

SERFF Tracking Number: IFAC-125623380 State: Arkansas
Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Filing at a Glance

Company: Imperial Fire and Casualty

Product Name: Imperial Summit

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate

SERFF Tr Num: IFAC-125623380

SERFF Status: Reopened

Co Tr Num: IFACAR20080515

Co Status:

Author: Carrie Hewett

Date Submitted: 04/25/2008

State: Arkansas

State Tr Num: #95446 \$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): 05/15/2008

Effective Date Requested (Renewal): 06/04/2008

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR Imperial Summit

Project Number: IFACAR20080515R

Reference Organization:

Reference Title:

Filing Status Changed: 05/15/2008

State Status Changed: 05/05/2008

Corresponding Filing Tracking Number:

Filing Description:

Enclosed is the rate filing for the Imperial Summit program written through Imperial Fire and Casualty Insurance Company. Our proposed effective date is 5/15/2008 for New Business and 6/4/2008 for Renewal Business.

The change results in an overall increase of +7.75%.

We believe that our rates are adequate, not excessive, nor unfairly discriminatory, and that they are compliant with Arkansas law.

SERFF Tracking Number: IFAC-125623380 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Company and Contact

Filing Contact Information

Carrie Hewett, Director of Product Management carrie.hewett@imperialfire.com
 14800 Quorum Drive (214) 329-4059 [Phone]
 Dallas, TX 75254 (972) 590-3228[FAX]

Filing Company Information

Imperial Fire and Casualty CoCode: 44369 State of Domicile: Louisiana
 14800 Quorum Drive Group Code: Company Type:
 Suite 250
 Dallas, TX 75254 Group Name: State ID Number:
 (214) 329-4059 ext. [Phone] FEIN Number: 75-2780871

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
95446	\$100.00	04/25/2008

SERFF Tracking Number: IFAC-125623380 State: Arkansas
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 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/29/2008	04/29/2008	Carrie Hewett	04/29/2008	04/29/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Tables - Rate Base Rate Sheet		Carrie Hewett	05/15/2008	05/15/2008
Rate Tables - Rate Base Rate Sheet		Carrie Hewett	04/25/2008	04/25/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Re-Open Filing	Note To Reviewer	Carrie Hewett	05/13/2008	05/13/2008

SERFF Tracking Number: IFAC-125623380 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Disposition

Disposition Date: 05/05/2008

Effective Date (New): 05/15/2008

Effective Date (Renewal): 06/04/2008

Status: Filed

Comment: In the future, please allow 45 to 60 days lead time in submitting a filing and the proposed effective date. You may wish to review Reg. 23. The filing technically is not considered complete until the fee is submitted as well as any amendments or additional information the Department requires.

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:
Imperial Fire and Casualty	7.750%	\$447,248	6,206	\$5,770,937	13.000%	2.750%	8.200%

SERFF Tracking Number: IFAC-125623380 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

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	Rate Change Impact	Filed	Yes
Supporting Document	Rate Level Indication	Filed	Yes
Rate (revised)	Rate Tables - Base Rate Sheet	Filed	Yes
Rate	Rate Tables - Base Rate Sheet	Filed	Yes
Rate	Rate Tables - Base Rate Sheet	Filed	Yes

SERFF Tracking Number: IFAC-125623380 State: Arkansas
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Disposition

Disposition Date: 05/15/2008
 Effective Date (New): 05/15/2008
 Effective Date (Renewal): 05/04/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
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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	Rate Change Impact	Filed	Yes
Supporting Document	Rate Level Indication	Filed	Yes
Rate (revised)	Rate Tables - Base Rate Sheet	Filed	Yes
Rate	Rate Tables - Base Rate Sheet	Filed	Yes
Rate	Rate Tables - Base Rate Sheet	Filed	Yes

SERFF Tracking Number: IFAC-125623380 State: Arkansas
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Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/29/2008

Submitted Date 04/29/2008

Respond By Date

Dear Carrie Hewett,

This will acknowledge receipt of the captioned filing. The filing will be reviewed upon receipt of the filing fee.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/29/2008

Submitted Date 04/29/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Thank you for acknowledging receipt of this filing. The check for the filing fee should have arrived today (4/29/08 at 8:56 AM) by a FedEx delivery. It was signed for by K. Lowe in the mailroom according to the FedEx tracking information. It was sent to your attention.

Please let me know if you are unable to locate the check.

Thank You,

Carrie Hewett

Changed Items:

SERFF Tracking Number: IFAC-125623380

State: Arkansas

Filing Company: Imperial Fire and Casualty

State Tracking Number: #95446 \$100

Company Tracking Number: IFACAR20080515

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Imperial Summit

Project Name/Number: AR Imperial Summit/IFACAR20080515R

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Carrie Hewett

SERFF Tracking Number: IFAC-125623380 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Amendment Letter

Amendment Date:
 Submitted Date: 05/15/2008

Comments:

I previously attached a base rate sheet that had the wrong base rates in it. I am now attaching the correct base rates. This does not affect the overall impact of this filing and it remains at 7.75%.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Tables - Base Rate Sheet	Page 18	Replacement	Previous State Filing Num: 93813	Imperial AR Summit Base Rates 2008 05 15.pdf

SERFF Tracking Number: IFAC-125623380 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:* #95446 \$100
Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Note To Reviewer

Created By:

Carrie Hewett on 05/13/2008 01:44 PM

Subject:

Request to Re-Open Filing

Comments:

Dear Ms. Grissom,

The base rates included on the base rate sheet included in this filing are incorrect. The rate change impact is not affected. Please re-open the filing so that I may attach the correct set of base rates.

Thank You,

Carrie Hewett

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Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Amendment Letter

Amendment Date:
Submitted Date: 04/25/2008

Comments:

I incorrectly attached the Base Rate Sheet as an excel file and am replacing it with a .pdf version.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Tables - Base Rate Sheet	Page 18	Replacement	Previous State Filing Num: 93813	Imperial AR Summit Base Rates 2008 05 15.pdf

SERFF Tracking Number: IFAC-125623380
 Filing Company: Imperial Fire and Casualty
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

State: Arkansas
 State Tracking Number: #95446 \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.070%
Effective Date of Last Rate Revision: 12/17/2007
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Imperial Fire and Casualty	8.200%	7.750%	\$447,248	6,206	\$5,770,937	13.000%	2.750%

SERFF Tracking Number: IFAC-125623380 State: Arkansas
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 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Tables - Base Rate Sheet	Page 18	Replacement	93813 Imperial AR Summit Base Rates 2008 05 15.pdf

BASE RATES

	BI	PD	OTC	COLL	Loan/ Lease	PIP Med	Pip Dis	PIP Death	UMBI	UIMBI	UMPD	TOW RENT	Custom Equipment	OTC Trailers	Coll Trailers	
NEW	70.86	88.56	118.39	221.41	21.27	39.38	14.00	14.00	11.38	6.30	16.06	4.90	13.13	4.20	142.8	83.3
RENEWAL	70.86	88.56	118.39	221.41	21.27	39.38	14.00	14.00	11.38	6.30	16.06	4.90	13.13	4.20	142.8	83.3

SERFF Tracking Number: IFAC-125623380 State: Arkansas
 Filing Company: Imperial Fire and Casualty State Tracking Number: #95446 \$100
 Company Tracking Number: IFACAR20080515
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Imperial Summit
 Project Name/Number: AR Imperial Summit/IFACAR20080515R

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract **Review Status:** Filed 05/15/2008

Comments:

Attachment:

A-1.pdf

Satisfied -Name: APCS-Auto Premium Comparison
 Survey **Review Status:** Filed 05/15/2008

Comments:

Attachment:

APCS.xls

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 05/15/2008

Comments:

Attachment:

FORM RF-1(LC Data Entry Document).pdf

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp **Review Status:** Filed 05/15/2008

Bypass Reason: This is not a loss cost filing and we are not referencing an advisory organization's loss costs.

Comments:

Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty **Review Status:** Filed 05/15/2008

Comments:

Attachment:

FORM UT Property & Casualty Uniform Transmittal Header.pdf

SERFF Tracking Number: IFAC-125623380 State: Arkansas
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Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Review Status:
Satisfied -Name: Rate Change Impact Filed 05/15/2008
Comments:
Attachment:
Imperial AR Summit Total Revision Summary 2008 05 15.pdf

Review Status:
Satisfied -Name: Rate Level Indication Filed 05/15/2008
Comments:
Attachment:
Loss Indications AR Summit.pdf

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Imperial Fire and Casualty Insurance Company

NAIC No. 44369 Group No. N/A

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure driver with an international or foreign driver's license? Yes

5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver Over 55	<u>5%</u>
b.	Good Student Discount	<u>5%</u>
c.	Multi-car Discount (varies by coverage)	<u>0%-16%</u>
d.	Accident Free Discount*	<u>4%</u>
	*Please Specify Qualification for Discount: <u>Three years without violations</u>	
e.	Anti-theft Discount	<u>N/A</u> %
f.	Other (specify)	<u>N/A</u> %
	<u>Prior insurance discount</u>	<u>0%-27%</u>
	<u>Advanced Quote Discount</u>	<u>0%- 4%</u>
	<u>Homeowner discount (varies by coverage)</u>	<u>0%- 5%</u>
	<u>EFT discount (varies by coverage)</u>	<u>0%- 5%</u>

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$6 (\$2 with EFT)

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage difference.
We utilize credit tiers and underwriting tiers that differ by up to -70%

State the current volume for each program.

<u>N/A</u>	_____
_____	_____
_____	_____

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

Carrie Hewett
Signature

Director of Product Management
Title

(972) 267-8929 x175
Telephone Number

SERFF Tracking Number: IFAC-125623380 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:* #95446 \$100
Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Attachment "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 #	IFACAR20080515R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Imperial Fire & Casualty Insurance Company	B.	44369

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. Personal Auto	B.	Private Passenger Auto (PPA)

(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
Auto BI	-14.8%	-5.0%					
Auto PD	+9.8%	+10.0%					
Auto UM/UIM	+47.1%	+22.2%					
Auto PIP	+50.6%	+15.1%					
Auto OTC/COLL	+14.0%	+13.4%					
Auto RNT	+37.9%	+25.0%					
TOTAL OVERALL EFFECT	8.3%	7.7%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	6,206	5.07%	12/17	4,975	3,873	77.8%	87.6%

Expense Constants	Selected Provisions
A. Total Production Expense	15.5%
B. General Expense	7.5%
C. Taxes, License & Fees	2.0%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	30.0%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 13.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. n/a Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Property & Casualty Transmittal Document (Revised 1/1/05)

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:
	f. State Filing #:
	g. SERFF Filing #:

3. Group Name	Group NAIC #
Imperial Management Group	20499

4. Company Name(s)	Domicile	NAIC #	FEIN #
Imperial Fire & Casualty Insurance Company	LA	44369	721171736

5. Company Tracking Number	IFACAR20080515R
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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
Carrie A. Hewett 14800 Quorum Dr, St 250 Dallas, TX 75254	Director of Product Managemen t	972-267-8929 x175	972-590-3228	carrie.hewett@imperialfire.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Carrie A. Hewett

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)	Imperial Summit
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 5/15/2008 Renewal: 6/4/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	4/24/08
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 #	IFACAR20080515R
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21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]
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Imperial Fire & Casualty Insurance Company (Imperial) first introduced the Imperial Summit product on July 10, 2006. Since that time, it has become evident that the initial pricing was not adequate to maintain a profitable product. The rate level indication as of December 31, 2007 is +8.3%. Due to this, we are proposing an overall rate increase of 7.75% which consists of base rate changes to Bodily Injury, Property Damage, PIP Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Other Than Collision, Collision and Rental.

We believe that our rates are adequate, not excessive, nor unfairly discriminatory, and that they are compliant with Arkansas law.

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 #: 95446
Amount: \$100.00

Check submitted by mail.

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.)

1.	This filing transmittal is part of Company Tracking #		IFACAR20080515R	
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)			
X	Rate Increase	<input type="checkbox"/>	Rate Decrease	<input type="checkbox"/>
				Rate Neutral (0%)
3.	Overall percentage rate impact for this filing		7.75%	
4.	Effect of Rate Filing – Written premium change for this program		\$447,248	
5.	Effect of Rate Filing – Number of policyholders		6,206	
6.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)		File & Use	
7.	Rate Change by Company			
	Company Name	Percentage Change for this program	# of policyholders for this program	Written premium for this program
	Imperial Fire & Casualty	7.75%	6,206	\$5,770,937
8.	Overall percentage of last rate revision		5.07%	
9.	Effective Date of last rate revision		12/17/2007	
10.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)		File & Use	
11.	Exhibit Name/Description /Synopsis	Rule # or Page #	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rate Tables – Base Rate Sheet	Page 18	[X] Replacement [] Withdrawn [] Neither	93813
02			[] Replacement [] Withdrawn [] Neither	
03			[] Replacement [] Withdrawn [] Neither	
04			[] Replacement [] Withdrawn [] Neither	
05			[] Replacement [] Withdrawn [] Neither	

To be complete, a rate/rule filing must include the following:

1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
3. One copy of all rate/rule components/exhibits submitted with the filing, and
4. The appropriate state review requirements, if required, and
5. The appropriate filing fees, if required, and
6. A postage-paid, self-addressed envelope large enough to accommodate the return
7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Imperial Summit
Overall Rate Change Summary
Weighted to Actual Earned Premium
New Business Effective Date 5/15/08

	BI	PD	UMBI	UMPD	UIM	PIP	COMP	COLL	EQIP	RENT	TOW	Overall Weighted Change
% Changes												
Base Rate	-5.00%	10.00%	25.00%	25.00%	0.00%	15.15%	43.00%	5.00%	0.00%	25.00%	0.00%	7.75%
Territory Relativity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Policy Discount Matrix	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Driver Class Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Points Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Limits Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Deductible Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Stated Amount Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Value Class Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Model Year Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Symbol Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Business or Artisan Use Factor	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Overall Percent Change	-5.00%	10.00%	25.00%	25.00%	0.00%	15.15%	43.00%	5.00%	0.00%	25.00%	0.00%	7.75%
Premium Weight	27.6%	28.2%	1.3%	1.8%	0.4%	1.5%	8.4%	29.8%	0.0%	0.7%	0.2%	100.0%
Weighted Percent Change	-1.38%	2.82%	0.32%	0.46%	0.00%	0.23%	3.63%	1.49%	0.00%	0.18%	0.00%	7.75%
BI/PD Change Weighted	2.58%		Phys Dam Change				13.54%					

Overall Weighted Rate Impact **7.75%**

Imperial Fire And Casualty Insurance Company

Loss Indication Calculation

Program: **AR Summit**

	DEP	On-Level Factor	Incurred	Indicated Ultimate Incurred**	Current Loss Ratio incl LAE	Selected Annual Loss Trend*	Projected Loss Trend	Loss Projected Period	On-Level Adjusted LR	Permissible LR	Indicated Change	Incurred Claims
Total	5,538,614	1.0505	4,233,476	4,399,563	76.44%	1.013	1.016	1.21	76.8%	70.0%	9.7%	1,082

	DEP	On-Level Factor	Paid	Indicated Ultimate Paid**	Current Loss Ratio incl LAE	Selected Annual Loss Trend*	Projected Loss Trend	Loss Projected Period	On-Level Adjusted LR	Permissible LR	Indicated Change	Incurred Claims
Total	5,538,614	1.0505	2,870,131	3,801,017	51.82%	1.013	1.016	1.21	66.4%	70.0%	-5.2%	1,082

*Loss Trend - Weighted Average of PCI Annual Linear Trend

**Based on IFAC Quarterly Loss Development

Selected LR RLI **75.8%**
8.2%

SERFF Tracking Number: IFAC-125623380 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:* #95446 \$100
Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

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
04/25/2008	Rate and Rule	Rate Tables - Base Rate Sheet	04/25/2008	Imperial AR Summit Base Rates 2008 05 15.pdf
No original date	Rate and Rule	Rate Tables - Base Rate Sheet	04/25/2008	Imperial AR Summit Base Rates 2008 05 15.xls

BASE RATES

	BI	PD	OTC	COLL	Loan/ Lease	PIP Med	Pip Dis	PIP Death	UMBI	UIMBI	UMPD	TOW RENT	Custom Equipment	OTC Trailers	Coll Trailers	
NEW	67.17	83.16	109.11	203.60	21.27	39.38	14.00	14.00	11.38	6.30	15.75	4.90	13.13	4.20	142.8	83.3
RENEWAL	67.17	83.16	109.11	203.60	21.27	39.38	14.00	14.00	11.38	6.30	15.75	4.90	13.13	4.20	142.8	83.3

SERFF Tracking Number: IFAC-125623380 *State:* Arkansas
Filing Company: Imperial Fire and Casualty *State Tracking Number:* #95446 \$100
Company Tracking Number: IFACAR20080515
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Imperial Summit
Project Name/Number: AR Imperial Summit/IFACAR20080515R

Attachment "Imperial AR Summit Base Rates 2008 05 15.xls" is not a PDF document and cannot be reproduced here.