

SERFF Tracking Number: ARKS-125636960 State: Arkansas
Filing Company: 18325 - Southern Farm Bureau Casualty Insurance Company State Tracking Number: #510894 \$25
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

Filing at a Glance

Company: 18325 - Southern Farm Bureau Casualty Insurance Company

Product Name: Personal Auto	SERFF Tr Num: ARKS-125636960	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: #510894 \$25
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num:	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author:	Disposition Date: 05/08/2008
	Date Submitted: 05/06/2008	Disposition Status: Filed
Effective Date Requested (New): 06/01/2008		Effective Date (New): 06/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/08/2008	
State Status Changed: 05/08/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Company and Contact

Filing Contact Information

NA NA, NA@NA.com
NA (123) 555-4567 [Phone]

SERFF Tracking Number: ARKS-125636960 State: Arkansas
Filing Company: 18325 - Southern Farm Bureau Casualty State Tracking Number: #510894 \$25
Insurance Company
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

NA, AR 00000

Filing Company Information

18325 - Southern Farm Bureau Casualty Insurance Company	CoCode: 18325	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999 -----	

SERFF Tracking Number: ARKS-125636960

State: Arkansas

Filing Company: 18325 - Southern Farm Bureau Casualty
Insurance Company

State Tracking Number: #510894 \$25

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

SERFF Tracking Number: ARKS-125636960 State: Arkansas
Filing Company: 18325 - Southern Farm Bureau Casualty State Tracking Number: #510894 \$25
Insurance Company
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/08/2008	05/08/2008

SERFF Tracking Number: ARKS-125636960

State: Arkansas

Filing Company: 18325 - Southern Farm Bureau Casualty

State Tracking Number: #510894 \$25

Insurance Company

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

Disposition

Disposition Date: 05/08/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125636960 State: Arkansas
 Filing Company: 18325 - Southern Farm Bureau Casualty State Tracking Number: #510894 \$25
 Insurance Company

Company Tracking Number:

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	ARKS-125636960		Yes

SERFF Tracking Number: ARKS-125636960

State: Arkansas

Filing Company: 18325 - Southern Farm Bureau Casualty
Insurance Company

State Tracking Number: #510894 \$25

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125636960

State: Arkansas

Filing Company: 18325 - Southern Farm Bureau Casualty

State Tracking Number: #510894 \$25

Insurance Company

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125636960

05/09/2008

Comments:

Attachment:

ARKS-125636960.pdf

Property & Casualty Transmittal Document

Reset Form

ALY

1. Reserved for Insurance Dept. Use Only

FILED

MAY 06 2008

PROPERTY AND CASUALTY
ARKANSAS INSURANCE DEPT

2. Insurance Department Use Only

a. Date the filing is received:

b. Analyst: *CK# 510894*

c. Disposition:

d. Date of disposition of the filing: *\$ 75*

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #: *ARKS-125636960*

h. Subject Codes

3. Group Name Southern Farm Bureau Casualty Insurance Co. **Group NAIC #**

4. Company Name(s) Southern Farm Bureau Casualty Ins. Co. **Domicile** Jackson, MS **NAIC #** 18325 **FEIN #** 64028824 **State #**

RECEIVED

MAY 06 2008

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

5. Company Tracking Number

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

6. Name and address	Title	Telephone #s	FAX #	e-mail
Bill Williams 10720 Kanis Road, Little Rock, AR 72211	Underwriting Manager	501-228-1463	501-228-1800	Bill.Williams@AFBIC.com

7. Signature of authorized filer: *Bill Williams*

8. Please print name of authorized filer: Bill Williams

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

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 06/01/08 Renewal:
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	05/01/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

We recently filed the Auto Instructions pages of our Agent's Instruction Manual, effective April 1, 2008. We would now like to add a few updates to the document, as follows:

Page AI-1: We have added a statement at the end of paragraph II. showing maximum binding authority for liability limits.

Page AI-15: We removed the reference to the 6 year limit for use of credit scoring for new business and renewals on policies, to be in conjunction with the new rate structure filed and effective June 1, 2008.

Page AI-17: Section C has been changed from Motorhome/Vans to simply "Motorhomes" and has been rewritten to better define the rating class for Motorhomes.

These pages are enclosed in triplicate for your review. Should you find them satisfactory, we would like to use them in our manual effective June 1, 2008.

[View Complete Filing Description](#)

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

Check #: 0000510894

Amount: \$25.00

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

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

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

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

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

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

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Auto Instructions	June 1, 2008	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	April 1, 2008	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

AUTO INSTRUCTIONS

I. GENERAL RULES (07/15/99)

Southern Farm Bureau Casualty Insurance Company offers automobile coverage under two separate policies: (1) the regular Auto Policy (also referred to as the MV policy); and (2) the Comprehensive Auto Policy.

The regular Auto Policy provides automobile coverage for the following policy types: (1) Multi-Vehicle (MV) and (2) School/Church Bus (SB). The MV can be issued for six months or one year. The SB is issued for a one year term.

The Comprehensive Auto Policy is broader in coverage than the regular Auto Policy and is issued for a one year term. It is designated to provide comprehensive coverage for all vehicles owned by the insured. It also provides coverage for non-owned vehicles used by employees in the business of the insured and coverage for hired vehicles.

There are standard coverages found in the regular auto and Comprehensive policies. These coverages are designed to protect the insured against financial loss due to the operation of an automobile from: (1) legal liability to others for bodily injury and property damage; (2) PIP including medical expenses, death, and disability; and (3) damage to the policyholder's automobile. The following policy coverage information is condensed. Each coverage is subject to the conditions and exclusions contained in the policy. Questions concerning coverages should always be answered by referring to the actual policy.

II. LIABILITY COVERAGE – BODILY INJURY (COVERAGE “A”) AND PROPERTY DAMAGE (COVERAGE “B”) (06-01-2008)

With Coverage A and B, the Company agrees to pay damages for bodily injury and/or property damage for which the policyholder is legally responsible because of an automobile accident. The liability limit is written as split limits in which the amounts or insurance for both bodily injury and property damage are stated separately. For example, split limits of 25/50/30 mean that the insured has bodily injury limits in the amount of \$25,000 for each person; \$50,000 for each accident; and a \$30,000 limit for property damage coverage.

Arkansas law requires an owner of an automobile to have minimum liability coverage in the amount of 25/50/25 if the automobile is to be licensed and used on public roads. The minimum amount offered by the Company is 25/50/30. Liability limits in greater amounts are available. For amounts greater than 300/500/100, a trial application is required. See Section III, Non-Binding Risks-trial application, #9, in the Automobile Underwriting Guidelines for more information.

III. PERSONAL INJURY PROTECTION (PIP)- MEDICAL/ DEATH BENEFIT/ DISABILITY (04-15-2000)

Personal Injury Protection coverages can provide Medical Payments coverage, Death Indemnity coverage, and Disability Income coverage. The medical payments coverage provides up to \$5,000 for each injured person. The Death Indemnity coverage provides up to \$5,000 in the event of death to a covered person as the result of an auto accident. The Disability Income Benefits commence eight (8) days after the date of the accident and will continue for no longer than twelve months from the date of the accident.

The Personal Injury Protection Rejection Statement on the application must be signed by the applicant if any of the PIP coverages are rejected.

D. CREDIT SCORE RATING RULES (06-01-2008)

Credit score will be used as a rating factor for all new business and on renewals for policies that ~~have been in force less than 6 years~~. The score will be obtained annually on all insureds between the ages of 25 and 75. The maximum or highest score from all insureds will be used to rate the policy. This rating factor will be used on private passenger vehicles only. The rating factor will vary depending upon the number of years insured. In accordance with Arkansas Statute 23-67-401, et. seq., knowledge of a consumer's credit report will not be the sole reason to refuse to issue or renew coverage or to limit the amount of coverage.

See Auto Underwriting Guidelines (AUG) section for general information about Underwriting financial stability and credit reports.

E. CLAIMS EXPERIENCE RATING RULES

The Company may assign surcharges based on the number of chargeable at-fault accidents to any acceptable new business applicant or existing policyholder. A chargeable at-fault accident is defined as an accident which exceeds \$750 in damages to any property, including the insured's, and /or bodily injury, or death during the preceding 36 month period. A loss paid under Comprehensive coverage will not be considered a chargeable at-fault accident. Chargeable accidents for renewal business will be assigned a claim count and a rating surcharge will be applied according to the number of years a policy has been in force. These surcharges will apply to both rating tiers. These surcharges will follow the driver and will be charged on the vehicle that driver is rated on. If the vehicle is deleted, the factor will be applied to another vehicle at renewal. At-fault accidents will be charged against the insured until the accident is over three years old.

See Auto Underwriting Guidelines (AUG) section for Unacceptable Risks.

A new applicant may qualify for a claim free discount if claim free for the past three years. Verification will be:

- (1) A current policy declaration showing claim free discount based on previous three years;
or
- (2) verification from the current company or agent on letterhead providing the loss experience.
or
- (3) a claim free CLUE and/or traffic violation report.

F. VIOLATION RATING RULES

Traffic Violation Reports will be obtained on all drivers on new business applications. Violations will be classified as "Minor" or "Major". A violation count will be assigned to each driver. Major violations include: DWI, DUI, driving while drivers license is suspended or revoked, leaving the scene of an accident, homicide or assault with an auto, drag racing, reckless driving, fleeing and committing a felony with an auto, and passing a school bus that is loading or unloading children. All other violations for the purposes of rating will be considered "minor". The Company will NOT consider failure to wear a seatbelt, failure to display a registration card, or motor vehicle equipment requirement violation as a minor violation and no surcharge will be applied. Violations will be charged against the insured until the violation is over three years old.

See Auto Underwriting Guidelines (AUG) section for Unacceptable Risks.

- B. Recreational Vehicles** - a recreational vehicle is defined as an all-terrain vehicle (i.e. 4-wheelers, 6 wheelers), dune buggy, mini-bike, motor scooter, trail bike, golf cart or snowmobile. These vehicles are used principally off public roads.

A motorcycle licensed and used on public roads is not considered a recreational vehicle unless it meets the recreational vehicle definition. (See Recreational Vehicle Endorsement RV in the Auto policy booklet.)

Recreational vehicles are not eligible for the Multi-Vehicle Discount, Defensive Driving Discount, Driver's Education Discount, Good Student Discount, PIP Disability Income Coverage, or PIP Death Indemnity Coverage.

To determine the rating symbol, use the table in the Recreational Vehicles Section of the Auto Rate pages. Battery powered motor scooters can be classed RV12.

- C. Motorhomes (06/01/2008)**

A motorhome is a self-propelled vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities. Vehicles designed as motorhomes, and those converted to motorhomes, exceeding a rating capacity of 3/4 ton, will be classified 6CA1. Vans with a rating capacity of 3/4 ton or less and described as "campers", or vehicles such as Volkswagen campers, will be classed like a private passenger auto, according to use.

To determine the physical damage rating symbol for motorhomes, use the list price when new, including all permanently attached equipment and additional customization expense. Rate and symboling will be found in the Truck Rate Section. Motorhomes are eligible for all the same coverages as a private passenger vehicle except UIM and Rental/Travel coverage. The following discounts do not apply to motorhomes: Driver Training, Defensive Driver, Companion Policy, Claims Free, Good Student, and Post Graduate. See the Auto Underwriting Guidelines regarding motorhomes.

- D. School/ Church Bus**

The Company will consider writing coverage for school or church busses on a limited basis due to the increased exposure of transporting passengers. The agent should advise the school or church officials to limit the use of the bus, van, or auto to activities sponsored by the school or church. The bus, van or auto should not be loaned or rented to other groups.

All school bus or church bus policies are written on a twelve (12) month basis regardless of the school term or duration of such term. If the school owns a spare bus, it must be listed on the policy to be insured. The rates for spare buses are the same as rates for buses used regularly, depending on the size of the buses and the coverage desired.

The only liability limits available for school bus or church bus policies are 25/50/30 and 50/100/30.

School bus or church bus classifications are based on the capacity of the bus.

<u>Class</u>	<u>Capacity</u>
SB1	Under 30 Passengers
SB2	31-60 Passengers
SB3	61 and above Passengers

- E. Utility, Camper and Other Non-Commercial Use Trailers**

Liability coverage, Bodily Injury and Property Damage, extends from the private passenger auto to a non-commercial trailer (or farm machinery), only when attached to a private passenger auto