

SERFF Tracking Number: STAT-125722497 State: Arkansas
Filing Company: State Auto Property and Casualty Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: PC-PBY-2008-260
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Arkansas PBY
Project Name/Number: Rules eff 12-30-08/PC-PBY-2008-260

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: Arkansas PBY	SERFF Tr Num: STAT-125722497	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 09.0006 Other Personal Inland Marine	Co Tr Num: PC-PBY-2008-260	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Authors: Doug Griffith, Amanda Scott	Disposition Date: 08/07/2008
	Date Submitted: 07/09/2008	Disposition Status: Filed
Effective Date Requested (New): 12/30/2008		Effective Date (New): 12/31/2008
Effective Date Requested (Renewal): 12/30/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rules eff 12-30-08	Status of Filing in Domicile:
Project Number: PC-PBY-2008-260	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/07/2008	Deemer Date:
State Status Changed: 07/10/2008	
Corresponding Filing Tracking Number:	
Filing Description:	

With this filing we are revising our Pleasure Boat and Yacht program, as detailed in the Summary of Proposed Changes.

A copy of the revised manual pages is attached.

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Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings doug.griffith@stateauto.com
 518 E. Broad Street (614) 917-5492 [Phone]
 Columbus, OH 43215 (614) 887-1615[FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
 Company
 1300 Woodland Ave Group Code: 175 Company Type: Property and
 Casualty

PO Box 66150
 West Des Moines, IA 50265-0150 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$25.00	07/09/2008	21309640

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/07/2008	08/07/2008
Filed	Alexa Grissom	07/10/2008	07/10/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Complete Revised Manual	Rate	Amanda Scott	08/06/2008	08/06/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Manual Revision	Note To Reviewer	Amanda Scott	07/28/2008	07/28/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Summary of Proposed Changes	Filed	Yes
Rate (revised)	Complete Revised Manual	Filed	Yes
Rate	Complete Revised Manual	Filed	Yes

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Amendment Letter

Amendment Date:
 Submitted Date: 08/06/2008

Comments:

Per our note to reviewer we have revised our payment plan section to remove the wording that a customer can pay a down payment with their credit card. We have also expanded our payment options section to include all available payment options. Revisions caused Rules 3 and 4 to shift to the next page.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Complete Revised Manual	Entire Manual	Replacement		AR PBY Manual eff 12-30-08 revised pay plan.pdf

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Complete Revised Manual	Entire Manual	Replacement	AR PBY Manual eff 12-30-08 revised pay plan.pdf

**ARKANSAS
PLEASURE BOAT AND YACHT
PROGRAMS**

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

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ARKANSAS PLEASURE BOAT AND YACHT MANUAL

General Underwriting Philosophy

We are in the business of providing insurance. This statement implies that coverage will be available to a broad cross section of the public at a reasonable cost, and the expectation of profitable operation for both our agents and the Company.

While it is our intention to establish a premium structure that will accommodate most potential policyholders, there are certain operator or watercraft characteristics that present such a propensity to loss that they cannot be accepted in our watercraft programs. The purpose of this guide is to help define these acceptability standards.

It is important to note that State Auto adheres to the spirit of any statutes pertaining to underwriting situations. Thus, to the extent any of the guidelines contained in this document are in conflict with applicable law, the guidelines should not be considered.

Beyond the general guidelines contained herein, we also recognize the importance of the agent's role in the underwriting process. By virtue of personal contact with all applicants, the agent is in a unique position to assess risk characteristics and exercise underwriting judgment.

Our watercraft programs are designed to complement our auto and homeowner programs by providing a market for those insureds who own a pleasure boat or yacht.

BINDING AUTHORITY

The agent may bind coverage:

- A.** On any risk, except where specifically prohibited in this Guide; and
- B.** If the required application is fully completed, SIGNED BY THE NAMED INSURED(S) and THE AGENT, and submitted to the Company within four (4) working days of the effective date of coverage.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Pleasure Boat / Personal Watercraft Eligibility

1. Type of watercraft - The following vessels are ineligible:

- a. Amphibicars or amphibious vehicles.
- b. Watercraft with automobile engine conversions (unless factory installed.)
- c. Home built or kit boats.
- d. Marsh boats (Air Propeller boats.)
- e. Submarine type boats.
- f. Watercraft with motors that exceed the boat manufacturer's recommended horsepower for the craft.
- g. Boats over 15 years old, unless accompanied by a recent photo or boat dealer's statement as to condition and value.
- h. Boats exceeding 26 feet in length.
- i. Watercraft for which liability coverages only are desired.

2. Type of watercraft - The following vessels require prior approval:

- a. Those craft that have an advertised maximum speed of more than 70 miles per hour and all other watercraft that has an advertised maximum speed of more than 55 miles per hour.
- b. Risks with more than one boat loss in the past 3 years.

3. Use of watercraft - The following vessels are ineligible:

- a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
- b. Watercraft held for sale.
- c. Boats stored in unsupervised areas.
- d. Boats operated outside of the following boundaries:
the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

4. Ownership of watercraft - The following vessels are ineligible.

Watercraft titled in the name of a business

5. Personal Watercraft -

- a. Personal watercraft include but are not limited to jet skis, wet bikes, waverunners and other similar types of watercraft, usually under 12 feet in length.
- b. Exclusions – Liability and physical damage coverages do not apply while any Personal Watercraft described in this policy is engaged in competing, practicing or preparing for any prearranged race, competitive speed or mobility contest or any other racing activity. Please refer to the Racing Exclusion Endorsement.

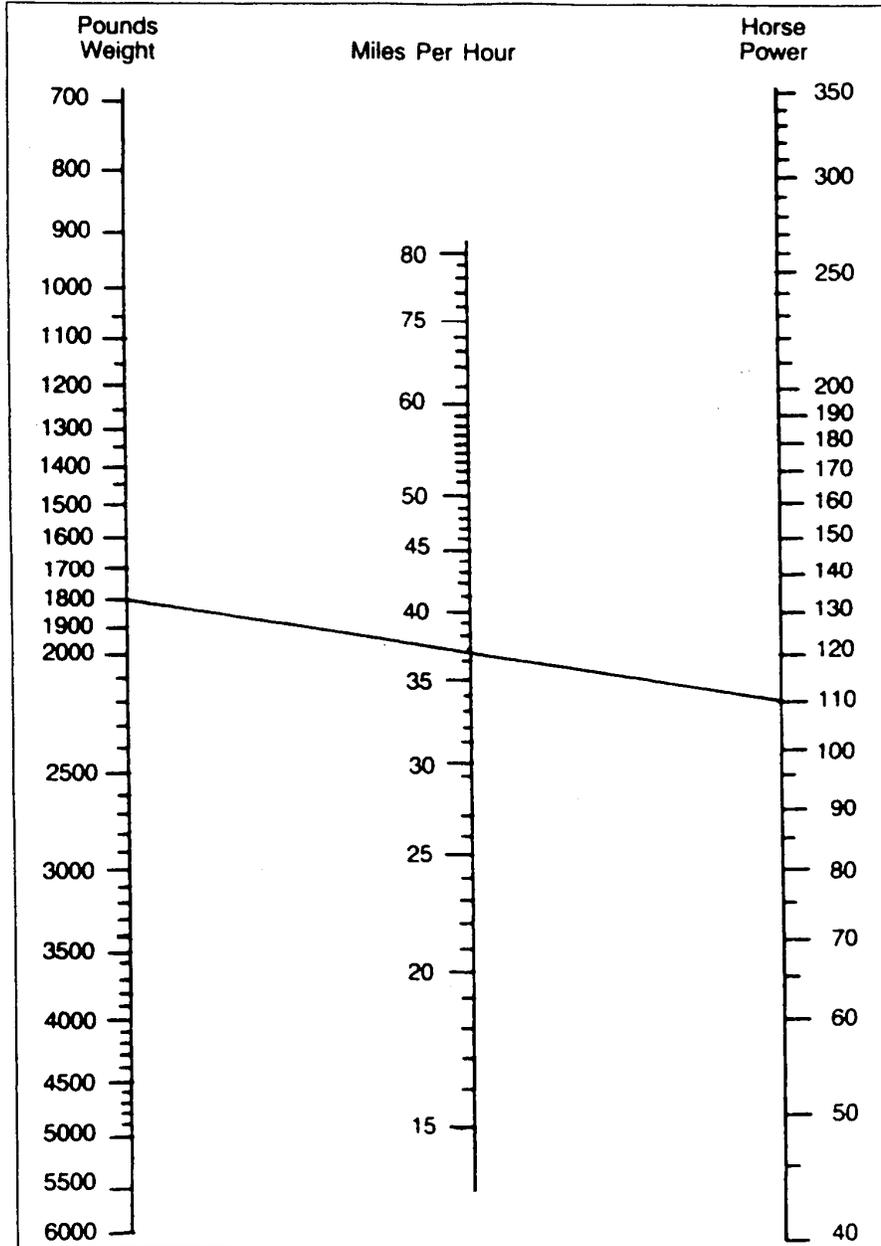
ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Speed Graph

The speed of the watercraft is determined by the relationship of weight to horsepower. Weight must include the weight of the boat, motor, operator and fuel. For purposes of the following graph, an operator weight of 150 lbs. may be used. Weight of fuel is determined as follows; gasoline - 5.5 lbs. per gallon, diesel fuel – 7.3 lbs. per gallon. To determine the speed of a boat, determine the total weight per above and locate the horsepower of the watercraft. Draw a straight line between the two figures. The speed is reflected where this line intersects the miles per hour portion of the graph. The example on the next page reflects a total weight of 1,800 lbs., and a horsepower of 110 resulting in a speed of 37 mph.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

SPEED GRAPH



ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Yacht Eligibility

1. **Type of watercraft - The following vessels are ineligible:**
 - a. Amphibicars or amphibious vehicles.
 - b. Watercraft with automobile engine conversions (unless factory installed).
 - c. Home built or kit watercraft.
 - d. Marsh craft (Air Propeller watercraft).
 - e. Submarine type boats.
 - f. Yachts with a market value of less than \$5,000.
 - g. Craft less than 26'1" in length.
 - h. Those for which liability only coverages are desired.

2. **Type of watercraft - The following vessels require prior approval:**
 - a. Yachts with an advertised maximum speed of more than 55 miles per hour.
 - b. Yachts with a hull value in excess of \$250,000.
 - c. Yachts that exceed 40 feet in length.
 - d. Risks with more than one boat loss in the past 3 years.
 - e. Houseboats.

3. **Use of watercraft - The following vessels are ineligible:**
 - a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
 - b. Watercraft held for sale.
 - c. Yachts stored in unsupervised areas.
 - d. Yachts operated outside of the following boundaries: the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

4. **Ownership of watercraft - The following are ineligible for liability coverage:**

Watercraft titled in the name of a business.

Operators – Pleasure Boats, Personal Watercraft and Yachts

1. **Age** - the principal operator must be at least 21 years of age.

2. **Experience** - the principal operator must have at least one year of experience in operating a watercraft of similar size or type or proof of completion of a boating safety course.

3. **Driving Record** - The three year driving record of all operators in the household are considered. There must be:
 - a. No major violations.
 - b. No more than two minor violations per person.
 - c. No more than two at-fault accidents per person.
 - d. No more than four minor violations/at-fault accidents per household.
 - e. No one under 21 with an at-fault accident.
 - f. No one under 21 with more than one minor violation.

4. **Exclusions** - Liability and physical damage coverages do not apply while any Personal Watercraft described on this policy is engaged in competing, practicing or preparing for any prearranged race, competitive speed or mobility contest, or any other racing activity. Please refer to Racing Exclusion Endorsement FI213 (2/96).

5. **Special Rating** - Liability and Medical Payment coverage premiums will be doubled for all Personal Watercraft.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

RULES

1. Application and policy issuance

- A. The application serves as a combination application and binder. Only one boat may be written per policy.

...2. Policy Term/Payment Option

- A. Policies are written on a 12 month term

Twelve Month Policy Term			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	N/A	50% due at inception with remaining due in 6 months
Four Pay	Yes	\$4 N/A- EFT	25% due at inception with remaining billed in 25% installments each 90 days
☞..Monthly	Yes	\$4 N/A- EFT	1/12 th due at inception with remaining billed in installments every 30 days

- B. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

C. **Electronic Funds Transfer (“E-Pay”)**

The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more. This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed, policies.

D. **Customers Can Pay:**

- 1) **By Check** – Customers can mail in a check with the invoice billing stub.
- 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item D.
- 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

E. **Agent “Sweep” / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.

- 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXress.
- 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.

- F. **NSF Charge** – A \$20 non-sufficient funds fee will be charged on all returned payments if returned for insufficient funds.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

3. Minimum Premium

- A. The minimum premium for Pleasure Boat Policies is \$50.
- B. The minimum premium for Yacht Policies is \$100.
- C. The minimum premium for Personal Watercraft is \$100.

4. Cancellation

If a policy or coverage is canceled, the return premium will be computed on a pro-rata basis. In the event of a cancellation, return premium amounts under \$1.00 will be retained by the company, unless requested by the insured.

5. Optional Coverages

- A. Physical damage coverage for watercraft trailers. Coverage can be purchased for the trailer of subject watercraft.
A \$50 deductible applies towards the Pleasure Boat.
A \$100 deductible applies towards the Yacht.
Rate: \$2 per \$100 of coverage.
- B. Emergency service or towing and labor coverage for disabled watercraft may be provided up to a maximum of \$500.
Rate: \$7 per \$100 of coverage.
- C. **Sailboat Racing Buy-Back.** Racing coverage for loss or damage to the following sailboat components may be purchased: spars, spinnakers or sails. This option available for pleasure boats only. Attach Sailboats (Racing Buy-Back) Amendatory Endorsement.
Premium: Flat charge of \$10.
- D. **Broadened Navigational Territory Limits.** Coverage territory may be extended from 12 statute miles of the coastline to 20 statute miles of the coastline for pleasure boats, and to 50 statute miles of the coastline for yachts.

This coverage may be written only if:

- The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- The captain/owner/operator has previous experience navigating beyond the 12 mile limit.
- The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- The craft is equipped with at least twin engines, is rated for ocean use and is at least 20 feet in length.

Attach the applicable increased navigation territory endorsement

Premium: Pleasure Boats—Flat charge of \$25
Yachts—Flat charge of \$50

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5. Optional Coverages (Continued)

E. Broadened Navigational Territory Limits - Bahamas (Yachts Only) Coverage territory may be extended from 12 statute miles of the coastline to the Bahama Islands.

This coverage may only be written if:

- * The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- * The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- * The captain/owner/operator has made at least five previous trips to the Bahamas in the last 3 years.
- * The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- * Watercraft is at least 28 feet in length.
- * The craft is equipped with at least twin engines.

Attach the Increased Navigation Limits - Bahamas Endorsement

Premium: Flat charge of \$150

F. Additional Insured—Lessor. Coverage may be added to protect the interest of the lessor, in cases where the insured's watercraft is leased.

Attach the Additional Insured Endorsement

Premium: None

G. Miscellaneous Accessories/Detachable Equipment—Increased Limits. (Pleasure Boat Only)
The basic policy limit of \$500 may be increased. Refer to the policy for a description of coverage. Indicate limit increase on application.

Premium: Add limit increase to hull value and rate accordingly.

H. Additional Equipment (Yacht Only) -- Coverage may be purchased for furniture and equipment needed for the maintenance and use of the yacht. Combine limit with yacht hull value on application.

Premium: Add limit to hull value and rate accordingly.

I. Auxiliary Watercraft (Yacht Only) -- Physical Damage coverage for an auxiliary watercraft and its motor (as described in the policy) may be provided. A \$100 Deductible applies to the auxiliary watercraft. Indicate the limit for the auxiliary watercraft on the application.

Premium: Add to the limit of yacht hull value and rate accordingly.

J. Uninsured Watercraft Coverage – This optional coverage affords protection for compensatory damages which an insured person is legally entitled to recover from the owner or operator of an uninsured watercraft. Rates are per watercraft. (The rate for an insured yacht will include an auxiliary watercraft used to service the covered yacht.) Use form **UW0495**.

Limit	Rate
\$10,000	\$15
\$25,000	\$25

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

6. Credits

The following credits are available for both Pleasure Boats and Yachts unless indicated otherwise. They will apply as follows, unless otherwise indicated. Pleasure Boats - apply to hull and miscellaneous equipment premiums. Yachts - apply to hull, equipment, and auxiliary watercraft premiums.

- A. Boating Course Credit.** An insured is eligible for this credit if he/she has completed a piloting/seamanship course offered by The U.S. Coast Guard Auxiliary or U.S. Power Squadron. Proof of successful completion is required.
Credit: 5% (applies to physical damage, liability and medical payments premiums)
- B. Membership Credit.** An insured is eligible for this credit if he/she is in active member of the U.S. Coast Guard Auxiliary or U.S. Power Squadron. Proof of membership is required.
Credit: 5% (applies to physical damage, liability and medical payments premiums)
- C. Fire Extinguishing System Credit.** This credit is applicable for those watercraft with approved, built-in fire extinguishing systems which automatically discharge upon detection of fire in the engine compartment. The credit does not apply to portable, hand-held fire extinguishers.
Credit: 5% (applies to physical damage premiums)
- D. Diesel Power:** If craft is powered by a diesel engine.
Credit: 10% (applies to physical damage premiums)
- E. Sailboat with Auxiliary Engine**—Credits vary by horsepower as follows:
Credit: 15% -if engine 80 hp. or less (applies to physical damage premiums)
10% -if engine over 80 hp. (applies to physical damage premiums)
- F. Miscellaneous Equipment.** Credits are given for miscellaneous safety equipment. Qualifying devices include:
- Ship to Shore Radio
 - Radar/Doppler/LORAN
 - Sniffer/Fume Detector
 - Depth Sounder/Fathometer/Sonar
 - Radio Direction Finder
 - Electric Cooking and Refrigeration Devices
- Credit: 2% for each of the above items with a maximum credit of 10% (applies to physical damage premium). Add all credits together and apply discount.
- G. Reduced Navigation Period—Yacht.** With the exception of Territory III, Atlantic and Gulf Coastal Waters, Base Premiums are calculated based on a seven month navigation period. This navigation period may be reduced for a credit.
Credit: 5% per month. (applies to physical damage premiums)

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6. Credits (Continued)

H. Optional Deductibles. The basic premiums on the rate pages are for a 1% deductible (minimum of \$100). For a premium credit, these deductibles may be increased as follows:

Pleasure Boat -- (Boat and Miscellaneous Equipment only—Applies to Physical Damage Only)

<u>Deductible Percentage</u>	<u>Dollar Deductible Minimum</u>	<u>Premium Credit</u>
2%	\$200	15%
3%	\$300	20%
4%	\$400	25%

Yacht -- (Yacht and Equipment only—Applies to Physical Damage only)

<u>Deductible Percentage</u>	<u>Premium Credit</u>
2%	15%
3%	25%

7. Debits

The following debits apply to pleasure boats and yachts unless otherwise indicated. Pleasure Boats—apply to hull and miscellaneous equipment premium. Yachts—apply to hull, equipment, and auxiliary watercraft premium.

A. Advertised speed, or speed as determined by speed graph, greater than 45 mph.

Debit: 100% (applies to physical damage, liability and medical payments premiums)

B. Increased Navigation Period (Yacht) -- With the exception of Territory III, Atlantic and Gulf Coastal Waters, Base premiums are calculated on a 7 month navigation period. This may be increased (except territory III) for a premium debit.

Debit: 5% per month

C. Personal Watercraft—These craft are subject to an automatic premium debit.

Debit: 100% (applies to liability and medical payments premiums)

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

8. Forms and Endorsements

Pleasure Boat Forms and Endorsements

☛...AU303 (01/07)	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information
AU370 (11/05)	Special Information – Arkansas
FI-126V (03/02)	Pleasure Boat Declarations Page
FI-127 (01/88)	Pleasure Boat Policy
FI-148 (06/88)	12-20 Mile Navigation Territory Endorsement
FI-149 (09/88)	Additional Insured Endorsement—Lessor
FI-165 (06/96)	Excluding Coverage While a Certain Person is Operating a Watercraft
FI-170 (01/92)	Sailboats - Racing Buy Back (Sails, Spars, Spinnakers)
FI-213 (02/96)	Racing Exclusion Endorsement
FI-229 (01/98)	Amendatory Endorsement
FI-234 (01/99)	Medical Payments Amendments – Employees
FI-234 (01/99)	Medical Payments Amendments – Employees
FI1015 (03/07)	Amendatory Endorsement
MS122AR (10/06)	Important Information For Policyholder Supplement to Application-Arkansas
UW0495 (11/05)	Uninsured Watercraft Coverage – Arkansas
ACORD 35 (01/97)	Cancellation Request/Policy Release
ACORD 82 (2004/03)	Watercraft Application
ACORD 70 (2004/05)	Change Request

Yacht Forms and Endorsements

☛...AU303 (01/07)	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information
AU370 (11/05)	Special Information
FI113 (11/86)	Yacht Policy
FI-113V (07/02)	Yacht Declarations Page
FI-144 (06/88)	Loss Payee Clause
FI-146 (06/88)	12-50 Mile Navigation Territory Endorsement
FI-147 (06/88)	Increased Navigational Limits - Bahamas
FI-149 (9/88)	Additional Insured Endorsement – Lessor
FI-165 (06/96)	Excluding Coverage While a Certain Person is Operating a Watercraft
FI-170 (01/92)	Sailboats - Racing Buy Back (Sails, Spars, Spinnakers)
FI-213 (02/96)	Racing Exclusion Endorsement
FI-229 (01/98)	Amendatory Endorsement
FI-234 (01/99)	Medical Payments Amendments – Employees
FI1015 (03/07)	Amendatory Endorsement
MS122AR (10/06)	Important Information for Policyholders Supplement to Application - Arkansas
UW0495 (11/05)	Uninsured Watercraft Coverage - Arkansas
ACORD 35 (01/97)	Cancellation Request/Policy Release
ACORD 82 (2004/03)	Watercraft Application
ACORD 70 (2004/05)	Change Request

9. Territory Definitions

Territory Number	Description
I.	Waters of the Great Lakes
II.	Inland Waters of the U.S. (excluding the Great Lakes, Ohio and Mississippi Rivers)
III.	Atlantic and Gulf Coastal Waters (including the inland water tributaries) - within 12 statute miles of the coastline
IV.	Ohio and Mississippi Rivers
V.	Chesapeake Bay and its inland tributaries

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

10. Rating

Pleasure Boat Rating

- A. Sailboats with auxiliary power of greater than 50 hp are to be classified and rated as inboards.
- B. Sailboards and Ice Sailboats are to be classified and rated as sailboats.
- C. Personal Watercraft (i.e. Jet Skis, Wet Bikes, Wave Runners, etc.) are to be classified and rated as inboards. (refer also to Debit Section)
- D. Miscellaneous accessories must be included in the amount of insurance for the hull for rating purposes.
- E. All amounts of insurance are to be rounded to the nearest \$100. Amounts of \$50 or more are carried to the next higher increment of \$100. For example, Hull coverage of \$8660 is rounded to \$8700.
- F. When the amount of insurance is not in increments of \$1000, interpolation applies.
- G. Basic premiums (except outboard driven craft) are for a 1% deductible (\$100 minimum deductible).
- H. All premium calculations are to be rounded to the nearest dollar. Amounts of 50 cents or more are carried to the next higher dollar amount. Where multiple rating steps are needed, rounding is performed at the end of each step.
- I. **Determining the premium.** Calculations should be performed in the following order:
 - 1. Determine the basic premium by territory, type of watercraft, and amount of insurance from the basic premium pages.
 - 2. Apply deductible credit if appropriate.
 - 3. Apply any other miscellaneous credits or debits.

Yacht Rating

- A. **Equipment, as defined in the policy,** must be included in the amount of insurance for the hull for rating purposes.
- B. **Amounts of insurance (for yacht and equipment) are to be rounded to the nearest \$1000.** Amounts of \$500 or more are carried to the next higher increment of \$1000. For example, yacht coverage of \$25,660 is rounded to \$26,000.
- C. **When the amount of insurance is not in increments of \$5000,** interpolation applies.
- D. **Base premiums are for a 1% deductible, and seven month navigation period** (except territory III, Atlantic and Gulf Coastal Waters, which is based on a twelve month navigation period).
- E. **All premium calculations are to be rounded to the nearest dollar.** Amounts of 50 cents or more are carried to the next higher dollar amount. Where multiple rating steps are needed, rounding is performed at the end of each step.
- F. **Determining the premium.** Calculations should be performed in the following order:
 - 1. Determine the basic premium by territory, type of watercraft, and amount of insurance from the basic premium pages.
 - 2. Debit or credit for longer or shorter navigation period.
 - 3. Apply age of watercraft debit if appropriate.
 - 4. Apply deductible credit if appropriate.
 - 5. Apply any other miscellaneous credits or debits.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

PLEASURE BOAT RATES-- Outboard Motors and Boats

Open Perils Physical Damage Actual Cash Value Coverage

PHYSICAL DAMAGE RATES / \$1000					
TERRITORY: INLAND WATERS (Including Great Lakes, Inland Lakes and Rivers)					
Policy Deductible	Horsepower				
	0 - 50	51-100	101-150	151-200	201 +
50	\$30	\$35	\$40	\$42	\$44
100	\$20	\$25	\$30	\$33	\$35
250	\$15	\$20	\$25	\$28	\$31
500	\$10	\$15	\$20	\$23	\$28

PHYSICAL DAMAGE RATES / \$1000					
TERRITORY: OCEAN, GULF & CHESAPEAKE BAY					
Policy Deductible	Horsepower				
	0 - 50	51-100	101-150	151-200	201 +
50	\$35	\$40	\$45	\$48	\$50
100	\$25	\$30	\$35	\$36	\$38
250	\$20	\$23	\$28	\$30	\$32
500	\$15	\$19	\$23	\$25	\$29

LIABILITY PREMIUMS					
TERRITORY: ALL WATERS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
TERRITORY: ALL	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS					
(Base Premium for 1% Deductible -- \$100 Minimum Deductible)					
Territory I -- Great Lakes			Territory II -- Inland U.S. Waters (excluding Great Lakes OH, and MS Rivers)		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats	Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	53	33	\$ 1,000	44	32
2,000	92	66	2,000	69	49
3,000	128	91	3,000	93	72
4,000	158	113	4,000	111	90
5,000	181	129	5,000	130	110
6,000	196	141	6,000	148	124
7,000	218	151	7,000	162	137
8,000	237	162	8,000	173	146
9,000	256	169	9,000	185	156
10,000	276	183	10,000	197	166
11,000	296	195	11,000	210	177
12,000	312	208	12,000	226	191
13,000	326	219	13,000	244	206
14,000	338	230	14,000	263	222
15,000	348	239	15,000	280	235
16,000	360	249	16,000	293	247
17,000	372	257	17,000	307	257
18,000	382	267	18,000	320	270
19,000	393	276	19,000	333	280
20,000	401	286	20,000	345	292
21,000	408	295	21,000	356	300
22,000	417	303	22,000	364	308
23,000	425	313	23,000	372	315
24,000	434	322	24,000	381	321
25,000	441	332	25,000	393	332
Each Add'l \$1,000-(Add)	9	10	Each Add'l \$1,000-(Add)	12	11

LIABILITY PREMIUMS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Minimum Deductible)					
Territory III -- Atlantic and Gulf Coastal Waters (Including Tributaries) -- within 12 statute miles of the coast			Territory IV -- Ohio and Mississippi Rivers		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats	Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	77	65	\$ 1,000	48	32
2,000	150	127	2,000	85	58
3,000	216	184	3,000	117	81
4,000	264	224	4,000	143	114
5,000	285	242	5,000	164	131
6,000	295	251	6,000	177	143
7,000	310	264	7,000	196	159
8,000	322	275	8,000	211	172
9,000	341	290	9,000	226	183
10,000	364	310	10,000	234	191
11,000	381	324	11,000	245	200
12,000	401	339	12,000	256	209
13,000	414	351	13,000	275	224
14,000	437	371	14,000	281	234
15,000	468	399	15,000	302	252
16,000	491	417	16,000	318	266
17,000	522	443	17,000	328	274
18,000	543	462	18,000	338	281
19,000	564	485	19,000	349	290
20,000	585	499	20,000	359	298
21,000	605	518	21,000	369	307
22,000	626	536	22,000	380	314
23,000	647	554	23,000	391	322
24,000	668	573	24,000	401	331
25,000	686	603	25,000	412	338
Each Add'l \$1,000-(Add)	19	30	Each Add'l \$1,000-(Add)	11	9

LIABILITY PREMIUMS					
Liability Limits	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS		
(Base Premium for 1% Deductible -- \$100 Minimum Deductible)		
Territory V -- Chesapeake Bay (including Inland Tributaries)		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	42	32
2,000	67	49
3,000	91	72
4,000	108	90
5,000	128	110
6,000	146	124
7,000	160	137
8,000	171	146
9,000	183	156
10,000	195	166
11,000	208	177
12,000	223	191
13,000	242	206
14,000	260	222
15,000	278	235
16,000	291	247
17,000	303	257
18,000	318	270
19,000	331	280
20,000	343	292
21,000	354	300
22,000	361	308
23,000	370	315
24,000	379	321
25,000	391	332
Each Add'l \$1,000-(Add)	12	11

LIABILITY PREMIUMS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Deductible Applies to Aux. Watercraft)					
Territory I -- Great Lakes			Territory II -- Inland U.S. Waters (excluding Great Lakes OH, and MS Rivers)		
Amount Insurance	Cruisers & Houseboats	Sailboats	Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	206	181	\$ 5,000	145	121
10,000	278	229	10,000	193	169
15,000	338	266	15,000	242	205
20,000	399	339	20,000	290	242
25,000	459	387	25,000	339	302
30,000	520	459	30,000	399	363
35,000	580	508	35,000	459	423
40,000	641	556	40,000	520	484
45,000	701	605	45,000	580	544
50,000	762	665	50,000	641	605
55,000	822	726	55,000	701	665
60,000	883	786	60,000	762	726
65,000	943	847	65,000	822	786
70,000	1004	907	70,000	883	847
75,000	1064	968	75,000	943	907
80,000	1125	1028	80,000	1004	968
85,000	1185	1089	85,000	1064	1028
90,000	1246	1149	90,000	1125	1089
95,000	1306	1210	95,000	1185	1149
100,000	1367	1270	100,000	1246	1210
Each Add'l \$5,000-(Add)	60	60	Each Add'l \$5,000-(Add)	60	60

LIABILITY PREMIUMS					
Length of Boat (in feet)	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Deductible Applies to Aux. Watercraft)					
Territory III -- Atlantic and Gulf Coastal Waters (Including Tributaries) -- within 12 statute miles of the coast			Territory IV -- Ohio and Mississippi Rivers		
Amount Insurance	Cruisers & Houseboats	Sailboats	Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	302	266	\$ 5,000	181	133
10,000	393	357	10,000	242	193
15,000	484	447	15,000	290	242
20,000	580	544	20,000	339	290
25,000	701	641	25,000	387	339
30,000	847	774	30,000	435	387
35,000	968	883	35,000	484	435
40,000	1089	1004	40,000	544	496
45,000	1210	1125	45,000	617	568
50,000	1331	1246	50,000	689	641
55,000	1452	1367	55,000	701	713
60,000	1573	1488	60,000	834	786
65,000	1694	1609	65,000	907	859
70,000	1815	1730	70,000	980	931
75,000	1936	1851	75,000	1052	1004
80,000	2057	1972	80,000	1125	1052
85,000	2178	2093	85,000	1197	1149
90,000	2299	2214	90,000	1270	1222
95,000	2420	2335	95,000	1343	1294
100,000	2541	2456	100,000	1415	1367
Each Add'l \$5,000-(Add)	121	121	Each Add'l \$5,000-(Add)	72	72

LIABILITY PREMIUMS					
Length of Boat (in feet)	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverage may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Deductible on Aux. Watercraft) Territory V -- Chesapeake Bay (including Inland Tributaries)		
Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	181	145
10,000	229	181
15,000	278	229
20,000	326	278
25,000	375	326
30,000	423	375
35,000	484	423
40,000	544	484
45,000	605	544
50,000	665	605
55,000	726	665
60,000	786	726
65,000	847	786
70,000	907	847
75,000	968	907
80,000	1028	968
85,000	1089	1028
90,000	1149	1089
95,000	1210	1149
100,000	1270	1210
Each Add'l \$5,000-(Add)	60	60

Length of Boat (in feet)	LIABILITY PREMIUMS				
	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverage may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

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SERFF Tracking Number: STAT-125722497 State: Arkansas
 Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$25
 Company
 Company Tracking Number: PC-PBY-2008-260
 TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
 Product Name: Arkansas PBY
 Project Name/Number: Rules eff 12-30-08/PC-PBY-2008-260

Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document- Property & Casualty Filed 07/10/2008
Bypass Reason: N/A
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 07/10/2008
Bypass Reason: N/A
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 07/10/2008
Bypass Reason: N/A
Comments:

Review Status:
Satisfied -Name: Summary of Proposed Changes Filed 07/10/2008
Comments:
Attachment:
 AR PBY Summary of Proposed Changes.pdf

Summary of Proposed Changes

Arkansas - Pleasure Boat and Yacht Program
State Auto Property & Casualty Insurance Company
Page 1 of 1

1) Payment plans:

We are adding a payment option chart with Full Pay, Monthly, Two Pay and Four Pay options.

2) Miscellaneous Rule Changes:

We are revising our manual as outlined in the following table:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Table of Contents-Adjusted Rules and Page numbers to reflect changes.		
Policy Term/Payment Options added policy term chart, also revised credit card payment option wording for clarification purposes.	Rule 2, Page 1	Rule 2, Page 1
Optional Coverages, Rule shifted due to additions to rule 2.	Rule 5, Pages 2 and 3	Rule 5, Pages 1 and 2

**ARKANSAS
PLEASURE BOAT AND YACHT
PROGRAMS**

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

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ARKANSAS PLEASURE BOAT AND YACHT MANUAL

General Underwriting Philosophy

We are in the business of providing insurance. This statement implies that coverage will be available to a broad cross section of the public at a reasonable cost, and the expectation of profitable operation for both our agents and the Company.

While it is our intention to establish a premium structure that will accommodate most potential policyholders, there are certain operator or watercraft characteristics that present such a propensity to loss that they cannot be accepted in our watercraft programs. The purpose of this guide is to help define these acceptability standards.

It is important to note that State Auto adheres to the spirit of any statutes pertaining to underwriting situations. Thus, to the extent any of the guidelines contained in this document are in conflict with applicable law, the guidelines should not be considered.

Beyond the general guidelines contained herein, we also recognize the importance of the agent's role in the underwriting process. By virtue of personal contact with all applicants, the agent is in a unique position to assess risk characteristics and exercise underwriting judgment.

Our watercraft programs are designed to complement our auto and homeowner programs by providing a market for those insureds who own a pleasure boat or yacht.

BINDING AUTHORITY

The agent may bind coverage:

- A.** On any risk, except where specifically prohibited in this Guide; and
- B.** If the required application is fully completed, SIGNED BY THE NAMED INSURED(S) and THE AGENT, and submitted to the Company within four (4) working days of the effective date of coverage.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Pleasure Boat / Personal Watercraft Eligibility

- 1. Type of watercraft - The following vessels are ineligible:**
 - a. Amphibicars or amphibious vehicles.
 - b. Watercraft with automobile engine conversions (unless factory installed.)
 - c. Home built or kit boats.
 - d. Marsh boats (Air Propeller boats.)
 - e. Submarine type boats.
 - f. Watercraft with motors that exceed the boat manufacturer's recommended horsepower for the craft.
 - g. Boats over 15 years old, unless accompanied by a recent photo or boat dealer's statement as to condition and value.
 - h. Boats exceeding 26 feet in length.
 - i. Watercraft for which liability coverages only are desired.

- 2. Type of watercraft - The following vessels require prior approval:**
 - a. Those craft that have an advertised maximum speed of more than 70 miles per hour and all other watercraft that has an advertised maximum speed of more than 55 miles per hour.
 - b. Risks with more than one boat loss in the past 3 years.

- 3. Use of watercraft - The following vessels are ineligible:**
 - a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
 - b. Watercraft held for sale.
 - c. Boats stored in unsupervised areas.
 - d. Boats operated outside of the following boundaries:
the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

- 4. Ownership of watercraft - The following vessels are ineligible.**

Watercraft titled in the name of a business

- 5. Personal Watercraft -**
 - a. Personal watercraft include but are not limited to jet skis, wet bikes, waverunners and other similar types of watercraft, usually under 12 feet in length.

 - b. Exclusions – Liability and physical damage coverages do not apply while any Personal Watercraft described in this policy is engaged in competing, practicing or preparing for any prearranged race, competitive speed or mobility contest or any other racing activity. Please refer to the Racing Exclusion Endorsement.

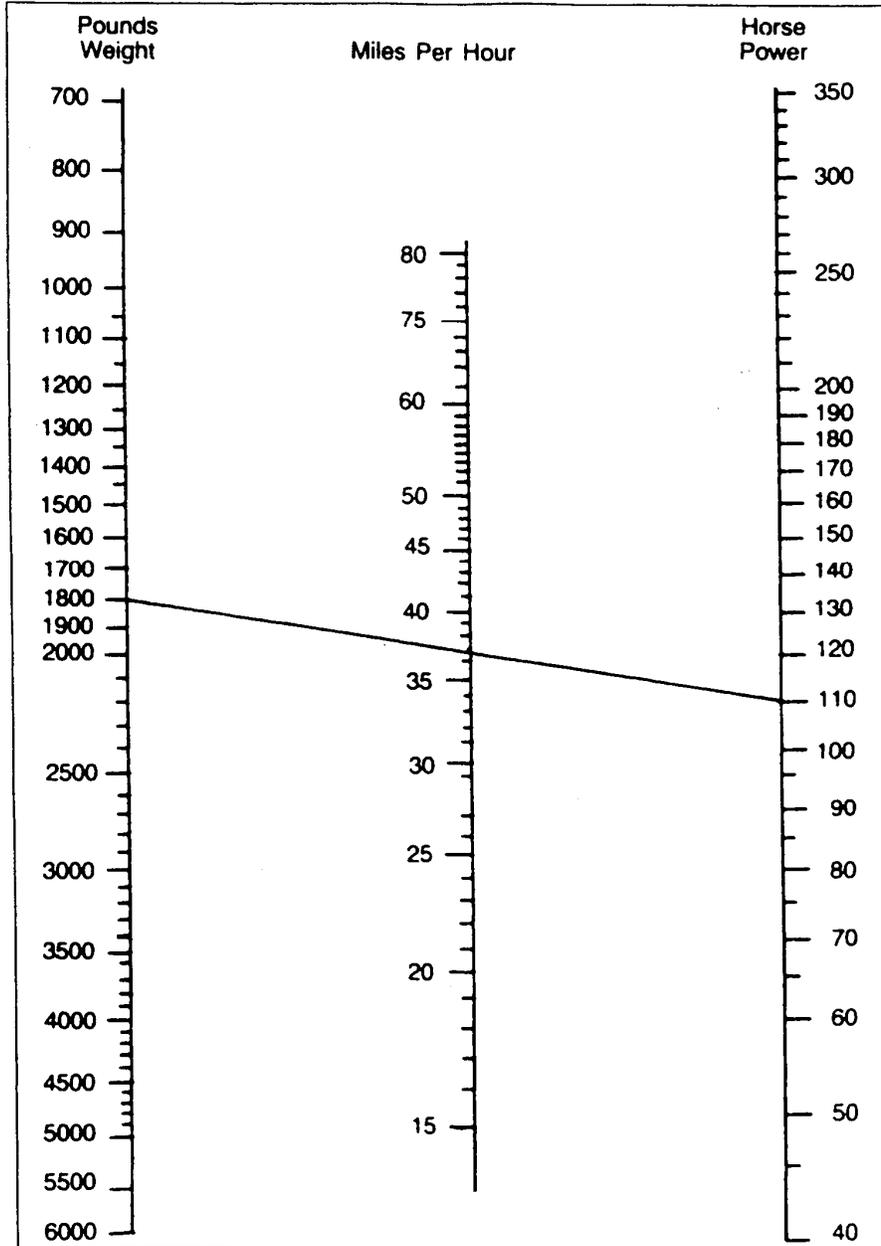
ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Speed Graph

The speed of the watercraft is determined by the relationship of weight to horsepower. Weight must include the weight of the boat, motor, operator and fuel. For purposes of the following graph, an operator weight of 150 lbs. may be used. Weight of fuel is determined as follows; gasoline - 5.5 lbs. per gallon, diesel fuel – 7.3 lbs. per gallon. To determine the speed of a boat, determine the total weight per above and locate the horsepower of the watercraft. Draw a straight line between the two figures. The speed is reflected where this line intersects the miles per hour portion of the graph. The example on the next page reflects a total weight of 1,800 lbs., and a horsepower of 110 resulting in a speed of 37 mph.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

SPEED GRAPH



ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Yacht Eligibility

1. **Type of watercraft - The following vessels are ineligible:**
 - a. Amphibicars or amphibious vehicles.
 - b. Watercraft with automobile engine conversions (unless factory installed).
 - c. Home built or kit watercraft.
 - d. Marsh craft (Air Propeller watercraft).
 - e. Submarine type boats.
 - f. Yachts with a market value of less than \$5,000.
 - g. Craft less than 26'1" in length.
 - h. Those for which liability only coverages are desired.

2. **Type of watercraft - The following vessels require prior approval:**
 - a. Yachts with an advertised maximum speed of more than 55 miles per hour.
 - b. Yachts with a hull value in excess of \$250,000.
 - c. Yachts that exceed 40 feet in length.
 - d. Risks with more than one boat loss in the past 3 years.
 - e. Houseboats.

3. **Use of watercraft - The following vessels are ineligible:**
 - a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
 - b. Watercraft held for sale.
 - c. Yachts stored in unsupervised areas.
 - d. Yachts operated outside of the following boundaries: the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

4. **Ownership of watercraft - The following are ineligible for liability coverage:**

Watercraft titled in the name of a business.

Operators – Pleasure Boats, Personal Watercraft and Yachts

1. **Age** - the principal operator must be at least 21 years of age.

2. **Experience** - the principal operator must have at least one year of experience in operating a watercraft of similar size or type or proof of completion of a boating safety course.

3. **Driving Record** - The three year driving record of all operators in the household are considered. There must be:
 - a. No major violations.
 - b. No more than two minor violations per person.
 - c. No more than two at-fault accidents per person.
 - d. No more than four minor violations/at-fault accidents per household.
 - e. No one under 21 with an at-fault accident.
 - f. No one under 21 with more than one minor violation.

4. **Exclusions** - Liability and physical damage coverages do not apply while any Personal Watercraft described on this policy is engaged in competing, practicing or preparing for any prearranged race, competitive speed or mobility contest, or any other racing activity. Please refer to Racing Exclusion Endorsement FI213 (2/96).

5. **Special Rating** - Liability and Medical Payment coverage premiums will be doubled for all Personal Watercraft.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

RULES

1. Application and policy issuance

- A. The application serves as a combination application and binder. Only one boat may be written per policy.

...2. Policy Term/Payment Option

- A. Policies are written on a 12 month term

Twelve Month Policy Term			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	N/A	50% due at inception with remaining due in 6 months
Four Pay	Yes	\$4 N/A- EFT	25% due at inception with remaining billed in 25% installments each 90 days
...Monthly	Yes	\$4 N/A- EFT	1/12 th due at inception with remaining billed in installments every 30 days

- B. Electronic Funds Transfer ("E-Pay")

An option available to insureds is to have their payment automatically transferred, from their bank account to State Auto electronically. The insured has the option of choosing the date they would like the deduction to take place. The insured will be notified by the company of the initial amount of premium to be transferred, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

- C. Customers Can Pay Online / Credit Card Payments. Direct bill customers can now use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card Payment Agreement New Business Cash With Application Only Form (CG 874) via Agent Site. The form must be completed and faxed to the number provided on the form. Additionally, direct bill customers can make regular premium payments online at www.stateauto.com. After selecting the option to "Pay Your Policy" customers can make a one-time payment without enrolling in the system or they can enroll in our "Pay Now" program where personal and payment type information is stored to facilitate and expedite future payments. Whether direct bill customers are making a one-time online payment or are enrolled in our "Pay Now" program, they can opt to pay through use of an automated check (ACH payment) or can make payment using a VISA™ or MasterCard™ credit or "pin-less" debit card.

- D. NSF Charge: A \$20 non-sufficient fund fee will be charged on all returned checks

3. Minimum Premium

- A. The minimum premium for Pleasure Boat Policies is \$50.
 B. The minimum premium for Yacht Policies is \$100.
 C. The minimum premium for Personal Watercraft is \$100.

4. Cancellation

If a policy or coverage is canceled, the return premium will be computed on a pro-rata basis. In the event of a cancellation, return premium amounts under \$1.00 will be retained by the company, unless requested by the insured.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

5. Optional Coverages

- A.** Physical damage coverage for watercraft trailers. Coverage can be purchased for the trailer of subject watercraft.
A \$50 deductible applies towards the Pleasure Boat.
A \$100 deductible applies towards the Yacht.
Rate: \$2 per \$100 of coverage.
- B.** Emergency service or towing and labor coverage for disabled watercraft may be provided up to a maximum of \$500.
Rate: \$7 per \$100 of coverage.
- C. Sailboat Racing Buy-Back.** Racing coverage for loss or damage to the following sailboat components may be purchased: spars, spinnakers or sails. This option available for pleasure boats only. Attach Sailboats (Racing Buy-Back) Amendatory Endorsement.
Premium: Flat charge of \$10.
- D. Broadened Navigational Territory Limits.** Coverage territory may be extended from 12 statute miles of the coastline to 20 statute miles of the coastline for pleasure boats, and to 50 statute miles of the coastline for yachts.

This coverage may be written only if:

- The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- The captain/owner/operator has previous experience navigating beyond the 12 mile limit.
- The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- The craft is equipped with at least twin engines, is rated for ocean use and is at least 20 feet in length.

Attach the applicable increased navigation territory endorsement

Premium: Pleasure Boats—Flat charge of \$25
Yachts—Flat charge of \$50

- E. Broadened Navigational Territory Limits - Bahamas (Yachts Only)** Coverage territory may be extended from 12 statute miles of the coastline to the Bahama Islands.

This coverage may only be written if:

- * The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- * The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- * The captain/owner/operator has made at least five previous trips to the Bahamas in the last 3 years.
- * The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- * Watercraft is at least 28 feet in length.
- * The craft is equipped with at least twin engines.

Attach the Increased Navigation Limits - Bahamas Endorsement

Premium: Flat charge of \$150

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

5. Optional Coverages (Continued)

F. Additional Insured—Lessor. Coverage may be added to protect the interest of the lessor, in cases where the insured's watercraft is leased.

Attach the Additional Insured Endorsement

Premium: None

G. Miscellaneous Accessories/Detachable Equipment—Increased Limits. (Pleasure Boat Only)
The basic policy limit of \$500 may be increased. Refer to the policy for a description of coverage. Indicate limit increase on application.

Premium: Add limit increase to hull value and rate accordingly.

H. Additional Equipment (Yacht Only) -- Coverage may be purchased for furniture and equipment needed for the maintenance and use of the yacht. Combine limit with yacht hull value on application.

Premium: Add limit to hull value and rate accordingly.

I. Auxiliary Watercraft (Yacht Only) -- Physical Damage coverage for an auxiliary watercraft and its motor (as described in the policy) may be provided. A \$100 Deductible applies to the auxiliary watercraft. Indicate the limit for the auxiliary watercraft on the application.

Premium: Add to the limit of yacht hull value and rate accordingly.

J. Uninsured Watercraft Coverage – This optional coverage affords protection for compensatory damages which an insured person is legally entitled to recover from the owner or operator of an uninsured watercraft. Rates are per watercraft. (The rate for an insured yacht will include an auxiliary watercraft used to service the covered yacht.) Use form **UW0495**.

Limit	Rate
\$10,000	\$15
\$25,000	\$25

6. Credits

The following credits are available for both Pleasure Boats and Yachts unless indicated otherwise. They will apply as follows, unless otherwise indicated. Pleasure Boats - apply to hull and miscellaneous equipment premiums. Yachts - apply to hull, equipment, and auxiliary watercraft premiums.

A. Boating Course Credit. An insured is eligible for this credit if he/she has completed a piloting/seamanship course offered by The U.S. Coast Guard Auxiliary or U.S. Power Squadron. Proof of successful completion is required.
Credit: 5% (applies to physical damage, liability and medical payments premiums)

B. Membership Credit. An insured is eligible for this credit if he/she is in active member of the U.S. Coast Guard Auxiliary or U.S. Power Squadron. Proof of membership is required.

Credit: 5% (applies to physical damage, liability and medical payments premiums)

C. Fire Extinguishing System Credit. This credit is applicable for those watercraft with approved, built-in fire extinguishing systems which automatically discharge upon detection of fire in the engine compartment. The credit does not apply to portable, hand-held fire extinguishers.

Credit: 5% (applies to physical damage premiums)

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

6. Credits (Cont)

D. Diesel Power: If craft is powered by a diesel engine.

Credit: 10% (applies to physical damage premiums)

E. Sailboat with Auxiliary Engine—Credits vary by horsepower as follows:

Credit: 15% -if engine 80 hp. or less (applies to physical damage premiums)
10% -if engine over 80 hp. (applies to physical damage premiums)

F. Miscellaneous Equipment. Credits are given for miscellaneous safety equipment. Qualifying devices include:

- Ship to Shore Radio
- Radar/Doppler/LORAN
- Sniffer/Fume Detector
- Depth Sounder/Fathometer/Sonar
- Radio Direction Finder
- Electric Cooking and Refrigeration Devices

Credit: 2% for each of the above items with a maximum credit of 10% (applies to physical damage premium). Add all credits together and apply discount.

G. Reduced Navigation Period—Yacht. With the exception of Territory III, Atlantic and Gulf Coastal Waters, Base Premiums are calculated based on a seven month navigation period. This navigation period may be reduced for a credit.

Credit: 5% per month. (applies to physical damage premiums)

H. Optional Deductibles. The basic premiums on the rate pages are for a 1% deductible (minimum of \$100). For a premium credit, these deductibles may be increased as follows:

Pleasure Boat -- (Boat and Miscellaneous Equipment only—Applies to Physical Damage Only)

<u>Deductible Percentage</u>	<u>Dollar Deductible Minimum</u>	<u>Premium Credit</u>
2%	\$200	15%
3%	\$300	20%
4%	\$400	25%

Yacht -- (Yacht and Equipment only—Applies to Physical Damage only)

<u>Deductible Percentage</u>	<u>Premium Credit</u>
2%	15%
3%	25%

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

7. Debits

The following debits apply to pleasure boats and yachts unless otherwise indicated. Pleasure Boats—apply to hull and miscellaneous equipment premium. Yachts—apply to hull, equipment, and auxiliary watercraft premium.

- A.** Advertised speed, or speed as determined by speed graph, greater than 45 mph.

Debit: 100% (applies to physical damage, liability and medical payments premiums)

- B. Increased Navigation Period (Yacht)** -- With the exception of Territory III, Atlantic and Gulf Coastal Waters, Base premiums are calculated on a 7 month navigation period. This may be increased (except territory III) for a premium debit.

Debit: 5% per month

- C. Personal Watercraft**—These craft are subject to an automatic premium debit.

Debit: 100% (applies to liability and medical payments premiums)

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

8. Forms and Endorsements

Pleasure Boat Forms and Endorsements

☛...AU303 (01/07)	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information
AU370 (11/05)	Special Information – Arkansas
FI-126V (03/02)	Pleasure Boat Declarations Page
FI-127 (01/88)	Pleasure Boat Policy
FI-148 (06/88)	12-20 Mile Navigation Territory Endorsement
FI-149 (09/88)	Additional Insured Endorsement—Lessor
FI-165 (06/96)	Excluding Coverage While a Certain Person is Operating a Watercraft
FI-170 (01/92)	Sailboats - Racing Buy Back (Sails, Spars, Spinnakers)
FI-213 (02/96)	Racing Exclusion Endorsement
FI-229 (01/98)	Amendatory Endorsement
FI-234 (01/99)	Medical Payments Amendments – Employees
FI-234 (01/99)	Medical Payments Amendments – Employees
FI1015 (03/07)	Amendatory Endorsement
MS122AR (10/06)	Important Information For Policyholder Supplement to Application-Arkansas
UW0495 (11/05)	Uninsured Watercraft Coverage – Arkansas
ACORD 35 (01/97)	Cancellation Request/Policy Release
ACORD 82 (2004/03)	Watercraft Application
ACORD 70 (2004/05)	Change Request

Yacht Forms and Endorsements

☛...AU303 (01/07)	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information
AU370 (11/05)	Special Information
FI113 (11/86)	Yacht Policy
FI-113V (07/02)	Yacht Declarations Page
FI-144 (06/88)	Loss Payee Clause
FI-146 (06/88)	12-50 Mile Navigation Territory Endorsement
FI-147 (06/88)	Increased Navigational Limits - Bahamas
FI-149 (9/88)	Additional Insured Endorsement – Lessor
FI-165 (06/96)	Excluding Coverage While a Certain Person is Operating a Watercraft
FI-170 (01/92)	Sailboats - Racing Buy Back (Sails, Spars, Spinnakers)
FI-213 (02/96)	Racing Exclusion Endorsement
FI-229 (01/98)	Amendatory Endorsement
FI-234 (01/99)	Medical Payments Amendments – Employees
FI1015 (03/07)	Amendatory Endorsement
MS122AR (10/06)	Important Information for Policyholders Supplement to Application - Arkansas
UW0495 (11/05)	Uninsured Watercraft Coverage - Arkansas
ACORD 35 (01/97)	Cancellation Request/Policy Release
ACORD 82 (2004/03)	Watercraft Application
ACORD 70 (2004/05)	Change Request

9. Territory Definitions

Territory Number	Description
I.	Waters of the Great Lakes
II.	Inland Waters of the U.S. (excluding the Great Lakes, Ohio and Mississippi Rivers)
III.	Atlantic and Gulf Coastal Waters (including the inland water tributaries) - within 12 statute miles of the coastline
IV.	Ohio and Mississippi Rivers
V.	Chesapeake Bay and its inland tributaries

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

10. Rating

Pleasure Boat Rating

- A. Sailboats with auxiliary power of greater than 50 hp are to be classified and rated as inboards.
- B. Sailboards and Ice Sailboats are to be classified and rated as sailboats.
- C. Personal Watercraft (i.e. Jet Skis, Wet Bikes, Wave Runners, etc.) are to be classified and rated as inboards. (refer also to Debit Section)
- D. Miscellaneous accessories must be included in the amount of insurance for the hull for rating purposes.
- E. All amounts of insurance are to be rounded to the nearest \$100. Amounts of \$50 or more are carried to the next higher increment of \$100. For example, Hull coverage of \$8660 is rounded to \$8700.
- F. When the amount of insurance is not in increments of \$1000, interpolation applies.
- G. Basic premiums (except outboard driven craft) are for a 1% deductible (\$100 minimum deductible).
- H. All premium calculations are to be rounded to the nearest dollar. Amounts of 50 cents or more are carried to the next higher dollar amount. Where multiple rating steps are needed, rounding is performed at the end of each step.
- I. **Determining the premium.** Calculations should be performed in the following order:
 - 1. Determine the basic premium by territory, type of watercraft, and amount of insurance from the basic premium pages.
 - 2. Apply deductible credit if appropriate.
 - 3. Apply any other miscellaneous credits or debits.

Yacht Rating

- A. **Equipment, as defined in the policy,** must be included in the amount of insurance for the hull for rating purposes.
- B. **Amounts of insurance (for yacht and equipment) are to be rounded to the nearest \$1000.** Amounts of \$500 or more are carried to the next higher increment of \$1000. For example, yacht coverage of \$25,660 is rounded to \$26,000.
- C. **When the amount of insurance is not in increments of \$5000,** interpolation applies.
- D. **Base premiums are for a 1% deductible, and seven month navigation period** (except territory III, Atlantic and Gulf Coastal Waters, which is based on a twelve month navigation period).
- E. **All premium calculations are to be rounded to the nearest dollar.** Amounts of 50 cents or more are carried to the next higher dollar amount. Where multiple rating steps are needed, rounding is performed at the end of each step.
- F. **Determining the premium.** Calculations should be performed in the following order:
 - 1. Determine the basic premium by territory, type of watercraft, and amount of insurance from the basic premium pages.
 - 2. Debit or credit for longer or shorter navigation period.
 - 3. Apply age of watercraft debit if appropriate.
 - 4. Apply deductible credit if appropriate.
 - 5. Apply any other miscellaneous credits or debits.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

PLEASURE BOAT RATES-- Outboard Motors and Boats

Open Perils Physical Damage Actual Cash Value Coverage

PHYSICAL DAMAGE RATES / \$1000					
TERRITORY: INLAND WATERS (Including Great Lakes, Inland Lakes and Rivers)					
Policy Deductible	Horsepower				
	0 - 50	51-100	101-150	151-200	201 +
50	\$30	\$35	\$40	\$42	\$44
100	\$20	\$25	\$30	\$33	\$35
250	\$15	\$20	\$25	\$28	\$31
500	\$10	\$15	\$20	\$23	\$28

PHYSICAL DAMAGE RATES / \$1000					
TERRITORY: OCEAN, GULF & CHESAPEAKE BAY					
Policy Deductible	Horsepower				
	0 - 50	51-100	101-150	151-200	201 +
50	\$35	\$40	\$45	\$48	\$50
100	\$25	\$30	\$35	\$36	\$38
250	\$20	\$23	\$28	\$30	\$32
500	\$15	\$19	\$23	\$25	\$29

LIABILITY PREMIUMS					
TERRITORY: ALL WATERS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
TERRITORY: ALL	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS					
(Base Premium for 1% Deductible -- \$100 Minimum Deductible)					
Territory I -- Great Lakes			Territory II -- Inland U.S. Waters (excluding Great Lakes OH, and MS Rivers)		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats	Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	53	33	\$ 1,000	44	32
2,000	92	66	2,000	69	49
3,000	128	91	3,000	93	72
4,000	158	113	4,000	111	90
5,000	181	129	5,000	130	110
6,000	196	141	6,000	148	124
7,000	218	151	7,000	162	137
8,000	237	162	8,000	173	146
9,000	256	169	9,000	185	156
10,000	276	183	10,000	197	166
11,000	296	195	11,000	210	177
12,000	312	208	12,000	226	191
13,000	326	219	13,000	244	206
14,000	338	230	14,000	263	222
15,000	348	239	15,000	280	235
16,000	360	249	16,000	293	247
17,000	372	257	17,000	307	257
18,000	382	267	18,000	320	270
19,000	393	276	19,000	333	280
20,000	401	286	20,000	345	292
21,000	408	295	21,000	356	300
22,000	417	303	22,000	364	308
23,000	425	313	23,000	372	315
24,000	434	322	24,000	381	321
25,000	441	332	25,000	393	332
Each Add'l \$1,000-(Add)	9	10	Each Add'l \$1,000-(Add)	12	11

LIABILITY PREMIUMS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Minimum Deductible)					
Territory III -- Atlantic and Gulf Coastal Waters (Including Tributaries) -- within 12 statute miles of the coast			Territory IV -- Ohio and Mississippi Rivers		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats	Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	77	65	\$ 1,000	48	32
2,000	150	127	2,000	85	58
3,000	216	184	3,000	117	81
4,000	264	224	4,000	143	114
5,000	285	242	5,000	164	131
6,000	295	251	6,000	177	143
7,000	310	264	7,000	196	159
8,000	322	275	8,000	211	172
9,000	341	290	9,000	226	183
10,000	364	310	10,000	234	191
11,000	381	324	11,000	245	200
12,000	401	339	12,000	256	209
13,000	414	351	13,000	275	224
14,000	437	371	14,000	281	234
15,000	468	399	15,000	302	252
16,000	491	417	16,000	318	266
17,000	522	443	17,000	328	274
18,000	543	462	18,000	338	281
19,000	564	485	19,000	349	290
20,000	585	499	20,000	359	298
21,000	605	518	21,000	369	307
22,000	626	536	22,000	380	314
23,000	647	554	23,000	391	322
24,000	668	573	24,000	401	331
25,000	686	603	25,000	412	338
Each Add'l \$1,000-(Add)	19	30	Each Add'l \$1,000-(Add)	11	9

LIABILITY PREMIUMS					
Liability Limits	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

**PLEASURE BOAT RATES -- Inboard, Inboard / Out Drive Boats, and
Sailboats**

PHYSICAL DAMAGE PREMIUMS		
(Base Premium for 1% Deductible -- \$100 Minimum Deductible)		
Territory V -- Chesapeake Bay (including Inland Tributaries)		
Amount Insurance	Inboards/ Inboard/Outdrive	Sailboats
\$ 1,000	42	32
2,000	67	49
3,000	91	72
4,000	108	90
5,000	128	110
6,000	146	124
7,000	160	137
8,000	171	146
9,000	183	156
10,000	195	166
11,000	208	177
12,000	223	191
13,000	242	206
14,000	260	222
15,000	278	235
16,000	291	247
17,000	303	257
18,000	318	270
19,000	331	280
20,000	343	292
21,000	354	300
22,000	361	308
23,000	370	315
24,000	379	321
25,000	391	332
Each Add'l \$1,000-(Add)	12	11

LIABILITY PREMIUMS					
Liability Limit	Horsepower				
	0-50	51-100	101-150	151-200	201 +
50,000	25	28	31	34	36
100,000	27	30	33	36	39
200,000	29	32	35	38	42
300,000	32	35	39	42	46
500,000	34	38	42	46	49

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 5
\$3,000	\$10
\$4,000	\$15
\$5,000	\$20

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Deductible Applies to Aux. Watercraft)					
Territory I -- Great Lakes			Territory II -- Inland U.S. Waters (excluding Great Lakes OH, and MS Rivers)		
Amount Insurance	Cruisers & Houseboats	Sailboats	Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	206	181	\$ 5,000	145	121
10,000	278	229	10,000	193	169
15,000	338	266	15,000	242	205
20,000	399	339	20,000	290	242
25,000	459	387	25,000	339	302
30,000	520	459	30,000	399	363
35,000	580	508	35,000	459	423
40,000	641	556	40,000	520	484
45,000	701	605	45,000	580	544
50,000	762	665	50,000	641	605
55,000	822	726	55,000	701	665
60,000	883	786	60,000	762	726
65,000	943	847	65,000	822	786
70,000	1004	907	70,000	883	847
75,000	1064	968	75,000	943	907
80,000	1125	1028	80,000	1004	968
85,000	1185	1089	85,000	1064	1028
90,000	1246	1149	90,000	1125	1089
95,000	1306	1210	95,000	1185	1149
100,000	1367	1270	100,000	1246	1210
Each Add'l \$5,000-(Add)	60	60	Each Add'l \$5,000-(Add)	60	60

LIABILITY PREMIUMS					
Length of Boat (in feet)	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverages may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS (Base Premium for 1% Deductible -- \$100 Deductible Applies to Aux. Watercraft)					
Territory III -- Atlantic and Gulf Coastal Waters (Including Tributaries) -- within 12 statute miles of the coast			Territory IV -- Ohio and Mississippi Rivers		
Amount Insurance	Cruisers & Houseboats	Sailboats	Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	302	266	\$ 5,000	181	133
10,000	393	357	10,000	242	193
15,000	484	447	15,000	290	242
20,000	580	544	20,000	339	290
25,000	701	641	25,000	387	339
30,000	847	774	30,000	435	387
35,000	968	883	35,000	484	435
40,000	1089	1004	40,000	544	496
45,000	1210	1125	45,000	617	568
50,000	1331	1246	50,000	689	641
55,000	1452	1367	55,000	701	713
60,000	1573	1488	60,000	834	786
65,000	1694	1609	65,000	907	859
70,000	1815	1730	70,000	980	931
75,000	1936	1851	75,000	1052	1004
80,000	2057	1972	80,000	1125	1052
85,000	2178	2093	85,000	1197	1149
90,000	2299	2214	90,000	1270	1222
95,000	2420	2335	95,000	1343	1294
100,000	2541	2456	100,000	1415	1367
Each Add'l \$5,000-(Add)	121	121	Each Add'l \$5,000-(Add)	72	72

LIABILITY PREMIUMS					
Length of Boat (in feet)	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverage may be written in any combination.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

YACHT RATE PAGES

PHYSICAL DAMAGE PREMIUMS		
(Base Premium for 1% Deductible -- \$100 Deductible on Aux. Watercraft)		
Territory V -- Chesapeake Bay (including Inland Tributaries)		
Amount Insurance	Cruisers & Houseboats	Sailboats
\$ 5,000	181	145
10,000	229	181
15,000	278	229
20,000	326	278
25,000	375	326
30,000	423	375
35,000	484	423
40,000	544	484
45,000	605	544
50,000	665	605
55,000	726	665
60,000	786	726
65,000	847	786
70,000	907	847
75,000	968	907
80,000	1028	968
85,000	1089	1028
90,000	1149	1089
95,000	1210	1149
100,000	1270	1210
Each Add'l \$5,000-(Add)	60	60

LIABILITY PREMIUMS					
Length of Boat (in feet)	Limits of Liability (includes \$1,000 Medical Payments)				
	\$25,000	\$50,000	\$100,000	\$300,000	\$500,000
26-30	\$ 39	\$ 45	\$ 49	\$ 55	\$ 60
31-35	44	49	55	60	66
36-40	55	60	66	71	77
41-45	71	77	82	88	93
46-50	93	99	104	110	115
51-55	104	110	115	121	126
56-60	115	121	126	132	132
61-65	126	132	138	143	148

MEDICAL PAYMENTS PREMIUMS	
Limit	Premium
\$1,000	Included in base Liab.
\$2,000	\$ 6
\$3,000	\$11
\$4,000	\$17
\$5,000	\$22

Note: Liability and Medical Payments Coverage may be written in any combination.

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