

SERFF Tracking Number: HART-125665517 State: Arkansas
 Filing Company: Sentinel Insurance Company Limited State Tracking Number: EFT \$25
 Company Tracking Number: FN.15.599.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: New Class Plan and Introduction of MCM Discount Rule for Sentinel
 Project Name/Number: Private Passenger Auto/FN.15.599.2008.01

Filing at a Glance

Company: Sentinel Insurance Company Limited

Product Name: New Class Plan and Introduction of MCM Discount Rule for Sentinel
 SERFF Tr Num: HART-125665517 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: FN.15.599.2008.01

State Status: Fees verified and received

Filing Type: Rule

Co Status: Initial Filing

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

Authors: Joyce Driscoll, Marilu Gonzalez, David Logan, Sima Nizami, Angela Isaac

Disposition Date: 05/27/2008

Date Submitted: 05/27/2008

Disposition Status: Filed

Effective Date Requested (New): 07/01/2008

Effective Date (New): 07/01/2008

Effective Date Requested (Renewal): 08/31/2008

Effective Date (Renewal): 08/31/2008

State Filing Description:

General Information

Project Name: Private Passenger Auto

Status of Filing in Domicile:

Project Number: FN.15.599.2008.01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/27/2008

State Status Changed: 05/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We herewith file the new class plan pages and the introduction of the Marketing Cost Modifier (MC) discount rule as described in the Explanatory Memorandum prepared by Cassie Laffoon, Actuarial Analyst.

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Company and Contact

Filing Contact Information

Joyce Driscoll, Filing Analyst joyce.driscoll@thehartford.com
 1 Hartford Plaza (860) 547-3468 [Phone]
 Hartford, CT 06155 (860) 547-5941[FAX]

Filing Company Information

Sentinel Insurance Company Limited CoCode: 11000 State of Domicile: Connecticut
 Hartford Plaza Group Code: 91 Company Type: Property
 Hartford, CT 06115 Group Name: State ID Number:
 (860) 547-5000 ext. [Phone] FEIN Number: 06-1552103

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sentinel Insurance Company Limited	\$25.00	05/27/2008	20509132

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/27/2008	05/27/2008

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Disposition

Disposition Date: 05/27/2008

Effective Date (New): 07/01/2008

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Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Manual Rule Page	Filed	Yes
Rate	Manual Rule Page	Filed	Yes
Rate	Manual Rule Page	Filed	Yes
Rate	Manual Rule Page	Filed	Yes
Rate	Manual Rule Page	Filed	Yes
Rate	Grandfathered Offbalance	Filed	Yes
Rate	Rate Cap Offbalance Factor	Filed	Yes
Rate	Class Plan Pages	Filed	Yes

SERFF Tracking Number: *HART-125665517* *State:* *Arkansas*
Filing Company: *Sentinel Insurance Company Limited* *State Tracking Number:* *EFT \$25*
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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	Manual Rule Page	AR-4.4	Replacement	AR-PC-06-020727	AR-4.4.pdf
Filed	Manual Rule Page	AR-10.4	Replacement	AR-PC-06-020727	AR-10.4.pdf
Filed	Manual Rule Page	AR-21.5	Replacement	AR-PC-06-020727	AR-21.5.pdf
Filed	Manual Rule Page	AR-21.6	New		AR-21.6.pdf
Filed	Manual Rule Page	AR-23.1	Replacement	AR-PC-06-020727	AR-23.1.pdf
Filed	Grandfathered Offbalance	GOB-1	Replacement	AR-PC-06-020727	GOB 1.1.pdf
Filed	Rate Cap Offbalance Factor	COB-1	Replacement	AR-PC-06-020727	COB 1.1.pdf
Filed	Class Plan Pages	CP-1.1, CP-1.2, and CP-13.1	Replacement	AR-PC-06-020727	AR SENTINEL AUTO CLASS PLAN PAGES.pdf



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3. Driver Training

The applicable Driving Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experience, exclusive of observation time in the car and.

A minimum of 12 hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

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 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.

4. Good Student

★A Good Student Factor shall apply where satisfactory evidence is presented that all operators of the auto under the age of 19 years meet the standards in a. and b. below:

The Good Student Discount shall apply to all class rated coverages provided:

- a. The owner or operator is at least 16 years of age and a full time student in a high school, college, university or vocational technical school.
- b. Proper evidence 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) Is in the upper 20% of his/her class scholastically, or



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 ARKANSAS PERSONAL VEHICLE MANUAL**

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.508	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	319	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000



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E. Homeownership Credit

The Homeownership Credit factor applies to each private passenger auto for automobile policyholders who own their own home or condominium, but are not eligible for the Account Credit, subject to the following requirements:

- a. The home is a one, two, three or four-family Home or a Condominium, and
- b. The home is owned the Named Insured of the Sentinel Insurance Company Ltd Personal Auto Policy; and
- c. Proper documentation is provided to the Company to verify requirements listed in sections a. and b. of this rule are met.

Coverage	BI	PD	UM/UDM	Med Pay	Comp	Collision
Dwelling	.882	.991	.882	.962	.780	.892
Condo	.882	.991	.882	.962	.780	.892

★F. Policy Package Coverage Options

For package options, apply the appropriate factor listed below to the vehicles, including any miscellaneous type vehicles except trailers, and attach the specific package coverage endorsement(s), as appropriate, based upon the option selected. The policy package option cannot be changed mid term.

Coverage Package Option	BI	PD	PIP	UM/UDM	Comp	Coll
The Hartford Essential	0.930	0.959	0.968	0.968	0.937	0.888
The Hartford Sentinel	0.997	1.000	1.000	1.000	0.999	0.934
The Hartford Sentinel Gold	1.000	1.000	1.000	1.000	1.000	1.000
The Hartford Sentinel Platinum	1.040	1.040	1.040	1.040	1.040	1.040

G. Off Balance for Capping

Based upon the date the policy was originally written and the rating territory, apply the appropriate factor from the table on page COB-1 to each auto.

H. Off Balance for Grandfathered Rules

Based upon the date the policy was originally written and the rating territory, apply the appropriate factor from the table on page GOB-1 to each auto.



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★III. Premium Adjustments

A. Marketing Cost Modifier Credit

If the named insured/applicant is solicited through an agency sponsored and company approved marketing plan, apply the factor below to the class rated coverages for all class rated vehicles on the policy.

- a. The Agent determines the expense saving based on their reduced costs for the marketing plan(s).
- b. The Agent will choose one discount for their entire agency which will be applicable to all marketing plan(s) of the Agency.

Marketing Cost Modifier Code	Factors	
	New	Renewal*
AA	.9000	.9000
BB	.9500	.9500
CC	.9700	.9700

* Renewal is defined as the Annual Anniversary of the Policy.



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23. RENEWAL PREMIUM CAPPING

★ For policies originally written prior to July 1, 2008, renewal premium increases above 4% will be capped at 4% by application of a Rate Cap discount factor in accordance with this rule. The Rate Cap factor will be calculated and applied as follows:

1. The capping factor applies to Expense Fees and all class rated coverages, as identified in Rule 3., on owned class rated vehicles, and those same coverages when afforded to motor homes, recreational trailers and camper bodies, motorcycles and antiques. For the purposes of this rule, the full term premium is the sum of premiums and Expense fees for only these vehicles and coverages.
2. The expiring term full term premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19. and 21., as of the preparation of the renewal, and using rates and rules in effect at the time the prior term was written. The uncapped full term renewal premium is determined by updating the policy in accordance with Rules 3., 4., 5., 19. and 21., as of the preparation of the renewal, and using the rates and rules in effect as of the forthcoming renewal effective date. If the renewal term has been revised to reflect a different term period, policy package coverage option or coverage limit/deductible amount, etc., the calculation of both the prior and new renewal term premiums will reflect these revisions.
3. ★ The expiring full term premium is compared to the uncapped full term renewal premium and if the amount of premium increase is above rate cap percent of 4%, the capping discount factor will be calculated by dividing the expiring full term premium by the uncapped full term renewal premium. The resulting value is then multiplied by one plus the rate cap percent and rounded to two decimal positions to determine the Rate Cap factor.

Only if a policy qualifies for application of the Rate Cap factor at its first renewal effective August 31, 2008 and later, will it be reviewed at future renewal terms to determine whether it continues to qualify for renewal premium capping. If a policy does not qualify for renewal premium capping, it will not be reevaluated for qualification at future renewal terms.

If a vehicle is added mid-term to a policy being capped, the capping factor will not be applied to the newly added vehicle until the next renewal term, but only if the policy continues to qualify for capping.

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Grandfathered Offbalance

Original Policy Effective Dates	Territory	Bodily Injury	Property Damage	Medical Payments	Uninsured and Underinsured Motorist	Comprehensive	Collision
PRIOR TO 9/1/2006	All	0.980	1.011	0.960	0.962	0.938	1.019
9/1/2006 & LATER	All	1.000	1.000	1.000	1.000	1.000	1.000

Arkansas
Sentinel Insurance Company, LTD.

Rate Cap Offbalance Factor

Territory	Orig Policy Eff Date Prior to	Policy Eff Date On or After	Policy Eff Date Prior to	Offbalance Factor
All	7/1/2008	8/31/2008	2/28/2009	1.044
All	7/1/2008	2/28/2009	8/31/2009	1.023
All	7/1/2008	8/31/2009	2/28/2010	1.012
All	7/1/2008	2/28/2010	8/31/2010	1.007

ARKANSAS SENTINEL INSURANCE COMPANY, LTD.

Household Composition Primary Classification Tables

Bodily Injury

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	1.213	1.078	1.077	1.106	1.106	1	0.866	0.989	0.970	0.996	0.996
2	0.948	1.000	0.995	1.021	1.021	2	0.661	0.932	0.896	0.920	0.920
3	0.810	0.850	0.849	0.872	0.872	3	0.564	0.780	0.765	0.785	0.785
4	0.707	0.741	0.741	0.761	0.761	4	0.491	0.681	0.667	0.685	0.685
5+	0.707	0.741	0.741	0.761	0.761	5+	0.491	0.681	0.667	0.685	0.685

Property Damage

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	1.232	1.073	1.039	0.878	0.878	1	0.913	0.964	0.716	0.757	0.757
2	1.189	1.000	1.360	1.149	1.149	2	0.858	0.912	0.939	0.992	0.992
3	1.102	0.923	1.175	0.993	0.993	3	0.795	0.828	0.812	0.856	0.856
4	1.062	0.889	1.055	0.891	0.891	4	0.766	0.799	0.728	0.769	0.769
5+	1.062	0.889	1.055	0.891	0.891	5+	0.766	0.799	0.728	0.769	0.769

Medical Payments

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	1.278	1.109	0.816	0.816	0.816	1	0.961	1.081	0.780	0.780	0.780
2	1.196	1.000	0.733	0.733	0.733	2	0.877	0.990	0.700	0.700	0.700
3	1.174	0.978	0.719	0.719	0.719	3	0.861	0.954	0.687	0.687	0.687
4	1.051	0.875	0.644	0.644	0.644	4	0.770	0.854	0.615	0.615	0.615
5+	1.051	0.875	0.644	0.644	0.644	5+	0.770	0.854	0.615	0.615	0.615

Uninsured and Underinsured Motorist Coverage

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	0.970	0.862	0.862	0.885	0.885	1	0.485	0.554	0.543	0.558	0.558
2	0.948	1.000	0.995	1.021	1.021	2	0.462	0.653	0.627	0.644	0.644
3	0.810	0.850	0.849	0.872	0.872	3	0.394	0.547	0.536	0.550	0.550
4	0.707	0.741	0.741	0.761	0.761	4	0.345	0.477	0.467	0.480	0.480
5+	0.707	0.741	0.741	0.761	0.761	5+	0.345	0.477	0.467	0.480	0.480

ARKANSAS SENTINEL INSURANCE COMPANY, LTD.

Household Composition Primary Classification Tables

Comprehensive

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	1.038	0.816	0.766	0.701	0.701	1	0.679	0.666	0.612	0.561	0.561
2	1.091	1.000	0.932	0.853	0.853	2	0.944	0.828	0.746	0.683	0.683
3	1.141	1.040	0.975	0.893	0.893	3	0.987	0.850	0.781	0.715	0.715
4	1.161	1.057	0.991	0.907	0.907	4	1.004	0.863	0.793	0.727	0.727
5+	1.161	1.057	0.991	0.907	0.907	5+	1.004	0.863	0.793	0.727	0.727

Collision

No Youthful on Policy						Youthful on Policy					
Number of PP Autos	Number of Drivers					Number of PP Autos	Number of Drivers				
	1	2	3	4	5+		1	2	3	4	5+
1	1.006	1.092	1.408	1.442	1.442	1	0.804	0.821	0.699	0.716	0.716
2	0.950	1.000	1.639	1.679	1.679	2	1.172	0.800	0.853	0.874	0.874
3	0.879	0.918	1.425	1.460	1.460	3	1.082	0.724	0.742	0.760	0.760
4	0.864	0.904	1.325	1.358	1.358	4	1.065	0.712	0.690	0.706	0.706
5+	0.864	0.904	1.325	1.358	1.358	5+	1.065	0.712	0.690	0.706	0.706

Arkansas
SENTINEL INSURANCE COMPANY, LTD.

Non-Physical Damage Vehicle Age Factor Secondary Classification

SINGLE CAR					Uninsured & Underinsured		
Age	Bodily Injury	Property Damage	Medical Payments	PIP	Motorist	Comprehensive	Collision
-1	0.835	0.996	0.617	0.617	0.870	1.023	0.969
0	0.835	0.996	0.617	0.617	0.870	1.023	0.969
1	0.940	0.998	0.828	0.828	1.010	1.010	0.984
2	1.000	1.000	1.000	1.000	1.100	1.000	1.000
3	1.022	1.001	1.113	1.113	1.144	0.991	1.016
4	1.016	1.001	1.168	1.168	1.150	0.985	1.032
5	0.994	1.001	1.177	1.177	1.132	0.982	1.049
6	0.966	1.000	1.157	1.157	1.100	0.980	1.066
7	0.939	0.999	1.124	1.124	1.062	0.981	1.083
8	0.918	0.998	1.091	1.091	1.026	0.984	1.100
9	0.907	0.996	1.064	1.064	0.995	0.989	1.118
10	0.906	0.993	1.049	1.049	0.971	0.996	1.136
11	0.917	0.990	1.045	1.045	0.953	1.006	1.155
12	0.936	0.986	1.052	1.052	0.942	1.018	1.173
13	0.963	0.982	1.064	1.064	0.963	1.033	1.192
14	0.991	0.978	1.074	1.074	0.991	1.050	1.212
15	1.014	0.973	1.071	1.071	1.014	1.070	1.231
16	1.022	0.968	1.040	1.040	1.022	1.093	1.251
17	1.004	0.962	0.969	0.969	1.004	1.118	1.272
18	0.948	0.956	0.850	0.850	0.948	1.147	1.293
19	0.849	0.950	0.686	0.686	0.849	1.179	1.314
20+	0.709	0.903	0.497	0.497	0.709	1.215	1.336

MULTICAR					Uninsured & Underinsured		
Age	Bodily Injury	Property Damage	Medical Payments	PIP	Motorist	Comprehensive	Collision
-1	0.791	0.999	0.635	0.635	0.791	0.997	0.997
0	0.791	0.989	0.635	0.635	0.791	0.997	0.997
1	0.895	0.970	0.841	0.835	0.918	0.998	0.998
2	0.940	0.960	0.950	0.965	1.000	0.980	0.980
3	0.950	0.960	1.030	1.040	1.040	0.981	0.981
4	0.960	0.960	1.060	1.072	1.046	0.982	0.982
5	0.965	0.961	1.061	1.048	1.029	0.984	0.984
6	0.965	0.960	1.066	1.080	1.000	1.005	1.005
7	0.966	0.955	1.031	1.031	0.966	1.006	1.006
8	0.933	0.939	0.982	0.982	0.933	1.007	1.007
9	0.905	0.921	0.942	0.942	0.905	1.009	1.009
10	0.883	0.902	0.912	0.912	0.883	1.010	1.010
11	0.866	0.880	0.893	0.893	0.866	1.011	1.011
12	0.854	0.858	0.883	0.883	0.854	1.013	1.012
13	0.842	0.834	0.877	0.877	0.842	1.014	1.014
14	0.827	0.808	0.870	0.870	0.827	1.015	1.015
15	0.802	0.782	0.852	0.852	0.802	1.017	1.016
16	0.761	0.754	0.813	0.813	0.761	1.018	1.018
17	0.700	0.726	0.744	0.744	0.700	1.019	1.019
18	0.616	0.697	0.641	0.641	0.616	1.020	1.020
19	0.511	0.668	0.508	0.508	0.511	1.022	1.022
20+	0.392	0.496	0.361	0.361	0.392	1.023	1.023

Note: once initially determined, vehicle age will not be recalculated at subsequent renewals for this Classification

SERFF Tracking Number: HART-125665517 State: Arkansas
 Filing Company: Sentinel Insurance Company Limited State Tracking Number: EFT \$25
 Company Tracking Number: FN.15.599.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: New Class Plan and Introduction of MCM Discount Rule for Sentinel
 Project Name/Number: Private Passenger Auto/FN.15.599.2008.01

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract
Review Status: Filed 05/27/2008

Comments:
 Attached is the A-1 Private Passenger Auto Abstract.

Attachment:
 AR SENTINEL AUTO FORM A-1.pdf

Bypassed -Name: APCS-Auto Premium Comparison Survey
Review Status: Filed 05/27/2008

Bypass Reason: Not applicable - rule filing only.

Comments:

Bypassed -Name: NAIC loss cost data entry document
Review Status: Filed 05/27/2008

Bypass Reason: Not applicable - rule filing only.

Comments:

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Review Status: Filed 05/27/2008

Bypass Reason: Not applicable - rule filing only.

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 05/27/2008

Comments:
 Attached is the Uniform Transmittal Document and the Rate/Rule Filing Schedule.

Attachments:
 PC-TD-1 2007.pdf
 PC-RRFS-1 2007.pdf

SERFF Tracking Number: HART-125665517 State: Arkansas
Filing Company: Sentinel Insurance Company Limited State Tracking Number: EFT \$25
Company Tracking Number: FN.15.599.2008.01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: New Class Plan and Introduction of MCM Discount Rule for Sentinel
Project Name/Number: Private Passenger Auto/FN.15.599.2008.01

Satisfied -Name: Explanatory Memorandum **Review Status:** Filed 05/27/2008

Comments:

Attached is the Explanatory Memorandum.

Attachment:

AR SENTINEL AUTO EM.pdf

State of Arkansas

Inforce Premium by Underwriting Tier		TIER FACTOR RANGE		
RATING TIER	WRITTEN PREMIUM	LOW	HIGH	
1	\$874	0.318	0.490	
2	\$0	0.374	0.525	
3	\$0	0.432	0.560	
4	\$0	0.488	0.595	
5	\$156	0.541	0.629	
6	\$239	0.585	0.663	
7	\$1,083	0.628	0.697	
8	\$3,456	0.670	0.729	
9	\$10,479	0.712	0.761	
10	\$23,236	0.752	0.793	
11	\$19,793	0.792	0.824	
12	\$28,395	0.830	0.855	
13	\$35,373	0.867	0.886	
14	\$44,597	0.902	0.917	
15	\$53,558	0.935	0.945	
16	\$50,619	0.968	0.973	
17	\$43,972	1.000	1.000	
18	\$53,715	1.026	1.031	
19	\$49,014	1.053	1.060	
20	\$49,207	1.079	1.089	
21	\$53,535	1.106	1.117	
22	\$56,589	1.134	1.146	
23	\$47,601	1.163	1.174	
24	\$50,836	1.194	1.204	
25	\$45,305	1.223	1.234	
26	\$47,999	1.254	1.266	
27	\$52,966	1.286	1.300	
28	\$51,463	1.320	1.338	
29	\$42,438	1.357	1.381	
30	\$48,570	1.397	1.428	
31	\$48,529	1.442	1.480	
32	\$41,282	1.492	1.537	
33	\$42,980	1.549	1.601	
34	\$69,874	1.615	1.673	
35	\$58,000	1.691	1.755	
36	\$43,858	1.781	1.849	
37	\$37,698	1.886	1.963	
38	\$52,688	2.012	2.100	
39	\$32,590	2.162	2.262	
40	\$20,801	2.343	2.453	
41	\$10,887	2.563	2.680	
42	\$8,010	2.833	2.951	
43	\$10,444	3.169	3.285	
44	\$4,981	3.589	3.759	
45	\$2,163	4.120	4.371	
46	\$549	4.721	5.176	
47	\$473	5.431	6.251	
48	\$0	6.307	7.713	
49	\$0	7.396	9.746	
50	\$0	8.760	12.636	
TOTAL	\$1,450,877			

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

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

3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Sentinel Insurance Company, Ltd.	Connecticut	0091-11000	06-1552103	

5. Company Tracking Number	FN.15.599.2008.01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Joyce Driscoll, Technical Services, T-1-54 1 Hartford Plaza, Hartford, CT 06155	Filing Analyst	860-547-3468	860-547-5941	Joyce.Driscoll@TheHartford.com

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

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

9. Type of Insurance (TOI)	19.1, 21.1 Private Passenger Auto
10. Sub-Type of Insurance (Sub-TOI)	Automobile
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	PC
12. Company Program Title (Marketing title)	N/A
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: 7/1/08 Renewal: 8/31/08
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	March 27, 2008
19. Status of filing in domicile	<input checked="" 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 #	FN.15.599.2008.01
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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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We herewith file the new class plan pages and the introduction of the Marketing Cost Modifier (MCM) discount rule as described in the Explanatory Memorandum prepared by Cassie Laffoon, Actuarial Analyst.

As required, enclosed is the Form A-1 Private Passenger Automobile Abstract.

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 #: Processed by EFT
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.)

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; Lost 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 #	FN.15.599.2008.01
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & use
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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Sentinel Insurance Company	N/A	N/A	N/A	N/A	N/A		

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Hartford Fire Insurance Company							
Hartford Accident and Indemnity Co.							
Hartford Casualty Ins. Co.							
Hartford Underwriters Ins. Co.							
Twin City Fire Insurance Company							
Hartford Ins. Co. of the Midwest							
Trumbull Insurance Company							
Property & Casualty Ins. Co. of Hartford							
Sentinel Insurance Company							

Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing - Written premium change for this program	N/A	
5d.	Effect of Rate Filing - Number of policyholders affected	N/A	
6.	Overall percentage of last rate revision	1.0%	
7.	Effective Date of last rate revision	09-01-2006	
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use	

9. See Next Page

PC RRFS-1

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn ?	Previous state filing number, if required by state
01	Manual Page AR-4.4	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
02	Manual Page AR-10.4	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
03	Manual Page AR-21.5	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
04	Manual Page AR-21.6	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05	Manual Page AR-23.1	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
06	GOB-1	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
07	COB-1	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
08	Class Plan Pages, CP-1.1, CP-1.2, CP-13.1	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-06-020727
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	
11		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
12		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
13		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
14		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
15		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Arkansas
SENTINEL INSURANCE COMPANY, LTD.

EXPLANATORY MEMORANDUM

INTRODUCTION

The Hartford introduced a new rating plan on a countrywide basis at the beginning of 2006. After monitoring the experience for the most recent policy years, we have identified areas where we can improve upon the pricing adequacy of the plan and we are able to modify certain class plan factors in order to offer a more competitive and accurately priced product. We are making the following changes:

- 8% decrease for multi-car policies with a clean record (CP 20.3)
- 5% decrease for vehicles age 2 through 5 on a multi-car policy (CP 15)
- 5% decrease for vehicles with rated driver age 25 through 29 with a credit score greater or equal to 700 (CP 24)
- 5% decrease for vehicles with a rated driver age 30 through 49 with a credit score greater or equal to 750 but less than 850 (CP 24)
- 2.5% decrease for vehicles with a rated driver age 30 through 49 with a credit score greater than or equal to 700 but less than 750 (CP 24)
- 5% increase on market segment D and 10% increase on market segment E (CP 30)
- 7% increase on single car policies with one or more incidents (CP 28)
- 8% increase on policies with a single driver that is classified as a youthful operator (CP 1.1, 1.2)
- 2% increase on policies with two drivers where at least one driver is classified as a youthful operator (CP 1.1, 1.2)
- Modified factors in Score Group / Years with Dimensions Plan Company to move toward more tenured factors less abruptly (UW Tier #16)

We are including new class plan pages with this filing. The overall impact of the class plan changes have been off-balanced in the calculation of proposed base rates for no rate impact. These changes will be effective July 1, 2008 to new business and August 31, 2008 for renewals.

The proposed class plan changes were determined by looking at the loss experience to date within many of the Dimensions variables. Loss ratios were adjusted to current rates, capped to remove the effect of increased limits, and excluded catastrophe losses. In some instances, particular attention was paid to claim frequencies, as loss severities were still too unstable to provide a clear picture of performance. Because Dimensions is a complex class plan, with many interactions among variables, little of the analysis was done in a "one-way" fashion (i.e. looking at one variable at a time). The majority of analysis was done by looking at two or more variables at a time. Once this review was complete, targeted premium changes were selected for each variable. The targets contemplated the relative loss performance of each cell or group of cells, as well as the credibility (or lack thereof). Separate selections were made by coverage in rare cases where we felt the experience was sufficient to do so. Adjusted loss experience was reexamined after the changes to ensure that the changes were not inadvertently duplicated in multiple tables.

Interactions:

In our Dimensions class plan, there are several tables with the main effects from variables as well as many interactions between a variable and other variables in the class plan. For example, for age, there is the main age/gender/marital status table. In addition, there are interactions between age and mileage, age and policy composition, age and new vs renewal policies and age and number of years licensed. In addition, the main table for policy composition contains an element of age as well (presence or absence of a youthful driver). One cannot look only at the age/gender/marital status table to see the pricing transitions from one age to the next, but must look at the combined impact of all of the variables impacted with age.

In addition to the changes mentioned above, we are expanding our rating capabilities to reflect greater accuracy in our pricing of Policy Package Coverage Options. As a result, our Policy Package Coverage Option pricing will now differ by coverage. While this may have an impact to individual policyholders, it is expected that the impact to the overall premium level will be neutral.

Arkansas
SENTINEL INSURANCE COMPANY, LTD.

EXPLANATORY MEMORANDUM

Effective 7/1/08, Sentinel Insurance Company, Ltd. is introducing a Marketing Cost Modifier (MCM) discount rule. This rule provides a discount for policyholders who are solicited through an agency sponsored and company approved marketing plan which lowers the agency's acquisition expense. Attached, please find an updated manual page for your records.

Please advise if you have any questions.

REVISED PAGES

Attached are the revised class plan and rule manual pages reflecting the above proposed changes. We've included manual page 10.4 to correct a typographical error.

Cassie Laffoon
Actuarial Analyst
Personal Lines Actuarial
(860).378.3746 (phone)