

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
Filing Company: Electric Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR-AR-2008  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR-AR-2008  
Project Name/Number: /

## Filing at a Glance

Company: Electric Insurance Company

Product Name: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto  
(PPA)

Filing Type: Rate

SERFF Tr Num: ELEC-125626531

SERFF Status: Closed

Co Tr Num: AR-AR-2008

Co Status:

Authors: Tom Kelley, Adam Malo

Date Submitted: 05/09/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and  
received

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

Disposition Date: 06/30/2008

Disposition Status: Filed

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

Effective Date Requested (Renewal): 07/15/2008

Effective Date (New): 08/10/2008

Effective Date (Renewal):

09/18/2008

State Filing Description:

## General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 06/30/2008

State Status Changed: 05/13/2008

Corresponding Filing Tracking Number:

Filing Description:

Please see our filing memorandum for a description.

Status of Filing in Domicile: Not Filed

Domicile Status Comments: N/A

Reference Number:

Advisory Org. Circular:

Deemer Date:

## Company and Contact

### Filing Contact Information

Adam Malo,

adam.malo@electricinsurance.com

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
Filing Company: Electric Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: AR-AR-2008  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR-AR-2008  
Project Name/Number: /

75 Sam Fonzo Drive (800) 227-2757 [Phone]  
Beverly, MA 01915

**Filing Company Information**

Electric Insurance Company CoCode: 21261 State of Domicile: Massachusetts  
75 Sam Fonzo Drive Group Code: 57 Company Type: Property &  
Beverly, MA 01915 Group Name: Electric Casualty  
(800) 227-2757 ext. [Phone] FEIN Number: 04-2422119  
State ID Number:

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SERFF Tracking Number: ELEC-125626531 State: Arkansas  
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Company Tracking Number: AR-AR-2008  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR-AR-2008  
Project Name/Number: /

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Electric Insurance Company	\$100.00	05/09/2008	20206077

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/30/2008	06/30/2008

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	06/12/2008	06/12/2008
Pending Industry Response	Alexa Grissom	06/12/2008	06/12/2008
Pending Industry Response	Alexa Grissom	05/27/2008	06/05/2008
Pending Industry Response	Alexa Grissom	05/13/2008	05/13/2008

#### Response Letters

Responded By	Created On	Date Submitted
Adam Malo	06/25/2008	06/25/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Manual Pages	Rate	Adam Malo	05/23/2008	05/23/2008
Cover Letter	Supporting Document	Adam Malo	05/23/2008	05/23/2008
Exhibits	Supporting Document	Adam Malo	05/23/2008	05/23/2008



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 Product Name: AR-AR-2008  
 Project Name/Number: /

## Disposition

Disposition Date: 06/30/2008

Effective Date (New): 08/10/2008

Effective Date (Renewal): 09/18/2008

- Effective Date (New) changed from 07/01/2008 to 08/10/2008 and Effective Date (Renewal) changed from NULL to 09/18/2008 by Grissom, Alexa on 07/23/2008.

Status: Filed

Comment: In the future, you must allow more lead time when submitting a filing. All information, including abstracts must be filed with the Department 20 days before the proposed effective date.

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:
Electric Insurance Company	4.100%	\$4,300	78	\$104,885	21.600%	-5.800%	0.000%

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 Product Name: AR-AR-2008  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	Memo	Filed	Yes
<b>Supporting Document</b>	Exhibits	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	Exhibits	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	Survey	Filed	Yes
<b>Supporting Document</b>	Competitive Exhibit	Filed	Yes
<b>Supporting Document</b>	RF-1	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	RF-1 form	Filed	Yes
<b>Rate</b>	Manual Page	Filed	Yes
<b>Rate</b>	Manual Pages	Filed	Yes

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Product Name: AR-AR-2008  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/12/2008

Submitted Date 06/12/2008

Respond By Date

Dear Adam Malo,

This will acknowledge receipt of the captioned filing. Please complete all sections of the RF-1 abstract to finalize this filing.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 06/25/2008

Submitted Date 06/25/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Ms. Grissom,

Please see the attached in response to your question.

Thank you,

Adam Malo

### Changed Items:

### Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter

Comment: please see attached

*SERFF Tracking Number: ELEC-125626531*

*State: Arkansas*

*Filing Company: Electric Insurance Company*

*State Tracking Number: EFT \$100*

*Company Tracking Number: AR-AR-2008*

*TOI: 19.0 Personal Auto*

*Sub-TOI: 19.0001 Private Passenger Auto (PPA)*

*Product Name: AR-AR-2008*

*Project Name/Number: /*

Satisfied -Name: RF-1 form

Comment: please see attached

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Adam Malo, Tom Kelley

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
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Company Tracking Number: AR-AR-2008  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR-AR-2008  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/12/2008

Submitted Date 06/12/2008

Respond By Date

Dear Adam Malo,

This will acknowledge receipt of the captioned filing. I noticed that the RF-1 form does not contain the indications and requested rate change per coverage. This must be completed to finalized the filing.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
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Company Tracking Number: AR-AR-2008  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR-AR-2008  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/27/2008

Submitted Date 06/05/2008

Respond By Date

Dear Adam Malo,

This will acknowledge receipt of the captioned filing. I have reviewed your updated pages. Please advise if you have data that justifies the mass marketing 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 06/11/2008

Submitted Date 06/11/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Ms Grissom,

In response to your question, we have changed the Mass Marketing discount to match the countrywide factors.

Thank you,

Adam Malo

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

*SERFF Tracking Number: ELEC-125626531*

*State: Arkansas*

*Filing Company: Electric Insurance Company*

*State Tracking Number: EFT \$100*

*Company Tracking Number: AR-AR-2008*

*TOI: 19.0 Personal Auto*

*Sub-TOI: 19.0001 Private Passenger Auto (PPA)*

*Product Name: AR-AR-2008*

*Project Name/Number: /*

**No Rate/Rule Schedule items changed.**

Sincerely,

Adam Malo, Tom Kelley

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
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Product Name: AR-AR-2008  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/13/2008  
Submitted Date 05/13/2008  
Respond By Date  
Dear Adam Malo,

This will acknowledge receipt of the captioned filing. Please provide justification for the proposed increase. Additionally, the APCS should be submitted in Excel and with the discounts ranges presented numerically. Please delete "varied" from the discount section of the APCS. The RF-1 abstract must be completed and submitted as well. Lastly, please submit all the requirements for the proposed amended 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 06/03/2008  
Submitted Date 06/03/2008

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: Ms. Grissom,

Please see the attached documents as our response to your questions.

Thank you,  
Adam Malo

### Changed Items:

### Supporting Document Schedule Item Changes

*SERFF Tracking Number: ELEC-125626531*

*State: Arkansas*

*Filing Company: Electric Insurance Company*

*State Tracking Number: EFT \$100*

*Company Tracking Number: AR-AR-2008*

*TOI: 19.0 Personal Auto*

*Sub-TOI: 19.0001 Private Passenger Auto (PPA)*

*Product Name: AR-AR-2008*

*Project Name/Number: /*

Satisfied -Name: Cover Letter

Comment: please see attached

Satisfied -Name: Survey

Comment: please see attached

Satisfied -Name: Competitive Exhibit

Comment: please see attached

Satisfied -Name: RF-1

Comment: please see attached

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Adam Malo, Tom Kelley



*SERFF Tracking Number:*      *ELEC-125626531*                      *State:*                      *Arkansas*  
*Filing Company:*              *Electric Insurance Company*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR-AR-2008*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *AR-AR-2008*  
*Project Name/Number:*      /

**Note To Reviewer**

**Created By:**

Adam Malo on 06/30/2008 01:26 PM

**Subject:**

Effective Dates

**Comments:**

Ms. Grissom,

Thank you for the recent approval of our filing. Please note that due to the implementation process we will not be able to meet our requested effective dates. We will notify you as soon as possible of our new dates.

Thank you,  
Adam Malo

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

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TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

### **Amendment Letter**

Amendment Date:

Submitted Date: 05/23/2008

### **Comments:**

Ms. Grissom,

Please note the changes provided in the attached.

Thank you,

Adam Malo

### **Changed Items:**

#### **Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>
Manual Pages	AR-Rates 1,4 and AR-EIC-1	Replacement	Previous State Filing Num: PPA-AR-2005-09-01	Manual Pages.pdf

#### **Supporting Document Schedule Item Changes:**

#### **User Added -Name: Cover Letter**

Comment: please see attached  
Cover Letter.pdf

#### **User Added -Name: Exhibits**

Comment: please see attached  
exhibits.pdf

SERFF Tracking Number: ELEC-125626531  
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 TOI: 19.0 Personal Auto  
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 Project Name/Number: /

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

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.700%  
**Effective Date of Last Rate Revision:** 10/15/2005  
**Filing Method of Last Filing:** File and 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):
Electric Insurance Company	0.000%	4.100%	\$4,300	78	\$104,885	21.600%	-5.800%

SERFF Tracking Number: ELEC-125626531 State: Arkansas  
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 Company Tracking Number: AR-AR-2008  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: AR-AR-2008  
 Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual Page	AR-Rates 1,4 and AR-EIC-1,4	Replacement	PPA-AR-2005-09-01 Manual Pages.pdf
Filed	Manual Pages	AR-Rates 1,4 and AR-EIC-1	Replacement	PPA-AR-2005-09-01 Manual Pages.pdf

ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL  
TERRITORIAL BASE RATES  
ARKANSAS

**SUPERIOR TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	236	162	39	228	50	35
003	160	155	35	213	49	22
005	181	149	64	219	53	25
006	219	166	49	218	50	27
008	228	138	41	236	60	32
009	180	133	60	223	50	28
010	189	149	41	220	48	22
011	178	141	60	225	52	21

**PREFERRED TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	269	186	44	260	57	40
003	183	177	40	244	56	26
005	207	171	73	251	61	28
006	250	189	56	249	57	31
008	260	158	47	269	69	36
009	206	152	69	254	57	32
010	216	170	47	252	55	26
011	203	161	69	257	59	24

**STANDARD TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	306	211	50	296	65	46
003	208	201	46	277	64	29
005	235	194	83	285	69	32
006	284	215	64	283	65	35
008	296	179	53	306	78	41
009	234	173	78	289	65	36
010	246	193	53	286	62	29
011	231	183	78	292	67	27

**NON-STANDARD TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	422	291	69	408	90	63
003	287	277	63	382	88	40
005	324	268	115	393	95	44
006	392	297	88	391	90	48
008	408	247	73	422	108	57
009	323	239	108	399	90	50
010	339	266	73	395	86	40
011	319	253	108	403	92	37

AR-RATES-1  
EFFECTIVE: JULY 1, 2008 NEW AND JULY 15, 2008 RENEWAL BUSINESS

ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL-  
RATE PAGES  
ARKANSAS

**LIABILITY SYMBOL FACTORS**

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The following factors apply to Bodily Injury and Property Damage coverage rates.

Description	Code	BI Factor	PD Factor
Mini – 2 Door	12	1.00	1.00
Mini – 4 Door	14	1.00	1.00
Subcompact – 2 Door	22	1.00	1.00
Subcompact – 4 Door	24	1.00	1.00
Midsize – 2 Door	32	1.00	1.00
Midsize – 4 Door	34	1.00	1.00
Large – 2 Door	42	1.15	1.15
Large – 4 Door	44	1.15	1.15
Luxury – 2 Door	52	1.15	1.15
Luxury – 4 Door	54	1.15	1.15
Sports	61	1.00	1.00
Sports Premium	63	1.00	1.00
Vans	70	1.00	1.00
Small Pickup	81	1.00	1.00
Large Pickup	83	1.00	1.00
Small Utility	91	1.00	1.00
Large Utility	93	1.00	1.00

**ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL-  
EXCEPTION PAGES  
ARKANSAS  
ELFUN SOCIETY DISCOUNT**

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If the named insured and /or the named insured's spouse is a member or retired member (senior member) of the ELFUN Society, a credit of five percent 5%, will be applied to all premiums on the policy, in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be a member of the ELFUN Society and therefore eligibility for the discount ceases upon termination of service from General Electric or its affiliates, except when such termination occurs:

1. because a member retires directly from General Electric or an affiliate,
2. after a member is eligible for optional retirement under the GE Pension Plan, in which case the member shall be deemed to have retired directly from the Company, or
3. in the event a member qualifies for and receives any of the benefits provided for under Section XI.4 of the GE Pension Plan,

in which case such member will shall automatically become a senior member and be eligible for the discount.

**ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL-  
EXCEPTION PAGES  
ARKANSAS  
MASS MARKETING DISCOUNT**

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A discount of up to applies to all premiums on the policy if the named insured and/or named insured's spouse is an active employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employee group or a member of the group / organization or if the company withdraws the discount. Refer to company for group eligibility rules.

The following discounts shall apply:

<u>Group</u>	<u>Discount %</u>
General Electric & Affiliates	10%

ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL  
TERRITORIAL BASE RATES  
ARKANSAS

**SUPERIOR TIER**

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001	236	162	39	228	0	0
003	160	155	35	213	0	0
005	181	149	64	219	0	0
006	219	166	49	218	0	0
008	228	138	41	236	0	0
009	180	133	60	223	0	0
010	189	149	41	220	0	0
011	178	141	60	225	0	0

**PREFERRED TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	269	186	44	260	0	0
003	183	177	40	244	0	0
005	207	171	73	251	0	0
006	250	189	56	249	0	0
008	260	158	47	269	0	0
009	206	152	69	254	0	0
010	216	170	47	252	0	0
011	203	161	69	257	0	0

**STANDARD TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	306	211	50	296	0	0
003	208	201	46	277	0	0
005	235	194	83	285	0	0
006	284	215	64	283	0	0
008	296	179	53	306	0	0
009	234	173	78	289	0	0
010	246	193	53	286	0	0
011	231	183	78	292	0	0

**NON-STANDARD TIER**

Territory	BODILY INJURY 25/50	PROPERTY DAMAGE \$25,000	COMPREHENSIVE (1995, 2) \$100 Ded	COLLISION (1995, 2) \$200 Ded	MEDICAL PAYMENTS \$1,000	PERSONAL INJURY PROTECTION Basic
001	422	291	69	408	0	0
003	287	277	63	382	0	0
005	324	268	115	393	0	0
006	392	297	88	391	0	0
008	408	247	73	422	0	0
009	323	239	108	399	0	0
010	339	266	73	395	0	0
011	319	253	108	403	0	0

AR-RATES-1  
EFFECTIVE: 7/1/08 New Business and 7/15/08 Renewal Business

ELECTRIC INSURANCE COMPANY  
PERSONAL VEHICLE MANUAL  
RATE PAGES  
ARKANSAS

**LIABILITY SYMBOL FACTORS**

---

The following factors apply to Bodily Injury and Property Damage coverage rates.

Description	Code	BI Factor	PD Factor
Mini – 2 Door	12	1.00	1.00
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Large – 2 Door	42	1.15	1.15
Large – 4 Door	44	1.15	1.15
Luxury – 2 Door	52	1.15	1.15
Luxury – 4 Door	54	1.15	1.15
Sports	61	1.00	1.00
Sports Premium	63	1.00	1.00
Vans	70	1.00	1.00
Small Pickup	81	1.00	1.00
Large Pickup	83	1.00	1.00
Small Utility	91	1.00	1.00
Large Utility	93	1.00	1.00

**ELECTRIC INSURANCE COMPANY- PERSONAL VEHICLE MANUAL - AR**

**MASS MARKETING DISCOUNT**

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A discount of up to 15% applies to all premiums on the policy if the named insured and/or named insured's spouse is an active employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employee group or a member of the group / organization or if the company withdraws the discount. Refer to company for group eligibility rules and discounts.

**AR-EIC-1**  
**EFFECTIVE: 6/15/05 N&R**

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied -Name:</b>	A-1 Private Passenger Auto Abstract	<b>Review Status:</b>	Filed	06/30/2008
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**Comments:**

Please See Attached.

**Attachment:**

Abstract form.pdf

<b>Satisfied -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b>	Filed	06/30/2008
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**Comments:**

Please See Attached.

**Attachment:**

AR premium survey.pdf

<b>Bypassed -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b>	Filed	06/30/2008
<b>Bypass Reason:</b>	n/a			
<b>Comments:</b>				

<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	06/30/2008
<b>Bypass Reason:</b>	n/a			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Filed	06/30/2008
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**Comments:**

Please See Attached.

**Attachment:**

*SERFF Tracking Number: ELEC-125626531*

*State: Arkansas*

*Filing Company: Electric Insurance Company*

*State Tracking Number: EFT \$100*

*Company Tracking Number: AR-AR-2008*

*TOI: 19.0 Personal Auto*

*Sub-TOI: 19.0001 Private Passenger Auto (PPA)*

*Product Name: AR-AR-2008*

*Project Name/Number: /*

Transmittal form.pdf

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

**Satisfied -Name:** Memo  
**Review Status:** Filed 06/30/2008  
**Comments:**  
Please see attached  
**Attachment:**  
Memo.pdf

**Satisfied -Name:** Exhibits  
**Review Status:** Filed 06/30/2008  
**Comments:**  
please see attached  
**Attachment:**  
Exhibits.pdf

**Satisfied -Name:** Cover Letter  
**Review Status:** Filed 06/30/2008  
**Comments:**  
please see attached  
**Attachment:**  
Cover Letter.pdf

**Satisfied -Name:** Cover Letter  
**Review Status:** Filed 06/30/2008  
**Comments:**  
please see attached  
**Attachment:**  
Cover Letter.pdf

**Satisfied -Name:** Exhibits  
**Review Status:** Filed 06/30/2008  
**Comments:**  
please see attached  
**Attachment:**  
exhibits.pdf

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

**Satisfied -Name:** Cover Letter  
**Comments:** please see attached  
**Attachment:** Cover Letter.pdf  
**Review Status:** Filed 06/30/2008

**Satisfied -Name:** Survey  
**Comments:** please see attached  
**Attachment:** AR premium survey.xls  
**Review Status:** Filed 06/30/2008

**Satisfied -Name:** Competitive Exhibit  
**Comments:** please see attached  
**Attachment:** Competitive Exhibit.pdf  
**Review Status:** Filed 06/30/2008

**Satisfied -Name:** RF-1  
**Comments:** please see attached  
**Attachment:** RF-1 Form.pdf  
**Review Status:** Filed 06/30/2008

**Satisfied -Name:** Cover Letter  
**Comments:** please see attached  
**Attachment:** Cover Letter.pdf  
**Review Status:** Filed 06/30/2008

SERFF Tracking Number: ELEC-125626531

State: Arkansas

Filing Company: Electric Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-AR-2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-AR-2008

Project Name/Number: /

**Review Status:**

**Satisfied -Name:** RF-1 form

Filed

06/30/2008

**Comments:**

please see attached

**Attachment:**

RF-1 form.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Electric Insurance Company  
 NAIC # (including group #) 057-21261

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  
 Yes  No  
 If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

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

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

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

- a. Driver over 55 0%
- b. Good Student Discount varies %
- c. Multi-car Discount varies %
- d. Accident Free Discount\* 1-15%  
 Please Specify Qualification for Discount: \_\_\_\_\_

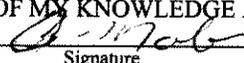
- e. Anti-Theft Discount 5 or 15%
- f. Other (specify) %  
 Please see our filed manual for addition information %  
 \_\_\_\_\_ %  
 \_\_\_\_\_ %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$5.00

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

<u>Program</u>	<u>Percentage Difference</u>	<u>Volume</u>
Superior	0%	53 policies
Preferred	15%	13 policies
Standard	30%	9 policies
Non Standard	80%	3 policies

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

  
 \_\_\_\_\_  
 Signature  
 Adam Malo  
 \_\_\_\_\_  
 Printed Name  
 State Filing Specialist  
 \_\_\_\_\_  
 Title  
 978-524-5048  
 \_\_\_\_\_  
 Telephone Number  
 Adam.malo@electricinsurance.com  
 \_\_\_\_\_  
 Email address

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 21261  
**Company Name:** Electric Insurance Company  
**Contact Person:** Adam Malo  
**Telephone No.:** 978-524-5048  
**Email Address:** adam\_malo@electricinsurance.com  
**Effective Date:** 7/1/08 NEW 7/15/08 RENEWAL

**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 [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG	Varied	%
AUTO/HOMEOWNERS	5	%
GOOD STUDENT	Varied	%
ANTI-THEFT DEVICE	Varied	%
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 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413
	Minimum Liability with Comprehensive and Collision			\$2,228	\$2,893	\$945	\$767	\$2,414	\$3,135	\$1,021	\$829	\$2,616	\$3,397	\$1,103	\$895	\$2,414	\$3,135	\$1,021	\$829	\$2,557	\$3,321	\$1,079	\$875
	100/300/50 Liability with Comprehensive and Collision			\$2,485	\$3,211	\$1,081	\$887	\$2,685	\$3,472	\$1,163	\$954	\$2,953	\$3,821	\$1,272	\$1,041	\$2,685	\$3,472	\$1,163	\$954	\$2,877	\$3,723	\$1,241	\$1,015
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413	\$1,369	\$1,769	\$594	\$487
	Minimum Liability with Comprehensive and Collision			\$2,623	\$3,408	\$1,106	\$896	\$2,879	\$3,743	\$1,211	\$981	\$3,037	\$3,948	\$1,275	\$1,032	\$2,879	\$3,743	\$1,211	\$981	\$2,991	\$3,887	\$1,256	\$1,017
	100/300/50 Liability with Comprehensive and Collision			\$2,880	\$37,226	\$1,242	\$1,016	\$3,150	\$4,080	\$1,353	\$1,106	\$3,374	\$4,372	\$1,444	\$1,178	\$3,150	\$4,080	\$1,353	\$1,106	\$3,311	\$4,289	\$1,418	\$1,157
2003 Honda Odyssey "EX"	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413	\$1,369	\$1,769	\$594	\$487
	Minimum Liability with Comprehensive and Collision			\$2,550	\$3,312	\$1,076	\$872	\$2,784	\$3,618	\$1,172	\$950	\$2,956	\$3,841	\$1,242	\$1,007	\$2,784	\$3,618	\$1,172	\$950	\$2,903	\$3,772	\$1,220	\$988
	100/300/50 Liability with Comprehensive and Collision			\$2,807	\$3,630	\$1,212	\$992	\$3,055	\$3,955	\$1,314	\$1,075	\$3,293	\$4,265	\$1,411	\$1,153	\$3,055	\$3,955	\$1,314	\$1,075	\$3,223	\$4,174	\$1,382	\$1,128
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413	\$1,369	\$1,769	\$594	\$487
	Minimum Liability with Comprehensive and Collision			\$2,960	\$3,849	\$1,244	\$1,007	\$3,325	\$4,324	\$1,394	\$1,128	\$3,402	\$4,424	\$1,424	\$1,152	\$3,325	\$4,324	\$1,394	\$1,128	\$3,368	\$4,381	\$1,410	\$1,139
	100/300/50 Liability with Comprehensive and Collision			\$3,217	\$4,167	\$1,380	\$1,127	\$3,562	\$4,618	\$1,521	\$1,240	\$3,739	\$4,848	\$1,593	\$1,298	\$3,562	\$4,618	\$1,521	\$1,240	\$3,688	\$4,783	\$1,572	\$1,279
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413	\$1,369	\$1,769	\$594	\$487
	Minimum Liability with Comprehensive and Collision			\$3,159	\$4,109	\$1,325	\$1,071	\$3,543	\$4,610	\$1,482	\$1,198	\$3,613	\$4,700	\$1,510	\$1,220	\$3,543	\$4,610	\$1,482	\$1,198	\$3,594	\$4,675	\$1,502	\$1,213
	100/300/50 Liability with Comprehensive and Collision			\$3,416	\$4,427	\$1,461	\$1,191	\$3,814	\$4,947	\$1,624	\$1,323	\$3,950	\$5,124	\$1,679	\$1,366	\$3,814	\$4,947	\$1,624	\$1,323	\$3,914	\$5,077	\$1,664	\$1,353
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,133	\$1,462	\$498	\$410	\$1,140	\$1,471	\$501	\$413	\$1,440	\$1,861	\$623	\$511	\$1,140	\$1,471	\$501	\$413	\$1,369	\$1,769	\$594	\$487
	Minimum Liability with Comprehensive and Collision			\$2,226	\$2,889	\$944	\$767	\$2,412	\$3,132	\$1,020	\$828	\$2,609	\$3,388	\$1,100	\$892	\$2,412	\$3,132	\$1,020	\$828	\$2,552	\$3,314	\$1,077	\$874
	100/300/50 Liability with Comprehensive and Collision			\$2,483	\$3,207	\$1,080	\$887	\$2,683	\$3,469	\$1,162	\$953	\$2,946	\$3,812	\$1,269	\$1,038	\$2,683	\$3,469	\$1,162	\$953	\$2,872	\$3,716	\$1,239	\$1,014

## Property & Casualty Transmittal Document

<p><b>1. Reserved for Insurance Dept. Use Only</b></p>	<p><b>2. Insurance Department Use only</b></p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table style="width: 100%; border: none;"> <tr> <td style="border: none; width: 60%;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Electric Insurance Company	MA	057-21261		

<b>5. Company Tracking Number</b>	
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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
	Adam Malo 75 Sam Fonzo Drive Beverly, MA 01915	State Filing Specialist	800-227-2757 ext 5048	978-236-5048	<a href="mailto:Adam.malo@electricinsuranc.com">Adam.malo@electricinsuranc.com</a>

7. Signature of authorized filer	
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8. Please print name of authorized filer	Adam Malo
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**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Private Passenger Auto
10. Sub-Type of Insurance (Sub-TOI)	N/A
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 type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 7/1/08                      Renewal: 7/15/08
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	5/9/08
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—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR-AR-2008</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please see attached memorandum.

<b>22.</b>	<b>Filing Fees</b> (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]
<b>Check #: EFT</b> <b>Amount: \$100.00</b>	
<b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

**\*\*\*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

## 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.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR-AR-2008</b>
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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Rate Increase
  Rate Decrease
 Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>						
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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)
Electric Insurance Company	N/A	4.1%	\$4300	78	\$104885	21.6%	-5.8%

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>						
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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	Minimum % Change

<b>5. Overall Rate Information (Complete for Multiple Company Filings only)</b>			
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		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	AR-Rates-1,4 and AR-EIC-1,4	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PPA-AR-2005-09-01
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	



**Electric Insurance Company  
Private Passenger Automobile  
Explanatory Memorandum**

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The following exhibits and explanatory notes present the latest review of Electric Insurance Company's private passenger automobile line of business for the state of Arkansas. We propose a revision to our rates and rules effective July 1, 2008 for new business and July 15, 2008 for renewal business. The overall effect of these changes is 4.1%. Our proposal consists of the following:

**Base Rates** – We propose to revise base rates for the following coverages:

**Bodily Injury** – Our proposal calls for an adjustment of 10.5%. The effect of this change can be seen on Exhibit II-A.

**Property Damage** – Our proposal calls for an adjustment of 10.7%. The effect of this change can be seen on Exhibit II-B.

**Medical Payments** – Our proposal calls for an adjustment of 11.7%. The effect of this change can be seen on Exhibit II-C.

**Personal Injury Protection** – Our proposal calls for an adjustment of 2.6%. The effect of this change can be seen on Exhibit II-D.

**Comprehensive** – Our proposal calls for an adjustment of 12.1%. The effect of this change can be seen in Exhibit II-E.

**Collision** – Our proposal calls for an adjustment of 10.8%. The effect of this change can be seen in Exhibit II-F.

**Liability Symbol Factors** – Many companies have begun to introduce symbol factors or credit/surcharge factors for Bodily Injury and Property Damage coverages based on the size of vehicle. Larger, heavier cars cause more damage (both BI and PD) than small to medium cars.

Therefore, we are introducing Liability Symbol factors for all vehicles. The factor is based on the ISO Vehicle Class Code from the ISO VIN Database. The Class Code indicates the type and size of the vehicle based on VIN. The proposed factors can be found in the enclosed manual pages. The effects of this change can be found in Exhibits III-A and III-B.

**Mass Marketing Discount** – We are revising our Mass Marketing Discount factors. This can be seen in Exhibits IV-A to IV-K and in the enclosed manual pages.



Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Bodily Injury  
Exhibit II-A

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	8.9%	276	306	10.9%
003	37.1%	187	208	11.2%
005	0.8%	209	235	12.4%
006	5.3%	250	284	13.6%
008	6.6%	274	296	8.0%
009	7.4%	216	234	8.3%
010	2.1%	211	246	16.6%
011	31.9%	211	231	9.5%
Total:				10.5%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Property Damage  
Exhibit II-B

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	7.4%	190	211	11.1%
003	41.8%	178	201	12.9%
005	0.8%	172	194	12.8%
006	4.9%	189	215	13.8%
008	4.8%	169	179	5.9%
009	7.2%	160	173	8.1%
010	1.8%	168	193	14.9%
011	31.4%	169	183	8.3%
Total:				10.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Medical Payments  
Exhibit II-C

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	3.4%	60	65	8.3%
003	40.3%	56	64	14.3%
005	2.1%	62	69	11.3%
006	1.3%	57	65	14.0%
008	4.4%	74	78	5.4%
009	8.0%	59	65	10.2%
010	2.8%	53	62	17.0%
011	37.8%	61	67	9.8%
Total:				11.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Personal Injury Protection  
Exhibit II-D

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	9.1%	46	46	0.0%
003	36.9%	27	29	7.4%
005	0.0%	29	32	10.3%
006	4.6%	36	35	-2.8%
008	7.8%	41	41	0.0%
009	10.9%	36	36	0.0%
010	0.8%	29	29	0.0%
011	29.8%	27	27	0.0%
Total:				2.6%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Comprehensive  
Exhibit II-E

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	5.3%	46	50	8.7%
003	23.4%	36	46	27.8%
005	1.0%	73	83	13.7%
006	7.0%	52	64	23.1%
008	5.3%	52	53	1.9%
009	15.6%	74	78	5.4%
010	1.8%	46	53	15.2%
011	40.6%	74	78	5.4%
Total:				12.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Collision  
Exhibit II-F

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	6.4%	270	296	9.6%
003	35.7%	244	277	13.5%
005	0.0%	254	285	12.2%
006	7.5%	255	283	11.0%
008	7.0%	286	306	7.0%
009	10.4%	267	289	8.2%
010	1.9%	255	286	12.2%
011	31.1%	267	292	9.4%
Total:				10.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Liability Factors on Bodily Injury  
Exhibit III-A

Symbol	Premium Distribution	Current Factor	Proposed Factor	Change
00	1.8%	1.00	1.00	0.0%
01	4.4%	1.00	1.00	0.0%
02	0.6%	1.00	1.00	0.0%
03	2.9%	1.00	1.00	0.0%
22	5.0%	1.00	1.00	0.0%
24	3.4%	1.00	1.00	0.0%
32	2.3%	1.00	1.00	0.0%
34	16.1%	1.00	1.00	0.0%
42	0.7%	1.00	1.15	15.0%
44	6.8%	1.00	1.15	15.0%
52	0.6%	1.00	1.15	15.0%
54	4.0%	1.00	1.15	15.0%
63	0.4%	1.00	1.00	0.0%
70	6.8%	1.00	1.00	0.0%
81	4.4%	1.00	1.00	0.0%
83	17.9%	1.00	1.00	0.0%
91	0.5%	1.00	1.00	0.0%
93	21.5%	1.00	1.00	0.0%
Total:				1.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Liability Factors on Property Damage  
Exhibit III-B

Symbol	Premium Distribution	Current Factor	Proposed Factor	Change
00	1.9%	1.00	1.00	0.0%
01	4.2%	1.00	1.00	0.0%
02	0.5%	1.00	1.00	0.0%
03	3.2%	1.00	1.00	0.0%
22	5.5%	1.00	1.00	0.0%
24	3.6%	1.00	1.00	0.0%
32	2.3%	1.00	1.00	0.0%
34	16.2%	1.00	1.00	0.0%
42	0.8%	1.00	1.15	15.0%
44	6.5%	1.00	1.15	15.0%
52	0.5%	1.00	1.15	15.0%
54	3.6%	1.00	1.15	15.0%
63	0.4%	1.00	1.00	0.0%
70	7.3%	1.00	1.00	0.0%
81	4.2%	1.00	1.00	0.0%
83	17.4%	1.00	1.00	0.0%
91	0.4%	1.00	1.00	0.0%
93	21.5%	1.00	1.00	0.0%
Total:				1.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Bodily Injury  
Exhibit IV-A

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	21.4%	0.95	0.85	-10.5%
GE Member or Affiliate	28.6%	1.00	0.90	-10.0%
No Affiliation	50.0%	1.00	1.00	0.0%
Total:				-5.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Property Damage  
Exhibit IV-B

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	19.8%	0.95	0.85	-10.5%
GE Member or Affiliate	28.3%	1.00	0.90	-10.0%
No Affiliation	51.8%	1.00	1.00	0.0%
Total:				-4.9%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Medical Payments  
Exhibit IV-C

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	9.8%	0.95	0.85	-10.5%
GE Member or Affiliate	21.2%	1.00	0.90	-10.0%
No Affiliation	69.0%	1.00	1.00	0.0%
Total:				-3.2%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Personal Injury Protection  
Exhibit IV-D

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	24.6%	0.95	0.85	-10.5%
GE Member or Affiliate	31.8%	1.00	0.90	-10.0%
No Affiliation	43.6%	1.00	1.00	0.0%
Total:				-5.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Comprehensive  
Exhibit IV-E

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	18.3%	0.95	0.85	-10.5%
GE Member or Affiliate	39.5%	1.00	0.90	-10.0%
No Affiliation	42.2%	1.00	1.00	0.0%
Total:				-5.9%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Collision  
Exhibit IV-F

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	24.1%	0.95	0.85	-10.5%
GE Member or Affiliate	35.9%	1.00	0.90	-10.0%
No Affiliation	39.9%	1.00	1.00	0.0%
Total:				-6.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Underinsured Motorist  
Exhibit IV-G

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	25.2%	0.95	0.85	-10.5%
GE Member or Affiliate	29.5%	1.00	0.90	-10.0%
No Affiliation	45.3%	1.00	1.00	0.0%
Total:				-5.6%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Uninsured Motorist Bodily Injury  
Exhibit IV-H

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	25.6%	0.95	0.85	-10.5%
GE Member or Affiliate	29.8%	1.00	0.90	-10.0%
No Affiliation	44.5%	1.00	1.00	0.0%
Total:				-5.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Uninsured Motorist Property Damage  
Exhibit IV-I

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	26.0%	0.95	0.85	-10.5%
GE Member or Affiliate	23.9%	1.00	0.90	-10.0%
No Affiliation	50.2%	1.00	1.00	0.0%
Total:				-5.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Rental  
Exhibit IV-J

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	35.9%	0.95	0.85	-10.5%
GE Member or Affiliate	28.9%	1.00	0.90	-10.0%
No Affiliation	35.2%	1.00	1.00	0.0%
Total:				-6.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Towing  
Exhibit IV-K

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	28.1%	0.95	0.85	-10.5%
GE Member or Affiliate	36.5%	1.00	0.90	-10.0%
No Affiliation	35.5%	1.00	1.00	0.0%
Total:				-6.6%



May 8, 2008

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Electric Insurance Company (NAIC 057-21261)  
Private Passenger Automobile-Rate Filing  
Our File Number: AR-AR-08

Dear Commissioner Pickens,

Electric Insurance Company submits for your review, a revision to our Private Passenger Automobile Program. We propose to revise our base rates and mass marketing discount. We also wish to introduce liability symbol factors. The overall change will be 4.1%. Further details of our proposal can be found in the enclosed explanatory memorandum and exhibits.

If you have any questions, please feel free to contact me by phone at 1-800-227-2757 ext 5048, by fax at 978-236-5048 or by email at [Adam.Malo@electricinsurance.com](mailto:Adam.Malo@electricinsurance.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Malo".

Adam Malo  
State Filing Specialist



May 19, 2008

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attn: Alexa Grissom

RE: Electric Insurance Company (NAIC 057-21261)  
Private Passenger Automobile-Rate Filing  
Our File Number: AR-AR-08

Dear Ms. Grissom,

Thank you for the review of our filing. Please note that in going through our filing we noticed a few typographically errors. Thus, we are resubmitting our manual pages and our exhibits. Please see the attached documents.

If you have any questions, please feel free to contact me by phone at 1-800-227-2757 ext 5048, by fax at 978-236-5048 or by email at [Adam.Malo@electricinsurance.com](mailto:Adam.Malo@electricinsurance.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Malo".

Adam Malo  
State Filing Specialist



Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Bodily Injury  
Exhibit II-A

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	8.9%	276	306	10.9%
003	37.1%	187	208	11.2%
005	0.8%	209	235	12.4%
006	5.3%	250	284	13.6%
008	6.6%	274	296	8.0%
009	7.4%	216	234	8.3%
010	2.1%	211	246	16.6%
011	31.9%	211	231	9.5%
Total:				10.5%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Property Damage  
Exhibit II-B

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	7.4%	190	211	11.1%
003	41.8%	178	201	12.9%
005	0.8%	172	194	12.8%
006	4.9%	189	215	13.8%
008	4.8%	169	179	5.9%
009	7.2%	160	173	8.1%
010	1.8%	168	193	14.9%
011	31.4%	169	183	8.3%
Total:				10.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Medical Payments  
Exhibit II-C

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	3.4%	60	65	8.3%
003	40.3%	56	64	14.3%
005	2.1%	62	69	11.3%
006	1.3%	57	65	14.0%
008	4.4%	74	78	5.4%
009	8.0%	59	65	10.2%
010	2.8%	53	62	17.0%
011	37.8%	61	67	9.8%
Total:				11.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Personal Injury Protection  
Exhibit II-D

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	9.1%	46	46	0.0%
003	36.9%	27	29	7.4%
005	0.0%	29	32	10.3%
006	4.6%	36	35	-2.8%
008	7.8%	41	41	0.0%
009	10.9%	36	36	0.0%
010	0.8%	29	29	0.0%
011	29.8%	27	27	0.0%
Total:				2.6%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Comprehensive  
Exhibit II-E

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	5.3%	46	50	8.7%
003	23.4%	36	46	27.8%
005	1.0%	73	83	13.7%
006	7.0%	52	64	23.1%
008	5.3%	52	53	1.9%
009	15.6%	74	78	5.4%
010	1.8%	46	53	15.2%
011	40.6%	74	78	5.4%
Total:				12.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Base Rate Change on Collision  
Exhibit II-F

Territory	Premium Distribution	Current Rate	Proposed Rate	Change
001	6.4%	270	296	9.6%
003	35.7%	244	277	13.5%
005	0.0%	254	285	12.2%
006	7.5%	255	283	11.0%
008	7.0%	286	306	7.0%
009	10.4%	267	289	8.2%
010	1.9%	255	286	12.2%
011	31.1%	267	292	9.4%
Total:				10.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Liability Factors on Bodily Injury  
Exhibit III-A

Symbol	Premium Distribution	Current Factor	Proposed Factor	Change
00	1.8%	1.00	1.00	0.0%
01	4.4%	1.00	1.00	0.0%
02	0.6%	1.00	1.00	0.0%
03	2.9%	1.00	1.00	0.0%
22	5.0%	1.00	1.00	0.0%
24	3.4%	1.00	1.00	0.0%
32	2.3%	1.00	1.00	0.0%
34	16.1%	1.00	1.00	0.0%
42	0.7%	1.00	1.15	15.0%
44	6.8%	1.00	1.15	15.0%
52	0.6%	1.00	1.15	15.0%
54	4.0%	1.00	1.15	15.0%
63	0.4%	1.00	1.00	0.0%
70	6.8%	1.00	1.00	0.0%
81	4.4%	1.00	1.00	0.0%
83	17.9%	1.00	1.00	0.0%
91	0.5%	1.00	1.00	0.0%
93	21.5%	1.00	1.00	0.0%
Total:				1.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Liability Factors on Property Damage  
Exhibit III-B

Symbol	Premium Distribution	Current Factor	Proposed Factor	Change
00	1.9%	1.00	1.00	0.0%
01	4.2%	1.00	1.00	0.0%
02	0.5%	1.00	1.00	0.0%
03	3.2%	1.00	1.00	0.0%
22	5.5%	1.00	1.00	0.0%
24	3.6%	1.00	1.00	0.0%
32	2.3%	1.00	1.00	0.0%
34	16.2%	1.00	1.00	0.0%
42	0.8%	1.00	1.15	15.0%
44	6.5%	1.00	1.15	15.0%
52	0.5%	1.00	1.15	15.0%
54	3.6%	1.00	1.15	15.0%
63	0.4%	1.00	1.00	0.0%
70	7.3%	1.00	1.00	0.0%
81	4.2%	1.00	1.00	0.0%
83	17.4%	1.00	1.00	0.0%
91	0.4%	1.00	1.00	0.0%
93	21.5%	1.00	1.00	0.0%
Total:				1.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Bodily Injury  
Exhibit IV-A

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	21.4%	0.95	0.85	-10.5%
GE Member or Affiliate	28.6%	1.00	0.90	-10.0%
No Affiliation	50.0%	1.00	1.00	0.0%
Total:				-5.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Property Damage  
Exhibit IV-B

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	19.8%	0.95	0.85	-10.5%
GE Member or Affiliate	28.3%	1.00	0.90	-10.0%
No Affiliation	51.8%	1.00	1.00	0.0%
Total:				-4.9%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Medical Payments  
Exhibit IV-C

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	9.8%	0.95	0.85	-10.5%
GE Member or Affiliate	21.2%	1.00	0.90	-10.0%
No Affiliation	69.0%	1.00	1.00	0.0%
Total:				-3.2%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Personal Injury Protection  
Exhibit IV-D

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	24.6%	0.95	0.85	-10.5%
GE Member or Affiliate	31.8%	1.00	0.90	-10.0%
No Affiliation	43.6%	1.00	1.00	0.0%
Total:				-5.8%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Comprehensive  
Exhibit IV-E

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	18.3%	0.95	0.85	-10.5%
GE Member or Affiliate	39.5%	1.00	0.90	-10.0%
No Affiliation	42.2%	1.00	1.00	0.0%
Total:				-5.9%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Collision  
Exhibit IV-F

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	24.1%	0.95	0.85	-10.5%
GE Member or Affiliate	35.9%	1.00	0.90	-10.0%
No Affiliation	39.9%	1.00	1.00	0.0%
Total:				-6.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Underinsured Motorist  
Exhibit IV-G

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	25.2%	0.95	0.85	-10.5%
GE Member or Affiliate	29.5%	1.00	0.90	-10.0%
No Affiliation	45.3%	1.00	1.00	0.0%
Total:				-5.6%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Uninsured Motorist Bodily Injury  
Exhibit IV-H

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	25.6%	0.95	0.85	-10.5%
GE Member or Affiliate	29.8%	1.00	0.90	-10.0%
No Affiliation	44.5%	1.00	1.00	0.0%
Total:				-5.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Uninsured Motorist Property Damage  
Exhibit IV-I

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	26.0%	0.95	0.85	-10.5%
GE Member or Affiliate	23.9%	1.00	0.90	-10.0%
No Affiliation	50.2%	1.00	1.00	0.0%
Total:				-5.1%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Rental  
Exhibit IV-J

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	35.9%	0.95	0.85	-10.5%
GE Member or Affiliate	28.9%	1.00	0.90	-10.0%
No Affiliation	35.2%	1.00	1.00	0.0%
Total:				-6.7%

Electric Insurance Company  
Arkansas Auto Rate Filing  
Effect of Mass Marketing Discount Change on Towing  
Exhibit IV-K

Group	Premium Distribution	Current Factor	Proposed Factor	Change
Elfun Society	28.1%	0.95	0.85	-10.5%
GE Member or Affiliate	36.5%	1.00	0.90	-10.0%
No Affiliation	35.5%	1.00	1.00	0.0%
Total:				-6.6%



June 3, 2008

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attn: Alexa Grissom

RE: Electric Insurance Company (NAIC 057-21261)  
Private Passenger Automobile-Rate Filing  
Our File Number: AR-AR-08

Dear Ms. Grissom,

Thank you for your questions regarding the filing. Your question is in bold with our answer below.

**This will acknowledge receipt of the captioned filing. Please provide justification for the proposed increase. Additionally, the APCS should be submitted in Excel and with the discounts ranges presented numerically. Please delete "varied" from the discount section of the APCS. The RF-1 abstract must be completed and submitted as well. Lastly, please submit all the requirements for the proposed amended discount.**

Please see our attached competitive exhibit for the requested justification for the filing. Please see the attached APCS as an excel document with the requested revisions (Please note that under "good student discount offered" the discount is .10-.25 points less than the corresponding non good student class code.) Please see the attached RF-1 form as requested. Please see our amendment to the filing, which will reveal no changes to our currently filed discounts.

If you have any questions, please feel free to contact me by phone at 1-800-227-2757 ext 5048, by fax at 978-236-5048 or by email at Adam.Malo@electricinsurance.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Malo", written in a cursive style.

Adam Malo  
State Filing Specialist

*SERFF Tracking Number:*      *ELEC-125626531*                      *State:*                      *Arkansas*  
*Filing Company:*              *Electric Insurance Company*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AR-AR-2008*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *AR-AR-2008*  
*Project Name/Number:*      */*

**Attachment "AR premium survey.xls" is not a PDF document and cannot be reproduced here.**

**Electric Insurance Company  
Arkansas Auto Rate Filing  
Competitive Exhibit**

Territory	City/County	Prem Distr	EIC Current	Farmers	Hartford	Nationwide	Progressive	Safeco	State Farm	Travelers	USAA	EIC Proposed	EIC Curr/Ave	EIC Prop/Ave
001	Little Rock	7%	1031	1347	1151	1619	1126	713	1131	1474	881	1144	0.87	0.97
003	Benton County	36%	866	961	1037	1464	1007	608	992	1250	978	1005	0.84	0.97
005	Mississippi County	1%	981	1239	1310	1463	1044	649	1077	1367	1068	1114	0.85	0.97
006	Jefferson County	6%	996	1330	1182	1524	1094	681	1105	1410	988	1124	0.86	0.97
008	Garland County	6%	1068	1277	1153	1542	1181	668	1155	1362	988	1135	0.92	0.97
009	Craighead County	9%	1007	1131	1158	1454	1089	633	1083	1367	991	1084	0.90	0.97
010	Fort Smith	2%	914	1125	1112	1492	966	625	976	1407	960	1046	0.84	0.97
011	Remainder of State	33%	999	1244	1197	1464	1109	650	1050	1354	959	1090	0.89	0.97

lowest
2nd lowest
3rd lowest

Risk used for competitive analysis: 45 Year Old Couple, 2005 Accord and 2006 Camry, 100/300/50 Liability Limits, 500 Comprehensive and Collision Deductibles, Excellent Credit, Clean driving record.

The EIC Proposed Rate was found by taking 97% of the average of our top competitors rate.

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	AR-AR-08
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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. Electric Insurance Company	B.	057-21261

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. Personal Automobile	B.	Private Passenger Automobile

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
n/a							
TOTAL OVERALL EFFECT							

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	97	5.7	10/15/05	111	39	35.14%	55.84%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	6.6%
B. General Expense	10.6%
C. Taxes, Licenses & Fees	6.1%
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)	0.1
F. TOTAL	28.4

8.   N   Apply Loss Cost Factors to Future filings? (Y or N)
9.            Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable):   21.6%
10.            Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):   -5.8%



June 24, 2008

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attn: Alexa Grissom

RE: Electric Insurance Company (NAIC 057-21261)  
Private Passenger Automobile-Rate Filing  
Our File Number: AR-AR-08

Dear Ms. Grissom,

**This will acknowledge receipt of the captioned filing. I noticed that the RF-1 form does not contain the indications and requested rate change per coverage. This must be completed to finalized the filing.**

Please see the attached RF-1 form, with the requested sections completed.

If you have any questions, please feel free to contact me by phone at 1-800-227-2757 ext 5048, by fax at 978-236-5048 or by email at [Adam.Malo@electricinsurance.com](mailto:Adam.Malo@electricinsurance.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Malo".

Adam Malo  
State Filing Specialist

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	AR-AR-08
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<b>2.</b>	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	
<b>3.</b>	<b>A.</b> Electric Insurance Company	<b>B.</b>	057-21261

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b> Personal Automobile	<b>B.</b>	Private Passenger Automobile

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	8.4%	6.7%					
Property Damage	13.3%	7.1%					
Medical Payments	-3.7%	8.2%					
Personal Injury Protection	17.0%	-3.3%					
Comprehensive	-3.4%	5.5%					
Collision	-2.4%	4.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>3.6%</b>	<b>4.3%</b>					

**6. 5 Year History Rate Change History**

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	97	5.7	10/15/05	111	39	35.14%	55.84%

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	7.0%
B. General Expense	10.9%
C. Taxes, Licenses & Fees	6.1%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0.0%
<b>F. TOTAL</b>	<b>29.0%</b>

**8.**  N  Apply Loss Cost Factors to Future filings? (Y or N)

**9.**   Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable):  21.6%

**10.**   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):  -5.8%

