorists Coverage and \$50,000 Single Limit Liability Bodily Injury Only are shown on the State Rate Pages, depending on whether the risk is a single car or multi-car policy. For Multi-Car risks, apply the base rate to each vehicle, including the first vehicle.

(b) Increased Limits

For higher limits of Non- Stacked Underinsured Motorists Coverage multiply the appropriate Non- Stacked Underinsured Motorists factor on the State Rate Pages by the appropriate base rate depending on whether the policy is Single or Multi-Car. The rates for the multi-car risks are on a per-car basis. Apply these factors to each car.

a. Single Limit Bodily Injury Only Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
50,000	1.00	1.00
75,000	1.22	1.29
100,000	1.78	1.86
200,000	3.44	3.57
300,000	4.22	4.29
500,000	6.00	6.14

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 12 – Non-stacked Uninsured/Underinsured Motorists Coverage / A. Non- Stacked Underinsured Coverage/ 1. Owners (cont.)

b. Split Limit Bodily Injury Increased Limits Factors:

TOTAL LIMITS	SINGLE CAR	MULTI-CAR (PER CAR)
25/50	1.00	1.00
50/100	1.75	1.57
100/200	3.38	3.14
100/300	3.88	3.71
250/500	5.13	4.71
300/300	5.50	5.14
500/500	6.67	6.02
500/1,000	7.88	7.29
1,000/1,000	9.50	8.86

D. Non – owners

If a named non-owner policy is extended to afford Non-stacked Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Single Car Non-stacked Uninsured Motorists rate shown on the rate pages for Owners.

Rule 13 – Reserved for Future Use

Rule 14 – Reserved for Future Use

Rule 15 - Model Year Rating

The model year of the vehicle is the year assigned by the auto manufacturer. If the vehicle has been rebuilt or structurally altered, the use the model year of the chassis. If the vehicle's model year is subsequent to the latest model year shown on the rate pages, adjust the model year factor by 1.03 for each subsequent model year.

Rule 16 – Reserved for Future Use

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PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 17 - Physical Damage Deductible Factors

- A.** For vehicles valued less than \$75,000, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
100	1.18	1.19	1.19	1.29
250	1.00	1.00	1.01	1.19
500	0.93	0.92	0.94	1.13
1,000	0.73	0.76	0.74	0.94
2,000	0.58	0.63	0.59	0.80
5,000	0.49	0.42	0.51	0.57
10,000	0.30	0.30	0.35	0.46

When Full Glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

- B.** For vehicles valued \$75,000 or greater, apply the applicable factors from the table below to the Collision/Comprehensive base rate.

Deductible Option	Without Full Glass Coverage		With Full Glass Coverage	
	Collision	Comprehensive	Collision	Comprehensive
500	0.95	0.95	0.96	1.15
1,000	0.83	0.81	0.84	1.00
2,000	0.77	0.76	0.78	0.96
5,000	0.70	0.66	0.74	0.86
10,000	0.55	0.51	0.65	0.71

When Full glass coverage is added to the policy, additional premium increase shall not exceed 25% of the otherwise applicable deductible.

Rule 18 - Discounts

A. Passive Restraint Discount

1. For any private passenger automobile equipped with any type of factory-installed automatic occupant restraint which meets the published federal crash protection requirements, the Medical Payments rates will be reduced as follows:

Dual side airbags	30%
Driver-side only airbags	20%
Dual side automatic/passive seatbelts	15%
Driver-side only automatic/passive seatbelts	10%

2. If any vehicle is equipped with more than one type of passive restraint device, only the largest discount applies.

B. Anti-theft Device Discount

This discount applies only to Comprehensive coverage. To qualify for the discount the anti-theft device must be properly installed and maintained. If any vehicle is equipped with more than one anti-theft device, only the largest discount applies.

1. Alarms

A 5% discount shall be applied when a vehicle is equipped with an alarm-only device which will sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

2. Active disabling devices

A 5% discount shall be applied when a vehicle is equipped with an active disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as active if a separate manual step is required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

3. Passive disabling devices

A 10% discount shall be applied when a vehicle is equipped with a passive disabling device which disables the vehicle by making the fuel, ignition, or starting system inoperative. A disabling device is classified as passive if a separate manual step is not required to engage the device. To qualify for the discount, the vehicle must have a hood lock which can be released only from inside the vehicle.

4. VIN etching

A 5% discount shall be applied to a vehicle when the vehicle identification number or any unique identifying symbol is etched into all of the windows of the vehicle. A hood lock is not required for this discount.

Rule 18 – Discounts / B. Anti-Theft Device Discount (Cont)

5. Electronic homing devices

A 15% discount shall be applied when the vehicle has an electronic homing device used in conjunction with a participating police agency and using a radio frequency network allocated by the Federal Communications Commission.

C. Anti-lock Braking System Discount

The premiums for Single Limit Liability, Bodily Injury, Property Damage, Medical Payments, and Collision coverages shall be reduced by 5% provided the vehicle is equipped with a factory installed anti-lock braking system.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

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

Exception

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

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful NON-PRINCIPAL Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:

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

3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:

- a.** 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.

4. An approved Motor Vehicle Accident Prevention Course shall:

- a.** Be approved by the Arkansas Department of Motor Vehicles, and
- b.** Be taught by an approved instructor, and
- c.** Include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
- d.** Shall not be self-instructed.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 18 – Discounts (Cont)

E. College Graduate Scholastic Achievement Discount

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

The discount shall be afforded to the 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.

2. Eligibility

An insured is eligible for this discount if:

- a. He or she is under twenty-five years old and has graduated from a college or university, and
- b. His or her cumulative scholastic record shows that he or she attained one of the following:
 - (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.

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

Rule 19 – Tier Factors

Prior to the application of all other rating factors, the base rates for Single Limit liability, Bodily Injury, Property Damage, Medical Payments, Non-stacked Uninsured/Underinsured Motorists, Collision, and Comprehensive coverages shown on the rate pages will be multiplied by the following factors and rounded to the nearest dollar:

Tier	Tier Factor
Tier AAA	0.80
Tier AA	0.85
Tier A	0.90
Tier B	0.95
Tier C	1.00
Tier D	1.10
Tier E	1.20
Tier F	1.30

Tier	Tier Factor
Tier G	1.40
Tier H	1.50
Tier I	1.60
Tier J	1.70
Tier K	1.80
Tier L	1.90
Tier M	2.00
Tier N	2.10

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 20 – Extended Towing and Labor Coverage

Extended Towing and labor coverage shall be available at the following limit(s)/rate per vehicle.

Limit	Rate per Vehicle
25	\$4
50	6
75	8
100	10
250	15

Attach the Extended Towing and Labor Costs Coverage endorsement.

Rule 21 – Increased Limits Transportation Expense Coverage/Temporary Emergency Living Expenses

This coverage is included on all vehicles with applicable physical damage coverage at a limit of \$5,000 with no daily maximum.

Rule 22 – Territories

A. The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.

1. Determine the applicable rating territory based on the ZIP code of the *location of principal garaging* of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

Rule 23 – Antique, Classic, and Exotic Vehicles

A. Definitions

1. Antique vehicles

An ANTIQUE VEHICLE is a vintage motor vehicle or motor cycle at least 25 years of age that is maintained solely for use in car club activities, exhibitions, parades, or for a private collection. ANTIQUE VEHICLES are rarely driven and generally transported by trailer.

2. Classic vehicles

A CLASSIC VEHICLE is a motor vehicle of unique or rare design, limited production or limited availability, and generally recognized for its aesthetic value. For purposes of this policy, a CLASSIC VEHICLE also includes a reproduction of an ANTIQUE VEHICLE or CLASSIC VEHICLE. A CLASSIC VEHICLE is maintained primarily for use in car club activities, exhibitions, parades, or for a private collection and used only infrequently for other purposes.

3. Exotic vehicles

An EXOTIC VEHICLE is a late model motor vehicle of exceptional condition that, because of its manufacture, design, high performance, limited production, or limited availability, is expected to appreciate in value. An EXOTIC VEHICLE is maintained primarily for use in car club activities, exhibitions, or for a private collection and used infrequently for other purposes.

B. Liability rating

For all liability coverages, charge 20% of the private passenger automobile base rate, adjusted for the appropriate increased limit factor. The liability premium is charged once per policy for all antique, classic, and exotic vehicles included on the policy.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 23 – Antique, Classic, and Exotic Vehicles (Cont.)

C. Physical Damage rating

1. Coverage is provided on an agreed value basis. Use the chart below to determine the appropriate base rates. Rates are per \$100 of coverage.

	Deductible	Base Rates (1 st \$10,000 coverage)		Base Rates (Coverage > \$10,000)	
		Comprehensive and collision	Comprehensive only	Comprehensive and collision	Comprehensive only
Antique Vehicles:	\$0	\$0.62 per \$100	\$0.31 per \$100	\$0.38 per \$100	\$0.19 per \$100
	\$250	\$0.61 per \$100	\$0.30 per \$100	\$0.38 per \$100	\$0.18 per \$100
	\$500	\$0.59 per \$100	\$0.30 per \$100	\$0.37 per \$100	\$0.18 per \$100
	\$1,000	\$0.54 per \$100	\$0.27 per \$100	\$0.34 per \$100	\$0.17 per \$100
	\$5,000	\$0.50 per \$100	\$0.25 per \$100	\$0.30 per \$100	\$0.15 per \$100
	\$10,000	\$0.37 per \$100	\$0.18 per \$100	\$0.23 per \$100	\$0.12 per \$100
Classic Vehicles:	\$0	\$1.46 per \$100	\$0.73 per \$100	\$0.90 per \$100	\$0.45 per \$100
	\$250	\$1.39 per \$100	\$0.70 per \$100	\$0.86 per \$100	\$0.43 per \$100
	\$500	\$1.38 per \$100	\$0.69 per \$100	\$0.85 per \$100	\$0.42 per \$100
	\$1,000	\$1.26 per \$100	\$0.63 per \$100	\$0.78 per \$100	\$0.39 per \$100
	\$5,000	\$1.14 per \$100	\$0.57 per \$100	\$0.70 per \$100	\$0.35 per \$100
	\$10,000	\$0.86 per \$100	\$0.42 per \$100	\$0.53 per \$100	\$0.26 per \$100
Exotic Vehicles:	\$0	\$2.18 per \$100	\$1.08 per \$100	\$1.42 per \$100	\$0.68 per \$100
	\$250	\$1.98 per \$100	\$0.98 per \$100	\$1.22 per \$100	\$0.61 per \$100
	\$500	\$1.87 per \$100	\$0.94 per \$100	\$1.15 per \$100	\$0.58 per \$100
	\$1,000	\$1.72 per \$100	\$0.86 per \$100	\$1.06 per \$100	\$0.53 per \$100
	\$5,000	\$1.55 per \$100	\$0.78 per \$100	\$0.94 per \$100	\$0.47 per \$100
	\$10,000	\$1.17 per \$100	\$0.58 per \$100	\$0.71 per \$100	\$0.35 per \$100
Trailers*:	\$250	\$1.82 per \$100	\$0.91 per \$100	\$1.12 per \$100	\$0.56 per \$100
* Coverage of \$3,000 is automatically included in the vehicle rate.					

2. Loss Protection Credit – A 10% credit will apply to the Physical Damage premium for all covered vehicles and trailers which are garaged in a storage facility with the following features:
 - a. a Central Station or Direct Reporting Fire Alarm is maintained and in use, and
 - b. all enclosed spaces are protected by a properly maintained fire suppression system.
3. For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company and must conform to individual state requirements.

Rule 24 – Reserved for Future Use

Rule 25 – Agreed Value Coverage

Physical damage coverage is provided on an agreed value basis. If the agreed value is more than the market value, add \$10 for every \$1,000, or fraction of the difference, to the physical damage premium.

Rule 26 – Reserved for Future Use

Rule 27 – Miscellaneous Types

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

1. Liability rating

- a.** Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger automobiles.
- b.** Pleasure use Motor Homes
Charge 50% of the otherwise applicable Pleasure-use classification rates for private passenger automobiles. Apply **Rule 9 – Good Driver Plan**.

2. Physical Damage Rating

- a.** Determine the value of the motor home, including the value of any custom built additions. Additions may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
- b.** Assign a symbol based on the stated amount using the tables on Pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the Rate Pages to determine base rates for the appropriate symbol and model year of the motor home. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.
- c.** To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with **Rule 7 – Premium Determination**, depending on the model year of the motor home.

AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS

Rule 27 – Miscellaneous Types / A. Motor Homes/ 2. Physical Damage Rating (cont.)

EXCEPTION:

For 1989 and prior model year motor homes with a stated value exceeding \$65,000, increase the Symbol 20 base rate (as calculated in Rule 7 – Premium Determination) in the following manner:

- (1) Comprehensive - 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision - 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- d. Motor Homes used in driving to or from work or used in business
Classify and rate as private passenger autos, using the base rates calculated in **b.** and **c.**
- e. Pleasure Use Motor Homes
Charge 79% of the Comprehensive base rate and 60% of the Collision base rate calculated in **b.** and **c.** Apply **Rule 9 – Good Driver Plan.**
- f. Covered Property Coverage
Attach the covered property coverage endorsement to the policy.

DEDUCTIBLE	RATE PER \$100
50	\$1.45
100	1.15

3. Rental Coverage

Liability, Medical Payments, Comprehensive, Collision and Covered Property Coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium.

NUMBER OF WEEKS RENTED PER YEAR	FACTOR
One to four weeks	.50
Over four weeks	1.00

B. Trailers Designed for Use with Private Passenger Automobiles

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger automobile, pickup, panel truck or van without additional premium charge and without specific description of the trailer.

EXCEPTIONS:

Coverage is not provided for a trailer

- 1. used for business purposes with other than a private passenger automobile or owned pickup, panel truck or van, or
- 2. when no other vehicle is owned by the insured.

Rule 27 – Miscellaneous Types / B. Trailers Designed for Use with Private Passenger Automobiles (cont.)

1. Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger automobile, pickup, panel truck, or van.

A Personal Auto Policy affording Liability Coverage provides Medical Payments Coverage without additional premium charge and without specific description of the trailer.

2. Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Coverage for Damage to Your Auto (maximum limit of liability) endorsement. Note: Coverage is not provided on an "agreed value" basis.

a. Recreational Trailers (Refer to Stat Plan)

Non-self-propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

(1) Comprehensive and Collision

Charge 52% of the Comprehensive and 60% of the Collision otherwise applicable pleasure use rates for private passenger autos. **Rule 9 – Good Driver Plan** does NOT apply.

(2) Coverage Property Coverage

Use Motor Home rates. Attach the covered property coverage endorsement.

b. All Other Trailers (Refer to Stat Plan)

COVERAGE	RATE per \$100
Comprehensive - \$100 Deductible (Cov. Code 010)	\$1.02
Comprehensive - \$200 Deductible (Cov. Code 015)	0.87
Collision - \$200 Deductible (Cov. Code 073)	0.80
Collision - \$300 Deductible (Cov. Code 082)	0.72

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

C. Motorcycles

This rule applies to motorcycles as well as mopeds, motor scooters, motorbikes, go-carts and any other similar motor vehicles not used for business purposes. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating

- a.** Charge the following percentages of the private passenger automobile liability base rate:

ENGINE SIZE cc	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
0 – 50	(Code 922100) 25%	(Code 923100) 17%
51 – 100	(Code 922100) 34%	(Code 923100) 21%
101 – 200	(Code 922200) 42%	(Code 923200) 25%
201 – 360	(Code 922300) 50%	(Code 923300) 32%
361 – 500	(Code 922400) 59%	(Code 923400) 38%
501 – 800	(Code 922500) 67%	(Code 923500) 44%
801 - 1,000	(Code 922600) 76%	(Code 923600) 50%
over 1,000	(Code 922600) 84%	(Code 923600) 57%

- b.** Non-stacked Uninsured Motorists

Charge 200% of private passenger automobile base rate.

- c.** Passenger Hazard Exclusion

Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.

2. Physical Damage rating

- a.** Comprehensive – all vehicles

- (1)** 1990 and subsequent model year vehicles

Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.

- (2)** 1989 and prior model year vehicles

Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types / C. Motorcycles / 2. Physical Damage rating / a. Comprehensive – all vehicles (cont.)

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
\$0 - \$400	32%	21%
401 - 600	32%	21%
601 - 900	39%	28%
901 - 1,200	60%	39%
1,201 - 1,500	81%	53%
1,501 - 1,800	102%	67%
1,801 - 2,100	119%	81%
2,101 - 2,400	140%	95%
2,401 - 2,700	161%	109%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 1% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

b. Collision – all vehicles

- (1)** 1990 and subsequent model year vehicles – Charge the applicable percentage of the Symbol 2 rate for the model year of the vehicle.
- (2)** 1989 and prior model year vehicles – Charge the applicable percentage of the Symbol 7 rate for the model year of the vehicle.

ORIGINAL COST NEW	ALL MODEL YEARS	
	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
\$0 - \$400	21%	14%
401 - 600	35%	21%
601 - 900	46%	32%
901 - 1,200	60%	39%
1,201 - 1,500	67%	46%
1,501 - 1,800	77%	53%
1,801 - 2,100	88%	56%
2,101 - 2,400	105%	67%
2,401 - 2,700	116%	77%
2,701 and over	See Note	

Note: When the original cost new exceeds \$2,700, charge an additional 0.8% of the applicable symbol rate for each \$100 over \$2,700 for operators under age 25 and an additional 0.5% for all other operators.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 967000) – (Excluding Passenger Hazard)

(Class Code – 959000) – (Including Passenger Hazard)

1. Definitions

- a.** A SNOWMOBILE is a self-propelled vehicle designed for travel on snow or ice, steered by skis or runners and supported in whole or in part by one or more skis, belts, or cleats.
- b.** An ALL-TERRAIN VEHICLE is a self-propelled vehicle which is manufactured for sale for operation primarily on off-highway trails or off-highway competitions and only incidentally operated on public highways, provided that such vehicle does not exceed 60 inches in width, or 800 pounds dry weight. In addition, an all-terrain vehicle shall not include a snowmobile or other self-propelled vehicle manufactured for off-highway use which utilizes an endless belt tread.

2. Rating

All premiums apply for the period of coverage.

- a. Liability**
Charge 50% of the private passenger automobile base rates.
- b. Passenger hazard Exclusion**
Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.
- c. Medical Payments (\$1,000 Limit Only)**
Charge 200% of the private passenger automobile base rate.
- d. Non-stacked Uninsured Motorists**
Charge the private passenger automobile base rate.
- e. Physical Damage**
Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.00
	\$200	\$1.60
Collision	\$200	\$1.75
	\$300	\$1.60

3. Endorsements

- a.** Snowmobiles – Attach the snowmobile endorsement.
- b.** All-terrain vehicles – Attach the miscellaneous type vehicle endorsement.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types (cont.)

E. Dune Buggies

A DUNE BUGGY is a motor vehicle of the private passenger type designed or modified for use principally off public roads. Attach the miscellaneous type vehicle endorsement.

1. Classifications

- a. Registered Dune Buggies**
Classify and rate as private passenger automobiles.
- b. Non-Registered Dune Buggies**
Class Code - 943200 (Including Passenger Hazard)
Class Code - 943400 (Excluding Passenger Hazard)

2. Liability Rating

- a. Bodily Injury/Property Damage**
Charge 90% of private passenger automobile base rates.
- b. Passenger Hazard Exclusion**
Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.
- c. Medical Payments**
Charge private passenger automobile base rate.
- d. Non-stacked Uninsured Motorists**
Charge private passenger automobile base rate.

3. Physical Damage Rating – Refer to table below.

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$2.10
	\$200	\$1.70
Collision	\$200	\$6.30
	\$300	\$5.10

F. Golf Carts (Class Code 943500)

A GOLF CART is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course. Attach the miscellaneous type vehicle endorsement.

1. Liability Rating

Charge 25% of private passenger automobile base rates.

2. Physical Damage Rating

Refer to the table below.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 27 – Miscellaneous Types/ F. Golf Carts (Class Code 943500) (cont.)

COVERAGE	DEDUCTIBLE	RATE PER \$100
Comprehensive	\$100	\$0.70
	\$200	\$0.55
Collision	\$200	\$0.85
	\$300	\$0.75

Rule 28 – Miscellaneous Coverages

A. Customized Vans and Pickups

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

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables in the Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage Endorsement.

B. Named Non-Owner Policy

This policy is for individuals who do not own a vehicle.

1. Liability and Medical Payments Coverage
Charge 50% of the premium that would apply if the individual owned a vehicle.
2. Non-stacked Uninsured Motorists Insurance
Refer to the rate pages. Charge the "single car" Non-stacked Uninsured Motorists rate applicable to owners.
3. Attach the named non-owner coverage endorsement.

C. Extended Non-Owned Liability Coverage

Attach the extended non-owned coverage for named individual endorsement.

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, the spouse if a resident of the same household, or a resident relative who is furnished a vehicle for regular use:
 - a. When no Primary Liability insurance is in effect on the vehicle, charge 50% of the liability premium which would apply if the furnished vehicle were being specifically insured as an owned vehicle by the individual.
 - b. When there is Primary Liability insurance in effect on the vehicle or if the vehicle is used in the business of the United States Government, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

**AIG INDEMNITY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE MANUAL
ARKANSAS**

Rule 28 – Miscellaneous Coverages/ C. Extended Non-Owned Liability Coverage (cont.)

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$4	\$1	\$ 4	\$ 6
Relative	\$8	\$2	\$ 5	\$12

2. In all other situations, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

PERSON NAMED	BODILY INJURY	PROPERTY DAMAGE	MEDICAL PAYMENTS	SINGLE LIMIT
Insured Named or Spouse	\$3	\$1	\$ 4	\$5
Relative	\$5	\$2	\$ 5	\$9

D. Accidental Death Benefit

Limit	Rate per Policy
\$5,000	\$4

E. Named Driver Exclusion

1. Applicability

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

2. Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the term of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

Rule 28 – Miscellaneous Coverages/ E. Named Driver Exclusion (cont.)

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

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

F. Work Loss

Cost of coverage is \$5 per vehicle per year.

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit

A. Eligibility

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

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

Exceptions

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

B. Coverages and Rates

1. Medical Payments

a. Limits

Statutory Limit per person – \$5,000.

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

Refer to the Exceptions to Eligibility above for rejection procedures.

b. Rates

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

Rule 29 –Arkansas Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit/ B. Coverages and Rates/ b. Rates (Cont.)

- (2) The Classifications and Good Driver Plan Rules apply.
2. Work Loss Coverage
- a. Limits
- Maximum per person
- (1) For an Income Earner – \$140 per week for 52 weeks.
- (2) For a Non-Income Earner – \$70 per week for 52 weeks.
- b. Rates
- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Company.
- (2) All Other Motor Vehicles
- Rates are displayed in Rule 28- Miscellaneous Coverages section F.
 - The Classifications and Good Driver Plan Rules do NOT apply.
3. Accidental Death Benefit
- a. Limits
- Maximum per person – \$5,000.
- b. Rates
- (1) Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles – Refer to Company.
- (2) All Other Motor Vehicles
- Rates are displayed in Rule 28- Miscellaneous Coverages section D.
 - The Classification and Good Driver Plan Rules do NOT apply.

Note

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

Charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the rate per car, per year shown on the rate pages. Refer to company for the minimum premiums applicable to this coverage.

Rule 30—Referrals to Company

For any coverages or limits which are on a "refer to company" basis in this manual, each company is responsible for complying with regulatory or statutory rate filing requirements.

AIG INDEMNITY INSURANCE COMPANY
Private Passenger Automobile Insurance
Underwriting Rule
ARKANSAS

Based on the characteristics of the new business policy, the following 12 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

1.) Liability Limits	Points	5.) Exposure Years****	Points
300/300+ or 300+ CSL	0	0 – 3	15
100/300	2	4 – 5	3
100/300- or 200- CSL	4	6 – 8	2
		9 – 10	1
		11 – 13	1
		14 – 15	0
2.) Credit Score	Points	16 – 18	-1
N/A or No-Hit***	0	19 – 20	-3
1 - 549	8	21 - 23	-4
550 – 599	6	24 - 25	-5
600 – 619	4	26 - 30	-6
620 – 639	3	31 - 40	-7
640 – 659	2	41 - 50	-9
660 – 679	1	51 - 60	-11
680 – 699	0	61 +	-13
700 – 719	-1		
720 – 759	-2		
760 +	-3		
3.) Current Carrier	Points	6.) Years Licensed**	Points
Prior Insurance	0	0	2
No Prior Insurance when required	18	1	1
Assigned Risk Plan	18	2	0
		3	0
		4	0
4.) Household Composition	Points	5+	0
Married Couple, NI Age 68+	0		
Married Couple, NI Age 67-	0		
Resp Only, NI Age 68+	2	7.) Occupation	Points
Resp Only, NI Age 67-	2	Public profile	6
Resp w/ Child	4	All Other	0
Resp w/ Others	0		
		8.) Vehicles Parked on Street	Points
		No	0
		Yes	1
Incident Count	9.) Youth Incident Points*	10.) Adult Incident Points*	
0	0	0	
1	5	2	
2	8	4	
3	12	6	
4	16	8	
5	20	10	
6	25	12	
7	30	15	
8	35	18	
9	40	25	
10+	50	35	

AIG INDEMNITY INSURANCE COMPANY
 Private Passenger Automobile Insurance
 Underwriting Rule
 ARKANSAS

Based on the characteristics of the new business policy, the following 12 categories will produce point values. The sum of these points will result in the tier placement. For renewal business, the tier movement will first be evaluated upon the third anniversary with the company, subject to a maximum movement of 2 tiers in either direction.

Comp Claim Count	11.) Youth Comp Points*	12.) Adult Comp Points*
0	0	0
1	4	1
2	6	3
3	8	4
4	11	6
5	14	7
6	18	8
7	21	11
8	25	13
9	28	18
10+	35	25

Notes:

* Total incidents pertain to violations (minor is 1, major is 3) and accidents (within the 3 and 5 year experience period, respectively); comprehensive claims < \$500, towing claims, and rental reimbursement claims are excluded.

As well, violations and accidents which result in surcharges are not incorporated into tiering. Youthful drivers are defined as 24 years old and younger.

** The years-licensed-points result from each driver, with the sum total incorporated into tiering.

*** The unknown or not available credit designation will come about if we are unable to obtain a credit report from the vendor.

**** The exposure years is calculated as follows: if # of vehicles = # of drivers, sum years licensed of each driver; if # of vehicles < # of drivers, use the drivers with the highest years licensed for the summation; if # of vehicles > # of drivers, add value of 'extra' vehicles using 7 years licensed as the multiple. The years licensed is capped at 5 years per driver.

Tier AAA:	point summation < -7	0.80
Tier AA:	>= -7 and < -5	0.85
Tier A:	>= -5 and < -3	0.90
Tier B:	>= -3 and < -1	0.95
Tier C:	>= -1 and < 1	1.00
Tier D:	>= 1 and < 3	1.10
Tier E:	>= 3 and < 5	1.20
Tier F:	>= 5 and < 7	1.30
Tier G:	>= 7 and < 9	1.40
Tier H:	>= 9 and < 11	1.50
Tier I:	>= 11 and < 13	1.60
Tier J:	>= 13 and < 15	1.70
Tier K:	>= 15 and < 17	1.80
Tier L:	>= 17 and < 19	1.90
Tier M:	>= 19 and < 21	2.00
Tier N:	>= 21 +	2.10

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 43974
Company Name: AIG Indemnity Insurance Company
Contact Person: Tim Carney
Telephone No.: 212-770-5730
Email Address: Timothy.Carney@AIG.com
Effective Date: 5/1/2008

Assumptions to Use:

- 1 **Liability -Minimum \$25,000 per person**
- 2 **Bodily Injury \$50,000 per accident**
\$25,000 per accident
- 3 **Property Damage \$100 deductible per accident**
- 4 **Comprehensive & Collision \$250 deductible per accident**
- 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental 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 30 %
 AUTO/HOMEOWNERS 0 %
 GOOD STUDENT 0 %
 ANTI-THEFT DEVICE 5 %
 Over 55 Defensive Driver Discount 0 %
 \$250/\$500 Deductible Comp./Coll. 0 %

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			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$1,443	\$2,081	\$552	\$526	\$1,601	\$2,315	\$609	\$578	\$1,580	\$2,284	\$600	\$573	\$1,621	\$2,345	\$614	\$583	\$1,576	\$2,280	\$600	\$571
	100/300/50 Liability with Comprehensive and Collision			\$1,754	\$2,019	\$696	\$669	\$1,912	\$2,207	\$750	\$720	\$1,920	\$2,217	\$752	\$722	\$1,927	\$2,226	\$754	\$724	\$1,908	\$2,203	\$746	\$718
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$1,670	\$2,417	\$633	\$602	\$1,881	\$2,728	\$708	\$672	\$1,812	\$2,625	\$682	\$650	\$1,913	\$2,775	\$719	\$682	\$1,815	\$2,632	\$684	\$651
	100/300/50 Liability with Comprehensive and Collision			\$1,981	\$2,289	\$771	\$740	\$2,192	\$2,540	\$841	\$807	\$2,152	\$2,491	\$828	\$795	\$2,219	\$2,570	\$850	\$815	\$2,147	\$2,486	\$826	\$794
2003 Honda Odyssey "EX"	Minimum Liability			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$1,609	\$2,326	\$611	\$581	\$1,803	\$2,613	\$681	\$646	\$1,747	\$2,529	\$659	\$629	\$1,832	\$2,654	\$690	\$656	\$1,747	\$2,533	\$662	\$629
	100/300/50 Liability with Comprehensive and Collision			\$1,920	\$2,217	\$751	\$721	\$2,114	\$2,447	\$816	\$782	\$2,087	\$2,414	\$808	\$775	\$2,138	\$2,475	\$825	\$790	\$2,079	\$2,406	\$804	\$773
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$1,875	\$2,719	\$705	\$672	\$2,137	\$3,106	\$800	\$759	\$2,021	\$2,933	\$758	\$722	\$2,180	\$3,168	\$814	\$772	\$2,030	\$2,949	\$762	\$724
	100/300/50 Liability with Comprehensive and Collision			\$2,186	\$2,533	\$839	\$804	\$2,448	\$2,844	\$927	\$887	\$2,361	\$2,738	\$898	\$860	\$2,486	\$2,887	\$940	\$900	\$2,362	\$2,741	\$897	\$862
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$2,032	\$2,948	\$762	\$723	\$2,343	\$3,409	\$872	\$828	\$2,175	\$3,160	\$812	\$774	\$2,397	\$3,489	\$890	\$844	\$2,196	\$3,194	\$821	\$779
	100/300/50 Liability with Comprehensive and Collision			\$2,343	\$2,715	\$892	\$854	\$2,654	\$3,087	\$996	\$952	\$2,515	\$2,920	\$950	\$909	\$2,703	\$3,144	\$1,011	\$968	\$2,528	\$2,939	\$952	\$913
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$629	\$728	\$262	\$252	\$631	\$731	\$263	\$252	\$743	\$863	\$302	\$291	\$613	\$709	\$256	\$245	\$723	\$841	\$296	\$284
	Minimum Liability with Comprehensive and Collision			\$1,545	\$2,231	\$587	\$559	\$1,735	\$2,513	\$655	\$622	\$1,678	\$2,428	\$636	\$607	\$1,761	\$2,551	\$664	\$631	\$1,681	\$2,434	\$638	\$607
	100/300/50 Liability with Comprehensive and Collision			\$1,856	\$2,140	\$729	\$701	\$2,046	\$2,366	\$794	\$761	\$2,018	\$2,333	\$785	\$754	\$2,067	\$2,390	\$800	\$768	\$2,013	\$2,328	\$781	\$752