

SERFF Tracking Number: AOIC-125752465 State: Arkansas
First Filing Company: Auto-Owners Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: EUM-AR-99-08/06/2008-01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Executive Umbrella
Project Name/Number: Executive Umbrella Rate Filing/EUM-AR-99-08/06/2008-01

Filing at a Glance

Companies: Auto-Owners Insurance Company, Owners Insurance Company

Product Name: Executive Umbrella

SERFF Tr Num: AOIC-125752465 State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0021 Personal Umbrella and Excess

Co Tr Num: EUM-AR-99-08/06/2008-01

State Status: Fees verified and received

Filing Type: Rate

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Jennifer Smith, Kelly

Disposition Date: 09/09/2008

Staake, Debbie Garofalo, James

Godair, Sarah Nowak

Date Submitted: 08/06/2008

Disposition Status: Filed

Effective Date Requested (New): 09/11/2008

Effective Date (New): 09/28/2008

Effective Date Requested (Renewal): 10/17/2008

Effective Date (Renewal):

10/17/2008

State Filing Description:

General Information

Project Name: Executive Umbrella Rate Filing

Status of Filing in Domicile: Authorized

Project Number: EUM-AR-99-08/06/2008-01

Domicile Status Comments: Michigan and Ohio are the states of domicile.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/09/2008

State Status Changed: 08/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Auto-Owners Insurance Company of Lansing, Michigan and Owners Insurance Company of Lima, Ohio submit the enclosed rate revision to our Executive Umbrella program.

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The effective dates for this filing are as follows:

New Business: September 11, 2008

Renewal Business: October 17, 2008

We are making the following rate and rule revisions with this filing:

AOU7Z013 (Base Charge)

We are changing the basic umbrella premium base charge from \$160 to \$168.

AOU7Z013 (Additional Charges-Drivers under 25 years of age)

We are changing the Youthful Driver relativities from 0.24 to 0.25 for 1st Youthful Driver and from 0.01 to 0.02 for each additional Youthful Driver.

AOU7Z013 (Additional Charges-Recreational Vehicles)

We are changing the relativity for each additional recreational vehicle from 0.01 to 0.02.

AOU7Z013 (Additional Charges-Waterjet Propelled Boats)

We are dividing watercraft into two categories: Watercraft under 26 ft. in length and more than 50 h.p. and Waterjet Propelled Boats. We are adding relativities for Waterjet Propelled Boats.

AOU7Z013 (Additional Charges-Watercraft under 26 ft. in length and more than 50 h.p.)

We are changing the relativity for each additional watercraft from 0.01 to 0.02.

AOU7Z013 (Discounts-Mature Insured Discount)

We are changing the mature insured discount for insureds age 75 and older from 5% to 4%.

Company and Contact

Filing Contact Information

Jennifer Smith, Assistant Manager

smith.jennifer.l@aoins.com

P.O. Box 30660

(800) 346-0346 [Phone]

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Lansing, MI 48909-8160 (517) 323-8796[FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
P.O. Box 30660 Group Code: 280 Company Type: PC
Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
Group
(800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Owners Insurance Company CoCode: 32700 State of Domicile: Ohio
P.O. Box 30660 Group Code: 280 Company Type: PC
Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
Group
(800) 346-0346 ext. [Phone] FEIN Number: 34-1172650

SERFF Tracking Number: AOIC-125752465 State: Arkansas
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$100.00	08/06/2008	21808156
Owners Insurance Company	\$0.00	08/06/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/09/2008	09/09/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/07/2008	08/07/2008	James Godair	08/19/2008	09/08/2008

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Disposition

Disposition Date: 09/09/2008
 Effective Date (New): 09/28/2008
 Effective Date (Renewal): 10/17/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Auto-Owners Insurance Company	4.700%	\$3,448	395	\$73,004	14.500%	0.000%	5.900%
Owners Insurance Company	3.400%	\$155	25	\$4,549	15.500%	0.000%	5.900%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	5.900%
Overall Percentage Rate Impact For This Filing	4.600%
Effect of Rate Filing-Written Premium Change For This Program	\$3,603
Effect of Rate Filing - Number of Policyholders Affected	420

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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 Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	RF-1	Filed	Yes
Supporting Document	Loss Data	Filed	Yes
Rate	Executive Umbrella Rates	Filed	Yes

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Project Name/Number: Executive Umbrella Rate Filing/EUM-AR-99-08/06/2008-01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/07/2008

Submitted Date 08/07/2008

Respond By Date

Dear Jennifer Smith,

This will acknowledge receipt of the captioned filing. Please submit the RF-1 and loss data to justify the rate change.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/19/2008

Submitted Date 09/08/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: This letter is in response to your filing correspondence dated August 7, 2008 concerning Executive Umbrella for Auto-Owners Insurance Company of Lansing, Michigan and Owners Insurance Company of Lima, Ohio.

Attached are the requested RF-1 and loss data to justify the rate change.

We believe you have all information necessary to conclude your review of the above mentioned filing. If you have any questions regarding this filing, please contact James Godair at (517) 703-2455.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

Comment:

SERFF Tracking Number: AOIC-125752465 *State:* Arkansas
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Project Name/Number: Executive Umbrella Rate Filing/EUM-AR-99-08/06/2008-01

Satisfied -Name: Loss Data

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Debbie Garofalo, James Godair, Jennifer Smith, Kelly Staaque, Sarah Nowak

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.500%
Effective Date of Last Rate Revision: 09/11/2007
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	5.900%	4.700%	\$3,448	395	\$73,004	14.500%	0.000%
Owners Insurance Company	5.900%	3.400%	\$155	25	\$4,549	15.500%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 5.900%
Overall Percentage Rate Impact For This Filing: 4.600%
Effect of Rate Filing - Written Premium Change For This Program: \$3,603

<i>SERFF Tracking Number:</i>	<i>AOIC-125752465</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Auto-Owners Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>EUM-AR-99-08/06/2008-01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
<i>Product Name:</i>	<i>Executive Umbrella</i>		
<i>Project Name/Number:</i>	<i>Executive Umbrella Rate Filing/EUM-AR-99-08/06/2008-01</i>		

Effect of Rate Filing - Number of Policyholders Affected: 420

SERFF Tracking Number: AOIC-125752465 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Executive Umbrella Rates	AOU7Z013	Replacement	AOU7Z013.pdf

**Auto-Owners
Owners**

EXECUTIVE UMBRELLA

Arkansas

[Introduction](#)

[Territory](#)

[Liability Rate Table](#)

[Discounts](#)

[Rating Excess Millions and Minimum Premiums](#)

INTRODUCTION

The premium for Executive Umbrella Liability is a flat charge based on the exposures of the risk and the underlying insurance limits.

An Executive Umbrella policy may be attached to a Commercial Umbrella policy. Total premiums shall be rounded to the nearest dollar.

TERRITORY

Territory 4 - Pulaski County

Territory 11 - Remainder of State

LIABILITY RATE TABLE

Premium Basis

Annual Premium \$1,000,000 Limit For All Territories

Basic Umbrella Premium (Premium contemplates one automobile and all personal residences occupied by the insured)

The basic umbrella premium is the product of the base charge, the appropriate territory relativity and the appropriate underlying auto limit relativity.

Base Charge

\$168

Territory Relativities

Territory 4

1.13

Territory 11

1.08

Underlying Auto Limit Relativity

Underlying Auto Limit of Liability

\$500,000/\$500,000

1.00

\$500,000/\$1,000,000 or higher

.85

Additional Charges

Each additional charge is calculated by multiplying the **basic umbrella premium** by the appropriate additional charge relativity.

Relativity

Automobiles, or other vehicles licensed for road use (such as golf carts and dune buggies), over one*

PREMIER*

STANDARD

\$500,000 Underlying auto occurrence limits

0.16 each

0.24 each

\$1,000,000 Underlying auto occurrence limits

0.10 each

0.17 each

*Insureds are eligible for the Premier rates shown above if the following criteria are met:

1. The underlying automobile policy is written in an Auto-Owners Insurance Group company.

2. Any vehicle on the underlying automobile policy is rated as premier or preferred.

All other insureds receive Standard rates.

Antique Automobiles	0.03 each
Drivers under 25 years of age	
First Youthful Driver	0.25
Each Additional Youthful Driver	0.02
Recreational Vehicles (Including snowmobiles, dune buggies, minibikes, trailbikes or other vehicles not licensed for road use).	
First recreational vehicle	0.10
Each additional recreational vehicle	0.02
Waterjet Propelled Boats	
First Waterjet Propelled Boat	0.13
Each Additional Waterjet Propelled Boat	0.02
Watercraft under 26 ft. in length and more than 50 h.p. and any waterjet propelled boats	
First watercraft	0.10
Each additional watercraft	0.02
Watercraft under 26 ft. in length and less than or equal to 50 h.p. are included at no charge.	
Watercraft 26 to 75 feet in length.	
<u>Length</u>	
26-30	0.14
31-35	0.24
36-40	0.35
41-50	0.42
51-55	0.56
56-60	0.66
61-65	0.76
66-70	0.87
71-75	0.97
Additional charge for any watercraft with speeds greater than 44 M.P.H.	
<u>M.P.H.</u>	
45-50	0.14
51-55	0.17
56-60	0.21
Watercraft in excess of 75 feet and/or speeds greater than 60 M.P.H.	Submit for rating
Aircraft	Submit for rating

Charges For Optional Coverages

Incidental Farm Liability

361 to 500 acres	0.13
Additional Charge for 501 to 1000 acres	0.06
Owned residential premises rented to others (limited to a maximum of 10 families/units)	
1-4 family dwelling	0.07 per dwelling (not per unit)
5-10 family dwelling	0.17 per dwelling (not per unit)

Over 10 families/units must be written on a Commercial Umbrella Policy or Econ-O-Pak. (A unit is described as each living quarter.)

Joint Tenancy	0.10
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Incidental Business Coverage (on premises) covered by primary Comprehensive Personal Liability Section of Homeowners	0.03
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Office occupied by the insured (off premises)	0.07
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Other Business Property

- Business property owned but not occupied by the insured, less than 5,000 square feet per building:

1 – 2,500 square foot building	0.14
2,501 – 5,000 square foot building	0.21
- Limited to a maximum of two buildings. Over two buildings must be written on a Commercial Umbrella Policy or an Econ-O-Pak Umbrella.

DISCOUNTS**Owners Insurance Company**

Refer to {{AR PUMB OIC General Rules}} for eligibility and discount information. (Not subject to minimum premium.)

Group Plan Discount

Refer to {{AR PUMB Executive Group}} for eligibility and discount information. (Subject to minimum premium)

Mature Insured Discount

A discount will be applied for insureds 50 years of age or older as follows (Subject to minimum premium) :

Age 50-74:	10% discount
Age 75 and older:	4% discount

Multi-Policy Discount

A. Comprehensive Personal Liability Coverage

A 7% premium discount will be applied when the primary comprehensive personal liability coverage is

written with an Auto-Owners Insurance Group Company. (Subject to minimum premiums).

B. Auto Liability Coverage

A 22% premium discount will be applied when any auto liability coverage is written with an Auto-Owners Insurance Group Company. (Subject to minimum premium and applicable to no auto carrier scheduled).

Executive Umbrella Discount

A 10% discount will be applied to Executive Umbrellas that are attached to Commercial Umbrellas. Minimum premiums will not be reduced.

Following Form Endorsement Discount

A 1% discount will be applied when the Following Form Endorsement {{26360 (AR)}} is attached. (Subject to minimum premium).

Note: These credits do not apply to policies requiring special reinsurance or limits greater than \$5,000,000.

RATING EXCESS MILLIONS AND MINIMUM PREMIUMS

1st Million - \$100 minimum premium.

2nd Million - Charge 50% of 1st Million premium or \$80 minimum premium whichever is greater

3rd Million - Charge 50% of 2nd Million premium or \$75 minimum premium whichever is greater

4th Million - Charge 50% of 3rd Million premium or \$70 minimum premium whichever is greater

5th Million - Charge 50% of 4th Million premium or \$65 minimum premium whichever is greater

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 09/09/2008

Comments:

Attachment:

Transmittal 2008 (Executive).pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp **Review Status:** Filed 09/09/2008

Bypass Reason: We are using our own independent rates.

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 09/09/2008

Bypass Reason: We are using our own independent rates.

Comments:

Satisfied -Name: RF-1 **Review Status:** Filed 09/09/2008

Comments:

Attachments:

RF1 (A-O).pdf

RF1 (OIC).pdf

Satisfied -Name: Loss Data **Review Status:** Filed 09/09/2008

Comments:

Attachments:

Executive Umbrella Indications 1.pdf

Executive Umbrella Indications 2.pdf

Loss Data - Executive Large Losses Incurred_LD021.pdf

Loss Data - Executive Large Losses Less Large Incurred (% Premium)_LD021_LD009_LD011.pdf

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Loss Data - Executive Large Losses Less Large Incurred_LD021_LD009.pdf
Loss Data - Executive Large Losses Less Large Paid (% Premiium)_LD010_LD012.pdf
Loss Data - Executive Large Losses Less Large Paid_LD010.pdf
Expense Selections.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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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]
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Check #:
Amount:

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

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.)

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

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

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

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		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		

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

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	EUM-AR-99-08/06/2008-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Auto-Owners Insurance Company	B. 0280-18988

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.	17.0 Other Liability - Claims Made/Occurrence	B. 17.0021 Personal Umbrella and Excess

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Executive Umbrella	5.9%	4.7%	73.5%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.9%	4.7%					

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	315	0.5%	9/11/07	\$41,902	\$9,119	21.8	138.1
2006	131	0.0%	9/11/06	\$11,200	\$4,903	43.8	42.4
2005	11	N/A	8/15/05	\$219	\$417	190.3	44.4
2004	N/A	N/A	N/A	N/A	N/A	N/A	87.9
2003	N/A	N/A	N/A	N/A	N/A	N/A	122.7

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	26.3
B. General Expense	2.0
C. Taxes, License & Fees	2.0
D. Underwriting Profit & Contingencies	0.3
E. Other (explain)	
F. TOTAL	30.6

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 14.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	EUM-AR-99-08/06/2008-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A.	Owners Insurance Company	B. 0280-32700

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.	17.0 Other Liability - Claims Made/Occurrence	B. 17.0021 Personal Umbrella and Excess

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Executive Umbrella	5.9%	3.4%	73.5%	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.9%	3.4%					

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	12	0.0%	9/11/07	\$836	\$398	47.6	61.1	
2006	2	0.0%	9/11/06	\$90	\$79	87.7	-31.3	
2005	0	N/A	8/15/05	\$0	\$0	0.0	31.0	
2004	N/A	N/A	N/A	N/A	N/A	N/A	153.4	
2003	N/A	N/A	N/A	N/A	N/A	N/A	20.6	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	26.3
B. General Expense	2.0
C. Taxes, License & Fees	2.0
D. Underwriting Profit & Contingencies	0.3
E. Other (explain)	
F. TOTAL	30.6

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 15.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

COMPANYWIDE GROUP
Executive Umbrella Ratemaking

Exhibit 1

Summary of Rate Change Indications

	ACC YR <u>DEC 2003</u>	ACC YR <u>DEC 2004</u>	ACC YR <u>DEC 2005</u>	ACC YR <u>DEC 2006</u>	ACC YR <u>DEC 2007</u>
<u>Premium</u>					
(1) Current Level Premium	27,126,853	28,617,217	30,139,891	32,386,814	35,629,632
<u>Total Losses</u>					
(2) Trended Losses and LAE	20,398,137	19,130,627	21,758,524	22,389,428	29,434,408
(3) Involuntary Assessments	0	0	0	0	0
(4) Total Direct & Indirect Losses & Assessments	20,398,137	19,130,627	21,758,524	22,389,428	29,434,408
(5) Projected Loss Ratio with Assessments (4)/(1)	75.2%	66.9%	72.2%	69.1%	82.6%
(6) Average Loss Ratio with Assessments (SUM 4)/(SUM 1)					73.5%
(7) Permissible Loss Ratio					69.4%
(8) Indicated Rate Level Change					5.9%

COMPANYWIDE GROUP
Executive Umbrella Ratemaking

Exhibit 2

Determination of Rate Level Indications for Accident Year Data

<u>Premium</u>	<u>DEC 2003</u>	<u>DEC 2004</u>	<u>DEC 2005</u>	<u>DEC 2006</u>	<u>DEC 2007</u>
(1) Earned Premium as of December 31, 2007	21,677,204	24,060,213	25,893,377	28,691,366	34,229,640
(2) Current Level Factor	1.251	1.189	1.164	1.129	1.041
(4) Current Level Premium	27,126,853	28,617,217	30,139,891	32,386,814	35,629,632
<u>Losses</u>					
(6) Ultimate Losses and LAE	18,493,123	17,615,808	20,349,866	21,262,515	28,406,792
(7) Loss Trend Factor (Average Paid)	1.2520	1.2080	1.1660	1.1250	1.0850
(8) Loss Trend Factor (Frequency)	0.8810	0.8990	0.9170	0.9360	0.9550
(9) Trended Losses and LAE	20,398,137	19,130,627	21,758,524	22,389,428	29,434,408
(10) Involuntary Assessments	0	0	0	0	0
(11) Total Direct & Indirect Losses and Assessments	20,398,137	19,130,627	21,758,524	22,389,428	29,434,408
(12) Projected Loss Ratio	75.2%	66.9%	72.2%	69.1%	82.6%

**Companywide
Umbrella
Auto-Owners Insurance Group
All Plans Combined
Period Ending 12/2007
Personal Less Farm
Loss Development Exhibit**

9/5/2008

LOSSES - Large Losses : Incurred Amount

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/98 - 12/31/98	0	0	0	0	0	0	0	0	0	0
1/1/99 - 12/31/99	0	200,587	729,484	236,550	200,000	200,000	200,000	200,000	200,000	0
1/1/00 - 12/31/00	0	163	500,150	551,786	551,786	551,786	551,786	551,786		
1/1/01 - 12/31/01	0	1,010,602	1,023,536	1,000,000	0	0	1,053,014			
1/1/02 - 12/31/02	0	2,001,463	2,303,304	2,423,726	2,515,709	5,879,356				
1/1/03 - 12/31/03	2,015,090	2,025,007	2,028,906	2,032,587	2,032,587					
1/1/04 - 12/31/04	1,000,125	113,919	113,914	124,493						
1/1/05 - 12/31/05	1,501,839	2,541,152	7,657,454							
1/1/06 - 12/31/06	1,000,000	2,210,580								
1/1/07 - 12/31/07	10,002,561									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/98 - 12/31/98									
1/1/99 - 12/31/99	0.0000	3.6367	0.3243	0.8455	1.0000	1.0000	1.0000	1.0000	
1/1/00 - 12/31/00	0.0000	3,077.8487	1.1032	1.0000	1.0000	1.0000	1.0000		
1/1/01 - 12/31/01	0.0000	1.0128	0.9770			0.0000			
1/1/02 - 12/31/02	0.0000	1.1508	1.0523	1.0380	2.3371				
1/1/03 - 12/31/03	1.0049	1.0019	1.0018	1.0000					
1/1/04 - 12/31/04	0.1139	1.0000	1.0929						
1/1/05 - 12/31/05	1.6920	3.0134							
1/1/06 - 12/31/06	2.2106								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	2.2106	3.0134	1.0929	1.0000	2.3371	0.0000	1.0000	1.0000	
2 Year Average	1.9513	2.0067	1.0474	1.0190	2.3371	0.5000	1.0000	1.0000	1.0075
3 Year Average	1.3388	1.6718	1.0490	1.0190	1.6686	0.6667	1.0000	1.0080	1.0038
4 Year Average	1.2554	1.5415	1.0310	1.0127	1.4457	0.6667	1.0019	1.0054	1.0038
5 Year Average	1.0043	1.4358	1.0454	0.9709	1.4457	0.7526	1.0014	1.0054	1.0025
6 Year Average	0.8369	514.1713	0.9253	0.9709	1.3464	0.8021	1.0014	1.0040	1.0025
7 Year Average	0.7173	441.2378	0.9253	1.0412	1.2771	0.8021	1.0011	1.0040	1.0025
8 Year Average	0.6277	441.2378	1.0919	1.0343	1.5600	0.8012	1.0011	1.0040	1.0025
9 Year Average	0.6277	387.0673	0.9677	2.5088	1.4838	0.8012	1.0011	1.0040	1.0025
Middle 3 of 5	0.9369*	1.0552*	1.0490*	0.9485	1.0000	0.6667	1.0000*	1.0000*	1.0000*
Middle 5 of 7	0.5622	1.9631	0.8897	0.9709	1.0121*	0.7500	1.0000	1.0000	1.0000
3 Year Volume Weighted	1.3894	2.0940	1.0303	1.0207*	2.0966	1.0000*	1.0000	1.0122	1.0075
5 Year Volume Weighted	1.2490	1.7066	1.0273	1.0106	2.0295	1.0047	1.0026	1.0122	1.0015
7 Year Volume Weighted	1.2490	1.8189	0.9507	1.0347	1.8811	1.0047	1.0009	1.0030	1.0015
9 Year Volume Weighted	1.2490	1.8394	0.9854	1.0371	1.5061	0.8599	1.0009	1.0030	1.0015

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	0.9369 M3	1.0552 M3	1.0490 M3	1.0207 W3	1.0121 M5	1.0000 W3	1.0000 M3	1.0000 M3	1.0000 M3	1.0061----
Cumulative	1.0779	1.1504	1.0903	1.0393	1.0183	1.0061	1.0061	1.0061	1.0061	1.0061
Ratio to Ultimate	0.9278	0.8692	0.9172	0.9621	0.9821	0.9939	0.9939	0.9939	0.9939	0.9939

**Companywide
Umbrella
Auto-Owners Insurance Group
All Plans Combined
Period Ending 12/2007
Personal Less Farm
Loss Development Exhibit**

9/5/2008

LOSSES - Losses Less Large : Incurred Amount

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/98 - 12/31/98	1,565,577	2,659,792	2,094,242	2,235,552	2,774,679	3,631,813	3,621,813	3,616,038	3,616,038	3,598,713
1/1/99 - 12/31/99	2,894,737	6,352,852	7,251,196	6,833,973	5,889,524	5,759,454	6,164,418	6,493,748	6,476,423	
1/1/00 - 12/31/00	1,933,926	3,193,193	4,202,373	5,230,086	5,996,039	4,048,469	4,060,019	4,020,104		
1/1/01 - 12/31/01	1,734,027	4,328,775	5,429,797	6,527,119	7,096,019	6,423,962	7,553,269			
1/1/02 - 12/31/02	6,638,932	12,502,182	12,102,896	10,965,844	10,915,894	10,845,891				
1/1/03 - 12/31/03	10,330,280	15,759,413	16,061,959	15,142,181	14,629,234					
1/1/04 - 12/31/04	11,130,197	12,899,040	14,481,615	13,869,299						
1/1/05 - 12/31/05	8,159,686	14,538,006	18,029,957							
1/1/06 - 12/31/06	4,110,612	12,891,695								
1/1/07 - 12/31/07	10,192,088									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/98 - 12/31/98	0.0933	-0.0482	0.0120	0.0460	0.0731	-0.0009	-0.0005	0.0000	-0.0015
1/1/99 - 12/31/99	0.2645	0.0687	-0.0319	-0.0722	-0.0099	0.0310	0.0252	-0.0013	
1/1/00 - 12/31/00	0.0873	0.0700	0.0712	0.0531	-0.1350	0.0008	-0.0028		
1/1/01 - 12/31/01	0.1636	0.0694	0.0692	0.0359	-0.0424	0.0712			
1/1/02 - 12/31/02	0.3178	-0.0216	-0.0616	-0.0027	-0.0038				
1/1/03 - 12/31/03	0.2505	0.0140	-0.0424	-0.0237					
1/1/04 - 12/31/04	0.0735	0.0658	-0.0254						
1/1/05 - 12/31/05	0.2463	0.1349							
1/1/06 - 12/31/06	0.3060								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.3060	0.1349	-0.0254	-0.0237	-0.0038	0.0712	-0.0028	-0.0013	-0.0015
2 Year Average	0.2762	0.1004	-0.0339	-0.0132	-0.0231	0.0360	0.0112	-0.0006	-0.0005
3 Year Average	0.2086	0.0716	-0.0431	0.0032	-0.0604	0.0343	0.0073	-0.0006	-0.0005
4 Year Average	0.2191	0.0483	-0.0150	0.0156	-0.0478	0.0255	0.0049	-0.0006	-0.0005
5 Year Average	0.2388	0.0525	0.0022	-0.0019	-0.0236	0.0212	0.0049	-0.0006	-0.0005
6 Year Average	0.2263	0.0554	-0.0035	0.0061	-0.0356	0.0212	0.0049	-0.0006	-0.0005
7 Year Average	0.2064	0.0573	-0.0013	0.0047	-0.0356	0.0212	0.0049	-0.0006	-0.0005
8 Year Average	0.2137	0.0441	-0.0047	0.0047	-0.0356	0.0212	0.0049	-0.0006	-0.0005
9 Year Average	0.2003	0.0313	-0.0047	0.0047	-0.0356	0.0212	0.0049	-0.0006	-0.0005
Middle 3 of 5	0.2676*	0.0497*	0.0005*	0.0032	-0.0187	0.0120*	-0.0012*	0.0000*	0.0003
Middle 5 of 7	0.2107	0.0576	-0.0037	0.0104	-0.0079	0.0200	-0.0012	0.0000	0.0003
3 Year Volume Weighted	0.1746	0.0702	-0.0421	-0.0047	-0.0480	0.0394	0.0103	-0.0007	-0.0002
5 Year Volume Weighted	0.2176	0.0510	-0.0214	-0.0083	-0.0308	0.0246	0.0060	-0.0007	-0.0002
7 Year Volume Weighted	0.2097	0.0535	-0.0215	-0.0053	-0.0437	0.0246	0.0060	-0.0007	-0.0002
9 Year Volume Weighted	0.2092	0.0359	-0.0224	-0.0053	-0.0437	0.0246	0.0060	-0.0007	-0.0002

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	0.2676 M3	0.0497 M3	0.0005 M3	-0.0078----	-0.0078----	0.0120 M3	-0.0012 M3	0.0000 M3	0.0000----	0.0019----
Cumulative	0.3149	0.0473	-0.0024	-0.0029	0.0049	0.0127	0.0007	0.0019	0.0019	0.0019

**Companywide
Umbrella
Auto-Owners Insurance Group
All Plans Combined
Period Ending 12/2007
Personal Less Farm
Loss Development Exhibit**

9/5/2008

LOSSES - Losses Less Large : Incurred Amount

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/98 - 12/31/98	1,565,577	2,659,792	2,094,242	2,235,552	2,774,679	3,631,813	3,621,813	3,616,038	3,616,038	3,598,713
1/1/99 - 12/31/99	2,894,737	6,352,852	7,251,196	6,833,973	5,889,524	5,759,454	6,164,418	6,493,748	6,476,423	
1/1/00 - 12/31/00	1,933,926	3,193,193	4,202,373	5,230,086	5,996,039	4,048,469	4,060,019	4,020,104		
1/1/01 - 12/31/01	1,734,027	4,328,775	5,429,797	6,527,119	7,096,019	6,423,962	7,553,269			
1/1/02 - 12/31/02	6,638,932	12,502,182	12,102,896	10,965,844	10,915,894	10,845,891				
1/1/03 - 12/31/03	10,330,280	15,759,413	16,061,959	15,142,181	14,629,234					
1/1/04 - 12/31/04	11,130,197	12,899,040	14,481,615	13,869,299						
1/1/05 - 12/31/05	8,159,686	14,538,006	18,029,957							
1/1/06 - 12/31/06	4,110,612	12,891,695								
1/1/07 - 12/31/07	10,192,088									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/98 - 12/31/98	1.6989	0.7874	1.0675	1.2412	1.3089	0.9972	0.9984	1.0000	0.9952
1/1/99 - 12/31/99	2.1946	1.1414	0.9425	0.8618	0.9779	1.0703	1.0534	0.9973	
1/1/00 - 12/31/00	1.6511	1.3160	1.2446	1.1465	0.6752	1.0029	0.9902		
1/1/01 - 12/31/01	2.4964	1.2543	1.2021	1.0872	0.9053	1.1758			
1/1/02 - 12/31/02	1.8832	0.9681	0.9061	0.9954	0.9936				
1/1/03 - 12/31/03	1.5256	1.0192	0.9427	0.9661					
1/1/04 - 12/31/04	1.1589	1.1227	0.9577						
1/1/05 - 12/31/05	1.7817	1.2402							
1/1/06 - 12/31/06	3.1362								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	3.1362	1.2402	0.9577	0.9661	0.9936	1.1758	0.9902	0.9973	0.9952
2 Year Average	2.4590	1.1814	0.9502	0.9808	0.9494	1.0894	1.0218	0.9986	0.9980
3 Year Average	2.0256	1.1274	0.9355	1.0162	0.8580	1.0830	1.0140	0.9988	0.9987
4 Year Average	1.9006	1.0876	1.0021	1.0488	0.8880	1.0616	1.0097	0.9991	0.9988
5 Year Average	1.8971	1.1209	1.0506	1.0114	0.9722	1.0505	1.0071	0.9993	0.9986
6 Year Average	1.9970	1.1534	1.0326	1.0497	0.9562	1.0497	1.0053	0.9991	0.9986
7 Year Average	1.9476	1.1517	1.0376	1.0420	0.9692	1.0323	0.9950	0.9991	0.9986
8 Year Average	1.9785	1.1062	1.0284	1.0388	0.9628	1.0279	0.9950	0.9991	0.9986
9 Year Average	1.9474	1.0853	1.0428	1.0364	0.9624	1.0279	0.9950	0.9991	0.9986
Middle 3 of 5	1.7302	1.1274	1.0342	1.0162	0.9589	1.0264	0.9974	0.9997	0.9990
Middle 5 of 7	1.8676	1.1556*	1.0225*	1.0382	0.9600	1.0245*	0.9957*	0.9993	0.9990
3 Year Volume Weighted	1.7234	1.1245	0.9374	1.0002	0.8880	1.0952	1.0205	0.9987	0.9993
5 Year Volume Weighted	1.6991*	1.1013	0.9896	0.9961	0.9399	1.0585	1.0091	0.9992	0.9991
7 Year Volume Weighted	1.7284	1.1148	0.9867	1.0060	0.9404	1.0390	1.0009	0.9991	0.9991
9 Year Volume Weighted	1.7552	1.0817	0.9941	1.0077	0.9393	1.0360	1.0009	0.9991	0.9991

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	1.6991 W5	1.1556 M5	1.0225 M5	0.9876----	0.9876----	1.0245 M5	0.9957 M5	1.0000----	1.0000----	1.0061----
Cumulative	2.0097	1.1828	1.0235	1.0010	1.0136	1.0263	1.0018	1.0061	1.0061	1.0061
Ratio to Ultimate	0.4976	0.8455	0.9770	0.9990	0.9866	0.9744	0.9982	0.9939	0.9939	0.9939

**Companywide
Umbrella
Auto-Owners Insurance Group
All Plans Combined
Period Ending 12/2007
Personal Less Farm
Loss Development Exhibit**

9/5/2008

LOSSES - Losses Less Large : Paid Amount

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/98 - 12/31/98	1,903	119,570	1,159,871	1,431,606	2,688,057	3,588,716	3,598,716	3,598,716	3,598,716	3,598,716
1/1/99 - 12/31/99	576,764	2,594,790	4,014,758	4,716,335	5,029,803	5,201,709	5,579,923	6,476,428	6,476,428	
1/1/00 - 12/31/00	150,952	160,033	1,710,665	3,326,141	3,719,469	4,019,599	4,019,599	4,020,109		
1/1/01 - 12/31/01	1,053	205,904	2,967,715	3,796,273	5,399,824	5,400,866	6,240,513			
1/1/02 - 12/31/02	502,158	3,544,097	7,153,852	9,074,298	9,655,940	10,645,019				
1/1/03 - 12/31/03	2,005,059	7,579,836	10,346,416	12,997,811	13,465,715					
1/1/04 - 12/31/04	6,417	4,808,323	7,932,068	10,317,408						
1/1/05 - 12/31/05	313,202	2,012,038	7,414,470							
1/1/06 - 12/31/06	4,538	4,114,148								
1/1/07 - 12/31/07	1,010,978									

RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/98 - 12/31/98	0.0100	0.0887	0.0232	0.1071	0.0768	0.0009	0.0000	0.0000	0.0000
1/1/99 - 12/31/99	0.1543	0.1086	0.0537	0.0240	0.0131	0.0289	0.0686	0.0000	
1/1/00 - 12/31/00	0.0006	0.1075	0.1120	0.0273	0.0208	0.0000	0.0000		
1/1/01 - 12/31/01	0.0129	0.1741	0.0522	0.1011	0.0001	0.0529			
1/1/02 - 12/31/02	0.1649	0.1956	0.1041	0.0315	0.0536				
1/1/03 - 12/31/03	0.2572	0.1276	0.1223	0.0216					
1/1/04 - 12/31/04	0.1996	0.1298	0.0991						
1/1/05 - 12/31/05	0.0656	0.2086							
1/1/06 - 12/31/06	0.1432								

AVERAGE RATIOS - Percent Premium Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	0.1432	0.2086	0.0991	0.0216	0.0536	0.0529	0.0000	0.0000	0.0000
2 Year Average	0.1044	0.1692	0.1107	0.0266	0.0268	0.0264	0.0343	0.0000	0.0000
3 Year Average	0.1361	0.1553	0.1085	0.0514	0.0248	0.0273	0.0229	0.0000	0.0000
4 Year Average	0.1664	0.1654	0.0944	0.0454	0.0219	0.0207	0.0172	0.0000	0.0000
5 Year Average	0.1661	0.1671	0.0979	0.0411	0.0329	0.0176	0.0172	0.0000	0.0000
6 Year Average	0.1406	0.1572	0.0906	0.0521	0.0289	0.0176	0.0172	0.0000	0.0000
7 Year Average	0.1206	0.1503	0.0809	0.0536	0.0289	0.0176	0.0172	0.0000	0.0000
8 Year Average	0.1248	0.1426	0.0722	0.0536	0.0289	0.0176	0.0172	0.0000	0.0000
9 Year Average	0.1120	0.1602	0.0722	0.0536	0.0289	0.0176	0.0172	0.0000	0.0000
Middle 3 of 5	0.1692*	0.1665*	0.1051*	0.0276	0.0292*	0.0117*	0.0000*	0.0000*	0.0001
Middle 5 of 7	0.1172	0.1471	0.0842	0.0494	0.0242	0.0284	0.0000	0.0000	0.0001
3 Year Volume Weighted	0.0693	0.1397	0.1099	0.0367*	0.0317	0.0298	0.0290	0.0000	0.0000*
5 Year Volume Weighted	0.2193	0.1510	0.1044	0.0340	0.0328	0.0194	0.0198	0.0000	0.0000
7 Year Volume Weighted	0.2082	0.1454	0.0959	0.0404	0.0284	0.0194	0.0198	0.0000	0.0000
9 Year Volume Weighted	0.1994	0.1589	0.0849	0.0404	0.0284	0.0194	0.0198	0.0000	0.0000

SELECTED AND CUSTOM RATIOS - Percent Premium Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th	
Selected Custom	0.1692 M3	0.1665 M3	0.1051 M3	0.0367 W3	0.0292 M3	0.0117 M3	0.0000 M3	0.0000 M3	0.0000 W3	0.0000----
Cumulative	0.5184	0.3492	0.1827	0.0776	0.0409	0.0117	0.0000	0.0000	0.0000	0.0000

**Companywide
Umbrella
Auto-Owners Insurance Group
All Plans Combined
Period Ending 12/2007
Personal Less Farm
Loss Development Exhibit**

9/5/2008

LOSSES - Losses Less Large : Paid Amount

Accident Year	12	24	36	48	60	72	84	96	108	120
1/1/98 - 12/31/98	1,903	119,570	1,159,871	1,431,606	2,688,057	3,588,716	3,598,716	3,598,716	3,598,716	3,598,716
1/1/99 - 12/31/99	576,764	2,594,790	4,014,758	4,716,335	5,029,803	5,201,709	5,579,923	6,476,428	6,476,428	
1/1/00 - 12/31/00	150,952	160,033	1,710,665	3,326,141	3,719,469	4,019,599	4,019,599	4,020,109		
1/1/01 - 12/31/01	1,053	205,904	2,967,715	3,796,273	5,399,824	5,400,866	6,240,513			
1/1/02 - 12/31/02	502,158	3,544,097	7,153,852	9,074,298	9,655,940	10,645,019				
1/1/03 - 12/31/03	2,005,059	7,579,836	10,346,416	12,997,811	13,465,715					
1/1/04 - 12/31/04	6,417	4,808,323	7,932,068	10,317,408						
1/1/05 - 12/31/05	313,202	2,012,038	7,414,470							
1/1/06 - 12/31/06	4,538	4,114,148								
1/1/07 - 12/31/07	1,010,978									

RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1/1/98 - 12/31/98	62.8319	9.7003	1.2343	1.8777	1.3351	1.0028	1.0000	1.0000	1.0000
1/1/99 - 12/31/99	4.4989	1.5472	1.1747	1.0665	1.0342	1.0727	1.1607	1.0000	
1/1/00 - 12/31/00	1.0602	10.6895	1.9444	1.1183	1.0807	1.0000	1.0001		
1/1/01 - 12/31/01	195.5089	14.4131	1.2792	1.4224	1.0002	1.1555			
1/1/02 - 12/31/02	7.0577	2.0185	1.2684	1.0641	1.1024				
1/1/03 - 12/31/03	3.7804	1.3650	1.2563	1.0360					
1/1/04 - 12/31/04	749.3451	1.6497	1.3007						
1/1/05 - 12/31/05	6.4241	3.6851							
1/1/06 - 12/31/06	906.6194								

AVERAGE RATIOS - Standard Method

Average Type	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
1 Year Average	906.6194	3.6851	1.3007	1.0360	1.1024	1.1555	1.0001	1.0000	1.0000
2 Year Average	456.5218	2.6674	1.2785	1.0501	1.0513	1.0778	1.0804	1.0000	1.0000
3 Year Average	554.1295	2.2333	1.2751	1.1742	1.0611	1.0761	1.0536	1.0000	1.0000
4 Year Average	416.5422	2.1796	1.2761	1.1602	1.0544	1.0578	1.0402	1.0000	1.0000
5 Year Average	334.6453	4.6263	1.4098	1.1415	1.1105	1.0480	1.0322	1.0000	1.0000
6 Year Average	311.4559	5.6368	1.3706	1.2642	1.0948	1.0565	1.0268	1.0000	1.0000
7 Year Average	267.1137	5.0526	1.3511	1.2442	1.0813	1.0387	1.0230	1.0000	1.0000
8 Year Average	234.2868	5.6336	1.3100	1.2189	1.0854	1.0797	1.0230	1.0000	1.0000
9 Year Average	215.2363	5.2918	1.4248	1.2433	1.0810	1.0797	1.0230	1.0000	1.0000
Middle 3 of 5	254.2756	2.4511*	1.2828*	1.0830*	1.0724*	1.0282*	1.0000*	1.0000*	1.0000*
Middle 5 of 7	192.4232	3.9180	1.2678	1.1592	1.0467	1.0367	1.0000	1.0000	1.0000
3 Year Volume Weighted	33.7322	1.7842	1.2736	1.1026	1.0687	1.0833	1.0680	1.0000	1.0000
5 Year Volume Weighted	7.7907	1.9732	1.3122	1.0991	1.0892	1.0527	1.0360	1.0000	1.0000
7 Year Volume Weighted	7.5165	1.9871	1.2940	1.1298	1.0655	1.0420	1.0278	1.0000	1.0000
9 Year Volume Weighted	7.0574	2.0777	1.3114	1.1409	1.0696	1.0596	1.0278	1.0000	1.0000

SELECTED AND CUSTOM RATIOS - Standard Method

Accident Year	1st-2nd	2nd-3rd	3rd-4th	4th-5th	5th-6th	6th-7th	7th-8th	8th-9th	9th-10th
Selected Custom	6.5000----	2.4511 M3	1.2828 M3	1.0830 M3	1.0724 M3	1.0282 M3	1.0000 M3	1.0000 M3	1.0000 M3
Cumulative	24.4060	3.7548	1.5319	1.1942	1.1026	1.0282	1.0000	1.0000	1.0000
Ratio to Ultimate	0.0410	0.2663	0.6528	0.8374	0.9069	0.9726	1.0000	1.0000	1.0000

Personal Umbrella
A-O Group
Companywide
Expense Selections
12 MTD Ending December

	2003	Ratio	2004	Ratio	2005	Ratio	2006	Ratio	2007	Ratio
Written Premium	23,037,999		25,127,715		26,925,398		31,064,459		37,042,839	
Earned Premium	21,677,204		24,060,213		25,893,377		28,691,366		34,229,640	
Contingent Commission	323,224	1.4%	456,537	1.8%	599,341	2.2%	733,731	2.4%	816,374	2.2%
Commission and Brokerage	3,361,850	14.6%	3,605,319	14.3%	4,134,477	15.4%	4,706,399	15.2%	5,501,935	14.9%
Other Acquisitions	1,718,655	7.9%	1,882,721	7.8%	2,614,031	10.1%	2,218,278	7.7%	2,723,989	8.0%
General Expenses	392,669	1.8%	444,241	1.8%	646,694	2.5%	559,341	1.9%	697,919	2.0%
Taxes, License, and Fees	469,691	2.0%	425,135	1.7%	484,076	1.8%	656,485	2.1%	781,759	2.1%
Reinsurance Expense	371,028	1.6%	420,922	1.7%	463,974	1.7%	524,076	1.7%	646,852	1.7%
Total Expenses	6,637,117	28.8%	7,234,875	28.8%	8,942,593	33.2%	9,398,310	30.3%	11,168,828	30.2%

	Combined Total		Selected Ratio
Written Premium	143,198,410		
Earned Premium	134,551,800		
Contingent Commission	2,929,207	2.0%	2.0%
Commission and Brokerage	21,309,980	14.9%	14.9%
Other Acquisitions	11,157,674	8.3%	8.3%
General Expenses	2,740,864	2.0%	2.0%
Taxes, License, and Fees	2,817,146	2.0%	2.0%
Reinsurance Expense	2,426,852	1.7%	1.7%
Total Expenses	43,381,723	30.3%	30.3%

Profit and Contingency 0.3%
 Total Expense & Profit 30.6%
 Permissible Loss Ratio 69.4%