

SERFF Tracking Number: ARKS-125746706 State: Arkansas  
Filing Company: 10251 - AMERICAN UNDERWRITERS State Tracking Number: #11361 \$100  
INSURANCE COMPANY  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: n/a  
Project Name/Number: /

## Filing at a Glance

Company: 10251 - AMERICAN UNDERWRITERS INSURANCE COMPANY

Product Name: n/a	SERFF Tr Num: ARKS-125746706	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: #11361 \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num:	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author:	Disposition Date: 07/31/2008
	Date Submitted: 07/24/2008	Disposition Status: Filed
Effective Date Requested (New):		Effective Date (New): 09/15/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 10/15/2008

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/31/2008	
State Status Changed: 07/31/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

## Company and Contact

### Filing Contact Information

NA NA, NA@NA.com

SERFF Tracking Number: ARKS-125746706 State: Arkansas  
Filing Company: 10251 - AMERICAN UNDERWRITERS State Tracking Number: #11361 \$100  
INSURANCE COMPANY  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: n/a  
Project Name/Number: /

NA (123) 555-4567 [Phone]  
NA, AR 00000

**Filing Company Information**

10251 - AMERICAN UNDERWRITERS CoCode: 10251 State of Domicile: Arkansas  
INSURANCE COMPANY  
No Address Group Code: Company Type:  
City, AR 99999 Group Name: State ID Number:  
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999  
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State: Arkansas

Filing Company: 10251 - AMERICAN UNDERWRITERS  
INSURANCE COMPANY

State Tracking Number: #11361 \$100

Company Tracking Number:

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Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a

Project Name/Number: /

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

SERFF Tracking Number: ARKS-125746706

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INSURANCE COMPANY

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Product Name: n/a

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/31/2008	07/31/2008

### Objection Letters and Response Letters

#### Objection Letters

#### Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	07/28/2008				
Industry						
Response						

SERFF Tracking Number: ARKS-125746706

State: Arkansas

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INSURANCE COMPANY

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Company Tracking Number:

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Product Name: n/a

Project Name/Number: /

## Disposition

Disposition Date: 07/31/2008

Effective Date (New): 09/15/2008

Effective Date (Renewal): 10/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125746706

State: Arkansas

Filing Company: 10251 - AMERICAN UNDERWRITERS  
INSURANCE COMPANY

State Tracking Number: #11361 \$100

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a

Project Name/Number: /

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	ARKS-125746706		Yes

SERFF Tracking Number: ARKS-125746706

State: Arkansas

Filing Company: 10251 - AMERICAN UNDERWRITERS  
INSURANCE COMPANY

State Tracking Number: #11361 \$100

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a

Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/28/2008

Submitted Date

Respond By Date

Dear NA NA,

This will acknowledge receipt of the captioned filing. Sent letter asking for impact to the territories.

Please feel free to contact me if you have questions.

Sincerely,

SERFF Tracking Number: ARKS-125746706

State: Arkansas

Filing Company: 10251 - AMERICAN UNDERWRITERS  
INSURANCE COMPANY

State Tracking Number: #11361 \$100

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a

Project Name/Number: /

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125746706

State: Arkansas

Filing Company: 10251 - AMERICAN UNDERWRITERS  
INSURANCE COMPANY

State Tracking Number: #11361 \$100

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: n/a

Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125746706

07/31/2008

### Comments:

### Attachments:

ARKS-125746706.pdf

ARKS-125746706-a.pdf

ARKS-125746706-b.pdf

ARKS-125746706-c.pdf

ARKS-125746706

**Alexa Grissom**

**From:** Mike Alderson [mikea@amcins.com]  
**Sent:** Monday, July 28, 2008 4:23 PM  
**To:** Alexa Grissom  
**Subject:** RE: Loss history for AUIC #10251  
**Attachments:** Book1.xls

~~10251~~  
Auto

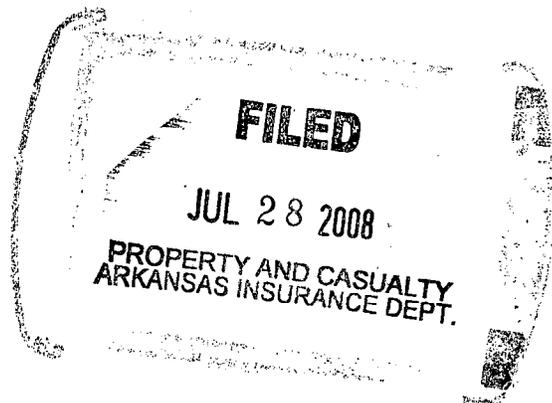
Dear Ms. Grissom,

Here is a spreadsheet that shows the territory loss ratios for BI/PD for AUIC. Also it shows the current territory factor and the new proposed factor and the % of change. Please let me know if you need anything further.

Sincerely,

Mike Alderson, VP  
AUIC #10251

Mike Alderson  
Vice President  
800.233.2398 x 6890  
501.450.6914 Fax  
mikea@amcins.com  
[www.amcinsurance.com](http://www.amcinsurance.com)



*Thinking Ahead.™*

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**From:** Alexa Grissom [mailto:Alexa.Grissom@arkansas.gov]  
**Sent:** Monday, July 28, 2008 2:20 PM  
**To:** Mike Alderson  
**Subject:** RE: Loss history for AUIC #10251

I have reviewed the exhibits. Please provide the Department with an exhibit displaying the effect of the filing to each territory.

Sincerely

Alexa B. Grissom  
Certified Analyst

7/31/2008

Property & Casualty  
(501) 371-2803

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**From:** Mike Alderson [mailto:mikea@amcins.com]  
**Sent:** Friday, July 25, 2008 11:46 AM  
**To:** Alexa Grissom  
**Subject:** Loss history for AUIC #10251

Dear Ms. Grissom,

Attached is the loss history backup you requested for the American Underwriters Insurance Company Rate filing. Thank you for your consideration.

Best Regards,  
Mike Alderson, VP  
AUIC #10251

Mike Alderson  
Vice President  
800.233.2398 x 6890  
501.450.6914 Fax  
mikea@amcins.com  
[www.amcinsurance.com](http://www.amcinsurance.com)



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State	(All)
Policy Type	(All)

			Data				
Territory	Coverage	Year	Loss Ratio	Earned Premium	Incurred Losses	Written Premium	Current Territory Factor
001	BI/PD	2005	30.11%	\$71,971.28	\$21,673.61	\$66,716.00	
		2006	2.32%	\$41,256.93	\$956.46	\$35,141.00	
		2007	94.63%	\$20,038.57	\$18,963.02	\$19,031.00	
	BI/PD Total			31.21%	\$133,266.78	\$41,593.09	\$120,888.00
001 Total			31.21%	\$133,266.78	\$41,593.09	\$120,888.00	1
003	BI/PD	2005	54.26%	\$268,861.48	\$145,876.39	\$247,150.00	
		2006	38.28%	\$193,361.46	\$74,015.17	\$178,688.00	
		2007	19.03%	\$130,341.57	\$24,800.05	\$120,791.00	
	BI/PD Total			41.29%	\$592,564.51	\$244,691.61	\$546,629.00
003 Total			41.29%	\$592,564.51	\$244,691.61	\$546,629.00	1.15
005	BI/PD	2005	20.44%	\$43,756.51	\$8,944.59	\$38,971.00	
		2006	5.72%	\$34,286.19	\$1,960.00	\$34,676.00	
		2007	21.48%	\$29,728.63	\$6,384.74	\$28,088.00	
	BI/PD Total			16.04%	\$107,771.33	\$17,289.33	\$101,735.00
005 Total			16.04%	\$107,771.33	\$17,289.33	\$101,735.00	1.09
007	BI/PD	2005	72.09%	\$258,674.45	\$186,473.96	\$226,059.00	
		2006	121.48%	\$158,922.78	\$193,063.06	\$147,902.00	
		2007	32.86%	\$86,041.84	\$28,273.62	\$71,559.00	
	BI/PD Total			80.97%	\$503,639.07	\$407,810.64	\$445,520.00
007 Total			80.97%	\$503,639.07	\$407,810.64	\$445,520.00	1.05
009	BI/PD	2005	87.64%	\$246,376.63	\$215,917.81	\$228,324.00	
		2006	50.32%	\$170,484.39	\$85,787.91	\$159,986.00	
		2007	29.06%	\$143,749.71	\$41,772.71	\$140,972.00	
	BI/PD Total			61.27%	\$560,610.73	\$343,478.43	\$529,282.00
009 Total			61.27%	\$560,610.73	\$343,478.43	\$529,282.00	1
011	BI/PD	2005	1.53%	\$70,811.11	\$1,085.59	\$69,936.00	
		2006	22.92%	\$67,515.03	\$15,471.70	\$66,464.00	
		2007	-9.00%	\$64,036.80	-\$5,760.54	\$62,091.00	
	BI/PD Total			5.34%	\$202,362.94	\$10,796.75	\$198,491.00
011 Total			5.34%	\$202,362.94	\$10,796.75	\$198,491.00	1.05
013	BI/PD	2005	15.66%	\$37,684.12	\$5,902.91	\$36,766.00	
		2006	46.50%	\$31,348.19	\$14,577.73	\$26,582.00	
		2007	29.38%	\$19,438.74	\$5,710.83	\$19,217.00	
	BI/PD Total			29.60%	\$88,471.05	\$26,191.47	\$82,565.00
013 Total			29.60%	\$88,471.05	\$26,191.47	\$82,565.00	1.05
015	BI/PD	2005	0.00%	\$16,858.42	\$0.00	\$15,713.00	
		2006	39.73%	\$10,869.84	\$4,318.09	\$9,619.00	
		2007	1.93%	\$10,537.38	\$203.83	\$10,080.00	
	BI/PD Total			11.82%	\$38,265.64	\$4,521.92	\$35,412.00
015 Total			11.82%	\$38,265.64	\$4,521.92	\$35,412.00	1
017	BI/PD	2005	-7.86%	\$51,516.44	-\$4,047.17	\$43,966.00	
		2006	46.60%	\$38,388.81	\$17,887.44	\$36,334.00	
		2007	72.27%	\$33,322.85	\$24,081.01	\$33,130.00	
	BI/PD Total			30.77%	\$123,228.10	\$37,921.28	\$113,430.00

017 Total			30.77%	\$123,228.10	\$37,921.28	\$113,430.00	1.15
019	BI/PD	2005	55.20%	\$221,679.11	\$122,361.20	\$206,554.00	
		2006	62.19%	\$121,502.03	\$75,561.47	\$106,964.00	
		2007	8.29%	\$82,049.73	\$6,800.62	\$76,846.00	
	BI/PD Total		48.14%	\$425,230.87	\$204,723.29	\$390,364.00	
019 Total			48.14%	\$425,230.87	\$204,723.29	\$390,364.00	1.09
021	BI/PD	2005	60.82%	\$126,064.10	\$76,672.48	\$123,276.00	
		2006	48.69%	\$112,074.70	\$54,569.04	\$109,976.00	
		2007	25.33%	\$103,886.54	\$26,312.55	\$99,153.00	
	BI/PD Total		46.07%	\$342,025.34	\$157,554.07	\$332,405.00	
021 Total			46.07%	\$342,025.34	\$157,554.07	\$332,405.00	1.09
023	BI/PD	2005	81.28%	\$189,776.26	\$154,255.86	\$180,351.00	
		2006	72.52%	\$160,013.26	\$116,036.21	\$159,605.00	
		2007	35.59%	\$154,855.68	\$55,108.36	\$153,850.00	
	BI/PD Total		64.48%	\$504,645.20	\$325,400.43	\$493,806.00	
023 Total			64.48%	\$504,645.20	\$325,400.43	\$493,806.00	1.03
025	BI/PD	2005	1.62%	\$39,806.39	\$644.90	\$36,842.00	
		2006	83.09%	\$23,537.70	\$19,556.89	\$22,537.00	
		2007	-25.05%	\$16,319.92	-\$4,087.62	\$16,316.00	
	BI/PD Total		20.23%	\$79,664.01	\$16,114.17	\$75,695.00	
025 Total			20.23%	\$79,664.01	\$16,114.17	\$75,695.00	1.03
027	BI/PD	2005	42.87%	\$249,776.62	\$107,085.03	\$238,990.00	
		2006	61.09%	\$184,479.99	\$112,694.87	\$166,490.00	
		2007	0.69%	\$124,403.45	\$855.36	\$117,244.00	
	BI/PD Total		39.49%	\$558,660.06	\$220,635.26	\$522,724.00	
027 Total			39.49%	\$558,660.06	\$220,635.26	\$522,724.00	1.03
029	BI/PD	2005	90.42%	\$84,791.04	\$76,670.89	\$85,130.00	
		2006	-1.10%	\$67,390.43	-\$738.72	\$61,658.00	
		2007	58.53%	\$52,634.06	\$30,804.38	\$52,821.00	
	BI/PD Total		52.11%	\$204,815.53	\$106,736.55	\$199,609.00	
029 Total			52.11%	\$204,815.53	\$106,736.55	\$199,609.00	1.09
031	BI/PD	2005	34.75%	\$40,313.62	\$14,008.58	\$39,195.00	
		2006	38.65%	\$32,800.55	\$12,677.52	\$30,261.00	
		2007	158.82%	\$28,890.91	\$45,883.95	\$30,391.00	
	BI/PD Total		71.14%	\$102,005.08	\$72,570.05	\$99,847.00	
031 Total			71.14%	\$102,005.08	\$72,570.05	\$99,847.00	1.18
033	BI/PD	2005	27.26%	\$43,936.85	\$11,977.10	\$38,098.00	
		2006	30.03%	\$22,328.13	\$6,705.72	\$16,712.00	
		2007	-35.58%	\$22,591.73	-\$8,038.33	\$23,561.00	
	BI/PD Total		11.98%	\$88,856.71	\$10,644.49	\$78,371.00	
033 Total			11.98%	\$88,856.71	\$10,644.49	\$78,371.00	1.2
035	BI/PD	2005	17.49%	\$13,544.22	\$2,368.54	\$12,122.00	
		2006	85.85%	\$10,495.63	\$9,010.81	\$9,661.00	
		2007	-273.62%	\$6,570.78	-\$17,979.18	\$6,127.00	
	BI/PD Total		-21.56%	\$30,610.63	-\$6,599.83	\$27,910.00	
035 Total			-21.56%	\$30,610.63	-\$6,599.83	\$27,910.00	1.31
037	BI/PD	2005	13.17%	\$91,925.95	\$12,105.99	\$75,922.00	
		2006	112.36%	\$52,619.01	\$59,124.85	\$50,935.00	
		2007	57.44%	\$50,297.98	\$28,891.01	\$49,769.00	
	BI/PD Total		51.39%	\$194,842.94	\$100,121.85	\$176,626.00	
037 Total			51.39%	\$194,842.94	\$100,121.85	\$176,626.00	1.03
039	BI/PD	2005	111.56%	\$78,940.34	\$88,063.15	\$80,347.00	

4

		2006	48.95%	\$65,798.87	\$32,208.88	\$61,006.00	
		2007	3.29%	\$50,101.77	\$1,648.76	\$49,205.00	
	BI/PD Total		62.57%	\$194,840.98	\$121,920.79	\$190,558.00	
039 Total			62.57%	\$194,840.98	\$121,920.79	\$190,558.00	1
041	BI/PD	2005	25.83%	\$136,391.96	\$35,233.30	\$121,783.00	
		2006	57.70%	\$102,305.45	\$59,030.57	\$100,228.00	
		2007	95.74%	\$84,301.05	\$80,706.91	\$82,536.00	
	BI/PD Total		54.17%	\$322,998.46	\$174,970.78	\$304,547.00	
041 Total			54.17%	\$322,998.46	\$174,970.78	\$304,547.00	1.15
043	BI/PD	2005	86.68%	\$297,507.31	\$257,868.17	\$292,424.00	
		2006	60.55%	\$264,568.85	\$160,189.68	\$260,970.00	
		2007	41.43%	\$236,108.08	\$97,810.36	\$229,436.00	
	BI/PD Total		64.63%	\$798,184.24	\$515,868.21	\$782,830.00	
043 Total			64.63%	\$798,184.24	\$515,868.21	\$782,830.00	1.09
045	BI/PD	2005	10.47%	\$57,449.01	\$6,014.63	\$54,998.00	
		2006	79.66%	\$55,100.06	\$43,892.30	\$54,401.00	
		2007	40.04%	\$42,462.78	\$17,001.04	\$40,896.00	
	BI/PD Total		43.16%	\$155,011.85	\$66,907.97	\$150,295.00	
045 Total			43.16%	\$155,011.85	\$66,907.97	\$150,295.00	1.18
047	BI/PD	2005	1.47%	\$49,317.33	\$724.51	\$41,440.00	
		2006	57.49%	\$30,575.24	\$17,578.37	\$28,025.00	
		2007	305.99%	\$21,701.38	\$66,404.84	\$19,875.00	
	BI/PD Total		83.38%	\$101,593.95	\$84,707.72	\$89,340.00	
047 Total			83.38%	\$101,593.95	\$84,707.72	\$89,340.00	1
049	BI/PD	2005	7.95%	\$54,773.17	\$4,351.79	\$58,131.00	
		2006	81.85%	\$51,298.26	\$41,986.40	\$49,611.00	
		2007	-4.53%	\$36,295.35	-\$1,643.50	\$34,685.00	
	BI/PD Total		31.39%	\$142,366.78	\$44,694.69	\$142,427.00	
049 Total			31.39%	\$142,366.78	\$44,694.69	\$142,427.00	1.03
051	BI/PD	2005	96.90%	\$132,785.66	\$128,671.47	\$102,799.00	
		2006	-3.12%	\$86,751.70	-\$2,707.82	\$83,162.00	
		2007	61.33%	\$62,896.86	\$38,575.44	\$52,466.00	
	BI/PD Total		58.26%	\$282,434.22	\$164,539.09	\$238,427.00	
051 Total			58.26%	\$282,434.22	\$164,539.09	\$238,427.00	1.44
053	BI/PD	2005	18.96%	\$46,411.70	\$8,800.14	\$43,610.00	
		2006	171.07%	\$20,582.84	\$35,210.32	\$17,132.00	
		2007	6.84%	\$16,382.22	\$1,120.96	\$17,890.00	
	BI/PD Total		54.13%	\$83,376.76	\$45,131.42	\$78,632.00	
053 Total			54.13%	\$83,376.76	\$45,131.42	\$78,632.00	1.5
055	BI/PD	2005	124.03%	\$307,671.04	\$381,595.22	\$281,917.00	
		2006	50.41%	\$233,071.22	\$117,489.49	\$225,018.00	
		2007	76.15%	\$176,884.20	\$134,697.55	\$162,863.00	
	BI/PD Total		88.32%	\$717,626.46	\$633,782.26	\$669,798.00	
055 Total			88.32%	\$717,626.46	\$633,782.26	\$669,798.00	1.09
057	BI/PD	2005	63.69%	\$178,862.13	\$113,916.72	\$163,671.00	
		2006	17.76%	\$99,953.82	\$17,748.72	\$89,687.00	
		2007	36.82%	\$70,961.59	\$26,129.73	\$67,762.00	
	BI/PD Total		45.11%	\$349,777.54	\$157,795.17	\$321,120.00	
057 Total			45.11%	\$349,777.54	\$157,795.17	\$321,120.00	1.03
059	BI/PD	2005	62.29%	\$271,166.29	\$168,912.66	\$259,066.00	
		2006	33.93%	\$190,573.69	\$64,657.26	\$186,756.00	
		2007	24.56%	\$165,826.15	\$40,718.77	\$150,969.00	

5

	BI/PD Total		43.71%	\$627,566.13	\$274,288.69	\$596,791.00	
059 Total			43.71%	\$627,566.13	\$274,288.69	\$596,791.00	1.05
061	BI/PD	2005	27.21%	\$201,015.74	\$54,692.77	\$191,556.00	
		2006	30.85%	\$137,105.97	\$42,301.63	\$127,449.00	
		2007	68.11%	\$96,431.71	\$65,678.35	\$87,139.00	
		BI/PD Total		37.43%	\$434,553.42	\$162,672.75	\$406,144.00
061 Total			37.43%	\$434,553.42	\$162,672.75	\$406,144.00	1
063	BI/PD	2005	70.35%	\$120,545.43	\$84,800.22	\$119,014.00	
		2006	48.64%	\$127,984.12	\$62,245.79	\$129,136.00	
		2007	120.77%	\$124,124.34	\$149,906.19	\$131,003.00	
		BI/PD Total		79.69%	\$372,653.89	\$296,952.20	\$379,153.00
063 Total			79.69%	\$372,653.89	\$296,952.20	\$379,153.00	1.09
065	BI/PD	2005	22.07%	\$71,554.14	\$15,791.54	\$68,415.00	
		2006	42.91%	\$47,773.20	\$20,500.00	\$45,607.00	
		2007	51.81%	\$30,682.08	\$15,895.91	\$26,736.00	
		BI/PD Total		34.79%	\$150,009.42	\$52,187.45	\$140,758.00
065 Total			34.79%	\$150,009.42	\$52,187.45	\$140,758.00	1.03
067	BI/PD	2005	-4.13%	\$38,215.04	-\$1,576.79	\$37,693.00	
		2006	17.19%	\$31,741.27	\$5,456.05	\$30,445.00	
		2007	5.36%	\$24,885.39	\$1,334.49	\$23,027.00	
		BI/PD Total		5.50%	\$94,841.70	\$5,213.75	\$91,165.00
067 Total			5.50%	\$94,841.70	\$5,213.75	\$91,165.00	1.03
069	BI/PD	2005	262.82%	\$31,191.72	\$81,978.41	\$29,706.00	
		2006	-166.05%	\$17,999.47	-\$29,887.50	\$17,085.00	
		2007	14.31%	\$17,401.75	\$2,490.00	\$16,952.00	
		BI/PD Total		81.96%	\$66,592.94	\$54,580.91	\$63,743.00
069 Total			81.96%	\$66,592.94	\$54,580.91	\$63,743.00	1.55
071	BI/PD	2005	42.28%	\$87,258.24	\$36,895.74	\$67,550.00	
		2006	18.38%	\$40,864.50	\$7,508.95	\$35,048.00	
		2007	19.18%	\$19,216.17	\$3,685.80	\$16,996.00	
		BI/PD Total		32.64%	\$147,338.91	\$48,090.49	\$119,594.00
071 Total			32.64%	\$147,338.91	\$48,090.49	\$119,594.00	1
073	BI/PD	2005	19.70%	\$105,153.95	\$20,714.44	\$96,739.00	
		2006	41.72%	\$73,402.68	\$30,626.06	\$70,424.00	
		2007	87.99%	\$51,029.73	\$44,903.37	\$48,707.00	
		BI/PD Total		41.92%	\$229,586.36	\$96,243.87	\$215,870.00
073 Total			41.92%	\$229,586.36	\$96,243.87	\$215,870.00	1.09
075	BI/PD	2005	64.48%	\$204,366.92	\$131,774.58	\$198,521.00	
		2006	45.17%	\$148,407.97	\$67,030.01	\$143,074.00	
		2007	81.67%	\$116,701.37	\$95,310.43	\$102,301.00	
		BI/PD Total		62.65%	\$469,476.26	\$294,115.02	\$443,896.00
075 Total			62.65%	\$469,476.26	\$294,115.02	\$443,896.00	1.05
077	BI/PD	2005	47.85%	\$222,676.20	\$106,546.25	\$218,805.00	
		2006	95.60%	\$180,733.48	\$172,773.91	\$166,938.00	
		2007	25.58%	\$126,236.55	\$32,286.09	\$121,094.00	
		BI/PD Total		58.83%	\$529,646.23	\$311,606.25	\$506,837.00
077 Total			58.83%	\$529,646.23	\$311,606.25	\$506,837.00	1.12
079	BI/PD	2005	57.91%	\$61,297.92	\$35,498.00	\$54,785.00	
		2006	58.56%	\$33,073.13	\$19,368.79	\$30,756.00	
		2007	118.45%	\$24,847.44	\$29,432.00	\$24,042.00	
		BI/PD Total		70.71%	\$119,218.49	\$84,298.79	\$109,583.00
079 Total			70.71%	\$119,218.49	\$84,298.79	\$109,583.00	1.03

6

081	BI/PD	2005	68.84%	\$100,790.73	\$69,382.09	\$90,481.00		
		2006	12.57%	\$64,553.16	\$8,112.73	\$58,788.00		
		2007	8.28%	\$47,043.10	\$3,896.58	\$45,394.00		
	BI/PD Total			38.32%	\$212,386.99	\$81,391.40	\$194,663.00	
081 Total				38.32%	\$212,386.99	\$81,391.40	\$194,663.00	1.15
083	BI/PD	2005	57.44%	\$268,818.66	\$154,415.57	\$245,903.00		
		2006	21.46%	\$179,407.20	\$38,506.79	\$175,381.00		
		2007	22.59%	\$162,722.87	\$36,758.02	\$154,917.00		
	BI/PD Total			37.59%	\$610,948.73	\$229,680.38	\$576,201.00	
083 Total				37.59%	\$610,948.73	\$229,680.38	\$576,201.00	1
085	BI/PD	2005	107.29%	\$46,703.41	\$50,107.60	\$43,841.00		
		2006	9.68%	\$40,668.59	\$3,935.17	\$39,180.00		
		2007	41.09%	\$34,182.95	\$14,047.36	\$31,867.00		
	BI/PD Total			56.02%	\$121,554.95	\$68,090.13	\$114,888.00	
085 Total				56.02%	\$121,554.95	\$68,090.13	\$114,888.00	1.18
087	BI/PD	2005	103.33%	\$135,141.33	\$139,635.01	\$126,694.00		
		2006	82.31%	\$113,194.65	\$93,166.99	\$111,671.00		
		2007	45.79%	\$108,057.33	\$49,479.79	\$105,664.00		
	BI/PD Total			79.21%	\$356,393.31	\$282,281.79	\$344,029.00	
087 Total				79.21%	\$356,393.31	\$282,281.79	\$344,029.00	1
089	BI/PD	2005	6.97%	\$69,760.58	\$4,860.66	\$67,136.00		
		2006	22.83%	\$64,630.82	\$14,754.30	\$63,587.00		
		2007	23.11%	\$52,404.64	\$12,109.22	\$48,030.00		
	BI/PD Total			16.98%	\$186,796.04	\$31,724.18	\$178,753.00	
089 Total				16.98%	\$186,796.04	\$31,724.18	\$178,753.00	1
091	BI/PD	2005	76.29%	\$157,723.41	\$120,331.80	\$122,363.00		
		2006	15.13%	\$68,607.80	\$10,377.02	\$56,566.00		
		2007	27.50%	\$26,774.48	\$7,364.16	\$21,469.00		
	BI/PD Total			54.55%	\$253,105.69	\$138,072.98	\$200,398.00	
091 Total				54.55%	\$253,105.69	\$138,072.98	\$200,398.00	1.18
093	BI/PD	2005	18.52%	\$11,404.69	\$2,112.43	\$9,796.00		
		2006	7.13%	\$7,157.83	\$510.00	\$6,537.00		
		2007	0.00%	\$2,804.09	\$0.00	\$1,755.00		
	BI/PD Total			12.27%	\$21,366.61	\$2,622.43	\$18,088.00	
093 Total				12.27%	\$21,366.61	\$2,622.43	\$18,088.00	1.31
095	BI/PD	2005	1.53%	\$33,920.65	\$520.46	\$33,113.00		
		2006	18.33%	\$29,276.88	\$5,365.54	\$27,784.00		
		2007	18.92%	\$24,580.25	\$4,649.60	\$23,718.00		
	BI/PD Total			12.00%	\$87,777.78	\$10,535.60	\$84,615.00	
095 Total				12.00%	\$87,777.78	\$10,535.60	\$84,615.00	1.09
097	BI/PD	2005	8.48%	\$52,145.85	\$4,422.51	\$50,400.00		
		2006	4.16%	\$48,440.45	\$2,014.55	\$46,819.00		
		2007	16.09%	\$42,176.63	\$6,787.34	\$38,328.00		
	BI/PD Total			9.26%	\$142,762.93	\$13,224.40	\$135,547.00	
097 Total				9.26%	\$142,762.93	\$13,224.40	\$135,547.00	1
099	BI/PD	2005	19.93%	\$105,313.98	\$20,991.87	\$100,305.00		
		2006	28.10%	\$88,506.30	\$24,868.37	\$86,060.00		
		2007	25.71%	\$76,095.73	\$19,561.31	\$72,632.00		
	BI/PD Total			24.24%	\$269,916.01	\$65,421.55	\$258,997.00	
099 Total				24.24%	\$269,916.01	\$65,421.55	\$258,997.00	1
101	BI/PD	2005	77.63%	\$52,334.10	\$40,628.68	\$50,879.00		
		2006	0.60%	\$41,384.91	\$250.00	\$39,410.00		

		2007	343.26%	\$38,123.80	\$130,862.49	\$40,114.00	
	BI/PD Total		130.26%	\$131,842.81	\$171,741.17	\$130,403.00	
101 Total			130.26%	\$131,842.81	\$171,741.17	\$130,403.00	1
103	BI/PD	2005	37.45%	\$236,713.17	\$88,651.57	\$218,061.00	
		2006	54.22%	\$153,041.55	\$82,979.24	\$130,454.00	
		2007	94.45%	\$90,935.54	\$85,885.94	\$84,687.00	
	BI/PD Total		53.57%	\$480,690.26	\$257,516.75	\$433,202.00	
103 Total			53.57%	\$480,690.26	\$257,516.75	\$433,202.00	1
105	BI/PD	2005	1.07%	\$47,261.89	\$504.70	\$48,249.00	
		2006	67.58%	\$46,930.69	\$31,715.94	\$48,232.00	
		2007	97.55%	\$42,299.12	\$41,262.06	\$38,034.00	
	BI/PD Total		53.84%	\$136,491.70	\$73,482.70	\$134,515.00	
105 Total			53.84%	\$136,491.70	\$73,482.70	\$134,515.00	1.09
107	BI/PD	2005	122.74%	\$40,418.18	\$49,610.85	\$38,418.00	
		2006	91.34%	\$27,970.30	\$25,546.96	\$26,185.00	
		2007	-2.47%	\$23,462.48	-\$580.21	\$23,407.00	
	BI/PD Total		81.19%	\$91,850.96	\$74,577.60	\$88,010.00	
107 Total			81.19%	\$91,850.96	\$74,577.60	\$88,010.00	1.18
109	BI/PD	2005	109.39%	\$142,150.66	\$155,502.52	\$145,877.00	
		2006	63.41%	\$117,457.07	\$74,478.83	\$107,890.00	
		2007	35.99%	\$90,330.71	\$32,513.43	\$84,353.00	
	BI/PD Total		75.01%	\$349,938.44	\$262,494.78	\$338,120.00	
109 Total			75.01%	\$349,938.44	\$262,494.78	\$338,120.00	1
111	BI/PD	2005	64.19%	\$116,411.48	\$74,723.07	\$110,722.00	
		2006	25.53%	\$73,541.98	\$18,774.43	\$68,254.00	
		2007	13.45%	\$49,841.33	\$6,705.14	\$43,917.00	
	BI/PD Total		41.79%	\$239,794.79	\$100,202.64	\$222,893.00	
111 Total			41.79%	\$239,794.79	\$100,202.64	\$222,893.00	1.15
113	BI/PD	2005	33.40%	\$39,685.55	\$13,256.89	\$34,297.00	
		2006	11.24%	\$23,429.81	\$2,633.81	\$19,130.00	
		2007	1.81%	\$13,453.59	\$243.07	\$12,311.00	
	BI/PD Total		21.07%	\$76,568.95	\$16,133.77	\$65,738.00	
113 Total			21.07%	\$76,568.95	\$16,133.77	\$65,738.00	1.09
115	BI/PD	2005	23.06%	\$103,843.44	\$23,946.84	\$93,508.00	
		2006	31.25%	\$78,165.39	\$24,426.13	\$73,946.00	
		2007	8.64%	\$59,563.23	\$5,148.93	\$56,258.00	
	BI/PD Total		22.16%	\$241,572.06	\$53,521.90	\$223,712.00	
115 Total			22.16%	\$241,572.06	\$53,521.90	\$223,712.00	1.05
117	BI/PD	2005	36.11%	\$64,806.62	\$23,404.47	\$63,690.00	
		2006	116.09%	\$55,373.41	\$64,281.79	\$53,323.00	
		2007	107.02%	\$48,140.61	\$51,520.00	\$47,334.00	
	BI/PD Total		82.70%	\$168,320.64	\$139,206.26	\$164,347.00	
117 Total			82.70%	\$168,320.64	\$139,206.26	\$164,347.00	1.03
119	BI/PD	2005	60.17%	\$144,949.67	\$87,217.85	\$136,710.00	
		2006	99.21%	\$114,375.72	\$113,469.36	\$109,701.00	
		2007	50.20%	\$90,140.25	\$45,246.56	\$85,743.00	
	BI/PD Total		70.37%	\$349,465.64	\$245,933.77	\$332,154.00	
119 Total			70.37%	\$349,465.64	\$245,933.77	\$332,154.00	1.88
121	BI/PD	2005	54.52%	\$163,635.84	\$89,209.08	\$158,918.00	
		2006	11.72%	\$114,881.12	\$13,469.63	\$101,703.00	
		2007	20.70%	\$67,422.78	\$13,957.91	\$57,624.00	
	BI/PD Total		33.72%	\$345,939.74	\$116,636.62	\$318,245.00	

8

121 Total			33.72%	\$345,939.74	\$116,636.62	\$318,245.00	1.09
123	BI/PD	2005	61.21%	\$460,276.85	\$281,739.63	\$446,588.00	
		2006	39.11%	\$344,618.25	\$134,778.31	\$321,251.00	
		2007	25.29%	\$290,352.69	\$73,426.46	\$276,915.00	
	BI/PD Total			44.73%	\$1,095,247.79	\$489,944.40	\$1,044,754.00
123 Total			44.73%	\$1,095,247.79	\$489,944.40	\$1,044,754.00	1.12
125	BI/PD	2005	41.78%	\$42,426.02	\$17,724.49	\$37,154.00	
		2006	28.87%	\$30,277.31	\$8,739.99	\$28,650.00	
		2007	13.28%	\$19,736.29	\$2,620.71	\$17,723.00	
	BI/PD Total			31.46%	\$92,439.62	\$29,085.19	\$83,527.00
125 Total			31.46%	\$92,439.62	\$29,085.19	\$83,527.00	1.55
127	BI/PD	2005	69.23%	\$103,685.49	\$71,777.39	\$103,638.00	
		2006	34.43%	\$90,098.62	\$31,018.24	\$86,054.00	
		2007	149.28%	\$64,594.47	\$96,428.97	\$61,774.00	
	BI/PD Total			77.11%	\$258,378.58	\$199,224.60	\$251,466.00
127 Total			77.11%	\$258,378.58	\$199,224.60	\$251,466.00	1.03
129	BI/PD	2005	58.73%	\$50,165.08	\$29,460.96	\$44,210.00	
		2006	23.50%	\$34,091.21	\$8,010.84	\$30,549.00	
		2007	-0.88%	\$28,973.50	-\$255.97	\$28,683.00	
	BI/PD Total			32.87%	\$113,229.79	\$37,215.83	\$103,442.00
129 Total			32.87%	\$113,229.79	\$37,215.83	\$103,442.00	1
131	BI/PD	2005	51.59%	\$75,388.75	\$38,893.66	\$63,114.00	
		2006	-12.27%	\$45,317.18	-\$5,562.50	\$38,832.00	
		2007	119.79%	\$24,163.41	\$28,945.11	\$20,530.00	
	BI/PD Total			42.99%	\$144,869.34	\$62,276.27	\$122,476.00
131 Total			42.99%	\$144,869.34	\$62,276.27	\$122,476.00	1.2
133	BI/PD	2005	47.82%	\$387,984.47	\$185,551.72	\$367,461.00	
		2006	49.25%	\$267,435.85	\$131,717.80	\$243,330.00	
		2007	60.47%	\$179,906.39	\$108,781.42	\$168,339.00	
	BI/PD Total			51.00%	\$835,326.71	\$426,050.94	\$779,130.00
133 Total			51.00%	\$835,326.71	\$426,050.94	\$779,130.00	1
135	BI/PD	2005	23.35%	\$179,872.20	\$42,003.92	\$172,279.00	
		2006	74.44%	\$158,790.32	\$118,205.04	\$153,235.00	
		2007	47.75%	\$121,185.33	\$57,868.69	\$115,141.00	
	BI/PD Total			47.42%	\$459,847.85	\$218,077.65	\$440,655.00
135 Total			47.42%	\$459,847.85	\$218,077.65	\$440,655.00	1.09
137	BI/PD	2005	25.11%	\$192,134.34	\$48,250.01	\$187,927.00	
		2006	91.56%	\$151,598.20	\$138,798.07	\$136,212.00	
		2007	42.78%	\$129,821.90	\$55,542.23	\$128,629.00	
	BI/PD Total			51.23%	\$473,554.44	\$242,590.31	\$452,768.00
137 Total			51.23%	\$473,554.44	\$242,590.31	\$452,768.00	1.03
139	BI/PD	2005	48.07%	\$122,828.03	\$59,045.90	\$115,406.00	
		2006	36.22%	\$99,955.39	\$36,200.79	\$93,469.00	
		2007	50.25%	\$67,029.87	\$33,679.93	\$61,969.00	
	BI/PD Total			44.49%	\$289,813.29	\$128,926.62	\$270,844.00
139 Total			44.49%	\$289,813.29	\$128,926.62	\$270,844.00	1.03
141	BI/PD	2005	140.23%	\$83,624.21	\$117,266.10	\$74,580.00	
		2006	78.83%	\$52,574.37	\$41,441.92	\$46,880.00	
		2007	5.54%	\$27,568.80	\$1,526.24	\$24,377.00	
	BI/PD Total			97.84%	\$163,767.38	\$160,234.26	\$145,837.00
141 Total			97.84%	\$163,767.38	\$160,234.26	\$145,837.00	1.09
143	BI/PD	2005	45.61%	\$407,996.65	\$186,092.19	\$325,933.00	

9

		2006	85.11%	\$144,497.51	\$122,982.07	\$121,126.00	
		2007	72.62%	\$60,012.97	\$43,584.03	\$51,462.00	
	BI/PD Total		57.58%	\$612,507.13	\$352,658.29	\$498,521.00	
143 Total			57.58%	\$612,507.13	\$352,658.29	\$498,521.00	1.09
145	BI/PD	2005	59.34%	\$830,919.60	\$493,075.72	\$793,678.00	
		2006	55.83%	\$718,598.02	\$401,215.97	\$685,327.00	
		2007	71.76%	\$591,520.69	\$424,463.61	\$587,538.00	
	BI/PD Total		61.59%	\$2,141,038.31	\$1,318,755.30	\$2,066,543.00	
145 Total			61.59%	\$2,141,038.31	\$1,318,755.30	\$2,066,543.00	1.03
147	BI/PD	2005	34.68%	\$125,813.33	\$43,637.94	\$121,490.00	
		2006	4.73%	\$107,660.63	\$5,093.85	\$105,822.00	
		2007	44.43%	\$95,250.41	\$42,322.91	\$91,601.00	
	BI/PD Total		27.70%	\$328,724.37	\$91,054.70	\$318,913.00	
147 Total			27.70%	\$328,724.37	\$91,054.70	\$318,913.00	1.03
149	BI/PD	2005	-4.44%	\$66,003.16	-\$2,931.17	\$58,698.00	
		2006	48.58%	\$40,824.55	\$19,832.97	\$35,478.00	
		2007	18.17%	\$23,199.00	\$4,214.25	\$20,345.00	
	BI/PD Total		16.24%	\$130,026.71	\$21,116.05	\$114,521.00	
149 Total			16.24%	\$130,026.71	\$21,116.05	\$114,521.00	1.03
Grand Total			52.69%	\$23,285,487.85	\$12,268,975.92	\$21,864,182.00	

Page 10

New Territory Factor	Difference
1	0%
1	-13%
0.95	-13%
1.03	-2%
0.95	-5%
0.95	-10%
0.95	-10%
0.95	-5%

11

1.15	0%
0.95	-13%
0.95	-13%
0.95	-8%
0.95	-8%
0.95	-8%
1.09	0%
1.09	-8%
1.09	-9%
1.18	-10%
1.03	0%

0.95	-5%
1.15	0%
1.09	0%
1.09	-8%
0.95	-5%
0.95	-8%
1.44	0%
1.2	-20%
1.09	0%
0.95	-8%

0.95	-10%
0.9	-10%
1.09	0%
0.95	-8%
1.03	0%
1.55	0%
0.95	-5%
0.95	-13%
1	-5%
1.12	0%
1.18	15%

1	-13%
0.95	-5%
1.1	-7%
0.95	-5%
0.95	-5%
1.18	0%
1.31	0%
1	-8%
0.9	-10%
0.95	-5%

0.9	-10%
1	0%
1.09	0%
1.18	0%
0.9	-10%
1.05	-9%
0.9	-17%
0.95	-10%
1	-3%
1.88	0%

16

1	-8%
1.1	-2%
1.3	-16%
0.9	-13%
0.9	-10%
1.09	-9%
0.9	-10%
0.95	-13%
0.95	-8%
1.03	0%
0.95	-13%

17

1.03	-6%
1.03	0%
1	-3%
0.9	-13%

Page 18

ARKS-125746706

AG

# 11361

100.00



July 24, 2008

Ms. Alexa Grissom  
Property and Casualty Division  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72001-1904

RE: American Underwriters Insurance Company #10251  
Personal Auto Rate Filing  
Effective September 15, 2008

Dear Ms. Grissom,

Please find enclosed a rate filing request for American Underwriters Insurance Company, NAIC # 10251.

The rate change will result in an overall rate decrease of 6% for our Custom and Standard Automobile product. Our last rate change was October 1, 2004. The changes are as follows:

1. We are adjusting the territory relativity factors for BI/PD in 54 territories. This results in a 5% overall decrease. The maximum decrease in any one territory is 16%, and a maximum increase in any one territory is 15%.
2. We are decreasing our base rate for Comp and Collision in the Custom auto product by 9%. We are also applying the base rate to the ISO symbol 8 and using the current ISO symbol relativities to all vehicles in both our Custom and Standard products. This will result in an overall decrease of 10% for Comp and Collision.

If this filing meets your approval, we would like to make this change effective September 15, 2008 for new business and October 15, 2008 for renewals.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Mike Alderson".

Mike Alderson, Vice President  
American Underwriters Insurance Company

Enc: Property and Casualty Transmittal Document  
Form A-1, Form RF-1, PPA Survey  
Supporting documents  
Self addressed stamped envelope  
Check in the amount of \$100

Cc; Steve Strange Sr., President

**RECEIVED**

1 JUL 24 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

*Thinking Ahead.*

824 Front Street • P.O. Box 2020 • Conway, Arkansas 72033

(501) 450-7400 • (800) 233-2398 • Fax (501) 450-6914 • www.amcinsurance.com

19

**Property & Casualty Transmittal Document**

Reset Form

**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: **RECEIVED**

e. Effective date of filing: **1 JUL 24 2008**

New Business

Renewal Business

f. State Filing #: **PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT**

g. SERFF Filing #:

h. Subject Codes

**3. Group Name** **Group NAIC #**

First Mercury Group

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Underwriters Insurance Company	Arkansas	10251	71-6052523	

**5. Company Tracking Number**

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

6. Name and address	Title	Telephone #s	FAX #	e-mail
Mike Alderson PO Box 2020, Conway, AR 72033	Vice President	501-450-6890	501-450-6914	mikea@amcins.com

7. Signature of authorized filer *Mike Alderson*

8. Please print name of authorized filer Mike Alderson

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)	Custom and Standard Auto
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input checked="" type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: September 15, 2008   Renewal: October 15, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	July 2, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

Please see cover letter.

[View Complete Filing Description](#)

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

Check #: 011361

Amount: \$ 100.00%

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

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

PC TD-1 pg 2 of 2

## FORM FILING SCHEDULE

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
-----------	--------------------------------------------------------------	--

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

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Underwriting Guideline	01/15/03	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	Underwriting Guideline 09/15/08	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

22

## 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>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
<input type="checkbox"/> Rate Increase <input checked="" type="checkbox"/> Rate Decrease <input type="checkbox"/> Rate Neutral (0%)		

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
-----------	------------------------------------------------------------------------	--

4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
American Underwriters Ins.		-6%	\$450,000	5584	\$7 million	+3%	-25%

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

<b>6.</b>	Overall percentage of last rate revision	
<b>7.</b>	Effective Date of last rate revision	
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

23

ARKANSAS INSURANCE DEPARTMENT

FORM A-1  
Rev. 4/98

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 American Underwriters Insurance Company  
NAIC No. 10251 Group No. \_\_\_\_\_

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>15</u> | % |
| c. | Multi-car Discount      | <u>20</u> | % |
| d. | Accident Free Discount* | <u>0</u>  | % |

\*Please Specify Qualification for Discount \_\_\_\_\_

e. Anti-theft Discount 0 %

f. Other (specify) Drivers Training 10 %

College/ Scholastic 5 %

Homeowner Package 6 %

Homeowner Discount 3 %

Motor Vehicle Accident Prevention 10 %

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

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage difference.  
Custom Auto 100%/ Standard Auto 70-85% State the current volume for each program.

<u>Custom Auto</u>	<u>\$5.2 million</u>
<u>Standard Auto</u>	<u>\$2.4 million</u>

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

Mik Alderson  
Signature

Vice President  
Title

501-450-6890  
Telephone Number

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # \_\_\_\_\_

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number \_\_\_\_\_

Company Name		Company NAIC Number	
<b>A.</b>	<b>American Underwriters Insurance Company</b>	<b>B.</b>	<b>10251</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>A.</b>	<b>19.0 Personal Auto</b>	<b>B.</b>	<b>19.0001 Private Passenger Auto</b>

FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Bodily Injury	-29.7%	5%					
Property Damage	-15.6%	5%					
Comprehensive	-15.2%	10%					
Collision	-18.0%	10%					
TOTAL OVERALL EFFECT		6%					

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
2007	21,605			7,927	4,232	53.4%	N/A
2006	27,207			10,671	5,381	50.4%	N/A
2005	38,955			15,058	8,353	55.4%	N/A
2004	53,343	8.3%	10/04	18,544	12,593	67.9%	N/A
2003	53,990	5%	01/03	17,469	10,662	61.0%	N/A

Expense Constants	Selected Provisions
A. Total Production Expense	15.12%
B. General Expense	14.90%
C. Taxes, License & Fees	3.24%
D. Underwriting Profit & Contingencies	3.00%
E. Other (explain)	
F. TOTAL	36.26%

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

9. 3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. 25% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM AND LOSS  
RESERVES UNEARNED PREMIUM**

1) Direct earned premium for calendar year ending 12-31-07	\$ 8,307,000
2) Mean unearned premiums:	
A. Direct Arkansas unearned premium reserves at 12-31-07	\$ 1,642,000
B. Direct Arkansas unearned premium reserves at 12-31-06	\$ 2,035,000
C. Mean unearned premium 1/2 X (A + B)	\$ 1,838,000
3) Deduction for delayed remission of premium:	
A. Direct countrywide earned premium for calendar year ending 12-31-07	\$ 8,307,000
B. Direct agents' balances at 12-31-07	\$ 0
C. Direct agents' balances at 12-31-06	\$ 0
D. Mean agents' balances 1/2 X (B + C)	\$ 0
E. Ratio (D) / (A)	0
F. Deduction for delayed remission of premiums (1) X E	\$ 0
4) Deduction for prepaid expenses	
A. Premium earned	\$ 8,307,000
B. Commission and brokerage	\$ 1,196,000
C. Taxes, license and fees	\$ 256,000
D. 50% of general expense	\$ 1,246,000
E. 50% of other acquisition cost	\$ 174,000
F. Total prepaid expenses (B) + (C) + (D) + (E)	\$ 2,873,000
G. Ratio (F) / (A)	34.58%
H. Deduction for prepaid expense (2C) X (G)	\$ 356,000
5) Net subject to investment (2C) - (3F) - (4H)	\$ 1,203,000

**LOSS RESERVES**

6) Expected incurred losses	\$ 5,434,000
(1) X (permissible Loss ratio)	
7) Expected mean loss reserves	
A. Direct Arkansas loss reserve at 12-31-07	\$ 3,513,000
B. Direct Arkansas loss reserve at 12-31-06	\$ 4,497,000
C. Mean loss reserve for latest calendar year 1/2 X (A + B)	\$ 4,005,000
D. Direct Arkansas incurred losses for latest calendar year	\$ 3,268,000
E. Ratio (C) / (D)	1.23%
F. Direct Arkansas loss reserve at 12-31-06	\$ 4,497,000
G. Direct Arkansas loss reserve at 12-31-05	\$ 5,929,000
H. Mean loss reserve for prior calendar year 1/2 X (F+ G)	\$ 5,213,000
I. Direct Arkansas incurred losses for prior calendar year	\$ 4,727,000
J. Ratio (H) / (I)	1.10%
K. Average 1/2 X (E + J)	1.165%
L. Expected mean loss reserve (6) X (K)	\$ 6,330,000
8) Expected mean loss and loss adjustment expense reserve	
A. Countrywide net loss reserves at 12-31-07	\$ 3,513,000
B. Countrywide net loss reserves at 12-31-06	\$ 4,497,000
C. Mean net loss reserve 1/2 X ((1) + (2))	\$ 4,005,000
D. Countrywide net loss adjustment expense reserve at 12-31-07	\$ 255,000
E. Countrywide net loss adjustment expense reserve at 12-31-06	\$ 257,000
F. Mean net loss adjustment expense reserve 1/2 X (D + E)	\$ 256,000
G. Ratio 1 + (F/C)	1.06
H. Expected mean loss and loss adjustment expense reserve	\$ 6,586,000

26

**TOTAL**

9) Total net subject to investment (5) + (8H)	\$ 7,789,000
10) Pre-Tax rate of return	
A. Net investment income for latest calendar year	\$ 429,000
B. Assets available for investment at 12-31-07	\$ 10,128,000
C. Assets available for investment at 12-31-06	\$ 6,744,000
D. Mean assets available for investment $1/2 \times (B + C)$	\$ 8,436,000
E. Pre tax rate of return (A) / (D)	5%
11) Investment earnings on total net subject to investment (9) X 10 E	\$ 389,000
12) A. Estimated Federal income tax rate on investment earning	20%
B. Estimated net federal income tax on investment earnings (A) X (11)	\$ 78,000
13) Average rate of return as a percentage of earned premiums $((11) - (12B)) / (1)$	3.74%
14) Selected rate of return as a percentage of earned premiums	3.00%

Page 27

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

**NAIC Number:** 10251  
**Company Name:** American Underwriters Ins. Co.  
**Contact Person:** Mike Alderson  
**Telephone No.:** 501-450-6890  
**Email Address:** mika@aamchs.com  
**Effective Date:** 15-Sep-08

**DISCOUNTS OFFERED:**  
 PASSIVE RESTRAINT/AIRBAG 2%  
 AUTO/HOMEOWNERS 6%  
 GOOD STUDENT 15%  
 ANTI-THEFT DEVICE 2%  
 Over 65 Defensive Driver Discount 2%  
 \$250/\$500 Deductible Comp/Colt 10%  
 13 to 16 %

**Assumptions to Use:**  
 1 Liability - Minimum \$25,000 per person  
 2 Bodily Injury \$50,000 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  
 6 Personal Injury Protection of \$5,000 for medical loss  
 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:** 501-374-2800  
**Email as an attachment:** insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Male or Female	40	65	18	Male or Female	40	65	18	Male or Female	40	65	18	Male or Female	40	65	18	Male or Female	40	65	
1999 Chevrolet Silverado-1500 2WD 15' regular cab-119' V12	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,247	\$875	\$871	\$1,619	\$2,265	\$879	\$877	\$2,150	\$3,160	\$1,156	\$1,259	\$1,952	\$2,701	\$1,051	\$1,049	\$2,030	\$2,907	\$1,103	\$1,099
2003 Ford Explorer XLT 2WD 14 door	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,463	\$968	\$964	\$1,797	\$2,481	\$972	\$970	\$2,352	\$3,406	\$1,259	\$1,255	\$1,952	\$2,701	\$1,051	\$1,049	\$2,030	\$2,907	\$1,103	\$1,099
2003 Honda Odyssey EX	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,387	\$933	\$929	\$1,734	\$2,405	\$937	\$935	\$2,281	\$3,320	\$1,221	\$1,217	\$1,883	\$2,618	\$1,013	\$1,011	\$1,967	\$2,831	\$1,068	\$1,064
2003 Toyota Camry LE 2004 door Sedan	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,779	\$1,102	\$1,098	\$2,057	\$2,797	\$1,106	\$1,104	\$2,645	\$3,764	\$1,406	\$1,402	\$2,236	\$3,046	\$1,198	\$1,196	\$2,290	\$3,223	\$1,236	\$1,232
2003 Cadillac Seville SLS 4 door Sedan	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,972	\$1,192	\$1,188	\$2,220	\$2,990	\$1,196	\$1,194	\$2,826	\$3,980	\$1,504	\$1,500	\$2,412	\$3,255	\$1,296	\$1,294	\$2,453	\$3,416	\$1,327	\$1,323
1999 Chevrolet Cavalier LS 4D Sedan	Female	18	\$595	\$994	\$385	\$381	\$605	\$1,012	\$389	\$387	\$993	\$1,723	\$607	\$603	\$653	\$1,100	\$416	\$414	\$838	\$1,438	\$520	\$516
	Male	18	\$994	\$2,461	\$970	\$966	\$1,797	\$2,479	\$974	\$972	\$2,350	\$3,402	\$1,261	\$1,257	\$1,953	\$2,699	\$1,055	\$1,053	\$2,030	\$2,905	\$1,105	\$1,101

28

<b>American Underwriters Insurance Company</b>		
<b>Custom and Standard Auto</b>		
<b>Liability Rates</b>	<b>Liability Territor Factors</b>	
<b>County #</b>	<b>County name</b>	<b>7-2008 Factor</b>
00001	Arkansas/Stuttgart	1.00
00003	Ashley/Hamburg	1.00
00005	Baxter/Mt. Home	0.95
00007	Benton/Rogers	1.03
00009	Boone/Harrison	0.95
00011	Bradley/Warren	0.95
00013	Calhoun/Hampton	0.95
00015	Carroll/Eureka	0.95
00017	Chicot/Dermott	1.15
00019	Clark/Arkadelphia	0.95
00021	Clay/Piggott	0.95
00023	Cleburne/Greers/Heber	0.95
00025	Cleveland/Rison	0.95
00027	Columbia/Magnolia	0.95
00029	Conway/Morrilton	1.09
00031	Craighead/Jonesboro	1.09
00033	Crawford/Van Buren	1.09
00035	Crittenden/West Memphis	1.18
00037	Cross/Wynne	1.03
00039	Dallas/Fordyce	0.95
00041	Desha/Dumas	1.15
00043	Drew/Monticello	1.09
00045	Faulkner/Conway	1.09
00047	Franklin/Ozark	0.95
00049	Fulton/Salem	0.95
00051	Garland/Hot Springs	1.44
00053	Grant/Sheridan	1.20
00055	Greene/paragould	1.09
00057	Hempstead/Hope	0.95
00059	Hot Springs/malvern	0.95
00061	Howard/Nashville	0.90
00063	Independence/Batesville	1.09
00065	Izard/Calico	0.95
00067	Jackson/Newport	1.03
00069	Jefferson/Pine Bluff	1.55
00071	Johnson/Clarksville	0.95
00073	Lafayette/Stamps	0.95
00075	Lawrence/Walnut Ridge	1.00
00077	Lee/Marianna	1.12
00079	Lincoln/Star City	1.18
00081	Little River/Ashdown	1.00
00083	Logan/paris	0.95
00085	Lonoke/England	1.10
00087	Madison/Huntsville	0.95
00089	Marion/Flippin	0.95
00091	Miller/Texarkana	1.18
00093	Mississippi/Blytheville	1.31
00095	Monroe/Brinkley	1.00

00097	Montgomery/Mt. Ida	0.90
00099	Nevada/Prescott	0.95
00101	Newton/Jasper	0.90
00103	Ouachita/Camden	1.00
00105	Perry/Perryville	1.09
00107	Phillips/Marvell	1.18
00109	Pike/Murphreesboro	0.90
00111	Poinsett/Harrisburg	1.05
00113	Polk/Mena	0.90
00115	Pope/Russellville	0.95
00117	Prairie/Des Arc	1.00
00119	Pulaski/Little Rock	1.88
00121	Randolph/Pocahontas	1.00
00123	Saint Francis/Forrest City	1.10
00125	Saline/Benton	1.30
00127	Scott/Waldron	0.90
00129	Searcy/Marshall	0.90
00131	Sebastian/Ft. Smith	1.09
00133	Sevier/Dequeen	0.90
00135	Sharp/Hardy	0.95
00137	Stone/Mt. View	0.95
00139	Union/El Dorado	1.03
00141	Van Buren/Clinton	0.95
00143	Washington/Fayetteville	1.03
00145	White/searcy	1.03
00147	Woodruff/McCrory	1.00
00149	Yell/Danville	0.90

Page 30

# 7-2008 Rate Change

<b>AMERICAN UNDERWRITERS</b>						
<b>Six Month Base Rates/Prem</b>						
<b>BASE RATES</b>	<b>LIMITS</b>	<b>CUSTOM</b>	<b>STANDARD</b>			
BODILY INJURY	25/50	\$ 117	\$ 77			
PROPERTY DAMAGE	25	\$ 111	\$ 71			
COMPREHENSIVE	200 DED	\$ 148	\$ 102			
COLLISION	200 DED	\$ 350	\$ 246			
UNINSURED BI	25/50	\$ 23	\$ 13			
UNINSURED PD	25	\$ 26	\$ 20			
UNDERINSURED	25/50	\$ 21	\$ 15			
MEDICAL	5000	\$ 26	\$ 19			
WORK LOSS	STAT	\$ 10	\$ 7			
ACCIDENTAL DEATH	5000	\$ 8	\$ 6			
TOWING & LABOR	25	\$ 2	\$ 1			
RENTAL REIMBURSEMENT	15/450	\$ 6	\$ 6			
<b>RATING FACTORS</b>						
<b>COMP/COLL DED. FACTORS</b>						
DEDUCTIBLE	COMP	COLL				
100	1.19	NA				
200	1.00	1.00				
250	0.95	0.95				
500	0.83	0.80				
1000	0.70	0.70				
<b>AGE GROUP FACTORS</b>						
	COMP	COLL				
AGE GROUP 1	1.30	1.30				
AGE GROUP 2	1.25	1.25				
AGE GROUP 3	1.2	1.2				
AGE GROUP 4	1.15	1.15				
AGE GROUP 5	1.102	1.102				
AGE GROUP 6	1.054	1.054				
AGE GROUP 7	1.00	1.00				
<b>SYMBOL FACTORS</b>						
<b>1989 &amp; PRIOR SYMBOLS</b>			<b>1990 &amp; LATER SYMBOL</b>			
	COMP	COLL		COMP	COLL.	
1 THRU 6	0.654	0.647	1	0.38	0.62	
7	0.747	0.740	2	0.49	0.70	
8	0.841	0.877	3	0.59	0.77	
10	0.953	0.989	4	0.67	0.82	
11	1.330	1.040	5	0.75	0.86	

12	1.570	1.150	6	0.84	0.90
13	1.830	1.220	7	0.92	0.95
14	2.350	1.590	8	1.00	1.00
15	2.730	1.960	10	1.09	1.05
16	3.460	2.000	11	1.20	1.10
17	4.020	2.010	12	1.31	1.15
18	4.670	2.030	13	1.43	1.21
19	5.420	2.220	14	1.56	1.28
20	6.310	2.440	15	1.72	1.37
21	7.88	2.85	16	1.87	1.44
			17	2.02	1.52
			18	2.16	1.60
			19	2.34	1.68
			20	2.54	1.76
			21	2.77	1.84
			22	3.06	1.94
			23	3.37	2.05
			24	3.83	2.21
			25	4.49	2.46
			26	5.17	2.71

**RATING FORMULA**

**LIABILITY**

Liability base rate x liability territorial factor x driver class factor x driver surcharge factor x vehicle extra hazard surcharge x discounts.

**COMPREHENSIVE**

Comprehensive base rate x comprehensive territorial factor x comprehensive deductible factor x driver class factor x comprehensive vehicle age group x comprehensive vehicle symbol factor x vehicle surcharges x discounts.

**COLLISION**

Collision base rate x collision territorial factor x collision deductible factor x driver class factor x driver point surcharges x collision vehicle age group x collision vehicle symbol factor x vehicle extra hazard surcharge x discounts.

## NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # \_\_\_\_\_

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number \_\_\_\_\_

Company Name		Company NAIC Number	
3. A. American Underwriters Insurance Company	B. _____	10251	_____

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4. A. 19.0 Personal Auto	B. _____	19.0001 Private Passenger Auto	_____

5. FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Bodily Injury	-29.7%	5%					
Property Damage	-15.6%	5%					
Comprehensive	-15.2%	10%					
Collision	-18.0%	10%					
TOTAL OVERALL EFFECT		- 6%					

6. 7.

Year	5 Year History			Rate Change History			Countrywide Loss Ratio	State Loss Ratio	Incurred Losses (000)	State Earned Premium (000)	Expense Constants	Selected Provisions
	Policy Count	% of Change	Effective Date	% of Change	Effective Date	Countrywide Loss Ratio						
2007	21,605						N/A	53.4%	4,232	7,927	A. Total Production Expense	15.12%
2006	27,207						N/A	50.4%	5,381	10,671	B. General Expense	14.90%
2005	38,955						N/A	55.4%	8,353	15,058	C. Taxes, License & Fees	3.24%
2004	53,343	8.3%	10/04				N/A	67.9%	12,593	18,544	D. Underwriting Profit & Contingencies	3.00%
2003	53,990	5%	01/03				N/A	61.0%	10,662	17,469	E. Other (explain)	
											F. TOTAL	36.26%

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

9. 3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. 25% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_

Three Year BI/PD Loss History  
by Territory  
AUC #10251

State	(All)
Policy Type	(All)

			Data			
Territory	Coverage	Year	Loss Ratio	Earned Premium	Incurred Losses	Written Premium
001	BI/PD	2005	30.11%	\$71,971.28	\$21,673.61	\$66,716.00
		2006	2.32%	\$41,256.93	\$956.46	\$35,141.00
		2007	94.63%	\$20,038.57	\$18,963.02	\$19,031.00
	BI/PD Total			31.21%	\$133,266.78	\$41,593.09
001 Total			31.21%	\$133,266.78	\$41,593.09	\$120,888.00
003	BI/PD	2005	54.26%	\$268,861.48	\$145,876.39	\$247,150.00
		2006	38.28%	\$193,361.46	\$74,015.17	\$178,688.00
		2007	19.03%	\$130,341.57	\$24,800.05	\$120,791.00
	BI/PD Total			41.29%	\$592,564.51	\$244,691.61
003 Total			41.29%	\$592,564.51	\$244,691.61	\$546,629.00
005	BI/PD	2005	20.44%	\$43,756.51	\$8,944.59	\$38,971.00
		2006	5.72%	\$34,286.19	\$1,960.00	\$34,676.00
		2007	21.48%	\$29,728.63	\$6,384.74	\$28,088.00
	BI/PD Total			16.04%	\$107,771.33	\$17,289.33
005 Total			16.04%	\$107,771.33	\$17,289.33	\$101,735.00
006	BI/PD	2005	0.00%	\$0.00	\$4,500.00	\$0.00
		2006	0.00%	\$0.00	\$3,000.00	\$0.00
	BI/PD Total			0.00%	\$0.00	\$7,500.00
006 Total			0.00%	\$0.00	\$7,500.00	\$0.00
007	BI/PD	2005	72.09%	\$258,674.45	\$186,473.96	\$226,059.00
		2006	121.48%	\$158,922.78	\$193,063.06	\$147,902.00
		2007	32.86%	\$86,041.84	\$28,273.62	\$71,559.00
	BI/PD Total			80.97%	\$503,639.07	\$407,810.64
007 Total			80.97%	\$503,639.07	\$407,810.64	\$445,520.00
008	BI/PD	2005	0.00%	\$0.00	\$8,609.59	\$0.00
	BI/PD Total			0.00%	\$0.00	\$8,609.59
008 Total			0.00%	\$0.00	\$8,609.59	\$0.00
009	BI/PD	2005	87.64%	\$246,376.63	\$215,917.81	\$228,324.00
		2006	50.32%	\$170,484.39	\$85,787.91	\$159,986.00
		2007	29.06%	\$143,749.71	\$41,772.71	\$140,972.00
	BI/PD Total			61.27%	\$560,610.73	\$343,478.43
009 Total			61.27%	\$560,610.73	\$343,478.43	\$529,282.00
010	BI/PD	2005	0.00%	\$0.00	\$750.00	\$0.00
		2006	0.00%	\$0.00	\$0.00	\$225.00
		2007	0.00%	\$0.00	\$7,650.00	\$225.00
	BI/PD Total			0.00%	\$0.00	\$8,400.00
010 Total			0.00%	\$0.00	\$8,400.00	\$450.00
011	BI/PD	2005	1.53%	\$70,811.11	\$1,085.59	\$69,936.00
		2006	22.92%	\$67,515.03	\$15,471.70	\$66,464.00
		2007	-9.00%	\$64,036.80	-\$5,760.54	\$62,091.00
	BI/PD Total			5.34%	\$202,362.94	\$10,796.75
011 Total			5.34%	\$202,362.94	\$10,796.75	\$198,491.00
013	BI/PD	2005	15.66%	\$37,684.12	\$5,902.91	\$36,766.00
		2006	46.50%	\$31,348.19	\$14,577.73	\$26,582.00
		2007	29.38%	\$19,438.74	\$5,710.83	\$19,217.00
	BI/PD Total			29.60%	\$88,471.05	\$26,191.47

Three Year BI/PD Loss History  
by Territory  
AUC #10251

013 Total			29.60%	\$88,471.05	\$26,191.47	\$82,565.00
015	BI/PD	2005	0.00%	\$16,858.42	\$0.00	\$15,713.00
		2006	39.73%	\$10,869.84	\$4,318.09	\$9,619.00
		2007	1.93%	\$10,537.38	\$203.83	\$10,080.00
	BI/PD Total			11.82%	\$38,265.64	\$4,521.92
015 Total			11.82%	\$38,265.64	\$4,521.92	\$35,412.00
017	BI/PD	2005	-7.86%	\$51,516.44	-\$4,047.17	\$43,966.00
		2006	46.60%	\$38,388.81	\$17,887.44	\$36,334.00
		2007	72.27%	\$33,322.85	\$24,081.01	\$33,130.00
	BI/PD Total			30.77%	\$123,228.10	\$37,921.28
017 Total			30.77%	\$123,228.10	\$37,921.28	\$113,430.00
019	BI/PD	2005	55.20%	\$221,679.11	\$122,361.20	\$206,554.00
		2006	62.19%	\$121,502.03	\$75,561.47	\$106,964.00
		2007	8.29%	\$82,049.73	\$6,800.62	\$76,846.00
	BI/PD Total			48.14%	\$425,230.87	\$204,723.29
019 Total			48.14%	\$425,230.87	\$204,723.29	\$390,364.00
021	BI/PD	2005	60.82%	\$126,064.10	\$76,672.48	\$123,276.00
		2006	48.69%	\$112,074.70	\$54,569.04	\$109,976.00
		2007	25.33%	\$103,886.54	\$26,312.55	\$99,153.00
	BI/PD Total			46.07%	\$342,025.34	\$157,554.07
021 Total			46.07%	\$342,025.34	\$157,554.07	\$332,405.00
023	BI/PD	2005	81.28%	\$189,776.26	\$154,255.86	\$180,351.00
		2006	72.52%	\$160,013.26	\$116,036.21	\$159,605.00
		2007	35.59%	\$154,855.68	\$55,108.36	\$153,850.00
	BI/PD Total			64.48%	\$504,645.20	\$325,400.43
023 Total			64.48%	\$504,645.20	\$325,400.43	\$493,806.00
025	BI/PD	2005	1.62%	\$39,806.39	\$644.90	\$36,842.00
		2006	83.09%	\$23,537.70	\$19,556.89	\$22,537.00
		2007	-25.05%	\$16,319.92	-\$4,087.62	\$16,316.00
	BI/PD Total			20.23%	\$79,664.01	\$16,114.17
025 Total			20.23%	\$79,664.01	\$16,114.17	\$75,695.00
027	BI/PD	2005	42.87%	\$249,776.62	\$107,085.03	\$238,990.00
		2006	61.09%	\$184,479.99	\$112,694.87	\$166,490.00
		2007	0.69%	\$124,403.45	\$855.36	\$117,244.00
	BI/PD Total			39.49%	\$558,660.06	\$220,635.26
027 Total			39.49%	\$558,660.06	\$220,635.26	\$522,724.00
029	BI/PD	2005	90.42%	\$84,791.04	\$76,670.89	\$85,130.00
		2006	-1.10%	\$67,390.43	-\$738.72	\$61,658.00
		2007	58.53%	\$52,634.06	\$30,804.38	\$52,821.00
	BI/PD Total			52.11%	\$204,815.53	\$106,736.55
029 Total			52.11%	\$204,815.53	\$106,736.55	\$199,609.00
031	BI/PD	2005	34.75%	\$40,313.62	\$14,008.58	\$39,195.00
		2006	38.65%	\$32,800.55	\$12,677.52	\$30,261.00
		2007	158.82%	\$28,890.91	\$45,883.95	\$30,391.00
	BI/PD Total			71.14%	\$102,005.08	\$72,570.05
031 Total			71.14%	\$102,005.08	\$72,570.05	\$99,847.00
033	BI/PD	2005	27.26%	\$43,936.85	\$11,977.10	\$38,098.00
		2006	30.03%	\$22,328.13	\$6,705.72	\$16,712.00
		2007	-35.58%	\$22,591.73	-\$8,038.33	\$23,561.00
	BI/PD Total			11.98%	\$88,856.71	\$10,644.49
033 Total			11.98%	\$88,856.71	\$10,644.49	\$78,371.00
035	BI/PD	2005	17.49%	\$13,544.22	\$2,368.54	\$12,122.00

35

Three Year BI/PD Loss History  
by Territory  
AUC #10251

035	BI/PD	2006	85.85%	\$10,495.63	\$9,010.81	\$9,661.00
		2007	-273.62%	\$6,570.78	-\$17,979.18	\$6,127.00
BI/PD Total			-21.56%	\$30,610.63	-\$6,599.83	\$27,910.00
035 Total			-21.56%	\$30,610.63	-\$6,599.83	\$27,910.00
037	BI/PD	2005	13.17%	\$91,925.95	\$12,105.99	\$75,922.00
		2006	112.36%	\$52,619.01	\$59,124.85	\$50,935.00
		2007	57.44%	\$50,297.98	\$28,891.01	\$49,769.00
BI/PD Total			51.39%	\$194,842.94	\$100,121.85	\$176,626.00
037 Total			51.39%	\$194,842.94	\$100,121.85	\$176,626.00
039	BI/PD	2005	111.56%	\$78,940.34	\$88,063.15	\$80,347.00
		2006	48.95%	\$65,798.87	\$32,208.88	\$61,006.00
		2007	3.29%	\$50,101.77	\$1,648.76	\$49,205.00
BI/PD Total			62.57%	\$194,840.98	\$121,920.79	\$190,558.00
039 Total			62.57%	\$194,840.98	\$121,920.79	\$190,558.00
041	BI/PD	2005	25.83%	\$136,391.96	\$35,233.30	\$121,783.00
		2006	57.70%	\$102,305.45	\$59,030.57	\$100,228.00
		2007	95.74%	\$84,301.05	\$80,706.91	\$82,536.00
BI/PD Total			54.17%	\$322,998.46	\$174,970.78	\$304,547.00
041 Total			54.17%	\$322,998.46	\$174,970.78	\$304,547.00
043	BI/PD	2005	86.68%	\$297,507.31	\$257,868.17	\$292,424.00
		2006	60.55%	\$264,568.85	\$160,189.68	\$260,970.00
		2007	41.43%	\$236,108.08	\$97,810.36	\$229,436.00
BI/PD Total			64.63%	\$798,184.24	\$515,868.21	\$782,830.00
043 Total			64.63%	\$798,184.24	\$515,868.21	\$782,830.00
045	BI/PD	2005	10.47%	\$57,449.01	\$6,014.63	\$54,998.00
		2006	79.66%	\$55,100.06	\$43,892.30	\$54,401.00
		2007	40.04%	\$42,462.78	\$17,001.04	\$40,896.00
BI/PD Total			43.16%	\$155,011.85	\$66,907.97	\$150,295.00
045 Total			43.16%	\$155,011.85	\$66,907.97	\$150,295.00
047	BI/PD	2005	1.47%	\$49,317.33	\$724.51	\$41,440.00
		2006	57.49%	\$30,575.24	\$17,578.37	\$28,025.00
		2007	305.99%	\$21,701.38	\$66,404.84	\$19,875.00
BI/PD Total			83.38%	\$101,593.95	\$84,707.72	\$89,340.00
047 Total			83.38%	\$101,593.95	\$84,707.72	\$89,340.00
049	BI/PD	2005	7.95%	\$54,773.17	\$4,351.79	\$58,131.00
		2006	81.85%	\$51,298.26	\$41,986.40	\$49,611.00
		2007	-4.53%	\$36,295.35	-\$1,643.50	\$34,685.00
BI/PD Total			31.39%	\$142,366.78	\$44,694.69	\$142,427.00
049 Total			31.39%	\$142,366.78	\$44,694.69	\$142,427.00
051	BI/PD	2005	96.90%	\$132,785.66	\$128,671.47	\$102,799.00
		2006	-3.12%	\$86,751.70	-\$2,707.82	\$83,162.00
		2007	61.33%	\$62,896.86	\$38,575.44	\$52,466.00
BI/PD Total			58.26%	\$282,434.22	\$164,539.09	\$238,427.00
051 Total			58.26%	\$282,434.22	\$164,539.09	\$238,427.00
053	BI/PD	2005	18.96%	\$46,411.70	\$8,800.14	\$43,610.00
		2006	171.07%	\$20,582.84	\$35,210.32	\$17,132.00
		2007	6.84%	\$16,382.22	\$1,120.96	\$17,890.00
BI/PD Total			54.13%	\$83,376.76	\$45,131.42	\$78,632.00
053 Total			54.13%	\$83,376.76	\$45,131.42	\$78,632.00
055	BI/PD	2005	124.03%	\$307,671.04	\$381,595.22	\$281,917.00
		2006	50.41%	\$233,071.22	\$117,489.49	\$225,018.00
		2007	76.15%	\$176,884.20	\$134,697.55	\$162,863.00

Three Year BI/PD Loss History  
by Territory  
AUC #10251

055	BI/PD Total		88.32%	\$717,626.46	\$633,782.26	\$669,798.00
055 Total			88.32%	\$717,626.46	\$633,782.26	\$669,798.00
057	BI/PD	2005	63.69%	\$178,862.13	\$113,916.72	\$163,671.00
		2006	17.76%	\$99,953.82	\$17,748.72	\$89,687.00
		2007	36.82%	\$70,961.59	\$26,129.73	\$67,762.00
	BI/PD Total			45.11%	\$349,777.54	\$157,795.17
057 Total			45.11%	\$349,777.54	\$157,795.17	\$321,120.00
059	BI/PD	2005	62.29%	\$271,166.29	\$168,912.66	\$259,066.00
		2006	33.93%	\$190,573.69	\$64,657.26	\$186,756.00
		2007	24.56%	\$165,826.15	\$40,718.77	\$150,969.00
	BI/PD Total			43.71%	\$627,566.13	\$274,288.69
059 Total			43.71%	\$627,566.13	\$274,288.69	\$596,791.00
061	BI/PD	2005	27.21%	\$201,015.74	\$54,692.77	\$191,556.00
		2006	30.85%	\$137,105.97	\$42,301.63	\$127,449.00
		2007	68.11%	\$96,431.71	\$65,678.35	\$87,139.00
	BI/PD Total			37.43%	\$434,553.42	\$162,672.75
061 Total			37.43%	\$434,553.42	\$162,672.75	\$406,144.00
063	BI/PD	2005	70.35%	\$120,545.43	\$84,800.22	\$119,014.00
		2006	48.64%	\$127,984.12	\$62,245.79	\$129,136.00
		2007	120.77%	\$124,124.34	\$149,906.19	\$131,003.00
	BI/PD Total			79.69%	\$372,653.89	\$296,952.20
063 Total			79.69%	\$372,653.89	\$296,952.20	\$379,153.00
065	BI/PD	2005	22.07%	\$71,554.14	\$15,791.54	\$68,415.00
		2006	42.91%	\$47,773.20	\$20,500.00	\$45,607.00
		2007	51.81%	\$30,682.08	\$15,895.91	\$26,736.00
	BI/PD Total			34.79%	\$150,009.42	\$52,187.45
065 Total			34.79%	\$150,009.42	\$52,187.45	\$140,758.00
067	BI/PD	2005	-4.13%	\$38,215.04	-\$1,576.79	\$37,693.00
		2006	17.19%	\$31,741.27	\$5,456.05	\$30,445.00
		2007	5.36%	\$24,885.39	\$1,334.49	\$23,027.00
	BI/PD Total			5.50%	\$94,841.70	\$5,213.75
067 Total			5.50%	\$94,841.70	\$5,213.75	\$91,165.00
069	BI/PD	2005	262.82%	\$31,191.72	\$81,978.41	\$29,706.00
		2006	-166.05%	\$17,999.47	-\$29,887.50	\$17,085.00
		2007	14.31%	\$17,401.75	\$2,490.00	\$16,952.00
	BI/PD Total			81.96%	\$66,592.94	\$54,580.91
069 Total			81.96%	\$66,592.94	\$54,580.91	\$63,743.00
071	BI/PD	2005	42.28%	\$87,258.24	\$36,895.74	\$67,550.00
		2006	18.38%	\$40,864.50	\$7,508.95	\$35,048.00
		2007	19.18%	\$19,216.17	\$3,685.80	\$16,996.00
	BI/PD Total			32.64%	\$147,338.91	\$48,090.49
071 Total			32.64%	\$147,338.91	\$48,090.49	\$119,594.00
073	BI/PD	2005	19.70%	\$105,153.95	\$20,714.44	\$96,739.00
		2006	41.72%	\$73,402.68	\$30,626.06	\$70,424.00
		2007	87.99%	\$51,029.73	\$44,903.37	\$48,707.00
	BI/PD Total			41.92%	\$229,586.36	\$96,243.87
073 Total			41.92%	\$229,586.36	\$96,243.87	\$215,870.00
075	BI/PD	2005	64.48%	\$204,366.92	\$131,774.58	\$198,521.00
		2006	45.17%	\$148,407.97	\$67,030.01	\$143,074.00
		2007	81.67%	\$116,701.37	\$95,310.43	\$102,301.00
	BI/PD Total			62.65%	\$469,476.26	\$294,115.02
075 Total			62.65%	\$469,476.26	\$294,115.02	\$443,896.00

Three Year BI/PD Loss History  
by Territory  
AUIC #10251

077	BI/PD	2005	47.85%	\$222,676.20	\$106,546.25	\$218,805.00
		2006	95.60%	\$180,733.48	\$172,773.91	\$166,938.00
		2007	25.58%	\$126,236.55	\$32,286.09	\$121,094.00
	BI/PD Total			58.83%	\$529,646.23	\$311,606.25
077 Total			58.83%	\$529,646.23	\$311,606.25	\$506,837.00
079	BI/PD	2005	57.91%	\$61,297.92	\$35,498.00	\$54,785.00
		2006	58.56%	\$33,073.13	\$19,368.79	\$30,756.00
		2007	118.45%	\$24,847.44	\$29,432.00	\$24,042.00
	BI/PD Total			70.71%	\$119,218.49	\$84,298.79
079 Total			70.71%	\$119,218.49	\$84,298.79	\$109,583.00
081	BI/PD	2005	68.84%	\$100,790.73	\$69,382.09	\$90,481.00
		2006	12.57%	\$64,553.16	\$8,112.73	\$58,788.00
		2007	8.28%	\$47,043.10	\$3,896.58	\$45,394.00
	BI/PD Total			38.32%	\$212,386.99	\$81,391.40
081 Total			38.32%	\$212,386.99	\$81,391.40	\$194,663.00
083	BI/PD	2005	57.44%	\$268,818.66	\$154,415.57	\$245,903.00
		2006	21.46%	\$179,407.20	\$38,506.79	\$175,381.00
		2007	22.59%	\$162,722.87	\$36,758.02	\$154,917.00
	BI/PD Total			37.59%	\$610,948.73	\$229,680.38
083 Total			37.59%	\$610,948.73	\$229,680.38	\$576,201.00
085	BI/PD	2005	107.29%	\$46,703.41	\$50,107.60	\$43,841.00
		2006	9.68%	\$40,668.59	\$3,935.17	\$39,180.00
		2007	41.09%	\$34,182.95	\$14,047.36	\$31,867.00
	BI/PD Total			56.02%	\$121,554.95	\$68,090.13
085 Total			56.02%	\$121,554.95	\$68,090.13	\$114,888.00
087	BI/PD	2005	103.33%	\$135,141.33	\$139,635.01	\$126,694.00
		2006	82.31%	\$113,194.65	\$93,166.99	\$111,671.00
		2007	45.79%	\$108,057.33	\$49,479.79	\$105,664.00
	BI/PD Total			79.21%	\$356,393.31	\$282,281.79
087 Total			79.21%	\$356,393.31	\$282,281.79	\$344,029.00
089	BI/PD	2005	6.97%	\$69,760.58	\$4,860.66	\$67,136.00
		2006	22.83%	\$64,630.82	\$14,754.30	\$63,587.00
		2007	23.11%	\$52,404.64	\$12,109.22	\$48,030.00
	BI/PD Total			16.98%	\$186,796.04	\$31,724.18
089 Total			16.98%	\$186,796.04	\$31,724.18	\$178,753.00
091	BI/PD	2005	76.29%	\$157,723.41	\$120,331.80	\$122,363.00
		2006	15.13%	\$68,607.80	\$10,377.02	\$56,566.00
		2007	27.50%	\$26,774.48	\$7,364.16	\$21,469.00
	BI/PD Total			54.55%	\$253,105.69	\$138,072.98
091 Total			54.55%	\$253,105.69	\$138,072.98	\$200,398.00
093	BI/PD	2005	18.52%	\$11,404.69	\$2,112.43	\$9,796.00
		2006	7.13%	\$7,157.83	\$510.00	\$6,537.00
		2007	0.00%	\$2,804.09	\$0.00	\$1,755.00
	BI/PD Total			12.27%	\$21,366.61	\$2,622.43
093 Total			12.27%	\$21,366.61	\$2,622.43	\$18,088.00
095	BI/PD	2005	1.53%	\$33,920.65	\$520.46	\$33,113.00
		2006	18.33%	\$29,276.88	\$5,365.54	\$27,784.00
		2007	18.92%	\$24,580.25	\$4,649.60	\$23,718.00
	BI/PD Total			12.00%	\$87,777.78	\$10,535.60
095 Total			12.00%	\$87,777.78	\$10,535.60	\$84,615.00
097	BI/PD	2005	8.48%	\$52,145.85	\$4,422.51	\$50,400.00
		2006	4.16%	\$48,440.45	\$2,014.55	\$46,819.00

38

Three Year BI/PD Loss History  
by Territory  
AUC #10251

097	BI/PD	2007	16.09%	\$42,176.63	\$6,787.34	\$38,328.00
	BI/PD Total		9.26%	\$142,762.93	\$13,224.40	\$135,547.00
097 Total			9.26%	\$142,762.93	\$13,224.40	\$135,547.00
099	BI/PD	2005	19.93%	\$105,313.98	\$20,991.87	\$100,305.00
		2006	28.10%	\$88,506.30	\$24,868.37	\$86,060.00
		2007	25.71%	\$76,095.73	\$19,561.31	\$72,632.00
	BI/PD Total		24.24%	\$269,916.01	\$65,421.55	\$258,997.00
099 Total			24.24%	\$269,916.01	\$65,421.55	\$258,997.00
101	BI/PD	2005	77.63%	\$52,334.10	\$40,628.68	\$50,879.00
		2006	0.60%	\$41,384.91	\$250.00	\$39,410.00
		2007	343.26%	\$38,123.80	\$130,862.49	\$40,114.00
	BI/PD Total		130.26%	\$131,842.81	\$171,741.17	\$130,403.00
101 Total			130.26%	\$131,842.81	\$171,741.17	\$130,403.00
103	BI/PD	2005	37.45%	\$236,713.17	\$88,651.57	\$218,061.00
		2006	54.22%	\$153,041.55	\$82,979.24	\$130,454.00
		2007	94.45%	\$90,935.54	\$85,885.94	\$84,687.00
	BI/PD Total		53.57%	\$480,690.26	\$257,516.75	\$433,202.00
103 Total			53.57%	\$480,690.26	\$257,516.75	\$433,202.00
105	BI/PD	2005	1.07%	\$47,261.89	\$504.70	\$48,249.00
		2006	67.58%	\$46,930.69	\$31,715.94	\$48,232.00
		2007	97.55%	\$42,299.12	\$41,262.06	\$38,034.00
	BI/PD Total		53.84%	\$136,491.70	\$73,482.70	\$134,515.00
105 Total			53.84%	\$136,491.70	\$73,482.70	\$134,515.00
107	BI/PD	2005	122.74%	\$40,418.18	\$49,610.85	\$38,418.00
		2006	91.34%	\$27,970.30	\$25,546.96	\$26,185.00
		2007	-2.47%	\$23,462.48	-\$580.21	\$23,407.00
	BI/PD Total		81.19%	\$91,850.96	\$74,577.60	\$88,010.00
107 Total			81.19%	\$91,850.96	\$74,577.60	\$88,010.00
109	BI/PD	2005	109.39%	\$142,150.66	\$155,502.52	\$145,877.00
		2006	63.41%	\$117,457.07	\$74,478.83	\$107,890.00
		2007	35.99%	\$90,330.71	\$32,513.43	\$84,353.00
	BI/PD Total		75.01%	\$349,938.44	\$262,494.78	\$338,120.00
109 Total			75.01%	\$349,938.44	\$262,494.78	\$338,120.00
111	BI/PD	2005	64.19%	\$116,411.48	\$74,723.07	\$110,722.00
		2006	25.53%	\$73,541.98	\$18,774.43	\$68,254.00
		2007	13.45%	\$49,841.33	\$6,705.14	\$43,917.00
	BI/PD Total		41.79%	\$239,794.79	\$100,202.64	\$222,893.00
111 Total			41.79%	\$239,794.79	\$100,202.64	\$222,893.00
113	BI/PD	2005	33.40%	\$39,685.55	\$13,256.89	\$34,297.00
		2006	11.24%	\$23,429.81	\$2,633.81	\$19,130.00
		2007	1.81%	\$13,453.59	\$243.07	\$12,311.00
	BI/PD Total		21.07%	\$76,568.95	\$16,133.77	\$65,738.00
113 Total			21.07%	\$76,568.95	\$16,133.77	\$65,738.00
115	BI/PD	2005	23.06%	\$103,843.44	\$23,946.84	\$93,508.00
		2006	31.25%	\$78,165.39	\$24,426.13	\$73,946.00
		2007	8.64%	\$59,563.23	\$5,148.93	\$56,258.00
	BI/PD Total		22.16%	\$241,572.06	\$53,521.90	\$223,712.00
115 Total			22.16%	\$241,572.06	\$53,521.90	\$223,712.00
117	BI/PD	2005	36.11%	\$64,806.62	\$23,404.47	\$63,690.00
		2006	116.09%	\$55,373.41	\$64,281.79	\$53,323.00
		2007	107.02%	\$48,140.61	\$51,520.00	\$47,334.00
	BI/PD Total		82.70%	\$168,320.64	\$139,206.26	\$164,347.00

Three Year BI/PD Loss History  
by Territory  
AUIC #10251

117 Total			82.70%	\$168,320.64	\$139,206.26	\$164,347.00
119	BI/PD	2005	60.17%	\$144,949.67	\$87,217.85	\$136,710.00
		2006	99.21%	\$114,375.72	\$113,469.36	\$109,701.00
		2007	50.20%	\$90,140.25	\$45,246.56	\$85,743.00
	BI/PD Total			70.37%	\$349,465.64	\$245,933.77
119 Total			70.37%	\$349,465.64	\$245,933.77	\$332,154.00
121	BI/PD	2005	54.52%	\$163,635.84	\$89,209.08	\$158,918.00
		2006	11.72%	\$114,881.12	\$13,469.63	\$101,703.00
		2007	20.70%	\$67,422.78	\$13,957.91	\$57,624.00
	BI/PD Total			33.72%	\$345,939.74	\$116,636.62
121 Total			33.72%	\$345,939.74	\$116,636.62	\$318,245.00
123	BI/PD	2005	61.21%	\$460,276.85	\$281,739.63	\$446,588.00
		2006	39.11%	\$344,618.25	\$134,778.31	\$321,251.00
		2007	25.29%	\$290,352.69	\$73,426.46	\$276,915.00
	BI/PD Total			44.73%	\$1,095,247.79	\$489,944.40
123 Total			44.73%	\$1,095,247.79	\$489,944.40	\$1,044,754.00
125	BI/PD	2005	41.78%	\$42,426.02	\$17,724.49	\$37,154.00
		2006	28.87%	\$30,277.31	\$8,739.99	\$28,650.00
		2007	13.28%	\$19,736.29	\$2,620.71	\$17,723.00
	BI/PD Total			31.46%	\$92,439.62	\$29,085.19
125 Total			31.46%	\$92,439.62	\$29,085.19	\$83,527.00
127	BI/PD	2005	69.23%	\$103,685.49	\$71,777.39	\$103,638.00
		2006	34.43%	\$90,098.62	\$31,018.24	\$86,054.00
		2007	149.28%	\$64,594.47	\$96,428.97	\$61,774.00
	BI/PD Total			77.11%	\$258,378.58	\$199,224.60
127 Total			77.11%	\$258,378.58	\$199,224.60	\$251,466.00
129	BI/PD	2005	58.73%	\$50,165.08	\$29,460.96	\$44,210.00
		2006	23.50%	\$34,091.21	\$8,010.84	\$30,549.00
		2007	-0.88%	\$28,973.50	-\$255.97	\$28,683.00
	BI/PD Total			32.87%	\$113,229.79	\$37,215.83
129 Total			32.87%	\$113,229.79	\$37,215.83	\$103,442.00
131	BI/PD	2005	51.59%	\$75,388.75	\$38,893.66	\$63,114.00
		2006	-12.27%	\$45,317.18	-\$5,562.50	\$38,832.00
		2007	119.79%	\$24,163.41	\$28,945.11	\$20,530.00
	BI/PD Total			42.99%	\$144,869.34	\$62,276.27
131 Total			42.99%	\$144,869.34	\$62,276.27	\$122,476.00
133	BI/PD	2005	47.82%	\$387,984.47	\$185,551.72	\$367,461.00
		2006	49.25%	\$267,435.85	\$131,717.80	\$243,330.00
		2007	60.47%	\$179,906.39	\$108,781.42	\$168,339.00
	BI/PD Total			51.00%	\$835,326.71	\$426,050.94
133 Total			51.00%	\$835,326.71	\$426,050.94	\$779,130.00
135	BI/PD	2005	23.35%	\$179,872.20	\$42,003.92	\$172,279.00
		2006	74.44%	\$158,790.32	\$118,205.04	\$153,235.00
		2007	47.75%	\$121,185.33	\$57,868.69	\$115,141.00
	BI/PD Total			47.42%	\$459,847.85	\$218,077.65
135 Total			47.42%	\$459,847.85	\$218,077.65	\$440,655.00
137	BI/PD	2005	25.11%	\$192,134.34	\$48,250.01	\$187,927.00
		2006	91.56%	\$151,598.20	\$138,798.07	\$136,212.00
		2007	42.78%	\$129,821.90	\$55,542.23	\$128,629.00
	BI/PD Total			51.23%	\$473,554.44	\$242,590.31
137 Total			51.23%	\$473,554.44	\$242,590.31	\$452,768.00
139	BI/PD	2005	48.07%	\$122,828.03	\$59,045.90	\$115,406.00

40

Three Year BI/PD Loss History  
by Territory  
AUC #10251

139	BI/PD	2006	36.22%	\$99,955.39	\$36,200.79	\$93,469.00
		2007	50.25%	\$67,029.87	\$33,679.93	\$61,969.00
BI/PD Total			44.49%	\$289,813.29	\$128,926.62	\$270,844.00
139 Total			44.49%	\$289,813.29	\$128,926.62	\$270,844.00
141	BI/PD	2005	140.23%	\$83,624.21	\$117,266.10	\$74,580.00
		2006	78.83%	\$52,574.37	\$41,441.92	\$46,880.00
		2007	5.54%	\$27,568.80	\$1,526.24	\$24,377.00
BI/PD Total			97.84%	\$163,767.38	\$160,234.26	\$145,837.00
141 Total			97.84%	\$163,767.38	\$160,234.26	\$145,837.00
143	BI/PD	2005	45.61%	\$407,996.65	\$186,092.19	\$325,933.00
		2006	85.11%	\$144,497.51	\$122,982.07	\$121,126.00
		2007	72.62%	\$60,012.97	\$43,584.03	\$51,462.00
BI/PD Total			57.58%	\$612,507.13	\$352,658.29	\$498,521.00
143 Total			57.58%	\$612,507.13	\$352,658.29	\$498,521.00
145	BI/PD	2005	59.34%	\$830,919.60	\$493,075.72	\$793,678.00
		2006	55.83%	\$718,598.02	\$401,215.97	\$685,327.00
		2007	71.76%	\$591,520.69	\$424,463.61	\$587,538.00
BI/PD Total			61.59%	\$2,141,038.31	\$1,318,755.30	\$2,066,543.00
145 Total			61.59%	\$2,141,038.31	\$1,318,755.30	\$2,066,543.00
147	BI/PD	2005	34.68%	\$125,813.33	\$43,637.94	\$121,490.00
		2006	4.73%	\$107,660.63	\$5,093.85	\$105,822.00
		2007	44.43%	\$95,250.41	\$42,322.91	\$91,601.00
BI/PD Total			27.70%	\$328,724.37	\$91,054.70	\$318,913.00
147 Total			27.70%	\$328,724.37	\$91,054.70	\$318,913.00
149	BI/PD	2005	-4.44%	\$66,003.16	-\$2,931.17	\$58,698.00
		2006	48.58%	\$40,824.55	\$19,832.97	\$35,478.00
		2007	18.17%	\$23,199.00	\$4,214.25	\$20,345.00
BI/PD Total			16.24%	\$130,026.71	\$21,116.05	\$114,521.00
149 Total			16.24%	\$130,026.71	\$21,116.05	\$114,521.00
Grand Total			52.69%	\$23,285,487.85	\$12,268,975.92	\$21,864,182.00

page

41

Three Year OTC Loss History  
Custom and Standard Auto  
AUC #10251

State	ARKANSAS
Coverage	OTC
Policy Type	(All)
Territory	(All)

		Data			
Year	Loss Ratio	Earned Premium	Incurred Losses	Written Premium	
2005	62.19%	\$1,049,422.11	\$652,594.40	\$978,696.00	
2006	65.23%	\$755,705.93	\$492,983.15	\$709,250.00	
2007	54.14%	\$569,268.32	\$308,199.81	\$540,305.00	
Grand Total	61.23%	\$2,374,396.36	\$1,453,777.36	\$2,228,251.00	

Page 42

Three Year Collision Loss History  
 Custom and Standard Auto  
 AUC #10251

State	ARKANSAS
Coverage	COL
Policy Type	(All)
Territory	(All)

		Data			
Year	Loss Ratio	Earned Premium	Incurred Losses	Written Premium	
2005	44.39%	\$2,403,298.14	\$1,066,775.84	\$2,223,780.00	
2006	51.90%	\$1,705,311.15	\$884,986.31	\$1,598,833.00	
2007	52.28%	\$1,274,923.51	\$666,566.83	\$1,207,428.00	
Grand Total	48.64%	\$5,383,532.80	\$2,618,328.98	\$5,030,041.00	

43

Page

**Alexa Grissom**

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**From:** Alexa Grissom  
**Sent:** Monday, July 28, 2008 2:20 PM  
**To:** Mike Alderson  
**Subject:** RE: Loss history for AUIC #10251

I have reviewed the exhibits. Please provide the Department with an exhibit displaying the effect of the filing to each territory.

Sincerely

Alexa B. Grissom  
Certified Analyst  
Property & Casualty  
(501) 371-2803

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**From:** Mike Alderson [mailto:mikea@amcins.com]  
**Sent:** Friday, July 25, 2008 11:46 AM  
**To:** Alexa Grissom  
**Subject:** Loss history for AUIC #10251

Dear Ms. Grissom,

Attached is the loss history backup you requested for the American Underwriters Insurance Company Rate filing. Thank you for your consideration.

Best Regards,  
Mike Alderson, VP  
AUIC #10251

Mike Alderson  
Vice President  
800.233.2398 x 6890  
501.450.6914 Fax  
mikea@amcins.com  
[www.amcinsurance.com](http://www.amcinsurance.com)

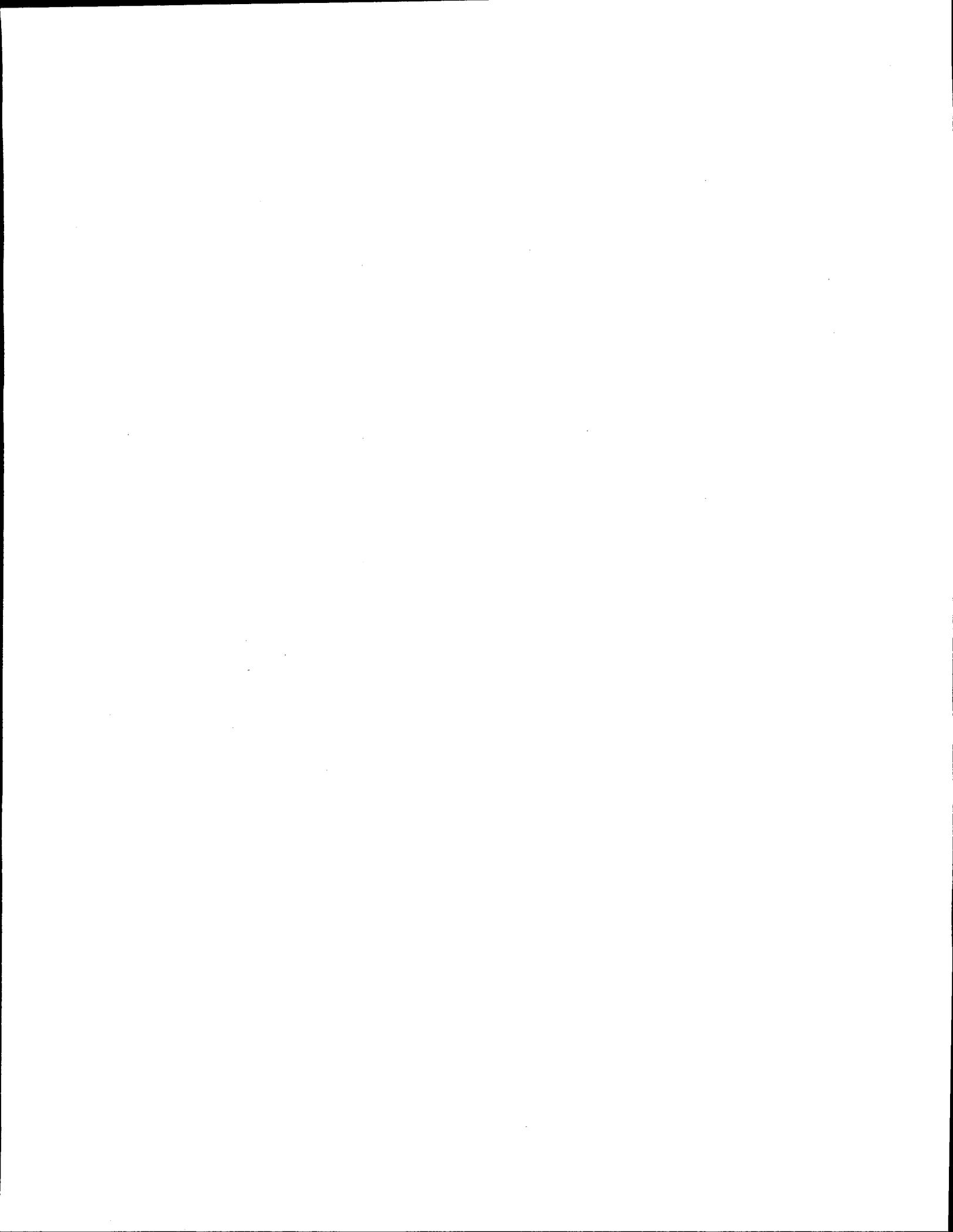


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7/28/2008

44



Page 45

**Alexa Grissom**

---

**From:** Alexa Grissom  
**Sent:** Monday, July 28, 2008 2:20 PM  
**To:** Mike Alderson  
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I have reviewed the exhibits. Please provide the Department with an exhibit displaying the effect of the filing to each territory.

Sincerely

Alexa B. Grissom  
Certified Analyst  
Property & Casualty  
(501) 371-2803

---

**From:** Mike Alderson [mailto:mikea@amcins.com]  
**Sent:** Friday, July 25, 2008 11:46 AM  
**To:** Alexa Grissom  
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Dear Ms. Grissom,

Attached is the loss history backup you requested for the American Underwriters Insurance Company Rate filing. Thank you for your consideration.

Best Regards,  
Mike Alderson, VP  
AUIC #10251

Mike Alderson  
Vice President  
800.233.2398 x 6890  
501.450.6914 Fax  
mikea@amcins.com  
[www.amcinsurance.com](http://www.amcinsurance.com)



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7/28/2008

46

