Filing at a Glance

Companies: AIG National Insurance Company, Inc., Granite State Insurance Company

Product Name: Private Passenger Auto	SERFF Tr Num: NHMP-125746548	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA-AR-0850	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Chad Reaume	Disposition Date: 09/11/2008
	Date Submitted: 07/24/2008	Disposition Status: Filed
Effective Date Requested (New): 09/10/2008		Effective Date (New): 09/12/2008
Effective Date Requested (Renewal): 10/25/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/11/2008	
State Status Changed: 07/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Revision to personal auto rates.

Company and Contact

Filing Contact Information

Chad Reaume, Product Manager	chad.reaume@aig.com
Deerfield Corporate Center Two	(800) 334-9641 [Phone]

Alpharetta, GA 30004

Filing Company Information

AIG National Insurance Company, Inc.	CoCode: 36587	State of Domicile: New York
Deerfield Corporate Centre Two	Group Code: 12	Company Type:
13010 Morris Road		
Alpharetta, GA 30004	Group Name:	State ID Number:
(800) 334-9641 ext. 64227[Phone]	FEIN Number: 13-3801089	

Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania
Deerfield Corporate Centre Two	Group Code: 12	Company Type:
13010 Morris Road		
Alpharetta, GA 30004	Group Name:	State ID Number:
(800) 334-9641 ext. 64227[Phone]	FEIN Number: 02-0140690	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG National Insurance Company, Inc.	$100.00	07/24/2008	21580179
Granite State Insurance Company	$0.00	07/24/2008	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/11/2008	09/11/2008
Filed	Alexa Grissom	09/11/2008	09/11/2008

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	09/09/2008	09/09/2008	Chad Reaume	09/09/2008	09/09/2008
Pending Industry Response	Alexa Grissom	08/19/2008	08/19/2008	Chad Reaume	09/09/2008	09/09/2008
Pending Industry Response	Alexa Grissom	08/05/2008	08/05/2008			
Pending Industry Response	Alexa Grissom	07/28/2008	07/28/2008	Chad Reaume	08/12/2008	08/12/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
APCS-Auto Premium Comparison	Supporting Document	Chad Reaume	09/11/2008	09/11/2008

Survey

NAIC loss cost data entry document	Supporting Document	Chad Reaume	09/11/2008	09/11/2008

NAIC loss cost data entry document	Supporting Document	Chad Reaume	09/11/2008	09/11/2008
APCS-Auto Premium Comparison Survey	Supporting Document	Chad Reaume	07/31/2008	07/31/2008

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 09/11/2008
Effective Date (New): 09/12/2008
Effective Date (Renewal):
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:**
AIG National Insurance Company, Inc.	%	$		$	%	%	%
Granite State Insurance Company	10.500%	$249,105	3,023	$2,372,428	85.200%	-12.400%	11.500%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	$249,105
Effect of Rate Filing - Number of Policyholders Affected	3,023

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Actuarial Data	Filed	Yes
Supporting Document	Response Cover Letter and Supporting Exhibits	Filed	Yes
Rate	Section I Rules	Filed	Yes
Rate *(revised)*	Section II Rates	Filed	Yes
Rate	Section II Rates	Filed	Yes

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 09/11/2008
Effective Date (New): 09/12/2008
Effective Date (Renewal):
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:**
AIG National Insurance Company, Inc.	%	$		$	%	%	%
Granite State Insurance Company	10.500%	$249,105	3,023	$2,372,428	85.200%	-12.400%	11.500%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	$249,105
Effect of Rate Filing - Number of Policyholders Affected	3,023

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Actuarial Data	Filed	Yes
Supporting Document	Response Cover Letter and Supporting Exhibits	Filed	Yes
Rate	Section I Rules	Filed	Yes
Rate *(revised)*	Section II Rates	Filed	Yes
Rate	Section II Rates	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/09/2008
Submitted Date	09/09/2008
Respond By Date	

Dear Chad Reaume,

This will acknowledge receipt of the captioned filing. We are going to allow the 9-12 effective date. However, please update the RF-1 to remove the large increase and replace it with the agreed cap.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/09/2008
Submitted Date	09/09/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Please see the attached RF-1 form. Thank you.

Sincerely,
Chad Reaume

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Chad Reaume

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/19/2008
Submitted Date	08/19/2008
Respond By Date	

Dear Chad Reaume,

This will acknowledge receipt of the captioned filing. Please consider a cap to lessen the severe impact for some policyholders.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/09/2008
Submitted Date	09/09/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Per our phone conversations and emails, attached is a revised Exhibit 18 from Section II, Rates. The revised exhibit includes the cap at a maximum of 21%.

We would also like to change the new business effective date of this filing to September 12, 2008.

Sincerely,
Chad Reaume

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	**Rule # or Page #**	**Rate Action**	**Previous State Filing #**
Section II Rates	All	Replacement	PA-AR-0752
Previous Version			
Section II Rates	*All*	*Replacement*	*PA-AR-0752*

Sincerely,
Chad Reaume

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/05/2008
Submitted Date	08/05/2008
Respond By Date	

Dear Chad Reaume,

This will acknowledge receipt of the captioned filing. Thank you for the corrected version of the APCS. I will await your reponse to my previous correspondence.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/28/2008
Submitted Date	07/28/2008
Respond By Date	

Dear Chad Reaume,

This will acknowledge receipt of the captioned filing. Please advise what factors would product an increase of over 80 percent as indicated on the RF-1. An exhibit detailing these factors and the number of insureds affected should be provided to the Department. Loss ratios should be presented as well.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/12/2008
Submitted Date	08/12/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Please see the attached response cover letter, Exhibit 1, and Exhibit 2.

Thank you,
Chad Reaume

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Cover Letter and Supporting Exhibits

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Chad Reaume

Amendment Letter

Amendment Date:

Submitted Date: 09/11/2008

Comments:

Dear Ms. Grissom,

Attached are the revised RF-1 and APCS forms.

Sincerely,

Chad Reaume

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

GSIC PPA Survey FORM APCS 0908_Excel format.xls

ANIC PPA Survey FORM APCS 0908_Excel format.xls

Satisfied -Name: NAIC loss cost data entry document

Comment:

GSIC FORM RF-1 0908.pdf

ANIC FORM RF-1 0908.pdf

Amendment Letter

Amendment Date:

Submitted Date: 09/11/2008

Comments:

Dear Ms. Grissom,

Attached are the RF-1 forms for each company.

Sincerely,

Chad Reaume

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: NAIC loss cost data entry document

Comment:

GSIC FORM RF-1 0908.pdf

ANIC FORM RF-1 0908.pdf

Amendment Letter

Amendment Date:

Submitted Date: 07/31/2008

Comments:

Revised PPA Survey FORM APCS attached. Original form used wrong base rates.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

PPA Survey FORM APCS 0908_Excel format.xls

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.500%
Effective Date of Last Rate Revision:	12/14/2007
Filing Method of Last Filing:	Prior Approval

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):
AIG National Insurance Company, Inc.	%	%				%	%
Granite State Insurance Company	11.500%	10.500%	$249,105	3,023	$2,372,428	85.200%	-12.400%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	
Overall Percentage Rate Impact For This Filing:	
Effect of Rate Filing - Written Premium Change For This Program:	$249,105

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Effect of Rate Filing - Number of Policyholders Affected: 3023

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Section I Rules	All	Replacement	PA-AR-0752	Section I - Rules Filing Version - All Pages 0908.pdf
Filed	Section II Rates	All	Replacement	PA-AR-0752	Section II - Rates 0908, Exhibit 18.pdf

State of Arkansas
AIG Auto Program
Rules Filing

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RULE 1 – PRIVATE PASSENGER AUTO DEFINITION

The term “private passenger auto” means a four-wheel passenger vehicle, including cars, vans, pick-ups and utility vehicles, owned or leased by the named insured or a resident relative which is not used for pick up or delivery of goods, limousine or tax services, or livery conveyance, including not-for-hire livery. A pickup or van will not be considered a private passenger auto if it has a load capacity of more than 1-ton. Driving to and from work may include the transportation of the insured's tools, equipment and incidental supplies to and from a job location provided the vehicle is principally parked at the job location for the majority of the working day.

RULE 2 - POLICY PERIOD

Policies are issued for a six (6) term.

RULE 3 - CHANGES

If any change is made during the policy period which results in a change in premium, the premium charged for the period from the date of change to the expiration date will be calculated on a pro rate basis at the rates in effect at the inception of the policy. This means that the premium to be charged will be in the same proportion to total policy premium as the remaining policy term (after date of change) bears to the total policy term. Earned premium will be calculated on a daily basis.

RULE 4 - CANCELLATIONS

- If policy is canceled by the Company, return premiums will be computed on a pro-rata basis.
- Non-pay cancellations are computed on a pro-rata basis.
- If policy is canceled by the insured, the return premium will be computed on a pro-rata basis. When cancellation is requested by the insured due to an out of state move, the policy will be canceled on a pro-rata basis.
- Insured's cancellation requests must include the original policy, a signed Lost Policy Release form or the insured's written request. Policies will be canceled as of the date indicated provided the postmark is within three business days. A cancellation request for duplicate coverage must be accompanied by a copy of the declaration page from the current carrier showing coverage and effective dates.
- Policies canceled at the insured's request cannot be reinstated or reissued. A new application must be submitted.
- If a loss payee or other third-party interest exists, the effective date of cancellation may be adjusted to comply with regulatory requirements. Flat cancellations will not be permitted.
- In the event of a total loss on a single car policy, agent or insured must contact the company to request cancellation or add a replacement vehicle. Policy may be canceled effective one day after loss if no replacement vehicle is obtained.

RULE 5 – MINIMUM EARNED PREMIUM

There is a minimum earned premium of $50 on all insured initiated cancellations (exception: insureds moving out of state).

RULE 6 – BODILY INJURY AND PROPERTY DAMAGE LIABILITY COVERAGE

Bodily Injury and Property Damage limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged more than two (2) months out of the year. All vehicles must carry the same liability limits. Valid limits combinations are ($000s):

- 25/50/25
- 50/100/25
- 50/100/50
- 100/300/25
- 100/300/50
- 100/300/100
- 100CSL
- 300CSL

RULE 7 – UNINSURED/UNDERINSURED MOTORISTS COVERAGE

A. UNINSURED MOTORIST

Uninsured Motorist Bodily Injury (UMBI) and Uninsured Property Damage (UMPD) coverage are offered as follows:

- UMBI is mandatory at 25/50; increased limits are optional.
- UMBI/UMPD limits cannot exceed the limits chosen for BI/PD.
- All autos on a multi-car policy must have the same UMBI limits.
- If UMBI limits are lower than BI limits, an "Election of Lower Limits" form must be signed.
- UMPD may be rejected by the insured.
- UMPD coverage is subject to a $200 deductible.

B. UNDERINSURED MOTORIST

Underinsured Motorist Bodily Injury (UIMBI) is offered as follows:
UIMBI may be rejected by the insured.

- UIMBI limits cannot exceed the limits chosen for BI.
- All autos on a multi-car policy must have the same UIMBI limits.
- If UIMBI limits are lower than BI limits, an "Election of Lower Limits" form must be signed.

RULE 8 – PERSONAL INJURY PROTECTION COVERAGE

Personal Injury Protection (PIP) coverage is offered with the following limits of Medical:

- $5,000 Medical
- $10,000 Medical

Income Disability and Accidental Death ($5,000) can be purchased in any combination with or without a Medical benefit.

If selected, all autos on a multi-car policy must have the same limits.

RULE 9 – PHYSICAL DAMAGE COVERAGE

- Physical Damage must be written in conjunction with liability coverage.
- An insured may select comprehensive only coverage on non-used vehicles if at least one other vehicle on the policy has liability coverage.
- The following deductible options are available:

COMPREHENSIVE	COLLISION
$100	$100
$250	$250
$500	$500
$1,000	$1,000

RULE 10 – ADDITIONAL EQUIPMENT COVERAGE

$1000 of additional equipment coverage is automatically provided with Comprehensive and Collision coverages on a vehicle. An additional $4000 of Additional Equipment coverage may be purchased if equipment or modifications exceed the $1000 base. Such equipment valued over $1000 is not covered unless the equipment is specifically listed on the application and additional coverage added.

- Additional equipment may be written up to $5000 ($1000 base and $4000 optional).
- Coverage may only be written on vehicles with Comprehensive and Collision coverages.

ACCEPTABLE ADDITIONAL EQUIPMENT INCLUDES, BUT IS NOT LIMITED TO:

- Electronic equipment designed for the reproduction of sound, such as radios, tape decks, or compact disc players.
- Electronic equipment that receives or transmits; audio, visual, or data signals, such as CB radios, telephones, two-way mobile radios, or TV monitors.
- Custom furnishings or equipment such as optional wheels, covers, camper body, tires, custom paint, custom seats, height-extending roofs, winches, roll bars, running boards and handicap equipment, which are not considered standard or optional equipment from the vehicle manufacturer.

UNACCEPTABLE ADDITIONAL EQUIPMENT INCLUDES:

- Equipment not permanently installed in the vehicle.
- Radar detectors.
- Custom murals.
- Equipment for which value cannot be determined.
- Personal property carried in the vehicle.
- Bathroom facilities, such as sinks, tubs and toilets.
- Equipment intended for cooking.
- Vehicles that have been heavily modified by the dealer or a conversion company for show, travel, or camping are beyond the scope of this program and may not be afforded adequate coverage.

RULE 11 – TOWING AND LABOR COVERAGE

- Coverage may be written with Comprehensive and Collision.
- Must be provided at the same limit on every vehicle with physical damage coverage.
- Coverage limits are $50 or $75 per disablement.

RULE 12 – RENTAL REIMBURSEMENT COVERAGE

- This coverage may be written on vehicles with Comprehensive and Collision coverages.
- If RR coverage applies to more than one vehicle, then coverage limits must be equal.
- Coverage may only be added at inception, renewal, or when a vehicle is added.
- Available limits are $20/$600, $30/$900, and $40/$1,200.

RULE 13 – LIENHOLDER DEDUCTIBLE ENDORSEMENT

For risks which have $500 or $1,000 deductible Comprehensive and Collision, the lien holder deductible endorsement will apply. If the vehicle is a total loss, or is abandoned to or repossessed by the lien holder, a $250 comprehensive and collision deductible shall be applicable to losses adjusted and payable to the lien holder. In the case of losses adjusted and payable to the insured, the deductible amount printed on the declarations page shall apply.

RULE 14 – NON-OWNER COVERAGE

A named operator policy provides liability protection to an individual who does not own or have access to any personal use vehicle on a regular basis, including vehicles owned by household members.

- Coverage applies only to the Named Insured listed on the Declaration Page and does not extend to other household members.
- Coverage does not apply to vehicles owned by the Named Insured.
- Only BI, PD, PIP, UMBI, and UMPD may be written on a non-owner policy.
- Business or Artisan use is not acceptable.
- Increased liability limits are not acceptable.

RULE 15 – LOAN / LEASE PAYOFF COVERAGE

- Provides coverage when the vehicle sustains a total loss or is stolen and not recovered within 30 days.
- Covers the difference between the actual cash value of the vehicle at the time of loss (less deductible) and the amount owing on the loan or lease.
- Payment will not exceed 25% of the actual cash value of the covered auto at the time of total loss.
- Available only when there is a lessor or lien holder for the vehicle. The lessor or lien holder can only be a financial institution, not a private individual.
- Collision and Comprehensive coverages are required.
- Payment will not include unpaid finance, excess mileage or any other charges or expenses associated with the loan or lease.
- Coverage can be purchased on new and used vehicles at any time during the policy term.

RULE 16 – RATE CALCULATION

Refer to the rate order of calculation chart provided in Section II. All rates and rating factors are provided in Section II.

RULE 17 – CLASSIFICATIONS

A) Age, Sex and Marital Status Groupings:
- Vehicles will be rated according to their assigned operator's age, sex and marital status.
- To be classified as married, both spouses must be residents of the same household. The single classification includes divorced, separated, or widowed.
- Refer to Section II, for age groupings and rating factors.

B) The Average Household Risk (AHR) factor is the average of risk factors of all rated drivers. The AHR factor is developed for each coverage and is applied to all vehicles on a policy.

The AHR is derived as follows:

1. Determine driver rank (only the BI driver class factor is used in this step):
   a) (((BI driver class factor)+point factor-1)*driver class point matrix factor)= Driver Rank
   b) Rank drivers according to the product of the above referenced formula
2. Determine which drivers are rated:
   a) If the number of vehicles equals the number of drivers, then all drivers are rated
   b) If the number of vehicles is greater than the number of drivers, then all drivers are rated
   c) If the number of vehicles is less than the number of drivers, then use the same number of drivers as the number of vehicles. Always use the highest ranked drivers up to the number of vehicles.
3. Determine the average household factor for all rated drivers (by coverage):
   a) Using the formula in step 1a) establish a factor for each rated driver by coverage
   b) Add the results for all rated drivers
   c) Divide by the number of rated drivers

C) Driver to Vehicle Exposure Factor:

A driver to vehicle exposure factor is applied by coverage according to the relationship between the total number of drivers to the total number of vehicles. The Driver to Vehicle Exposure Factor is multiplicative in the rate order of calculation and is developed by coverage. A table in Section II indicates how the factor is determined and the applicable factors by coverage.

D) Vehicle Use Classification
Business Use - Vehicles required by or customarily involved in the duties of any operator of the vehicle in his or her occupation, profession or business will be classified as "Business Use" vehicles.

Personal Use - All other eligible vehicles.

Note: A business use surcharge will be applied to vehicles classified as business use. Refer to Section II, for applicable surcharge.

E) Vehicle Make and Model Symbol Classification:
- AIG Agency Auto uses company-defined liability symbols which are automatically assigned by our rating software.
- Please confirm that Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.
- If a newly release vehicle from a major manufacturer is not yet listed, please contact Customer Service.
- The symbol factors for each are provided in Section II.

F) Vehicle Model Year Classification:
The vehicle model year will be the year assigned by the manufacturer of the vehicle. For Model Year rating factors, refer to Section II.

RULE 18 – TERRITORY CLASSIFICATION

Rates will be based on the zip code where the vehicle is principally garaged. Refer to Section II for a complete list of territory definitions.

RULE 19 – DRIVING RECORD CLASSIFICATION

Driving record points will be assigned for violations and accidents involving any of the operators on a policy. Each vehicle will receive the driving record points of the rated operator.

Points Assignments:

1. Each driver is rated with his or her own points. We will not combine points for drivers.
2. The experience period for point determination is the 35 months immediately preceding the new or renewal effective date.
3. Point charges are applicable to Bodily Injury and Property Damage Liability, Personal Injury Protection, Uninsured Motorists BI and PD, Underinsured Motorists BI, and Comprehensive and Collision coverages.

For Underwriting and Rating purposes, every accident will be considered "at-fault" EXCEPT those occurring under the following circumstances:

1. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto).
2. Applicant or other resident operator is reimbursed by, or on behalf of, a person who is responsible for the accident or has a judgment against such person.
3. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident.
4. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or other resident operator was not convicted of a moving traffic violation in connection with the accident.
5. Auto operated by the applicant or other resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator.
6. Accidents involving contact with animals or fowl.
7. Accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects.
8. Accidents occurring when using an auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency.

For specific point assignments, refer to Section II.

RULE 20 – UNACCEPTABLE RISKS

A. UNACCEPTABLE OPERATOR PROFILE

- Does not possess (or obtain within 30 days) a valid Arkansas driver's license, except for drivers on active military duty, students attending school in state or persons with a foreign or international driver's license. A Foreign Driver's License surcharge will apply to such policies.
- Operators with a revoked or suspended driver's license status unless excluded. Risks requiring an FR filing to reinstate license are acceptable.
- Under the minimum age for state licensing.

B. UNACCEPTABLE VEHICLE PROFILE

- No specific garaging address or principally garaged out-of-state
- Used for racing, emergency, livery, or taxi service, including vehicles used to transport daycare, nursery or school children, migrant workers, patients or hotel/motel guests.
- Used for retail or wholesale delivery, including magazine, newspaper, floral, food and pizza delivery, mail delivery and escort service.
- Owned by a business.
- Are not garaged in insuring state six (6) months or more per year.
- Imported and were not manufactured for sale in United States (gray market cars).
- Limited production and/or exotic specialty vehicles.
- Equipped for snow plowing.
- Exotic vehicles, hot rods, assembled from kits, rebuilt, substantially modified to change appearance or performance, or structurally altered.
- Pickups or vans with dual style rear wheels, or utility vans with a load capacity that exceeds 1-ton including all "3" series vehicles (i.e., 30, 350, 3500, etc.)
- Salvaged or reconstructed vehicles.
- Vehicles with ladder racks or other commercial apparatus.
- Customized with non factory installed equipment $5001 and greater.
- Not found in the company-defined symbol pages, except for newly released vehicles from major manufacturers.
- Business use that does not meet eligibility guidelines.

C. UNACCEPTABLE COVERAGE

- Physical damage only policies.

D. MISCELLANEOUS UNACCEPTABLE

- Risks with material misrepresentation on the application.
- Applications where all pertinent rating information (license numbers, VINs, garaging location, operator date of birth, etc.) cannot be submitted within allowed binding authority (72 hours).

RULE 21 – DISCOUNTS

A. MULTI CAR DISCOUNT
- Applies if more than one vehicle is insured on the policy.

B. RESIDENCY DISCOUNT
- Applies if the named insured owns and lives in a house, townhouse or condominium.
- Non site-constructed residences, such as mobile homes, are ineligible.
- Acceptable documentation includes a current copy of the declarations page from the homeowner's policy, a current tax bill or mortgage payment coupon. The address on the documentation must match the resident address of the insured.
- Documentation must accompany the application. If sufficient documentation is not submitted, the policy will be issued without a discount. The discount will be applied back to policy inception if proof of residency is submitted within 30 days of policy issuance.
- The discount will be adjusted at renewal if the homeowner status changes during the policy term.

C. PAID-IN-FULL DISCOUNT
- Applies if premium is paid in full at point of sale or renewal.

D. COLLEGE GRADUATE DISCOUNT
- Applies if driver graduated from a college or university and had a cumulative grade average of "B" or higher or a 3 or higher on a 4 point scale (or equivalent). Driver must be <25 and single to qualify.

E. EFT DISCOUNT
- Applies if policy is set-up to make payments through EFT automatic withdrawal.

F. STANDARD CARRIER DISCOUNT
- The insurance carrier the named insured had prior to policy inception with AIG is classified by AIG as either a standard or non-standard carrier. For a list of carriers please refer to the Standard Carrier table in Section II.

G. ADVANCE QUOTE DISCOUNT
- The discount is applied to new business policies if the quote is initiated by the named insured at least 7-days prior to the policy effective date and the prior policy had no lapse in coverage. The discount continues to apply at renewal.

H. SENIOR DRIVER DISCOUNT

A senior discount will apply if all named drivers who are 55 years of age or older have:
- Completed an Accident Prevention Course approved by the Arkansas Office of Motor Vehicles.
- The discount will apply for three years from the date the course was completed, provided the operator maintains a driving record free of at-fault accidents and moving violations for a continuous one year period.

I. ANTI-THEFT DEVICE DISCOUNT
- Applies to comprehensive only on those vehicles equipped with the anti-theft device. Vehicle must have a device such as On-star, Low-Jack, or Tele-trac. Receipt or certificate of installation is required at time coverage is bound.

J. STABILITY DISCOUNT
- Applies to new business policies when rating address provided by insured matches address verified by third party information services. This is a policy level factor which will be retained for four renewals.

RULE 22 – SURCHARGES

A. BUSINESS USE SURCHARGE
- Applies to vehicles regularly used for business or artisan purposes as described in the "Vehicle Rating" section of this manual.

B. OUT OF STATE LICENSE SURCHARGE
- Applies if the license state of an operator is different than the garaging state. Surcharge will be dropped if the operator provides a valid, in-state license.

C. LOW DOWN PAYMENT SURCHARGE
- Applies to any policy with the lowest direct bill down payment.

D. COMPREHENSIVE ONLY SURCHARGE
- Applies to vehicle if only comprehensive coverage is selected.

E. EXCLUDED DRIVER SURCHARGE
- Applies when one or more drivers have been excluded from the policy.

RULE 23 - FEES

FEE TYPE	AMOUNT	WHEN APPLIED
Direct Bill Installment Fee	$8	Each installment invoice.
EFT Installment Fee	$1	Each EFT withdrawal
NSF Fee	$25	Each NSF payment
Late Fee	$5	When installment payment is postmarked after two (2) days after installment due date.
Reinstatement Fee	$20	When policy is reinstated with a lapse after a cancellation for non-payment of premium
New Business Policy Fee	$20	Each new policy
Renewal Business Policy Fee	$10	Each renewal policy

- Fees are fully earned and due immediately or upon next invoice.
- Commission is not paid on fees.
- Fees are waived only in the event of company error.

RULE 24 – TIER DETERMINATION

AIG Agency Auto's Dynamic Rating System (DRS) will underwrite insureds into a rating tier based on: (1) Prior Insurance, and (2) Financial Responsibility.

1. PRIOR INSURANCE
   a. Whether the named insured has proof of private passenger automobile liability insurance which verifies that the previous policy covered the named insured or rated spouse and provided continuous liability coverage for a time specified by the company;
   b. Whether there was a lapse in coverage of 0 days, 1-30 days, or greater than or equal to 31 days prior to the inception of the AIG policy; and
   c. Whether the prior private passenger automobile liability insurance Bodily Injury limits were written at the statutory minimum, 50/100, or greater than or equal to 100/300.
   d. Whether the prior private passenger automobile policy had 0, 1, 2, or greater than or equal to 3 non-chargeable incidents.

Proof of prior / Days Lapse	Prior BI Limit Type Description		UW Group
None or POP > 30 days	N/A	0	3
None or POP > 30 days	N/A	1	2
None or POP > 30 days	N/A	2	1
None or POP > 30 days	N/A	3+	1
POP / Lapse 1 - 30 days	Minimum	0	4
POP / Lapse 1 - 30 days	Minimum	1	3
POP / Lapse 1 - 30 days	Minimum	2	2
POP / Lapse 1 - 30 days	Minimum	3+	1
POP / Lapse 1 - 30 days	> Min, < 100/300	0	6
POP / Lapse 1 - 30 days	> Min, < 100/300	1	5
POP / Lapse 1 - 30 days	> Min, < 100/300	2	3
POP / Lapse 1 - 30 days	> Min, < 100/300	3+	2
POP / Lapse 1 - 30 days	>= 100/300	0	6
POP / Lapse 1 - 30 days	>= 100/300	1	6
POP / Lapse 1 - 30 days	>= 100/300	2	4
POP / Lapse 1 - 30 days	>= 100/300	3+	3
POP / No Lapse	Minimum	0	5
POP / No Lapse	Minimum	1	5
POP / No Lapse	Minimum	2	3
POP / No Lapse	Minimum	3+	2
POP / No Lapse	> Min, < 100/300	0	6
POP / No Lapse	> Min, < 100/300	1	6
POP / No Lapse	> Min, < 100/300	2	4
POP / No Lapse	> Min, < 100/300	3+	3
POP / No Lapse	>= 100/300	0	7
POP / No Lapse	>= 100/300	1	6
POP / No Lapse	>= 100/300	2	6
POP / No Lapse	>= 100/300	3+	4

2. INSURANCE SCORING

Score Level	Score Range	
	Low	High
A	900	997
B	840	899
C	799	839
D	767	798
E	740	766
F	714	739
G	692	713
H	672	691
I	655	671
J	639	654
K	625	638
L	609	624
M	596	608
N	582	595
O	570	581
P	565	569
Q	552	564
R	200	551
1	No Score PNI < = 19	
2	No Score PNI > 19 and < = 53	
3	No Score PNI > = 54 and <= 60	
4	No Score PNI > = 61	
5	No Hit PNI < = 19	
6	No Hit PNI > 19 and < = 53	
7	No Hit PNI > = 54 and <= 60	
8	No Hit PNI > = 61	

RULE 25 – NO HITS / THIN FILES

A No Hit occurs when a customer has never established a credit history or when the information required to order an Insurance Score is incomplete or inaccurate.

A Thin File occurs when there is not enough information for either the named insured or spouse to calculate an Insurance Score.

If an order results in a No-Hit or Thin File, we will classify the score based on four (4) age breaks:

Age Group	No Hit/Thin File Score Level
<= 19	1
20-53	2
54-60	3
>= 61	4

RULE 26 – RENEWAL REMARKETING

After 36 months, all policies will automatically be re-underwritten using the current new business underwriting rules and moved to the best tier they would now qualify for, provided they have maintained a clean payment (no late payment charges) and violation/accident history.

RULE 27 – EXCEPTION AIG AS PRIOR

We do not accept AIG Agency Auto as proof of prior insurance except in one or more of the following circumstances:

- The named insured has moved from one state to another and the prior policy had a transfer discount.
- A family member is purchasing his or her own policy, coming from another family member's policy and the customer has been an AIGAA insured for at least six months with a coverage lapse not greater than that allowed by the state guidelines.
- A spouse separated or divorced from an AIGAA named insured and the customer has been an AIGAA insured for at least six months with a coverage lapse not greater than that allowed by the state guidelines.
- The customer's policy has canceled or lapsed due to an overseas military assignment. This is only valid for military personnel who are deployed out of the country in a military engagement as a result of our country's military action against terrorism. It is not valid for military personnel who are sent out of the country for military training. The circumstances must be noted with the application.

RULE 28 – UNVERIFIABLE DRIVING RECORD

- An unverifiable driving record surcharge (UDR violation) will be applied to any operator aged 19 or older if a MVR is not available or if the operator has less than three years' driving experience.
- Any operator that does not have a valid U.S. license but has a valid foreign license or international driver' license will be assessed a foreign drivers license surcharge (FDL violation). After a valid U.S. license has been maintained for twelve (12) months, the points will be removed.

RULE 29 – DRIVER EXCLUSIONS

Any member of the insured's household age 14 and over, whether licensed or not, must be listed on the application or excluded.

- To exclude a driver, complete the named driver exclusion agreement included in the application.
- Named insured may not be excluded, but may be listed as an additional interest.
- Drivers with revoked licenses must be excluded unless obtaining an SR-22 Filing.
- Driver exclusions may only be superseded by an endorsement request to list and rate the excluded driver.

The company will not pay for any claim arising from an accident or loss which occurs while any vehicle is being driven, either with or without the named insured's permission, by an excluded driver.

RULE 30 – SR-22 FILINGS

- SR-22 policy numbers are assigned at upload. Policy numbers are also available through www.aig4auto.com.
- Policy liability limits must meet state statutory limits for the state requiring the filing. All vehicles owned by the driver must be insured on the policy.
- The filing name must appear exactly as it reads on the driver's license.
- Filings are not available for drivers with an unverifiable driving record or a foreign driver's license. If we are unable to verify driving record on a driver with an FR filing, the policy will be canceled.
- If a filing is required, we must insure all vehicles and operators in the household. Excluded drivers are not allowed.

EXHIBIT 18 - Renewal Maximization Thresholds

State:	**Arkansas**
Effective Date(s):	**New Business 9/12/2008; Renewals 10/25/2008**
Product:	**Auto 3.5**
Company:	**Granite State Insurance Company**
Company:	**AIG National Insurance Company, Inc.**

% Cap

Cap	Cap Percentage
Min	0.0%
Max	21.0%

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 09/11/2008

Comments:

Attachment:

A-1 3.5 0908.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 09/11/2008

Comments:

Attachments:

GSIC PPA Survey FORM APCS 0908_Excel format.xls

ANIC PPA Survey FORM APCS 0908_Excel format.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 09/11/2008

Comments:

Attachments:

GSIC FORM RF-1 0908.pdf

ANIC FORM RF-1 0908.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 09/11/2008

Bypass Reason: N/A

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 09/11/2008

Comments:

Attachments:

SERFF Tracking Number:	*NHMP-125746548*	*State:*	*Arkansas*
First Filing Company:	*AIG National Insurance Company, Inc., ...*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PA-AR-0850*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/*		

Filing Cover Letter 0908.pdf
Transmittal 3.5 0908.pdf
AU AR26 0708.pdf

Satisfied -Name: Actuarial Data

Review Status: Filed 09/11/2008

Comments:

Attachment:

AR_3.5_AIGN_08-20-08.pdf

Satisfied -Name: Response Cover Letter and Supporting Exhibits

Review Status: Filed 09/11/2008

Comments:

Attachments:

Response Cover Letter 0908.pdf

Exhibit 1.pdf

Exhibit 2.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1
Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name Granite State Insurance Company and AIG National Insurance Company, Inc
NAIC No. 23809 and 36587 Group No. 012

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

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

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

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

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

a.	Driver Over 55	5 %
b.	Good Student Discount	5 %
c.	Multi-car Discount	up to 42.2 %
d.	Accident Free Discount*	0 %
	*Please Specify Qualification for Discount	
e.	Anti-theft Discount	20% CMP %
f.	Other (specify)	
	Paid-in-Full	up to 42.2 %
	Homeowner	up to 42.2 %
	Advance Shopping	up to 7 %

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? $1 EFT, $8 all other installments

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage difference.
Tier Group 1,2,3,4,5,6,&7 - % differences varies based on insurance score
State the current volume for each program.

1 = $ 270,101	2 = $ 93,462
3 = $ 2,739,191	4 = $ 161,843
5 = $ 1,383,035	6 = $ 113,495
7 = $ 85,042	

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

Chad Reaume
Signature
Product Manager
Title
877-244-4288 ext.38502
Telephone Number

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23809
Company Name:	Granite State Insurance Company
Contact Person:	Chad Reaume
Telephone No.:	770.753.8502
Email Address:	chad.reaume@aig.com
Effective Date:	9/12/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	20	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
$25,000 per accident
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7 ***If male and female rates are different, use the highest of the two***

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville (72701)				Trumann (72472)				Little Rock (72201)				Lake Village (71653)				Pine Bluff (71601)			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages**	**Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		903.00	984.00	335.00	320.00	933.00	999.00	348.00	329.00	1574.00	1677.00	578.00	539.00	882.00	951.00	330.00	314.00	1092.00	1172.00	406.00	382.00
	Minimum Liability with Comprehensive and Collision		1393.00	1583.00	591.00	554.00	1548.00	1758.00	720.00	656.00	2175.00	2413.00	906.00	848.00	1582.00	1812.00	764.00	691.00	1698.00	1918.00	770.00	703.00
	100/300/50 Liability with Comprehensive and Collision		1537.00	1741.00	628.00	599.00	1724.00	1954.00	766.00	711.00	2490.00	2759.00	987.00	944.00	1742.00	1989.00	806.00	740.00	1905.00	2147.00	824.00	767.00
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		1083.00	1178.00	399.00	381.00	1096.00	1180.00	413.00	385.00	1852.00	1980.00	684.00	637.00	1041.00	1126.00	388.00	368.00	1289.00	1385.00	479.00	447.00
	Minimum Liability with Comprehensive and Collision		1693.00	1926.00	720.00	673.00	1867.00	2131.00	883.00	797.00	2604.00	2902.00	1098.00	1025.00	1918.00	2206.00	938.00	843.00	2048.00	2320.00	939.00	853.00
	100/300/50 Liability with Comprehensive and Collision		1854.00	2104.00	762.00	722.00	2065.00	2348.00	934.00	857.00	2955.00	3289.00	1189.00	1131.00	2097.00	2403.00	984.00	898.00	2282.00	2577.00	998.00	925.00
2003 Honda Odyssey "EX"	*Minimum Liability*		914.00	985.00	341.00	325.00	949.00	1019.00	360.00	335.00	1601.00	1696.00	596.00	553.00	900.00	967.00	340.00	321.00	1112.00	1186.00	420.00	388.00
	Minimum Liability with Comprehensive and Collision		1477.00	1672.00	623.00	583.00	1624.00	1848.00	741.00	676.00	2271.00	2515.00	936.00	875.00	1661.00	1904.00	781.00	709.00	1775.00	2001.00	787.00	722.00
	100/300/50 Liability with Comprehensive and Collision		1623.00	1832.00	661.00	628.00	1804.00	2046.00	787.00	732.00	2589.00	2867.00	1019.00	973.00	1824.00	2084.00	824.00	759.00	1987.00	2234.00	842.00	788.00
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		975.00	1056.00	370.00	347.00	1017.00	1082.00	389.00	362.00	1694.00	1790.00	641.00	588.00	964.00	1039.00	370.00	345.00	1185.00	1261.00	453.00	416.00
	Minimum Liability with Comprehensive and Collision		1744.00	1995.00	764.00	702.00	1947.00	2226.00	931.00	836.00	2613.00	2918.00	1131.00	1043.00	2016.00	2334.00	997.00	889.00	2102.00	2385.00	978.00	883.00
	100/300/50 Liability with Comprehensive and Collision		1889.00	2155.00	802.00	747.00	2127.00	2423.00	977.00	892.00	2929.00	3267.00	1213.00	1140.00	2177.00	2512.00	1039.00	938.00	2313.00	2617.00	1032.00	948.00
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		867.00	940.00	327.00	313.00	902.00	971.00	346.00	324.00	1497.00	1591.00	562.00	520.00	865.00	933.00	328.00	313.00	1050.00	1122.00	397.00	369.00
	Minimum Liability with Comprehensive and Collision		1686.00	1940.00	762.00	699.00	1918.00	2224.00	968.00	858.00	2493.00	2813.00	1124.00	1024.00	2019.00	2353.00	1049.00	927.00	2051.00	2353.00	1006.00	896.00
	100/300/50 Liability with Comprehensive and Collision		1816.00	2085.00	796.00	740.00	2081.00	2402.00	1011.00	908.00	2781.00	3130.00	1199.00	1113.00	2166.00	2515.00	1087.00	973.00	2242.00	2564.00	1055.00	954.00
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		870.00	934.00	329.00	307.00	909.00	965.00	347.00	320.00	1549.00	1631.00	583.00	537.00	858.00	912.00	326.00	302.00	1070.00	1130.00	406.00	374.00
	Minimum Liability with Comprehensive and Collision		1245.00	1392.00	515.00	483.00	1373.00	1539.00	615.00	562.00	2004.00	2189.00	812.00	762.00	1386.00	1562.00	642.00	581.00	1527.00	1694.00	664.00	613.00
	100/300/50 Liability with Comprehensive and Collision		1388.00	1549.00	551.00	526.00	1547.00	1732.00	661.00	617.00	2316.00	2532.00	893.00	856.00	1544.00	1738.00	684.00	630.00	1733.00	1921.00	718.00	676.00

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	36587
Company Name:	AIG National Insurance Company, Inc.
Contact Person:	Chad Reaume
Telephone No.:	770.753.8502
Email Address:	chad.reaume@aig.com
Effective Date:	9/12/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	20	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

1 *Liability -Minimum $25,000 per person*
2 *Bodily Injury $50,000 per accident*
$25,000 per accident
3 *Property Damage $100 deductible per accident*
4 *Comprehensive & Collision $250 deductible per accident*
5 *The insured has elected to accept:*
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 *Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death*
7 *If male and female rates are different, use the highest of the two*

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville (72701)				Trumann (72472)				Little Rock (72201)				Lake Village (71653)				Pine Bluff (71601)			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages**	**Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		903.00	984.00	335.00	320.00	933.00	999.00	348.00	329.00	1574.00	1677.00	578.00	539.00	882.00	951.00	330.00	314.00	1092.00	1172.00	406.00	382.00
	Minimum Liability with Comprehensive and Collision		1393.00	1583.00	591.00	554.00	1548.00	1758.00	720.00	656.00	2175.00	2413.00	906.00	848.00	1582.00	1812.00	764.00	691.00	1698.00	1918.00	770.00	703.00
	100/300/50 Liability with Comprehensive and Collision		1537.00	1741.00	628.00	599.00	1724.00	1954.00	766.00	711.00	2490.00	2759.00	987.00	944.00	1742.00	1989.00	806.00	740.00	1905.00	2147.00	824.00	767.00
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		1083.00	1178.00	399.00	381.00	1096.00	1180.00	413.00	385.00	1852.00	1980.00	684.00	637.00	1041.00	1126.00	388.00	368.00	1289.00	1385.00	479.00	447.00
	Minimum Liability with Comprehensive and Collision		1693.00	1926.00	720.00	673.00	1867.00	2131.00	883.00	797.00	2604.00	2902.00	1098.00	1025.00	1918.00	2206.00	938.00	843.00	2048.00	2320.00	939.00	853.00
	100/300/50 Liability with Comprehensive and Collision		1854.00	2104.00	762.00	722.00	2065.00	2348.00	934.00	857.00	2955.00	3289.00	1189.00	1131.00	2097.00	2403.00	984.00	898.00	2282.00	2577.00	998.00	925.00
2003 Honda Odyssey "EX"	*Minimum Liability*		914.00	985.00	341.00	325.00	949.00	1019.00	360.00	335.00	1601.00	1696.00	596.00	553.00	900.00	967.00	340.00	321.00	1112.00	1186.00	420.00	388.00
	Minimum Liability with Comprehensive and Collision		1477.00	1672.00	623.00	583.00	1624.00	1848.00	741.00	676.00	2271.00	2515.00	936.00	875.00	1661.00	1904.00	781.00	709.00	1775.00	2001.00	787.00	722.00
	100/300/50 Liability with Comprehensive and Collision		1623.00	1832.00	661.00	628.00	1804.00	2046.00	787.00	732.00	2589.00	2867.00	1019.00	973.00	1824.00	2084.00	824.00	759.00	1987.00	2234.00	842.00	788.00
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		975.00	1056.00	370.00	347.00	1017.00	1082.00	389.00	362.00	1694.00	1790.00	641.00	588.00	964.00	1039.00	370.00	345.00	1185.00	1261.00	453.00	416.00
	Minimum Liability with Comprehensive and Collision		1744.00	1995.00	764.00	702.00	1947.00	2226.00	931.00	836.00	2613.00	2918.00	1131.00	1043.00	2016.00	2334.00	997.00	889.00	2102.00	2385.00	978.00	883.00
	100/300/50 Liability with Comprehensive and Collision		1889.00	2155.00	802.00	747.00	2127.00	2423.00	977.00	892.00	2929.00	3267.00	1213.00	1140.00	2177.00	2512.00	1039.00	938.00	2313.00	2617.00	1032.00	948.00
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		867.00	940.00	327.00	313.00	902.00	971.00	346.00	324.00	1497.00	1591.00	562.00	520.00	865.00	933.00	328.00	313.00	1050.00	1122.00	397.00	369.00
	Minimum Liability with Comprehensive and Collision		1686.00	1940.00	762.00	699.00	1918.00	2224.00	968.00	858.00	2493.00	2813.00	1124.00	1024.00	2019.00	2353.00	1049.00	927.00	2051.00	2353.00	1006.00	896.00
	100/300/50 Liability with Comprehensive and Collision		1816.00	2085.00	796.00	740.00	2081.00	2402.00	1011.00	908.00	2781.00	3130.00	1199.00	1113.00	2166.00	2515.00	1087.00	973.00	2242.00	2564.00	1055.00	954.00
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		870.00	934.00	329.00	307.00	909.00	965.00	347.00	320.00	1549.00	1631.00	583.00	537.00	858.00	912.00	326.00	302.00	1070.00	1130.00	406.00	374.00
	Minimum Liability with Comprehensive and Collision		1245.00	1392.00	515.00	483.00	1373.00	1539.00	615.00	562.00	2004.00	2189.00	812.00	762.00	1386.00	1562.00	642.00	581.00	1527.00	1694.00	664.00	613.00
	100/300/50 Liability with Comprehensive and Collision		1388.00	1549.00	551.00	526.00	1547.00	1732.00	661.00	617.00	2316.00	2532.00	893.00	856.00	1544.00	1738.00	684.00	630.00	1733.00	1921.00	718.00	676.00

Attachment "ANIC PPA Survey FORM APCS 0908_Excel format.xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-0850

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

		Company Name		Company NAIC Number
3.	**A.**	**Granite State Insurance Company**	**B.**	**23809**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.2/21.1 Private Passenger Auto**	**B.**	**19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	**10.2%**	**10.2%**					
PD	**-1.4%**	**0.0%**					
UM	**97.6%**	**62.0%**					
CMP	**38.3%**	**38.0%**					
COL	**-3.4%**	**0.0%**					
TOTAL OVERALL EFFECT	**11.5%**	**10.5%**					

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
2003	0	Launch	9/24/2003				
2004	140	-4.6%	2/2/2004	33	7	21.0%	48.0%
2004	1,299	-9.8%	11/11/2004	959	420	44.0%	57.0%
2005	2,124	-2.3%	3/16/2005	2,257	1,077	48.0%	60.0%
2007	6,796	2.6%	1/11/2007	8,008	5,141	76.3%	81.4%
2007	4,302	4.5%	12/14/2007	7,255	4,789	66.0%	69.8%
2008	3,023	10.5%	9/10/2008	5,434	3,168	58.3%	76.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**12.7%**
B. General Expense	**12.4%**
C. Taxes, License & Fees	**2.7%**
D. Underwriting Profit & Contingencies	**2.9%**
E. Other (explain)	
F. TOTAL	**30.7%**

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

9. **21.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. **0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-0850

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

		Company Name		Company NAIC Number
3.	**A.**	**AIG National Insurance Company, Inc.**	**B.**	**36587**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.2/21.1 Private Passenger Auto**	**B.**	**19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	**0%**	**0%**					
PD	**0%**	**0%**					
UM	**0%**	**0%**					
CMP	**0%**	**0%**					
COL	**0%**	**0%**					
TOTAL OVERALL EFFECT	**0%**	**0%**					

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
2004	0	0%		0	0	0%	48.0%
2004	0	0%		0	0	0%	57.0%
2005	0	0%		0	0	0%	60.0%
2007	0	0%		0	0	0%	81.4%
2007	0	0%		0	0	0%	69.8%
2008	0	0%		0	0	0%	76.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**12.7%**
B. General Expense	**12.4%**
C. Taxes, License & Fees	**2.7%**
D. Underwriting Profit & Contingencies	**2.9%**
E. Other (explain)	
F. TOTAL	**30.7%**

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

9. **21.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. **0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

AIG Agency Auto℠

Chad Reaume
13010 Morris Road, Suite 600
Alpharetta, GA 30004
Phone: (800) 334-9641 x38502
Fax: (800) 535-6540
Chad.reaume@aig.com

Via: SERFF

July 24, 2008

Honorable Julie Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Subject: Granite State Insurance Company (NAIC #012-23809):
FEIN #02-0140690
AIG National Insurance Company, Inc. (NAIC #012-36587):
FEIN #13-3801089
Private Passenger Auto 3.5 Program
Rate & Rule Filing
Company Filing Number: PA-AR-0850

Proposed Effective Dates:
New Business: September 10, 2008
Renewal Business: October 25, 2008

Dear Ms. Bowman:

Enclosed for your review are revised rates and rules for our Auto 3.5 program with an overall rate impact of 10.5%. We are requesting the new business effective date of September 10, 2008 and the renewal business effective date of October 25, 2008.

We are requesting approval for these rates and rules in both Granite State Insurance Company and AIG National Insurance Company, Inc. We will shut off new business in Granite State Insurance Company and begin writing new business in AIG National Insurance Company, Inc. effective with this revision. All new business effective on or after November 18, 2003 will renew into this Auto 3.5 program in AIG National Insurance Company, Inc. All new business effective before November 18, 2003 will continue to renew into its current program. The transition to our new underwriting company will be as seamless as possible for the insured. All policy numbers and coverages will remain the same. Attached is an example of the notice, AU AR26 0708, we will provide to each insured.

The following table shows our requested changes by line of coverage:

Coverage	Change
Bodily Injury	10.2%
Property Damage	0.0%
PIP Medical Payments	50.1%
PIP AD & ID	0.0%
UMBI	62.0%
UIMBI	61.9%
UMPD	62.0%
Comprehensive	38.0%
Collision	0.0%
Overall	10.5%

Section I of the filing contains the rules, and Section II of the filing contains the rating factors.

Please contact me via phone 800-334-9641 ext. 38502 or e-mail chad.reaume@aig.com if you have any questions or require additional information. Thank you in advance for your consideration and approval of this filing.

Sincerely,

Chad Reaume
Product Manager
AIG Agency Auto

Property & Casualty Transmittal Document (Revised 1/1/04)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	f. State Filing #:
	g. SERFF Filing #:

3.	Group Name	Group NAIC #
	American International Group	012

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	Granite State Insurance Company	PA	23809	02-0140690
	AIG National Insurance Company, Inc.	NY	36587	13-3801089

5.	Company Tracking Number	PA-AR-0850

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Chad Reaume Deerfield Corporate Centre Two 13010 Morris Road, Suite 600 Alpharetta, GA 30004	Product Manager	877-244-4288 ext 38502	770-753-4621	Chad.reaume@aig.com

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

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

9.	**Type of Insurance (TOI)**	19.2/21.1 Private Passenger Auto
10.	**Sub-Type of Insurance (Sub-TOI)**	19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination
11.	**State Specific Product code(s)(if applicable)[See State Specific Requirements]**	
12.	**Company Program Title** (Marketing title)	Personal Auto Program
13.	**Filing Type**	[ ] Rate/Loss Cost [ ] Rules [**X**] Rates/Rules [ ] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal[ ] Other (give description)
14.	**Effective Date(s) Requested**	New: 9/10/2008 Renewal: 10/25/2008
15.	**Reference Filing?**	[ ] Yes [x] No
16.	**Reference Organization** (if applicable)	
17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	7/24/2008
19.	**Status of filing in domicile**	[**X**] Not Filed [ ] Pending [ ] Authorized [ ] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PA-AR-0850

21.	**Filing Description** [This area should be similar to the body of a cover letter and is free-form text]

Enclosed for your review are revised rates and rules for our Auto 3.5 program with an overall rate impact of 10.5%. We are requesting the new business effective date of September 10, 2008 and the renewal business effective date of October 25, 2008.

We are requesting approval for these rates and rules in both Granite State Insurance Company and AIG National Insurance Company, Inc. We will shut off new business in Granite State Insurance Company and begin writing new business in AIG National Insurance Company, Inc. effective with this revision. All new business effective on or after November 18, 2003 will renew into this Auto 3.5 program in AIG National Insurance Company, Inc. All new business effective before November 18, 2003 will continue to renew into its current program. The transition to our new underwriting company will be as seamless as possible for the insured. All policy numbers and coverages will remain the same. Attached is an example of the notice, AU AR26 0708, we will provide to each insured.

The following table shows our requested changes by line of coverage:

Coverage	Change
Bodily Injury	10.2%
Property Damage	0.0%
PIP Medical Payments	50.1%
PIP AD & ID	0.0%
UMBI	62.0%
UIMBI	61.9%
UMPD	62.0%
Comprehensive	38.0%
Collision	0.0%
Overall	10.5%

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

Check #: SERFF EFT
Amount: 100.00

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

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

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	**This filing transmittal is part of Company Tracking #**	**PA-AR-0850**

2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	

X Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	**Overall percentage rate impact for this filing**	+10.5%
4.	**Effect of Rate Filing – Written premium change for this program**	$249,105
5.	**Effect of Rate Filing – Number of policyholders**	3,023
6.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	Prior Approval

7. Rate Change by Company

Company Name	Percentage Change for this program	# of policyholders for this program	Written premium for this program
Granite State Insurance Company	+10.5%	3,023	$249,105

8.	**Overall percentage of last rate revision**	4.5%
9.	**Effective Date of last rate revision**	12/14/2007 NB & 2/14/2008 RB
10.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	Prior Approval

11.	**Exhibit Name/Description /Synopsis**	**Rule # or Page #**	**Replacement or withdrawn?**	**Previous state filing number, if required by state**
01	Section I - Rules	All	[**x**] Replacement [ ] Withdrawn [ ] Neither	PA-AR-0850
02	Section II - Rates	All	[**x**] Replacement [ ] Withdrawn [ ] Neither	PA-AR-0850
03			[ ] Replacement [ ] Withdrawn [ ] Neither	
04			[ ] Replacement [ ] Withdrawn [ ] Neither	
05			[ ] Replacement [ ] Withdrawn [ ] Neither	

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

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

IMPORTANT RENEWAL NOTICE

Policyholders will notice a change in their enclosed renewal materials.

Granite State Insurance Company has issued your renewal under a different underwriting company. Currently, all renewals will be issued through AIG National Insurance Company, Inc. This is an internal realignment of the company issuing and underwriting your automobile coverage.

This change in your underwriting company will not affect your types or limits of coverages or the service you receive for your policy in any way.

If you have any questions about the change, please contact your producer. We look forward to continuing to serve you at this renewal and in the future.

AIG AGENCY AUTO
ARKANSAS
AUTO 3.5 PROGRAM
ACTUARIAL FILING MEMORANDUM

The attached exhibits and explanatory notes present the latest review of the private passenger automobile combined experience for Granite State Insurance Company's Auto 3.5 program. Displayed below are the indicated and proposed statewide rate changes.

	Indicated Rate Change	Proposed Rate Change
Bodily Injury	+ 10.2%	+ 10.2%
Property Damage	- 1.4	0.0
PIP – Medical Payments	+ 53.8	+ 50.1
PIP – AD & ID	- 45.3	0.0
Uninsured Motorists - BI	+ 97.6	+ 62.0
Underinsured Motorists - BI	+ 97.6	+ 61.9
Uninsured Motorists - PD	+ 97.6	+ 62.0
Liabilitly	+ 13.2%	+ 10.9%
Comprehensive	+ 38.3	+ 38.0
Collision	- 3.4	+ 0.0
Physical Damage	+ 8.1%	+ 9.8%
Combined	+ 11.5%	+ 10.5%

AIG AGENCY AUTO
ARKANSAS
AUTO 3.5 PROGRAM
TABLE OF CONTENTS

Section A - Review of Automobile Insurance Experience

Exhibit 1 – Summary of Proposed Changes

Exhibit 2 – Determination of Statewide Rate Level Indications

Section B - Explanatory Material

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Exhibit 2 – Determination of Current Rate Level Factors

Exhibit 3 – Selection of Premium Trends

Exhibit 4 – Determination of Ultimate Losses and LAE

Exhibit 5 – Selection of Pure Premium Trends

Exhibit 6 – Industry Fast Track Trends

Exhibit 7 – Industry Fast Track Trends

Exhibit 8 – Determination of Catastrophe Load

Exhibit 9 – Determination of Excess Loss Load

Exhibit 10 – Incurred Loss Development

Exhibit 11 – Determination of Loss Adjustment Expense Factors

Exhibit 12 – Determination of Trend Factors

Exhibit 13 – Expense Ratio Summary

Exhibit 14 – Determination of Investment Income Offset

AIG Agency Auto
Arkansas
Auto 3.5 Program Revision
Rate Impact Analysis

Summary of Proposed Changes

	BI	PD	PIPM	PIPAI	UMB	UNB	UMP	LIAB	CMP	COL	LPC	OTHR	PHYS	TOTAL
Earned Premium	411,241	340,879	19,259	6,269	24,878	11,372	28,533	842,431	103,892	290,920	286	8,553	403,651	1,246,082
Rating Variables														
Base Rate	12.8%	-1.4%	54.5%	2.8%	61.2%	64.6%	57.0%	11.6%	54.2%	0.4%	0.0%	0.0%	14.2%	12.4%
Territory	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Driver Class	3.6%	3.9%	1.5%	1.6%	1.7%	1.6%	1.4%	3.5%	2.6%	1.4%	6.8%	0.0%	1.7%	2.9%
Model Year	0.0%	0.0%	2.0%	2.3%	2.2%	2.2%	4.0%	0.3%	0.2%	0.3%	0.0%	0.0%	0.3%	0.3%
Symbol	0.0%	0.0%	-0.9%	-0.7%	-0.8%	-1.0%	-0.1%	-0.1%	0.0%	-0.2%	0.0%	0.0%	-0.1%	-0.1%
Tier	-5.7%	-0.6%	-6.3%	-6.1%	-4.0%	-5.3%	0.0%	-3.4%	-6.4%	-0.1%	-5.3%	0.0%	-1.7%	-2.9%
Stability	-3.5%	-4.0%	-3.5%	-3.5%	-3.5%	-3.5%	-4.0%	-3.7%	-7.0%	-4.0%	0.0%	0.0%	-4.7%	-4.0%
Excluded Driver	3.6%	2.3%	4.7%	4.0%	5.2%	4.7%	2.0%	3.1%	0.0%	2.3%	0.0%	0.0%	1.7%	2.6%
Total	10.2%	0.0%	50.1%	0.0%	62.0%	61.9%	62.0%	10.9%	38.0%	0.0%	1.1%	0.0%	9.8%	10.5%
Indicated Change	10.2%	-1.4%	53.8%	-45.3%	97.6%	97.6%	97.6%	13.2%	38.3%	-10.8%	--------	--------	0.9%	11.5%

Notes

BI = Bodily Injury
PD = Property Damage
PIPM = PIP - Medical
PIPAI = PIP - Accidental Death & Income Disability
UMB = Uninsured Motortists - BI
UMP = Uninsured Motortists - PD
UNB = Underinsured Motortists - BI
LIAB = Liability Coverages (combined)
CMP = Comprehensive
COL = Collision
LPC = Loan / Lease Payoff
OTHR = Other Coverages
PHYS = Physical Damage Coverages (combined)

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Statewide Rate Level Indications

Effective: 8/20/2008

	Accident Quarter	Bodily Injury	Property Damage	Pers Inj Prot - Med	PIP - AD & ID	Uninsured Motorists	Liability	Compre-hensive	Collision	Physical Damage	Total All Coverages
1 Earned Premium at Present Rate Level	2005/3	672,485	575,813	22,313	8,885	92,859	1,372,356	86,867	368,161	455,027	1,827,383
	2005/4	693,320	585,319	26,417	10,106	97,550	1,412,711	105,034	396,102	501,136	1,913,847
	2006/1	768,714	636,953	36,058	15,114	103,321	1,560,160	149,638	408,927	558,565	2,118,724
	2006/2	790,350	655,258	38,400	15,463	104,987	1,604,459	181,213	443,532	624,745	2,229,203
	2006/3	768,964	640,631	36,176	12,737	104,802	1,563,311	191,849	475,743	667,592	2,230,903
	2006/4	723,461	605,161	37,324	13,485	104,965	1,484,396	187,781	469,540	657,321	2,141,717
	2007/1	708,680	591,101	42,516	16,454	108,795	1,467,547	191,609	470,294	661,903	2,129,450
	2007/2	623,710	523,943	33,401	12,611	99,888	1,293,552	184,952	456,708	641,660	1,935,213
	2007/3	527,902	445,890	29,743	11,818	85,613	1,100,967	166,678	407,422	574,100	1,675,066
	2007/4	460,646	388,208	26,183	9,734	75,533	960,303	147,529	366,350	513,879	1,474,182
	2008/1	415,630	349,664	23,615	8,633	68,384	865,927	128,632	324,857	453,490	1,319,417
	2008/2	382,155	319,090	19,402	6,750	64,279	791,676	109,853	290,708	400,561	1,192,237
2 Projected Ultimate Loss *	2005/3	444,172	333,086	0	14,648	22,814	814,721	114,715	173,837	288,552	1,103,273
	2005/4	287,693	337,327	10,637	3,372	63,429	702,458	127,287	198,526	325,813	1,028,271
	2006/1	412,799	420,992	39,877	4,214	117,835	995,717	121,847	237,763	359,609	1,355,326
	2006/2	521,114	465,011	6,105	19,489	45,488	1,057,206	119,320	231,925	351,245	1,408,451
	2006/3	643,640	498,007	1,965	5,000	89,225	1,237,837	111,090	276,708	387,798	1,625,634
	2006/4	260,059	347,399	21,939	0	89,681	719,078	175,477	371,185	546,662	1,265,740
	2007/1	363,526	278,145	18,632	2,164	69,862	732,328	144,149	330,504	474,652	1,206,981
	2007/2	535,335	340,984	14,579	0	121,444	1,012,341	112,250	249,580	361,830	1,374,171
	2007/3	381,703	297,586	6,336	2,981	51,521	740,128	121,512	222,000	343,512	1,083,640
	2007/4	153,840	215,547	25,829	2,176	58,819	456,210	141,817	183,961	325,778	781,988
	2008/1	248,375	159,765	14,968	4,698	144,677	572,482	70,444	185,581	256,024	828,507
	2008/2	222,013	215,939	51,563	0	93,214	582,729	74,461	187,866	262,326	845,055
3 Trended Loss Ratio (2) / (1)	2005/3	66.0%	57.8%	0.0%	164.9%	24.6%	59.4%	132.1%	47.2%	63.4%	60.4%
	2005/4	41.5%	57.6%	40.3%	33.4%	65.0%	49.7%	121.2%	50.1%	65.0%	53.7%
	2006/1	53.7%	66.1%	110.6%	27.9%	114.0%	63.8%	81.4%	58.1%	64.4%	64.0%
	2006/2	65.9%	71.0%	15.9%	126.0%	43.3%	65.9%	65.8%	52.3%	56.2%	63.2%
	2006/3	83.7%	77.7%	5.4%	39.3%	85.1%	79.2%	57.9%	58.2%	58.1%	72.9%
	2006/4	35.9%	57.4%	58.8%	0.0%	85.4%	48.4%	93.4%	79.1%	83.2%	59.1%
	2007/1	51.3%	47.1%	43.8%	13.2%	64.2%	49.9%	75.2%	70.3%	71.7%	56.7%
	2007/2	85.8%	65.1%	43.6%	0.0%	121.6%	78.3%	60.7%	54.6%	56.4%	71.0%
	2007/3	72.3%	66.7%	21.3%	25.2%	60.2%	67.2%	72.9%	54.5%	59.8%	64.7%
	2007/4	33.4%	55.5%	98.6%	22.4%	77.9%	47.5%	96.1%	50.2%	63.4%	53.0%
	2008/1	59.8%	45.7%	63.4%	54.4%	211.6%	66.1%	54.8%	57.1%	56.5%	62.8%
	2008/2	58.1%	67.7%	265.8%	0.0%	145.0%	73.6%	67.8%	64.6%	65.5%	70.9%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Statewide Rate Level Indications

Effective: 8/20/2008

	Accident Quarter	Bodily Injury	Property Damage	Pers Inj Prot - Med	PIP - AD & ID	Uninsured Motorists	Liability	Compre-hensive	Collision	Physical Damage	Total All Coverages
4 Accident Year Weights	2005/3	2.5%	2.5%	2.5%	2.5%	2.5%		2.5%	2.5%		
	2005/4	2.5%	2.5%	2.5%	2.5%	2.5%		2.5%	2.5%		
	2006/1	2.5%	2.5%	2.5%	2.5%	2.5%		2.5%	2.5%		
	2006/2	2.5%	2.5%	2.5%	2.5%	2.5%		2.5%	2.5%		
	2006/3	7.5%	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%		
	2006/4	7.5%	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%		
	2007/1	7.5%	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%		
	2007/2	7.5%	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%		
	2007/3	15.0%	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%		
	2007/4	15.0%	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%		
	2008/1	15.0%	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%		
	2008/2	15.0%	15.0%	15.0%	15.0%	15.0%		15.0%	15.0%		
5 Weighted Loss Ratio **		58.8%	60.2%	82.9%	28.0%	107.1%	63.6%	85.3%	58.8%	66.1%	64.4%
6 LAE Factor		1.314	1.142	1.314	1.314	1.314		1.122	1.122		
7 Expected Variable Loss Ratio		72.7%	72.7%	72.7%	72.7%	72.7%		71.3%	71.3%		
8 Fixed Expense Ratio		2.9%	2.9%	2.9%	2.9%	2.9%		2.9%	2.9%		
9 Indicated Change [(5)x(6) + (8)] / (7) - 1.0		10.2%	-1.4%	53.8%	-45.3%	97.6%	13.2%	38.3%	-3.4%	8.1%	11.5%

* All catastrophe losses (CMP coverage) and losses over $25,000 (BI/PIP/UM) have been excluded from the underlying data.
** Includes a catastrophe load of 10.0% that is added to the weighted loss ratio for CMP coverage,
as well as excess loss loads of 0.3% for BI and 0.0% for UM coverages.

AIG AGENCY AUTO
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AUTO 3.5 PROGRAM
EXPLANATORY NOTES PERTAINING TO RATE INDICATIONS

In the following exhibits, the detail behind the rate indication is developed by taking historical earned premiums, adjusting to current rate level and trending to the future policy period, then developing losses to ultimate settlement value and trending to the future policy period as well. The ratio of losses to premium is then compared to a permissible loss ratio to determine the raw indicated rate need. This raw indication is then credibility-weighted with an expectation of future loss and premium trends to determine the statewide indication. These indications are calculated at the coverage level and rolled up to determine the overall statewide rate level indication.

Trended earned premiums at the current rate level are summarized in Exhibit 1. Prior rate changes are shown in Exhibit 2 and utilized in the on-leveling process. Exhibit 3 shows the selection of the premium trends determined by tracking average written premium at current rate level over history to see where the premiums are trending.

Ultimate losses and loss related expenses are calculated in Exhibit 4. The actual incurred losses by accident quarter are trended to the future policy period and developed to ultimate settlement value. The trend selections are summarized in Exhibit 5; and Exhibits 6 and 7 show the “Fast Track” industry trend data and the company internal trend data, respectively, used in making the Exhibit 5 selections. Historical losses do not include losses from catastrophes and are capped at $25,000; the loads for catastrophes and excess losses are displayed in Exhibit 8 and Exhibit 9, respectively. Exhibit 10 displays the determination of the loss development factors by accident quarter. The loss adjustment expense factors are displayed in Exhibit 11 by tracking historical ratios of LAE to loss by coverage grouping.

Exhibit 12 supports the trend factors, both for loss and premium, by taking the selected annual trend ratios and calculating the factors applied in the calculations.

Exhibit 13 displays the expense ratios used in the rate indications. These ratios are determined from internal operating expense reports. Exhibit 14 calculates the method for determining the investment income offset ratio, which is deducted from the profit load of 5%. For liability coverages, we reduce this profit load by 2.6% and for physical damage the offset is 1.2%.

AIG Agency Auto
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Auto 3.5 Program
Determination of On-Level Earned Premiums

All Policies

1. Actual Earned Premium (4) + (9)

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	592,630	526,692	20,942	8,089	79,913	72,206	359,707
2005/4	612,524	536,731	24,668	9,177	84,160	87,307	387,977
2006/1	680,821	585,532	33,502	13,691	89,361	124,383	401,534
2006/2	701,672	603,813	35,503	13,973	91,021	150,629	436,568
2006/3	684,395	591,811	33,278	11,481	91,088	159,470	469,448
2006/4	645,522	560,456	34,158	12,124	91,460	156,089	464,497
2007/1	639,178	549,853	39,372	14,996	96,161	159,837	463,264
2007/2	582,432	492,257	32,838	12,199	92,639	156,469	438,713
2007/3	506,803	422,503	30,558	11,955	82,451	142,587	383,565
2007/4	444,140	368,931	26,855	9,855	73,106	126,302	345,218
2008/1	402,787	334,484	24,106	8,722	66,503	112,033	308,372
2008/2	375,400	311,528	19,707	6,803	63,248	103,040	282,789

2. Earned Premium at Current Rate Levels (6) + (11)

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	649,333	555,989	23,958	9,205	89,662	86,867	355,485
2005/4	671,130	566,586	28,220	10,443	94,428	105,034	383,424
2006/1	745,962	618,102	38,326	15,580	100,263	149,638	396,822
2006/2	768,808	637,399	40,615	15,901	102,126	181,213	431,444
2006/3	749,878	624,730	38,070	13,065	102,201	191,849	463,939
2006/4	707,286	591,631	39,077	13,797	102,618	187,781	459,046
2007/1	694,581	579,341	44,287	16,792	106,631	191,609	460,941
2007/2	612,784	514,765	34,621	12,839	98,138	184,952	448,710
2007/3	519,957	439,181	30,673	12,001	84,325	166,678	401,292
2007/4	454,859	383,331	26,864	9,859	74,584	147,529	361,749
2008/1	411,441	346,140	24,106	8,722	67,695	128,632	321,584
2008/2	379,230	316,649	19,707	6,803	63,787	109,853	288,483

3. Trended Present Level Earned Premium (8) + (13)

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	672,485	575,813	22,313	8,885	92,859	86,867	368,161
2005/4	693,320	585,319	26,417	10,106	97,550	105,034	396,102
2006/1	768,714	636,953	36,058	15,114	103,321	149,638	408,927
2006/2	790,350	655,258	38,400	15,463	104,987	181,213	443,532
2006/3	768,964	640,631	36,176	12,737	104,802	191,849	475,743
2006/4	723,461	605,161	37,324	13,485	104,965	187,781	469,540
2007/1	708,680	591,101	42,516	16,454	108,795	191,609	470,294
2007/2	623,710	523,943	33,401	12,611	99,888	184,952	456,708
2007/3	527,902	445,890	29,743	11,818	85,613	166,678	407,422
2007/4	460,646	388,208	26,183	9,734	75,533	147,529	366,350
2008/1	415,630	349,664	23,615	8,633	68,384	128,632	324,857
2008/2	382,155	319,090	19,402	6,750	64,279	109,853	290,708

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Determination of On-Level Earned Premiums

Annual Policies

4. Actual Earned Premium

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	0	0	0	0	0	0	0
2005/4	2,699	2,233	56	0	337	724	2,201
2006/1	9,579	7,740	514	319	1,188	2,204	6,526
2006/2	12,208	10,142	508	295	1,598	2,395	7,057
2006/3	14,024	12,003	742	379	2,003	2,735	8,078
2006/4	11,927	10,236	582	284	1,775	2,415	6,874
2007/1	9,230	7,930	528	282	1,396	1,775	5,307
2007/2	7,064	5,901	471	246	1,192	1,548	4,581
2007/3	5,958	4,853	400	195	994	1,373	3,895
2007/4	4,357	3,584	361	156	838	1,195	3,141
2008/1	3,387	2,704	270	137	703	999	2,463
2008/2	3,110	2,419	203	119	563	903	2,340

5. On-Level Factors

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2005/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/1	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/2	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2007/1	1.091	1.055	1.134	1.129	1.115	1.201	0.992
2007/2	1.073	1.051	1.097	1.093	1.090	1.192	1.005
2007/3	1.055	1.046	1.060	1.058	1.064	1.184	1.020
2007/4	1.038	1.042	1.026	1.025	1.039	1.175	1.035
2008/1	1.024	1.037	1.002	1.001	1.020	1.158	1.045
2008/2	1.017	1.028	1.000	1.000	1.014	1.115	1.034

6. Earned Premium at Current Rate Levels (4) x (5)

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	0	0	0	0	0	0	0
2005/4	2,957	2,357	64	0	378	871	2,175
2006/1	10,496	8,171	588	363	1,333	2,652	6,449
2006/2	13,376	10,706	581	336	1,793	2,881	6,974
2006/3	15,366	12,671	849	431	2,247	3,290	7,983
2006/4	13,068	10,805	666	323	1,992	2,905	6,793
2007/1	10,071	8,363	599	318	1,557	2,132	5,263
2007/2	7,582	6,200	517	269	1,299	1,846	4,605
2007/3	6,287	5,078	424	206	1,057	1,625	3,973
2007/4	4,521	3,736	370	160	871	1,404	3,252
2008/1	3,467	2,804	270	137	717	1,157	2,573
2008/2	3,163	2,486	203	119	571	1,006	2,419

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of On-Level Earned Premiums

Annual Policies

7. Premium Trend Factors

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	1.038	1.038	0.927	0.963	1.038	1.000	1.038
2005/4	1.036	1.036	0.932	0.965	1.036	1.000	1.036
2006/1	1.033	1.033	0.936	0.968	1.033	1.000	1.033
2006/2	1.030	1.030	0.941	0.970	1.030	1.000	1.030
2006/3	1.028	1.028	0.946	0.973	1.028	1.000	1.028
2006/4	1.025	1.025	0.951	0.975	1.025	1.000	1.025
2007/1	1.023	1.023	0.955	0.978	1.023	1.000	1.023
2007/2	1.020	1.020	0.960	0.980	1.020	1.000	1.020
2007/3	1.018	1.018	0.965	0.982	1.018	1.000	1.018
2007/4	1.015	1.015	0.970	0.985	1.015	1.000	1.015
2008/1	1.013	1.013	0.975	0.987	1.013	1.000	1.013
2008/2	1.010	1.010	0.980	0.990	1.010	1.000	1.010

8. Trended Present Level Earned Premium (6) x (7)

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	0	0	0	0	0	0	0
2005/4	3,062	2,441	60	0	392	871	2,253
2006/1	10,842	8,440	551	351	1,377	2,652	6,662
2006/2	13,784	11,032	547	326	1,848	2,881	7,187
2006/3	15,794	13,024	803	419	2,310	3,290	8,206
2006/4	13,399	11,079	633	315	2,042	2,905	6,965
2007/1	10,300	8,553	572	311	1,592	2,132	5,382
2007/2	7,736	6,325	496	264	1,325	1,846	4,699
2007/3	6,398	5,168	409	203	1,076	1,625	4,044
2007/4	4,590	3,792	359	158	884	1,404	3,301
2008/1	3,510	2,840	264	135	726	1,157	2,605
2008/2	3,195	2,511	199	118	577	1,006	2,444

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of On-Level Earned Premiums

Semi-Annual Policies

9. Actual Earned Premium

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	592,630	526,692	20,942	8,089	79,913	72,206	359,707
2005/4	609,825	534,498	24,612	9,177	83,823	86,583	385,776
2006/1	671,242	577,792	32,988	13,372	88,173	122,179	395,008
2006/2	689,464	593,671	34,995	13,678	89,423	148,234	429,511
2006/3	670,371	579,808	32,536	11,102	89,085	156,735	461,370
2006/4	633,595	550,220	33,576	11,840	89,685	153,674	457,623
2007/1	629,948	541,923	38,844	14,714	94,765	158,062	457,957
2007/2	575,368	486,356	32,367	11,953	91,447	154,921	434,132
2007/3	500,845	417,650	30,158	11,760	81,457	141,214	379,670
2007/4	439,783	365,347	26,494	9,699	72,268	125,107	342,077
2008/1	399,400	331,780	23,836	8,585	65,800	111,034	305,909
2008/2	372,290	309,109	19,504	6,684	62,685	102,137	280,449

10. On-Level Factors

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2005/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/1	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/2	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2007/1	1.087	1.054	1.125	1.120	1.109	1.199	0.995
2007/2	1.052	1.046	1.054	1.052	1.059	1.182	1.023
2007/3	1.026	1.039	1.003	1.003	1.022	1.169	1.046
2007/4	1.024	1.039	1.000	1.000	1.020	1.168	1.048
2008/1	1.021	1.035	1.000	1.000	1.018	1.148	1.043
2008/2	1.010	1.016	1.000	1.000	1.008	1.066	1.020

11. Earned Premium at Current Rate Levels (9) x (10)

Accident Quarter	BI	PD	PIPM	PIPAI	UM	COMP	COLL
	Coverage						
2005/3	649,333	555,989	23,958	9,205	89,662	86,867	355,485
2005/4	668,173	564,229	28,156	10,443	94,049	104,163	381,249
2006/1	735,466	609,931	37,738	15,217	98,930	146,986	390,372
2006/2	755,432	626,693	40,034	15,566	100,333	178,331	424,470
2006/3	734,512	612,059	37,221	12,634	99,953	188,558	455,955
2006/4	694,217	580,825	38,411	13,474	100,627	184,876	452,252
2007/1	684,510	570,978	43,688	16,474	105,074	189,477	455,678
2007/2	605,202	508,566	34,105	12,570	96,839	183,106	444,105
2007/3	513,670	434,102	30,249	11,794	83,267	165,053	397,319
2007/4	450,338	379,596	26,494	9,699	73,713	146,125	358,497
2008/1	407,974	343,336	23,836	8,585	66,978	127,475	319,011
2008/2	376,067	314,163	19,504	6,684	63,216	108,847	286,064

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of On-Level Earned Premiums

Semi-Annual Policies

12. Premium Trend Factors

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	1.036	1.036	0.931	0.965	1.036	1.000	1.036
2005/4	1.033	1.033	0.936	0.968	1.033	1.000	1.033
2006/1	1.030	1.030	0.941	0.970	1.030	1.000	1.030
2006/2	1.028	1.028	0.946	0.973	1.028	1.000	1.028
2006/3	1.025	1.025	0.950	0.975	1.025	1.000	1.025
2006/4	1.023	1.023	0.955	0.977	1.023	1.000	1.023
2007/1	1.020	1.020	0.960	0.980	1.020	1.000	1.020
2007/2	1.018	1.018	0.965	0.982	1.018	1.000	1.018
2007/3	1.015	1.015	0.970	0.985	1.015	1.000	1.015
2007/4	1.013	1.013	0.975	0.987	1.013	1.000	1.013
2008/1	1.010	1.010	0.980	0.990	1.010	1.000	1.010
2008/2	1.008	1.008	0.985	0.992	1.008	1.000	1.008

13. Trended Present Level Earned Premium (11) x (12)

Accident Quarter	Coverage						
	BI	PD	PIPM	PIPAI	UM	COMP	COLL
2005/3	672,485	575,813	22,313	8,885	92,859	86,867	368,161
2005/4	690,258	582,878	26,357	10,106	97,158	104,163	393,850
2006/1	757,872	628,513	35,507	14,763	101,944	146,986	402,265
2006/2	776,566	644,226	37,853	15,138	103,140	178,331	436,345
2006/3	753,170	627,607	35,373	12,318	102,492	188,558	467,538
2006/4	710,062	594,082	36,691	13,170	102,923	184,876	462,575
2007/1	698,380	582,547	41,944	16,143	107,203	189,477	464,911
2007/2	615,974	517,617	32,905	12,348	98,563	183,106	452,009
2007/3	521,503	440,722	29,334	11,615	84,537	165,053	403,378
2007/4	456,056	384,415	25,824	9,576	74,649	146,125	363,049
2008/1	412,119	346,825	23,352	8,498	67,658	127,475	322,252
2008/2	378,960	316,579	19,203	6,632	63,702	108,847	288,264

AIG Agency Auto
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Auto 3.5 Program
Determination of Current Rate Level Factors

New Bus Effective	Renewal Effective	BI	PD	PIPM	PIPAI	UM	CMP	COL	TOTAL
1/11/07	2/12/07	7.0%	1.6%	14.4%	13.8%	10.0%	3.0%	-5.7%	2.6%
12/14/07	3/25/08	2.4%	3.9%	0.0%	0.0%	2.0%	16.8%	4.8%	4.5%

Fiscal	Current Rate Level Factors - Annual Policies						
Acc Qtr	BI	PD	PIPM	PIPAI	UM	CMP	COL
2005/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2005/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/1	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/2	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2007/1	1.091	1.055	1.134	1.129	1.115	1.201	0.992
2007/2	1.073	1.051	1.097	1.093	1.090	1.192	1.005
2007/3	1.055	1.046	1.060	1.058	1.064	1.184	1.020
2007/4	1.038	1.042	1.026	1.025	1.039	1.175	1.035
2008/1	1.024	1.037	1.002	1.001	1.020	1.158	1.045
2008/2	1.017	1.028	1.000	1.000	1.014	1.115	1.034

FAY	Current Rate Level Factors - Semi-Annual Policies						
Ending	BI	PD	PIPM	PIPAI	UM	CMP	COL
2005/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2005/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/1	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/2	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/3	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2006/4	1.096	1.056	1.144	1.138	1.122	1.203	0.988
2007/1	1.087	1.054	1.125	1.120	1.109	1.199	0.995
2007/2	1.052	1.046	1.054	1.052	1.059	1.182	1.023
2007/3	1.026	1.039	1.003	1.003	1.022	1.169	1.046
2007/4	1.024	1.039	1.000	1.000	1.020	1.168	1.048
2008/1	1.021	1.035	1.000	1.000	1.018	1.148	1.043
2008/2	1.010	1.016	1.000	1.000	1.008	1.066	1.020

AIG Agency Auto
Arkansas
Auto 3.5 Program
Selection of Premium Trends

Credit-Scored Programs

Bodily Injury

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	348.58			
2005/2	331.39			
2005/3	324.22		316.40	
2005/4	319.84		311.80	
2006/1	306.77		307.26	
2006/2	301.64		302.79	
2006/3	295.87		298.38	
2006/4	291.75		294.04	
2007/1	279.32		289.76	276.22
2007/2	277.50		285.54	276.94
2007/3	275.42		281.39	277.66
2007/4	273.20		277.29	278.38
2008/1	278.57		273.26	279.11
2008/2	284.25		269.28	279.84
	Annual Trend		-5.7%	1.0%
	R-squared		81.8%	13.4%
			Select:	1.0%

Property Damage

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	307.96			
2005/2	288.33			
2005/3	280.07		267.30	
2005/4	273.53		263.12	
2006/1	254.74		259.01	
2006/2	250.97		254.96	
2006/3	245.18		250.98	
2006/4	242.78		247.06	
2007/1	234.21		243.20	231.62
2007/2	232.38		239.40	232.30
2007/3	231.43		235.66	232.99
2007/4	229.60		231.97	233.67
2008/1	233.92		228.35	234.36
2008/2	238.52		224.78	235.05
	Annual Trend		-6.1%	1.2%
	R-squared		76.1%	18.3%
			Select:	1.0%

Personal Injury Protection - Medical

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	126.84			
2005/2	115.12			
2005/3	110.21		123.07	
2005/4	116.56		123.49	
2006/1	126.46		123.91	
2006/2	129.57		124.34	
2006/3	136.71		124.77	
2006/4	132.51		125.20	
2007/1	128.72		125.63	132.12
2007/2	128.43		126.06	129.57
2007/3	128.96		126.49	127.06
2007/4	132.60		126.93	124.61
2008/1	121.83		127.36	122.20
2008/2	115.25		127.80	119.84
	Annual Trend		1.4%	-7.5%
	R-squared		3.1%	49.0%
			Select:	-2.0%

PIP - Accidental Death & Income Disability

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	80.26			
2005/2	76.82			
2005/3	73.58		80.94	
2005/4	76.08		80.91	
2006/1	84.43		80.88	
2006/2	84.43		80.85	
2006/3	87.11		80.82	
2006/4	84.12		80.79	
2007/1	80.21		80.76	83.38
2007/2	81.10		80.73	82.05
2007/3	82.88		80.70	80.74
2007/4	86.70		80.67	79.44
2008/1	77.21		80.64	78.17
2008/2	73.12		80.61	76.92
	Annual Trend		-0.1%	-6.2%
	R-squared		0.0%	23.6%
			Select:	-1.0%

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Auto 3.5 Program
Selection of Premium Trends

Credit-Scored Programs

Uninsured Motorist

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	48.97			
2005/2	46.00			
2005/3	45.08		41.13	
2005/4	43.18		40.49	
2006/1	39.65		39.87	
2006/2	37.79		39.25	
2006/3	36.13		38.64	
2006/4	35.49		38.05	
2007/1	35.23		37.46	35.16
2007/2	35.62		36.88	35.56
2007/3	35.84		36.31	35.97
2007/4	36.44		35.75	36.38
2008/1	36.48		35.20	36.80
2008/2	37.50		34.66	37.23
	Annual Trend		-6.0%	4.7%
	R-squared		51.5%	93.7%
			Select:	1.0%

Comprehensive

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	211.52			
2005/2	191.15			
2005/3	184.57		204.01	
2005/4	196.45		207.68	
2006/1	213.40		211.43	
2006/2	225.16		215.24	
2006/3	236.90		219.12	
2006/4	236.93		223.07	
2007/1	235.36		227.09	238.89
2007/2	236.05		231.18	237.73
2007/3	240.73		235.35	236.58
2007/4	242.66		239.59	235.43
2008/1	232.02		243.91	234.29
2008/2	229.47		248.31	233.15
	Annual Trend		7.4%	-1.9%
	R-squared		53.5%	17.6%
			Select:	0.0%

Collision

FAY Ending	Average WP@CRL	16 Pt Exp Fit	12 Pt Exp Fit	6 Pt Exp Fit
2004/3				
2004/4				
2005/1	812.98			
2005/2	763.85			
2005/3	743.90		667.11	
2005/4	704.39		655.43	
2006/1	625.19		643.95	
2006/2	604.07		632.68	
2006/3	571.81		621.60	
2006/4	567.68		610.72	
2007/1	571.35		600.03	572.55
2007/2	572.95		589.52	575.14
2007/3	580.46		579.20	577.74
2007/4	584.24		569.06	580.36
2008/1	582.03		559.10	582.98
2008/2	583.39		549.31	585.62
	Annual Trend		-6.8%	1.8%
	R-squared		53.9%	77.4%
			Select:	1.0%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Ultimate Losses and LAE

All Policies

1. Actual Loss Evaluated as of 6/30/2008 (5) + (9)

Accident Quarter	BI	PD	PIPM	PIPAI	UM	CMP	COLL
	Coverage						
2005/3	401,411	306,101	0	14,648	20,561	110,662	164,967
2005/4	261,406	311,933	9,657	3,372	57,557	111,995	189,099
2006/1	402,057	391,692	36,476	4,214	107,767	111,728	227,325
2006/2	480,702	435,269	5,625	19,489	41,911	138,924	222,551
2006/3	593,445	468,317	1,880	5,000	82,826	108,387	266,520
2006/4	240,664	328,495	21,138	0	83,572	160,619	358,834
2007/1	333,541	264,514	19,925	2,188	65,555	142,598	320,913
2007/2	491,157	323,024	15,703	0	116,759	104,685	244,317
2007/3	353,307	283,201	5,981	3,014	49,779	114,592	218,960
2007/4	138,298	206,053	24,948	2,200	54,924	134,391	182,137
2008/1	213,788	150,166	20,808	5,000	127,202	86,405	190,622
2008/2	97,789	123,279	33,000	0	41,277	153,490	138,359

2. Trended/Capped Actual Loss Evaluated as of 6/30/2008 (8) + (12)

Accident Quarter	BI	PD	PIPM	PIPAI	UM	CMP	COLL
	Coverage						
2005/3	445,427	332,852	0	14,648	22,816	114,715	173,843
2005/4	287,917	337,090	10,637	3,372	63,434	127,351	198,533
2006/1	412,413	420,697	39,877	4,214	117,843	121,908	237,771
2006/2	521,804	464,675	6,105	19,489	45,491	119,380	231,933
2006/3	639,377	496,838	2,025	5,000	89,232	111,145	276,721
2006/4	257,353	346,340	22,604	0	89,366	175,562	371,202
2007/1	354,078	277,161	21,148	2,188	69,617	144,151	330,700
2007/2	517,587	336,450	16,547	0	123,041	112,224	250,853
2007/3	364,313	293,115	6,256	3,014	52,067	121,632	223,988
2007/4	143,580	211,941	25,901	2,200	57,021	141,253	185,608
2008/1	220,362	153,507	21,442	5,000	131,080	73,711	193,527
2008/2	100,040	125,252	33,760	0	42,227	42,953	139,955

3. Ultimate Loss Development Factors

Accident Quarter	BI	PD	PIPM	PIPAI	UM	CMP	COLL
	Coverage						
2005/3	0.997	1.001	1.000	1.000	1.000	1.000	1.000
2005/4	0.999	1.001	1.000	1.000	1.000	0.999	1.000
2006/1	1.001	1.001	1.000	1.000	1.000	0.999	1.000
2006/2	0.999	1.001	1.000	1.000	1.000	0.999	1.000
2006/3	1.007	1.002	0.971	1.000	1.000	0.999	1.000
2006/4	1.011	1.003	0.971	0.993	1.004	1.000	1.000
2007/1	1.027	1.004	0.881	0.989	1.004	1.000	0.999
2007/2	1.034	1.013	0.881	1.000	0.987	1.000	0.995
2007/3	1.048	1.015	1.013	0.989	0.990	0.999	0.991
2007/4	1.071	1.017	0.997	0.989	1.032	1.004	0.991
2008/1	1.127	1.041	0.698	0.940	1.104	0.956	0.959
2008/2	2.219	1.724	1.527	1.000	2.207	1.734	1.342

4. Projected Non-CAT Ultimate Loss (2) x (3)

Accident Quarter	BI	PD	PIPM	PIPAI	UM	CMP	COLL
	Coverage						
2005/3	444,172	333,086	0	14,648	22,814	114,715	173,837
2005/4	287,693	337,327	10,637	3,372	63,429	127,287	198,526
2006/1	412,799	420,992	39,877	4,214	117,835	121,847	237,763
2006/2	521,114	465,011	6,105	19,489	45,488	119,320	231,925
2006/3	643,640	498,007	1,965	5,000	89,225	111,090	276,708
2006/4	260,059	347,399	21,939	0	89,681	175,477	371,185
2007/1	363,526	278,145	18,632	2,164	69,862	144,149	330,504
2007/2	535,335	340,984	14,579	0	121,444	112,250	249,580
2007/3	381,703	297,586	6,336	2,981	51,521	121,512	222,000
2007/4	153,840	215,547	25,829	2,176	58,819	141,817	183,961
2008/1	248,375	159,765	14,968	4,698	144,677	70,444	185,581
2008/2	222,013	215,939	51,563	0	93,214	74,461	187,866

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Auto 3.5 Program
Determination of Ultimate Losses and LAE

Annual Policies

5. Actual Loss Evaluated as of 6/30/2008

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	0	0	0	0	0	0	0
2005/4	0	0	0	0	4,917	3,706	1,464
2006/1	25,000	8,023	0	0	3,493	3,911	1,341
2006/2	5,182	3,213	0	0	0	0	239
2006/3	5,000	2,647	0	0	0	6,517	2,890
2006/4	350	2,099	0	0	0	0	11,880
2007/1	7,500	3,195	0	0	4,820	0	2,104
2007/2	500	5,264	0	0	0	0	0
2007/3	0	588	0	0	0	0	4,377
2007/4	0	0	0	0	0	924	0
2008/1	7,500	1,642	0	0	0	0	0
2008/2	0	0	0	0	0	0	0

6. Catastrophe Losses/Losses over $25,000 as of 6/30/2008

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0
2006/1	0	0	0	0	0	0	0
2006/2	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0
2007/1	0	0	0	0	0	0	0
2007/2	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0
2008/1	0	0	0	0	0	0	0
2008/2	0	0	0	0	0	0	0

7. Loss Trend Factors

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	1.118	1.093	1.118	1.000	1.118	1.159	1.058
2005/4	1.109	1.086	1.109	1.000	1.109	1.148	1.054
2006/1	1.101	1.079	1.101	1.000	1.101	1.136	1.050
2006/2	1.093	1.073	1.093	1.000	1.093	1.126	1.046
2006/3	1.085	1.066	1.085	1.000	1.085	1.115	1.042
2006/4	1.077	1.059	1.077	1.000	1.077	1.104	1.038
2007/1	1.069	1.053	1.069	1.000	1.069	1.093	1.034
2007/2	1.061	1.047	1.061	1.000	1.061	1.082	1.030
2007/3	1.054	1.040	1.054	1.000	1.054	1.072	1.027
2007/4	1.046	1.034	1.046	1.000	1.046	1.061	1.023
2008/1	1.038	1.027	1.038	1.000	1.038	1.051	1.019
2008/2	1.030	1.021	1.030	1.000	1.030	1.041	1.015

8. Trended Loss Experience [(5) - (6)] x (7)

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	0	0	0	0	0	0	0
2005/4	0	0	0	0	5,455	4,253	1,543
2006/1	27,529	8,658	0	0	3,847	4,444	1,407
2006/2	5,665	3,446	0	0	0	0	250
2006/3	5,426	2,822	0	0	0	7,263	3,011
2006/4	377	2,223	0	0	0	0	12,332
2007/1	8,018	3,364	0	0	5,153	0	2,176
2007/2	531	5,509	0	0	0	0	0
2007/3	0	611	0	0	0	0	4,494
2007/4	0	0	0	0	0	981	0
2008/1	7,785	1,686	0	0	0	0	0
2008/2	0	0	0	0	0	0	0

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Auto 3.5 Program
Determination of Ultimate Losses and LAE

Semi-Annual Policies

9. Actual Loss Evaluated as of 6/30/2008

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	401,411	306,101	0	14,648	20,561	110,662	164,967
2005/4	261,406	311,933	9,657	3,372	52,640	108,290	187,635
2006/1	377,057	383,668	36,476	4,214	104,274	107,817	225,985
2006/2	475,520	432,056	5,625	19,489	41,911	138,924	222,312
2006/3	588,445	465,670	1,880	5,000	82,826	101,870	263,631
2006/4	240,314	326,396	21,138	0	83,572	160,619	346,954
2007/1	326,041	261,319	19,925	2,188	60,735	142,598	318,809
2007/2	490,657	317,760	15,703	0	116,759	104,685	244,317
2007/3	353,307	282,613	5,981	3,014	49,779	114,592	214,582
2007/4	138,298	206,053	24,948	2,200	54,924	133,467	182,137
2008/1	206,288	148,525	20,808	5,000	127,202	86,405	190,622
2008/2	97,789	123,279	33,000	0	41,277	153,490	138,359

10. Catastrophe Losses/Losses over $25,000 as of 6/30/2008

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	0	0	0	0	0	10,739	0
2005/4	0	0	0	0	0	0	0
2006/1	25,000	0	0	0	0	3,458	0
2006/2	0	0	0	0	0	31,846	0
2006/3	0	0	0	0	0	7,764	0
2006/4	0	0	0	0	0	0	0
2007/1	0	0	0	0	0	9,405	0
2007/2	0	0	0	0	0	0	0
2007/3	5,000	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0
2008/1	0	0	0	0	0	15,574	0
2008/2	0	0	0	0	0	111,815	0

11. Loss Trend Factors

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	1.110	1.087	1.110	1.000	1.110	1.148	1.054
2005/4	1.101	1.081	1.101	1.000	1.101	1.137	1.050
2006/1	1.093	1.074	1.093	1.000	1.093	1.126	1.046
2006/2	1.085	1.068	1.085	1.000	1.085	1.115	1.042
2006/3	1.077	1.061	1.077	1.000	1.077	1.104	1.038
2006/4	1.069	1.054	1.069	1.000	1.069	1.093	1.034
2007/1	1.061	1.048	1.061	1.000	1.061	1.082	1.030
2007/2	1.054	1.041	1.054	1.000	1.054	1.072	1.027
2007/3	1.046	1.035	1.046	1.000	1.046	1.061	1.023
2007/4	1.038	1.029	1.038	1.000	1.038	1.051	1.019
2008/1	1.030	1.022	1.030	1.000	1.030	1.041	1.015
2008/2	1.023	1.016	1.023	1.000	1.023	1.031	1.012

12. Trended Loss Experience [(9) - (10)] x (11)

Accident Quarter	Coverage BI	PD	PIPM	PIPAI	UM	CMP	COLL
2005/3	445,427	332,852	0	14,648	22,816	114,715	173,843
2005/4	287,917	337,090	10,637	3,372	57,979	123,098	196,990
2006/1	384,884	412,039	39,877	4,214	113,997	117,464	236,364
2006/2	516,139	461,228	6,105	19,489	45,491	119,380	231,683
2006/3	633,951	494,016	2,025	5,000	89,232	103,882	273,710
2006/4	256,976	344,117	22,604	0	89,366	175,562	358,870
2007/1	346,060	273,797	21,148	2,188	64,464	144,151	328,524
2007/2	517,057	330,942	16,547	0	123,041	112,224	250,853
2007/3	364,313	292,503	6,256	3,014	52,067	121,632	219,494
2007/4	143,580	211,941	25,901	2,200	57,021	140,272	185,608
2008/1	212,577	151,821	21,442	5,000	131,080	73,711	193,527
2008/2	100,040	125,252	33,760	0	42,227	42,953	139,955

AIG Agency Auto
Arkansas
Auto 3.5 Program
Selection of Pure Premium Trends

		Frequency - Fitted Results			Severity - Fitted Results			Pure Premium - Fitted Results		
Coverage	Method	16 pt	12 pt	6 pt	16 pt	12 pt	6 pt	16 pt	12 pt	6 pt
BI	Fast Track	-5.6%	-6.0%	-4.2%	2.7%	0.8%	-0.7%	-3.0%	-5.2%	-4.9%
	Company Internal	-8.9%	-3.5%	2.9%	1.5%	0.6%	5.1%	-7.5%	-2.9%	8.2%
	Selected Trend	0.0%			3.0%			3.0%		
	Selected Projection	0.0%			3.0%			3.0%		
PD	Fast Track	-1.8%	-2.0%	-0.6%	2.5%	2.9%	2.3%	0.7%	0.8%	1.7%
	Company Internal	-11.7%	-9.3%	-5.1%	4.6%	4.7%	-4.3%	-7.7%	-5.0%	-9.2%
	Selected Trend	0.0%			2.5%			2.5%		
	Selected Projection	0.5%			1.5%			2.0%		
CMP	Fast Track	-11.5%	-14.1%	-18.4%	10.3%	12.3%	-7.7%	-2.4%	-3.5%	-24.7%
	Company Internal	4.7%	-1.9%	6.2%	6.9%	10.0%	20.8%	11.9%	7.9%	28.3%
	Selected Trend	0.0%			4.0%			4.0%		
	Selected Projection	0.0%			4.0%			4.0%		
COL	Fast Track	-1.5%	-1.2%	0.3%	1.7%	1.2%	2.3%	0.2%	0.0%	2.6%
	Company Internal	-5.1%	-4.9%	-14.5%	4.0%	2.1%	5.0%	-1.4%	-3.0%	-10.3%
	Selected Trend	0.0%			1.5%			1.5%		
	Selected Projection	0.0%			1.5%			1.5%		

Notes:
BI trend selections used for UM and PIPM coverages.
Trend is used to adjust historical data to today's loss levels.
Projection is used to adjust data at today's loss levels to the future policy period.

AIG Agency Auto
Arkansas
Auto 3.5 Program
Industry Fast Track Trends

Data Through 1st Quarter 2008

Bodily Injury

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	2	1.116	1.163			8,166	8,310			91.11	96.64		
2004	3	1.130	1.146			8,052	8,366			90.95	95.91		
2004	4	1.149	1.130			8,311	8,422			95.48	95.18		
2005	1	1.152	1.114			8,386	8,478			96.64	94.46		
2005	2	1.134	1.098	1.106		8,493	8,535	8,814		96.27	93.75	97.52	
2005	3	1.122	1.083	1.089		8,686	8,592	8,832		97.49	93.04	96.21	
2005	4	1.077	1.067	1.073		8,801	8,650	8,850		94.78	92.33	94.93	
2006	1	1.028	1.052	1.056		9,078	8,708	8,868		93.35	91.63	93.65	
2006	2	1.012	1.037	1.040		9,272	8,766	8,886		93.82	90.94	92.40	
2006	3	0.993	1.023	1.024		9,135	8,825	8,904		90.74	90.25	91.16	
2006	4	0.988	1.008	1.008	1.001	9,203	8,884	8,923	8,962	90.97	89.56	89.94	89.67
2007	1	0.994	0.994	0.993	0.990	8,927	8,943	8,941	8,945	88.70	88.88	88.74	88.54
2007	2	0.992	0.980	0.977	0.979	8,684	9,003	8,959	8,929	86.10	88.21	87.55	87.42
2007	3	0.971	0.966	0.962	0.969	8,797	9,063	8,977	8,912	85.42	87.54	86.38	86.32
2007	4	0.961	0.952	0.947	0.958	8,761	9,124	8,996	8,896	84.15	86.88	85.22	85.24
2008	1	0.939	0.939	0.933	0.948	9,164	9,185	9,014	8,879	86.07	86.22	84.08	84.17
		Annual Trend:	**-5.6%**	**-6.0%**	**-4.2%**		**2.7%**	**0.8%**	**-0.7%**		**-3.0%**	**-5.2%**	**-4.9%**
		R-squared:	**88.4%**	**87.8%**	**82.6%**		**50.7%**	**6.6%**	**2.1%**		**56.3%**	**93.6%**	**70.6%**

Property Damage

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	2	3.373	3.388			2,581	2,545			87.07	86.21		
2004	3	3.355	3.372			2,573	2,561			86.32	86.37		
2004	4	3.346	3.357			2,564	2,577			85.78	86.52		
2005	1	3.355	3.343			2,584	2,593			86.70	86.68		
2005	2	3.374	3.328	3.341		2,584	2,609	2,596		87.18	86.83	86.73	
2005	3	3.370	3.313	3.324		2,599	2,626	2,614		87.60	86.98	86.90	
2005	4	3.334	3.298	3.308		2,634	2,642	2,633		87.82	87.14	87.08	
2006	1	3.281	3.283	3.291		2,648	2,659	2,651		86.89	87.29	87.25	
2006	2	3.215	3.269	3.274		2,680	2,675	2,670		86.17	87.45	87.42	
2006	3	3.187	3.254	3.258		2,724	2,692	2,689		86.83	87.61	87.59	
2006	4	3.207	3.240	3.241	3.219	2,719	2,709	2,708	2,713	87.20	87.76	87.76	87.33
2007	1	3.209	3.225	3.225	3.214	2,728	2,726	2,727	2,729	87.55	87.92	87.94	87.71
2007	2	3.222	3.211	3.209	3.209	2,740	2,743	2,746	2,745	88.30	88.08	88.11	88.09
2007	3	3.217	3.197	3.192	3.204	2,757	2,760	2,765	2,761	88.70	88.23	88.28	88.47
2007	4	3.210	3.182	3.176	3.199	2,775	2,777	2,785	2,777	89.07	88.39	88.46	88.85
2008	1	3.175	3.168	3.160	3.195	2,799	2,795	2,805	2,793	88.87	88.55	88.63	89.23
		Annual Trend:	**-1.8%**	**-2.0%**	**-0.6%**		**2.5%**	**2.9%**	**2.3%**		**0.7%**	**0.8%**	**1.7%**
		R-squared:	**80.7%**	**71.4%**	**28.3%**		**95.6%**	**96.1%**	**97.6%**		**58.2%**	**48.2%**	**88.7%**

AIG Agency Auto
Arkansas
Auto 3.5 Program
Industry Fast Track Trends

Data Through 1st Quarter 2008

Comprehensive

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	2	9.488	9.615			909	836			86.22	80.42		
2004	3	8.730	9.325			856	857			74.70	79.92		
2004	4	8.638	9.044			869	878			75.09	79.43		
2005	1	8.740	8.771			893	900			78.04	78.94		
2005	2	8.317	8.506	8.954		824	922	895		68.54	78.45	80.12	
2005	3	8.193	8.250	8.620		828	945	921		67.82	77.97	79.40	
2005	4	8.204	8.001	8.298		869	968	948		71.27	77.49	78.69	
2006	1	8.155	7.759	7.989		976	992	976		79.55	77.01	77.98	
2006	2	8.492	7.525	7.691		1,161	1,017	1,005		98.62	76.53	77.28	
2006	3	8.062	7.298	7.404		1,216	1,042	1,034		98.04	76.06	76.58	
2006	4	7.640	7.078	7.128	7.278	1,246	1,068	1,065	1,197	95.21	75.59	75.90	87.15
2007	1	7.092	6.865	6.862	6.917	1,215	1,094	1,096	1,174	86.20	75.13	75.21	81.19
2007	2	6.086	6.657	6.606	6.574	1,065	1,121	1,128	1,151	64.84	74.66	74.54	75.64
2007	3	5.941	6.457	6.360	6.247	1,078	1,149	1,161	1,128	64.05	74.20	73.87	70.46
2007	4	5.873	6.262	6.123	5.937	1,086	1,178	1,196	1,106	63.78	73.74	73.20	65.64
2008	1	6.019	6.073	5.894	5.642	1,157	1,207	1,231	1,084	69.62	73.29	72.55	61.15
		Annual Trend:	**-11.5%**	**-14.1%**	**-18.4%**		**10.3%**	**12.3%**	**-7.7%**		**-2.4%**	**-3.5%**	**-24.7%**
		R-squared:	**83.5%**	**79.9%**	**76.9%**		**56.2%**	**41.2%**	**33.9%**		**2.4%**	**2.7%**	**65.1%**

Collision

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	2	5.512	5.453			2,977	3,032			164.12	165.33		
2004	3	5.434	5.432			3,011	3,045			163.65	165.42		
2004	4	5.388	5.412			3,062	3,058			165.00	165.51		
2005	1	5.423	5.391			3,105	3,072			168.39	165.60		
2005	2	5.435	5.371	5.343		3,125	3,085	3,112		169.86	165.69	166.24	
2005	3	5.418	5.351	5.327		3,116	3,098	3,121		168.82	165.78	166.24	
2005	4	5.337	5.331	5.311		3,154	3,112	3,130		168.35	165.87	166.25	
2006	1	5.239	5.311	5.295		3,128	3,125	3,140		163.84	165.96	166.25	
2006	2	5.155	5.291	5.279		3,149	3,139	3,149		162.30	166.05	166.25	
2006	3	5.155	5.271	5.263		3,153	3,152	3,159		162.52	166.14	166.25	
2006	4	5.187	5.251	5.247	5.212	3,136	3,166	3,168	3,145	162.68	166.23	166.25	163.93
2007	1	5.219	5.231	5.231	5.216	3,192	3,180	3,178	3,163	166.62	166.32	166.25	164.99
2007	2	5.246	5.211	5.216	5.220	3,175	3,193	3,188	3,181	166.58	166.41	166.26	166.05
2007	3	5.238	5.192	5.200	5.224	3,182	3,207	3,197	3,199	166.69	166.51	166.26	167.12
2007	4	5.232	5.172	5.184	5.228	3,198	3,221	3,207	3,217	167.30	166.60	166.26	168.20
2008	1	5.209	5.152	5.169	5.232	3,258	3,235	3,217	3,235	169.72	166.69	166.26	169.28
		Annual Trend:	**-1.5%**	**-1.2%**	**0.3%**		**1.7%**	**1.2%**	**2.3%**		**0.2%**	**0.0%**	**2.6%**
		R-squared:	**68.0%**	**39.0%**	**12.4%**		**83.4%**	**75.0%**	**72.5%**		**2.7%**	**0.0%**	**77.8%**

AIG Agency Auto
Arkansas
Auto 3.5 Program
Company Internal Trends

Data Through 2nd Quarter 2008

Bodily Injury

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	3	4.727	4.553			5,635	6,102			266.39	277.85		
2004	4	4.554	4.449			6,095	6,124			277.59	272.47		
2005	1	4.943	4.347			6,220	6,147			307.45	267.19		
2005	2	4.611	4.247			6,567	6,170			302.79	262.01		
2005	3	4.204	4.149	3.748		6,633	6,193	6,270		278.82	256.94	235.02	
2005	4	3.834	4.054	3.715		6,407	6,215	6,280		245.64	251.96	233.31	
2006	1	3.464	3.961	3.682		6,293	6,238	6,290		217.96	247.08	231.61	
2006	2	3.477	3.870	3.649		6,274	6,262	6,300		218.12	242.29	229.92	
2006	3	3.479	3.781	3.617		5,934	6,285	6,310		206.48	237.60	228.25	
2006	4	3.493	3.694	3.585		6,073	6,308	6,320		212.15	233.00	226.58	
2007	1	3.500	3.609	3.553	3.430	6,447	6,331	6,330	6,189	225.65	228.48	224.93	212.25
2007	2	3.443	3.526	3.522	3.454	5,861	6,355	6,340	6,267	201.77	224.06	223.29	216.47
2007	3	3.465	3.445	3.491	3.479	6,398	6,378	6,350	6,346	221.70	219.72	221.66	220.78
2007	4	3.372	3.366	3.460	3.504	6,600	6,402	6,360	6,425	222.54	215.46	220.05	225.17
2008	1	3.532	3.288	3.429	3.530	6,414	6,425	6,370	6,506	226.53	211.29	218.45	229.66
2008	2	3.645	3.213	3.399	3.555	6,625	6,449	6,380	6,588	241.47	207.19	216.85	234.23
		Annual Trend:	**-8.9%**	**-3.5%**	**2.9%**		**1.5%**	**0.6%**	**5.1%**		**-7.5%**	**-2.9%**	**8.2%**
		R-squared:	**70.0%**	**29.0%**	**27.5%**		**13.5%**	**2.1%**	**28.4%**		**50.1%**	**11.1%**	**42.7%**

Property Damage

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	3	7.874	7.622			2,432	2,412			191.44	183.88		
2004	4	7.732	7.388			2,405	2,440			185.98	180.24		
2005	1	7.604	7.161			2,453	2,467			186.49	176.67		
2005	2	6.782	6.941			2,545	2,495			172.60	173.17		
2005	3	6.558	6.727	6.413		2,479	2,523	2,518		162.55	169.74	161.47	
2005	4	6.300	6.520	6.259		2,488	2,552	2,547		156.78	166.38	159.42	
2006	1	6.244	6.320	6.109		2,448	2,581	2,576		152.84	163.08	157.40	
2006	2	6.016	6.125	5.962		2,537	2,610	2,606		152.61	159.85	155.40	
2006	3	5.616	5.937	5.819		2,725	2,639	2,636		153.06	156.69	153.43	
2006	4	5.561	5.754	5.680		2,862	2,669	2,667		159.16	153.58	151.48	
2007	1	5.341	5.577	5.544	5.388	2,908	2,699	2,698	2,860	155.33	150.54	149.55	154.09
2007	2	5.312	5.406	5.411	5.318	2,853	2,730	2,729	2,829	151.55	147.56	147.65	150.43
2007	3	5.264	5.240	5.281	5.249	2,775	2,760	2,761	2,798	146.07	144.64	145.78	146.86
2007	4	5.236	5.078	5.154	5.180	2,654	2,792	2,793	2,768	138.95	141.77	143.93	143.37
2008	1	5.214	4.922	5.030	5.113	2,709	2,823	2,825	2,737	141.25	138.97	142.10	139.97
2008	2	4.932	4.771	4.910	5.046	2,804	2,855	2,858	2,708	138.32	136.21	140.30	136.64
		Annual Trend:	**-11.7%**	**-9.3%**	**-5.1%**		**4.6%**	**4.7%**	**-4.3%**		**-7.7%**	**-5.0%**	**-9.2%**
		R-squared:	**94.2%**	**93.6%**	**73.4%**		**62.9%**	**43.1%**	**38.7%**		**86.1%**	**74.7%**	**88.9%**

AIG Agency Auto
Arkansas
Auto 3.5 Program
Company Internal Trends

Data Through 2nd Quarter 2008

Comprehensive

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	3	5.735	6.389			2,292	2,023			131.44	129.24		
2004	4	6.002	6.463			2,230	2,057			133.84	132.92		
2005	1	6.301	6.538			2,089	2,091			131.63	136.71		
2005	2	6.211	6.614			1,869	2,126			116.11	140.61		
2005	3	6.334	6.690	7.494		1,992	2,162	2,064		126.18	144.61	154.71	
2005	4	7.068	6.768	7.458		2,341	2,198	2,114		165.47	148.73	157.66	
2006	1	7.782	6.846	7.422		2,379	2,234	2,165		185.14	152.97	160.68	
2006	2	8.651	6.925	7.386		2,319	2,272	2,217		200.62	157.33	163.75	
2006	3	8.575	7.005	7.350		2,133	2,310	2,271		182.88	161.81	166.88	
2006	4	7.992	7.086	7.314		1,942	2,349	2,325		155.17	166.42	170.07	
2007	1	7.464	7.168	7.278	6.670	2,194	2,388	2,381	2,259	163.79	171.16	173.32	150.69
2007	2	6.661	7.251	7.243	6.771	2,310	2,428	2,439	2,369	153.84	176.03	176.63	160.38
2007	3	6.314	7.335	7.208	6.873	2,633	2,468	2,497	2,483	166.23	181.05	180.01	170.68
2007	4	6.417	7.420	7.173	6.976	2,745	2,510	2,558	2,604	176.13	186.21	183.45	181.65
2008	1	6.569	7.505	7.138	7.082	2,638	2,552	2,619	2,730	173.31	191.51	186.96	193.33
2008	2	8.331	7.592	7.103	7.188	2,798	2,594	2,682	2,862	233.12	196.97	190.53	205.75
		Annual Trend:	**4.7%**	**-1.9%**	**6.2%**		**6.9%**	**10.0%**	**20.8%**		**11.9%**	**7.9%**	**28.3%**
		R-squared:	**14.0%**	**1.9%**	**8.6%**		**47.5%**	**55.2%**	**79.2%**		**48.6%**	**20.2%**	**65.2%**

Collision

Year	Quarter	Frequency	16pt FIT	12pt FIT	6pt FIT	Severity	16pt FIT	12pt FIT	6pt FIT	Loss Cost	16pt FIT	12pt FIT	6pt FIT
2004	3	11.555	11.443			2,796	3,055			323.11	349.53		
2004	4	11.585	11.293			2,893	3,085			335.10	348.33		
2005	1	11.235	11.145			3,330	3,115			374.13	347.13		
2005	2	10.513	10.998			3,256	3,145			342.27	345.94		
2005	3	10.343	10.854	10.824		3,345	3,176	3,272		345.99	344.76	354.15	
2005	4	10.508	10.712	10.687		3,355	3,207	3,289		352.56	343.57	351.49	
2006	1	10.621	10.571	10.553		3,245	3,239	3,306		344.62	342.39	348.86	
2006	2	10.623	10.432	10.420		3,211	3,271	3,323		341.15	341.22	346.25	
2006	3	10.037	10.296	10.289		3,416	3,303	3,340		342.90	340.05	343.65	
2006	4	10.190	10.160	10.159		3,350	3,335	3,357		341.34	338.88	341.08	
2007	1	10.226	10.027	10.031	10.826	3,329	3,368	3,375	3,311	340.42	337.72	338.53	358.47
2007	2	10.689	9.896	9.905	10.409	3,458	3,401	3,392	3,351	369.65	336.56	335.99	348.86
2007	3	10.416	9.766	9.780	10.008	3,281	3,435	3,410	3,392	341.79	335.40	333.47	339.51
2007	4	9.884	9.638	9.657	9.623	3,331	3,468	3,427	3,434	329.17	334.25	330.98	330.42
2008	1	9.305	9.511	9.536	9.252	3,505	3,502	3,445	3,476	326.17	333.11	328.50	321.56
2008	2	8.530	9.386	9.416	8.895	3,584	3,537	3,463	3,518	305.71	331.96	326.04	312.95
		Annual Trend:	**-5.1%**	**-4.9%**	**-14.5%**		**4.0%**	**2.1%**	**5.0%**		**-1.4%**	**-3.0%**	**-10.3%**
		R-squared:	**69.6%**	**47.3%**	**74.9%**		**54.0%**	**35.2%**	**43.8%**		**10.7%**	**33.0%**	**62.7%**

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Catastrophe Load

Comprehensive Coverage Only

Accident Quarter	Earned Premium	Total Incurred	Catastrophe Incurred	X CAT Incurred	Catastrophe Loss Ratio
2003/3	349,194	158,011	0	158,011	0.0%
2003/4	314,507	129,346	0	129,346	0.0%
2004/1	307,034	93,503	0	93,503	0.0%
2004/2	280,597	99,695	0	99,695	0.0%
2004/3	233,713	64,073	0	64,073	0.0%
2004/4	193,526	99,286	0	99,286	0.0%
2005/1	187,902	115,309	0	115,309	0.0%
2005/2	169,353	98,788	0	98,788	0.0%
2005/3	157,856	147,259	10,739	136,520	6.8%
2005/4	154,870	164,637	0	164,637	0.0%
2006/1	179,683	137,952	3,458	134,494	1.9%
2006/2	197,151	153,305	34,764	118,541	17.6%
2006/3	197,270	119,898	7,764	112,134	3.9%
2006/4	187,352	163,929	0	163,929	0.0%
2007/1	186,946	144,957	9,405	135,552	5.0%
2007/2	182,379	114,050	0	114,050	0.0%
2007/3	162,659	115,083	0	115,083	0.0%
2007/4	142,814	182,500	0	182,500	0.0%
2008/1	127,535	114,043	15,574	98,469	12.2%
2008/2	117,181	157,743	111,815	45,928	95.4%
5 Year	4,029,522	2,573,367	193,519	2,379,848	4.8%
4 Year	2,778,190	2,092,811	193,519	1,899,292	7.0%
3 Year	1,993,696	1,715,356	193,519	1,521,837	9.7%
2 Year	1,304,136	1,112,203	144,558	967,645	11.1%
1 Year	550,189	569,369	127,388	441,981	23.2%
				Select:	10.0%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Excess Loss Load (Over $25,000)

Bodily Injury

Accident Quarter	Earned Premium	Total Incurred	Excess Incurred	Primary Incurred	Catastrophe Loss Ratio
2003/3	1,851,161	1,219,643	0	1,219,643	0.0%
2003/4	1,810,715	1,320,801	0	1,320,801	0.0%
2004/1	1,868,977	1,664,070	0	1,664,070	0.0%
2004/2	1,741,320	1,262,744	0	1,262,744	0.0%
2004/3	1,398,114	550,895	0	550,895	0.0%
2004/4	1,176,592	874,097	0	874,097	0.0%
2005/1	1,186,400	472,134	0	472,134	0.0%
2005/2	1,142,418	697,295	0	697,295	0.0%
2005/3	1,038,260	610,016	0	610,016	0.0%
2005/4	964,941	507,171	0	507,171	0.0%
2006/1	968,209	482,395	25,000	457,395	2.6%
2006/2	937,507	539,268	0	539,268	0.0%
2006/3	884,081	676,633	0	676,633	0.0%
2006/4	814,066	263,278	0	263,278	0.0%
2007/1	780,884	410,005	0	410,005	0.0%
2007/2	708,221	562,060	0	562,060	0.0%
2007/3	609,497	421,957	5,000	416,957	0.8%
2007/4	527,887	174,798	0	174,798	0.0%
2008/1	478,281	234,137	0	234,137	0.0%
2008/2	441,299	97,789	0	97,789	0.0%
5 Year	21,328,830	13,041,187	30,000	13,011,187	0.1%
4 Year	14,056,657	7,573,930	30,000	7,543,930	0.2%
3 Year	9,153,133	4,979,508	30,000	4,949,508	0.3%
2 Year	5,244,216	2,840,658	5,000	2,835,658	0.1%
1 Year	2,056,964	928,682	5,000	923,682	0.2%

Select: 0.3%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Excess Loss Load (Over $25,000)

Uninsured Motorist

Accident Quarter	Earned Premium	Total Incurred	Excess Incurred	Primary Incurred	Catastrophe Loss Ratio
2003/3	153,826	137,179	0	137,179	0.0%
2003/4	143,643	111,966	0	111,966	0.0%
2004/1	147,840	72,031	0	72,031	0.0%
2004/2	146,091	81,355	0	81,355	0.0%
2004/3	123,550	86,321	0	86,321	0.0%
2004/4	107,523	119,494	0	119,494	0.0%
2005/1	123,066	40,726	0	40,726	0.0%
2005/2	131,882	116,301	0	116,301	0.0%
2005/3	126,295	40,836	0	40,836	0.0%
2005/4	121,824	63,389	0	63,389	0.0%
2006/1	119,476	110,690	0	110,690	0.0%
2006/2	116,526	47,110	0	47,110	0.0%
2006/3	111,972	82,826	0	82,826	0.0%
2006/4	109,065	85,226	0	85,226	0.0%
2007/1	111,032	67,164	0	67,164	0.0%
2007/2	107,410	116,759	0	116,759	0.0%
2007/3	94,291	52,066	0	52,066	0.0%
2007/4	81,619	55,223	0	55,223	0.0%
2008/1	75,194	127,202	0	127,202	0.0%
2008/2	70,584	43,185	0	43,185	0.0%
5 Year	2,322,709	1,657,047	0	1,657,047	0.0%
4 Year	1,731,309	1,254,517	0	1,254,517	0.0%
3 Year	1,245,288	891,675	0	891,675	0.0%
2 Year	761,167	629,650	0	629,650	0.0%
1 Year	321,688	277,675	0	277,675	0.0%
				Select:	0.0%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Bodily Injury (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	510,251	1,009,908	1,132,625	1,140,021	1,185,101	1,161,555	1,213,205	1,224,205	1,224,205	1,225,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643	1,219,643
2003/4	564,986	1,000,971	1,162,841	1,269,349	1,315,229	1,314,302	1,308,502	1,315,920	1,323,868	1,306,920	1,324,790	1,331,940	1,359,792	1,359,292	1,362,416	1,337,301	1,320,801	1,320,801	1,320,801	
2004/1	445,708	1,178,432	1,344,384	1,573,922	1,624,222	1,625,518	1,652,750	1,723,667	1,719,667	1,725,729	1,717,130	1,720,630	1,689,130	1,693,769	1,696,006	1,664,130	1,664,130	1,664,070		
2004/2	654,049	1,028,787	1,143,053	1,153,128	1,204,505	1,259,901	1,247,624	1,284,524	1,284,514	1,248,014	1,248,059	1,268,959	1,259,744	1,275,025	1,262,744	1,262,744	1,262,744			
2004/3	244,981	440,494	485,663	530,112	553,259	571,759	567,509	563,859	560,095	555,145	551,145	551,145	545,895	550,895	550,895	550,895				
2004/4	221,019	598,845	713,833	762,387	836,593	842,637	851,049	853,049	849,047	859,547	856,597	874,097	874,097	874,097	874,097					
2005/1	162,200	374,124	468,892	455,217	438,833	460,773	470,134	467,634	472,134	472,134	472,134	472,134	472,134	472,134						
2005/2	343,266	662,666	671,386	701,017	706,080	702,915	709,115	674,832	674,832	684,182	680,295	680,295	697,295							
2005/3	320,978	530,073	571,196	611,189	596,815	595,065	610,486	620,486	612,486	605,016	610,016	610,016								
2005/4	276,452	382,114	468,957	492,410	486,965	486,745	491,745	497,421	501,421	502,171	507,171									
2006/1	460,931	534,873	513,142	486,202	513,564	459,973	477,473	477,473	485,023	482,395										
2006/2	365,334	505,933	499,157	516,949	515,953	526,107	524,268	524,268	539,268											
2006/3	259,182	628,328	639,880	653,329	635,633	660,133	682,133	676,633												
2006/4	160,307	244,165	269,963	260,053	258,553	259,053	263,278													
2007/1	225,018	388,224	412,903	393,400	409,452	410,005														
2007/2	349,646	524,401	528,187	554,687	562,060															
2007/3	136,343	355,725	383,989	421,957																
2007/4	110,504	203,646	174,798																	
2008/1	93,798	234,137																		
2008/2	97,789																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.979	1.122	1.007	1.040	0.980	1.044	1.009	1.000	1.001	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003/4	1.772	1.162	1.092	1.036	0.999	0.996	1.006	1.006	0.987	1.014	1.005	1.021	1.000	1.002	0.982	0.988	1.000	1.000		
2004/1	2.644	1.141	1.171	1.032	1.001	1.017	1.043	0.998	1.004	0.995	1.002	0.982	1.003	1.001	0.981	1.000	1.000			
2004/2	1.573	1.111	1.009	1.045	1.046	0.990	1.030	1.000	0.972	1.000	1.017	0.993	1.012	0.990	1.000	1.000				
2004/3	1.798	1.103	1.092	1.044	1.033	0.993	0.994	0.993	0.991	0.993	1.000	0.990	1.009	1.000	1.000					
2004/4	2.709	1.192	1.068	1.097	1.007	1.010	1.002	0.995	1.012	0.997	1.020	1.000	1.000	1.000						
2005/1	2.307	1.253	0.971	0.964	1.050	1.020	0.995	1.010	1.000	1.000	1.000	1.000	1.000							
2005/2	1.930	1.013	1.044	1.007	0.996	1.009	0.952	1.000	1.014	0.994	1.000	1.025								
2005/3	1.651	1.078	1.070	0.976	0.997	1.026	1.016	0.987	0.988	1.008	1.000									
2005/4	1.382	1.227	1.050	0.989	1.000	1.010	1.012	1.008	1.001	1.010										
2006/1	1.160	0.959	0.947	1.056	0.896	1.038	1.000	1.016	0.995											
2006/2	1.385	0.987	1.036	0.998	1.020	0.997	1.000	1.029												
2006/3	2.424	1.018	1.021	0.973	1.039	1.033	0.992													
2006/4	1.523	1.106	0.963	0.994	1.002	1.016														
2007/1	1.725	1.064	0.953	1.041	1.001															
2007/2	1.500	1.007	1.050	1.013																
2007/3	2.609	1.079	1.099																	
2007/4	1.843	0.858																		
2008/1	2.496																			
All Avg	1.916	1.082	1.038	1.019	1.004	1.014	1.004	1.003	0.997	1.001	1.005	1.001	1.003	0.999	0.993	0.997	1.000	1.000	1.000	
Last 3	2.316	0.982	1.034	1.016	1.014	1.015	0.997	1.017	0.995	1.004	1.000	1.008	1.003	0.997	0.994	0.996	1.000			
Last 5	2.035	1.023	1.017	1.004	0.991	1.019	1.004	1.008	1.000	1.002	1.004	1.002	1.005	0.999	0.993					
Last 3/5	2.021	1.050	1.011	1.002	1.008	1.020	1.004	1.008	0.999	1.002	1.000	0.998	1.004	1.000	0.994					
Last 12	1.802	1.054	1.023	1.013	1.007	1.013	1.003	1.003												
Last 10/12	1.786	1.054	1.023	1.009	1.014	1.013	1.005	1.003												
Select	1.969	1.052	1.023	1.013	1.007	1.016	1.004	1.008	0.998	1.002	1.002	1.001	1.004	0.999	0.993	1.000	1.000	1.000	1.000	1.000
Ultimate	2.219	1.127	1.071	1.048	1.034	1.027	1.011	1.007	0.999	1.001	0.999	0.997	0.996	0.992	0.993	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Property Damage (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	637,308	1,036,698	1,040,804	1,057,017	1,064,591	1,080,984	1,079,810	1,079,810	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991	1,080,991
2003/4	617,235	895,119	933,363	963,755	964,696	966,247	966,223	968,569	968,569	968,569	968,569	968,569	970,519	970,519	970,519	970,319	970,319	970,319	970,319	
2004/1	676,317	988,747	1,035,194	1,039,712	1,047,152	1,042,474	1,042,474	1,038,127	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462	1,044,462		
2004/2	574,628	878,814	885,608	897,431	908,857	908,377	908,377	913,885	913,885	913,885	912,077	912,077	912,077	912,077	912,077	912,077	912,077			
2004/3	369,100	439,156	464,499	476,283	481,914	477,081	478,876	478,876	478,876	479,376	479,376	479,376	479,376	479,376	479,376	479,376				
2004/4	361,296	650,315	655,320	645,787	650,129	648,418	648,673	648,673	652,215	657,317	657,628	657,628	657,628	657,628	657,628					
2005/1	393,324	539,918	529,695	546,025	521,607	530,080	530,080	530,080	530,080	530,080	530,080	530,080	530,080	530,080						
2005/2	422,970	532,799	521,426	529,108	530,910	530,910	531,010	531,010	530,910	531,021	531,021	531,021	532,971							
2005/3	298,910	428,872	461,305	461,848	463,757	467,726	467,726	467,726	474,428	474,428	474,428	474,428								
2005/4	329,902	403,377	444,335	438,619	441,478	441,478	443,428	444,283	443,083	443,083	443,083									
2006/1	300,210	428,087	457,956	457,776	459,726	477,243	477,243	477,243	477,243	477,243										
2006/2	311,051	470,101	497,880	497,789	499,289	501,030	501,030	501,030	501,030											
2006/3	299,826	506,463	541,082	549,487	552,585	552,585	552,585	553,954												
2006/4	224,179	375,079	374,657	374,964	373,539	387,295	387,295													
2007/1	187,604	301,073	300,959	301,751	299,801	299,801														
2007/2	231,860	355,542	350,239	347,193	351,278															
2007/3	160,344	280,819	297,161	297,284																
2007/4	136,323	227,203	228,628																	
2008/1	96,610	166,775																		
2008/2	132,863																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.627	1.004	1.016	1.007	1.015	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003/4	1.450	1.043	1.033	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
2004/1	1.462	1.047	1.004	1.007	0.996	1.000	0.996	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.529	1.008	1.013	1.013	0.999	1.000	1.006	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	1.190	1.058	1.025	1.012	0.990	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	1.800	1.008	0.985	1.007	0.997	1.000	1.000	1.005	1.008	1.000	1.000	1.000	1.000	1.000						
2005/1	1.373	0.981	1.031	0.955	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	1.260	0.979	1.015	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004								
2005/3	1.435	1.076	1.001	1.004	1.009	1.000	1.000	1.014	1.000	1.000	1.000									
2005/4	1.223	1.102	0.987	1.007	1.000	1.004	1.002	0.997	1.000	1.000										
2006/1	1.426	1.070	1.000	1.004	1.038	1.000	1.000	1.000	1.000											
2006/2	1.511	1.059	1.000	1.003	1.003	1.000	1.000	1.000												
2006/3	1.689	1.068	1.016	1.006	1.000	1.000	1.002													
2006/4	1.673	0.999	1.001	0.996	1.037	1.000														
2007/1	1.605	1.000	1.003	0.994	1.000															
2007/2	1.533	0.985	0.991	1.012																
2007/3	1.751	1.058	1.000																	
2007/4	1.667	1.006																		
2008/1	1.726																			
All Avg	1.523	1.030	1.007	1.002	1.007	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	1.715	1.017	0.998	1.001	1.012	1.000	1.001	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
Last 5	1.657	1.010	1.002	1.002	1.016	1.001	1.001	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
Last 3/5	1.666	1.002	1.001	1.002	1.013	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 12	1.542	1.032	1.002	1.000	1.008	1.001	1.001	1.002												
Last 10/12	1.553	1.030	1.001	1.004	1.006	1.000	1.001	1.001												
Select	1.657	1.023	1.002	1.002	1.010	1.000	1.001	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	1.724	1.041	1.017	1.015	1.013	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Personal Injury Protection - Medical (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	500	500	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	
2004/1	500	6,000	4,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000		
2004/2	5,000	7,000	7,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000			
2004/3	5,500	4,761	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522	4,522				
2004/4	6,500	9,500	6,390	6,089	6,089	6,089	6,089	6,089	6,089	6,089	6,089	6,089	6,089	6,089	6,089					
2005/1	1,447	2,798	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446	1,446						
2005/2	14,574	15,776	11,554	11,714	17,011	19,296	19,296	19,296	19,296	19,296	19,296	19,296	19,296							
2005/3	5,000	3,000	3,000	0	0	0	0	0	0	0	0	0								
2005/4	11,000	9,937	6,112	9,979	9,979	10,438	10,741	10,741	9,657	9,657	9,657									
2006/1	20,086	30,120	36,310	36,303	36,476	36,476	36,476	36,476	36,476	36,476										
2006/2	11,833	5,000	5,089	5,625	5,625	5,625	5,625	5,625	5,625											
2006/3	3,611	3,209	1,880	1,880	6,880	6,880	1,880	1,880												
2006/4	10,666	32,001	28,585	32,797	23,765	23,765	21,138													
2007/1	23,629	46,171	24,987	20,767	19,925	19,925														
2007/2	21,666	23,229	12,696	12,696	15,703															
2007/3	16,000	12,781	5,981	5,981																
2007/4	7,833	46,045	24,948																	
2008/1	14,500	20,808																		
2008/2	33,000																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3																				
2003/4		1.000	0.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004/1	12.000	0.667	0.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.400	1.000	0.714	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	0.866	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	1.462	0.673	0.953	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005/1	1.934	0.517	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	1.082	0.732	1.014	1.452	1.134	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2005/3	0.600	1.000	0.000																	
2005/4	0.903	0.615	1.633	1.000	1.046	1.029	1.000	0.899	1.000	1.000										
2006/1	1.500	1.205	1.000	1.005	1.000	1.000	1.000	1.000	1.000											
2006/2	0.423	1.018	1.105	1.000	1.000	1.000	1.000	1.000												
2006/3	0.889	0.586	1.000	3.660	1.000	0.273	1.000													
2006/4	3.000	0.893	1.147	0.725	1.000	0.889														
2007/1	1.954	0.541	0.831	0.959	1.000															
2007/2	1.072	0.547	1.000	1.237																
2007/3	0.799	0.468	1.000																	
2007/4	5.878	0.542																		
2008/1	1.435																			
All Avg	2.188	0.762	0.869	1.234	1.015	0.927	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Last 3	2.704	0.519	0.944	0.974	1.000	0.721	1.000	0.966	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Last 5	2.228	0.598	0.996	1.516	1.000	0.838	1.000	0.975	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 3/5	1.487	0.543	1.000	1.065	1.000	0.963	0.667	0.667	0.667	0.667	0.667	1.000	1.000	1.000	0.667					
Last 12	1.628	0.722	0.974	1.276	1.016	0.927	1.000	0.989												
Last 10/12	1.323	0.699	1.005	0.965	0.905	0.889	0.800	0.700												
Select	2.188	0.700	0.985	1.150	1.000	0.908	1.000	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	1.527	0.698	0.997	1.013	0.881	0.881	0.971	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Personal Injury Protection - Accidental Death & Income Disability (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	15,377	28,705	32,676	31,448	31,448	31,448	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284	29,284
2003/4	20,855	30,813	25,914	11,899	14,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	9,176	
2004/1	92,659	103,391	60,592	36,886	29,416	28,498	28,498	28,498	28,498	32,292	32,292	32,292	32,292	32,292	32,292	32,292	32,292	32,292		
2004/2	66,500	86,860	29,671	34,672	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350	32,350			
2004/3	5,000	35,343	18,576	15,877	15,877	15,877	15,877	15,877	21,337	21,337	21,337	21,337	21,337	21,337	21,337	21,337				
2004/4	14,000	15,616	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814	13,814					
2005/1	21,000	22,259	9,491	9,491	9,491	9,491	9,491	9,491	9,491	9,491	9,491	9,491	9,491	9,491						
2005/2	14,500	32,476	21,430	19,935	17,962	23,153	21,232	21,232	21,232	21,232	21,232	21,232	21,232							
2005/3	27,000	47,402	17,480	16,931	16,931	16,931	13,823	14,648	14,648	14,648	14,648	14,648								
2005/4	11,741	10,200	3,372	3,372	3,372	3,372	3,372	3,372	3,372	3,372	3,372									
2006/1	9,410	13,120	5,851	5,065	5,065	5,065	5,065	5,065	5,065	5,065										
2006/2	18,221	20,309	22,049	26,155	22,822	22,822	22,822	19,489	19,489											
2006/3	0	0	0	5,000	5,000	5,000	5,000	5,000												
2006/4	5,000	5,000	5,000	5,000	5,000	5,000	5,000													
2007/1	0	2,188	2,188	2,188	2,188	2,188														
2007/2	5,670	0	0	0	0															
2007/3	8,670	8,684	8,235	8,235																
2007/4	0	0	2,200																	
2008/1	0	5,000																		
2008/2	0																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.867	1.138	0.962	1.000	1.000	0.931	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003/4	1.477	0.841	0.459	1.191	0.647	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004/1	1.116	0.586	0.609	0.797	0.969	1.000	1.000	1.000	1.133	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.306	0.342	1.169	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	7.069	0.526	0.855	1.000	1.000	1.000	1.000	1.344	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	1.115	0.885	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005/1	1.060	0.426	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	2.240	0.660	0.930	0.901	1.289	0.917	1.000	1.000	1.000	1.000	1.000	1.000								
2005/3	1.756	0.369	0.969	1.000	1.000	0.816	1.060	1.000	1.000	1.000	1.000									
2005/4	0.869	0.331	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2006/1	1.394	0.446	0.866	1.000	1.000	1.000	1.000	1.000	1.000											
2006/2	1.115	1.086	1.186	0.873	1.000	1.000	0.854	1.000												
2006/3				1.000	1.000	1.000	1.000													
2006/4	1.000	1.000	1.000	1.000	1.000	1.000														
2007/1		1.000	1.000	1.000	1.000															
2007/2	0.000																			
2007/3	1.002	0.948	1.000																	
2007/4																				
2008/1																				
All Avg	1.626	0.706	0.934	0.980	0.994	0.976	0.993	1.029	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	1.002	0.948	1.000	1.000	1.000	1.000	0.951	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Last 5	0.501	0.983	1.000	0.968	1.000	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 3/5	0.000	0.333	0.333	0.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 12	1.172	0.696	0.995	0.979	1.024	0.978	0.993	1.029												
Last 10/12	0.713	0.485	0.790	0.890	1.000	0.992	1.000	1.000												
Select	1.000	0.950	1.000	1.000	1.000	0.996	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	0.940	0.940	0.989	0.989	0.989	0.989	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Uninsured Motorist (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	86,509	120,092	115,565	117,929	121,829	126,629	138,529	138,429	138,379	138,229	138,079	137,479	137,479	137,479	137,279	137,179	137,179	137,179	137,179	137,179
2003/4	65,121	118,579	112,071	104,296	104,466	104,466	104,466	111,966	111,966	111,966	111,966	111,966	111,966	111,966	111,966	111,966	111,966	111,966	111,966	
2004/1	48,672	60,674	66,899	68,139	69,135	74,894	71,793	71,793	71,793	72,031	72,031	72,031	72,031	72,031	72,031	72,031	72,031	72,031		
2004/2	41,220	57,220	79,695	77,643	77,543	77,543	52,518	77,518	77,518	81,355	81,355	81,355	81,355	81,355	81,355	81,355	81,355			
2004/3	45,326	84,901	93,295	93,627	93,627	93,627	86,321	86,321	86,321	86,321	86,321	86,321	86,321	86,321	86,321	86,321				
2004/4	29,788	110,471	116,892	139,562	126,398	119,494	119,494	119,494	119,494	119,494	119,494	119,494	119,494	119,494	119,494					
2005/1	31,870	36,583	39,976	40,726	40,726	40,726	40,726	40,726	40,726	40,726	40,726	40,726	40,726	40,726						
2005/2	87,305	112,990	116,617	101,801	108,601	116,301	116,301	116,301	116,301	116,301	116,301	116,301	116,301							
2005/3	36,993	34,553	35,336	41,094	40,836	40,836	40,836	40,836	40,836	40,836	40,836	40,836								
2005/4	54,378	61,791	63,389	63,389	63,389	63,389	63,389	63,389	63,389	63,389	63,389									
2006/1	90,717	101,569	83,336	89,899	110,690	110,690	110,690	110,690	110,690	110,690										
2006/2	40,552	63,275	43,812	48,610	48,610	47,110	47,110	47,110	47,110											
2006/3	14,575	80,877	82,719	82,826	82,826	82,826	82,826	82,826												
2006/4	63,658	69,503	64,738	71,655	70,962	70,699	85,226													
2007/1	22,928	71,819	88,148	88,148	88,148	67,164														
2007/2	49,076	76,758	93,562	116,759	116,759															
2007/3	37,572	59,260	60,816	52,066																
2007/4	35,520	51,352	55,223																	
2008/1	39,558	127,202																		
2008/2	43,185																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.388	0.962	1.020	1.033	1.039	1.094	0.999	1.000	0.999	0.999	0.996	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	
2003/4	1.821	0.945	0.931	1.002	1.000	1.000	1.072	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004/1	1.247	1.103	1.019	1.015	1.083	0.959	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.388	1.393	0.974	0.999	1.000	0.677	1.476	1.000	1.049	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	1.873	1.099	1.004	1.000	1.000	0.922	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	3.709	1.058	1.194	0.906	0.945	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005/1	1.148	1.093	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	1.294	1.032	0.873	1.067	1.071	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2005/3	0.934	1.023	1.163	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2005/4	1.136	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2006/1	1.120	0.820	1.079	1.231	1.000	1.000	1.000	1.000	1.000											
2006/2	1.560	0.692	1.110	1.000	0.969	1.000	1.000	1.000												
2006/3	5.549	1.023	1.001	1.000	1.000	1.000	1.000													
2006/4	1.092	0.931	1.107	0.990	0.996	1.205														
2007/1	3.132	1.227	1.000	1.000	0.762															
2007/2	1.564	1.219	1.248	1.000																
2007/3	1.577	1.026	0.856																	
2007/4	1.446	1.075																		
2008/1	3.216																			
All Avg	1.905	1.042	1.035	1.015	0.991	0.990	1.042	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	2.080	1.107	1.035	0.997	0.919	1.068	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Last 5	2.187	1.096	1.042	0.998	0.945	1.041	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 3/5	2.091	1.107	1.036	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 12	1.968	1.016	1.054	1.016	0.979	0.980	1.046	1.000												
Last 10/12	1.714	1.027	1.055	1.005	0.991	0.988	1.007	1.000												
Select	2.000	1.070	1.042	1.003	0.984	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	2.207	1.104	1.032	0.990	0.987	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Comprehensive (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	134,063	154,444	156,591	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011	158,011
2003/4	88,917	122,937	131,139	128,059	129,265	129,315	129,315	129,315	129,346	129,346	129,346	129,346	129,346	129,346	129,346	129,346	129,346	129,346	129,346	
2004/1	50,105	79,652	81,566	92,707	92,707	92,707	93,503	93,503	93,503	93,503	93,503	93,503	93,503	93,503	93,503	93,503	93,503	93,503		
2004/2	67,529	99,867	99,605	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695	99,695			
2004/3	64,810	55,045	56,121	56,121	59,940	64,073	64,073	64,073	64,073	64,073	64,073	64,073	64,073	64,073	64,073	64,073				
2004/4	75,624	101,371	97,873	101,006	101,006	101,006	101,076	101,076	101,076	99,286	99,286	99,286	99,286	99,286	99,286					
2005/1	118,459	102,652	114,077	115,309	115,309	115,309	115,309	115,309	115,309	115,309	115,309	115,309	115,309	115,309						
2005/2	98,044	100,541	95,911	99,036	98,288	98,788	98,788	98,788	98,788	98,788	98,788	98,788	98,788							
2005/3	92,847	138,823	135,524	136,634	136,634	136,634	147,665	147,735	147,735	147,735	147,735	147,259								
2005/4	154,080	164,110	162,090	164,637	164,637	164,637	164,637	164,637	164,637	164,637	164,637									
2006/1	108,448	141,676	137,952	137,952	137,952	137,952	137,952	137,952	137,952	137,952										
2006/2	136,913	151,268	153,160	153,902	153,305	153,305	153,305	153,305	153,305											
2006/3	88,964	121,201	119,405	119,898	119,898	119,898	119,898	119,898												
2006/4	101,729	168,784	163,814	163,929	163,929	163,929	163,929													
2007/1	107,033	144,331	144,957	144,957	144,957	144,957														
2007/2	98,226	131,988	115,095	115,020	114,050															
2007/3	65,752	134,861	114,520	115,083																
2007/4	114,267	171,631	182,500																	
2008/1	40,377	114,043																		
2008/2	157,743																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.152	1.014	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003/4	1.383	1.067	0.977	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004/1	1.590	1.024	1.137	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.479	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	0.849	1.020	1.000	1.068	1.069	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	1.340	0.965	1.032	1.000	1.000	1.001	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000						
2005/1	0.867	1.111	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	1.025	0.954	1.033	0.992	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2005/3	1.495	0.976	1.008	1.000	1.000	1.081	1.000	1.000	1.000	1.000	0.997									
2005/4	1.065	0.988	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2006/1	1.306	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2006/2	1.105	1.013	1.005	0.996	1.000	1.000	1.000	1.000												
2006/3	1.362	0.985	1.004	1.000	1.000	1.000	1.000													
2006/4	1.659	0.971	1.001	1.000	1.000	1.000														
2007/1	1.348	1.004	1.000	1.000	1.000															
2007/2	1.344	0.872	0.999	0.992																
2007/3	2.051	0.849	1.005																	
2007/4	1.502	1.063																		
2008/1	2.824																			
All Avg	1.408	0.992	1.014	1.004	1.005	1.006	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	2.126	0.928	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000			
Last 5	1.814	0.952	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000					
Last 3/5	1.634	0.949	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 12	1.507	0.980	1.009	1.004	1.006	1.008	1.000	1.000												
Last 10/12	1.424	0.980	1.008	0.999	1.001	1.001	1.000	1.000												
Select	1.814	0.952	1.005	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	1.734	0.956	1.004	0.999	1.000	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Incurred Loss Development

Collision (All Auto Programs Combined)

Accident	Months of Development																			
Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
2003/3	331,530	436,972	417,343	419,539	419,439	417,546	417,346	416,314	416,214	416,114	416,114	416,114	416,014	416,014	416,014	416,014	416,014	416,014	416,014	416,014
2003/4	217,031	288,400	283,813	283,746	283,612	283,612	283,612	281,924	281,924	281,924	281,924	281,924	285,610	284,674	284,674	284,674	284,674	284,674	284,674	
2004/1	240,318	314,581	304,092	305,263	304,742	301,095	301,095	301,095	301,095	301,095	301,095	301,095	301,095	301,095	300,970	300,970	300,970	300,895		
2004/2	248,814	312,899	324,577	331,058	325,285	323,901	323,901	323,901	315,023	315,023	315,023	315,023	315,023	315,023	315,023	315,023	315,023			
2004/3	202,345	271,774	268,494	279,940	278,803	277,043	277,043	277,043	277,043	277,043	277,043	277,043	277,043	277,043	277,043	277,043				
2004/4	174,107	332,451	307,041	303,891	290,320	290,320	290,320	290,320	290,320	290,320	290,320	290,320	290,320	290,320	290,320					
2005/1	186,027	227,105	212,803	215,417	215,417	211,669	211,669	211,669	211,669	211,669	211,669	211,669	211,669	211,669						
2005/2	192,573	251,130	241,881	248,784	250,377	250,377	250,377	235,791	235,791	229,833	229,833	229,833	229,833							
2005/3	168,063	268,587	266,432	263,568	263,768	264,268	264,268	263,768	263,768	263,768	263,768	263,768								
2005/4	206,257	254,827	244,824	244,824	244,239	244,739	244,739	244,739	244,739	244,739	243,867									
2006/1	261,054	304,103	329,158	322,598	310,509	303,641	303,641	303,641	303,641	303,641										
2006/2	194,130	291,906	267,668	263,586	263,586	262,910	262,910	262,910	262,910											
2006/3	218,287	297,293	284,838	285,074	285,657	285,657	285,432	285,347												
2006/4	271,717	419,629	404,164	387,018	385,355	385,355	383,026													
2007/1	232,859	337,838	331,941	332,476	333,187	329,945														
2007/2	223,027	264,698	264,452	264,452	262,871															
2007/3	156,722	238,159	228,317	227,979																
2007/4	117,196	205,460	191,322																	
2008/1	164,775	200,700																		
2008/2	148,415																			

Accident	Age-to-Age Factors																			
Quarter	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
2003/3	1.318	0.955	1.005	1.000	0.995	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2003/4	1.329	0.984	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.013	0.997	1.000	1.000	1.000	1.000	1.000		
2004/1	1.309	0.967	1.004	0.998	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/2	1.258	1.037	1.020	0.983	0.996	1.000	1.000	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2004/3	1.343	0.988	1.043	0.996	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004/4	1.909	0.924	0.990	0.955	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005/1	1.221	0.937	1.012	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005/2	1.304	0.963	1.029	1.006	1.000	1.000	0.942	1.000	0.975	1.000	1.000	1.000								
2005/3	1.598	0.992	0.989	1.001	1.002	1.000	0.998	1.000	1.000	1.000	1.000									
2005/4	1.235	0.961	1.000	0.998	1.002	1.000	1.000	1.000	1.000	0.996										
2006/1	1.165	1.082	0.980	0.963	0.978	1.000	1.000	1.000	1.000											
2006/2	1.504	0.917	0.985	1.000	0.997	1.000	1.000	1.000												
2006/3	1.362	0.958	1.001	1.002	1.000	0.999	1.000													
2006/4	1.544	0.963	0.958	0.996	1.000	0.994														
2007/1	1.451	0.983	1.002	1.002	0.990															
2007/2	1.187	0.999	1.000	0.994																
2007/3	1.520	0.959	0.999																	
2007/4	1.753	0.931																		
2008/1	1.218																			
All Avg	1.396	0.972	1.001	0.993	0.995	0.999	0.995	0.998	0.998	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	1.497	0.963	1.000	0.997	0.997	0.998	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Last 5	1.426	0.967	0.992	0.999	0.993	0.999	1.000	1.000	0.995	0.999	1.000	1.000	1.000	1.000	1.000					
Last 3/5	1.396	0.968	1.000	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
Last 12	1.403	0.970	0.995	0.993	0.995	0.999	0.994	0.998												
Last 10/12	1.392	0.965	0.996	0.995	0.996	1.000	0.999	1.000												
Select	1.400	0.968	1.000	0.996	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate	1.342	0.959	0.991	0.991	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Loss Adjustment Expense Factors

Countrywide Expense Experience For Loss Adjustment Factors

Bodily Injury

	2005 (000's)	2006 (000's)	2007 (000's)
(1) Direct Losses Incurred	$ 245,608	$ 297,358	$ 268,641
(2) Direct Loss Adjustment Expenses Incurred	72,535	87,223	95,476
(3) Losses + Expenses (1) + (2)	318,143	384,581	364,117
(4) Loss & LAE Incurred as Ratio to Losses Incurred (3) ÷ (1)	1.295	1.293	1.355
(5) Three Year Average	1.314		
(6) Selected Provision	1.314		

Property Damage

	2005 (000's)	2006 (000's)	2007 (000's)
(1) Direct Losses Incurred	$ 165,655	$ 184,340	$ 193,064
(2) Direct Loss Adjustment Expenses Incurred	20,709	31,837	24,831
(3) Losses + Expenses (1) + (2)	186,364	216,177	217,895
(4) Loss & LAE Incurred as Ratio to Losses Incurred (3) ÷ (1)	1.125	1.173	1.129
(5) Three Year Average	1.142		
(6) Selected Provision	1.142		

Physical Damage

	2005 (000's)	2006 (000's)	2007 (000's)
(1) Direct Losses Incurred	$ 257,240	$ 291,866	$ 301,696
(2) Direct Loss Adjustment Expenses Incurred	35,368	34,427	33,854
(3) Losses + Expenses (1) + (2)	292,608	326,293	335,550
(4) Loss & LAE Incurred as Ratio to Losses Incurred (3) ÷ (1)	1.137	1.118	1.112
(5) Three Year Average	1.122		
(6) Selected Provision	1.122		

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Trend Factors

Loss Trend Determination

	Accident Quarter												
	2005/3	2005/4	2006/1	2006/2	2006/3	2006/4	2007/1	2007/2	2007/3	2007/4	2008/1	2008/2	Notes
1. Trend from date:	8/15/2005	11/15/2005	2/15/2006	5/15/2006	8/15/2006	11/15/2006	2/15/2007	5/15/2007	8/15/2007	11/15/2007	2/15/2008	5/15/2008	Midpt of Exp Period
2. Effective Date: 8/20/2008													
3. Trend to today's date:													
a. Annual Policies	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	
b. Semi-Annual Policies	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	7/1/2008	
4. Trend Period (yrs)													
a. Annual Policies	2.879	2.627	2.375	2.132	1.879	1.627	1.375	1.132	0.879	0.627	0.375	0.129	[(3a)-(1)] / 365
b. Semi-Annual Policies	2.879	2.627	2.375	2.132	1.879	1.627	1.375	1.132	0.879	0.627	0.375	0.129	[(3b)-(1)] / 365
5. Annual Pure Premium Trend:													
Bodily Injury 3.0%													
Property Damage 2.5%													
PIP - Medical 3.0%													
PIP - AD & ID 0.0%													
Uninsured Motorist 3.0%													
Comprehensive 4.0%													
Collision 1.5%													
6. Total Pure Premium Trend:													
a. Annual Policies													
Bodily Injury	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	[1.0+(5)]^(4a)
Property Damage	1.074	1.067	1.060	1.054	1.047	1.041	1.035	1.028	1.022	1.016	1.009	1.003	
PIP - Medical	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	
Comprehensive	1.120	1.109	1.098	1.087	1.076	1.066	1.055	1.045	1.035	1.025	1.015	1.005	
Collision	1.044	1.040	1.036	1.032	1.028	1.025	1.021	1.017	1.013	1.009	1.006	1.002	
b. Semi-Annual Policies													
Bodily Injury	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	[1.0+(5)]^(4b)
Property Damage	1.074	1.067	1.060	1.054	1.047	1.041	1.035	1.028	1.022	1.016	1.009	1.003	
PIP - Medical	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.089	1.081	1.073	1.065	1.057	1.049	1.041	1.034	1.026	1.019	1.011	1.004	
Comprehensive	1.120	1.109	1.098	1.087	1.076	1.066	1.055	1.045	1.035	1.025	1.015	1.005	
Collision	1.044	1.040	1.036	1.032	1.028	1.025	1.021	1.017	1.013	1.009	1.006	1.002	
7. Project to midpt of eff date:													
a. Annual Policies	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	9 mos. past Eff Date
b. Semi-Annual Policies	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	6 mos. past Eff Date
8. Projection Period (yrs)													
a. Annual Policies	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	[(3a)-(1)] / 365
b. Semi-Annual Policies	0.641	0.641	0.641	0.641	0.641	0.641	0.641	0.641	0.641	0.641	0.641	0.641	[(3b)-(1)] / 365
9. Annual Pure Premium Projection:													
Bodily Injury 3.0%													
Property Damage 2.0%													
PIP - Medical 3.0%													
PIP - AD & ID 0.0%													
Uninsured Motorist 3.0%													
Comprehensive 4.0%													
Collision 1.5%													
10. Total Pure Premium Projection:													
a. Annual Policies													
Bodily Injury	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	[1.0+(9)]^(8a)
Property Damage	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	
PIP - Medical	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	1.027	
Comprehensive	1.035	1.035	1.035	1.035	1.035	1.035	1.035	1.035	1.035	1.035	1.035	1.035	
Collision	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	
b. Semi-Annual Policies													
Bodily Injury	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	[1.0+(9)]^(8b)
Property Damage	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	1.013	
PIP - Medical	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	
Comprehensive	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	1.025	
Collision	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	
11. Combined Trend:													
a. Annual Policies													
Bodily Injury	1.118	1.109	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	(6a) x (10a)
Property Damage	1.093	1.086	1.079	1.073	1.066	1.059	1.053	1.047	1.040	1.034	1.027	1.021	
PIP - Medical	1.118	1.109	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.118	1.109	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	
Comprehensive	1.159	1.148	1.136	1.126	1.115	1.104	1.093	1.082	1.072	1.061	1.051	1.041	
Collision	1.058	1.054	1.050	1.046	1.042	1.038	1.034	1.030	1.027	1.023	1.019	1.015	
b. Semi-Annual Policies													
Bodily Injury	1.110	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	1.023	(6b) x (10b)
Property Damage	1.087	1.081	1.074	1.068	1.061	1.054	1.048	1.041	1.035	1.029	1.022	1.016	
PIP - Medical	1.110	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	1.023	
PIP - AD & ID	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Uninsured Motorist	1.110	1.101	1.093	1.085	1.077	1.069	1.061	1.054	1.046	1.038	1.030	1.023	
Comprehensive	1.148	1.137	1.126	1.115	1.104	1.093	1.082	1.072	1.061	1.051	1.041	1.031	
Collision	1.054	1.050	1.046	1.042	1.038	1.034	1.030	1.027	1.023	1.019	1.015	1.012	

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Trend Factors

Premium Trend Determination

	Accident Quarter												
	2005/3	2005/4	2006/1	2006/2	2006/3	2006/4	2007/1	2007/2	2007/3	2007/4	2008/1	2008/2	Notes
1. Trend from date:	8/15/2005	11/15/2005	2/15/2006	5/15/2006	8/15/2006	11/15/2006	2/15/2007	5/15/2007	8/15/2007	11/15/2007	2/15/2008	5/15/2008	Midpt of Exp Period
2. Effective Date: 8/20/2008													
3. Trend to future policy period:													
a. Annual Policies	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	5/20/2009	
b. Semi-Annual Policies	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	2/20/2009	
4. Trend Period (yrs)													
a. Annual Policies	3.764	3.512	3.260	3.016	2.764	2.512	2.260	2.016	1.764	1.512	1.260	1.014	[(3a)-(1)] / 365
b. Semi-Annual Policies	3.521	3.268	3.016	2.773	2.521	2.268	2.016	1.773	1.521	1.268	1.016	0.770	[(3b)-(1)] / 365
5. Annual Premium Trend:													
Bodily Injury 1.0%													
Property Damage 1.0%													
PIP - Medical -2.0%													
PIP - AD & ID -1.0%													
Uninsured Motorist 1.0%													
Comprehensive 0.0%													
Collision 1.0%													
6. Total Premium Trend:													
a. Annual Policies													
Bodily Injury	1.038	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	
Pers Inj Protection	0.963	0.965	0.968	0.970	0.973	0.975	0.978	0.980	0.982	0.985	0.987	0.990	
Property Damage	1.038	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	[1.0+(5)]^(4a)
PIP - Medical	0.927	0.932	0.936	0.941	0.946	0.951	0.955	0.960	0.965	0.970	0.975	0.980	
PIP - AD & ID	1.038	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	
Comprehensive	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Collision	1.038	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	
b. Semi-Annual Policies													
Bodily Injury	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	1.008	
Property Damage	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	1.008	[1.0+(5)]^(4b)
PIP - Medical	0.931	0.936	0.941	0.946	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.985	
PIP - AD & ID	0.965	0.968	0.970	0.973	0.975	0.977	0.980	0.982	0.985	0.987	0.990	0.992	
Uninsured Motorist	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	1.008	
Comprehensive	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Collision	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018	1.015	1.013	1.010	1.008	

AIG Agency Auto
Arkansas
Auto 3.5 Program
Expense Ratio Summary

	2007 Year-to-Date		2008 Year-to-Date		Select		Physical
Expense Type	Amount	Ratio	Amount	Ratio	Ratio	Liability	Damage
Written Premium ($000)	6,137		2,235				
Commissions	804	13.1%	288	12.9%	12.5%	12.5%	12.5%
Premium Taxes	170	2.8%	60	2.7%	2.7%	2.7%	2.7%
General Expense	762	12.4%	276	12.4%	12.4%	12.4%	12.4%
Other Acquisition	147	2.4%	44	2.0%	2.0%	2.0%	2.0%
Write-Offs	565	9.2%	137	6.1%	6.1%	6.1%	6.1%
Policy Fees	-708	-11.5%	-178	-7.9%	-7.9%	-7.9%	-7.9%
Profit Load						5.0%	5.0%
Investment Income						-2.6%	-1.2%
Expense Ratio						30.2%	31.6%
Variable Loss Ratio						72.7%	71.3%
Fixed Expense Ratio						2.9%	2.9%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Investment Income Offset

Estimated Investment Earnings on Unearned Premium Reserves and Loss Reserves

			Liability	Physical Damage
A. Unearned Premium Reserve				
1. Direct Earned Premium for Calendar Year Ending 12/31/07			746,207,000	442,726,000
2. Mean Unearned Premium Reserve: (1) x	Liab.	0.337	251,471,759	150,969,566
	Phys. Dam.	0.341		
3. Deduction for Prepaid Expenses				
Commission and Brokerage Expenses			12.5%	12.5%
Taxes, Licenses and Fees			2.7%	2.7%
50% of Overhead Expenses			6.3%	6.3%
Total			21.5%	21.5%
4. Deduction for Federal Taxes Payable			0.4%	0.4%
5. (2) x [(3) + (4)]			55,072,315	33,062,335
6. Net Subject to Investment (2)-(5)			196,399,444	117,907,231
B. Delayed Remission of Premium (Agents' Balance)				
1. Direct Earned Premium (A-1)			746,207,000	442,726,000
2. Average Agents' Balance			0.088	0.088
3. Delayed Remission (1) x (2)			65,666,216	38,959,888
C. Loss Reserve				
1. Direct Earned Premium (A-1)			746,207,000	442,726,000
2. Expected Incurred Losses and	Liab.	0.672		
Loss Adjustment Expenses (1) x	Phys. Dam.	0.672	501,451,104	297,511,872
3. Expected Mean Loss Reserves (2) x	Liab.	0.662	331,960,631	55,634,720
	Phys. Dam.	0.187		
D. Net Subject to Investment (A-6) - (B-3) + (C-3)			462,693,859	134,582,063
E. Average Rate of Return			4.4%	4.4%
F. Investment Earnings on Net Subject to Investment (D) x (E)			20,241,055	5,887,441
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A - 1)			2.7%	1.3%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x	0.956		2.6%	1.2%

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Investment Income Offset

Estimated Investment Earnings on Unearned Premium Reserves and Loss Reserves
Explanatory Notes

Line A-1 Direct Earned Premiums are determined from Page 24 data.

Line A-2 The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (A-1) by the countrywide ratio of the mean unearned premium reserve to the earned premium for Non-Standard Automobile.

1. Direct Earned Premium for Calendar Year 2007	746,207,000	442,726,000
2. Unearned Premium Reserve as of 12/31/06	245,355,000	146,840,000
3. Unearned Premium Reserve as of 12/31/07	258,309,000	154,919,000
4. Mean Unearned Premium Reserve 1/2 [(2)+(3)]	251,832,000	150,879,500
5. Ratio (4)/(1)	0.337	0.341

Line A-3 Deduction for prepaid expenses:
Production costs and a large part of the other company expenses in connection with the writing and handling of private passenger automobile policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line A-4 The tax reform act of 1986 taxes 20% of the unearned premium reserve change. At a corporate tax rate of 35% this tax equals 0.4% of the liability unearned premium reserve (.2 x -.053 x.35 = .004) and 0.4% of the physical damage unearnedpremium reserve (.2 x .055 x .35 = .004), where the changes in the unearned premium reserve in 2007 were +5.3% for liability and +5.5% for physical damage (per note A-2 above).

Line B-2 Delayed remission of premium:
This deduction is necessary because of delay in collection and remission of premium to the company beyond the effective dates of the policies. Funds for unearned premium reserve required during the initial days of all policies must be taken from the company's surplus. Agents' balances or uncollected premiums from premiums due are as follows:

1. Direct Earned Premium for Calendar Year 2007	1,188,933,000
2. Direct Agents' Balances as of 12/31/06	100,108,000
3. Direct Agents' Balances as of 12/31/07	108,897,000
4. Mean Agents' Balances 1/2 [(2) + (3)]	104,502,500
5. Ratio (4)/(1)	0.088

Line C-2 The expected loss and loss adjustment ratio reflects the expense provisions used in the filing.

Line C-3 The expected mean loss reserve is determined by multiplying the expected incurred losses in line C-2) by the average country-countrywide ratio of the mean loss and loss adjustment reserves to the incurred losses and loss adjustment expenses in 2006 and 2007 for Personal Automobile. This ratio is based on company data and includes an adjustment for the estimated Federal Income Taxes payable due to discounting of loss reserves.

1. Incurred Losses (A) for Calendar Year 2006		664,824,000	303,426,000
2. Incurred Losses (A) for Calendar Year 2007		688,782,000	299,870,000
3. Loss Reserves (A) as of 12/31/05		385,353,000	72,191,000
4. Loss Reserves (A) as of 12/31/06		472,534,000	60,993,000
5. Loss Reserves (A) as of 12/31/07		515,010,000	34,022,000
6. Mean Loss Reserve 2006: 1/2 [(3) + (4)]		428,943,500	66,592,000
7. Mean Loss Reserve 2007: 1/2 [(4) + (5)]		493,772,000	47,507,500
8. Ratio (6)/(1)		0.645	0.219
9. Ratio (7)/(2)		0.717	0.158
10. 1/2 [(8) + (9)]		0.681	0.189
11. Estimated Reserve Discount		8.0%	2.9%
12. Federal Taxes Payable (% of Reserves): (11) x	0.350	0.028	0.010
13. (10) x [1.0 - (12)]		0.662	0.187

(A) Including all loss adjustment expenses.

AIG Agency Auto
Arkansas
Auto 3.5 Program
Determination of Investment Income Offset

Estimated Investment Earnings on Unearned Premium Reserves and Loss Reserves
Explanatory Notes

Line E The rate of return is the ratio of net investment income earned to mean cash and invested assets (including interest, dividends, and real estate income due and accrued).

Year	Net Investment Income Earned (in 000's)	Rate of Return	Mean Cash and Invested Assests (in 000's)
2006	18,718,103	4.3%	431,925,588
2007	17,538,818	4.4%	396,877,789
	36,256,921	4.4%	828,803,377

Line H The average rate of Federal Income Tax was determined by applying the appropriate tax rates to the distribution of investment income earned for New Hampshire Insurance Group.

Bonds		Federal Income Tax Rate	Investment Income Earned
Taxable		0.350	597,163
Non-Taxable	(A)	0.026	16,485,553
Stocks			
Taxable	(B)	0.123	0
Non-Taxable (Affiliates)		---------	68,200
Mortgage Loans and Real Estate			0
Real Estate			0
Cash/Short Term Investments			626,865
All Other			0
Sub-Total		0.350	626,865
Total		0.048	17,777,781
Investment Deductions		0.350	238,963
Net Investment Income Earned		0.044	17,538,818

(A) Assume 50% of the income on tax-exempt bonds is subject to proration; that is, 15% of that income is taxed at the full corporate income tax rate of 35%. The applicable tax rate is thus (.50 x .15 x .35) = .026

(B) 30 % of dividend income is subject to the full corporate income tax rate of 35%. Assume 50% of the dividend income on stocks is subject to proration; that is, 15% of the remaining 70% of dividend income is taxed at a rate of 35%. The applicable tax rate is thus 12.3% ((.30 x .35) + (.50 x .70 x .15 x .35) = .123)

AIG Agency Auto℠

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Via: SERFF

August 12, 2008

Alexa Grissom
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Subject: Granite State Insurance Company (NAIC #012-23809):
FEIN #02-0140690
AIG National Insurance Company, Inc. (NAIC #012-36587):
FEIN #13-3801089
Private Passenger Auto 3.5 Program
Rate & Rule Filing
Company Filing Number: PA-AR-0850

Proposed Effective Dates:
New Business: September 10, 2008
Renewal Business: October 25, 2008

Dear Ms. Grissom:

We are in receipt of your letter dated July 28, 2008. The enclosed should allow you to continue your review.

1. Please advise what factors would produce an increase of over 80 percent as indicated on the RF-1. An exhibit detailing these factors and the number of insureds affected should be provided to the Department. Loss ratios should be presented as well.

Only one policy was affected with a rate change of over 80 percent. The primary factor driving the increase was physical damage coverage on a 1987 vehicle. The variables driving the increase were base rates and model year factors. The attached Exhibit 1 shows the dollar difference by coverage between the current and proposed policy premiums. Comprehensive and collision coverages experienced the largest dollar increases. Also displayed are the changes by base rate and model year 1987. The base rate justification can be found in Section A, Exhibits 1 and 2 of our actuarial justification. The model year factor selection methodology and factor confidence intervals can be found in the attached Exhibit 2.

Please contact me via phone 800-334-9641 ext. 38502 or e-mail chad.reaume@aig.com if you have any questions or require additional information. Thank you in advance for your consideration and approval of this filing.

Sincerely,

Chad Reaume
Product Manager
AIG Agency Auto

Exhibit 1

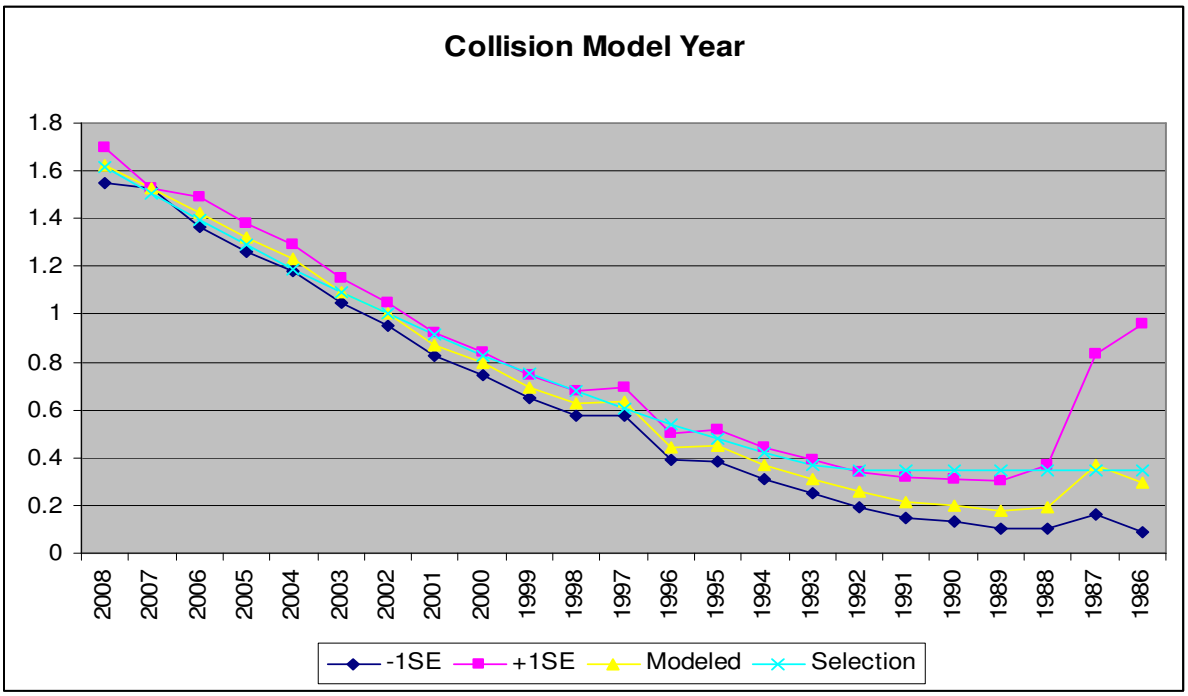
Coverage	Current Premium	Proposed Premium	% Change
BI	$214	$278	30.1%
PD	$186	$195	5.1%
UMBI	$31	$69	122.1%
UMPD	$23	$88	284.7%
UIMBI	$19	$43	126.8%
CMP	$162	$348	114.9%
COL	$211	$519	146.0%
Total	$846	$1,541	82.2%

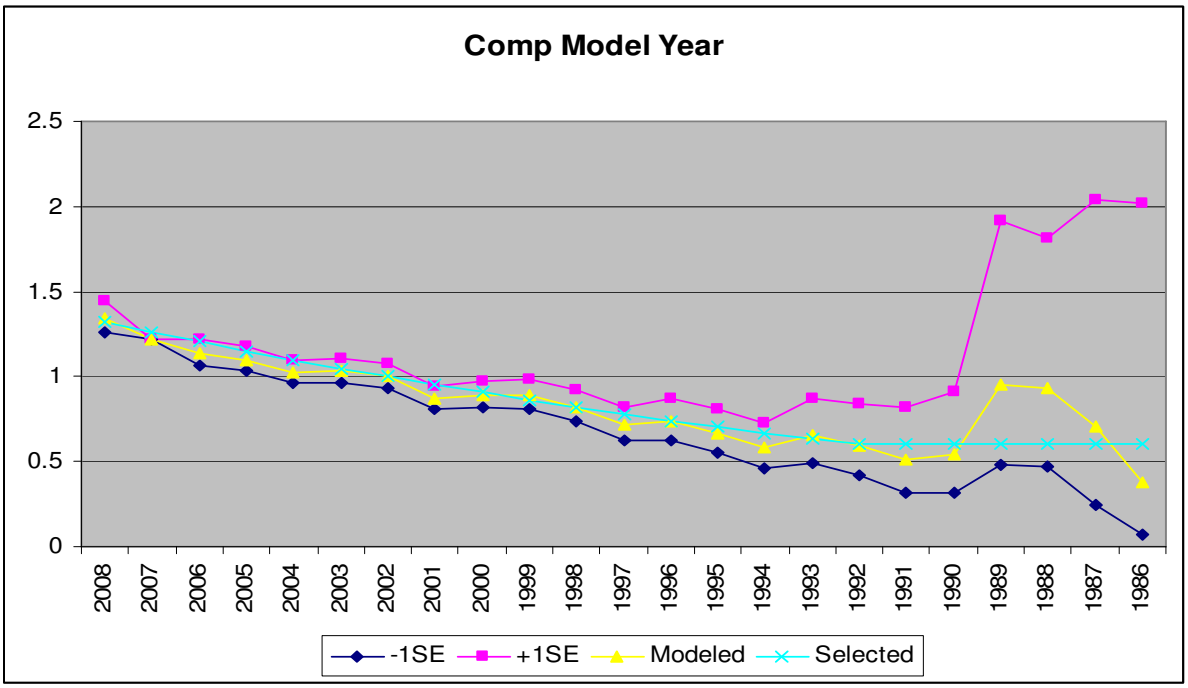
	Primary Factor Changes	
Coverage	**Base Rate**	**Model Year**
BI	1.128	1.000
PD	0.986	1.000
UMBI	1.612	1.224
UMPD	1.570	2.412
UIMBI	1.646	1.224
CMP	1.542	1.295
COL	1.004	2.412

Exhibit 2, Methodology for determining Model Year Factors

Because AIGAA uses generalized linear models to develop our rating factors, we need to use normalized countrywide data to provide enough information for the models to converge.

These models produce modeled factors for MY and Symbol for Comp and Collision as well as the associated confidence intervals for these factors. We then manually smooth the selections to arrive at our final selections. We group model year 1993 and older together for physical damage coverage because the modeled outputs are on thin data, and a floor needs to be established to provide sufficient premium.





Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	NAIC loss cost data entry document	09/11/2008	GSIC FORM RF-1 0908.pdf ANIC FORM RF-1 0908.pdf
No original date	Supporting Document	NAIC loss cost data entry document	09/09/2008	FORM RF-1 0908.pdf
No original date	Rate and Rule	Section II Rates	07/24/2008	Section II - Rates 0908.pdf
No original date	Supporting Document	NAIC loss cost data entry document	07/24/2008	FORM RF-1 0908.pdf

EXHIBIT 1 - RATING SEQUENCE

State: **Arkansas**
Effective Date(s): **New Business 9/10/2008; Renewals 10/25/2008**
Product: **Auto 3.5**
Company: **Granite State Insurance Company**
Company: **AIG National Insurance Company, Inc.**

Order of Calculation

		BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL	T&L	RR	LPC	AEC	Rounding
Developed Household Factor	Exh 8	=	=	=	=	=	=	=	=	=			=		4
Base Rate	Exh 9	x	x	x	x	x	x	x	x	x	=	=	x	=	whole $
Territory Factor	Exh 9	x	x	x	x	x	x	x	x	x			x		whole $
Commission Factor	Exh 19														whole $
Tier Factor	Exh 10	x	x	x	x	x	x	x	x	x	x	x	x	x	whole $
Symbol Factor	Exh 11	x	x	x	x	x	x	x	x	x			x		whole $
Stated Amount Factor	Exh 11a							x	x	x			x		whole $
Model Year Factor	Exh 12	x	x	x	x	x	x	x	x	x			x		whole $
YMM Factor	Exh 12a	x	x	x	x	x	x	x	x	x			x		whole $
Increased Limits Factor	Exh 13	x	x	x	x	x	x	x			x	x		x	whole $
Deductible Factor	Exh 13								x	x					whole $
Drivers to Vehicles Exposure Factor	Exh 14	x	x	x	x	x	x	x	x	x					whole $
1 + Business Use Surcharge	Exh 16	x	x	x	x	x	x	x	x	x					whole $
1 + Excluded Driver Surcharge	Exh 16	x	x	x	x	x	x	x	x	x					whole $
1 + Other Combined Surcharges	Exh 16	x	x	x	x	x	x	x	x	x			x		whole $
1 - Combination Discount	Exh 15	x	x	x	x	x	x	x	x	x					whole $
1 - Vehicle Discounts*	Exh 16	x	x	x	x	x	x	x	x	x					whole $
1 - Policy Discounts*	Exh 16	x	x	x	x	x	x	x	x	x			x		whole $
Policy Term Factor	Exh 21	x	x	x	x	x	x	x	x	x	x	x	x	x	whole $
Renewal Maximization Factor (Rate Cap)	Exh 22	x	x	x	x	x	x	x	x	x	x	x	x	x	whole $
Expense Load	Exh 17														whole $
Developed Premium		=	=	=	=	=	=	=	=	=	=	=	=	=	whole $
Policy Fee	Exh 17													**Total=====>**	$
														x Down Payment %=====>	$
														+ Policy Fee=====>	$

* If multiple discounts apply in one category they should be multiplicative and rounded to 4 places.

Example: DRIVER DISCOUNTS Good Driver and Good Student.
(1-0.10) * (1-0.05) = 0.855, round to 0.8550

BI	Bodily Injury
PD	Property Damage
PIPM	Personal Injury Protection - Medical Payments
PIPAI	Personal Injury Protection - Accidental Death & Income Disability
UMBI	Uninsured Motorist Bodily Injury
UIMBI	Underinsured Motorist Bodily Injury
UMPD	Uninsured Motorist Property Damage
COMP	Comprehensive
COLL	Collision
T&L	Towing & Labor
RR	Rental Reimbursement
LPC	Loan/Lease Payoff Coverage
AEC	Additional Equipment Coverage

EXHIBIT 2 - ULTIMATE TIER ASSIGNMENT, INSURANCE SCORE RANGES

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Ultimate Tier Assignment Table

	Insurance Score Breaks																												
UW Group	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	1	2	3	4	5	6	7	8	X	Z
1	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128
2	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228
3	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328
4	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428
5	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528
6	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628
7	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728

EXHIBIT 3 - DRIVER CLASS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Driver Class Factors - All Tier Groups — **4 Decimal Points**

Marital Status	Sex	Age	Class Code	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
M	F	14	MF14	3.9731	2.9526	2.2399	2.2143	1.7256	1.7256	1.7256	1.7256	2.2143	2.2399
M	F	15	MF15	3.9731	2.9526	2.2399	2.2143	1.7256	1.7256	1.7256	1.7256	2.2143	2.2399
M	F	16	MF16	3.9731	2.9526	2.2399	2.2143	1.7256	1.7256	1.7256	1.7256	2.2143	2.2399
M	F	17	MF17	3.2962	2.3976	2.2971	2.0130	1.6435	1.6435	1.6435	1.6435	2.0130	2.2971
M	F	18	MF18	2.5835	1.9052	1.4952	1.9291	1.5613	1.5613	1.5613	1.5613	1.9291	1.4952
M	F	19	MF19	1.7311	1.5045	1.2653	1.7179	1.2326	1.2326	1.2326	1.2326	1.7179	1.2653
M	F	20	MF20	1.4535	1.2735	1.2654	1.4993	1.1504	1.1504	1.1504	1.1504	1.4993	1.2654
M	F	21	MF21	1.2681	1.1317	1.1994	1.4023	1.0683	1.0683	1.0683	1.0683	1.4023	1.1994
M	F	22	MF22	1.1776	1.0235	1.1075	1.2990	1.0688	1.0688	1.0688	1.0688	1.2990	1.1075
M	F	23	MF23	1.0746	0.9419	1.1127	1.1884	1.0420	1.0420	1.0420	1.0420	1.1884	1.1127
M	F	24	MF24	0.9859	0.8817	1.1090	1.1003	0.8787	0.8787	0.8787	0.8787	1.1003	1.1090
M	F	25	MF25	0.9008	0.8643	1.0798	1.0541	0.8694	0.8694	0.8694	0.8694	1.0541	1.0798
M	F	26	MF26	0.8831	0.8382	1.0716	1.0115	0.8646	0.8646	0.8646	0.8646	1.0115	1.0716
M	F	27	MF27	0.8672	0.8301	1.0628	0.9730	0.8641	0.8641	0.8641	0.8641	0.9730	1.0628
M	F	28	MF28	0.8621	0.8399	1.0542	0.9388	0.8675	0.8675	0.8675	0.8675	0.9388	1.0542
M	F	29	MF29	0.8486	0.8401	1.0463	0.9089	0.8741	0.8741	0.8741	0.8741	0.9089	1.0463
M	F	30	MF30	0.8262	0.8209	1.0395	0.8834	0.8836	0.8836	0.8836	0.8836	0.8834	1.0395
M	F	31	MF31	0.8230	0.8192	1.0339	0.8622	0.8951	0.8951	0.8951	0.8951	0.8622	1.0339
M	F	32	MF32	0.8174	0.8162	1.0296	0.8450	0.9081	0.9081	0.9081	0.9081	0.8450	1.0296
M	F	33	MF33	0.8270	0.8214	1.0265	0.8315	0.9219	0.9219	0.9219	0.9219	0.8315	1.0265
M	F	34	MF34	0.8375	0.8211	1.0245	0.8215	0.9358	0.9358	0.9358	0.9358	0.8215	1.0245
M	F	35	MF35	0.8481	0.8305	1.0187	0.8146	0.9492	0.9492	0.9492	0.9492	0.8146	1.0187
M	F	36	MF36	0.8580	0.8385	1.0192	0.8105	0.9615	0.9615	0.9615	0.9615	0.8105	1.0192
M	F	37	MF37	0.8670	0.8445	1.0160	0.8086	0.9721	0.9721	0.9721	0.9721	0.8086	1.0160
M	F	38	MF38	0.8745	0.8482	1.0092	0.8087	0.9805	0.9805	0.9805	0.9805	0.8087	1.0092
M	F	39	MF39	0.8804	0.8494	0.9987	0.8102	0.9864	0.9864	0.9864	0.9864	0.8102	0.9987
M	F	40	MF40	0.8845	0.8481	0.9848	0.8129	0.9894	0.9894	0.9894	0.9894	0.8129	0.9848
M	F	41	MF41	0.8869	0.8443	0.9679	0.8162	0.9893	0.9893	0.9893	0.9893	0.8162	0.9679
M	F	42	MF42	0.8876	0.8382	0.9483	0.8199	0.9859	0.9859	0.9859	0.9859	0.8199	0.9483
M	F	43	MF43	0.8868	0.8301	0.9266	0.8235	0.9795	0.9795	0.9795	0.9795	0.8235	0.9266
M	F	44	MF44	0.8846	0.8202	0.9034	0.8267	0.9699	0.9699	0.9699	0.9699	0.8267	0.9034
M	F	45	MF45	0.8813	0.8090	0.8792	0.8294	0.9576	0.9576	0.9576	0.9576	0.8294	0.8792
M	F	46	MF46	0.8771	0.7968	0.8547	0.8311	0.9427	0.9427	0.9427	0.9427	0.8311	0.8547
M	F	47	MF47	0.8723	0.7840	0.8305	0.8318	0.9257	0.9257	0.9257	0.9257	0.8318	0.8305
M	F	48	MF48	0.8672	0.7711	0.8072	0.8313	0.9072	0.9072	0.9072	0.9072	0.8313	0.8072
M	F	49	MF49	0.8620	0.7584	0.7853	0.8295	0.8876	0.8876	0.8876	0.8876	0.8295	0.7853
M	F	50	MF50	0.8569	0.7463	0.7652	0.8265	0.8674	0.8674	0.8674	0.8674	0.8265	0.7652
M	F	51	MF51	0.8523	0.7352	0.7474	0.8222	0.8475	0.8475	0.8475	0.8475	0.8222	0.7474
M	F	52	MF52	0.8482	0.7253	0.7323	0.8167	0.8282	0.8282	0.8282	0.8282	0.8167	0.7323
M	F	53	MF53	0.8449	0.7169	0.7200	0.8102	0.8103	0.8103	0.8103	0.8103	0.8102	0.7200
M	F	54	MF54	0.8426	0.7102	0.7109	0.8028	0.7943	0.7943	0.7943	0.7943	0.8028	0.7109
M	F	55	MF55	0.8412	0.7056	0.7050	0.7949	0.7808	0.7808	0.7808	0.7808	0.7949	0.7050
M	F	56	MF56	0.8409	0.7031	0.7025	0.7866	0.7703	0.7703	0.7703	0.7703	0.7866	0.7025
M	F	57	MF57	0.8418	0.7028	0.7035	0.7784	0.7633	0.7633	0.7633	0.7633	0.7784	0.7035
M	F	58	MF58	0.8439	0.7049	0.7079	0.7704	0.7600	0.7600	0.7600	0.7600	0.7704	0.7079
M	F	59	MF59	0.8471	0.7095	0.7157	0.7632	0.7609	0.7609	0.7609	0.7609	0.7632	0.7157
M	F	60	MF60	0.8516	0.7164	0.7266	0.7570	0.7661	0.7661	0.7661	0.7661	0.7570	0.7266
M	F	61	MF61	0.8574	0.7258	0.7405	0.7522	0.7756	0.7756	0.7756	0.7756	0.7522	0.7405
M	F	62	MF62	0.8643	0.7376	0.7568	0.7493	0.7895	0.7895	0.7895	0.7895	0.7493	0.7568
M	F	63	MF63	0.8725	0.7515	0.7749	0.7485	0.8074	0.8074	0.8074	0.8074	0.7485	0.7749
M	F	64	MF64	0.8820	0.7676	0.7941	0.7502	0.8289	0.8289	0.8289	0.8289	0.7502	0.7941
M	F	65	MF65	0.8927	0.7855	0.8133	0.7548	0.8532	0.8532	0.8532	0.8532	0.7548	0.8133
M	F	66	MF66	0.9047	0.8050	0.8316	0.7625	0.8792	0.8792	0.8792	0.8792	0.7625	0.8316
M	F	67	MF67	0.9183	0.8259	0.8475	0.7735	0.9055	0.9055	0.9055	0.9055	0.7735	0.8475
M	F	68	MF68	0.9333	0.8477	0.8599	0.7881	0.9300	0.9300	0.9300	0.9300	0.7881	0.8599
M	F	69	MF69	0.9502	0.8700	0.8673	0.8064	0.9504	0.9504	0.9504	0.9504	0.8064	0.8673
M	F	70	MF70	0.9690	0.8924	0.8687	0.8285	0.9637	0.9637	0.9637	0.9637	0.8285	0.8687
M	F	71	MF71	0.9901	0.9145	0.8629	0.8542	0.9663	0.9663	0.9663	0.9663	0.8542	0.8629
M	F	72	MF72	1.0137	0.9356	0.8495	0.8835	0.9544	0.9544	0.9544	0.9544	0.8835	0.8495
M	F	73	MF73	1.0400	0.9552	0.8282	0.9160	0.9352	0.9352	0.9352	0.9352	0.9160	0.8282
M	F	74	MF74	1.0693	0.9724	0.7997	0.9513	0.9069	0.9069	0.9069	0.9069	0.9513	0.7997
M	F	75	MF75	1.1069	0.9865	0.7651	0.9887	0.8674	0.8674	0.8674	0.8674	0.9887	0.7651
M	F	76	MF76	1.1069	0.9865	0.7651	0.9887	0.8674	0.8674	0.8674	0.8674	0.9887	0.7651
M	F	77	MF77	1.1513	0.9964	0.7261	1.0271	0.8674	0.8674	0.8674	0.8674	1.0271	0.7261
M	F	78	MF78	1.1513	0.9964	0.7261	1.0271	0.8674	0.8674	0.8674	0.8674	1.0271	0.7261
M	F	79	MF79	1.2030	1.0005	0.6846	1.0654	0.8674	0.8674	0.8674	0.8674	1.0654	0.6846
M	F	80	MF80	1.2030	1.0005	0.6846	1.0654	0.8674	0.8674	0.8674	0.8674	1.0654	0.6846
M	F	81	MF81	1.2623	0.9971	0.6416	1.1016	0.8674	0.8674	0.8674	0.8674	1.1016	0.6416
M	F	82	MF82	1.2623	0.9971	0.6416	1.1016	0.8674	0.8674	0.8674	0.8674	1.1016	0.6416
M	F	83	MF83	1.2623	0.9971	0.6416	1.1016	0.8674	0.8674	0.8674	0.8674	1.1016	0.6416
M	F	84	MF84	1.2623	0.9971	0.6416	1.1016	0.8674	0.8674	0.8674	0.8674	1.1016	0.6416
M	F	85	MF85	1.2623	0.9971	0.6416	1.1016	0.8674	0.8674	0.8674	0.8674	1.1016	0.6416
M	F	86	MF86	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	87	MF87	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	88	MF88	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	89	MF89	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	90	MF90	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	91	MF91	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	92	MF92	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	93	MF93	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	94	MF94	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	95	MF95	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	96	MF96	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	97	MF97	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	98	MF98	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956
M	F	99	MF99	1.3290	0.9837	0.5956	1.1337	0.8674	0.8674	0.8674	0.8674	1.1337	0.5956

EXHIBIT 3 - DRIVER CLASS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Driver Class Factors - All Tier Groups — **4 Decimal Points**

Marital Status	Sex	Age	Class Code	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
S	F	14	SF14	5.4013	4.0681	2.6834	2.7935	2.3616	2.3616	2.3616	2.3616	2.7935	2.6834
S	F	15	SF15	5.4013	4.0681	2.6834	2.7935	2.3616	2.3616	2.3616	2.3616	2.7935	2.6834
S	F	16	SF16	5.4013	4.0681	2.6834	2.7935	2.3616	2.3616	2.3616	2.3616	2.7935	2.6834
S	F	17	SF17	4.4759	3.3580	2.6832	2.5395	2.2492	2.2492	2.2492	2.2492	2.5395	2.6832
S	F	18	SF18	3.5071	2.7023	1.7210	2.4337	2.1367	2.1367	2.1367	2.1367	2.4337	1.7210
S	F	19	SF19	2.3508	2.1532	1.4454	2.1672	1.6869	1.6869	1.6869	1.6869	2.1672	1.4454
S	F	20	SF20	1.9750	1.8331	1.4416	1.8914	1.5744	1.5744	1.5744	1.5744	1.8914	1.4416
S	F	21	SF21	1.7243	1.6337	1.3674	1.7691	1.4620	1.4620	1.4620	1.4620	1.7691	1.3674
S	F	22	SF22	1.6024	1.4788	1.2664	1.6388	1.4627	1.4627	1.4627	1.4627	1.6388	1.2664
S	F	23	SF23	1.4631	1.3599	1.2779	1.4992	1.4260	1.4260	1.4260	1.4260	1.4992	1.2779
S	F	24	SF24	1.3428	1.2706	1.2801	1.3880	1.2025	1.2025	1.2025	1.2025	1.3880	1.2801
S	F	25	SF25	1.2268	1.2422	1.2530	1.3298	1.1898	1.1898	1.1898	1.1898	1.3298	1.2530
S	F	26	SF26	1.2024	1.2010	1.2497	1.2761	1.1833	1.1833	1.1833	1.1833	1.2761	1.2497
S	F	27	SF27	1.1800	1.1853	1.2450	1.2275	1.1826	1.1826	1.1826	1.1826	1.2275	1.2450
S	F	28	SF28	1.1719	1.1952	1.2395	1.1843	1.1872	1.1872	1.1872	1.1872	1.1843	1.2395
S	F	29	SF29	1.1520	1.1916	1.2336	1.1466	1.1963	1.1963	1.1963	1.1963	1.1466	1.2336
S	F	30	SF30	1.1198	1.1606	1.2279	1.1145	1.2092	1.2092	1.2092	1.2092	1.1145	1.2279
S	F	31	SF31	1.1134	1.1546	1.2225	1.0877	1.2250	1.2250	1.2250	1.2250	1.0877	1.2225
S	F	32	SF32	1.1035	1.1471	1.2176	1.0660	1.2428	1.2428	1.2428	1.2428	1.0660	1.2176
S	F	33	SF33	1.1139	1.1515	1.2135	1.0490	1.2617	1.2617	1.2617	1.2617	1.0490	1.2135
S	F	34	SF34	1.1252	1.1484	1.2100	1.0364	1.2807	1.2807	1.2807	1.2807	1.0364	1.2100
S	F	35	SF35	1.1365	1.1592	1.2019	1.0277	1.2991	1.2991	1.2991	1.2991	1.0277	1.2019
S	F	36	SF36	1.1469	1.1683	1.2011	1.0225	1.3159	1.3159	1.3159	1.3159	1.0225	1.2011
S	F	37	SF37	1.1558	1.1750	1.1962	1.0201	1.3304	1.3304	1.3304	1.3304	1.0201	1.1962
S	F	38	SF38	1.1629	1.1788	1.1873	1.0202	1.3419	1.3419	1.3419	1.3419	1.0202	1.1873
S	F	39	SF39	1.1679	1.1794	1.1747	1.0222	1.3499	1.3499	1.3499	1.3499	1.0222	1.1747
S	F	40	SF40	1.1707	1.1769	1.1587	1.0255	1.3540	1.3540	1.3540	1.3540	1.0255	1.1587
S	F	41	SF41	1.1715	1.1713	1.1399	1.0297	1.3539	1.3539	1.3539	1.3539	1.0297	1.1399
S	F	42	SF42	1.1703	1.1627	1.1187	1.0343	1.3493	1.3493	1.3493	1.3493	1.0343	1.1187
S	F	43	SF43	1.1674	1.1517	1.0959	1.0389	1.3405	1.3405	1.3405	1.3405	1.0389	1.0959
S	F	44	SF44	1.1632	1.1385	1.0719	1.0430	1.3274	1.3274	1.3274	1.3274	1.0430	1.0719
S	F	45	SF45	1.1579	1.1236	1.0475	1.0463	1.3105	1.3105	1.3105	1.3105	1.0463	1.0475
S	F	46	SF46	1.1520	1.1076	1.0232	1.0485	1.2901	1.2901	1.2901	1.2901	1.0485	1.0232
S	F	47	SF47	1.1458	1.0908	0.9996	1.0494	1.2669	1.2669	1.2669	1.2669	1.0494	0.9996
S	F	48	SF48	1.1397	1.0740	0.9774	1.0487	1.2415	1.2415	1.2415	1.2415	1.0487	0.9774
S	F	49	SF49	1.1340	1.0575	0.9568	1.0465	1.2147	1.2147	1.2147	1.2147	1.0465	0.9568
S	F	50	SF50	1.1291	1.0419	0.9384	1.0426	1.1871	1.1871	1.1871	1.1871	1.0426	0.9384
S	F	51	SF51	1.1253	1.0276	0.9225	1.0372	1.1598	1.1598	1.1598	1.1598	1.0372	0.9225
S	F	52	SF52	1.1229	1.0151	0.9091	1.0303	1.1334	1.1334	1.1334	1.1334	1.0303	0.9091
S	F	53	SF53	1.1219	1.0048	0.8986	1.0221	1.1089	1.1089	1.1089	1.1089	1.0221	0.8986
S	F	54	SF54	1.1227	0.9969	0.8908	1.0128	1.0871	1.0871	1.0871	1.0871	1.0128	0.8908
S	F	55	SF55	1.1253	0.9919	0.8857	1.0028	1.0686	1.0686	1.0686	1.0686	1.0028	0.8857
S	F	56	SF56	1.1299	0.9899	0.8832	0.9924	1.0543	1.0543	1.0543	1.0543	0.9924	0.8832
S	F	57	SF57	1.1365	0.9912	0.8830	0.9819	1.0446	1.0446	1.0446	1.0446	0.9819	0.8830
S	F	58	SF58	1.1452	0.9960	0.8849	0.9719	1.0401	1.0401	1.0401	1.0401	0.9719	0.8849
S	F	59	SF59	1.1559	1.0044	0.8885	0.9628	1.0413	1.0413	1.0413	1.0413	0.9628	0.8885
S	F	60	SF60	1.1686	1.0164	0.8935	0.9550	1.0484	1.0484	1.0484	1.0484	0.9550	0.8935
S	F	61	SF61	1.1832	1.0322	0.8994	0.9490	1.0615	1.0615	1.0615	1.0615	0.9490	0.8994
S	F	62	SF62	1.1998	1.0515	0.9058	0.9453	1.0804	1.0804	1.0804	1.0804	0.9453	0.9058
S	F	63	SF63	1.2184	1.0744	0.9122	0.9443	1.1049	1.1049	1.1049	1.1049	0.9443	0.9122
S	F	64	SF64	1.2388	1.1007	0.9182	0.9465	1.1343	1.1343	1.1343	1.1343	0.9465	0.9182
S	F	65	SF65	1.2610	1.1301	0.9232	0.9522	1.1676	1.1676	1.1676	1.1676	0.9522	0.9232
S	F	66	SF66	1.2852	1.1624	0.9267	0.9619	1.2033	1.2033	1.2033	1.2033	0.9619	0.9267
S	F	67	SF67	1.3115	1.1972	0.9283	0.9758	1.2392	1.2392	1.2392	1.2392	0.9758	0.9283
S	F	68	SF68	1.3399	1.2341	0.9273	0.9943	1.2728	1.2728	1.2728	1.2728	0.9943	0.9273
S	F	69	SF69	1.3707	1.2726	0.9234	1.0173	1.3007	1.3007	1.3007	1.3007	1.0173	0.9234
S	F	70	SF70	1.4043	1.3123	0.9162	1.0451	1.3189	1.3189	1.3189	1.3189	1.0451	0.9162
S	F	71	SF71	1.4411	1.3525	0.9055	1.0776	1.3225	1.3225	1.3225	1.3225	1.0776	0.9055
S	F	72	SF72	1.4816	1.3925	0.8915	1.1146	1.3062	1.3062	1.3062	1.3062	1.1146	0.8915
S	F	73	SF73	1.5262	1.4316	0.8748	1.1556	1.2799	1.2799	1.2799	1.2799	1.1556	0.8748
S	F	74	SF74	1.5755	1.4687	0.8565	1.2001	1.2411	1.2411	1.2411	1.2411	1.2001	0.8565
S	F	75	SF75	1.6377	1.5026	0.8385	1.2473	1.1871	1.1871	1.1871	1.1871	1.2473	0.8385
S	F	76	SF76	1.6377	1.5026	0.8385	1.2473	1.1871	1.1871	1.1871	1.1871	1.2473	0.8385
S	F	77	SF77	1.7110	1.5315	0.8236	1.2958	1.1871	1.1871	1.1871	1.1871	1.2958	0.8236
S	F	78	SF78	1.7110	1.5315	0.8236	1.2958	1.1871	1.1871	1.1871	1.1871	1.2958	0.8236
S	F	79	SF79	1.7969	1.5529	0.8159	1.3440	1.1871	1.1871	1.1871	1.1871	1.3440	0.8159
S	F	80	SF80	1.7969	1.5529	0.8159	1.3440	1.1871	1.1871	1.1871	1.1871	1.3440	0.8159
S	F	81	SF81	1.8971	1.5629	0.8204	1.3898	1.1871	1.1871	1.1871	1.1871	1.3898	0.8204
S	F	82	SF82	1.8971	1.5629	0.8204	1.3898	1.1871	1.1871	1.1871	1.1871	1.3898	0.8204
S	F	83	SF83	1.8971	1.5629	0.8204	1.3898	1.1871	1.1871	1.1871	1.1871	1.3898	0.8204
S	F	84	SF84	1.8971	1.5629	0.8204	1.3898	1.1871	1.1871	1.1871	1.1871	1.3898	0.8204
S	F	85	SF85	1.8971	1.5629	0.8204	1.3898	1.1871	1.1871	1.1871	1.1871	1.3898	0.8204
S	F	86	SF86	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	87	SF87	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	88	SF88	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	89	SF89	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	90	SF90	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	91	SF91	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	92	SF92	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	93	SF93	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	94	SF94	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	95	SF95	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	96	SF96	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	97	SF97	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	98	SF98	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439
S	F	99	SF99	2.0127	1.5564	0.8439	1.4303	1.1871	1.1871	1.1871	1.1871	1.4303	0.8439

EXHIBIT 3 - DRIVER CLASS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Driver Class Factors - All Tier Groups — **4 Decimal Points**

Marital Status	Sex	Age	Class Code	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
M	M	14	MM14	4.9939	3.2193	2.2483	2.7240	1.7442	1.7442	1.7442	1.7442	2.7240	2.2483
M	M	15	MM15	4.9939	3.2193	2.2483	2.7240	1.7442	1.7442	1.7442	1.7442	2.7240	2.2483
M	M	16	MM16	4.9939	3.2193	2.2483	2.7240	1.7442	1.7442	1.7442	1.7442	2.7240	2.2483
M	M	17	MM17	4.2174	2.8262	2.2680	2.4764	1.6611	1.6611	1.6611	1.6611	2.4764	2.2680
M	M	18	MM18	3.3327	2.3762	1.4766	2.3732	1.5781	1.5781	1.5781	1.5781	2.3732	1.4766
M	M	19	MM19	2.2358	1.9501	1.2627	2.1133	1.2458	1.2458	1.2458	1.2458	2.1133	1.2627
M	M	20	MM20	1.8698	1.6904	1.2837	1.8444	1.1628	1.1628	1.1628	1.1628	1.8444	1.2837
M	M	21	MM21	1.6184	1.5200	1.2403	1.7251	1.0797	1.0797	1.0797	1.0797	1.7251	1.2403
M	M	22	MM22	1.4868	1.3779	1.1682	1.5980	1.0803	1.0803	1.0803	1.0803	1.5980	1.1682
M	M	23	MM23	1.3397	1.2619	1.1963	1.4619	1.0532	1.0532	1.0532	1.0532	1.4619	1.1963
M	M	24	MM24	1.2121	1.1692	1.2128	1.3535	0.8881	0.8881	0.8881	0.8881	1.3535	1.2128
M	M	25	MM25	1.0914	1.1300	1.1979	1.2967	0.8787	0.8787	0.8787	0.8787	1.2967	1.1979
M	M	26	MM26	1.0544	1.0780	1.2022	1.2444	0.8739	0.8739	0.8739	0.8739	1.2444	1.2022
M	M	27	MM27	1.0210	1.0488	1.2015	1.1970	0.8734	0.8734	0.8734	0.8734	1.1970	1.2015
M	M	28	MM28	1.0016	1.0424	1.1966	1.1549	0.8768	0.8768	0.8768	0.8768	1.1549	1.1966
M	M	29	MM29	0.9742	1.0249	1.1882	1.1181	0.8835	0.8835	0.8835	0.8835	1.1181	1.1882
M	M	30	MM30	0.9386	0.9856	1.1770	1.0868	0.8930	0.8930	0.8930	0.8930	1.0868	1.1770
M	M	31	MM31	0.9270	0.9696	1.1638	1.0606	0.9047	0.9047	0.9047	0.9047	1.0606	1.1638
M	M	32	MM32	0.9145	0.9547	1.1490	1.0395	0.9179	0.9179	0.9179	0.9179	1.0395	1.1490
M	M	33	MM33	0.9208	0.9521	1.1334	1.0229	0.9318	0.9318	0.9318	0.9318	1.0229	1.1334
M	M	34	MM34	0.9299	0.9457	1.1173	1.0106	0.9459	0.9459	0.9459	0.9459	1.0106	1.1173
M	M	35	MM35	0.9408	0.9534	1.0964	1.0022	0.9594	0.9594	0.9594	0.9594	1.0022	1.0964
M	M	36	MM36	0.9528	0.9622	1.0823	0.9970	0.9718	0.9718	0.9718	0.9718	0.9970	1.0823
M	M	37	MM37	0.9651	0.9717	1.0648	0.9948	0.9826	0.9826	0.9826	0.9826	0.9948	1.0648
M	M	38	MM38	0.9774	0.9814	1.0448	0.9948	0.9911	0.9911	0.9911	0.9911	0.9948	1.0448
M	M	39	MM39	0.9891	0.9909	1.0229	0.9967	0.9970	0.9970	0.9970	0.9970	0.9967	1.0229
M	M	40	MM40	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
M	M	41	MM41	1.0098	1.0085	0.9768	1.0041	0.9999	0.9999	0.9999	0.9999	1.0041	0.9768
M	M	42	MM42	1.0184	1.0161	0.9538	1.0086	0.9965	0.9965	0.9965	0.9965	1.0086	0.9538
M	M	43	MM43	1.0256	1.0229	0.9319	1.0130	0.9900	0.9900	0.9900	0.9900	1.0130	0.9319
M	M	44	MM44	1.0316	1.0287	0.9113	1.0170	0.9803	0.9803	0.9803	0.9803	1.0170	0.9113
M	M	45	MM45	1.0364	1.0334	0.8925	1.0203	0.9678	0.9678	0.9678	0.9678	1.0203	0.8925
M	M	46	MM46	1.0401	1.0372	0.8759	1.0224	0.9528	0.9528	0.9528	0.9528	1.0224	0.8759
M	M	47	MM47	1.0429	1.0401	0.8616	1.0233	0.9357	0.9357	0.9357	0.9357	1.0233	0.8616
M	M	48	MM48	1.0450	1.0421	0.8499	1.0227	0.9169	0.9169	0.9169	0.9169	1.0227	0.8499
M	M	49	MM49	1.0466	1.0434	0.8407	1.0205	0.8971	0.8971	0.8971	0.8971	1.0205	0.8407
M	M	50	MM50	1.0479	1.0441	0.8343	1.0167	0.8768	0.8768	0.8768	0.8768	1.0167	0.8343
M	M	51	MM51	1.0492	1.0445	0.8304	1.0114	0.8566	0.8566	0.8566	0.8566	1.0114	0.8304
M	M	52	MM52	1.0507	1.0446	0.8291	1.0047	0.8371	0.8371	0.8371	0.8371	1.0047	0.8291
M	M	53	MM53	1.0526	1.0448	0.8300	0.9967	0.8190	0.8190	0.8190	0.8190	0.9967	0.8300
M	M	54	MM54	1.0551	1.0452	0.8330	0.9876	0.8029	0.8029	0.8029	0.8029	0.9876	0.8330
M	M	55	MM55	1.0584	1.0459	0.8377	0.9778	0.7892	0.7892	0.7892	0.7892	0.9778	0.8377
M	M	56	MM56	1.0626	1.0472	0.8437	0.9677	0.7786	0.7786	0.7786	0.7786	0.9677	0.8437
M	M	57	MM57	1.0679	1.0493	0.8503	0.9575	0.7715	0.7715	0.7715	0.7715	0.9575	0.8503
M	M	58	MM58	1.0745	1.0522	0.8570	0.9478	0.7682	0.7682	0.7682	0.7682	0.9478	0.8570
M	M	59	MM59	1.0825	1.0560	0.8631	0.9388	0.7691	0.7691	0.7691	0.7691	0.9388	0.8631
M	M	60	MM60	1.0919	1.0609	0.8679	0.9312	0.7743	0.7743	0.7743	0.7743	0.9312	0.8679
M	M	61	MM61	1.1031	1.0670	0.8705	0.9254	0.7839	0.7839	0.7839	0.7839	0.9254	0.8705
M	M	62	MM62	1.1161	1.0743	0.8702	0.9218	0.7979	0.7979	0.7979	0.7979	0.9218	0.8702
M	M	63	MM63	1.1313	1.0830	0.8664	0.9208	0.8160	0.8160	0.8160	0.8160	0.9208	0.8664
M	M	64	MM64	1.1487	1.0932	0.8585	0.9229	0.8378	0.8378	0.8378	0.8378	0.9229	0.8585
M	M	65	MM65	1.1689	1.1053	0.8460	0.9285	0.8623	0.8623	0.8623	0.8623	0.9285	0.8460
M	M	66	MM66	1.1920	1.1195	0.8289	0.9380	0.8887	0.8887	0.8887	0.8887	0.9380	0.8289
M	M	67	MM67	1.2186	1.1363	0.8071	0.9516	0.9152	0.9152	0.9152	0.9152	0.9516	0.8071
M	M	68	MM68	1.2492	1.1565	0.7812	0.9695	0.9400	0.9400	0.9400	0.9400	0.9695	0.7812
M	M	69	MM69	1.2843	1.1810	0.7521	0.9921	0.9607	0.9607	0.9607	0.9607	0.9921	0.7521
M	M	70	MM70	1.3248	1.2111	0.7211	1.0192	0.9741	0.9741	0.9741	0.9741	1.0192	0.7211
M	M	71	MM71	1.3713	1.2484	0.6900	1.0508	0.9767	0.9767	0.9767	0.9767	1.0508	0.6900
M	M	72	MM72	1.4249	1.2951	0.6608	1.0869	0.9647	0.9647	0.9647	0.9647	1.0869	0.6608
M	M	73	MM73	1.4863	1.3539	0.6361	1.1269	0.9453	0.9453	0.9453	0.9453	1.1269	0.6361
M	M	74	MM74	1.5568	1.4284	0.6185	1.1703	0.9166	0.9166	0.9166	0.9166	1.1703	0.6185
M	M	75	MM75	1.6449	1.5232	0.6104	1.2163	0.8767	0.8767	0.8767	0.8767	1.2163	0.6104
M	M	76	MM76	1.6449	1.5232	0.6104	1.2163	0.8767	0.8767	0.8767	0.8767	1.2163	0.6104
M	M	77	MM77	1.7501	1.6441	0.6147	1.2636	0.8767	0.8767	0.8767	0.8767	1.2636	0.6147
M	M	78	MM78	1.7501	1.6441	0.6147	1.2636	0.8767	0.8767	0.8767	0.8767	1.2636	0.6147
M	M	79	MM79	1.8750	1.7989	0.6347	1.3106	0.8767	0.8767	0.8767	0.8767	1.3106	0.6347
M	M	80	MM80	1.8750	1.7989	0.6347	1.3106	0.8767	0.8767	0.8767	0.8767	1.3106	0.6347
M	M	81	MM81	2.0226	1.9978	0.6749	1.3552	0.8767	0.8767	0.8767	0.8767	1.3552	0.6749
M	M	82	MM82	2.0226	1.9978	0.6749	1.3552	0.8767	0.8767	0.8767	0.8767	1.3552	0.6749
M	M	83	MM83	2.0226	1.9978	0.6749	1.3552	0.8767	0.8767	0.8767	0.8767	1.3552	0.6749
M	M	84	MM84	2.0226	1.9978	0.6749	1.3552	0.8767	0.8767	0.8767	0.8767	1.3552	0.6749
M	M	85	MM85	2.0226	1.9978	0.6749	1.3552	0.8767	0.8767	0.8767	0.8767	1.3552	0.6749
M	M	86	MM86	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	87	MM87	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	88	MM88	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	89	MM89	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	90	MM90	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	91	MM91	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	92	MM92	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	93	MM93	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	94	MM94	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	95	MM95	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	96	MM96	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	97	MM97	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	98	MM98	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427
M	M	99	MM99	2.1960	2.2541	0.7427	1.3947	0.8767	0.8767	0.8767	0.8767	1.3947	0.7427

EXHIBIT 3 - DRIVER CLASS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Driver Class Factors - All Tier Groups — **4 Decimal Points**

Marital Status	Sex	Age	Class Code	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
S	M	14	SM14	6.2325	4.7188	3.2775	3.4067	1.9201	1.9201	1.9201	1.9201	3.4067	3.2775
S	M	15	SM15	6.2325	4.7188	3.2775	3.4067	1.9201	1.9201	1.9201	1.9201	3.4067	3.2775
S	M	16	SM16	6.2325	4.7188	3.2775	3.4067	1.9201	1.9201	1.9201	1.9201	3.4067	3.2775
S	M	17	SM17	5.0305	3.9157	3.3483	3.0970	1.8286	1.8286	1.8286	1.8286	3.0970	3.3483
S	M	18	SM18	3.8540	3.1516	2.1709	2.9679	1.7372	1.7372	1.7372	1.7372	2.9679	2.1709
S	M	19	SM19	2.5344	2.5010	1.8296	2.6429	1.3715	1.3715	1.3715	1.3715	2.6429	1.8296
S	M	20	SM20	2.0954	2.1133	1.8216	2.3066	1.2801	1.2801	1.2801	1.2801	2.3066	1.8216
S	M	21	SM21	1.8049	1.8645	1.7184	2.1574	1.1886	1.1886	1.1886	1.1886	2.1574	1.7184
S	M	22	SM22	1.6585	1.6674	1.5788	1.9985	1.1892	1.1892	1.1892	1.1892	1.9985	1.5788
S	M	23	SM23	1.5000	1.5127	1.5779	1.8283	1.1594	1.1594	1.1594	1.1594	1.8283	1.5779
S	M	24	SM24	1.3656	1.3932	1.5641	1.6927	0.9777	0.9777	0.9777	0.9777	1.6927	1.5641
S	M	25	SM25	1.2391	1.3420	1.5147	1.6217	0.9673	0.9673	0.9673	0.9673	1.6217	1.5147
S	M	26	SM26	1.2072	1.2785	1.4953	1.5562	0.9620	0.9620	0.9620	0.9620	1.5562	1.4953
S	M	27	SM27	1.1785	1.2439	1.4757	1.4969	0.9615	0.9615	0.9615	0.9615	1.4969	1.4757
S	M	28	SM28	1.1649	1.2373	1.4572	1.4443	0.9652	0.9652	0.9652	0.9652	1.4443	1.4572
S	M	29	SM29	1.1403	1.2181	1.4407	1.3983	0.9726	0.9726	0.9726	0.9726	1.3983	1.4407
S	M	30	SM30	1.1040	1.1729	1.4268	1.3591	0.9831	0.9831	0.9831	0.9831	1.3591	1.4268
S	M	31	SM31	1.0937	1.1550	1.4158	1.3264	0.9959	0.9959	0.9959	0.9959	1.3264	1.4158
S	M	32	SM32	1.0802	1.1377	1.4079	1.3000	1.0104	1.0104	1.0104	1.0104	1.3000	1.4079
S	M	33	SM33	1.0869	1.1340	1.4029	1.2793	1.0258	1.0258	1.0258	1.0258	1.2793	1.4029
S	M	34	SM34	1.0947	1.1247	1.4007	1.2639	1.0413	1.0413	1.0413	1.0413	1.2639	1.4007
S	M	35	SM35	1.1026	1.1309	1.3944	1.2533	1.0562	1.0562	1.0562	1.0562	1.2533	1.3944
S	M	36	SM36	1.1100	1.1370	1.3979	1.2469	1.0698	1.0698	1.0698	1.0698	1.2469	1.3979
S	M	37	SM37	1.1162	1.1425	1.3974	1.2440	1.0816	1.0816	1.0816	1.0816	1.2440	1.3974
S	M	38	SM38	1.1211	1.1468	1.3927	1.2441	1.0910	1.0910	1.0910	1.0910	1.2441	1.3927
S	M	39	SM39	1.1244	1.1495	1.3835	1.2465	1.0975	1.0975	1.0975	1.0975	1.2465	1.3835
S	M	40	SM40	1.1261	1.1506	1.3702	1.2506	1.1008	1.1008	1.1008	1.1008	1.2506	1.3702
S	M	41	SM41	1.1263	1.1498	1.3529	1.2557	1.1007	1.1007	1.1007	1.1007	1.2557	1.3529
S	M	42	SM42	1.1253	1.1471	1.3321	1.2613	1.0970	1.0970	1.0970	1.0970	1.2613	1.3321
S	M	43	SM43	1.1234	1.1428	1.3083	1.2669	1.0898	1.0898	1.0898	1.0898	1.2669	1.3083
S	M	44	SM44	1.1207	1.1369	1.2823	1.2719	1.0792	1.0792	1.0792	1.0792	1.2719	1.2823
S	M	45	SM45	1.1178	1.1297	1.2546	1.2759	1.0655	1.0655	1.0655	1.0655	1.2759	1.2546
S	M	46	SM46	1.1149	1.1214	1.2260	1.2786	1.0489	1.0489	1.0489	1.0489	1.2786	1.2260
S	M	47	SM47	1.1124	1.1123	1.1974	1.2797	1.0300	1.0300	1.0300	1.0300	1.2797	1.1974
S	M	48	SM48	1.1106	1.1029	1.1694	1.2789	1.0094	1.0094	1.0094	1.0094	1.2789	1.1694
S	M	49	SM49	1.1098	1.0934	1.1427	1.2762	0.9876	0.9876	0.9876	0.9876	1.2762	1.1427
S	M	50	SM50	1.1103	1.0841	1.1179	1.2715	0.9652	0.9652	0.9652	0.9652	1.2715	1.1179
S	M	51	SM51	1.1124	1.0755	1.0955	1.2649	0.9429	0.9429	0.9429	0.9429	1.2649	1.0955
S	M	52	SM52	1.1161	1.0679	1.0758	1.2564	0.9215	0.9215	0.9215	0.9215	1.2564	1.0758
S	M	53	SM53	1.1217	1.0616	1.0591	1.2464	0.9016	0.9016	0.9016	0.9016	1.2464	1.0591
S	M	54	SM54	1.1293	1.0570	1.0456	1.2351	0.8838	0.8838	0.8838	0.8838	1.2351	1.0456
S	M	55	SM55	1.1389	1.0543	1.0354	1.2229	0.8688	0.8688	0.8688	0.8688	1.2229	1.0354
S	M	56	SM56	1.1505	1.0539	1.0285	1.2102	0.8571	0.8571	0.8571	0.8571	1.2102	1.0285
S	M	57	SM57	1.1643	1.0561	1.0247	1.1975	0.8493	0.8493	0.8493	0.8493	1.1975	1.0247
S	M	58	SM58	1.1801	1.0610	1.0240	1.1853	0.8457	0.8457	0.8457	0.8457	1.1853	1.0240
S	M	59	SM59	1.1979	1.0690	1.0260	1.1741	0.8466	0.8466	0.8466	0.8466	1.1741	1.0260
S	M	60	SM60	1.2176	1.0803	1.0306	1.1646	0.8524	0.8524	0.8524	0.8524	1.1646	1.0306
S	M	61	SM61	1.2392	1.0951	1.0373	1.1573	0.8630	0.8630	0.8630	0.8630	1.1573	1.0373
S	M	62	SM62	1.2626	1.1137	1.0455	1.1527	0.8784	0.8784	0.8784	0.8784	1.1527	1.0455
S	M	63	SM63	1.2877	1.1364	1.0548	1.1515	0.8983	0.8983	0.8983	0.8983	1.1515	1.0548
S	M	64	SM64	1.3146	1.1635	1.0642	1.1542	0.9223	0.9223	0.9223	0.9223	1.1542	1.0642
S	M	65	SM65	1.3434	1.1955	1.0728	1.1612	0.9493	0.9493	0.9493	0.9493	1.1612	1.0728
S	M	66	SM66	1.3743	1.2328	1.0796	1.1731	0.9783	0.9783	0.9783	0.9783	1.1731	1.0796
S	M	67	SM67	1.4074	1.2760	1.0832	1.1901	1.0075	1.0075	1.0075	1.0075	1.1901	1.0832
S	M	68	SM68	1.4433	1.3259	1.0823	1.2125	1.0348	1.0348	1.0348	1.0348	1.2125	1.0823
S	M	69	SM69	1.4825	1.3835	1.0756	1.2407	1.0575	1.0575	1.0575	1.0575	1.2407	1.0756
S	M	70	SM70	1.5259	1.4500	1.0617	1.2746	1.0723	1.0723	1.0723	1.0723	1.2746	1.0617
S	M	71	SM71	1.5746	1.5268	1.0396	1.3142	1.0752	1.0752	1.0752	1.0752	1.3142	1.0396
S	M	72	SM72	1.6298	1.6157	1.0086	1.3592	1.0620	1.0620	1.0620	1.0620	1.3592	1.0086
S	M	73	SM73	1.6932	1.7189	0.9684	1.4093	1.0406	1.0406	1.0406	1.0406	1.4093	0.9684
S	M	74	SM74	1.7668	1.8390	0.9194	1.4636	1.0091	1.0091	1.0091	1.0091	1.4636	0.9194
S	M	75	SM75	1.8617	1.9792	0.8624	1.5211	0.9651	0.9651	0.9651	0.9651	1.5211	0.8624
S	M	76	SM76	1.8617	1.9792	0.8624	1.5211	0.9651	0.9651	0.9651	0.9651	1.5211	0.8624
S	M	77	SM77	1.9785	2.1431	0.7982	1.5802	0.9651	0.9651	0.9651	0.9651	1.5802	0.7982
S	M	78	SM78	1.9785	2.1431	0.7982	1.5802	0.9651	0.9651	0.9651	0.9651	1.5802	0.7982
S	M	79	SM79	2.1229	2.3351	0.7271	1.6390	0.9651	0.9651	0.9651	0.9651	1.6390	0.7271
S	M	80	SM80	2.1229	2.3351	0.7271	1.6390	0.9651	0.9651	0.9651	0.9651	1.6390	0.7271
S	M	81	SM81	2.3016	2.5598	0.6459	1.6948	0.9651	0.9651	0.9651	0.9651	1.6948	0.6459
S	M	82	SM82	2.3016	2.5598	0.6459	1.6948	0.9651	0.9651	0.9651	0.9651	1.6948	0.6459
S	M	83	SM83	2.3016	2.5598	0.6459	1.6948	0.9651	0.9651	0.9651	0.9651	1.6948	0.6459
S	M	84	SM84	2.3016	2.5598	0.6459	1.6948	0.9651	0.9651	0.9651	0.9651	1.6948	0.6459
S	M	85	SM85	2.3016	2.5598	0.6459	1.6948	0.9651	0.9651	0.9651	0.9651	1.6948	0.6459
S	M	86	SM86	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	87	SM87	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	88	SM88	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	89	SM89	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	90	SM90	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	91	SM91	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	92	SM92	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	93	SM93	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	94	SM94	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	95	SM95	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	96	SM96	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	97	SM97	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	98	SM98	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422
S	M	99	SM99	2.5230	2.8222	0.5422	1.7442	0.9651	0.9651	0.9651	0.9651	1.7442	0.5422

EXHIBIT 4 - DEMERIT RATING PLAN

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Demerit Rating Plan - All Tier Groups

Code	Charge Group	Retention Period	Description	1st Offense	Each Add'l
CID	Major	35 mos	Careless/Improper Driving	4	4
FSO	Major	all violations	Eluding a police officer	4	4
FEL	Major	& accidents	Felony involving use of a motor vehicle	4	4
HAR	Major		Hit and run or failure to stop at the scene of an accident	4	4
HMA	Major		Homicide or manslaughter involving vehicle	4	4
RAC	Major		Drag Racing	4	4
DWV	Major		Driving with a suspended or revoked license	4	4
FSB	Major		Passing a stopped school bus	4	4
OWP	Major		Operating vehicle without owner consent	4	4
RKD	Major		Reckless Driving	4	4
MMV	Major		Any other Major Moving violation	4	4
ACC	AAF		At-fault accident with bodily injury	3	3
ACP	AAF		At-fault accident with property damage only >=$500	3	3
DWI	DWI		Driving under the influence of alcohol or drugs	1	2
FBT	DWI		Failure to take blood or breath test	1	2
OBV	DWI		Open Container	1	2
SPD	SPD		Speeding	2	1
DWW	Minor		Driving wrong way on one way street	2	2
FTY	Minor		Failure to yield	2	2
FTA	Minor		Failure to report an accident	2	2
FTC	Minor		Following too closely	2	2
SIG	Minor		Traffic Device/Signal	2	2
MVL	Minor		Any other Minor Moving Violation	2	2
REQUIRED VIOLATIONS					
CMP	NAF		Comprehensive claim >= $1000	0	0
ACU	NAF		Not At-Fault Accident	0	0
CMU	NAFX		Comprehensive claim < $1000	0	0
UDR	MISC.		Unverifiable driving record	4	-
FDL	MISC.		Foreign Drivers License	4	-

Note: Charge only for the highest rated offense when multiple charges apply to the same occurrence.
Amounts under ACP threshold count as ACU. All attributes have a 35 month retention
For POS states, do not program UDR in the GUI however it does need to be programmed for rating

Does this state pull MVRs at renewal? **No**

Charge Group Definitions
Major: All major violations
Minor: All minor violations
DWI: All alcohol-impaired violations
AAF: All at-fault violation attributes
SPD: All speeding violations

NAF: All not-at-fault accident violations that apply to the tiering criteria. Examples: CMP, ACU
NAFX: All NAF accident codes that do not apply toward tiering threshold. Ex: CMU

EXHIBIT 5 - POINT FACTORS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Point Factors - All Tier Groups **4 Decimal Points**

Points	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.1193	1.1287	1.0226	1.2188	1.0570	1.0570	1.0570	1.0570	1.2188	1.0226
2	1.1600	1.2001	1.0453	1.2355	1.2159	1.2159	1.2159	1.2159	1.2355	1.0453
3	1.3000	1.3230	1.0679	1.3535	1.2458	1.2458	1.2458	1.2458	1.3535	1.0679
4	1.4774	1.5288	1.0905	1.4278	1.3297	1.3297	1.3297	1.3297	1.4278	1.0905
5	1.5967	1.6661	1.1131	1.5283	1.4145	1.4145	1.4145	1.4145	1.5283	1.1131
6	1.7161	1.8055	1.1358	1.6426	1.5004	1.5004	1.5004	1.5004	1.6426	1.1358
7	1.8354	1.9469	1.1584	1.7598	1.5872	1.5872	1.5872	1.5872	1.7598	1.1584
8	1.9548	2.0903	1.1810	1.8799	1.6750	1.6750	1.6750	1.6750	1.8799	1.1810
9	2.0741	2.2358	1.2037	2.0029	1.7638	1.7638	1.7638	1.7638	2.0029	1.2037
10	2.1935	2.3833	1.2263	2.1287	1.8535	1.8535	1.8535	1.8535	2.1287	1.2263
11	2.3128	2.5329	1.2489	2.2575	1.9442	1.9442	1.9442	1.9442	2.2575	1.2489
12	2.4322	2.6846	1.2716	2.3891	2.0360	2.0360	2.0360	2.0360	2.3891	1.2716
13	2.5515	2.8382	1.2942	2.5236	2.1287	2.1287	2.1287	2.1287	2.5236	1.2942
14	2.6709	2.9939	1.3168	2.6610	2.2223	2.2223	2.2223	2.2223	2.6610	1.3168
15	2.7902	3.1516	1.3394	2.8013	2.3170	2.3170	2.3170	2.3170	2.8013	1.3394
16	2.9096	3.3114	1.3621	2.9445	2.4126	2.4126	2.4126	2.4126	2.9445	1.3621
17	3.0289	3.4733	1.3847	3.0906	2.5092	2.5092	2.5092	2.5092	3.0906	1.3847
18	3.1482	3.6372	1.4073	3.2395	2.6068	2.6068	2.6068	2.6068	3.2395	1.4073
19	3.2676	3.8031	1.4300	3.3914	2.7054	2.7054	2.7054	2.7054	3.3914	1.4300
20	3.3869	3.9711	1.4526	3.5461	2.8049	2.8049	2.8049	2.8049	3.5461	1.4526
21	3.5106	4.1464	1.4756	3.7079	2.9081	2.9081	2.9081	2.9081	3.7079	1.4756
22	3.6388	4.3296	1.4990	3.8771	3.0151	3.0151	3.0151	3.0151	3.8771	1.4990
23	3.7717	4.5208	1.5228	4.0540	3.1260	3.1260	3.1260	3.1260	4.0540	1.5228
24	3.9095	4.7205	1.5470	4.2390	3.2410	3.2410	3.2410	3.2410	4.2390	1.5470
25	4.0523	4.9289	1.5716	4.4324	3.3602	3.3602	3.3602	3.3602	4.4324	1.5716
26	4.2003	5.1465	1.5966	4.6346	3.4838	3.4838	3.4838	3.4838	4.6346	1.5966
27	4.3537	5.3737	1.6220	4.8460	3.6119	3.6119	3.6119	3.6119	4.8460	1.6220
28	4.5127	5.6110	1.6478	5.0670	3.7447	3.7447	3.7447	3.7447	5.0670	1.6478
29	4.6775	5.8587	1.6740	5.2981	3.8824	3.8824	3.8824	3.8824	5.2981	1.6740
30	4.8483	6.1174	1.7006	5.5397	4.0252	4.0252	4.0252	4.0252	5.5397	1.7006
31	5.0253	6.3876	1.7276	5.7923	4.1733	4.1733	4.1733	4.1733	5.7923	1.7276
32	5.2088	6.6697	1.7550	6.0564	4.3268	4.3268	4.3268	4.3268	6.0564	1.7550
33	5.3990	6.9643	1.7828	6.3325	4.4859	4.4859	4.4859	4.4859	6.3325	1.7828
34	5.5961	7.2720	1.8110	6.6212	4.6509	4.6509	4.6509	4.6509	6.6212	1.8110
35	5.8004	7.5932	1.8396	6.9231	4.8220	4.8220	4.8220	4.8220	6.9231	1.8396
36	6.0122	7.9285	1.8687	7.2388	4.9994	4.9994	4.9994	4.9994	7.2388	1.8687
37	6.2317	8.2787	1.8983	7.5689	5.1833	5.1833	5.1833	5.1833	7.5689	1.8983
38	6.4592	8.6444	1.9284	7.9141	5.3740	5.3740	5.3740	5.3740	7.9141	1.9284
39	6.6950	9.0262	1.9590	8.2750	5.5717	5.5717	5.5717	5.5717	8.2750	1.9590
40	6.9394	9.4249	1.9901	8.6524	5.7767	5.7767	5.7767	5.7767	8.6524	1.9901
XP*	0.0365	0.0410	0.0159	0.0456	0.0368	0.0368	0.0368	0.0368	0.0456	0.0159

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	A	1.2612	1.2566	0.7056	1.1362	1.0967	1.0967	1.0967	1.0967	1.1362	0.7056
6	14-18	0	A	1.2612	1.2470	0.7198	1.1192	1.0829	1.0829	1.0829	1.0829	1.1192	0.7198
5	14-18	0	A	1.2511	1.2559	0.7515	1.1008	1.0709	1.0709	1.0709	1.0709	1.1008	0.7515
4	14-18	0	A	1.2080	1.1301	0.7826	1.0664	1.0636	1.0636	1.0636	1.0636	1.0664	0.7826
3	14-18	0	A	1.1055	1.0465	0.7997	1.0190	1.0600	1.0600	1.0600	1.0600	1.0190	0.7997
2	14-18	0	A	1.0707	1.0410	0.8473	1.0018	1.0463	1.0463	1.0463	1.0463	1.0018	0.8473
1	14-18	0	A	1.0276	0.9942	0.9001	0.9716	1.0146	1.0146	1.0146	1.0146	0.9716	0.9001
7	19-20	0	A	1.2096	1.1993	1.0036	1.1157	1.1254	1.1254	1.1254	1.1254	1.1157	1.0036
6	19-20	0	A	1.2049	1.1708	0.9882	1.1135	1.1280	1.1280	1.1280	1.1280	1.1135	0.9882
5	19-20	0	A	1.2027	1.1746	0.9779	1.1122	1.1303	1.1303	1.1303	1.1303	1.1122	0.9779
4	19-20	0	A	1.1976	1.1214	0.9679	1.1098	1.1317	1.1317	1.1317	1.1317	1.1098	0.9679
3	19-20	0	A	1.1853	1.0971	0.9623	1.1064	1.1324	1.1324	1.1324	1.1324	1.1064	0.9623
2	19-20	0	A	1.1811	1.1018	0.9469	1.1052	1.1350	1.1350	1.1350	1.1350	1.1052	0.9469
1	19-20	0	A	1.1714	1.1412	0.9369	1.1009	1.1335	1.1335	1.1335	1.1335	1.1009	0.9369
7	21-24	0	A	1.1047	1.0783	0.9833	1.0573	1.0184	1.0184	1.0184	1.0184	1.0573	0.9833
6	21-24	0	A	1.0958	1.0674	0.9840	1.0540	1.0232	1.0232	1.0232	1.0232	1.0540	0.9840
5	21-24	0	A	1.0916	1.0688	0.9845	1.0521	1.0274	1.0274	1.0274	1.0274	1.0521	0.9845
4	21-24	0	A	1.0819	1.0485	0.9850	1.0486	1.0300	1.0300	1.0300	1.0300	1.0486	0.9850
3	21-24	0	A	1.0588	1.0413	0.9853	1.0436	1.0313	1.0313	1.0313	1.0313	1.0436	0.9853
2	21-24	0	A	1.0509	1.0444	0.9860	1.0419	1.0361	1.0361	1.0361	1.0361	1.0419	0.9860
1	21-24	0	A	1.0550	1.0703	0.9911	1.0451	1.0413	1.0413	1.0413	1.0413	1.0451	0.9911
7	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	A	0.9710	0.8534	1.0348	0.9849	0.8867	0.8867	0.8867	0.8867	0.9849	1.0348
6	45-64	0	A	0.9714	0.8648	1.0288	0.9844	0.8987	0.8987	0.8987	0.8987	0.9844	1.0288
5	45-64	0	A	0.9716	0.8598	1.0248	0.9841	0.9092	0.9092	0.9092	0.9092	0.9841	1.0248
4	45-64	0	A	0.9721	0.9299	1.0208	0.9836	0.9155	0.9155	0.9155	0.9155	0.9836	1.0208
3	45-64	0	A	0.9732	0.9719	1.0187	0.9829	0.9187	0.9187	0.9187	0.9187	0.9829	1.0187
2	45-64	0	A	0.9736	0.9719	1.0126	0.9826	0.9306	0.9306	0.9306	0.9306	0.9826	1.0126
1	45-64	0	A	0.9645	0.9727	1.0065	0.9743	0.9540	0.9540	0.9540	0.9540	0.9743	1.0065
7	65-74	0	A	0.9953	0.9721	0.9502	0.9596	0.8290	0.8290	0.8290	0.8290	0.9596	0.9502
6	65-74	0	A	0.9853	0.9465	0.9675	0.9579	0.8447	0.8447	0.8447	0.8447	0.9579	0.9675
5	65-74	0	A	0.9775	0.9502	0.9791	0.9569	0.8583	0.8583	0.8583	0.8583	0.9569	0.9791
4	65-74	0	A	0.9593	0.8993	0.9904	0.9550	0.8666	0.8666	0.8666	0.8666	0.9550	0.9904
3	65-74	0	A	0.9157	0.8748	0.9966	0.9524	0.8707	0.8707	0.8707	0.8707	0.9524	0.9966
2	65-74	0	A	0.9010	0.8785	1.0139	0.9515	0.8862	0.8862	0.8862	0.8862	0.9515	1.0139
1	65-74	0	A	0.8996	0.9092	1.0240	0.9531	0.9183	0.9183	0.9183	0.9183	0.9531	1.0240
7	75-99	0	A	1.0361	1.0403	0.9755	1.0339	1.1390	1.1390	1.1390	1.1390	1.0339	0.9755
6	75-99	0	A	1.0246	1.0330	0.9864	1.0156	1.1205	1.1205	1.1205	1.1205	1.0156	0.9864
5	75-99	0	A	1.0170	1.0403	0.9937	1.0049	1.1045	1.1045	1.1045	1.1045	1.0049	0.9937
4	75-99	0	A	0.9990	0.9332	1.0008	0.9849	1.0947	1.0947	1.0947	1.0947	0.9849	1.0008
3	75-99	0	A	0.9562	0.8684	1.0047	0.9574	1.0898	1.0898	1.0898	1.0898	0.9574	1.0047
2	75-99	0	A	0.9417	0.8679	1.0155	0.9474	1.0715	1.0715	1.0715	1.0715	0.9474	1.0155
1	75-99	0	A	0.8842	0.8634	1.0247	0.9167	1.0239	1.0239	1.0239	1.0239	0.9167	1.0247
7	14-18	1	A	1.3223	1.3493	0.7620	1.2308	1.2065	1.2065	1.2065	1.2065	1.2308	0.7620
6	14-18	1	A	1.3223	1.3334	0.7796	1.2058	1.1805	1.1805	1.1805	1.1805	1.2058	0.7796
5	14-18	1	A	1.3129	1.3354	0.8044	1.1912	1.1570	1.1570	1.1570	1.1570	1.1912	0.8044
4	14-18	1	A	1.2657	1.3055	0.8287	1.1640	1.1426	1.1426	1.1426	1.1426	1.1640	0.8287
3	14-18	1	A	1.1532	1.2837	0.8421	1.1264	1.1354	1.1354	1.1354	1.1354	1.1264	0.8421
2	14-18	1	A	1.1150	1.2811	0.8793	1.1127	1.1086	1.1086	1.1086	1.1086	1.1127	0.8793
1	14-18	1	A	1.1060	1.2593	0.9331	1.1500	1.0428	1.0428	1.0428	1.0428	1.1500	0.9331
7	19-20	1	A	1.2301	1.2924	1.1918	1.0221	1.3679	1.3679	1.3679	1.3679	1.0221	1.1918
6	19-20	1	A	1.2232	1.2911	1.1606	1.0286	1.3447	1.3447	1.3447	1.3447	1.0286	1.1606
5	19-20	1	A	1.2201	1.2913	1.1378	1.0324	1.3246	1.3246	1.3246	1.3246	1.0324	1.1378
4	19-20	1	A	1.2126	1.2888	1.1155	1.0396	1.3123	1.3123	1.3123	1.3123	1.0396	1.1155
3	19-20	1	A	1.1948	1.3041	1.1032	1.0495	1.3063	1.3063	1.3063	1.3063	1.0495	1.1032
2	19-20	1	A	1.1888	1.3149	1.0690	1.0532	1.2834	1.2834	1.2834	1.2834	1.0532	1.0690
1	19-20	1	A	1.2203	1.4045	1.0537	1.1192	1.2252	1.2252	1.2252	1.2252	1.1192	1.0537
7	21-24	1	A	1.0236	0.9833	1.0835	1.1249	1.2972	1.2972	1.2972	1.2972	1.1249	1.0835
6	21-24	1	A	1.0137	0.9975	1.0685	1.1308	1.2843	1.2843	1.2843	1.2843	1.1308	1.0685
5	21-24	1	A	1.0091	0.9956	1.0585	1.1343	1.2731	1.2731	1.2731	1.2731	1.1343	1.0585
4	21-24	1	A	0.9983	1.0222	1.0488	1.1408	1.2663	1.2663	1.2663	1.2663	1.1408	1.0488
3	21-24	1	A	0.9725	1.0492	1.0433	1.1498	1.2629	1.2629	1.2629	1.2629	1.1498	1.0433
2	21-24	1	A	0.9638	1.0565	1.0284	1.1530	1.2500	1.2500	1.2500	1.2500	1.1530	1.0284
1	21-24	1	A	1.0022	1.1163	1.0305	1.2349	1.2123	1.2123	1.2123	1.2123	1.2349	1.0305
7	25-44	1	A	0.9588	0.8763	0.9597	0.9049	1.0075	1.0075	1.0075	1.0075	0.9049	0.9597
6	25-44	1	A	0.9572	0.8943	0.9459	0.9126	1.0048	1.0048	1.0048	1.0048	0.9126	0.9459
5	25-44	1	A	0.9564	0.8913	0.9366	0.9171	1.0025	1.0025	1.0025	1.0025	0.9171	0.9366
4	25-44	1	A	0.9546	0.9336	0.9274	0.9256	1.0011	1.0011	1.0011	1.0011	0.9256	0.9274
3	25-44	1	A	0.9503	0.9643	0.9224	0.9373	1.0004	1.0004	1.0004	1.0004	0.9373	0.9224
2	25-44	1	A	0.9488	0.9678	0.9085	0.9415	0.9979	0.9979	0.9979	0.9979	0.9415	0.9085
1	25-44	1	A	0.9826	0.9973	0.9054	1.0047	0.9827	0.9827	0.9827	0.9827	1.0047	0.9054
7	45-64	1	A	1.0045	0.7856	1.1997	0.8740	0.8599	0.8599	0.8599	0.8599	0.8740	1.1997
6	45-64	1	A	1.0032	0.7870	1.1760	0.8811	0.8691	0.8691	0.8691	0.8691	0.8811	1.1760
5	45-64	1	A	1.0026	0.7856	1.1601	0.8852	0.8770	0.8770	0.8770	0.8770	0.8852	1.1601
4	45-64	1	A	1.0012	0.8859	1.1445	0.8928	0.8820	0.8820	0.8820	0.8820	0.8928	1.1445
3	45-64	1	A	0.9978	0.9549	1.1360	0.9035	0.8844	0.8844	0.8844	0.8844	0.9035	1.1360
2	45-64	1	A	0.9967	0.9585	1.1122	0.9073	0.8935	0.8935	0.8935	0.8935	0.9073	1.1122
1	45-64	1	A	1.0218	0.9885	1.1013	0.9593	0.9022	0.9022	0.9022	0.9022	0.9593	1.1013
7	65-74	1	A	1.2053	0.8477	0.8530	0.9240	1.0052	1.0052	1.0052	1.0052	0.9240	0.8530
6	65-74	1	A	1.1834	0.8428	0.8549	0.9302	1.0212	1.0212	1.0212	1.0212	0.9302	0.8549
5	65-74	1	A	1.1732	0.8434	0.8560	0.9338	1.0352	1.0352	1.0352	1.0352	0.9338	0.8560
4	65-74	1	A	1.1493	0.8343	0.8572	0.9406	1.0436	1.0436	1.0436	1.0436	0.9406	0.8572
3	65-74	1	A	1.0922	0.8395	0.8579	0.9499	1.0479	1.0479	1.0479	1.0479	0.9499	0.8579
2	65-74	1	A	1.0729	0.8463	0.8598	0.9533	1.0637	1.0637	1.0637	1.0637	0.9533	0.8598
1	65-74	1	A	1.1095	0.9033	0.8655	1.0192	1.0856	1.0856	1.0856	1.0856	1.0192	0.8655
7	75-99	1	A	1.2685	0.5531	1.1698	1.0890	0.9605	0.9605	0.9605	0.9605	1.0890	1.1698
6	75-99	1	A	1.2567	0.5531	1.1648	1.0779	0.9414	0.9414	0.9414	0.9414	1.0779	1.1648
5	75-99	1	A	1.2464	0.5531	1.1614	1.0715	0.9187	0.9187	0.9187	0.9187	1.0715	1.1614
4	75-99	1	A	1.2223	0.8240	1.1581	1.0595	0.9048	0.9048	0.9048	0.9048	1.0595	1.1581
3	75-99	1	A	1.1647	1.0346	1.1564	1.0428	0.8979	0.8979	0.8979	0.8979	1.0428	1.1564
2	75-99	1	A	1.1452	1.0340	1.1513	1.0368	0.8719	0.8719	0.8719	0.8719	1.0368	1.1513
1	75-99	1	A	1.1094	1.0296	1.1581	1.0682	0.8103	0.8103	0.8103	0.8103	1.0682	1.1581

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	A	1.4076	1.4017	0.8501	1.4996	1.2271	1.2271	1.2271	1.2271	1.4996	0.8501
6	14-18	2	A	1.4076	1.3780	0.8700	1.4937	1.2031	1.2031	1.2031	1.2031	1.4937	0.8700
5	14-18	2	A	1.4048	1.3837	0.8967	1.4502	1.1729	1.1729	1.1729	1.1729	1.4502	0.8967
4	14-18	2	A	1.3430	1.3039	0.9228	1.3690	1.1545	1.1545	1.1545	1.1545	1.3690	0.9228
3	14-18	2	A	1.1955	1.2410	0.9372	1.2568	1.1453	1.1453	1.1453	1.1453	1.2568	0.9372
2	14-18	2	A	1.1455	1.2312	0.9772	1.2161	1.1108	1.1108	1.1108	1.1108	1.2161	0.9772
1	14-18	2	A	1.0915	1.1485	1.0128	1.1573	1.0366	1.0366	1.0366	1.0366	1.1573	1.0128
7	19-20	2	A	1.1260	1.1931	1.1309	1.1610	1.2718	1.2718	1.2718	1.2718	1.1610	1.1309
6	19-20	2	A	1.1111	1.1805	1.1034	1.1427	1.2529	1.2529	1.2529	1.2529	1.1427	1.1034
5	19-20	2	A	1.1038	1.1879	1.0809	1.1249	1.2365	1.2365	1.2365	1.2365	1.1249	1.0809
4	19-20	2	A	1.0866	1.0845	1.0588	1.0917	1.2264	1.2264	1.2264	1.2264	1.0917	1.0588
3	19-20	2	A	1.0455	1.0248	1.0465	1.0458	1.2213	1.2213	1.2213	1.2213	1.0458	1.0465
2	19-20	2	A	1.0316	1.0260	1.0127	1.0292	1.2025	1.2025	1.2025	1.2025	1.0292	1.0127
1	19-20	2	A	1.0157	1.0363	0.9748	1.0067	1.1573	1.1573	1.1573	1.1573	1.0067	0.9748
7	21-24	2	A	1.1172	1.1245	1.0672	1.2063	1.0503	1.0503	1.0503	1.0503	1.2063	1.0672
6	21-24	2	A	1.1074	1.1067	1.0511	1.1879	1.0369	1.0369	1.0369	1.0369	1.1879	1.0511
5	21-24	2	A	1.0982	1.1118	1.0403	1.1688	1.0252	1.0252	1.0252	1.0252	1.1688	1.0403
4	21-24	2	A	1.0763	1.0418	1.0298	1.1329	1.0181	1.0181	1.0181	1.0181	1.1329	1.0298
3	21-24	2	A	1.0240	1.0000	1.0240	1.0835	1.0146	1.0146	1.0146	1.0146	1.0835	1.0240
2	21-24	2	A	1.0062	1.0000	1.0078	1.0656	1.0012	1.0012	1.0012	1.0012	1.0656	1.0078
1	21-24	2	A	1.0028	0.9995	0.9864	1.0495	0.9699	0.9699	0.9699	0.9699	1.0495	0.9864
7	25-44	2	A	1.0639	1.1055	1.1211	1.1343	1.0571	1.0571	1.0571	1.0571	1.1343	1.1211
6	25-44	2	A	1.0528	1.0840	1.1034	1.1153	1.0391	1.0391	1.0391	1.0391	1.1153	1.1034
5	25-44	2	A	1.0476	1.0875	1.0916	1.0992	1.0235	1.0235	1.0235	1.0235	1.0992	1.0916
4	25-44	2	A	1.0356	1.0379	1.0801	1.0689	1.0140	1.0140	1.0140	1.0140	1.0689	1.0801
3	25-44	2	A	1.0066	1.0039	1.0737	1.0271	1.0092	1.0092	1.0092	1.0092	1.0271	1.0737
2	25-44	2	A	0.9968	1.0010	1.0560	1.0120	0.9915	0.9915	0.9915	0.9915	1.0120	1.0560
1	25-44	2	A	0.9897	0.9768	1.0285	0.9938	0.9551	0.9551	0.9551	0.9551	0.9938	1.0285
7	45-64	2	A	1.2229	1.1062	1.0941	1.2073	1.1032	1.1032	1.1032	1.1032	1.2073	1.0941
6	45-64	2	A	1.2106	1.1236	1.0710	1.1875	1.0977	1.0977	1.0977	1.0977	1.1875	1.0710
5	45-64	2	A	1.2050	1.1213	1.0556	1.1699	1.0929	1.0929	1.0929	1.0929	1.1699	1.0556
4	45-64	2	A	1.1916	1.1538	1.0406	1.1372	1.0899	1.0899	1.0899	1.0899	1.1372	1.0406
3	45-64	2	A	1.1597	1.1680	1.0323	1.0919	1.0885	1.0885	1.0885	1.0885	1.0919	1.0323
2	45-64	2	A	1.1488	1.1648	1.0092	1.0755	1.0829	1.0829	1.0829	1.0829	1.0755	1.0092
1	45-64	2	A	1.1300	1.1376	0.9767	1.0473	1.0706	1.0706	1.0706	1.0706	1.0473	0.9767
7	65-74	2	A	1.4240	1.5514	0.9741	1.3693	1.0447	1.0447	1.0447	1.0447	1.3693	0.9741
6	65-74	2	A	1.4240	1.5375	0.9748	1.3475	1.0443	1.0443	1.0443	1.0443	1.3475	0.9748
5	65-74	2	A	1.4078	1.5479	0.9753	1.3267	1.0440	1.0440	1.0440	1.0440	1.3267	0.9753
4	65-74	2	A	1.3668	1.4016	0.9758	1.2878	1.0438	1.0438	1.0438	1.0438	1.2878	0.9758
3	65-74	2	A	1.2688	1.3167	0.9761	1.2341	1.0437	1.0437	1.0437	1.0437	1.2341	0.9761
2	65-74	2	A	1.2356	1.3182	0.9768	1.2146	1.0435	1.0435	1.0435	1.0435	1.2146	0.9768
1	65-74	2	A	1.2246	1.3304	0.9618	1.1947	1.0431	1.0431	1.0431	1.0431	1.1947	0.9618
7	75-99	2	A	1.5633	1.4109	1.2532	1.4982	0.9770	0.9770	0.9770	0.9770	1.4982	1.2532
6	75-99	2	A	1.5633	1.3998	1.2461	1.4855	0.9590	0.9590	0.9590	0.9590	1.4855	1.2461
5	75-99	2	A	1.5502	1.4098	1.2414	1.4500	0.9320	0.9320	0.9320	0.9320	1.4500	1.2414
4	75-99	2	A	1.4975	1.2698	1.2367	1.3837	0.9156	0.9156	0.9156	0.9156	1.3837	1.2367
3	75-99	2	A	1.3719	1.1823	1.2342	1.2923	0.9073	0.9073	0.9073	0.9073	1.2923	1.2342
2	75-99	2	A	1.3293	1.1796	1.2271	1.2591	0.8767	0.8767	0.8767	0.8767	1.2591	1.2271
1	75-99	2	A	1.2481	1.1575	1.2065	1.1961	0.8059	0.8059	0.8059	0.8059	1.1961	1.2065
7	14-18	3	A	1.5216	1.3429	0.8689	1.6474	1.1599	1.1599	1.1599	1.1599	1.6474	0.8689
6	14-18	3	A	1.5216	1.3334	0.8838	1.6407	1.1508	1.1508	1.1508	1.1508	1.6407	0.8838
5	14-18	3	A	1.5216	1.3429	0.9337	1.5933	1.1429	1.1429	1.1429	1.1429	1.5933	0.9337
4	14-18	3	A	1.4469	1.2051	0.9827	1.5048	1.1381	1.1381	1.1381	1.1381	1.5048	0.9827
3	14-18	3	A	1.2581	1.1098	1.0097	1.3827	1.1357	1.1357	1.1357	1.1357	1.3827	1.0097
2	14-18	3	A	1.1940	1.1015	1.0846	1.3383	1.1268	1.1268	1.1268	1.1268	1.3383	1.0846
1	14-18	3	A	1.1004	1.0319	1.1622	1.2527	1.1024	1.1024	1.1024	1.1024	1.2527	1.1622
7	19-20	3	A	1.3423	1.1962	0.9692	1.3212	1.1091	1.1091	1.1091	1.1091	1.3212	0.9692
6	19-20	3	A	1.3423	1.1847	0.9677	1.3000	1.1176	1.1176	1.1176	1.1176	1.3000	0.9677
5	19-20	3	A	1.3419	1.1925	0.9666	1.2801	1.1250	1.1250	1.1250	1.1250	1.2801	0.9666
4	19-20	3	A	1.2792	1.0834	0.9656	1.2429	1.1294	1.1294	1.1294	1.1294	1.2429	0.9656
3	19-20	3	A	1.1299	1.0173	0.9651	1.1916	1.1317	1.1317	1.1317	1.1317	1.1916	0.9651
2	19-20	3	A	1.0793	1.0165	0.9636	1.1730	1.1401	1.1401	1.1401	1.1401	1.1730	0.9636
1	19-20	3	A	1.0125	1.0101	0.9641	1.1281	1.1485	1.1485	1.1485	1.1485	1.1281	0.9641
7	21-24	3	A	1.3201	1.1463	0.9376	1.1403	0.8355	0.8355	0.8355	0.8355	1.1403	0.9376
6	21-24	3	A	1.3201	1.1294	0.9525	1.1227	0.8440	0.8440	0.8440	0.8440	1.1227	0.9525
5	21-24	3	A	1.3186	1.1348	0.9624	1.1049	0.8514	0.8514	0.8514	0.8514	1.1049	0.9624
4	21-24	3	A	1.2587	1.0581	0.9722	1.0716	0.8558	0.8558	0.8558	0.8558	1.0716	0.9722
3	21-24	3	A	1.1162	1.0093	0.9775	1.0256	0.8581	0.8581	0.8581	0.8581	1.0256	0.9775
2	21-24	3	A	1.0678	1.0073	0.9926	1.0089	0.8664	0.8664	0.8664	0.8664	1.0089	0.9926
1	21-24	3	A	1.0145	0.9907	1.0084	0.9769	0.8783	0.8783	0.8783	0.8783	0.9769	1.0084
7	25-44	3	A	1.3350	1.1288	0.9682	1.1338	0.9983	0.9983	0.9983	0.9983	1.1338	0.9682
6	25-44	3	A	1.3350	1.1079	0.9829	1.1146	1.0036	1.0036	1.0036	1.0036	1.1146	0.9829
5	25-44	3	A	1.3350	1.1119	0.9926	1.0987	1.0081	1.0081	1.0081	1.0081	1.0987	0.9926
4	25-44	3	A	1.2700	1.0559	1.0022	1.0691	1.0109	1.0109	1.0109	1.0109	1.0691	1.0022
3	25-44	3	A	1.1076	1.0151	1.0075	1.0281	1.0121	1.0121	1.0121	1.0121	1.0281	1.0075
2	25-44	3	A	1.0526	1.0103	1.0221	1.0132	1.0174	1.0174	1.0174	1.0174	1.0132	1.0221
1	25-44	3	A	0.9929	0.9704	1.0332	0.9781	1.0261	1.0261	1.0261	1.0261	0.9781	1.0332
7	45-64	3	A	1.5736	1.1153	0.9197	1.3225	0.8763	0.8763	0.8763	0.8763	1.3225	0.9197
6	45-64	3	A	1.5736	1.1294	0.9278	1.3004	0.8932	0.8932	0.8932	0.8932	1.3004	0.9278
5	45-64	3	A	1.5736	1.1275	0.9332	1.2815	0.9078	0.9078	0.9078	0.9078	1.2815	0.9332
4	45-64	3	A	1.4972	1.1539	0.9385	1.2462	0.9168	0.9168	0.9168	0.9168	1.2462	0.9385
3	45-64	3	A	1.3074	1.1613	0.9414	1.1975	0.9213	0.9213	0.9213	0.9213	1.1975	0.9414
2	45-64	3	A	1.2429	1.1559	0.9494	1.1799	0.9379	0.9379	0.9379	0.9379	1.1799	0.9494
1	45-64	3	A	1.1623	1.1110	0.9541	1.1298	0.9695	0.9695	0.9695	0.9695	1.1298	0.9541
7	65-74	3	A	1.9635	1.7814	0.8998	1.3073	1.3734	1.3734	1.3734	1.3734	1.3073	0.8998
6	65-74	3	A	1.9635	1.7673	0.9226	1.2863	1.4044	1.4044	1.4044	1.4044	1.2863	0.9226
5	65-74	3	A	1.9612	1.7799	0.9433	1.2667	1.4339	1.4339	1.4339	1.4339	1.2667	0.9433
4	65-74	3	A	1.8722	1.6038	0.9638	1.2302	1.4519	1.4519	1.4519	1.4519	1.2302	0.9638
3	65-74	3	A	1.6602	1.4970	0.9750	1.1798	1.4609	1.4609	1.4609	1.4609	1.1798	0.9750
2	65-74	3	A	1.5883	1.4957	1.0061	1.1615	1.4945	1.4945	1.4945	1.4945	1.1615	1.0061
1	65-74	3	A	1.5047	1.4851	1.0267	1.1231	1.5612	1.5612	1.5612	1.5612	1.1231	1.0267
7	75-99	3	A	1.9436	1.9005	1.0109	1.4649	0.8872	0.8872	0.8872	0.8872	1.4649	1.0109
6	75-99	3	A	1.9436	1.8847	1.0377	1.4521	0.8732	0.8732	0.8732	0.8732	1.4521	1.0377
5	75-99	3	A	1.9412	1.8979	1.0561	1.4178	0.8609	0.8609	0.8609	0.8609	1.4178	1.0561
4	75-99	3	A	1.8533	1.7131	1.0741	1.3537	0.8534	0.8534	0.8534	0.8534	1.3537	1.0741
3	75-99	3	A	1.6438	1.5901	1.0840	1.2652	0.8497	0.8497	0.8497	0.8497	1.2652	1.0840
2	75-99	3	A	1.5727	1.5817	1.1115	1.2332	0.8358	0.8358	0.8358	0.8358	1.2332	1.1115
1	75-99	3	A	1.4573	1.5116	1.1334	1.1524	0.7993	0.7993	0.7993	0.7993	1.1524	1.1334

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	A	1.7694	1.5453	1.1574	1.6205	1.3828	1.3828	1.3828	1.3828	1.6205	1.1574
6	14-18	4+	A	1.7694	1.5330	1.1827	1.6139	1.3580	1.3580	1.3580	1.3580	1.6139	1.1827
5	14-18	4+	A	1.7694	1.5439	1.2265	1.5673	1.3362	1.3362	1.3362	1.3362	1.5673	1.2265
4	14-18	4+	A	1.6847	1.3911	1.2695	1.4800	1.3231	1.3231	1.3231	1.3231	1.4800	1.2695
3	14-18	4+	A	1.4778	1.2850	1.2931	1.3595	1.3164	1.3164	1.3164	1.3164	1.3595	1.2931
2	14-18	4+	A	1.4077	1.2751	1.3589	1.3158	1.2918	1.2918	1.2918	1.2918	1.3158	1.3589
1	14-18	4+	A	1.3068	1.1928	1.4393	1.2253	1.2403	1.2403	1.2403	1.2403	1.2253	1.4393
7	19-20	4+	A	1.2680	1.2756	1.2709	1.2695	0.8464	0.8464	0.8464	0.8464	1.2695	1.2709
6	19-20	4+	A	1.2654	1.2678	1.2418	1.2492	0.8433	0.8433	0.8433	0.8433	1.2492	1.2418
5	19-20	4+	A	1.2514	1.2756	1.2223	1.2300	0.8405	0.8405	0.8405	0.8405	1.2300	1.2223
4	19-20	4+	A	1.2184	1.1407	1.2033	1.1941	0.8388	0.8388	0.8388	0.8388	1.1941	1.2033
3	19-20	4+	A	1.1396	1.0591	1.1928	1.1446	0.8380	0.8380	0.8380	0.8380	1.1446	1.1928
2	19-20	4+	A	1.1130	1.0590	1.1636	1.1266	0.8349	0.8349	0.8349	0.8349	1.1266	1.1636
1	19-20	4+	A	1.0541	1.0583	1.1462	1.0777	0.8259	0.8259	0.8259	0.8259	1.0777	1.1462
7	21-24	4+	A	1.2971	1.2012	1.0587	1.2983	1.0503	1.0503	1.0503	1.0503	1.2983	1.0587
6	21-24	4+	A	1.2971	1.1878	1.0507	1.2783	1.0488	1.0488	1.0488	1.0488	1.2783	1.0507
5	21-24	4+	A	1.2835	1.1949	1.0453	1.2579	1.0476	1.0476	1.0476	1.0476	1.2579	1.0453
4	21-24	4+	A	1.2444	1.0944	1.0400	1.2198	1.0468	1.0468	1.0468	1.0468	1.2198	1.0400
3	21-24	4+	A	1.1510	1.0325	1.0372	1.1673	1.0464	1.0464	1.0464	1.0464	1.1673	1.0372
2	21-24	4+	A	1.1194	1.0311	1.0290	1.1482	1.0449	1.0449	1.0449	1.0449	1.1482	1.0290
1	21-24	4+	A	1.0721	1.0199	1.0301	1.1057	1.0404	1.0404	1.0404	1.0404	1.1057	1.0301
7	25-44	4+	A	1.2050	1.2004	1.0205	1.2060	0.9092	0.9092	0.9092	0.9092	1.2060	1.0205
6	25-44	4+	A	1.1978	1.1825	1.0120	1.1856	0.9038	0.9038	0.9038	0.9038	1.1856	1.0120
5	25-44	4+	A	1.1865	1.1883	1.0063	1.1686	0.8990	0.8990	0.8990	0.8990	1.1686	1.0063
4	25-44	4+	A	1.1597	1.1080	1.0008	1.1369	0.8961	0.8961	0.8961	0.8961	1.1369	1.0008
3	25-44	4+	A	1.0959	1.0536	0.9978	1.0930	0.8947	0.8947	0.8947	0.8947	1.0930	0.9978
2	25-44	4+	A	1.0741	1.0494	0.9892	1.0772	0.8893	0.8893	0.8893	0.8893	1.0772	0.9892
1	25-44	4+	A	1.0254	1.0135	0.9851	1.0343	0.8810	0.8810	0.8810	0.8810	1.0343	0.9851
7	45-64	4+	A	1.5173	1.2887	0.9719	1.2248	1.1903	1.1903	1.1903	1.1903	1.2248	0.9719
6	45-64	4+	A	1.5076	1.2913	0.9584	1.2045	1.1986	1.1986	1.1986	1.1986	1.2045	0.9584
5	45-64	4+	A	1.4935	1.2909	0.9494	1.1869	1.2059	1.2059	1.2059	1.2059	1.1869	0.9494
4	45-64	4+	A	1.4604	1.2957	0.9406	1.1540	1.2103	1.2103	1.2103	1.2103	1.1540	0.9406
3	45-64	4+	A	1.3816	1.2906	0.9358	1.1088	1.2125	1.2125	1.2125	1.2125	1.1088	0.9358
2	45-64	4+	A	1.3549	1.2855	0.9223	1.0924	1.2207	1.2207	1.2207	1.2207	1.0924	0.9223
1	45-64	4+	A	1.2821	1.2425	0.9127	1.0405	1.2400	1.2400	1.2400	1.2400	1.0405	0.9127
7	65-74	4+	A	2.4527	1.9063	0.9476	1.4585	1.1410	1.1410	1.1410	1.1410	1.4585	0.9476
6	65-74	4+	A	2.4527	1.8881	0.9561	1.4350	1.1548	1.1548	1.1548	1.1548	1.4350	0.9561
5	65-74	4+	A	2.4402	1.9005	0.9617	1.4131	1.1668	1.1668	1.1668	1.1668	1.4131	0.9617
4	65-74	4+	A	2.3447	1.7263	0.9674	1.3722	1.1741	1.1741	1.1741	1.1741	1.3722	0.9674
3	65-74	4+	A	2.1167	1.6222	0.9704	1.3158	1.1777	1.1777	1.1777	1.1777	1.3158	0.9704
2	65-74	4+	A	2.0394	1.6219	0.9789	1.2953	1.1914	1.1914	1.1914	1.1914	1.2953	0.9789
1	65-74	4+	A	1.9425	1.6197	0.9848	1.2457	1.2236	1.2236	1.2236	1.2236	1.2457	0.9848
7	75-99	4+	A	2.5186	1.9466	0.9518	1.5044	1.1439	1.1439	1.1439	1.1439	1.5044	0.9518
6	75-99	4+	A	2.5186	1.9338	0.9540	1.4913	1.1193	1.1193	1.1193	1.1193	1.4913	0.9540
5	75-99	4+	A	2.5050	1.9466	0.9554	1.4560	1.0978	1.0978	1.0978	1.0978	1.4560	0.9554
4	75-99	4+	A	2.4082	1.7436	0.9568	1.3899	1.0847	1.0847	1.0847	1.0847	1.3899	0.9568
3	75-99	4+	A	2.1773	1.5994	0.9576	1.2989	1.0783	1.0783	1.0783	1.0783	1.2989	0.9576
2	75-99	4+	A	2.0991	1.5851	0.9598	1.2659	1.0539	1.0539	1.0539	1.0539	1.2659	0.9598
1	75-99	4+	A	1.9505	1.4655	0.9646	1.1770	0.9968	0.9968	0.9968	0.9968	1.1770	0.9646
7	14-18	0	B	1.2612	1.2566	0.7056	1.1362	1.0930	1.0930	1.0930	1.0930	1.1362	0.7056
6	14-18	0	B	1.2511	1.2260	0.7331	1.1085	1.0784	1.0784	1.0784	1.0784	1.1085	0.7331
5	14-18	0	B	1.2318	1.2365	0.7655	1.0901	1.0658	1.0658	1.0658	1.0658	1.0901	0.7655
4	14-18	0	B	1.1879	1.1077	0.7985	1.0540	1.0578	1.0578	1.0578	1.0578	1.0540	0.7985
3	14-18	0	B	1.0807	1.0410	0.8156	1.0054	1.0541	1.0541	1.0541	1.0541	1.0054	0.8156
2	14-18	0	B	1.0572	1.0350	0.8663	0.9893	1.0395	1.0395	1.0395	1.0395	0.9893	0.8663
1	14-18	0	B	1.0193	0.9868	0.9061	0.9675	1.0083	1.0083	1.0083	1.0083	0.9675	0.9061
7	19-20	0	B	1.2076	1.1911	0.9999	1.1151	1.1261	1.1261	1.1261	1.1261	1.1151	0.9999
6	19-20	0	B	1.2027	1.1619	0.9839	1.1127	1.1289	1.1289	1.1289	1.1289	1.1127	0.9839
5	19-20	0	B	1.2004	1.1664	0.9734	1.1114	1.1313	1.1313	1.1313	1.1313	1.1114	0.9734
4	19-20	0	B	1.1952	1.1119	0.9627	1.1089	1.1328	1.1328	1.1328	1.1328	1.1089	0.9627
3	19-20	0	B	1.1823	1.1018	0.9572	1.1054	1.1335	1.1335	1.1335	1.1335	1.1054	0.9572
2	19-20	0	B	1.1789	1.1068	0.9408	1.1042	1.1363	1.1363	1.1363	1.1363	1.1042	0.9408
1	19-20	0	B	1.1692	1.1474	0.9409	1.1001	1.1234	1.1234	1.1234	1.1234	1.1001	0.9409
7	21-24	0	B	1.1010	1.0751	0.9835	1.0563	1.0196	1.0196	1.0196	1.0196	1.0563	0.9835
6	21-24	0	B	1.0916	1.0640	0.9842	1.0529	1.0248	1.0248	1.0248	1.0248	1.0529	0.9842
5	21-24	0	B	1.0873	1.0657	0.9847	1.0510	1.0292	1.0292	1.0292	1.0292	1.0510	0.9847
4	21-24	0	B	1.0774	1.0449	0.9852	1.0473	1.0320	1.0320	1.0320	1.0320	1.0473	0.9852
3	21-24	0	B	1.0532	1.0444	0.9855	1.0422	1.0333	1.0333	1.0333	1.0333	1.0422	0.9855
2	21-24	0	B	1.0496	1.0476	0.9863	1.0408	1.0385	1.0385	1.0385	1.0385	1.0408	0.9863
1	21-24	0	B	1.0565	1.0744	0.9948	1.0461	1.0347	1.0347	1.0347	1.0347	1.0461	0.9948
7	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	B	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	B	0.9711	0.8534	1.0334	0.9848	0.8899	0.8899	0.8899	0.8899	0.9848	1.0334
6	45-64	0	B	0.9716	0.8765	1.0271	0.9843	0.9026	0.9026	0.9026	0.9026	0.9843	1.0271
5	45-64	0	B	0.9718	0.8706	1.0230	0.9840	0.9136	0.9136	0.9136	0.9136	0.9840	1.0230
4	45-64	0	B	0.9723	0.9425	1.0188	0.9834	0.9206	0.9206	0.9206	0.9206	0.9834	1.0188
3	45-64	0	B	0.9735	0.9719	1.0166	0.9826	0.9238	0.9238	0.9238	0.9238	0.9826	1.0166
2	45-64	0	B	0.9725	0.9720	1.0102	0.9821	0.9365	0.9365	0.9365	0.9365	0.9821	1.0102
1	45-64	0	B	0.9622	0.9728	1.0063	0.9725	0.9530	0.9530	0.9530	0.9530	0.9725	1.0063
7	65-74	0	B	0.9950	0.9659	0.9544	0.9590	0.8332	0.8332	0.8332	0.8332	0.9590	0.9544
6	65-74	0	B	0.9775	0.9381	0.9724	0.9573	0.8498	0.8498	0.8498	0.8498	0.9573	0.9724
5	65-74	0	B	0.9694	0.9423	0.9841	0.9563	0.8641	0.8641	0.8641	0.8641	0.9563	0.9841
4	65-74	0	B	0.9507	0.8903	0.9961	0.9543	0.8732	0.8732	0.8732	0.8732	0.9543	0.9961
3	65-74	0	B	0.9053	0.8785	1.0023	0.9517	0.8773	0.8773	0.8773	0.8773	0.9517	1.0023
2	65-74	0	B	0.8974	0.8824	1.0208	0.9509	0.8940	0.8940	0.8940	0.8940	0.9509	1.0208
1	65-74	0	B	0.9002	0.9140	1.0185	0.9537	0.9193	0.9193	0.9193	0.9193	0.9537	1.0185
7	75-99	0	B	1.0342	1.0403	0.9782	1.0284	1.1341	1.1341	1.1341	1.1341	1.0284	0.9782
6	75-99	0	B	1.0170	1.0151	0.9895	1.0094	1.1145	1.1145	1.1145	1.1145	1.0094	0.9895
5	75-99	0	B	1.0090	1.0241	0.9968	0.9987	1.0976	1.0976	1.0976	1.0976	0.9987	0.9968
4	75-99	0	B	0.9906	0.9140	1.0044	0.9777	1.0869	1.0869	1.0869	1.0869	0.9777	1.0044
3	75-99	0	B	0.9459	0.8679	1.0083	0.9494	1.0820	1.0820	1.0820	1.0820	0.9494	1.0083
2	75-99	0	B	0.9311	0.8673	1.0199	0.9396	1.0624	1.0624	1.0624	1.0624	0.9396	1.0199
1	75-99	0	B	0.8710	0.8627	1.0237	0.9114	1.0078	1.0078	1.0078	1.0078	0.9114	1.0237

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	B	1.3223	1.3447	0.7620	1.2232	1.2004	1.2004	1.2004	1.2004	1.2232	0.7620
6	14-18	1	B	1.3129	1.3284	0.7900	1.1975	1.1716	1.1716	1.1716	1.1716	1.1975	0.7900
5	14-18	1	B	1.2918	1.3309	0.8152	1.1828	1.1469	1.1469	1.1469	1.1469	1.1828	0.8152
4	14-18	1	B	1.2436	1.3001	0.8410	1.1541	1.1312	1.1312	1.1312	1.1312	1.1541	0.8410
3	14-18	1	B	1.1261	1.2811	0.8544	1.1155	1.1240	1.1240	1.1240	1.1240	1.1155	0.8544
2	14-18	1	B	1.1051	1.2782	0.8941	1.1050	1.0952	1.0952	1.0952	1.0952	1.1050	0.8941
1	14-18	1	B	1.1062	1.2559	0.9487	1.1604	1.0257	1.0257	1.0257	1.0257	1.1604	0.9487
7	19-20	1	B	1.2272	1.2921	1.1866	1.0240	1.3617	1.3617	1.3617	1.3617	1.0240	1.1866
6	19-20	1	B	1.2201	1.2907	1.1510	1.0308	1.3372	1.3372	1.3372	1.3372	1.0308	1.1510
5	19-20	1	B	1.2168	1.2909	1.1278	1.0346	1.3159	1.3159	1.3159	1.3159	1.0346	1.1278
4	19-20	1	B	1.2091	1.2884	1.1041	1.0422	1.3026	1.3026	1.3026	1.3026	1.0422	1.1041
3	19-20	1	B	1.1905	1.3149	1.0918	1.0524	1.2965	1.2965	1.2965	1.2965	1.0524	1.0918
2	19-20	1	B	1.1914	1.3262	1.0554	1.0579	1.2719	1.2719	1.2719	1.2719	1.0579	1.0554
1	19-20	1	B	1.2285	1.4186	1.0686	1.1334	1.2075	1.2075	1.2075	1.2075	1.1334	1.0686
7	21-24	1	B	1.0194	0.9874	1.0798	1.1266	1.2938	1.2938	1.2938	1.2938	1.1266	1.0798
6	21-24	1	B	1.0091	1.0020	1.0644	1.1328	1.2801	1.2801	1.2801	1.2801	1.1328	1.0644
5	21-24	1	B	1.0042	0.9998	1.0541	1.1363	1.2683	1.2683	1.2683	1.2683	1.1363	1.0541
4	21-24	1	B	0.9932	1.0270	1.0437	1.1432	1.2607	1.2607	1.2607	1.2607	1.1432	1.0437
3	21-24	1	B	0.9664	1.0565	1.0384	1.1524	1.2573	1.2573	1.2573	1.2573	1.1524	1.0384
2	21-24	1	B	0.9667	1.0640	1.0224	1.1582	1.2437	1.2437	1.2437	1.2437	1.1582	1.0224
1	21-24	1	B	1.0123	1.1257	1.0444	1.2527	1.1944	1.1944	1.1944	1.1944	1.2527	1.0444
7	25-44	1	B	0.9581	0.8782	0.9564	0.9072	1.0068	1.0068	1.0068	1.0068	0.9072	0.9564
6	25-44	1	B	0.9564	0.9013	0.9420	0.9153	1.0040	1.0040	1.0040	1.0040	0.9153	0.9420
5	25-44	1	B	0.9556	0.8978	0.9325	0.9197	1.0015	1.0015	1.0015	1.0015	0.9197	0.9325
4	25-44	1	B	0.9537	0.9412	0.9228	0.9287	1.0000	1.0000	1.0000	1.0000	0.9287	0.9228
3	25-44	1	B	0.9492	0.9678	0.9178	0.9406	0.9993	0.9993	0.9993	0.9993	0.9406	0.9178
2	25-44	1	B	0.9528	0.9715	0.9030	0.9466	0.9966	0.9966	0.9966	0.9966	0.9466	0.9030
1	25-44	1	B	0.9910	1.0019	0.9140	1.0181	0.9679	0.9679	0.9679	0.9679	1.0181	0.9140
7	45-64	1	B	1.0039	0.7856	1.1941	0.8762	0.8624	0.8624	0.8624	0.8624	0.8762	1.1941
6	45-64	1	B	1.0026	0.8048	1.1693	0.8835	0.8720	0.8720	0.8720	0.8720	0.8835	1.1693
5	45-64	1	B	1.0020	0.7959	1.1531	0.8876	0.8805	0.8805	0.8805	0.8805	0.8876	1.1531
4	45-64	1	B	1.0006	0.9049	1.1366	0.8956	0.8858	0.8858	0.8858	0.8858	0.8956	1.1366
3	45-64	1	B	0.9970	0.9585	1.1281	0.9065	0.8882	0.8882	0.8882	0.8882	0.9065	1.1281
2	45-64	1	B	0.9996	0.9622	1.1027	0.9118	0.8980	0.8980	0.8980	0.8980	0.9118	1.1027
1	45-64	1	B	1.0282	0.9932	1.1116	0.9703	0.8877	0.8877	0.8877	0.8877	0.9703	1.1116
7	65-74	1	B	1.1961	0.8462	0.8534	0.9259	1.0095	1.0095	1.0095	1.0095	0.9259	0.8534
6	65-74	1	B	1.1732	0.8412	0.8554	0.9323	1.0265	1.0265	1.0265	1.0265	0.9323	0.8554
5	65-74	1	B	1.1625	0.8420	0.8566	0.9360	1.0412	1.0412	1.0412	1.0412	0.9360	0.8566
4	65-74	1	B	1.1381	0.8327	0.8579	0.9431	1.0504	1.0504	1.0504	1.0504	0.9431	0.8579
3	65-74	1	B	1.0786	0.8463	0.8585	0.9526	1.0546	1.0546	1.0546	1.0546	0.9526	0.8585
2	65-74	1	B	1.0731	0.8535	0.8605	0.9579	1.0716	1.0716	1.0716	1.0716	0.9579	0.8605
1	65-74	1	B	1.1197	0.9122	0.8689	1.0335	1.0703	1.0703	1.0703	1.0703	1.0335	0.8689
7	75-99	1	B	1.2685	0.5531	1.1687	1.0856	0.9605	0.9605	0.9605	0.9605	1.0856	1.1687
6	75-99	1	B	1.2464	0.5533	1.1634	1.0742	0.9329	0.9329	0.9329	0.9329	1.0742	1.1634
5	75-99	1	B	1.2357	0.5531	1.1600	1.0677	0.9089	0.9089	0.9089	0.9089	1.0677	1.1600
4	75-99	1	B	1.2110	0.8874	1.1565	1.0551	0.8937	0.8937	0.8937	0.8937	1.0551	1.1565
3	75-99	1	B	1.1508	1.0340	1.1547	1.0380	0.8868	0.8868	0.8868	0.8868	1.0380	1.1547
2	75-99	1	B	1.1362	1.0335	1.1494	1.0340	0.8591	0.8591	0.8591	0.8591	1.0340	1.1494
1	75-99	1	B	1.1018	1.0290	1.1680	1.0761	0.7964	0.7964	0.7964	0.7964	1.0761	1.1680
7	14-18	2	B	1.4076	1.4017	0.8501	1.4996	1.2271	1.2271	1.2271	1.2271	1.4996	0.8501
6	14-18	2	B	1.4048	1.3648	0.8811	1.4685	1.1918	1.1918	1.1918	1.1918	1.4685	0.8811
5	14-18	2	B	1.3771	1.3713	0.9083	1.4250	1.1599	1.1599	1.1599	1.1599	1.4250	0.9083
4	14-18	2	B	1.3139	1.2897	0.9362	1.3395	1.1398	1.1398	1.1398	1.1398	1.3395	0.9362
3	14-18	2	B	1.1600	1.2312	0.9506	1.2246	1.1306	1.1306	1.1306	1.1306	1.2246	0.9506
2	14-18	2	B	1.1272	1.2206	0.9933	1.1869	1.0937	1.0937	1.0937	1.0937	1.1869	0.9933
1	14-18	2	B	1.0814	1.1356	1.0103	1.1505	1.0295	1.0295	1.0295	1.0295	1.1505	1.0103
7	19-20	2	B	1.1203	1.1931	1.1291	1.1610	1.2669	1.2669	1.2669	1.2669	1.1610	1.1291
6	19-20	2	B	1.1038	1.1633	1.0939	1.1324	1.2467	1.2467	1.2467	1.2467	1.1324	1.0939
5	19-20	2	B	1.0961	1.1719	1.0709	1.1146	1.2294	1.2294	1.2294	1.2294	1.1146	1.0709
4	19-20	2	B	1.0786	1.0660	1.0474	1.0797	1.2183	1.2183	1.2183	1.2183	1.0797	1.0474
3	19-20	2	B	1.0356	1.0260	1.0353	1.0326	1.2134	1.2134	1.2134	1.2134	1.0326	1.0353
2	19-20	2	B	1.0264	1.0273	0.9992	1.0173	1.1932	1.1932	1.1932	1.1932	1.0173	0.9992
1	19-20	2	B	1.0128	1.0379	0.9702	1.0043	1.1462	1.1462	1.1462	1.1462	1.0043	0.9702
7	21-24	2	B	1.1172	1.1245	1.0633	1.2063	1.0468	1.0468	1.0468	1.0468	1.2063	1.0633
6	21-24	2	B	1.0982	1.0951	1.0466	1.1768	1.0326	1.0326	1.0326	1.0326	1.1768	1.0466
5	21-24	2	B	1.0883	1.1010	1.0356	1.1576	1.0202	1.0202	1.0202	1.0202	1.1576	1.0356
4	21-24	2	B	1.0660	1.0293	1.0244	1.1200	1.0125	1.0125	1.0125	1.0125	1.1200	1.0244
3	21-24	2	B	1.0114	1.0000	1.0186	1.0692	1.0089	1.0089	1.0089	1.0089	1.0692	1.0186
2	21-24	2	B	1.0017	0.9999	1.0014	1.0531	0.9946	0.9946	0.9946	0.9946	1.0531	1.0014
1	21-24	2	B	1.0031	0.9994	0.9812	1.0487	0.9631	0.9631	0.9631	0.9631	1.0487	0.9812
7	25-44	2	B	1.0593	1.1028	1.1168	1.1343	1.0523	1.0523	1.0523	1.0523	1.1343	1.1168
6	25-44	2	B	1.0476	1.0757	1.0985	1.1059	1.0333	1.0333	1.0333	1.0333	1.1059	1.0985
5	25-44	2	B	1.0422	1.0798	1.0865	1.0898	1.0168	1.0168	1.0168	1.0168	1.0898	1.0865
4	25-44	2	B	1.0299	1.0291	1.0741	1.0579	1.0065	1.0065	1.0065	1.0065	1.0579	1.0741
3	25-44	2	B	0.9996	1.0010	1.0678	1.0151	1.0016	1.0016	1.0016	1.0016	1.0151	1.0678
2	25-44	2	B	0.9936	0.9979	1.0489	1.0013	0.9826	0.9826	0.9826	0.9826	1.0013	1.0489
1	25-44	2	B	0.9886	0.9730	1.0193	0.9921	0.9545	0.9545	0.9545	0.9545	0.9921	1.0193
7	45-64	2	B	1.2178	1.1112	1.0886	1.2073	1.1018	1.1018	1.1018	1.1018	1.2073	1.0886
6	45-64	2	B	1.2050	1.1290	1.0645	1.1773	1.0959	1.0959	1.0959	1.0959	1.1773	1.0645
5	45-64	2	B	1.1989	1.1264	1.0489	1.1598	1.0908	1.0908	1.0908	1.0908	1.1598	1.0489
4	45-64	2	B	1.1853	1.1597	1.0329	1.1252	1.0876	1.0876	1.0876	1.0876	1.1252	1.0329
3	45-64	2	B	1.1519	1.1648	1.0245	1.0789	1.0861	1.0861	1.0861	1.0861	1.0789	1.0245
2	45-64	2	B	1.1439	1.1614	1.0000	1.0635	1.0802	1.0802	1.0802	1.0802	1.0635	1.0000
1	45-64	2	B	1.1261	1.1332	0.9679	1.0435	1.0688	1.0688	1.0688	1.0688	1.0435	0.9679
7	65-74	2	B	1.4240	1.5514	0.9743	1.3693	1.0446	1.0446	1.0446	1.0446	1.3693	0.9743
6	65-74	2	B	1.4078	1.5131	0.9750	1.3354	1.0442	1.0442	1.0442	1.0442	1.3354	0.9750
5	65-74	2	B	1.3895	1.5253	0.9756	1.3147	1.0439	1.0439	1.0439	1.0439	1.3147	0.9756
4	65-74	2	B	1.3475	1.3755	0.9761	1.2737	1.0437	1.0437	1.0437	1.0437	1.2737	0.9761
3	65-74	2	B	1.2452	1.3182	0.9763	1.2186	1.0436	1.0436	1.0436	1.0436	1.2186	0.9763
2	65-74	2	B	1.2265	1.3197	0.9771	1.2010	1.0433	1.0433	1.0433	1.0433	1.2010	0.9771
1	65-74	2	B	1.2240	1.3322	0.9484	1.1933	1.0436	1.0436	1.0436	1.0436	1.1933	0.9484
7	75-99	2	B	1.5633	1.4109	1.2515	1.4982	0.9770	0.9770	0.9770	0.9770	1.4982	1.2515
6	75-99	2	B	1.5502	1.3765	1.2441	1.4648	0.9489	0.9489	0.9489	0.9489	1.4648	1.2441
5	75-99	2	B	1.5267	1.3881	1.2393	1.4294	0.9205	0.9205	0.9205	0.9205	1.4294	1.2393
4	75-99	2	B	1.4728	1.2448	1.2344	1.3597	0.9026	0.9026	0.9026	0.9026	1.3597	1.2344
3	75-99	2	B	1.3416	1.1796	1.2319	1.2660	0.8943	0.8943	0.8943	0.8943	1.2660	1.2319
2	75-99	2	B	1.3092	1.1768	1.2243	1.2348	0.8614	0.8614	0.8614	0.8614	1.2348	1.2243
1	75-99	2	B	1.2309	1.1540	1.1948	1.1871	0.7928	0.7928	0.7928	0.7928	1.1871	1.1948

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	B	1.5216	1.3429	0.8689	1.6474	1.1575	1.1575	1.1575	1.1575	1.6474	0.8689
6	14-18	3	B	1.5216	1.3105	0.9047	1.6133	1.1478	1.1478	1.1478	1.1478	1.6133	0.9047
5	14-18	3	B	1.4907	1.3219	0.9557	1.5659	1.1396	1.1396	1.1396	1.1396	1.5659	0.9557
4	14-18	3	B	1.4098	1.1803	1.0077	1.4727	1.1343	1.1343	1.1343	1.1343	1.4727	1.0077
3	14-18	3	B	1.2126	1.1015	1.0347	1.3475	1.1319	1.1319	1.1319	1.1319	1.3475	1.0347
2	14-18	3	B	1.1674	1.0927	1.1146	1.3058	1.1223	1.1223	1.1223	1.1223	1.3058	1.1146
1	14-18	3	B	1.0816	1.0211	1.1670	1.2404	1.0929	1.0929	1.0929	1.0929	1.2404	1.1670
7	19-20	3	B	1.3423	1.1962	0.9688	1.3212	1.1113	1.1113	1.1113	1.1113	1.3212	0.9688
6	19-20	3	B	1.3419	1.1666	0.9672	1.2885	1.1203	1.1203	1.1203	1.1203	1.2885	0.9672
5	19-20	3	B	1.3139	1.1756	0.9662	1.2685	1.1281	1.1281	1.1281	1.1281	1.2685	0.9662
4	19-20	3	B	1.2498	1.0640	0.9651	1.2295	1.1330	1.1330	1.1330	1.1330	1.2295	0.9651
3	19-20	3	B	1.0939	1.0165	0.9646	1.1769	1.1352	1.1352	1.1352	1.1352	1.1769	0.9646
2	19-20	3	B	1.0591	1.0157	0.9630	1.1590	1.1442	1.1442	1.1442	1.1442	1.1590	0.9630
1	19-20	3	B	0.9994	1.0090	0.9658	1.1209	1.1355	1.1355	1.1355	1.1355	1.1209	0.9658
7	21-24	3	B	1.3201	1.1463	0.9411	1.1403	0.8377	0.8377	0.8377	0.8377	1.1403	0.9411
6	21-24	3	B	1.3186	1.1165	0.9567	1.1123	0.8468	0.8468	0.8468	0.8468	1.1123	0.9567
5	21-24	3	B	1.2918	1.1229	0.9668	1.0945	0.8545	0.8545	0.8545	0.8545	1.0945	0.9668
4	21-24	3	B	1.2307	1.0444	0.9772	1.0595	0.8594	0.8594	0.8594	0.8594	1.0595	0.9772
3	21-24	3	B	1.0818	1.0073	0.9826	1.0125	0.8616	0.8616	0.8616	0.8616	1.0125	0.9826
2	21-24	3	B	1.0499	1.0052	0.9985	0.9967	0.8707	0.8707	0.8707	0.8707	0.9967	0.9985
1	21-24	3	B	1.0045	0.9880	1.0096	0.9722	0.8707	0.8707	0.8707	0.8707	0.9722	1.0096
7	25-44	3	B	1.3350	1.1288	0.9717	1.1336	0.9997	0.9997	0.9997	0.9997	1.1336	0.9717
6	25-44	3	B	1.3350	1.0985	0.9870	1.1054	1.0052	1.0052	1.0052	1.0052	1.1054	0.9870
5	25-44	3	B	1.3077	1.1032	0.9969	1.0896	1.0100	1.0100	1.0100	1.0100	1.0896	0.9969
4	25-44	3	B	1.2381	1.0459	1.0071	1.0583	1.0130	1.0130	1.0130	1.0130	1.0583	1.0071
3	25-44	3	B	1.0685	1.0103	1.0124	1.0162	1.0144	1.0144	1.0144	1.0144	1.0162	1.0124
2	25-44	3	B	1.0324	1.0053	1.0279	1.0020	1.0199	1.0199	1.0199	1.0199	1.0020	1.0279
1	25-44	3	B	0.9817	0.9641	1.0306	0.9725	1.0236	1.0236	1.0236	1.0236	0.9725	1.0306
7	45-64	3	B	1.5736	1.1193	0.9217	1.3225	0.8808	0.8808	0.8808	0.8808	1.3225	0.9217
6	45-64	3	B	1.5736	1.1338	0.9301	1.2894	0.8987	0.8987	0.8987	0.8987	1.2894	0.9301
5	45-64	3	B	1.5413	1.1316	0.9355	1.2705	0.9142	0.9142	0.9142	0.9142	1.2705	0.9355
4	45-64	3	B	1.4600	1.1587	0.9412	1.2335	0.9239	0.9239	0.9239	0.9239	1.2335	0.9412
3	45-64	3	B	1.2616	1.1559	0.9440	1.1835	0.9284	0.9284	0.9284	0.9284	1.1835	0.9440
2	45-64	3	B	1.2179	1.1502	0.9526	1.1663	0.9463	0.9463	0.9463	0.9463	1.1663	0.9526
1	45-64	3	B	1.1466	1.1040	0.9516	1.1212	0.9661	0.9661	0.9661	0.9661	1.1212	0.9516
7	65-74	3	B	1.9635	1.7814	0.8998	1.3073	1.3794	1.3794	1.3794	1.3794	1.3073	0.8998
6	65-74	3	B	1.9612	1.7380	0.9313	1.2749	1.4154	1.4154	1.4154	1.4154	1.2749	0.9313
5	65-74	3	B	1.9214	1.7527	0.9525	1.2554	1.4466	1.4466	1.4466	1.4466	1.2554	0.9525
4	65-74	3	B	1.8306	1.5723	0.9741	1.2169	1.4662	1.4662	1.4662	1.4662	1.2169	0.9741
3	65-74	3	B	1.6090	1.4957	0.9853	1.1654	1.4753	1.4753	1.4753	1.4753	1.1654	0.9853
2	65-74	3	B	1.5611	1.4944	1.0185	1.1481	1.5113	1.5113	1.5113	1.5113	1.1481	1.0185
1	65-74	3	B	1.4888	1.4834	1.0187	1.1173	1.5592	1.5592	1.5592	1.5592	1.1173	1.0187
7	75-99	3	B	1.9436	1.9005	1.0168	1.4649	0.8835	0.8835	0.8835	0.8835	1.4649	1.0168
6	75-99	3	B	1.9412	1.8540	1.0454	1.4322	0.8685	0.8685	0.8685	0.8685	1.4322	1.0454
5	75-99	3	B	1.9019	1.8693	1.0642	1.3979	0.8557	0.8557	0.8557	0.8557	1.3979	1.0642
4	75-99	3	B	1.8121	1.6801	1.0832	1.3305	0.8475	0.8475	0.8475	0.8475	1.3305	1.0832
3	75-99	3	B	1.5933	1.5817	1.0932	1.2398	0.8438	0.8438	0.8438	0.8438	1.2398	1.0932
2	75-99	3	B	1.5418	1.5727	1.1225	1.2090	0.8288	0.8288	0.8288	0.8288	1.2090	1.1225
1	75-99	3	B	1.4334	1.5006	1.1294	1.1393	0.7870	0.7870	0.7870	0.7870	1.1393	1.1294
7	14-18	4+	B	1.7694	1.5453	1.1574	1.6205	1.3762	1.3762	1.3762	1.3762	1.6205	1.1574
6	14-18	4+	B	1.7694	1.5076	1.2011	1.5868	1.3498	1.3498	1.3498	1.3498	1.5868	1.2011
5	14-18	4+	B	1.7326	1.5203	1.2457	1.5402	1.3269	1.3269	1.3269	1.3269	1.5402	1.2457
4	14-18	4+	B	1.6441	1.3638	1.2914	1.4483	1.3125	1.3125	1.3125	1.3125	1.4483	1.2914
3	14-18	4+	B	1.4281	1.2751	1.3150	1.3249	1.3059	1.3059	1.3059	1.3059	1.3249	1.3150
2	14-18	4+	B	1.3788	1.2647	1.3852	1.2835	1.2794	1.2794	1.2794	1.2794	1.2835	1.3852
1	14-18	4+	B	1.2864	1.1799	1.4541	1.2119	1.2377	1.2377	1.2377	1.2377	1.2119	1.4541
7	19-20	4+	B	1.2680	1.2756	1.2639	1.2695	0.8456	0.8456	0.8456	0.8456	1.2695	1.2639
6	19-20	4+	B	1.2514	1.2450	1.2336	1.2380	0.8422	0.8422	0.8422	0.8422	1.2380	1.2336
5	19-20	4+	B	1.2367	1.2565	1.2138	1.2189	0.8393	0.8393	0.8393	0.8393	1.2189	1.2138
4	19-20	4+	B	1.2028	1.1162	1.1936	1.1811	0.8375	0.8375	0.8375	0.8375	1.1811	1.1936
3	19-20	4+	B	1.1207	1.0590	1.1831	1.1303	0.8367	0.8367	0.8367	0.8367	1.1303	1.1831
2	19-20	4+	B	1.0994	1.0590	1.1520	1.1129	0.8333	0.8333	0.8333	0.8333	1.1129	1.1520
1	19-20	4+	B	1.0413	1.0582	1.1551	1.0696	0.8219	0.8219	0.8219	0.8219	1.0696	1.1551
7	21-24	4+	B	1.2971	1.2012	1.0568	1.2983	1.0499	1.0499	1.0499	1.0499	1.2983	1.0568
6	21-24	4+	B	1.2835	1.1710	1.0484	1.2664	1.0484	1.0484	1.0484	1.0484	1.2664	1.0484
5	21-24	4+	B	1.2660	1.1793	1.0430	1.2460	1.0470	1.0470	1.0470	1.0470	1.2460	1.0430
4	21-24	4+	B	1.2261	1.0765	1.0374	1.2060	1.0461	1.0461	1.0461	1.0461	1.2060	1.0374
3	21-24	4+	B	1.1286	1.0311	1.0344	1.1522	1.0457	1.0457	1.0457	1.0457	1.1522	1.0344
2	21-24	4+	B	1.1062	1.0297	1.0259	1.1340	1.0442	1.0442	1.0442	1.0442	1.1340	1.0259
1	21-24	4+	B	1.0624	1.0182	1.0377	1.0991	1.0381	1.0381	1.0381	1.0381	1.0991	1.0377
7	25-44	4+	B	1.2050	1.2004	1.0185	1.2059	0.9077	0.9077	0.9077	0.9077	1.2059	1.0185
6	25-44	4+	B	1.1865	1.1692	1.0096	1.1758	0.9019	0.9019	0.9019	0.9019	1.1758	1.0096
5	25-44	4+	B	1.1745	1.1758	1.0039	1.1588	0.8969	0.8969	0.8969	0.8969	1.1588	1.0039
4	25-44	4+	B	1.1472	1.0937	0.9980	1.1254	0.8938	0.8938	0.8938	0.8938	1.1254	0.9980
3	25-44	4+	B	1.0805	1.0494	0.9949	1.0805	0.8924	0.8924	0.8924	0.8924	1.0805	0.9949
2	25-44	4+	B	1.0630	1.0448	0.9859	1.0651	0.8865	0.8865	0.8865	0.8865	1.0651	0.9859
1	25-44	4+	B	1.0147	1.0079	0.9885	1.0273	0.8849	0.8849	0.8849	0.8849	1.0273	0.9885
7	45-64	4+	B	1.5173	1.2894	0.9687	1.2248	1.1926	1.1926	1.1926	1.1926	1.2248	0.9687
6	45-64	4+	B	1.4935	1.2920	0.9546	1.1943	1.2014	1.2014	1.2014	1.2014	1.1943	0.9546
5	45-64	4+	B	1.4787	1.2916	0.9455	1.1767	1.2089	1.2089	1.2089	1.2089	1.1767	0.9455
4	45-64	4+	B	1.4450	1.2966	0.9361	1.1422	1.2137	1.2137	1.2137	1.2137	1.1422	0.9361
3	45-64	4+	B	1.3626	1.2855	0.9313	1.0957	1.2160	1.2160	1.2160	1.2160	1.0957	0.9313
2	45-64	4+	B	1.3395	1.2801	0.9169	1.0796	1.2248	1.2248	1.2248	1.2248	1.0796	0.9169
1	45-64	4+	B	1.2659	1.2358	0.9157	1.0315	1.2442	1.2442	1.2442	1.2442	1.0315	0.9157
7	65-74	4+	B	2.4527	1.9063	0.9496	1.4585	1.1447	1.1447	1.1447	1.1447	1.4585	0.9496
6	65-74	4+	B	2.4402	1.8590	0.9585	1.4223	1.1593	1.1593	1.1593	1.1593	1.4223	0.9585
5	65-74	4+	B	2.3976	1.8736	0.9643	1.4004	1.1720	1.1720	1.1720	1.1720	1.4004	0.9643
4	65-74	4+	B	2.2999	1.6952	0.9701	1.3574	1.1800	1.1800	1.1800	1.1800	1.3574	0.9701
3	65-74	4+	B	2.0618	1.6219	0.9733	1.2995	1.1836	1.1836	1.1836	1.1836	1.2995	0.9733
2	65-74	4+	B	2.0093	1.6217	0.9824	1.2799	1.1982	1.1982	1.1982	1.1982	1.2799	0.9824
1	65-74	4+	B	1.9237	1.6194	0.9827	1.2379	1.2305	1.2305	1.2305	1.2305	1.2379	0.9827
7	75-99	4+	B	2.5186	1.9466	0.9523	1.5044	1.1374	1.1374	1.1374	1.1374	1.5044	0.9523
6	75-99	4+	B	2.5050	1.8997	0.9546	1.4708	1.1113	1.1113	1.1113	1.1113	1.4708	0.9546
5	75-99	4+	B	2.4617	1.9167	0.9561	1.4355	1.0887	1.0887	1.0887	1.0887	1.4355	0.9561
4	75-99	4+	B	2.3628	1.7070	0.9575	1.3660	1.0744	1.0744	1.0744	1.0744	1.3660	0.9575
3	75-99	4+	B	2.1217	1.5851	0.9584	1.2726	1.0679	1.0679	1.0679	1.0679	1.2726	0.9584
2	75-99	4+	B	2.0622	1.5699	0.9607	1.2406	1.0417	1.0417	1.0417	1.0417	1.2406	0.9607
1	75-99	4+	B	1.9190	1.4467	0.9669	1.1621	0.9851	0.9851	0.9851	0.9851	1.1621	0.9669

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	C	1.2612	1.2566	0.7056	1.1316	1.0893	1.0893	1.0893	1.0893	1.1316	0.7056
6	14-18	0	C	1.2327	1.2050	0.7464	1.0978	1.0737	1.0737	1.0737	1.0737	1.0978	0.7464
5	14-18	0	C	1.2126	1.2170	0.7801	1.0789	1.0605	1.0605	1.0605	1.0605	1.0789	0.7801
4	14-18	0	C	1.1668	1.0837	0.8143	1.0415	1.0522	1.0522	1.0522	1.0522	1.0415	0.8143
3	14-18	0	C	1.0603	1.0350	0.8321	0.9911	1.0482	1.0482	1.0482	1.0482	0.9911	0.8321
2	14-18	0	C	1.0503	1.0287	0.8847	0.9860	1.0327	1.0327	1.0327	1.0327	0.9860	0.8847
1	14-18	0	C	1.0109	0.9791	0.9121	0.9633	1.0018	1.0018	1.0018	1.0018	0.9633	0.9121
7	19-20	0	C	1.2056	1.1835	0.9964	1.1144	1.1268	1.1268	1.1268	1.1268	1.1144	0.9964
6	19-20	0	C	1.2005	1.1531	0.9796	1.1120	1.1298	1.1298	1.1298	1.1298	1.1120	0.9796
5	19-20	0	C	1.1981	1.1581	0.9687	1.1106	1.1323	1.1323	1.1323	1.1323	1.1106	0.9687
4	19-20	0	C	1.1926	1.1017	0.9576	1.1080	1.1339	1.1339	1.1339	1.1339	1.1080	0.9576
3	19-20	0	C	1.1797	1.1068	0.9519	1.1044	1.1347	1.1347	1.1347	1.1347	1.1044	0.9519
2	19-20	0	C	1.1772	1.1121	0.9348	1.1036	1.1376	1.1376	1.1376	1.1376	1.1036	0.9348
1	19-20	0	C	1.1671	1.1538	0.9449	1.0993	1.1131	1.1131	1.1131	1.1131	1.0993	0.9449
7	21-24	0	C	1.0970	1.0722	0.9836	1.0553	1.0209	1.0209	1.0209	1.0209	1.0553	0.9836
6	21-24	0	C	1.0875	1.0606	0.9844	1.0518	1.0264	1.0264	1.0264	1.0264	1.0518	0.9844
5	21-24	0	C	1.0830	1.0625	0.9850	1.0499	1.0311	1.0311	1.0311	1.0311	1.0499	0.9850
4	21-24	0	C	1.0726	1.0410	0.9855	1.0460	1.0340	1.0340	1.0340	1.0340	1.0460	0.9855
3	21-24	0	C	1.0491	1.0476	0.9858	1.0408	1.0354	1.0354	1.0354	1.0354	1.0408	0.9858
2	21-24	0	C	1.0509	1.0511	0.9866	1.0416	1.0409	1.0409	1.0409	1.0409	1.0416	0.9866
1	21-24	0	C	1.0580	1.0786	0.9986	1.0472	1.0279	1.0279	1.0279	1.0279	1.0472	0.9986
7	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	C	0.9713	0.8534	1.0320	0.9846	0.8931	0.8931	0.8931	0.8931	0.9846	1.0320
6	45-64	0	C	0.9718	0.8882	1.0254	0.9841	0.9067	0.9067	0.9067	0.9067	0.9841	1.0254
5	45-64	0	C	0.9720	0.8815	1.0212	0.9838	0.9183	0.9183	0.9183	0.9183	0.9838	1.0212
4	45-64	0	C	0.9725	0.9558	1.0168	0.9832	0.9255	0.9255	0.9255	0.9255	0.9832	1.0168
3	45-64	0	C	0.9734	0.9720	1.0146	0.9824	0.9290	0.9290	0.9290	0.9290	0.9824	1.0146
2	45-64	0	C	0.9706	0.9721	1.0079	0.9806	0.9425	0.9425	0.9425	0.9425	0.9806	1.0079
1	45-64	0	C	0.9599	0.9730	1.0060	0.9706	0.9520	0.9520	0.9520	0.9520	0.9706	1.0060
7	65-74	0	C	0.9877	0.9586	0.9583	0.9585	0.8373	0.8373	0.8373	0.8373	0.9585	0.9583
6	65-74	0	C	0.9698	0.9296	0.9772	0.9567	0.8551	0.8551	0.8551	0.8551	0.9567	0.9772
5	65-74	0	C	0.9612	0.9344	0.9894	0.9557	0.8702	0.8702	0.8702	0.8702	0.9557	0.9894
4	65-74	0	C	0.9418	0.8806	1.0019	0.9536	0.8796	0.8796	0.8796	0.8796	0.9536	1.0019
3	65-74	0	C	0.8972	0.8824	1.0083	0.9509	0.8841	0.8841	0.8841	0.8841	0.9509	1.0083
2	65-74	0	C	0.8979	0.8865	1.0275	0.9513	0.9017	0.9017	0.9017	0.9017	0.9513	1.0275
1	65-74	0	C	0.9008	0.9190	1.0130	0.9542	0.9204	0.9204	0.9204	0.9204	0.9542	1.0130
7	75-99	0	C	1.0269	1.0403	0.9806	1.0228	1.1292	1.1292	1.1292	1.1292	1.0228	0.9806
6	75-99	0	C	1.0093	0.9972	0.9925	1.0032	1.1083	1.1083	1.1083	1.1083	1.0032	0.9925
5	75-99	0	C	1.0009	1.0074	1.0002	0.9922	1.0905	1.0905	1.0905	1.0905	0.9922	1.0002
4	75-99	0	C	0.9818	0.8936	1.0080	0.9704	1.0793	1.0793	1.0793	1.0793	0.9704	1.0080
3	75-99	0	C	0.9360	0.8673	1.0120	0.9412	1.0740	1.0740	1.0740	1.0740	0.9412	1.0120
2	75-99	0	C	0.9201	0.8667	1.0241	0.9353	1.0533	1.0533	1.0533	1.0533	0.9353	1.0241
1	75-99	0	C	0.8577	0.8620	1.0227	0.9059	0.9915	0.9915	0.9915	0.9915	0.9059	1.0227
7	14-18	1	C	1.3223	1.3404	0.7620	1.2158	1.1932	1.1932	1.1932	1.1932	1.2158	0.7620
6	14-18	1	C	1.2928	1.3234	0.8004	1.1890	1.1625	1.1625	1.1625	1.1625	1.1890	0.8004
5	14-18	1	C	1.2707	1.3262	0.8267	1.1738	1.1363	1.1363	1.1363	1.1363	1.1738	0.8267
4	14-18	1	C	1.2205	1.2945	0.8535	1.1442	1.1201	1.1201	1.1201	1.1201	1.1442	0.8535
3	14-18	1	C	1.1050	1.2782	0.8673	1.1042	1.1122	1.1122	1.1122	1.1122	1.1042	0.8673
2	14-18	1	C	1.1053	1.2754	0.9084	1.1134	1.0818	1.0818	1.0818	1.0818	1.1134	0.9084
1	14-18	1	C	1.1066	1.2523	0.9642	1.1711	1.0082	1.0082	1.0082	1.0082	1.1711	0.9642
7	19-20	1	C	1.2242	1.2917	1.1788	1.0260	1.3556	1.3556	1.3556	1.3556	1.0260	1.1788
6	19-20	1	C	1.2169	1.2904	1.1415	1.0331	1.3293	1.3293	1.3293	1.3293	1.0331	1.1415
5	19-20	1	C	1.2134	1.2906	1.1173	1.0371	1.3071	1.3071	1.3071	1.3071	1.0371	1.1173
4	19-20	1	C	1.2055	1.2880	1.0927	1.0449	1.2932	1.2932	1.2932	1.2932	1.0449	1.0927
3	19-20	1	C	1.1884	1.3262	1.0800	1.0554	1.2865	1.2865	1.2865	1.2865	1.0554	1.0800
2	19-20	1	C	1.1982	1.3382	1.0422	1.0694	1.2605	1.2605	1.2605	1.2605	1.0694	1.0422
1	19-20	1	C	1.2367	1.4333	1.0835	1.1480	1.1894	1.1894	1.1894	1.1894	1.1480	1.0835
7	21-24	1	C	1.0150	0.9912	1.0765	1.1284	1.2903	1.2903	1.2903	1.2903	1.1284	1.0765
6	21-24	1	C	1.0044	1.0064	1.0601	1.1348	1.2757	1.2757	1.2757	1.2757	1.1348	1.0601
5	21-24	1	C	0.9994	1.0039	1.0496	1.1385	1.2633	1.2633	1.2633	1.2633	1.1385	1.0496
4	21-24	1	C	0.9879	1.0321	1.0388	1.1455	1.2555	1.2555	1.2555	1.2555	1.1455	1.0388
3	21-24	1	C	0.9630	1.0640	1.0332	1.1551	1.2518	1.2518	1.2518	1.2518	1.1551	1.0332
2	21-24	1	C	0.9750	1.0721	1.0166	1.1725	1.2373	1.2373	1.2373	1.2373	1.1725	1.0166
1	21-24	1	C	1.0224	1.1355	1.0584	1.2709	1.1763	1.1763	1.1763	1.1763	1.2709	1.0584
7	25-44	1	C	0.9574	0.8843	0.9533	0.9095	1.0061	1.0061	1.0061	1.0061	0.9095	0.9533
6	25-44	1	C	0.9556	0.9084	0.9381	0.9179	1.0031	1.0031	1.0031	1.0031	0.9179	0.9381
5	25-44	1	C	0.9548	0.9044	0.9283	0.9225	1.0005	1.0005	1.0005	1.0005	0.9225	0.9283
4	25-44	1	C	0.9529	0.9492	0.9182	0.9317	0.9989	0.9989	0.9989	0.9989	0.9317	0.9182
3	25-44	1	C	0.9496	0.9715	0.9130	0.9442	0.9982	0.9982	0.9982	0.9982	0.9442	0.9130
2	25-44	1	C	0.9598	0.9755	0.8976	0.9575	0.9953	0.9953	0.9953	0.9953	0.9575	0.8976
1	25-44	1	C	0.9994	1.0068	0.9227	1.0321	0.9528	0.9528	0.9528	0.9528	1.0321	0.9227
7	45-64	1	C	1.0034	0.7856	1.1887	0.8783	0.8648	0.8648	0.8648	0.8648	0.8783	1.1887
6	45-64	1	C	1.0020	0.8226	1.1626	0.8859	0.8752	0.8752	0.8752	0.8752	0.8859	1.1626
5	45-64	1	C	1.0014	0.8124	1.1458	0.8901	0.8840	0.8840	0.8840	0.8840	0.8901	1.1458
4	45-64	1	C	0.9998	0.9252	1.1287	0.8984	0.8896	0.8896	0.8896	0.8896	0.8984	1.1287
3	45-64	1	C	0.9973	0.9622	1.1197	0.9097	0.8922	0.8922	0.8922	0.8922	0.9097	1.1197
2	45-64	1	C	1.0049	0.9663	1.0934	0.9206	0.9025	0.9025	0.9025	0.9025	0.9206	1.0934
1	45-64	1	C	1.0345	0.9981	1.1218	0.9816	0.8730	0.8730	0.8730	0.8730	0.9816	1.1218
7	65-74	1	C	1.1865	0.8450	0.8539	0.9278	1.0137	1.0137	1.0137	1.0137	0.9278	0.8539
6	65-74	1	C	1.1630	0.8397	0.8558	0.9344	1.0319	1.0319	1.0319	1.0319	0.9344	0.8558
5	65-74	1	C	1.1518	0.8406	0.8571	0.9382	1.0473	1.0473	1.0473	1.0473	0.9382	0.8571
4	65-74	1	C	1.1264	0.8309	0.8585	0.9455	1.0570	1.0570	1.0570	1.0570	0.9455	0.8585
3	65-74	1	C	1.0693	0.8535	0.8592	0.9554	1.0616	1.0616	1.0616	1.0616	0.9554	0.8592
2	65-74	1	C	1.0816	0.8612	0.8613	0.9694	1.0795	1.0795	1.0795	1.0795	0.9694	0.8613
1	65-74	1	C	1.1300	0.9216	0.8723	1.0481	1.0548	1.0548	1.0548	1.0548	1.0481	0.8723
7	75-99	1	C	1.2598	0.5531	1.1675	1.0823	0.9537	0.9537	0.9537	0.9537	1.0823	1.1675
6	75-99	1	C	1.2362	0.6125	1.1620	1.0704	0.9240	0.9240	0.9240	0.9240	1.0704	1.1620
5	75-99	1	C	1.2248	0.5786	1.1584	1.0639	0.8988	0.8988	0.8988	0.8988	1.0639	1.1584
4	75-99	1	C	1.1991	0.9551	1.1548	1.0507	0.8830	0.8830	0.8830	0.8830	1.0507	1.1548
3	75-99	1	C	1.1389	1.0335	1.1530	1.0331	0.8754	0.8754	0.8754	0.8754	1.0331	1.1530
2	75-99	1	C	1.1299	1.0329	1.1474	1.0403	0.8461	0.8461	0.8461	0.8461	1.0403	1.1474
1	75-99	1	C	1.0943	1.0282	1.1779	1.0844	0.7823	0.7823	0.7823	0.7823	1.0844	1.1779

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	C	1.4076	1.3970	0.8501	1.4996	1.2195	1.2195	1.2195	1.2195	1.4996	0.8501
6	14-18	2	C	1.3784	1.3514	0.8924	1.4432	1.1801	1.1801	1.1801	1.1801	1.4432	0.8924
5	14-18	2	C	1.3495	1.3590	0.9207	1.3983	1.1465	1.1465	1.1465	1.1465	1.3983	0.9207
4	14-18	2	C	1.2837	1.2745	0.9495	1.3101	1.1256	1.1256	1.1256	1.1256	1.3101	0.9495
3	14-18	2	C	1.1309	1.2206	0.9644	1.1909	1.1155	1.1155	1.1155	1.1155	1.1909	0.9644
2	14-18	2	C	1.1188	1.2095	1.0088	1.1815	1.0765	1.0765	1.0765	1.0765	1.1815	1.0088
1	14-18	2	C	1.0714	1.1220	1.0078	1.1434	1.0222	1.0222	1.0222	1.0222	1.1434	1.0078
7	19-20	2	C	1.1133	1.1931	1.1214	1.1547	1.2618	1.2618	1.2618	1.2618	1.1547	1.1214
6	19-20	2	C	1.0965	1.1461	1.0844	1.1220	1.2403	1.2403	1.2403	1.2403	1.1220	1.0844
5	19-20	2	C	1.0885	1.1559	1.0605	1.1037	1.2220	1.2220	1.2220	1.2220	1.1037	1.0605
4	19-20	2	C	1.0701	1.0463	1.0362	1.0676	1.2106	1.2106	1.2106	1.2106	1.0676	1.0362
3	19-20	2	C	1.0275	1.0273	1.0235	1.0189	1.2051	1.2051	1.2051	1.2051	1.0189	1.0235
2	19-20	2	C	1.0239	1.0288	0.9861	1.0153	1.1838	1.1838	1.1838	1.1838	1.0153	0.9861
1	19-20	2	C	1.0098	1.0397	0.9655	1.0017	1.1349	1.1349	1.1349	1.1349	1.0017	0.9655
7	21-24	2	C	1.1102	1.1235	1.0596	1.2009	1.0432	1.0432	1.0432	1.0432	1.2009	1.0596
6	21-24	2	C	1.0888	1.0835	1.0420	1.1657	1.0280	1.0280	1.0280	1.0280	1.1657	1.0420
5	21-24	2	C	1.0785	1.0901	1.0307	1.1459	1.0151	1.0151	1.0151	1.0151	1.1459	1.0307
4	21-24	2	C	1.0553	1.0159	1.0190	1.1069	1.0070	1.0070	1.0070	1.0070	1.1069	1.0190
3	21-24	2	C	1.0016	0.9999	1.0131	1.0545	1.0031	1.0031	1.0031	1.0031	1.0545	1.0131
2	21-24	2	C	1.0019	0.9998	0.9951	1.0524	0.9880	0.9880	0.9880	0.9880	1.0524	0.9951
1	21-24	2	C	1.0034	0.9994	0.9760	1.0478	0.9562	0.9562	0.9562	0.9562	1.0478	0.9760
7	25-44	2	C	1.0544	1.0957	1.1128	1.1263	1.0475	1.0475	1.0475	1.0475	1.1263	1.1128
6	25-44	2	C	1.0425	1.0674	1.0935	1.0965	1.0272	1.0272	1.0272	1.0272	1.0965	1.0935
5	25-44	2	C	1.0369	1.0721	1.0810	1.0799	1.0099	1.0099	1.0099	1.0099	1.0799	1.0810
4	25-44	2	C	1.0239	1.0197	1.0682	1.0469	0.9990	0.9990	0.9990	0.9990	1.0469	1.0682
3	25-44	2	C	0.9940	0.9979	1.0616	1.0026	0.9939	0.9939	0.9939	0.9939	1.0026	1.0616
2	25-44	2	C	0.9928	0.9947	1.0421	0.9998	0.9737	0.9737	0.9737	0.9737	0.9998	1.0421
1	25-44	2	C	0.9875	0.9690	1.0103	0.9902	0.9539	0.9539	0.9539	0.9539	0.9902	1.0103
7	45-64	2	C	1.2124	1.1159	1.0833	1.1994	1.1003	1.1003	1.1003	1.1003	1.1994	1.0833
6	45-64	2	C	1.1992	1.1344	1.0581	1.1671	1.0941	1.0941	1.0941	1.0941	1.1671	1.0581
5	45-64	2	C	1.1930	1.1314	1.0418	1.1490	1.0886	1.0886	1.0886	1.0886	1.1490	1.0418
4	45-64	2	C	1.1788	1.1658	1.0252	1.1134	1.0853	1.0853	1.0853	1.0853	1.1134	1.0252
3	45-64	2	C	1.1454	1.1614	1.0166	1.0652	1.0837	1.0837	1.0837	1.0837	1.0652	1.0166
2	45-64	2	C	1.1407	1.1576	0.9911	1.0604	1.0774	1.0774	1.0774	1.0774	1.0604	0.9911
1	45-64	2	C	1.1221	1.1288	0.9590	1.0396	1.0670	1.0670	1.0670	1.0670	1.0396	0.9590
7	65-74	2	C	1.4240	1.5514	0.9744	1.3616	1.0445	1.0445	1.0445	1.0445	1.3616	0.9744
6	65-74	2	C	1.3903	1.4887	0.9753	1.3233	1.0441	1.0441	1.0441	1.0441	1.3233	0.9753
5	65-74	2	C	1.3711	1.5027	0.9758	1.3018	1.0437	1.0437	1.0437	1.0437	1.3018	0.9758
4	65-74	2	C	1.3273	1.3475	0.9763	1.2596	1.0435	1.0435	1.0435	1.0435	1.2596	0.9763
3	65-74	2	C	1.2267	1.3197	0.9766	1.2026	1.0435	1.0435	1.0435	1.0435	1.2026	0.9766
2	65-74	2	C	1.2261	1.3214	0.9774	1.1998	1.0431	1.0431	1.0431	1.0431	1.1998	0.9774
1	65-74	2	C	1.2235	1.3342	0.9351	1.1918	1.0441	1.0441	1.0441	1.0441	1.1918	0.9351
7	75-99	2	C	1.5633	1.4109	1.2499	1.4982	0.9736	0.9736	0.9736	0.9736	1.4982	1.2499
6	75-99	2	C	1.5278	1.3531	1.2422	1.4442	0.9385	0.9385	0.9385	0.9385	1.4442	1.2422
5	75-99	2	C	1.5031	1.3664	1.2371	1.4077	0.9085	0.9085	0.9085	0.9085	1.4077	1.2371
4	75-99	2	C	1.4471	1.2181	1.2321	1.3357	0.8898	0.8898	0.8898	0.8898	1.3357	1.2321
3	75-99	2	C	1.3156	1.1768	1.2294	1.2386	0.8808	0.8808	0.8808	0.8808	1.2386	1.2294
2	75-99	2	C	1.2949	1.1738	1.2215	1.2276	0.8461	0.8461	0.8461	0.8461	1.2276	1.2215
1	75-99	2	C	1.2137	1.1504	1.1830	1.1779	0.7794	0.7794	0.7794	0.7794	1.1779	1.1830
7	14-18	3	C	1.5216	1.3429	0.8689	1.6474	1.1550	1.1550	1.1550	1.1550	1.6474	0.8689
6	14-18	3	C	1.4924	1.2874	0.9258	1.5857	1.1448	1.1448	1.1448	1.1448	1.5857	0.9258
5	14-18	3	C	1.4554	1.3006	0.9787	1.5368	1.1360	1.1360	1.1360	1.1360	1.5368	0.9787
4	14-18	3	C	1.3711	1.1540	1.0327	1.4407	1.1306	1.1306	1.1306	1.1306	1.4407	1.0327
3	14-18	3	C	1.1744	1.0927	1.0606	1.3109	1.1280	1.1280	1.1280	1.1280	1.3109	1.0606
2	14-18	3	C	1.1518	1.0834	1.1436	1.2959	1.1178	1.1178	1.1178	1.1178	1.2959	1.1436
1	14-18	3	C	1.0627	1.0097	1.1719	1.2278	1.0833	1.0833	1.0833	1.0833	1.2278	1.1719
7	19-20	3	C	1.3423	1.1962	0.9685	1.3134	1.1136	1.1136	1.1136	1.1136	1.3134	0.9685
6	19-20	3	C	1.3152	1.1484	0.9668	1.2769	1.1232	1.1232	1.1232	1.1232	1.2769	0.9668
5	19-20	3	C	1.2859	1.1588	0.9657	1.2564	1.1314	1.1314	1.1314	1.1314	1.2564	0.9657
4	19-20	3	C	1.2192	1.0431	0.9646	1.2160	1.1365	1.1365	1.1365	1.1365	1.2160	0.9646
3	19-20	3	C	1.0641	1.0157	0.9641	1.1616	1.1389	1.1389	1.1389	1.1389	1.1616	0.9641
2	19-20	3	C	1.0482	1.0148	0.9624	1.1533	1.1485	1.1485	1.1485	1.1485	1.1533	0.9624
1	19-20	3	C	0.9863	1.0080	0.9676	1.1135	1.1223	1.1223	1.1223	1.1223	1.1135	0.9676
7	21-24	3	C	1.3201	1.1463	0.9446	1.1347	0.8400	0.8400	0.8400	0.8400	1.1347	0.9446
6	21-24	3	C	1.2931	1.1038	0.9609	1.1020	0.8496	0.8496	0.8496	0.8496	1.1020	0.9609
5	21-24	3	C	1.2651	1.1111	0.9714	1.0837	0.8578	0.8578	0.8578	0.8578	1.0837	0.9714
4	21-24	3	C	1.2014	1.0297	0.9822	1.0474	0.8629	0.8629	0.8629	0.8629	1.0474	0.9822
3	21-24	3	C	1.0536	1.0052	0.9877	0.9986	0.8653	0.8653	0.8653	0.8653	0.9986	0.9877
2	21-24	3	C	1.0417	1.0030	1.0043	0.9930	0.8749	0.8749	0.8749	0.8749	0.9930	1.0043
1	21-24	3	C	0.9946	0.9853	1.0109	0.9674	0.8628	0.8628	0.8628	0.8628	0.9674	1.0109
7	25-44	3	C	1.3350	1.1212	0.9751	1.1254	1.0011	1.0011	1.0011	1.0011	1.1254	0.9751
6	25-44	3	C	1.3091	1.0893	0.9911	1.0961	1.0070	1.0070	1.0070	1.0070	1.0961	0.9911
5	25-44	3	C	1.2772	1.0946	1.0014	1.0798	1.0120	1.0120	1.0120	1.0120	1.0798	1.0014
4	25-44	3	C	1.2047	1.0352	1.0120	1.0475	1.0151	1.0151	1.0151	1.0151	1.0475	1.0120
3	25-44	3	C	1.0365	1.0053	1.0174	1.0039	1.0167	1.0167	1.0167	1.0167	1.0039	1.0174
2	25-44	3	C	1.0232	0.9999	1.0336	0.9975	1.0225	1.0225	1.0225	1.0225	0.9975	1.0336
1	25-44	3	C	0.9705	0.9576	1.0281	0.9668	1.0210	1.0210	1.0210	1.0210	0.9668	1.0281
7	45-64	3	C	1.5736	1.1231	0.9235	1.3132	0.8853	0.8853	0.8853	0.8853	1.3132	0.9235
6	45-64	3	C	1.5430	1.1382	0.9324	1.2785	0.9043	0.9043	0.9043	0.9043	1.2785	0.9324
5	45-64	3	C	1.5058	1.1357	0.9380	1.2590	0.9206	0.9206	0.9206	0.9206	1.2590	0.9380
4	45-64	3	C	1.4210	1.1637	0.9438	1.2207	0.9308	0.9308	0.9308	0.9308	1.2207	0.9438
3	45-64	3	C	1.2237	1.1502	0.9468	1.1689	0.9357	0.9357	0.9357	0.9357	1.1689	0.9468
2	45-64	3	C	1.2049	1.1442	0.9558	1.1596	0.9546	0.9546	0.9546	0.9546	1.1596	0.9558
1	45-64	3	C	1.1309	1.0966	0.9490	1.1125	0.9627	0.9627	0.9627	0.9627	1.1125	0.9490
7	65-74	3	C	1.9635	1.7814	0.9059	1.2994	1.3884	1.3884	1.3884	1.3884	1.2994	0.9059
6	65-74	3	C	1.9233	1.7087	0.9400	1.2635	1.4269	1.4269	1.4269	1.4269	1.2635	0.9400
5	65-74	3	C	1.8817	1.7254	0.9621	1.2434	1.4597	1.4597	1.4597	1.4597	1.2434	0.9621
4	65-74	3	C	1.7870	1.5388	0.9846	1.2038	1.4802	1.4802	1.4802	1.4802	1.2038	0.9846
3	65-74	3	C	1.5671	1.4944	0.9962	1.1502	1.4900	1.4900	1.4900	1.4900	1.1502	0.9962
2	65-74	3	C	1.5479	1.4929	1.0307	1.1434	1.5282	1.5282	1.5282	1.5282	1.1434	1.0307
1	65-74	3	C	1.4729	1.4817	1.0107	1.1113	1.5571	1.5571	1.5571	1.5571	1.1113	1.0107
7	75-99	3	C	1.9436	1.9005	1.0230	1.4649	0.8798	0.8798	0.8798	0.8798	1.4649	1.0230
6	75-99	3	C	1.9038	1.8231	1.0531	1.4123	0.8638	0.8638	0.8638	0.8638	1.4123	1.0531
5	75-99	3	C	1.8626	1.8408	1.0726	1.3769	0.8502	0.8502	0.8502	0.8502	1.3769	1.0726
4	75-99	3	C	1.7691	1.6450	1.0924	1.3073	0.8417	0.8417	0.8417	0.8417	1.3073	1.0924
3	75-99	3	C	1.5505	1.5727	1.1027	1.2133	0.8377	0.8377	0.8377	0.8377	1.2133	1.1027
2	75-99	3	C	1.5220	1.5633	1.1332	1.1984	0.8219	0.8219	0.8219	0.8219	1.1984	1.1332
1	75-99	3	C	1.4097	1.4891	1.1256	1.1259	0.7743	0.7743	0.7743	0.7743	1.1259	1.1256

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	C	1.7694	1.5453	1.1574	1.6205	1.3696	1.3696	1.3696	1.3696	1.6205	1.1574
6	14-18	4+	C	1.7344	1.4821	1.2195	1.5597	1.3413	1.3413	1.3413	1.3413	1.5597	1.2195
5	14-18	4+	C	1.6938	1.4967	1.2660	1.5115	1.3174	1.3174	1.3174	1.3174	1.5115	1.2660
4	14-18	4+	C	1.6015	1.3348	1.3133	1.4167	1.3022	1.3022	1.3022	1.3022	1.4167	1.3133
3	14-18	4+	C	1.3864	1.2647	1.3378	1.2887	1.2950	1.2950	1.2950	1.2950	1.2887	1.3378
2	14-18	4+	C	1.3619	1.2537	1.4106	1.2727	1.2671	1.2671	1.2671	1.2671	1.2727	1.4106
1	14-18	4+	C	1.2661	1.1665	1.4689	1.1979	1.2353	1.2353	1.2353	1.2353	1.1979	1.4689
7	19-20	4+	C	1.2680	1.2756	1.2574	1.2622	0.8447	0.8447	0.8447	0.8447	1.2622	1.2574
6	19-20	4+	C	1.2373	1.2223	1.2254	1.2269	0.8411	0.8411	0.8411	0.8411	1.2269	1.2254
5	19-20	4+	C	1.2219	1.2352	1.2048	1.2071	0.8381	0.8381	0.8381	0.8381	1.2071	1.2048
4	19-20	4+	C	1.1868	1.0902	1.1838	1.1680	0.8361	0.8361	0.8361	0.8361	1.1680	1.1838
3	19-20	4+	C	1.1041	1.0590	1.1730	1.1154	0.8353	0.8353	0.8353	0.8353	1.1154	1.1730
2	19-20	4+	C	1.0888	1.0588	1.1406	1.1063	0.8317	0.8317	0.8317	0.8317	1.1063	1.1406
1	19-20	4+	C	1.0286	1.0581	1.1641	1.0612	0.8179	0.8179	0.8179	0.8179	1.0612	1.1641
7	21-24	4+	C	1.2971	1.2012	1.0550	1.2920	1.0495	1.0495	1.0495	1.0495	1.2920	1.0550
6	21-24	4+	C	1.2668	1.1542	1.0461	1.2547	1.0479	1.0479	1.0479	1.0479	1.2547	1.0461
5	21-24	4+	C	1.2485	1.1638	1.0404	1.2336	1.0464	1.0464	1.0464	1.0464	1.2336	1.0404
4	21-24	4+	C	1.2069	1.0572	1.0346	1.1922	1.0455	1.0455	1.0455	1.0455	1.1922	1.0346
3	21-24	4+	C	1.1098	1.0297	1.0317	1.1364	1.0451	1.0451	1.0451	1.0451	1.1364	1.0317
2	21-24	4+	C	1.0982	1.0282	1.0227	1.1288	1.0434	1.0434	1.0434	1.0434	1.1288	1.0227
1	21-24	4+	C	1.0528	1.0163	1.0452	1.0924	1.0358	1.0358	1.0358	1.0358	1.0924	1.0452
7	25-44	4+	C	1.2013	1.2004	1.0166	1.1971	0.9063	0.9063	0.9063	0.9063	1.1971	1.0166
6	25-44	4+	C	1.1750	1.1558	1.0072	1.1659	0.9002	0.9002	0.9002	0.9002	1.1659	1.0072
5	25-44	4+	C	1.1625	1.1634	1.0013	1.1484	0.8949	0.8949	0.8949	0.8949	1.1484	1.0013
4	25-44	4+	C	1.1341	1.0785	0.9951	1.1139	0.8915	0.8915	0.8915	0.8915	1.1139	0.9951
3	25-44	4+	C	1.0669	1.0448	0.9920	1.0674	0.8900	0.8900	0.8900	0.8900	1.0674	0.9920
2	25-44	4+	C	1.0542	1.0400	0.9826	1.0594	0.8839	0.8839	0.8839	0.8839	1.0594	0.9826
1	25-44	4+	C	1.0041	1.0020	0.9919	1.0199	0.8888	0.8888	0.8888	0.8888	1.0199	0.9919
7	45-64	4+	C	1.5118	1.2901	0.9657	1.2164	1.1947	1.1947	1.1947	1.1947	1.2164	0.9657
6	45-64	4+	C	1.4794	1.2929	0.9509	1.1841	1.2042	1.2042	1.2042	1.2042	1.1841	0.9509
5	45-64	4+	C	1.4640	1.2924	0.9413	1.1660	1.2121	1.2121	1.2121	1.2121	1.1660	0.9413
4	45-64	4+	C	1.4287	1.2976	0.9316	1.1303	1.2172	1.2172	1.2172	1.2172	1.1303	0.9316
3	45-64	4+	C	1.3456	1.2801	0.9266	1.0822	1.2195	1.2195	1.2195	1.2195	1.0822	0.9266
2	45-64	4+	C	1.3261	1.2742	0.9116	1.0723	1.2289	1.2289	1.2289	1.2289	1.0723	0.9116
1	45-64	4+	C	1.2496	1.2287	0.9186	1.0221	1.2484	1.2484	1.2484	1.2484	1.0221	0.9186
7	65-74	4+	C	2.4527	1.9063	0.9515	1.4498	1.1484	1.1484	1.1484	1.1484	1.4498	0.9515
6	65-74	4+	C	2.3996	1.8299	0.9609	1.4096	1.1640	1.1640	1.1640	1.1640	1.4096	0.9609
5	65-74	4+	C	2.3548	1.8466	0.9669	1.3870	1.1773	1.1773	1.1773	1.1773	1.3870	0.9669
4	65-74	4+	C	2.2531	1.6620	0.9730	1.3426	1.1856	1.1856	1.1856	1.1856	1.3426	0.9730
3	65-74	4+	C	2.0164	1.6217	0.9762	1.2826	1.1896	1.1896	1.1896	1.1896	1.2826	0.9762
2	65-74	4+	C	1.9937	1.6213	0.9856	1.2735	1.2051	1.2051	1.2051	1.2051	1.2735	0.9856
1	65-74	4+	C	1.9048	1.6190	0.9807	1.2297	1.2375	1.2375	1.2375	1.2375	1.2297	0.9807
7	75-99	4+	C	2.5186	1.9466	0.9528	1.5044	1.1308	1.1308	1.1308	1.1308	1.5044	0.9528
6	75-99	4+	C	2.4638	1.8655	0.9552	1.4503	1.1029	1.1029	1.1029	1.1029	1.4503	0.9552
5	75-99	4+	C	2.4184	1.8850	0.9567	1.4139	1.0791	1.0791	1.0791	1.0791	1.4139	0.9567
4	75-99	4+	C	2.3154	1.6680	0.9583	1.3421	1.0643	1.0643	1.0643	1.0643	1.3421	0.9583
3	75-99	4+	C	2.0739	1.5699	0.9591	1.2453	1.0572	1.0572	1.0572	1.0572	1.2453	0.9591
2	75-99	4+	C	2.0361	1.5539	0.9615	1.2287	1.0295	1.0295	1.0295	1.0295	1.2287	0.9615
1	75-99	4+	C	1.8875	1.4271	0.9692	1.1469	0.9732	0.9732	0.9732	0.9732	1.1469	0.9692
7	14-18	0	D	1.2584	1.2566	0.7056	1.1221	1.0857	1.0857	1.0857	1.0857	1.1221	0.7056
6	14-18	0	D	1.2135	1.1856	0.7591	1.0866	1.0693	1.0693	1.0693	1.0693	1.0866	0.7591
5	14-18	0	D	1.1943	1.1960	0.7940	1.0676	1.0553	1.0553	1.0553	1.0553	1.0676	0.7940
4	14-18	0	D	1.1458	1.0613	0.8295	1.0291	1.0465	1.0465	1.0465	1.0465	1.0291	0.8295
3	14-18	0	D	1.0541	1.0291	0.8479	0.9872	1.0424	1.0424	1.0424	1.0424	0.9872	0.8479
2	14-18	0	D	1.0436	1.0224	0.8958	0.9827	1.0259	1.0259	1.0259	1.0259	0.9827	0.8958
1	14-18	0	D	1.0026	0.9718	0.9180	0.9592	0.9955	0.9955	0.9955	0.9955	0.9592	0.9180
7	19-20	0	D	1.2036	1.1752	0.9929	1.1137	1.1275	1.1275	1.1275	1.1275	1.1137	0.9929
6	19-20	0	D	1.1982	1.1448	0.9755	1.1112	1.1306	1.1306	1.1306	1.1306	1.1112	0.9755
5	19-20	0	D	1.1959	1.1493	0.9642	1.1098	1.1333	1.1333	1.1333	1.1333	1.1098	0.9642
4	19-20	0	D	1.1901	1.0922	0.9527	1.1071	1.1350	1.1350	1.1350	1.1350	1.1071	0.9527
3	19-20	0	D	1.1781	1.1118	0.9467	1.1038	1.1358	1.1358	1.1358	1.1358	1.1038	0.9467
2	19-20	0	D	1.1755	1.1174	0.9340	1.1030	1.1389	1.1389	1.1389	1.1389	1.1030	0.9340
1	19-20	0	D	1.1650	1.1600	0.9488	1.0985	1.1029	1.1029	1.1029	1.1029	1.0985	0.9488
7	21-24	0	D	1.0933	1.0691	0.9838	1.0543	1.0222	1.0222	1.0222	1.0222	1.0543	0.9838
6	21-24	0	D	1.0832	1.0575	0.9846	1.0507	1.0280	1.0280	1.0280	1.0280	1.0507	0.9846
5	21-24	0	D	1.0788	1.0592	0.9852	1.0487	1.0329	1.0329	1.0329	1.0329	1.0487	0.9852
4	21-24	0	D	1.0679	1.0374	0.9857	1.0447	1.0360	1.0360	1.0360	1.0360	1.0447	0.9857
3	21-24	0	D	1.0502	1.0509	0.9860	1.0413	1.0375	1.0375	1.0375	1.0375	1.0413	0.9860
2	21-24	0	D	1.0521	1.0546	0.9884	1.0424	1.0433	1.0433	1.0433	1.0433	1.0424	0.9884
1	21-24	0	D	1.0595	1.0827	1.0022	1.0482	1.0213	1.0213	1.0213	1.0213	1.0482	1.0022
7	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	D	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	D	0.9715	0.8590	1.0307	0.9845	0.8963	0.8963	0.8963	0.8963	0.9845	1.0307
6	45-64	0	D	0.9720	0.8990	1.0238	0.9839	0.9106	0.9106	0.9106	0.9106	0.9839	1.0238
5	45-64	0	D	0.9722	0.8932	1.0194	0.9836	0.9228	0.9228	0.9228	0.9228	0.9836	1.0194
4	45-64	0	D	0.9728	0.9684	1.0149	0.9830	0.9304	0.9304	0.9304	0.9304	0.9830	1.0149
3	45-64	0	D	0.9717	0.9721	1.0125	0.9812	0.9341	0.9341	0.9341	0.9341	0.9812	1.0125
2	45-64	0	D	0.9688	0.9723	1.0067	0.9792	0.9484	0.9484	0.9484	0.9484	0.9792	1.0067
1	45-64	0	D	0.9576	0.9731	1.0057	0.9688	0.9510	0.9510	0.9510	0.9510	0.9688	1.0057
7	65-74	0	D	0.9807	0.9508	0.9622	0.9580	0.8415	0.8415	0.8415	0.8415	0.9580	0.9622
6	65-74	0	D	0.9616	0.9217	0.9818	0.9561	0.8602	0.8602	0.8602	0.8602	0.9561	0.9818
5	65-74	0	D	0.9534	0.9260	0.9945	0.9551	0.8760	0.8760	0.8760	0.8760	0.9551	0.9945
4	65-74	0	D	0.9329	0.8715	1.0074	0.9530	0.8860	0.8860	0.8860	0.8860	0.9530	1.0074
3	65-74	0	D	0.8976	0.8863	1.0141	0.9512	0.8907	0.8907	0.8907	0.8907	0.9512	1.0141
2	65-74	0	D	0.8984	0.8906	1.0280	0.9518	0.9094	0.9094	0.9094	0.9094	0.9518	1.0280
1	65-74	0	D	0.9014	0.9239	1.0076	0.9547	0.9215	0.9215	0.9215	0.9215	0.9547	1.0076
7	75-99	0	D	1.0200	1.0403	0.9831	1.0173	1.1243	1.1243	1.1243	1.1243	1.0173	0.9831
6	75-99	0	D	1.0013	0.9806	0.9954	0.9966	1.1023	1.1023	1.1023	1.1023	0.9966	0.9954
5	75-99	0	D	0.9933	0.9895	1.0034	0.9856	1.0836	1.0836	1.0836	1.0836	0.9856	1.0034
4	75-99	0	D	0.9730	0.8744	1.0115	0.9632	1.0718	1.0718	1.0718	1.0718	0.9632	1.0115
3	75-99	0	D	0.9261	0.8668	1.0157	0.9369	1.0662	1.0662	1.0662	1.0662	0.9369	1.0157
2	75-99	0	D	0.9095	0.8661	1.0255	0.9311	1.0442	1.0442	1.0442	1.0442	0.9311	1.0255
1	75-99	0	D	0.8445	0.8613	1.0217	0.9006	0.9754	0.9754	0.9754	0.9754	0.9006	1.0217

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	D	1.3210	1.3359	0.7682	1.2082	1.1860	1.1860	1.1860	1.1860	1.2082	0.7682
6	14-18	1	D	1.2717	1.3187	0.8103	1.1799	1.1536	1.1536	1.1536	1.1536	1.1799	0.8103
5	14-18	1	D	1.2506	1.3212	0.8376	1.1649	1.1262	1.1262	1.1262	1.1262	1.1649	0.8376
4	14-18	1	D	1.1974	1.2891	0.8654	1.1344	1.1089	1.1089	1.1089	1.1089	1.1344	0.8654
3	14-18	1	D	1.1052	1.2755	0.8797	1.1103	1.1007	1.1007	1.1007	1.1007	1.1103	0.8797
2	14-18	1	D	1.1055	1.2725	0.9221	1.1218	1.0684	1.0684	1.0684	1.0684	1.1218	0.9221
1	14-18	1	D	1.1068	1.2489	0.9794	1.1815	0.9910	0.9910	0.9910	0.9910	1.1815	0.9794
7	19-20	1	D	1.2213	1.2913	1.1711	1.0280	1.3495	1.3495	1.3495	1.3495	1.0280	1.1711
6	19-20	1	D	1.2135	1.2899	1.1323	1.0354	1.3218	1.3218	1.3218	1.3218	1.0354	1.1323
5	19-20	1	D	1.2102	1.2901	1.1073	1.0394	1.2984	1.2984	1.2984	1.2984	1.0394	1.1073
4	19-20	1	D	1.2018	1.2875	1.0818	1.0474	1.2837	1.2837	1.2837	1.2837	1.0474	1.0818
3	19-20	1	D	1.1944	1.3376	1.0686	1.0653	1.2767	1.2767	1.2767	1.2767	1.0653	1.0686
2	19-20	1	D	1.2047	1.3503	1.0431	1.0808	1.2490	1.2490	1.2490	1.2490	1.0808	1.0431
1	19-20	1	D	1.2448	1.4473	1.0980	1.1622	1.1716	1.1716	1.1716	1.1716	1.1622	1.0980
7	21-24	1	D	1.0109	0.9953	1.0731	1.1302	1.2869	1.2869	1.2869	1.2869	1.1302	1.0731
6	21-24	1	D	0.9996	1.0105	1.0561	1.1370	1.2716	1.2716	1.2716	1.2716	1.1370	1.0561
5	21-24	1	D	0.9949	1.0083	1.0451	1.1406	1.2584	1.2584	1.2584	1.2584	1.1406	1.0451
4	21-24	1	D	0.9827	1.0369	1.0340	1.1479	1.2502	1.2502	1.2502	1.2502	1.1479	1.0340
3	21-24	1	D	0.9704	1.0717	1.0282	1.1674	1.2463	1.2463	1.2463	1.2463	1.1674	1.0282
2	21-24	1	D	0.9830	1.0801	1.0204	1.1868	1.2309	1.2309	1.2309	1.2309	1.1868	1.0204
1	21-24	1	D	1.0324	1.1448	1.0720	1.2887	1.1584	1.1584	1.1584	1.1584	1.2887	1.0720
7	25-44	1	D	0.9567	0.8908	0.9501	0.9118	1.0054	1.0054	1.0054	1.0054	0.9118	0.9501
6	25-44	1	D	0.9548	0.9150	0.9344	0.9206	1.0022	1.0022	1.0022	1.0022	0.9206	0.9344
5	25-44	1	D	0.9540	0.9115	0.9241	0.9253	0.9995	0.9995	0.9995	0.9995	0.9253	0.9241
4	25-44	1	D	0.9520	0.9568	0.9137	0.9348	0.9979	0.9979	0.9979	0.9979	0.9348	0.9137
3	25-44	1	D	0.9559	0.9753	0.9084	0.9536	0.9971	0.9971	0.9971	0.9971	0.9536	0.9084
2	25-44	1	D	0.9665	0.9795	0.8992	0.9683	0.9939	0.9939	0.9939	0.9939	0.9683	0.8992
1	25-44	1	D	1.0078	1.0114	0.9312	1.0455	0.9379	0.9379	0.9379	0.9379	1.0455	0.9312
7	45-64	1	D	1.0028	0.7856	1.1833	0.8804	0.8672	0.8672	0.8672	0.8672	0.8804	1.1833
6	45-64	1	D	1.0014	0.8390	1.1563	0.8884	0.8782	0.8782	0.8782	0.8782	0.8884	1.1563
5	45-64	1	D	1.0008	0.8301	1.1388	0.8926	0.8875	0.8875	0.8875	0.8875	0.8926	1.1388
4	45-64	1	D	0.9991	0.9442	1.1210	0.9012	0.8934	0.8934	0.8934	0.8934	0.9012	1.1210
3	45-64	1	D	1.0020	0.9661	1.1118	0.9174	0.8961	0.8961	0.8961	0.8961	0.9174	1.1118
2	45-64	1	D	1.0098	0.9703	1.0940	0.9295	0.9071	0.9071	0.9071	0.9071	0.9295	1.0940
1	45-64	1	D	1.0407	1.0028	1.1318	0.9927	0.8585	0.8585	0.8585	0.8585	0.9927	1.1318
7	65-74	1	D	1.1773	0.8435	0.8543	0.9296	1.0180	1.0180	1.0180	1.0180	0.9296	0.8543
6	65-74	1	D	1.1523	0.8383	0.8563	0.9367	1.0371	1.0371	1.0371	1.0371	0.9367	0.8563
5	65-74	1	D	1.1417	0.8391	0.8577	0.9404	1.0533	1.0533	1.0533	1.0533	0.9404	0.8577
4	65-74	1	D	1.1147	0.8293	0.8591	0.9479	1.0635	1.0635	1.0635	1.0635	0.9479	0.8591
3	65-74	1	D	1.0769	0.8608	0.8598	0.9653	1.0683	1.0683	1.0683	1.0683	0.9653	0.8598
2	65-74	1	D	1.0899	0.8689	0.8631	0.9808	1.0875	1.0875	1.0875	1.0875	0.9808	0.8631
1	65-74	1	D	1.1402	0.9305	0.8755	1.0623	1.0396	1.0396	1.0396	1.0396	1.0623	0.8755
7	75-99	1	D	1.2505	0.5531	1.1663	1.0790	0.9468	0.9468	0.9468	0.9468	1.0790	1.1663
6	75-99	1	D	1.2253	0.6675	1.1607	1.0665	0.9155	0.9155	0.9155	0.9155	1.0665	1.1607
5	75-99	1	D	1.2145	0.6379	1.1570	1.0599	0.8890	0.8890	0.8890	0.8890	1.0599	1.1570
4	75-99	1	D	1.1873	1.0185	1.1532	1.0464	0.8722	0.8722	0.8722	0.8722	1.0464	1.1532
3	75-99	1	D	1.1333	1.0329	1.1513	1.0380	0.8644	0.8644	0.8644	0.8644	1.0380	1.1513
2	75-99	1	D	1.1238	1.0323	1.1510	1.0468	0.8331	0.8331	0.8331	0.8331	1.0468	1.1510
1	75-99	1	D	1.0867	1.0275	1.1875	1.0923	0.7683	0.7683	0.7683	0.7683	1.0923	1.1875
7	14-18	2	D	1.4076	1.3846	0.8576	1.4996	1.2102	1.2102	1.2102	1.2102	1.4996	0.8576
6	14-18	2	D	1.3508	1.3390	0.9031	1.4166	1.1687	1.1687	1.1687	1.1687	1.4166	0.9031
5	14-18	2	D	1.3232	1.3457	0.9324	1.3718	1.1335	1.1335	1.1335	1.1335	1.3718	0.9324
4	14-18	2	D	1.2534	1.2602	0.9623	1.2806	1.1113	1.1113	1.1113	1.1113	1.2806	0.9623
3	14-18	2	D	1.1234	1.2102	0.9778	1.1834	1.1008	1.1008	1.1008	1.1008	1.1834	0.9778
2	14-18	2	D	1.1108	1.1984	1.0145	1.1760	1.0593	1.0593	1.0593	1.0593	1.1760	1.0145
1	14-18	2	D	1.0613	1.1090	1.0055	1.1366	1.0151	1.0151	1.0151	1.0151	1.1366	1.0055
7	19-20	2	D	1.1067	1.1892	1.1138	1.1455	1.2568	1.2568	1.2568	1.2568	1.1455	1.1138
6	19-20	2	D	1.0888	1.1301	1.0754	1.1112	1.2341	1.2341	1.2341	1.2341	1.1112	1.0754
5	19-20	2	D	1.0810	1.1387	1.0506	1.0928	1.2149	1.2149	1.2149	1.2149	1.0928	1.0506
4	19-20	2	D	1.0617	1.0279	1.0253	1.0556	1.2029	1.2029	1.2029	1.2029	1.0556	1.0253
3	19-20	2	D	1.0252	1.0286	1.0123	1.0161	1.1971	1.1971	1.1971	1.1971	1.0161	1.0123
2	19-20	2	D	1.0216	1.0302	0.9781	1.0133	1.1745	1.1745	1.1745	1.1745	1.0133	0.9781
1	19-20	2	D	1.0068	1.0412	0.9611	0.9993	1.1239	1.1239	1.1239	1.1239	0.9993	0.9611
7	21-24	2	D	1.1019	1.1126	1.0560	1.1909	1.0397	1.0397	1.0397	1.0397	1.1909	1.0560
6	21-24	2	D	1.0791	1.0726	1.0377	1.1539	1.0236	1.0236	1.0236	1.0236	1.1539	1.0377
5	21-24	2	D	1.0692	1.0785	1.0259	1.1341	1.0101	1.0101	1.0101	1.0101	1.1341	1.0259
4	21-24	2	D	1.0444	1.0035	1.0139	1.0940	1.0014	1.0014	1.0014	1.0014	1.0940	1.0139
3	21-24	2	D	1.0018	0.9999	1.0076	1.0527	0.9974	0.9974	0.9974	0.9974	1.0527	1.0076
2	21-24	2	D	1.0022	0.9998	0.9900	1.0518	0.9814	0.9814	0.9814	0.9814	1.0518	0.9900
1	21-24	2	D	1.0037	0.9993	0.9710	1.0471	0.9494	0.9494	0.9494	0.9494	1.0471	0.9710
7	25-44	2	D	1.0497	1.0881	1.1088	1.1180	1.0428	1.0428	1.0428	1.0428	1.1180	1.1088
6	25-44	2	D	1.0371	1.0597	1.0888	1.0866	1.0214	1.0214	1.0214	1.0214	1.0866	1.0888
5	25-44	2	D	1.0317	1.0638	1.0758	1.0700	1.0032	1.0032	1.0032	1.0032	1.0700	1.0758
4	25-44	2	D	1.0179	1.0108	1.0626	1.0360	0.9917	0.9917	0.9917	0.9917	1.0360	1.0626
3	25-44	2	D	0.9933	0.9948	1.0558	1.0003	0.9863	0.9863	0.9863	0.9863	1.0003	1.0558
2	25-44	2	D	0.9919	0.9914	1.0349	0.9984	0.9648	0.9648	0.9648	0.9648	0.9984	1.0349
1	25-44	2	D	0.9864	0.9652	1.0015	0.9885	0.9533	0.9533	0.9533	0.9533	0.9885	1.0015
7	45-64	2	D	1.2072	1.1209	1.0781	1.1903	1.0989	1.0989	1.0989	1.0989	1.1903	1.0781
6	45-64	2	D	1.1933	1.1395	1.0519	1.1564	1.0922	1.0922	1.0922	1.0922	1.1564	1.0519
5	45-64	2	D	1.1873	1.1367	1.0351	1.1383	1.0865	1.0865	1.0865	1.0865	1.1383	1.0351
4	45-64	2	D	1.1722	1.1717	1.0178	1.1015	1.0830	1.0830	1.0830	1.0830	1.1015	1.0178
3	45-64	2	D	1.1425	1.1579	1.0089	1.0615	1.0813	1.0813	1.0813	1.0813	1.0615	1.0089
2	45-64	2	D	1.1376	1.1540	0.9831	1.0575	1.0747	1.0747	1.0747	1.0747	1.0575	0.9831
1	45-64	2	D	1.1182	1.1244	0.9504	1.0359	1.0652	1.0652	1.0652	1.0652	1.0359	0.9504
7	65-74	2	D	1.4149	1.5497	0.9746	1.3509	1.0444	1.0444	1.0444	1.0444	1.3509	0.9746
6	65-74	2	D	1.3720	1.4660	0.9755	1.3106	1.0440	1.0440	1.0440	1.0440	1.3106	0.9755
5	65-74	2	D	1.3536	1.4782	0.9760	1.2891	1.0436	1.0436	1.0436	1.0436	1.2891	0.9760
4	65-74	2	D	1.3073	1.3214	0.9766	1.2455	1.0435	1.0435	1.0435	1.0435	1.2455	0.9766
3	65-74	2	D	1.2263	1.3213	0.9769	1.2003	1.0434	1.0434	1.0434	1.0434	1.2003	0.9769
2	65-74	2	D	1.2257	1.3229	0.9714	1.1987	1.0429	1.0429	1.0429	1.0429	1.1987	0.9714
1	65-74	2	D	1.2230	1.3362	0.9221	1.1904	1.0447	1.0447	1.0447	1.0447	1.1904	0.9221
7	75-99	2	D	1.5592	1.4109	1.2483	1.4911	0.9654	0.9654	0.9654	0.9654	1.4911	1.2483
6	75-99	2	D	1.5043	1.3315	1.2403	1.4226	0.9283	0.9283	0.9283	0.9283	1.4226	1.2403
5	75-99	2	D	1.4807	1.3431	1.2351	1.3860	0.8969	0.8969	0.8969	0.8969	1.3860	1.2351
4	75-99	2	D	1.4212	1.1931	1.2297	1.3117	0.8771	0.8771	0.8771	0.8771	1.3117	1.2297
3	75-99	2	D	1.3027	1.1740	1.2270	1.2301	0.8677	0.8677	0.8677	0.8677	1.2301	1.2270
2	75-99	2	D	1.2812	1.1709	1.2149	1.2204	0.8307	0.8307	0.8307	0.8307	1.2204	1.2149
1	75-99	2	D	1.1964	1.1468	1.1715	1.1689	0.7664	0.7664	0.7664	0.7664	1.1689	1.1715

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	D	1.5216	1.3429	0.8689	1.6474	1.1526	1.1526	1.1526	1.1526	1.6474	0.8689
6	14-18	3	D	1.4571	1.2659	0.9458	1.5568	1.1419	1.1419	1.1419	1.1419	1.5568	0.9458
5	14-18	3	D	1.4217	1.2775	1.0007	1.5079	1.1326	1.1326	1.1326	1.1326	1.5079	1.0007
4	14-18	3	D	1.3323	1.1294	1.0566	1.4085	1.1269	1.1269	1.1269	1.1269	1.4085	1.0566
3	14-18	3	D	1.1604	1.0839	1.0856	1.2995	1.1242	1.1242	1.1242	1.1242	1.2995	1.0856
2	14-18	3	D	1.1367	1.0740	1.1587	1.2859	1.1133	1.1133	1.1133	1.1133	1.2859	1.1587
1	14-18	3	D	1.0438	0.9989	1.1766	1.2154	1.0738	1.0738	1.0738	1.0738	1.2154	1.1766
7	19-20	3	D	1.3423	1.1938	0.9682	1.3032	1.1159	1.1159	1.1159	1.1159	1.3032	0.9682
6	19-20	3	D	1.2872	1.1315	0.9664	1.2647	1.1260	1.1260	1.1260	1.1260	1.2647	0.9664
5	19-20	3	D	1.2592	1.1406	0.9653	1.2442	1.1346	1.1346	1.1346	1.1346	1.2442	0.9653
4	19-20	3	D	1.1885	1.0237	0.9641	1.2025	1.1400	1.1400	1.1400	1.1400	1.2025	0.9641
3	19-20	3	D	1.0542	1.0148	0.9636	1.1554	1.1426	1.1426	1.1426	1.1426	1.1554	0.9636
2	19-20	3	D	1.0377	1.0139	0.9629	1.1475	1.1526	1.1526	1.1526	1.1526	1.1475	0.9629
1	19-20	3	D	0.9731	1.0070	0.9693	1.1064	1.1095	1.1095	1.1095	1.1095	1.1064	0.9693
7	21-24	3	D	1.3201	1.1357	0.9479	1.1255	0.8422	0.8422	0.8422	0.8422	1.1255	0.9479
6	21-24	3	D	1.2664	1.0919	0.9648	1.0911	0.8524	0.8524	0.8524	0.8524	1.0911	0.9648
5	21-24	3	D	1.2397	1.0982	0.9758	1.0727	0.8609	0.8609	0.8609	0.8609	1.0727	0.9758
4	21-24	3	D	1.1722	1.0160	0.9869	1.0354	0.8663	0.8663	0.8663	0.8663	1.0354	0.9869
3	21-24	3	D	1.0463	1.0031	0.9928	0.9943	0.8689	0.8689	0.8689	0.8689	0.9943	0.9928
2	21-24	3	D	1.0337	1.0007	1.0074	0.9893	0.8790	0.8790	0.8790	0.8790	0.9893	1.0074
1	21-24	3	D	0.9845	0.9828	1.0121	0.9628	0.8552	0.8552	0.8552	0.8552	0.9628	1.0121
7	25-44	3	D	1.3350	1.1126	0.9784	1.1171	1.0025	1.0025	1.0025	1.0025	1.1171	0.9784
6	25-44	3	D	1.2787	1.0806	0.9950	1.0864	1.0087	1.0087	1.0087	1.0087	1.0864	0.9950
5	25-44	3	D	1.2482	1.0852	1.0057	1.0701	1.0139	1.0139	1.0139	1.0139	1.0701	1.0057
4	25-44	3	D	1.1714	1.0253	1.0167	1.0367	1.0173	1.0173	1.0173	1.0173	1.0367	1.0167
3	25-44	3	D	1.0282	1.0002	1.0223	0.9992	1.0189	1.0189	1.0189	1.0189	0.9992	1.0223
2	25-44	3	D	1.0142	0.9945	1.0350	0.9931	1.0251	1.0251	1.0251	1.0251	0.9931	1.0350
1	25-44	3	D	0.9594	0.9513	1.0257	0.9612	1.0186	1.0186	1.0186	1.0186	0.9612	1.0257
7	45-64	3	D	1.5736	1.1271	0.9253	1.3034	0.8897	0.8897	0.8897	0.8897	1.3034	0.9253
6	45-64	3	D	1.5074	1.1422	0.9344	1.2669	0.9098	0.9098	0.9098	0.9098	1.2669	0.9344
5	45-64	3	D	1.4719	1.1401	0.9404	1.2474	0.9270	0.9270	0.9270	0.9270	1.2474	0.9404
4	45-64	3	D	1.3819	1.1684	0.9464	1.2079	0.9377	0.9377	0.9377	0.9377	1.2079	0.9464
3	45-64	3	D	1.2121	1.1446	0.9496	1.1620	0.9428	0.9428	0.9428	0.9428	1.1620	0.9496
2	45-64	3	D	1.1924	1.1382	0.9560	1.1527	0.9629	0.9629	0.9629	0.9629	1.1527	0.9560
1	45-64	3	D	1.1152	1.0896	0.9465	1.1040	0.9593	0.9593	0.9593	0.9593	1.1040	0.9465
7	65-74	3	D	1.9635	1.7814	0.9131	1.2894	1.3974	1.3974	1.3974	1.3974	1.2894	0.9131
6	65-74	3	D	1.8835	1.6813	0.9483	1.2516	1.4380	1.4380	1.4380	1.4380	1.2516	0.9483
5	65-74	3	D	1.8438	1.6960	0.9712	1.2315	1.4724	1.4724	1.4724	1.4724	1.2315	0.9712
4	65-74	3	D	1.7435	1.5074	0.9945	1.1905	1.4941	1.4941	1.4941	1.4941	1.1905	0.9945
3	65-74	3	D	1.5552	1.4930	1.0065	1.1451	1.5044	1.5044	1.5044	1.5044	1.1451	1.0065
2	65-74	3	D	1.5352	1.4915	1.0324	1.1387	1.5449	1.5449	1.5449	1.5449	1.1387	1.0324
1	65-74	3	D	1.4569	1.4800	1.0030	1.1056	1.5552	1.5552	1.5552	1.5552	1.1056	1.0030
7	75-99	3	D	1.9436	1.9002	1.0293	1.4577	0.8760	0.8760	0.8760	0.8760	1.4577	1.0293
6	75-99	3	D	1.8645	1.7945	1.0604	1.3913	0.8592	0.8592	0.8592	0.8592	1.3913	1.0604
5	75-99	3	D	1.8252	1.8099	1.0806	1.3559	0.8450	0.8450	0.8450	0.8450	1.3559	1.0806
4	75-99	3	D	1.7261	1.6119	1.1012	1.2840	0.8359	0.8359	0.8359	0.8359	1.2840	1.1012
3	75-99	3	D	1.5329	1.5639	1.1118	1.2022	0.8317	0.8317	0.8317	0.8317	1.2022	1.1118
2	75-99	3	D	1.5029	1.5539	1.1362	1.1878	0.8149	0.8149	0.8149	0.8149	1.1878	1.1362
1	75-99	3	D	1.3858	1.4781	1.1217	1.1127	0.7620	0.7620	0.7620	0.7620	1.1127	1.1217
7	14-18	4+	D	1.7694	1.5453	1.1625	1.6205	1.3631	1.3631	1.3631	1.3631	1.6205	1.1625
6	14-18	4+	D	1.6957	1.4584	1.2370	1.5311	1.3333	1.3333	1.3333	1.3333	1.5311	1.2370
5	14-18	4+	D	1.6569	1.4711	1.2852	1.4829	1.3081	1.3081	1.3081	1.3081	1.4829	1.2852
4	14-18	4+	D	1.5591	1.3075	1.3344	1.3851	1.2921	1.2921	1.2921	1.2921	1.3851	1.3344
3	14-18	4+	D	1.3713	1.2542	1.3598	1.2766	1.2846	1.2846	1.2846	1.2846	1.2766	1.3598
2	14-18	4+	D	1.3457	1.2425	1.4287	1.2619	1.2548	1.2548	1.2548	1.2548	1.2619	1.4287
1	14-18	4+	D	1.2458	1.1536	1.4833	1.1845	1.2327	1.2327	1.2327	1.2327	1.1845	1.4833
7	19-20	4+	D	1.2570	1.2756	1.2507	1.2523	0.8439	0.8439	0.8439	0.8439	1.2523	1.2507
6	19-20	4+	D	1.2226	1.2010	1.2176	1.2151	0.8401	0.8401	0.8401	0.8401	1.2151	1.2176
5	19-20	4+	D	1.2078	1.2125	1.1963	1.1953	0.8369	0.8369	0.8369	0.8369	1.1953	1.1963
4	19-20	4+	D	1.1705	1.0658	1.1746	1.1551	0.8349	0.8349	0.8349	0.8349	1.1551	1.1746
3	19-20	4+	D	1.0947	1.0588	1.1632	1.1087	0.8339	0.8339	0.8339	0.8339	1.1087	1.1632
2	19-20	4+	D	1.0786	1.0587	1.1397	1.0998	0.8302	0.8302	0.8302	0.8302	1.0998	1.1397
1	19-20	4+	D	1.0158	1.0581	1.1728	1.0531	0.8140	0.8140	0.8140	0.8140	1.0531	1.1728
7	21-24	4+	D	1.2902	1.1961	1.0531	1.2815	1.0492	1.0492	1.0492	1.0492	1.2815	1.0531
6	21-24	4+	D	1.2494	1.1387	1.0440	1.2421	1.0474	1.0474	1.0474	1.0474	1.2421	1.0440
5	21-24	4+	D	1.2318	1.1470	1.0381	1.2212	1.0459	1.0459	1.0459	1.0459	1.2212	1.0381
4	21-24	4+	D	1.1878	1.0394	1.0321	1.1785	1.0449	1.0449	1.0449	1.0449	1.1785	1.0321
3	21-24	4+	D	1.1026	1.0283	1.0289	1.1307	1.0445	1.0445	1.0445	1.0445	1.1307	1.0289
2	21-24	4+	D	1.0905	1.0266	1.0248	1.1235	1.0427	1.0427	1.0427	1.0427	1.1235	1.0248
1	21-24	4+	D	1.0432	1.0146	1.0524	1.0858	1.0336	1.0336	1.0336	1.0336	1.0858	1.0524
7	25-44	4+	D	1.1910	1.1892	1.0147	1.1884	0.9048	0.9048	0.9048	0.9048	1.1884	1.0147
6	25-44	4+	D	1.1631	1.1434	1.0050	1.1555	0.8984	0.8984	0.8984	0.8984	1.1555	1.0050
5	25-44	4+	D	1.1511	1.1501	0.9988	1.1380	0.8928	0.8928	0.8928	0.8928	1.1380	0.9988
4	25-44	4+	D	1.1209	1.0642	0.9924	1.1024	0.8894	0.8894	0.8894	0.8894	1.1024	0.9924
3	25-44	4+	D	1.0590	1.0403	0.9891	1.0614	0.8877	0.8877	0.8877	0.8877	1.0614	0.9891
2	25-44	4+	D	1.0457	1.0352	0.9827	1.0537	0.8812	0.8812	0.8812	0.8812	1.0537	0.9827
1	25-44	4+	D	0.9935	0.9964	0.9951	1.0128	0.8927	0.8927	0.8927	0.8927	1.0128	0.9951
7	45-64	4+	D	1.4992	1.2909	0.9625	1.2073	1.1970	1.1970	1.1970	1.1970	1.2073	0.9625
6	45-64	4+	D	1.4647	1.2937	0.9473	1.1734	1.2069	1.2069	1.2069	1.2069	1.1734	0.9473
5	45-64	4+	D	1.4499	1.2933	0.9374	1.1552	1.2152	1.2152	1.2152	1.2152	1.1552	0.9374
4	45-64	4+	D	1.4126	1.2984	0.9273	1.1184	1.2206	1.2206	1.2206	1.2206	1.1184	0.9273
3	45-64	4+	D	1.3335	1.2746	0.9221	1.0749	1.2231	1.2231	1.2231	1.2231	1.0749	0.9221
2	45-64	4+	D	1.3132	1.2685	0.9107	1.0650	1.2330	1.2330	1.2330	1.2330	1.0650	0.9107
1	45-64	4+	D	1.2335	1.2221	0.9213	1.0130	1.2525	1.2525	1.2525	1.2525	1.0130	0.9213
7	65-74	4+	D	2.4527	1.9026	0.9535	1.4385	1.1520	1.1520	1.1520	1.1520	1.4385	0.9535
6	65-74	4+	D	2.3568	1.8030	0.9632	1.3962	1.1685	1.1685	1.1685	1.1685	1.3962	0.9632
5	65-74	4+	D	2.3141	1.8175	0.9694	1.3736	1.1824	1.1824	1.1824	1.1824	1.3736	0.9694
4	65-74	4+	D	2.2063	1.6309	0.9758	1.3278	1.1912	1.1912	1.1912	1.1912	1.3278	0.9758
3	65-74	4+	D	2.0023	1.6213	0.9790	1.2759	1.1954	1.1954	1.1954	1.1954	1.2759	0.9790
2	65-74	4+	D	1.9786	1.6210	0.9862	1.2672	1.2119	1.2119	1.2119	1.2119	1.2672	0.9862
1	65-74	4+	D	1.8860	1.6186	0.9787	1.2218	1.2443	1.2443	1.2443	1.2443	1.2218	0.9787
7	75-99	4+	D	2.5186	1.9466	0.9534	1.4970	1.1243	1.1243	1.1243	1.1243	1.4970	0.9534
6	75-99	4+	D	2.4205	1.8338	0.9558	1.4287	1.0949	1.0949	1.0949	1.0949	1.4287	0.9558
5	75-99	4+	D	2.3772	1.8509	0.9574	1.3922	1.0700	1.0700	1.0700	1.0700	1.3922	0.9574
4	75-99	4+	D	2.2681	1.6314	0.9589	1.3182	1.0542	1.0542	1.0542	1.0542	1.3182	0.9589
3	75-99	4+	D	2.0506	1.5547	0.9599	1.2331	1.0468	1.0468	1.0468	1.0468	1.2331	0.9599
2	75-99	4+	D	2.0109	1.5378	0.9629	1.2170	1.0174	1.0174	1.0174	1.0174	1.2170	0.9629
1	75-99	4+	D	1.8559	1.4084	0.9716	1.1322	0.9616	0.9616	0.9616	0.9616	1.1322	0.9716

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	E	1.2419	1.2395	0.7166	1.1126	1.0819	1.0819	1.0819	1.0819	1.1126	0.7166
6	14-18	0	E	1.1952	1.1646	0.7724	1.0759	1.0648	1.0648	1.0648	1.0648	1.0759	0.7724
5	14-18	0	E	1.1751	1.1766	0.8080	1.0563	1.0500	1.0500	1.0500	1.0500	1.0563	0.8080
4	14-18	0	E	1.1256	1.0511	0.8454	1.0166	1.0407	1.0407	1.0407	1.0407	1.0166	0.8454
3	14-18	0	E	1.0479	1.0231	0.8644	0.9841	1.0365	1.0365	1.0365	1.0365	0.9841	0.8644
2	14-18	0	E	1.0369	1.0162	0.9009	0.9794	1.0189	1.0189	1.0189	1.0189	0.9794	0.9009
1	14-18	0	E	0.9942	0.9641	0.9240	0.9552	0.9891	0.9891	0.9891	0.9891	0.9552	0.9240
7	19-20	0	E	1.2016	1.1676	0.9892	1.1130	1.1282	1.1282	1.1282	1.1282	1.1130	0.9892
6	19-20	0	E	1.1960	1.1360	0.9712	1.1104	1.1315	1.1315	1.1315	1.1315	1.1104	0.9712
5	19-20	0	E	1.1936	1.1410	0.9597	1.1090	1.1343	1.1343	1.1343	1.1343	1.1090	0.9597
4	19-20	0	E	1.1877	1.0932	0.9476	1.1062	1.1361	1.1361	1.1361	1.1361	1.1062	0.9476
3	19-20	0	E	1.1766	1.1168	0.9414	1.1032	1.1369	1.1369	1.1369	1.1369	1.1032	0.9414
2	19-20	0	E	1.1738	1.1227	0.9374	1.1023	1.1403	1.1403	1.1403	1.1403	1.1023	0.9374
1	19-20	0	E	1.1628	1.1665	0.9529	1.0978	1.0926	1.0926	1.0926	1.0926	1.0978	0.9529
7	21-24	0	E	1.0896	1.0662	0.9840	1.0534	1.0236	1.0236	1.0236	1.0236	1.0534	0.9840
6	21-24	0	E	1.0790	1.0541	0.9848	1.0495	1.0296	1.0296	1.0296	1.0296	1.0495	0.9848
5	21-24	0	E	1.0745	1.0560	0.9854	1.0475	1.0348	1.0348	1.0348	1.0348	1.0475	0.9854
4	21-24	0	E	1.0633	1.0387	0.9860	1.0434	1.0381	1.0381	1.0381	1.0381	1.0434	0.9860
3	21-24	0	E	1.0513	1.0542	0.9863	1.0421	1.0395	1.0395	1.0395	1.0395	1.0421	0.9863
2	21-24	0	E	1.0533	1.0581	0.9916	1.0432	1.0457	1.0457	1.0457	1.0457	1.0432	0.9916
1	21-24	0	E	1.0610	1.0869	1.0059	1.0492	1.0145	1.0145	1.0145	1.0145	1.0492	1.0059
7	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	E	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	E	0.9717	0.8690	1.0292	0.9843	0.8996	0.8996	0.8996	0.8996	0.9843	1.0292
6	45-64	0	E	0.9722	0.9107	1.0221	0.9837	0.9145	0.9145	0.9145	0.9145	0.9837	1.0221
5	45-64	0	E	0.9724	0.9041	1.0176	0.9834	0.9274	0.9274	0.9274	0.9274	0.9834	1.0176
4	45-64	0	E	0.9730	0.9718	1.0129	0.9828	0.9355	0.9355	0.9355	0.9355	0.9828	1.0129
3	45-64	0	E	0.9700	0.9722	1.0105	0.9798	0.9391	0.9391	0.9391	0.9391	0.9798	1.0105
2	45-64	0	E	0.9670	0.9724	1.0065	0.9777	0.9545	0.9545	0.9545	0.9545	0.9777	1.0065
1	45-64	0	E	0.9554	0.9732	1.0055	0.9670	0.9500	0.9500	0.9500	0.9500	0.9670	1.0055
7	65-74	0	E	0.9737	0.9435	0.9664	0.9575	0.8458	0.8458	0.8458	0.8458	0.9575	0.9664
6	65-74	0	E	0.9538	0.9132	0.9867	0.9555	0.8653	0.8653	0.8653	0.8653	0.9555	0.9867
5	65-74	0	E	0.9453	0.9181	0.9996	0.9544	0.8821	0.8821	0.8821	0.8821	0.9544	0.9996
4	65-74	0	E	0.9243	0.8718	1.0132	0.9523	0.8926	0.8926	0.8926	0.8926	0.9523	1.0132
3	65-74	0	E	0.8981	0.8902	1.0201	0.9516	0.8974	0.8974	0.8974	0.8974	0.9516	1.0201
2	65-74	0	E	0.8989	0.8947	1.0232	0.9522	0.9174	0.9174	0.9174	0.9174	0.9522	1.0232
1	65-74	0	E	0.9020	0.9289	1.0021	0.9552	0.9226	0.9226	0.9226	0.9226	0.9552	1.0021
7	75-99	0	E	1.0132	1.0266	0.9857	1.0118	1.1192	1.1192	1.1192	1.1192	1.0118	0.9857
6	75-99	0	E	0.9937	0.9627	0.9984	0.9904	1.0963	1.0963	1.0963	1.0963	0.9904	0.9984
5	75-99	0	E	0.9853	0.9729	1.0065	0.9791	1.0764	1.0764	1.0764	1.0764	0.9791	1.0065
4	75-99	0	E	0.9646	0.8689	1.0151	0.9560	1.0640	1.0640	1.0640	1.0640	0.9560	1.0151
3	75-99	0	E	0.9163	0.8662	1.0194	0.9329	1.0584	1.0584	1.0584	1.0584	0.9329	1.0194
2	75-99	0	E	0.8989	0.8655	1.0246	0.9268	1.0348	1.0348	1.0348	1.0348	0.9268	1.0246
1	75-99	0	E	0.8313	0.8606	1.0207	0.8954	0.9591	0.9591	0.9591	0.9591	0.8954	1.0207
7	14-18	1	E	1.3029	1.3315	0.7771	1.2007	1.1785	1.1785	1.1785	1.1785	1.2007	0.7771
6	14-18	1	E	1.2517	1.3137	0.8207	1.1716	1.1448	1.1448	1.1448	1.1448	1.1716	0.8207
5	14-18	1	E	1.2296	1.3166	0.8484	1.1560	1.1158	1.1158	1.1158	1.1158	1.1560	0.8484
4	14-18	1	E	1.1753	1.2857	0.8777	1.1245	1.0975	1.0975	1.0975	1.0975	1.1245	0.8777
3	14-18	1	E	1.1054	1.2728	0.8926	1.1181	1.0893	1.0893	1.0893	1.0893	1.1181	0.8926
2	14-18	1	E	1.1058	1.2695	0.9354	1.1301	1.0547	1.0547	1.0547	1.0547	1.1301	0.9354
1	14-18	1	E	1.1070	1.2454	0.9948	1.1919	0.9735	0.9735	0.9735	0.9735	1.1919	0.9948
7	19-20	1	E	1.2185	1.2910	1.1629	1.0300	1.3431	1.3431	1.3431	1.3431	1.0300	1.1629
6	19-20	1	E	1.2103	1.2895	1.1228	1.0376	1.3143	1.3143	1.3143	1.3143	1.0376	1.1228
5	19-20	1	E	1.2069	1.2898	1.0973	1.0418	1.2896	1.2896	1.2896	1.2896	1.0418	1.0973
4	19-20	1	E	1.1983	1.2955	1.0704	1.0501	1.2739	1.2739	1.2739	1.2739	1.0501	1.0704
3	19-20	1	E	1.2004	1.3490	1.0567	1.0758	1.2669	1.2669	1.2669	1.2669	1.0758	1.0567
2	19-20	1	E	1.2112	1.3623	1.0558	1.0922	1.2374	1.2374	1.2374	1.2374	1.0922	1.0558
1	19-20	1	E	1.2530	1.4620	1.1129	1.1763	1.1535	1.1535	1.1535	1.1535	1.1763	1.1129
7	21-24	1	E	1.0068	0.9991	1.0695	1.1321	1.2833	1.2833	1.2833	1.2833	1.1321	1.0695
6	21-24	1	E	0.9951	1.0150	1.0520	1.1390	1.2674	1.2674	1.2674	1.2674	1.1390	1.0520
5	21-24	1	E	0.9900	1.0125	1.0407	1.1428	1.2535	1.2535	1.2535	1.2535	1.1428	1.0407
4	21-24	1	E	0.9776	1.0435	1.0289	1.1502	1.2448	1.2448	1.2448	1.2448	1.1502	1.0289
3	21-24	1	E	0.9779	1.0792	1.0230	1.1805	1.2409	1.2409	1.2409	1.2409	1.1805	1.0230
2	21-24	1	E	0.9911	1.0882	1.0325	1.2011	1.2244	1.2244	1.2244	1.2244	1.2011	1.0325
1	21-24	1	E	1.0425	1.1547	1.0860	1.3064	1.1401	1.1401	1.1401	1.1401	1.3064	1.0860
7	25-44	1	E	0.9560	0.8968	0.9468	0.9142	1.0046	1.0046	1.0046	1.0046	0.9142	0.9468
6	25-44	1	E	0.9540	0.9221	0.9305	0.9232	1.0013	1.0013	1.0013	1.0013	0.9232	0.9305
5	25-44	1	E	0.9532	0.9180	0.9200	0.9281	0.9986	0.9986	0.9986	0.9986	0.9281	0.9200
4	25-44	1	E	0.9511	0.9614	0.9091	0.9379	0.9968	0.9968	0.9968	0.9968	0.9379	0.9091
3	25-44	1	E	0.9622	0.9790	0.9035	0.9636	0.9960	0.9960	0.9960	0.9960	0.9636	0.9035
2	25-44	1	E	0.9732	0.9835	0.9066	0.9791	0.9926	0.9926	0.9926	0.9926	0.9791	0.9066
1	25-44	1	E	0.1162	1.0163	0.9399	1.0590	0.9228	0.9228	0.9228	0.9228	1.0590	0.9399
7	45-64	1	E	1.0023	0.7934	1.1776	0.8826	0.8697	0.8697	0.8697	0.8697	0.8826	1.1776
6	45-64	1	E	1.0008	0.8568	1.1496	0.8908	0.8811	0.8811	0.8811	0.8811	0.8908	1.1496
5	45-64	1	E	1.0002	0.8466	1.1318	0.8951	0.8910	0.8910	0.8910	0.8910	0.8951	1.1318
4	45-64	1	E	0.9985	0.9519	1.1131	0.9040	0.8972	0.8972	0.8972	0.8972	0.9040	1.1131
3	45-64	1	E	1.0066	0.9699	1.1036	0.9256	0.8999	0.8999	0.8999	0.8999	0.9256	1.1036
2	45-64	1	E	1.0149	0.9744	1.1028	0.9383	0.9117	0.9117	0.9117	0.9117	0.9383	1.1028
1	45-64	1	E	1.0470	1.0078	1.1421	1.0036	0.8438	0.8438	0.8438	0.8438	1.0036	1.1421
7	65-74	1	E	1.1682	0.8422	0.8547	0.9315	1.0224	1.0224	1.0224	1.0224	0.9315	0.8547
6	65-74	1	E	1.1422	0.8368	0.8568	0.9388	1.0423	1.0423	1.0423	1.0423	0.9388	0.8568
5	65-74	1	E	1.1309	0.8376	0.8582	0.9426	1.0594	1.0594	1.0594	1.0594	0.9426	0.8582
4	65-74	1	E	1.1035	0.8340	0.8597	0.9504	1.0703	1.0703	1.0703	1.0703	0.9504	0.8597
3	65-74	1	E	1.0846	0.8680	0.8605	0.9758	1.0750	1.0750	1.0750	1.0750	0.9758	0.8605
2	65-74	1	E	1.0980	0.8765	0.8660	0.9922	1.0956	1.0956	1.0956	1.0956	0.9922	0.8660
1	65-74	1	E	1.1506	0.9399	0.8790	1.0765	1.0241	1.0241	1.0241	1.0241	1.0765	0.8790
7	75-99	1	E	1.2413	0.5531	1.1651	1.0756	0.9395	0.9395	0.9395	0.9395	1.0756	1.1651
6	75-99	1	E	1.2150	0.7267	1.1592	1.0628	0.9070	0.9070	0.9070	0.9070	1.0628	1.1592
5	75-99	1	E	1.2038	0.6929	1.1555	1.0559	0.8789	0.8789	0.8789	0.8789	1.0559	1.1555
4	75-99	1	E	1.1760	1.0350	1.1515	1.0420	0.8612	0.8612	0.8612	0.8612	1.0420	1.1515
3	75-99	1	E	1.1278	1.0324	1.1496	1.0440	0.8533	0.8533	0.8533	0.8533	1.0440	1.1496
2	75-99	1	E	1.1178	1.0318	1.1595	1.0531	0.8198	0.8198	0.8198	0.8198	1.0531	1.1595
1	75-99	1	E	1.0792	1.0268	1.1974	1.1002	0.7542	0.7542	0.7542	0.7542	1.1002	1.1974

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	E	1.3916	1.3733	0.8673	1.4782	1.2007	1.2007	1.2007	1.2007	1.4782	0.8673
6	14-18	2	E	1.3245	1.3258	0.9142	1.3913	1.1574	1.1574	1.1574	1.1574	1.3913	0.9142
5	14-18	2	E	1.2955	1.3334	0.9441	1.3451	1.1201	1.1201	1.1201	1.1201	1.3451	0.9441
4	14-18	2	E	1.2245	1.2490	0.9757	1.2512	1.0966	1.0966	1.0966	1.0966	1.2512	0.9757
3	14-18	2	E	1.1159	1.1996	0.9916	1.1784	1.0862	1.0862	1.0862	1.0862	1.1784	0.9916
2	14-18	2	E	1.1028	1.1874	1.0125	1.1705	1.0417	1.0417	1.0417	1.0417	1.1705	1.0125
1	14-18	2	E	1.0513	1.0954	1.0030	1.1298	1.0079	1.0079	1.0079	1.0079	1.1298	1.0030
7	19-20	2	E	1.1002	1.1743	1.1057	1.1364	1.2515	1.2515	1.2515	1.2515	1.1364	1.1057
6	19-20	2	E	1.0815	1.1128	1.0660	1.1009	1.2279	1.2279	1.2279	1.2279	1.1009	1.0660
5	19-20	2	E	1.0734	1.1226	1.0406	1.0820	1.2076	1.2076	1.2076	1.2076	1.0820	1.0406
4	19-20	2	E	1.0536	1.0238	1.0141	1.0435	1.1948	1.1948	1.1948	1.1948	1.0435	1.0141
3	19-20	2	E	1.0231	1.0300	1.0005	1.0142	1.1890	1.1890	1.1890	1.1890	1.0142	1.0005
2	19-20	2	E	1.0191	1.0315	0.9742	1.0113	1.1648	1.1648	1.1648	1.1648	1.0113	0.9742
1	19-20	2	E	1.0038	1.0429	0.9565	0.9968	1.1126	1.1126	1.1126	1.1126	0.9968	0.9565
7	21-24	2	E	1.0935	1.1026	1.0521	1.1811	1.0360	1.0360	1.0360	1.0360	1.1811	1.0521
6	21-24	2	E	1.0697	1.0610	1.0332	1.1428	1.0192	1.0192	1.0192	1.0192	1.1428	1.0332
5	21-24	2	E	1.0594	1.0676	1.0212	1.1224	1.0049	1.0049	1.0049	1.0049	1.1224	1.0212
4	21-24	2	E	1.0343	1.0001	1.0085	1.0810	0.9958	0.9958	0.9958	0.9958	1.0810	1.0085
3	21-24	2	E	1.0020	0.9998	1.0021	1.0520	0.9917	0.9917	0.9917	0.9917	1.0520	1.0021
2	21-24	2	E	1.0025	0.9997	0.9856	1.0510	0.9746	0.9746	0.9746	0.9746	1.0510	0.9856
1	21-24	2	E	1.0040	0.9992	0.9659	1.0462	0.9424	0.9424	0.9424	0.9424	1.0462	0.9659
7	25-44	2	E	1.0451	1.0810	1.1046	1.1096	1.0378	1.0378	1.0378	1.0378	1.1096	1.1046
6	25-44	2	E	1.0319	1.0515	1.0839	1.0772	1.0155	1.0155	1.0155	1.0155	1.0772	1.0839
5	25-44	2	E	1.0262	1.0563	1.0706	1.0600	0.9963	0.9963	0.9963	0.9963	1.0600	1.0706
4	25-44	2	E	1.0123	1.0063	1.0567	1.0250	0.9841	0.9841	0.9841	0.9841	1.0250	1.0567
3	25-44	2	E	0.9925	0.9918	1.0496	0.9990	0.9787	0.9787	0.9787	0.9787	0.9990	1.0496
2	25-44	2	E	0.9910	0.9882	1.0271	0.9970	0.9557	0.9557	0.9557	0.9557	0.9970	1.0271
1	25-44	2	E	0.9853	0.9612	0.9924	0.9868	0.9527	0.9527	0.9527	0.9527	0.9868	0.9924
7	45-64	2	E	1.2021	1.1255	1.0726	1.1813	1.0973	1.0973	1.0973	1.0973	1.1813	1.0726
6	45-64	2	E	1.1875	1.1449	1.0455	1.1462	1.0904	1.0904	1.0904	1.0904	1.1462	1.0455
5	45-64	2	E	1.1813	1.1418	1.0283	1.1275	1.0844	1.0844	1.0844	1.0844	1.1275	1.0283
4	45-64	2	E	1.1659	1.1708	1.0101	1.0896	1.0806	1.0806	1.0806	1.0806	1.0896	1.0101
3	45-64	2	E	1.1396	1.1544	1.0009	1.0588	1.0790	1.0790	1.0790	1.0790	1.0588	1.0009
2	45-64	2	E	1.1344	1.1504	0.9754	1.0544	1.0718	1.0718	1.0718	1.0718	1.0544	0.9754
1	45-64	2	E	1.1143	1.1200	0.9416	1.0321	1.0633	1.0633	1.0633	1.0633	1.0321	0.9416
7	65-74	2	E	1.3991	1.5288	0.9748	1.3402	1.0443	1.0443	1.0443	1.0443	1.3402	0.9748
6	65-74	2	E	1.3546	1.4416	0.9757	1.2985	1.0438	1.0438	1.0438	1.0438	1.2985	0.9757
5	65-74	2	E	1.3352	1.4556	0.9762	1.2763	1.0435	1.0435	1.0435	1.0435	1.2763	0.9762
4	65-74	2	E	1.2880	1.3155	0.9768	1.2314	1.0433	1.0433	1.0433	1.0433	1.2314	0.9768
3	65-74	2	E	1.2259	1.3228	0.9771	1.1992	1.0432	1.0432	1.0432	1.0432	1.1992	0.9771
2	65-74	2	E	1.2253	1.3246	0.9599	1.1975	1.0427	1.0427	1.0427	1.0427	1.1975	0.9599
1	65-74	2	E	1.2225	1.3381	0.9087	1.1889	1.0452	1.0452	1.0452	1.0452	1.1889	0.9087
7	75-99	2	E	1.5390	1.3915	1.2466	1.4729	0.9567	0.9567	0.9567	0.9567	1.4729	1.2466
6	75-99	2	E	1.4818	1.3081	1.2383	1.4020	0.9183	0.9183	0.9183	0.9183	1.4020	1.2383
5	75-99	2	E	1.4572	1.3215	1.2329	1.3643	0.8849	0.8849	0.8849	0.8849	1.3643	1.2329
4	75-99	2	E	1.3966	1.1845	1.2274	1.2877	0.8640	0.8640	0.8640	0.8640	1.2877	1.2274
3	75-99	2	E	1.2900	1.1712	1.2246	1.2236	0.8547	0.8547	0.8547	0.8547	1.2236	1.2246
2	75-99	2	E	1.2673	1.1679	1.2049	1.2132	0.8150	0.8150	0.8150	0.8150	1.2132	1.2049
1	75-99	2	E	1.1792	1.1433	1.1597	1.1600	0.7530	0.7530	0.7530	0.7530	1.1600	1.1597
7	14-18	3	E	1.5094	1.3252	0.8788	1.6239	1.1501	1.1501	1.1501	1.1501	1.6239	0.8788
6	14-18	3	E	1.4233	1.2429	0.9667	1.5292	1.1389	1.1389	1.1389	1.1389	1.5292	0.9667
5	14-18	3	E	1.3862	1.2561	1.0226	1.4788	1.1292	1.1292	1.1292	1.1292	1.4788	1.0226
4	14-18	3	E	1.2952	1.1165	1.0816	1.3765	1.1231	1.1231	1.1231	1.1231	1.3765	1.0816
3	14-18	3	E	1.1463	1.0750	1.1116	1.2903	1.1204	1.1204	1.1204	1.1204	1.2903	1.1116
2	14-18	3	E	1.1215	1.0647	1.1629	1.2761	1.1088	1.1088	1.1088	1.1088	1.2761	1.1629
1	14-18	3	E	1.0249	0.9874	1.1814	1.2032	1.0642	1.0642	1.0642	1.0642	1.2032	1.1814
7	19-20	3	E	1.3286	1.1782	0.9678	1.2930	1.1181	1.1181	1.1181	1.1181	1.2930	0.9678
6	19-20	3	E	1.2606	1.1133	0.9659	1.2532	1.1287	1.1287	1.1287	1.1287	1.2532	0.9659
5	19-20	3	E	1.2313	1.1238	0.9648	1.2320	1.1378	1.1378	1.1378	1.1378	1.2320	0.9648
4	19-20	3	E	1.1593	1.0179	0.9636	1.1891	1.1435	1.1435	1.1435	1.1435	1.1891	0.9636
3	19-20	3	E	1.0445	1.0140	0.9630	1.1501	1.1461	1.1461	1.1461	1.1461	1.1501	0.9630
2	19-20	3	E	1.0273	1.0131	0.9644	1.1417	1.1569	1.1569	1.1569	1.1569	1.1417	0.9644
1	19-20	3	E	0.9600	1.0059	0.9710	1.0991	1.0962	1.0962	1.0962	1.0962	1.0991	0.9710
7	21-24	3	E	1.3058	1.1248	0.9515	1.1164	0.8446	0.8446	0.8446	0.8446	1.1164	0.9515
6	21-24	3	E	1.2410	1.0791	0.9691	1.0808	0.8551	0.8551	0.8551	0.8551	1.0808	0.9691
5	21-24	3	E	1.2129	1.0863	0.9802	1.0618	0.8642	0.8642	0.8642	0.8642	1.0618	0.9802
4	21-24	3	E	1.1442	1.0109	0.9920	1.0233	0.8700	0.8700	0.8700	0.8700	1.0233	0.9920
3	21-24	3	E	1.0388	1.0009	0.9979	0.9909	0.8725	0.8725	0.8725	0.8725	0.9909	0.9979
2	21-24	3	E	1.0256	0.9985	1.0085	0.9855	0.8833	0.8833	0.8833	0.8833	0.9855	1.0085
1	21-24	3	E	0.9745	0.9800	1.0134	0.9582	0.8474	0.8474	0.8474	0.8474	0.9582	1.0134
7	25-44	3	E	1.3236	1.1046	0.9819	1.1089	1.0039	1.0039	1.0039	1.0039	1.1089	0.9819
6	25-44	3	E	1.2497	1.0713	0.9990	1.0772	1.0104	1.0104	1.0104	1.0104	1.0772	0.9990
5	25-44	3	E	1.2178	1.0765	1.0100	1.0603	1.0160	1.0160	1.0160	1.0160	1.0603	1.0100
4	25-44	3	E	1.1395	1.0190	1.0215	1.0259	1.0195	1.0195	1.0195	1.0195	1.0259	1.0215
3	25-44	3	E	1.0200	0.9951	1.0274	0.9951	1.0210	1.0210	1.0210	1.0210	0.9951	1.0274
2	25-44	3	E	1.0053	0.9891	1.0328	0.9886	1.0277	1.0277	1.0277	1.0277	0.9886	1.0328
1	25-44	3	E	0.9482	0.9447	1.0231	0.9557	1.0160	1.0160	1.0160	1.0160	0.9557	1.0231
7	45-64	3	E	1.5600	1.1310	0.9273	1.2937	0.8944	0.8944	0.8944	0.8944	1.2937	0.9273
6	45-64	3	E	1.4735	1.1467	0.9367	1.2559	0.9153	0.9153	0.9153	0.9153	1.2559	0.9367
5	45-64	3	E	1.4362	1.1442	0.9428	1.2359	0.9335	0.9335	0.9335	0.9335	1.2359	0.9428
4	45-64	3	E	1.3447	1.1657	0.9491	1.1951	0.9449	0.9449	0.9449	0.9449	1.1951	0.9491
3	45-64	3	E	1.2004	1.1389	0.9523	1.1557	0.9500	0.9500	0.9500	0.9500	1.1557	0.9523
2	45-64	3	E	1.1798	1.1322	0.9537	1.1459	0.9715	0.9715	0.9715	0.9715	1.1459	0.9537
1	45-64	3	E	1.0995	1.0822	0.9438	1.0956	0.9559	0.9559	0.9559	0.9559	1.0956	0.9438
7	65-74	3	E	1.9423	1.7569	0.9205	1.2793	1.4069	1.4069	1.4069	1.4069	1.2793	0.9205
6	65-74	3	E	1.8457	1.6520	0.9571	1.2402	1.4491	1.4491	1.4491	1.4491	1.2402	0.9571
5	65-74	3	E	1.8041	1.6687	0.9804	1.2195	1.4856	1.4856	1.4856	1.4856	1.2195	0.9804
4	65-74	3	E	1.7018	1.4980	1.0049	1.1773	1.5084	1.5084	1.5084	1.5084	1.1773	1.0049
3	65-74	3	E	1.5434	1.4916	1.0174	1.1407	1.5187	1.5187	1.5187	1.5187	1.1407	1.0174
2	65-74	3	E	1.5225	1.4901	1.0256	1.1341	1.5621	1.5621	1.5621	1.5621	1.1341	1.0256
1	65-74	3	E	1.4411	1.4783	0.9950	1.0998	1.5531	1.5531	1.5531	1.5531	1.0998	0.9950
7	75-99	3	E	1.9225	1.8738	1.0359	1.4399	0.8721	0.8721	0.8721	0.8721	1.4399	1.0359
6	75-99	3	E	1.8271	1.7637	1.0682	1.3714	0.8546	0.8546	0.8546	0.8546	1.3714	1.0682
5	75-99	3	E	1.7859	1.7813	1.0887	1.3349	0.8395	0.8395	0.8395	0.8395	1.3349	1.0887
4	75-99	3	E	1.6849	1.5969	1.1104	1.2608	0.8300	0.8300	0.8300	0.8300	1.2608	1.1104
3	75-99	3	E	1.5151	1.5550	1.1215	1.1925	0.8258	0.8258	0.8258	0.8258	1.1925	1.1215
2	75-99	3	E	1.4838	1.5446	1.1328	1.1773	0.8078	0.8078	0.8078	0.8078	1.1773	1.1328
1	75-99	3	E	1.3619	1.4666	1.1179	1.0996	0.7493	0.7493	0.7493	0.7493	1.0996	1.1179

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	E	1.7530	1.5239	1.1783	1.5974	1.3561	1.3561	1.3561	1.3561	1.5974	1.1783
6	14-18	4+	E	1.6587	1.4330	1.2554	1.5040	1.3252	1.3252	1.3252	1.3252	1.5040	1.2554
5	14-18	4+	E	1.6182	1.4476	1.3045	1.4543	1.2984	1.2984	1.2984	1.2984	1.4543	1.3045
4	14-18	4+	E	1.5184	1.2928	1.3563	1.3535	1.2815	1.2815	1.2815	1.2815	1.3535	1.3563
3	14-18	4+	E	1.3561	1.2438	1.3826	1.2665	1.2740	1.2740	1.2740	1.2740	1.2665	1.3826
2	14-18	4+	E	1.3295	1.2315	1.4414	1.2509	1.2421	1.2421	1.2421	1.2421	1.2509	1.4414
1	14-18	4+	E	1.2255	1.1401	1.4981	1.1710	1.2303	1.2303	1.2303	1.2303	1.1710	1.4981
7	19-20	4+	E	1.2443	1.2598	1.2437	1.2423	0.8430	0.8430	0.8430	0.8430	1.2423	1.2437
6	19-20	4+	E	1.2086	1.1782	1.2095	1.2040	0.8391	0.8391	0.8391	0.8391	1.2040	1.2095
5	19-20	4+	E	1.1930	1.1912	1.1878	1.1836	0.8357	0.8357	0.8357	0.8357	1.1836	1.1878
4	19-20	4+	E	1.1551	1.0591	1.1648	1.1421	0.8336	0.8336	0.8336	0.8336	1.1421	1.1648
3	19-20	4+	E	1.0851	1.0587	1.1531	1.1027	0.8326	0.8326	0.8326	0.8326	1.1027	1.1531
2	19-20	4+	E	1.0684	1.0586	1.1474	1.0933	0.8286	0.8286	0.8286	0.8286	1.0933	1.1474
1	19-20	4+	E	1.0030	1.0580	1.1818	1.0448	0.8098	0.8098	0.8098	0.8098	1.0448	1.1818
7	21-24	4+	E	1.2751	1.1817	1.0512	1.2711	1.0487	1.0487	1.0487	1.0487	1.2711	1.0512
6	21-24	4+	E	1.2327	1.1220	1.0417	1.2303	1.0469	1.0469	1.0469	1.0469	1.2303	1.0417
5	21-24	4+	E	1.2144	1.1315	1.0357	1.2086	1.0453	1.0453	1.0453	1.0453	1.2086	1.0357
4	21-24	4+	E	1.1694	1.0335	1.0294	1.1646	1.0443	1.0443	1.0443	1.0443	1.1646	1.0294
3	21-24	4+	E	1.0954	1.0269	1.0262	1.1258	1.0438	1.0438	1.0438	1.0438	1.1258	1.0262
2	21-24	4+	E	1.0828	1.0252	1.0312	1.1182	1.0419	1.0419	1.0419	1.0419	1.1182	1.0312
1	21-24	4+	E	1.0336	1.0127	1.0600	1.0793	1.0313	1.0313	1.0313	1.0313	1.0793	1.0600
7	25-44	4+	E	1.1808	1.1777	1.0125	1.1796	0.9034	0.9034	0.9034	0.9034	1.1796	1.0125
6	25-44	4+	E	1.1517	1.1301	1.0026	1.1456	0.8965	0.8965	0.8965	0.8965	1.1456	1.0026
5	25-44	4+	E	1.1392	1.1377	0.9962	1.1276	0.8908	0.8908	0.8908	0.8908	1.1276	0.9962
4	25-44	4+	E	1.1084	1.0571	0.9896	1.0909	0.8870	0.8870	0.8870	0.8870	1.0909	0.9896
3	25-44	4+	E	1.0511	1.0358	0.9862	1.0561	0.8854	0.8854	0.8854	0.8854	1.0561	0.9862
2	25-44	4+	E	1.0372	1.0304	0.9856	1.0479	0.8784	0.8784	0.8784	0.8784	1.0479	0.9856
1	25-44	4+	E	0.9828	0.9905	0.9986	1.0057	0.8966	0.8966	0.8966	0.8966	1.0057	0.9986
7	45-64	4+	E	1.4865	1.2915	0.9593	1.1983	1.1992	1.1992	1.1992	1.1992	1.1983	0.9593
6	45-64	4+	E	1.4506	1.2944	0.9436	1.1632	1.2095	1.2095	1.2095	1.2095	1.1632	0.9436
5	45-64	4+	E	1.4351	1.2940	0.9335	1.1444	1.2185	1.2185	1.2185	1.2185	1.1444	0.9335
4	45-64	4+	E	1.3971	1.2948	0.9228	1.1065	1.2241	1.2241	1.2241	1.2241	1.1065	0.9228
3	45-64	4+	E	1.3215	1.2691	0.9174	1.0682	1.2266	1.2266	1.2266	1.2266	1.0682	0.9174
2	45-64	4+	E	1.3001	1.2628	0.9131	1.0577	1.2372	1.2372	1.2372	1.2372	1.0577	0.9131
1	45-64	4+	E	1.2173	1.2150	0.9243	1.0040	1.2567	1.2567	1.2567	1.2567	1.0040	0.9243
7	65-74	4+	E	2.4200	1.8777	0.9555	1.4272	1.1558	1.1558	1.1558	1.1558	1.4272	0.9555
6	65-74	4+	E	2.3161	1.7740	0.9656	1.3835	1.1730	1.1730	1.1730	1.1730	1.3835	0.9656
5	65-74	4+	E	2.2714	1.7906	0.9719	1.3602	1.1878	1.1878	1.1878	1.1878	1.3602	0.9719
4	65-74	4+	E	2.1615	1.6224	0.9785	1.3129	1.1971	1.1971	1.1971	1.1971	1.3129	0.9785
3	65-74	4+	E	1.9883	1.6210	0.9820	1.2700	1.2013	1.2013	1.2013	1.2013	1.2700	0.9820
2	65-74	4+	E	1.9636	1.6207	0.9845	1.2608	1.2188	1.2188	1.2188	1.2188	1.2608	0.9845
1	65-74	4+	E	1.8672	1.6183	0.9767	1.2139	1.2514	1.2514	1.2514	1.2514	1.2139	0.9767
7	75-99	4+	E	2.4843	1.9216	0.9538	1.4787	1.1175	1.1175	1.1175	1.1175	1.4787	0.9538
6	75-99	4+	E	2.3793	1.7997	0.9563	1.4082	1.0868	1.0868	1.0868	1.0868	1.4082	0.9563
5	75-99	4+	E	2.3340	1.8192	0.9580	1.3706	1.0604	1.0604	1.0604	1.0604	1.3706	0.9580
4	75-99	4+	E	2.2227	1.6109	0.9597	1.2943	1.0438	1.0438	1.0438	1.0438	1.2943	0.9597
3	75-99	4+	E	2.0271	1.5396	0.9606	1.2221	1.0364	1.0364	1.0364	1.0364	1.2221	0.9606
2	75-99	4+	E	1.9856	1.5217	0.9650	1.2050	1.0049	1.0049	1.0049	1.0049	1.2050	0.9650
1	75-99	4+	E	1.8245	1.3888	0.9739	1.1175	0.9496	0.9496	0.9496	0.9496	1.1175	0.9739
7	14-18	0	F	1.2245	1.2200	0.7274	1.1032	1.0782	1.0782	1.0782	1.0782	1.1032	0.7274
6	14-18	0	F	1.1769	1.1436	0.7851	1.0652	1.0601	1.0601	1.0601	1.0601	1.0652	0.7851
5	14-18	0	F	1.1558	1.1556	0.8226	1.0457	1.0448	1.0448	1.0448	1.0448	1.0457	0.8226
4	14-18	0	F	1.1045	1.0458	0.8613	1.0042	1.0351	1.0351	1.0351	1.0351	1.0042	0.8613
3	14-18	0	F	1.0417	1.0172	0.8803	0.9810	1.0306	1.0306	1.0306	1.0306	0.9810	0.8803
2	14-18	0	F	1.0300	1.0099	0.9059	0.9761	1.0141	1.0141	1.0141	1.0141	0.9761	0.9059
1	14-18	0	F	0.9861	0.9564	0.9301	0.9511	0.9827	0.9827	0.9827	0.9827	0.9511	0.9301
7	19-20	0	F	1.1995	1.1594	0.9857	1.1124	1.1289	1.1289	1.1289	1.1289	1.1124	0.9857
6	19-20	0	F	1.1938	1.1271	0.9671	1.1097	1.1324	1.1324	1.1324	1.1324	1.1097	0.9671
5	19-20	0	F	1.1913	1.1322	0.9549	1.1083	1.1353	1.1353	1.1353	1.1353	1.1083	0.9549
4	19-20	0	F	1.1852	1.0977	0.9424	1.1053	1.1372	1.1372	1.1372	1.1372	1.1053	0.9424
3	19-20	0	F	1.1750	1.1218	0.9363	1.1026	1.1380	1.1380	1.1380	1.1380	1.1026	0.9363
2	19-20	0	F	1.1720	1.1279	0.9408	1.1017	1.1328	1.1328	1.1328	1.1328	1.1017	0.9408
1	19-20	0	F	1.1608	1.1729	0.9569	1.0970	1.0824	1.0824	1.0824	1.0824	1.0970	0.9569
7	21-24	0	F	1.0856	1.0630	0.9841	1.0524	1.0249	1.0249	1.0249	1.0249	1.0524	0.9841
6	21-24	0	F	1.0749	1.0507	0.9850	1.0484	1.0312	1.0312	1.0312	1.0312	1.0484	0.9850
5	21-24	0	F	1.0701	1.0526	0.9856	1.0464	1.0366	1.0366	1.0366	1.0366	1.0464	0.9856
4	21-24	0	F	1.0586	1.0416	0.9862	1.0421	1.0401	1.0401	1.0401	1.0401	1.0421	0.9862
3	21-24	0	F	1.0524	1.0575	0.9865	1.0428	1.0416	1.0416	1.0416	1.0416	1.0428	0.9865
2	21-24	0	F	1.0545	1.0616	0.9947	1.0440	1.0409	1.0409	1.0409	1.0409	1.0440	0.9947
1	21-24	0	F	1.0625	1.0912	1.0097	1.0502	1.0079	1.0079	1.0079	1.0079	1.0502	1.0097
7	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	F	0.9719	0.8798	1.0278	0.9842	0.9028	0.9028	0.9028	0.9028	0.9842	1.0278
6	45-64	0	F	0.9724	0.9224	1.0205	0.9836	0.9186	0.9186	0.9186	0.9186	0.9836	1.0205
5	45-64	0	F	0.9727	0.9157	1.0158	0.9833	0.9319	0.9319	0.9319	0.9319	0.9833	1.0158
4	45-64	0	F	0.9732	0.9719	1.0109	0.9826	0.9404	0.9404	0.9404	0.9404	0.9826	1.0109
3	45-64	0	F	0.9683	0.9723	1.0084	0.9784	0.9443	0.9443	0.9443	0.9443	0.9784	1.0084
2	45-64	0	F	0.9651	0.9725	1.0063	0.9763	0.9539	0.9539	0.9539	0.9539	0.9763	1.0063
1	45-64	0	F	0.9532	0.9733	1.0052	0.9652	0.9490	0.9490	0.9490	0.9490	0.9652	1.0052
7	65-74	0	F	0.9663	0.9356	0.9703	0.9570	0.8500	0.8500	0.8500	0.8500	0.9570	0.9703
6	65-74	0	F	0.9461	0.9048	0.9913	0.9549	0.8705	0.8705	0.8705	0.8705	0.9549	0.9913
5	65-74	0	F	0.9371	0.9096	1.0049	0.9539	0.8879	0.8879	0.8879	0.8879	0.9539	1.0049
4	65-74	0	F	0.9154	0.8753	1.0189	0.9516	0.8990	0.8990	0.8990	0.8990	0.9516	1.0189
3	65-74	0	F	0.8985	0.8941	1.0259	0.9520	0.9041	0.9041	0.9041	0.9041	0.9520	1.0259
2	65-74	0	F	0.8994	0.8989	1.0186	0.9526	0.9183	0.9183	0.9183	0.9183	0.9526	1.0186
1	65-74	0	F	0.9026	0.9339	0.9966	0.9557	0.9237	0.9237	0.9237	0.9237	0.9557	0.9966
7	75-99	0	F	1.0059	1.0100	0.9881	1.0063	1.1143	1.1143	1.1143	1.1143	1.0063	0.9881
6	75-99	0	F	0.9860	0.9448	1.0013	0.9842	1.0900	1.0900	1.0900	1.0900	0.9842	1.0013
5	75-99	0	F	0.9772	0.9550	1.0099	0.9729	1.0695	1.0695	1.0695	1.0695	0.9729	1.0099
4	75-99	0	F	0.9558	0.8684	1.0187	0.9487	1.0564	1.0564	1.0564	1.0564	0.9487	1.0187
3	75-99	0	F	0.9065	0.8656	1.0231	0.9288	1.0504	1.0504	1.0504	1.0504	0.9288	1.0231
2	75-99	0	F	0.8880	0.8649	1.0238	0.9225	1.0227	1.0227	1.0227	1.0227	0.9225	1.0238
1	75-99	0	F	0.8184	0.8598	1.0196	0.8901	0.9431	0.9431	0.9431	0.9431	0.8901	1.0196

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	F	1.2838	1.3269	0.7856	1.1932	1.1713	1.1713	1.1713	1.1713	1.1932	0.7856
6	14-18	1	F	1.2316	1.3087	0.8306	1.1631	1.1357	1.1357	1.1357	1.1357	1.1631	0.8306
5	14-18	1	F	1.2085	1.3116	0.8599	1.1475	1.1057	1.1057	1.1057	1.1057	1.1475	0.8599
4	14-18	1	F	1.1522	1.2833	0.8901	1.1146	1.0864	1.0864	1.0864	1.0864	1.1146	0.8901
3	14-18	1	F	1.1055	1.2700	0.9049	1.1262	1.0776	1.0776	1.0776	1.0776	1.1262	0.9049
2	14-18	1	F	1.1059	1.2666	0.9482	1.1386	1.0417	1.0417	1.0417	1.0417	1.1386	0.9482
1	14-18	1	F	1.1072	1.2417	1.0104	1.2023	0.9563	0.9563	0.9563	0.9563	1.2023	1.0104
7	19-20	1	F	1.2155	1.2906	1.1551	1.0320	1.3369	1.3369	1.3369	1.3369	1.0320	1.1551
6	19-20	1	F	1.2072	1.2892	1.1137	1.0399	1.3066	1.3066	1.3066	1.3066	1.0399	1.1137
5	19-20	1	F	1.2035	1.2894	1.0868	1.0440	1.2809	1.2809	1.2809	1.2809	1.0440	1.0868
4	19-20	1	F	1.1946	1.3055	1.0591	1.0527	1.2644	1.2644	1.2644	1.2644	1.0527	1.0591
3	19-20	1	F	1.2065	1.3604	1.0454	1.0867	1.2569	1.2569	1.2569	1.2569	1.0867	1.0454
2	19-20	1	F	1.2179	1.3744	1.0682	1.1037	1.2239	1.2239	1.2239	1.2239	1.1037	1.0682
1	19-20	1	F	1.2609	1.4767	1.1277	1.1905	1.1357	1.1357	1.1357	1.1357	1.1905	1.1277
7	21-24	1	F	1.0025	1.0033	1.0661	1.1339	1.2799	1.2799	1.2799	1.2799	1.1339	1.0661
6	21-24	1	F	0.9905	1.0194	1.0480	1.1410	1.2630	1.2630	1.2630	1.2630	1.1410	1.0480
5	21-24	1	F	0.9852	1.0169	1.0362	1.1448	1.2487	1.2487	1.2487	1.2487	1.1448	1.0362
4	21-24	1	F	0.9723	1.0502	1.0240	1.1526	1.2395	1.2395	1.2395	1.2395	1.1526	1.0240
3	21-24	1	F	0.9853	1.0868	1.0180	1.1942	1.2353	1.2353	1.2353	1.2353	1.1942	1.0180
2	21-24	1	F	0.9994	1.0962	1.0440	1.2154	1.2110	1.2110	1.2110	1.2110	1.2154	1.0440
1	21-24	1	F	1.0522	1.1645	1.1000	1.3241	1.1223	1.1223	1.1223	1.1223	1.3241	1.1000
7	25-44	1	F	0.9553	0.9034	0.9436	0.9166	1.0039	1.0039	1.0039	1.0039	0.9166	0.9436
6	25-44	1	F	0.9533	0.9290	0.9267	0.9259	1.0004	1.0004	1.0004	1.0004	0.9259	0.9267
5	25-44	1	F	0.9524	0.9251	0.9158	0.9307	0.9976	0.9976	0.9976	0.9976	0.9307	0.9158
4	25-44	1	F	0.9502	0.9647	0.9045	0.9409	0.9957	0.9957	0.9957	0.9957	0.9409	0.9045
3	25-44	1	F	0.9685	0.9828	0.8989	0.9740	0.9948	0.9948	0.9948	0.9948	0.9740	0.8989
2	25-44	1	F	0.9802	0.9874	0.9138	0.9899	0.9815	0.9815	0.9815	0.9815	0.9899	0.9138
1	25-44	1	F	1.0244	1.0211	0.9486	1.0724	0.9080	0.9080	0.9080	0.9080	1.0724	0.9486
7	45-64	1	F	1.0018	0.8098	1.1721	0.8847	0.8722	0.8722	0.8722	0.8722	0.8847	1.1721
6	45-64	1	F	1.0002	0.8745	1.1433	0.8931	0.8843	0.8843	0.8843	0.8843	0.8931	1.1433
5	45-64	1	F	0.9994	0.8643	1.1245	0.8975	0.8944	0.8944	0.8944	0.8944	0.8975	1.1245
4	45-64	1	F	0.9978	0.9554	1.1051	0.9068	0.9010	0.9010	0.9010	0.9010	0.9068	1.1051
3	45-64	1	F	1.0114	0.9736	1.0956	0.9341	0.9040	0.9040	0.9040	0.9040	0.9341	1.0956
2	45-64	1	F	1.0201	0.9784	1.1113	0.9472	0.9011	0.9011	0.9011	0.9011	0.9472	1.1113
1	45-64	1	F	1.0531	1.0127	1.1524	1.0147	0.8293	0.8293	0.8293	0.8293	1.0147	1.1524
7	65-74	1	F	1.1584	0.8408	0.8552	0.9333	1.0267	1.0267	1.0267	1.0267	0.9333	0.8552
6	65-74	1	F	1.1320	0.8352	0.8573	0.9409	1.0477	1.0477	1.0477	1.0477	0.9409	0.8573
5	65-74	1	F	1.1203	0.8362	0.8588	0.9447	1.0655	1.0655	1.0655	1.0655	0.9447	0.8588
4	65-74	1	F	1.0917	0.8403	0.8603	0.9528	1.0768	1.0768	1.0768	1.0768	0.9528	0.8603
3	65-74	1	F	1.0922	0.8753	0.8611	0.9867	1.0821	1.0821	1.0821	1.0821	0.9867	0.8611
2	65-74	1	F	1.1065	0.8842	0.8688	1.0037	1.0844	1.0844	1.0844	1.0844	1.0037	0.8688
1	65-74	1	F	1.1605	0.9492	0.8823	1.0907	1.0089	1.0089	1.0089	1.0089	1.0907	0.8823
7	75-99	1	F	1.2315	0.5702	1.1640	1.0723	0.9326	0.9326	0.9326	0.9326	1.0723	1.1640
6	75-99	1	F	1.2048	0.7860	1.1579	1.0591	0.8982	0.8982	0.8982	0.8982	1.0591	1.1579
5	75-99	1	F	1.1929	0.7521	1.1539	1.0522	0.8691	0.8691	0.8691	0.8691	1.0522	1.1539
4	75-99	1	F	1.1642	1.0346	1.1499	1.0376	0.8505	0.8505	0.8505	0.8505	1.0376	1.1499
3	75-99	1	F	1.1221	1.0319	1.1478	1.0501	0.8420	0.8420	0.8420	0.8420	1.0501	1.1478
2	75-99	1	F	1.1115	1.0311	1.1677	1.0595	0.8092	0.8092	0.8092	0.8092	1.0595	1.1677
1	75-99	1	F	1.0719	1.0260	1.2072	1.1081	0.7403	0.7403	0.7403	0.7403	1.1081	1.2072
7	14-18	2	F	1.3666	1.3609	0.8764	1.4558	1.1914	1.1914	1.1914	1.1914	1.4558	0.8764
6	14-18	2	F	1.2982	1.3125	0.9249	1.3661	1.1457	1.1457	1.1457	1.1457	1.3661	0.9249
5	14-18	2	F	1.2679	1.3201	0.9565	1.3198	1.1071	1.1071	1.1071	1.1071	1.3198	0.9565
4	14-18	2	F	1.1942	1.2398	0.9890	1.2217	1.0823	1.0823	1.0823	1.0823	1.2217	0.9890
3	14-18	2	F	1.1084	1.1892	1.0050	1.1730	1.0710	1.0710	1.0710	1.0710	1.1730	1.0050
2	14-18	2	F	1.0944	1.1763	1.0104	1.1649	1.0361	1.0361	1.0361	1.0361	1.1649	1.0104
1	14-18	2	F	1.0415	1.0819	1.0004	1.1229	1.0008	1.0008	1.0008	1.0008	1.1229	1.0004
7	19-20	2	F	1.0932	1.1583	1.0980	1.1272	1.2465	1.2465	1.2465	1.2465	1.1272	1.0980
6	19-20	2	F	1.0741	1.0956	1.0570	1.0905	1.2215	1.2215	1.2215	1.2215	1.0905	1.0570
5	19-20	2	F	1.0657	1.1054	1.0303	1.0716	1.2005	1.2005	1.2005	1.2005	1.0716	1.0303
4	19-20	2	F	1.0451	1.0250	1.0027	1.0314	1.1871	1.1871	1.1871	1.1871	1.0314	1.0027
3	19-20	2	F	1.0208	1.0313	0.9893	1.0123	1.1809	1.1809	1.1809	1.1809	1.0123	0.9893
2	19-20	2	F	1.0166	1.0329	0.9703	1.0094	1.1565	1.1565	1.1565	1.1565	1.0094	0.9703
1	19-20	2	F	1.0009	1.0446	0.9519	0.9944	1.1015	1.1015	1.1015	1.1015	0.9944	0.9519
7	21-24	2	F	1.0846	1.0918	1.0485	1.1712	1.0324	1.0324	1.0324	1.0324	1.1712	1.0485
6	21-24	2	F	1.0603	1.0492	1.0289	1.1316	1.0147	1.0147	1.0147	1.0147	1.1316	1.0289
5	21-24	2	F	1.0496	1.0559	1.0163	1.1113	0.9998	0.9998	0.9998	0.9998	1.1113	1.0163
4	21-24	2	F	1.0234	1.0000	1.0031	1.0681	0.9903	0.9903	0.9903	0.9903	1.0681	1.0031
3	21-24	2	F	1.0022	0.9997	0.9967	1.0514	0.9859	0.9859	0.9859	0.9859	1.0514	0.9967
2	21-24	2	F	1.0027	0.9997	0.9814	1.0504	0.9694	0.9694	0.9694	0.9694	1.0504	0.9814
1	21-24	2	F	1.0043	0.9992	0.9607	1.0454	0.9357	0.9357	0.9357	0.9357	1.0454	0.9607
7	25-44	2	F	1.0401	1.0733	1.1006	1.1013	1.0331	1.0331	1.0331	1.0331	1.1013	1.1006
6	25-44	2	F	1.0267	1.0432	1.0792	1.0678	1.0094	1.0094	1.0094	1.0094	1.0678	1.0792
5	25-44	2	F	1.0208	1.0480	1.0652	1.0506	0.9896	0.9896	0.9896	0.9896	1.0506	1.0652
4	25-44	2	F	1.0064	1.0036	1.0508	1.0141	0.9768	0.9768	0.9768	0.9768	1.0141	1.0508
3	25-44	2	F	0.9916	0.9888	1.0438	0.9977	0.9710	0.9710	0.9710	0.9710	0.9977	1.0438
2	25-44	2	F	0.9901	0.9850	1.0196	0.9957	0.9551	0.9551	0.9551	0.9551	0.9957	1.0196
1	25-44	2	F	0.9842	0.9573	0.9834	0.9851	0.9521	0.9521	0.9521	0.9521	0.9851	0.9834
7	45-64	2	F	1.1967	1.1306	1.0673	1.1722	1.0958	1.0958	1.0958	1.0958	1.1722	1.0673
6	45-64	2	F	1.1819	1.1504	1.0393	1.1360	1.0886	1.0886	1.0886	1.0886	1.1360	1.0393
5	45-64	2	F	1.1753	1.1472	1.0212	1.1173	1.0824	1.0824	1.0824	1.0824	1.1173	1.0212
4	45-64	2	F	1.1594	1.1676	1.0024	1.0777	1.0784	1.0784	1.0784	1.0784	1.0777	1.0024
3	45-64	2	F	1.1367	1.1510	0.9932	1.0559	1.0766	1.0766	1.0766	1.0766	1.0559	0.9932
2	45-64	2	F	1.1311	1.1466	0.9681	1.0514	1.0705	1.0705	1.0705	1.0705	1.0514	0.9681
1	45-64	2	F	1.1104	1.1155	0.9327	1.0284	1.0616	1.0616	1.0616	1.0616	1.0284	0.9327
7	65-74	2	F	1.3825	1.5062	0.9750	1.3294	1.0442	1.0442	1.0442	1.0442	1.3294	0.9750
6	65-74	2	F	1.3370	1.4172	0.9759	1.2865	1.0437	1.0437	1.0437	1.0437	1.2865	0.9759
5	65-74	2	F	1.3169	1.4312	0.9765	1.2643	1.0434	1.0434	1.0434	1.0434	1.2643	0.9765
4	65-74	2	F	1.2679	1.3169	0.9771	1.2173	1.0432	1.0432	1.0432	1.0432	1.2173	0.9771
3	65-74	2	F	1.2256	1.3244	0.9774	1.1981	1.0430	1.0430	1.0430	1.0430	1.1981	0.9774
2	65-74	2	F	1.2247	1.3262	0.9488	1.1964	1.0431	1.0431	1.0431	1.0431	1.1964	0.9488
1	65-74	2	F	1.2218	1.3401	0.8952	1.1875	1.0458	1.0458	1.0458	1.0458	1.1875	0.8952
7	75-99	2	F	1.5177	1.3698	1.2450	1.4545	0.9485	0.9485	0.9485	0.9485	1.4545	1.2450
6	75-99	2	F	1.4594	1.2848	1.2364	1.3814	0.9077	0.9077	0.9077	0.9077	1.3814	1.2364
5	75-99	2	F	1.4336	1.2981	1.2308	1.3438	0.8733	0.8733	0.8733	0.8733	1.3438	1.2308
4	75-99	2	F	1.3708	1.1820	1.2251	1.2637	0.8512	0.8512	0.8512	0.8512	1.2637	1.2251
3	75-99	2	F	1.2772	1.1684	1.2222	1.2166	0.8412	0.8412	0.8412	0.8412	1.2166	1.2222
2	75-99	2	F	1.2531	1.1650	1.1951	1.2059	0.8049	0.8049	0.8049	0.8049	1.2059	1.1951
1	75-99	2	F	1.1624	1.1396	1.1480	1.1510	0.7399	0.7399	0.7399	0.7399	1.1510	1.1480

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	F	1.4773	1.3038	0.8958	1.5995	1.1477	1.1477	1.1477	1.1477	1.5995	0.8958
6	14-18	3	F	1.3896	1.2199	0.9867	1.5017	1.1358	1.1358	1.1358	1.1358	1.5017	0.9867
5	14-18	3	F	1.3509	1.2331	1.0457	1.4514	1.1258	1.1258	1.1258	1.1258	1.4514	1.0457
4	14-18	3	F	1.2564	1.1087	1.1065	1.3444	1.1193	1.1193	1.1193	1.1193	1.3444	1.1065
3	14-18	3	F	1.1323	1.0662	1.1366	1.2808	1.1164	1.1164	1.1164	1.1164	1.2808	1.1366
2	14-18	3	F	1.1059	1.0554	1.1669	1.2661	1.1016	1.1016	1.1016	1.1016	1.2661	1.1669
1	14-18	3	F	1.0065	0.9761	1.1862	1.1909	1.0547	1.0547	1.0547	1.0547	1.1909	1.1862
7	19-20	3	F	1.3032	1.1614	0.9675	1.2826	1.1204	1.1204	1.1204	1.1204	1.2826	0.9675
6	19-20	3	F	1.2339	1.0951	0.9655	1.2417	1.1316	1.1316	1.1316	1.1316	1.2417	0.9655
5	19-20	3	F	1.2033	1.1056	0.9644	1.2204	1.1410	1.1410	1.1410	1.1410	1.2204	0.9644
4	19-20	3	F	1.1286	1.0172	0.9631	1.1756	1.1470	1.1470	1.1470	1.1470	1.1756	0.9631
3	19-20	3	F	1.0348	1.0132	0.9625	1.1445	1.1498	1.1498	1.1498	1.1498	1.1445	0.9625
2	19-20	3	F	1.0163	1.0122	0.9658	1.1360	1.1474	1.1474	1.1474	1.1474	1.1360	0.9658
1	19-20	3	F	0.9472	1.0048	0.9727	1.0920	1.0833	1.0833	1.0833	1.0833	1.0920	0.9727
7	21-24	3	F	1.2817	1.1129	0.9548	1.1072	0.8469	0.8469	0.8469	0.8469	1.1072	0.9548
6	21-24	3	F	1.2154	1.0663	0.9730	1.0705	0.8580	0.8580	0.8580	0.8580	1.0705	0.9730
5	21-24	3	F	1.1862	1.0736	0.9848	1.0515	0.8673	0.8673	0.8673	0.8673	1.0515	0.9848
4	21-24	3	F	1.1149	1.0090	0.9969	1.0112	0.8735	0.8735	0.8735	0.8735	1.0112	0.9969
3	21-24	3	F	1.0313	0.9988	1.0029	0.9874	0.8762	0.8762	0.8762	0.8762	0.9874	1.0029
2	21-24	3	F	1.0173	0.9962	1.0096	0.9819	0.8778	0.8778	0.8778	0.8778	0.9819	1.0096
1	21-24	3	F	0.9648	0.9773	1.0148	0.9536	0.8397	0.8397	0.8397	0.8397	0.9536	1.0148
7	25-44	3	F	1.2961	1.0959	0.9852	1.1008	1.0053	1.0053	1.0053	1.0053	1.1008	0.9852
6	25-44	3	F	1.2207	1.0619	1.0029	1.0679	1.0121	1.0121	1.0121	1.0121	1.0679	1.0029
5	25-44	3	F	1.1874	1.0673	1.0145	1.0511	1.0179	1.0179	1.0179	1.0179	1.0511	1.0145
4	25-44	3	F	1.1062	1.0145	1.0264	1.0152	1.0216	1.0216	1.0216	1.0216	1.0152	1.0264
3	25-44	3	F	1.0116	0.9900	1.0322	0.9907	1.0233	1.0233	1.0233	1.0233	0.9907	1.0322
2	25-44	3	F	0.9961	0.9837	1.0307	0.9841	1.0259	1.0259	1.0259	1.0259	0.9841	1.0307
1	25-44	3	F	0.9374	0.9381	1.0206	0.9502	1.0134	1.0134	1.0134	1.0134	0.9502	1.0206
7	45-64	3	F	1.5278	1.1350	0.9291	1.2840	0.8989	0.8989	0.8989	0.8989	1.2840	0.9291
6	45-64	3	F	1.4396	1.1511	0.9389	1.2450	0.9211	0.9211	0.9211	0.9211	1.2450	0.9389
5	45-64	3	F	1.4006	1.1486	0.9452	1.2249	0.9398	0.9398	0.9398	0.9398	1.2249	0.9452
4	45-64	3	F	1.3057	1.1606	0.9518	1.1823	0.9518	0.9518	0.9518	0.9518	1.1823	0.9518
3	45-64	3	F	1.1887	1.1331	0.9550	1.1491	0.9573	0.9573	0.9573	0.9573	1.1491	0.9550
2	45-64	3	F	1.1668	1.1261	0.9517	1.1390	0.9692	0.9692	0.9692	0.9692	1.1390	0.9517
1	45-64	3	F	1.0843	1.0749	0.9413	1.0871	0.9525	0.9525	0.9525	0.9525	1.0871	0.9413
7	65-74	3	F	1.9063	1.7296	0.9276	1.2692	1.4158	1.4158	1.4158	1.4158	1.2692	0.9276
6	65-74	3	F	1.8078	1.6226	0.9654	1.2290	1.4605	1.4605	1.4605	1.4605	1.2290	0.9654
5	65-74	3	F	1.7643	1.6394	0.9899	1.2082	1.4982	1.4982	1.4982	1.4982	1.2082	0.9899
4	65-74	3	F	1.6583	1.4968	1.0152	1.1641	1.5223	1.5223	1.5223	1.5223	1.1641	1.0152
3	65-74	3	F	1.5316	1.4903	1.0277	1.1363	1.5335	1.5335	1.5335	1.5335	1.1363	1.0277
2	65-74	3	F	1.5093	1.4887	1.0189	1.1294	1.5611	1.5611	1.5611	1.5611	1.1294	1.0189
1	65-74	3	F	1.4256	1.4765	0.9871	1.0940	1.5511	1.5511	1.5511	1.5511	1.0940	0.9871
7	75-99	3	F	1.8870	1.8451	1.0422	1.4223	0.8684	0.8684	0.8684	0.8684	1.4223	1.0422
6	75-99	3	F	1.7897	1.7330	1.0755	1.3515	0.8499	0.8499	0.8499	0.8499	1.3515	1.0755
5	75-99	3	F	1.7467	1.7505	1.0972	1.3150	0.8343	0.8343	0.8343	0.8343	1.3150	1.0972
4	75-99	3	F	1.6419	1.5889	1.1195	1.2376	0.8242	0.8242	0.8242	0.8242	1.2376	1.1195
3	75-99	3	F	1.4975	1.5461	1.1306	1.1823	0.8197	0.8197	0.8197	0.8197	1.1823	1.1306
2	75-99	3	F	1.4641	1.5352	1.1295	1.1668	0.7985	0.7985	0.7985	0.7985	1.1668	1.1295
1	75-99	3	F	1.3389	1.4551	1.1139	1.0865	0.7370	0.7370	0.7370	0.7370	1.0865	1.1139
7	14-18	4+	F	1.7178	1.5003	1.1932	1.5733	1.3495	1.3495	1.3495	1.3495	1.5733	1.1932
6	14-18	4+	F	1.6218	1.4075	1.2730	1.4769	1.3167	1.3167	1.3167	1.3167	1.4769	1.2730
5	14-18	4+	F	1.5794	1.4221	1.3247	1.4272	1.2891	1.2891	1.2891	1.2891	1.4272	1.3247
4	14-18	4+	F	1.4760	1.2837	1.3782	1.3218	1.2713	1.2713	1.2713	1.2713	1.3218	1.3782
3	14-18	4+	F	1.3410	1.2334	1.4044	1.2561	1.2632	1.2632	1.2632	1.2632	1.2561	1.4044
2	14-18	4+	F	1.3126	1.2205	1.4537	1.2401	1.2400	1.2400	1.2400	1.2400	1.2401	1.4537
1	14-18	4+	F	1.2058	1.1266	1.5129	1.1576	1.2277	1.2277	1.2277	1.2277	1.1576	1.5129
7	19-20	4+	F	1.2311	1.2385	1.2371	1.2324	0.8422	0.8422	0.8422	0.8422	1.2324	1.2371
6	19-20	4+	F	1.1944	1.1553	1.2017	1.1928	0.8381	0.8381	0.8381	0.8381	1.1928	1.2017
5	19-20	4+	F	1.1783	1.1684	1.1788	1.1724	0.8346	0.8346	0.8346	0.8346	1.1724	1.1788
4	19-20	4+	F	1.1390	1.0591	1.1551	1.1291	0.8322	0.8322	0.8322	0.8322	1.1291	1.1551
3	19-20	4+	F	1.0757	1.0587	1.1435	1.0964	0.8313	0.8313	0.8313	0.8313	1.0964	1.1435
2	19-20	4+	F	1.0578	1.0586	1.1549	1.0866	0.8256	0.8256	0.8256	0.8256	1.0866	1.1549
1	19-20	4+	F	0.9906	1.0578	1.1908	1.0367	0.8059	0.8059	0.8059	0.8059	1.0367	1.1908
7	21-24	4+	F	1.2594	1.1662	1.0494	1.2605	1.0483	1.0483	1.0483	1.0483	1.2605	1.0494
6	21-24	4+	F	1.2161	1.1052	1.0396	1.2185	1.0464	1.0464	1.0464	1.0464	1.2185	1.0396
5	21-24	4+	F	1.1969	1.1148	1.0333	1.1968	1.0447	1.0447	1.0447	1.0447	1.1968	1.0333
4	21-24	4+	F	1.1503	1.0323	1.0267	1.1509	1.0437	1.0437	1.0437	1.0437	1.1509	1.0267
3	21-24	4+	F	1.0883	1.0254	1.0234	1.1207	1.0432	1.0432	1.0432	1.0432	1.1207	1.0234
2	21-24	4+	F	1.0748	1.0237	1.0375	1.1129	1.0403	1.0403	1.0403	1.0403	1.1129	1.0375
1	21-24	4+	F	1.0243	1.0109	1.0675	1.0727	1.0291	1.0291	1.0291	1.0291	1.0727	1.0675
7	25-44	4+	F	1.1700	1.1653	1.0106	1.1708	0.9019	0.9019	0.9019	0.9019	1.1708	1.0106
6	25-44	4+	F	1.1403	1.1167	1.0004	1.1358	0.8948	0.8948	0.8948	0.8948	1.1358	1.0004
5	25-44	4+	F	1.1271	1.1243	0.9936	1.1177	0.8887	0.8887	0.8887	0.8887	1.1177	0.9936
4	25-44	4+	F	1.0953	1.0531	0.9868	1.0794	0.8848	0.8848	0.8848	0.8848	1.0794	0.9868
3	25-44	4+	F	1.0432	1.0312	0.9834	1.0507	0.8830	0.8830	0.8830	0.8830	1.0507	0.9834
2	25-44	4+	F	1.0284	1.0255	0.9884	1.0422	0.8813	0.8813	0.8813	0.8813	1.0422	0.9884
1	25-44	4+	F	0.9726	0.9846	1.0020	0.9986	0.9005	0.9005	0.9005	0.9005	0.9986	1.0020
7	45-64	4+	F	1.4731	1.2923	0.9563	1.1892	1.2014	1.2014	1.2014	1.2014	1.1892	0.9563
6	45-64	4+	F	1.4365	1.2952	0.9399	1.1530	1.2123	1.2123	1.2123	1.2123	1.1530	0.9399
5	45-64	4+	F	1.4203	1.2948	0.9293	1.1342	1.2216	1.2216	1.2216	1.2216	1.1342	0.9293
4	45-64	4+	F	1.3809	1.2900	0.9183	1.0946	1.2275	1.2275	1.2275	1.2275	1.0946	0.9183
3	45-64	4+	F	1.3095	1.2637	0.9129	1.0612	1.2302	1.2302	1.2302	1.2302	1.0612	0.9129
2	45-64	4+	F	1.2867	1.2569	0.9156	1.0504	1.2403	1.2403	1.2403	1.2403	1.0504	0.9156
1	45-64	4+	F	1.2015	1.2079	0.9272	0.9949	1.2609	1.2609	1.2609	1.2609	0.9949	0.9272
7	65-74	4+	F	2.3812	1.8507	0.9574	1.4160	1.1595	1.1595	1.1595	1.1595	1.4160	0.9574
6	65-74	4+	F	2.2755	1.7449	0.9678	1.3708	1.1776	1.1776	1.1776	1.1776	1.3708	0.9678
5	65-74	4+	F	2.2286	1.7616	0.9745	1.3475	1.1929	1.1929	1.1929	1.1929	1.3475	0.9745
4	65-74	4+	F	2.1147	1.6221	0.9814	1.2981	1.2027	1.2027	1.2027	1.2027	1.2981	0.9814
3	65-74	4+	F	1.9744	1.6208	0.9848	1.2639	1.2072	1.2072	1.2072	1.2072	1.2639	0.9848
2	65-74	4+	F	1.9480	1.6205	0.9827	1.2545	1.2241	1.2241	1.2241	1.2241	1.2545	0.9827
1	65-74	4+	F	1.8488	1.6179	0.9747	1.2060	1.2582	1.2582	1.2582	1.2582	1.2060	0.9747
7	75-99	4+	F	2.4452	1.8899	0.9543	1.4606	1.1109	1.1109	1.1109	1.1109	1.4606	0.9543
6	75-99	4+	F	2.3381	1.7656	0.9570	1.3876	1.0785	1.0785	1.0785	1.0785	1.3876	0.9570
5	75-99	4+	F	2.2907	1.7851	0.9587	1.3501	1.0513	1.0513	1.0513	1.0513	1.3501	0.9587
4	75-99	4+	F	2.1753	1.5975	0.9604	1.2704	1.0337	1.0337	1.0337	1.0337	1.2704	0.9604
3	75-99	4+	F	2.0037	1.5244	0.9613	1.2107	1.0257	1.0257	1.0257	1.0257	1.2107	0.9613
2	75-99	4+	F	1.9596	1.5057	0.9669	1.1931	0.9959	0.9959	0.9959	0.9959	1.1931	0.9669
1	75-99	4+	F	1.7938	1.3692	0.9762	1.1027	0.9380	0.9380	0.9380	0.9380	1.1027	0.9762

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	G	1.2080	1.2020	0.7382	1.0937	1.0746	1.0746	1.0746	1.0746	1.0937	0.7382
6	14-18	0	G	1.1586	1.1227	0.7985	1.0546	1.0556	1.0556	1.0556	1.0556	1.0546	0.7985
5	14-18	0	G	1.1375	1.1361	0.8365	1.0344	1.0397	1.0397	1.0397	1.0397	1.0344	0.8365
4	14-18	0	G	1.0844	1.0403	0.8765	0.9917	1.0292	1.0292	1.0292	1.0292	0.9917	0.8765
3	14-18	0	G	1.0353	1.0116	0.8939	0.9780	1.0248	1.0248	1.0248	1.0248	0.9780	0.8939
2	14-18	0	G	1.0233	1.0036	0.9109	0.9728	1.0093	1.0093	1.0093	1.0093	0.9728	0.9109
1	14-18	0	G	0.9777	0.9491	0.9361	0.9469	0.9764	0.9764	0.9764	0.9764	0.9469	0.9361
7	19-20	0	G	1.1976	1.1518	0.9823	1.1117	1.1296	1.1296	1.1296	1.1296	1.1117	0.9823
6	19-20	0	G	1.1916	1.1182	0.9627	1.1089	1.1332	1.1332	1.1332	1.1332	1.1089	0.9627
5	19-20	0	G	1.1891	1.1239	0.9504	1.1075	1.1363	1.1363	1.1363	1.1363	1.1075	0.9504
4	19-20	0	G	1.1828	1.1024	0.9375	1.1045	1.1383	1.1383	1.1383	1.1383	1.1045	0.9375
3	19-20	0	G	1.1733	1.1265	0.9327	1.1021	1.1392	1.1392	1.1392	1.1392	1.1021	0.9327
2	19-20	0	G	1.1703	1.1332	0.9441	1.1011	1.1251	1.1251	1.1251	1.1251	1.1011	0.9441
1	19-20	0	G	1.1586	1.1791	0.9609	1.0962	1.0723	1.0723	1.0723	1.0723	1.0962	0.9609
7	21-24	0	G	1.0819	1.0601	0.9843	1.0514	1.0261	1.0261	1.0261	1.0261	1.0514	0.9843
6	21-24	0	G	1.0708	1.0473	0.9852	1.0473	1.0328	1.0328	1.0328	1.0328	1.0473	0.9852
5	21-24	0	G	1.0660	1.0495	0.9858	1.0452	1.0384	1.0384	1.0384	1.0384	1.0452	0.9858
4	21-24	0	G	1.0540	1.0447	0.9864	1.0408	1.0421	1.0421	1.0421	1.0421	1.0408	0.9864
3	21-24	0	G	1.0536	1.0606	0.9872	1.0436	1.0437	1.0437	1.0437	1.0437	1.0436	0.9872
2	21-24	0	G	1.0558	1.0651	0.9978	1.0448	1.0358	1.0358	1.0358	1.0358	1.0448	0.9978
1	21-24	0	G	1.0640	1.0953	1.0134	1.0512	1.0012	1.0012	1.0012	1.0012	1.0512	1.0134
7	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	G	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	G	0.9721	0.8899	1.0265	0.9840	0.9060	0.9060	0.9060	0.9060	0.9840	1.0265
6	45-64	0	G	0.9726	0.9341	1.0188	0.9834	0.9225	0.9225	0.9225	0.9225	0.9834	1.0188
5	45-64	0	G	0.9729	0.9266	1.0140	0.9831	0.9364	0.9364	0.9364	0.9364	0.9831	1.0140
4	45-64	0	G	0.9734	0.9720	1.0089	0.9824	0.9455	0.9455	0.9455	0.9455	0.9824	1.0089
3	45-64	0	G	0.9665	0.9724	1.0068	0.9771	0.9494	0.9494	0.9494	0.9494	0.9771	1.0068
2	45-64	0	G	0.9633	0.9726	1.0061	0.9748	0.9531	0.9531	0.9531	0.9531	0.9748	1.0061
1	45-64	0	G	0.9509	0.9735	1.0050	0.9633	0.9480	0.9480	0.9480	0.9480	0.9633	1.0050
7	65-74	0	G	0.9593	0.9284	0.9742	0.9565	0.8541	0.8541	0.8541	0.8541	0.9565	0.9742
6	65-74	0	G	0.9383	0.8963	0.9961	0.9544	0.8756	0.8756	0.8756	0.8756	0.9544	0.9961
5	65-74	0	G	0.9294	0.9018	1.0100	0.9533	0.8938	0.8938	0.8938	0.8938	0.9533	1.0100
4	65-74	0	G	0.9068	0.8789	1.0245	0.9509	0.9057	0.9057	0.9057	0.9057	0.9509	1.0245
3	65-74	0	G	0.8990	0.8977	1.0297	0.9523	0.9108	0.9108	0.9108	0.9108	0.9523	1.0297
2	65-74	0	G	0.8999	0.9030	1.0141	0.9530	0.9192	0.9192	0.9192	0.9192	0.9530	1.0141
1	65-74	0	G	0.9032	0.9388	0.9910	0.9562	0.9248	0.9248	0.9248	0.9248	0.9562	0.9910
7	75-99	0	G	0.9990	0.9946	0.9906	1.0008	1.1094	1.1094	1.1094	1.1094	1.0008	0.9906
6	75-99	0	G	0.9784	0.9268	1.0044	0.9780	1.0840	1.0840	1.0840	1.0840	0.9780	1.0044
5	75-99	0	G	0.9696	0.9384	1.0131	0.9663	1.0626	1.0626	1.0626	1.0626	0.9663	1.0131
4	75-99	0	G	0.9474	0.8678	1.0222	0.9415	1.0486	1.0486	1.0486	1.0486	0.9415	1.0222
3	75-99	0	G	0.8963	0.8651	1.0258	0.9249	1.0426	1.0426	1.0426	1.0426	0.9249	1.0258
2	75-99	0	G	0.8774	0.8643	1.0229	0.9182	1.0105	1.0105	1.0105	1.0105	0.9182	1.0229
1	75-99	0	G	0.8052	0.8591	1.0186	0.8846	0.9270	0.9270	0.9270	0.9270	0.8846	1.0186
7	14-18	1	G	1.2657	1.3226	0.7940	1.1856	1.1642	1.1642	1.1642	1.1642	1.1856	0.7940
6	14-18	1	G	1.2115	1.3038	0.8410	1.1546	1.1269	1.1269	1.1269	1.1269	1.1546	0.8410
5	14-18	1	G	1.1884	1.3069	0.8708	1.1386	1.0956	1.0956	1.0956	1.0956	1.1386	0.8708
4	14-18	1	G	1.1301	1.2807	0.9021	1.1047	1.0749	1.0749	1.0749	1.0749	1.1047	0.9021
3	14-18	1	G	1.1058	1.2674	0.9171	1.1338	1.0661	1.0661	1.0661	1.0661	1.1338	0.9171
2	14-18	1	G	1.1061	1.2636	0.9611	1.1470	1.0285	1.0285	1.0285	1.0285	1.1470	0.9611
1	14-18	1	G	1.1074	1.2383	1.0260	1.2130	0.9391	0.9391	0.9391	0.9391	1.2130	1.0260
7	19-20	1	G	1.2126	1.2902	1.1473	1.0340	1.3308	1.3308	1.3308	1.3308	1.0340	1.1473
6	19-20	1	G	1.2040	1.2887	1.1041	1.0421	1.2989	1.2989	1.2989	1.2989	1.0421	1.1041
5	19-20	1	G	1.2003	1.2889	1.0768	1.0463	1.2722	1.2722	1.2722	1.2722	1.0463	1.0768
4	19-20	1	G	1.1912	1.3162	1.0481	1.0553	1.2546	1.2546	1.2546	1.2546	1.0553	1.0481
3	19-20	1	G	1.2128	1.3711	1.0384	1.0973	1.2471	1.2471	1.2471	1.2471	1.0973	1.0384
2	19-20	1	G	1.2245	1.3864	1.0805	1.1151	1.2105	1.2105	1.2105	1.2105	1.1151	1.0805
1	19-20	1	G	1.2690	1.4908	1.1426	1.2051	1.1180	1.1180	1.1180	1.1180	1.2051	1.1426
7	21-24	1	G	0.9983	1.0070	1.0627	1.1356	1.2765	1.2765	1.2765	1.2765	1.1356	1.0627
6	21-24	1	G	0.9858	1.0239	1.0437	1.1431	1.2587	1.2587	1.2587	1.2587	1.1431	1.0437
5	21-24	1	G	0.9806	1.0210	1.0318	1.1469	1.2438	1.2438	1.2438	1.2438	1.1469	1.0318
4	21-24	1	G	0.9672	1.0573	1.0192	1.1550	1.2341	1.2341	1.2341	1.2341	1.1550	1.0192
3	21-24	1	G	0.9931	1.0940	1.0161	1.2074	1.2298	1.2298	1.2298	1.2298	1.2074	1.0161
2	21-24	1	G	1.0074	1.1042	1.0556	1.2298	1.1974	1.1974	1.1974	1.1974	1.2298	1.0556
1	21-24	1	G	1.0622	1.1740	1.1139	1.3424	1.1044	1.1044	1.1044	1.1044	1.3424	1.1139
7	25-44	1	G	0.9546	0.9094	0.9405	0.9189	1.0032	1.0032	1.0032	1.0032	0.9189	0.9405
6	25-44	1	G	0.9525	0.9361	0.9228	0.9285	0.9996	0.9996	0.9996	0.9996	0.9285	0.9228
5	25-44	1	G	0.9516	0.9316	0.9117	0.9335	0.9966	0.9966	0.9966	0.9966	0.9335	0.9117
4	25-44	1	G	0.9494	0.9682	0.9000	0.9440	0.9946	0.9946	0.9946	0.9946	0.9440	0.9000
3	25-44	1	G	0.9749	0.9863	0.8965	0.9839	0.9937	0.9937	0.9937	0.9937	0.9839	0.8965
2	25-44	1	G	0.9869	0.9914	0.9210	1.0009	0.9704	0.9704	0.9704	0.9704	1.0009	0.9210
1	25-44	1	G	1.0328	1.0256	0.9573	1.0862	0.8931	0.8931	0.8931	0.8931	1.0862	0.9573
7	45-64	1	G	1.0012	0.8251	1.1668	0.8868	0.8746	0.8746	0.8746	0.8746	0.8868	1.1668
6	45-64	1	G	0.9995	0.8923	1.1366	0.8955	0.8873	0.8873	0.8873	0.8873	0.8955	1.1366
5	45-64	1	G	0.9989	0.8809	1.1175	0.9000	0.8979	0.8979	0.8979	0.8979	0.9000	1.1175
4	45-64	1	G	0.9971	0.9589	1.0975	0.9096	0.9049	0.9049	0.9049	0.9049	0.9096	1.0975
3	45-64	1	G	1.0162	0.9773	1.0907	0.9422	0.9079	0.9079	0.9079	0.9079	0.9422	1.0907
2	45-64	1	G	1.0251	0.9824	1.1198	0.9560	0.8901	0.8901	0.8901	0.8901	0.9560	1.1198
1	45-64	1	G	1.0594	1.0174	1.1626	1.0260	0.8148	0.8148	0.8148	0.8148	1.0260	1.1626
7	65-74	1	G	1.1493	0.8395	0.8555	0.9352	1.0309	1.0309	1.0309	1.0309	0.9352	0.8555
6	65-74	1	G	1.1218	0.8338	0.8579	0.9429	1.0529	1.0529	1.0529	1.0529	0.9429	0.8579
5	65-74	1	G	1.1101	0.8347	0.8594	0.9469	1.0714	1.0714	1.0714	1.0714	0.9469	0.8594
4	65-74	1	G	1.0805	0.8471	0.8609	0.9552	1.0835	1.0835	1.0835	1.0835	0.9552	0.8609
3	65-74	1	G	1.1001	0.8820	0.8620	0.9973	1.0888	1.0888	1.0888	1.0888	0.9973	0.8620
2	65-74	1	G	1.1148	0.8918	0.8716	1.0151	1.0729	1.0729	1.0729	1.0729	1.0151	0.8716
1	65-74	1	G	1.1707	0.9582	0.8858	1.1054	0.9936	0.9936	0.9936	0.9936	1.1054	0.8858
7	75-99	1	G	1.2223	0.6209	1.1628	1.0690	0.9256	0.9256	0.9256	0.9256	1.0690	1.1628
6	75-99	1	G	1.1945	0.8452	1.1565	1.0553	0.8896	0.8896	0.8896	0.8896	1.0553	1.1565
5	75-99	1	G	1.1827	0.8071	1.1525	1.0482	0.8593	0.8593	0.8593	0.8593	1.0482	1.1525
4	75-99	1	G	1.1529	1.0340	1.1483	1.0333	0.8394	0.8394	0.8394	0.8394	1.0333	1.1483
3	75-99	1	G	1.1163	1.0313	1.1479	1.0559	0.8309	0.8309	0.8309	0.8309	1.0559	1.1479
2	75-99	1	G	1.1056	1.0306	1.1759	1.0659	0.7987	0.7987	0.7987	0.7987	1.0659	1.1759
1	75-99	1	G	1.0643	1.0254	1.2172	1.1162	0.7264	0.7264	0.7264	0.7264	1.1162	1.2172

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	G	1.3430	1.3495	0.8855	1.4334	1.1822	1.1822	1.1822	1.1822	1.4334	0.8855
6	14-18	2	G	1.2719	1.2992	0.9362	1.3409	1.1344	1.1344	1.1344	1.1344	1.3409	0.9362
5	14-18	2	G	1.2416	1.3077	0.9681	1.2933	1.0942	1.0942	1.0942	1.0942	1.2933	0.9681
4	14-18	2	G	1.1653	1.2299	1.0018	1.1923	1.0677	1.0677	1.0677	1.0677	1.1923	1.0018
3	14-18	2	G	1.1007	1.1793	1.0154	1.1680	1.0564	1.0564	1.0564	1.0564	1.1680	1.0154
2	14-18	2	G	1.0863	1.1652	1.0083	1.1594	1.0307	1.0307	1.0307	1.0307	1.1594	1.0083
1	14-18	2	G	1.0314	1.0689	0.9979	1.1158	0.9937	0.9937	0.9937	0.9937	1.1158	0.9979
7	19-20	2	G	1.0866	1.1436	1.0903	1.1181	1.2414	1.2414	1.2414	1.2414	1.1181	1.0903
6	19-20	2	G	1.0667	1.0784	1.0474	1.0802	1.2154	1.2154	1.2154	1.2154	1.0802	1.0474
5	19-20	2	G	1.0583	1.0894	1.0204	1.0607	1.1935	1.1935	1.1935	1.1935	1.0607	1.0204
4	19-20	2	G	1.0370	1.0262	0.9920	1.0194	1.1790	1.1790	1.1790	1.1790	1.0194	0.9920
3	19-20	2	G	1.0185	1.0325	0.9795	1.0105	1.1729	1.1729	1.1729	1.1729	1.0105	0.9795
2	19-20	2	G	1.0142	1.0343	0.9665	1.0074	1.1480	1.1480	1.1480	1.1480	1.0074	0.9665
1	19-20	2	G	0.9980	1.0462	0.9473	0.9918	1.0905	1.0905	1.0905	1.0905	0.9918	0.9473
7	21-24	2	G	1.0763	1.0818	1.0448	1.1613	1.0288	1.0288	1.0288	1.0288	1.1613	1.0448
6	21-24	2	G	1.0510	1.0376	1.0244	1.1205	1.0104	1.0104	1.0104	1.0104	1.1205	1.0244
5	21-24	2	G	1.0403	1.0452	1.0115	1.0995	0.9948	0.9948	0.9948	0.9948	1.0995	1.0115
4	21-24	2	G	1.0133	1.0000	0.9980	1.0551	0.9846	0.9846	0.9846	0.9846	1.0551	0.9980
3	21-24	2	G	1.0026	0.9997	0.9916	1.0508	0.9803	0.9803	0.9803	0.9803	1.0508	0.9916
2	21-24	2	G	1.0030	0.9996	0.9770	1.0498	0.9642	0.9642	0.9642	0.9642	1.0498	0.9770
1	21-24	2	G	1.0046	0.9991	0.9555	1.0445	0.9289	0.9289	0.9289	0.9289	1.0445	0.9555
7	25-44	2	G	1.0356	1.0662	1.0966	1.0929	1.0283	1.0283	1.0283	1.0283	1.0929	1.0966
6	25-44	2	G	1.0216	1.0350	1.0741	1.0584	1.0036	1.0036	1.0036	1.0036	1.0584	1.0741
5	25-44	2	G	1.0157	1.0403	1.0600	1.0407	0.9828	0.9828	0.9828	0.9828	1.0407	1.0600
4	25-44	2	G	1.0007	1.0007	1.0452	1.0031	0.9692	0.9692	0.9692	0.9692	1.0031	1.0452
3	25-44	2	G	0.9908	0.9859	1.0378	0.9964	0.9633	0.9633	0.9633	0.9633	0.9964	1.0378
2	25-44	2	G	0.9892	0.9817	1.0121	0.9943	0.9546	0.9546	0.9546	0.9546	0.9943	1.0121
1	25-44	2	G	0.9831	0.9535	0.9742	0.9833	0.9515	0.9515	0.9515	0.9515	0.9833	0.9742
7	45-64	2	G	1.1916	1.1352	1.0621	1.1632	1.0943	1.0943	1.0943	1.0943	1.1632	1.0621
6	45-64	2	G	1.1761	1.1557	1.0329	1.1258	1.0867	1.0867	1.0867	1.0867	1.1258	1.0329
5	45-64	2	G	1.1696	1.1523	1.0144	1.1065	1.0802	1.0802	1.0802	1.0802	1.1065	1.0144
4	45-64	2	G	1.1531	1.1644	0.9951	1.0658	1.0760	1.0760	1.0760	1.0760	1.0658	0.9951
3	45-64	2	G	1.1336	1.1477	0.9858	1.0531	1.0743	1.0743	1.0743	1.0743	1.0531	0.9858
2	45-64	2	G	1.1280	1.1430	0.9607	1.0484	1.0691	1.0691	1.0691	1.0691	1.0484	0.9607
1	45-64	2	G	1.1066	1.1112	0.9239	1.0245	1.0598	1.0598	1.0598	1.0598	1.0245	0.9239
7	65-74	2	G	1.3668	1.4852	0.9751	1.3187	1.0441	1.0441	1.0441	1.0441	1.3187	0.9751
6	65-74	2	G	1.3195	1.3928	0.9761	1.2743	1.0436	1.0436	1.0436	1.0436	1.2743	0.9761
5	65-74	2	G	1.2994	1.4085	0.9767	1.2515	1.0433	1.0433	1.0433	1.0433	1.2515	0.9767
4	65-74	2	G	1.2486	1.3184	0.9773	1.2032	1.0430	1.0430	1.0430	1.0430	1.2032	0.9773
3	65-74	2	G	1.2250	1.3258	0.9756	1.1970	1.0429	1.0429	1.0429	1.0429	1.1970	0.9756
2	65-74	2	G	1.2243	1.3279	0.9377	1.1952	1.0435	1.0435	1.0435	1.0435	1.1952	0.9377
1	65-74	2	G	1.2213	1.3421	0.8818	1.1860	1.0464	1.0464	1.0464	1.0464	1.1860	0.8818
7	75-99	2	G	1.4975	1.3498	1.2434	1.4363	0.9403	0.9403	0.9403	0.9403	1.4363	1.2434
6	75-99	2	G	1.4370	1.2614	1.2344	1.3608	0.8977	0.8977	0.8977	0.8977	1.3608	1.2344
5	75-99	2	G	1.4111	1.2765	1.2288	1.3220	0.8618	0.8618	0.8618	0.8618	1.3220	1.2288
4	75-99	2	G	1.3461	1.1793	1.2228	1.2397	0.8382	0.8382	0.8382	0.8382	1.2397	1.2228
3	75-99	2	G	1.2639	1.1657	1.2186	1.2099	0.8281	0.8281	0.8281	0.8281	1.2099	1.2186
2	75-99	2	G	1.2393	1.1619	1.1853	1.1987	0.7950	0.7950	0.7950	0.7950	1.1987	1.1853
1	75-99	2	G	1.1452	1.1362	1.1362	1.1417	0.7269	0.7269	0.7269	0.7269	1.1417	1.1362
7	14-18	3	G	1.4469	1.2840	0.9128	1.5751	1.1453	1.1453	1.1453	1.1453	1.5751	0.9128
6	14-18	3	G	1.3559	1.1969	1.0077	1.4743	1.1329	1.1329	1.1329	1.1329	1.4743	1.0077
5	14-18	3	G	1.3171	1.2116	1.0676	1.4223	1.1224	1.1224	1.1224	1.1224	1.4223	1.0676
4	14-18	3	G	1.2194	1.1004	1.1306	1.3124	1.1155	1.1155	1.1155	1.1155	1.3124	1.1306
3	14-18	3	G	1.1178	1.0579	1.1573	1.2717	1.1126	1.1126	1.1126	1.1126	1.2717	1.1573
2	14-18	3	G	1.0908	1.0460	1.1709	1.2563	1.0944	1.0944	1.0944	1.0944	1.2563	1.1709
1	14-18	3	G	0.9876	0.9651	1.1911	1.1782	1.0453	1.0453	1.0453	1.0453	1.1782	1.1911
7	19-20	3	G	1.2792	1.1458	0.9670	1.2724	1.1227	1.1227	1.1227	1.1227	1.2724	0.9670
6	19-20	3	G	1.2072	1.0769	0.9651	1.2301	1.1344	1.1344	1.1344	1.1344	1.2301	0.9651
5	19-20	3	G	1.1765	1.0886	0.9639	1.2083	1.1441	1.1441	1.1441	1.1441	1.2083	0.9639
4	19-20	3	G	1.0992	1.0164	0.9627	1.1621	1.1506	1.1506	1.1506	1.1506	1.1621	0.9627
3	19-20	3	G	1.0246	1.0125	0.9624	1.1392	1.1533	1.1533	1.1533	1.1533	1.1392	0.9624
2	19-20	3	G	1.0059	1.0113	0.9672	1.1301	1.1376	1.1376	1.1376	1.1376	1.1301	0.9672
1	19-20	3	G	0.9340	1.0038	0.9744	1.0846	1.0705	1.0705	1.0705	1.0705	1.0846	0.9744
7	21-24	3	G	1.2587	1.1019	0.9583	1.0979	0.8491	0.8491	0.8491	0.8491	1.0979	0.9583
6	21-24	3	G	1.1900	1.0535	0.9772	1.0600	0.8607	0.8607	0.8607	0.8607	1.0600	0.9772
5	21-24	3	G	1.1608	1.0617	0.9891	1.0406	0.8706	0.8706	0.8706	0.8706	1.0406	0.9891
4	21-24	3	G	1.0868	1.0070	1.0016	0.9993	0.8770	0.8770	0.8770	0.8770	0.9993	1.0016
3	21-24	3	G	1.0236	0.9969	1.0070	0.9840	0.8798	0.8798	0.8798	0.8798	0.9840	1.0070
2	21-24	3	G	1.0094	0.9940	1.0107	0.9782	0.8720	0.8720	0.8720	0.8720	0.9782	1.0107
1	21-24	3	G	0.9548	0.9746	1.0161	0.9488	0.8321	0.8321	0.8321	0.8321	0.9488	1.0161
7	25-44	3	G	1.2700	1.0879	0.9885	1.0926	1.0067	1.0067	1.0067	1.0067	1.0926	0.9885
6	25-44	3	G	1.1917	1.0525	1.0071	1.0588	1.0138	1.0138	1.0138	1.0138	1.0588	1.0071
5	25-44	3	G	1.1584	1.0585	1.0188	1.0414	1.0198	1.0198	1.0198	1.0198	1.0414	1.0188
4	25-44	3	G	1.0743	1.0097	1.0310	1.0044	1.0238	1.0238	1.0238	1.0238	1.0044	1.0310
3	25-44	3	G	1.0030	0.9852	1.0357	0.9867	1.0255	1.0255	1.0255	1.0255	0.9867	1.0357
2	25-44	3	G	0.9871	0.9784	1.0286	0.9797	1.0240	1.0240	1.0240	1.0240	0.9797	1.0286
1	25-44	3	G	0.9263	0.9319	1.0181	0.9444	1.0110	1.0110	1.0110	1.0110	0.9444	1.0181
7	45-64	3	G	1.4972	1.1388	0.9309	1.2742	0.9034	0.9034	0.9034	0.9034	1.2742	0.9309
6	45-64	3	G	1.4057	1.1555	0.9412	1.2341	0.9266	0.9266	0.9266	0.9266	1.2341	0.9412
5	45-64	3	G	1.3667	1.1527	0.9476	1.2133	0.9461	0.9461	0.9461	0.9461	1.2133	0.9476
4	45-64	3	G	1.2684	1.1552	0.9543	1.1695	0.9589	0.9589	0.9589	0.9589	1.1695	0.9543
3	45-64	3	G	1.1766	1.1278	0.9568	1.1429	0.9644	0.9644	0.9644	0.9644	1.1429	0.9568
2	45-64	3	G	1.1542	1.1201	0.9495	1.1321	0.9667	0.9667	0.9667	0.9667	1.1321	0.9495
1	45-64	3	G	1.0685	1.0678	0.9387	1.0784	0.9492	0.9492	0.9492	0.9492	1.0784	0.9387
7	65-74	3	G	1.8722	1.7044	0.9346	1.2591	1.4249	1.4249	1.4249	1.4249	1.2591	0.9346
6	65-74	3	G	1.7700	1.5933	0.9741	1.2176	1.4715	1.4715	1.4715	1.4715	1.2176	0.9741
5	65-74	3	G	1.7265	1.6121	0.9991	1.1962	1.5109	1.5109	1.5109	1.5109	1.1962	0.9991
4	65-74	3	G	1.6166	1.4955	1.0253	1.1509	1.5367	1.5367	1.5367	1.5367	1.1509	1.0253
3	65-74	3	G	1.5193	1.4890	1.0349	1.1320	1.5478	1.5478	1.5478	1.5478	1.1320	1.0349
2	65-74	3	G	1.4965	1.4872	1.0124	1.1248	1.5595	1.5595	1.5595	1.5595	1.1248	1.0124
1	65-74	3	G	1.4097	1.4748	0.9791	1.0881	1.5491	1.5491	1.5491	1.5491	1.0881	0.9791
7	75-99	3	G	1.8533	1.8188	1.0484	1.4046	0.8646	0.8646	0.8646	0.8646	1.4046	1.0484
6	75-99	3	G	1.7523	1.7021	1.0832	1.3316	0.8453	0.8453	0.8453	0.8453	1.3316	1.0832
5	75-99	3	G	1.7093	1.7219	1.1053	1.2940	0.8290	0.8290	0.8290	0.8290	1.2940	1.1053
4	75-99	3	G	1.6007	1.5807	1.1284	1.2144	0.8183	0.8183	0.8183	0.8183	1.2144	1.1284
3	75-99	3	G	1.4790	1.5377	1.1373	1.1727	0.8137	0.8137	0.8137	0.8137	1.1727	1.1373
2	75-99	3	G	1.4451	1.5257	1.1264	1.1562	0.7890	0.7890	0.7890	0.7890	1.1562	1.1264
1	75-99	3	G	1.3150	1.4441	1.1101	1.0731	0.7245	0.7245	0.7245	0.7245	1.0731	1.1101

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	G	1.6847	1.4784	1.2081	1.5492	1.3428	1.3428	1.3428	1.3428	1.5492	1.2081
6	14-18	4+	G	1.5849	1.3821	1.2914	1.4498	1.3086	1.3086	1.3086	1.3086	1.4498	1.2914
5	14-18	4+	G	1.5425	1.3984	1.3439	1.3986	1.2798	1.2798	1.2798	1.2798	1.3986	1.3439
4	14-18	4+	G	1.4354	1.2738	1.3992	1.2902	1.2608	1.2608	1.2608	1.2608	1.2902	1.3992
3	14-18	4+	G	1.3254	1.2235	1.4241	1.2462	1.2527	1.2527	1.2527	1.2527	1.2462	1.4241
2	14-18	4+	G	1.2963	1.2094	1.4660	1.2293	1.2382	1.2382	1.2382	1.2382	1.2293	1.4660
1	14-18	4+	G	1.1855	1.1136	1.5277	1.1437	1.2253	1.2253	1.2253	1.2253	1.1437	1.5277
7	19-20	4+	G	1.2184	1.2190	1.2305	1.2225	0.8414	0.8414	0.8414	0.8414	1.2225	1.2305
6	19-20	4+	G	1.1804	1.1326	1.1936	1.1817	0.8370	0.8370	0.8370	0.8370	1.1817	1.1936
5	19-20	4+	G	1.1643	1.1473	1.1702	1.1606	0.8333	0.8333	0.8333	0.8333	1.1606	1.1702
4	19-20	4+	G	1.1236	1.0590	1.1457	1.1161	0.8309	0.8309	0.8309	0.8309	1.1161	1.1457
3	19-20	4+	G	1.0658	1.0586	1.1369	1.0903	0.8299	0.8299	0.8299	0.8299	1.0903	1.1369
2	19-20	4+	G	1.0476	1.0585	1.1623	1.0801	0.8226	0.8226	0.8226	0.8226	1.0801	1.1623
1	19-20	4+	G	0.9779	1.0577	1.1997	1.0283	0.8020	0.8020	0.8020	0.8020	1.0283	1.1997
7	21-24	4+	G	1.2444	1.1519	1.0475	1.2500	1.0479	1.0479	1.0479	1.0479	1.2500	1.0475
6	21-24	4+	G	1.1994	1.0884	1.0374	1.2066	1.0459	1.0459	1.0459	1.0459	1.2066	1.0374
5	21-24	4+	G	1.1803	1.0992	1.0309	1.1844	1.0442	1.0442	1.0442	1.0442	1.1844	1.0309
4	21-24	4+	G	1.1319	1.0309	1.0241	1.1371	1.0430	1.0430	1.0430	1.0430	1.1371	1.0241
3	21-24	4+	G	1.0809	1.0240	1.0224	1.1159	1.0426	1.0426	1.0426	1.0426	1.1159	1.0224
2	21-24	4+	G	1.0671	1.0221	1.0437	1.1076	1.0385	1.0385	1.0385	1.0385	1.1076	1.0437
1	21-24	4+	G	1.0146	1.0091	1.0750	1.0660	1.0269	1.0269	1.0269	1.0269	1.0660	1.0750
7	25-44	4+	G	1.1597	1.1539	1.0087	1.1621	0.9004	0.9004	0.9004	0.9004	1.1621	1.0087
6	25-44	4+	G	1.1289	1.1033	0.9980	1.1260	0.8930	0.8930	0.8930	0.8930	1.1260	0.9980
5	25-44	4+	G	1.1158	1.1119	0.9912	1.1074	0.8866	0.8866	0.8866	0.8866	1.1074	0.9912
4	25-44	4+	G	1.0827	1.0489	0.9841	1.0679	0.8825	0.8825	0.8825	0.8825	1.0679	0.9841
3	25-44	4+	G	1.0350	1.0269	0.9816	1.0454	0.8808	0.8808	0.8808	0.8808	1.0454	0.9816
2	25-44	4+	G	1.0199	1.0208	0.9912	1.0365	0.8842	0.8842	0.8842	0.8842	1.0365	0.9912
1	25-44	4+	G	0.9619	0.9790	1.0054	0.9913	0.9044	0.9044	0.9044	0.9044	0.9913	1.0054
7	45-64	4+	G	1.4604	1.2930	0.9532	1.1802	1.2036	1.2036	1.2036	1.2036	1.1802	0.9532
6	45-64	4+	G	1.4225	1.2960	0.9361	1.1428	1.2150	1.2150	1.2150	1.2150	1.1428	0.9361
5	45-64	4+	G	1.4062	1.2955	0.9254	1.1236	1.2247	1.2247	1.2247	1.2247	1.1236	0.9254
4	45-64	4+	G	1.3655	1.2849	0.9140	1.0828	1.2310	1.2310	1.2310	1.2310	1.0828	0.9140
3	45-64	4+	G	1.2969	1.2586	0.9098	1.0544	1.2337	1.2337	1.2337	1.2337	1.0544	0.9098
2	45-64	4+	G	1.2738	1.2512	0.9180	1.0430	1.2435	1.2435	1.2435	1.2435	1.0430	0.9180
1	45-64	4+	G	1.1853	1.2012	0.9300	0.9856	1.2651	1.2651	1.2651	1.2651	0.9856	0.9300
7	65-74	4+	G	2.3447	1.8258	0.9593	1.4047	1.1631	1.1631	1.1631	1.1631	1.4047	0.9593
6	65-74	4+	G	2.2347	1.7160	0.9701	1.3581	1.1821	1.1821	1.1821	1.1821	1.3581	0.9701
5	65-74	4+	G	2.1879	1.7346	0.9770	1.3341	1.1981	1.1981	1.1981	1.1981	1.3341	0.9770
4	65-74	4+	G	2.0699	1.6219	0.9842	1.2833	1.2086	1.2086	1.2086	1.2086	1.2833	0.9842
3	65-74	4+	G	1.9598	1.6205	0.9869	1.2580	1.2131	1.2131	1.2131	1.2131	1.2580	0.9869
2	65-74	4+	G	1.9328	1.6202	0.9811	1.2480	1.2293	1.2293	1.2293	1.2293	1.2480	0.9811
1	65-74	4+	G	1.8300	1.6175	0.9727	1.1978	1.2650	1.2650	1.2650	1.2650	1.1978	0.9727
7	75-99	4+	G	2.4082	1.8607	0.9549	1.4424	1.1044	1.1044	1.1044	1.1044	1.4424	0.9549
6	75-99	4+	G	2.2969	1.7314	0.9575	1.3672	1.0705	1.0705	1.0705	1.0705	1.3672	0.9575
5	75-99	4+	G	2.2495	1.7534	0.9593	1.3285	1.0420	1.0420	1.0420	1.0420	1.3285	0.9593
4	75-99	4+	G	2.1299	1.5833	0.9612	1.2464	1.0233	1.0233	1.0233	1.0233	1.2464	0.9612
3	75-99	4+	G	1.9794	1.5101	0.9622	1.1998	1.0153	1.0153	1.0153	1.0153	1.1998	0.9622
2	75-99	4+	G	1.9343	1.4896	0.9688	1.1812	0.9870	0.9870	0.9870	0.9870	1.1812	0.9688
1	75-99	4+	G	1.7623	1.3504	0.9785	1.0874	0.9263	0.9263	0.9263	0.9263	1.0874	0.9785
7	14-18	0	H	1.1915	1.1826	0.7496	1.0842	1.0709	1.0709	1.0709	1.0709	1.0842	0.7496
6	14-18	0	H	1.1403	1.1017	0.8118	1.0439	1.0510	1.0510	1.0510	1.0510	1.0439	0.8118
5	14-18	0	H	1.1183	1.1167	0.8505	1.0231	1.0344	1.0344	1.0344	1.0344	1.0231	0.8505
4	14-18	0	H	1.0633	1.0350	0.8924	0.9876	1.0236	1.0236	1.0236	1.0236	0.9876	0.8924
3	14-18	0	H	1.0291	1.0057	0.8983	0.9749	1.0188	1.0188	1.0188	1.0188	0.9749	0.8983
2	14-18	0	H	1.0164	0.9973	0.9161	0.9695	1.0045	1.0045	1.0045	1.0045	0.9695	0.9161
1	14-18	0	H	0.9694	0.9414	0.9420	0.9428	0.9700	0.9700	0.9700	0.9700	0.9428	0.9420
7	19-20	0	H	1.1956	1.1436	0.9786	1.1110	1.1303	1.1303	1.1303	1.1303	1.1110	0.9786
6	19-20	0	H	1.1895	1.1093	0.9584	1.1082	1.1341	1.1341	1.1341	1.1341	1.1082	0.9584
5	19-20	0	H	1.1868	1.1157	0.9459	1.1067	1.1373	1.1373	1.1373	1.1373	1.1067	0.9459
4	19-20	0	H	1.1803	1.1068	0.9324	1.1039	1.1394	1.1394	1.1394	1.1394	1.1039	0.9324
3	19-20	0	H	1.1717	1.1315	0.9357	1.1015	1.1403	1.1403	1.1403	1.1403	1.1015	0.9357
2	19-20	0	H	1.1685	1.1385	0.9476	1.1005	1.1174	1.1174	1.1174	1.1174	1.1005	0.9476
1	19-20	0	H	1.1565	1.1856	0.9648	1.0954	1.0619	1.0619	1.0619	1.0619	1.0954	0.9648
7	21-24	0	H	1.0782	1.0570	0.9845	1.0504	1.0274	1.0274	1.0274	1.0274	1.0504	0.9845
6	21-24	0	H	1.0666	1.0439	0.9854	1.0462	1.0344	1.0344	1.0344	1.0344	1.0462	0.9854
5	21-24	0	H	1.0617	1.0463	0.9860	1.0441	1.0403	1.0403	1.0403	1.0403	1.0441	0.9860
4	21-24	0	H	1.0492	1.0476	0.9867	1.0412	1.0441	1.0441	1.0441	1.0441	1.0412	0.9867
3	21-24	0	H	1.0547	1.0639	0.9900	1.0443	1.0458	1.0458	1.0458	1.0458	1.0443	0.9900
2	21-24	0	H	1.0570	1.0685	1.0010	1.0457	1.0308	1.0308	1.0308	1.0308	1.0457	1.0010
1	21-24	0	H	1.0655	1.0995	1.0171	1.0522	0.9944	0.9944	0.9944	0.9944	1.0522	1.0171
7	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	H	0.9723	0.9007	1.0250	0.9839	0.9092	0.9092	0.9092	0.9092	0.9839	1.0250
6	45-64	0	H	0.9728	0.9458	1.0171	0.9832	0.9265	0.9265	0.9265	0.9265	0.9832	1.0171
5	45-64	0	H	0.9731	0.9375	1.0122	0.9829	0.9410	0.9410	0.9410	0.9410	0.9829	1.0122
4	45-64	0	H	0.9737	0.9720	1.0069	0.9813	0.9504	0.9504	0.9504	0.9504	0.9813	1.0069
3	45-64	0	H	0.9649	0.9725	1.0066	0.9757	0.9546	0.9546	0.9546	0.9546	0.9757	1.0066
2	45-64	0	H	0.9614	0.9727	1.0058	0.9733	0.9524	0.9524	0.9524	0.9524	0.9733	1.0058
1	45-64	0	H	0.9486	0.9736	1.0047	0.9615	0.9470	0.9470	0.9470	0.9470	0.9615	1.0047
7	65-74	0	H	0.9523	0.9205	0.9784	0.9560	0.8583	0.8583	0.8583	0.8583	0.9560	0.9784
6	65-74	0	H	0.9305	0.8878	1.0010	0.9538	0.8809	0.8809	0.8809	0.8809	0.9538	1.0010
5	65-74	0	H	0.9212	0.8939	1.0150	0.9526	0.8998	0.8998	0.8998	0.8998	0.9526	1.0150
4	65-74	0	H	0.8979	0.8824	1.0302	0.9511	0.9121	0.9121	0.9121	0.9121	0.9511	1.0302
3	65-74	0	H	0.8995	0.9016	1.0256	0.9527	0.9175	0.9175	0.9175	0.9175	0.9527	1.0256
2	65-74	0	H	0.9004	0.9071	1.0093	0.9534	0.9200	0.9200	0.9200	0.9200	0.9534	1.0093
1	65-74	0	H	0.9039	0.9438	0.9857	0.9568	0.9259	0.9259	0.9259	0.9259	0.9568	0.9857
7	75-99	0	H	0.9921	0.9780	0.9932	0.9953	1.1045	1.1045	1.1045	1.1045	0.9953	0.9932
6	75-99	0	H	0.9707	0.9089	1.0074	0.9718	1.0778	1.0778	1.0778	1.0778	0.9718	1.0074
5	75-99	0	H	0.9616	0.9217	1.0163	0.9598	1.0555	1.0555	1.0555	1.0555	0.9598	1.0163
4	75-99	0	H	0.9386	0.8673	1.0258	0.9374	1.0410	1.0410	1.0410	1.0410	0.9374	1.0258
3	75-99	0	H	0.8864	0.8645	1.0250	0.9210	1.0346	1.0346	1.0346	1.0346	0.9210	1.0250
2	75-99	0	H	0.8664	0.8637	1.0220	0.9140	0.9983	0.9983	0.9983	0.9983	0.9140	1.0220
1	75-99	0	H	0.7919	0.8584	1.0176	0.8793	0.9107	0.9107	0.9107	0.9107	0.8793	1.0176

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	H	1.2476	1.3179	0.8029	1.1781	1.1570	1.1570	1.1570	1.1570	1.1781	0.8029
6	14-18	1	H	1.1914	1.2988	0.8514	1.1462	1.1177	1.1177	1.1177	1.1177	1.1462	0.8514
5	14-18	1	H	1.1673	1.3023	0.8817	1.1297	1.0851	1.0851	1.0851	1.0851	1.1297	0.8817
4	14-18	1	H	1.1070	1.2782	0.9144	1.1093	1.0638	1.0638	1.0638	1.0638	1.1093	0.9144
3	14-18	1	H	1.1060	1.2646	0.9287	1.1415	1.0543	1.0543	1.0543	1.0543	1.1415	0.9287
2	14-18	1	H	1.1063	1.2608	0.9744	1.1553	1.0155	1.0155	1.0155	1.0155	1.1553	0.9744
1	14-18	1	H	1.1078	1.2348	1.0411	1.2234	0.9216	0.9216	0.9216	0.9216	1.2234	1.0411
7	19-20	1	H	1.2098	1.2899	1.1391	1.0360	1.3246	1.3246	1.3246	1.3246	1.0360	1.1391
6	19-20	1	H	1.2008	1.2883	1.0945	1.0443	1.2912	1.2912	1.2912	1.2912	1.0443	1.0945
5	19-20	1	H	1.1970	1.2886	1.0668	1.0488	1.2633	1.2633	1.2633	1.2633	1.0488	1.0668
4	19-20	1	H	1.1875	1.3262	1.0367	1.0639	1.2451	1.2451	1.2451	1.2451	1.0639	1.0367
3	19-20	1	H	1.2189	1.3824	1.0495	1.1078	1.2371	1.2371	1.2371	1.2371	1.1078	1.0495
2	19-20	1	H	1.2313	1.3984	1.0932	1.1266	1.1970	1.1970	1.1970	1.1970	1.1266	1.0932
1	19-20	1	H	1.2772	1.5055	1.1571	1.2193	1.0999	1.0999	1.0999	1.0999	1.2193	1.1571
7	21-24	1	H	0.9941	1.0112	1.0591	1.1374	1.2731	1.2731	1.2731	1.2731	1.1374	1.0591
6	21-24	1	H	0.9812	1.0283	1.0396	1.1451	1.2544	1.2544	1.2544	1.2544	1.1451	1.0396
5	21-24	1	H	0.9757	1.0252	1.0274	1.1491	1.2389	1.2389	1.2389	1.2389	1.1491	1.0274
4	21-24	1	H	0.9620	1.0640	1.0143	1.1657	1.2287	1.2287	1.2287	1.2287	1.1657	1.0143
3	21-24	1	H	1.0006	1.1016	1.0264	1.2205	1.2242	1.2242	1.2242	1.2242	1.2205	1.0264
2	21-24	1	H	1.0158	1.1123	1.0676	1.2440	1.1839	1.1839	1.1839	1.1839	1.2440	1.0676
1	21-24	1	H	1.0723	1.1837	1.1275	1.3602	1.0862	1.0862	1.0862	1.0862	1.3602	1.1275
7	25-44	1	H	0.9539	0.9160	0.9372	0.9212	1.0025	1.0025	1.0025	1.0025	0.9212	0.9372
6	25-44	1	H	0.9517	0.9432	0.9189	0.9311	0.9988	0.9988	0.9988	0.9988	0.9311	0.9189
5	25-44	1	H	0.9508	0.9381	0.9076	0.9363	0.9956	0.9956	0.9956	0.9956	0.9363	0.9076
4	25-44	1	H	0.9485	0.9715	0.8954	0.9522	0.9935	0.9935	0.9935	0.9935	0.9522	0.8954
3	25-44	1	H	0.9811	0.9901	0.9029	0.9939	0.9926	0.9926	0.9926	0.9926	0.9939	0.9029
2	25-44	1	H	0.9938	0.9953	0.9285	1.0117	0.9591	0.9591	0.9591	0.9591	1.0117	0.9285
1	25-44	1	H	1.0412	1.0305	0.9657	1.0997	0.8780	0.8780	0.8780	0.8780	1.0997	0.9657
7	45-64	1	H	1.0007	0.8415	1.1610	0.8889	0.8770	0.8770	0.8770	0.8770	0.8889	1.1610
6	45-64	1	H	0.9989	0.9100	1.1300	0.8979	0.8904	0.8904	0.8904	0.8904	0.8979	1.1300
5	45-64	1	H	0.9982	0.8973	1.1106	0.9026	0.9014	0.9014	0.9014	0.9014	0.9026	1.1106
4	45-64	1	H	0.9965	0.9622	1.0896	0.9163	0.9086	0.9086	0.9086	0.9086	0.9163	1.0896
3	45-64	1	H	1.0208	0.9811	1.0984	0.9504	0.9118	0.9118	0.9118	0.9118	0.9504	1.0984
2	45-64	1	H	1.0303	0.9865	1.1286	0.9650	0.8792	0.8792	0.8792	0.8792	0.9650	1.1286
1	45-64	1	H	1.0656	1.0223	1.1726	1.0370	0.8002	0.8002	0.8002	0.8002	1.0370	1.1726
7	65-74	1	H	1.1401	0.8381	0.8559	0.9371	1.0352	1.0352	1.0352	1.0352	0.9371	0.8559
6	65-74	1	H	1.1116	0.8322	0.8584	0.9450	1.0583	1.0583	1.0583	1.0583	0.9450	0.8584
5	65-74	1	H	1.0994	0.8333	0.8599	0.9491	1.0776	1.0776	1.0776	1.0776	0.9491	0.8599
4	65-74	1	H	1.0689	0.8535	0.8616	0.9638	1.0902	1.0902	1.0902	1.0902	0.9638	0.8616
3	65-74	1	H	1.1077	0.8892	0.8645	1.0078	1.0958	1.0958	1.0958	1.0958	1.0078	0.8645
2	65-74	1	H	1.1233	0.8995	0.8745	1.0266	1.0613	1.0613	1.0613	1.0613	1.0266	0.8745
1	65-74	1	H	1.1811	0.9675	0.8890	1.1196	0.9781	0.9781	0.9781	0.9781	1.1196	0.8890
7	75-99	1	H	1.2130	0.6759	1.1616	1.0656	0.9187	0.9187	0.9187	0.9187	1.0656	1.1616
6	75-99	1	H	1.1842	0.9044	1.1551	1.0516	0.8808	0.8808	0.8808	0.8808	1.0516	1.1551
5	75-99	1	H	1.1719	0.8620	1.1510	1.0443	0.8492	0.8492	0.8492	0.8492	1.0443	1.1510
4	75-99	1	H	1.1411	1.0335	1.1465	1.0373	0.8287	0.8287	0.8287	0.8287	1.0373	1.1465
3	75-99	1	H	1.1107	1.0307	1.1553	1.0618	0.8195	0.8195	0.8195	0.8195	1.0618	1.1553
2	75-99	1	H	1.0993	1.0299	1.1843	1.0723	0.7881	0.7881	0.7881	0.7881	1.0723	1.1843
1	75-99	1	H	1.0568	1.0246	1.2267	1.1243	0.7122	0.7122	0.7122	0.7122	1.1243	1.2267
7	14-18	2	H	1.3193	1.3372	0.8950	1.4110	1.1729	1.1729	1.1729	1.1729	1.4110	0.8950
6	14-18	2	H	1.2455	1.2858	0.9473	1.3156	1.1227	1.1227	1.1227	1.1227	1.3156	0.9473
5	14-18	2	H	1.2139	1.2954	0.9799	1.2666	1.0807	1.0807	1.0807	1.0807	1.2666	0.9799
4	14-18	2	H	1.1350	1.2206	1.0151	1.1841	1.0535	1.0535	1.0535	1.0535	1.1841	1.0151
3	14-18	2	H	1.0933	1.1688	1.0135	1.1629	1.0412	1.0412	1.0412	1.0412	1.1629	1.0135
2	14-18	2	H	1.0780	1.1541	1.0062	1.1538	1.0252	1.0252	1.0252	1.0252	1.1538	1.0062
1	14-18	2	H	1.0214	1.0554	0.9956	1.1090	0.9865	0.9865	0.9865	0.9865	1.1090	0.9956
7	19-20	2	H	1.0800	1.1275	1.0822	1.1089	1.2365	1.2365	1.2365	1.2365	1.1089	1.0822
6	19-20	2	H	1.0594	1.0611	1.0380	1.0698	1.2089	1.2089	1.2089	1.2089	1.0698	1.0380
5	19-20	2	H	1.0506	1.0735	1.0104	1.0499	1.1862	1.1862	1.1862	1.1862	1.0499	1.0104
4	19-20	2	H	1.0287	1.0273	0.9806	1.0163	1.1712	1.1712	1.1712	1.1712	1.0163	0.9806
3	19-20	2	H	1.0163	1.0338	0.9761	1.0087	1.1646	1.1646	1.1646	1.1646	1.0087	0.9761
2	19-20	2	H	1.0118	1.0356	0.9625	1.0055	1.1397	1.1397	1.1397	1.1397	1.0055	0.9625
1	19-20	2	H	0.9950	1.0478	0.9427	0.9894	1.0793	1.0793	1.0793	1.0793	0.9894	0.9427
7	21-24	2	H	1.0678	1.0709	1.0409	1.1514	1.0252	1.0252	1.0252	1.0252	1.1514	1.0409
6	21-24	2	H	1.0416	1.0260	1.0199	1.1094	1.0059	1.0059	1.0059	1.0059	1.1094	1.0199
5	21-24	2	H	1.0305	1.0343	1.0068	1.0877	0.9896	0.9896	0.9896	0.9896	1.0877	1.0068
4	21-24	2	H	1.0025	0.9999	0.9926	1.0528	0.9791	0.9791	0.9791	0.9791	1.0528	0.9926
3	21-24	2	H	1.0028	0.9996	0.9878	1.0502	0.9745	0.9745	0.9745	0.9745	1.0502	0.9878
2	21-24	2	H	1.0032	0.9995	0.9726	1.0491	0.9591	0.9591	0.9591	0.9591	1.0491	0.9726
1	21-24	2	H	1.0049	0.9990	0.9506	1.0438	0.9220	0.9220	0.9220	0.9220	1.0438	0.9506
7	25-44	2	H	1.0309	1.0585	1.0923	1.0845	1.0235	1.0235	1.0235	1.0235	1.0845	1.0923
6	25-44	2	H	1.0164	1.0267	1.0692	1.0490	0.9976	0.9976	0.9976	0.9976	1.0490	1.0692
5	25-44	2	H	1.0103	1.0326	1.0548	1.0308	0.9759	0.9759	0.9759	0.9759	1.0308	1.0548
4	25-44	2	H	0.9947	0.9979	1.0393	1.0005	0.9619	0.9619	0.9619	0.9619	1.0005	1.0393
3	25-44	2	H	0.9899	0.9828	1.0310	0.9952	0.9555	0.9555	0.9555	0.9555	0.9952	1.0310
2	25-44	2	H	0.9882	0.9784	1.0043	0.9929	0.9542	0.9542	0.9542	0.9542	0.9929	1.0043
1	25-44	2	H	0.9819	0.9495	0.9655	0.9816	0.9508	0.9508	0.9508	0.9508	0.9816	0.9655
7	45-64	2	H	1.1864	1.1403	1.0566	1.1541	1.0929	1.0929	1.0929	1.0929	1.1541	1.0566
6	45-64	2	H	1.1705	1.1612	1.0264	1.1156	1.0848	1.0848	1.0848	1.0848	1.1156	1.0264
5	45-64	2	H	1.1636	1.1573	1.0077	1.0958	1.0781	1.0781	1.0781	1.0781	1.0958	1.0077
4	45-64	2	H	1.1466	1.1614	0.9873	1.0619	1.0738	1.0738	1.0738	1.0738	1.0619	0.9873
3	45-64	2	H	1.1307	1.1442	0.9792	1.0503	1.0718	1.0718	1.0718	1.0718	1.0503	0.9792
2	45-64	2	H	1.1248	1.1394	0.9532	1.0453	1.0678	1.0678	1.0678	1.0678	1.0453	0.9532
1	45-64	2	H	1.1027	1.1068	0.9153	1.0207	1.0579	1.0579	1.0579	1.0579	1.0207	0.9153
7	65-74	2	H	1.3510	1.4625	0.9753	1.3079	1.0440	1.0440	1.0440	1.0440	1.3079	0.9753
6	65-74	2	H	1.3020	1.3684	0.9763	1.2623	1.0435	1.0435	1.0435	1.0435	1.2623	0.9763
5	65-74	2	H	1.2810	1.3859	0.9769	1.2388	1.0431	1.0431	1.0431	1.0431	1.2388	0.9769
4	65-74	2	H	1.2286	1.3197	0.9776	1.2004	1.0429	1.0429	1.0429	1.0429	1.2004	0.9776
3	65-74	2	H	1.2247	1.3274	0.9657	1.1960	1.0427	1.0427	1.0427	1.0427	1.1960	0.9657
2	65-74	2	H	1.2239	1.3295	0.9262	1.1940	1.0439	1.0439	1.0439	1.0439	1.1940	0.9262
1	65-74	2	H	1.2208	1.3440	0.8688	1.1846	1.0469	1.0469	1.0469	1.0469	1.1846	0.8688
7	75-99	2	H	1.4774	1.3281	1.2417	1.4180	0.9320	0.9320	0.9320	0.9320	1.4180	1.2417
6	75-99	2	H	1.4145	1.2381	1.2325	1.3403	0.8872	0.8872	0.8872	0.8872	1.3403	1.2325
5	75-99	2	H	1.3876	1.2548	1.2266	1.3002	0.8498	0.8498	0.8498	0.8498	1.3002	1.2266
4	75-99	2	H	1.3203	1.1768	1.2204	1.2311	0.8255	0.8255	0.8255	0.8255	1.2311	1.2204
3	75-99	2	H	1.2511	1.1629	1.2099	1.2033	0.8147	0.8147	0.8147	0.8147	1.2033	1.2099
2	75-99	2	H	1.2250	1.1589	1.1752	1.1915	0.7850	0.7850	0.7850	0.7850	1.1915	1.1752
1	75-99	2	H	1.1280	1.1325	1.1247	1.1328	0.7135	0.7135	0.7135	0.7135	1.1328	1.1247

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	H	1.4166	1.2626	0.9307	1.5506	1.1429	1.1429	1.1429	1.1429	1.5506	0.9307
6	14-18	3	H	1.3222	1.1738	1.0286	1.4468	1.1298	1.1298	1.1298	1.1298	1.4468	1.0286
5	14-18	3	H	1.2817	1.1902	1.0896	1.3933	1.1189	1.1189	1.1189	1.1189	1.3933	1.0896
4	14-18	3	H	1.1806	1.0927	1.1555	1.3007	1.1118	1.1118	1.1118	1.1118	1.3007	1.1555
3	14-18	3	H	1.1037	1.0491	1.1608	1.2626	1.1087	1.1087	1.1087	1.1087	1.2626	1.1608
2	14-18	3	H	1.0751	1.0367	1.1751	1.2464	1.0873	1.0873	1.0873	1.0873	1.2464	1.1751
1	14-18	3	H	0.9687	0.9537	1.1958	1.1659	1.0357	1.0357	1.0357	1.0357	1.1659	1.1958
7	19-20	3	H	1.2553	1.1289	0.9667	1.2622	1.1250	1.1250	1.1250	1.1250	1.2622	0.9667
6	19-20	3	H	1.1806	1.0587	0.9647	1.2186	1.1372	1.1372	1.1372	1.1372	1.2186	0.9647
5	19-20	3	H	1.1485	1.0718	0.9635	1.1961	1.1474	1.1474	1.1474	1.1474	1.1961	0.9635
4	19-20	3	H	1.0686	1.0157	0.9621	1.1561	1.1540	1.1540	1.1540	1.1540	1.1561	0.9621
3	19-20	3	H	1.0148	1.0117	0.9636	1.1339	1.1570	1.1570	1.1570	1.1570	1.1339	0.9636
2	19-20	3	H	0.9949	1.0105	0.9687	1.1244	1.1279	1.1279	1.1279	1.1279	1.1244	0.9687
1	19-20	3	H	0.9209	1.0028	0.9761	1.0774	1.0572	1.0572	1.0572	1.0572	1.0774	0.9761
7	21-24	3	H	1.2358	1.0900	0.9619	1.0888	0.8514	0.8514	0.8514	0.8514	1.0888	0.9619
6	21-24	3	H	1.1645	1.0406	0.9814	1.0497	0.8636	0.8636	0.8636	0.8636	1.0497	0.9814
5	21-24	3	H	1.1339	1.0498	0.9935	1.0296	0.8739	0.8739	0.8739	0.8739	1.0296	0.9935
4	21-24	3	H	1.0576	1.0052	1.0067	0.9948	0.8805	0.8805	0.8805	0.8805	0.9948	1.0067
3	21-24	3	H	1.0162	0.9947	1.0080	0.9805	0.8834	0.8834	0.8834	0.8834	0.9805	1.0080
2	21-24	3	H	1.0011	0.9917	1.0117	0.9744	0.8661	0.8661	0.8661	0.8661	0.9744	1.0117
1	21-24	3	H	0.9448	0.9719	1.0173	0.9442	0.8243	0.8243	0.8243	0.8243	0.9442	1.0173
7	25-44	3	H	1.2438	1.0792	0.9920	1.0844	1.0081	1.0081	1.0081	1.0081	1.0844	0.9920
6	25-44	3	H	1.1627	1.0432	1.0112	1.0496	1.0156	1.0156	1.0156	1.0156	1.0496	1.0112
5	25-44	3	H	1.1280	1.0499	1.0231	1.0316	1.0218	1.0218	1.0218	1.0218	1.0316	1.0231
4	25-44	3	H	1.0410	1.0053	1.0359	0.9997	1.0259	1.0259	1.0259	1.0259	0.9997	1.0359
3	25-44	3	H	0.9948	0.9802	1.0339	0.9825	1.0277	1.0277	1.0277	1.0277	0.9825	1.0339
2	25-44	3	H	0.9779	0.9731	1.0265	0.9752	1.0221	1.0221	1.0221	1.0221	0.9752	1.0265
1	25-44	3	H	0.9150	0.9253	1.0156	0.9389	1.0084	1.0084	1.0084	1.0084	0.9389	1.0156
7	45-64	3	H	1.4667	1.1429	0.9329	1.2645	0.9078	0.9078	0.9078	0.9078	1.2645	0.9329
6	45-64	3	H	1.3718	1.1599	0.9434	1.2231	0.9322	0.9322	0.9322	0.9322	1.2231	0.9434
5	45-64	3	H	1.3311	1.1567	0.9500	1.2018	0.9525	0.9525	0.9525	0.9525	1.2018	0.9500
4	45-64	3	H	1.2293	1.1502	0.9571	1.1628	0.9658	0.9658	0.9658	0.9658	1.1628	0.9571
3	45-64	3	H	1.1650	1.1221	0.9549	1.1365	0.9717	0.9717	0.9717	0.9717	1.1365	0.9549
2	45-64	3	H	1.1412	1.1141	0.9473	1.1254	0.9641	0.9641	0.9641	0.9641	1.1254	0.9473
1	45-64	3	H	1.0528	1.0606	0.9362	1.0698	0.9458	0.9458	0.9458	0.9458	1.0698	0.9362
7	65-74	3	H	1.8381	1.6771	0.9422	1.2491	1.4339	1.4339	1.4339	1.4339	1.2491	0.9422
6	65-74	3	H	1.7321	1.5639	0.9829	1.2063	1.4831	1.4831	1.4831	1.4831	1.2063	0.9829
5	65-74	3	H	1.6866	1.5849	1.0082	1.1843	1.5240	1.5240	1.5240	1.5240	1.1843	1.0082
4	65-74	3	H	1.5731	1.4944	1.0356	1.1457	1.5506	1.5506	1.5506	1.5506	1.1457	1.0356
3	65-74	3	H	1.5075	1.4878	1.0290	1.1278	1.5626	1.5626	1.5626	1.5626	1.1278	1.0290
2	65-74	3	H	1.4833	1.4858	1.0056	1.1201	1.5580	1.5580	1.5580	1.5580	1.1201	1.0056
1	65-74	3	H	1.3937	1.4732	0.9714	1.0823	1.5471	1.5471	1.5471	1.5471	1.0823	0.9714
7	75-99	3	H	1.8196	1.7901	1.0550	1.3868	0.8609	0.8609	0.8609	0.8609	1.3868	1.0550
6	75-99	3	H	1.7148	1.6714	1.0909	1.3116	0.8406	0.8406	0.8406	0.8406	1.3116	1.0909
5	75-99	3	H	1.6700	1.6933	1.1134	1.2729	0.8236	0.8236	0.8236	0.8236	1.2729	1.1134
4	75-99	3	H	1.5577	1.5727	1.1375	1.2035	0.8126	0.8126	0.8126	0.8126	1.2035	1.1375
3	75-99	3	H	1.4614	1.5288	1.1345	1.1630	0.8076	0.8076	0.8076	0.8076	1.1630	1.1345
2	75-99	3	H	1.4253	1.5163	1.1230	1.1456	0.7796	0.7796	0.7796	0.7796	1.1456	1.1230
1	75-99	3	H	1.2911	1.4326	1.1063	1.0600	0.7119	0.7119	0.7119	0.7119	1.0600	1.1063
7	14-18	4+	H	1.6514	1.4548	1.2239	1.5251	1.3362	1.3362	1.3362	1.3362	1.5251	1.2239
6	14-18	4+	H	1.5480	1.3567	1.3097	1.4227	1.3002	1.3002	1.3002	1.3002	1.4227	1.3097
5	14-18	4+	H	1.5036	1.3748	1.3633	1.3700	1.2701	1.2701	1.2701	1.2701	1.3700	1.3633
4	14-18	4+	H	1.3930	1.2647	1.4212	1.2779	1.2506	1.2506	1.2506	1.2506	1.2779	1.4212
3	14-18	4+	H	1.3103	1.2131	1.4351	1.2362	1.2419	1.2419	1.2419	1.2419	1.2362	1.4351
2	14-18	4+	H	1.2796	1.1984	1.4787	1.2183	1.2363	1.2363	1.2363	1.2363	1.2183	1.4787
1	14-18	4+	H	1.1651	1.1002	1.5421	1.1302	1.2227	1.2227	1.2227	1.2227	1.1302	1.5421
7	19-20	4+	H	1.2058	1.1977	1.2235	1.2126	0.8405	0.8405	0.8405	0.8405	1.2126	1.2235
6	19-20	4+	H	1.1663	1.1097	1.1854	1.1705	0.8359	0.8359	0.8359	0.8359	1.1705	1.1854
5	19-20	4+	H	1.1495	1.1260	1.1617	1.1489	0.8321	0.8321	0.8321	0.8321	1.1489	1.1617
4	19-20	4+	H	1.1073	1.0590	1.1361	1.1096	0.8297	0.8297	0.8297	0.8297	1.1096	1.1361
3	19-20	4+	H	1.0563	1.0585	1.1436	1.0843	0.8285	0.8285	0.8285	0.8285	1.0843	1.1436
2	19-20	4+	H	1.0370	1.0583	1.1700	1.0735	0.8196	0.8196	0.8196	0.8196	1.0735	1.1700
1	19-20	4+	H	0.9650	1.0576	1.2085	1.0201	0.7979	0.7979	0.7979	0.7979	1.0201	1.2085
7	21-24	4+	H	1.2293	1.1362	1.0456	1.2395	1.0476	1.0476	1.0476	1.0476	1.2395	1.0456
6	21-24	4+	H	1.1828	1.0717	1.0350	1.1949	1.0454	1.0454	1.0454	1.0454	1.1949	1.0350
5	21-24	4+	H	1.1627	1.0836	1.0285	1.1718	1.0436	1.0436	1.0436	1.0436	1.1718	1.0285
4	21-24	4+	H	1.1128	1.0297	1.0214	1.1312	1.0424	1.0424	1.0424	1.0424	1.1312	1.0214
3	21-24	4+	H	1.0738	1.0227	1.0280	1.1110	1.0419	1.0419	1.0419	1.0419	1.1110	1.0280
2	21-24	4+	H	1.0592	1.0207	1.0501	1.1023	1.0368	1.0368	1.0368	1.0368	1.1023	1.0501
1	21-24	4+	H	1.0050	1.0073	1.0823	1.0594	1.0245	1.0245	1.0245	1.0245	1.0594	1.0823
7	25-44	4+	H	1.1495	1.1415	1.0067	1.1533	0.8990	0.8990	0.8990	0.8990	1.1533	1.0067
6	25-44	4+	H	1.1175	1.0900	0.9956	1.1161	0.8911	0.8911	0.8911	0.8911	1.1161	0.9956
5	25-44	4+	H	1.1039	1.0995	0.9887	1.0969	0.8846	0.8846	0.8846	0.8846	1.0969	0.9887
4	25-44	4+	H	1.0696	1.0448	0.9813	1.0622	0.8803	0.8803	0.8803	0.8803	1.0622	0.9813
3	25-44	4+	H	1.0271	1.0224	0.9841	1.0402	0.8784	0.8784	0.8784	0.8784	1.0402	0.9841
2	25-44	4+	H	1.0111	1.0159	0.9941	1.0307	0.8871	0.8871	0.8871	0.8871	1.0307	0.9941
1	25-44	4+	H	0.9513	0.9731	1.0086	0.9842	0.9084	0.9084	0.9084	0.9084	0.9842	1.0086
7	45-64	4+	H	1.4477	1.2938	0.9500	1.1711	1.2059	1.2059	1.2059	1.2059	1.1711	0.9500
6	45-64	4+	H	1.4084	1.2968	0.9324	1.1326	1.2178	1.2178	1.2178	1.2178	1.1326	0.9324
5	45-64	4+	H	1.3915	1.2963	0.9214	1.1128	1.2279	1.2279	1.2279	1.2279	1.1128	0.9214
4	45-64	4+	H	1.3493	1.2801	0.9095	1.0758	1.2344	1.2344	1.2344	1.2344	1.0758	0.9095
3	45-64	4+	H	1.2849	1.2532	0.9119	1.0478	1.2373	1.2373	1.2373	1.2373	1.0478	0.9119
2	45-64	4+	H	1.2603	1.2454	0.9205	1.0358	1.2466	1.2466	1.2466	1.2466	1.0358	0.9205
1	45-64	4+	H	1.1691	1.1941	0.9329	0.9766	1.2693	1.2693	1.2693	1.2693	0.9766	0.9329
7	65-74	4+	H	2.3080	1.7989	0.9615	1.3934	1.1668	1.1668	1.1668	1.1668	1.3934	0.9615
6	65-74	4+	H	2.1940	1.6869	0.9725	1.3454	1.1867	1.1867	1.1867	1.1867	1.3454	0.9725
5	65-74	4+	H	2.1453	1.7076	0.9795	1.3207	1.2034	1.2034	1.2034	1.2034	1.3207	0.9795
4	65-74	4+	H	2.0232	1.6217	0.9869	1.2767	1.2143	1.2143	1.2143	1.2143	1.2767	0.9869
3	65-74	4+	H	1.9457	1.6203	0.9853	1.2522	1.2190	1.2190	1.2190	1.2190	1.2522	0.9853
2	65-74	4+	H	1.9172	1.6198	0.9794	1.2417	1.2346	1.2346	1.2346	1.2346	1.2417	0.9794
1	65-74	4+	H	1.8112	1.6172	0.9707	1.1899	1.2721	1.2721	1.2721	1.2721	1.1899	0.9707
7	75-99	4+	H	2.3710	1.8290	0.9553	1.4241	1.0978	1.0978	1.0978	1.0978	1.4241	0.9553
6	75-99	4+	H	2.2556	1.6973	0.9582	1.3467	1.0622	1.0622	1.0622	1.0622	1.3467	0.9582
5	75-99	4+	H	2.2062	1.7217	0.9600	1.3068	1.0326	1.0326	1.0326	1.0326	1.3068	0.9600
4	75-99	4+	H	2.0826	1.5699	0.9618	1.2345	1.0132	1.0132	1.0132	1.0132	1.2345	0.9618
3	75-99	4+	H	1.9559	1.4950	0.9640	1.1888	1.0046	1.0046	1.0046	1.0046	1.1888	0.9640
2	75-99	4+	H	1.9082	1.4735	0.9708	1.1693	0.9782	0.9782	0.9782	0.9782	1.1693	0.9708
1	75-99	4+	H	1.7307	1.3307	0.9809	1.0727	0.9144	0.9144	0.9144	0.9144	1.0727	0.9809

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	I	1.1741	1.1646	0.7604	1.0747	1.0671	1.0671	1.0671	1.0671	1.0747	0.7604
6	14-18	0	I	1.1219	1.0822	0.8245	1.0332	1.0465	1.0465	1.0465	1.0465	1.0332	0.8245
5	14-18	0	I	1.1000	1.0957	0.8651	1.0125	1.0292	1.0292	1.0292	1.0292	1.0125	0.8651
4	14-18	0	I	1.0567	1.0294	0.8971	0.9848	1.0182	1.0182	1.0182	1.0182	0.9848	0.8971
3	14-18	0	I	1.0228	0.9997	0.9026	0.9718	1.0147	1.0147	1.0147	1.0147	0.9718	0.9026
2	14-18	0	I	1.0097	0.9910	0.9211	0.9662	0.9997	0.9997	0.9997	0.9997	0.9662	0.9211
1	14-18	0	I	0.9610	0.9341	0.9480	0.9387	0.9637	0.9637	0.9637	0.9637	0.9387	0.9480
7	19-20	0	I	1.1935	1.1360	0.9751	1.1103	1.1310	1.1310	1.1310	1.1310	1.1103	0.9751
6	19-20	0	I	1.1873	1.1011	0.9543	1.1074	1.1350	1.1350	1.1350	1.1350	1.1074	0.9543
5	19-20	0	I	1.1846	1.1068	0.9412	1.1059	1.1383	1.1383	1.1383	1.1383	1.1059	0.9412
4	19-20	0	I	1.1788	1.1115	0.9349	1.1034	1.1394	1.1394	1.1394	1.1394	1.1034	0.9349
3	19-20	0	I	1.1702	1.1365	0.9386	1.1009	1.1337	1.1337	1.1337	1.1337	1.1009	0.9386
2	19-20	0	I	1.1668	1.1438	0.9509	1.0999	1.1097	1.1097	1.1097	1.1097	1.0999	0.9509
1	19-20	0	I	1.1544	1.1918	0.9689	1.0947	1.0518	1.0518	1.0518	1.0518	1.0947	0.9689
7	21-24	0	I	1.0743	1.0541	0.9846	1.0494	1.0288	1.0288	1.0288	1.0288	1.0494	0.9846
6	21-24	0	I	1.0625	1.0408	0.9856	1.0451	1.0360	1.0360	1.0360	1.0360	1.0451	0.9856
5	21-24	0	I	1.0575	1.0429	0.9863	1.0430	1.0421	1.0421	1.0421	1.0421	1.0430	0.9863
4	21-24	0	I	1.0497	1.0507	0.9893	1.0419	1.0452	1.0452	1.0452	1.0452	1.0419	0.9893
3	21-24	0	I	1.0558	1.0672	0.9927	1.0451	1.0415	1.0415	1.0415	1.0415	1.0451	0.9927
2	21-24	0	I	1.0582	1.0720	1.0041	1.0465	1.0257	1.0257	1.0257	1.0257	1.0465	1.0041
1	21-24	0	I	1.0670	1.1036	1.0208	1.0532	0.9878	0.9878	0.9878	0.9878	1.0532	1.0208
7	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	I	0.9725	0.9107	1.0237	0.9837	0.9125	0.9125	0.9125	0.9125	0.9837	1.0237
6	45-64	0	I	0.9730	0.9567	1.0155	0.9831	0.9304	0.9304	0.9304	0.9304	0.9831	1.0155
5	45-64	0	I	0.9733	0.9492	1.0104	0.9828	0.9455	0.9455	0.9455	0.9455	0.9828	1.0104
4	45-64	0	I	0.9724	0.9721	1.0067	0.9801	0.9545	0.9545	0.9545	0.9545	0.9801	1.0067
3	45-64	0	I	0.9632	0.9726	1.0064	0.9743	0.9540	0.9540	0.9540	0.9540	0.9743	1.0064
2	45-64	0	I	0.9596	0.9728	1.0056	0.9719	0.9516	0.9516	0.9516	0.9516	0.9719	1.0056
1	45-64	0	I	0.9463	0.9737	1.0044	0.9597	0.9460	0.9460	0.9460	0.9460	0.9597	1.0044
7	65-74	0	I	0.9449	0.9132	0.9823	0.9554	0.8626	0.8626	0.8626	0.8626	0.9554	0.9823
6	65-74	0	I	0.9227	0.8800	1.0056	0.9532	0.8860	0.8860	0.8860	0.8860	0.9532	1.0056
5	65-74	0	I	0.9134	0.8854	1.0203	0.9521	0.9057	0.9057	0.9057	0.9057	0.9521	1.0203
4	65-74	0	I	0.8974	0.8860	1.0267	0.9515	0.9176	0.9176	0.9176	0.9176	0.9515	1.0267
3	65-74	0	I	0.8999	0.9055	1.0216	0.9531	0.9182	0.9182	0.9182	0.9182	0.9531	1.0216
2	65-74	0	I	0.9009	0.9113	1.0048	0.9538	0.9208	0.9208	0.9208	0.9208	0.9538	1.0048
1	65-74	0	I	0.9045	0.9486	0.9802	0.9573	0.9269	0.9269	0.9269	0.9269	0.9573	0.9802
7	75-99	0	I	0.9849	0.9627	0.9957	0.9898	1.0994	1.0994	1.0994	1.0994	0.9898	0.9957
6	75-99	0	I	0.9631	0.8923	1.0103	0.9656	1.0718	1.0718	1.0718	1.0718	0.9656	1.0103
5	75-99	0	I	0.9539	0.9038	1.0196	0.9536	1.0486	1.0486	1.0486	1.0486	0.9536	1.0196
4	75-99	0	I	0.9303	0.8668	1.0252	0.9338	1.0331	1.0331	1.0331	1.0331	0.9338	1.0252
3	75-99	0	I	0.8766	0.8640	1.0243	0.9169	1.0242	1.0242	1.0242	1.0242	0.9169	1.0243
2	75-99	0	I	0.8558	0.8631	1.0212	0.9097	0.9861	0.9861	0.9861	0.9861	0.9097	1.0212
1	75-99	0	I	0.7787	0.8577	1.0166	0.8740	0.8946	0.8946	0.8946	0.8946	0.8740	1.0166
7	14-18	1	I	1.2285	1.3137	0.8113	1.1706	1.1495	1.1495	1.1495	1.1495	1.1706	0.8113
6	14-18	1	I	1.1713	1.2941	0.8613	1.1377	1.1089	1.1089	1.1089	1.1089	1.1377	0.8613
5	14-18	1	I	1.1472	1.2973	0.8931	1.1212	1.0749	1.0749	1.0749	1.0749	1.1212	0.8931
4	14-18	1	I	1.1051	1.2756	0.9256	1.1164	1.0527	1.0527	1.0527	1.0527	1.1164	0.9256
3	14-18	1	I	1.1061	1.2619	0.9398	1.1497	1.0432	1.0432	1.0432	1.0432	1.1497	0.9398
2	14-18	1	I	1.1066	1.2578	0.9873	1.1637	1.0025	1.0025	1.0025	1.0025	1.1637	0.9873
1	14-18	1	I	1.1080	1.2313	1.0566	1.2338	0.9045	0.9045	0.9045	0.9045	1.2338	1.0566
7	19-20	1	I	1.2067	1.2895	1.1314	1.0379	1.3182	1.3182	1.3182	1.3182	1.0379	1.1314
6	19-20	1	I	1.1976	1.2880	1.0854	1.0466	1.2837	1.2837	1.2837	1.2837	1.0466	1.0854
5	19-20	1	I	1.1939	1.2882	1.0563	1.0510	1.2546	1.2546	1.2546	1.2546	1.0510	1.0563
4	19-20	1	I	1.1918	1.3369	1.0465	1.0735	1.2354	1.2354	1.2354	1.2354	1.0735	1.0465
3	19-20	1	I	1.2249	1.3938	1.0601	1.1187	1.2255	1.2255	1.2255	1.2255	1.1187	1.0601
2	19-20	1	I	1.2378	1.4105	1.1056	1.1379	1.1835	1.1835	1.1835	1.1835	1.1379	1.1056
1	19-20	1	I	1.2854	1.5196	1.1720	1.2335	1.0821	1.0821	1.0821	1.0821	1.2335	1.1720
7	21-24	1	I	0.9898	1.0150	1.0557	1.1392	1.2695	1.2695	1.2695	1.2695	1.1392	1.0557
6	21-24	1	I	0.9767	1.0324	1.0356	1.1471	1.2502	1.2502	1.2502	1.2502	1.1471	1.0356
5	21-24	1	I	0.9712	1.0296	1.0228	1.1510	1.2341	1.2341	1.2341	1.2341	1.1510	1.0228
4	21-24	1	I	0.9672	1.0711	1.0236	1.1776	1.2226	1.2226	1.2226	1.2226	1.1776	1.0236
3	21-24	1	I	1.0080	1.1091	1.0364	1.2342	1.2127	1.2127	1.2127	1.2127	1.2342	1.0364
2	21-24	1	I	1.0238	1.1203	1.0792	1.2583	1.1702	1.1702	1.1702	1.1702	1.2583	1.0792
1	21-24	1	I	1.0824	1.1931	1.1416	1.3780	1.0684	1.0684	1.0684	1.0684	1.3780	1.1416
7	25-44	1	I	0.9532	0.9221	0.9340	0.9236	1.0018	1.0018	1.0018	1.0018	0.9236	0.9340
6	25-44	1	I	0.9510	0.9497	0.9152	0.9338	0.9979	0.9979	0.9979	0.9979	0.9338	0.9152
5	25-44	1	I	0.9501	0.9452	0.9034	0.9389	0.9946	0.9946	0.9946	0.9946	0.9389	0.9034
4	25-44	1	I	0.9533	0.9751	0.9012	0.9613	0.9912	0.9912	0.9912	0.9912	0.9613	0.9012
3	25-44	1	I	0.9874	0.9937	0.9091	1.0043	0.9829	0.9829	0.9829	0.9829	1.0043	0.9091
2	25-44	1	I	1.0006	0.9993	0.9357	1.0225	0.9478	0.9478	0.9478	0.9478	1.0225	0.9357
1	25-44	1	I	1.0496	1.0351	0.9744	1.1131	0.8632	0.8632	0.8632	0.8632	1.1131	0.9744
7	45-64	1	I	1.0001	0.8568	1.1557	0.8911	0.8796	0.8796	0.8796	0.8796	0.8911	1.1557
6	45-64	1	I	0.9984	0.9265	1.1236	0.9003	0.8934	0.8934	0.8934	0.8934	0.9003	1.1236
5	45-64	1	I	0.9976	0.9151	1.1033	0.9049	0.9049	0.9049	0.9049	0.9049	0.9049	1.1033
4	45-64	1	I	1.0001	0.9659	1.0963	0.9238	0.9105	0.9105	0.9105	0.9105	0.9238	1.0963
3	45-64	1	I	1.0255	0.9849	1.1057	0.9589	0.9024	0.9024	0.9024	0.9024	0.9589	1.1057
2	45-64	1	I	1.0354	0.9905	1.1371	0.9739	0.8682	0.8682	0.8682	0.8682	0.9739	1.1371
1	45-64	1	I	1.0719	1.0270	1.1829	1.0480	0.7857	0.7857	0.7857	0.7857	1.0480	1.1829
7	65-74	1	I	1.1304	0.8368	0.8564	0.9390	1.0396	1.0396	1.0396	1.0396	0.9390	0.8564
6	65-74	1	I	1.1014	0.8308	0.8589	0.9471	1.0635	1.0635	1.0635	1.0635	0.9471	0.8589
5	65-74	1	I	1.0892	0.8318	0.8605	0.9512	1.0835	1.0835	1.0835	1.0835	0.9512	0.8605
4	65-74	1	I	1.0737	0.8604	0.8639	0.9735	1.0943	1.0943	1.0943	1.0943	0.9735	0.8639
3	65-74	1	I	1.1153	0.8965	0.8670	1.0188	1.0859	1.0859	1.0859	1.0859	1.0188	0.8670
2	65-74	1	I	1.1314	0.9071	0.8773	1.0381	1.0498	1.0498	1.0498	1.0498	1.0381	0.8773
1	65-74	1	I	1.1913	0.9764	0.8923	1.1338	0.9629	0.9629	0.9629	0.9629	1.1338	0.8923
7	75-99	1	I	1.2032	0.7267	1.1605	1.0624	0.9114	0.9114	0.9114	0.9114	1.0624	1.1605
6	75-99	1	I	1.1739	0.9593	1.1537	1.0478	0.8722	0.8722	0.8722	0.8722	1.0478	1.1537
5	75-99	1	I	1.1616	0.9212	1.1495	1.0405	0.8394	0.8394	0.8394	0.8394	1.0405	1.1495
4	75-99	1	I	1.1357	1.0329	1.1533	1.0426	0.8183	0.8183	0.8183	0.8183	1.0426	1.1533
3	75-99	1	I	1.1051	1.0301	1.1623	1.0679	0.8106	0.8106	0.8106	0.8106	1.0679	1.1623
2	75-99	1	I	1.0932	1.0294	1.1925	1.0787	0.7776	0.7776	0.7776	0.7776	1.0787	1.1925
1	75-99	1	I	1.0492	1.0240	1.2366	1.1322	0.6984	0.6984	0.6984	0.6984	1.1322	1.2366

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	I	1.2942	1.3258	0.9041	1.3885	1.1633	1.1633	1.1633	1.1633	1.3885	0.9041
6	14-18	2	I	1.2192	1.2735	0.9580	1.2904	1.1113	1.1113	1.1113	1.1113	1.2904	0.9580
5	14-18	2	I	1.1876	1.2821	0.9922	1.2414	1.0677	1.0677	1.0677	1.0677	1.2414	0.9922
4	14-18	2	I	1.1266	1.2108	1.0140	1.1795	1.0406	1.0406	1.0406	1.0406	1.1795	1.0140
3	14-18	2	I	1.0858	1.1584	1.0117	1.1576	1.0367	1.0367	1.0367	1.0367	1.1576	1.0117
2	14-18	2	I	1.0699	1.1429	1.0041	1.1483	1.0198	1.0198	1.0198	1.0198	1.1483	1.0041
1	14-18	2	I	1.0112	1.0423	0.9931	1.1021	0.9794	0.9794	0.9794	0.9794	1.1021	0.9931
7	19-20	2	I	1.0730	1.1128	1.0745	1.0997	1.2312	1.2312	1.2312	1.2312	1.0997	1.0745
6	19-20	2	I	1.0521	1.0451	1.0290	1.0596	1.2029	1.2029	1.2029	1.2029	1.0596	1.0290
5	19-20	2	I	1.0433	1.0562	1.0001	1.0395	1.1790	1.1790	1.1790	1.1790	1.0395	1.0001
4	19-20	2	I	1.0262	1.0286	0.9771	1.0147	1.1636	1.1636	1.1636	1.1636	1.0147	0.9771
3	19-20	2	I	1.0141	1.0351	0.9728	1.0068	1.1575	1.1575	1.1575	1.1575	1.0068	0.9728
2	19-20	2	I	1.0094	1.0370	0.9588	1.0035	1.1312	1.1312	1.1312	1.1312	1.0035	0.9588
1	19-20	2	I	0.9920	1.0495	0.9382	0.9870	1.0681	1.0681	1.0681	1.0681	0.9870	0.9382
7	21-24	2	I	1.0590	1.0610	1.0373	1.1416	1.0215	1.0215	1.0215	1.0215	1.1416	1.0373
6	21-24	2	I	1.0324	1.0151	1.0156	1.0983	1.0014	1.0014	1.0014	1.0014	1.0983	1.0156
5	21-24	2	I	1.0212	1.0226	1.0019	1.0767	0.9846	0.9846	0.9846	0.9846	1.0767	1.0019
4	21-24	2	I	1.0017	0.9999	0.9889	1.0522	0.9738	0.9738	0.9738	0.9738	1.0522	0.9889
3	21-24	2	I	1.0030	0.9996	0.9842	1.0495	0.9700	0.9700	0.9700	0.9700	1.0495	0.9842
2	21-24	2	I	1.0035	0.9995	0.9684	1.0485	0.9539	0.9539	0.9539	0.9539	1.0485	0.9684
1	21-24	2	I	1.0053	0.9989	0.9454	1.0429	0.9153	0.9153	0.9153	0.9153	1.0429	0.9454
7	25-44	2	I	1.0260	1.0515	1.0883	1.0762	1.0185	1.0185	1.0185	1.0185	1.0762	1.0883
6	25-44	2	I	1.0113	1.0191	1.0645	1.0397	0.9917	0.9917	0.9917	0.9917	1.0397	1.0645
5	25-44	2	I	1.0051	1.0243	1.0494	1.0214	0.9692	0.9692	0.9692	0.9692	1.0214	1.0494
4	25-44	2	I	0.9935	0.9950	1.0329	0.9993	0.9555	0.9555	0.9555	0.9555	0.9993	1.0329
3	25-44	2	I	0.9891	0.9797	1.0245	0.9938	0.9551	0.9551	0.9551	0.9551	0.9938	1.0245
2	25-44	2	I	0.9873	0.9752	0.9968	0.9915	0.9537	0.9537	0.9537	0.9537	0.9915	0.9968
1	25-44	2	I	0.9808	0.9457	0.9564	0.9798	0.9502	0.9502	0.9502	0.9502	0.9798	0.9564
7	45-64	2	I	1.1810	1.1449	1.0513	1.1450	1.0914	1.0914	1.0914	1.0914	1.1450	1.0513
6	45-64	2	I	1.1647	1.1662	1.0203	1.1054	1.0830	1.0830	1.0830	1.0830	1.1054	1.0203
5	45-64	2	I	1.1580	1.1627	1.0006	1.0856	1.0760	1.0760	1.0760	1.0760	1.0856	1.0006
4	45-64	2	I	1.1437	1.1581	0.9810	1.0594	1.0717	1.0717	1.0717	1.0717	1.0594	0.9810
3	45-64	2	I	1.1278	1.1408	0.9729	1.0474	1.0707	1.0707	1.0707	1.0707	1.0474	0.9729
2	45-64	2	I	1.1216	1.1356	0.9458	1.0423	1.0664	1.0664	1.0664	1.0664	1.0423	0.9458
1	45-64	2	I	1.0987	1.1024	0.9064	1.0170	1.0562	1.0562	1.0562	1.0562	1.0170	0.9064
7	65-74	2	I	1.3344	1.4416	0.9755	1.2972	1.0439	1.0439	1.0439	1.0439	1.2972	0.9755
6	65-74	2	I	1.2845	1.3458	0.9765	1.2501	1.0435	1.0435	1.0435	1.0435	1.2501	0.9765
5	65-74	2	I	1.2635	1.3615	0.9771	1.2267	1.0430	1.0430	1.0430	1.0430	1.2267	0.9771
4	65-74	2	I	1.2265	1.3212	0.9683	1.1994	1.0428	1.0428	1.0428	1.0428	1.1994	0.9683
3	65-74	2	I	1.2243	1.3288	0.9561	1.1947	1.0431	1.0431	1.0431	1.0431	1.1947	0.9561
2	65-74	2	I	1.2234	1.3311	0.9152	1.1928	1.0443	1.0443	1.0443	1.0443	1.1928	0.9152
1	65-74	2	I	1.2203	1.3459	0.8555	1.1831	1.0475	1.0475	1.0475	1.0475	1.1831	0.8555
7	75-99	2	I	1.4560	1.3081	1.2401	1.3997	0.9234	0.9234	0.9234	0.9234	1.3997	1.2401
6	75-99	2	I	1.3920	1.2164	1.2305	1.3197	0.8771	0.8771	0.8771	0.8771	1.3197	1.2305
5	75-99	2	I	1.3651	1.2314	1.2245	1.2797	0.8382	0.8382	0.8382	0.8382	1.2797	1.2245
4	75-99	2	I	1.3081	1.1742	1.2123	1.2250	0.8134	0.8134	0.8134	0.8134	1.2250	1.2123
3	75-99	2	I	1.2383	1.1601	1.2015	1.1964	0.8062	0.8062	0.8062	0.8062	1.1964	1.2015
2	75-99	2	I	1.2112	1.1560	1.1654	1.1842	0.7750	0.7750	0.7750	0.7750	1.1842	1.1654
1	75-99	2	I	1.1108	1.1290	1.1129	1.1238	0.7004	0.7004	0.7004	0.7004	1.1238	1.1129
7	14-18	3	I	1.3845	1.2429	0.9477	1.5262	1.1405	1.1405	1.1405	1.1405	1.5262	0.9477
6	14-18	3	I	1.2885	1.1523	1.0486	1.4192	1.1269	1.1269	1.1269	1.1269	1.4192	1.0486
5	14-18	3	I	1.2479	1.1672	1.1126	1.3658	1.1155	1.1155	1.1155	1.1155	1.3658	1.1126
4	14-18	3	I	1.1663	1.0843	1.1599	1.2923	1.1078	1.1078	1.1078	1.1078	1.2923	1.1599
3	14-18	3	I	1.0897	1.0403	1.1643	1.2531	1.1025	1.1025	1.1025	1.1025	1.2531	1.1643
2	14-18	3	I	1.0600	1.0274	1.1790	1.2364	1.0801	1.0801	1.0801	1.0801	1.2364	1.1790
1	14-18	3	I	0.9498	0.9429	1.2007	1.1536	1.0263	1.0263	1.0263	1.0263	1.1536	1.2007
7	19-20	3	I	1.2299	1.1133	0.9663	1.2519	1.1272	1.1272	1.1272	1.1272	1.2519	0.9663
6	19-20	3	I	1.1539	1.0419	0.9643	1.2070	1.1400	1.1400	1.1400	1.1400	1.2070	0.9643
5	19-20	3	I	1.1219	1.0536	0.9630	1.1846	1.1506	1.1506	1.1506	1.1506	1.1846	0.9630
4	19-20	3	I	1.0584	1.0150	0.9633	1.1512	1.1558	1.1558	1.1558	1.1558	1.1512	0.9633
3	19-20	3	I	1.0051	1.0109	0.9649	1.1283	1.1487	1.1487	1.1487	1.1487	1.1283	0.9649
2	19-20	3	I	0.9844	1.0096	0.9701	1.1185	1.1180	1.1180	1.1180	1.1180	1.1185	0.9701
1	19-20	3	I	0.9077	1.0018	0.9779	1.0702	1.0443	1.0443	1.0443	1.0443	1.0702	0.9779
7	21-24	3	I	1.2116	1.0791	0.9652	1.0796	0.8537	0.8537	0.8537	0.8537	1.0796	0.9652
6	21-24	3	I	1.1391	1.0288	0.9853	1.0394	0.8663	0.8663	0.8663	0.8663	1.0394	0.9853
5	21-24	3	I	1.1085	1.0370	0.9981	1.0193	0.8770	0.8770	0.8770	0.8770	1.0193	0.9981
4	21-24	3	I	1.0494	1.0032	1.0077	0.9917	0.8827	0.8827	0.8827	0.8827	0.9917	1.0077
3	21-24	3	I	1.0088	0.9926	1.0089	0.9770	0.8785	0.8785	0.8785	0.8785	0.9770	1.0089
2	21-24	3	I	0.9931	0.9895	1.0128	0.9707	0.8603	0.8603	0.8603	0.8603	0.9707	1.0128
1	21-24	3	I	0.9349	0.9693	1.0186	0.9396	0.8166	0.8166	0.8166	0.8166	0.9396	1.0186
7	25-44	3	I	1.2163	1.0713	0.9953	1.0762	1.0095	1.0095	1.0095	1.0095	1.0762	0.9953
6	25-44	3	I	1.1337	1.0345	1.0151	1.0403	1.0173	1.0173	1.0173	1.0173	1.0403	1.0151
5	25-44	3	I	1.0990	1.0406	1.0275	1.0224	1.0238	1.0238	1.0238	1.0238	1.0224	1.0275
4	25-44	3	I	1.0317	1.0005	1.0344	0.9959	1.0275	1.0275	1.0275	1.0275	0.9959	1.0344
3	25-44	3	I	0.9864	0.9752	1.0321	0.9783	1.0261	1.0261	1.0261	1.0261	0.9783	1.0321
2	25-44	3	I	0.9689	0.9677	1.0244	0.9708	1.0201	1.0201	1.0201	1.0201	0.9708	1.0244
1	25-44	3	I	0.9039	0.9191	1.0131	0.9333	1.0059	1.0059	1.0059	1.0059	0.9333	1.0131
7	45-64	3	I	1.4345	1.1467	0.9347	1.2547	0.9125	0.9125	0.9125	0.9125	1.2547	0.9347
6	45-64	3	I	1.3379	1.1640	0.9455	1.2121	0.9377	0.9377	0.9377	0.9377	1.2121	0.9455
5	45-64	3	I	1.2971	1.1612	0.9524	1.1909	0.9589	0.9589	0.9589	0.9589	1.1909	0.9524
4	45-64	3	I	1.2170	1.1449	0.9554	1.1571	0.9714	0.9714	0.9714	0.9714	1.1571	0.9554
3	45-64	3	I	1.1533	1.1164	0.9530	1.1300	0.9695	0.9695	0.9695	0.9695	1.1300	0.9530
2	45-64	3	I	1.1286	1.1081	0.9451	1.1185	0.9616	0.9616	0.9616	0.9616	1.1185	0.9451
1	45-64	3	I	1.0371	1.0535	0.9337	1.0614	0.9424	0.9424	0.9424	0.9424	1.0614	0.9337
7	65-74	3	I	1.8022	1.6520	0.9492	1.2390	1.4433	1.4433	1.4433	1.4433	1.2390	0.9492
6	65-74	3	I	1.6943	1.5367	0.9912	1.1949	1.4941	1.4941	1.4941	1.4941	1.1949	0.9912
5	65-74	3	I	1.6488	1.5556	1.0178	1.1729	1.5367	1.5367	1.5367	1.5367	1.1729	1.0178
4	65-74	3	I	1.5602	1.4931	1.0306	1.1418	1.5624	1.5624	1.5624	1.5624	1.1418	1.0306
3	65-74	3	I	1.4956	1.4864	1.0233	1.1233	1.5612	1.5612	1.5612	1.5612	1.1233	1.0233
2	65-74	3	I	1.4706	1.4844	0.9989	1.1154	1.5565	1.5565	1.5565	1.5565	1.1154	0.9989
1	65-74	3	I	1.3778	1.4715	0.9634	1.0765	1.5450	1.5450	1.5450	1.5450	1.0765	0.9634
7	75-99	3	I	1.7841	1.7637	1.0612	1.3692	0.8570	0.8570	0.8570	0.8570	1.3692	1.0612
6	75-99	3	I	1.6774	1.6427	1.0983	1.2918	0.8359	0.8359	0.8359	0.8359	1.2918	1.0983
5	75-99	3	I	1.6326	1.6625	1.1217	1.2531	0.8183	0.8183	0.8183	0.8183	1.2531	1.1217
4	75-99	3	I	1.5403	1.5645	1.1352	1.1946	0.8064	0.8064	0.8064	0.8064	1.1946	1.1352
3	75-99	3	I	1.4436	1.5199	1.1317	1.1528	0.7995	0.7995	0.7995	0.7995	1.1528	1.1317
2	75-99	3	I	1.4062	1.5069	1.1198	1.1351	0.7702	0.7702	0.7702	0.7702	1.1351	1.1198
1	75-99	3	I	1.2674	1.4215	1.1024	1.0469	0.6995	0.6995	0.6995	0.6995	1.0469	1.1024

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	I	1.6163	1.4330	1.2388	1.5011	1.3293	1.3293	1.3293	1.3293	1.5011	1.2388
6	14-18	4+	I	1.5111	1.3330	1.3273	1.3956	1.2921	1.2921	1.2921	1.2921	1.3956	1.3273
5	14-18	4+	I	1.4667	1.3494	1.3834	1.3429	1.2608	1.2608	1.2608	1.2608	1.3429	1.3834
4	14-18	4+	I	1.3776	1.2548	1.4322	1.2688	1.2417	1.2417	1.2417	1.2417	1.2688	1.4322
3	14-18	4+	I	1.2951	1.2026	1.4457	1.2258	1.2403	1.2403	1.2403	1.2403	1.2258	1.4457
2	14-18	4+	I	1.2633	1.1874	1.4909	1.2075	1.2343	1.2343	1.2343	1.2343	1.2075	1.4909
1	14-18	4+	I	1.1448	1.0873	1.5569	1.1167	1.2203	1.2203	1.2203	1.2203	1.1167	1.5569
7	19-20	4+	I	1.1924	1.1782	1.2169	1.2027	0.8397	0.8397	0.8397	0.8397	1.2027	1.2169
6	19-20	4+	I	1.1523	1.0885	1.1776	1.1594	0.8349	0.8349	0.8349	0.8349	1.1594	1.1776
5	19-20	4+	I	1.1354	1.1033	1.1527	1.1377	0.8309	0.8309	0.8309	0.8309	1.1377	1.1527
4	19-20	4+	I	1.0987	1.0588	1.1418	1.1040	0.8282	0.8282	0.8282	0.8282	1.1040	1.1418
3	19-20	4+	I	1.0468	1.0585	1.1500	1.0780	0.8260	0.8260	0.8260	0.8260	1.0780	1.1500
2	19-20	4+	I	1.0268	1.0583	1.1775	1.0670	0.8165	0.8165	0.8165	0.8165	1.0670	1.1775
1	19-20	4+	I	0.9522	1.0575	1.2174	1.0120	0.7939	0.7939	0.7939	0.7939	1.0120	1.2174
7	21-24	4+	I	1.2136	1.1220	1.0438	1.2289	1.0471	1.0471	1.0471	1.0471	1.2289	1.0438
6	21-24	4+	I	1.1661	1.0561	1.0329	1.1830	1.0449	1.0449	1.0449	1.0449	1.1830	1.0329
5	21-24	4+	I	1.1461	1.0669	1.0261	1.1601	1.0430	1.0430	1.0430	1.0430	1.1601	1.0261
4	21-24	4+	I	1.1056	1.0283	1.0265	1.1268	1.0417	1.0417	1.0417	1.0417	1.1268	1.0265
3	21-24	4+	I	1.0666	1.0212	1.0334	1.1059	1.0405	1.0405	1.0405	1.0405	1.1059	1.0334
2	21-24	4+	I	1.0515	1.0192	1.0563	1.0971	1.0351	1.0351	1.0351	1.0351	1.0971	1.0563
1	21-24	4+	I	0.9954	1.0055	1.0899	1.0529	1.0223	1.0223	1.0223	1.0223	1.0529	1.0899
7	25-44	4+	I	1.1386	1.1301	1.0048	1.1446	0.8975	0.8975	0.8975	0.8975	1.1446	1.0048
6	25-44	4+	I	1.1061	1.0776	0.9933	1.1062	0.8894	0.8894	0.8894	0.8894	1.1062	0.9933
5	25-44	4+	I	1.0924	1.0861	0.9861	1.0870	0.8825	0.8825	0.8825	0.8825	1.0870	0.9861
4	25-44	4+	I	1.0624	1.0405	0.9835	1.0573	0.8787	0.8787	0.8787	0.8787	1.0573	0.9835
3	25-44	4+	I	1.0193	1.0178	0.9865	1.0346	0.8809	0.8809	0.8809	0.8809	1.0346	0.9865
2	25-44	4+	I	1.0026	1.0111	0.9970	1.0250	0.8901	0.8901	0.8901	0.8901	1.0250	0.9970
1	25-44	4+	I	0.9407	0.9676	1.0120	0.9770	0.9122	0.9122	0.9122	0.9122	0.9770	1.0120
7	45-64	4+	I	1.4344	1.2944	0.9469	1.1621	1.2082	1.2082	1.2082	1.2082	1.1621	0.9469
6	45-64	4+	I	1.3943	1.2976	0.9288	1.1224	1.2206	1.2206	1.2206	1.2206	1.1224	0.9288
5	45-64	4+	I	1.3774	1.2970	0.9172	1.1026	1.2310	1.2310	1.2310	1.2310	1.1026	0.9172
4	45-64	4+	I	1.3386	1.2749	0.9114	1.0697	1.2377	1.2377	1.2377	1.2377	1.0697	0.9114
3	45-64	4+	I	1.2729	1.2476	0.9140	1.0408	1.2399	1.2399	1.2399	1.2399	1.0408	0.9140
2	45-64	4+	I	1.2474	1.2397	0.9229	1.0285	1.2498	1.2498	1.2498	1.2498	1.0285	0.9229
1	45-64	4+	I	1.1529	1.1874	0.9358	0.9675	1.2734	1.2734	1.2734	1.2734	0.9675	0.9358
7	65-74	4+	I	2.2694	1.7740	0.9634	1.3821	1.1706	1.1706	1.1706	1.1706	1.3821	0.9634
6	65-74	4+	I	2.1534	1.6599	0.9748	1.3327	1.1912	1.1912	1.1912	1.1912	1.3327	0.9748
5	65-74	4+	I	2.1045	1.6786	0.9821	1.3080	1.2086	1.2086	1.2086	1.2086	1.3080	0.9821
4	65-74	4+	I	2.0082	1.6213	0.9857	1.2712	1.2196	1.2196	1.2196	1.2196	1.2712	0.9857
3	65-74	4+	I	1.9318	1.6199	0.9839	1.2460	1.2235	1.2235	1.2235	1.2235	1.2460	0.9839
2	65-74	4+	I	1.9022	1.6195	0.9777	1.2353	1.2397	1.2397	1.2397	1.2397	1.2353	0.9777
1	65-74	4+	I	1.7923	1.6169	0.9687	1.1820	1.2789	1.2789	1.2789	1.2789	1.1820	0.9687
7	75-99	4+	I	2.3319	1.7997	0.9559	1.4059	1.0910	1.0910	1.0910	1.0910	1.4059	0.9559
6	75-99	4+	I	2.2144	1.6656	0.9588	1.3262	1.0542	1.0542	1.0542	1.0542	1.3262	0.9588
5	75-99	4+	I	2.1650	1.6875	0.9606	1.2863	1.0233	1.0233	1.0233	1.0233	1.2863	0.9606
4	75-99	4+	I	2.0605	1.5556	0.9635	1.2245	1.0035	1.0035	1.0035	1.0035	1.2245	0.9635
3	75-99	4+	I	1.9326	1.4797	0.9656	1.1774	0.9971	0.9971	0.9971	0.9971	1.1774	0.9656
2	75-99	4+	I	1.8829	1.4574	0.9728	1.1574	0.9694	0.9694	0.9694	0.9694	1.1574	0.9728
1	75-99	4+	I	1.6993	1.3120	0.9832	1.0579	0.9028	0.9028	0.9028	0.9028	1.0579	0.9832
7	14-18	0	J	1.1577	1.1451	0.7712	1.0652	1.0634	1.0634	1.0634	1.0634	1.0652	0.7712
6	14-18	0	J	1.1027	1.0613	0.8378	1.0225	1.0420	1.0420	1.0420	1.0420	1.0225	0.8378
5	14-18	0	J	1.0807	1.0762	0.8790	1.0012	1.0239	1.0239	1.0239	1.0239	1.0012	0.8790
4	14-18	0	J	1.0512	1.0242	0.9013	0.9820	1.0141	1.0141	1.0141	1.0141	0.9820	0.9013
3	14-18	0	J	1.0166	0.9938	0.9071	0.9687	1.0106	1.0106	1.0106	1.0106	0.9687	0.9071
2	14-18	0	J	1.0028	0.9847	0.9261	0.9629	0.9948	0.9948	0.9948	0.9948	0.9629	0.9261
1	14-18	0	J	0.9527	0.9264	0.9540	0.9346	0.9572	0.9572	0.9572	0.9572	0.9346	0.9540
7	19-20	0	J	1.1915	1.1277	0.9716	1.1097	1.1317	1.1317	1.1317	1.1317	1.1097	0.9716
6	19-20	0	J	1.1850	1.0922	0.9500	1.1066	1.1358	1.1358	1.1358	1.1358	1.1066	0.9500
5	19-20	0	J	1.1823	1.0986	0.9367	1.1051	1.1393	1.1393	1.1393	1.1393	1.1051	0.9367
4	19-20	0	J	1.1774	1.1159	0.9377	1.1028	1.1328	1.1328	1.1328	1.1328	1.1028	0.9377
3	19-20	0	J	1.1686	1.1415	0.9416	1.1003	1.1271	1.1271	1.1271	1.1271	1.1003	0.9416
2	19-20	0	J	1.1650	1.1491	0.9543	1.0992	1.1018	1.1018	1.1018	1.1018	1.0992	0.9543
1	19-20	0	J	1.1522	1.1982	0.9729	1.0939	1.0414	1.0414	1.0414	1.0414	1.0939	0.9729
7	21-24	0	J	1.0706	1.0509	0.9848	1.0484	1.0301	1.0301	1.0301	1.0301	1.0484	0.9848
6	21-24	0	J	1.0581	1.0374	0.9858	1.0440	1.0376	1.0376	1.0376	1.0376	1.0440	0.9858
5	21-24	0	J	1.0532	1.0398	0.9865	1.0418	1.0440	1.0440	1.0440	1.0440	1.0418	0.9865
4	21-24	0	J	1.0507	1.0536	0.9918	1.0426	1.0409	1.0409	1.0409	1.0409	1.0426	0.9918
3	21-24	0	J	1.0570	1.0705	0.9955	1.0458	1.0372	1.0372	1.0372	1.0372	1.0458	0.9955
2	21-24	0	J	1.0595	1.0755	1.0072	1.0473	1.0205	1.0205	1.0205	1.0205	1.0473	1.0072
1	21-24	0	J	1.0686	1.1078	1.0246	1.0542	0.9810	0.9810	0.9810	0.9810	1.0542	1.0246
7	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	J	0.9726	0.9216	1.0223	0.9836	0.9157	0.9157	0.9157	0.9157	0.9836	1.0223
6	45-64	0	J	0.9732	0.9684	1.0138	0.9829	0.9344	0.9344	0.9344	0.9344	0.9829	1.0138
5	45-64	0	J	0.9735	0.9600	1.0086	0.9826	0.9501	0.9501	0.9501	0.9501	0.9826	1.0086
4	45-64	0	J	0.9709	0.9722	1.0065	0.9789	0.9539	0.9539	0.9539	0.9539	0.9789	1.0065
3	45-64	0	J	0.9615	0.9727	1.0062	0.9730	0.9533	0.9533	0.9533	0.9533	0.9730	1.0062
2	45-64	0	J	0.9577	0.9729	1.0054	0.9704	0.9509	0.9509	0.9509	0.9509	0.9704	1.0054
1	45-64	0	J	0.9440	0.9738	1.0042	0.9579	0.9450	0.9450	0.9450	0.9450	0.9579	1.0042
7	65-74	0	J	0.9379	0.9054	0.9862	0.9549	0.8668	0.8668	0.8668	0.8668	0.9549	0.9862
6	65-74	0	J	0.9146	0.8715	1.0104	0.9526	0.8911	0.8911	0.8911	0.8911	0.9526	1.0104
5	65-74	0	J	0.9053	0.8775	1.0254	0.9515	0.9117	0.9117	0.9117	0.9117	0.9515	1.0254
4	65-74	0	J	0.8978	0.8895	1.0229	0.9518	0.9183	0.9183	0.9183	0.9183	0.9518	1.0229
3	65-74	0	J	0.9004	0.9094	1.0175	0.9535	0.9189	0.9189	0.9189	0.9189	0.9535	1.0175
2	65-74	0	J	0.9014	0.9154	1.0002	0.9542	0.9216	0.9216	0.9216	0.9216	0.9542	1.0002
1	65-74	0	J	0.9051	0.9537	0.9746	0.9578	0.9280	0.9280	0.9280	0.9280	0.9578	0.9746
7	75-99	0	J	0.9780	0.9460	0.9981	0.9842	1.0945	1.0945	1.0945	1.0945	0.9842	0.9981
6	75-99	0	J	0.9551	0.8744	1.0134	0.9594	1.0658	1.0658	1.0658	1.0658	0.9594	1.0134
5	75-99	0	J	0.9459	0.8872	1.0228	0.9470	1.0415	1.0415	1.0415	1.0415	0.9470	1.0228
4	75-99	0	J	0.9216	0.8663	1.0245	0.9302	1.0227	1.0227	1.0227	1.0227	0.9302	1.0245
3	75-99	0	J	0.8668	0.8634	1.0235	0.9130	1.0138	1.0138	1.0138	1.0138	0.9130	1.0235
2	75-99	0	J	0.8449	0.8625	1.0203	0.9054	0.9737	0.9737	0.9737	0.9737	0.9054	1.0203
1	75-99	0	J	0.7682	0.8570	1.0155	0.8687	0.8834	0.8834	0.8834	0.8834	0.8687	1.0155

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	J	1.2105	1.3091	0.8198	1.1631	1.1422	1.1422	1.1422	1.1422	1.1631	0.8198
6	14-18	1	J	1.1502	1.2891	0.8717	1.1292	1.1001	1.1001	1.1001	1.1001	1.1292	0.8717
5	14-18	1	J	1.1261	1.2926	0.9040	1.1123	1.0645	1.0645	1.0645	1.0645	1.1123	0.9040
4	14-18	1	J	1.1053	1.2732	0.9363	1.1235	1.0417	1.0417	1.0417	1.0417	1.1235	0.9363
3	14-18	1	J	1.1063	1.2591	0.9513	1.1573	1.0321	1.0321	1.0321	1.0321	1.1573	0.9513
2	14-18	1	J	1.1068	1.2549	1.0002	1.1721	0.9891	0.9891	0.9891	0.9891	1.1721	1.0002
1	14-18	1	J	1.1082	1.2278	1.0722	1.2442	0.8939	0.8939	0.8939	0.8939	1.2442	1.0722
7	19-20	1	J	1.2039	1.2892	1.1237	1.0399	1.3121	1.3121	1.3121	1.3121	1.0399	1.1237
6	19-20	1	J	1.1943	1.2875	1.0759	1.0489	1.2762	1.2762	1.2762	1.2762	1.0489	1.0759
5	19-20	1	J	1.1905	1.2878	1.0463	1.0533	1.2457	1.2457	1.2457	1.2457	1.0533	1.0463
4	19-20	1	J	1.1972	1.3470	1.0566	1.0831	1.2239	1.2239	1.2239	1.2239	1.0831	1.0566
3	19-20	1	J	1.2311	1.4052	1.0711	1.1292	1.2141	1.2141	1.2141	1.2141	1.1292	1.0711
2	19-20	1	J	1.2445	1.4225	1.1180	1.1494	1.1697	1.1697	1.1697	1.1697	1.1494	1.1180
1	19-20	1	J	1.2936	1.5343	1.1869	1.2476	1.0669	1.0669	1.0669	1.0669	1.2476	1.1869
7	21-24	1	J	0.9856	1.0191	1.0524	1.1410	1.2661	1.2661	1.2661	1.2661	1.1410	1.0524
6	21-24	1	J	0.9719	1.0369	1.0314	1.1492	1.2460	1.2460	1.2460	1.2460	1.1492	1.0314
5	21-24	1	J	0.9664	1.0336	1.0184	1.1531	1.2290	1.2290	1.2290	1.2290	1.1531	1.0184
4	21-24	1	J	0.9739	1.0778	1.0332	1.1896	1.2110	1.2110	1.2110	1.2110	1.1896	1.0332
3	21-24	1	J	1.0154	1.1168	1.0469	1.2474	1.2010	1.2010	1.2010	1.2010	1.2474	1.0469
2	21-24	1	J	1.0321	1.1283	1.0908	1.2727	1.1564	1.1564	1.1564	1.1564	1.2727	1.0908
1	21-24	1	J	1.0924	1.2030	1.1556	1.3957	1.0536	1.0536	1.0536	1.0536	1.3957	1.1556
7	25-44	1	J	0.9525	0.9285	0.9309	0.9259	1.0011	1.0011	1.0011	1.0011	0.9259	0.9309
6	25-44	1	J	0.9502	0.9568	0.9113	0.9364	0.9970	0.9970	0.9970	0.9970	0.9364	0.9113
5	25-44	1	J	0.9492	0.9518	0.8993	0.9416	0.9935	0.9935	0.9935	0.9935	0.9416	0.8993
4	25-44	1	J	0.9588	0.9784	0.9071	0.9704	0.9815	0.9815	0.9815	0.9815	0.9704	0.9071
3	25-44	1	J	0.9936	0.9975	0.9155	1.0143	0.9733	0.9733	0.9733	0.9733	1.0143	0.9155
2	25-44	1	J	1.0076	1.0032	0.9429	1.0333	0.9363	0.9363	0.9363	0.9363	1.0333	0.9429
1	25-44	1	J	1.0580	1.0400	0.9831	1.1266	0.8517	0.8517	0.8517	0.8517	1.1266	0.9831
7	45-64	1	J	0.9995	0.8732	1.1502	0.8931	0.8821	0.8821	0.8821	0.8821	0.8931	1.1502
6	45-64	1	J	0.9977	0.9442	1.1170	0.9027	0.8964	0.8964	0.8964	0.8964	0.9027	1.1170
5	45-64	1	J	0.9970	0.9316	1.0963	0.9075	0.9083	0.9083	0.9083	0.9083	0.9075	1.0963
4	45-64	1	J	1.0042	0.9692	1.1034	0.9313	0.9011	0.9011	0.9011	0.9011	0.9313	1.1034
3	45-64	1	J	1.0301	0.9887	1.1134	0.9671	0.8931	0.8931	0.8931	0.8931	0.9671	1.1134
2	45-64	1	J	1.0405	0.9945	1.1456	0.9827	0.8570	0.8570	0.8570	0.8570	0.9827	1.1456
1	45-64	1	J	1.0782	1.0319	1.1931	1.0590	0.7761	0.7761	0.7761	0.7761	1.0590	1.1931
7	65-74	1	J	1.1213	0.8353	0.8568	0.9409	1.0438	1.0438	1.0438	1.0438	0.9409	0.8568
6	65-74	1	J	1.0908	0.8293	0.8594	0.9492	1.0687	1.0687	1.0687	1.0687	0.9492	0.8594
5	65-74	1	J	1.0786	0.8304	0.8610	0.9534	1.0898	1.0898	1.0898	1.0898	0.9534	0.8610
4	65-74	1	J	1.0804	0.8667	0.8662	0.9831	1.0844	1.0844	1.0844	1.0844	0.9831	0.8662
3	65-74	1	J	1.1230	0.9037	0.8695	1.0294	1.0760	1.0760	1.0760	1.0760	1.0294	0.8695
2	65-74	1	J	1.1400	0.9148	0.8801	1.0495	1.0379	1.0379	1.0379	1.0379	1.0495	0.8801
1	65-74	1	J	1.2016	0.9858	0.8958	1.1480	0.9488	0.9488	0.9488	0.9488	1.1480	0.8958
7	75-99	1	J	1.1940	0.7816	1.1594	1.0591	0.9045	0.9045	0.9045	0.9045	1.0591	1.1594
6	75-99	1	J	1.1632	1.0185	1.1524	1.0441	0.8637	0.8637	0.8637	0.8637	1.0441	1.1524
5	75-99	1	J	1.1508	0.9762	1.1480	1.0366	0.8293	0.8293	0.8293	0.8293	1.0366	1.1480
4	75-99	1	J	1.1307	1.0325	1.1601	1.0480	0.8092	0.8092	0.8092	0.8092	1.0480	1.1601
3	75-99	1	J	1.0995	1.0296	1.1697	1.0739	0.8015	0.8015	0.8015	0.8015	1.0739	1.1697
2	75-99	1	J	1.0870	1.0287	1.2008	1.0851	0.7668	0.7668	0.7668	0.7668	1.0851	1.2008
1	75-99	1	J	1.0417	1.0232	1.2465	1.1401	0.6909	0.6909	0.6909	0.6909	1.1401	1.2465
7	14-18	2	J	1.2705	1.3134	0.9132	1.3661	1.1541	1.1541	1.1541	1.1541	1.3661	0.9132
6	14-18	2	J	1.1916	1.2602	0.9693	1.2652	1.1000	1.1000	1.1000	1.1000	1.2652	0.9693
5	14-18	2	J	1.1600	1.2697	1.0039	1.2147	1.0542	1.0542	1.0542	1.0542	1.2147	1.0039
4	14-18	2	J	1.1199	1.2016	1.0123	1.1749	1.0361	1.0361	1.0361	1.0361	1.1749	1.0123
3	14-18	2	J	1.0783	1.1478	1.0099	1.1525	1.0321	1.0321	1.0321	1.0321	1.1525	1.0099
2	14-18	2	J	1.0616	1.1318	1.0021	1.1428	1.0143	1.0143	1.0143	1.0143	1.1428	1.0021
1	14-18	2	J	1.0012	1.0289	0.9906	1.0952	0.9722	0.9722	0.9722	0.9722	1.0952	0.9906
7	19-20	2	J	1.0664	1.0968	1.0669	1.0905	1.2262	1.2262	1.2262	1.2262	1.0905	1.0669
6	19-20	2	J	1.0444	1.0279	1.0195	1.0492	1.1967	1.1967	1.1967	1.1967	1.0492	1.0195
5	19-20	2	J	1.0356	1.0402	0.9902	1.0286	1.1717	1.1717	1.1717	1.1717	1.0286	0.9902
4	19-20	2	J	1.0242	1.0297	0.9739	1.0130	1.1565	1.1565	1.1565	1.1565	1.0130	0.9739
3	19-20	2	J	1.0119	1.0364	0.9694	1.0049	1.1503	1.1503	1.1503	1.1503	1.0049	0.9694
2	19-20	2	J	1.0069	1.0383	0.9549	1.0015	1.1227	1.1227	1.1227	1.1227	1.0015	0.9549
1	19-20	2	J	0.9890	1.0512	0.9335	0.9845	1.0569	1.0569	1.0569	1.0569	0.9845	0.9335
7	21-24	2	J	1.0506	1.0501	1.0337	1.1316	1.0180	1.0180	1.0180	1.0180	1.1316	1.0337
6	21-24	2	J	1.0225	1.0035	1.0110	1.0872	0.9971	0.9971	0.9971	0.9971	1.0872	1.0110
5	21-24	2	J	1.0114	1.0118	0.9972	1.0650	0.9795	0.9795	0.9795	0.9795	1.0650	0.9972
4	21-24	2	J	1.0019	0.9998	0.9853	1.0516	0.9694	0.9694	0.9694	0.9694	1.0516	0.9853
3	21-24	2	J	1.0032	0.9995	0.9804	1.0489	0.9656	0.9656	0.9656	0.9656	1.0489	0.9804
2	21-24	2	J	1.0037	0.9994	0.9641	1.0477	0.9487	0.9487	0.9487	0.9487	1.0477	0.9641
1	21-24	2	J	1.0056	0.9989	0.9402	1.0421	0.9083	0.9083	0.9083	0.9083	1.0421	0.9402
7	25-44	2	J	1.0213	1.0438	1.0843	1.0678	1.0138	1.0138	1.0138	1.0138	1.0678	1.0843
6	25-44	2	J	1.0058	1.0108	1.0595	1.0303	0.9859	0.9859	0.9859	0.9859	1.0303	1.0595
5	25-44	2	J	0.9996	1.0167	1.0442	1.0115	0.9623	0.9623	0.9623	0.9623	1.0115	1.0442
4	25-44	2	J	0.9929	0.9923	1.0265	0.9981	0.9551	0.9551	0.9551	0.9551	0.9981	1.0265
3	25-44	2	J	0.9883	0.9766	1.0178	0.9926	0.9547	0.9547	0.9547	0.9547	0.9926	1.0178
2	25-44	2	J	0.9864	0.9719	0.9893	0.9900	0.9533	0.9533	0.9533	0.9533	0.9900	0.9893
1	25-44	2	J	0.9797	0.9417	0.9474	0.9781	0.9496	0.9496	0.9496	0.9496	0.9781	0.9474
7	45-64	2	J	1.1759	1.1500	1.0461	1.1360	1.0899	1.0899	1.0899	1.0899	1.1360	1.0461
6	45-64	2	J	1.1588	1.1717	1.0138	1.0953	1.0812	1.0812	1.0812	1.0812	1.0953	1.0138
5	45-64	2	J	1.1519	1.1677	0.9939	1.0749	1.0739	1.0739	1.0739	1.0739	1.0749	0.9939
4	45-64	2	J	1.1411	1.1550	0.9749	1.0569	1.0705	1.0705	1.0705	1.0705	1.0569	0.9749
3	45-64	2	J	1.1249	1.1374	0.9663	1.0446	1.0695	1.0695	1.0695	1.0695	1.0446	0.9663
2	45-64	2	J	1.1183	1.1320	0.9385	1.0392	1.0650	1.0650	1.0650	1.0650	1.0392	0.9385
1	45-64	2	J	1.0948	1.0980	0.8976	1.0132	1.0544	1.0544	1.0544	1.0544	1.0132	0.8976
7	65-74	2	J	1.3187	1.4190	0.9756	1.2865	1.0438	1.0438	1.0438	1.0438	1.2865	0.9756
6	65-74	2	J	1.2662	1.3214	0.9767	1.2381	1.0433	1.0433	1.0433	1.0433	1.2381	0.9767
5	65-74	2	J	1.2452	1.3388	0.9773	1.2139	1.0429	1.0429	1.0429	1.0429	1.2139	0.9773
4	65-74	2	J	1.2262	1.3225	0.9592	1.1985	1.0431	1.0431	1.0431	1.0431	1.1985	0.9592
3	65-74	2	J	1.2239	1.3304	0.9462	1.1937	1.0435	1.0435	1.0435	1.0435	1.1937	0.9462
2	65-74	2	J	1.2230	1.3327	0.9041	1.1916	1.0447	1.0447	1.0447	1.0447	1.1916	0.9041
1	65-74	2	J	1.2197	1.3479	0.8428	1.1817	1.0480	1.0480	1.0480	1.0480	1.1817	0.8428
7	75-99	2	J	1.4358	1.2864	1.2385	1.3814	0.9152	0.9152	0.9152	0.9152	1.3814	1.2385
6	75-99	2	J	1.3685	1.1931	1.2286	1.2991	0.8670	0.8670	0.8670	0.8670	1.2991	1.2286
5	75-99	2	J	1.3416	1.2097	1.2224	1.2580	0.8262	0.8262	0.8262	0.8262	1.2580	1.2224
4	75-99	2	J	1.2969	1.1716	1.2042	1.2189	0.8049	0.8049	0.8049	0.8049	1.2189	1.2042
3	75-99	2	J	1.2255	1.1573	1.1927	1.1897	0.7977	0.7977	0.7977	0.7977	1.1897	1.1927
2	75-99	2	J	1.1970	1.1530	1.1557	1.1770	0.7649	0.7649	0.7649	0.7649	1.1770	1.1557
1	75-99	2	J	1.0942	1.1254	1.1011	1.1149	0.6921	0.6921	0.6921	0.6921	1.1149	1.1011

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	J	1.3542	1.2215	0.9647	1.5017	1.1380	1.1380	1.1380	1.1380	1.5017	0.9647
6	14-18	3	J	1.2530	1.1294	1.0696	1.3918	1.1240	1.1240	1.1240	1.1240	1.3918	1.0696
5	14-18	3	J	1.2126	1.1458	1.1346	1.3369	1.1120	1.1120	1.1120	1.1120	1.3369	1.1346
4	14-18	3	J	1.1540	1.0766	1.1631	1.2840	1.1016	1.1016	1.1016	1.1016	1.2840	1.1631
3	14-18	3	J	1.0756	1.0315	1.1678	1.2440	1.0964	1.0964	1.0964	1.0964	1.2440	1.1678
2	14-18	3	J	1.0443	1.0181	1.1831	1.2266	1.0727	1.0727	1.0727	1.0727	1.2266	1.1831
1	14-18	3	J	0.9396	0.9314	1.2055	1.1414	1.0167	1.0167	1.0167	1.0167	1.1414	1.2055
7	19-20	3	J	1.2059	1.0965	0.9660	1.2417	1.1295	1.1295	1.1295	1.1295	1.2417	0.9660
6	19-20	3	J	1.1259	1.0237	0.9639	1.1955	1.1428	1.1428	1.1428	1.1428	1.1955	0.9639
5	19-20	3	J	1.0939	1.0367	0.9626	1.1725	1.1538	1.1538	1.1538	1.1538	1.1725	0.9626
4	19-20	3	J	1.0498	1.0142	0.9645	1.1463	1.1474	1.1474	1.1474	1.1474	1.1463	0.9645
3	19-20	3	J	0.9953	1.0101	0.9661	1.1230	1.1403	1.1403	1.1403	1.1403	1.1230	0.9661
2	19-20	3	J	0.9734	1.0088	0.9715	1.1128	1.1080	1.1080	1.1080	1.1080	1.1128	0.9715
1	19-20	3	J	0.8946	1.0007	0.9796	1.0631	1.0311	1.0311	1.0311	1.0311	1.0631	0.9796
7	21-24	3	J	1.1887	1.0672	0.9687	1.0705	0.8559	0.8559	0.8559	0.8559	1.0705	0.9687
6	21-24	3	J	1.1124	1.0160	0.9895	1.0290	0.8691	0.8691	0.8691	0.8691	1.0290	0.9895
5	21-24	3	J	1.0818	1.0251	1.0025	1.0084	0.8803	0.8803	0.8803	0.8803	1.0084	1.0025
4	21-24	3	J	1.0427	1.0014	1.0086	0.9886	0.8778	0.8778	0.8778	0.8778	0.9886	1.0086
3	21-24	3	J	1.0014	0.9906	1.0099	0.9736	0.8735	0.8735	0.8735	0.8735	0.9736	1.0099
2	21-24	3	J	0.9848	0.9874	1.0140	0.9670	0.8544	0.8544	0.8544	0.8544	0.9670	1.0140
1	21-24	3	J	0.9248	0.9666	1.0199	0.9350	0.8088	0.8088	0.8088	0.8088	0.9350	1.0199
7	25-44	3	J	1.1902	1.0626	0.9987	1.0679	1.0109	1.0109	1.0109	1.0109	1.0679	0.9987
6	25-44	3	J	1.1033	1.0253	1.0192	1.0311	1.0190	1.0190	1.0190	1.0190	1.0311	1.0192
5	25-44	3	J	1.0685	1.0319	1.0318	1.0127	1.0258	1.0258	1.0258	1.0258	1.0127	1.0318
4	25-44	3	J	1.0244	0.9960	1.0326	0.9922	1.0259	1.0259	1.0259	1.0259	0.9922	1.0326
3	25-44	3	J	0.9782	0.9701	1.0302	0.9741	1.0245	1.0245	1.0245	1.0245	0.9741	1.0302
2	25-44	3	J	0.9597	0.9623	1.0223	0.9663	1.0183	1.0183	1.0183	1.0183	0.9663	1.0223
1	25-44	3	J	0.8928	0.9126	1.0106	0.9277	1.0034	1.0034	1.0034	1.0034	0.9277	1.0106
7	45-64	3	J	1.4040	1.1508	0.9365	1.2450	0.9169	0.9169	0.9169	0.9169	1.2450	0.9365
6	45-64	3	J	1.3023	1.1684	0.9478	1.2012	0.9432	0.9432	0.9432	0.9432	1.2012	0.9478
5	45-64	3	J	1.2616	1.1652	0.9548	1.1792	0.9653	0.9653	0.9653	0.9653	1.1792	0.9548
4	45-64	3	J	1.2067	1.1399	0.9536	1.1513	0.9692	0.9692	0.9692	0.9692	1.1513	0.9536
3	45-64	3	J	1.1416	1.1107	0.9512	1.1237	0.9674	0.9674	0.9674	0.9674	1.1237	0.9512
2	45-64	3	J	1.1156	1.1020	0.9431	1.1117	0.9590	0.9590	0.9590	0.9590	1.1117	0.9431
1	45-64	3	J	1.0214	1.0462	0.9311	1.0530	0.9390	0.9390	0.9390	0.9390	1.0530	0.9311
7	65-74	3	J	1.7681	1.6247	0.9562	1.2290	1.4523	1.4523	1.4523	1.4523	1.2290	0.9562
6	65-74	3	J	1.6545	1.5074	0.9999	1.1836	1.5052	1.5052	1.5052	1.5052	1.1836	0.9999
5	65-74	3	J	1.6090	1.5283	1.0269	1.1609	1.5498	1.5498	1.5498	1.5498	1.1609	1.0269
4	65-74	3	J	1.5497	1.4920	1.0251	1.1378	1.5611	1.5611	1.5611	1.5611	1.1378	1.0251
3	65-74	3	J	1.4838	1.4850	1.0174	1.1189	1.5599	1.5599	1.5599	1.5599	1.1189	1.0174
2	65-74	3	J	1.4575	1.4829	0.9924	1.1108	1.5549	1.5549	1.5549	1.5549	1.1108	0.9924
1	65-74	3	J	1.3619	1.4697	0.9555	1.0707	1.5430	1.5430	1.5430	1.5430	1.0707	0.9555
7	75-99	3	J	1.7504	1.7351	1.0675	1.3515	0.8532	0.8532	0.8532	0.8532	1.3515	1.0675
6	75-99	3	J	1.6381	1.6119	1.1060	1.2719	0.8313	0.8313	0.8313	0.8313	1.2719	1.1060
5	75-99	3	J	1.5933	1.6339	1.1298	1.2320	0.8129	0.8129	0.8129	0.8129	1.2320	1.1298
4	75-99	3	J	1.5247	1.5565	1.1326	1.1857	0.7985	0.7985	0.7985	0.7985	1.1857	1.1326
3	75-99	3	J	1.4260	1.5110	1.1288	1.1431	0.7915	0.7915	0.7915	0.7915	1.1431	1.1288
2	75-99	3	J	1.3865	1.4975	1.1165	1.1246	0.7605	0.7605	0.7605	0.7605	1.1246	1.1165
1	75-99	3	J	1.2524	1.4100	1.0986	1.0339	0.6905	0.6905	0.6905	0.6905	1.0339	1.0986
7	14-18	4+	J	1.5831	1.4094	1.2537	1.4769	1.3227	1.3227	1.3227	1.3227	1.4769	1.2537
6	14-18	4+	J	1.4723	1.3075	1.3457	1.3686	1.2840	1.2840	1.2840	1.2840	1.3686	1.3457
5	14-18	4+	J	1.4281	1.3257	1.4027	1.3144	1.2512	1.2512	1.2512	1.2512	1.3144	1.4027
4	14-18	4+	J	1.3643	1.2457	1.4423	1.2596	1.2400	1.2400	1.2400	1.2400	1.2596	1.4423
3	14-18	4+	J	1.2800	1.1922	1.4567	1.2158	1.2386	1.2386	1.2386	1.2386	1.2158	1.4567
2	14-18	4+	J	1.2464	1.1764	1.5032	1.1967	1.2325	1.2325	1.2325	1.2325	1.1967	1.5032
1	14-18	4+	J	1.1302	1.0738	1.5717	1.1032	1.2177	1.2177	1.2177	1.2177	1.1032	1.5717
7	19-20	4+	J	1.1797	1.1570	1.2102	1.1928	0.8388	0.8388	0.8388	0.8388	1.1928	1.2102
6	19-20	4+	J	1.1376	1.0658	1.1695	1.1482	0.8339	0.8339	0.8339	0.8339	1.1482	1.1695
5	19-20	4+	J	1.1207	1.0820	1.1442	1.1260	0.8297	0.8297	0.8297	0.8297	1.1260	1.1442
4	19-20	4+	J	1.0902	1.0587	1.1479	1.0985	0.8256	0.8256	0.8256	0.8256	1.0985	1.1479
3	19-20	4+	J	1.0374	1.0583	1.1567	1.0720	0.8234	0.8234	0.8234	0.8234	1.0720	1.1567
2	19-20	4+	J	1.0162	1.0582	1.1849	1.0603	0.8134	0.8134	0.8134	0.8134	1.0603	1.1849
1	19-20	4+	J	0.9394	1.0573	1.2265	1.0039	0.7899	0.7899	0.7899	0.7899	1.0039	1.2265
7	21-24	4+	J	1.1985	1.1063	1.0419	1.2185	1.0467	1.0467	1.0467	1.0467	1.2185	1.0419
6	21-24	4+	J	1.1486	1.0394	1.0307	1.1713	1.0444	1.0444	1.0444	1.0444	1.1713	1.0307
5	21-24	4+	J	1.1286	1.0513	1.0237	1.1475	1.0425	1.0425	1.0425	1.0425	1.1475	1.0237
4	21-24	4+	J	1.0993	1.0271	1.0317	1.1224	1.0403	1.0403	1.0403	1.0403	1.1224	1.0317
3	21-24	4+	J	1.0595	1.0198	1.0389	1.1010	1.0389	1.0389	1.0389	1.0389	1.1010	1.0389
2	21-24	4+	J	1.0435	1.0176	1.0626	1.0917	1.0333	1.0333	1.0333	1.0333	1.0917	1.0626
1	21-24	4+	J	0.9857	1.0037	1.0974	1.0462	1.0200	1.0200	1.0200	1.0200	1.0462	1.0974
7	25-44	4+	J	1.1283	1.1177	1.0029	1.1358	0.8960	0.8960	0.8960	0.8960	1.1358	1.0029
6	25-44	4+	J	1.0942	1.0642	0.9909	1.0963	0.8876	0.8876	0.8876	0.8876	1.0963	0.9909
5	25-44	4+	J	1.0805	1.0737	0.9836	1.0767	0.8804	0.8804	0.8804	0.8804	1.0767	0.9836
4	25-44	4+	J	1.0554	1.0366	0.9858	1.0525	0.8813	0.8813	0.8813	0.8813	1.0525	0.9858
3	25-44	4+	J	1.0115	1.0132	0.9891	1.0293	0.8834	0.8834	0.8834	0.8834	1.0293	0.9891
2	25-44	4+	J	0.9938	1.0063	0.9998	1.0193	0.8931	0.8931	0.8931	0.8931	1.0193	0.9998
1	25-44	4+	J	0.9300	0.9616	1.0155	0.9700	0.9162	0.9162	0.9162	0.9162	0.9700	1.0155
7	45-64	4+	J	1.4217	1.2952	0.9438	1.1530	1.2103	1.2103	1.2103	1.2103	1.1530	0.9438
6	45-64	4+	J	1.3795	1.2984	0.9250	1.1122	1.2233	1.2233	1.2233	1.2233	1.1122	0.9250
5	45-64	4+	J	1.3626	1.2979	0.9133	1.0918	1.2342	1.2342	1.2342	1.2342	1.0918	0.9133
4	45-64	4+	J	1.3280	1.2701	0.9133	1.0635	1.2403	1.2403	1.2403	1.2403	1.0635	0.9133
3	45-64	4+	J	1.2608	1.2422	0.9162	1.0340	1.2427	1.2427	1.2427	1.2427	1.0340	0.9162
2	45-64	4+	J	1.2339	1.2339	0.9253	1.0212	1.2530	1.2530	1.2530	1.2530	1.0212	0.9253
1	45-64	4+	J	1.1366	1.1803	0.9387	0.9585	1.2776	1.2776	1.2776	1.2776	0.9585	0.9387
7	65-74	4+	J	2.2327	1.7470	0.9653	1.3708	1.1743	1.1743	1.1743	1.1743	1.3708	0.9653
6	65-74	4+	J	2.1106	1.6309	0.9772	1.3200	1.1957	1.1957	1.1957	1.1957	1.3200	0.9772
5	65-74	4+	J	2.0618	1.6516	0.9846	1.2946	1.2139	1.2139	1.2139	1.2139	1.2946	0.9846
4	65-74	4+	J	1.9959	1.6211	0.9844	1.2659	1.2241	1.2241	1.2241	1.2241	1.2659	0.9844
3	65-74	4+	J	1.9178	1.6197	0.9824	1.2402	1.2279	1.2279	1.2279	1.2279	1.2402	0.9824
2	65-74	4+	J	1.8866	1.6193	0.9761	1.2290	1.2451	1.2451	1.2451	1.2451	1.2290	0.9761
1	65-74	4+	J	1.7734	1.6164	0.9667	1.1742	1.2859	1.2859	1.2859	1.2859	1.1742	0.9667
7	75-99	4+	J	2.2948	1.7680	0.9563	1.3876	1.0845	1.0845	1.0845	1.0845	1.3876	0.9563
6	75-99	4+	J	2.1711	1.6314	0.9594	1.3057	1.0462	1.0462	1.0462	1.0462	1.3057	0.9594
5	75-99	4+	J	2.1217	1.6558	0.9613	1.2647	1.0138	1.0138	1.0138	1.0138	1.2647	0.9613
4	75-99	4+	J	2.0397	1.5423	0.9651	1.2145	0.9959	0.9959	0.9959	0.9959	1.2145	0.9651
3	75-99	4+	J	1.9091	1.4646	0.9674	1.1665	0.9894	0.9894	0.9894	0.9894	1.1665	0.9674
2	75-99	4+	J	1.8569	1.4415	0.9747	1.1455	0.9602	0.9602	0.9602	0.9602	1.1455	0.9747
1	75-99	4+	J	1.6789	1.2923	0.9855	1.0432	0.8909	0.8909	0.8909	0.8909	1.0432	0.9855

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	K	1.1412	1.1257	0.7820	1.0557	1.0598	1.0598	1.0598	1.0598	1.0557	0.7820
6	14-18	0	K	1.0844	1.0518	0.8505	1.0119	1.0374	1.0374	1.0374	1.0374	1.0119	0.8505
5	14-18	0	K	1.0615	1.0553	0.8930	0.9899	1.0188	1.0188	1.0188	1.0188	0.9899	0.8930
4	14-18	0	K	1.0460	1.0186	0.9056	0.9793	1.0101	1.0101	1.0101	1.0101	0.9793	0.9056
3	14-18	0	K	1.0104	0.9879	0.9114	0.9657	1.0064	1.0064	1.0064	1.0064	0.9657	0.9114
2	14-18	0	K	0.9961	0.9784	0.9313	0.9596	0.9900	0.9900	0.9900	0.9900	0.9596	0.9313
1	14-18	0	K	0.9446	0.9191	0.9601	0.9304	0.9509	0.9509	0.9509	0.9509	0.9304	0.9601
7	19-20	0	K	1.1896	1.1195	0.9681	1.1090	1.1324	1.1324	1.1324	1.1324	1.1090	0.9681
6	19-20	0	K	1.1828	1.0927	0.9459	1.1059	1.1367	1.1367	1.1367	1.1367	1.1059	0.9459
5	19-20	0	K	1.1800	1.0897	0.9322	1.1043	1.1403	1.1403	1.1403	1.1403	1.1043	0.9322
4	19-20	0	K	1.1761	1.1206	0.9406	1.1023	1.1264	1.1264	1.1264	1.1264	1.1023	0.9406
3	19-20	0	K	1.1670	1.1465	0.9445	1.0998	1.1204	1.1204	1.1204	1.1204	1.0998	0.9445
2	19-20	0	K	1.1633	1.1544	0.9577	1.0986	1.0941	1.0941	1.0941	1.0941	1.0986	0.9577
1	19-20	0	K	1.1502	1.2044	0.9769	1.0931	1.0313	1.0313	1.0313	1.0313	1.0931	0.9769
7	21-24	0	K	1.0668	1.0478	0.9850	1.0475	1.0313	1.0313	1.0313	1.0313	1.0475	0.9850
6	21-24	0	K	1.0540	1.0384	0.9860	1.0429	1.0392	1.0392	1.0392	1.0392	1.0429	0.9860
5	21-24	0	K	1.0488	1.0364	0.9867	1.0406	1.0458	1.0458	1.0458	1.0458	1.0406	0.9867
4	21-24	0	K	1.0516	1.0567	0.9945	1.0433	1.0367	1.0367	1.0367	1.0367	1.0433	0.9945
3	21-24	0	K	1.0581	1.0738	0.9981	1.0466	1.0327	1.0327	1.0327	1.0327	1.0466	0.9981
2	21-24	0	K	1.0607	1.0790	1.0104	1.0481	1.0155	1.0155	1.0155	1.0155	1.0481	1.0104
1	21-24	0	K	1.0700	1.1119	1.0283	1.0553	0.9744	0.9744	0.9744	0.9744	1.0553	1.0283
7	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	K	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	K	0.9728	0.9325	1.0209	0.9834	0.9189	0.9189	0.9189	0.9189	0.9834	1.0209
6	45-64	0	K	0.9734	0.9718	1.0122	0.9827	0.9384	0.9384	0.9384	0.9384	0.9827	1.0122
5	45-64	0	K	0.9737	0.9717	1.0068	0.9824	0.9546	0.9546	0.9546	0.9546	0.9824	1.0068
4	45-64	0	K	0.9695	0.9723	1.0063	0.9777	0.9533	0.9533	0.9533	0.9533	0.9777	1.0063
3	45-64	0	K	0.9598	0.9728	1.0060	0.9717	0.9527	0.9527	0.9527	0.9527	0.9717	1.0060
2	45-64	0	K	0.9559	0.9730	1.0052	0.9690	0.9501	0.9501	0.9501	0.9501	0.9690	1.0052
1	45-64	0	K	0.9418	0.9740	1.0039	0.9560	0.9440	0.9440	0.9440	0.9440	0.9560	1.0039
7	65-74	0	K	0.9309	0.8975	0.9901	0.9544	0.8709	0.8709	0.8709	0.8709	0.9544	0.9901
6	65-74	0	K	0.9068	0.8714	1.0150	0.9520	0.8964	0.8964	0.8964	0.8964	0.9520	1.0150
5	65-74	0	K	0.8971	0.8691	1.0305	0.9508	0.9175	0.9175	0.9175	0.9175	0.9508	1.0305
4	65-74	0	K	0.8982	0.8931	1.0190	0.9522	0.9190	0.9190	0.9190	0.9190	0.9522	1.0190
3	65-74	0	K	0.9008	0.9133	1.0136	0.9539	0.9197	0.9197	0.9197	0.9197	0.9539	1.0136
2	65-74	0	K	0.9019	0.9195	0.9955	0.9546	0.9225	0.9225	0.9225	0.9225	0.9546	0.9955
1	65-74	0	K	0.9057	0.9585	0.9691	0.9583	0.9291	0.9291	0.9291	0.9291	0.9583	0.9691
7	75-99	0	K	0.9711	0.9294	1.0006	0.9787	1.0896	1.0896	1.0896	1.0896	0.9787	1.0006
6	75-99	0	K	0.9474	0.8689	1.0163	0.9532	1.0595	1.0595	1.0595	1.0595	0.9532	1.0163
5	75-99	0	K	0.9379	0.8693	1.0260	0.9405	1.0346	1.0346	1.0346	1.0346	0.9405	1.0260
4	75-99	0	K	0.9133	0.8658	1.0238	0.9266	1.0126	1.0126	1.0126	1.0126	0.9266	1.0238
3	75-99	0	K	0.8570	0.8628	1.0228	0.9090	1.0031	1.0031	1.0031	1.0031	0.9090	1.0228
2	75-99	0	K	0.8343	0.8619	1.0194	0.9012	0.9615	0.9615	0.9615	0.9615	0.9012	1.0194
1	75-99	0	K	0.7682	0.8563	1.0145	0.8632	0.8834	0.8834	0.8834	0.8834	0.8632	1.0145
7	14-18	1	K	1.1924	1.3044	0.8281	1.1555	1.1350	1.1350	1.1350	1.1350	1.1555	0.8281
6	14-18	1	K	1.1301	1.2861	0.8817	1.1207	1.0909	1.0909	1.0909	1.0909	1.1207	0.8817
5	14-18	1	K	1.1050	1.2877	0.9149	1.1033	1.0543	1.0543	1.0543	1.0543	1.1033	0.9149
4	14-18	1	K	1.1054	1.2706	0.9473	1.1305	1.0308	1.0308	1.0308	1.0308	1.1305	0.9473
3	14-18	1	K	1.1066	1.2564	0.9625	1.1650	1.0206	1.0206	1.0206	1.0206	1.1650	0.9625
2	14-18	1	K	1.1070	1.2519	1.0135	1.1805	0.9760	0.9760	0.9760	0.9760	1.1805	1.0135
1	14-18	1	K	1.1084	1.2244	1.0724	1.2550	0.8939	0.8939	0.8939	0.8939	1.2550	1.0724
7	19-20	1	K	1.2010	1.2888	1.1159	1.0419	1.3059	1.3059	1.3059	1.3059	1.0419	1.1159
6	19-20	1	K	1.1912	1.2941	1.0668	1.0511	1.2683	1.2683	1.2683	1.2683	1.0511	1.0668
5	19-20	1	K	1.1872	1.2874	1.0363	1.0557	1.2371	1.2371	1.2371	1.2371	1.0557	1.0363
4	19-20	1	K	1.2024	1.3576	1.0673	1.0927	1.2128	1.2128	1.2128	1.2128	1.0927	1.0673
3	19-20	1	K	1.2371	1.4165	1.0818	1.1398	1.2022	1.2022	1.2022	1.2022	1.1398	1.0818
2	19-20	1	K	1.2511	1.4346	1.1307	1.1608	1.1562	1.1562	1.1562	1.1562	1.1608	1.1307
1	19-20	1	K	1.3015	1.5484	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	K	0.9815	1.0233	1.0490	1.1429	1.2626	1.2626	1.2626	1.2626	1.1429	1.0490
6	21-24	1	K	0.9672	1.0425	1.0274	1.1512	1.2417	1.2417	1.2417	1.2417	1.1512	1.0274
5	21-24	1	K	0.9615	1.0381	1.0141	1.1553	1.2242	1.2242	1.2242	1.2242	1.1553	1.0141
4	21-24	1	K	0.9802	1.0851	1.0432	1.2017	1.1997	1.1997	1.1997	1.1997	1.2017	1.0432
3	21-24	1	K	1.0229	1.1243	1.0568	1.2606	1.1891	1.1891	1.1891	1.1891	1.2606	1.0568
2	21-24	1	K	1.0402	1.1364	1.1028	1.2869	1.1428	1.1428	1.1428	1.1428	1.2869	1.1028
1	21-24	1	K	1.1021	1.2123	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	K	0.9518	0.9351	0.9276	0.9282	1.0004	1.0004	1.0004	1.0004	0.9282	0.9276
6	25-44	1	K	0.9494	0.9609	0.9076	0.9390	0.9961	0.9961	0.9961	0.9961	0.9390	0.9076
5	25-44	1	K	0.9484	0.9588	0.8952	0.9445	0.9926	0.9926	0.9926	0.9926	0.9445	0.8952
4	25-44	1	K	0.9641	0.9819	0.9133	0.9795	0.9722	0.9722	0.9722	0.9722	0.9795	0.9133
3	25-44	1	K	0.9999	1.0012	0.9217	1.0242	0.9634	0.9634	0.9634	0.9634	1.0242	0.9217
2	25-44	1	K	1.0143	1.0072	0.9503	1.0442	0.9250	0.9250	0.9250	0.9250	1.0442	0.9503
1	25-44	1	K	1.0661	1.0446	0.9918	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9918
7	45-64	1	K	0.9990	0.8897	1.1448	0.8952	0.8845	0.8845	0.8845	0.8845	0.8952	1.1448
6	45-64	1	K	0.9971	0.9515	1.1106	0.9051	0.8994	0.8994	0.8994	0.8994	0.9051	1.1106
5	45-64	1	K	0.9964	0.9493	1.0893	0.9100	0.9118	0.9118	0.9118	0.9118	0.9100	1.0893
4	45-64	1	K	1.0081	0.9728	1.1107	0.9387	0.8920	0.8920	0.8920	0.8920	0.9387	1.1107
3	45-64	1	K	1.0348	0.9925	1.1206	0.9753	0.8834	0.8834	0.8834	0.8834	0.9753	1.1206
2	45-64	1	K	1.0456	0.9986	1.1544	0.9916	0.8459	0.8459	0.8459	0.8459	0.9916	1.1544
1	45-64	1	K	1.0843	1.0366	1.2034	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2034
7	65-74	1	K	1.1121	0.8340	0.8572	0.9427	1.0481	1.0481	1.0481	1.0481	0.9427	0.8572
6	65-74	1	K	1.0805	0.8332	0.8599	0.9513	1.0742	1.0742	1.0742	1.0742	0.9513	0.8599
5	65-74	1	K	1.0678	0.8288	0.8616	0.9556	1.0958	1.0958	1.0958	1.0958	0.9556	0.8616
4	65-74	1	K	1.0869	0.8735	0.8686	0.9927	1.0749	1.0749	1.0749	1.0749	0.9927	0.8686
3	65-74	1	K	1.1306	0.9109	0.8719	1.0399	1.0659	1.0659	1.0659	1.0659	1.0399	0.8719
2	65-74	1	K	1.1482	0.9224	0.8830	1.0610	1.0264	1.0264	1.0264	1.0264	1.0610	0.8830
1	65-74	1	K	1.2115	0.9947	0.8991	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.8991
7	75-99	1	K	1.1847	0.8366	1.1582	1.0557	0.8975	0.8975	0.8975	0.8975	1.0557	1.1582
6	75-99	1	K	1.1529	1.0351	1.1510	1.0403	0.8549	0.8549	0.8549	0.8549	1.0403	1.1510
5	75-99	1	K	1.1400	1.0354	1.1465	1.0327	0.8195	0.8195	0.8195	0.8195	1.0327	1.1465
4	75-99	1	K	1.1260	1.0320	1.1671	1.0533	0.8005	0.8005	0.8005	0.8005	1.0533	1.1671
3	75-99	1	K	1.0939	1.0291	1.1767	1.0797	0.7922	0.7922	0.7922	0.7922	1.0797	1.1767
2	75-99	1	K	1.0809	1.0282	1.2093	1.0915	0.7562	0.7562	0.7562	0.7562	1.0915	1.2093
1	75-99	1	K	1.0343	1.0225	1.2564	1.1482	0.6909	0.6909	0.6909	0.6909	1.1482	1.2564

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	K	1.2469	1.3010	0.9223	1.3436	1.1448	1.1448	1.1448	1.1448	1.3436	0.9223
6	14-18	2	K	1.1653	1.2502	0.9799	1.2399	1.0882	1.0882	1.0882	1.0882	1.2399	0.9799
5	14-18	2	K	1.1323	1.2565	1.0157	1.1881	1.0412	1.0412	1.0412	1.0412	1.1881	1.0157
4	14-18	2	K	1.1137	1.1917	1.0105	1.1702	1.0315	1.0315	1.0315	1.0315	1.1702	1.0105
3	14-18	2	K	1.0708	1.1374	1.0081	1.1474	1.0273	1.0273	1.0273	1.0273	1.1474	1.0081
2	14-18	2	K	1.0535	1.1207	1.0000	1.1372	1.0089	1.0089	1.0089	1.0089	1.1372	1.0000
1	14-18	2	K	0.9915	1.0237	0.9881	1.0882	0.9651	0.9651	0.9651	0.9651	1.0882	0.9881
7	19-20	2	K	1.0598	1.0808	1.0592	1.0813	1.2211	1.2211	1.2211	1.2211	1.0813	1.0592
6	19-20	2	K	1.0370	1.0237	1.0104	1.0389	1.1903	1.1903	1.1903	1.1903	1.0389	1.0104
5	19-20	2	K	1.0279	1.0230	0.9802	1.0177	1.1646	1.1646	1.1646	1.1646	1.0177	0.9802
4	19-20	2	K	1.0223	1.0309	0.9706	1.0113	1.1495	1.1495	1.1495	1.1495	1.0113	0.9706
3	19-20	2	K	1.0096	1.0377	0.9662	1.0032	1.1430	1.1430	1.1430	1.1430	1.0032	0.9662
2	19-20	2	K	1.0046	1.0398	0.9510	0.9995	1.1142	1.1142	1.1142	1.1142	0.9995	0.9510
1	19-20	2	K	0.9861	1.0527	0.9290	0.9820	1.0468	1.0468	1.0468	1.0468	0.9820	0.9290
7	21-24	2	K	1.0422	1.0393	1.0300	1.1218	1.0144	1.0144	1.0144	1.0144	1.1218	1.0300
6	21-24	2	K	1.0133	1.0001	1.0068	1.0761	0.9925	0.9925	0.9925	0.9925	1.0761	1.0068
5	21-24	2	K	1.0015	1.0001	0.9924	1.0532	0.9745	0.9745	0.9745	0.9745	1.0532	0.9924
4	21-24	2	K	1.0021	0.9998	0.9817	1.0510	0.9651	0.9651	0.9651	0.9651	1.0510	0.9817
3	21-24	2	K	1.0034	0.9995	0.9766	1.0484	0.9611	0.9611	0.9611	0.9611	1.0484	0.9766
2	21-24	2	K	1.0039	0.9994	0.9596	1.0471	0.9435	0.9435	0.9435	0.9435	1.0471	0.9596
1	21-24	2	K	1.0059	0.9988	0.9351	1.0412	0.9015	0.9015	0.9015	0.9015	1.0412	0.9351
7	25-44	2	K	1.0166	1.0361	1.0803	1.0595	1.0090	1.0090	1.0090	1.0090	1.0595	1.0803
6	25-44	2	K	1.0007	1.0066	1.0548	1.0209	0.9798	0.9798	0.9798	0.9798	1.0209	1.0548
5	25-44	2	K	0.9942	1.0085	1.0391	1.0016	0.9555	0.9555	0.9555	0.9555	1.0016	1.0391
4	25-44	2	K	0.9922	0.9895	1.0201	0.9970	0.9547	0.9547	0.9547	0.9547	0.9970	1.0201
3	25-44	2	K	0.9874	0.9735	1.0113	0.9913	0.9544	0.9544	0.9544	0.9544	0.9913	1.0113
2	25-44	2	K	0.9855	0.9686	0.9816	0.9887	0.9528	0.9528	0.9528	0.9528	0.9887	0.9816
1	25-44	2	K	0.9786	0.9379	0.9383	0.9763	0.9489	0.9489	0.9489	0.9489	0.9763	0.9383
7	45-64	2	K	1.1708	1.1550	1.0409	1.1269	1.0884	1.0884	1.0884	1.0884	1.1269	1.0409
6	45-64	2	K	1.1531	1.1712	1.0077	1.0850	1.0794	1.0794	1.0794	1.0794	1.0850	1.0077
5	45-64	2	K	1.1460	1.1732	0.9870	1.0641	1.0718	1.0718	1.0718	1.0718	1.0641	0.9870
4	45-64	2	K	1.1387	1.1518	0.9686	1.0543	1.0693	1.0693	1.0693	1.0693	1.0543	0.9686
3	45-64	2	K	1.1219	1.1338	0.9600	1.0418	1.0683	1.0683	1.0683	1.0683	1.0418	0.9600
2	45-64	2	K	1.1152	1.1284	0.9309	1.0363	1.0636	1.0636	1.0636	1.0636	1.0363	0.9309
1	45-64	2	K	1.0910	1.0937	0.8887	1.0093	1.0525	1.0525	1.0525	1.0525	1.0093	0.8887
7	65-74	2	K	1.3029	1.3963	0.9758	1.2757	1.0437	1.0437	1.0437	1.0437	1.2757	0.9758
6	65-74	2	K	1.2486	1.3154	0.9769	1.2261	1.0432	1.0432	1.0432	1.0432	1.2261	0.9769
5	65-74	2	K	1.2268	1.3144	0.9776	1.2012	1.0427	1.0427	1.0427	1.0427	1.2012	0.9776
4	65-74	2	K	1.2258	1.3240	0.9496	1.1975	1.0435	1.0435	1.0435	1.0435	1.1975	0.9496
3	65-74	2	K	1.2235	1.3319	0.9365	1.1926	1.0437	1.0437	1.0437	1.0437	1.1926	0.9365
2	65-74	2	K	1.2226	1.3344	0.8925	1.1905	1.0452	1.0452	1.0452	1.0452	1.1905	0.8925
1	65-74	2	K	1.2192	1.3498	0.8428	1.1802	1.0486	1.0486	1.0486	1.0486	1.1802	0.8428
7	75-99	2	K	1.4156	1.2647	1.2368	1.3631	0.9071	0.9071	0.9071	0.9071	1.3631	1.2368
6	75-99	2	K	1.3461	1.1848	1.2266	1.2786	0.8565	0.8565	0.8565	0.8565	1.2786	1.2266
5	75-99	2	K	1.3180	1.1864	1.2204	1.2363	0.8147	0.8147	0.8147	0.8147	1.2363	1.2204
4	75-99	2	K	1.2860	1.1691	1.1957	1.2129	0.7967	0.7967	0.7967	0.7967	1.2129	1.1957
3	75-99	2	K	1.2127	1.1545	1.1843	1.1831	0.7889	0.7889	0.7889	0.7889	1.1831	1.1843
2	75-99	2	K	1.1831	1.1501	1.1456	1.1699	0.7550	0.7550	0.7550	0.7550	1.1699	1.1456
1	75-99	2	K	1.0942	1.1219	1.0910	1.1056	0.6921	0.6921	0.6921	0.6921	1.1056	1.0910
7	14-18	3	K	1.3239	1.2001	0.9817	1.4773	1.1356	1.1356	1.1356	1.1356	1.4773	0.9817
6	14-18	3	K	1.2194	1.1175	1.0896	1.3643	1.1209	1.1209	1.1209	1.1209	1.3643	1.0896
5	14-18	3	K	1.1772	1.1227	1.1565	1.3078	1.1087	1.1087	1.1087	1.1087	1.3078	1.1565
4	14-18	3	K	1.1421	1.0683	1.1666	1.2757	1.0957	1.0957	1.0957	1.0957	1.2757	1.1666
3	14-18	3	K	1.0616	1.0227	1.1713	1.2349	1.0901	1.0901	1.0901	1.0901	1.2349	1.1713
2	14-18	3	K	1.0292	1.0086	1.1872	1.2166	1.0656	1.0656	1.0656	1.0656	1.2166	1.1872
1	14-18	3	K	0.9396	0.9251	1.2103	1.1309	1.0072	1.0072	1.0072	1.0072	1.1309	1.2103
7	19-20	3	K	1.1820	1.0795	0.9656	1.2313	1.1318	1.1318	1.1318	1.1318	1.2313	0.9656
6	19-20	3	K	1.0992	1.0180	0.9635	1.1839	1.1456	1.1456	1.1456	1.1456	1.1839	0.9635
5	19-20	3	K	1.0659	1.0185	0.9620	1.1602	1.1570	1.1570	1.1570	1.1570	1.1602	0.9620
4	19-20	3	K	1.0416	1.0135	0.9657	1.1415	1.1393	1.1393	1.1393	1.1393	1.1415	0.9657
3	19-20	3	K	0.9855	1.0092	0.9673	1.1176	1.1317	1.1317	1.1317	1.1317	1.1176	0.9673
2	19-20	3	K	0.9630	1.0079	0.9731	1.1071	1.0982	1.0982	1.0982	1.0982	1.1071	0.9731
1	19-20	3	K	0.8932	0.9997	0.9813	1.0556	1.0256	1.0256	1.0256	1.0256	1.0556	0.9813
7	21-24	3	K	1.1658	1.0553	0.9720	1.0612	0.8582	0.8582	0.8582	0.8582	1.0612	0.9720
6	21-24	3	K	1.0868	1.0111	0.9935	1.0187	0.8720	0.8720	0.8720	0.8720	1.0187	0.9935
5	21-24	3	K	1.0550	1.0124	1.0069	0.9975	0.8834	0.8834	0.8834	0.8834	0.9975	1.0069
4	21-24	3	K	1.0365	0.9993	1.0095	0.9854	0.8730	0.8730	0.8730	0.8730	0.9854	1.0095
3	21-24	3	K	0.9939	0.9884	1.0108	0.9702	0.8683	0.8683	0.8683	0.8683	0.9702	1.0108
2	21-24	3	K	0.9768	0.9851	1.0151	0.9632	0.8486	0.8486	0.8486	0.8486	0.9632	1.0151
1	21-24	3	K	0.9165	0.9639	1.0211	0.9302	0.8012	0.8012	0.8012	0.8012	0.9302	1.0211
7	25-44	3	K	1.1642	1.0539	1.0020	1.0598	1.0122	1.0122	1.0122	1.0122	1.0598	1.0020
6	25-44	3	K	1.0743	1.0196	1.0231	1.0219	1.0207	1.0207	1.0207	1.0207	1.0219	1.0231
5	25-44	3	K	1.0381	1.0226	1.0361	1.0029	1.0277	1.0277	1.0277	1.0277	1.0029	1.0361
4	25-44	3	K	1.0174	0.9912	1.0308	0.9884	1.0243	1.0243	1.0243	1.0243	0.9884	1.0308
3	25-44	3	K	0.9699	0.9650	1.0284	0.9700	1.0228	1.0228	1.0228	1.0228	0.9700	1.0284
2	25-44	3	K	0.9508	0.9570	1.0201	0.9618	1.0163	1.0163	1.0163	1.0163	0.9618	1.0201
1	25-44	3	K	0.8876	0.9063	1.0081	0.9221	1.0009	1.0009	1.0009	1.0009	0.9221	1.0081
7	45-64	3	K	1.3735	1.1549	0.9383	1.2353	0.9215	0.9215	0.9215	0.9215	1.2353	0.9383
6	45-64	3	K	1.2684	1.1663	0.9500	1.1903	0.9489	0.9489	0.9489	0.9489	1.1903	0.9500
5	45-64	3	K	1.2260	1.1697	0.9572	1.1677	0.9717	0.9717	0.9717	0.9717	1.1677	0.9572
4	45-64	3	K	1.1968	1.1345	0.9518	1.1456	0.9671	0.9671	0.9671	0.9671	1.1456	0.9518
3	45-64	3	K	1.1299	1.1050	0.9493	1.1174	0.9651	0.9651	0.9651	0.9651	1.1174	0.9493
2	45-64	3	K	1.1030	1.0960	0.9408	1.1048	0.9564	0.9564	0.9564	0.9564	1.1048	0.9408
1	45-64	3	K	1.0212	1.0391	0.9285	1.0442	0.9356	0.9356	0.9356	0.9356	1.0442	0.9285
7	65-74	3	K	1.7340	1.5975	0.9634	1.2188	1.4613	1.4613	1.4613	1.4613	1.2188	0.9634
6	65-74	3	K	1.6166	1.4982	1.0082	1.1723	1.5166	1.5166	1.5166	1.5166	1.1723	1.0082
5	65-74	3	K	1.5693	1.4990	1.0360	1.1490	1.5626	1.5626	1.5626	1.5626	1.1490	1.0360
4	65-74	3	K	1.5398	1.4906	1.0194	1.1339	1.5598	1.5598	1.5598	1.5598	1.1339	1.0194
3	65-74	3	K	1.4720	1.4837	1.0117	1.1147	1.5586	1.5586	1.5586	1.5586	1.1147	1.0117
2	65-74	3	K	1.4447	1.4816	0.9855	1.1062	1.5534	1.5534	1.5534	1.5534	1.1062	0.9855
1	65-74	3	K	1.3519	1.4680	0.9474	1.0648	1.5410	1.5410	1.5410	1.5410	1.0648	0.9474
7	75-99	3	K	1.7167	1.7065	1.0737	1.3337	0.8495	0.8495	0.8495	0.8495	1.3337	1.0737
6	75-99	3	K	1.6007	1.5979	1.1134	1.2520	0.8266	0.8266	0.8266	0.8266	1.2520	1.1134
5	75-99	3	K	1.5540	1.6031	1.1379	1.2111	0.8076	0.8076	0.8076	0.8076	1.2111	1.1379
4	75-99	3	K	1.5097	1.5482	1.1298	1.1769	0.7906	0.7906	0.7906	0.7906	1.1769	1.1298
3	75-99	3	K	1.4082	1.5022	1.1260	1.1334	0.7833	0.7833	0.7833	0.7833	1.1334	1.1260
2	75-99	3	K	1.3674	1.4881	1.1132	1.1140	0.7512	0.7512	0.7512	0.7512	1.1140	1.1132
1	75-99	3	K	1.2524	1.3991	1.0946	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0946

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	K	1.5498	1.3857	1.2686	1.4529	1.3161	1.3161	1.3161	1.3161	1.4529	1.2686
6	14-18	4+	K	1.4354	1.2941	1.3633	1.3415	1.2755	1.2755	1.2755	1.2755	1.3415	1.3633
5	14-18	4+	K	1.3892	1.3002	1.4220	1.2858	1.2419	1.2419	1.2419	1.2419	1.2858	1.4220
4	14-18	4+	K	1.3514	1.2358	1.4528	1.2505	1.2385	1.2385	1.2385	1.2385	1.2505	1.4528
3	14-18	4+	K	1.2649	1.1818	1.4672	1.2058	1.2370	1.2370	1.2370	1.2370	1.2058	1.4672
2	14-18	4+	K	1.2301	1.1652	1.5158	1.1857	1.2306	1.2306	1.2306	1.2306	1.1857	1.5158
1	14-18	4+	K	1.1302	1.0672	1.5866	1.0963	1.2153	1.2153	1.2153	1.2153	1.0963	1.5866
7	19-20	4+	K	1.1671	1.1358	1.2037	1.1829	0.8380	0.8380	0.8380	0.8380	1.1829	1.2037
6	19-20	4+	K	1.1236	1.0591	1.1617	1.1371	0.8328	0.8328	0.8328	0.8328	1.1371	1.1617
5	19-20	4+	K	1.1059	1.0592	1.1357	1.1142	0.8285	0.8285	0.8285	0.8285	1.1142	1.1357
4	19-20	4+	K	1.0822	1.0587	1.1544	1.0929	0.8231	0.8231	0.8231	0.8231	1.0929	1.1544
3	19-20	4+	K	1.0278	1.0582	1.1631	1.0659	0.8208	0.8208	0.8208	0.8208	1.0659	1.1631
2	19-20	4+	K	1.0060	1.0581	1.1926	1.0538	0.8105	0.8105	0.8105	0.8105	1.0538	1.1926
1	19-20	4+	K	0.9361	1.0573	1.2354	0.9955	0.7859	0.7859	0.7859	0.7859	0.9955	1.2354
7	21-24	4+	K	1.1836	1.0908	1.0401	1.2080	1.0464	1.0464	1.0464	1.0464	1.2080	1.0401
6	21-24	4+	K	1.1319	1.0337	1.0285	1.1594	1.0439	1.0439	1.0439	1.0439	1.1594	1.0285
5	21-24	4+	K	1.1112	1.0345	1.0213	1.1351	1.0419	1.0419	1.0419	1.0419	1.1351	1.0213
4	21-24	4+	K	1.0933	1.0257	1.0370	1.1180	1.0388	1.0388	1.0388	1.0388	1.1180	1.0370
3	21-24	4+	K	1.0522	1.0184	1.0443	1.0962	1.0374	1.0374	1.0374	1.0374	1.0962	1.0443
2	21-24	4+	K	1.0358	1.0162	1.0690	1.0865	1.0317	1.0317	1.0317	1.0317	1.0865	1.0690
1	21-24	4+	K	0.9764	1.0019	1.1049	1.0395	1.0178	1.0178	1.0178	1.0178	1.0395	1.1049
7	25-44	4+	K	1.1181	1.1053	1.0009	1.1270	0.8946	0.8946	0.8946	0.8946	1.1270	1.0009
6	25-44	4+	K	1.0827	1.0577	0.9887	1.0865	0.8858	0.8858	0.8858	0.8858	1.0865	0.9887
5	25-44	4+	K	1.0685	1.0604	0.9811	1.0662	0.8784	0.8784	0.8784	0.8784	1.0662	0.9811
4	25-44	4+	K	1.0488	1.0323	0.9882	1.0477	0.8837	0.8837	0.8837	0.8837	1.0477	0.9882
3	25-44	4+	K	1.0036	1.0088	0.9915	1.0241	0.8860	0.8860	0.8860	0.8860	1.0241	0.9915
2	25-44	4+	K	0.9853	1.0015	1.0027	1.0135	0.8960	0.8960	0.8960	0.8960	1.0135	1.0027
1	25-44	4+	K	0.9227	0.9560	1.0189	0.9626	0.9200	0.9200	0.9200	0.9200	0.9626	1.0189
7	45-64	4+	K	1.4091	1.2959	0.9408	1.1439	1.2126	1.2126	1.2126	1.2126	1.1439	0.9408
6	45-64	4+	K	1.3655	1.2954	0.9214	1.1020	1.2261	1.2261	1.2261	1.2261	1.1020	0.9214
5	45-64	4+	K	1.3478	1.2987	0.9093	1.0811	1.2373	1.2373	1.2373	1.2373	1.0811	0.9093
4	45-64	4+	K	1.3178	1.2650	0.9154	1.0574	1.2429	1.2429	1.2429	1.2429	1.0574	0.9154
3	45-64	4+	K	1.2487	1.2368	0.9182	1.0273	1.2454	1.2454	1.2454	1.2454	1.0273	0.9182
2	45-64	4+	K	1.2210	1.2281	0.9278	1.0139	1.2562	1.2562	1.2562	1.2562	1.0139	0.9278
1	45-64	4+	K	1.1340	1.1736	0.9416	0.9492	1.2817	1.2817	1.2817	1.2817	0.9492	0.9416
7	65-74	4+	K	2.1960	1.7201	0.9672	1.3595	1.1779	1.1779	1.1779	1.1779	1.3595	0.9672
6	65-74	4+	K	2.0699	1.6224	0.9795	1.3073	1.2004	1.2004	1.2004	1.2004	1.3073	0.9795
5	65-74	4+	K	2.0190	1.6225	0.9871	1.2812	1.2190	1.2190	1.2190	1.2190	1.2812	0.9871
4	65-74	4+	K	1.9841	1.6208	0.9829	1.2605	1.2284	1.2284	1.2284	1.2284	1.2605	0.9829
3	65-74	4+	K	1.9037	1.6194	0.9809	1.2343	1.2325	1.2325	1.2325	1.2325	1.2343	0.9809
2	65-74	4+	K	1.8714	1.6190	0.9742	1.2225	1.2503	1.2503	1.2503	1.2503	1.2225	0.9742
1	65-74	4+	K	1.7568	1.6161	0.9646	1.1660	1.2927	1.2927	1.2927	1.2927	1.1660	0.9646
7	75-99	4+	K	2.2577	1.7363	0.9568	1.3694	1.0780	1.0780	1.0780	1.0780	1.3694	0.9568
6	75-99	4+	K	2.1299	1.6128	0.9600	1.2852	1.0379	1.0379	1.0379	1.0379	1.2852	0.9600
5	75-99	4+	K	2.0784	1.6217	0.9619	1.2431	1.0046	1.0046	1.0046	1.0046	1.2431	0.9619
4	75-99	4+	K	2.0199	1.5279	0.9667	1.2045	0.9886	0.9886	0.9886	0.9886	1.2045	0.9667
3	75-99	4+	K	1.8857	1.4494	0.9691	1.1555	0.9817	0.9817	0.9817	0.9817	1.1555	0.9691
2	75-99	4+	K	1.8317	1.4254	0.9767	1.1336	0.9513	0.9513	0.9513	0.9513	1.1336	0.9767
1	75-99	4+	K	1.6789	1.2909	0.9878	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9878
7	14-18	0	L	1.1238	1.1077	0.7934	1.0463	1.0561	1.0561	1.0561	1.0561	1.0463	0.7934
6	14-18	0	L	1.0661	1.0469	0.8638	1.0012	1.0329	1.0329	1.0329	1.0329	1.0012	0.8638
5	14-18	0	L	1.0567	1.0507	0.8970	0.9874	1.0152	1.0152	1.0152	1.0152	0.9874	0.8970
4	14-18	0	L	1.0405	1.0134	0.9097	0.9765	1.0061	1.0061	1.0061	1.0061	0.9765	0.9097
3	14-18	0	L	1.0040	0.9823	0.9158	0.9625	1.0023	1.0023	1.0023	1.0023	0.9625	0.9158
2	14-18	0	L	0.9892	0.9722	0.9363	0.9563	0.9852	0.9852	0.9852	0.9852	0.9563	0.9363
1	14-18	0	L	0.9403	0.9132	0.9659	0.9263	0.9446	0.9446	0.9446	0.9446	0.9263	0.9659
7	19-20	0	L	1.1875	1.1119	0.9644	1.1083	1.1331	1.1331	1.1331	1.1331	1.1083	0.9644
6	19-20	0	L	1.1806	1.0968	0.9416	1.1051	1.1376	1.1376	1.1376	1.1376	1.1051	0.9416
5	19-20	0	L	1.1788	1.0935	0.9348	1.1039	1.1345	1.1345	1.1345	1.1345	1.1039	0.9348
4	19-20	0	L	1.1747	1.1250	0.9433	1.1018	1.1200	1.1200	1.1200	1.1200	1.1018	0.9433
3	19-20	0	L	1.1653	1.1512	0.9473	1.0992	1.1138	1.1138	1.1138	1.1138	1.0992	0.9473
2	19-20	0	L	1.1616	1.1597	0.9610	1.0980	1.0864	1.0864	1.0864	1.0864	1.0980	0.9610
1	19-20	0	L	1.1480	1.2109	0.9808	1.0923	1.0301	1.0301	1.0301	1.0301	1.0923	0.9808
7	21-24	0	L	1.0629	1.0449	0.9852	1.0465	1.0326	1.0326	1.0326	1.0326	1.0465	0.9852
6	21-24	0	L	1.0499	1.0411	0.9862	1.0418	1.0408	1.0408	1.0408	1.0408	1.0418	0.9862
5	21-24	0	L	1.0497	1.0389	0.9892	1.0412	1.0420	1.0420	1.0420	1.0420	1.0412	0.9892
4	21-24	0	L	1.0526	1.0596	0.9971	1.0439	1.0325	1.0325	1.0325	1.0325	1.0439	0.9971
3	21-24	0	L	1.0593	1.0769	1.0008	1.0474	1.0284	1.0284	1.0284	1.0284	1.0474	1.0008
2	21-24	0	L	1.0619	1.0825	1.0135	1.0489	1.0104	1.0104	1.0104	1.0104	1.0489	1.0135
1	21-24	0	L	1.0715	1.1162	1.0319	1.0563	0.9677	0.9677	0.9677	0.9677	1.0563	1.0319
7	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	L	0.9730	0.9425	1.0195	0.9833	0.9220	0.9220	0.9220	0.9220	0.9833	1.0195
6	45-64	0	L	0.9737	0.9718	1.0105	0.9826	0.9423	0.9423	0.9423	0.9423	0.9826	1.0105
5	45-64	0	L	0.9724	0.9718	1.0067	0.9813	0.9541	0.9541	0.9541	0.9541	0.9813	1.0067
4	45-64	0	L	0.9680	0.9724	1.0061	0.9764	0.9526	0.9526	0.9526	0.9526	0.9764	1.0061
3	45-64	0	L	0.9580	0.9729	1.0058	0.9703	0.9520	0.9520	0.9520	0.9520	0.9703	1.0058
2	45-64	0	L	0.9540	0.9731	1.0049	0.9675	0.9494	0.9494	0.9494	0.9494	0.9675	1.0049
1	45-64	0	L	0.9396	0.9741	1.0037	0.9542	0.9430	0.9430	0.9430	0.9430	0.9542	1.0037
7	65-74	0	L	0.9235	0.8903	0.9943	0.9539	0.8751	0.8751	0.8751	0.8751	0.9539	0.9943
6	65-74	0	L	0.8990	0.8746	1.0199	0.9515	0.9015	0.9015	0.9015	0.9015	0.9515	1.0199
5	65-74	0	L	0.8974	0.8721	1.0268	0.9512	0.9182	0.9182	0.9182	0.9182	0.9512	1.0268
4	65-74	0	L	0.8986	0.8966	1.0152	0.9525	0.9197	0.9197	0.9197	0.9197	0.9525	1.0152
3	65-74	0	L	0.9013	0.9170	1.0097	0.9543	0.9204	0.9204	0.9204	0.9204	0.9543	1.0097
2	65-74	0	L	0.9024	0.9236	0.9909	0.9551	0.9233	0.9233	0.9233	0.9233	0.9551	0.9909
1	65-74	0	L	0.9063	0.9635	0.9637	0.9588	0.9302	0.9302	0.9302	0.9302	0.9588	0.9637
7	75-99	0	L	0.9639	0.9140	1.0032	0.9732	1.0847	1.0847	1.0847	1.0847	0.9732	1.0032
6	75-99	0	L	0.9398	0.8685	1.0193	0.9470	1.0535	1.0535	1.0535	1.0535	0.9470	1.0193
5	75-99	0	L	0.9303	0.8688	1.0253	0.9372	1.0254	1.0254	1.0254	1.0254	0.9372	1.0253
4	75-99	0	L	0.9046	0.8653	1.0231	0.9230	1.0025	1.0025	1.0025	1.0025	0.9230	1.0231
3	75-99	0	L	0.8468	0.8623	1.0221	0.9049	0.9927	0.9927	0.9927	0.9927	0.9049	1.0221
2	75-99	0	L	0.8233	0.8613	1.0186	0.8969	0.9493	0.9493	0.9493	0.9493	0.8969	1.0186
1	75-99	0	L	0.7682	0.8555	1.0135	0.8579	0.8834	0.8834	0.8834	0.8834	0.8579	1.0135

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	L	1.1733	1.3001	0.8371	1.1480	1.1278	1.1278	1.1278	1.1278	1.1480	0.8371
6	14-18	1	L	1.1100	1.2838	0.8921	1.1123	1.0821	1.0821	1.0821	1.0821	1.1123	0.8921
5	14-18	1	L	1.1051	1.2856	0.9251	1.1097	1.0444	1.0444	1.0444	1.0444	1.1097	0.9251
4	14-18	1	L	1.1057	1.2683	0.9580	1.1376	1.0199	1.0199	1.0199	1.0199	1.1376	0.9580
3	14-18	1	L	1.1067	1.2537	0.9736	1.1732	1.0095	1.0095	1.0095	1.0095	1.1732	0.9736
2	14-18	1	L	1.1071	1.2491	1.0264	1.1889	0.9630	0.9630	0.9630	0.9630	1.1889	1.0264
1	14-18	1	L	1.1088	1.2207	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	L	1.1979	1.2884	1.1077	1.0439	1.2999	1.2999	1.2999	1.2999	1.0439	1.1077
6	19-20	1	L	1.1879	1.3034	1.0573	1.0533	1.2608	1.2608	1.2608	1.2608	1.0533	1.0573
5	19-20	1	L	1.1918	1.2961	1.0460	1.0643	1.2269	1.2269	1.2269	1.2269	1.0643	1.0460
4	19-20	1	L	1.2077	1.3677	1.0775	1.1023	1.2015	1.2015	1.2015	1.2015	1.1023	1.0775
3	19-20	1	L	1.2434	1.4272	1.0924	1.1507	1.1907	1.1907	1.1907	1.1907	1.1507	1.0924
2	19-20	1	L	1.2579	1.4466	1.1431	1.1723	1.1427	1.1427	1.1427	1.1427	1.1723	1.1431
1	19-20	1	L	1.3097	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	L	0.9771	1.0270	1.0453	1.1447	1.2592	1.2592	1.2592	1.2592	1.1447	1.0453
6	21-24	1	L	0.9626	1.0488	1.0232	1.1531	1.2375	1.2375	1.2375	1.2375	1.1531	1.0232
5	21-24	1	L	0.9672	1.0439	1.0232	1.1662	1.2140	1.2140	1.2140	1.2140	1.1662	1.0232
4	21-24	1	L	0.9868	1.0918	1.0528	1.2137	1.1885	1.1885	1.1885	1.1885	1.2137	1.0528
3	21-24	1	L	1.0307	1.1314	1.0668	1.2744	1.1776	1.1776	1.1776	1.1776	1.2744	1.0668
2	21-24	1	L	1.0485	1.1444	1.1144	1.3012	1.1293	1.1293	1.1293	1.1293	1.3012	1.1144
1	21-24	1	L	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	L	0.9511	0.9412	0.9243	0.9305	0.9997	0.9997	0.9997	0.9997	0.9305	0.9243
6	25-44	1	L	0.9486	0.9640	0.9037	0.9416	0.9953	0.9953	0.9953	0.9953	0.9416	0.9037
5	25-44	1	L	0.9533	0.9616	0.9009	0.9527	0.9840	0.9840	0.9840	0.9840	0.9527	0.9009
4	25-44	1	L	0.9697	0.9852	0.9192	0.9886	0.9630	0.9630	0.9630	0.9630	0.9886	0.9192
3	25-44	1	L	1.0064	1.0048	0.9279	1.0346	0.9539	0.9539	0.9539	0.9539	1.0346	0.9279
2	25-44	1	L	1.0212	1.0112	0.9575	1.0550	0.9137	0.9137	0.9137	0.9137	1.0550	0.9575
1	25-44	1	L	1.0724	1.0495	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	L	0.9984	0.9049	1.1391	0.8974	0.8869	0.8869	0.8869	0.8869	0.8974	1.1391
6	45-64	1	L	0.9966	0.9547	1.1038	0.9075	0.9024	0.9024	0.9024	0.9024	0.9075	1.1038
5	45-64	1	L	1.0001	0.9522	1.0960	0.9167	0.9035	0.9035	0.9035	0.9035	0.9167	1.0960
4	45-64	1	L	1.0122	0.9762	1.1177	0.9462	0.8829	0.8829	0.8829	0.8829	0.9462	1.1177
3	45-64	1	L	1.0396	0.9961	1.1280	0.9838	0.8740	0.8740	0.8740	0.8740	0.9838	1.1280
2	45-64	1	L	1.0507	1.0026	1.1629	1.0004	0.8349	0.8349	0.8349	0.8349	1.0004	1.1629
1	45-64	1	L	1.0906	1.0416	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	L	1.1025	0.8327	0.8577	0.9446	1.0523	1.0523	1.0523	1.0523	0.9446	0.8577
6	65-74	1	L	1.0704	0.8391	0.8604	0.9534	1.0793	1.0793	1.0793	1.0793	0.9534	0.8604
5	65-74	1	L	1.0737	0.8344	0.8638	0.9643	1.0870	1.0870	1.0870	1.0870	0.9643	0.8638
4	65-74	1	L	1.0937	0.8799	0.8709	1.0023	1.0653	1.0653	1.0653	1.0653	1.0023	0.8709
3	65-74	1	L	1.1385	0.9178	0.8743	1.0509	1.0560	1.0560	1.0560	1.0560	1.0509	0.8743
2	65-74	1	L	1.1567	0.9301	0.8859	1.0724	1.0148	1.0148	1.0148	1.0148	1.0724	0.8859
1	65-74	1	L	1.2165	0.9966	0.9024	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9024
7	75-99	1	L	1.1750	0.8874	1.1571	1.0524	0.8906	0.8906	0.8906	0.8906	1.0524	1.1571
6	75-99	1	L	1.1425	1.0347	1.1496	1.0366	0.8464	0.8464	0.8464	0.8464	1.0366	1.1496
5	75-99	1	L	1.1357	1.0350	1.1530	1.0375	0.8115	0.8115	0.8115	0.8115	1.0375	1.1530
4	75-99	1	L	1.1211	1.0314	1.1739	1.0588	0.7917	0.7917	0.7917	0.7917	1.0588	1.1739
3	75-99	1	L	1.0880	1.0285	1.1838	1.0858	0.7832	0.7832	0.7832	0.7832	1.0858	1.1838
2	75-99	1	L	1.0746	1.0275	1.2175	1.0979	0.7457	0.7457	0.7457	0.7457	1.0979	1.2175
1	75-99	1	L	1.0268	1.0218	1.2635	1.1561	0.6909	0.6909	0.6909	0.6909	1.1561	1.2635
7	14-18	2	L	1.2218	1.2897	0.9318	1.3213	1.1356	1.1356	1.1356	1.1356	1.3213	0.9318
6	14-18	2	L	1.1389	1.2416	0.9911	1.2147	1.0769	1.0769	1.0769	1.0769	1.2147	0.9911
5	14-18	2	L	1.1266	1.2484	1.0141	1.1839	1.0372	1.0372	1.0372	1.0372	1.1839	1.0141
4	14-18	2	L	1.1070	1.1824	1.0089	1.1656	1.0271	1.0271	1.0271	1.0271	1.1656	1.0089
3	14-18	2	L	1.0630	1.1275	1.0064	1.1421	1.0227	1.0227	1.0227	1.0227	1.1421	1.0064
2	14-18	2	L	1.0452	1.1096	0.9979	1.1317	1.0036	1.0036	1.0036	1.0036	1.1317	0.9979
1	14-18	2	L	0.9907	1.0237	0.9857	1.0813	0.9579	0.9579	0.9579	0.9579	1.0813	0.9857
7	19-20	2	L	1.0529	1.0660	1.0511	1.0722	1.2161	1.2161	1.2161	1.2161	1.0722	1.0511
6	19-20	2	L	1.0297	1.0248	1.0010	1.0286	1.1841	1.1841	1.1841	1.1841	1.0286	1.0010
5	19-20	2	L	1.0262	1.0240	0.9772	1.0162	1.1583	1.1583	1.1583	1.1583	1.0162	0.9772
4	19-20	2	L	1.0204	1.0321	0.9675	1.0097	1.1425	1.1425	1.1425	1.1425	1.0097	0.9675
3	19-20	2	L	1.0074	1.0389	0.9628	1.0013	1.1357	1.1357	1.1357	1.1357	1.0013	0.9628
2	19-20	2	L	1.0021	1.0412	0.9471	0.9976	1.1058	1.1058	1.1058	1.1058	0.9976	0.9471
1	19-20	2	L	0.9832	1.0545	0.9245	0.9796	1.0468	1.0468	1.0468	1.0468	0.9796	0.9245
7	21-24	2	L	1.0333	1.0293	1.0261	1.1119	1.0109	1.0109	1.0109	1.0109	1.1119	1.0261
6	21-24	2	L	1.0039	1.0000	1.0023	1.0650	0.9882	0.9882	0.9882	0.9882	1.0650	1.0023
5	21-24	2	L	1.0017	1.0001	0.9890	1.0528	0.9705	0.9705	0.9705	0.9705	1.0528	0.9890
4	21-24	2	L	1.0023	0.9997	0.9781	1.0505	0.9608	0.9608	0.9608	0.9608	1.0505	0.9781
3	21-24	2	L	1.0037	0.9994	0.9729	1.0477	0.9567	0.9567	0.9567	0.9567	1.0477	0.9729
2	21-24	2	L	1.0042	0.9993	0.9554	1.0464	0.9383	0.9383	0.9383	0.9383	1.0464	0.9554
1	21-24	2	L	1.0062	0.9987	0.9301	1.0405	0.8947	0.8947	0.8947	0.8947	1.0405	0.9301
7	25-44	2	L	1.0118	1.0291	1.0760	1.0512	1.0043	1.0043	1.0043	1.0043	1.0512	1.0760
6	25-44	2	L	0.9955	1.0041	1.0499	1.0115	0.9739	0.9739	0.9739	0.9739	1.0115	1.0499
5	25-44	2	L	0.9935	1.0061	1.0331	1.0004	0.9552	0.9552	0.9552	0.9552	1.0004	1.0331
4	25-44	2	L	0.9915	0.9868	1.0139	0.9958	0.9544	0.9544	0.9544	0.9544	0.9958	1.0139
3	25-44	2	L	0.9866	0.9706	1.0048	0.9899	0.9540	0.9540	0.9540	0.9540	0.9899	1.0048
2	25-44	2	L	0.9846	0.9654	0.9740	0.9873	0.9523	0.9523	0.9523	0.9523	0.9873	0.9740
1	25-44	2	L	0.9775	0.9339	0.9366	0.9746	0.9483	0.9483	0.9483	0.9483	0.9746	0.9366
7	45-64	2	L	1.1653	1.1597	1.0354	1.1179	1.0869	1.0869	1.0869	1.0869	1.1179	1.0354
6	45-64	2	L	1.1474	1.1683	1.0012	1.0749	1.0775	1.0775	1.0775	1.0775	1.0749	1.0012
5	45-64	2	L	1.1437	1.1706	0.9813	1.0618	1.0708	1.0708	1.0708	1.0708	1.0618	0.9813
4	45-64	2	L	1.1361	1.1488	0.9625	1.0518	1.0683	1.0683	1.0683	1.0683	1.0518	0.9625
3	45-64	2	L	1.1189	1.1306	0.9537	1.0390	1.0671	1.0671	1.0671	1.0671	1.0390	0.9537
2	45-64	2	L	1.1120	1.1246	0.9236	1.0332	1.0623	1.0623	1.0623	1.0623	1.0332	0.9236
1	45-64	2	L	1.0870	1.0892	0.8878	1.0056	1.0507	1.0507	1.0507	1.0507	1.0056	0.8878
7	65-74	2	L	1.2863	1.3755	0.9760	1.2650	1.0436	1.0436	1.0436	1.0436	1.2650	0.9760
6	65-74	2	L	1.2312	1.3166	0.9771	1.2139	1.0431	1.0431	1.0431	1.0431	1.2139	0.9771
5	65-74	2	L	1.2265	1.3156	0.9687	1.2003	1.0431	1.0431	1.0431	1.0431	1.2003	0.9687
4	65-74	2	L	1.2255	1.3253	0.9404	1.1965	1.0437	1.0437	1.0437	1.0437	1.1965	0.9404
3	65-74	2	L	1.2231	1.3334	0.9270	1.1915	1.0441	1.0441	1.0441	1.0441	1.1915	0.9270
2	65-74	2	L	1.2220	1.3361	0.8814	1.1893	1.0456	1.0456	1.0456	1.0456	1.1893	0.8814
1	65-74	2	L	1.2186	1.3519	0.8428	1.1788	1.0492	1.0492	1.0492	1.0492	1.1788	0.8428
7	75-99	2	L	1.3944	1.2448	1.2352	1.3449	0.8988	0.8988	0.8988	0.8988	1.3449	1.2352
6	75-99	2	L	1.3237	1.1824	1.2247	1.2580	0.8464	0.8464	0.8464	0.8464	1.2580	1.2247
5	75-99	2	L	1.3081	1.1843	1.2126	1.2308	0.8070	0.8070	0.8070	0.8070	1.2308	1.2126
4	75-99	2	L	1.2747	1.1666	1.1876	1.2068	0.7884	0.7884	0.7884	0.7884	1.2068	1.1876
3	75-99	2	L	1.1994	1.1518	1.1759	1.1762	0.7804	0.7804	0.7804	0.7804	1.1762	1.1759
2	75-99	2	L	1.1689	1.1471	1.1358	1.1626	0.7450	0.7450	0.7450	0.7450	1.1626	1.1358
1	75-99	2	L	1.0942	1.1183	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	L	1.2918	1.1803	0.9996	1.4529	1.1332	1.1332	1.1332	1.1332	1.4529	0.9996
6	14-18	3	L	1.1856	1.1103	1.1106	1.3369	1.1179	1.1179	1.1179	1.1179	1.3369	1.1106
5	14-18	3	L	1.1663	1.1160	1.1597	1.3003	1.1032	1.1032	1.1032	1.1032	1.3003	1.1597
4	14-18	3	L	1.1296	1.0606	1.1699	1.2673	1.0898	1.0898	1.0898	1.0898	1.2673	1.1699
3	14-18	3	L	1.0470	1.0143	1.1747	1.2254	1.0840	1.0840	1.0840	1.0840	1.2254	1.1747
2	14-18	3	L	1.0135	0.9994	1.1913	1.2068	1.0584	1.0584	1.0584	1.0584	1.2068	1.1913
1	14-18	3	L	0.9396	0.9251	1.2150	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2150
7	19-20	3	L	1.1566	1.0640	0.9653	1.2211	1.1341	1.1341	1.1341	1.1341	1.2211	0.9653
6	19-20	3	L	1.0726	1.0173	0.9631	1.1725	1.1483	1.1483	1.1483	1.1483	1.1725	0.9631
5	19-20	3	L	1.0584	1.0179	0.9633	1.1558	1.1496	1.1496	1.1496	1.1496	1.1558	0.9633
4	19-20	3	L	1.0328	1.0127	0.9668	1.1367	1.1312	1.1312	1.1312	1.1312	1.1367	0.9668
3	19-20	3	L	0.9754	1.0085	0.9686	1.1121	1.1233	1.1233	1.1233	1.1233	1.1121	0.9686
2	19-20	3	L	0.9520	1.0070	0.9745	1.1012	1.0884	1.0884	1.0884	1.0884	1.1012	0.9745
1	19-20	3	L	0.8932	0.9986	0.9830	1.0485	1.0256	1.0256	1.0256	1.0256	1.0485	0.9830
7	21-24	3	L	1.1416	1.0444	0.9756	1.0520	0.8604	0.8604	0.8604	0.8604	1.0520	0.9756
6	21-24	3	L	1.0614	1.0094	0.9977	1.0084	0.8748	0.8748	0.8748	0.8748	1.0084	0.9977
5	21-24	3	L	1.0494	1.0108	1.0077	0.9947	0.8790	0.8790	0.8790	0.8790	0.9947	1.0077
4	21-24	3	L	1.0299	0.9975	1.0104	0.9824	0.8681	0.8681	0.8681	0.8681	0.9824	1.0104
3	21-24	3	L	0.9862	0.9864	1.0117	0.9665	0.8634	0.8634	0.8634	0.8634	0.9665	1.0117
2	21-24	3	L	0.9685	0.9829	1.0161	0.9595	0.8427	0.8427	0.8427	0.8427	0.9595	1.0161
1	21-24	3	L	0.9165	0.9612	1.0224	0.9255	0.7996	0.7996	0.7996	0.7996	0.9255	1.0224
7	25-44	3	L	1.1366	1.0459	1.0055	1.0516	1.0136	1.0136	1.0136	1.0136	1.0516	1.0055
6	25-44	3	L	1.0454	1.0154	1.0272	1.0127	1.0224	1.0224	1.0224	1.0224	1.0127	1.0272
5	25-44	3	L	1.0317	1.0187	1.0345	0.9996	1.0263	1.0263	1.0263	1.0263	0.9996	1.0345
4	25-44	3	L	1.0100	0.9867	1.0291	0.9847	1.0227	1.0227	1.0227	1.0227	0.9847	1.0291
3	25-44	3	L	0.9613	0.9602	1.0266	0.9657	1.0212	1.0212	1.0212	1.0212	0.9657	1.0266
2	25-44	3	L	0.9415	0.9516	1.0180	0.9573	1.0144	1.0144	1.0144	1.0144	0.9573	1.0180
1	25-44	3	L	0.8876	0.8997	1.0055	0.9165	0.9984	0.9984	0.9984	0.9984	0.9165	1.0055
7	45-64	3	L	1.3413	1.1587	0.9403	1.2255	0.9259	0.9259	0.9259	0.9259	1.2255	0.9403
6	45-64	3	L	1.2345	1.1616	0.9523	1.1792	0.9544	0.9544	0.9544	0.9544	1.1792	0.9523
5	45-64	3	L	1.2170	1.1653	0.9555	1.1625	0.9698	0.9698	0.9698	0.9698	1.1625	0.9555
4	45-64	3	L	1.1865	1.1295	0.9500	1.1398	0.9650	0.9650	0.9650	0.9650	1.1398	0.9500
3	45-64	3	L	1.1179	1.0997	0.9474	1.1109	0.9629	0.9629	0.9629	0.9629	1.1109	0.9474
2	45-64	3	L	1.0900	1.0899	0.9387	1.0981	0.9539	0.9539	0.9539	0.9539	1.0981	0.9387
1	45-64	3	L	1.0212	1.0318	0.9259	1.0378	0.9323	0.9323	0.9323	0.9323	1.0378	0.9259
7	65-74	3	L	1.6981	1.5723	0.9708	1.2088	1.4704	1.4704	1.4704	1.4704	1.2088	0.9708
6	65-74	3	L	1.5787	1.4971	0.1069	1.1609	1.5277	1.5277	1.5277	1.5277	1.1609	1.0169
5	65-74	3	L	1.5602	1.4979	1.0308	1.1455	1.5614	1.5614	1.5614	1.5614	1.1455	1.0308
4	65-74	3	L	1.5293	1.4894	1.0140	1.1300	1.5585	1.5585	1.5585	1.5585	1.1300	1.0140
3	65-74	3	L	1.4597	1.4824	1.0059	1.1102	1.5573	1.5573	1.5573	1.5573	1.1102	1.0059
2	65-74	3	L	1.4315	1.4801	0.9789	1.1015	1.5519	1.5519	1.5519	1.5519	1.1015	0.9789
1	65-74	3	L	1.3519	1.4663	0.9397	1.0590	1.5390	1.5390	1.5390	1.5390	1.0590	0.9397
7	75-99	3	L	1.6812	1.6801	1.0803	1.3161	0.8458	0.8458	0.8458	0.8458	1.3161	1.0803
6	75-99	3	L	1.5633	1.5905	1.1211	1.2320	0.8220	0.8220	0.8220	0.8220	1.2320	1.1211
5	75-99	3	L	1.5403	1.5963	1.1354	1.2030	0.8005	0.8005	0.8005	0.8005	1.2030	1.1354
4	75-99	3	L	1.4940	1.5403	1.1271	1.1680	0.7828	0.7828	0.7828	0.7828	1.1680	1.1271
3	75-99	3	L	1.3899	1.4938	1.1232	1.1233	0.7752	0.7752	0.7752	0.7752	1.1233	1.1232
2	75-99	3	L	1.3476	1.4786	1.1100	1.1034	0.7417	0.7417	0.7417	0.7417	1.1034	1.1100
1	75-99	3	L	1.2524	1.3896	1.0909	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0909
7	14-18	4+	L	1.5147	1.3638	1.2843	1.4287	1.3095	1.3095	1.3095	1.3095	1.4287	1.2843
6	14-18	4+	L	1.3985	1.2855	1.3817	1.3144	1.2675	1.2675	1.2675	1.2675	1.3144	1.3817
5	14-18	4+	L	1.3776	1.2922	1.4317	1.2775	1.2405	1.2405	1.2405	1.2405	1.2775	1.4317
4	14-18	4+	L	1.3381	1.2267	1.4631	1.2414	1.2369	1.2369	1.2369	1.2369	1.2414	1.4631
3	14-18	4+	L	1.2492	1.1719	1.4778	1.1954	1.2354	1.2354	1.2354	1.2354	1.1954	1.4778
2	14-18	4+	L	1.2134	1.1542	1.5282	1.1749	1.2287	1.2287	1.2287	1.2287	1.1749	1.5282
1	14-18	4+	L	1.1302	1.0672	1.5883	1.0963	1.2127	1.2127	1.2127	1.2127	1.0963	1.5883
7	19-20	4+	L	1.1537	1.1162	1.1967	1.1730	0.8371	0.8371	0.8371	0.8371	1.1730	1.1967
6	19-20	4+	L	1.1095	1.0591	1.1535	1.1260	0.8318	0.8318	0.8318	0.8318	1.1260	1.1535
5	19-20	4+	L	1.0987	1.0591	1.1416	1.1093	0.8263	0.8263	0.8263	0.8263	1.1093	1.1416
4	19-20	4+	L	1.0739	1.0586	1.1605	1.0874	0.8205	0.8205	0.8205	0.8205	1.0874	1.1605
3	19-20	4+	L	1.0180	1.0582	1.1695	1.0596	0.8182	0.8182	0.8182	0.8182	1.0596	1.1695
2	19-20	4+	L	0.9954	1.0581	1.2000	1.0472	0.8075	0.8075	0.8075	0.8075	1.0472	1.2000
1	19-20	4+	L	0.9361	1.0572	1.2442	0.9896	0.7820	0.7820	0.7820	0.7820	0.9896	1.2442
7	21-24	4+	L	1.1677	1.0765	1.0382	1.1974	1.0460	1.0460	1.0460	1.0460	1.1974	1.0382
6	21-24	4+	L	1.1152	1.0326	1.0263	1.1475	1.0434	1.0434	1.0434	1.0434	1.1475	1.0263
5	21-24	4+	L	1.1056	1.0335	1.0263	1.1311	1.0406	1.0406	1.0406	1.0406	1.1311	1.0263
4	21-24	4+	L	1.0869	1.0245	1.0422	1.1136	1.0374	1.0374	1.0374	1.0374	1.1136	1.0422
3	21-24	4+	L	1.0449	1.0171	1.0497	1.0911	1.0360	1.0360	1.0360	1.0360	1.0911	1.0497
2	21-24	4+	L	1.0279	1.0146	1.0752	1.0811	1.0300	1.0300	1.0300	1.0300	1.0811	1.0752
1	21-24	4+	L	0.9749	1.0001	1.1122	1.0330	1.0155	1.0155	1.0155	1.0155	1.0330	1.1122
7	25-44	4+	L	1.1072	1.0937	0.9989	1.1183	0.8932	0.8932	0.8932	0.8932	1.1183	0.9989
6	25-44	4+	L	1.0714	1.0539	0.9863	1.0767	0.8840	0.8840	0.8840	0.8840	1.0767	0.9863
5	25-44	4+	L	1.0624	1.0569	0.9834	1.0618	0.8806	0.8806	0.8806	0.8806	1.0618	0.9834
4	25-44	4+	L	1.0418	1.0282	0.9905	1.0428	0.8862	0.8862	0.8862	0.8862	1.0428	0.9905
3	25-44	4+	L	0.9954	1.0044	0.9939	1.0186	0.8885	0.8885	0.8885	0.8885	1.0186	0.9939
2	25-44	4+	L	0.9765	0.9966	1.0055	1.0077	0.8990	0.8990	0.8990	0.8990	1.0077	1.0055
1	25-44	4+	L	0.9227	0.9501	1.0221	0.9555	0.9239	0.9239	0.9239	0.9239	0.9555	1.0221
7	45-64	4+	L	1.3957	1.2966	0.9376	1.1348	1.2148	1.2148	1.2148	1.2148	1.1348	0.9376
6	45-64	4+	L	1.3514	1.2909	0.9176	1.0918	1.2288	1.2288	1.2288	1.2288	1.0918	0.9176
5	45-64	4+	L	1.3386	1.2945	0.9113	1.0755	1.2397	1.2397	1.2397	1.2397	1.0755	0.9113
4	45-64	4+	L	1.3071	1.2602	0.9174	1.0513	1.2456	1.2456	1.2456	1.2456	1.0513	0.9174
3	45-64	4+	L	1.2363	1.2317	0.9203	1.0204	1.2481	1.2481	1.2481	1.2481	1.0204	0.9203
2	45-64	4+	L	1.2075	1.2224	0.9301	1.0066	1.2592	1.2592	1.2592	1.2592	1.0066	0.9301
1	45-64	4+	L	1.1340	1.1666	0.9444	0.9473	1.2858	1.2858	1.2858	1.2858	0.9473	0.9444
7	65-74	4+	L	2.1574	1.6952	0.9693	1.3482	1.1817	1.1817	1.1817	1.1817	1.3482	0.9693
6	65-74	4+	L	2.0292	1.6222	0.9819	1.2946	1.2049	1.2049	1.2049	1.2049	1.2946	0.9819
5	65-74	4+	L	2.0082	1.6223	0.9858	1.2764	1.2229	1.2229	1.2229	1.2229	1.2764	0.9858
4	65-74	4+	L	1.9717	1.6206	0.9815	1.2552	1.2328	1.2328	1.2328	1.2328	1.2552	0.9815
3	65-74	4+	L	1.8893	1.6192	0.9795	1.2282	1.2370	1.2370	1.2370	1.2370	1.2282	0.9795
2	65-74	4+	L	1.8558	1.6186	0.9726	1.2162	1.2556	1.2556	1.2556	1.2556	1.2162	0.9726
1	65-74	4+	L	1.7568	1.6158	0.9627	1.1580	1.2996	1.2996	1.2996	1.2996	1.1580	0.9627
7	75-99	4+	L	2.2185	1.7070	0.9574	1.3513	1.0714	1.0714	1.0714	1.0714	1.3513	0.9574
6	75-99	4+	L	2.0887	1.6002	0.9605	1.2647	1.0298	1.0298	1.0298	1.0298	1.2647	0.9605
5	75-99	4+	L	2.0605	1.6101	0.9634	1.2340	0.9979	0.9979	0.9979	0.9979	1.2340	0.9634
4	75-99	4+	L	1.9992	1.5146	0.9683	1.1946	0.9812	0.9812	0.9812	0.9812	1.1946	0.9683
3	75-99	4+	L	1.8614	1.4351	0.9707	1.1441	0.9741	0.9741	0.9741	0.9741	1.1441	0.9707
2	75-99	4+	L	1.8055	1.4093	0.9786	1.1217	0.9426	0.9426	0.9426	0.9426	1.1217	0.9786
1	75-99	4+	L	1.6789	1.2909	0.9901	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9901

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	M	1.1073	1.0882	0.8042	1.0374	1.0523	1.0523	1.0523	1.0523	1.0374	0.8042
6	14-18	0	M	1.0579	1.0420	0.8765	0.9905	1.0282	1.0282	1.0282	1.0282	0.9905	0.8765
5	14-18	0	M	1.0517	1.0462	0.9008	0.9851	1.0114	1.0114	1.0114	1.0114	0.9851	0.9008
4	14-18	0	M	1.0350	1.0078	0.9140	0.9737	1.0020	1.0020	1.0020	1.0020	0.9737	0.9140
3	14-18	0	M	0.9978	0.9763	0.9202	0.9595	0.9982	0.9982	0.9982	0.9982	0.9595	0.9202
2	14-18	0	M	0.9825	0.9662	0.9413	0.9529	0.9804	0.9804	0.9804	0.9804	0.9529	0.9413
1	14-18	0	M	0.9403	0.9132	0.9702	0.9222	0.9409	0.9409	0.9409	0.9409	0.9222	0.9702
7	19-20	0	M	1.1855	1.1036	0.9609	1.1077	1.1339	1.1339	1.1339	1.1339	1.1077	0.9609
6	19-20	0	M	1.1791	1.1009	0.9375	1.1044	1.1385	1.1385	1.1385	1.1385	1.1044	0.9375
5	19-20	0	M	1.1775	1.0974	0.9373	1.1034	1.1285	1.1285	1.1285	1.1285	1.1034	0.9373
4	19-20	0	M	1.1733	1.1297	0.9462	1.1013	1.1134	1.1134	1.1134	1.1134	1.1013	0.9462
3	19-20	0	M	1.1638	1.1562	0.9503	1.0986	1.1072	1.1072	1.1072	1.1072	1.0986	0.9503
2	19-20	0	M	1.1599	1.1647	0.9644	1.0974	1.0787	1.0787	1.0787	1.0787	1.0974	0.9644
1	19-20	0	M	1.1459	1.2171	0.9849	1.0916	1.0301	1.0301	1.0301	1.0301	1.0916	0.9849
7	21-24	0	M	1.0592	1.0417	0.9853	1.0456	1.0340	1.0340	1.0340	1.0340	1.0456	0.9853
6	21-24	0	M	1.0495	1.0438	0.9864	1.0407	1.0424	1.0424	1.0424	1.0424	1.0407	0.9864
5	21-24	0	M	1.0506	1.0415	0.9915	1.0418	1.0380	1.0380	1.0380	1.0380	1.0418	0.9915
4	21-24	0	M	1.0536	1.0627	0.9997	1.0446	1.0282	1.0282	1.0282	1.0282	1.0446	0.9997
3	21-24	0	M	1.0604	1.0802	1.0036	1.0481	1.0241	1.0241	1.0241	1.0241	1.0481	1.0036
2	21-24	0	M	1.0632	1.0858	1.0166	1.0497	1.0054	1.0054	1.0054	1.0054	1.0497	1.0166
1	21-24	0	M	1.0731	1.1202	1.0357	1.0573	0.9646	0.9646	0.9646	0.9646	1.0573	1.0357
7	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	M	0.9732	0.9533	1.0181	0.9831	0.9254	0.9254	0.9254	0.9254	0.9831	1.0181
6	45-64	0	M	0.9727	0.9719	1.0089	0.9824	0.9464	0.9464	0.9464	0.9464	0.9824	1.0089
5	45-64	0	M	0.9710	0.9719	1.0065	0.9802	0.9535	0.9535	0.9535	0.9535	0.9802	1.0065
4	45-64	0	M	0.9665	0.9725	1.0059	0.9752	0.9520	0.9520	0.9520	0.9520	0.9752	1.0059
3	45-64	0	M	0.9563	0.9730	1.0056	0.9689	0.9514	0.9514	0.9514	0.9514	0.9689	1.0056
2	45-64	0	M	0.9522	0.9732	1.0047	0.9660	0.9486	0.9486	0.9486	0.9486	0.9660	1.0047
1	45-64	0	M	0.9373	0.9742	1.0034	0.9524	0.9420	0.9420	0.9420	0.9420	0.9524	1.0034
7	65-74	0	M	0.9165	0.8824	0.9982	0.9534	0.8794	0.8794	0.8794	0.8794	0.9534	0.9982
6	65-74	0	M	0.8974	0.8778	1.0245	0.9509	0.9068	0.9068	0.9068	0.9068	0.9509	1.0245
5	65-74	0	M	0.8978	0.8750	1.0234	0.9515	0.9188	0.9188	0.9188	0.9188	0.9515	1.0234
4	65-74	0	M	0.8990	0.9002	1.0112	0.9529	0.9204	0.9204	0.9204	0.9204	0.9529	1.0112
3	65-74	0	M	0.9018	0.9209	1.0055	0.9547	0.9211	0.9211	0.9211	0.9211	0.9547	1.0055
2	65-74	0	M	0.9029	0.9275	0.9863	0.9555	0.9241	0.9241	0.9241	0.9241	0.9555	0.9863
1	65-74	0	M	0.9069	0.9683	0.9582	0.9593	0.9313	0.9313	0.9313	0.9313	0.9593	0.9582
7	75-99	0	M	0.9570	0.8974	1.0057	0.9680	1.0796	1.0796	1.0796	1.0796	0.9680	1.0057
6	75-99	0	M	0.9322	0.8680	1.0222	0.9408	1.0473	1.0473	1.0473	1.0473	0.9408	1.0222
5	75-99	0	M	0.9224	0.8684	1.0246	0.9341	1.0159	1.0159	1.0159	1.0159	0.9341	1.0246
4	75-99	0	M	0.8959	0.8647	1.0224	0.9194	0.9921	0.9921	0.9921	0.9921	0.9194	1.0224
3	75-99	0	M	0.8369	0.8617	1.0213	0.9010	0.9823	0.9823	0.9823	0.9823	0.9010	1.0213
2	75-99	0	M	0.8127	0.8608	1.0177	0.8924	0.9371	0.9371	0.9371	0.9371	0.8924	1.0177
1	75-99	0	M	0.7682	0.8548	1.0125	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0125
7	14-18	1	M	1.1552	1.2956	0.8456	1.1410	1.1204	1.1204	1.1204	1.1204	1.1410	0.8456
6	14-18	1	M	1.1051	1.2815	0.9021	1.1038	1.0730	1.0730	1.0730	1.0730	1.1038	0.9021
5	14-18	1	M	1.1053	1.2835	0.9349	1.1158	1.0343	1.0343	1.0343	1.0343	1.1158	0.9349
4	14-18	1	M	1.1058	1.2657	0.9691	1.1446	1.0088	1.0088	1.0088	1.0088	1.1446	0.9691
3	14-18	1	M	1.1069	1.2510	0.9851	1.1808	0.9983	0.9983	0.9983	0.9983	1.1808	0.9851
2	14-18	1	M	1.1073	1.2463	1.0393	1.1976	0.9500	0.9500	0.9500	0.9500	1.1976	1.0393
1	14-18	1	M	1.1090	1.2173	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	M	1.1951	1.2881	1.1000	1.0458	1.2934	1.2934	1.2934	1.2934	1.0458	1.1000
6	19-20	1	M	1.1906	1.3128	1.0481	1.0556	1.2530	1.2530	1.2530	1.2530	1.0556	1.0481
5	19-20	1	M	1.1968	1.3049	1.0554	1.0726	1.2164	1.2164	1.2164	1.2164	1.0726	1.0554
4	19-20	1	M	1.2131	1.3784	1.0882	1.1119	1.1901	1.1901	1.1901	1.1901	1.1119	1.0882
3	19-20	1	M	1.2495	1.4387	1.1035	1.1612	1.1791	1.1791	1.1791	1.1791	1.1612	1.1035
2	19-20	1	M	1.2644	1.4580	1.1554	1.1841	1.1291	1.1291	1.1291	1.1291	1.1841	1.1554
1	19-20	1	M	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	M	0.9730	1.0311	1.0419	1.1463	1.2556	1.2556	1.2556	1.2556	1.1463	1.0419
6	21-24	1	M	0.9659	1.0551	1.0192	1.1552	1.2330	1.2330	1.2330	1.2330	1.1552	1.0192
5	21-24	1	M	0.9732	1.0498	1.0321	1.1765	1.2033	1.2033	1.2033	1.2033	1.1765	1.0321
4	21-24	1	M	0.9934	1.0989	1.0628	1.2257	1.1769	1.1769	1.1769	1.1769	1.2257	1.0628
3	21-24	1	M	1.0381	1.1391	1.0772	1.2875	1.1660	1.1660	1.1660	1.1660	1.2875	1.0772
2	21-24	1	M	1.0565	1.1521	1.1260	1.3161	1.1156	1.1156	1.1156	1.1156	1.3161	1.1260
1	21-24	1	M	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	M	0.9504	0.9477	0.9211	0.9327	0.9989	0.9989	0.9989	0.9989	0.9327	0.9211
6	25-44	1	M	0.9521	0.9671	0.9000	0.9443	0.9944	0.9944	0.9944	0.9944	0.9443	0.9000
5	25-44	1	M	0.9583	0.9645	0.9064	0.9605	0.9753	0.9753	0.9753	0.9753	0.9605	0.9064
4	25-44	1	M	0.9751	0.9888	0.9254	0.9978	0.9533	0.9533	0.9533	0.9533	0.9978	0.9254
3	25-44	1	M	1.0126	1.0085	0.9345	1.0446	0.9443	0.9443	0.9443	0.9443	1.0446	0.9345
2	25-44	1	M	1.0280	1.0149	0.9647	1.0663	0.9025	0.9025	0.9025	0.9025	1.0663	0.9647
1	25-44	1	M	1.0724	1.0541	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	M	0.9979	0.9214	1.1337	0.8994	0.8894	0.8894	0.8894	0.8894	0.8994	1.1337
6	45-64	1	M	0.9991	0.9578	1.0975	0.9099	0.9055	0.9055	0.9055	0.9055	0.9099	1.0975
5	45-64	1	M	1.0038	0.9551	1.1025	0.9231	0.8949	0.8949	0.8949	0.8949	0.9231	1.1025
4	45-64	1	M	1.0163	0.9797	1.1251	0.9537	0.8735	0.8735	0.8735	0.8735	0.9537	1.1251
3	45-64	1	M	1.0442	0.9999	1.1356	0.9920	0.8647	0.8647	0.8647	0.8647	0.9920	1.1356
2	45-64	1	M	1.0557	1.0063	1.1714	1.0097	0.8239	0.8239	0.8239	0.8239	1.0097	1.1714
1	45-64	1	M	1.0968	1.0462	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	M	1.0933	0.8313	0.8581	0.9463	1.0568	1.0568	1.0568	1.0568	0.9463	0.8581
6	65-74	1	M	1.0723	0.8451	0.8609	0.9555	1.0847	1.0847	1.0847	1.0847	0.9555	0.8609
5	65-74	1	M	1.0798	0.8399	0.8659	0.9726	1.0780	1.0780	1.0780	1.0780	0.9726	0.8659
4	65-74	1	M	1.1004	0.8867	0.8734	1.0119	1.0554	1.0554	1.0554	1.0554	1.0119	0.8734
3	65-74	1	M	1.1461	0.9250	0.8768	1.0614	1.0461	1.0461	1.0461	1.0461	1.0614	0.8768
2	65-74	1	M	1.1649	0.9373	0.8886	1.0844	1.0032	1.0032	1.0032	1.0032	1.0844	0.8886
1	65-74	1	M	1.2165	0.9966	0.9058	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9058
7	75-99	1	M	1.1657	0.9423	1.1559	1.0493	0.8833	0.8833	0.8833	0.8833	1.0493	1.1559
6	75-99	1	M	1.1368	1.0341	1.1483	1.0329	0.8375	0.8375	0.8375	0.8375	1.0329	1.1483
5	75-99	1	M	1.1312	1.0346	1.1592	1.0421	0.8033	0.8033	0.8033	0.8033	1.0421	1.1592
4	75-99	1	M	1.1161	1.0309	1.1810	1.0642	0.7828	0.7828	0.7828	0.7828	1.0642	1.1810
3	75-99	1	M	1.0824	1.0280	1.1912	1.0918	0.7743	0.7743	0.7743	0.7743	1.0918	1.1912
2	75-99	1	M	1.0687	1.0270	1.2256	1.1045	0.7351	0.7351	0.7351	0.7351	1.1045	1.2256
1	75-99	1	M	1.0251	1.0211	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	M	1.1982	1.2773	0.9409	1.3003	1.1260	1.1260	1.1260	1.1260	1.3003	0.9409
6	14-18	2	M	1.1281	1.2330	1.0018	1.1895	1.0652	1.0652	1.0652	1.0652	1.1895	1.0018
5	14-18	2	M	1.1206	1.2404	1.0125	1.1799	1.0330	1.0330	1.0330	1.0330	1.1799	1.0125
4	14-18	2	M	1.1004	1.1725	1.0070	1.1608	1.0225	1.0225	1.0225	1.0225	1.1608	1.0070
3	14-18	2	M	1.0555	1.1171	1.0045	1.1370	1.0182	1.0182	1.0182	1.0182	1.1370	1.0045
2	14-18	2	M	1.0371	1.0992	0.9959	1.1259	0.9982	0.9982	0.9982	0.9982	1.1259	0.9959
1	14-18	2	M	0.9907	1.0237	0.9832	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9832
7	19-20	2	M	1.0462	1.0500	1.0434	1.0635	1.2108	1.2108	1.2108	1.2108	1.0635	1.0434
6	19-20	2	M	1.0266	1.0258	0.9920	1.0183	1.1777	1.1777	1.1777	1.1777	1.0183	0.9920
5	19-20	2	M	1.0244	1.0249	0.9743	1.0148	1.1517	1.1517	1.1517	1.1517	1.0148	0.9743
4	19-20	2	M	1.0184	1.0333	0.9641	1.0080	1.1353	1.1353	1.1353	1.1353	1.0080	0.9641
3	19-20	2	M	1.0051	1.0402	0.9594	0.9994	1.1285	1.1285	1.1285	1.1285	0.9994	0.9594
2	19-20	2	M	0.9996	1.0425	0.9434	0.9955	1.0974	1.0974	1.0974	1.0974	0.9955	0.9434
1	19-20	2	M	0.9801	1.0560	0.9198	0.9770	1.0468	1.0468	1.0468	1.0468	0.9770	0.9198
7	21-24	2	M	1.0249	1.0185	1.0225	1.1026	1.0071	1.0071	1.0071	1.0071	1.1026	1.0225
6	21-24	2	M	1.0017	1.0000	0.9980	1.0538	0.9837	0.9837	0.9837	0.9837	1.0538	0.9980
5	21-24	2	M	1.0019	1.0000	0.9858	1.0522	0.9665	0.9665	0.9665	0.9665	1.0522	0.9858
4	21-24	2	M	1.0026	0.9996	0.9744	1.0500	0.9565	0.9565	0.9565	0.9565	1.0500	0.9744
3	21-24	2	M	1.0039	0.9993	0.9691	1.0471	0.9523	0.9523	0.9523	0.9523	1.0471	0.9691
2	21-24	2	M	1.0044	0.9992	0.9511	1.0458	0.9332	0.9332	0.9332	0.9332	1.0458	0.9511
1	21-24	2	M	1.0065	0.9987	0.9249	1.0396	0.8944	0.8944	0.8944	0.8944	1.0396	0.9249
7	25-44	2	M	1.0071	1.0215	1.0720	1.0433	0.9992	0.9992	0.9992	0.9992	1.0433	1.0720
6	25-44	2	M	0.9937	1.0016	1.0452	1.0021	0.9679	0.9679	0.9679	0.9679	1.0021	1.0452
5	25-44	2	M	0.9930	1.0037	1.0273	0.9994	0.9548	0.9548	0.9548	0.9548	0.9994	1.0273
4	25-44	2	M	0.9907	0.9839	1.0074	0.9947	0.9540	0.9540	0.9540	0.9540	0.9947	1.0074
3	25-44	2	M	0.9858	0.9676	0.9981	0.9886	0.9536	0.9536	0.9536	0.9536	0.9886	0.9981
2	25-44	2	M	0.9837	0.9623	0.9665	0.9858	0.9518	0.9518	0.9518	0.9518	0.9858	0.9665
1	25-44	2	M	0.9764	0.9301	0.9366	0.9729	0.9477	0.9477	0.9477	0.9477	0.9729	0.9366
7	45-64	2	M	1.1602	1.1647	1.0301	1.1094	1.0854	1.0854	1.0854	1.0854	1.1094	1.0301
6	45-64	2	M	1.1442	1.1654	0.9951	1.0647	1.0756	1.0756	1.0756	1.0756	1.0647	0.9951
5	45-64	2	M	1.1413	1.1678	0.9757	1.0597	1.0697	1.0697	1.0697	1.0697	1.0597	0.9757
4	45-64	2	M	1.1335	1.1454	0.9563	1.0492	1.0671	1.0671	1.0671	1.0671	1.0492	0.9563
3	45-64	2	M	1.1160	1.1272	0.9471	1.0362	1.0660	1.0660	1.0660	1.0660	1.0362	0.9471
2	45-64	2	M	1.1088	1.1212	0.9163	1.0301	1.0609	1.0609	1.0609	1.0609	1.0301	0.9163
1	45-64	2	M	1.0831	1.0850	0.8878	1.0018	1.0489	1.0489	1.0489	1.0489	1.0018	0.8878
7	65-74	2	M	1.2706	1.3528	0.9762	1.2549	1.0435	1.0435	1.0435	1.0435	1.2549	0.9762
6	65-74	2	M	1.2266	1.3179	0.9773	1.2019	1.0430	1.0430	1.0430	1.0430	1.2019	0.9773
5	65-74	2	M	1.2262	1.3168	0.9603	1.1995	1.0434	1.0434	1.0434	1.0434	1.1995	0.9603
4	65-74	2	M	1.2250	1.3268	0.9308	1.1955	1.0441	1.0441	1.0441	1.0441	1.1955	0.9308
3	65-74	2	M	1.2227	1.3349	0.9170	1.1904	1.0444	1.0444	1.0444	1.0444	1.1904	0.9170
2	65-74	2	M	1.2216	1.3376	0.8704	1.1881	1.0460	1.0460	1.0460	1.0460	1.1881	0.8704
1	65-74	2	M	1.2181	1.3537	0.8428	1.1774	1.0497	1.0497	1.0497	1.0497	1.1774	0.8428
7	75-99	2	M	1.3742	1.2231	1.2335	1.3277	0.8902	0.8902	0.8902	0.8902	1.3277	1.2335
6	75-99	2	M	1.3107	1.1802	1.2228	1.2374	0.8359	0.8359	0.8359	0.8359	1.2374	1.2228
5	75-99	2	M	1.2978	1.1821	1.2052	1.2256	0.7993	0.7993	0.7993	0.7993	1.2256	1.2052
4	75-99	2	M	1.2634	1.1639	1.1793	1.2007	0.7799	0.7799	0.7799	0.7799	1.2007	1.1793
3	75-99	2	M	1.1866	1.1490	1.1671	1.1695	0.7719	0.7719	0.7719	0.7719	1.1695	1.1671
2	75-99	2	M	1.1551	1.1442	1.1261	1.1551	0.7350	0.7350	0.7350	0.7350	1.1551	1.1261
1	75-99	2	M	1.0942	1.1148	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910
7	14-18	3	M	1.2615	1.1589	1.0167	1.4299	1.1307	1.1307	1.1307	1.1307	1.4299	1.0167
6	14-18	3	M	1.1691	1.1031	1.1306	1.3093	1.1148	1.1148	1.1148	1.1148	1.3093	1.1306
5	14-18	3	M	1.1551	1.1092	1.1627	1.2931	1.0976	1.0976	1.0976	1.0976	1.2931	1.1627
4	14-18	3	M	1.1173	1.0522	1.1734	1.2590	1.0836	1.0836	1.0836	1.0836	1.2590	1.1734
3	14-18	3	M	1.0330	1.0055	1.1784	1.2163	1.0778	1.0778	1.0778	1.0778	1.2163	1.1784
2	14-18	3	M	0.9984	0.9905	1.1952	1.1964	1.0513	1.0513	1.0513	1.0513	1.1964	1.1952
1	14-18	3	M	0.9396	0.9251	1.2198	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2198
7	19-20	3	M	1.1326	1.0471	0.9649	1.2115	1.1364	1.1364	1.1364	1.1364	1.2115	0.9649
6	19-20	3	M	1.0603	1.0167	0.9627	1.1609	1.1511	1.1511	1.1511	1.1511	1.1609	0.9627
5	19-20	3	M	1.0505	1.0172	0.9643	1.1517	1.1419	1.1419	1.1419	1.1419	1.1517	0.9643
4	19-20	3	M	1.0242	1.0120	0.9681	1.1317	1.1228	1.1228	1.1228	1.1228	1.1317	0.9681
3	19-20	3	M	0.9656	1.0076	0.9699	1.1068	1.1149	1.1149	1.1149	1.1149	1.1068	0.9699
2	19-20	3	M	0.9415	1.0062	0.9759	1.0952	1.0785	1.0785	1.0785	1.0785	1.0952	0.9759
1	19-20	3	M	0.8932	0.9976	0.9847	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9847
7	21-24	3	M	1.1187	1.0325	0.9790	1.0434	0.8628	0.8628	0.8628	0.8628	1.0434	0.9790
6	21-24	3	M	1.0507	1.0077	1.0016	0.9981	0.8776	0.8776	0.8776	0.8776	0.9981	1.0016
5	21-24	3	M	1.0434	1.0092	1.0085	0.9920	0.8745	0.8745	0.8745	0.8745	0.9920	1.0085
4	21-24	3	M	1.0234	0.9955	1.0113	0.9792	0.8631	0.8631	0.8631	0.8631	0.9792	1.0113
3	21-24	3	M	0.9789	0.9844	1.0126	0.9631	0.8585	0.8585	0.8585	0.8585	0.9631	1.0126
2	21-24	3	M	0.9605	0.9807	1.0172	0.9557	0.8369	0.8369	0.8369	0.8369	0.9557	1.0172
1	21-24	3	M	0.9165	0.9587	1.0237	0.9209	0.7996	0.7996	0.7996	0.7996	0.9209	1.0237
7	25-44	3	M	1.1105	1.0372	1.0089	1.0439	1.0151	1.0151	1.0151	1.0151	1.0439	1.0089
6	25-44	3	M	1.0333	1.0112	1.0310	1.0034	1.0242	1.0242	1.0242	1.0242	1.0034	1.0310
5	25-44	3	M	1.0250	1.0148	1.0329	0.9963	1.0248	1.0248	1.0248	1.0248	0.9963	1.0329
4	25-44	3	M	1.0027	0.9820	1.0273	0.9809	1.0211	1.0211	1.0211	1.0211	0.9809	1.0273
3	25-44	3	M	0.9530	0.9552	1.0247	0.9616	1.0196	1.0196	1.0196	1.0196	0.9616	1.0247
2	25-44	3	M	0.9326	0.9465	1.0159	0.9527	1.0125	1.0125	1.0125	1.0125	0.9527	1.0159
1	25-44	3	M	0.8876	0.8976	1.0030	0.9110	0.9958	0.9958	0.9958	0.9958	0.9110	1.0030
7	45-64	3	M	1.3107	1.1627	0.9422	1.2164	0.9306	0.9306	0.9306	0.9306	1.2164	0.9422
6	45-64	3	M	1.2193	1.1569	0.9543	1.1683	0.9601	0.9601	0.9601	0.9601	1.1683	0.9543
5	45-64	3	M	1.2076	1.1610	0.9538	1.1576	0.9678	0.9678	0.9678	0.9678	1.1576	0.9538
4	45-64	3	M	1.1762	1.1241	0.9482	1.1341	0.9628	0.9628	0.9628	0.9628	1.1341	0.9482
3	45-64	3	M	1.1062	1.0940	0.9455	1.1046	0.9607	0.9607	0.9607	0.9607	1.1046	0.9455
2	45-64	3	M	1.0775	1.0843	0.9365	1.0909	0.9513	0.9513	0.9513	0.9513	1.0909	0.9365
1	45-64	3	M	1.0212	1.0287	0.9234	1.0378	0.9289	0.9289	0.9289	0.9289	1.0378	0.9234
7	65-74	3	M	1.6640	1.5451	0.9779	1.1993	1.4797	1.4797	1.4797	1.4797	1.1993	0.9779
6	65-74	3	M	1.5625	1.4959	1.0253	1.1496	1.5392	1.5392	1.5392	1.5392	1.1496	1.0253
5	65-74	3	M	1.5507	1.4969	1.0258	1.1421	1.5602	1.5602	1.5602	1.5602	1.1421	1.0258
4	65-74	3	M	1.5188	1.4882	1.0083	1.1261	1.5572	1.5572	1.5572	1.5572	1.1261	1.0083
3	65-74	3	M	1.4478	1.4810	1.0001	1.1060	1.5560	1.5560	1.5560	1.5560	1.1060	1.0001
2	65-74	3	M	1.4187	1.4787	0.9722	1.0966	1.5503	1.5503	1.5503	1.5503	1.0966	0.9722
1	65-74	3	M	1.3519	1.4646	0.9317	1.0532	1.5369	1.5369	1.5369	1.5369	1.0532	0.9317
7	75-99	3	M	1.6475	1.6516	1.0865	1.2995	0.8418	0.8418	0.8418	0.8418	1.2995	1.0865
6	75-99	3	M	1.5438	1.5832	1.1284	1.2121	0.8172	0.8172	0.8172	0.8172	1.2121	1.1284
5	75-99	3	M	1.5261	1.5895	1.1329	1.1954	0.7931	0.7931	0.7931	0.7931	1.1954	1.1329
4	75-99	3	M	1.4784	1.5319	1.1243	1.1592	0.7748	0.7748	0.7748	0.7748	1.1592	1.1243
3	75-99	3	M	1.3722	1.4848	1.1203	1.1136	0.7672	0.7672	0.7672	0.7672	1.1136	1.1203
2	75-99	3	M	1.3286	1.4697	1.1067	1.0924	0.7323	0.7323	0.7323	0.7323	1.0924	1.1067
1	75-99	3	M	1.2524	1.3896	1.0869	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0869

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	M	1.4815	1.3402	1.2993	1.4061	1.3026	1.3026	1.3026	1.3026	1.4061	1.2993
6	14-18	4+	M	1.3806	1.2769	1.3992	1.2872	1.2590	1.2590	1.2590	1.2590	1.2872	1.3992
5	14-18	4+	M	1.3655	1.2842	1.4411	1.2696	1.2390	1.2390	1.2390	1.2390	1.2696	1.4411
4	14-18	4+	M	1.3248	1.2168	1.4736	1.2322	1.2353	1.2353	1.2353	1.2353	1.2322	1.4736
3	14-18	4+	M	1.2342	1.1615	1.4888	1.1853	1.2337	1.2337	1.2337	1.2337	1.1853	1.4888
2	14-18	4+	M	1.1971	1.1438	1.5404	1.1636	1.2268	1.2268	1.2268	1.2268	1.1636	1.5404
1	14-18	4+	M	1.1302	1.0672	1.5883	1.0963	1.2102	1.2102	1.2102	1.2102	1.0963	1.5883
7	19-20	4+	M	1.1410	1.0951	1.1901	1.1638	0.8363	0.8363	0.8363	0.8363	1.1638	1.1901
6	19-20	4+	M	1.1004	1.0590	1.1457	1.1148	0.8307	0.8307	0.8307	0.8307	1.1148	1.1457
5	19-20	4+	M	1.0910	1.0591	1.1472	1.1045	0.8239	0.8239	0.8239	0.8239	1.1045	1.1472
4	19-20	4+	M	1.0655	1.0586	1.1670	1.0819	0.8180	0.8180	0.8180	0.8180	1.0819	1.1670
3	19-20	4+	M	1.0085	1.0581	1.1761	1.0536	0.8156	0.8156	0.8156	0.8156	1.0536	1.1761
2	19-20	4+	M	0.9851	1.0580	1.2074	1.0404	0.8044	0.8044	0.8044	0.8044	1.0404	1.2074
1	19-20	4+	M	0.9361	1.0571	1.2531	0.9896	0.7780	0.7780	0.7780	0.7780	0.9896	1.2531
7	21-24	4+	M	1.1527	1.0608	1.0364	1.1877	1.0455	1.0455	1.0455	1.0455	1.1877	1.0364
6	21-24	4+	M	1.1070	1.0314	1.0241	1.1358	1.0429	1.0429	1.0429	1.0429	1.1358	1.0241
5	21-24	4+	M	1.0998	1.0324	1.0310	1.1273	1.0393	1.0393	1.0393	1.0393	1.1273	1.0310
4	21-24	4+	M	1.0806	1.0231	1.0475	1.1090	1.0359	1.0359	1.0359	1.0359	1.1090	1.0475
3	21-24	4+	M	1.0377	1.0156	1.0553	1.0862	1.0345	1.0345	1.0345	1.0345	1.0862	1.0553
2	21-24	4+	M	1.0202	1.0132	1.0814	1.0756	1.0283	1.0283	1.0283	1.0283	1.0756	1.0814
1	21-24	4+	M	0.9749	0.9983	1.1148	1.0276	1.0133	1.0133	1.0133	1.0133	1.0276	1.1148
7	25-44	4+	M	1.0969	1.0813	0.9970	1.1100	0.8916	0.8916	0.8916	0.8916	1.1100	0.9970
6	25-44	4+	M	1.0640	1.0502	0.9841	1.0668	0.8821	0.8821	0.8821	0.8821	1.0668	0.9841
5	25-44	4+	M	1.0561	1.0534	0.9855	1.0578	0.8829	0.8829	0.8829	0.8829	1.0578	0.9855
4	25-44	4+	M	1.0348	1.0239	0.9929	1.0380	0.8887	0.8887	0.8887	0.8887	1.0380	0.9929
3	25-44	4+	M	0.9875	0.9999	0.9964	1.0133	0.8910	0.8910	0.8910	0.8910	1.0133	0.9964
2	25-44	4+	M	0.9680	0.9922	1.0083	1.0018	0.9019	0.9019	0.9019	0.9019	1.0018	1.0083
1	25-44	4+	M	0.9227	0.9445	1.0255	0.9546	0.9279	0.9279	0.9279	0.9279	0.9546	1.0255
7	45-64	4+	M	1.3831	1.2974	0.9346	1.1263	1.2171	1.2171	1.2171	1.2171	1.1263	0.9346
6	45-64	4+	M	1.3409	1.2865	0.9140	1.0816	1.2316	1.2316	1.2316	1.2316	1.0816	0.9140
5	45-64	4+	M	1.3289	1.2903	0.9131	1.0703	1.2421	1.2421	1.2421	1.2421	1.0703	0.9131
4	45-64	4+	M	1.2964	1.2550	0.9195	1.0451	1.2483	1.2483	1.2483	1.2483	1.0451	0.9195
3	45-64	4+	M	1.2242	1.2262	0.9224	1.0136	1.2508	1.2508	1.2508	1.2508	1.0136	0.9224
2	45-64	4+	M	1.1945	1.2169	0.9326	0.9990	1.2624	1.2624	1.2624	1.2624	0.9990	0.9326
1	45-64	4+	M	1.1340	1.1599	0.9474	0.9473	1.2901	1.2901	1.2901	1.2901	0.9473	0.9474
7	65-74	4+	M	2.1207	1.6683	0.9712	1.3376	1.1855	1.1855	1.1855	1.1855	1.3376	0.9712
6	65-74	4+	M	2.0110	1.6220	0.9842	1.2819	1.2096	1.2096	1.2096	1.2096	1.2819	0.9842
5	65-74	4+	M	1.9970	1.6221	0.9845	1.2718	1.2270	1.2270	1.2270	1.2270	1.2718	0.9845
4	65-74	4+	M	1.9592	1.6204	0.9801	1.2498	1.2372	1.2372	1.2372	1.2372	1.2498	0.9801
3	65-74	4+	M	1.8752	1.6188	0.9780	1.2223	1.2414	1.2414	1.2414	1.2414	1.2223	0.9780
2	65-74	4+	M	1.8408	1.6184	0.9709	1.2095	1.2607	1.2607	1.2607	1.2607	1.2095	0.9709
1	65-74	4+	M	1.7568	1.6155	0.9607	1.1542	1.3066	1.3066	1.3066	1.3066	1.1542	0.9607
7	75-99	4+	M	2.1815	1.6753	0.9578	1.3341	1.0646	1.0646	1.0646	1.0646	1.3341	0.9578
6	75-99	4+	M	2.0650	1.5878	0.9612	1.2443	1.0215	1.0215	1.0215	1.0215	1.2443	0.9612
5	75-99	4+	M	2.0415	1.5985	0.9649	1.2255	0.9909	0.9909	0.9909	0.9909	1.2255	0.9649
4	75-99	4+	M	1.9784	1.5004	0.9700	1.1845	0.9737	0.9737	0.9737	0.9737	1.1845	0.9700
3	75-99	4+	M	1.8379	1.4200	0.9724	1.1332	0.9665	0.9665	0.9665	0.9665	1.1332	0.9724
2	75-99	4+	M	1.7804	1.3942	0.9806	1.1094	0.9337	0.9337	0.9337	0.9337	1.1094	0.9806
1	75-99	4+	M	1.6789	1.2909	0.9925	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9925
7	14-18	0	N	1.0899	1.0702	0.8150	1.0279	1.0487	1.0487	1.0487	1.0487	1.0279	0.8150
6	14-18	0	N	1.0532	1.0375	0.8898	0.9877	1.0238	1.0238	1.0238	1.0238	0.9877	0.8898
5	14-18	0	N	1.0469	1.0413	0.9045	0.9826	1.0078	1.0078	1.0078	1.0078	0.9826	0.9045
4	14-18	0	N	1.0298	1.0025	0.9183	0.9710	0.9981	0.9981	0.9981	0.9981	0.9710	0.9183
3	14-18	0	N	0.9916	0.9704	0.9245	0.9565	0.9940	0.9940	0.9940	0.9940	0.9565	0.9245
2	14-18	0	N	0.9758	0.9599	0.9464	0.9496	0.9756	0.9756	0.9756	0.9756	0.9496	0.9464
1	14-18	0	N	0.9403	0.9132	0.9702	0.9181	0.9409	0.9409	0.9409	0.9409	0.9181	0.9702
7	19-20	0	N	1.1834	1.0960	0.9574	1.1070	1.1346	1.1346	1.1346	1.1346	1.1070	0.9574
6	19-20	0	N	1.1779	1.1047	0.9332	1.1039	1.1393	1.1393	1.1393	1.1393	1.1039	0.9332
5	19-20	0	N	1.1763	1.1015	0.9399	1.1029	1.1226	1.1226	1.1226	1.1226	1.1029	0.9399
4	19-20	0	N	1.1719	1.1341	0.9491	1.1008	1.1070	1.1070	1.1070	1.1070	1.1008	0.9491
3	19-20	0	N	1.1622	1.1612	0.9532	1.0980	1.1005	1.1005	1.1005	1.1005	1.0980	0.9532
2	19-20	0	N	1.1582	1.1700	0.9678	1.0967	1.0710	1.0710	1.0710	1.0710	1.0967	0.9678
1	19-20	0	N	1.1438	1.2212	0.9889	1.0908	1.0301	1.0301	1.0301	1.0301	1.0908	0.9889
7	21-24	0	N	1.0552	1.0388	0.9855	1.0446	1.0353	1.0353	1.0353	1.0353	1.0446	0.9855
6	21-24	0	N	1.0503	1.0463	0.9866	1.0412	1.0440	1.0440	1.0440	1.0440	1.0412	0.9866
5	21-24	0	N	1.0515	1.0442	0.9939	1.0424	1.0342	1.0342	1.0342	1.0342	1.0424	0.9939
4	21-24	0	N	1.0546	1.0656	1.0024	1.0453	1.0240	1.0240	1.0240	1.0240	1.0453	1.0024
3	21-24	0	N	1.0615	1.0834	1.0063	1.0489	1.0197	1.0197	1.0197	1.0197	1.0489	1.0063
2	21-24	0	N	1.0644	1.0893	1.0198	1.0505	1.0004	1.0004	1.0004	1.0004	1.0505	1.0198
1	21-24	0	N	1.0746	1.1245	1.0394	1.0583	0.9646	0.9646	0.9646	0.9646	1.0583	1.0394
7	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	N	0.9734	0.9634	1.0167	0.9830	0.9286	0.9286	0.9286	0.9286	0.9830	1.0167
6	45-64	0	N	0.9714	0.9720	1.0072	0.9814	0.9503	0.9503	0.9503	0.9503	0.9814	1.0072
5	45-64	0	N	0.9697	0.9719	1.0063	0.9791	0.9529	0.9529	0.9529	0.9529	0.9791	1.0063
4	45-64	0	N	0.9651	0.9726	1.0057	0.9740	0.9514	0.9514	0.9514	0.9514	0.9740	1.0057
3	45-64	0	N	0.9546	0.9731	1.0055	0.9676	0.9507	0.9507	0.9507	0.9507	0.9676	1.0055
2	45-64	0	N	0.9504	0.9733	1.0045	0.9645	0.9478	0.9478	0.9478	0.9478	0.9645	1.0045
1	45-64	0	N	0.9350	0.9743	1.0031	0.9506	0.9410	0.9410	0.9410	0.9410	0.9506	1.0031
7	65-74	0	N	0.9091	0.8751	1.0021	0.9529	0.8836	0.8836	0.8836	0.8836	0.9529	1.0021
6	65-74	0	N	0.8977	0.8808	1.0293	0.9511	0.9119	0.9119	0.9119	0.9119	0.9511	1.0293
5	65-74	0	N	0.8982	0.8782	1.0199	0.9518	0.9194	0.9194	0.9194	0.9194	0.9518	1.0199
4	65-74	0	N	0.8994	0.9037	1.0073	0.9532	0.9211	0.9211	0.9211	0.9211	0.9532	1.0073
3	65-74	0	N	0.9022	0.9248	1.0016	0.9550	0.9218	0.9218	0.9218	0.9218	0.9550	1.0016
2	65-74	0	N	0.9034	0.9317	0.9816	0.9559	0.9249	0.9249	0.9249	0.9249	0.9559	0.9816
1	65-74	0	N	0.9075	0.9721	0.9527	0.9598	0.9324	0.9324	0.9324	0.9324	0.9598	0.9527
7	75-99	0	N	0.9497	0.8821	1.0081	0.9625	1.0747	1.0747	1.0747	1.0747	0.9625	1.0081
6	75-99	0	N	0.9246	0.8676	1.0252	0.9376	1.0413	1.0413	1.0413	1.0413	0.9376	1.0252
5	75-99	0	N	0.9148	0.8679	1.0240	0.9309	1.0066	1.0066	1.0066	1.0066	0.9309	1.0240
4	75-99	0	N	0.8876	0.8642	1.0216	0.9159	0.9820	0.9820	0.9820	0.9820	0.9159	1.0216
3	75-99	0	N	0.8271	0.8612	1.0206	0.8971	0.9716	0.9716	0.9716	0.9716	0.8971	1.0206
2	75-99	0	N	0.8022	0.8602	1.0168	0.8882	0.9249	0.9249	0.9249	0.9249	0.8882	1.0168
1	75-99	0	N	0.7682	0.8541	1.0115	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0115

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	N	1.1361	1.2913	0.8539	1.1334	1.1132	1.1132	1.1132	1.1132	1.1334	0.8539
6	14-18	1	N	1.1052	1.2794	0.9125	1.1090	1.0641	1.0641	1.0641	1.0641	1.1090	0.9125
5	14-18	1	N	1.1054	1.2812	0.9446	1.1221	1.0244	1.0244	1.0244	1.0244	1.1221	0.9446
4	14-18	1	N	1.1060	1.2632	0.9802	1.1517	0.9980	0.9980	0.9980	0.9980	1.1517	0.9802
3	14-18	1	N	1.1071	1.2482	0.9962	1.1885	0.9869	0.9869	0.9869	0.9869	1.1885	0.9962
2	14-18	1	N	1.1076	1.2433	1.0527	1.2060	0.9369	0.9369	0.9369	0.9369	1.2060	1.0527
1	14-18	1	N	1.1092	1.2138	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	N	1.1921	1.2877	1.0923	1.0478	1.2873	1.2873	1.2873	1.2873	1.0478	1.0923
6	19-20	1	N	1.1954	1.3215	1.0385	1.0634	1.2454	1.2454	1.2454	1.2454	1.0634	1.0385
5	19-20	1	N	1.2014	1.3142	1.0648	1.0813	1.2062	1.2062	1.2062	1.2062	1.0813	1.0648
4	19-20	1	N	1.2182	1.3884	1.0988	1.1215	1.1788	1.1788	1.1788	1.1788	1.1215	1.0988
3	19-20	1	N	1.2555	1.4500	1.1141	1.1718	1.1673	1.1673	1.1673	1.1673	1.1718	1.1141
2	19-20	1	N	1.2710	1.4701	1.1681	1.1955	1.1156	1.1156	1.1156	1.1156	1.1955	1.1681
1	19-20	1	N	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	N	0.9687	1.0350	1.0386	1.1481	1.2522	1.2522	1.2522	1.2522	1.1481	1.0386
6	21-24	1	N	0.9716	1.0609	1.0151	1.1650	1.2289	1.2289	1.2289	1.2289	1.1650	1.0151
5	21-24	1	N	0.9791	1.0559	1.0408	1.1874	1.1931	1.1931	1.1931	1.1931	1.1874	1.0408
4	21-24	1	N	0.9996	1.1056	1.0728	1.2378	1.1656	1.1656	1.1656	1.1656	1.2378	1.0728
3	21-24	1	N	1.0456	1.1466	1.0872	1.3007	1.1541	1.1541	1.1541	1.1541	1.3007	1.0872
2	21-24	1	N	1.0645	1.1600	1.1380	1.3304	1.1021	1.1021	1.1021	1.1021	1.3304	1.1380
1	21-24	1	N	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	N	0.9496	0.9538	0.9180	0.9351	0.9983	0.9983	0.9983	0.9983	0.9351	0.9180
6	25-44	1	N	0.9569	0.9700	0.8961	0.9518	0.9935	0.9935	0.9935	0.9935	0.9518	0.8961
5	25-44	1	N	0.9632	0.9676	0.9118	0.9687	0.9667	0.9667	0.9667	0.9667	0.9687	0.9118
4	25-44	1	N	0.9804	0.9920	0.9317	1.0069	0.9440	0.9440	0.9440	0.9440	1.0069	0.9317
3	25-44	1	N	1.0188	1.0123	0.9407	1.0546	0.9344	0.9344	0.9344	0.9344	1.0546	0.9407
2	25-44	1	N	1.0347	1.0189	0.9721	1.0771	0.8913	0.8913	0.8913	0.8913	1.0771	0.9721
1	25-44	1	N	1.0724	1.0589	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	N	0.9973	0.9366	1.1284	0.9015	0.8919	0.8919	0.8919	0.8919	0.9015	1.1284
6	45-64	1	N	1.0027	0.9607	1.0908	0.9160	0.9085	0.9085	0.9085	0.9085	0.9160	1.0908
5	45-64	1	N	1.0073	0.9582	1.1089	0.9299	0.8866	0.8866	0.8866	0.8866	0.9299	1.1089
4	45-64	1	N	1.0202	0.9831	1.1324	0.9610	0.8644	0.8644	0.8644	0.8644	0.9610	1.1324
3	45-64	1	N	1.0490	1.0037	1.1430	1.0001	0.8550	0.8550	0.8550	0.8550	1.0001	1.1430
2	45-64	1	N	1.0608	1.0104	1.1802	1.0185	0.8130	0.8130	0.8130	0.8130	1.0185	1.1802
1	45-64	1	N	1.0976	1.0512	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	N	1.0836	0.8300	0.8585	0.9482	1.0610	1.0610	1.0610	1.0610	0.9482	0.8585
6	65-74	1	N	1.0781	0.8505	0.8615	0.9633	1.0900	1.0900	1.0900	1.0900	0.9633	0.8615
5	65-74	1	N	1.0857	0.8459	0.8680	0.9813	1.0692	1.0692	1.0692	1.0692	0.9813	0.8680
4	65-74	1	N	1.1068	0.8930	0.8757	1.0215	1.0458	1.0458	1.0458	1.0458	1.0215	0.8757
3	65-74	1	N	1.1538	0.9322	0.8793	1.0719	1.0359	1.0359	1.0359	1.0359	1.0719	0.8793
2	65-74	1	N	1.1731	0.9450	0.8915	1.0958	0.9916	0.9916	0.9916	0.9916	1.0958	0.8915
1	65-74	1	N	1.2165	0.9966	0.9092	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9092
7	75-99	1	N	1.1559	0.9931	1.1547	1.0459	0.8763	0.8763	0.8763	0.8763	1.0459	1.1547
6	75-99	1	N	1.1324	1.0337	1.1468	1.0370	0.8290	0.8290	0.8290	0.8290	1.0370	1.1468
5	75-99	1	N	1.1269	1.0341	1.1654	1.0470	0.7953	0.7953	0.7953	0.7953	1.0470	1.1654
4	75-99	1	N	1.1113	1.0305	1.1880	1.0695	0.7740	0.7740	0.7740	0.7740	1.0695	1.1880
3	75-99	1	N	1.0769	1.0273	1.1982	1.0976	0.7650	0.7650	0.7650	0.7650	1.0976	1.1982
2	75-99	1	N	1.0626	1.0264	1.2341	1.1109	0.7246	0.7246	0.7246	0.7246	1.1109	1.2341
1	75-99	1	N	1.0251	1.0203	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635
7	14-18	2	N	1.1732	1.2659	0.9500	1.2778	1.1167	1.1167	1.1167	1.1167	1.2778	0.9500
6	14-18	2	N	1.1223	1.2249	1.0130	1.1843	1.0538	1.0538	1.0538	1.0538	1.1843	1.0130
5	14-18	2	N	1.1148	1.2317	1.0109	1.1758	1.0290	1.0290	1.0290	1.0290	1.1758	1.0109
4	14-18	2	N	1.0942	1.1632	1.0052	1.1562	1.0180	1.0180	1.0180	1.0180	1.1562	1.0052
3	14-18	2	N	1.0481	1.1065	1.0027	1.1319	1.0135	1.0135	1.0135	1.0135	1.1319	1.0027
2	14-18	2	N	1.0291	1.0881	0.9937	1.1204	0.9928	0.9928	0.9928	0.9928	1.1204	0.9937
1	14-18	2	N	0.9907	1.0237	0.9807	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9807
7	19-20	2	N	1.0393	1.0353	1.0357	1.0544	1.2057	1.2057	1.2057	1.2057	1.0544	1.0357
6	19-20	2	N	1.0249	1.0269	0.9825	1.0163	1.1715	1.1715	1.1715	1.1715	1.0163	0.9825
5	19-20	2	N	1.0227	1.0260	0.9714	1.0133	1.1453	1.1453	1.1453	1.1453	1.0133	0.9714
4	19-20	2	N	1.0166	1.0345	0.9609	1.0063	1.1283	1.1283	1.1283	1.1283	1.0063	0.9609
3	19-20	2	N	1.0029	1.0415	0.9561	0.9977	1.1212	1.1212	1.1212	1.1212	0.9977	0.9561
2	19-20	2	N	0.9972	1.0438	0.9394	0.9935	1.0890	1.0890	1.0890	1.0890	0.9935	0.9394
1	19-20	2	N	0.9771	1.0578	0.9152	0.9746	1.0468	1.0468	1.0468	1.0468	0.9746	0.9152
7	21-24	2	N	1.0161	1.0085	1.0188	1.0928	1.0036	1.0036	1.0036	1.0036	1.0928	1.0188
6	21-24	2	N	1.0018	0.9999	0.9934	1.0528	0.9793	0.9793	0.9793	0.9793	1.0528	0.9934
5	21-24	2	N	1.0021	1.0000	0.9826	1.0517	0.9626	0.9626	0.9626	0.9626	1.0517	0.9826
4	21-24	2	N	1.0028	0.9996	0.9707	1.0494	0.9522	0.9522	0.9522	0.9522	1.0494	0.9707
3	21-24	2	N	1.0041	0.9993	0.9655	1.0464	0.9478	0.9478	0.9478	0.9478	1.0464	0.9655
2	21-24	2	N	1.0047	0.9992	0.9468	1.0451	0.9280	0.9280	0.9280	0.9280	1.0451	0.9468
1	21-24	2	N	1.0068	0.9986	0.9220	1.0387	0.8944	0.8944	0.8944	0.8944	1.0387	0.9220
7	25-44	2	N	1.0022	1.0144	1.0680	1.0349	0.9945	0.9945	0.9945	0.9945	1.0349	1.0680
6	25-44	2	N	0.9932	0.9992	1.0402	1.0005	0.9621	0.9621	0.9621	0.9621	1.0005	1.0402
5	25-44	2	N	0.9923	1.0012	1.0216	0.9984	0.9544	0.9544	0.9544	0.9544	0.9984	1.0216
4	25-44	2	N	0.9900	0.9812	1.0010	0.9935	0.9536	0.9536	0.9536	0.9536	0.9935	1.0010
3	25-44	2	N	0.9849	0.9645	0.9917	0.9873	0.9532	0.9532	0.9532	0.9532	0.9873	0.9917
2	25-44	2	N	0.9828	0.9590	0.9587	0.9845	0.9514	0.9514	0.9514	0.9514	0.9845	0.9587
1	25-44	2	N	0.9753	0.9262	0.9366	0.9711	0.9471	0.9471	0.9471	0.9471	0.9711	0.9366
7	45-64	2	N	1.1548	1.1693	1.0249	1.1004	1.0839	1.0839	1.0839	1.0839	1.1004	1.0249
6	45-64	2	N	1.1420	1.1628	0.9886	1.0620	1.0739	1.0739	1.0739	1.0739	1.0620	0.9886
5	45-64	2	N	1.1391	1.1650	0.9701	1.0574	1.0687	1.0687	1.0687	1.0687	1.0574	0.9701
4	45-64	2	N	1.1310	1.1424	0.9499	1.0467	1.0660	1.0660	1.0660	1.0660	1.0467	0.9499
3	45-64	2	N	1.1131	1.1236	0.9408	1.0334	1.0648	1.0648	1.0648	1.0648	1.0334	0.9408
2	45-64	2	N	1.1057	1.1176	0.9087	1.0270	1.0596	1.0596	1.0596	1.0596	1.0270	0.9087
1	45-64	2	N	1.0792	1.0804	0.8878	0.9980	1.0471	1.0471	1.0471	1.0471	0.9980	0.8878
7	65-74	2	N	1.2539	1.3318	0.9763	1.2441	1.0435	1.0435	1.0435	1.0435	1.2441	0.9763
6	65-74	2	N	1.2263	1.3191	0.9775	1.2004	1.0429	1.0429	1.0429	1.0429	1.2004	0.9775
5	65-74	2	N	1.2259	1.3181	0.9519	1.1986	1.0436	1.0436	1.0436	1.0436	1.1986	0.9519
4	65-74	2	N	1.2247	1.3281	0.9213	1.1945	1.0445	1.0445	1.0445	1.0445	1.1945	0.9213
3	65-74	2	N	1.2223	1.3365	0.9075	1.1894	1.0448	1.0448	1.0448	1.0448	1.1894	0.9075
2	65-74	2	N	1.2212	1.3393	0.8589	1.1870	1.0464	1.0464	1.0464	1.0464	1.1870	0.8589
1	65-74	2	N	1.2175	1.3557	0.8428	1.1759	1.0503	1.0503	1.0503	1.0503	1.1759	0.8428
7	75-99	2	N	1.3528	1.2031	1.2320	1.3094	0.8820	0.8820	0.8820	0.8820	1.3094	1.2320
6	75-99	2	N	1.3008	1.1780	1.2208	1.2314	0.8259	0.8259	0.8259	0.8259	1.2314	1.2208
5	75-99	2	N	1.2880	1.1798	1.1978	1.2200	0.7918	0.7918	0.7918	0.7918	1.2200	1.1978
4	75-99	2	N	1.2526	1.1614	1.1709	1.1946	0.7717	0.7717	0.7717	0.7717	1.1946	1.1709
3	75-99	2	N	1.1738	1.1462	1.1587	1.1629	0.7632	0.7632	0.7632	0.7632	1.1629	1.1587
2	75-99	2	N	1.1413	1.1412	1.1160	1.1479	0.7251	0.7251	0.7251	0.7251	1.1479	1.1160
1	75-99	2	N	1.0942	1.1111	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	N	1.2294	1.1391	1.0336	1.4056	1.1283	1.1283	1.1283	1.1283	1.4056	1.0336
6	14-18	3	N	1.1583	1.0963	1.1515	1.3010	1.1119	1.1119	1.1119	1.1119	1.3010	1.1515
5	14-18	3	N	1.1443	1.1020	1.1658	1.2856	1.0922	1.0922	1.0922	1.0922	1.2856	1.1658
4	14-18	3	N	1.1053	1.0445	1.1768	1.2507	1.0777	1.0777	1.0777	1.0777	1.2507	1.1768
3	14-18	3	N	1.0190	0.9967	1.1819	1.2071	1.0716	1.0716	1.0716	1.0716	1.2071	1.1819
2	14-18	3	N	0.9832	0.9812	1.1994	1.1865	1.0441	1.0441	1.0441	1.0441	1.1865	1.1994
1	14-18	3	N	0.9396	0.9251	1.2247	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2247
7	19-20	3	N	1.1073	1.0314	0.9646	1.2013	1.1386	1.1386	1.1386	1.1386	1.2013	0.9646
6	19-20	3	N	1.0528	1.0161	0.9621	1.1563	1.1539	1.1539	1.1539	1.1539	1.1563	0.9621
5	19-20	3	N	1.0430	1.0165	0.9654	1.1472	1.1345	1.1345	1.1345	1.1345	1.1472	0.9654
4	19-20	3	N	1.0159	1.0112	0.9694	1.1269	1.1146	1.1146	1.1146	1.1146	1.1269	0.9694
3	19-20	3	N	0.9559	1.0068	0.9711	1.1014	1.1062	1.1062	1.1062	1.1062	1.1014	0.9711
2	19-20	3	N	0.9311	1.0053	0.9773	1.0894	1.0687	1.0687	1.0687	1.0687	1.0894	0.9773
1	19-20	3	N	0.8932	0.9965	0.9864	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9864
7	21-24	3	N	1.0945	1.0215	0.9824	1.0342	0.8650	0.8650	0.8650	0.8650	1.0342	0.9824
6	21-24	3	N	1.0451	1.0061	1.0059	0.9950	0.8804	0.8804	0.8804	0.8804	0.9950	1.0059
5	21-24	3	N	1.0376	1.0074	1.0093	0.9892	0.8701	0.8701	0.8701	0.8701	0.9892	1.0093
4	21-24	3	N	1.0171	0.9937	1.0122	0.9761	0.8583	0.8583	0.8583	0.8583	0.9761	1.0122
3	21-24	3	N	0.9714	0.9822	1.0136	0.9597	0.8534	0.8534	0.8534	0.8534	0.9597	1.0136
2	21-24	3	N	0.9526	0.9785	1.0183	0.9519	0.8311	0.8311	0.8311	0.8311	0.9519	1.0183
1	21-24	3	N	0.9165	0.9559	1.0249	0.9163	0.7996	0.7996	0.7996	0.7996	0.9163	1.0249
7	25-44	3	N	1.0830	1.0292	1.0122	1.0357	1.0165	1.0165	1.0165	1.0165	1.0357	1.0122
6	25-44	3	N	1.0269	1.0073	1.0351	0.9999	1.0259	1.0259	1.0259	1.0259	0.9999	1.0351
5	25-44	3	N	1.0187	1.0106	1.0313	0.9929	1.0234	1.0234	1.0234	1.0234	0.9929	1.0313
4	25-44	3	N	0.9958	0.9776	1.0255	0.9771	1.0196	1.0196	1.0196	1.0196	0.9771	1.0255
3	25-44	3	N	0.9447	0.9501	1.0229	0.9575	1.0179	1.0179	1.0179	1.0179	0.9575	1.0229
2	25-44	3	N	0.9237	0.9411	1.0138	0.9482	1.0107	1.0107	1.0107	1.0107	0.9482	1.0138
1	25-44	3	N	0.8876	0.8976	1.0005	0.9107	0.9933	0.9933	0.9933	0.9933	0.9107	1.0005
7	45-64	3	N	1.2786	1.1665	0.9439	1.2067	0.9350	0.9350	0.9350	0.9350	1.2067	0.9439
6	45-64	3	N	1.2102	1.1526	0.9566	1.1630	0.9656	0.9656	0.9656	0.9656	1.1630	0.9566
5	45-64	3	N	1.1986	1.1562	0.9523	1.1524	0.9658	0.9658	0.9658	0.9658	1.1524	0.9523
4	45-64	3	N	1.1663	1.1191	0.9463	1.1284	0.9607	0.9607	0.9607	0.9607	1.1284	0.9463
3	45-64	3	N	1.0945	1.0883	0.9436	1.0983	0.9585	0.9585	0.9585	0.9585	1.0983	0.9436
2	45-64	3	N	1.0650	1.0783	0.9343	1.0841	0.9488	0.9488	0.9488	0.9488	1.0841	0.9343
1	45-64	3	N	1.0212	1.0287	0.9208	1.0378	0.9255	0.9255	0.9255	0.9255	1.0378	0.9208
7	65-74	3	N	1.6280	1.5199	0.9849	1.1893	1.4888	1.4888	1.4888	1.4888	1.1893	0.9849
6	65-74	3	N	1.5534	1.4949	1.0340	1.1458	1.5502	1.5502	1.5502	1.5502	1.1458	1.0340
5	65-74	3	N	1.5416	1.4958	1.0208	1.1385	1.5590	1.5590	1.5590	1.5590	1.1385	1.0208
4	65-74	3	N	1.5088	1.4870	1.0025	1.1222	1.5560	1.5560	1.5560	1.5560	1.1222	1.0025
3	65-74	3	N	1.4361	1.4797	0.9943	1.1017	1.5547	1.5547	1.5547	1.5547	1.1017	0.9943
2	65-74	3	N	1.4060	1.4774	0.9654	1.0920	1.5489	1.5489	1.5489	1.5489	1.0920	0.9654
1	65-74	3	N	1.3519	1.4629	0.9238	1.0498	1.5350	1.5350	1.5350	1.5350	1.0498	0.9238
7	75-99	3	N	1.6119	1.6251	1.0928	1.2818	0.8381	0.8381	0.8381	0.8381	1.2818	1.0928
6	75-99	3	N	1.5301	1.5764	1.1361	1.2039	0.8127	0.8127	0.8127	0.8127	1.2039	1.1361
5	75-99	3	N	1.5125	1.5822	1.1305	1.1874	0.7860	0.7860	0.7860	0.7860	1.1874	1.1305
4	75-99	3	N	1.4634	1.5241	1.1216	1.1503	0.7670	0.7670	0.7670	0.7670	1.1503	1.1216
3	75-99	3	N	1.3545	1.4760	1.1175	1.1039	0.7589	0.7589	0.7589	0.7589	1.1039	1.1175
2	75-99	3	N	1.3095	1.4603	1.1035	1.0820	0.7229	0.7229	0.7229	0.7229	1.0820	1.1035
1	75-99	3	N	1.2524	1.3896	1.0831	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0831
7	14-18	4+	N	1.4464	1.3184	1.3141	1.3821	1.2960	1.2960	1.2960	1.2960	1.3821	1.3141
6	14-18	4+	N	1.3689	1.2689	1.4176	1.2783	1.2508	1.2508	1.2508	1.2508	1.2783	1.4176
5	14-18	4+	N	1.3538	1.2757	1.4503	1.2613	1.2376	1.2376	1.2376	1.2376	1.2613	1.4503
4	14-18	4+	N	1.3120	1.2077	1.4842	1.2231	1.2337	1.2337	1.2337	1.2337	1.2231	1.4842
3	14-18	4+	N	1.2191	1.1511	1.4994	1.1753	1.2321	1.2321	1.2321	1.2321	1.1753	1.4994
2	14-18	4+	N	1.1808	1.1328	1.5531	1.1527	1.2249	1.2249	1.2249	1.2249	1.1527	1.5531
1	14-18	4+	N	1.1302	1.0672	1.5883	1.0963	1.2077	1.2077	1.2077	1.2077	1.0963	1.5883
7	19-20	4+	N	1.1278	1.0754	1.1834	1.1539	0.8354	0.8354	0.8354	0.8354	1.1539	1.1834
6	19-20	4+	N	1.0932	1.0590	1.1375	1.1098	0.8297	0.8297	0.8297	0.8297	1.1098	1.1375
5	19-20	4+	N	1.0837	1.0590	1.1528	1.0995	0.8216	0.8216	0.8216	0.8216	1.0995	1.1528
4	19-20	4+	N	1.0574	1.0585	1.1733	1.0764	0.8156	0.8156	0.8156	0.8156	1.0764	1.1733
3	19-20	4+	N	0.9989	1.0580	1.1826	1.0474	0.8130	0.8130	0.8130	0.8130	1.0474	1.1826
2	19-20	4+	N	0.9749	1.0578	1.2151	1.0338	0.8014	0.8014	0.8014	0.8014	1.0338	1.2151
1	19-20	4+	N	0.9361	1.0570	1.2620	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2620
7	21-24	4+	N	1.1370	1.0466	1.0345	1.1771	1.0451	1.0451	1.0451	1.0451	1.1771	1.0345
6	21-24	4+	N	1.1015	1.0302	1.0219	1.1315	1.0425	1.0425	1.0425	1.0425	1.1315	1.0219
5	21-24	4+	N	1.0944	1.0313	1.0357	1.1232	1.0379	1.0379	1.0379	1.0379	1.1232	1.0357
4	21-24	4+	N	1.0746	1.0219	1.0529	1.1046	1.0345	1.0345	1.0345	1.0345	1.1046	1.0529
3	21-24	4+	N	1.0306	1.0143	1.0607	1.0813	1.0331	1.0331	1.0331	1.0331	1.0813	1.0607
2	21-24	4+	N	1.0125	1.0117	1.0879	1.0704	1.0266	1.0266	1.0266	1.0266	1.0704	1.0879
1	21-24	4+	N	0.9749	0.9965	1.1148	1.0276	1.0110	1.0110	1.0110	1.0110	1.0276	1.1148
7	25-44	4+	N	1.0862	1.0699	0.9950	1.1013	0.8902	0.8902	0.8902	0.8902	1.1013	0.9950
6	25-44	4+	N	1.0578	1.0467	0.9817	1.0624	0.8804	0.8804	0.8804	0.8804	1.0624	0.9817
5	25-44	4+	N	1.0500	1.0497	0.9876	1.0535	0.8852	0.8852	0.8852	0.8852	1.0535	0.9876
4	25-44	4+	N	1.0281	1.0200	0.9953	1.0332	0.8911	0.8911	0.8911	0.8911	1.0332	0.9953
3	25-44	4+	N	0.9796	0.9954	0.9989	1.0080	0.8936	0.8936	0.8936	0.8936	1.0080	0.9989
2	25-44	4+	N	0.9595	0.9873	1.0111	0.9961	0.9048	0.9048	0.9048	0.9048	0.9961	1.0111
1	25-44	4+	N	0.9227	0.9439	1.0289	0.9546	0.9318	0.9318	0.9318	0.9318	0.9546	1.0289
7	45-64	4+	N	1.3697	1.2981	0.9314	1.1173	1.2192	1.2192	1.2192	1.2192	1.1173	0.9314
6	45-64	4+	N	1.3317	1.2823	0.9103	1.0760	1.2343	1.2343	1.2343	1.2343	1.0760	0.9103
5	45-64	4+	N	1.3196	1.2858	0.9149	1.0647	1.2445	1.2445	1.2445	1.2445	1.0647	0.9149
4	45-64	4+	N	1.2862	1.2502	0.9215	1.0390	1.2508	1.2508	1.2508	1.2508	1.0390	0.9215
3	45-64	4+	N	1.2122	1.2207	0.9246	1.0069	1.2535	1.2535	1.2535	1.2535	1.0069	0.9246
2	45-64	4+	N	1.1816	1.2111	0.9350	0.9918	1.2656	1.2656	1.2656	1.2656	0.9918	0.9350
1	45-64	4+	N	1.1340	1.1583	0.9502	0.9473	1.2942	1.2942	1.2942	1.2942	0.9473	0.9502
7	65-74	4+	N	2.0821	1.6433	0.9731	1.3264	1.1891	1.1891	1.1891	1.1891	1.3264	0.9731
6	65-74	4+	N	2.0002	1.6218	0.9866	1.2769	1.2141	1.2141	1.2141	1.2141	1.2769	0.9866
5	65-74	4+	N	1.9862	1.6219	0.9832	1.2669	1.2310	1.2310	1.2310	1.2310	1.2669	0.9832
4	65-74	4+	N	1.9474	1.6200	0.9786	1.2445	1.2415	1.2415	1.2415	1.2415	1.2445	0.9786
3	65-74	4+	N	1.8612	1.6185	0.9765	1.2165	1.2460	1.2460	1.2460	1.2460	1.2165	0.9765
2	65-74	4+	N	1.8256	1.6181	0.9692	1.2032	1.2659	1.2659	1.2659	1.2659	1.2032	0.9692
1	65-74	4+	N	1.7568	1.6150	0.9587	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9587
7	75-99	4+	N	2.1423	1.6461	0.9583	1.3159	1.0580	1.0580	1.0580	1.0580	1.3159	0.9583
6	75-99	4+	N	2.0469	1.5762	0.9617	1.2350	1.0135	1.0135	1.0135	1.0135	1.2350	0.9617
5	75-99	4+	N	2.0235	1.5859	0.9664	1.2164	0.9843	0.9843	0.9843	0.9843	1.2164	0.9664
4	75-99	4+	N	1.9586	1.4869	0.9717	1.1746	0.9663	0.9663	0.9663	0.9663	1.1746	0.9717
3	75-99	4+	N	1.8146	1.4048	0.9741	1.1223	0.9588	0.9588	0.9588	0.9588	1.1223	0.9741
2	75-99	4+	N	1.7551	1.3781	0.9826	1.0975	0.9248	0.9248	0.9248	0.9248	1.0975	0.9826
1	75-99	4+	N	1.6789	1.2909	0.9948	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9948

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	O	1.0734	1.0542	0.8264	1.0184	1.0450	1.0450	1.0450	1.0450	1.0184	0.8264
6	14-18	0	O	1.0481	1.0326	0.8958	0.9853	1.0193	1.0193	1.0193	1.0193	0.9853	0.8958
5	14-18	0	O	1.0419	1.0368	0.9085	0.9801	1.0040	1.0040	1.0040	1.0040	0.9801	0.9085
4	14-18	0	O	1.0243	0.9970	0.9225	0.9682	0.9940	0.9940	0.9940	0.9940	0.9682	0.9225
3	14-18	0	O	0.9854	0.9645	0.9290	0.9533	0.9899	0.9899	0.9899	0.9899	0.9533	0.9290
2	14-18	0	O	0.9689	0.9536	0.9514	0.9463	0.9707	0.9707	0.9707	0.9707	0.9463	0.9514
1	14-18	0	O	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	O	1.1815	1.0906	0.9537	1.1063	1.1353	1.1353	1.1353	1.1353	1.1063	0.9537
6	19-20	0	O	1.1766	1.1088	0.9340	1.1035	1.1402	1.1402	1.1402	1.1402	1.1035	0.9340
5	19-20	0	O	1.1750	1.1053	0.9425	1.1025	1.1166	1.1166	1.1166	1.1166	1.1025	0.9425
4	19-20	0	O	1.1705	1.1388	0.9518	1.1002	1.1005	1.1005	1.1005	1.1005	1.1002	0.9518
3	19-20	0	O	1.1606	1.1662	0.9562	1.0974	1.0939	1.0939	1.0939	1.0939	1.0974	0.9562
2	19-20	0	O	1.1564	1.1753	0.9712	1.0961	1.0631	1.0631	1.0631	1.0631	1.0961	0.9712
1	19-20	0	O	1.1416	1.2212	0.9928	1.0900	1.0301	1.0301	1.0301	1.0301	1.0900	0.9928
7	21-24	0	O	1.0515	1.0370	0.9857	1.0436	1.0365	1.0365	1.0365	1.0365	1.0436	0.9857
6	21-24	0	O	1.0513	1.0490	0.9884	1.0418	1.0456	1.0456	1.0456	1.0456	1.0418	0.9884
5	21-24	0	O	1.0524	1.0467	0.9963	1.0431	1.0303	1.0303	1.0303	1.0303	1.0431	0.9963
4	21-24	0	O	1.0556	1.0687	1.0050	1.0460	1.0197	1.0197	1.0197	1.0197	1.0460	1.0050
3	21-24	0	O	1.0626	1.0867	1.0090	1.0496	1.0154	1.0154	1.0154	1.0154	1.0496	1.0090
2	21-24	0	O	1.0656	1.0927	1.0230	1.0514	0.9952	0.9952	0.9952	0.9952	1.0514	1.0230
1	21-24	0	O	1.0761	1.1287	1.0431	1.0593	0.9646	0.9646	0.9646	0.9646	1.0593	1.0431
7	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	O	0.9736	0.9717	1.0153	0.9828	0.9317	0.9317	0.9317	0.9317	0.9828	1.0153
6	45-64	0	O	0.9701	0.9721	1.0067	0.9804	0.9542	0.9542	0.9542	0.9542	0.9804	1.0067
5	45-64	0	O	0.9684	0.9720	1.0062	0.9780	0.9523	0.9523	0.9523	0.9523	0.9780	1.0062
4	45-64	0	O	0.9636	0.9727	1.0055	0.9728	0.9507	0.9507	0.9507	0.9507	0.9728	1.0055
3	45-64	0	O	0.9530	0.9732	1.0053	0.9662	0.9501	0.9501	0.9501	0.9501	0.9662	1.0053
2	45-64	0	O	0.9485	0.9734	1.0043	0.9631	0.9471	0.9471	0.9471	0.9471	0.9631	1.0043
1	45-64	0	O	0.9327	0.9745	1.0029	0.9487	0.9400	0.9400	0.9400	0.9400	0.9487	1.0029
7	65-74	0	O	0.9021	0.8698	1.0063	0.9524	0.8877	0.8877	0.8877	0.8877	0.9524	1.0063
6	65-74	0	O	0.8981	0.8840	1.0280	0.9514	0.9170	0.9170	0.9170	0.9170	0.9514	1.0280
5	65-74	0	O	0.8985	0.8812	1.0163	0.9521	0.9201	0.9201	0.9201	0.9201	0.9521	1.0163
4	65-74	0	O	0.8998	0.9074	1.0035	0.9536	0.9218	0.9218	0.9218	0.9218	0.9536	1.0035
3	65-74	0	O	0.9027	0.9287	0.9975	0.9554	0.9225	0.9225	0.9225	0.9225	0.9554	0.9975
2	65-74	0	O	0.9039	0.9358	0.9770	0.9563	0.9257	0.9257	0.9257	0.9257	0.9563	0.9770
1	65-74	0	O	0.9081	0.9721	0.9473	0.9604	0.9335	0.9335	0.9335	0.9335	0.9604	0.9473
7	75-99	0	O	0.9428	0.8692	1.0107	0.9570	1.0698	1.0698	1.0698	1.0698	0.9570	1.0107
6	75-99	0	O	0.9167	0.8671	1.0255	0.9345	1.0352	1.0352	1.0352	1.0352	0.9345	1.0255
5	75-99	0	O	0.9069	0.8675	1.0233	0.9276	0.9971	0.9971	0.9971	0.9971	0.9276	1.0233
4	75-99	0	O	0.8789	0.8637	1.0209	0.9123	0.9716	0.9716	0.9716	0.9716	0.9123	1.0209
3	75-99	0	O	0.8173	0.8606	1.0198	0.8930	0.9612	0.9612	0.9612	0.9612	0.8930	1.0198
2	75-99	0	O	0.7912	0.8596	1.0160	0.8839	0.9125	0.9125	0.9125	0.9125	0.8839	1.0160
1	75-99	0	O	0.7682	0.8534	1.0105	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0105
7	14-18	1	O	1.1180	1.2872	0.8629	1.1259	1.1060	1.1060	1.1060	1.1060	1.1259	0.8629
6	14-18	1	O	1.1054	1.2771	0.9221	1.1151	1.0553	1.0553	1.0553	1.0553	1.1151	0.9221
5	14-18	1	O	1.1055	1.2791	0.9549	1.1285	1.0142	1.0142	1.0142	1.0142	1.1285	0.9549
4	14-18	1	O	1.1061	1.2605	0.9909	1.1587	0.9869	0.9869	0.9869	0.9869	1.1587	0.9909
3	14-18	1	O	1.1072	1.2455	1.0077	1.1967	0.9757	0.9757	0.9757	0.9757	1.1967	1.0077
2	14-18	1	O	1.1078	1.2405	1.0656	1.2144	0.9235	0.9235	0.9235	0.9235	1.2144	1.0656
1	14-18	1	O	1.1095	1.2102	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	O	1.1892	1.2895	1.0841	1.0498	1.2811	1.2811	1.2811	1.2811	1.0498	1.0841
6	19-20	1	O	1.2002	1.3309	1.0431	1.0717	1.2379	1.2379	1.2379	1.2379	1.0717	1.0431
5	19-20	1	O	1.2063	1.3229	1.0746	1.0899	1.1956	1.1956	1.1956	1.1956	1.0899	1.0746
4	19-20	1	O	1.2235	1.3992	1.1090	1.1311	1.1673	1.1673	1.1673	1.1673	1.1311	1.1090
3	19-20	1	O	1.2616	1.4613	1.1252	1.1827	1.1558	1.1558	1.1558	1.1558	1.1827	1.1252
2	19-20	1	O	1.2777	1.4821	1.1805	1.2069	1.1018	1.1018	1.1018	1.1018	1.2069	1.1805
1	19-20	1	O	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	O	0.9645	1.0395	1.0350	1.1499	1.2488	1.2488	1.2488	1.2488	1.1499	1.0350
6	21-24	1	O	0.9776	1.0672	1.0204	1.1754	1.2247	1.2247	1.2247	1.2247	1.1754	1.0204
5	21-24	1	O	0.9851	1.0618	1.0500	1.1983	1.1825	1.1825	1.1825	1.1825	1.1983	1.0500
4	21-24	1	O	1.0063	1.1127	1.0824	1.2498	1.1541	1.1541	1.1541	1.1541	1.2498	1.0824
3	21-24	1	O	1.0531	1.1543	1.0976	1.3144	1.1424	1.1424	1.1424	1.1424	1.3144	1.0976
2	21-24	1	O	1.0729	1.1681	1.1496	1.3448	1.0882	1.0882	1.0882	1.0882	1.3448	1.1496
1	21-24	1	O	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	O	0.9489	0.9594	0.9147	0.9374	0.9976	0.9976	0.9976	0.9976	0.9374	0.9147
6	25-44	1	O	0.9619	0.9731	0.8992	0.9596	0.9927	0.9927	0.9927	0.9927	0.9596	0.8992
5	25-44	1	O	0.9682	0.9704	0.9175	0.9770	0.9580	0.9580	0.9580	0.9580	0.9770	0.9175
4	25-44	1	O	0.9860	0.9955	0.9377	1.0160	0.9344	0.9344	0.9344	0.9344	1.0160	0.9377
3	25-44	1	O	1.0251	1.0160	0.9471	1.0650	0.9248	0.9248	0.9248	0.9248	1.0650	0.9471
2	25-44	1	O	1.0416	1.0229	0.9794	1.0880	0.8797	0.8797	0.8797	0.8797	1.0880	0.9794
1	25-44	1	O	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	O	0.9968	0.9499	1.1226	0.9036	0.8943	0.8943	0.8943	0.8943	0.9036	1.1226
6	45-64	1	O	1.0065	0.9639	1.0940	0.9224	0.9115	0.9115	0.9115	0.9115	0.9224	1.0940
5	45-64	1	O	1.0112	0.9611	1.1157	0.9365	0.8781	0.8781	0.8781	0.8781	0.9365	1.1157
4	45-64	1	O	1.0244	0.9867	1.1395	0.9685	0.8550	0.8550	0.8550	0.8550	0.9685	1.1395
3	45-64	1	O	1.0536	1.0076	1.1506	1.0086	0.8457	0.8457	0.8457	0.8457	1.0086	1.1506
2	45-64	1	O	1.0659	1.0144	1.1887	1.0274	0.8017	0.8017	0.8017	0.8017	1.0274	1.1887
1	45-64	1	O	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	O	1.0744	0.8302	0.8590	0.9500	1.0653	1.0653	1.0653	1.0653	0.9500	0.8590
6	65-74	1	O	1.0843	0.8565	0.8631	0.9717	1.0952	1.0952	1.0952	1.0952	0.9717	0.8631
5	65-74	1	O	1.0919	0.8514	0.8702	0.9899	1.0602	1.0602	1.0602	1.0602	0.9899	0.8702
4	65-74	1	O	1.1135	0.8999	0.8781	1.0312	1.0359	1.0359	1.0359	1.0359	1.0312	0.8781
3	65-74	1	O	1.1614	0.9395	0.8817	1.0830	1.0261	1.0261	1.0261	1.0261	1.0830	0.8817
2	65-74	1	O	1.1816	0.9526	0.8943	1.1072	0.9798	0.9798	0.9798	0.9798	1.1072	0.8943
1	65-74	1	O	1.2165	0.9966	0.9125	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9125
7	75-99	1	O	1.1467	1.0353	1.1536	1.0426	0.8694	0.8694	0.8694	0.8694	1.0426	1.1536
6	75-99	1	O	1.1280	1.0333	1.1510	1.0417	0.8205	0.8205	0.8205	0.8205	1.0417	1.1510
5	75-99	1	O	1.1223	1.0337	1.1720	1.0519	0.7871	0.7871	0.7871	0.7871	1.0519	1.1720
4	75-99	1	O	1.1064	1.0299	1.1949	1.0749	0.7650	0.7650	0.7650	0.7650	1.0749	1.1949
3	75-99	1	O	1.0712	1.0268	1.2056	1.1037	0.7559	0.7559	0.7559	0.7559	1.1037	1.2056
2	75-99	1	O	1.0563	1.0258	1.2423	1.1173	0.7138	0.7138	0.7138	0.7138	1.1173	1.2423
1	75-99	1	O	1.0251	1.0197	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	O	1.1495	1.2545	0.9597	1.2554	1.1075	1.1075	1.1075	1.1075	1.2554	0.9597
6	14-18	2	O	1.1163	1.2163	1.0145	1.1804	1.0425	1.0425	1.0425	1.0425	1.1804	1.0145
5	14-18	2	O	1.1088	1.2237	1.0093	1.1715	1.0248	1.0248	1.0248	1.0248	1.1715	1.0093
4	14-18	2	O	1.0875	1.1534	1.0036	1.1516	1.0135	1.0135	1.0135	1.0135	1.1516	1.0036
3	14-18	2	O	1.0406	1.0961	1.0009	1.1266	1.0088	1.0088	1.0088	1.0088	1.1266	1.0009
2	14-18	2	O	1.0207	1.0769	0.9916	1.1149	0.9873	0.9873	0.9873	0.9873	1.1149	0.9916
1	14-18	2	O	0.9907	1.0237	0.9783	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9783
7	19-20	2	O	1.0326	1.0232	1.0276	1.0452	1.2008	1.2008	1.2008	1.2008	1.0452	1.0276
6	19-20	2	O	1.0232	1.0279	0.9781	1.0150	1.1653	1.1653	1.1653	1.1653	1.0150	0.9781
5	19-20	2	O	1.0209	1.0270	0.9684	1.0118	1.1388	1.1388	1.1388	1.1388	1.0118	0.9684
4	19-20	2	O	1.0146	1.0357	0.9576	1.0046	1.1212	1.1212	1.1212	1.1212	1.0046	0.9576
3	19-20	2	O	1.0007	1.0428	0.9527	0.9957	1.1140	1.1140	1.1140	1.1140	0.9957	0.9527
2	19-20	2	O	0.9948	1.0452	0.9355	0.9915	1.0804	1.0804	1.0804	1.0804	0.9915	0.9355
1	19-20	2	O	0.9741	1.0594	0.9145	0.9721	1.0468	1.0468	1.0468	1.0468	0.9721	0.9145
7	21-24	2	O	1.0076	1.0001	1.0150	1.0828	1.0000	1.0000	1.0000	1.0000	1.0828	1.0150
6	21-24	2	O	1.0020	0.9999	0.9900	1.0523	0.9750	0.9750	0.9750	0.9750	1.0523	0.9900
5	21-24	2	O	1.0022	0.9999	0.9792	1.0513	0.9586	0.9586	0.9586	0.9586	1.0513	0.9792
4	21-24	2	O	1.0030	0.9995	0.9672	1.0488	0.9478	0.9478	0.9478	0.9478	1.0488	0.9672
3	21-24	2	O	1.0043	0.9992	0.9616	1.0458	0.9433	0.9433	0.9433	0.9433	1.0458	0.9616
2	21-24	2	O	1.0049	0.9991	0.9424	1.0444	0.9228	0.9228	0.9228	0.9228	1.0444	0.9424
1	21-24	2	O	1.0070	0.9985	0.9220	1.0379	0.8944	0.8944	0.8944	0.8944	1.0379	0.9220
7	25-44	2	O	0.9975	1.0079	1.0638	1.0266	0.9898	0.9898	0.9898	0.9898	1.0266	1.0638
6	25-44	2	O	0.9925	0.9967	1.0349	0.9995	0.9562	0.9562	0.9562	0.9562	0.9995	1.0349
5	25-44	2	O	0.9917	0.9988	1.0157	0.9973	0.9542	0.9542	0.9542	0.9542	0.9973	1.0157
4	25-44	2	O	0.9893	0.9783	0.9948	0.9923	0.9532	0.9532	0.9532	0.9532	0.9923	0.9948
3	25-44	2	O	0.9841	0.9614	0.9849	0.9860	0.9528	0.9528	0.9528	0.9528	0.9860	0.9849
2	25-44	2	O	0.9819	0.9559	0.9512	0.9831	0.9509	0.9509	0.9509	0.9509	0.9831	0.9512
1	25-44	2	O	0.9742	0.9222	0.9366	0.9693	0.9464	0.9464	0.9464	0.9464	0.9693	0.9366
7	45-64	2	O	1.1497	1.1726	1.0194	1.0913	1.0824	1.0824	1.0824	1.0824	1.0913	1.0194
6	45-64	2	O	1.1397	1.1600	0.9831	1.0599	1.0720	1.0720	1.0720	1.0720	1.0599	0.9831
5	45-64	2	O	1.1368	1.1624	0.9643	1.0551	1.0676	1.0676	1.0676	1.0676	1.0551	0.9643
4	45-64	2	O	1.1284	1.1392	0.9438	1.0441	1.0648	1.0648	1.0648	1.0648	1.0441	0.9438
3	45-64	2	O	1.1101	1.1202	0.9342	1.0304	1.0636	1.0636	1.0636	1.0636	1.0304	0.9342
2	45-64	2	O	1.1024	1.1138	0.9014	1.0240	1.0581	1.0581	1.0581	1.0581	1.0240	0.9014
1	45-64	2	O	1.0752	1.0760	0.8878	0.9942	1.0453	1.0453	1.0453	1.0453	0.9942	0.8878
7	65-74	2	O	1.2382	1.3148	0.9765	1.2334	1.0434	1.0434	1.0434	1.0434	1.2334	0.9765
6	65-74	2	O	1.2260	1.3203	0.9714	1.1996	1.0428	1.0428	1.0428	1.0428	1.1996	0.9714
5	65-74	2	O	1.2256	1.3192	0.9431	1.1978	1.0439	1.0439	1.0439	1.0439	1.1978	0.9431
4	65-74	2	O	1.2244	1.3296	0.9121	1.1935	1.0448	1.0448	1.0448	1.0448	1.1935	0.9121
3	65-74	2	O	1.2218	1.3380	0.8976	1.1883	1.0452	1.0452	1.0452	1.0452	1.1883	0.8976
2	65-74	2	O	1.2208	1.3408	0.8478	1.1858	1.0469	1.0469	1.0469	1.0469	1.1858	0.8478
1	65-74	2	O	1.2170	1.3578	0.8428	1.1744	1.0508	1.0508	1.0508	1.0508	1.1744	0.8428
7	75-99	2	O	1.3326	1.1859	1.2302	1.2912	0.8737	0.8737	0.8737	0.8737	1.2912	1.2302
6	75-99	2	O	1.2905	1.1756	1.2149	1.2262	0.8157	0.8157	0.8157	0.8157	1.2262	1.2149
5	75-99	2	O	1.2776	1.1777	1.1900	1.2146	0.7840	0.7840	0.7840	0.7840	1.2146	1.1900
4	75-99	2	O	1.2412	1.1588	1.1628	1.1886	0.7632	0.7632	0.7632	0.7632	1.1886	1.1628
3	75-99	2	O	1.1610	1.1434	1.1499	1.1559	0.7548	0.7548	0.7548	0.7548	1.1559	1.1499
2	75-99	2	O	1.1270	1.1383	1.1062	1.1406	0.7149	0.7149	0.7149	0.7149	1.1406	1.1062
1	75-99	2	O	1.0942	1.1075	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910
7	14-18	3	O	1.1991	1.1212	1.0516	1.3811	1.1259	1.1259	1.1259	1.1259	1.3811	1.0516
6	14-18	3	O	1.1469	1.0890	1.1587	1.2939	1.1090	1.1090	1.1090	1.1090	1.2939	1.1587
5	14-18	3	O	1.1329	1.0952	1.1690	1.2781	1.0866	1.0866	1.0866	1.0866	1.2781	1.1690
4	14-18	3	O	1.0929	1.0362	1.1802	1.2424	1.0716	1.0716	1.0716	1.0716	1.2424	1.1802
3	14-18	3	O	1.0049	0.9879	1.1854	1.1976	1.0655	1.0655	1.0655	1.0655	1.1976	1.1854
2	14-18	3	O	0.9676	0.9718	1.2034	1.1766	1.0367	1.0367	1.0367	1.0367	1.1766	1.2034
1	14-18	3	O	0.9396	0.9251	1.2293	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2293
7	19-20	3	O	1.0833	1.0184	0.9642	1.1911	1.1409	1.1409	1.1409	1.1409	1.1911	0.9642
6	19-20	3	O	1.0448	1.0154	0.9629	1.1522	1.1567	1.1567	1.1567	1.1567	1.1522	0.9629
5	19-20	3	O	1.0351	1.0160	0.9665	1.1429	1.1268	1.1268	1.1268	1.1268	1.1429	0.9665
4	19-20	3	O	1.0073	1.0104	0.9705	1.1221	1.1062	1.1062	1.1062	1.1062	1.1221	0.9705
3	19-20	3	O	0.9460	1.0060	0.9724	1.0959	1.0979	1.0979	1.0979	1.0979	1.0959	0.9724
2	19-20	3	O	0.9201	1.0045	0.9789	1.0836	1.0587	1.0587	1.0587	1.0587	1.0836	0.9789
1	19-20	3	O	0.8932	0.9955	0.9882	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9882
7	21-24	3	O	1.0716	1.0120	0.9859	1.0251	0.8672	0.8672	0.8672	0.8672	1.0251	0.9859
6	21-24	3	O	1.0391	1.0043	1.0074	0.9922	0.8831	0.8831	0.8831	0.8831	0.9922	1.0074
5	21-24	3	O	1.0316	1.0058	1.0101	0.9863	0.8655	0.8655	0.8655	0.8655	0.9863	1.0101
4	21-24	3	O	1.0105	0.9916	1.0131	0.9729	0.8534	0.8534	0.8534	0.8534	0.9729	1.0131
3	21-24	3	O	0.9639	0.9801	1.0146	0.9561	0.8484	0.8484	0.8484	0.8484	0.9561	1.0146
2	21-24	3	O	0.9443	0.9762	1.0193	0.9482	0.8251	0.8251	0.8251	0.8251	0.9482	1.0193
1	21-24	3	O	0.9165	0.9532	1.0263	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0263
7	25-44	3	O	1.0569	1.0217	1.0157	1.0276	1.0179	1.0179	1.0179	1.0179	1.0276	1.0157
6	25-44	3	O	1.0203	1.0032	1.0350	0.9966	1.0276	1.0276	1.0276	1.0276	0.9966	1.0350
5	25-44	3	O	1.0119	1.0067	1.0296	0.9895	1.0219	1.0219	1.0219	1.0219	0.9895	1.0296
4	25-44	3	O	0.9884	0.9728	1.0238	0.9734	1.0179	1.0179	1.0179	1.0179	0.9734	1.0238
3	25-44	3	O	0.9364	0.9450	1.0211	0.9532	1.0163	1.0163	1.0163	1.0163	0.9532	1.0211
2	25-44	3	O	0.9144	0.9358	1.0117	0.9437	1.0087	1.0087	1.0087	1.0087	0.9437	1.0117
1	25-44	3	O	0.8876	0.8976	0.9980	0.9107	0.9908	0.9908	0.9908	0.9908	0.9107	0.9980
7	45-64	3	O	1.2480	1.1687	0.9459	1.1969	0.9396	0.9396	0.9396	0.9396	1.1969	0.9459
6	45-64	3	O	1.2009	1.1479	0.9560	1.1582	0.9711	0.9711	0.9711	0.9711	1.1582	0.9560
5	45-64	3	O	1.1892	1.1519	0.9506	1.1472	0.9639	0.9639	0.9639	0.9639	1.1472	0.9506
4	45-64	3	O	1.1560	1.1138	0.9445	1.1226	0.9585	0.9585	0.9585	0.9585	1.1226	0.9445
3	45-64	3	O	1.0828	1.0826	0.9418	1.0917	0.9563	0.9563	0.9563	0.9563	1.0917	0.9418
2	45-64	3	O	1.0520	1.0722	0.9322	1.0773	0.9462	0.9462	0.9462	0.9462	1.0773	0.9322
1	45-64	3	O	1.0212	1.0287	0.9183	1.0378	0.9221	0.9221	0.9221	0.9221	1.0378	0.9183
7	65-74	3	O	1.5939	1.4987	0.9924	1.1792	1.4978	1.4978	1.4978	1.4978	1.1792	0.9924
6	65-74	3	O	1.5439	1.4938	1.0324	1.1425	1.5613	1.5613	1.5613	1.5613	1.1425	1.0324
5	65-74	3	O	1.5320	1.4948	1.0155	1.1350	1.5578	1.5578	1.5578	1.5578	1.1350	1.0155
4	65-74	3	O	1.4983	1.4858	0.9971	1.1182	1.5547	1.5547	1.5547	1.5547	1.1182	0.9971
3	65-74	3	O	1.4242	1.4783	0.9885	1.0972	1.5534	1.5534	1.5534	1.5534	1.0972	0.9885
2	65-74	3	O	1.3929	1.4759	0.9589	1.0873	1.5473	1.5473	1.5473	1.5473	1.0873	0.9589
1	65-74	3	O	1.3519	1.4612	0.9160	1.0498	1.5329	1.5329	1.5329	1.5329	1.0498	0.9160
7	75-99	3	O	1.5783	1.6016	1.0994	1.2642	0.8345	0.8345	0.8345	0.8345	1.2642	1.0994
6	75-99	3	O	1.5158	1.5692	1.1362	1.1963	0.8081	0.8081	0.8081	0.8081	1.1963	1.1362
5	75-99	3	O	1.4981	1.5754	1.1279	1.1794	0.7787	0.7787	0.7787	0.7787	1.1794	1.1279
4	75-99	3	O	1.4477	1.5157	1.1189	1.1414	0.7589	0.7589	0.7589	0.7589	1.1414	1.1189
3	75-99	3	O	1.3367	1.4671	1.1146	1.0937	0.7509	0.7509	0.7509	0.7509	1.0937	1.1146
2	75-99	3	O	1.2898	1.4508	1.1002	1.0714	0.7133	0.7133	0.7133	0.7133	1.0714	1.1002
1	75-99	3	O	1.2524	1.3896	1.0793	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0793

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	O	1.4133	1.2984	1.3300	1.3580	1.2893	1.2893	1.2893	1.2893	1.3580	1.3300
6	14-18	4+	O	1.3567	1.2604	1.4287	1.2705	1.2428	1.2428	1.2428	1.2428	1.2705	1.4287
5	14-18	4+	O	1.3416	1.2677	1.4601	1.2532	1.2361	1.2361	1.2361	1.2361	1.2532	1.4601
4	14-18	4+	O	1.2987	1.1978	1.4943	1.2141	1.2321	1.2321	1.2321	1.2321	1.2141	1.4943
3	14-18	4+	O	1.2040	1.1406	1.5103	1.1649	1.2305	1.2305	1.2305	1.2305	1.1649	1.5103
2	14-18	4+	O	1.1640	1.1216	1.5653	1.1419	1.2230	1.2230	1.2230	1.2230	1.1419	1.5653
1	14-18	4+	O	1.1302	1.0672	1.5883	1.0963	1.2052	1.2052	1.2052	1.2052	1.0963	1.5883
7	19-20	4+	O	1.1151	1.0592	1.1764	1.1440	0.8346	0.8346	0.8346	0.8346	1.1440	1.1764
6	19-20	4+	O	1.0855	1.0588	1.1397	1.1050	0.8286	0.8286	0.8286	0.8286	1.1050	1.1397
5	19-20	4+	O	1.0761	1.0590	1.1587	1.0945	0.8193	0.8193	0.8193	0.8193	1.0945	1.1587
4	19-20	4+	O	1.0490	1.0583	1.1794	1.0709	0.8130	0.8130	0.8130	0.8130	1.0709	1.1794
3	19-20	4+	O	0.9895	1.0580	1.1892	1.0412	0.8104	0.8104	0.8104	0.8104	1.0412	1.1892
2	19-20	4+	O	0.9643	1.0578	1.2226	1.0273	0.7984	0.7984	0.7984	0.7984	1.0273	1.2226
1	19-20	4+	O	0.9361	1.0568	1.2708	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2708
7	21-24	4+	O	1.1219	1.0343	1.0326	1.1666	1.0448	1.0448	1.0448	1.0448	1.1666	1.0326
6	21-24	4+	O	1.0958	1.0291	1.0248	1.1278	1.0420	1.0420	1.0420	1.0420	1.1278	1.0248
5	21-24	4+	O	1.0886	1.0301	1.0406	1.1193	1.0366	1.0366	1.0366	1.0366	1.1193	1.0406
4	21-24	4+	O	1.0682	1.0206	1.0580	1.1002	1.0331	1.0331	1.0331	1.0331	1.1002	1.0580
3	21-24	4+	O	1.0235	1.0128	1.0663	1.0763	1.0316	1.0316	1.0316	1.0316	1.0763	1.0663
2	21-24	4+	O	1.0044	1.0102	1.0941	1.0651	1.0247	1.0247	1.0247	1.0247	1.0651	1.0941
1	21-24	4+	O	0.9749	0.9947	1.1148	1.0276	1.0086	1.0086	1.0086	1.0086	1.0276	1.1148
7	25-44	4+	O	1.0759	1.0596	0.9930	1.0925	0.8888	0.8888	0.8888	0.8888	1.0925	0.9930
6	25-44	4+	O	1.0514	1.0429	0.9827	1.0583	0.8786	0.8786	0.8786	0.8786	1.0583	0.9827
5	25-44	4+	O	1.0436	1.0462	0.9898	1.0491	0.8874	0.8874	0.8874	0.8874	1.0491	0.9898
4	25-44	4+	O	1.0211	1.0157	0.9977	1.0284	0.8936	0.8936	0.8936	0.8936	1.0284	0.9977
3	25-44	4+	O	0.9717	0.9908	1.0014	1.0025	0.8961	0.8961	0.8961	0.8961	1.0025	1.0014
2	25-44	4+	O	0.9506	0.9825	1.0139	0.9903	0.9079	0.9079	0.9079	0.9079	0.9903	1.0139
1	25-44	4+	O	0.9227	0.9439	1.0323	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0323
7	45-64	4+	O	1.3570	1.2977	0.9282	1.1082	1.2215	1.2215	1.2215	1.2215	1.1082	0.9282
6	45-64	4+	O	1.3219	1.2778	0.9107	1.0708	1.2370	1.2370	1.2370	1.2370	1.0708	0.9107
5	45-64	4+	O	1.3099	1.2817	0.9168	1.0592	1.2470	1.2470	1.2470	1.2470	1.0592	0.9168
4	45-64	4+	O	1.2756	1.2451	0.9235	1.0329	1.2535	1.2535	1.2535	1.2535	1.0329	0.9235
3	45-64	4+	O	1.2001	1.2153	0.9267	0.9999	1.2562	1.2562	1.2562	1.2562	0.9999	0.9267
2	45-64	4+	O	1.1682	1.2054	0.9375	0.9844	1.2688	1.2688	1.2688	1.2688	0.9844	0.9375
1	45-64	4+	O	1.1340	1.1583	0.9530	0.9473	1.2984	1.2984	1.2984	1.2984	0.9473	0.9530
7	65-74	4+	O	2.0455	1.6225	0.9752	1.3151	1.1928	1.1928	1.1928	1.1928	1.3151	0.9752
6	65-74	4+	O	1.9888	1.6216	0.9862	1.2723	1.2186	1.2186	1.2186	1.2186	1.2723	0.9862
5	65-74	4+	O	1.9749	1.6217	0.9819	1.2620	1.2351	1.2351	1.2351	1.2351	1.2620	0.9819
4	65-74	4+	O	1.9350	1.6198	0.9772	1.2392	1.2460	1.2460	1.2460	1.2460	1.2392	0.9772
3	65-74	4+	O	1.8473	1.6183	0.9750	1.2103	1.2505	1.2505	1.2505	1.2505	1.2103	0.9750
2	65-74	4+	O	1.8100	1.6178	0.9676	1.1968	1.2713	1.2713	1.2713	1.2713	1.1968	0.9676
1	65-74	4+	O	1.7568	1.6147	0.9567	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9567
7	75-99	4+	O	2.1052	1.6190	0.9588	1.2978	1.0515	1.0515	1.0515	1.0515	1.2978	0.9588
6	75-99	4+	O	2.0279	1.5636	0.9629	1.2265	1.0055	1.0055	1.0055	1.0055	1.2265	0.9629
5	75-99	4+	O	2.0046	1.5744	0.9679	1.2073	0.9773	0.9773	0.9773	0.9773	1.2073	0.9679
4	75-99	4+	O	1.9380	1.4727	0.9733	1.1645	0.9588	0.9588	0.9588	0.9588	1.1645	0.9733
3	75-99	4+	O	1.7911	1.3896	0.9758	1.1108	0.9512	0.9512	0.9512	0.9512	1.1108	0.9758
2	75-99	4+	O	1.7290	1.3620	0.9845	1.0856	0.9158	0.9158	0.9158	0.9158	1.0856	0.9845
1	75-99	4+	O	1.6789	1.2909	0.9971	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9971
7	14-18	0	P	1.0603	1.0500	0.8372	1.0089	1.0414	1.0414	1.0414	1.0414	1.0089	0.8372
6	14-18	0	P	1.0434	1.0277	0.8992	0.9830	1.0159	1.0159	1.0159	1.0159	0.9830	0.8992
5	14-18	0	P	1.0369	1.0322	0.9123	0.9776	1.0004	1.0004	1.0004	1.0004	0.9776	0.9123
4	14-18	0	P	1.0190	0.9917	0.9268	0.9654	0.9900	0.9900	0.9900	0.9900	0.9654	0.9268
3	14-18	0	P	0.9789	0.9589	0.9333	0.9503	0.9858	0.9858	0.9858	0.9858	0.9503	0.9333
2	14-18	0	P	0.9622	0.9474	0.9564	0.9430	0.9659	0.9659	0.9659	0.9659	0.9430	0.9564
1	14-18	0	P	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	P	1.1797	1.0941	0.9502	1.1057	1.1360	1.1360	1.1360	1.1360	1.1057	0.9502
6	19-20	0	P	1.1754	1.1129	0.9363	1.1030	1.1356	1.1356	1.1356	1.1356	1.1030	0.9363
5	19-20	0	P	1.1738	1.1091	0.9450	1.1020	1.1108	1.1108	1.1108	1.1108	1.1020	0.9450
4	19-20	0	P	1.1692	1.1432	0.9547	1.0997	1.0941	1.0941	1.0941	1.0941	1.0997	0.9547
3	19-20	0	P	1.1589	1.1709	0.9591	1.0969	1.0873	1.0873	1.0873	1.0873	1.0969	0.9591
2	19-20	0	P	1.1547	1.1806	0.9745	1.0955	1.0554	1.0554	1.0554	1.0554	1.0955	0.9745
1	19-20	0	P	1.1396	1.2212	0.9968	1.0892	1.0301	1.0301	1.0301	1.0301	1.0892	0.9968
7	21-24	0	P	1.0491	1.0393	0.9858	1.0426	1.0378	1.0378	1.0378	1.0378	1.0426	0.9858
6	21-24	0	P	1.0521	1.0517	0.9905	1.0423	1.0427	1.0427	1.0427	1.0427	1.0423	0.9905
5	21-24	0	P	1.0533	1.0492	0.9987	1.0437	1.0265	1.0265	1.0265	1.0265	1.0437	0.9987
4	21-24	0	P	1.0565	1.0716	1.0077	1.0467	1.0155	1.0155	1.0155	1.0155	1.0467	1.0077
3	21-24	0	P	1.0638	1.0898	1.0117	1.0504	1.0111	1.0111	1.0111	1.0111	1.0504	1.0117
2	21-24	0	P	1.0668	1.0962	1.0261	1.0522	0.9901	0.9901	0.9901	0.9901	1.0522	1.0261
1	21-24	0	P	1.0776	1.1325	1.0468	1.0603	0.9646	0.9646	0.9646	0.9646	1.0603	1.0468
7	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	P	0.9734	0.9718	1.0139	0.9827	0.9349	0.9349	0.9349	0.9349	0.9827	1.0139
6	45-64	0	P	0.9688	0.9722	1.0066	0.9793	0.9542	0.9542	0.9542	0.9542	0.9793	1.0066
5	45-64	0	P	0.9670	0.9721	1.0060	0.9769	0.9517	0.9517	0.9517	0.9517	0.9769	1.0060
4	45-64	0	P	0.9621	0.9728	1.0054	0.9715	0.9501	0.9501	0.9501	0.9501	0.9715	1.0054
3	45-64	0	P	0.9512	0.9733	1.0051	0.9648	0.9494	0.9494	0.9494	0.9494	0.9648	1.0051
2	45-64	0	P	0.9466	0.9735	1.0041	0.9616	0.9463	0.9463	0.9463	0.9463	0.9616	1.0041
1	45-64	0	P	0.9305	0.9746	1.0026	0.9469	0.9390	0.9390	0.9390	0.9390	0.9469	1.0026
7	65-74	0	P	0.8972	0.8725	1.0102	0.9519	0.8919	0.8919	0.8919	0.8919	0.9519	1.0102
6	65-74	0	P	0.8984	0.8872	1.0248	0.9517	0.9180	0.9180	0.9180	0.9180	0.9517	1.0248
5	65-74	0	P	0.8989	0.8842	1.0128	0.9524	0.9207	0.9207	0.9207	0.9207	0.9524	1.0128
4	65-74	0	P	0.9002	0.9108	0.9996	0.9539	0.9225	0.9225	0.9225	0.9225	0.9539	0.9996
3	65-74	0	P	0.9032	0.9323	0.9936	0.9558	0.9232	0.9232	0.9232	0.9232	0.9558	0.9936
2	65-74	0	P	0.9044	0.9399	0.9724	0.9567	0.9266	0.9266	0.9266	0.9266	0.9567	0.9724
1	65-74	0	P	0.9087	0.9721	0.9418	0.9609	0.9345	0.9345	0.9345	0.9345	0.9609	0.9418
7	75-99	0	P	0.9360	0.8688	1.0132	0.9515	1.0649	1.0649	1.0649	1.0649	0.9515	1.0132
6	75-99	0	P	0.9091	0.8666	1.0249	0.9314	1.0271	1.0271	1.0271	1.0271	0.9314	1.0249
5	75-99	0	P	0.8989	0.8671	1.0227	0.9244	0.9879	0.9879	0.9879	0.9879	0.9244	1.0227
4	75-99	0	P	0.8706	0.8632	1.0202	0.9087	0.9615	0.9615	0.9615	0.9615	0.9087	1.0202
3	75-99	0	P	0.8071	0.8601	1.0191	0.8890	0.9508	0.9508	0.9508	0.9508	0.8890	1.0191
2	75-99	0	P	0.7806	0.8590	1.0151	0.8796	0.9003	0.9003	0.9003	0.9003	0.8796	1.0151
1	75-99	0	P	0.7682	0.8527	1.0094	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0094

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	P	1.1050	1.2853	0.8713	1.1184	1.0988	1.0988	1.0988	1.0988	1.1184	0.8713
6	14-18	1	P	1.1055	1.2748	0.9309	1.1211	1.0464	1.0464	1.0464	1.0464	1.1211	0.9309
5	14-18	1	P	1.1058	1.2770	0.9646	1.1349	1.0044	1.0044	1.0044	1.0044	1.1349	0.9646
4	14-18	1	P	1.1062	1.2582	1.0019	1.1657	0.9760	0.9760	0.9760	0.9760	1.1657	1.0019
3	14-18	1	P	1.1074	1.2429	1.0189	1.2043	0.9646	0.9646	0.9646	0.9646	1.2043	1.0189
2	14-18	1	P	1.1080	1.2375	1.0724	1.2228	0.9105	0.9105	0.9105	0.9105	1.2228	1.0724
1	14-18	1	P	1.1097	1.2068	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	P	1.1884	1.2974	1.0763	1.0517	1.2750	1.2750	1.2750	1.2750	1.0517	1.0763
6	19-20	1	P	1.2049	1.3403	1.0516	1.0799	1.2288	1.2288	1.2288	1.2288	1.0799	1.0516
5	19-20	1	P	1.2112	1.3316	1.0839	1.0986	1.1854	1.1854	1.1854	1.1854	1.0986	1.0839
4	19-20	1	P	1.2287	1.4092	1.1197	1.1407	1.1562	1.1562	1.1562	1.1562	1.1407	1.1197
3	19-20	1	P	1.2679	1.4720	1.1358	1.1932	1.1443	1.1443	1.1443	1.1443	1.1932	1.1358
2	19-20	1	P	1.2842	1.4942	1.1918	1.2184	1.0884	1.0884	1.0884	1.0884	1.2184	1.1918
1	19-20	1	P	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	P	0.9630	1.0448	1.0316	1.1517	1.2454	1.2454	1.2454	1.2454	1.1517	1.0316
6	21-24	1	P	0.9833	1.0734	1.0284	1.1857	1.2160	1.2160	1.2160	1.2160	1.1857	1.0284
5	21-24	1	P	0.9911	1.0676	1.0588	1.2091	1.1722	1.1722	1.1722	1.1722	1.2091	1.0588
4	21-24	1	P	1.0126	1.1194	1.0924	1.2617	1.1428	1.1428	1.1428	1.1428	1.2617	1.0924
3	21-24	1	P	1.0609	1.1614	1.1076	1.3276	1.1309	1.1309	1.1309	1.1309	1.3276	1.1076
2	21-24	1	P	1.0809	1.1762	1.1611	1.3590	1.0746	1.0746	1.0746	1.0746	1.3590	1.1611
1	21-24	1	P	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	P	0.9496	0.9620	0.9115	0.9398	0.9969	0.9969	0.9969	0.9969	0.9398	0.9115
6	25-44	1	P	0.9668	0.9762	0.9041	0.9674	0.9857	0.9857	0.9857	0.9857	0.9674	0.9041
5	25-44	1	P	0.9732	0.9733	0.9230	0.9852	0.9494	0.9494	0.9494	0.9494	0.9852	0.9230
4	25-44	1	P	0.9913	0.9988	0.9439	1.0251	0.9250	0.9250	0.9250	0.9250	1.0251	0.9439
3	25-44	1	P	1.0316	1.0196	0.9533	1.0749	0.9151	0.9151	0.9151	0.9151	1.0749	0.9533
2	25-44	1	P	1.0484	1.0268	0.9866	1.0988	0.8684	0.8684	0.8684	0.8684	1.0988	0.9866
1	25-44	1	P	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	P	0.9973	0.9527	1.1172	0.9057	0.8967	0.8967	0.8967	0.8967	0.9057	1.1172
6	45-64	1	P	1.0100	0.9670	1.0999	0.9288	0.9051	0.9051	0.9051	0.9051	0.9288	1.0999
5	45-64	1	P	1.0149	0.9641	1.1221	0.9433	0.8698	0.8698	0.8698	0.8698	0.9433	1.1221
4	45-64	1	P	1.0283	0.9900	1.1467	0.9760	0.8459	0.8459	0.8459	0.8459	0.9760	1.1467
3	45-64	1	P	1.0585	1.0111	1.1579	1.0168	0.8363	0.8363	0.8363	0.8363	1.0168	1.1579
2	45-64	1	P	1.0710	1.0185	1.1973	1.0363	0.7908	0.7908	0.7908	0.7908	1.0363	1.1973
1	45-64	1	P	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	P	1.0693	0.8352	0.8594	0.9519	1.0695	1.0695	1.0695	1.0695	0.9519	0.8594
6	65-74	1	P	1.0902	0.8624	0.8650	0.9799	1.0887	1.0887	1.0887	1.0887	0.9799	0.8650
5	65-74	1	P	1.0980	0.8570	0.8724	0.9987	1.0514	1.0514	1.0514	1.0514	0.9987	0.8724
4	65-74	1	P	1.1201	0.9063	0.8804	1.0408	1.0264	1.0264	1.0264	1.0264	1.0408	0.8804
3	65-74	1	P	1.1693	0.9462	0.8842	1.0935	1.0162	1.0162	1.0162	1.0162	1.0935	0.8842
2	65-74	1	P	1.1899	0.9603	0.8971	1.1187	0.9682	0.9682	0.9682	0.9682	1.1187	0.8971
1	65-74	1	P	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	P	1.1389	1.0349	1.1524	1.0393	0.8625	0.8625	0.8625	0.8625	1.0393	1.1524
6	75-99	1	P	1.1236	1.0328	1.1567	1.0463	0.8131	0.8131	0.8131	0.8131	1.0463	1.1567
5	75-99	1	P	1.1178	1.0333	1.1782	1.0567	0.7791	0.7791	0.7791	0.7791	1.0567	1.1782
4	75-99	1	P	1.1016	1.0294	1.2019	1.0802	0.7562	0.7562	0.7562	0.7562	1.0802	1.2019
3	75-99	1	P	1.0654	1.0263	1.2126	1.1097	0.7470	0.7470	0.7470	0.7470	1.1097	1.2126
2	75-99	1	P	1.0503	1.0252	1.2505	1.1237	0.7032	0.7032	0.7032	0.7032	1.1237	1.2505
1	75-99	1	P	1.0251	1.0189	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635
7	14-18	2	P	1.1309	1.2472	0.9688	1.2329	1.0983	1.0983	1.0983	1.0983	1.2329	0.9688
6	14-18	2	P	1.1105	1.2077	1.0132	1.1763	1.0380	1.0380	1.0380	1.0380	1.1763	1.0132
5	14-18	2	P	1.1028	1.2158	1.0077	1.1673	1.0207	1.0207	1.0207	1.0207	1.1673	1.0077
4	14-18	2	P	1.0812	1.1442	1.0018	1.1470	1.0089	1.0089	1.0089	1.0089	1.1470	1.0018
3	14-18	2	P	1.0329	1.0862	0.9991	1.1215	1.0042	1.0042	1.0042	1.0042	1.1215	0.9991
2	14-18	2	P	1.0127	1.0658	0.9896	1.1093	0.9818	0.9818	0.9818	0.9818	1.1093	0.9896
1	14-18	2	P	0.9907	1.0237	0.9759	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9759
7	19-20	2	P	1.0275	1.0241	1.0200	1.0361	1.1957	1.1957	1.1957	1.1957	1.0361	1.0200
6	19-20	2	P	1.0214	1.0290	0.9755	1.0136	1.1595	1.1595	1.1595	1.1595	1.0136	0.9755
5	19-20	2	P	1.0191	1.0280	0.9654	1.0102	1.1324	1.1324	1.1324	1.1324	1.0102	0.9654
4	19-20	2	P	1.0127	1.0368	0.9544	1.0030	1.1142	1.1142	1.1142	1.1142	1.0030	0.9544
3	19-20	2	P	0.9984	1.0440	0.9493	0.9939	1.1069	1.1069	1.1069	1.1069	0.9939	0.9493
2	19-20	2	P	0.9924	1.0465	0.9317	0.9896	1.0720	1.0720	1.0720	1.0720	0.9896	0.9317
1	19-20	2	P	0.9712	1.0610	0.9145	0.9696	1.0468	1.0468	1.0468	1.0468	0.9696	0.9145
7	21-24	2	P	1.0016	1.0001	1.0113	1.0730	0.9964	0.9964	0.9964	0.9964	1.0730	1.0113
6	21-24	2	P	1.0022	0.9998	0.9871	1.0518	0.9712	0.9712	0.9712	0.9712	1.0518	0.9871
5	21-24	2	P	1.0025	0.9999	0.9759	1.0507	0.9547	0.9547	0.9547	0.9547	1.0507	0.9759
4	21-24	2	P	1.0031	0.9995	0.9636	1.0483	0.9435	0.9435	0.9435	0.9435	1.0483	0.9636
3	21-24	2	P	1.0046	0.9992	0.9579	1.0453	0.9389	0.9389	0.9389	0.9389	1.0453	0.9579
2	21-24	2	P	1.0052	0.9991	0.9382	1.0438	0.9176	0.9176	0.9176	0.9176	1.0438	0.9382
1	21-24	2	P	1.0073	0.9984	0.9220	1.0371	0.8944	0.8944	0.8944	0.8944	1.0371	0.9220
7	25-44	2	P	0.9940	1.0057	1.0598	1.0182	0.9850	0.9850	0.9850	0.9850	1.0182	1.0598
6	25-44	2	P	0.9918	0.9941	1.0298	0.9985	0.9552	0.9552	0.9552	0.9552	0.9985	1.0298
5	25-44	2	P	0.9910	0.9965	1.0100	0.9963	0.9538	0.9538	0.9538	0.9538	0.9963	1.0100
4	25-44	2	P	0.9886	0.9755	0.9883	0.9912	0.9528	0.9528	0.9528	0.9528	0.9912	0.9883
3	25-44	2	P	0.9832	0.9586	0.9785	0.9847	0.9524	0.9524	0.9524	0.9524	0.9847	0.9785
2	25-44	2	P	0.9810	0.9526	0.9438	0.9817	0.9504	0.9504	0.9504	0.9504	0.9817	0.9438
1	25-44	2	P	0.9731	0.9210	0.9366	0.9676	0.9458	0.9458	0.9458	0.9458	0.9676	0.9366
7	45-64	2	P	1.1454	1.1702	1.0141	1.0822	1.0809	1.0809	1.0809	1.0809	1.0822	1.0141
6	45-64	2	P	1.1374	1.1570	0.9780	1.0577	1.0710	1.0710	1.0710	1.0710	1.0577	0.9780
5	45-64	2	P	1.1344	1.1598	0.9587	1.0527	1.0666	1.0666	1.0666	1.0666	1.0527	0.9587
4	45-64	2	P	1.1260	1.1360	0.9375	1.0415	1.0636	1.0636	1.0636	1.0636	1.0415	0.9375
3	45-64	2	P	1.1071	1.1170	0.9279	1.0276	1.0625	1.0625	1.0625	1.0625	1.0276	0.9279
2	45-64	2	P	1.0992	1.1102	0.8940	1.0209	1.0568	1.0568	1.0568	1.0568	1.0209	0.8940
1	45-64	2	P	1.0714	1.0736	0.8878	0.9904	1.0434	1.0434	1.0434	1.0434	0.9904	0.8878
7	65-74	2	P	1.2267	1.3158	0.9767	1.2226	1.0433	1.0433	1.0433	1.0433	1.2226	0.9767
6	65-74	2	P	1.2257	1.3216	0.9638	1.1988	1.0430	1.0430	1.0430	1.0430	1.1988	0.9638
5	65-74	2	P	1.2253	1.3204	0.9347	1.1969	1.0443	1.0443	1.0443	1.0443	1.1969	0.9347
4	65-74	2	P	1.2240	1.3310	0.9025	1.1925	1.0452	1.0452	1.0452	1.0452	1.1925	0.9025
3	65-74	2	P	1.2214	1.3395	0.8880	1.1872	1.0455	1.0455	1.0455	1.0455	1.1872	0.8880
2	65-74	2	P	1.2203	1.3425	0.8428	1.1847	1.0473	1.0473	1.0473	1.0473	1.1847	0.8428
1	65-74	2	P	1.2165	1.3596	0.8428	1.1730	1.0514	1.0514	1.0514	1.0514	1.1730	0.8428
7	75-99	2	P	1.3156	1.1839	1.2287	1.2728	0.8655	0.8655	0.8655	0.8655	1.2728	1.2287
6	75-99	2	P	1.2806	1.1734	1.2082	1.2210	0.8085	0.8085	0.8085	0.8085	1.2210	1.2082
5	75-99	2	P	1.2673	1.1755	1.1826	1.2091	0.7765	0.7765	0.7765	0.7765	1.2091	1.1826
4	75-99	2	P	1.2304	1.1563	1.1543	1.1826	0.7550	0.7550	0.7550	0.7550	1.1826	1.1543
3	75-99	2	P	1.1476	1.1408	1.1416	1.1492	0.7463	0.7463	0.7463	0.7463	1.1492	1.1416
2	75-99	2	P	1.1132	1.1353	1.0965	1.1334	0.7050	0.7050	0.7050	0.7050	1.1334	1.0965
1	75-99	2	P	1.0942	1.1040	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	P	1.1744	1.1150	1.0686	1.3567	1.1235	1.1235	1.1235	1.1235	1.3567	1.0686
6	14-18	3	P	1.1362	1.0818	1.1616	1.2868	1.1043	1.1043	1.1043	1.1043	1.2868	1.1616
5	14-18	3	P	1.1215	1.0886	1.1720	1.2705	1.0812	1.0812	1.0812	1.0812	1.2705	1.1720
4	14-18	3	P	1.0811	1.0283	1.1836	1.2341	1.0656	1.0656	1.0656	1.0656	1.2341	1.1836
3	14-18	3	P	0.9903	0.9797	1.1889	1.1885	1.0593	1.0593	1.0593	1.0593	1.1885	1.1889
2	14-18	3	P	0.9525	0.9625	1.2074	1.1667	1.0296	1.0296	1.0296	1.0296	1.1667	1.2074
1	14-18	3	P	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	P	1.0641	1.0178	0.9639	1.1807	1.1431	1.1431	1.1431	1.1431	1.1807	0.9639
6	19-20	3	P	1.0374	1.0147	0.9639	1.1480	1.1510	1.1510	1.1510	1.1510	1.1480	0.9639
5	19-20	3	P	1.0273	1.0153	0.9677	1.1385	1.1195	1.1195	1.1195	1.1195	1.1385	0.9677
4	19-20	3	P	0.9991	1.0097	0.9717	1.1172	1.0982	1.0982	1.0982	1.0982	1.1172	0.9717
3	19-20	3	P	0.9359	1.0052	0.9737	1.0906	1.0896	1.0896	1.0896	1.0896	1.0906	0.9737
2	19-20	3	P	0.9096	1.0036	0.9803	1.0779	1.0488	1.0488	1.0488	1.0488	1.0779	0.9803
1	19-20	3	P	0.8932	0.9945	0.9898	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9898
7	21-24	3	P	1.0536	1.0105	0.9893	1.0159	0.8696	0.8696	0.8696	0.8696	1.0159	0.9893
6	21-24	3	P	1.0333	1.0025	1.0082	0.9896	0.8799	0.8799	0.8799	0.8799	0.9896	1.0082
5	21-24	3	P	1.0256	1.0042	1.0109	0.9834	0.8611	0.8611	0.8611	0.8611	0.9834	1.0109
4	21-24	3	P	1.0042	0.9898	1.0141	0.9698	0.8486	0.8486	0.8486	0.8486	0.9698	1.0141
3	21-24	3	P	0.9562	0.9782	1.0155	0.9527	0.8435	0.8435	0.8435	0.8435	0.9527	1.0155
2	21-24	3	P	0.9362	0.9740	1.0204	0.9446	0.8194	0.8194	0.8194	0.8194	0.9446	1.0204
1	21-24	3	P	0.9165	0.9505	1.0275	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0275
7	25-44	3	P	1.0365	1.0181	1.0190	1.0193	1.0193	1.0193	1.0193	1.0193	1.0193	1.0190
6	25-44	3	P	1.0139	0.9990	1.0335	0.9935	1.0266	1.0266	1.0266	1.0266	0.9935	1.0335
5	25-44	3	P	1.0053	1.0029	1.0280	0.9861	1.0204	1.0204	1.0204	1.0204	0.9861	1.0280
4	25-44	3	P	0.9814	0.9683	1.0220	0.9696	1.0163	1.0163	1.0163	1.0163	0.9696	1.0220
3	25-44	3	P	0.9278	0.9402	1.0192	0.9490	1.0147	1.0147	1.0147	1.0147	0.9490	1.0192
2	25-44	3	P	0.9055	0.9304	1.0096	0.9392	1.0068	1.0068	1.0068	1.0068	0.9392	1.0096
1	25-44	3	P	0.8876	0.8976	0.9955	0.9107	0.9882	0.9882	0.9882	0.9882	0.9107	0.9955
7	45-64	3	P	1.2237	1.1646	0.9477	1.1872	0.9440	0.9440	0.9440	0.9440	1.1872	0.9477
6	45-64	3	P	1.1919	1.1433	0.9545	1.1532	0.9702	0.9702	0.9702	0.9702	1.1532	0.9545
5	45-64	3	P	1.1798	1.1475	0.9489	1.1420	0.9620	0.9620	0.9620	0.9620	1.1420	0.9489
4	45-64	3	P	1.1461	1.1087	0.9428	1.1168	0.9564	0.9564	0.9564	0.9564	1.1168	0.9428
3	45-64	3	P	1.0708	1.0773	0.9399	1.0854	0.9542	0.9542	0.9542	0.9542	1.0854	0.9399
2	45-64	3	P	1.0394	1.0662	0.9300	1.0704	0.9436	0.9436	0.9436	0.9436	1.0704	0.9300
1	45-64	3	P	1.0212	1.0287	0.9158	1.0378	0.9188	0.9188	0.9188	0.9188	1.0378	0.9158
7	65-74	3	P	1.5671	1.4977	0.9995	1.1691	1.5069	1.5069	1.5069	1.5069	1.1691	0.9995
6	65-74	3	P	1.5348	1.4927	1.0278	1.1391	1.5616	1.5616	1.5616	1.5616	1.1391	1.0278
5	65-74	3	P	1.5225	1.4937	1.0105	1.1315	1.5567	1.5567	1.5567	1.5567	1.1315	1.0105
4	65-74	3	P	1.4884	1.4845	0.9914	1.1143	1.5534	1.5534	1.5534	1.5534	1.1143	0.9914
3	65-74	3	P	1.4119	1.4770	0.9828	1.0929	1.5521	1.5521	1.5521	1.5521	1.0929	0.9828
2	65-74	3	P	1.3801	1.4745	0.9522	1.0827	1.5458	1.5458	1.5458	1.5458	1.0827	0.9522
1	65-74	3	P	1.3519	1.4595	0.9081	1.0498	1.5309	1.5309	1.5309	1.5309	1.0498	0.9081
7	75-99	3	P	1.5505	1.5953	1.1057	1.2464	0.8307	0.8307	0.8307	0.8307	1.2464	1.1057
6	75-99	3	P	1.5022	1.5618	1.1339	1.1887	0.8019	0.8019	0.8019	0.8019	1.1887	1.1339
5	75-99	3	P	1.4838	1.5686	1.1255	1.1714	0.7716	0.7716	0.7716	0.7716	1.1714	1.1255
4	75-99	3	P	1.4328	1.5079	1.1161	1.1325	0.7512	0.7512	0.7512	0.7512	1.1325	1.1161
3	75-99	3	P	1.3184	1.4588	1.1118	1.0841	0.7429	0.7429	0.7429	0.7429	1.0841	1.1118
2	75-99	3	P	1.2707	1.4414	1.0969	1.0608	0.7039	0.7039	0.7039	0.7039	1.0608	1.0969
1	75-99	3	P	1.2524	1.3896	1.0754	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0754
7	14-18	4+	P	1.3864	1.2911	1.3448	1.3339	1.2827	1.2827	1.2827	1.2827	1.3339	1.3448
6	14-18	4+	P	1.3452	1.2518	1.4372	1.2627	1.2407	1.2407	1.2407	1.2407	1.2627	1.4372
5	14-18	4+	P	1.3295	1.2598	1.4693	1.2449	1.2347	1.2347	1.2347	1.2347	1.2449	1.4693
4	14-18	4+	P	1.2858	1.1885	1.5048	1.2050	1.2306	1.2306	1.2306	1.2306	1.2050	1.5048
3	14-18	4+	P	1.1883	1.1309	1.5209	1.1549	1.2289	1.2289	1.2289	1.2289	1.1549	1.5209
2	14-18	4+	P	1.1477	1.1106	1.5777	1.1311	1.2211	1.2211	1.2211	1.2211	1.1311	1.5777
1	14-18	4+	P	1.1302	1.0672	1.5883	1.0963	1.2027	1.2027	1.2027	1.2027	1.0963	1.5883
7	19-20	4+	P	1.1041	1.0591	1.1699	1.1341	0.8337	0.8337	0.8337	0.8337	1.1341	1.1699
6	19-20	4+	P	1.0782	1.0588	1.1449	1.1003	0.8267	0.8267	0.8267	0.8267	1.1003	1.1449
5	19-20	4+	P	1.0684	1.0588	1.1644	1.0895	0.8170	0.8170	0.8170	0.8170	1.0895	1.1644
4	19-20	4+	P	1.0409	1.0583	1.1859	1.0654	0.8105	0.8105	0.8105	0.8105	1.0654	1.1859
3	19-20	4+	P	0.9797	1.0578	1.1957	1.0352	0.8078	0.8078	0.8078	0.8078	1.0352	1.1957
2	19-20	4+	P	0.9541	1.0577	1.2300	1.0206	0.7954	0.7954	0.7954	0.7954	1.0206	1.2300
1	19-20	4+	P	0.9361	1.0567	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	P	1.1098	1.0333	1.0308	1.1561	1.0444	1.0444	1.0444	1.0444	1.1561	1.0308
6	21-24	4+	P	1.0902	1.0280	1.0290	1.1239	1.0409	1.0409	1.0409	1.0409	1.1239	1.0290
5	21-24	4+	P	1.0828	1.0290	1.0454	1.1152	1.0353	1.0353	1.0353	1.0353	1.1152	1.0454
4	21-24	4+	P	1.0622	1.0193	1.0634	1.0958	1.0317	1.0317	1.0317	1.0317	1.0958	1.0634
3	21-24	4+	P	1.0160	1.0114	1.0716	1.0715	1.0302	1.0302	1.0302	1.0302	1.0715	1.0716
2	21-24	4+	P	0.9967	1.0087	1.1004	1.0598	1.0230	1.0230	1.0230	1.0230	1.0598	1.1004
1	21-24	4+	P	0.9749	0.9929	1.1148	1.0276	1.0064	1.0064	1.0064	1.0064	1.0276	1.1148
7	25-44	4+	P	1.0669	1.0563	0.9910	1.0837	0.8873	0.8873	0.8873	0.8873	1.0837	0.9910
6	25-44	4+	P	1.0454	1.0392	0.9846	1.0541	0.8802	0.8802	0.8802	0.8802	1.0541	0.9846
5	25-44	4+	P	1.0372	1.0427	0.9919	1.0447	0.8897	0.8897	0.8897	0.8897	1.0447	0.9919
4	25-44	4+	P	1.0144	1.0116	1.0002	1.0236	0.8960	0.8960	0.8960	0.8960	1.0236	1.0002
3	25-44	4+	P	0.9635	0.9865	1.0038	0.9972	0.8987	0.8987	0.8987	0.8987	0.9972	1.0038
2	25-44	4+	P	0.9422	0.9777	1.0168	0.9846	0.9108	0.9108	0.9108	0.9108	0.9846	1.0168
1	25-44	4+	P	0.9227	0.9439	1.0357	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0357
7	45-64	4+	P	1.3456	1.2939	0.9252	1.0992	1.2236	1.2236	1.2236	1.2236	1.0992	0.9252
6	45-64	4+	P	1.3127	1.2733	0.9123	1.0655	1.2392	1.2392	1.2392	1.2392	1.0655	0.9123
5	45-64	4+	P	1.3001	1.2775	0.9186	1.0536	1.2493	1.2493	1.2493	1.2493	1.0536	0.9186
4	45-64	4+	P	1.2655	1.2403	0.9256	1.0267	1.2562	1.2562	1.2562	1.2562	1.0267	0.9256
3	45-64	4+	P	1.1876	1.2102	0.9288	0.9932	1.2589	1.2589	1.2589	1.2589	0.9932	0.9288
2	45-64	4+	P	1.1552	1.1996	0.9398	0.9771	1.2719	1.2719	1.2719	1.2719	0.9771	0.9398
1	45-64	4+	P	1.1340	1.1583	0.9560	0.9473	1.3026	1.3026	1.3026	1.3026	0.9473	0.9560
7	65-74	4+	P	2.0164	1.6223	0.9771	1.3038	1.1964	1.1964	1.1964	1.1964	1.3038	0.9771
6	65-74	4+	P	1.9781	1.6212	0.9850	1.2677	1.2223	1.2223	1.2223	1.2223	1.2677	0.9850
5	65-74	4+	P	1.9636	1.6215	0.9806	1.2572	1.2390	1.2390	1.2390	1.2390	1.2572	0.9806
4	65-74	4+	P	1.9231	1.6196	0.9758	1.2338	1.2503	1.2503	1.2503	1.2503	1.2338	0.9758
3	65-74	4+	P	1.8327	1.6180	0.9736	1.2045	1.2549	1.2549	1.2549	1.2549	1.2045	0.9736
2	65-74	4+	P	1.7950	1.6174	0.9658	1.1904	1.2764	1.2764	1.2764	1.2764	1.1904	0.9658
1	65-74	4+	P	1.7568	1.6144	0.9547	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9547
7	75-99	4+	P	2.0739	1.6083	0.9593	1.2795	1.0450	1.0450	1.0450	1.0450	1.2795	0.9593
6	75-99	4+	P	2.0100	1.5512	0.9643	1.2178	0.9992	0.9992	0.9992	0.9992	1.2178	0.9643
5	75-99	4+	P	1.9856	1.5628	0.9693	1.1984	0.9706	0.9706	0.9706	0.9706	1.1984	0.9693
4	75-99	4+	P	1.9181	1.4593	0.9750	1.1546	0.9513	0.9513	0.9513	0.9513	1.1546	0.9750
3	75-99	4+	P	1.7668	1.3754	0.9775	1.0999	0.9436	0.9436	0.9436	0.9436	1.0999	0.9775
2	75-99	4+	P	1.7037	1.3459	0.9864	1.0737	0.9069	0.9069	0.9069	0.9069	1.0737	0.9864
1	75-99	4+	P	1.6789	1.2909	0.9994	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9994

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	Q	1.0558	1.0455	0.8479	0.9994	1.0377	1.0377	1.0377	1.0377	0.9994	0.8479
6	14-18	0	Q	1.0386	1.0228	0.9028	0.9806	1.0127	1.0127	1.0127	1.0127	0.9806	0.9028
5	14-18	0	Q	1.0322	1.0273	0.9161	0.9752	0.9967	0.9967	0.9967	0.9967	0.9752	0.9161
4	14-18	0	Q	1.0135	0.9861	0.9311	0.9627	0.9860	0.9860	0.9860	0.9860	0.9627	0.9311
3	14-18	0	Q	0.9727	0.9530	0.9377	0.9473	0.9816	0.9816	0.9816	0.9816	0.9473	0.9377
2	14-18	0	Q	0.9553	0.9411	0.9616	0.9397	0.9611	0.9611	0.9611	0.9611	0.9397	0.9616
1	14-18	0	Q	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	Q	1.1786	1.0979	0.9467	1.1050	1.1367	1.1367	1.1367	1.1367	1.1050	0.9467
6	19-20	0	Q	1.1742	1.1171	0.9387	1.1026	1.1305	1.1305	1.1305	1.1305	1.1026	0.9387
5	19-20	0	Q	1.1725	1.1132	0.9476	1.1015	1.1048	1.1048	1.1048	1.1048	1.1015	0.9476
4	19-20	0	Q	1.1678	1.1479	0.9576	1.0992	1.0877	1.0877	1.0877	1.0877	1.0992	0.9576
3	19-20	0	Q	1.1574	1.1759	0.9620	1.0963	1.0805	1.0805	1.0805	1.0805	1.0963	0.9620
2	19-20	0	Q	1.1529	1.1859	0.9780	1.0949	1.0476	1.0476	1.0476	1.0476	1.0949	0.9780
1	19-20	0	Q	1.1374	1.2212	1.0009	1.0885	1.0301	1.0301	1.0301	1.0301	1.0885	1.0009
7	21-24	0	Q	1.0499	1.0418	0.9860	1.0416	1.0391	1.0391	1.0391	1.0391	1.0416	0.9860
6	21-24	0	Q	1.0530	1.0544	0.9928	1.0429	1.0394	1.0394	1.0394	1.0394	1.0429	0.9928
5	21-24	0	Q	1.0542	1.0519	1.0010	1.0443	1.0225	1.0225	1.0225	1.0225	1.0443	1.0010
4	21-24	0	Q	1.0575	1.0747	1.0103	1.0473	1.0113	1.0113	1.0113	1.0113	1.0473	1.0103
3	21-24	0	Q	1.0649	1.0931	1.0144	1.0511	1.0066	1.0066	1.0066	1.0066	1.0511	1.0144
2	21-24	0	Q	1.0681	1.0997	1.0293	1.0530	0.9851	0.9851	0.9851	0.9851	1.0530	1.0293
1	21-24	0	Q	1.0791	1.1325	1.0476	1.0613	0.9646	0.9646	0.9646	0.9646	1.0613	1.0476
7	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	Q	0.9721	0.9719	1.0125	0.9825	0.9381	0.9381	0.9381	0.9381	0.9825	1.0125
6	45-64	0	Q	0.9675	0.9722	1.0064	0.9783	0.9537	0.9537	0.9537	0.9537	0.9783	1.0064
5	45-64	0	Q	0.9657	0.9722	1.0058	0.9759	0.9512	0.9512	0.9512	0.9512	0.9759	1.0058
4	45-64	0	Q	0.9606	0.9728	1.0052	0.9703	0.9495	0.9495	0.9495	0.9495	0.9703	1.0052
3	45-64	0	Q	0.9495	0.9734	1.0049	0.9635	0.9488	0.9488	0.9488	0.9488	0.9635	1.0049
2	45-64	0	Q	0.9448	0.9736	1.0038	0.9602	0.9456	0.9456	0.9456	0.9456	0.9602	1.0038
1	45-64	0	Q	0.9282	0.9747	1.0023	0.9451	0.9380	0.9380	0.9380	0.9380	0.9451	1.0023
7	65-74	0	Q	0.8975	0.8755	1.0141	0.9514	0.8960	0.8960	0.8960	0.8960	0.9514	1.0141
6	65-74	0	Q	0.8988	0.8904	1.0215	0.9520	0.9186	0.9186	0.9186	0.9186	0.9520	1.0215
5	65-74	0	Q	0.8992	0.8874	1.0093	0.9527	0.9213	0.9213	0.9213	0.9213	0.9527	1.0093
4	65-74	0	Q	0.9006	0.9145	0.9956	0.9543	0.9231	0.9231	0.9231	0.9231	0.9543	0.9956
3	65-74	0	Q	0.9036	0.9362	0.9896	0.9562	0.9239	0.9239	0.9239	0.9239	0.9562	0.9896
2	65-74	0	Q	0.9049	0.9440	0.9677	0.9571	0.9274	0.9274	0.9274	0.9274	0.9571	0.9677
1	65-74	0	Q	0.9093	0.9721	0.9412	0.9614	0.9356	0.9356	0.9356	0.9356	0.9614	0.9412
7	75-99	0	Q	0.9288	0.8683	1.0157	0.9460	1.0600	1.0600	1.0600	1.0600	0.9460	1.0157
6	75-99	0	Q	0.9016	0.8662	1.0243	0.9283	1.0191	1.0191	1.0191	1.0191	0.9283	1.0243
5	75-99	0	Q	0.8914	0.8666	1.0220	0.9213	0.9784	0.9784	0.9784	0.9784	0.9213	1.0220
4	75-99	0	Q	0.8619	0.8627	1.0195	0.9051	0.9514	0.9514	0.9514	0.9514	0.9051	1.0195
3	75-99	0	Q	0.7972	0.8595	1.0183	0.8851	0.9401	0.9401	0.9401	0.9401	0.8851	1.0183
2	75-99	0	Q	0.7696	0.8584	1.0143	0.8754	0.8881	0.8881	0.8881	0.8881	0.8754	1.0143
1	75-99	0	Q	0.7682	0.8519	1.0084	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0084
7	14-18	1	Q	1.1052	1.2831	0.8797	1.1108	1.0916	1.0916	1.0916	1.0916	1.1108	0.8797
6	14-18	1	Q	1.1057	1.2726	0.9402	1.1272	1.0378	1.0378	1.0378	1.0378	1.1272	0.9402
5	14-18	1	Q	1.1059	1.2747	0.9744	1.1410	0.9942	0.9942	0.9942	0.9942	1.1410	0.9744
4	14-18	1	Q	1.1064	1.2556	1.0131	1.1728	0.9653	0.9653	0.9653	0.9653	1.1728	1.0131
3	14-18	1	Q	1.1077	1.2401	1.0300	1.2120	0.9531	0.9531	0.9531	0.9531	1.2120	1.0300
2	14-18	1	Q	1.1081	1.2346	1.0724	1.2311	0.8974	0.8974	0.8974	0.8974	1.2311	1.0724
1	14-18	1	Q	1.1100	1.2033	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	Q	1.1928	1.3062	1.0686	1.0537	1.2688	1.2688	1.2688	1.2688	1.0537	1.0686
6	19-20	1	Q	1.2096	1.3497	1.0605	1.0882	1.2200	1.2200	1.2200	1.2200	1.0882	1.0605
5	19-20	1	Q	1.2159	1.3410	1.0932	1.1068	1.1749	1.1749	1.1749	1.1749	1.1068	1.0932
4	19-20	1	Q	1.2341	1.4199	1.1303	1.1503	1.1449	1.1449	1.1449	1.1449	1.1503	1.1303
3	19-20	1	Q	1.2740	1.4835	1.1464	1.2037	1.1324	1.1324	1.1324	1.1324	1.2037	1.1464
2	19-20	1	Q	1.2910	1.5062	1.1918	1.2299	1.0749	1.0749	1.0749	1.0749	1.2299	1.1918
1	19-20	1	Q	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	Q	0.9684	1.0506	1.0282	1.1536	1.2420	1.2420	1.2420	1.2420	1.1536	1.0282
6	21-24	1	Q	0.9890	1.0797	1.0368	1.1959	1.2071	1.2071	1.2071	1.2071	1.1959	1.0368
5	21-24	1	Q	0.9968	1.0739	1.0676	1.2194	1.1617	1.1617	1.1617	1.1617	1.2194	1.0676
4	21-24	1	Q	1.0192	1.1265	1.1024	1.2737	1.1316	1.1316	1.1316	1.1316	1.2737	1.1024
3	21-24	1	Q	1.0682	1.1690	1.1176	1.3407	1.1190	1.1190	1.1190	1.1190	1.3407	1.1176
2	21-24	1	Q	1.0892	1.1842	1.1614	1.3734	1.0611	1.0611	1.0611	1.0611	1.3734	1.1614
1	21-24	1	Q	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	Q	0.9542	0.9649	0.9084	0.9421	0.9962	0.9962	0.9962	0.9962	0.9421	0.9084
6	25-44	1	Q	0.9715	0.9793	0.9093	0.9752	0.9783	0.9783	0.9783	0.9783	0.9752	0.9093
5	25-44	1	Q	0.9780	0.9764	0.9285	0.9930	0.9407	0.9407	0.9407	0.9407	0.9930	0.9285
4	25-44	1	Q	0.9967	1.0023	0.9501	1.0342	0.9157	0.9157	0.9157	0.9157	1.0342	0.9501
3	25-44	1	Q	1.0379	1.0233	0.9595	1.0849	0.9052	0.9052	0.9052	0.9052	1.0849	0.9595
2	25-44	1	Q	1.0554	1.0307	0.9940	1.1097	0.8571	0.8571	0.8571	0.8571	1.1097	0.9940
1	25-44	1	Q	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	Q	1.0008	0.9556	1.1118	0.9079	0.8992	0.8992	0.8992	0.8992	0.9079	1.1118
6	45-64	1	Q	1.0137	0.9701	1.1060	0.9351	0.8979	0.8979	0.8979	0.8979	0.9351	1.1060
5	45-64	1	Q	1.0185	0.9672	1.1286	0.9497	0.8612	0.8612	0.8612	0.8612	0.9497	1.1286
4	45-64	1	Q	1.0324	0.9936	1.1541	0.9834	0.8369	0.8369	0.8369	0.8369	0.9834	1.1541
3	45-64	1	Q	1.0631	1.0149	1.1653	1.0249	0.8266	0.8266	0.8266	0.8266	1.0249	1.1653
2	45-64	1	Q	1.0762	1.0225	1.2060	1.0451	0.7798	0.7798	0.7798	0.7798	1.0451	1.2060
1	45-64	1	Q	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	Q	1.0749	0.8408	0.8598	0.9537	1.0738	1.0738	1.0738	1.0738	0.9537	0.8598
6	65-74	1	Q	1.0960	0.8684	0.8671	0.9881	1.0811	1.0811	1.0811	1.0811	0.9881	0.8671
5	65-74	1	Q	1.1039	0.8629	0.8745	1.0069	1.0425	1.0425	1.0425	1.0425	1.0069	0.8745
4	65-74	1	Q	1.1268	0.9131	0.8829	1.0504	1.0168	1.0168	1.0168	1.0168	1.0504	0.8829
3	65-74	1	Q	1.1769	0.9534	0.8865	1.1040	1.0060	1.0060	1.0060	1.0060	1.1040	0.8865
2	65-74	1	Q	1.1984	0.9679	0.9000	1.1301	0.9567	0.9567	0.9567	0.9567	1.1301	0.9000
1	65-74	1	Q	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	Q	1.1349	1.0345	1.1513	1.0360	0.8555	0.8555	0.8555	0.8555	1.0360	1.1513
6	75-99	1	Q	1.1193	1.0323	1.1626	1.0508	0.8062	0.8062	0.8062	0.8062	1.0508	1.1626
5	75-99	1	Q	1.1135	1.0327	1.1843	1.0614	0.7709	0.7709	0.7709	0.7709	1.0614	1.1843
4	75-99	1	Q	1.0966	1.0288	1.2090	1.0856	0.7474	0.7474	0.7474	0.7474	1.0856	1.2090
3	75-99	1	Q	1.0597	1.0257	1.2197	1.1155	0.7377	0.7377	0.7377	0.7377	1.1155	1.2197
2	75-99	1	Q	1.0440	1.0246	1.2590	1.1301	0.6927	0.6927	0.6927	0.6927	1.1301	1.2590
1	75-99	1	Q	1.0251	1.0182	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	Q	1.1254	1.2391	0.9778	1.2106	1.0891	1.0891	1.0891	1.0891	1.2106	0.9778
6	14-18	2	Q	1.1048	1.1991	1.0116	1.1724	1.0344	1.0344	1.0344	1.0344	1.1724	1.0116
5	14-18	2	Q	1.0970	1.2071	1.0062	1.1633	1.0165	1.0165	1.0165	1.0165	1.1633	1.0062
4	14-18	2	Q	1.0745	1.1343	1.0000	1.1423	1.0045	1.0045	1.0045	1.0045	1.1423	1.0000
3	14-18	2	Q	1.0254	1.0757	0.9973	1.1164	0.9995	0.9995	0.9995	0.9995	1.1164	0.9973
2	14-18	2	Q	1.0043	1.0547	0.9875	1.1039	0.9765	0.9765	0.9765	0.9765	1.1039	0.9875
1	14-18	2	Q	0.9907	1.0237	0.9734	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9734
7	19-20	2	Q	1.0259	1.0250	1.0123	1.0269	1.1907	1.1907	1.1907	1.1907	1.0269	1.0123
6	19-20	2	Q	1.0197	1.0301	0.9727	1.0121	1.1540	1.1540	1.1540	1.1540	1.0121	0.9727
5	19-20	2	Q	1.0174	1.0291	0.9625	1.0088	1.1260	1.1260	1.1260	1.1260	1.0088	0.9625
4	19-20	2	Q	1.0108	1.0381	0.9511	1.0013	1.1073	1.1073	1.1073	1.1073	1.0013	0.9511
3	19-20	2	Q	0.9962	1.0453	0.9461	0.9921	1.0995	1.0995	1.0995	1.0995	0.9921	0.9461
2	19-20	2	Q	0.9899	1.0479	0.9277	0.9876	1.0637	1.0637	1.0637	1.0637	0.9876	0.9277
1	19-20	2	Q	0.9683	1.0627	0.9145	0.9672	1.0468	1.0468	1.0468	1.0468	0.9672	0.9145
7	21-24	2	Q	1.0017	1.0000	1.0076	1.0631	0.9929	0.9929	0.9929	0.9929	1.0631	1.0076
6	21-24	2	Q	1.0023	0.9998	0.9840	1.0514	0.9679	0.9679	0.9679	0.9679	1.0514	0.9840
5	21-24	2	Q	1.0027	0.9998	0.9726	1.0503	0.9507	0.9507	0.9507	0.9507	1.0503	0.9726
4	21-24	2	Q	1.0033	0.9994	0.9598	1.0477	0.9392	0.9392	0.9392	0.9392	1.0477	0.9598
3	21-24	2	Q	1.0048	0.9991	0.9542	1.0446	0.9344	0.9344	0.9344	0.9344	1.0446	0.9542
2	21-24	2	Q	1.0055	0.9990	0.9338	1.0431	0.9124	0.9124	0.9124	0.9124	1.0431	0.9338
1	21-24	2	Q	1.0076	0.9984	0.9220	1.0363	0.8944	0.8944	0.8944	0.8944	1.0363	0.9220
7	25-44	2	Q	0.9934	1.0034	1.0558	1.0098	0.9803	0.9803	0.9803	0.9803	1.0098	1.0558
6	25-44	2	Q	0.9912	0.9916	1.0242	0.9975	0.9549	0.9549	0.9549	0.9549	0.9975	1.0242
5	25-44	2	Q	0.9903	0.9939	1.0043	0.9953	0.9534	0.9534	0.9534	0.9534	0.9953	1.0043
4	25-44	2	Q	0.9879	0.9726	0.9818	0.9899	0.9524	0.9524	0.9524	0.9524	0.9899	0.9818
3	25-44	2	Q	0.9824	0.9555	0.9719	0.9835	0.9520	0.9520	0.9520	0.9520	0.9835	0.9719
2	25-44	2	Q	0.9801	0.9493	0.9366	0.9802	0.9499	0.9499	0.9499	0.9499	0.9802	0.9366
1	25-44	2	Q	0.9720	0.9210	0.9366	0.9659	0.9453	0.9453	0.9453	0.9453	0.9659	0.9366
7	45-64	2	Q	1.1432	1.1674	1.0089	1.0732	1.0795	1.0795	1.0795	1.0795	1.0732	1.0089
6	45-64	2	Q	1.1352	1.1542	0.9726	1.0555	1.0701	1.0701	1.0701	1.0701	1.0555	0.9726
5	45-64	2	Q	1.1321	1.1568	0.9532	1.0506	1.0656	1.0656	1.0656	1.0656	1.0506	0.9532
4	45-64	2	Q	1.1234	1.1328	0.9311	1.0391	1.0625	1.0625	1.0625	1.0625	1.0391	0.9311
3	45-64	2	Q	1.1042	1.1134	0.9216	1.0248	1.0612	1.0612	1.0612	1.0612	1.0248	0.9216
2	45-64	2	Q	1.0960	1.1066	0.8878	1.0180	1.0554	1.0554	1.0554	1.0554	1.0180	0.8878
1	45-64	2	Q	1.0696	1.0736	0.8878	0.9901	1.0416	1.0416	1.0416	1.0416	0.9901	0.8878
7	65-74	2	Q	1.2264	1.3170	0.9769	1.2119	1.0432	1.0432	1.0432	1.0432	1.2119	0.9769
6	65-74	2	Q	1.2254	1.3229	0.9557	1.1979	1.0433	1.0433	1.0433	1.0433	1.1979	0.9557
5	65-74	2	Q	1.2249	1.3217	0.9262	1.1960	1.0446	1.0446	1.0446	1.0446	1.1960	0.9262
4	65-74	2	Q	1.2237	1.3324	0.8929	1.1916	1.0455	1.0455	1.0455	1.0455	1.1916	0.8929
3	65-74	2	Q	1.2210	1.3410	0.8784	1.1861	1.0459	1.0459	1.0459	1.0459	1.1861	0.8784
2	65-74	2	Q	1.2199	1.3441	0.8428	1.1835	1.0477	1.0477	1.0477	1.0477	1.1835	0.8428
1	65-74	2	Q	1.2159	1.3616	0.8428	1.1716	1.0519	1.0519	1.0519	1.0519	1.1716	0.8428
7	75-99	2	Q	1.3062	1.1818	1.2270	1.2545	0.8573	0.8573	0.8573	0.8573	1.2545	1.2270
6	75-99	2	Q	1.2707	1.1710	1.2012	1.2158	0.8020	0.8020	0.8020	0.8020	1.2158	1.2012
5	75-99	2	Q	1.2574	1.1732	1.1752	1.2039	0.7688	0.7688	0.7688	0.7688	1.2039	1.1752
4	75-99	2	Q	1.2191	1.1536	1.1460	1.1764	0.7468	0.7468	0.7468	0.7468	1.1764	1.1460
3	75-99	2	Q	1.1349	1.1380	1.1331	1.1427	0.7375	0.7375	0.7375	0.7375	1.1427	1.1331
2	75-99	2	Q	1.0990	1.1323	1.0910	1.1261	0.6950	0.6950	0.6950	0.6950	1.1261	1.0910
1	75-99	2	Q	1.0942	1.1004	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910
7	14-18	3	Q	1.1643	1.1082	1.0856	1.3322	1.1211	1.1211	1.1211	1.1211	1.3322	1.0856
6	14-18	3	Q	1.1253	1.0746	1.1644	1.2796	1.0995	1.0995	1.0995	1.0995	1.2796	1.1644
5	14-18	3	Q	1.1107	1.0812	1.1751	1.2634	1.0756	1.0756	1.0756	1.0756	1.2634	1.1751
4	14-18	3	Q	1.0686	1.0201	1.1871	1.2258	1.0597	1.0597	1.0597	1.0597	1.2258	1.1871
3	14-18	3	Q	0.9762	0.9709	1.1923	1.1794	1.0530	1.0530	1.0530	1.0530	1.1794	1.1923
2	14-18	3	Q	0.9396	0.9532	1.2116	1.1568	1.0224	1.0224	1.0224	1.0224	1.1568	1.2116
1	14-18	3	Q	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	Q	1.0570	1.0171	0.9636	1.1705	1.1453	1.1453	1.1453	1.1453	1.1705	0.9636
6	19-20	3	Q	1.0299	1.0140	0.9649	1.1438	1.1446	1.1446	1.1446	1.1446	1.1438	0.9649
5	19-20	3	Q	1.0197	1.0146	0.9687	1.1344	1.1118	1.1118	1.1118	1.1118	1.1344	0.9687
4	19-20	3	Q	0.9904	1.0089	0.9730	1.1123	1.0900	1.0900	1.0900	1.0900	1.1123	0.9730
3	19-20	3	Q	0.9262	1.0044	0.9749	1.0852	1.0809	1.0809	1.0809	1.0809	1.0852	0.9749
2	19-20	3	Q	0.8987	1.0027	0.9817	1.0720	1.0391	1.0391	1.0391	1.0391	1.0720	0.9817
1	19-20	3	Q	0.8932	0.9935	0.9915	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9915
7	21-24	3	Q	1.0482	1.0089	0.9928	1.0066	0.8718	0.8718	0.8718	0.8718	1.0066	0.9928
6	21-24	3	Q	1.0277	1.0008	1.0089	0.9870	0.8761	0.8761	0.8761	0.8761	0.9870	1.0089
5	21-24	3	Q	1.0200	1.0024	1.0117	0.9808	0.8566	0.8566	0.8566	0.8566	0.9808	1.0117
4	21-24	3	Q	0.9977	0.9878	1.0150	0.9666	0.8438	0.8438	0.8438	0.8438	0.9666	1.0150
3	21-24	3	Q	0.9489	0.9760	1.0164	0.9493	0.8383	0.8383	0.8383	0.8383	0.9493	1.0164
2	21-24	3	Q	0.9280	0.9718	1.0215	0.9408	0.8135	0.8135	0.8135	0.8135	0.9408	1.0215
1	21-24	3	Q	0.9165	0.9479	1.0288	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0288
7	25-44	3	Q	1.0304	1.0142	1.0223	1.0111	1.0205	1.0205	1.0205	1.0205	1.0111	1.0223
6	25-44	3	Q	1.0075	0.9948	1.0320	0.9902	1.0253	1.0253	1.0253	1.0253	0.9902	1.0320
5	25-44	3	Q	0.9989	0.9987	1.0265	0.9829	1.0190	1.0190	1.0190	1.0190	0.9829	1.0265
4	25-44	3	Q	0.9740	0.9635	1.0202	0.9659	1.0148	1.0148	1.0148	1.0148	0.9659	1.0202
3	25-44	3	Q	0.9195	0.9352	1.0174	0.9450	1.0130	1.0130	1.0130	1.0130	0.9450	1.0174
2	25-44	3	Q	0.8963	0.9250	1.0074	0.9347	1.0049	1.0049	1.0049	1.0049	0.9347	1.0074
1	25-44	3	Q	0.8876	0.8976	0.9930	0.9107	0.9857	0.9857	0.9857	0.9857	0.9107	0.9930
7	45-64	3	Q	1.2152	1.1603	0.9496	1.1775	0.9485	0.9485	0.9485	0.9485	1.1775	0.9496
6	45-64	3	Q	1.1829	1.1385	0.9529	1.1483	0.9684	0.9684	0.9684	0.9684	1.1483	0.9529
5	45-64	3	Q	1.1709	1.1428	0.9473	1.1371	0.9600	0.9600	0.9600	0.9600	1.1371	0.9473
4	45-64	3	Q	1.1358	1.1033	0.9409	1.1112	0.9543	0.9543	0.9543	0.9543	1.1112	0.9409
3	45-64	3	Q	1.0591	1.0716	0.9381	1.0792	0.9520	0.9520	0.9520	0.9520	1.0792	0.9381
2	45-64	3	Q	1.0264	1.0601	0.9278	1.0636	0.9411	0.9411	0.9411	0.9411	1.0636	0.9278
1	45-64	3	Q	1.0212	1.0287	0.9132	1.0378	0.9153	0.9153	0.9153	0.9153	1.0378	0.9132
7	65-74	3	Q	1.5584	1.4968	1.0065	1.1590	1.5158	1.5158	1.5158	1.5158	1.1590	1.0065
6	65-74	3	Q	1.5257	1.4916	1.0230	1.1357	1.5606	1.5606	1.5606	1.5606	1.1357	1.0230
5	65-74	3	Q	1.5134	1.4926	1.0056	1.1281	1.5555	1.5555	1.5555	1.5555	1.1281	1.0056
4	65-74	3	Q	1.4779	1.4832	0.9857	1.1104	1.5521	1.5521	1.5521	1.5521	1.1104	0.9857
3	65-74	3	Q	1.4001	1.4758	0.9770	1.0886	1.5507	1.5507	1.5507	1.5507	1.0886	0.9770
2	65-74	3	Q	1.3669	1.4731	0.9454	1.0780	1.5442	1.5442	1.5442	1.5442	1.0780	0.9454
1	65-74	3	Q	1.3519	1.4577	0.9001	1.0498	1.5288	1.5288	1.5288	1.5288	1.0498	0.9001
7	75-99	3	Q	1.5376	1.5885	1.1118	1.2287	0.8270	0.8270	0.8270	0.8270	1.2287	1.1118
6	75-99	3	Q	1.4886	1.5545	1.1316	1.1810	0.7956	0.7956	0.7956	0.7956	1.1810	1.1316
5	75-99	3	Q	1.4703	1.5612	1.1230	1.1638	0.7642	0.7642	0.7642	0.7642	1.1638	1.1230
4	75-99	3	Q	1.4171	1.4995	1.1134	1.1237	0.7434	0.7434	0.7434	0.7434	1.1237	1.1134
3	75-99	3	Q	1.3007	1.4498	1.1091	1.0744	0.7346	0.7346	0.7346	0.7346	1.0744	1.1091
2	75-99	3	Q	1.2524	1.4321	1.0936	1.0502	0.6944	0.6944	0.6944	0.6944	1.0502	1.0936
1	75-99	3	Q	1.2524	1.3896	1.0715	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0715

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	Q	1.3753	1.2831	1.3598	1.3098	1.2762	1.2762	1.2762	1.2762	1.3098	1.3598
6	14-18	4+	Q	1.3335	1.2432	1.4461	1.2549	1.2394	1.2394	1.2394	1.2394	1.2549	1.4461
5	14-18	4+	Q	1.3178	1.2511	1.4787	1.2370	1.2332	1.2332	1.2332	1.2332	1.2370	1.4787
4	14-18	4+	Q	1.2726	1.1788	1.5154	1.1958	1.2290	1.2290	1.2290	1.2290	1.1958	1.5154
3	14-18	4+	Q	1.1732	1.1205	1.5316	1.1450	1.2272	1.2272	1.2272	1.2272	1.1450	1.5316
2	14-18	4+	Q	1.1309	1.0996	1.5883	1.1202	1.2192	1.2192	1.2192	1.2192	1.1202	1.5883
1	14-18	4+	Q	1.1302	1.0672	1.5883	1.0963	1.2002	1.2002	1.2002	1.2002	1.0963	1.5883
7	19-20	4+	Q	1.0972	1.0591	1.1632	1.1242	0.8329	0.8329	0.8329	0.8329	1.1242	1.1632
6	19-20	4+	Q	1.0709	1.0587	1.1502	1.0955	0.8247	0.8247	0.8247	0.8247	1.0955	1.1502
5	19-20	4+	Q	1.0611	1.0588	1.1700	1.0848	0.8146	0.8146	0.8146	0.8146	1.0848	1.1700
4	19-20	4+	Q	1.0325	1.0582	1.1923	1.0598	0.8079	0.8079	0.8079	0.8079	1.0598	1.1923
3	19-20	4+	Q	0.9702	1.0577	1.2020	1.0292	0.8051	0.8051	0.8051	0.8051	1.0292	1.2020
2	19-20	4+	Q	0.9435	1.0576	1.2377	1.0141	0.7923	0.7923	0.7923	0.7923	1.0141	1.2377
1	19-20	4+	Q	0.9361	1.0567	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	Q	1.1045	1.0323	1.0289	1.1456	1.0440	1.0440	1.0440	1.0440	1.1456	1.0289
6	21-24	4+	Q	1.0848	1.0268	1.0336	1.1201	1.0398	1.0398	1.0398	1.0398	1.1201	1.0336
5	21-24	4+	Q	1.0773	1.0279	1.0501	1.1114	1.0340	1.0340	1.0340	1.0340	1.1114	1.0501
4	21-24	4+	Q	1.0559	1.0180	1.0688	1.0914	1.0302	1.0302	1.0302	1.0302	1.0914	1.0688
3	21-24	4+	Q	1.0089	1.0100	1.0769	1.0666	1.0287	1.0287	1.0287	1.0287	1.0666	1.0769
2	21-24	4+	Q	0.9888	1.0072	1.1069	1.0545	1.0213	1.0213	1.0213	1.0213	1.0545	1.1069
1	21-24	4+	Q	0.9749	0.9911	1.1148	1.0276	1.0041	1.0041	1.0041	1.0041	1.0276	1.1148
7	25-44	4+	Q	1.0612	1.0528	0.9891	1.0750	0.8859	0.8859	0.8859	0.8859	1.0750	0.9891
6	25-44	4+	Q	1.0393	1.0355	0.9866	1.0500	0.8821	0.8821	0.8821	0.8821	1.0500	0.9866
5	25-44	4+	Q	1.0311	1.0389	0.9941	1.0406	0.8919	0.8919	0.8919	0.8919	1.0406	0.9941
4	25-44	4+	Q	1.0075	1.0074	1.0026	1.0188	0.8985	0.8985	0.8985	0.8985	1.0188	1.0026
3	25-44	4+	Q	0.9556	0.9820	1.0062	0.9920	0.9012	0.9012	0.9012	0.9012	0.9920	1.0062
2	25-44	4+	Q	0.9334	0.9729	1.0197	0.9789	0.9138	0.9138	0.9138	0.9138	0.9789	1.0197
1	25-44	4+	Q	0.9227	0.9439	1.0390	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0390
7	45-64	4+	Q	1.3367	1.2897	0.9221	1.0901	1.2259	1.2259	1.2259	1.2259	1.0901	0.9221
6	45-64	4+	Q	1.3034	1.2688	0.9141	1.0603	1.2413	1.2413	1.2413	1.2413	1.0603	0.9141
5	45-64	4+	Q	1.2909	1.2730	0.9205	1.0484	1.2518	1.2518	1.2518	1.2518	1.0484	0.9205
4	45-64	4+	Q	1.2548	1.2352	0.9277	1.0207	1.2588	1.2588	1.2588	1.2588	1.0207	0.9277
3	45-64	4+	Q	1.1756	1.2047	0.9308	0.9865	1.2617	1.2617	1.2617	1.2617	0.9865	0.9308
2	45-64	4+	Q	1.1418	1.1938	0.9424	0.9699	1.2751	1.2751	1.2751	1.2751	0.9699	0.9424
1	45-64	4+	Q	1.1340	1.1583	0.9588	0.9473	1.3067	1.3067	1.3067	1.3067	0.9473	0.9588
7	65-74	4+	Q	2.0061	1.6221	0.9790	1.2925	1.2001	1.2001	1.2001	1.2001	1.2925	0.9790
6	65-74	4+	Q	1.9673	1.6210	0.9838	1.2632	1.2257	1.2257	1.2257	1.2257	1.2632	0.9838
5	65-74	4+	Q	1.9527	1.6212	0.9794	1.2527	1.2431	1.2431	1.2431	1.2431	1.2527	0.9794
4	65-74	4+	Q	1.9108	1.6193	0.9743	1.2284	1.2547	1.2547	1.2547	1.2547	1.2284	0.9743
3	65-74	4+	Q	1.8186	1.6178	0.9721	1.1985	1.2595	1.2595	1.2595	1.2595	1.1985	0.9721
2	65-74	4+	Q	1.7794	1.6172	0.9641	1.1840	1.2817	1.2817	1.2817	1.2817	1.1840	0.9641
1	65-74	4+	Q	1.7568	1.6139	0.9527	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9527
7	75-99	4+	Q	2.0568	1.5967	0.9599	1.2613	1.0385	1.0385	1.0385	1.0385	1.2613	0.9599
6	75-99	4+	Q	1.9920	1.5386	0.9657	1.2093	0.9933	0.9933	0.9933	0.9933	1.2093	0.9657
5	75-99	4+	Q	1.9677	1.5502	0.9708	1.1898	0.9638	0.9638	0.9638	0.9638	1.1898	0.9708
4	75-99	4+	Q	1.8974	1.4450	0.9767	1.1445	0.9440	0.9440	0.9440	0.9440	1.1445	0.9767
3	75-99	4+	Q	1.7434	1.3601	0.9792	1.0890	0.9358	0.9358	0.9358	0.9358	1.0890	0.9792
2	75-99	4+	Q	1.6789	1.3299	0.9885	1.0618	0.8980	0.8980	0.8980	0.8980	1.0618	0.9885
1	75-99	4+	Q	1.6789	1.2909	1.0017	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	1.0017
7	14-18	0	R	1.0515	1.0413	0.8594	0.9899	1.0339	1.0339	1.0339	1.0339	0.9899	0.8594
6	14-18	0	R	1.0338	1.0179	0.9063	0.9782	1.0094	1.0094	1.0094	1.0094	0.9782	0.9063
5	14-18	0	R	1.0271	1.0228	0.9201	0.9727	0.9930	0.9930	0.9930	0.9930	0.9727	0.9201
4	14-18	0	R	1.0083	0.9809	0.9352	0.9599	0.9819	0.9819	0.9819	0.9819	0.9599	0.9352
3	14-18	0	R	0.9665	0.9470	0.9421	0.9442	0.9775	0.9775	0.9775	0.9775	0.9442	0.9421
2	14-18	0	R	0.9486	0.9348	0.9666	0.9365	0.9563	0.9563	0.9563	0.9563	0.9365	0.9666
1	14-18	0	R	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	R	1.1775	1.1015	0.9430	1.1043	1.1374	1.1374	1.1374	1.1374	1.1043	0.9430
6	19-20	0	R	1.1730	1.1212	0.9410	1.1021	1.1253	1.1253	1.1253	1.1253	1.1021	0.9410
5	19-20	0	R	1.1713	1.1171	0.9502	1.1011	1.0990	1.0990	1.0990	1.0990	1.1011	0.9502
4	19-20	0	R	1.1664	1.1524	0.9604	1.0987	1.0811	1.0811	1.0811	1.0811	1.0987	0.9604
3	19-20	0	R	1.1558	1.1809	0.9650	1.0957	1.0740	1.0740	1.0740	1.0740	1.0957	0.9650
2	19-20	0	R	1.1512	1.1912	0.9813	1.0943	1.0399	1.0399	1.0399	1.0399	1.0943	0.9813
1	19-20	0	R	1.1353	1.2212	1.0049	1.0877	1.0301	1.0301	1.0301	1.0301	1.0877	1.0049
7	21-24	0	R	1.0507	1.0442	0.9862	1.0406	1.0405	1.0405	1.0405	1.0405	1.0406	0.9862
6	21-24	0	R	1.0539	1.0571	0.9949	1.0435	1.0359	1.0359	1.0359	1.0359	1.0435	0.9949
5	21-24	0	R	1.0551	1.0544	1.0035	1.0449	1.0187	1.0187	1.0187	1.0187	1.0449	1.0035
4	21-24	0	R	1.0585	1.0776	1.0129	1.0480	1.0070	1.0070	1.0070	1.0070	1.0480	1.0129
3	21-24	0	R	1.0660	1.0964	1.0172	1.0519	1.0023	1.0023	1.0023	1.0023	1.0519	1.0172
2	21-24	0	R	1.0693	1.1032	1.0324	1.0538	0.9800	0.9800	0.9800	0.9800	1.0538	1.0324
1	21-24	0	R	1.0806	1.1325	1.0476	1.0623	0.9646	0.9646	0.9646	0.9646	1.0623	1.0476
7	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	R	0.9710	0.9719	1.0111	0.9824	0.9414	0.9414	0.9414	0.9414	0.9824	1.0111
6	45-64	0	R	0.9662	0.9723	1.0063	0.9772	0.9532	0.9532	0.9532	0.9532	0.9772	1.0063
5	45-64	0	R	0.9643	0.9722	1.0057	0.9747	0.9506	0.9506	0.9506	0.9506	0.9747	1.0057
4	45-64	0	R	0.9592	0.9729	1.0050	0.9691	0.9488	0.9488	0.9488	0.9488	0.9691	1.0050
3	45-64	0	R	0.9478	0.9735	1.0047	0.9621	0.9481	0.9481	0.9481	0.9481	0.9621	1.0047
2	45-64	0	R	0.9429	0.9737	1.0036	0.9587	0.9448	0.9448	0.9448	0.9448	0.9587	1.0036
1	45-64	0	R	0.9260	0.9748	1.0021	0.9433	0.9370	0.9370	0.9370	0.9370	0.9433	1.0021
7	65-74	0	R	0.8978	0.8782	1.0183	0.9508	0.9004	0.9004	0.9004	0.9004	0.9508	1.0183
6	65-74	0	R	0.8991	0.8936	1.0183	0.9523	0.9191	0.9191	0.9191	0.9191	0.9523	1.0183
5	65-74	0	R	0.8996	0.8904	1.0057	0.9530	0.9219	0.9219	0.9219	0.9219	0.9530	1.0057
4	65-74	0	R	0.9010	0.9179	0.9918	0.9546	0.9238	0.9238	0.9238	0.9238	0.9546	0.9918
3	65-74	0	R	0.9041	0.9401	0.9855	0.9566	0.9246	0.9246	0.9246	0.9246	0.9566	0.9855
2	65-74	0	R	0.9054	0.9482	0.9631	0.9576	0.9282	0.9282	0.9282	0.9282	0.9576	0.9631
1	65-74	0	R	0.9099	0.9721	0.9412	0.9619	0.9367	0.9367	0.9367	0.9367	0.9619	0.9412
7	75-99	0	R	0.9220	0.8679	1.0183	0.9405	1.0548	1.0548	1.0548	1.0548	0.9405	1.0183
6	75-99	0	R	0.8940	0.8657	1.0237	0.9253	1.0108	1.0108	1.0108	1.0108	0.9253	1.0237
5	75-99	0	R	0.8834	0.8662	1.0213	0.9181	0.9692	0.9692	0.9692	0.9692	0.9181	1.0213
4	75-99	0	R	0.8536	0.8622	1.0188	0.9015	0.9410	0.9410	0.9410	0.9410	0.9015	1.0188
3	75-99	0	R	0.7874	0.8589	1.0176	0.8812	0.9297	0.9297	0.9297	0.9297	0.8812	1.0176
2	75-99	0	R	0.7682	0.8578	1.0134	0.8711	0.8834	0.8834	0.8834	0.8834	0.8711	1.0134
1	75-99	0	R	0.7682	0.8512	1.0074	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0074

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	R	1.1053	1.2812	0.8887	1.1033	1.0840	1.0840	1.0840	1.0840	1.1033	0.8887
6	14-18	1	R	1.1058	1.2703	0.9491	1.1332	1.0288	1.0288	1.0288	1.0288	1.1332	0.9491
5	14-18	1	R	1.1060	1.2726	0.9846	1.1473	0.9843	0.9843	0.9843	0.9843	1.1473	0.9846
4	14-18	1	R	1.1066	1.2531	1.0238	1.1798	0.9541	0.9541	0.9541	0.9541	1.1798	1.0238
3	14-18	1	R	1.1078	1.2373	1.0415	1.2197	0.9420	0.9420	0.9420	0.9420	1.2197	1.0415
2	14-18	1	R	1.1083	1.2316	1.0724	1.2396	0.8939	0.8939	0.8939	0.8939	1.2396	1.0724
1	14-18	1	R	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	R	1.1970	1.3142	1.0604	1.0557	1.2624	1.2624	1.2624	1.2624	1.0557	1.0604
6	19-20	1	R	1.2142	1.3591	1.0690	1.0963	1.2108	1.2108	1.2108	1.2108	1.0963	1.0690
5	19-20	1	R	1.2207	1.3497	1.1031	1.1155	1.1647	1.1647	1.1647	1.1647	1.1155	1.1031
4	19-20	1	R	1.2392	1.4299	1.1405	1.1599	1.1335	1.1335	1.1335	1.1335	1.1599	1.1405
3	19-20	1	R	1.2800	1.4948	1.1575	1.2143	1.1210	1.1210	1.1210	1.1210	1.2143	1.1575
2	19-20	1	R	1.2975	1.5183	1.1918	1.2412	1.0669	1.0669	1.0669	1.0669	1.2412	1.1918
1	19-20	1	R	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	R	0.9736	1.0559	1.0246	1.1553	1.2384	1.2384	1.2384	1.2384	1.1553	1.0246
6	21-24	1	R	0.9948	1.0859	1.0448	1.2062	1.1977	1.1977	1.1977	1.1977	1.2062	1.0448
5	21-24	1	R	1.0029	1.0797	1.0768	1.2303	1.1514	1.1514	1.1514	1.1514	1.2303	1.0768
4	21-24	1	R	1.0255	1.1332	1.1119	1.2858	1.1200	1.1200	1.1200	1.1200	1.2858	1.1119
3	21-24	1	R	1.0757	1.1766	1.1279	1.3539	1.1074	1.1074	1.1074	1.1074	1.3539	1.1279
2	21-24	1	R	1.0972	1.1922	1.1614	1.3877	1.0536	1.0536	1.0536	1.0536	1.3877	1.1614
1	21-24	1	R	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	R	0.9586	0.9676	0.9050	0.9445	0.9955	0.9955	0.9955	0.9955	0.9445	0.9050
6	25-44	1	R	0.9763	0.9824	0.9143	0.9831	0.9706	0.9706	0.9706	0.9706	0.9831	0.9143
5	25-44	1	R	0.9831	0.9793	0.9342	1.0013	0.9321	0.9321	0.9321	0.9321	1.0013	0.9342
4	25-44	1	R	1.0020	1.0057	0.9560	1.0433	0.9061	0.9061	0.9061	0.9061	1.0433	0.9560
3	25-44	1	R	1.0440	1.0270	0.9659	1.0949	0.8956	0.8956	0.8956	0.8956	1.0949	0.9659
2	25-44	1	R	1.0620	1.0347	0.9947	1.1205	0.8517	0.8517	0.8517	0.8517	1.1205	0.9947
1	25-44	1	R	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	R	1.0040	0.9582	1.1061	0.9100	0.9018	0.9018	0.9018	0.9018	0.9100	1.1061
6	45-64	1	R	1.0172	0.9732	1.1119	0.9415	0.8904	0.8904	0.8904	0.8904	0.9415	1.1119
5	45-64	1	R	1.0222	0.9701	1.1353	0.9564	0.8529	0.8529	0.8529	0.8529	0.9564	1.1353
4	45-64	1	R	1.0364	0.9970	1.1611	0.9909	0.8275	0.8275	0.8275	0.8275	0.9909	1.1611
3	45-64	1	R	1.0678	1.0188	1.1729	1.0331	0.8173	0.8173	0.8173	0.8173	1.0331	1.1729
2	45-64	1	R	1.0812	1.0265	1.2078	1.0540	0.7761	0.7761	0.7761	0.7761	1.0540	1.2078
1	45-64	1	R	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	R	1.0801	0.8459	0.8603	0.9556	1.0782	1.0782	1.0782	1.0782	0.9556	0.8603
6	65-74	1	R	1.1018	0.8743	0.8690	0.9964	1.0732	1.0732	1.0732	1.0732	0.9964	0.8690
5	65-74	1	R	1.1100	0.8684	0.8767	1.0156	1.0337	1.0337	1.0337	1.0337	1.0156	0.8767
4	65-74	1	R	1.1332	0.9194	0.8853	1.0601	1.0069	1.0069	1.0069	1.0069	1.0601	0.8853
3	65-74	1	R	1.1846	0.9607	0.8891	1.1146	0.9962	0.9962	0.9962	0.9962	1.1146	0.8891
2	65-74	1	R	1.2065	0.9756	0.9028	1.1416	0.9488	0.9488	0.9488	0.9488	1.1416	0.9028
1	65-74	1	R	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	R	1.1310	1.0341	1.1500	1.0327	0.8482	0.8482	0.8482	0.8482	1.0327	1.1500
6	75-99	1	R	1.1150	1.0319	1.1683	1.0554	0.7990	0.7990	0.7990	0.7990	1.0554	1.1683
5	75-99	1	R	1.1090	1.0323	1.1909	1.0661	0.7630	0.7630	0.7630	0.7630	1.0661	1.1909
4	75-99	1	R	1.0919	1.0284	1.2157	1.0909	0.7385	0.7385	0.7385	0.7385	1.0909	1.2157
3	75-99	1	R	1.0542	1.0252	1.2270	1.1214	0.7287	0.7287	0.7287	0.7287	1.1214	1.2270
2	75-99	1	R	1.0380	1.0240	1.2635	1.1364	0.6909	0.6909	0.6909	0.6909	1.1364	1.2635
1	75-99	1	R	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635
7	14-18	2	R	1.1203	1.2317	0.9874	1.1881	1.0794	1.0794	1.0794	1.0794	1.1881	0.9874
6	14-18	2	R	1.0990	1.1905	1.0102	1.1684	1.0308	1.0308	1.0308	1.0308	1.1684	1.0102
5	14-18	2	R	1.0909	1.1991	1.0045	1.1592	1.0124	1.0124	1.0124	1.0124	1.1592	1.0045
4	14-18	2	R	1.0683	1.1250	0.9983	1.1377	0.9999	0.9999	0.9999	0.9999	1.1377	0.9983
3	14-18	2	R	1.0179	1.0653	0.9955	1.1114	0.9949	0.9949	0.9949	0.9949	1.1114	0.9955
2	14-18	2	R	0.9963	1.0436	0.9855	1.0984	0.9711	0.9711	0.9711	0.9711	1.0984	0.9855
1	14-18	2	R	0.9907	1.0237	0.9709	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9709
7	19-20	2	R	1.0244	1.0260	1.0042	1.0177	1.1854	1.1854	1.1854	1.1854	1.0177	1.0042
6	19-20	2	R	1.0180	1.0312	0.9701	1.0107	1.1482	1.1482	1.1482	1.1482	1.0107	0.9701
5	19-20	2	R	1.0156	1.0301	0.9596	1.0074	1.1196	1.1196	1.1196	1.1196	1.0074	0.9596
4	19-20	2	R	1.0089	1.0392	0.9479	0.9996	1.1001	1.1001	1.1001	1.1001	0.9996	0.9479
3	19-20	2	R	0.9939	1.0466	0.9426	0.9903	1.0923	1.0923	1.0923	1.0923	0.9903	0.9426
2	19-20	2	R	0.9876	1.0494	0.9239	0.9856	1.0552	1.0552	1.0552	1.0552	0.9856	0.9239
1	19-20	2	R	0.9653	1.0643	0.9145	0.9648	1.0468	1.0468	1.0468	1.0468	0.9648	0.9145
7	21-24	2	R	1.0019	1.0000	1.0038	1.0532	0.9891	0.9891	0.9891	0.9891	1.0532	1.0038
6	21-24	2	R	1.0026	0.9997	0.9811	1.0508	0.9643	0.9643	0.9643	0.9643	1.0508	0.9811
5	21-24	2	R	1.0029	0.9998	0.9693	1.0498	0.9468	0.9468	0.9468	0.9468	1.0498	0.9693
4	21-24	2	R	1.0035	0.9994	0.9563	1.0472	0.9348	0.9348	0.9348	0.9348	1.0472	0.9563
3	21-24	2	R	1.0050	0.9991	0.9504	1.0440	0.9300	0.9300	0.9300	0.9300	1.0440	0.9504
2	21-24	2	R	1.0057	0.9989	0.9295	1.0425	0.9073	0.9073	0.9073	0.9073	1.0425	0.9295
1	21-24	2	R	1.0080	0.9982	0.9220	1.0354	0.8944	0.8944	0.8944	0.8944	1.0354	0.9220
7	25-44	2	R	0.9929	1.0012	1.0515	1.0016	0.9752	0.9752	0.9752	0.9752	1.0016	1.0515
6	25-44	2	R	0.9906	0.9891	1.0191	0.9965	0.9546	0.9546	0.9546	0.9546	0.9965	1.0191
5	25-44	2	R	0.9897	0.9916	0.9984	0.9942	0.9531	0.9531	0.9531	0.9531	0.9942	0.9984
4	25-44	2	R	0.9872	0.9699	0.9755	0.9888	0.9520	0.9520	0.9520	0.9520	0.9888	0.9755
3	25-44	2	R	0.9816	0.9524	0.9652	0.9822	0.9516	0.9516	0.9516	0.9516	0.9822	0.9652
2	25-44	2	R	0.9792	0.9461	0.9366	0.9789	0.9495	0.9495	0.9495	0.9495	0.9789	0.9366
1	25-44	2	R	0.9708	0.9210	0.9366	0.9642	0.9447	0.9447	0.9447	0.9447	0.9642	0.9366
7	45-64	2	R	1.1412	1.1650	1.0034	1.0641	1.0779	1.0779	1.0779	1.0779	1.0641	1.0034
6	45-64	2	R	1.1329	1.1514	0.9676	1.0534	1.0691	1.0691	1.0691	1.0691	1.0534	0.9676
5	45-64	2	R	1.1298	1.1542	0.9473	1.0482	1.0645	1.0645	1.0645	1.0645	1.0482	0.9473
4	45-64	2	R	1.1209	1.1298	0.9251	1.0365	1.0613	1.0613	1.0613	1.0613	1.0365	0.9251
3	45-64	2	R	1.1013	1.1100	0.9150	1.0220	1.0601	1.0601	1.0601	1.0601	1.0220	0.9150
2	45-64	2	R	1.0929	1.1028	0.8878	1.0149	1.0541	1.0541	1.0541	1.0541	1.0149	0.8878
1	45-64	2	R	1.0696	1.0736	0.8878	0.9901	1.0399	1.0399	1.0399	1.0399	0.9901	0.8878
7	65-74	2	R	1.2262	1.3181	0.9770	1.2012	1.0431	1.0431	1.0431	1.0431	1.2012	0.9770
6	65-74	2	R	1.2250	1.3242	0.9480	1.1971	1.0435	1.0435	1.0435	1.0435	1.1971	0.9480
5	65-74	2	R	1.2245	1.3229	0.9174	1.1952	1.0449	1.0449	1.0449	1.0449	1.1952	0.9174
4	65-74	2	R	1.2233	1.3338	0.8838	1.1906	1.0459	1.0459	1.0459	1.0459	1.1906	0.8838
3	65-74	2	R	1.2206	1.3426	0.8684	1.1851	1.0463	1.0463	1.0463	1.0463	1.1851	0.8684
2	65-74	2	R	1.2195	1.3458	0.8428	1.1823	1.0481	1.0481	1.0481	1.0481	1.1823	0.8428
1	65-74	2	R	1.2153	1.3636	0.8428	1.1701	1.0524	1.0524	1.0524	1.0524	1.1701	0.8428
7	75-99	2	R	1.2973	1.1798	1.2253	1.2363	0.8486	0.8486	0.8486	0.8486	1.2363	1.2253
6	75-99	2	R	1.2610	1.1687	1.1944	1.2106	0.7952	0.7952	0.7952	0.7952	1.2106	1.1944
5	75-99	2	R	1.2471	1.1710	1.1675	1.1984	0.7613	0.7613	0.7613	0.7613	1.1984	1.1675
4	75-99	2	R	1.2082	1.1512	1.1379	1.1704	0.7383	0.7383	0.7383	0.7383	1.1704	1.1379
3	75-99	2	R	1.1221	1.1352	1.1244	1.1360	0.7290	0.7290	0.7290	0.7290	1.1360	1.1244
2	75-99	2	R	1.0942	1.1294	1.0910	1.1189	0.6921	0.6921	0.6921	0.6921	1.1189	1.0910
1	75-99	2	R	1.0942	1.0985	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	R	1.1545	1.1020	1.1036	1.3078	1.1185	1.1185	1.1185	1.1185	1.3078	1.1036
6	14-18	3	R	1.1145	1.0672	1.1672	1.2725	1.0947	1.0947	1.0947	1.0947	1.2725	1.1672
5	14-18	3	R	1.0994	1.0746	1.1782	1.2559	1.0701	1.0701	1.0701	1.0701	1.2559	1.1782
4	14-18	3	R	1.0567	1.0123	1.1904	1.2175	1.0535	1.0535	1.0535	1.0535	1.2175	1.1904
3	14-18	3	R	0.9622	0.9620	1.1960	1.1703	1.0469	1.0469	1.0469	1.0469	1.1703	1.1960
2	14-18	3	R	0.9396	0.9438	1.2155	1.1470	1.0152	1.0152	1.0152	1.0152	1.1470	1.2155
1	14-18	3	R	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	R	1.0502	1.0165	0.9632	1.1602	1.1477	1.1477	1.1477	1.1477	1.1602	0.9632
6	19-20	3	R	1.0223	1.0134	0.9659	1.1396	1.1379	1.1379	1.1379	1.1379	1.1396	0.9659
5	19-20	3	R	1.0119	1.0140	0.9698	1.1299	1.1044	1.1044	1.1044	1.1044	1.1299	0.9698
4	19-20	3	R	0.9822	1.0082	0.9742	1.1075	1.0816	1.0816	1.0816	1.0816	1.1075	0.9742
3	19-20	3	R	0.9163	1.0036	0.9761	1.0800	1.0725	1.0725	1.0725	1.0725	1.0800	0.9761
2	19-20	3	R	0.8932	1.0019	0.9832	1.0663	1.0293	1.0293	1.0293	1.0293	1.0663	0.9832
1	19-20	3	R	0.8932	0.9924	0.9933	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9933
7	21-24	3	R	1.0431	1.0074	0.9963	0.9975	0.8742	0.8742	0.8742	0.8742	0.9975	0.9963
6	21-24	3	R	1.0219	0.9991	1.0097	0.9842	0.8721	0.8721	0.8721	0.8721	0.9842	1.0097
5	21-24	3	R	1.0139	1.0008	1.0126	0.9780	0.8522	0.8522	0.8522	0.8522	0.9780	1.0126
4	21-24	3	R	0.9914	0.9860	1.0159	0.9636	0.8387	0.8387	0.8387	0.8387	0.9636	1.0159
3	21-24	3	R	0.9414	0.9739	1.0174	0.9459	0.8333	0.8333	0.8333	0.8333	0.9459	1.0174
2	21-24	3	R	0.9200	0.9696	1.0225	0.9371	0.8077	0.8077	0.8077	0.8077	0.9371	1.0225
1	21-24	3	R	0.9165	0.9452	1.0301	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0301
7	25-44	3	R	1.0247	1.0106	1.0258	1.0029	1.0220	1.0220	1.0220	1.0220	1.0029	1.0258
6	25-44	3	R	1.0011	0.9906	1.0306	0.9870	1.0240	1.0240	1.0240	1.0240	0.9870	1.0306
5	25-44	3	R	0.9922	0.9948	1.0248	0.9795	1.0176	1.0176	1.0176	1.0176	0.9795	1.0248
4	25-44	3	R	0.9671	0.9591	1.0185	0.9621	1.0131	1.0131	1.0131	1.0131	0.9621	1.0185
3	25-44	3	R	0.9113	0.9301	1.0156	0.9408	1.0114	1.0114	1.0114	1.0114	0.9408	1.0156
2	25-44	3	R	0.8876	0.9197	1.0052	0.9303	1.0030	1.0030	1.0030	1.0030	0.9303	1.0052
1	25-44	3	R	0.8876	0.8976	0.9905	0.9107	0.9832	0.9832	0.9832	0.9832	0.9107	0.9905
7	45-64	3	R	1.2071	1.1562	0.9515	1.1677	0.9532	0.9532	0.9532	0.9532	1.1677	0.9515
6	45-64	3	R	1.1739	1.1338	0.9515	1.1434	0.9667	0.9667	0.9667	0.9667	1.1434	0.9515
5	45-64	3	R	1.1614	1.1385	0.9456	1.1319	0.9580	0.9580	0.9580	0.9580	1.1319	0.9456
4	45-64	3	R	1.1260	1.0984	0.9391	1.1054	0.9522	0.9522	0.9522	0.9522	1.1054	0.9391
3	45-64	3	R	1.0474	1.0659	0.9361	1.0729	0.9498	0.9498	0.9498	0.9498	1.0729	0.9361
2	45-64	3	R	1.0212	1.0542	0.9256	1.0567	0.9385	0.9385	0.9385	0.9385	1.0567	0.9256
1	45-64	3	R	1.0212	1.0287	0.9105	1.0378	0.9119	0.9119	0.9119	0.9119	1.0378	0.9105
7	65-74	3	R	1.5502	1.4958	1.0140	1.1490	1.5253	1.5253	1.5253	1.5253	1.1490	1.0140
6	65-74	3	R	1.5166	1.4905	1.0185	1.1324	1.5596	1.5596	1.5596	1.5596	1.1324	1.0185
5	65-74	3	R	1.5039	1.4916	1.0003	1.1246	1.5544	1.5544	1.5544	1.5544	1.1246	1.0003
4	65-74	3	R	1.4678	1.4821	0.9803	1.1065	1.5508	1.5508	1.5508	1.5508	1.1065	0.9803
3	65-74	3	R	1.3883	1.4744	0.9712	1.0844	1.5495	1.5495	1.5495	1.5495	1.0844	0.9712
2	65-74	3	R	1.3542	1.4716	0.9388	1.0733	1.5427	1.5427	1.5427	1.5427	1.0733	0.9388
1	65-74	3	R	1.3519	1.4560	0.8998	1.0498	1.5269	1.5269	1.5269	1.5269	1.0498	0.8998
7	75-99	3	R	1.5253	1.5822	1.1185	1.2111	0.8231	0.8231	0.8231	0.8231	1.2111	1.1185
6	75-99	3	R	1.4749	1.5471	1.1293	1.1735	0.7892	0.7892	0.7892	0.7892	1.1735	1.1293
5	75-99	3	R	1.4560	1.5545	1.1205	1.1558	0.7571	0.7571	0.7571	0.7571	1.1558	1.1205
4	75-99	3	R	1.4021	1.4917	1.1107	1.1149	0.7353	0.7353	0.7353	0.7353	1.1149	1.1107
3	75-99	3	R	1.2830	1.4409	1.1062	1.0646	0.7265	0.7265	0.7265	0.7265	1.0646	1.1062
2	75-99	3	R	1.2524	1.4227	1.0904	1.0397	0.6905	0.6905	0.6905	0.6905	1.0397	1.0904
1	75-99	3	R	1.2524	1.3896	1.0676	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0676
7	14-18	4+	R	1.3649	1.2757	1.3755	1.2858	1.2692	1.2692	1.2692	1.2692	1.2858	1.3755
6	14-18	4+	R	1.3218	1.2345	1.4546	1.2470	1.2382	1.2382	1.2382	1.2382	1.2470	1.4546
5	14-18	4+	R	1.3056	1.2432	1.4884	1.2287	1.2318	1.2318	1.2318	1.2318	1.2287	1.4884
4	14-18	4+	R	1.2597	1.1695	1.5256	1.1867	1.2273	1.2273	1.2273	1.2273	1.1867	1.5256
3	14-18	4+	R	1.1581	1.1101	1.5426	1.1350	1.2256	1.2256	1.2256	1.2256	1.1350	1.5426
2	14-18	4+	R	1.1302	1.0885	1.5883	1.1093	1.2173	1.2173	1.2173	1.2173	1.1093	1.5883
1	14-18	4+	R	1.1302	1.0672	1.5883	1.0963	1.1977	1.1977	1.1977	1.1977	1.0963	1.5883
7	19-20	4+	R	1.0906	1.0590	1.1562	1.1142	0.8320	0.8320	0.8320	0.8320	1.1142	1.1562
6	19-20	4+	R	1.0637	1.0587	1.1554	1.0909	0.8227	0.8227	0.8227	0.8227	1.0909	1.1554
5	19-20	4+	R	1.0533	1.0587	1.1759	1.0799	0.8124	0.8124	0.8124	0.8124	1.0799	1.1759
4	19-20	4+	R	1.0246	1.0582	1.1985	1.0543	0.8054	0.8054	0.8054	0.8054	1.0543	1.1985
3	19-20	4+	R	0.9606	1.0577	1.2087	1.0230	0.8026	0.8026	0.8026	0.8026	1.0230	1.2087
2	19-20	4+	R	0.9361	1.0575	1.2452	1.0075	0.7893	0.7893	0.7893	0.7893	1.0075	1.2452
1	19-20	4+	R	0.9361	1.0566	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	R	1.0996	1.0313	1.0270	1.1351	1.0435	1.0435	1.0435	1.0435	1.1351	1.0270
6	21-24	4+	R	1.0792	1.0256	1.0379	1.1162	1.0385	1.0385	1.0385	1.0385	1.1162	1.0379
5	21-24	4+	R	1.0715	1.0268	1.0551	1.1074	1.0327	1.0327	1.0327	1.0327	1.1074	1.0551
4	21-24	4+	R	1.0499	1.0167	1.0740	1.0869	1.0288	1.0288	1.0288	1.0288	1.0869	1.0740
3	21-24	4+	R	1.0017	1.0086	1.0825	1.0617	1.0272	1.0272	1.0272	1.0272	1.0617	1.0825
2	21-24	4+	R	0.9811	1.0057	1.1131	1.0492	1.0197	1.0197	1.0197	1.0197	1.0492	1.1131
1	21-24	4+	R	0.9749	0.9893	1.1148	1.0276	1.0019	1.0019	1.0019	1.0019	1.0276	1.1148
7	25-44	4+	R	1.0558	1.0497	0.9871	1.0662	0.8844	0.8844	0.8844	0.8844	1.0662	0.9871
6	25-44	4+	R	1.0333	1.0317	0.9886	1.0459	0.8841	0.8841	0.8841	0.8841	1.0459	0.9886
5	25-44	4+	R	1.0248	1.0355	0.9963	1.0362	0.8942	0.8942	0.8942	0.8942	1.0362	0.9963
4	25-44	4+	R	1.0008	1.0034	1.0049	1.0140	0.9010	0.9010	0.9010	0.9010	1.0140	1.0049
3	25-44	4+	R	0.9477	0.9774	1.0087	0.9867	0.9038	0.9038	0.9038	0.9038	0.9867	1.0087
2	25-44	4+	R	0.9249	0.9681	1.0225	0.9732	0.9168	0.9168	0.9168	0.9168	0.9732	1.0225
1	25-44	4+	R	0.9227	0.9439	1.0410	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0410
7	45-64	4+	R	1.3284	1.2858	0.9189	1.0811	1.2281	1.2281	1.2281	1.2281	1.0811	0.9189
6	45-64	4+	R	1.2942	1.2643	0.9158	1.0550	1.2434	1.2434	1.2434	1.2434	1.0550	0.9158
5	45-64	4+	R	1.2812	1.2688	0.9224	1.0429	1.2542	1.2542	1.2542	1.2542	1.0429	0.9224
4	45-64	4+	R	1.2446	1.2303	0.9297	1.0145	1.2614	1.2614	1.2614	1.2614	1.0145	0.9297
3	45-64	4+	R	1.1636	1.1992	0.9330	0.9798	1.2643	1.2643	1.2643	1.2643	0.9798	0.9330
2	45-64	4+	R	1.1340	1.1880	0.9447	0.9625	1.2782	1.2782	1.2782	1.2782	0.9625	0.9447
1	45-64	4+	R	1.1340	1.1583	0.9618	0.9473	1.3073	1.3073	1.3073	1.3073	0.9473	0.9618
7	65-74	4+	R	1.9964	1.6219	0.9811	1.2812	1.2039	1.2039	1.2039	1.2039	1.2812	0.9811
6	65-74	4+	R	1.9565	1.6208	0.9827	1.2585	1.2292	1.2292	1.2292	1.2292	1.2585	0.9827
5	65-74	4+	R	1.9415	1.6210	0.9781	1.2478	1.2470	1.2470	1.2470	1.2470	1.2478	0.9781
4	65-74	4+	R	1.8989	1.6191	0.9730	1.2230	1.2591	1.2591	1.2591	1.2591	1.2230	0.9730
3	65-74	4+	R	1.8047	1.6174	0.9706	1.1927	1.2639	1.2639	1.2639	1.2639	1.1927	0.9706
2	65-74	4+	R	1.7643	1.6169	0.9625	1.1777	1.2869	1.2869	1.2869	1.2869	1.1777	0.9625
1	65-74	4+	R	1.7568	1.6136	0.9507	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9507
7	75-99	4+	R	2.0407	1.5859	0.9603	1.2431	1.0316	1.0316	1.0316	1.0316	1.2431	0.9603
6	75-99	4+	R	1.9739	1.5262	0.9670	1.2007	0.9873	0.9873	0.9873	0.9873	1.2007	0.9670
5	75-99	4+	R	1.9487	1.5386	0.9724	1.1807	0.9570	0.9570	0.9570	0.9570	1.1807	0.9724
4	75-99	4+	R	1.8776	1.4316	0.9783	1.1346	0.9365	0.9365	0.9365	0.9365	1.1346	0.9783
3	75-99	4+	R	1.7200	1.3450	0.9809	1.0779	0.9283	0.9283	0.9283	0.9283	1.0779	0.9809
2	75-99	4+	R	1.6789	1.3138	0.9904	1.0499	0.8891	0.8891	0.8891	0.8891	1.0499	0.9904
1	75-99	4+	R	1.6789	1.2909	1.0041	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	1.0041

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	S	1.0515	1.0413	0.8594	0.9899	1.0339	1.0339	1.0339	1.0339	0.9899	0.8594
6	14-18	0	S	1.0338	1.0179	0.9063	0.9782	1.0094	1.0094	1.0094	1.0094	0.9782	0.9063
5	14-18	0	S	1.0271	1.0228	0.9201	0.9727	0.9930	0.9930	0.9930	0.9930	0.9727	0.9201
4	14-18	0	S	1.0083	0.9809	0.9352	0.9599	0.9819	0.9819	0.9819	0.9819	0.9599	0.9352
3	14-18	0	S	0.9665	0.9470	0.9421	0.9442	0.9775	0.9775	0.9775	0.9775	0.9442	0.9421
2	14-18	0	S	0.9486	0.9348	0.9666	0.9365	0.9563	0.9563	0.9563	0.9563	0.9365	0.9666
1	14-18	0	S	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	S	1.1775	1.1015	0.9430	1.1043	1.1374	1.1374	1.1374	1.1374	1.1043	0.9430
6	19-20	0	S	1.1730	1.1212	0.9410	1.1021	1.1253	1.1253	1.1253	1.1253	1.1021	0.9410
5	19-20	0	S	1.1713	1.1171	0.9502	1.1011	1.0990	1.0990	1.0990	1.0990	1.1011	0.9502
4	19-20	0	S	1.1664	1.1524	0.9604	1.0987	1.0811	1.0811	1.0811	1.0811	1.0987	0.9604
3	19-20	0	S	1.1558	1.1809	0.9650	1.0957	1.0740	1.0740	1.0740	1.0740	1.0957	0.9650
2	19-20	0	S	1.1512	1.1912	0.9813	1.0943	1.0399	1.0399	1.0399	1.0399	1.0943	0.9813
1	19-20	0	S	1.1353	1.2212	1.0049	1.0877	1.0301	1.0301	1.0301	1.0301	1.0877	1.0049
7	21-24	0	S	1.0507	1.0442	0.9862	1.0406	1.0405	1.0405	1.0405	1.0405	1.0406	0.9862
6	21-24	0	S	1.0539	1.0571	0.9949	1.0435	1.0359	1.0359	1.0359	1.0359	1.0435	0.9949
5	21-24	0	S	1.0551	1.0544	1.0035	1.0449	1.0187	1.0187	1.0187	1.0187	1.0449	1.0035
4	21-24	0	S	1.0585	1.0776	1.0129	1.0480	1.0070	1.0070	1.0070	1.0070	1.0480	1.0129
3	21-24	0	S	1.0660	1.0964	1.0172	1.0519	1.0023	1.0023	1.0023	1.0023	1.0519	1.0172
2	21-24	0	S	1.0693	1.1032	1.0324	1.0538	0.9800	0.9800	0.9800	0.9800	1.0538	1.0324
1	21-24	0	S	1.0806	1.1325	1.0476	1.0623	0.9646	0.9646	0.9646	0.9646	1.0623	1.0476
7	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	S	0.9710	0.9719	1.0111	0.9824	0.9414	0.9414	0.9414	0.9414	0.9824	1.0111
6	45-64	0	S	0.9662	0.9723	1.0063	0.9772	0.9532	0.9532	0.9532	0.9532	0.9772	1.0063
5	45-64	0	S	0.9643	0.9722	1.0057	0.9747	0.9506	0.9506	0.9506	0.9506	0.9747	1.0057
4	45-64	0	S	0.9592	0.9729	1.0050	0.9691	0.9488	0.9488	0.9488	0.9488	0.9691	1.0050
3	45-64	0	S	0.9478	0.9735	1.0047	0.9621	0.9481	0.9481	0.9481	0.9481	0.9621	1.0047
2	45-64	0	S	0.9429	0.9737	1.0036	0.9587	0.9448	0.9448	0.9448	0.9448	0.9587	1.0036
1	45-64	0	S	0.9260	0.9748	1.0021	0.9433	0.9370	0.9370	0.9370	0.9370	0.9433	1.0021
7	65-74	0	S	0.8978	0.8782	1.0183	0.9508	0.9004	0.9004	0.9004	0.9004	0.9508	1.0183
6	65-74	0	S	0.8991	0.8936	1.0183	0.9523	0.9191	0.9191	0.9191	0.9191	0.9523	1.0183
5	65-74	0	S	0.8996	0.8904	1.0057	0.9530	0.9219	0.9219	0.9219	0.9219	0.9530	1.0057
4	65-74	0	S	0.9010	0.9179	0.9918	0.9546	0.9238	0.9238	0.9238	0.9238	0.9546	0.9918
3	65-74	0	S	0.9041	0.9401	0.9855	0.9566	0.9246	0.9246	0.9246	0.9246	0.9566	0.9855
2	65-74	0	S	0.9054	0.9482	0.9631	0.9576	0.9282	0.9282	0.9282	0.9282	0.9576	0.9631
1	65-74	0	S	0.9099	0.9721	0.9412	0.9619	0.9367	0.9367	0.9367	0.9367	0.9619	0.9412
7	75-99	0	S	0.9220	0.8679	1.0183	0.9405	1.0548	1.0548	1.0548	1.0548	0.9405	1.0183
6	75-99	0	S	0.8940	0.8657	1.0237	0.9253	1.0108	1.0108	1.0108	1.0108	0.9253	1.0237
5	75-99	0	S	0.8834	0.8662	1.0213	0.9181	0.9692	0.9692	0.9692	0.9692	0.9181	1.0213
4	75-99	0	S	0.8536	0.8622	1.0188	0.9015	0.9410	0.9410	0.9410	0.9410	0.9015	1.0188
3	75-99	0	S	0.7874	0.8589	1.0176	0.8812	0.9297	0.9297	0.9297	0.9297	0.8812	1.0176
2	75-99	0	S	0.7682	0.8578	1.0134	0.8711	0.8834	0.8834	0.8834	0.8834	0.8711	1.0134
1	75-99	0	S	0.7682	0.8512	1.0074	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0074
7	14-18	1	S	1.1053	1.2812	0.8887	1.1033	1.0840	1.0840	1.0840	1.0840	1.1033	0.8887
6	14-18	1	S	1.1058	1.2703	0.9491	1.1332	1.0288	1.0288	1.0288	1.0288	1.1332	0.9491
5	14-18	1	S	1.1060	1.2726	0.9846	1.1473	0.9843	0.9843	0.9843	0.9843	1.1473	0.9846
4	14-18	1	S	1.1066	1.2531	1.0238	1.1798	0.9541	0.9541	0.9541	0.9541	1.1798	1.0238
3	14-18	1	S	1.1078	1.2373	1.0415	1.2197	0.9420	0.9420	0.9420	0.9420	1.2197	1.0415
2	14-18	1	S	1.1083	1.2316	1.0724	1.2396	0.8939	0.8939	0.8939	0.8939	1.2396	1.0724
1	14-18	1	S	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	S	1.1970	1.3142	1.0604	1.0557	1.2624	1.2624	1.2624	1.2624	1.0557	1.0604
6	19-20	1	S	1.2142	1.3591	1.0690	1.0963	1.2108	1.2108	1.2108	1.2108	1.0963	1.0690
5	19-20	1	S	1.2207	1.3497	1.1031	1.1155	1.1647	1.1647	1.1647	1.1647	1.1155	1.1031
4	19-20	1	S	1.2392	1.4299	1.1405	1.1599	1.1335	1.1335	1.1335	1.1335	1.1599	1.1405
3	19-20	1	S	1.2800	1.4948	1.1575	1.2143	1.1210	1.1210	1.1210	1.1210	1.2143	1.1575
2	19-20	1	S	1.2975	1.5183	1.1918	1.2412	1.0669	1.0669	1.0669	1.0669	1.2412	1.1918
1	19-20	1	S	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	S	0.9736	1.0559	1.0246	1.1553	1.2384	1.2384	1.2384	1.2384	1.1553	1.0246
6	21-24	1	S	0.9948	1.0859	1.0448	1.2062	1.1977	1.1977	1.1977	1.1977	1.2062	1.0448
5	21-24	1	S	1.0029	1.0797	1.0768	1.2303	1.1514	1.1514	1.1514	1.1514	1.2303	1.0768
4	21-24	1	S	1.0255	1.1332	1.1119	1.2858	1.1200	1.1200	1.1200	1.1200	1.2858	1.1119
3	21-24	1	S	1.0757	1.1766	1.1279	1.3539	1.1074	1.1074	1.1074	1.1074	1.3539	1.1279
2	21-24	1	S	1.0972	1.1922	1.1614	1.3877	1.0536	1.0536	1.0536	1.0536	1.3877	1.1614
1	21-24	1	S	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	S	0.9586	0.9676	0.9050	0.9445	0.9955	0.9955	0.9955	0.9955	0.9445	0.9050
6	25-44	1	S	0.9763	0.9824	0.9143	0.9831	0.9706	0.9706	0.9706	0.9706	0.9831	0.9143
5	25-44	1	S	0.9831	0.9793	0.9342	1.0013	0.9321	0.9321	0.9321	0.9321	1.0013	0.9342
4	25-44	1	S	1.0020	1.0057	0.9560	1.0433	0.9061	0.9061	0.9061	0.9061	1.0433	0.9560
3	25-44	1	S	1.0440	1.0270	0.9659	1.0949	0.8956	0.8956	0.8956	0.8956	1.0949	0.9659
2	25-44	1	S	1.0620	1.0347	0.9947	1.1205	0.8517	0.8517	0.8517	0.8517	1.1205	0.9947
1	25-44	1	S	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	S	1.0040	0.9582	1.1061	0.9100	0.9018	0.9018	0.9018	0.9018	0.9100	1.1061
6	45-64	1	S	1.0172	0.9732	1.1119	0.9415	0.8904	0.8904	0.8904	0.8904	0.9415	1.1119
5	45-64	1	S	1.0222	0.9701	1.1353	0.9564	0.8529	0.8529	0.8529	0.8529	0.9564	1.1353
4	45-64	1	S	1.0364	0.9970	1.1611	0.9909	0.8275	0.8275	0.8275	0.8275	0.9909	1.1611
3	45-64	1	S	1.0678	1.0188	1.1729	1.0331	0.8173	0.8173	0.8173	0.8173	1.0331	1.1729
2	45-64	1	S	1.0812	1.0265	1.2078	1.0540	0.7761	0.7761	0.7761	0.7761	1.0540	1.2078
1	45-64	1	S	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	S	1.0801	0.8459	0.8603	0.9556	1.0782	1.0782	1.0782	1.0782	0.9556	0.8603
6	65-74	1	S	1.1018	0.8743	0.8690	0.9964	1.0732	1.0732	1.0732	1.0732	0.9964	0.8690
5	65-74	1	S	1.1100	0.8684	0.8767	1.0156	1.0337	1.0337	1.0337	1.0337	1.0156	0.8767
4	65-74	1	S	1.1332	0.9194	0.8853	1.0601	1.0069	1.0069	1.0069	1.0069	1.0601	0.8853
3	65-74	1	S	1.1846	0.9607	0.8891	1.1146	0.9962	0.9962	0.9962	0.9962	1.1146	0.8891
2	65-74	1	S	1.2065	0.9756	0.9028	1.1416	0.9488	0.9488	0.9488	0.9488	1.1416	0.9028
1	65-74	1	S	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	S	1.1310	1.0341	1.1500	1.0327	0.8482	0.8482	0.8482	0.8482	1.0327	1.1500
6	75-99	1	S	1.1150	1.0319	1.1683	1.0554	0.7990	0.7990	0.7990	0.7990	1.0554	1.1683
5	75-99	1	S	1.1090	1.0323	1.1909	1.0661	0.7630	0.7630	0.7630	0.7630	1.0661	1.1909
4	75-99	1	S	1.0919	1.0284	1.2157	1.0909	0.7385	0.7385	0.7385	0.7385	1.0909	1.2157
3	75-99	1	S	1.0542	1.0252	1.2270	1.1214	0.7287	0.7287	0.7287	0.7287	1.1214	1.2270
2	75-99	1	S	1.0380	1.0240	1.2635	1.1364	0.6909	0.6909	0.6909	0.6909	1.1364	1.2635
1	75-99	1	S	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	S	1.1203	1.2317	0.9874	1.1881	1.0794	1.0794	1.0794	1.0794	1.1881	0.9874
6	14-18	2	S	1.0990	1.1905	1.0102	1.1684	1.0308	1.0308	1.0308	1.0308	1.1684	1.0102
5	14-18	2	S	1.0909	1.1991	1.0045	1.1592	1.0124	1.0124	1.0124	1.0124	1.1592	1.0045
4	14-18	2	S	1.0683	1.1250	0.9983	1.1377	0.9999	0.9999	0.9999	0.9999	1.1377	0.9983
3	14-18	2	S	1.0179	1.0653	0.9955	1.1114	0.9949	0.9949	0.9949	0.9949	1.1114	0.9955
2	14-18	2	S	0.9963	1.0436	0.9855	1.0984	0.9711	0.9711	0.9711	0.9711	1.0984	0.9855
1	14-18	2	S	0.9907	1.0237	0.9709	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9709
7	19-20	2	S	1.0244	1.0260	1.0042	1.0177	1.1854	1.1854	1.1854	1.1854	1.0177	1.0042
6	19-20	2	S	1.0180	1.0312	0.9701	1.0107	1.1482	1.1482	1.1482	1.1482	1.0107	0.9701
5	19-20	2	S	1.0156	1.0301	0.9596	1.0074	1.1196	1.1196	1.1196	1.1196	1.0074	0.9596
4	19-20	2	S	1.0089	1.0392	0.9479	0.9996	1.1001	1.1001	1.1001	1.1001	0.9996	0.9479
3	19-20	2	S	0.9939	1.0466	0.9426	0.9903	1.0923	1.0923	1.0923	1.0923	0.9903	0.9426
2	19-20	2	S	0.9876	1.0494	0.9239	0.9856	1.0552	1.0552	1.0552	1.0552	0.9856	0.9239
1	19-20	2	S	0.9653	1.0643	0.9145	0.9648	1.0468	1.0468	1.0468	1.0468	0.9648	0.9145
7	21-24	2	S	1.0019	1.0000	1.0038	1.0532	0.9891	0.9891	0.9891	0.9891	1.0532	1.0038
6	21-24	2	S	1.0026	0.9997	0.9811	1.0508	0.9643	0.9643	0.9643	0.9643	1.0508	0.9811
5	21-24	2	S	1.0029	0.9998	0.9693	1.0498	0.9468	0.9468	0.9468	0.9468	1.0498	0.9693
4	21-24	2	S	1.0035	0.9994	0.9563	1.0472	0.9348	0.9348	0.9348	0.9348	1.0472	0.9563
3	21-24	2	S	1.0050	0.9991	0.9504	1.0440	0.9300	0.9300	0.9300	0.9300	1.0440	0.9504
2	21-24	2	S	1.0057	0.9989	0.9295	1.0425	0.9073	0.9073	0.9073	0.9073	1.0425	0.9295
1	21-24	2	S	1.0080	0.9982	0.9220	1.0354	0.8944	0.8944	0.8944	0.8944	1.0354	0.9220
7	25-44	2	S	0.9929	1.0012	1.0515	1.0016	0.9752	0.9752	0.9752	0.9752	1.0016	1.0515
6	25-44	2	S	0.9906	0.9891	1.0191	0.9965	0.9546	0.9546	0.9546	0.9546	0.9965	1.0191
5	25-44	2	S	0.9897	0.9916	0.9984	0.9942	0.9531	0.9531	0.9531	0.9531	0.9942	0.9984
4	25-44	2	S	0.9872	0.9699	0.9755	0.9888	0.9520	0.9520	0.9520	0.9520	0.9888	0.9755
3	25-44	2	S	0.9816	0.9524	0.9652	0.9822	0.9516	0.9516	0.9516	0.9516	0.9822	0.9652
2	25-44	2	S	0.9792	0.9461	0.9366	0.9789	0.9495	0.9495	0.9495	0.9495	0.9789	0.9366
1	25-44	2	S	0.9708	0.9210	0.9366	0.9642	0.9447	0.9447	0.9447	0.9447	0.9642	0.9366
7	45-64	2	S	1.1412	1.1650	1.0034	1.0641	1.0779	1.0779	1.0779	1.0779	1.0641	1.0034
6	45-64	2	S	1.1329	1.1514	0.9676	1.0534	1.0691	1.0691	1.0691	1.0691	1.0534	0.9676
5	45-64	2	S	1.1298	1.1542	0.9473	1.0482	1.0645	1.0645	1.0645	1.0645	1.0482	0.9473
4	45-64	2	S	1.1209	1.1298	0.9251	1.0365	1.0613	1.0613	1.0613	1.0613	1.0365	0.9251
3	45-64	2	S	1.1013	1.1100	0.9150	1.0220	1.0601	1.0601	1.0601	1.0601	1.0220	0.9150
2	45-64	2	S	1.0929	1.1028	0.8878	1.0149	1.0541	1.0541	1.0541	1.0541	1.0149	0.8878
1	45-64	2	S	1.0696	1.0736	0.8878	0.9901	1.0399	1.0399	1.0399	1.0399	0.9901	0.8878
7	65-74	2	S	1.2262	1.3181	0.9770	1.2012	1.0431	1.0431	1.0431	1.0431	1.2012	0.9770
6	65-74	2	S	1.2250	1.3242	0.9480	1.1971	1.0435	1.0435	1.0435	1.0435	1.1971	0.9480
5	65-74	2	S	1.2245	1.3229	0.9174	1.1952	1.0449	1.0449	1.0449	1.0449	1.1952	0.9174
4	65-74	2	S	1.2233	1.3338	0.8838	1.1906	1.0459	1.0459	1.0459	1.0459	1.1906	0.8838
3	65-74	2	S	1.2206	1.3426	0.8684	1.1851	1.0463	1.0463	1.0463	1.0463	1.1851	0.8684
2	65-74	2	S	1.2195	1.3458	0.8428	1.1823	1.0481	1.0481	1.0481	1.0481	1.1823	0.8428
1	65-74	2	S	1.2153	1.3636	0.8428	1.1701	1.0524	1.0524	1.0524	1.0524	1.1701	0.8428
7	75-99	2	S	1.2973	1.1798	1.2253	1.2363	0.8486	0.8486	0.8486	0.8486	1.2363	1.2253
6	75-99	2	S	1.2610	1.1687	1.1944	1.2106	0.7952	0.7952	0.7952	0.7952	1.2106	1.1944
5	75-99	2	S	1.2471	1.1710	1.1675	1.1984	0.7613	0.7613	0.7613	0.7613	1.1984	1.1675
4	75-99	2	S	1.2082	1.1512	1.1379	1.1704	0.7383	0.7383	0.7383	0.7383	1.1704	1.1379
3	75-99	2	S	1.1221	1.1352	1.1244	1.1360	0.7290	0.7290	0.7290	0.7290	1.1360	1.1244
2	75-99	2	S	1.0942	1.1294	1.0910	1.1189	0.6921	0.6921	0.6921	0.6921	1.1189	1.0910
1	75-99	2	S	1.0942	1.0985	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910
7	14-18	3	S	1.1545	1.1020	1.1036	1.3078	1.1185	1.1185	1.1185	1.1185	1.3078	1.1036
6	14-18	3	S	1.1145	1.0672	1.1672	1.2725	1.0947	1.0947	1.0947	1.0947	1.2725	1.1672
5	14-18	3	S	1.0994	1.0746	1.1782	1.2559	1.0701	1.0701	1.0701	1.0701	1.2559	1.1782
4	14-18	3	S	1.0567	1.0123	1.1904	1.2175	1.0535	1.0535	1.0535	1.0535	1.2175	1.1904
3	14-18	3	S	0.9622	0.9620	1.1960	1.1703	1.0469	1.0469	1.0469	1.0469	1.1703	1.1960
2	14-18	3	S	0.9396	0.9438	1.2155	1.1470	1.0152	1.0152	1.0152	1.0152	1.1470	1.2155
1	14-18	3	S	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	S	1.0502	1.0165	0.9632	1.1602	1.1477	1.1477	1.1477	1.1477	1.1602	0.9632
6	19-20	3	S	1.0223	1.0134	0.9659	1.1396	1.1379	1.1379	1.1379	1.1379	1.1396	0.9659
5	19-20	3	S	1.0119	1.0140	0.9698	1.1299	1.1044	1.1044	1.1044	1.1044	1.1299	0.9698
4	19-20	3	S	0.9822	1.0082	0.9742	1.1075	1.0816	1.0816	1.0816	1.0816	1.1075	0.9742
3	19-20	3	S	0.9163	1.0036	0.9761	1.0800	1.0725	1.0725	1.0725	1.0725	1.0800	0.9761
2	19-20	3	S	0.8932	1.0019	0.9832	1.0663	1.0293	1.0293	1.0293	1.0293	1.0663	0.9832
1	19-20	3	S	0.8932	0.9924	0.9933	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9933
7	21-24	3	S	1.0431	1.0074	0.9963	0.9975	0.8742	0.8742	0.8742	0.8742	0.9975	0.9963
6	21-24	3	S	1.0219	0.9991	1.0097	0.9842	0.8721	0.8721	0.8721	0.8721	0.9842	1.0097
5	21-24	3	S	1.0139	1.0008	1.0126	0.9780	0.8522	0.8522	0.8522	0.8522	0.9780	1.0126
4	21-24	3	S	0.9914	0.9860	1.0159	0.9636	0.8387	0.8387	0.8387	0.8387	0.9636	1.0159
3	21-24	3	S	0.9414	0.9739	1.0174	0.9459	0.8333	0.8333	0.8333	0.8333	0.9459	1.0174
2	21-24	3	S	0.9200	0.9696	1.0225	0.9371	0.8077	0.8077	0.8077	0.8077	0.9371	1.0225
1	21-24	3	S	0.9165	0.9452	1.0301	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0301
7	25-44	3	S	1.0247	1.0106	1.0258	1.0029	1.0220	1.0220	1.0220	1.0220	1.0029	1.0258
6	25-44	3	S	1.0011	0.9906	1.0306	0.9870	1.0240	1.0240	1.0240	1.0240	0.9870	1.0306
5	25-44	3	S	0.9922	0.9948	1.0248	0.9795	1.0176	1.0176	1.0176	1.0176	0.9795	1.0248
4	25-44	3	S	0.9671	0.9591	1.0185	0.9621	1.0131	1.0131	1.0131	1.0131	0.9621	1.0185
3	25-44	3	S	0.9113	0.9301	1.0156	0.9408	1.0114	1.0114	1.0114	1.0114	0.9408	1.0156
2	25-44	3	S	0.8876	0.9197	1.0052	0.9303	1.0030	1.0030	1.0030	1.0030	0.9303	1.0052
1	25-44	3	S	0.8876	0.8976	0.9905	0.9107	0.9832	0.9832	0.9832	0.9832	0.9107	0.9905
7	45-64	3	S	1.2071	1.1562	0.9515	1.1677	0.9532	0.9532	0.9532	0.9532	1.1677	0.9515
6	45-64	3	S	1.1739	1.1338	0.9515	1.1434	0.9667	0.9667	0.9667	0.9667	1.1434	0.9515
5	45-64	3	S	1.1614	1.1385	0.9456	1.1319	0.9580	0.9580	0.9580	0.9580	1.1319	0.9456
4	45-64	3	S	1.1260	1.0984	0.9391	1.1054	0.9522	0.9522	0.9522	0.9522	1.1054	0.9391
3	45-64	3	S	1.0474	1.0659	0.9361	1.0729	0.9498	0.9498	0.9498	0.9498	1.0729	0.9361
2	45-64	3	S	1.0212	1.0542	0.9256	1.0567	0.9385	0.9385	0.9385	0.9385	1.0567	0.9256
1	45-64	3	S	1.0212	1.0287	0.9105	1.0378	0.9119	0.9119	0.9119	0.9119	1.0378	0.9105
7	65-74	3	S	1.5502	1.4958	1.0140	1.1490	1.5253	1.5253	1.5253	1.5253	1.1490	1.0140
6	65-74	3	S	1.5166	1.4905	1.0185	1.1324	1.5596	1.5596	1.5596	1.5596	1.1324	1.0185
5	65-74	3	S	1.5039	1.4916	1.0003	1.1246	1.5544	1.5544	1.5544	1.5544	1.1246	1.0003
4	65-74	3	S	1.4678	1.4821	0.9803	1.1065	1.5508	1.5508	1.5508	1.5508	1.1065	0.9803
3	65-74	3	S	1.3883	1.4744	0.9712	1.0844	1.5495	1.5495	1.5495	1.5495	1.0844	0.9712
2	65-74	3	S	1.3542	1.4716	0.9388	1.0733	1.5427	1.5427	1.5427	1.5427	1.0733	0.9388
1	65-74	3	S	1.3519	1.4560	0.8998	1.0498	1.5269	1.5269	1.5269	1.5269	1.0498	0.8998
7	75-99	3	S	1.5253	1.5822	1.1185	1.2111	0.8231	0.8231	0.8231	0.8231	1.2111	1.1185
6	75-99	3	S	1.4749	1.5471	1.1293	1.1735	0.7892	0.7892	0.7892	0.7892	1.1735	1.1293
5	75-99	3	S	1.4560	1.5545	1.1205	1.1558	0.7571	0.7571	0.7571	0.7571	1.1558	1.1205
4	75-99	3	S	1.4021	1.4917	1.1107	1.1149	0.7353	0.7353	0.7353	0.7353	1.1149	1.1107
3	75-99	3	S	1.2830	1.4409	1.1062	1.0646	0.7265	0.7265	0.7265	0.7265	1.0646	1.1062
2	75-99	3	S	1.2524	1.4227	1.0904	1.0397	0.6905	0.6905	0.6905	0.6905	1.0397	1.0904
1	75-99	3	S	1.2524	1.3896	1.0676	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0676

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	S	1.3649	1.2757	1.3755	1.2858	1.2692	1.2692	1.2692	1.2692	1.2858	1.3755
6	14-18	4+	S	1.3218	1.2345	1.4546	1.2470	1.2382	1.2382	1.2382	1.2382	1.2470	1.4546
5	14-18	4+	S	1.3056	1.2432	1.4884	1.2287	1.2318	1.2318	1.2318	1.2318	1.2287	1.4884
4	14-18	4+	S	1.2597	1.1695	1.5256	1.1867	1.2273	1.2273	1.2273	1.2273	1.1867	1.5256
3	14-18	4+	S	1.1581	1.1101	1.5426	1.1350	1.2256	1.2256	1.2256	1.2256	1.1350	1.5426
2	14-18	4+	S	1.1302	1.0885	1.5883	1.1093	1.2173	1.2173	1.2173	1.2173	1.1093	1.5883
1	14-18	4+	S	1.1302	1.0672	1.5883	1.0963	1.1977	1.1977	1.1977	1.1977	1.0963	1.5883
7	19-20	4+	S	1.0906	1.0590	1.1562	1.1142	0.8320	0.8320	0.8320	0.8320	1.1142	1.1562
6	19-20	4+	S	1.0637	1.0587	1.1554	1.0909	0.8227	0.8227	0.8227	0.8227	1.0909	1.1554
5	19-20	4+	S	1.0533	1.0587	1.1759	1.0799	0.8124	0.8124	0.8124	0.8124	1.0799	1.1759
4	19-20	4+	S	1.0246	1.0582	1.1985	1.0543	0.8054	0.8054	0.8054	0.8054	1.0543	1.1985
3	19-20	4+	S	0.9606	1.0577	1.2087	1.0230	0.8026	0.8026	0.8026	0.8026	1.0230	1.2087
2	19-20	4+	S	0.9361	1.0575	1.2452	1.0075	0.7893	0.7893	0.7893	0.7893	1.0075	1.2452
1	19-20	4+	S	0.9361	1.0566	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	S	1.0996	1.0313	1.0270	1.1351	1.0435	1.0435	1.0435	1.0435	1.1351	1.0270
6	21-24	4+	S	1.0792	1.0256	1.0379	1.1162	1.0385	1.0385	1.0385	1.0385	1.1162	1.0379
5	21-24	4+	S	1.0715	1.0268	1.0551	1.1074	1.0327	1.0327	1.0327	1.0327	1.1074	1.0551
4	21-24	4+	S	1.0499	1.0167	1.0740	1.0869	1.0288	1.0288	1.0288	1.0288	1.0869	1.0740
3	21-24	4+	S	1.0017	1.0086	1.0825	1.0617	1.0272	1.0272	1.0272	1.0272	1.0617	1.0825
2	21-24	4+	S	0.9811	1.0057	1.1131	1.0492	1.0197	1.0197	1.0197	1.0197	1.0492	1.1131
1	21-24	4+	S	0.9749	0.9893	1.1148	1.0276	1.0019	1.0019	1.0019	1.0019	1.0276	1.1148
7	25-44	4+	S	1.0558	1.0497	0.9871	1.0662	0.8844	0.8844	0.8844	0.8844	1.0662	0.9871
6	25-44	4+	S	1.0333	1.0317	0.9886	1.0459	0.8841	0.8841	0.8841	0.8841	1.0459	0.9886
5	25-44	4+	S	1.0248	1.0355	0.9963	1.0362	0.8942	0.8942	0.8942	0.8942	1.0362	0.9963
4	25-44	4+	S	1.0008	1.0034	1.0049	1.0140	0.9010	0.9010	0.9010	0.9010	1.0140	1.0049
3	25-44	4+	S	0.9477	0.9774	1.0087	0.9867	0.9038	0.9038	0.9038	0.9038	0.9867	1.0087
2	25-44	4+	S	0.9249	0.9681	1.0225	0.9732	0.9168	0.9168	0.9168	0.9168	0.9732	1.0225
1	25-44	4+	S	0.9227	0.9439	1.0410	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0410
7	45-64	4+	S	1.3284	1.2858	0.9189	1.0811	1.2281	1.2281	1.2281	1.2281	1.0811	0.9189
6	45-64	4+	S	1.2942	1.2643	0.9158	1.0550	1.2434	1.2434	1.2434	1.2434	1.0550	0.9158
5	45-64	4+	S	1.2812	1.2688	0.9224	1.0429	1.2542	1.2542	1.2542	1.2542	1.0429	0.9224
4	45-64	4+	S	1.2446	1.2303	0.9297	1.0145	1.2614	1.2614	1.2614	1.2614	1.0145	0.9297
3	45-64	4+	S	1.1636	1.1992	0.9330	0.9798	1.2643	1.2643	1.2643	1.2643	0.9798	0.9330
2	45-64	4+	S	1.1340	1.1880	0.9447	0.9625	1.2782	1.2782	1.2782	1.2782	0.9625	0.9447
1	45-64	4+	S	1.1340	1.1583	0.9618	0.9473	1.3073	1.3073	1.3073	1.3073	0.9473	0.9618
7	65-74	4+	S	1.9964	1.6219	0.9811	1.2812	1.2039	1.2039	1.2039	1.2039	1.2812	0.9811
6	65-74	4+	S	1.9565	1.6208	0.9827	1.2585	1.2292	1.2292	1.2292	1.2292	1.2585	0.9827
5	65-74	4+	S	1.9415	1.6210	0.9781	1.2478	1.2470	1.2470	1.2470	1.2470	1.2478	0.9781
4	65-74	4+	S	1.8989	1.6191	0.9730	1.2230	1.2591	1.2591	1.2591	1.2591	1.2230	0.9730
3	65-74	4+	S	1.8047	1.6174	0.9706	1.1927	1.2639	1.2639	1.2639	1.2639	1.1927	0.9706
2	65-74	4+	S	1.7643	1.6169	0.9625	1.1777	1.2869	1.2869	1.2869	1.2869	1.1777	0.9625
1	65-74	4+	S	1.7568	1.6136	0.9507	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9507
7	75-99	4+	S	2.0407	1.5859	0.9603	1.2431	1.0316	1.0316	1.0316	1.0316	1.2431	0.9603
6	75-99	4+	S	1.9739	1.5262	0.9670	1.2007	0.9873	0.9873	0.9873	0.9873	1.2007	0.9670
5	75-99	4+	S	1.9487	1.5386	0.9724	1.1807	0.9570	0.9570	0.9570	0.9570	1.1807	0.9724
4	75-99	4+	S	1.8776	1.4316	0.9783	1.1346	0.9365	0.9365	0.9365	0.9365	1.1346	0.9783
3	75-99	4+	S	1.7200	1.3450	0.9809	1.0779	0.9283	0.9283	0.9283	0.9283	1.0779	0.9809
2	75-99	4+	S	1.6789	1.3138	0.9904	1.0499	0.8891	0.8891	0.8891	0.8891	1.0499	0.9904
1	75-99	4+	S	1.6789	1.2909	1.0041	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	1.0041
7	14-18	0	X	1.0515	1.0413	0.8594	0.9899	1.0339	1.0339	1.0339	1.0339	0.9899	0.8594
6	14-18	0	X	1.0338	1.0179	0.9063	0.9782	1.0094	1.0094	1.0094	1.0094	0.9782	0.9063
5	14-18	0	X	1.0271	1.0228	0.9201	0.9727	0.9930	0.9930	0.9930	0.9930	0.9727	0.9201
4	14-18	0	X	1.0083	0.9809	0.9352	0.9599	0.9819	0.9819	0.9819	0.9819	0.9599	0.9352
3	14-18	0	X	0.9665	0.9470	0.9421	0.9442	0.9775	0.9775	0.9775	0.9775	0.9442	0.9421
2	14-18	0	X	0.9486	0.9348	0.9666	0.9365	0.9563	0.9563	0.9563	0.9563	0.9365	0.9666
1	14-18	0	X	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	X	1.1775	1.1015	0.9430	1.1043	1.1374	1.1374	1.1374	1.1374	1.1043	0.9430
6	19-20	0	X	1.1730	1.1212	0.9410	1.1021	1.1253	1.1253	1.1253	1.1253	1.1021	0.9410
5	19-20	0	X	1.1713	1.1171	0.9502	1.1011	1.0990	1.0990	1.0990	1.0990	1.1011	0.9502
4	19-20	0	X	1.1664	1.1524	0.9604	1.0987	1.0811	1.0811	1.0811	1.0811	1.0987	0.9604
3	19-20	0	X	1.1558	1.1809	0.9650	1.0957	1.0740	1.0740	1.0740	1.0740	1.0957	0.9650
2	19-20	0	X	1.1512	1.1912	0.9813	1.0943	1.0399	1.0399	1.0399	1.0399	1.0943	0.9813
1	19-20	0	X	1.1353	1.2212	1.0049	1.0877	1.0301	1.0301	1.0301	1.0301	1.0877	1.0049
7	21-24	0	X	1.0507	1.0442	0.9862	1.0406	1.0405	1.0405	1.0405	1.0405	1.0406	0.9862
6	21-24	0	X	1.0539	1.0571	0.9949	1.0435	1.0359	1.0359	1.0359	1.0359	1.0435	0.9949
5	21-24	0	X	1.0551	1.0544	1.0035	1.0449	1.0187	1.0187	1.0187	1.0187	1.0449	1.0035
4	21-24	0	X	1.0585	1.0776	1.0129	1.0480	1.0070	1.0070	1.0070	1.0070	1.0480	1.0129
3	21-24	0	X	1.0660	1.0964	1.0172	1.0519	1.0023	1.0023	1.0023	1.0023	1.0519	1.0172
2	21-24	0	X	1.0693	1.1032	1.0324	1.0538	0.9800	0.9800	0.9800	0.9800	1.0538	1.0324
1	21-24	0	X	1.0806	1.1325	1.0476	1.0623	0.9646	0.9646	0.9646	0.9646	1.0623	1.0476
7	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	X	0.9710	0.9719	1.0111	0.9824	0.9414	0.9414	0.9414	0.9414	0.9824	1.0111
6	45-64	0	X	0.9662	0.9723	1.0063	0.9772	0.9532	0.9532	0.9532	0.9532	0.9772	1.0063
5	45-64	0	X	0.9643	0.9722	1.0057	0.9747	0.9506	0.9506	0.9506	0.9506	0.9747	1.0057
4	45-64	0	X	0.9592	0.9729	1.0050	0.9691	0.9488	0.9488	0.9488	0.9488	0.9691	1.0050
3	45-64	0	X	0.9478	0.9735	1.0047	0.9621	0.9481	0.9481	0.9481	0.9481	0.9621	1.0047
2	45-64	0	X	0.9429	0.9737	1.0036	0.9587	0.9448	0.9448	0.9448	0.9448	0.9587	1.0036
1	45-64	0	X	0.9260	0.9748	1.0021	0.9433	0.9370	0.9370	0.9370	0.9370	0.9433	1.0021
7	65-74	0	X	0.8978	0.8782	1.0183	0.9508	0.9004	0.9004	0.9004	0.9004	0.9508	1.0183
6	65-74	0	X	0.8991	0.8936	1.0183	0.9523	0.9191	0.9191	0.9191	0.9191	0.9523	1.0183
5	65-74	0	X	0.8996	0.8904	1.0057	0.9530	0.9219	0.9219	0.9219	0.9219	0.9530	1.0057
4	65-74	0	X	0.9010	0.9179	0.9918	0.9546	0.9238	0.9238	0.9238	0.9238	0.9546	0.9918
3	65-74	0	X	0.9041	0.9401	0.9855	0.9566	0.9246	0.9246	0.9246	0.9246	0.9566	0.9855
2	65-74	0	X	0.9054	0.9482	0.9631	0.9576	0.9282	0.9282	0.9282	0.9282	0.9576	0.9631
1	65-74	0	X	0.9099	0.9721	0.9412	0.9619	0.9367	0.9367	0.9367	0.9367	0.9619	0.9412
7	75-99	0	X	0.9220	0.8679	1.0183	0.9405	1.0548	1.0548	1.0548	1.0548	0.9405	1.0183
6	75-99	0	X	0.8940	0.8657	1.0237	0.9253	1.0108	1.0108	1.0108	1.0108	0.9253	1.0237
5	75-99	0	X	0.8834	0.8662	1.0213	0.9181	0.9692	0.9692	0.9692	0.9692	0.9181	1.0213
4	75-99	0	X	0.8536	0.8622	1.0188	0.9015	0.9410	0.9410	0.9410	0.9410	0.9015	1.0188
3	75-99	0	X	0.7874	0.8589	1.0176	0.8812	0.9297	0.9297	0.9297	0.9297	0.8812	1.0176
2	75-99	0	X	0.7682	0.8578	1.0134	0.8711	0.8834	0.8834	0.8834	0.8834	0.8711	1.0134
1	75-99	0	X	0.7682	0.8512	1.0074	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0074

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	X	1.1053	1.2812	0.8887	1.1033	1.0840	1.0840	1.0840	1.0840	1.1033	0.8887
6	14-18	1	X	1.1058	1.2703	0.9491	1.1332	1.0288	1.0288	1.0288	1.0288	1.1332	0.9491
5	14-18	1	X	1.1060	1.2726	0.9846	1.1473	0.9843	0.9843	0.9843	0.9843	1.1473	0.9846
4	14-18	1	X	1.1066	1.2531	1.0238	1.1798	0.9541	0.9541	0.9541	0.9541	1.1798	1.0238
3	14-18	1	X	1.1078	1.2373	1.0415	1.2197	0.9420	0.9420	0.9420	0.9420	1.2197	1.0415
2	14-18	1	X	1.1083	1.2316	1.0724	1.2396	0.8939	0.8939	0.8939	0.8939	1.2396	1.0724
1	14-18	1	X	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	X	1.1970	1.3142	1.0604	1.0557	1.2624	1.2624	1.2624	1.2624	1.0557	1.0604
6	19-20	1	X	1.2142	1.3591	1.0690	1.0963	1.2108	1.2108	1.2108	1.2108	1.0963	1.0690
5	19-20	1	X	1.2207	1.3497	1.1031	1.1155	1.1647	1.1647	1.1647	1.1647	1.1155	1.1031
4	19-20	1	X	1.2392	1.4299	1.1405	1.1599	1.1335	1.1335	1.1335	1.1335	1.1599	1.1405
3	19-20	1	X	1.2800	1.4948	1.1575	1.2143	1.1210	1.1210	1.1210	1.1210	1.2143	1.1575
2	19-20	1	X	1.2975	1.5183	1.1918	1.2412	1.0669	1.0669	1.0669	1.0669	1.2412	1.1918
1	19-20	1	X	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	X	0.9736	1.0559	1.0246	1.1553	1.2384	1.2384	1.2384	1.2384	1.1553	1.0246
6	21-24	1	X	0.9948	1.0859	1.0448	1.2062	1.1977	1.1977	1.1977	1.1977	1.2062	1.0448
5	21-24	1	X	1.0029	1.0797	1.0768	1.2303	1.1514	1.1514	1.1514	1.1514	1.2303	1.0768
4	21-24	1	X	1.0255	1.1332	1.1119	1.2858	1.1200	1.1200	1.1200	1.1200	1.2858	1.1119
3	21-24	1	X	1.0757	1.1766	1.1279	1.3539	1.1074	1.1074	1.1074	1.1074	1.3539	1.1279
2	21-24	1	X	1.0972	1.1922	1.1614	1.3877	1.0536	1.0536	1.0536	1.0536	1.3877	1.1614
1	21-24	1	X	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	X	0.9586	0.9676	0.9050	0.9445	0.9955	0.9955	0.9955	0.9955	0.9445	0.9050
6	25-44	1	X	0.9763	0.9824	0.9143	0.9831	0.9706	0.9706	0.9706	0.9706	0.9831	0.9143
5	25-44	1	X	0.9831	0.9793	0.9342	1.0013	0.9321	0.9321	0.9321	0.9321	1.0013	0.9342
4	25-44	1	X	1.0020	1.0057	0.9560	1.0433	0.9061	0.9061	0.9061	0.9061	1.0433	0.9560
3	25-44	1	X	1.0440	1.0270	0.9659	1.0949	0.8956	0.8956	0.8956	0.8956	1.0949	0.9659
2	25-44	1	X	1.0620	1.0347	0.9947	1.1205	0.8517	0.8517	0.8517	0.8517	1.1205	0.9947
1	25-44	1	X	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	X	1.0040	0.9582	1.1061	0.9100	0.9018	0.9018	0.9018	0.9018	0.9100	1.1061
6	45-64	1	X	1.0172	0.9732	1.1119	0.9415	0.8904	0.8904	0.8904	0.8904	0.9415	1.1119
5	45-64	1	X	1.0222	0.9701	1.1353	0.9564	0.8529	0.8529	0.8529	0.8529	0.9564	1.1353
4	45-64	1	X	1.0364	0.9970	1.1611	0.9909	0.8275	0.8275	0.8275	0.8275	0.9909	1.1611
3	45-64	1	X	1.0678	1.0188	1.1729	1.0331	0.8173	0.8173	0.8173	0.8173	1.0331	1.1729
2	45-64	1	X	1.0812	1.0265	1.2078	1.0540	0.7761	0.7761	0.7761	0.7761	1.0540	1.2078
1	45-64	1	X	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	X	1.0801	0.8459	0.8603	0.9556	1.0782	1.0782	1.0782	1.0782	0.9556	0.8603
6	65-74	1	X	1.1018	0.8743	0.8690	0.9964	1.0732	1.0732	1.0732	1.0732	0.9964	0.8690
5	65-74	1	X	1.1100	0.8684	0.8767	1.0156	1.0337	1.0337	1.0337	1.0337	1.0156	0.8767
4	65-74	1	X	1.1332	0.9194	0.8853	1.0601	1.0069	1.0069	1.0069	1.0069	1.0601	0.8853
3	65-74	1	X	1.1846	0.9607	0.8891	1.1146	0.9962	0.9962	0.9962	0.9962	1.1146	0.8891
2	65-74	1	X	1.2065	0.9756	0.9028	1.1416	0.9488	0.9488	0.9488	0.9488	1.1416	0.9028
1	65-74	1	X	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	X	1.1310	1.0341	1.1500	1.0327	0.8482	0.8482	0.8482	0.8482	1.0327	1.1500
6	75-99	1	X	1.1150	1.0319	1.1683	1.0554	0.7990	0.7990	0.7990	0.7990	1.0554	1.1683
5	75-99	1	X	1.1090	1.0323	1.1909	1.0661	0.7630	0.7630	0.7630	0.7630	1.0661	1.1909
4	75-99	1	X	1.0919	1.0284	1.2157	1.0909	0.7385	0.7385	0.7385	0.7385	1.0909	1.2157
3	75-99	1	X	1.0542	1.0252	1.2270	1.1214	0.7287	0.7287	0.7287	0.7287	1.1214	1.2270
2	75-99	1	X	1.0380	1.0240	1.2635	1.1364	0.6909	0.6909	0.6909	0.6909	1.1364	1.2635
1	75-99	1	X	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635
7	14-18	2	X	1.1203	1.2317	0.9874	1.1881	1.0794	1.0794	1.0794	1.0794	1.1881	0.9874
6	14-18	2	X	1.0990	1.1905	1.0102	1.1684	1.0308	1.0308	1.0308	1.0308	1.1684	1.0102
5	14-18	2	X	1.0909	1.1991	1.0045	1.1592	1.0124	1.0124	1.0124	1.0124	1.1592	1.0045
4	14-18	2	X	1.0683	1.1250	0.9983	1.1377	0.9999	0.9999	0.9999	0.9999	1.1377	0.9983
3	14-18	2	X	1.0179	1.0653	0.9955	1.1114	0.9949	0.9949	0.9949	0.9949	1.1114	0.9955
2	14-18	2	X	0.9963	1.0436	0.9855	1.0984	0.9711	0.9711	0.9711	0.9711	1.0984	0.9855
1	14-18	2	X	0.9907	1.0237	0.9709	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9709
7	19-20	2	X	1.0244	1.0260	1.0042	1.0177	1.1854	1.1854	1.1854	1.1854	1.0177	1.0042
6	19-20	2	X	1.0180	1.0312	0.9701	1.0107	1.1482	1.1482	1.1482	1.1482	1.0107	0.9701
5	19-20	2	X	1.0156	1.0301	0.9596	1.0074	1.1196	1.1196	1.1196	1.1196	1.0074	0.9596
4	19-20	2	X	1.0089	1.0392	0.9479	0.9996	1.1001	1.1001	1.1001	1.1001	0.9996	0.9479
3	19-20	2	X	0.9939	1.0466	0.9426	0.9903	1.0923	1.0923	1.0923	1.0923	0.9903	0.9426
2	19-20	2	X	0.9876	1.0494	0.9239	0.9856	1.0552	1.0552	1.0552	1.0552	0.9856	0.9239
1	19-20	2	X	0.9653	1.0643	0.9145	0.9648	1.0468	1.0468	1.0468	1.0468	0.9648	0.9145
7	21-24	2	X	1.0019	1.0000	1.0038	1.0532	0.9891	0.9891	0.9891	0.9891	1.0532	1.0038
6	21-24	2	X	1.0026	0.9997	0.9811	1.0508	0.9643	0.9643	0.9643	0.9643	1.0508	0.9811
5	21-24	2	X	1.0029	0.9998	0.9693	1.0498	0.9468	0.9468	0.9468	0.9468	1.0498	0.9693
4	21-24	2	X	1.0035	0.9994	0.9563	1.0472	0.9348	0.9348	0.9348	0.9348	1.0472	0.9563
3	21-24	2	X	1.0050	0.9991	0.9504	1.0440	0.9300	0.9300	0.9300	0.9300	1.0440	0.9504
2	21-24	2	X	1.0057	0.9989	0.9295	1.0425	0.9073	0.9073	0.9073	0.9073	1.0425	0.9295
1	21-24	2	X	1.0080	0.9982	0.9220	1.0354	0.8944	0.8944	0.8944	0.8944	1.0354	0.9220
7	25-44	2	X	0.9929	1.0012	1.0515	1.0016	0.9752	0.9752	0.9752	0.9752	1.0016	1.0515
6	25-44	2	X	0.9906	0.9891	1.0191	0.9965	0.9546	0.9546	0.9546	0.9546	0.9965	1.0191
5	25-44	2	X	0.9897	0.9916	0.9984	0.9942	0.9531	0.9531	0.9531	0.9531	0.9942	0.9984
4	25-44	2	X	0.9872	0.9699	0.9755	0.9888	0.9520	0.9520	0.9520	0.9520	0.9888	0.9755
3	25-44	2	X	0.9816	0.9524	0.9652	0.9822	0.9516	0.9516	0.9516	0.9516	0.9822	0.9652
2	25-44	2	X	0.9792	0.9461	0.9366	0.9789	0.9495	0.9495	0.9495	0.9495	0.9789	0.9366
1	25-44	2	X	0.9708	0.9210	0.9366	0.9642	0.9447	0.9447	0.9447	0.9447	0.9642	0.9366
7	45-64	2	X	1.1412	1.1650	1.0034	1.0641	1.0779	1.0779	1.0779	1.0779	1.0641	1.0034
6	45-64	2	X	1.1329	1.1514	0.9676	1.0534	1.0691	1.0691	1.0691	1.0691	1.0534	0.9676
5	45-64	2	X	1.1298	1.1542	0.9473	1.0482	1.0645	1.0645	1.0645	1.0645	1.0482	0.9473
4	45-64	2	X	1.1209	1.1298	0.9251	1.0365	1.0613	1.0613	1.0613	1.0613	1.0365	0.9251
3	45-64	2	X	1.1013	1.1100	0.9150	1.0220	1.0601	1.0601	1.0601	1.0601	1.0220	0.9150
2	45-64	2	X	1.0929	1.1028	0.8878	1.0149	1.0541	1.0541	1.0541	1.0541	1.0149	0.8878
1	45-64	2	X	1.0696	1.0736	0.8878	0.9901	1.0399	1.0399	1.0399	1.0399	0.9901	0.8878
7	65-74	2	X	1.2262	1.3181	0.9770	1.2012	1.0431	1.0431	1.0431	1.0431	1.2012	0.9770
6	65-74	2	X	1.2250	1.3242	0.9480	1.1971	1.0435	1.0435	1.0435	1.0435	1.1971	0.9480
5	65-74	2	X	1.2245	1.3229	0.9174	1.1952	1.0449	1.0449	1.0449	1.0449	1.1952	0.9174
4	65-74	2	X	1.2233	1.3338	0.8838	1.1906	1.0459	1.0459	1.0459	1.0459	1.1906	0.8838
3	65-74	2	X	1.2206	1.3426	0.8684	1.1851	1.0463	1.0463	1.0463	1.0463	1.1851	0.8684
2	65-74	2	X	1.2195	1.3458	0.8428	1.1823	1.0481	1.0481	1.0481	1.0481	1.1823	0.8428
1	65-74	2	X	1.2153	1.3636	0.8428	1.1701	1.0524	1.0524	1.0524	1.0524	1.1701	0.8428
7	75-99	2	X	1.2973	1.1798	1.2253	1.2363	0.8486	0.8486	0.8486	0.8486	1.2363	1.2253
6	75-99	2	X	1.2610	1.1687	1.1944	1.2106	0.7952	0.7952	0.7952	0.7952	1.2106	1.1944
5	75-99	2	X	1.2471	1.1710	1.1675	1.1984	0.7613	0.7613	0.7613	0.7613	1.1984	1.1675
4	75-99	2	X	1.2082	1.1512	1.1379	1.1704	0.7383	0.7383	0.7383	0.7383	1.1704	1.1379
3	75-99	2	X	1.1221	1.1352	1.1244	1.1360	0.7290	0.7290	0.7290	0.7290	1.1360	1.1244
2	75-99	2	X	1.0942	1.1294	1.0910	1.1189	0.6921	0.6921	0.6921	0.6921	1.1189	1.0910
1	75-99	2	X	1.0942	1.0985	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	X	1.1545	1.1020	1.1036	1.3078	1.1185	1.1185	1.1185	1.1185	1.3078	1.1036
6	14-18	3	X	1.1145	1.0672	1.1672	1.2725	1.0947	1.0947	1.0947	1.0947	1.2725	1.1672
5	14-18	3	X	1.0994	1.0746	1.1782	1.2559	1.0701	1.0701	1.0701	1.0701	1.2559	1.1782
4	14-18	3	X	1.0567	1.0123	1.1904	1.2175	1.0535	1.0535	1.0535	1.0535	1.2175	1.1904
3	14-18	3	X	0.9622	0.9620	1.1960	1.1703	1.0469	1.0469	1.0469	1.0469	1.1703	1.1960
2	14-18	3	X	0.9396	0.9438	1.2155	1.1470	1.0152	1.0152	1.0152	1.0152	1.1470	1.2155
1	14-18	3	X	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	X	1.0502	1.0165	0.9632	1.1602	1.1477	1.1477	1.1477	1.1477	1.1602	0.9632
6	19-20	3	X	1.0223	1.0134	0.9659	1.1396	1.1379	1.1379	1.1379	1.1379	1.1396	0.9659
5	19-20	3	X	1.0119	1.0140	0.9698	1.1299	1.1044	1.1044	1.1044	1.1044	1.1299	0.9698
4	19-20	3	X	0.9822	1.0082	0.9742	1.1075	1.0816	1.0816	1.0816	1.0816	1.1075	0.9742
3	19-20	3	X	0.9163	1.0036	0.9761	1.0800	1.0725	1.0725	1.0725	1.0725	1.0800	0.9761
2	19-20	3	X	0.8932	1.0019	0.9832	1.0663	1.0293	1.0293	1.0293	1.0293	1.0663	0.9832
1	19-20	3	X	0.8932	0.9924	0.9933	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9933
7	21-24	3	X	1.0431	1.0074	0.9963	0.9975	0.8742	0.8742	0.8742	0.8742	0.9975	0.9963
6	21-24	3	X	1.0219	0.9991	1.0097	0.9842	0.8721	0.8721	0.8721	0.8721	0.9842	1.0097
5	21-24	3	X	1.0139	1.0008	1.0126	0.9780	0.8522	0.8522	0.8522	0.8522	0.9780	1.0126
4	21-24	3	X	0.9914	0.9860	1.0159	0.9636	0.8387	0.8387	0.8387	0.8387	0.9636	1.0159
3	21-24	3	X	0.9414	0.9739	1.0174	0.9459	0.8333	0.8333	0.8333	0.8333	0.9459	1.0174
2	21-24	3	X	0.9200	0.9696	1.0225	0.9371	0.8077	0.8077	0.8077	0.8077	0.9371	1.0225
1	21-24	3	X	0.9165	0.9452	1.0301	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0301
7	25-44	3	X	1.0247	1.0106	1.0258	1.0029	1.0220	1.0220	1.0220	1.0220	1.0029	1.0258
6	25-44	3	X	1.0011	0.9906	1.0306	0.9870	1.0240	1.0240	1.0240	1.0240	0.9870	1.0306
5	25-44	3	X	0.9922	0.9948	1.0248	0.9795	1.0176	1.0176	1.0176	1.0176	0.9795	1.0248
4	25-44	3	X	0.9671	0.9591	1.0185	0.9621	1.0131	1.0131	1.0131	1.0131	0.9621	1.0185
3	25-44	3	X	0.9113	0.9301	1.0156	0.9408	1.0114	1.0114	1.0114	1.0114	0.9408	1.0156
2	25-44	3	X	0.8876	0.9197	1.0052	0.9303	1.0030	1.0030	1.0030	1.0030	0.9303	1.0052
1	25-44	3	X	0.8876	0.8976	0.9905	0.9107	0.9832	0.9832	0.9832	0.9832	0.9107	0.9905
7	45-64	3	X	1.2071	1.1562	0.9515	1.1677	0.9532	0.9532	0.9532	0.9532	1.1677	0.9515
6	45-64	3	X	1.1739	1.1338	0.9515	1.1434	0.9667	0.9667	0.9667	0.9667	1.1434	0.9515
5	45-64	3	X	1.1614	1.1385	0.9456	1.1319	0.9580	0.9580	0.9580	0.9580	1.1319	0.9456
4	45-64	3	X	1.1260	1.0984	0.9391	1.1054	0.9522	0.9522	0.9522	0.9522	1.1054	0.9391
3	45-64	3	X	1.0474	1.0659	0.9361	1.0729	0.9498	0.9498	0.9498	0.9498	1.0729	0.9361
2	45-64	3	X	1.0212	1.0542	0.9256	1.0567	0.9385	0.9385	0.9385	0.9385	1.0567	0.9256
1	45-64	3	X	1.0212	1.0287	0.9105	1.0378	0.9119	0.9119	0.9119	0.9119	1.0378	0.9105
7	65-74	3	X	1.5502	1.4958	1.0140	1.1490	1.5253	1.5253	1.5253	1.5253	1.1490	1.0140
6	65-74	3	X	1.5166	1.4905	1.0185	1.1324	1.5596	1.5596	1.5596	1.5596	1.1324	1.0185
5	65-74	3	X	1.5039	1.4916	1.0003	1.1246	1.5544	1.5544	1.5544	1.5544	1.1246	1.0003
4	65-74	3	X	1.4678	1.4821	0.9803	1.1065	1.5508	1.5508	1.5508	1.5508	1.1065	0.9803
3	65-74	3	X	1.3883	1.4744	0.9712	1.0844	1.5495	1.5495	1.5495	1.5495	1.0844	0.9712
2	65-74	3	X	1.3542	1.4716	0.9388	1.0733	1.5427	1.5427	1.5427	1.5427	1.0733	0.9388
1	65-74	3	X	1.3519	1.4560	0.8998	1.0498	1.5269	1.5269	1.5269	1.5269	1.0498	0.8998
7	75-99	3	X	1.5253	1.5822	1.1185	1.2111	0.8231	0.8231	0.8231	0.8231	1.2111	1.1185
6	75-99	3	X	1.4749	1.5471	1.1293	1.1735	0.7892	0.7892	0.7892	0.7892	1.1735	1.1293
5	75-99	3	X	1.4560	1.5545	1.1205	1.1558	0.7571	0.7571	0.7571	0.7571	1.1558	1.1205
4	75-99	3	X	1.4021	1.4917	1.1107	1.1149	0.7353	0.7353	0.7353	0.7353	1.1149	1.1107
3	75-99	3	X	1.2830	1.4409	1.1062	1.0646	0.7265	0.7265	0.7265	0.7265	1.0646	1.1062
2	75-99	3	X	1.2524	1.4227	1.0904	1.0397	0.6905	0.6905	0.6905	0.6905	1.0397	1.0904
1	75-99	3	X	1.2524	1.3896	1.0676	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0676
7	14-18	4+	X	1.3649	1.2757	1.3755	1.2858	1.2692	1.2692	1.2692	1.2692	1.2858	1.3755
6	14-18	4+	X	1.3218	1.2345	1.4546	1.2470	1.2382	1.2382	1.2382	1.2382	1.2470	1.4546
5	14-18	4+	X	1.3056	1.2432	1.4884	1.2287	1.2318	1.2318	1.2318	1.2318	1.2287	1.4884
4	14-18	4+	X	1.2597	1.1695	1.5256	1.1867	1.2273	1.2273	1.2273	1.2273	1.1867	1.5256
3	14-18	4+	X	1.1581	1.1101	1.5426	1.1350	1.2256	1.2256	1.2256	1.2256	1.1350	1.5426
2	14-18	4+	X	1.1302	1.0885	1.5883	1.1093	1.2173	1.2173	1.2173	1.2173	1.1093	1.5883
1	14-18	4+	X	1.1302	1.0672	1.5883	1.0963	1.1977	1.1977	1.1977	1.1977	1.0963	1.5883
7	19-20	4+	X	1.0906	1.0590	1.1562	1.1142	0.8320	0.8320	0.8320	0.8320	1.1142	1.1562
6	19-20	4+	X	1.0637	1.0587	1.1554	1.0909	0.8227	0.8227	0.8227	0.8227	1.0909	1.1554
5	19-20	4+	X	1.0533	1.0587	1.1759	1.0799	0.8124	0.8124	0.8124	0.8124	1.0799	1.1759
4	19-20	4+	X	1.0246	1.0582	1.1985	1.0543	0.8054	0.8054	0.8054	0.8054	1.0543	1.1985
3	19-20	4+	X	0.9606	1.0577	1.2087	1.0230	0.8026	0.8026	0.8026	0.8026	1.0230	1.2087
2	19-20	4+	X	0.9361	1.0575	1.2452	1.0075	0.7893	0.7893	0.7893	0.7893	1.0075	1.2452
1	19-20	4+	X	0.9361	1.0566	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	X	1.0996	1.0313	1.0270	1.1351	1.0435	1.0435	1.0435	1.0435	1.1351	1.0270
6	21-24	4+	X	1.0792	1.0256	1.0379	1.1162	1.0385	1.0385	1.0385	1.0385	1.1162	1.0379
5	21-24	4+	X	1.0715	1.0268	1.0551	1.1074	1.0327	1.0327	1.0327	1.0327	1.1074	1.0551
4	21-24	4+	X	1.0499	1.0167	1.0740	1.0869	1.0288	1.0288	1.0288	1.0288	1.0869	1.0740
3	21-24	4+	X	1.0017	1.0086	1.0825	1.0617	1.0272	1.0272	1.0272	1.0272	1.0617	1.0825
2	21-24	4+	X	0.9811	1.0057	1.1131	1.0492	1.0197	1.0197	1.0197	1.0197	1.0492	1.1131
1	21-24	4+	X	0.9749	0.9893	1.1148	1.0276	1.0019	1.0019	1.0019	1.0019	1.0276	1.1148
7	25-44	4+	X	1.0558	1.0497	0.9871	1.0662	0.8844	0.8844	0.8844	0.8844	1.0662	0.9871
6	25-44	4+	X	1.0333	1.0317	0.9886	1.0459	0.8841	0.8841	0.8841	0.8841	1.0459	0.9886
5	25-44	4+	X	1.0248	1.0355	0.9963	1.0362	0.8942	0.8942	0.8942	0.8942	1.0362	0.9963
4	25-44	4+	X	1.0008	1.0034	1.0049	1.0140	0.9010	0.9010	0.9010	0.9010	1.0140	1.0049
3	25-44	4+	X	0.9477	0.9774	1.0087	0.9867	0.9038	0.9038	0.9038	0.9038	0.9867	1.0087
2	25-44	4+	X	0.9249	0.9681	1.0225	0.9732	0.9168	0.9168	0.9168	0.9168	0.9732	1.0225
1	25-44	4+	X	0.9227	0.9439	1.0410	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0410
7	45-64	4+	X	1.3284	1.2858	0.9189	1.0811	1.2281	1.2281	1.2281	1.2281	1.0811	0.9189
6	45-64	4+	X	1.2942	1.2643	0.9158	1.0550	1.2434	1.2434	1.2434	1.2434	1.0550	0.9158
5	45-64	4+	X	1.2812	1.2688	0.9224	1.0429	1.2542	1.2542	1.2542	1.2542	1.0429	0.9224
4	45-64	4+	X	1.2446	1.2303	0.9297	1.0145	1.2614	1.2614	1.2614	1.2614	1.0145	0.9297
3	45-64	4+	X	1.1636	1.1992	0.9330	0.9798	1.2643	1.2643	1.2643	1.2643	0.9798	0.9330
2	45-64	4+	X	1.1340	1.1880	0.9447	0.9625	1.2782	1.2782	1.2782	1.2782	0.9625	0.9447
1	45-64	4+	X	1.1340	1.1583	0.9618	0.9473	1.3073	1.3073	1.3073	1.3073	0.9473	0.9618
7	65-74	4+	X	1.9964	1.6219	0.9811	1.2812	1.2039	1.2039	1.2039	1.2039	1.2812	0.9811
6	65-74	4+	X	1.9565	1.6208	0.9827	1.2585	1.2292	1.2292	1.2292	1.2292	1.2585	0.9827
5	65-74	4+	X	1.9415	1.6210	0.9781	1.2478	1.2470	1.2470	1.2470	1.2470	1.2478	0.9781
4	65-74	4+	X	1.8989	1.6191	0.9730	1.2230	1.2591	1.2591	1.2591	1.2591	1.2230	0.9730
3	65-74	4+	X	1.8047	1.6174	0.9706	1.1927	1.2639	1.2639	1.2639	1.2639	1.1927	0.9706
2	65-74	4+	X	1.7643	1.6169	0.9625	1.1777	1.2869	1.2869	1.2869	1.2869	1.1777	0.9625
1	65-74	4+	X	1.7568	1.6136	0.9507	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9507
7	75-99	4+	X	2.0407	1.5859	0.9603	1.2431	1.0316	1.0316	1.0316	1.0316	1.2431	0.9603
6	75-99	4+	X	1.9739	1.5262	0.9670	1.2007	0.9873	0.9873	0.9873	0.9873	1.2007	0.9670
5	75-99	4+	X	1.9487	1.5386	0.9724	1.1807	0.9570	0.9570	0.9570	0.9570	1.1807	0.9724
4	75-99	4+	X	1.8776	1.4316	0.9783	1.1346	0.9365	0.9365	0.9365	0.9365	1.1346	0.9783
3	75-99	4+	X	1.7200	1.3450	0.9809	1.0779	0.9283	0.9283	0.9283	0.9283	1.0779	0.9809
2	75-99	4+	X	1.6789	1.3138	0.9904	1.0499	0.8891	0.8891	0.8891	0.8891	1.0499	0.9904
1	75-99	4+	X	1.6789	1.2909	1.0041	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	1.0041

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	1	1.0515	1.0413	0.8594	0.9899	1.0339	1.0339	1.0339	1.0339	0.9899	0.8594
6	14-18	0	1	1.0338	1.0179	0.9063	0.9782	1.0094	1.0094	1.0094	1.0094	0.9782	0.9063
5	14-18	0	1	1.0271	1.0228	0.9201	0.9727	0.9930	0.9930	0.9930	0.9930	0.9727	0.9201
4	14-18	0	1	1.0083	0.9809	0.9352	0.9599	0.9819	0.9819	0.9819	0.9819	0.9599	0.9352
3	14-18	0	1	0.9665	0.9470	0.9421	0.9442	0.9775	0.9775	0.9775	0.9775	0.9442	0.9421
2	14-18	0	1	0.9486	0.9348	0.9666	0.9365	0.9563	0.9563	0.9563	0.9563	0.9365	0.9666
1	14-18	0	1	0.9403	0.9132	0.9702	0.9145	0.9409	0.9409	0.9409	0.9409	0.9145	0.9702
7	19-20	0	1	1.1775	1.1015	0.9430	1.1043	1.1374	1.1374	1.1374	1.1374	1.1043	0.9430
6	19-20	0	1	1.1730	1.1212	0.9410	1.1021	1.1253	1.1253	1.1253	1.1253	1.1021	0.9410
5	19-20	0	1	1.1713	1.1171	0.9502	1.1011	1.0990	1.0990	1.0990	1.0990	1.1011	0.9502
4	19-20	0	1	1.1664	1.1524	0.9604	1.0987	1.0811	1.0811	1.0811	1.0811	1.0987	0.9604
3	19-20	0	1	1.1558	1.1809	0.9650	1.0957	1.0740	1.0740	1.0740	1.0740	1.0957	0.9650
2	19-20	0	1	1.1512	1.1912	0.9813	1.0943	1.0399	1.0399	1.0399	1.0399	1.0943	0.9813
1	19-20	0	1	1.1353	1.2212	1.0049	1.0877	1.0301	1.0301	1.0301	1.0301	1.0877	1.0049
7	21-24	0	1	1.0507	1.0442	0.9862	1.0406	1.0405	1.0405	1.0405	1.0405	1.0406	0.9862
6	21-24	0	1	1.0539	1.0571	0.9949	1.0435	1.0359	1.0359	1.0359	1.0359	1.0435	0.9949
5	21-24	0	1	1.0551	1.0544	1.0035	1.0449	1.0187	1.0187	1.0187	1.0187	1.0449	1.0035
4	21-24	0	1	1.0585	1.0776	1.0129	1.0480	1.0070	1.0070	1.0070	1.0070	1.0480	1.0129
3	21-24	0	1	1.0660	1.0964	1.0172	1.0519	1.0023	1.0023	1.0023	1.0023	1.0519	1.0172
2	21-24	0	1	1.0693	1.1032	1.0324	1.0538	0.9800	0.9800	0.9800	0.9800	1.0538	1.0324
1	21-24	0	1	1.0806	1.1325	1.0476	1.0623	0.9646	0.9646	0.9646	0.9646	1.0623	1.0476
7	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	1	0.9710	0.9719	1.0111	0.9824	0.9414	0.9414	0.9414	0.9414	0.9824	1.0111
6	45-64	0	1	0.9662	0.9723	1.0063	0.9772	0.9532	0.9532	0.9532	0.9532	0.9772	1.0063
5	45-64	0	1	0.9643	0.9722	1.0057	0.9747	0.9506	0.9506	0.9506	0.9506	0.9747	1.0057
4	45-64	0	1	0.9592	0.9729	1.0050	0.9691	0.9488	0.9488	0.9488	0.9488	0.9691	1.0050
3	45-64	0	1	0.9478	0.9735	1.0047	0.9621	0.9481	0.9481	0.9481	0.9481	0.9621	1.0047
2	45-64	0	1	0.9429	0.9737	1.0036	0.9587	0.9448	0.9448	0.9448	0.9448	0.9587	1.0036
1	45-64	0	1	0.9260	0.9748	1.0021	0.9433	0.9370	0.9370	0.9370	0.9370	0.9433	1.0021
7	65-74	0	1	0.8978	0.8782	1.0183	0.9508	0.9004	0.9004	0.9004	0.9004	0.9508	1.0183
6	65-74	0	1	0.8991	0.8936	1.0183	0.9523	0.9191	0.9191	0.9191	0.9191	0.9523	1.0183
5	65-74	0	1	0.8996	0.8904	1.0057	0.9530	0.9219	0.9219	0.9219	0.9219	0.9530	1.0057
4	65-74	0	1	0.9010	0.9179	0.9918	0.9546	0.9238	0.9238	0.9238	0.9238	0.9546	0.9918
3	65-74	0	1	0.9041	0.9401	0.9855	0.9566	0.9246	0.9246	0.9246	0.9246	0.9566	0.9855
2	65-74	0	1	0.9054	0.9482	0.9631	0.9576	0.9282	0.9282	0.9282	0.9282	0.9576	0.9631
1	65-74	0	1	0.9099	0.9721	0.9412	0.9619	0.9367	0.9367	0.9367	0.9367	0.9619	0.9412
7	75-99	0	1	0.9220	0.8679	1.0183	0.9405	1.0548	1.0548	1.0548	1.0548	0.9405	1.0183
6	75-99	0	1	0.8940	0.8657	1.0237	0.9253	1.0108	1.0108	1.0108	1.0108	0.9253	1.0237
5	75-99	0	1	0.8834	0.8662	1.0213	0.9181	0.9692	0.9692	0.9692	0.9692	0.9181	1.0213
4	75-99	0	1	0.8536	0.8622	1.0188	0.9015	0.9410	0.9410	0.9410	0.9410	0.9015	1.0188
3	75-99	0	1	0.7874	0.8589	1.0176	0.8812	0.9297	0.9297	0.9297	0.9297	0.8812	1.0176
2	75-99	0	1	0.7682	0.8578	1.0134	0.8711	0.8834	0.8834	0.8834	0.8834	0.8711	1.0134
1	75-99	0	1	0.7682	0.8512	1.0074	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0074
7	14-18	1	1	1.1053	1.2812	0.8887	1.1033	1.0840	1.0840	1.0840	1.0840	1.1033	0.8887
6	14-18	1	1	1.1058	1.2703	0.9491	1.1332	1.0288	1.0288	1.0288	1.0288	1.1332	0.9491
5	14-18	1	1	1.1060	1.2726	0.9846	1.1473	0.9843	0.9843	0.9843	0.9843	1.1473	0.9846
4	14-18	1	1	1.1066	1.2531	1.0238	1.1798	0.9541	0.9541	0.9541	0.9541	1.1798	1.0238
3	14-18	1	1	1.1078	1.2373	1.0415	1.2197	0.9420	0.9420	0.9420	0.9420	1.2197	1.0415
2	14-18	1	1	1.1083	1.2316	1.0724	1.2396	0.8939	0.8939	0.8939	0.8939	1.2396	1.0724
1	14-18	1	1	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	1	1.1970	1.3142	1.0604	1.0557	1.2624	1.2624	1.2624	1.2624	1.0557	1.0604
6	19-20	1	1	1.2142	1.3591	1.0690	1.0963	1.2108	1.2108	1.2108	1.2108	1.0963	1.0690
5	19-20	1	1	1.2207	1.3497	1.1031	1.1155	1.1647	1.1647	1.1647	1.1647	1.1155	1.1031
4	19-20	1	1	1.2392	1.4299	1.1405	1.1599	1.1335	1.1335	1.1335	1.1335	1.1599	1.1405
3	19-20	1	1	1.2800	1.4948	1.1575	1.2143	1.1210	1.1210	1.1210	1.1210	1.2143	1.1575
2	19-20	1	1	1.2975	1.5183	1.1918	1.2412	1.0669	1.0669	1.0669	1.0669	1.2412	1.1918
1	19-20	1	1	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	1	0.9736	1.0559	1.0246	1.1553	1.2384	1.2384	1.2384	1.2384	1.1553	1.0246
6	21-24	1	1	0.9948	1.0859	1.0448	1.2062	1.1977	1.1977	1.1977	1.1977	1.2062	1.0448
5	21-24	1	1	1.0029	1.0797	1.0768	1.2303	1.1514	1.1514	1.1514	1.1514	1.2303	1.0768
4	21-24	1	1	1.0255	1.1332	1.1119	1.2858	1.1200	1.1200	1.1200	1.1200	1.2858	1.1119
3	21-24	1	1	1.0757	1.1766	1.1279	1.3539	1.1074	1.1074	1.1074	1.1074	1.3539	1.1279
2	21-24	1	1	1.0972	1.1922	1.1614	1.3877	1.0536	1.0536	1.0536	1.0536	1.3877	1.1614
1	21-24	1	1	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	1	0.9586	0.9676	0.9050	0.9445	0.9955	0.9955	0.9955	0.9955	0.9445	0.9050
6	25-44	1	1	0.9763	0.9824	0.9143	0.9831	0.9706	0.9706	0.9706	0.9706	0.9831	0.9143
5	25-44	1	1	0.9831	0.9793	0.9342	1.0013	0.9321	0.9321	0.9321	0.9321	1.0013	0.9342
4	25-44	1	1	1.0020	1.0057	0.9560	1.0433	0.9061	0.9061	0.9061	0.9061	1.0433	0.9560
3	25-44	1	1	1.0440	1.0270	0.9659	1.0949	0.8956	0.8956	0.8956	0.8956	1.0949	0.9659
2	25-44	1	1	1.0620	1.0347	0.9947	1.1205	0.8517	0.8517	0.8517	0.8517	1.1205	0.9947
1	25-44	1	1	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	1	1.0040	0.9582	1.1061	0.9100	0.9018	0.9018	0.9018	0.9018	0.9100	1.1061
6	45-64	1	1	1.0172	0.9732	1.1119	0.9415	0.8904	0.8904	0.8904	0.8904	0.9415	1.1119
5	45-64	1	1	1.0222	0.9701	1.1353	0.9564	0.8529	0.8529	0.8529	0.8529	0.9564	1.1353
4	45-64	1	1	1.0364	0.9970	1.1611	0.9909	0.8275	0.8275	0.8275	0.8275	0.9909	1.1611
3	45-64	1	1	1.0678	1.0188	1.1729	1.0331	0.8173	0.8173	0.8173	0.8173	1.0331	1.1729
2	45-64	1	1	1.0812	1.0265	1.2078	1.0540	0.7761	0.7761	0.7761	0.7761	1.0540	1.2078
1	45-64	1	1	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	1	1.0801	0.8459	0.8603	0.9556	1.0782	1.0782	1.0782	1.0782	0.9556	0.8603
6	65-74	1	1	1.1018	0.8743	0.8690	0.9964	1.0732	1.0732	1.0732	1.0732	0.9964	0.8690
5	65-74	1	1	1.1100	0.8684	0.8767	1.0156	1.0337	1.0337	1.0337	1.0337	1.0156	0.8767
4	65-74	1	1	1.1332	0.9194	0.8853	1.0601	1.0069	1.0069	1.0069	1.0069	1.0601	0.8853
3	65-74	1	1	1.1846	0.9607	0.8891	1.1146	0.9962	0.9962	0.9962	0.9962	1.1146	0.8891
2	65-74	1	1	1.2065	0.9756	0.9028	1.1416	0.9488	0.9488	0.9488	0.9488	1.1416	0.9028
1	65-74	1	1	1.2165	0.9966	0.9157	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9157
7	75-99	1	1	1.1310	1.0341	1.1500	1.0327	0.8482	0.8482	0.8482	0.8482	1.0327	1.1500
6	75-99	1	1	1.1150	1.0319	1.1683	1.0554	0.7990	0.7990	0.7990	0.7990	1.0554	1.1683
5	75-99	1	1	1.1090	1.0323	1.1909	1.0661	0.7630	0.7630	0.7630	0.7630	1.0661	1.1909
4	75-99	1	1	1.0919	1.0284	1.2157	1.0909	0.7385	0.7385	0.7385	0.7385	1.0909	1.2157
3	75-99	1	1	1.0542	1.0252	1.2270	1.1214	0.7287	0.7287	0.7287	0.7287	1.1214	1.2270
2	75-99	1	1	1.0380	1.0240	1.2635	1.1364	0.6909	0.6909	0.6909	0.6909	1.1364	1.2635
1	75-99	1	1	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	2	1	1.1203	1.2317	0.9874	1.1881	1.0794	1.0794	1.0794	1.0794	1.1881	0.9874
6	14-18	2	1	1.0990	1.1905	1.0102	1.1684	1.0308	1.0308	1.0308	1.0308	1.1684	1.0102
5	14-18	2	1	1.0909	1.1991	1.0045	1.1592	1.0124	1.0124	1.0124	1.0124	1.1592	1.0045
4	14-18	2	1	1.0683	1.1250	0.9983	1.1377	0.9999	0.9999	0.9999	0.9999	1.1377	0.9983
3	14-18	2	1	1.0179	1.0653	0.9955	1.1114	0.9949	0.9949	0.9949	0.9949	1.1114	0.9955
2	14-18	2	1	0.9963	1.0436	0.9855	1.0984	0.9711	0.9711	0.9711	0.9711	1.0984	0.9855
1	14-18	2	1	0.9907	1.0237	0.9709	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9709
7	19-20	2	1	1.0244	1.0260	1.0042	1.0177	1.1854	1.1854	1.1854	1.1854	1.0177	1.0042
6	19-20	2	1	1.0180	1.0312	0.9701	1.0107	1.1482	1.1482	1.1482	1.1482	1.0107	0.9701
5	19-20	2	1	1.0156	1.0301	0.9596	1.0074	1.1196	1.1196	1.1196	1.1196	1.0074	0.9596
4	19-20	2	1	1.0089	1.0392	0.9479	0.9996	1.1001	1.1001	1.1001	1.1001	0.9996	0.9479
3	19-20	2	1	0.9939	1.0466	0.9426	0.9903	1.0923	1.0923	1.0923	1.0923	0.9903	0.9426
2	19-20	2	1	0.9876	1.0494	0.9239	0.9856	1.0552	1.0552	1.0552	1.0552	0.9856	0.9239
1	19-20	2	1	0.9653	1.0643	0.9145	0.9648	1.0468	1.0468	1.0468	1.0468	0.9648	0.9145
7	21-24	2	1	1.0019	1.0000	1.0038	1.0532	0.9891	0.9891	0.9891	0.9891	1.0532	1.0038
6	21-24	2	1	1.0026	0.9997	0.9811	1.0508	0.9643	0.9643	0.9643	0.9643	1.0508	0.9811
5	21-24	2	1	1.0029	0.9998	0.9693	1.0498	0.9468	0.9468	0.9468	0.9468	1.0498	0.9693
4	21-24	2	1	1.0035	0.9994	0.9563	1.0472	0.9348	0.9348	0.9348	0.9348	1.0472	0.9563
3	21-24	2	1	1.0050	0.9991	0.9504	1.0440	0.9300	0.9300	0.9300	0.9300	1.0440	0.9504
2	21-24	2	1	1.0057	0.9989	0.9295	1.0425	0.9073	0.9073	0.9073	0.9073	1.0425	0.9295
1	21-24	2	1	1.0080	0.9982	0.9220	1.0354	0.8944	0.8944	0.8944	0.8944	1.0354	0.9220
7	25-44	2	1	0.9929	1.0012	1.0515	1.0016	0.9752	0.9752	0.9752	0.9752	1.0016	1.0515
6	25-44	2	1	0.9906	0.9891	1.0191	0.9965	0.9546	0.9546	0.9546	0.9546	0.9965	1.0191
5	25-44	2	1	0.9897	0.9916	0.9984	0.9942	0.9531	0.9531	0.9531	0.9531	0.9942	0.9984
4	25-44	2	1	0.9872	0.9699	0.9755	0.9888	0.9520	0.9520	0.9520	0.9520	0.9888	0.9755
3	25-44	2	1	0.9816	0.9524	0.9652	0.9822	0.9516	0.9516	0.9516	0.9516	0.9822	0.9652
2	25-44	2	1	0.9792	0.9461	0.9366	0.9789	0.9495	0.9495	0.9495	0.9495	0.9789	0.9366
1	25-44	2	1	0.9708	0.9210	0.9366	0.9642	0.9447	0.9447	0.9447	0.9447	0.9642	0.9366
7	45-64	2	1	1.1412	1.1650	1.0034	1.0641	1.0779	1.0779	1.0779	1.0779	1.0641	1.0034
6	45-64	2	1	1.1329	1.1514	0.9676	1.0534	1.0691	1.0691	1.0691	1.0691	1.0534	0.9676
5	45-64	2	1	1.1298	1.1542	0.9473	1.0482	1.0645	1.0645	1.0645	1.0645	1.0482	0.9473
4	45-64	2	1	1.1209	1.1298	0.9251	1.0365	1.0613	1.0613	1.0613	1.0613	1.0365	0.9251
3	45-64	2	1	1.1013	1.1100	0.9150	1.0220	1.0601	1.0601	1.0601	1.0601	1.0220	0.9150
2	45-64	2	1	1.0929	1.1028	0.8878	1.0149	1.0541	1.0541	1.0541	1.0541	1.0149	0.8878
1	45-64	2	1	1.0696	1.0736	0.8878	0.9901	1.0399	1.0399	1.0399	1.0399	0.9901	0.8878
7	65-74	2	1	1.2262	1.3181	0.9770	1.2012	1.0431	1.0431	1.0431	1.0431	1.2012	0.9770
6	65-74	2	1	1.2250	1.3242	0.9480	1.1971	1.0435	1.0435	1.0435	1.0435	1.1971	0.9480
5	65-74	2	1	1.2245	1.3229	0.9174	1.1952	1.0449	1.0449	1.0449	1.0449	1.1952	0.9174
4	65-74	2	1	1.2233	1.3338	0.8838	1.1906	1.0459	1.0459	1.0459	1.0459	1.1906	0.8838
3	65-74	2	1	1.2206	1.3426	0.8684	1.1851	1.0463	1.0463	1.0463	1.0463	1.1851	0.8684
2	65-74	2	1	1.2195	1.3458	0.8428	1.1823	1.0481	1.0481	1.0481	1.0481	1.1823	0.8428
1	65-74	2	1	1.2153	1.3636	0.8428	1.1701	1.0524	1.0524	1.0524	1.0524	1.1701	0.8428
7	75-99	2	1	1.2973	1.1798	1.2253	1.2363	0.8486	0.8486	0.8486	0.8486	1.2363	1.2253
6	75-99	2	1	1.2610	1.1687	1.1944	1.2106	0.7952	0.7952	0.7952	0.7952	1.2106	1.1944
5	75-99	2	1	1.2471	1.1710	1.1675	1.1984	0.7613	0.7613	0.7613	0.7613	1.1984	1.1675
4	75-99	2	1	1.2082	1.1512	1.1379	1.1704	0.7383	0.7383	0.7383	0.7383	1.1704	1.1379
3	75-99	2	1	1.1221	1.1352	1.1244	1.1360	0.7290	0.7290	0.7290	0.7290	1.1360	1.1244
2	75-99	2	1	1.0942	1.1294	1.0910	1.1189	0.6921	0.6921	0.6921	0.6921	1.1189	1.0910
1	75-99	2	1	1.0942	1.0985	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910
7	14-18	3	1	1.1545	1.1020	1.1036	1.3078	1.1185	1.1185	1.1185	1.1185	1.3078	1.1036
6	14-18	3	1	1.1145	1.0672	1.1672	1.2725	1.0947	1.0947	1.0947	1.0947	1.2725	1.1672
5	14-18	3	1	1.0994	1.0746	1.1782	1.2559	1.0701	1.0701	1.0701	1.0701	1.2559	1.1782
4	14-18	3	1	1.0567	1.0123	1.1904	1.2175	1.0535	1.0535	1.0535	1.0535	1.2175	1.1904
3	14-18	3	1	0.9622	0.9620	1.1960	1.1703	1.0469	1.0469	1.0469	1.0469	1.1703	1.1960
2	14-18	3	1	0.9396	0.9438	1.2155	1.1470	1.0152	1.0152	1.0152	1.0152	1.1470	1.2155
1	14-18	3	1	0.9396	0.9251	1.2316	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2316
7	19-20	3	1	1.0502	1.0165	0.9632	1.1602	1.1477	1.1477	1.1477	1.1477	1.1602	0.9632
6	19-20	3	1	1.0223	1.0134	0.9659	1.1396	1.1379	1.1379	1.1379	1.1379	1.1396	0.9659
5	19-20	3	1	1.0119	1.0140	0.9698	1.1299	1.1044	1.1044	1.1044	1.1044	1.1299	0.9698
4	19-20	3	1	0.9822	1.0082	0.9742	1.1075	1.0816	1.0816	1.0816	1.0816	1.1075	0.9742
3	19-20	3	1	0.9163	1.0036	0.9761	1.0800	1.0725	1.0725	1.0725	1.0725	1.0800	0.9761
2	19-20	3	1	0.8932	1.0019	0.9832	1.0663	1.0293	1.0293	1.0293	1.0293	1.0663	0.9832
1	19-20	3	1	0.8932	0.9924	0.9933	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9933
7	21-24	3	1	1.0431	1.0074	0.9963	0.9975	0.8742	0.8742	0.8742	0.8742	0.9975	0.9963
6	21-24	3	1	1.0219	0.9991	1.0097	0.9842	0.8721	0.8721	0.8721	0.8721	0.9842	1.0097
5	21-24	3	1	1.0139	1.0008	1.0126	0.9780	0.8522	0.8522	0.8522	0.8522	0.9780	1.0126
4	21-24	3	1	0.9914	0.9860	1.0159	0.9636	0.8387	0.8387	0.8387	0.8387	0.9636	1.0159
3	21-24	3	1	0.9414	0.9739	1.0174	0.9459	0.8333	0.8333	0.8333	0.8333	0.9459	1.0174
2	21-24	3	1	0.9200	0.9696	1.0225	0.9371	0.8077	0.8077	0.8077	0.8077	0.9371	1.0225
1	21-24	3	1	0.9165	0.9452	1.0301	0.9159	0.7996	0.7996	0.7996	0.7996	0.9159	1.0301
7	25-44	3	1	1.0247	1.0106	1.0258	1.0029	1.0220	1.0220	1.0220	1.0220	1.0029	1.0258
6	25-44	3	1	1.0011	0.9906	1.0306	0.9870	1.0240	1.0240	1.0240	1.0240	0.9870	1.0306
5	25-44	3	1	0.9922	0.9948	1.0248	0.9795	1.0176	1.0176	1.0176	1.0176	0.9795	1.0248
4	25-44	3	1	0.9671	0.9591	1.0185	0.9621	1.0131	1.0131	1.0131	1.0131	0.9621	1.0185
3	25-44	3	1	0.9113	0.9301	1.0156	0.9408	1.0114	1.0114	1.0114	1.0114	0.9408	1.0156
2	25-44	3	1	0.8876	0.9197	1.0052	0.9303	1.0030	1.0030	1.0030	1.0030	0.9303	1.0052
1	25-44	3	1	0.8876	0.8976	0.9905	0.9107	0.9832	0.9832	0.9832	0.9832	0.9107	0.9905
7	45-64	3	1	1.2071	1.1562	0.9515	1.1677	0.9532	0.9532	0.9532	0.9532	1.1677	0.9515
6	45-64	3	1	1.1739	1.1338	0.9515	1.1434	0.9667	0.9667	0.9667	0.9667	1.1434	0.9515
5	45-64	3	1	1.1614	1.1385	0.9456	1.1319	0.9580	0.9580	0.9580	0.9580	1.1319	0.9456
4	45-64	3	1	1.1260	1.0984	0.9391	1.1054	0.9522	0.9522	0.9522	0.9522	1.1054	0.9391
3	45-64	3	1	1.0474	1.0659	0.9361	1.0729	0.9498	0.9498	0.9498	0.9498	1.0729	0.9361
2	45-64	3	1	1.0212	1.0542	0.9256	1.0567	0.9385	0.9385	0.9385	0.9385	1.0567	0.9256
1	45-64	3	1	1.0212	1.0287	0.9105	1.0378	0.9119	0.9119	0.9119	0.9119	1.0378	0.9105
7	65-74	3	1	1.5502	1.4958	1.0140	1.1490	1.5253	1.5253	1.5253	1.5253	1.1490	1.0140
6	65-74	3	1	1.5166	1.4905	1.0185	1.1324	1.5596	1.5596	1.5596	1.5596	1.1324	1.0185
5	65-74	3	1	1.5039	1.4916	1.0003	1.1246	1.5544	1.5544	1.5544	1.5544	1.1246	1.0003
4	65-74	3	1	1.4678	1.4821	0.9803	1.1065	1.5508	1.5508	1.5508	1.5508	1.1065	0.9803
3	65-74	3	1	1.3883	1.4744	0.9712	1.0844	1.5495	1.5495	1.5495	1.5495	1.0844	0.9712
2	65-74	3	1	1.3542	1.4716	0.9388	1.0733	1.5427	1.5427	1.5427	1.5427	1.0733	0.9388
1	65-74	3	1	1.3519	1.4560	0.8998	1.0498	1.5269	1.5269	1.5269	1.5269	1.0498	0.8998
7	75-99	3	1	1.5253	1.5822	1.1185	1.2111	0.8231	0.8231	0.8231	0.8231	1.2111	1.1185
6	75-99	3	1	1.4749	1.5471	1.1293	1.1735	0.7892	0.7892	0.7892	0.7892	1.1735	1.1293
5	75-99	3	1	1.4560	1.5545	1.1205	1.1558	0.7571	0.7571	0.7571	0.7571	1.1558	1.1205
4	75-99	3	1	1.4021	1.4917	1.1107	1.1149	0.7353	0.7353	0.7353	0.7353	1.1149	1.1107
3	75-99	3	1	1.2830	1.4409	1.1062	1.0646	0.7265	0.7265	0.7265	0.7265	1.0646	1.1062
2	75-99	3	1	1.2524	1.4227	1.0904	1.0397	0.6905	0.6905	0.6905	0.6905	1.0397	1.0904
1	75-99	3	1	1.2524	1.3896	1.0676	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0676

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	4+	1	1.3649	1.2757	1.3755	1.2858	1.2692	1.2692	1.2692	1.2692	1.2858	1.3755
6	14-18	4+	1	1.3218	1.2345	1.4546	1.2470	1.2382	1.2382	1.2382	1.2382	1.2470	1.4546
5	14-18	4+	1	1.3056	1.2432	1.4884	1.2287	1.2318	1.2318	1.2318	1.2318	1.2287	1.4884
4	14-18	4+	1	1.2597	1.1695	1.5256	1.1867	1.2273	1.2273	1.2273	1.2273	1.1867	1.5256
3	14-18	4+	1	1.1581	1.1101	1.5426	1.1350	1.2256	1.2256	1.2256	1.2256	1.1350	1.5426
2	14-18	4+	1	1.1302	1.0885	1.5883	1.1093	1.2173	1.2173	1.2173	1.2173	1.1093	1.5883
1	14-18	4+	1	1.1302	1.0672	1.5883	1.0963	1.1977	1.1977	1.1977	1.1977	1.0963	1.5883
7	19-20	4+	1	1.0906	1.0590	1.1562	1.1142	0.8320	0.8320	0.8320	0.8320	1.1142	1.1562
6	19-20	4+	1	1.0637	1.0587	1.1554	1.0909	0.8227	0.8227	0.8227	0.8227	1.0909	1.1554
5	19-20	4+	1	1.0533	1.0587	1.1759	1.0799	0.8124	0.8124	0.8124	0.8124	1.0799	1.1759
4	19-20	4+	1	1.0246	1.0582	1.1985	1.0543	0.8054	0.8054	0.8054	0.8054	1.0543	1.1985
3	19-20	4+	1	0.9606	1.0577	1.2087	1.0230	0.8026	0.8026	0.8026	0.8026	1.0230	1.2087
2	19-20	4+	1	0.9361	1.0575	1.2452	1.0075	0.7893	0.7893	0.7893	0.7893	1.0075	1.2452
1	19-20	4+	1	0.9361	1.0566	1.2742	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2742
7	21-24	4+	1	1.0996	1.0313	1.0270	1.1351	1.0435	1.0435	1.0435	1.0435	1.1351	1.0270
6	21-24	4+	1	1.0792	1.0256	1.0379	1.1162	1.0385	1.0385	1.0385	1.0385	1.1162	1.0379
5	21-24	4+	1	1.0715	1.0268	1.0551	1.1074	1.0327	1.0327	1.0327	1.0327	1.1074	1.0551
4	21-24	4+	1	1.0499	1.0167	1.0740	1.0869	1.0288	1.0288	1.0288	1.0288	1.0869	1.0740
3	21-24	4+	1	1.0017	1.0086	1.0825	1.0617	1.0272	1.0272	1.0272	1.0272	1.0617	1.0825
2	21-24	4+	1	0.9811	1.0057	1.1131	1.0492	1.0197	1.0197	1.0197	1.0197	1.0492	1.1131
1	21-24	4+	1	0.9749	0.9893	1.1148	1.0276	1.0019	1.0019	1.0019	1.0019	1.0276	1.1148
7	25-44	4+	1	1.0558	1.0497	0.9871	1.0662	0.8844	0.8844	0.8844	0.8844	1.0662	0.9871
6	25-44	4+	1	1.0333	1.0317	0.9886	1.0459	0.8841	0.8841	0.8841	0.8841	1.0459	0.9886
5	25-44	4+	1	1.0248	1.0355	0.9963	1.0362	0.8942	0.8942	0.8942	0.8942	1.0362	0.9963
4	25-44	4+	1	1.0008	1.0034	1.0049	1.0140	0.9010	0.9010	0.9010	0.9010	1.0140	1.0049
3	25-44	4+	1	0.9477	0.9774	1.0087	0.9867	0.9038	0.9038	0.9038	0.9038	0.9867	1.0087
2	25-44	4+	1	0.9249	0.9681	1.0225	0.9732	0.9168	0.9168	0.9168	0.9168	0.9732	1.0225
1	25-44	4+	1	0.9227	0.9439	1.0410	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0410
7	45-64	4+	1	1.3284	1.2858	0.9189	1.0811	1.2281	1.2281	1.2281	1.2281	1.0811	0.9189
6	45-64	4+	1	1.2942	1.2643	0.9158	1.0550	1.2434	1.2434	1.2434	1.2434	1.0550	0.9158
5	45-64	4+	1	1.2812	1.2688	0.9224	1.0429	1.2542	1.2542	1.2542	1.2542	1.0429	0.9224
4	45-64	4+	1	1.2446	1.2303	0.9297	1.0145	1.2614	1.2614	1.2614	1.2614	1.0145	0.9297
3	45-64	4+	1	1.1636	1.1992	0.9330	0.9798	1.2643	1.2643	1.2643	1.2643	0.9798	0.9330
2	45-64	4+	1	1.1340	1.1880	0.9447	0.9625	1.2782	1.2782	1.2782	1.2782	0.9625	0.9447
1	45-64	4+	1	1.1340	1.1583	0.9618	0.9473	1.3073	1.3073	1.3073	1.3073	0.9473	0.9618
7	65-74	4+	1	1.9964	1.6219	0.9811	1.2812	1.2039	1.2039	1.2039	1.2039	1.2812	0.9811
6	65-74	4+	1	1.9565	1.6208	0.9827	1.2585	1.2292	1.2292	1.2292	1.2292	1.2585	0.9827
5	65-74	4+	1	1.9415	1.6210	0.9781	1.2478	1.2470	1.2470	1.2470	1.2470	1.2478	0.9781
4	65-74	4+	1	1.8989	1.6191	0.9730	1.2230	1.2591	1.2591	1.2591	1.2591	1.2230	0.9730
3	65-74	4+	1	1.8047	1.6174	0.9706	1.1927	1.2639	1.2639	1.2639	1.2639	1.1927	0.9706
2	65-74	4+	1	1.7643	1.6169	0.9625	1.1777	1.2869	1.2869	1.2869	1.2869	1.1777	0.9625
1	65-74	4+	1	1.7568	1.6136	0.9507	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9507
7	75-99	4+	1	2.0407	1.5859	0.9603	1.2431	1.0316	1.0316	1.0316	1.0316	1.2431	0.9603
6	75-99	4+	1	1.9739	1.5262	0.9670	1.2007	0.9873	0.9873	0.9873	0.9873	1.2007	0.9670
5	75-99	4+	1	1.9487	1.5386	0.9724	1.1807	0.9570	0.9570	0.9570	0.9570	1.1807	0.9724
4	75-99	4+	1	1.8776	1.4316	0.9783	1.1346	0.9365	0.9365	0.9365	0.9365	1.1346	0.9783
3	75-99	4+	1	1.7200	1.3450	0.9809	1.0779	0.9283	0.9283	0.9283	0.9283	1.0779	0.9809
2	75-99	4+	1	1.6789	1.3138	0.9904	1.0499	0.8891	0.8891	0.8891	0.8891	1.0499	0.9904
1	75-99	4+	1	1.6789	1.2909	1.0041	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	1.0041
7	14-18	0	2	1.0515	1.0413	0.8150	1.0279	1.0339	1.0339	1.0339	1.0339	1.0279	0.8150
6	14-18	0	2	1.0338	1.0179	0.8898	0.9877	1.0094	1.0094	1.0094	1.0094	0.9877	0.8898
5	14-18	0	2	1.0271	1.0228	0.9045	0.9826	0.9930	0.9930	0.9930	0.9930	0.9826	0.9045
4	14-18	0	2	1.0083	0.9809	0.9183	0.9710	0.9819	0.9819	0.9819	0.9819	0.9710	0.9183
3	14-18	0	2	0.9665	0.9470	0.9245	0.9565	0.9775	0.9775	0.9775	0.9775	0.9565	0.9245
2	14-18	0	2	0.9486	0.9348	0.9464	0.9496	0.9563	0.9563	0.9563	0.9563	0.9496	0.9464
1	14-18	0	2	0.9403	0.9132	0.9702	0.9181	0.9409	0.9409	0.9409	0.9409	0.9181	0.9702
7	19-20	0	2	1.1775	1.1015	0.9574	1.1070	1.1374	1.1374	1.1374	1.1374	1.1070	0.9574
6	19-20	0	2	1.1730	1.1212	0.9332	1.1039	1.1253	1.1253	1.1253	1.1253	1.1039	0.9332
5	19-20	0	2	1.1713	1.1171	0.9399	1.1029	1.0990	1.0990	1.0990	1.0990	1.1029	0.9399
4	19-20	0	2	1.1664	1.1524	0.9491	1.1008	1.0811	1.0811	1.0811	1.0811	1.1008	0.9491
3	19-20	0	2	1.1558	1.1809	0.9532	1.0980	1.0740	1.0740	1.0740	1.0740	1.0980	0.9532
2	19-20	0	2	1.1512	1.1912	0.9678	1.0967	1.0399	1.0399	1.0399	1.0399	1.0967	0.9678
1	19-20	0	2	1.1353	1.2212	0.9889	1.0908	1.0301	1.0301	1.0301	1.0301	1.0908	0.9889
7	21-24	0	2	1.0507	1.0442	0.9855	1.0446	1.0405	1.0405	1.0405	1.0405	1.0446	0.9855
6	21-24	0	2	1.0539	1.0571	0.9866	1.0412	1.0359	1.0359	1.0359	1.0359	1.0412	0.9866
5	21-24	0	2	1.0551	1.0544	0.9939	1.0424	1.0187	1.0187	1.0187	1.0187	1.0424	0.9939
4	21-24	0	2	1.0585	1.0776	1.0024	1.0453	1.0070	1.0070	1.0070	1.0070	1.0453	1.0024
3	21-24	0	2	1.0660	1.0964	1.0063	1.0489	1.0023	1.0023	1.0023	1.0023	1.0489	1.0063
2	21-24	0	2	1.0693	1.1032	1.0198	1.0505	0.9800	0.9800	0.9800	0.9800	1.0505	1.0198
1	21-24	0	2	1.0806	1.1325	1.0394	1.0583	0.9646	0.9646	0.9646	0.9646	1.0583	1.0394
7	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	2	0.9710	0.9719	1.0167	0.9830	0.9414	0.9414	0.9414	0.9414	0.9830	1.0167
6	45-64	0	2	0.9662	0.9723	1.0072	0.9814	0.9532	0.9532	0.9532	0.9532	0.9814	1.0072
5	45-64	0	2	0.9643	0.9722	1.0063	0.9791	0.9506	0.9506	0.9506	0.9506	0.9791	1.0063
4	45-64	0	2	0.9592	0.9729	1.0057	0.9740	0.9488	0.9488	0.9488	0.9488	0.9740	1.0057
3	45-64	0	2	0.9478	0.9735	1.0055	0.9676	0.9481	0.9481	0.9481	0.9481	0.9676	1.0055
2	45-64	0	2	0.9429	0.9737	1.0045	0.9645	0.9448	0.9448	0.9448	0.9448	0.9645	1.0045
1	45-64	0	2	0.9260	0.9748	1.0031	0.9506	0.9370	0.9370	0.9370	0.9370	0.9506	1.0031
7	65-74	0	2	0.8978	0.8782	1.0021	0.9529	0.9004	0.9004	0.9004	0.9004	0.9529	1.0021
6	65-74	0	2	0.8991	0.8936	1.0293	0.9511	0.9191	0.9191	0.9191	0.9191	0.9511	1.0293
5	65-74	0	2	0.8996	0.8904	1.0199	0.9518	0.9219	0.9219	0.9219	0.9219	0.9518	1.0199
4	65-74	0	2	0.9010	0.9179	1.0073	0.9532	0.9238	0.9238	0.9238	0.9238	0.9532	1.0073
3	65-74	0	2	0.9041	0.9401	1.0016	0.9550	0.9246	0.9246	0.9246	0.9246	0.9550	1.0016
2	65-74	0	2	0.9054	0.9482	0.9816	0.9559	0.9282	0.9282	0.9282	0.9282	0.9559	0.9816
1	65-74	0	2	0.9099	0.9721	0.9527	0.9598	0.9367	0.9367	0.9367	0.9367	0.9598	0.9527
7	75-99	0	2	0.9220	0.8679	1.0081	0.9625	1.0548	1.0548	1.0548	1.0548	0.9625	1.0081
6	75-99	0	2	0.8940	0.8657	1.0252	0.9376	1.0108	1.0108	1.0108	1.0108	0.9376	1.0252
5	75-99	0	2	0.8834	0.8662	1.0240	0.9309	0.9692	0.9692	0.9692	0.9692	0.9309	1.0240
4	75-99	0	2	0.8536	0.8622	1.0216	0.9159	0.9410	0.9410	0.9410	0.9410	0.9159	1.0216
3	75-99	0	2	0.7874	0.8589	1.0206	0.8971	0.9297	0.9297	0.9297	0.9297	0.8971	1.0206
2	75-99	0	2	0.7682	0.8578	1.0168	0.8882	0.8834	0.8834	0.8834	0.8834	0.8882	1.0168
1	75-99	0	2	0.7682	0.8512	1.0115	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0115

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	1	2	1.1053	1.2812	0.8539	1.1334	1.0840	1.0840	1.0840	1.0840	1.1334	0.8539
6	14-18	1	2	1.1058	1.2703	0.9125	1.1090	1.0288	1.0288	1.0288	1.0288	1.1090	0.9125
5	14-18	1	2	1.1060	1.2726	0.9446	1.1221	0.9843	0.9843	0.9843	0.9843	1.1221	0.9446
4	14-18	1	2	1.1066	1.2531	0.9802	1.1517	0.9541	0.9541	0.9541	0.9541	1.1517	0.9802
3	14-18	1	2	1.1078	1.2373	0.9962	1.1885	0.9420	0.9420	0.9420	0.9420	1.1885	0.9962
2	14-18	1	2	1.1083	1.2316	1.0527	1.2060	0.8939	0.8939	0.8939	0.8939	1.2060	1.0527
1	14-18	1	2	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	2	1.1970	1.3142	1.0923	1.0478	1.2624	1.2624	1.2624	1.2624	1.0478	1.0923
6	19-20	1	2	1.2142	1.3591	1.0385	1.0634	1.2108	1.2108	1.2108	1.2108	1.0634	1.0385
5	19-20	1	2	1.2207	1.3497	1.0648	1.0813	1.1647	1.1647	1.1647	1.1647	1.0813	1.0648
4	19-20	1	2	1.2392	1.4299	1.0988	1.1215	1.1335	1.1335	1.1335	1.1335	1.1215	1.0988
3	19-20	1	2	1.2800	1.4948	1.1141	1.1718	1.1210	1.1210	1.1210	1.1210	1.1718	1.1141
2	19-20	1	2	1.2975	1.5183	1.1681	1.1955	1.0669	1.0669	1.0669	1.0669	1.1955	1.1681
1	19-20	1	2	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	2	0.9736	1.0559	1.0386	1.1481	1.2384	1.2384	1.2384	1.2384	1.1481	1.0386
6	21-24	1	2	0.9948	1.0859	1.0151	1.1650	1.1977	1.1977	1.1977	1.1977	1.1650	1.0151
5	21-24	1	2	1.0029	1.0797	1.0408	1.1874	1.1514	1.1514	1.1514	1.1514	1.1874	1.0408
4	21-24	1	2	1.0255	1.1332	1.0728	1.2378	1.1200	1.1200	1.1200	1.1200	1.2378	1.0728
3	21-24	1	2	1.0757	1.1766	1.0872	1.3007	1.1074	1.1074	1.1074	1.1074	1.3007	1.0872
2	21-24	1	2	1.0972	1.1922	1.1380	1.3304	1.0536	1.0536	1.0536	1.0536	1.3304	1.1380
1	21-24	1	2	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	2	0.9586	0.9676	0.9180	0.9351	0.9955	0.9955	0.9955	0.9955	0.9351	0.9180
6	25-44	1	2	0.9763	0.9824	0.8961	0.9518	0.9706	0.9706	0.9706	0.9706	0.9518	0.8961
5	25-44	1	2	0.9831	0.9793	0.9118	0.9687	0.9321	0.9321	0.9321	0.9321	0.9687	0.9118
4	25-44	1	2	1.0020	1.0057	0.9317	1.0069	0.9061	0.9061	0.9061	0.9061	1.0069	0.9317
3	25-44	1	2	1.0440	1.0270	0.9407	1.0546	0.8956	0.8956	0.8956	0.8956	1.0546	0.9407
2	25-44	1	2	1.0620	1.0347	0.9721	1.0771	0.8517	0.8517	0.8517	0.8517	1.0771	0.9721
1	25-44	1	2	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	2	1.0040	0.9582	1.1284	0.9015	0.9018	0.9018	0.9018	0.9018	0.9015	1.1284
6	45-64	1	2	1.0172	0.9732	1.0908	0.9160	0.8904	0.8904	0.8904	0.8904	0.9160	1.0908
5	45-64	1	2	1.0222	0.9701	1.1089	0.9299	0.8529	0.8529	0.8529	0.8529	0.9299	1.1089
4	45-64	1	2	1.0364	0.9970	1.1324	0.9610	0.8275	0.8275	0.8275	0.8275	0.9610	1.1324
3	45-64	1	2	1.0678	1.0188	1.1430	1.0001	0.8173	0.8173	0.8173	0.8173	1.0001	1.1430
2	45-64	1	2	1.0812	1.0265	1.1802	1.0185	0.7761	0.7761	0.7761	0.7761	1.0185	1.1802
1	45-64	1	2	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	2	1.0801	0.8459	0.8585	0.9482	1.0782	1.0782	1.0782	1.0782	0.9482	0.8585
6	65-74	1	2	1.1018	0.8743	0.8615	0.9633	1.0732	1.0732	1.0732	1.0732	0.9633	0.8615
5	65-74	1	2	1.1100	0.8684	0.8680	0.9813	1.0337	1.0337	1.0337	1.0337	0.9813	0.8680
4	65-74	1	2	1.1332	0.9194	0.8757	1.0215	1.0069	1.0069	1.0069	1.0069	1.0215	0.8757
3	65-74	1	2	1.1846	0.9607	0.8793	1.0719	0.9962	0.9962	0.9962	0.9962	1.0719	0.8793
2	65-74	1	2	1.2065	0.9756	0.8915	1.0958	0.9488	0.9488	0.9488	0.9488	1.0958	0.8915
1	65-74	1	2	1.2165	0.9966	0.9092	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9092
7	75-99	1	2	1.1310	1.0341	1.1547	1.0459	0.8482	0.8482	0.8482	0.8482	1.0459	1.1547
6	75-99	1	2	1.1150	1.0319	1.1468	1.0370	0.7990	0.7990	0.7990	0.7990	1.0370	1.1468
5	75-99	1	2	1.1090	1.0323	1.1654	1.0470	0.7630	0.7630	0.7630	0.7630	1.0470	1.1654
4	75-99	1	2	1.0919	1.0284	1.1880	1.0695	0.7385	0.7385	0.7385	0.7385	1.0695	1.1880
3	75-99	1	2	1.0542	1.0252	1.1982	1.0976	0.7287	0.7287	0.7287	0.7287	1.0976	1.1982
2	75-99	1	2	1.0380	1.0240	1.2341	1.1109	0.6909	0.6909	0.6909	0.6909	1.1109	1.2341
1	75-99	1	2	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635
7	14-18	2	2	1.1203	1.2317	0.9500	1.2778	1.0794	1.0794	1.0794	1.0794	1.2778	0.9500
6	14-18	2	2	1.0990	1.1905	1.0130	1.1843	1.0308	1.0308	1.0308	1.0308	1.1843	1.0130
5	14-18	2	2	1.0909	1.1991	1.0109	1.1758	1.0124	1.0124	1.0124	1.0124	1.1758	1.0109
4	14-18	2	2	1.0683	1.1250	1.0052	1.1562	0.9999	0.9999	0.9999	0.9999	1.1562	1.0052
3	14-18	2	2	1.0179	1.0653	1.0027	1.1319	0.9949	0.9949	0.9949	0.9949	1.1319	1.0027
2	14-18	2	2	0.9963	1.0436	0.9937	1.1204	0.9711	0.9711	0.9711	0.9711	1.1204	0.9937
1	14-18	2	2	0.9907	1.0237	0.9807	1.0757	0.9569	0.9569	0.9569	0.9569	1.0757	0.9807
7	19-20	2	2	1.0244	1.0260	1.0357	1.0544	1.1854	1.1854	1.1854	1.1854	1.0544	1.0357
6	19-20	2	2	1.0180	1.0312	0.9825	1.0163	1.1482	1.1482	1.1482	1.1482	1.0163	0.9825
5	19-20	2	2	1.0156	1.0301	0.9714	1.0133	1.1196	1.1196	1.1196	1.1196	1.0133	0.9714
4	19-20	2	2	1.0089	1.0392	0.9609	1.0063	1.1001	1.1001	1.1001	1.1001	1.0063	0.9609
3	19-20	2	2	0.9939	1.0466	0.9561	0.9977	1.0923	1.0923	1.0923	1.0923	0.9977	0.9561
2	19-20	2	2	0.9876	1.0494	0.9394	0.9935	1.0552	1.0552	1.0552	1.0552	0.9935	0.9394
1	19-20	2	2	0.9653	1.0643	0.9152	0.9746	1.0468	1.0468	1.0468	1.0468	0.9746	0.9152
7	21-24	2	2	1.0019	1.0000	1.0188	1.0928	0.9891	0.9891	0.9891	0.9891	1.0928	1.0188
6	21-24	2	2	1.0026	0.9997	0.9934	1.0528	0.9643	0.9643	0.9643	0.9643	1.0528	0.9934
5	21-24	2	2	1.0029	0.9998	0.9826	1.0517	0.9468	0.9468	0.9468	0.9468	1.0517	0.9826
4	21-24	2	2	1.0035	0.9994	0.9707	1.0494	0.9348	0.9348	0.9348	0.9348	1.0494	0.9707
3	21-24	2	2	1.0050	0.9991	0.9655	1.0464	0.9300	0.9300	0.9300	0.9300	1.0464	0.9655
2	21-24	2	2	1.0057	0.9989	0.9468	1.0451	0.9073	0.9073	0.9073	0.9073	1.0451	0.9468
1	21-24	2	2	1.0080	0.9982	0.9220	1.0387	0.8944	0.8944	0.8944	0.8944	1.0387	0.9220
7	25-44	2	2	0.9929	1.0012	1.0680	1.0349	0.9752	0.9752	0.9752	0.9752	1.0349	1.0680
6	25-44	2	2	0.9906	0.9891	1.0402	1.0005	0.9546	0.9546	0.9546	0.9546	1.0005	1.0402
5	25-44	2	2	0.9897	0.9916	1.0216	0.9984	0.9531	0.9531	0.9531	0.9531	0.9984	1.0216
4	25-44	2	2	0.9872	0.9699	1.0010	0.9935	0.9520	0.9520	0.9520	0.9520	0.9935	1.0010
3	25-44	2	2	0.9816	0.9524	0.9917	0.9873	0.9516	0.9516	0.9516	0.9516	0.9873	0.9917
2	25-44	2	2	0.9792	0.9461	0.9587	0.9845	0.9495	0.9495	0.9495	0.9495	0.9845	0.9587
1	25-44	2	2	0.9708	0.9210	0.9366	0.9711	0.9447	0.9447	0.9447	0.9447	0.9711	0.9366
7	45-64	2	2	1.1412	1.1650	1.0249	1.1004	1.0779	1.0779	1.0779	1.0779	1.1004	1.0249
6	45-64	2	2	1.1329	1.1514	0.9886	1.0620	1.0691	1.0691	1.0691	1.0691	1.0620	0.9886
5	45-64	2	2	1.1298	1.1542	0.9701	1.0574	1.0645	1.0645	1.0645	1.0645	1.0574	0.9701
4	45-64	2	2	1.1209	1.1298	0.9499	1.0467	1.0613	1.0613	1.0613	1.0613	1.0467	0.9499
3	45-64	2	2	1.1013	1.1100	0.9408	1.0334	1.0601	1.0601	1.0601	1.0601	1.0334	0.9408
2	45-64	2	2	1.0929	1.1028	0.9087	1.0270	1.0541	1.0541	1.0541	1.0541	1.0270	0.9087
1	45-64	2	2	1.0696	1.0736	0.8878	0.9980	1.0399	1.0399	1.0399	1.0399	0.9980	0.8878
7	65-74	2	2	1.2262	1.3181	0.9763	1.2441	1.0431	1.0431	1.0431	1.0431	1.2441	0.9763
6	65-74	2	2	1.2250	1.3242	0.9775	1.2004	1.0435	1.0435	1.0435	1.0435	1.2004	0.9775
5	65-74	2	2	1.2245	1.3229	0.9519	1.1986	1.0449	1.0449	1.0449	1.0449	1.1986	0.9519
4	65-74	2	2	1.2233	1.3338	0.9213	1.1945	1.0459	1.0459	1.0459	1.0459	1.1945	0.9213
3	65-74	2	2	1.2206	1.3426	0.9075	1.1894	1.0463	1.0463	1.0463	1.0463	1.1894	0.9075
2	65-74	2	2	1.2195	1.3458	0.8589	1.1870	1.0481	1.0481	1.0481	1.0481	1.1870	0.8589
1	65-74	2	2	1.2153	1.3636	0.8428	1.1759	1.0524	1.0524	1.0524	1.0524	1.1759	0.8428
7	75-99	2	2	1.2973	1.1798	1.2320	1.3094	0.8486	0.8486	0.8486	0.8486	1.3094	1.2320
6	75-99	2	2	1.2610	1.1687	1.2208	1.2314	0.7952	0.7952	0.7952	0.7952	1.2314	1.2208
5	75-99	2	2	1.2471	1.1710	1.1978	1.2200	0.7613	0.7613	0.7613	0.7613	1.2200	1.1978
4	75-99	2	2	1.2082	1.1512	1.1709	1.1946	0.7383	0.7383	0.7383	0.7383	1.1946	1.1709
3	75-99	2	2	1.1221	1.1352	1.1587	1.1629	0.7290	0.7290	0.7290	0.7290	1.1629	1.1587
2	75-99	2	2	1.0942	1.1294	1.1160	1.1479	0.6921	0.6921	0.6921	0.6921	1.1479	1.1160
1	75-99	2	2	1.0942	1.0985	1.0910	1.0988	0.6921	0.6921	0.6921	0.6921	1.0988	1.0910

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	3	2	1.1545	1.1020	1.0336	1.4056	1.1185	1.1185	1.1185	1.1185	1.4056	1.0336
6	14-18	3	2	1.1145	1.0672	1.1515	1.3010	1.0947	1.0947	1.0947	1.0947	1.3010	1.1515
5	14-18	3	2	1.0994	1.0746	1.1658	1.2856	1.0701	1.0701	1.0701	1.0701	1.2856	1.1658
4	14-18	3	2	1.0567	1.0123	1.1768	1.2507	1.0535	1.0535	1.0535	1.0535	1.2507	1.1768
3	14-18	3	2	0.9622	0.9620	1.1819	1.2071	1.0469	1.0469	1.0469	1.0469	1.2071	1.1819
2	14-18	3	2	0.9396	0.9438	1.1994	1.1865	1.0152	1.0152	1.0152	1.0152	1.1865	1.1994
1	14-18	3	2	0.9396	0.9251	1.2247	1.1309	1.0046	1.0046	1.0046	1.0046	1.1309	1.2247
7	19-20	3	2	1.0502	1.0165	0.9646	1.2013	1.1477	1.1477	1.1477	1.1477	1.2013	0.9646
6	19-20	3	2	1.0223	1.0134	0.9621	1.1563	1.1379	1.1379	1.1379	1.1379	1.1563	0.9621
5	19-20	3	2	1.0119	1.0140	0.9654	1.1472	1.1044	1.1044	1.1044	1.1044	1.1472	0.9654
4	19-20	3	2	0.9822	1.0082	0.9694	1.1269	1.0816	1.0816	1.0816	1.0816	1.1269	0.9694
3	19-20	3	2	0.9163	1.0036	0.9711	1.1014	1.0725	1.0725	1.0725	1.0725	1.1014	0.9711
2	19-20	3	2	0.8932	1.0019	0.9773	1.0894	1.0293	1.0293	1.0293	1.0293	1.0894	0.9773
1	19-20	3	2	0.8932	0.9924	0.9864	1.0451	1.0256	1.0256	1.0256	1.0256	1.0451	0.9864
7	21-24	3	2	1.0431	1.0074	0.9824	1.0342	0.8742	0.8742	0.8742	0.8742	1.0342	0.9824
6	21-24	3	2	1.0219	0.9991	1.0059	0.9950	0.8721	0.8721	0.8721	0.8721	0.9950	1.0059
5	21-24	3	2	1.0139	1.0008	1.0093	0.9892	0.8522	0.8522	0.8522	0.8522	0.9892	1.0093
4	21-24	3	2	0.9914	0.9860	1.0122	0.9761	0.8387	0.8387	0.8387	0.8387	0.9761	1.0122
3	21-24	3	2	0.9414	0.9739	1.0136	0.9597	0.8333	0.8333	0.8333	0.8333	0.9597	1.0136
2	21-24	3	2	0.9200	0.9696	1.0183	0.9519	0.8077	0.8077	0.8077	0.8077	0.9519	1.0183
1	21-24	3	2	0.9165	0.9452	1.0249	0.9163	0.7996	0.7996	0.7996	0.7996	0.9163	1.0249
7	25-44	3	2	1.0247	1.0106	1.0122	1.0357	1.0220	1.0220	1.0220	1.0220	1.0357	1.0122
6	25-44	3	2	1.0011	0.9906	1.0351	0.9999	1.0240	1.0240	1.0240	1.0240	0.9999	1.0351
5	25-44	3	2	0.9922	0.9948	1.0313	0.9929	1.0176	1.0176	1.0176	1.0176	0.9929	1.0313
4	25-44	3	2	0.9671	0.9591	1.0255	0.9771	1.0131	1.0131	1.0131	1.0131	0.9771	1.0255
3	25-44	3	2	0.9113	0.9301	1.0229	0.9575	1.0114	1.0114	1.0114	1.0114	0.9575	1.0229
2	25-44	3	2	0.8876	0.9197	1.0138	0.9482	1.0030	1.0030	1.0030	1.0030	0.9482	1.0138
1	25-44	3	2	0.8876	0.8976	1.0005	0.9107	0.9832	0.9832	0.9832	0.9832	0.9107	1.0005
7	45-64	3	2	1.2071	1.1562	0.9439	1.2067	0.9532	0.9532	0.9532	0.9532	1.2067	0.9439
6	45-64	3	2	1.1739	1.1338	0.9566	1.1630	0.9667	0.9667	0.9667	0.9667	1.1630	0.9566
5	45-64	3	2	1.1614	1.1385	0.9523	1.1524	0.9580	0.9580	0.9580	0.9580	1.1524	0.9523
4	45-64	3	2	1.1260	1.0984	0.9463	1.1284	0.9522	0.9522	0.9522	0.9522	1.1284	0.9463
3	45-64	3	2	1.0474	1.0659	0.9436	1.0983	0.9498	0.9498	0.9498	0.9498	1.0983	0.9436
2	45-64	3	2	1.0212	1.0542	0.9343	1.0841	0.9385	0.9385	0.9385	0.9385	1.0841	0.9343
1	45-64	3	2	1.0212	1.0287	0.9208	1.0378	0.9119	0.9119	0.9119	0.9119	1.0378	0.9208
7	65-74	3	2	1.5502	1.4958	0.9849	1.1893	1.5253	1.5253	1.5253	1.5253	1.1893	0.9849
6	65-74	3	2	1.5166	1.4905	1.0340	1.1458	1.5596	1.5596	1.5596	1.5596	1.1458	1.0340
5	65-74	3	2	1.5039	1.4916	1.0208	1.1385	1.5544	1.5544	1.5544	1.5544	1.1385	1.0208
4	65-74	3	2	1.4678	1.4821	1.0025	1.1222	1.5508	1.5508	1.5508	1.5508	1.1222	1.0025
3	65-74	3	2	1.3883	1.4744	0.9943	1.1017	1.5495	1.5495	1.5495	1.5495	1.1017	0.9943
2	65-74	3	2	1.3542	1.4716	0.9654	1.0920	1.5427	1.5427	1.5427	1.5427	1.0920	0.9654
1	65-74	3	2	1.3519	1.4560	0.9238	1.0498	1.5269	1.5269	1.5269	1.5269	1.0498	0.9238
7	75-99	3	2	1.5253	1.5822	1.0928	1.2818	0.8231	0.8231	0.8231	0.8231	1.2818	1.0928
6	75-99	3	2	1.4749	1.5471	1.1361	1.2039	0.7892	0.7892	0.7892	0.7892	1.2039	1.1361
5	75-99	3	2	1.4560	1.5545	1.1305	1.1874	0.7571	0.7571	0.7571	0.7571	1.1874	1.1305
4	75-99	3	2	1.4021	1.4917	1.1216	1.1503	0.7353	0.7353	0.7353	0.7353	1.1503	1.1216
3	75-99	3	2	1.2830	1.4409	1.1175	1.1039	0.7265	0.7265	0.7265	0.7265	1.1039	1.1175
2	75-99	3	2	1.2524	1.4227	1.1035	1.0820	0.6905	0.6905	0.6905	0.6905	1.0820	1.1035
1	75-99	3	2	1.2524	1.3896	1.0831	1.0281	0.6905	0.6905	0.6905	0.6905	1.0281	1.0831
7	14-18	4+	2	1.3649	1.2757	1.3141	1.3821	1.2692	1.2692	1.2692	1.2692	1.3821	1.3141
6	14-18	4+	2	1.3218	1.2345	1.4176	1.2783	1.2382	1.2382	1.2382	1.2382	1.2783	1.4176
5	14-18	4+	2	1.3056	1.2432	1.4503	1.2613	1.2318	1.2318	1.2318	1.2318	1.2613	1.4503
4	14-18	4+	2	1.2597	1.1695	1.4842	1.2231	1.2273	1.2273	1.2273	1.2273	1.2231	1.4842
3	14-18	4+	2	1.1581	1.1101	1.4994	1.1753	1.2256	1.2256	1.2256	1.2256	1.1753	1.4994
2	14-18	4+	2	1.1302	1.0885	1.5531	1.1527	1.2173	1.2173	1.2173	1.2173	1.1527	1.5531
1	14-18	4+	2	1.1302	1.0672	1.5883	1.0963	1.1977	1.1977	1.1977	1.1977	1.0963	1.5883
7	19-20	4+	2	1.0906	1.0590	1.1834	1.1539	0.8320	0.8320	0.8320	0.8320	1.1539	1.1834
6	19-20	4+	2	1.0637	1.0587	1.1375	1.1098	0.8227	0.8227	0.8227	0.8227	1.1098	1.1375
5	19-20	4+	2	1.0533	1.0587	1.1528	1.0995	0.8124	0.8124	0.8124	0.8124	1.0995	1.1528
4	19-20	4+	2	1.0246	1.0582	1.1733	1.0764	0.8054	0.8054	0.8054	0.8054	1.0764	1.1733
3	19-20	4+	2	0.9606	1.0577	1.1826	1.0474	0.8026	0.8026	0.8026	0.8026	1.0474	1.1826
2	19-20	4+	2	0.9361	1.0575	1.2151	1.0338	0.7893	0.7893	0.7893	0.7893	1.0338	1.2151
1	19-20	4+	2	0.9361	1.0566	1.2620	0.9896	0.7739	0.7739	0.7739	0.7739	0.9896	1.2620
7	21-24	4+	2	1.0996	1.0313	1.0345	1.1771	1.0435	1.0435	1.0435	1.0435	1.1771	1.0345
6	21-24	4+	2	1.0792	1.0256	1.0219	1.1315	1.0385	1.0385	1.0385	1.0385	1.1315	1.0219
5	21-24	4+	2	1.0715	1.0268	1.0357	1.1232	1.0327	1.0327	1.0327	1.0327	1.1232	1.0357
4	21-24	4+	2	1.0499	1.0167	1.0529	1.1046	1.0288	1.0288	1.0288	1.0288	1.1046	1.0529
3	21-24	4+	2	1.0017	1.0086	1.0607	1.0813	1.0272	1.0272	1.0272	1.0272	1.0813	1.0607
2	21-24	4+	2	0.9811	1.0057	1.0879	1.0704	1.0197	1.0197	1.0197	1.0197	1.0704	1.0879
1	21-24	4+	2	0.9749	0.9893	1.1148	1.0276	1.0019	1.0019	1.0019	1.0019	1.0276	1.1148
7	25-44	4+	2	1.0558	1.0497	0.9950	1.1013	0.8844	0.8844	0.8844	0.8844	1.1013	0.9950
6	25-44	4+	2	1.0333	1.0317	0.9817	1.0624	0.8841	0.8841	0.8841	0.8841	1.0624	0.9817
5	25-44	4+	2	1.0248	1.0355	0.9876	1.0535	0.8942	0.8942	0.8942	0.8942	1.0535	0.9876
4	25-44	4+	2	1.0008	1.0034	0.9953	1.0332	0.9010	0.9010	0.9010	0.9010	1.0332	0.9953
3	25-44	4+	2	0.9477	0.9774	0.9989	1.0080	0.9038	0.9038	0.9038	0.9038	1.0080	0.9989
2	25-44	4+	2	0.9249	0.9681	1.0111	0.9961	0.9168	0.9168	0.9168	0.9168	0.9961	1.0111
1	25-44	4+	2	0.9227	0.9439	1.0289	0.9546	0.9356	0.9356	0.9356	0.9356	0.9546	1.0289
7	45-64	4+	2	1.3284	1.2858	0.9314	1.1173	1.2281	1.2281	1.2281	1.2281	1.1173	0.9314
6	45-64	4+	2	1.2942	1.2643	0.9103	1.0760	1.2434	1.2434	1.2434	1.2434	1.0760	0.9103
5	45-64	4+	2	1.2812	1.2688	0.9149	1.0647	1.2542	1.2542	1.2542	1.2542	1.0647	0.9149
4	45-64	4+	2	1.2446	1.2303	0.9215	1.0390	1.2614	1.2614	1.2614	1.2614	1.0390	0.9215
3	45-64	4+	2	1.1636	1.1992	0.9246	1.0069	1.2643	1.2643	1.2643	1.2643	1.0069	0.9246
2	45-64	4+	2	1.1340	1.1880	0.9350	0.9918	1.2782	1.2782	1.2782	1.2782	0.9918	0.9350
1	45-64	4+	2	1.1340	1.1583	0.9502	0.9473	1.3073	1.3073	1.3073	1.3073	0.9473	0.9502
7	65-74	4+	2	1.9964	1.6219	0.9731	1.3264	1.2039	1.2039	1.2039	1.2039	1.3264	0.9731
6	65-74	4+	2	1.9565	1.6208	0.9866	1.2769	1.2292	1.2292	1.2292	1.2292	1.2769	0.9866
5	65-74	4+	2	1.9415	1.6210	0.9832	1.2669	1.2470	1.2470	1.2470	1.2470	1.2669	0.9832
4	65-74	4+	2	1.8989	1.6191	0.9786	1.2445	1.2591	1.2591	1.2591	1.2591	1.2445	0.9786
3	65-74	4+	2	1.8047	1.6174	0.9765	1.2165	1.2639	1.2639	1.2639	1.2639	1.2165	0.9765
2	65-74	4+	2	1.7643	1.6169	0.9692	1.2032	1.2869	1.2869	1.2869	1.2869	1.2032	0.9692
1	65-74	4+	2	1.7568	1.6136	0.9587	1.1542	1.3102	1.3102	1.3102	1.3102	1.1542	0.9587
7	75-99	4+	2	2.0407	1.5859	0.9583	1.3159	1.0316	1.0316	1.0316	1.0316	1.3159	0.9583
6	75-99	4+	2	1.9739	1.5262	0.9617	1.2350	0.9873	0.9873	0.9873	0.9873	1.2350	0.9617
5	75-99	4+	2	1.9487	1.5386	0.9664	1.2164	0.9570	0.9570	0.9570	0.9570	1.2164	0.9664
4	75-99	4+	2	1.8776	1.4316	0.9717	1.1746	0.9365	0.9365	0.9365	0.9365	1.1746	0.9717
3	75-99	4+	2	1.7200	1.3450	0.9741	1.1223	0.9283	0.9283	0.9283	0.9283	1.1223	0.9741
2	75-99	4+	2	1.6789	1.3138	0.9826	1.0975	0.8891	0.8891	0.8891	0.8891	1.0975	0.9826
1	75-99	4+	2	1.6789	1.2909	0.9948	1.0406	0.8870	0.8870	0.8870	0.8870	1.0406	0.9948

EXHIBIT 6 - UW GROUP/AGE/POINT/CREDIT MATRIX

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

UW Group/Age/Point/Credit Level Matrix Factors — **4 Decimal Points**

UW Group	Age	Pts	Credit Level	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
7	14-18	0	3	1.0515	1.0413	0.8150	1.0279	1.0339	1.0339	1.0339	1.0339	1.0279	0.8150
6	14-18	0	3	1.0338	1.0179	0.8898	0.9877	1.0094	1.0094	1.0094	1.0094	0.9877	0.8898
5	14-18	0	3	1.0271	1.0228	0.9045	0.9826	0.9930	0.9930	0.9930	0.9930	0.9826	0.9045
4	14-18	0	3	1.0083	0.9809	0.9183	0.9710	0.9819	0.9819	0.9819	0.9819	0.9710	0.9183
3	14-18	0	3	0.9665	0.9470	0.9245	0.9565	0.9775	0.9775	0.9775	0.9775	0.9565	0.9245
2	14-18	0	3	0.9486	0.9348	0.9464	0.9496	0.9563	0.9563	0.9563	0.9563	0.9496	0.9464
1	14-18	0	3	0.9403	0.9132	0.9702	0.9181	0.9409	0.9409	0.9409	0.9409	0.9181	0.9702
7	19-20	0	3	1.1775	1.1015	0.9574	1.1070	1.1374	1.1374	1.1374	1.1374	1.1070	0.9574
6	19-20	0	3	1.1730	1.1212	0.9332	1.1039	1.1253	1.1253	1.1253	1.1253	1.1039	0.9332
5	19-20	0	3	1.1713	1.1171	0.9399	1.1029	1.0990	1.0990	1.0990	1.0990	1.1029	0.9399
4	19-20	0	3	1.1664	1.1524	0.9491	1.1008	1.0811	1.0811	1.0811	1.0811	1.1008	0.9491
3	19-20	0	3	1.1558	1.1809	0.9532	1.0980	1.0740	1.0740	1.0740	1.0740	1.0980	0.9532
2	19-20	0	3	1.1512	1.1912	0.9678	1.0967	1.0399	1.0399	1.0399	1.0399	1.0967	0.9678
1	19-20	0	3	1.1353	1.2212	0.9889	1.0908	1.0301	1.0301	1.0301	1.0301	1.0908	0.9889
7	21-24	0	3	1.0507	1.0442	0.9855	1.0446	1.0405	1.0405	1.0405	1.0405	1.0446	0.9855
6	21-24	0	3	1.0539	1.0571	0.9866	1.0412	1.0359	1.0359	1.0359	1.0359	1.0412	0.9866
5	21-24	0	3	1.0551	1.0544	0.9939	1.0424	1.0187	1.0187	1.0187	1.0187	1.0424	0.9939
4	21-24	0	3	1.0585	1.0776	1.0024	1.0453	1.0070	1.0070	1.0070	1.0070	1.0453	1.0024
3	21-24	0	3	1.0660	1.0964	1.0063	1.0489	1.0023	1.0023	1.0023	1.0023	1.0489	1.0063
2	21-24	0	3	1.0693	1.1032	1.0198	1.0505	0.9800	0.9800	0.9800	0.9800	1.0505	1.0198
1	21-24	0	3	1.0806	1.1325	1.0394	1.0583	0.9646	0.9646	0.9646	0.9646	1.0583	1.0394
7	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	25-44	0	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	45-64	0	3	0.9710	0.9719	1.0167	0.9830	0.9414	0.9414	0.9414	0.9414	0.9830	1.0167
6	45-64	0	3	0.9662	0.9723	1.0072	0.9814	0.9532	0.9532	0.9532	0.9532	0.9814	1.0072
5	45-64	0	3	0.9643	0.9722	1.0063	0.9791	0.9506	0.9506	0.9506	0.9506	0.9791	1.0063
4	45-64	0	3	0.9592	0.9729	1.0057	0.9740	0.9488	0.9488	0.9488	0.9488	0.9740	1.0057
3	45-64	0	3	0.9478	0.9735	1.0055	0.9676	0.9481	0.9481	0.9481	0.9481	0.9676	1.0055
2	45-64	0	3	0.9429	0.9737	1.0045	0.9645	0.9448	0.9448	0.9448	0.9448	0.9645	1.0045
1	45-64	0	3	0.9260	0.9748	1.0031	0.9506	0.9370	0.9370	0.9370	0.9370	0.9506	1.0031
7	65-74	0	3	0.8978	0.8782	1.0021	0.9529	0.9004	0.9004	0.9004	0.9004	0.9529	1.0021
6	65-74	0	3	0.8991	0.8936	1.0293	0.9511	0.9191	0.9191	0.9191	0.9191	0.9511	1.0293
5	65-74	0	3	0.8996	0.8904	1.0199	0.9518	0.9219	0.9219	0.9219	0.9219	0.9518	1.0199
4	65-74	0	3	0.9010	0.9179	1.0073	0.9532	0.9238	0.9238	0.9238	0.9238	0.9532	1.0073
3	65-74	0	3	0.9041	0.9401	1.0016	0.9550	0.9246	0.9246	0.9246	0.9246	0.9550	1.0016
2	65-74	0	3	0.9054	0.9482	0.9816	0.9559	0.9282	0.9282	0.9282	0.9282	0.9559	0.9816
1	65-74	0	3	0.9099	0.9721	0.9527	0.9598	0.9367	0.9367	0.9367	0.9367	0.9598	0.9527
7	75-99	0	3	0.9220	0.8679	1.0081	0.9625	1.0548	1.0548	1.0548	1.0548	0.9625	1.0081
6	75-99	0	3	0.8940	0.8657	1.0252	0.9376	1.0108	1.0108	1.0108	1.0108	0.9376	1.0252
5	75-99	0	3	0.8834	0.8662	1.0240	0.9309	0.9692	0.9692	0.9692	0.9692	0.9309	1.0240
4	75-99	0	3	0.8536	0.8622	1.0216	0.9159	0.9410	0.9410	0.9410	0.9410	0.9159	1.0216
3	75-99	0	3	0.7874	0.8589	1.0206	0.8971	0.9297	0.9297	0.9297	0.9297	0.8971	1.0206
2	75-99	0	3	0.7682	0.8578	1.0168	0.8882	0.8834	0.8834	0.8834	0.8834	0.8882	1.0168
1	75-99	0	3	0.7682	0.8512	1.0115	0.8529	0.8834	0.8834	0.8834	0.8834	0.8529	1.0115
7	14-18	1	3	1.1053	1.2812	0.8539	1.1334	1.0840	1.0840	1.0840	1.0840	1.1334	0.8539
6	14-18	1	3	1.1058	1.2703	0.9125	1.1090	1.0288	1.0288	1.0288	1.0288	1.1090	0.9125
5	14-18	1	3	1.1060	1.2726	0.9446	1.1221	0.9843	0.9843	0.9843	0.9843	1.1221	0.9446
4	14-18	1	3	1.1066	1.2531	0.9802	1.1517	0.9541	0.9541	0.9541	0.9541	1.1517	0.9802
3	14-18	1	3	1.1078	1.2373	0.9962	1.1885	0.9420	0.9420	0.9420	0.9420	1.1885	0.9962
2	14-18	1	3	1.1083	1.2316	1.0527	1.2060	0.8939	0.8939	0.8939	0.8939	1.2060	1.0527
1	14-18	1	3	1.1102	1.1999	1.0724	1.2602	0.8939	0.8939	0.8939	0.8939	1.2602	1.0724
7	19-20	1	3	1.1970	1.3142	1.0923	1.0478	1.2624	1.2624	1.2624	1.2624	1.0478	1.0923
6	19-20	1	3	1.2142	1.3591	1.0385	1.0634	1.2108	1.2108	1.2108	1.2108	1.0634	1.0385
5	19-20	1	3	1.2207	1.3497	1.0648	1.0813	1.1647	1.1647	1.1647	1.1647	1.0813	1.0648
4	19-20	1	3	1.2392	1.4299	1.0988	1.1215	1.1335	1.1335	1.1335	1.1335	1.1215	1.0988
3	19-20	1	3	1.2800	1.4948	1.1141	1.1718	1.1210	1.1210	1.1210	1.1210	1.1718	1.1141
2	19-20	1	3	1.2975	1.5183	1.1681	1.1955	1.0669	1.0669	1.0669	1.0669	1.1955	1.1681
1	19-20	1	3	1.3155	1.5507	1.1918	1.2559	1.0669	1.0669	1.0669	1.0669	1.2559	1.1918
7	21-24	1	3	0.9736	1.0559	1.0386	1.1481	1.2384	1.2384	1.2384	1.2384	1.1481	1.0386
6	21-24	1	3	0.9948	1.0859	1.0151	1.1650	1.1977	1.1977	1.1977	1.1977	1.1650	1.0151
5	21-24	1	3	1.0029	1.0797	1.0408	1.1874	1.1514	1.1514	1.1514	1.1514	1.1874	1.0408
4	21-24	1	3	1.0255	1.1332	1.0728	1.2378	1.1200	1.1200	1.1200	1.1200	1.2378	1.0728
3	21-24	1	3	1.0757	1.1766	1.0872	1.3007	1.1074	1.1074	1.1074	1.1074	1.3007	1.0872
2	21-24	1	3	1.0972	1.1922	1.1380	1.3304	1.0536	1.0536	1.0536	1.0536	1.3304	1.1380
1	21-24	1	3	1.1044	1.2193	1.1614	1.4010	1.0536	1.0536	1.0536	1.0536	1.4010	1.1614
7	25-44	1	3	0.9586	0.9676	0.9180	0.9351	0.9955	0.9955	0.9955	0.9955	0.9351	0.9180
6	25-44	1	3	0.9763	0.9824	0.8961	0.9518	0.9706	0.9706	0.9706	0.9706	0.9518	0.8961
5	25-44	1	3	0.9831	0.9793	0.9118	0.9687	0.9321	0.9321	0.9321	0.9321	0.9687	0.9118
4	25-44	1	3	1.0020	1.0057	0.9317	1.0069	0.9061	0.9061	0.9061	0.9061	1.0069	0.9317
3	25-44	1	3	1.0440	1.0270	0.9407	1.0546	0.8956	0.8956	0.8956	0.8956	1.0546	0.9407
2	25-44	1	3	1.0620	1.0347	0.9721	1.0771	0.8517	0.8517	0.8517	0.8517	1.0771	0.9721
1	25-44	1	3	1.0724	1.0614	0.9947	1.1327	0.8517	0.8517	0.8517	0.8517	1.1327	0.9947
7	45-64	1	3	1.0040	0.9582	1.1284	0.9015	0.9018	0.9018	0.9018	0.9018	0.9015	1.1284
6	45-64	1	3	1.0172	0.9732	1.0908	0.9160	0.8904	0.8904	0.8904	0.8904	0.9160	1.0908
5	45-64	1	3	1.0222	0.9701	1.1089	0.9299	0.8529	0.8529	0.8529	0.8529	0.9299	1.1089
4	45-64	1	3	1.0364	0.9970	1.1324	0.9610	0.8275	0.8275	0.8275	0.8275	0.9610	1.1324
3	45-64	1	3	1.0678	1.0188	1.1430	1.0001	0.8173	0.8173	0.8173	0.8173	1.0001	1.1430
2	45-64	1	3	1.0812	1.0265	1.1802	1.0185	0.7761	0.7761	0.7761	0.7761	1.0185	1.1802
1	45-64	1	3	1.0976	1.0530	1.2078	1.0681	0.7761	0.7761	0.7761	0.7761	1.0681	1.2078
7	65-74	1	3	1.0801	0.8459	0.8585	0.9482	1.0782	1.0782	1.0782	1.0782	0.9482	0.8585
6	65-74	1	3	1.1018	0.8743	0.8615	0.9633	1.0732	1.0732	1.0732	1.0732	0.9633	0.8615
5	65-74	1	3	1.1100	0.8684	0.8680	0.9813	1.0337	1.0337	1.0337	1.0337	0.9813	0.8680
4	65-74	1	3	1.1332	0.9194	0.8757	1.0215	1.0069	1.0069	1.0069	1.0069	1.0215	0.8757
3	65-74	1	3	1.1846	0.9607	0.8793	1.0719	0.9962	0.9962	0.9962	0.9962	1.0719	0.8793
2	65-74	1	3	1.2065	0.9756	0.8915	1.0958	0.9488	0.9488	0.9488	0.9488	1.0958	0.8915
1	65-74	1	3	1.2165	0.9966	0.9092	1.1532	0.9488	0.9488	0.9488	0.9488	1.1532	0.9092
7	75-99	1	3	1.1310	1.0341	1.1547	1.0459	0.8482	0.8482	0.8482	0.8482	1.0459	1.1547
6	75-99	1	3	1.1150	1.0319	1.1468	1.0370	0.7990	0.7990	0.7990	0.7990	1.0370	1.1468
5	75-99	1	3	1.1090	1.0323	1.1654	1.0470	0.7630	0.7630	0.7630	0.7630	1.0470	1.1654
4	75-99	1	3	1.0919	1.0284	1.1880	1.0695	0.7385	0.7385	0.7385	0.7385	1.0695	1.1880
3	75-99	1	3	1.0542	1.0252	1.1982	1.0976	0.7287	0.7287	0.7287	0.7287	1.0976	1.1982
2	75-99	1	3	1.0380	1.0240	1.2341	1.1109	0.6909	0.6909	0.6909	0.6909	1.1109	1.2341
1	75-99	1	3	1.0251	1.0175	1.2635	1.1579	0.6909	0.6909	0.6909	0.6909	1.1579	1.2635

EXHIBIT 7 - HOUSEHOLD FACTOR DEVELOPMENT

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

The household factor is the average of all driver factors for listed drivers on the policy. Driver factors are determined and averaged into the Developed Household Factor before being rolled into the rate order. If there are more drivers than vehicles, we will sort the drivers from highest to lowest based on the BI factor associated with each driver. We will then average the highest-rated drivers up to the number of vehicles on the policy.

Household Factor Items	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL	T&L	RR	LPC	AEC	Rounding
Driver Class Factor (Driver 1)	=	=	=	=	=	=	=	=	=			=		4
Point Factor (Driver 1)	+	+	+	+	+	+	+	+	+			+		4
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1			-1		4
Driver Point Matrix Factor	x	x	x	x	x	x	x	x	x			x		4
1 - Driver Discounts	x	x	x	x	x	x	x	x	x			x		4
1 + Driver Surcharges	x	x	x	x	x	x	x	x	x			x		4
PLUS (IF 2 vehicles)														
Driver Class Factor (Driver 2)	=	=	=	=	=	=	=	=	=			=		4
Point Factor (Driver 2)	+	+	+	+	+	+	+	+	+			+		4
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1			-1		4
Driver Point Matrix Factor	x	x	x	x	x	x	x	x	x			x		4
1 + Driver Surcharges	x	x	x	x	x	x	x	x	x			x		4
1 - Driver Discounts	x	x	x	x	x	x	x	x	x			x		4
PLUS (IF 3 vehicles)														
Driver Class Factor (Driver 3)	=	=	=	=	=	=	=	=	=			=		4
Point Factor (Driver 3)	+	+	+	+	+	+	+	+	+			+		4
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1			-1		4
Driver Point Matrix Factor	x	x	x	x	x	x	x	x	x			x		4
1 + Driver Surcharges	x	x	x	x	x	x	x	x	x			x		4
1 - Driver Discounts	x	x	x	x	x	x	x	x	x			x		4
PLUS (IF 4 vehicles)														
Driver Class Factor (Driver 4)	=	=	=	=	=	=	=	=	=			=		4
Point Factor (Driver 4)	+	+	+	+	+	+	+	+	+			+		4
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1			-1		4
Driver Point Matrix Factor	x	x	x	x	x	x	x	x	x			x		4
1 + Driver Surcharges	x	x	x	x	x	x	x	x	x			x		4
1 - Driver Discounts	x	x	x	x	x	x	x	x	x			x		4
PLUS (IF 5 vehicles)														
Driver Class Factor (Driver 5)	=	=	=	=	=	=	=	=	=			=		4
Point Factor (Driver 5)	+	+	+	+	+	+	+	+	+			+		4
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1			-1		4
Driver Point Matrix Factor	x	x	x	x	x	x	x	x	x			x		4
1 + Driver Surcharges	x	x	x	x	x	x	x	x	x			x		4
1 - Driver Discounts	x	x	x	x	x	x	x	x	x			x		4
Divide by Number of Rated Drivers														4

EXHIBIT 8- BASE RATES & TERRITORY RELATIVITIES

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Base Rates - 6 Month Term — 2 Decimal Points

Coverages	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC	T&L	RR	AEC
Base	213.85	166.59	180.88	353.65	97.34	64.76	37.37	23.49	40.68	28.00	7.00	20.00	3.00

Territory Relativities — 3 Decimal Points

Territory	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
101	0.810	0.890	0.550	1.140	0.810	0.810	0.810	0.810	1.140	0.550
102	0.813	0.990	0.550	0.970	0.813	0.813	0.813	0.813	0.970	0.550
103	0.810	0.990	0.550	1.090	0.810	0.810	0.810	0.810	1.090	0.550
104	0.940	0.990	0.550	0.950	0.940	0.940	0.940	0.940	0.950	0.550
105	0.854	0.980	0.550	1.090	0.854	0.854	0.854	0.854	1.090	0.550
106	0.810	1.150	0.550	0.950	0.810	0.810	0.810	0.810	0.950	0.550
107	0.810	0.990	0.550	0.950	0.810	0.810	0.810	0.810	0.950	0.550
108	0.812	0.997	0.550	0.961	0.813	0.813	0.813	0.813	0.961	0.550
109	0.940	1.150	0.550	0.950	0.940	0.940	0.940	0.940	0.950	0.550
201	0.830	0.810	0.930	1.110	0.830	0.830	0.830	0.830	1.110	0.930
202	0.826	0.817	0.930	1.140	0.826	0.826	0.826	0.826	1.140	0.930
203	0.821	0.819	1.154	1.146	0.821	0.821	0.821	0.821	1.146	1.154
204	0.830	0.810	1.400	1.110	0.830	0.830	0.830	0.830	1.110	1.400
205	0.830	0.845	1.400	1.136	0.830	0.830	0.830	0.830	1.136	1.400
206	0.905	0.810	1.300	1.110	0.905	0.905	0.905	0.905	1.110	1.300
208	0.920	1.020	1.178	1.110	0.920	0.920	0.920	0.920	1.110	1.178
209	0.920	1.020	1.205	1.147	0.920	0.920	0.920	0.920	1.147	1.205
210	0.906	0.988	1.198	1.169	0.906	0.906	0.906	0.906	1.169	1.198
211	1.060	1.020	1.200	1.170	1.060	1.060	1.060	1.060	1.170	1.200
212	1.161	1.071	1.190	1.063	1.161	1.161	1.161	1.161	1.063	1.190
301	0.920	0.780	1.200	1.060	0.920	0.920	0.920	0.920	1.060	1.200
303	0.920	0.780	1.400	1.060	0.920	0.920	0.920	0.920	1.060	1.400
304	0.929	0.872	0.930	0.950	0.929	0.929	0.929	0.929	0.950	0.930
305	0.930	0.810	1.400	1.034	0.930	0.930	0.930	0.930	1.034	1.400
306	0.920	0.810	1.200	1.150	0.920	0.920	0.920	0.920	1.150	1.200
307	0.925	0.843	1.299	1.150	0.925	0.925	0.925	0.925	1.150	1.299
308	0.920	0.802	1.400	1.149	0.920	0.920	0.920	0.920	1.149	1.400
309	0.989	0.880	0.930	0.950	0.989	0.989	0.989	0.989	0.950	0.930
310	0.989	0.880	1.300	0.954	0.989	0.989	0.989	0.989	0.954	1.300
311	0.920	1.020	1.200	1.060	0.920	0.920	0.920	0.920	1.060	1.200
312	0.920	1.020	1.200	1.150	0.920	0.920	0.920	0.920	1.150	1.200
313	0.960	1.020	1.176	1.060	0.960	0.960	0.960	0.960	1.060	1.176
314	0.990	1.089	0.930	0.956	0.990	0.990	0.990	0.990	0.956	0.930
315	1.136	1.020	0.950	0.980	1.136	1.136	1.136	1.136	0.980	0.950
402	0.960	0.780	1.601	1.060	0.960	0.960	0.960	0.960	1.060	1.601
403	1.054	0.780	0.950	1.002	1.054	1.054	1.054	1.054	1.002	0.950
404	0.990	0.880	1.160	0.950	0.990	0.990	0.990	0.990	0.950	1.160
405	1.120	0.810	1.196	1.002	1.120	1.120	1.120	1.120	1.002	1.196
407	1.020	0.857	1.363	1.000	1.020	1.020	1.020	1.020	1.000	1.363
408	1.120	0.780	1.400	1.150	1.120	1.120	1.120	1.120	1.150	1.400
409	1.089	0.852	1.666	1.080	1.089	1.089	1.089	1.089	1.080	1.666
410	0.960	1.020	1.350	1.060	0.960	0.960	0.960	0.960	1.060	1.350
411	1.120	1.100	1.160	0.950	1.120	1.120	1.120	1.120	0.950	1.160
412	1.120	1.100	1.160	1.000	1.120	1.120	1.120	1.120	1.000	1.160
413	1.120	1.100	1.750	1.060	1.120	1.120	1.120	1.120	1.060	1.750
503	0.945	0.809	1.469	1.027	0.945	0.945	0.945	0.945	1.027	1.469
504	0.911	0.850	1.530	1.110	0.911	0.911	0.911	0.911	1.110	1.530
506	0.922	0.848	1.632	1.110	0.922	0.922	0.922	0.922	1.110	1.632
601	0.790	0.840	1.530	1.010	0.790	0.790	0.790	0.790	1.010	1.530
602	0.790	0.840	1.640	1.010	0.790	0.790	0.790	0.790	1.010	1.640
603	0.790	0.840	1.640	1.107	0.790	0.790	0.790	0.790	1.107	1.640
605	0.910	0.849	1.640	1.110	0.910	0.910	0.910	0.910	1.110	1.640
702	0.870	0.790	1.110	1.080	0.870	0.870	0.870	0.870	1.080	1.110
705	0.835	0.817	1.279	1.077	0.835	0.835	0.835	0.835	1.077	1.279
706	0.970	0.840	0.960	1.010	0.970	0.970	0.970	0.970	1.010	0.960

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
71601	934
71602	933
71603	931
71611	934
71612	933
71613	931
71630	506
71631	603
71635	504
71638	506
71639	506
71640	506
71642	504
71643	503
71644	503
71646	504
71647	603
71651	603
71652	605
71653	506
71654	506
71655	504
71656	504
71657	504
71658	504
71659	503
71660	605
71661	504
71662	506
71663	504
71665	605
71666	506
71667	503
71670	506
71671	603
71674	506
71675	504
71676	504
71677	504
71678	503
71701	602
71711	602
71720	603
71721	705
71722	705
71724	601
71725	603
71726	602
71728	705
71730	601
71731	601
71740	708
71742	603
71743	705
71744	603
71745	603
71747	601
71748	605
71749	601
71750	601
71751	602
71752	602
71753	708
71754	708
71758	601
71759	601
71762	601
71763	603
71764	602
71765	601
71766	603
71768	601
71769	708
71770	708
71772	705
71801	707
71802	707
71820	705
71822	705
71823	702
71825	705
71826	708
71827	708
71828	705
71831	705
71832	702
71833	702
71834	706
71835	705
71836	705
71837	706
71838	705
71839	706
71840	706
71841	702
71842	702
71844	705
71845	708
71846	702
71847	705
71851	705

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
71852	705
71853	705
71854	706
71855	705
71857	705
71858	705
71859	705
71860	708
71861	708
71862	705
71864	705
71865	705
71866	705
71901	953
71902	953
71903	953
71909	951
71910	951
71913	951
71914	951
71920	710
71921	710
71922	705
71923	705
71929	952
71932	702
71933	710
71935	710
71937	702
71940	710
71941	705
71942	952
71943	710
71944	702
71945	702
71949	951
71950	710
71951	710
71952	705
71953	702
71956	951
71957	804
71958	705
71959	705
71960	804
71961	804
71962	705
71964	951
71965	804
71966	804
71968	951
71969	804
71970	804
71971	705
71972	702
71973	702
71998	705
71999	705
72001	805
72002	908
72003	503
72004	932
72005	308
72006	303
72007	315
72010	301
72011	954
72012	313
72013	210
72014	303
72015	953
72016	808
72017	410
72018	953
72019	312
72020	312
72021	402
72022	908
72023	315
72024	403
72025	803
72026	503
72027	805
72028	210
72029	402
72030	805
72031	210
72032	901
72033	901
72034	901
72035	901
72036	402
72037	909
72038	503
72039	212
72040	410
72041	503
72042	503
72043	308
72044	208

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72045	313
72046	909
72047	212
72048	506
72051	210
72052	313
72053	910
72055	503
72057	931
72058	212
72059	303
72060	313
72061	212
72063	805
72064	503
72065	910
72066	410
72067	210
72068	313
72069	402
72070	805
72072	909
72073	503
72074	402
72075	308
72076	901
72078	901
72079	932
72080	805
72081	311
72082	313
72083	903
72084	952
72085	313
72086	403
72087	953
72088	210
72089	908
72099	901
72101	303
72102	313
72103	908
72104	952
72105	952
72106	905
72107	808
72108	402
72110	805
72111	212
72112	308
72113	901
72114	913
72115	913
72116	902
72117	903
72118	902
72119	913
72120	901
72121	208
72122	905
72123	303
72124	901
72125	805
72126	805
72127	808
72128	954
72129	954
72130	208
72131	211
72132	932
72133	503
72134	402
72135	905
72136	211
72137	211
72139	301
72140	503
72141	805
72142	903
72143	313
72145	313
72149	313
72150	954
72152	932
72153	210
72156	805
72157	805
72158	805
72160	503
72164	914
72165	306
72166	506
72167	953
72168	932
72169	308
72170	503
72173	212
72175	932
72176	313
72178	313

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72179	208
72180	910
72181	212
72182	932
72183	910
72189	303
72190	905
72199	905
72201	915
72202	912
72203	915
72204	911
72205	907
72206	910
72207	907
72209	911
72210	908
72211	906
72212	902
72214	910
72215	902
72216	910
72217	902
72219	911
72221	902
72222	902
72223	904
72225	902
72227	907
72231	902
72260	912
72295	910
72301	411
72303	411
72310	404
72311	409
72312	405
72313	404
72315	404
72316	404
72319	404
72320	409
72321	404
72322	405
72324	308
72325	412
72326	405
72327	412
72328	506
72329	404
72330	404
72331	407
72332	405
72333	409
72335	405
72336	405
72338	404
72339	412
72340	405
72341	409
72342	413
72346	405
72347	308
72348	405
72350	404
72351	404
72352	409
72353	409
72354	407
72355	409
72358	404
72359	405
72360	409
72364	411
72365	407
72366	409
72367	506
72368	409
72369	409
72370	404
72372	405
72373	407
72374	409
72376	412
72377	407
72379	506
72383	413
72384	412
72386	407
72387	408
72389	409
72390	413
72391	404
72392	405
72394	405
72395	404
72396	408
72401	314
72402	314
72403	314

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72404	309
72410	305
72411	309
72412	304
72413	307
72414	309
72415	305
72416	304
72417	314
72419	309
72421	304
72422	307
72424	307
72425	304
72426	404
72427	304
72428	404
72429	308
72430	307
72431	308
72432	409
72433	305
72434	305
72435	307
72436	309
72437	309
72438	404
72439	309
72440	305
72441	307
72442	404
72443	309
72444	307
72445	305
72447	309
72449	307
72450	309
72451	309
72453	307
72454	310
72455	307
72456	307
72457	305
72458	305
72459	305
72460	307
72461	310
72462	307
72464	310
72465	305
72466	305
72467	309
72469	305
72470	307
72471	308
72472	407
72473	308
72474	309
72475	308
72476	305
72478	307
72479	308
72482	307
72501	209
72503	209
72512	307
72513	307
72515	206
72517	206
72519	206
72520	206
72521	307
72522	306
72523	208
72524	306
72525	307
72526	209
72527	209
72528	206
72529	307
72530	208
72531	206
72532	307
72533	208
72534	209
72536	206
72537	201
72538	206
72539	307
72540	206
72542	307
72543	210
72544	201
72545	210
72546	208
72550	208
72553	209
72554	307
72555	208
72556	206

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72560	208
72561	209
72562	306
72564	306
72565	206
72566	206
72567	208
72568	209
72569	307
72571	306
72572	305
72573	209
72575	209
72576	206
72577	307
72578	206
72579	209
72581	208
72583	206
72584	206
72585	206
72587	206
72601	202
72602	202
72610	208
72611	202
72613	202
72615	202
72616	202
72617	201
72619	204
72623	201
72624	203
72626	201
72628	203
72629	210
72630	202
72631	202
72632	202
72633	202
72634	204
72635	201
72636	203
72638	202
72639	210
72640	203
72641	203
72642	201
72644	202
72645	210
72648	203
72650	210
72651	201
72653	201
72654	201
72655	203
72657	208
72658	201
72658	201
72659	201
72660	202
72661	204
72662	202
72663	208
72666	203
72668	205
72669	203
72670	203
72672	205
72675	203
72677	205
72679	210
72680	208
72682	205
72683	203
72685	203
72686	203
72687	205
72701	106
72702	106
72703	106
72704	106
72711	102
72712	102
72714	103
72715	103
72716	103
72717	105
72718	104
72719	102
72721	202
72722	105
72727	101
72728	108
72729	105
72730	106
72732	102
72733	102
72734	105
72735	106

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72736	105
72737	106
72738	202
72739	105
72740	202
72741	106
72742	202
72744	105
72745	107
72747	105
72749	105
72751	102
72752	202
72753	106
72756	109
72757	108
72758	104
72760	202
72761	105
72762	108
72764	106
72765	106
72766	106
72768	105
72769	105
72770	108
72773	202
72774	106
72776	202
72801	802
72802	802
72811	802
72812	802
72820	802
72821	802
72823	802
72824	803
72826	802
72827	803
72828	803
72829	803
72830	802
72832	802
72833	803
72834	803
72835	802
72837	802
72838	803
72839	802
72840	802
72841	804
72842	803
72843	203
72845	802
72846	802
72847	802
72851	802
72852	802
72853	803
72854	802
72855	802
72856	203
72857	803
72858	802
72860	803
72863	802
72865	802
72901	813
72902	812
72903	812
72904	812
72905	810
72906	812
72908	810
72913	812
72914	812
72916	810
72917	812
72918	810
72919	812
72921	810
72923	810
72924	803
72926	804
72927	802
72928	802
72930	806
72932	810
72933	806
72934	807
72935	810
72936	810
72937	810
72938	810
72940	810
72941	810
72943	802
72944	803
72945	810
72946	807

EXHIBIT 9- TERRITORY DEFINITIONS (DRS)

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, I

Zip Code	Rating Territory
72947	807
72948	807
72949	806
72950	804
72951	802
72952	807
72955	810
72956	810
72957	810
72958	803
72959	801

EXHIBIT 10 - TIER FACTORS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Ultimate Tier Factors — **3 Decimal Points**

Tier	Tier Group	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC	T&L	RR	AEC
100	1	0.787	0.991	0.787	0.972	0.763	0.763	0.763	0.763	0.972	0.787	1.000	1.000	1.000
101	1	0.830	1.001	0.850	0.999	0.821	0.821	0.821	0.821	0.999	0.850	1.000	1.000	1.000
102	1	0.860	1.022	0.874	1.030	0.860	0.860	0.860	0.860	1.030	0.874	1.000	1.000	1.000
103	1	0.889	1.045	0.887	1.063	0.896	0.896	0.896	0.896	1.063	0.887	1.000	1.000	1.000
104	1	0.923	1.069	0.905	1.096	0.940	0.940	0.940	0.940	1.096	0.905	1.000	1.000	1.000
105	1	0.967	1.092	0.941	1.128	0.997	0.997	0.997	0.997	1.128	0.941	1.000	1.000	1.000
106	1	1.020	1.116	0.996	1.160	1.070	1.070	1.070	1.070	1.160	0.996	1.000	1.000	1.000
107	1	1.083	1.139	1.068	1.190	1.160	1.160	1.160	1.160	1.190	1.068	1.000	1.000	1.000
108	1	1.149	1.162	1.151	1.221	1.265	1.265	1.265	1.265	1.221	1.151	1.000	1.000	1.000
109	1	1.214	1.185	1.238	1.252	1.380	1.380	1.380	1.380	1.252	1.238	1.000	1.000	1.000
110	1	1.276	1.209	1.320	1.285	1.501	1.501	1.501	1.501	1.285	1.320	1.000	1.000	1.000
111	1	1.330	1.234	1.389	1.321	1.623	1.623	1.623	1.623	1.321	1.389	1.000	1.000	1.000
112	1	1.372	1.259	1.438	1.359	1.742	1.742	1.742	1.742	1.359	1.438	1.000	1.000	1.000
113	1	1.404	1.287	1.470	1.400	1.851	1.851	1.851	1.851	1.400	1.470	1.000	1.000	1.000
114	1	1.426	1.314	1.484	1.442	1.951	1.951	1.951	1.951	1.442	1.484	1.000	1.000	1.000
115	1	1.444	1.340	1.494	1.483	2.042	2.042	2.042	2.042	1.483	1.494	1.000	1.000	1.000
116	1	1.470	1.364	1.517	1.522	2.127	2.127	2.127	2.127	1.522	1.517	1.000	1.000	1.000
117	1	1.517	1.384	1.583	1.552	2.212	2.212	2.212	2.212	1.552	1.583	1.000	1.000	1.000
118	1	1.517	1.384	1.583	1.552	2.212	2.212	2.212	2.212	1.552	1.583	1.000	1.000	1.000
119	1	1.517	1.384	1.583	1.552	2.212	2.212	2.212	2.212	1.552	1.583	1.000	1.000	1.000
120	1	1.517	1.384	1.470	1.400	2.212	2.212	2.212	2.212	1.400	1.470	1.000	1.000	1.000
121	1	1.517	1.384	1.470	1.400	2.212	2.212	2.212	2.212	1.400	1.470	1.000	1.000	1.000
122	1	0.967	1.116	1.151	1.190	2.212	2.212	2.212	2.212	1.190	1.151	1.000	1.000	1.000
123	1	1.517	1.364	1.470	1.552	2.212	2.212	2.212	2.212	1.552	1.470	1.000	1.000	1.000
124	1	1.517	1.364	1.470	1.552	1.742	1.742	1.742	1.742	1.552	1.470	1.000	1.000	1.000
125	1	1.020	1.209	1.151	1.400	1.742	1.742	1.742	1.742	1.400	1.151	1.000	1.000	1.000
126	1	1.020	1.139	1.151	1.190	1.070	1.070	1.070	1.070	1.190	1.151	1.000	1.000	1.000
127	1	1.517	1.384	1.583	1.552	2.212	2.212	2.212	2.212	1.552	1.583	1.000	1.000	1.000
128	1	1.517	1.384	1.583	1.552	2.212	2.212	2.212	2.212	1.552	1.583	1.000	1.000	1.000
200	2	0.659	0.851	0.680	0.799	0.588	0.588	0.588	0.588	0.799	0.680	1.000	1.000	1.000
201	2	0.696	0.860	0.734	0.822	0.633	0.633	0.633	0.633	0.822	0.734	1.000	1.000	1.000
202	2	0.720	0.877	0.754	0.846	0.663	0.663	0.663	0.663	0.846	0.754	1.000	1.000	1.000
203	2	0.742	0.894	0.762	0.872	0.690	0.690	0.690	0.690	0.872	0.762	1.000	1.000	1.000
204	2	0.770	0.913	0.778	0.898	0.721	0.721	0.721	0.721	0.898	0.778	1.000	1.000	1.000
205	2	0.804	0.932	0.807	0.922	0.764	0.764	0.764	0.764	0.922	0.807	1.000	1.000	1.000
206	2	0.848	0.950	0.853	0.947	0.819	0.819	0.819	0.819	0.947	0.853	1.000	1.000	1.000
207	2	0.898	0.970	0.914	0.971	0.888	0.888	0.888	0.888	0.971	0.914	1.000	1.000	1.000
208	2	0.953	0.988	0.985	0.996	0.967	0.967	0.967	0.967	0.996	0.985	1.000	1.000	1.000
209	2	1.009	1.008	1.059	1.021	1.055	1.055	1.055	1.055	1.021	1.059	1.000	1.000	1.000
210	2	1.060	1.029	1.130	1.049	1.148	1.148	1.148	1.148	1.049	1.130	1.000	1.000	1.000
211	2	1.105	1.050	1.189	1.078	1.242	1.242	1.242	1.242	1.078	1.189	1.000	1.000	1.000
212	2	1.140	1.072	1.232	1.109	1.332	1.332	1.332	1.332	1.109	1.232	1.000	1.000	1.000
213	2	1.165	1.095	1.258	1.142	1.415	1.415	1.415	1.415	1.142	1.258	1.000	1.000	1.000
214	2	1.183	1.117	1.270	1.176	1.492	1.492	1.492	1.492	1.176	1.270	1.000	1.000	1.000
215	2	1.199	1.139	1.278	1.209	1.560	1.560	1.560	1.560	1.209	1.278	1.000	1.000	1.000
216	2	1.220	1.160	1.297	1.240	1.625	1.625	1.625	1.625	1.240	1.297	1.000	1.000	1.000
217	2	1.259	1.178	1.355	1.266	1.691	1.691	1.691	1.691	1.266	1.355	1.000	1.000	1.000
218	2	1.259	1.178	1.355	1.266	1.691	1.691	1.691	1.691	1.266	1.355	1.000	1.000	1.000
219	2	1.259	1.178	1.355	1.266	1.691	1.691	1.691	1.691	1.266	1.355	1.000	1.000	1.000
220	2	1.259	1.178	1.258	1.142	1.691	1.691	1.691	1.691	1.142	1.258	1.000	1.000	1.000
221	2	1.259	1.178	1.258	1.142	1.691	1.691	1.691	1.691	1.142	1.258	1.000	1.000	1.000
222	2	0.804	0.950	0.985	0.971	1.691	1.691	1.691	1.691	0.971	0.985	1.000	1.000	1.000
223	2	1.259	1.160	1.258	1.266	1.691	1.691	1.691	1.691	1.266	1.258	1.000	1.000	1.000
224	2	1.259	1.160	1.258	1.266	1.332	1.332	1.332	1.332	1.266	1.258	1.000	1.000	1.000
225	2	0.848	1.029	0.985	1.142	1.332	1.332	1.332	1.332	1.142	0.985	1.000	1.000	1.000
226	2	0.848	0.970	0.985	0.971	0.819	0.819	0.819	0.819	0.971	0.985	1.000	1.000	1.000
227	2	1.259	1.178	1.355	1.266	1.691	1.691	1.691	1.691	1.266	1.355	1.000	1.000	1.000
228	2	1.259	1.178	1.355	1.266	1.691	1.691	1.691	1.691	1.266	1.355	1.000	1.000	1.000
300	3	0.627	0.835	0.607	0.768	0.517	0.517	0.517	0.517	0.768	0.607	1.000	1.000	1.000
301	3	0.662	0.843	0.656	0.791	0.557	0.557	0.557	0.557	0.791	0.656	1.000	1.000	1.000
302	3	0.684	0.859	0.672	0.813	0.583	0.583	0.583	0.583	0.813	0.672	1.000	1.000	1.000
303	3	0.704	0.876	0.679	0.837	0.605	0.605	0.605	0.605	0.837	0.679	1.000	1.000	1.000
304	3	0.729	0.891	0.691	0.859	0.631	0.631	0.631	0.631	0.859	0.691	1.000	1.000	1.000
305	3	0.762	0.909	0.716	0.882	0.667	0.667	0.667	0.667	0.882	0.716	1.000	1.000	1.000
306	3	0.802	0.926	0.756	0.904	0.715	0.715	0.715	0.715	0.904	0.756	1.000	1.000	1.000
307	3	0.849	0.944	0.810	0.926	0.774	0.774	0.774	0.774	0.926	0.810	1.000	1.000	1.000
308	3	0.900	0.961	0.873	0.950	0.843	0.843	0.843	0.843	0.950	0.873	1.000	1.000	1.000
309	3	0.952	0.981	0.938	0.974	0.919	0.919	0.919	0.919	0.974	0.938	1.000	1.000	1.000
310	3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
311	3	1.042	1.021	1.052	1.027	1.082	1.082	1.082	1.082	1.027	1.052	1.000	1.000	1.000
312	3	1.075	1.042	1.090	1.057	1.159	1.159	1.159	1.159	1.057	1.090	1.000	1.000	1.000
313	3	1.098	1.063	1.111	1.086	1.231	1.231	1.231	1.231	1.086	1.111	1.000	1.000	1.000
314	3	1.114	1.084	1.122	1.118	1.297	1.297	1.297	1.297	1.118	1.122	1.000	1.000	1.000
315	3	1.129	1.105	1.127	1.149	1.356	1.356	1.356	1.356	1.149	1.127	1.000	1.000	1.000
316	3	1.148	1.124	1.145	1.178	1.412	1.412	1.412	1.412	1.178	1.145	1.000	1.000	1.000
317	3	1.185	1.142	1.195	1.203	1.469	1.469	1.469	1.469	1.203	1.195	1.000	1.000	1.000
318	3	1.185	1.142	1.195	1.203	1.469	1.469	1.469	1.469	1.203	1.195	1.000	1.000	1.000
319	3	1.185	1.142	1.195	1.203	1.469	1.469	1.469	1.469	1.203	1.195	1.000	1.000	1.000
320	3	1.185	1.142	1.111	1.086	1.469	1.469	1.469	1.469	1.086	1.111	1.000	1.000	1.000
321	3	1.185	1.142	1.111	1.086	1.469	1.469	1.469	1.469	1.086	1.111	1.000	1.000	1.000
322	3	0.762	0.926	0.873	0.926	1.469	1.469	1.469	1.469	0.926	0.873	1.000	1.000	1.000
323	3	1.185	1.124	1.111	1.203	1.469	1.469	1.469	1.469	1.203	1.111	1.000	1.000	1.000
324	3	1.185	1.124	1.111	1.203	1.159	1.159	1.159	1.159	1.203	1.111	1.000	1.000	1.000
325	3	0.802	1.000	0.873	1.086	1.159	1.159	1.159	1.159	1.086	0.873	1.000	1.000	1.000
326	3	0.802	0.944	0.873	0.926	0.715	0.715	0.715	0.715	0.926	0.873	1.000	1.000	1.000
327	3	1.185	1.142	1.195	1.203	1.469	1.469	1.469	1.469	1.203	1.195	1.000	1.000	1.000
328	3	1.185	1.142	1.195	1.203	1.469	1.469	1.469	1.469	1.203	1.195	1.000	1.000	1.000

EXHIBIT 10 - TIER FACTORS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Ultimate Tier Factors — **3 Decimal Points**

Tier	Tier Group	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC	T&L	RR	AEC
400	4	0.530	0.752	0.579	0.679	0.496	0.496	0.496	0.496	0.679	0.579	1.000	1.000	1.000
401	4	0.560	0.759	0.625	0.698	0.535	0.535	0.535	0.535	0.698	0.625	1.000	1.000	1.000
402	4	0.580	0.775	0.643	0.719	0.559	0.559	0.559	0.559	0.719	0.643	1.000	1.000	1.000
403	4	0.598	0.792	0.650	0.742	0.582	0.582	0.582	0.582	0.742	0.650	1.000	1.000	1.000
404	4	0.620	0.809	0.664	0.764	0.609	0.609	0.609	0.609	0.764	0.664	1.000	1.000	1.000
405	4	0.649	0.825	0.689	0.785	0.645	0.645	0.645	0.645	0.785	0.689	1.000	1.000	1.000
406	4	0.684	0.842	0.728	0.807	0.692	0.692	0.692	0.692	0.807	0.728	1.000	1.000	1.000
407	4	0.726	0.859	0.781	0.827	0.750	0.750	0.750	0.750	0.827	0.781	1.000	1.000	1.000
408	4	0.769	0.876	0.841	0.848	0.818	0.818	0.818	0.818	0.848	0.841	1.000	1.000	1.000
409	4	0.813	0.893	0.904	0.870	0.892	0.892	0.892	0.892	0.870	0.904	1.000	1.000	1.000
410	4	0.854	0.911	0.963	0.892	0.969	0.969	0.969	0.969	0.892	0.963	1.000	1.000	1.000
411	4	0.889	0.929	1.013	0.916	1.048	1.048	1.048	1.048	0.916	1.013	1.000	1.000	1.000
412	4	0.917	0.947	1.049	0.941	1.122	1.122	1.122	1.122	0.941	1.049	1.000	1.000	1.000
413	4	0.936	0.965	1.069	0.968	1.192	1.192	1.192	1.192	0.968	1.069	1.000	1.000	1.000
414	4	0.949	0.984	1.078	0.996	1.254	1.254	1.254	1.254	0.996	1.078	1.000	1.000	1.000
415	4	0.961	1.003	1.083	1.023	1.310	1.310	1.310	1.310	1.023	1.083	1.000	1.000	1.000
416	4	0.977	1.020	1.099	1.048	1.363	1.363	1.363	1.363	1.048	1.099	1.000	1.000	1.000
417	4	1.009	1.036	1.148	1.069	1.418	1.418	1.418	1.418	1.069	1.148	1.000	1.000	1.000
418	4	1.009	1.036	1.148	1.069	1.418	1.418	1.418	1.418	1.069	1.148	1.000	1.000	1.000
419	4	1.009	1.036	1.148	1.069	1.418	1.418	1.418	1.418	1.069	1.148	1.000	1.000	1.000
420	4	1.009	1.036	1.069	0.968	1.418	1.418	1.418	1.418	0.968	1.069	1.000	1.000	1.000
421	4	1.009	1.036	1.069	0.968	1.418	1.418	1.418	1.418	0.968	1.069	1.000	1.000	1.000
422	4	0.649	0.842	0.841	0.827	1.418	1.418	1.418	1.418	0.827	0.841	1.000	1.000	1.000
423	4	1.009	1.020	1.069	1.069	1.418	1.418	1.418	1.418	1.069	1.069	1.000	1.000	1.000
424	4	1.009	1.020	1.069	1.069	1.122	1.122	1.122	1.122	1.069	1.069	1.000	1.000	1.000
425	4	0.684	0.911	0.841	0.968	1.122	1.122	1.122	1.122	0.968	0.841	1.000	1.000	1.000
426	4	0.684	0.859	0.841	0.827	0.692	0.692	0.692	0.692	0.827	0.841	1.000	1.000	1.000
427	4	1.009	1.036	1.148	1.069	1.418	1.418	1.418	1.418	1.069	1.148	1.000	1.000	1.000
428	4	1.009	1.036	1.148	1.069	1.418	1.418	1.418	1.418	1.069	1.148	1.000	1.000	1.000
500	5	0.464	0.642	0.509	0.599	0.413	0.413	0.413	0.413	0.599	0.509	1.000	1.000	1.000
501	5	0.489	0.649	0.550	0.616	0.445	0.445	0.445	0.445	0.616	0.550	1.000	1.000	1.000
502	5	0.506	0.661	0.564	0.634	0.465	0.465	0.465	0.465	0.634	0.564	1.000	1.000	1.000
503	5	0.521	0.673	0.569	0.651	0.482	0.482	0.482	0.482	0.651	0.569	1.000	1.000	1.000
504	5	0.538	0.685	0.579	0.669	0.503	0.503	0.503	0.503	0.669	0.579	1.000	1.000	1.000
505	5	0.562	0.698	0.599	0.686	0.532	0.532	0.532	0.532	0.686	0.599	1.000	1.000	1.000
506	5	0.592	0.710	0.633	0.703	0.570	0.570	0.570	0.570	0.703	0.633	1.000	1.000	1.000
507	5	0.627	0.724	0.677	0.720	0.617	0.617	0.617	0.617	0.720	0.677	1.000	1.000	1.000
508	5	0.664	0.738	0.730	0.739	0.672	0.672	0.672	0.672	0.739	0.730	1.000	1.000	1.000
509	5	0.702	0.753	0.785	0.757	0.733	0.733	0.733	0.733	0.757	0.785	1.000	1.000	1.000
510	5	0.738	0.768	0.837	0.777	0.798	0.798	0.798	0.798	0.777	0.837	1.000	1.000	1.000
511	5	0.770	0.783	0.880	0.799	0.862	0.862	0.862	0.862	0.799	0.880	1.000	1.000	1.000
512	5	0.794	0.800	0.911	0.822	0.925	0.925	0.925	0.925	0.822	0.911	1.000	1.000	1.000
513	5	0.812	0.817	0.931	0.846	0.983	0.983	0.983	0.983	0.846	0.931	1.000	1.000	1.000
514	5	0.823	0.834	0.940	0.871	1.035	1.035	1.035	1.035	0.871	0.940	1.000	1.000	1.000
515	5	0.834	0.849	0.945	0.895	1.083	1.083	1.083	1.083	0.895	0.945	1.000	1.000	1.000
516	5	0.848	0.864	0.959	0.918	1.127	1.127	1.127	1.127	0.918	0.959	1.000	1.000	1.000
517	5	0.876	0.878	1.002	0.937	1.173	1.173	1.173	1.173	0.937	1.002	1.000	1.000	1.000
518	5	0.876	0.878	1.002	0.937	1.173	1.173	1.173	1.173	0.937	1.002	1.000	1.000	1.000
519	5	0.876	0.878	1.002	0.937	1.173	1.173	1.173	1.173	0.937	1.002	1.000	1.000	1.000
520	5	0.876	0.878	0.931	0.846	1.173	1.173	1.173	1.173	0.846	0.931	1.000	1.000	1.000
521	5	0.876	0.878	0.931	0.846	1.173	1.173	1.173	1.173	0.846	0.931	1.000	1.000	1.000
522	5	0.562	0.710	0.730	0.720	1.173	1.173	1.173	1.173	0.720	0.730	1.000	1.000	1.000
523	5	0.876	0.864	0.931	0.937	1.173	1.173	1.173	1.173	0.937	0.931	1.000	1.000	1.000
524	5	0.876	0.864	0.931	0.937	0.925	0.925	0.925	0.925	0.937	0.931	1.000	1.000	1.000
525	5	0.592	0.768	0.730	0.846	0.925	0.925	0.925	0.925	0.846	0.730	1.000	1.000	1.000
526	5	0.592	0.724	0.730	0.720	0.570	0.570	0.570	0.570	0.720	0.730	1.000	1.000	1.000
527	5	0.876	0.878	1.002	0.937	1.173	1.173	1.173	1.173	0.937	1.002	1.000	1.000	1.000
528	5	0.876	0.878	1.002	0.937	1.173	1.173	1.173	1.173	0.937	1.002	1.000	1.000	1.000
600	6	0.448	0.620	0.484	0.583	0.395	0.395	0.395	0.395	0.583	0.484	1.000	1.000	1.000
601	6	0.473	0.627	0.523	0.599	0.426	0.426	0.426	0.426	0.599	0.523	1.000	1.000	1.000
602	6	0.490	0.640	0.537	0.618	0.446	0.446	0.446	0.446	0.618	0.537	1.000	1.000	1.000
603	6	0.506	0.654	0.543	0.636	0.464	0.464	0.464	0.464	0.636	0.543	1.000	1.000	1.000
604	6	0.524	0.667	0.555	0.655	0.485	0.485	0.485	0.485	0.655	0.555	1.000	1.000	1.000
605	6	0.549	0.681	0.576	0.674	0.514	0.514	0.514	0.514	0.674	0.576	1.000	1.000	1.000
606	6	0.579	0.696	0.609	0.693	0.552	0.552	0.552	0.552	0.693	0.609	1.000	1.000	1.000
607	6	0.613	0.709	0.652	0.710	0.599	0.599	0.599	0.599	0.710	0.652	1.000	1.000	1.000
608	6	0.651	0.723	0.703	0.728	0.651	0.651	0.651	0.651	0.728	0.703	1.000	1.000	1.000
609	6	0.687	0.737	0.756	0.746	0.711	0.711	0.711	0.711	0.746	0.756	1.000	1.000	1.000
610	6	0.722	0.752	0.805	0.765	0.773	0.773	0.773	0.773	0.765	0.805	1.000	1.000	1.000
611	6	0.751	0.767	0.847	0.787	0.835	0.835	0.835	0.835	0.787	0.847	1.000	1.000	1.000
612	6	0.774	0.781	0.876	0.808	0.894	0.894	0.894	0.894	0.808	0.876	1.000	1.000	1.000
613	6	0.792	0.797	0.893	0.831	0.949	0.949	0.949	0.949	0.831	0.893	1.000	1.000	1.000
614	6	0.802	0.813	0.901	0.855	0.999	0.999	0.999	0.999	0.855	0.901	1.000	1.000	1.000
615	6	0.812	0.828	0.905	0.878	1.044	1.044	1.044	1.044	0.878	0.905	1.000	1.000	1.000
616	6	0.825	0.842	0.919	0.900	1.087	1.087	1.087	1.087	0.900	0.919	1.000	1.000	1.000
617	6	0.852	0.855	0.959	0.918	1.131	1.131	1.131	1.131	0.918	0.959	1.000	1.000	1.000
618	6	0.852	0.855	0.959	0.918	1.131	1.131	1.131	1.131	0.918	0.959	1.000	1.000	1.000
619	6	0.852	0.855	0.959	0.918	1.131	1.131	1.131	1.131	0.918	0.959	1.000	1.000	1.000
620	6	0.852	0.855	0.893	0.831	1.131	1.131	1.131	1.131	0.831	0.893	1.000	1.000	1.000
621	6	0.852	0.855	0.893	0.831	1.131	1.131	1.131	1.131	0.831	0.893	1.000	1.000	1.000
622	6	0.549	0.696	0.703	0.710	1.131	1.131	1.131	1.131	0.710	0.703	1.000	1.000	1.000
623	6	0.852	0.842	0.893	0.918	1.131	1.131	1.131	1.131	0.918	0.893	1.000	1.000	1.000
624	6	0.852	0.842	0.893	0.918	0.894	0.894	0.894	0.894	0.918	0.893	1.000	1.000	1.000
625	6	0.579	0.752	0.703	0.831	0.894	0.894	0.894	0.894	0.831	0.703	1.000	1.000	1.000
626	6	0.579	0.709	0.703	0.710	0.552	0.552	0.552	0.552	0.710	0.703	1.000	1.000	1.000
627	6	0.852	0.855	0.959	0.918	1.131	1.131	1.131	1.131	0.918	0.959	1.000	1.000	1.000
628	6	0.852	0.855	0.959	0.918	1.131	1.131	1.131	1.131	0.918	0.959	1.000	1.000	1.000

EXHIBIT 10 - TIER FACTORS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Ultimate Tier Factors — **3 Decimal Points**

Tier	Tier Group	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC	T&L	RR	AEC
700	7	0.390	0.600	0.377	0.527	0.301	0.301	0.301	0.301	0.527	0.377	1.000	1.000	1.000
701	7	0.412	0.607	0.407	0.542	0.324	0.324	0.324	0.324	0.542	0.407	1.000	1.000	1.000
702	7	0.425	0.618	0.418	0.558	0.339	0.339	0.339	0.339	0.558	0.418	1.000	1.000	1.000
703	7	0.438	0.630	0.422	0.573	0.352	0.352	0.352	0.352	0.573	0.422	1.000	1.000	1.000
704	7	0.452	0.641	0.429	0.589	0.367	0.367	0.367	0.367	0.589	0.429	1.000	1.000	1.000
705	7	0.472	0.653	0.444	0.604	0.388	0.388	0.388	0.388	0.604	0.444	1.000	1.000	1.000
706	7	0.497	0.665	0.469	0.619	0.415	0.415	0.415	0.415	0.619	0.469	1.000	1.000	1.000
707	7	0.527	0.678	0.502	0.634	0.449	0.449	0.449	0.449	0.634	0.502	1.000	1.000	1.000
708	7	0.559	0.690	0.541	0.650	0.489	0.489	0.489	0.489	0.650	0.541	1.000	1.000	1.000
709	7	0.590	0.704	0.581	0.667	0.534	0.534	0.534	0.534	0.667	0.581	1.000	1.000	1.000
710	7	0.620	0.719	0.620	0.684	0.581	0.581	0.581	0.581	0.684	0.620	1.000	1.000	1.000
711	7	0.646	0.733	0.652	0.703	0.628	0.628	0.628	0.628	0.703	0.652	1.000	1.000	1.000
712	7	0.667	0.749	0.676	0.724	0.674	0.674	0.674	0.674	0.724	0.676	1.000	1.000	1.000
713	7	0.681	0.765	0.690	0.745	0.716	0.716	0.716	0.716	0.745	0.690	1.000	1.000	1.000
714	7	0.692	0.779	0.697	0.766	0.754	0.754	0.754	0.754	0.766	0.697	1.000	1.000	1.000
715	7	0.701	0.795	0.700	0.788	0.788	0.788	0.788	0.788	0.788	0.700	1.000	1.000	1.000
716	7	0.713	0.809	0.711	0.808	0.821	0.821	0.821	0.821	0.808	0.711	1.000	1.000	1.000
717	7	0.736	0.822	0.743	0.825	0.855	0.855	0.855	0.855	0.825	0.743	1.000	1.000	1.000
718	7	0.736	0.822	0.743	0.825	0.855	0.855	0.855	0.855	0.825	0.743	1.000	1.000	1.000
719	7	0.736	0.822	0.743	0.825	0.855	0.855	0.855	0.855	0.825	0.743	1.000	1.000	1.000
720	7	0.736	0.822	0.690	0.745	0.855	0.855	0.855	0.855	0.745	0.690	1.000	1.000	1.000
721	7	0.736	0.822	0.690	0.745	0.855	0.855	0.855	0.855	0.745	0.690	1.000	1.000	1.000
722	7	0.472	0.665	0.541	0.634	0.855	0.855	0.855	0.855	0.634	0.541	1.000	1.000	1.000
723	7	0.736	0.809	0.690	0.825	0.855	0.855	0.855	0.855	0.825	0.690	1.000	1.000	1.000
724	7	0.736	0.809	0.690	0.825	0.674	0.674	0.674	0.674	0.825	0.690	1.000	1.000	1.000
725	7	0.497	0.719	0.541	0.745	0.674	0.674	0.674	0.674	0.745	0.541	1.000	1.000	1.000
726	7	0.497	0.678	0.541	0.634	0.415	0.415	0.415	0.415	0.634	0.541	1.000	1.000	1.000
727	7	0.736	0.822	0.743	0.825	0.855	0.855	0.855	0.855	0.825	0.743	1.000	1.000	1.000
728	7	0.736	0.822	0.743	0.825	0.855	0.855	0.855	0.855	0.825	0.743	1.000	1.000	1.000

EXHIBIT 11 - VEHICLE SYMBOLS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Symbol Assignment Version:	v3.1
VIN Table version	6.04

4 Decimal Points

Symbol	BI=PD		CMP=LPC		COL=UMPD	PIPM=PIPAI=UMBI=UIMBI			
	BI	PD	COMP	LPC	COLL	PIPM	PIPAI	UMBI	UIMBI
1	0.8060	0.8060	0.8440	0.8440	0.7800	0.3250	0.3250	0.3250	0.3250
2	0.8090	0.8090	0.8660	0.8660	0.8000	0.4920	0.4920	0.4920	0.4920
3	0.8140	0.8140	0.8940	0.8940	0.8600	0.6280	0.6280	0.6280	0.6280
4	0.8220	0.8220	0.9270	0.9270	0.8770	0.7380	0.7380	0.7380	0.7380
5	0.8320	0.8320	0.9650	0.9650	0.8780	0.8250	0.8250	0.8250	0.8250
6	0.8440	0.8440	1.0080	1.0080	0.8920	0.8920	0.8920	0.8920	0.8920
7	0.8590	0.8590	1.0560	1.0560	0.9200	0.9430	0.9430	0.9430	0.9430
8	0.8770	0.8770	1.1100	1.1100	0.9600	0.9790	0.9790	0.9790	0.9790
9	0.8970	0.8970	1.1680	1.1680	1.0140	1.0060	1.0060	1.0060	1.0060
0	0.9200	0.9200	1.2320	1.2320	1.0810	1.0260	1.0260	1.0260	1.0260
A	0.9450	0.9450	1.3010	1.3010	1.1610	1.0420	1.0420	1.0420	1.0420
B	0.9720	0.9720	1.3750	1.3750	1.2540	1.0570	1.0570	1.0570	1.0570
C	1.0020	1.0020	1.4550	1.4550	1.3610	1.0760	1.0760	1.0760	1.0760
D	1.0350	1.0350	1.5390	1.5390	1.4800	1.1010	1.1010	1.1010	1.1010
E	1.0690	1.0690	1.6290	1.6290	1.6130	1.1350	1.1350	1.1350	1.1350
F	1.1070	1.1070	1.7240	1.7240	1.7590	1.1820	1.1820	1.1820	1.1820
G	1.1470	1.1470	1.8250	1.8250	1.9180	1.2440	1.2440	1.2440	1.2440
H	1.1890	1.1890	2.0000	2.0000	2.1500	1.3260	1.3260	1.3260	1.3260
I	1.0000	1.0000	2.8000	2.8000	2.5000	1.4300	1.4300	1.4300	1.4300
J	1.0000	1.0000	1.0000	1.0000	2.7500	1.5600	1.5600	1.5600	1.5600
K	1.0000	1.0000	1.0000	1.0000	2.7700	1.0000	1.0000	1.0000	1.0000
L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
O	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
S	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
T	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
U	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
V	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
W	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Y	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Z	0.7452	0.7452	1.0000	1.0000	1.0000	1.1000	1.1000	1.1000	1.1000

EXHIBIT 11a - STATED AMOUNT

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Amount Class ($)	Symbol V (Stated Amount Coverage)				Symbol W (Conversion Van Coverage)			
	Comp	Coll	UMPD	LPC	Comp	Coll	UMPD	LPC
1 - 2,500	1.43	1.21	1.21	1.43	0.83	0.76	0.76	0.83
2,501 - 5,000	2.24	1.43	1.43	2.24	0.83	0.76	0.76	0.83
5,001 - 7,500	3.05	1.65	1.65	3.05	0.83	0.76	0.76	0.83
7,501 - 10,000	3.84	1.86	1.86	3.84	0.83	0.76	0.76	0.83
10,001 - 20,000	4.65	2.08	2.08	4.65	1.77	1.09	1.09	1.77
20,001 - 30,000	5.45	2.29	2.29	5.45	3.02	1.42	1.42	3.02
30,001 - 40,000	6.26	2.51	2.51	6.26	4.17	1.74	1.74	4.17
40,001 - 50,000	7.06	2.72	2.72	7.06	5.21	2.18	2.18	5.21
50,001 - 60,000	7.86	2.95	2.95	7.86	5.62	2.29	2.29	5.62
60,001 - 70,000	8.67	3.17	3.17	8.67	6.04	2.40	2.40	6.04
70,001 - 80,000	9.46	3.38	3.38	9.46	6.46	2.51	2.51	6.46
80,001 - 90,000	10.27	3.60	3.60	10.27	6.88	2.63	2.63	6.88
90,001 - 99,999	11.08	3.81	3.81	11.08	7.29	2.74	2.74	7.29

EXHIBIT 12 - MODEL YEAR

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Model Year Factors - All Tier Groups **4 Decimal Points**

Model Year	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD	LPC
2010	1.0038	1.0038	1.4427	1.8820	0.9050	0.9050	0.9050	0.9050	1.8820	1.4427
2009	1.0038	1.0038	1.3793	1.7455	0.9050	0.9050	0.9050	0.9050	1.7455	1.3793
2008	1.0038	1.0038	1.3187	1.6189	0.9050	0.9050	0.9050	0.9050	1.6189	1.3187
2007	1.0038	1.0038	1.2608	1.5015	0.9050	0.9050	0.9050	0.9050	1.5015	1.2608
2006	1.0038	1.0038	1.2054	1.3926	0.9074	0.9074	0.9074	0.9074	1.3926	1.2054
2005	1.0038	1.0038	1.1516	1.2879	0.9370	0.9370	0.9370	0.9370	1.2879	1.1516
2004	1.0038	1.0038	1.0994	1.1876	0.9621	0.9621	0.9621	0.9621	1.1876	1.0994
2003	1.0026	1.0026	1.0489	1.0916	0.9830	0.9830	0.9830	0.9830	1.0916	1.0489
2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	0.9959	0.9959	0.9528	0.9127	1.0133	1.0133	1.0133	1.0133	0.9127	0.9528
2000	0.9903	0.9903	0.9072	0.8297	1.0229	1.0229	1.0229	1.0229	0.8297	0.9072
1999	0.9832	0.9832	0.8632	0.7511	1.0292	1.0292	1.0292	1.0292	0.7511	0.8632
1998	0.9746	0.9746	0.8209	0.6767	1.0319	1.0319	1.0319	1.0319	0.6767	0.8209
1997	0.9646	0.9646	0.7802	0.6068	1.0314	1.0314	1.0314	1.0314	0.6068	0.7802
1996	0.9530	0.9530	0.7411	0.5411	1.0273	1.0273	1.0273	1.0273	0.5411	0.7411
1995	0.9400	0.9400	0.7037	0.4798	1.0199	1.0199	1.0199	1.0199	0.4798	0.7037
1994	0.9255	0.9255	0.6679	0.4228	1.0090	1.0090	1.0090	1.0090	0.4228	0.6679
1993	0.9095	0.9095	0.6338	0.3701	0.9944	0.9944	0.9944	0.9944	0.3701	0.6338
1992	0.8920	0.8920	0.6000	0.3500	0.9760	0.9760	0.9760	0.9760	0.3500	0.6000
1991	0.8730	0.8730	0.6000	0.3500	0.9537	0.9537	0.9537	0.9537	0.3500	0.6000
1990	0.8526	0.8526	0.6000	0.3500	0.9270	0.9270	0.9270	0.9270	0.3500	0.6000
1989	0.8306	0.8306	0.6000	0.3500	0.8957	0.8957	0.8957	0.8957	0.3500	0.6000
1988	0.8072	0.8072	0.6000	0.3500	0.8591	0.8591	0.8591	0.8591	0.3500	0.6000
1987	0.7823	0.7823	0.6000	0.3500	0.8166	0.8166	0.8166	0.8166	0.3500	0.6000
<=1986	0.7559	0.7559	0.6000	0.3500	0.7673	0.7673	0.7673	0.7673	0.3500	0.6000
Non-Owner	1.0000	1.0000	NA	NA	1.0000	1.0000	1.0000	1.0000	NA	NA

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2000	A31	2000A31	0.9600	0.9400	0.7100	0.7100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2000	AA1	2000AA1	1.0100	1.1000	1.2300	1.2300	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
2000	AA2	2000AA2	0.9600	0.9600	1.2500	1.2500	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2000	AA3	2000AA3	0.9900	0.9800	0.7400	0.7400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
2000	AI1	2000AI1	1.0500	1.0500	1.4500	1.4500	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
2000	AN1	2000AN1	1.0000	0.9800	1.1700	1.1700	1.1900	1.1900	1.1000	1.1000	1.1000	1.1000
2000	AS3	2000AS3	1.0000	1.0900	1.7500	1.7500	1.5600	1.5600	1.0900	1.0900	1.0900	1.0900
2000	AT1	2000AT1	0.9600	0.8800	0.8100	0.8100	0.9200	0.9200	1.0100	1.0100	1.0100	1.0100
2000	AT2	2000AT2	0.9900	0.9600	1.0800	1.0800	0.9700	0.9700	0.8800	0.8800	0.8800	0.8800
2000	B31	2000B31	0.9900	0.9200	1.0100	1.0100	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
2000	B51	2000B51	0.9900	0.9500	1.1600	1.1600	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2000	B71	2000B71	0.9800	1.0100	1.0600	1.0600	0.7800	0.7800	0.9800	0.9800	0.9800	0.9800
2000	BC1	2000BC1	1.0000	0.9300	1.0000	1.0000	0.9200	0.9200	1.0400	1.0400	1.0400	1.0400
2000	BL1	2000BL1	0.9600	0.9100	0.9400	0.9400	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2000	BM1	2000BM1	1.0200	1.0000	0.7600	0.7600	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
2000	BM3	2000BM3	1.0400	1.0200	1.2100	1.2100	1.0900	1.0900	0.9600	0.9600	0.9600	0.9600
2000	BP1	2000BP1	0.9600	0.9200	0.7400	0.7400	0.8300	0.8300	1.0500	1.0500	1.0500	1.0500
2000	BR2	2000BR2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	BX1	2000BX1	0.9900	0.9900	1.1300	1.1300	0.7500	0.7500	0.9500	0.9500	0.9500	0.9500
2000	BZ1	2000BZ1	0.9900	0.9100	0.9900	0.9900	0.8100	0.8100	1.0300	1.0300	1.0300	1.0300
2000	BZ2	2000BZ2	1.0000	1.0000	1.1800	1.1800	1.0400	1.0400	0.9600	0.9600	0.9600	0.9600
2000	C11	2000C11	0.9400	0.9200	1.1500	1.1500	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
2000	C21	2000C21	0.9700	0.9900	1.0600	1.0600	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
2000	C31	2000C31	0.9700	1.0100	1.1300	1.1300	0.9200	0.9200	0.9400	0.9400	0.9400	0.9400
2000	C32	2000C32	1.0200	0.9500	1.0500	1.0500	1.0900	1.0900	0.9200	0.9200	0.9200	0.9200
2000	CA2	2000CA2	1.0100	0.9500	1.0100	1.0100	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2000	CB3	2000CB3	0.9100	0.8900	0.7700	0.7700	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
2000	CC1	2000CC1	0.9700	0.9500	0.9800	0.9800	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2000	CC3	2000CC3	1.1700	1.0700	1.1800	1.1800	1.3400	1.3400	1.0100	1.0100	1.0100	1.0100
2000	CC5	2000CC5	1.1000	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2000	CC6	2000CC6	1.0100	1.0000	0.9100	0.9100	0.9800	0.9800	0.8800	0.8800	0.8800	0.8800
2000	CC7	2000CC7	0.9900	1.0000	1.0200	1.0200	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
2000	CC8	2000CC8	0.9800	0.9900	0.8800	0.8800	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
2000	CCA	2000CCA	1.0000	0.7700	1.1200	1.1200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2000	CCC	2000CCC	1.0400	1.0400	1.1400	1.1400	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2000	CCD	2000CCD	1.0100	0.9200	1.1100	1.1100	1.0700	1.0700	0.9600	0.9600	0.9600	0.9600
2000	CD1	2000CD1	0.9700	0.9700	1.1000	1.1000	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2000	CE1	2000CE1	1.0300	0.9600	1.1600	1.1600	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
2000	CE2	2000CE2	1.0700	1.1900	1.6600	1.6600	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2000	CI1	2000CI1	0.9700	0.9100	1.2000	1.2000	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2000	CL1	2000CL1	1.0200	0.9300	0.9600	0.9600	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
2000	CL3	2000CL3	1.0000	0.9100	1.0500	1.0500	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
2000	CM1	2000CM1	0.9500	0.8800	0.9800	0.9800	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
2000	CM2	2000CM2	1.0300	1.0700	0.9900	0.9900	1.3600	1.3600	1.0200	1.0200	1.0200	1.0200
2000	CM3	2000CM3	1.0000	1.0100	1.0800	1.0800	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
2000	CP1	2000CP1	1.0300	1.0900	1.1400	1.1400	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2000	CS1	2000CS1	0.9700	0.9200	1.0200	1.0200	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2000	CS3	2000CS3	0.9900	1.0800	1.0200	1.0200	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
2000	CS7	2000CS7	0.9000	0.9900	1.0100	1.0100	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
2000	CS8	2000CS8	1.0000	1.0700	1.1100	1.1100	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
2000	CS9	2000CS9	1.0800	1.0600	0.9900	0.9900	1.1900	1.1900	1.0600	1.0600	1.0600	1.0600
2000	CT1	2000CT1	0.9500	1.0200	1.2400	1.2400	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
2000	CT2	2000CT2	0.9600	0.9700	1.1200	1.1200	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
2000	CT5	2000CT5	1.0000	1.0200	0.9200	0.9200	1.0200	1.0200	0.9600	0.9600	0.9600	0.9600
2000	CV1	2000CV1	1.0300	0.9100	1.0300	1.0300	0.8200	0.8200	1.0100	1.0100	1.0100	1.0100
2000	DA1	2000DA1	1.0500	1.0300	0.9600	0.9600	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200
2000	DB1	2000DB1	0.9600	0.9400	0.8200	0.8200	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
2000	DB2	2000DB2	1.0000	0.9900	0.9000	0.9000	0.8700	0.8700	0.9700	0.9700	0.9700	0.9700
2000	DB3	2000DB3	0.9800	1.0100	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2000	DC2	2000DC2	1.0800	1.0800	1.0100	1.0100	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000
2000	DD4	2000DD4	1.0900	1.2600	1.1100	1.1100	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2000	DD6	2000DD6	1.0500	1.3400	1.0300	1.0300	1.1400	1.1400	0.9800	0.9800	0.9800	0.9800
2000	DG1	2000DG1	1.0400	1.0300	0.9400	0.9400	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
2000	DI1	2000DI1	0.9600	0.9200	1.1900	1.1900	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
2000	DN2	2000DN2	1.1200	1.0700	1.1700	1.1700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2000	DR2	2000DR2	0.9800	1.0100	1.2000	1.2000	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
2000	DR3	2000DR3	1.0800	1.1800	1.1800	1.1800	1.1500	1.1500	1.0400	1.0400	1.0400	1.0400
2000	DR4	2000DR4	1.1000	1.1200	1.5200	1.5200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2000	DS3	2000DS3	1.0400	1.0300	1.1800	1.1800	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
2000	DV1	2000DV1	1.0200	1.0100	1.1200	1.1200	1.4600	1.4600	1.3800	1.3800	1.3800	1.3800
2000	FC1	2000FC1	1.0700	0.9900	0.9300	0.9300	0.7800	0.7800	0.9700	0.9700	0.9700	0.9700
2000	FC2	2000FC2	0.9700	0.9300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2000	FE1	2000FE1	0.9700	1.0200	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2000	FE2	2000FE2	1.1200	1.1300	0.9800	0.9800	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
2000	FE3	2000FE3	1.1200	1.0900	0.9800	0.9800	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
2000	FE5	2000FE5	1.1100	1.0200	0.9200	0.9200	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2000	FE6	2000FE6	0.9900	1.0800	1.1000	1.1000	0.7800	0.7800	0.8900	0.8900	0.8900	0.8900
2000	FE7	2000FE7	0.9300	1.0900	1.0000	1.0000	0.8000	0.8000	0.9700	0.9700	0.9700	0.9700
2000	FE8	2000FE8	0.9200	0.9700	0.7700	0.7700	1.0800	1.0800	1.0200	1.0200	1.0200	1.0200
2000	FF1	2000FF1	0.9600	1.0700	1.0300	1.0300	1.0800	1.0800	0.9300	0.9300	0.9300	0.9300
2000	FF2	2000FF2	1.1000	1.2000	1.1300	1.1300	1.1000	1.1000	1.0600	1.0600	1.0600	1.0600
2000	FF3	2000FF3	1.0000	1.0800	1.2100	1.2100	1.1500	1.1500	1.0000	1.0000	1.0000	1.0000
2000	FF5	2000FF5	1.0600	1.0500	1.1300	1.1300	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2000	FM1	2000FM1	1.1200	1.1000	1.1700	1.1700	1.1800	1.1800	0.9900	0.9900	0.9900	0.9900
2000	FR1	2000FR1	1.0300	1.2200	0.9500	0.9500	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2000	FT1	2000FT1	1.0300	0.9900	0.9500	0.9500	0.8400	0.8400	0.9400	0.9400	0.9400	0.9400
2000	FW1	2000FW1	0.9700	0.9400	0.9400	0.9400	0.7200	0.7200	1.0000	1.0000	1.0000	1.0000
2000	G21	2000G21	1.0500	1.0300	1.0700	1.0700	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
2000	G31	2000G31	1.0100	1.0300	1.2900	1.2900	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2000	GJ1	2000GJ1	0.9700	0.8800	0.9000	0.9000	0.9800	0.9800	1.0600	1.0600	1.0600	1.0600
2000	GS1	2000GS1	1.0100	1.0200	0.9900	0.9900	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2000	GS2	2000GS2	0.9800	0.9300	0.9400	0.9400	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2000	GS3	2000GS3	0.9800	1.0900	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2000	GS4	2000GS4	1.0200	0.9900	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2000	GS5	2000GS5	1.0100	1.0000	0.7700	0.7700	1.0900	1.0900	0.9900	0.9900	0.9900	0.9900
2000	GS6	2000GS6	0.9900	0.9400	1.0800	1.0800	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2000	GS7	2000GS7	1.0000	1.0200	0.8400	0.8400	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
2000	GS8	2000GS8	1.0100	1.0300	1.2900	1.2900	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2000	GY1	2000GY1	1.0100	1.0200	1.1900	1.1900	1.0400	1.0400	0.9400	0.9400	0.9400	0.9400
2000	GY2	2000GY2	0.9900	0.9400	1.1800	1.1800	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800
2000	HA1	2000HA1	0.9600	0.9700	0.7400	0.7400	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
2000	HA2	2000HA2	1.0400	1.0000	1.0100	1.0100	1.0500	1.0500	0.9600	0.9600	0.9600	0.9600
2000	HC1	2000HC1	0.9700	0.9600	0.9700	0.9700	1.0800	1.0800	0.9400	0.9400	0.9400	0.9400
2000	HC2	2000HC2	1.0600	1.0400	1.6500	1.6500	0.9500	0.9500	0.9300	0.9300	0.9300	0.9300
2000	HC4	2000HC4	1.0100	0.9800	1.3300	1.3300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
2000	HC5	2000HC5	0.9200	0.9100	0.8300	0.8300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2000	HE2	2000HE2	1.0100	0.9500	1.0600	1.0600	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300
2000	HI1	2000HI1	0.9700	0.9400	0.8300	0.8300	1.0400	1.0400	1.0700	1.0700	1.0700	1.0700
2000	HO1	2000HO1	0.9500	0.9400	0.7700	0.7700	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
2000	HP1	2000HP1	1.0200	1.0800	0.8400	0.8400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
2000	HP2	2000HP2	1.0500	1.1000	1.0500	1.0500	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
2000	HS1	2000HS1	0.9800	1.0100	1.1200	1.1200	1.2000	1.2000	1.1500	1.1500	1.1500	1.1500
2000	HS4	2000HS4	1.0600	1.0100	1.0100	1.0100	1.0900	1.0900	1.1000	1.1000	1.1000	1.1000
2000	HT1	2000HT1	1.0100	1.1500	1.0600	1.0600	1.4200	1.4200	1.1300	1.1300	1.1300	1.1300
2000	IA1	2000IA1	1.0600	1.1500	0.9300	0.9300	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2000	IG1	2000IG1	0.9500	0.9200	1.0900	1.0900	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2000	IH1	2000IH1	1.0900	1.1200	0.9500	0.9500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
2000	II1	2000II1	0.9800	0.8700	0.9700	0.9700	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
2000	IQ1	2000IQ1	1.0200	0.9100	1.0300	1.0300	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2000	IQ2	2000IQ2	0.9600	1.0100	0.8800	0.8800	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2000	IR1	2000IR1	1.0000	1.0400	0.8600	0.8600	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2000	IT1	2000IT1	1.0200	1.0900	0.9400	0.9400	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2000	IV1	2000IV1	0.9800	1.0200	0.9900	0.9900	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600
2000	JC1	2000JC1	0.9800	1.0400	1.1000	1.1000	1.1200	1.1200	0.9100	0.9100	0.9100	0.9100
2000	JG1	2000JG1	0.9700	1.0700	0.7600	0.7600	1.1300	1.1300	0.9700	0.9700	0.9700	0.9700
2000	JS1	2000JS1	0.9400	0.9600	1.0500	1.0500	0.8000	0.8000	1.1900	1.1900	1.1900	1.1900
2000	JV1	2000JV1	0.9900	1.0300	1.1500	1.1500	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2000	JW2	2000JW2	1.0000	1.1000	0.9900	0.9900	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2000	JX2	2000JX2	1.0000	1.0300	1.3100	1.3100	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2000	JX5	2000JX5	1.0000	1.0500	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100	1.1100	1.1100
2000	JX6	2000JX6	1.0500	0.9700	1.2600	1.2600	1.1800	1.1800	0.9300	0.9300	0.9300	0.9300
2000	KS2	2000KS2	1.1100	1.0300	1.2200	1.2200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2000	KS3	2000KS3	1.0200	1.0700	1.2700	1.2700	1.2200	1.2200	0.9100	0.9100	0.9100	0.9100
2000	KS4	2000KS4	0.9600	0.9400	0.9900	0.9900	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2000	LC1	2000LC1	0.9800	0.9500	1.1600	1.1600	0.8800	0.8800	0.9400	0.9400	0.9400	0.9400
2000	LD4	2000LD4	1.0200	1.4100	0.9400	0.9400	1.2500	1.2500	0.9100	0.9100	0.9100	0.9100
2000	LE2	2000LE2	0.9600	0.8300	0.6900	0.6900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
2000	LG1	2000LG1	0.9900	0.8300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2000	LL1	2000LL1	1.0100	0.9300	0.9100	0.9100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2000	LL2	2000LL2	1.0100	1.0900	0.8400	0.8400	0.8500	0.8500	0.9500	0.9500	0.9500	0.9500
2000	LL3	2000LL3	1.0100	0.9200	1.3500	1.3500	1.2100	1.2100	0.8600	0.8600	0.8600	0.8600
2000	LN1	2000LN1	0.9900	1.0100	1.3700	1.3700	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
2000	LR1	2000LR1	1.0200	0.9900	1.1900	1.1900	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
2000	LR2	2000LR2	0.9500	0.8400	0.6700	0.6700	0.6800	0.6800	0.9700	0.9700	0.9700	0.9700
2000	LS1	2000LS1	0.9900	1.0000	1.3300	1.3300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2000	LT1	2000LT1	0.9900	0.9200	0.9300	0.9300	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300
2000	M61	2000M61	1.0500	0.9500	0.9500	0.9500	0.7200	0.7200	0.9400	0.9400	0.9400	0.9400
2000	MB1	2000MB1	1.0500	1.1200	0.9600	0.9600	1.0300	1.0300	0.9500	0.9500	0.9500	0.9500
2000	MC1	2000MC1	1.0300	1.0000	1.1400	1.1400	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2000	MC2	2000MC2	1.0400	0.9800	1.2800	1.2800	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
2000	MC3	2000MC3	1.0600	0.9300	1.3500	1.3500	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
2000	MC5	2000MC5	1.0000	1.0700	1.2300	1.2300	1.0900	1.0900	0.9700	0.9700	0.9700	0.9700
2000	MD1	2000MD1	1.0300	0.9200	1.0800	1.0800	0.9300	0.9300	1.0400	1.0400	1.0400	1.0400
2000	ME1	2000ME1	0.9800	0.9100	1.2300	1.2300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2000	ME2	2000ME2	1.0600	1.0600	1.0400	1.0400	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
2000	MG2	2000MG2	0.9700	0.8600	0.8700	0.8700	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
2000	MG3	2000MG3	1.0400	0.9300	1.1000	1.1000	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2000	MM1	2000MM1	0.9700	0.9300	1.0800	1.0800	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
2000	MM2	2000MM2	1.0200	1.0000	1.0800	1.0800	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
2000	MM4	2000MM4	0.9600	0.9000	0.9400	0.9400	0.8500	0.8500	0.9800	0.9800	0.9800	0.9800
2000	MM6	2000MM6	0.9900	0.9200	0.8800	0.8800	0.7900	0.7900	1.0500	1.0500	1.0500	1.0500
2000	MM7	2000MM7	1.0100	0.9200	0.9500	0.9500	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
2000	MM8	2000MM8	0.9900	1.0100	0.9800	0.9800	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
2000	MM9	2000MM9	1.1000	1.0900	1.0500	1.0500	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2000	MMA	2000MMA	1.0500	1.3200	1.0900	1.0900	1.0100	1.0100	1.0200	1.0200	1.0200	1.0200
2000	MMB	2000MMB	0.9600	0.8900	1.0200	1.0200	1.0100	1.0100	1.0400	1.0400	1.0400	1.0400
2000	MP1	2000MP1	1.0200	0.9500	1.0800	1.0800	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
2000	MS1	2000MS1	1.0200	0.9800	1.3100	1.3100	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2000	MS2	2000MS2	1.0000	0.9200	1.3000	1.3000	0.9100	0.9100	1.1100	1.1100	1.1100	1.1100
2000	MS3	2000MS3	1.0000	0.8700	0.7900	0.7900	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
2000	MS4	2000MS4	1.0400	1.0300	0.9500	0.9500	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2000	MV1	2000MV1	0.9800	0.9700	0.9600	0.9600	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
2000	NA1	2000NA1	0.9500	0.9200	0.9000	0.9000	1.0700	1.0700	0.9300	0.9300	0.9300	0.9300
2000	NF1	2000NF1	0.9400	0.9200	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100
2000	NM1	2000NM1	0.9900	0.8800	0.8900	0.8900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
2000	NP1	2000NP1	0.9300	1.1200	0.8700	0.8700	1.1300	1.1300	0.9500	0.9500	0.9500	0.9500
2000	NQ1	2000NQ1	1.0400	0.9200	0.9000	0.9000	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
2000	NS1	2000NS1	1.0200	0.9900	0.8000	0.8000	1.0200	1.0200	0.9100	0.9100	0.9100	0.9100

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2000	NX1	2000NX1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	OA2	2000OA2	1.0100	0.9500	1.1500	1.1500	1.0500	1.0500	0.9000	0.9000	0.9000	0.9000
2000	OB1	2000OB1	0.9700	0.8700	0.8900	0.8900	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
2000	OI1	2000OI1	0.9900	0.8800	0.9400	0.9400	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2000	OS1	2000OS1	0.9900	0.9000	0.9400	0.9400	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
2000	P91	2000P91	1.0100	1.0200	1.3200	1.3200	1.0400	1.0400	1.6100	1.6100	1.6100	1.6100
2000	PB1	2000PB1	1.0200	1.0200	1.1800	1.1800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2000	PB2	2000PB2	0.9500	0.8300	1.0200	1.0200	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
2000	PB3	2000PB3	0.9900	0.8900	1.1300	1.1300	0.9100	0.9100	1.1900	1.1900	1.1900	1.1900
2000	PF1	2000PF1	1.0300	1.0700	1.0700	1.0700	1.4300	1.4300	1.0400	1.0400	1.0400	1.0400
2000	PG1	2000PG1	0.9900	0.9900	1.1600	1.1600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
2000	PG2	2000PG2	1.0300	0.9500	1.1400	1.1400	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
2000	PM1	2000PM1	0.9600	0.8500	0.9700	0.9700	0.8200	0.8200	0.9600	0.9600	0.9600	0.9600
2000	PN1	2000PN1	1.0500	1.0400	1.2000	1.2000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2000	PP1	2000PP1	1.0200	0.9900	1.4400	1.4400	1.0900	1.0900	1.1300	1.1300	1.1300	1.1300
2000	PS2	2000PS2	1.0300	1.0100	1.0700	1.0700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2000	PV1	2000PV1	0.9900	0.9600	0.9500	0.9500	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
2000	S91	2000S91	0.9900	0.9500	0.9700	0.9700	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
2000	S92	2000S92	0.9600	0.9000	1.1100	1.1100	0.8900	0.8900	0.9000	0.9000	0.9000	0.9000
2000	SE2	2000SE2	1.0600	1.0600	1.1700	1.1700	1.2700	1.2700	0.9300	0.9300	0.9300	0.9300
2000	SF1	2000SF1	0.9600	0.8500	1.1500	1.1500	0.8600	0.8600	1.0400	1.0400	1.0400	1.0400
2000	SG1	2000SG1	1.0200	1.0400	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
2000	SI1	2000SI1	0.9600	0.9100	1.1400	1.1400	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2000	SL1	2000SL1	1.0700	0.9100	0.8200	0.8200	0.9700	0.9700	0.9500	0.9500	0.9500	0.9500
2000	SL2	2000SL2	1.0000	0.9700	0.7500	0.7500	0.8700	0.8700	0.9500	0.9500	0.9500	0.9500
2000	SL4	2000SL4	0.9600	0.9500	1.0200	1.0200	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2000	SS1	2000SS1	1.0400	1.0700	0.7800	0.7800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2000	SS2	2000SS2	0.9500	0.9600	0.7400	0.7400	0.9300	0.9300	0.9000	0.9000	0.9000	0.9000
2000	SS3	2000SS3	1.0100	1.0200	0.8400	0.8400	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2000	SS7	2000SS7	1.0300	0.9900	1.0200	1.0200	1.0100	1.0100	1.0500	1.0500	1.0500	1.0500
2000	SV2	2000SV2	0.9900	0.9600	1.0700	1.0700	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2000	T41	2000T41	0.9400	1.1000	0.8100	0.8100	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2000	TA1	2000TA1	0.9600	0.8500	0.9000	0.9000	0.7800	0.7800	0.9600	0.9600	0.9600	0.9600
2000	TC1	2000TC1	0.9600	0.9200	0.8100	0.8100	0.8400	0.8400	0.9100	0.9100	0.9100	0.9100
2000	TC2	2000TC2	1.0400	1.1300	1.1900	1.1900	1.0900	1.0900	0.9000	0.9000	0.9000	0.9000
2000	TC3	2000TC3	1.0800	1.0600	0.9300	0.9300	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2000	TE1	2000TE1	0.9700	1.1000	0.9900	0.9900	1.1400	1.1400	0.9100	0.9100	0.9100	0.9100
2000	TL1	2000TL1	1.0300	1.0800	0.9200	0.9200	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
2000	TM3	2000TM3	0.9900	0.9600	0.8500	0.8500	1.1600	1.1600	0.9300	0.9300	0.9300	0.9300
2000	TR1	2000TR1	1.0100	0.9500	1.0600	1.0600	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2000	TS2	2000TS2	0.9300	0.8600	0.7500	0.7500	0.7900	0.7900	0.9700	0.9700	0.9700	0.9700
2000	TT2	2000TT2	1.0300	1.1400	1.0300	1.0300	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
2000	TT4	2000TT4	0.9900	0.9600	1.0600	1.0600	1.0400	1.0400	1.0300	1.0300	1.0300	1.0300
2000	VC3	2000VC3	1.0400	1.0000	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0700	1.0700
2000	VE2	2000VE2	1.0000	1.0200	0.6500	0.6500	0.6400	0.6400	0.9800	0.9800	0.9800	0.9800
2000	VG1	2000VG1	0.9700	0.9100	0.8500	0.8500	0.9800	0.9800	0.9300	0.9300	0.9300	0.9300
2000	VJ1	2000VJ1	0.9800	0.9600	0.9200	0.9200	1.0800	1.0800	0.9100	0.9100	0.9100	0.9100
2000	VN1	2000VN1	0.9500	0.9400	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2000	VP1	2000VP1	0.9600	0.9500	0.8900	0.8900	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
2000	VS1	2000VS1	1.0700	1.1800	1.1000	1.1000	1.2000	1.2000	0.8900	0.8900	0.8900	0.8900
2000	VS3	2000VS3	0.9600	0.8500	0.9000	0.9000	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
2000	VS4	2000VS4	0.9500	0.9200	1.0000	1.0000	0.8800	0.8800	0.8900	0.8900	0.8900	0.8900
2000	VV2	2000VV2	0.9900	0.9400	1.0700	1.0700	0.9700	0.9700	0.9500	0.9500	0.9500	0.9500
2000	VV3	2000VV3	1.0300	0.9900	0.9200	0.9200	0.8600	0.8600	0.9600	0.9600	0.9600	0.9600
2001	A31	2001A31	0.9700	1.0300	0.7700	0.7700	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2001	AA1	2001AA1	1.0400	1.2500	1.3400	1.3400	0.9200	0.9200	1.1100	1.1100	1.1100	1.1100
2001	AA2	2001AA2	0.9900	0.9900	1.1900	1.1900	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900
2001	AA3	2001AA3	1.0200	1.0200	1.0000	1.0000	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2001	AA4	2001AA4	1.0100	0.9700	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
2001	AC1	2001AC1	0.9600	0.9300	0.7400	0.7400	0.8200	0.8200	1.0500	1.0500	1.0500	1.0500
2001	AI1	2001AI1	1.0500	1.0900	1.4300	1.4300	1.1000	1.1000	1.0600	1.0600	1.0600	1.0600
2001	AM1	2001AM1	0.9400	0.9400	0.8400	0.8400	0.8100	0.8100	0.9900	0.9900	0.9900	0.9900
2001	AN1	2001AN1	1.0400	1.0400	1.1900	1.1900	1.0200	1.0200	1.3300	1.3300	1.3300	1.3300
2001	AS3	2001AS3	1.0600	1.1500	1.6800	1.6800	0.9800	0.9800	1.0400	1.0400	1.0400	1.0400
2001	AS5	2001AS5	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
2001	AT1	2001AT1	0.9900	0.8600	0.8900	0.8900	0.8400	0.8400	1.1300	1.1300	1.1300	1.1300
2001	AT2	2001AT2	0.9600	1.0100	1.0400	1.0400	0.8800	0.8800	0.9400	0.9400	0.9400	0.9400
2001	B31	2001B31	0.9500	0.9400	0.9300	0.9300	0.7200	0.7200	1.0900	1.0900	1.0900	1.0900
2001	B51	2001B51	1.0000	0.9100	1.2000	1.2000	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2001	B71	2001B71	0.9900	0.9500	1.1900	1.1900	0.8600	0.8600	1.1400	1.1400	1.1400	1.1400
2001	BC1	2001BC1	1.0200	0.9800	1.1200	1.1200	0.9800	0.9800	1.2100	1.2100	1.2100	1.2100
2001	BL1	2001BL1	0.9600	0.8900	0.8400	0.8400	0.8600	0.8600	1.2500	1.2500	1.2500	1.2500
2001	BM1	2001BM1	1.0100	1.0200	0.7900	0.7900	1.2000	1.2000	1.2200	1.2200	1.2200	1.2200
2001	BM2	2001BM2	1.0700	1.0100	0.9500	0.9500	0.9500	0.9500	1.0700	1.0700	1.0700	1.0700
2001	BM3	2001BM3	1.0300	0.9800	1.2600	1.2600	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2001	BP1	2001BP1	1.0000	0.9000	0.7500	0.7500	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2001	BR2	2001BR2	0.9600	0.9000	1.1400	1.1400	0.8600	0.8600	0.9500	0.9500	0.9500	0.9500
2001	BX1	2001BX1	0.9600	1.1000	1.2400	1.2400	0.8000	0.8000	0.9800	0.9800	0.9800	0.9800
2001	BZ1	2001BZ1	1.0000	0.8300	0.9800	0.9800	0.7500	0.7500	1.1600	1.1600	1.1600	1.1600
2001	BZ2	2001BZ2	1.0500	1.0500	1.1700	1.1700	1.0300	1.0300	1.0800	1.0800	1.0800	1.0800
2001	C11	2001C11	0.9500	0.9500	1.2300	1.2300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2001	C21	2001C21	0.9200	0.9500	0.9300	0.9300	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2001	C31	2001C31	0.9900	1.0300	1.0000	1.0000	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2001	C32	2001C32	1.0100	0.9000	1.0000	1.0000	1.0900	1.0900	0.9800	0.9800	0.9800	0.9800
2001	CA2	2001CA2	0.9900	0.9700	1.0000	1.0000	0.9400	0.9400	1.0300	1.0300	1.0300	1.0300
2001	CB3	2001CB3	0.9400	0.9300	0.9700	0.9700	1.0600	1.0600	1.1300	1.1300	1.1300	1.1300
2001	CC1	2001CC1	1.0300	1.0600	0.9300	0.9300	1.4000	1.4000	1.0100	1.0100	1.0100	1.0100
2001	CC3	2001CC3	1.0800	1.0000	1.1600	1.1600	1.3200	1.3200	1.1200	1.1200	1.1200	1.1200
2001	CC5	2001CC5	1.1300	1.0900	1.1600	1.1600	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2001	CC6	2001CC6	0.9600	1.0200	1.0100	1.0100	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
2001	CC7	2001CC7	1.0100	1.0100	0.9400	0.9400	1.0000	1.0000	1.0700	1.0700	1.0700	1.0700
2001	CC8	2001CC8	0.9900	0.9600	1.0100	1.0100	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2001	CCA	2001CCA	0.9600	0.7700	0.9300	0.9300	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2001	CCD	2001CCD	0.9900	0.8900	1.1800	1.1800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2001	CD1	2001CD1	1.0200	0.9700	1.0600	1.0600	1.0100	1.0100	1.0500	1.0500	1.0500	1.0500
2001	CE1	2001CE1	1.0400	1.0700	1.1400	1.1400	1.0800	1.0800	1.1000	1.1000	1.1000	1.1000
2001	CI1	2001CI1	1.0200	0.9300	1.1500	1.1500	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2001	CL1	2001CL1	1.0300	0.9600	1.0400	1.0400	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2001	CL3	2001CL3	0.9800	0.9400	0.9900	0.9900	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2001	CM1	2001CM1	1.0800	0.9400	1.0200	1.0200	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2001	CM2	2001CM2	1.0500	1.0500	0.9700	0.9700	1.2400	1.2400	1.0100	1.0100	1.0100	1.0100
2001	CM3	2001CM3	1.0100	0.9500	1.2000	1.2000	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2001	CP1	2001CP1	1.0200	1.0500	1.0200	1.0200	1.1400	1.1400	0.9900	0.9900	0.9900	0.9900
2001	CP2	2001CP2	0.9900	0.9800	0.9800	0.9800	0.9300	0.9300	1.0400	1.0400	1.0400	1.0400
2001	CP3	2001CP3	1.0600	1.0800	1.4400	1.4400	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
2001	CS1	2001CS1	0.9900	0.8700	0.9700	0.9700	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2001	CS3	2001CS3	1.0600	1.1300	1.1900	1.1900	1.1600	1.1600	1.0600	1.0600	1.0600	1.0600
2001	CS7	2001CS7	0.9300	1.0100	0.9500	0.9500	0.8500	0.8500	1.0900	1.0900	1.0900	1.0900
2001	CS8	2001CS8	0.9700	0.9600	0.9600	0.9600	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2001	CS9	2001CS9	1.0100	0.9900	1.0800	1.0800	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2001	CT1	2001CT1	0.9300	0.9500	0.8200	0.8200	1.0700	1.0700	1.0400	1.0400	1.0400	1.0400
2001	CT2	2001CT2	0.9300	0.9100	1.1900	1.1900	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
2001	CT5	2001CT5	1.0000	1.0400	0.9900	0.9900	1.1400	1.1400	0.9900	0.9900	0.9900	0.9900
2001	CV1	2001CV1	1.0200	0.9000	0.9500	0.9500	0.9400	0.9400	1.0500	1.0500	1.0500	1.0500
2001	DB1	2001DB1	1.0100	1.0300	0.9900	0.9900	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
2001	DB2	2001DB2	0.9800	1.0000	0.8200	0.8200	0.6900	0.6900	1.0000	1.0000	1.0000	1.0000
2001	DB3	2001DB3	1.0400	1.1200	1.0700	1.0700	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2001	DC2	2001DC2	1.0100	0.9600	1.0500	1.0500	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2001	DD4	2001DD4	1.0700	1.2900	1.1000	1.1000	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
2001	DD6	2001DD6	1.0500	1.2900	1.0600	1.0600	1.1400	1.1400	1.1000	1.1000	1.1000	1.1000
2001	DG1	2001DG1	1.0100	1.0300	1.0400	1.0400	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2001	DI1	2001DI1	0.9800	0.9600	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2001	DN2	2001DN2	1.1000	1.1900	1.2900	1.2900	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2001	DR2	2001DR2	0.9800	1.0200	1.6500	1.6500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
2001	DR3	2001DR3	0.9800	1.0900	1.4200	1.4200	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2001	DR4	2001DR4	1.0500	1.0800	1.0700	1.0700	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2001	DS3	2001DS3	1.0100	1.0200	1.1000	1.1000	1.1200	1.1200	1.2800	1.2800	1.2800	1.2800
2001	DV1	2001DV1	1.0800	1.0700	1.1500	1.1500	1.4200	1.4200	1.9800	1.9800	1.9800	1.9800
2001	FC2	2001FC2	0.9500	0.9100	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2001	FE1	2001FE1	0.9700	0.9900	1.1100	1.1100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2001	FE2	2001FE2	1.0600	1.0900	1.0100	1.0100	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2001	FE3	2001FE3	1.0900	1.1100	1.0500	1.0500	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2001	FE4	2001FE4	0.9200	0.9300	0.9300	0.9300	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2001	FE5	2001FE5	1.1400	1.1500	1.2000	1.2000	1.0400	1.0400	1.0600	1.0600	1.0600	1.0600
2001	FE6	2001FE6	0.9900	1.0500	0.9800	0.9800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2001	FE7	2001FE7	0.9300	1.0400	0.9800	0.9800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2001	FE8	2001FE8	0.9000	0.9700	0.8300	0.8300	1.0100	1.0100	1.1700	1.1700	1.1700	1.1700
2001	FE9	2001FE9	0.9800	0.9900	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2001	FF1	2001FF1	0.9000	1.0500	1.2000	1.2000	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2001	FF2	2001FF2	1.0200	1.1500	1.2600	1.2600	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2001	FF3	2001FF3	0.9500	1.0400	1.1300	1.1300	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2001	FF5	2001FF5	1.1000	1.1100	1.1200	1.1200	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2001	FM1	2001FM1	1.2400	1.1700	1.1800	1.1800	1.2300	1.2300	1.0300	1.0300	1.0300	1.0300
2001	FR1	2001FR1	1.1200	1.1600	1.0600	1.0600	1.1600	1.1600	1.0700	1.0700	1.0700	1.0700
2001	FT1	2001FT1	1.0700	1.0000	0.9700	0.9700	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2001	FW1	2001FW1	1.0300	0.9500	0.9000	0.9000	0.7800	0.7800	1.0700	1.0700	1.0700	1.0700
2001	GJ1	2001GJ1	0.9700	0.8900	0.8800	0.8800	1.2800	1.2800	1.2500	1.2500	1.2500	1.2500
2001	GS1	2001GS1	1.0900	1.1000	1.0700	1.0700	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2001	GS2	2001GS2	0.9700	0.9600	0.9200	0.9200	0.9400	0.9400	1.0900	1.0900	1.0900	1.0900
2001	GS3	2001GS3	1.0200	1.0500	1.0100	1.0100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2001	GS4	2001GS4	1.0000	0.9700	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2001	GS5	2001GS5	1.0100	1.0000	0.9900	0.9900	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2001	GS6	2001GS6	0.9900	0.9200	1.0200	1.0200	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2001	GS7	2001GS7	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2001	GS8	2001GS8	1.0700	1.0400	0.9800	0.9800	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2001	GY1	2001GY1	0.9800	1.0100	1.2300	1.2300	1.1600	1.1600	1.1700	1.1700	1.1700	1.1700
2001	GY2	2001GY2	0.9500	0.9100	1.2900	1.2900	1.0400	1.0400	1.0800	1.0800	1.0800	1.0800
2001	HA1	2001HA1	1.0200	1.0100	0.7700	0.7700	0.9900	0.9900	1.0900	1.0900	1.0900	1.0900
2001	HA2	2001HA2	1.1700	1.1300	1.0500	1.0500	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2001	HC1	2001HC1	1.0200	1.0900	1.1100	1.1100	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2001	HC2	2001HC2	1.0000	1.1300	0.9600	0.9600	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2001	HC5	2001HC5	0.9500	0.9200	0.8700	0.8700	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2001	HE2	2001HE2	1.0600	1.0800	1.0500	1.0500	0.9500	0.9500	1.2200	1.2200	1.2200	1.2200
2001	HI1	2001HI1	1.0300	1.0200	0.9900	0.9900	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2001	HO1	2001HO1	1.0500	0.9300	0.7400	0.7400	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
2001	HP1	2001HP1	1.0100	1.0300	1.0100	1.0100	1.1400	1.1400	1.0200	1.0200	1.0200	1.0200
2001	HP2	2001HP2	1.0000	1.1300	1.1100	1.1100	1.2600	1.2600	1.0400	1.0400	1.0400	1.0400
2001	HS1	2001HS1	1.0300	1.0600	1.2600	1.2600	1.0900	1.0900	1.0900	1.0900	1.0900	1.0900
2001	HS2	2001HS2	0.9900	0.9200	0.9200	0.9200	0.8000	0.8000	1.0000	1.0000	1.0000	1.0000
2001	HS4	2001HS4	1.0100	0.9600	1.0100	1.0100	0.9700	0.9700	1.2400	1.2400	1.2400	1.2400
2001	HT1	2001HT1	1.0500	1.1900	1.1000	1.1000	1.2900	1.2900	1.3200	1.3200	1.3200	1.3200
2001	HX1	2001HX1	1.0100	0.9400	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2001	IG1	2001IG1	0.9600	0.9500	0.9400	0.9400	0.9900	0.9900	1.2200	1.2200	1.2200	1.2200
2001	II1	2001II1	0.9500	0.8400	0.8700	0.8700	0.8400	0.8400	1.0900	1.0900	1.0900	1.0900
2001	IQ1	2001IQ1	1.1000	0.9300	0.9500	0.9500	0.9500	0.9500	1.0200	1.0200	1.0200	1.0200
2001	IQ2	2001IQ2	0.9700	1.0000	0.8000	0.8000	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2001	IR1	2001IR1	1.0200	0.9900	0.9600	0.9600	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2001	IT1	2001IT1	1.0200	1.0700	0.9500	0.9500	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2001	IV1	2001IV1	1.0500	1.0900	0.9000	0.9000	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2001	JC1	2001JC1	1.0000	1.0000	1.2000	1.2000	1.1400	1.1400	1.0000	1.0000	1.0000	1.0000
2001	JG1	2001JG1	0.9100	1.0500	0.8800	0.8800	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2001	JS1	2001JS1	1.0800	1.0800	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	JV1	2001JV1	1.1700	1.2300	1.2100	1.2100	0.9800	0.9800	1.0200	1.0200	1.0200	1.0200
2001	JW2	2001JW2	1.0500	1.1700	1.0500	1.0500	1.0700	1.0700	1.0600	1.0600	1.0600	1.0600
2001	JX2	2001JX2	1.0700	1.0200	1.1700	1.1700	1.0100	1.0100	1.2700	1.2700	1.2700	1.2700
2001	JX5	2001JX5	1.1300	1.2600	1.0200	1.0200	1.0000	1.0000	1.2400	1.2400	1.2400	1.2400
2001	JX6	2001JX6	1.0400	1.0800	0.9600	0.9600	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
2001	KO1	2001KO1	0.9700	0.9400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2001	KR1	2001KR1	1.0900	1.0900	1.3600	1.3600	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2001	KS2	2001KS2	1.2200	1.0700	1.2700	1.2700	0.9200	0.9200	1.0200	1.0200	1.0200	1.0200
2001	KS3	2001KS3	1.0700	1.0800	0.9700	0.9700	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2001	KS4	2001KS4	1.0200	0.9300	1.1200	1.1200	0.9700	0.9700	1.2100	1.2100	1.2100	1.2100
2001	LC1	2001LC1	0.9700	0.9000	1.1400	1.1400	0.9800	0.9800	1.0400	1.0400	1.0400	1.0400
2001	LD4	2001LD4	1.0100	1.4300	0.9500	0.9500	1.0700	1.0700	1.1400	1.1400	1.1400	1.1400
2001	LE2	2001LE2	1.0000	0.8500	0.7400	0.7400	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2001	LG1	2001LG1	0.9800	0.8900	1.1600	1.1600	0.8900	0.8900	1.0500	1.0500	1.0500	1.0500
2001	LG2	2001LG2	1.0600	0.9900	0.9600	0.9600	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
2001	LI1	2001LI1	1.0200	0.9600	1.2100	1.2100	1.0300	1.0300	1.0500	1.0500	1.0500	1.0500
2001	LL1	2001LL1	1.0000	0.9600	0.8800	0.8800	0.9000	0.9000	1.0400	1.0400	1.0400	1.0400
2001	LL2	2001LL2	1.1100	1.1000	0.8900	0.8900	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
2001	LL3	2001LL3	1.0400	0.8900	1.0800	1.0800	1.3200	1.3200	0.9900	0.9900	0.9900	0.9900
2001	LN1	2001LN1	0.9500	1.0200	1.0000	1.0000	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2001	LR1	2001LR1	1.0600	1.1000	1.1500	1.1500	0.9100	0.9100	1.2900	1.2900	1.2900	1.2900
2001	LR2	2001LR2	0.9900	0.8900	0.7100	0.7100	0.7900	0.7900	0.9700	0.9700	0.9700	0.9700
2001	LT1	2001LT1	1.0700	1.0000	0.9500	0.9500	1.2200	1.2200	1.0200	1.0200	1.0200	1.0200
2001	M61	2001M61	1.0300	0.9600	0.9600	0.9600	0.8400	0.8400	0.9700	0.9700	0.9700	0.9700
2001	MB1	2001MB1	1.0700	1.1000	1.1100	1.1100	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2001	MC1	2001MC1	1.0500	0.9900	1.0300	1.0300	0.6800	0.6800	1.0600	1.0600	1.0600	1.0600
2001	MC2	2001MC2	1.0900	0.9800	0.9500	0.9500	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200
2001	MC3	2001MC3	1.0400	0.9900	1.1700	1.1700	1.0500	1.0500	1.1200	1.1200	1.1200	1.1200
2001	MC5	2001MC5	1.0400	1.0800	1.2400	1.2400	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2001	MD1	2001MD1	1.0100	0.9200	0.9400	0.9400	0.9600	0.9600	1.2200	1.2200	1.2200	1.2200
2001	ME1	2001ME1	1.0600	0.9000	1.2100	1.2100	1.0300	1.0300	1.0800	1.0800	1.0800	1.0800
2001	ME2	2001ME2	1.0600	1.1000	0.9700	0.9700	0.8300	0.8300	0.9800	0.9800	0.9800	0.9800
2001	MG2	2001MG2	1.0200	0.9700	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2001	MG3	2001MG3	1.0600	0.9600	1.0300	1.0300	1.0400	1.0400	1.0300	1.0300	1.0300	1.0300
2001	MM1	2001MM1	0.9700	1.0500	1.2700	1.2700	1.1600	1.1600	1.2300	1.2300	1.2300	1.2300
2001	MM2	2001MM2	0.9600	0.9400	1.1500	1.1500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2001	MM4	2001MM4	1.0200	0.9500	0.9500	0.9500	0.9200	0.9200	1.0600	1.0600	1.0600	1.0600
2001	MM6	2001MM6	0.9800	1.0200	0.9700	0.9700	0.9800	0.9800	1.1500	1.1500	1.1500	1.1500
2001	MM7	2001MM7	0.9900	0.9600	0.9500	0.9500	0.9900	0.9900	1.1200	1.1200	1.1200	1.1200
2001	MM9	2001MM9	1.1300	1.1100	1.1100	1.1100	1.1800	1.1800	1.0600	1.0600	1.0600	1.0600
2001	MMA	2001MMA	0.9200	1.1900	1.0200	1.0200	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100
2001	MMB	2001MMB	0.9900	0.9900	1.0400	1.0400	1.0200	1.0200	1.2300	1.2300	1.2300	1.2300
2001	MP1	2001MP1	0.9800	1.0100	1.1700	1.1700	0.9200	0.9200	0.9500	0.9500	0.9500	0.9500
2001	MS1	2001MS1	1.0100	1.0000	1.4500	1.4500	0.9300	0.9300	1.2100	1.2100	1.2100	1.2100
2001	MS2	2001MS2	1.0400	1.0700	1.2900	1.2900	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2001	MS3	2001MS3	1.0100	1.0200	2.9600	2.9600	0.9400	0.9400	1.1500	1.1500	1.1500	1.1500
2001	MS4	2001MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2001	MT1	2001MT1	0.9300	0.9500	0.9100	0.9100	0.8300	0.8300	0.9700	0.9700	0.9700	0.9700
2001	MV1	2001MV1	1.0100	0.9000	0.9700	0.9700	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2001	NA1	2001NA1	1.0400	1.0200	0.9000	0.9000	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2001	NF1	2001NF1	0.9300	0.9300	1.0400	1.0400	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2001	NM1	2001NM1	0.9500	0.9100	0.9600	0.9600	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2001	NP1	2001NP1	0.9300	1.1200	0.8500	0.8500	1.0600	1.0600	1.1300	1.1300	1.1300	1.1300
2001	NQ1	2001NQ1	1.0000	0.9300	0.8900	0.8900	0.9600	0.9600	1.0700	1.0700	1.0700	1.0700
2001	NS1	2001NS1	1.1000	1.1200	1.0300	1.0300	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2001	NX1	2001NX1	0.9700	0.9900	0.8500	0.8500	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
2001	OA2	2001OA2	1.0600	0.9800	1.1100	1.1100	1.0900	1.0900	0.9800	0.9800	0.9800	0.9800
2001	OA3	2001OA3	0.9900	1.0900	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2001	OB1	2001OB1	1.0100	0.8500	0.9100	0.9100	1.1200	1.1200	1.0300	1.0300	1.0300	1.0300
2001	OI1	2001OI1	1.0400	0.9000	0.8800	0.8800	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000
2001	OS1	2001OS1	1.0000	0.8700	0.9300	0.9300	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2001	P91	2001P91	1.0400	1.0600	1.3700	1.3700	1.0400	1.0400	1.9000	1.9000	1.9000	1.9000
2001	PA2	2001PA2	0.9900	0.9300	1.0200	1.0200	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
2001	PB2	2001PB2	0.9800	0.8800	0.9800	0.9800	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
2001	PB3	2001PB3	0.9900	0.9300	0.9400	0.9400	0.8200	0.8200	1.4100	1.4100	1.4100	1.4100
2001	PF1	2001PF1	1.1100	1.0300	1.0800	1.0800	1.2700	1.2700	1.0900	1.0900	1.0900	1.0900
2001	PG1	2001PG1	1.0600	0.9600	1.3000	1.3000	1.0800	1.0800	1.1200	1.1200	1.1200	1.1200
2001	PG2	2001PG2	0.9800	0.8900	1.1700	1.1700	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2001	PM1	2001PM1	0.9500	0.8700	0.9400	0.9400	1.0500	1.0500	1.0300	1.0300	1.0300	1.0300
2001	PN1	2001PN1	1.0500	1.1300	1.3200	1.3200	1.1700	1.1700	1.1800	1.1800	1.1800	1.1800
2001	PP1	2001PP1	1.0000	0.9800	0.9800	0.9800	1.1000	1.1000	1.5100	1.5100	1.5100	1.5100
2001	PS2	2001PS2	1.0500	1.0800	1.2200	1.2200	1.0500	1.0500	1.0800	1.0800	1.0800	1.0800
2001	PV1	2001PV1	1.0100	1.0100	1.3100	1.3100	1.1000	1.1000	1.0900	1.0900	1.0900	1.0900
2001	S91	2001S91	0.9500	0.9800	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2001	S92	2001S92	0.9900	0.9500	1.0100	1.0100	0.9800	0.9800	1.0400	1.0400	1.0400	1.0400
2001	SE2	2001SE2	1.0600	1.0900	1.1900	1.1900	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200
2001	SF1	2001SF1	0.9400	0.8600	1.2900	1.2900	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2001	SG1	2001SG1	0.9900	1.0000	1.0500	1.0500	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2001	SI1	2001SI1	1.0200	1.0400	1.4600	1.4600	1.1900	1.1900	1.0300	1.0300	1.0300	1.0300
2001	SL1	2001SL1	1.0200	0.9200	0.8500	0.8500	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2001	SL2	2001SL2	0.9800	0.9900	0.7800	0.7800	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
2001	SL4	2001SL4	0.9700	0.9300	1.0600	1.0600	0.8700	0.8700	1.2400	1.2400	1.2400	1.2400
2001	SS1	2001SS1	1.1600	1.1200	0.8400	0.8400	0.9800	0.9800	1.0200	1.0200	1.0200	1.0200
2001	SS2	2001SS2	0.9400	1.0000	0.8100	0.8100	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
2001	SS3	2001SS3	1.0800	0.9600	0.7700	0.7700	0.9000	0.9000	1.1100	1.1100	1.1100	1.1100

EXHIBIT 12a - YMM

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2001	SS7	2001SS7	1.0700	1.0300	0.8500	0.8500	1.0300	1.0300	1.2500	1.2500	1.2500	1.2500
2001	SV2	2001SV2	1.0100	0.9700	1.0500	1.0500	0.9200	0.9200	0.9700	0.9700	0.9700	0.9700
2001	T41	2001T41	0.9300	1.1000	0.8500	0.8500	0.8600	0.8600	1.0800	1.0800	1.0800	1.0800
2001	TA1	2001TA1	0.9500	0.7900	0.9200	0.9200	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000
2001	TC1	2001TC1	0.9600	0.9100	0.9500	0.9500	0.8800	0.8800	1.0000	1.0000	1.0000	1.0000
2001	TC2	2001TC2	1.0700	1.1600	1.2500	1.2500	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
2001	TC3	2001TC3	1.1200	1.1000	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2001	TE1	2001TE1	1.0000	1.0800	1.0400	1.0400	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2001	TH1	2001TH1	0.9200	0.9500	0.7600	0.7600	0.8200	0.8200	1.0000	1.0000	1.0000	1.0000
2001	TL1	2001TL1	1.0600	1.2200	0.8800	0.8800	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2001	TM3	2001TM3	0.9800	0.9500	0.9500	0.9500	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
2001	TP4	2001TP4	0.9900	1.0200	0.9400	0.9400	1.1700	1.1700	1.0100	1.0100	1.0100	1.0100
2001	TR1	2001TR1	1.0200	0.8700	1.2100	1.2100	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2001	TS1	2001TS1	0.9200	1.0100	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2001	TS2	2001TS2	0.9900	0.9100	0.8300	0.8300	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2001	TT2	2001TT2	1.0200	1.1100	1.1300	1.1300	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2001	TT4	2001TT4	1.0000	0.9700	0.9600	0.9600	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2001	VC3	2001VC3	1.0100	1.0200	1.0500	1.0500	0.9700	0.9700	1.1200	1.1200	1.1200	1.1200
2001	VE2	2001VE2	1.0400	0.9500	0.9500	0.9500	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2001	VG1	2001VG1	0.9900	0.9900	0.9400	0.9400	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
2001	VJ1	2001VJ1	0.9800	0.9100	0.8800	0.8800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2001	VN1	2001VN1	0.9800	0.9100	0.7900	0.7900	0.8900	0.8900	1.1400	1.1400	1.1400	1.1400
2001	VP1	2001VP1	0.9400	0.9100	0.8800	0.8800	1.0300	1.0300	0.9700	0.9700	0.9700	0.9700
2001	VS1	2001VS1	1.0200	1.1100	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2001	VS2	2001VS2	1.0000	0.9600	1.2400	1.2400	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500
2001	VS4	2001VS4	1.0200	0.9600	1.0300	1.0300	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2001	VV2	2001VV2	1.0000	1.0100	1.0400	1.0400	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2001	VV3	2001VV3	1.0200	0.9700	1.0900	1.0900	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2002	A31	2002A31	0.9700	1.0300	0.7700	0.7700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2002	AA1	2002AA1	1.0400	1.2500	1.3400	1.3400	1.0000	1.0000	1.1100	1.1100	1.1100	1.1100
2002	AA2	2002AA2	0.9900	0.9900	1.1900	1.1900	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2002	AA3	2002AA3	1.0200	1.0200	1.2600	1.2600	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2002	AA4	2002AA4	1.0100	0.9700	1.0700	1.0700	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
2002	AC1	2002AC1	0.9600	0.9300	0.7400	0.7400	0.8200	0.8200	1.0500	1.0500	1.0500	1.0500
2002	AM1	2002AM1	0.9400	0.9400	1.0500	1.0500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2002	AN1	2002AN1	1.0400	1.0400	1.1900	1.1900	1.0000	1.0000	1.3300	1.3300	1.3300	1.3300
2002	AR1	2002AR1	1.1000	1.1100	0.9600	0.9600	0.8900	0.8900	1.0700	1.0700	1.0700	1.0700
2002	AS3	2002AS3	1.0600	1.1500	1.6800	1.6800	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2002	AS4	2002AS4	1.0100	1.0600	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2002	AS5	2002AS5	1.0100	1.0000	1.0100	1.0100	1.1000	1.1000	0.9500	0.9500	0.9500	0.9500
2002	AT1	2002AT1	0.9900	0.8600	0.8900	0.8900	0.8400	0.8400	1.1300	1.1300	1.1300	1.1300
2002	AT2	2002AT2	0.9600	1.0100	1.0400	1.0400	0.9500	0.9500	0.9400	0.9400	0.9400	0.9400
2002	B31	2002B31	0.9500	0.9400	0.9300	0.9300	0.7700	0.7700	1.0900	1.0900	1.0900	1.0900
2002	B51	2002B51	1.0000	0.9100	1.2000	1.2000	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2002	B71	2002B71	0.9900	0.9500	1.1900	1.1900	0.9700	0.9700	1.1400	1.1400	1.1400	1.1400
2002	BC1	2002BC1	1.0200	0.9800	1.1400	1.1400	0.9800	0.9800	1.2100	1.2100	1.2100	1.2100
2002	BL1	2002BL1	0.9600	0.8900	0.8400	0.8400	0.8600	0.8600	1.2500	1.2500	1.2500	1.2500
2002	BM1	2002BM1	1.0100	1.0200	0.7900	0.7900	1.2000	1.2000	1.2200	1.2200	1.2200	1.2200
2002	BM2	2002BM2	1.0700	1.0100	1.2000	1.2000	1.0700	1.0700	1.0700	1.0700	1.0700	1.0700
2002	BM3	2002BM3	1.0300	0.9800	1.2600	1.2600	1.1300	1.1300	1.0900	1.0900	1.0900	1.0900
2002	BP1	2002BP1	1.0000	0.9000	0.7500	0.7500	1.0500	1.0500	1.2100	1.2100	1.2100	1.2100
2002	BR2	2002BR2	0.9600	0.9000	1.1400	1.1400	0.8600	0.8600	0.9500	0.9500	0.9500	0.9500
2002	BR3	2002BR3	1.0000	0.7600	1.0600	1.0600	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2002	BX1	2002BX1	0.9600	1.1000	1.2400	1.2400	0.8300	0.8300	0.9800	0.9800	0.9800	0.9800
2002	BZ1	2002BZ1	1.0000	0.8300	0.9800	0.9800	0.7500	0.7500	1.1600	1.1600	1.1600	1.1600
2002	BZ2	2002BZ2	1.0500	1.0500	1.1700	1.1700	1.0300	1.0300	1.0800	1.0800	1.0800	1.0800
2002	C11	2002C11	0.9500	0.9500	1.2300	1.2300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2002	C21	2002C21	0.9200	0.9500	0.9800	0.9800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2002	C31	2002C31	0.9900	1.0300	1.1300	1.1300	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2002	C32	2002C32	1.0100	0.9000	1.0000	1.0000	1.1300	1.1300	0.9800	0.9800	0.9800	0.9800
2002	CA2	2002CA2	0.9900	0.9700	1.0200	1.0200	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300
2002	CB3	2002CB3	0.9400	0.9300	1.1100	1.1100	1.0800	1.0800	1.1300	1.1300	1.1300	1.1300
2002	CC3	2002CC3	1.0800	1.0000	1.1600	1.1600	1.3200	1.3200	1.1200	1.1200	1.1200	1.1200
2002	CC5	2002CC5	1.1300	1.0900	1.1600	1.1600	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2002	CC6	2002CC6	0.9600	1.0200	1.1900	1.1900	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
2002	CC7	2002CC7	1.0100	1.0100	1.0600	1.0600	1.0000	1.0000	1.0700	1.0700	1.0700	1.0700
2002	CC8	2002CC8	0.9900	0.9600	1.1700	1.1700	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2002	CCA	2002CCA	0.9600	0.7700	0.9200	0.9200	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2002	CCD	2002CCD	0.9900	0.8900	1.1800	1.1800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2002	CD1	2002CD1	1.0200	0.9700	1.0600	1.0600	1.1100	1.1100	1.0500	1.0500	1.0500	1.0500
2002	CE1	2002CE1	1.0400	1.0700	1.1400	1.1400	1.2300	1.2300	1.1000	1.1000	1.1000	1.1000
2002	CE2	2002CE2	1.0400	1.1500	1.5600	1.5600	1.2400	1.2400	1.2500	1.2500	1.2500	1.2500
2002	CI1	2002CI1	1.0200	0.9300	1.1500	1.1500	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2002	CM1	2002CM1	1.0800	0.9400	1.0200	1.0200	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2002	CM3	2002CM3	1.0100	0.9500	1.2000	1.2000	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2002	CP1	2002CP1	1.0200	1.0500	1.0200	1.0200	1.1400	1.1400	0.9900	0.9900	0.9900	0.9900
2002	CP2	2002CP2	0.9900	0.9800	1.1400	1.1400	0.9300	0.9300	1.0400	1.0400	1.0400	1.0400
2002	CP3	2002CP3	1.0600	1.0800	1.4400	1.4400	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
2002	CS1	2002CS1	0.9900	0.8700	0.9700	0.9700	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2002	CS3	2002CS3	1.0600	1.1300	1.2500	1.2500	1.1600	1.1600	1.0600	1.0600	1.0600	1.0600
2002	CS7	2002CS7	0.9300	1.0100	0.9900	0.9900	1.0000	1.0000	1.0900	1.0900	1.0900	1.0900
2002	CS8	2002CS8	0.9700	0.9600	0.9300	0.9300	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2002	CS9	2002CS9	1.0100	0.9900	1.0800	1.0800	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2002	CT1	2002CT1	0.9300	0.9500	0.9900	0.9900	1.1000	1.1000	1.0400	1.0400	1.0400	1.0400
2002	CT2	2002CT2	0.9300	0.9100	1.1900	1.1900	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
2002	CT3	2002CT3	0.9400	0.9000	1.0900	1.0900	1.3500	1.3500	1.0800	1.0800	1.0800	1.0800
2002	CT5	2002CT5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	CV1	2002CV1	1.0200	0.9000	1.0300	1.0300	0.9800	0.9800	1.0500	1.0500	1.0500	1.0500
2002	DB1	2002DB1	1.0100	1.0300	1.1100	1.1100	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2002	DB2	2002DB2	0.9800	1.0000	0.8200	0.8200	0.6900	0.6900	1.0000	1.0000	1.0000	1.0000
2002	DB3	2002DB3	1.0400	1.1200	1.2300	1.2300	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2002	DC2	2002DC2	1.0100	0.9600	1.0500	1.0500	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2002	DD4	2002DD4	1.0700	1.2900	1.1600	1.1600	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
2002	DD6	2002DD6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	DG1	2002DG1	1.0100	1.0300	1.0600	1.0600	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2002	DI1	2002DI1	0.9800	0.9600	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2002	DN2	2002DN2	1.1000	1.1900	1.4300	1.4300	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2002	DR2	2002DR2	0.9800	1.0200	1.6500	1.6500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
2002	DR3	2002DR3	0.9800	1.0900	1.4200	1.4200	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2002	DR4	2002DR4	1.0500	1.0800	1.1300	1.1300	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2002	DS3	2002DS3	1.0100	1.0200	1.1400	1.1400	1.1200	1.1200	1.2800	1.2800	1.2800	1.2800
2002	DV1	2002DV1	1.0800	1.0700	1.1500	1.1500	1.4200	1.4200	1.9800	1.9800	1.9800	1.9800
2002	FC2	2002FC2	0.9500	0.9100	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2002	FE1	2002FE1	0.9700	0.9900	1.2000	1.2000	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2002	FE2	2002FE2	1.0600	1.0900	1.0800	1.0800	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2002	FE3	2002FE3	1.0900	1.1100	1.2300	1.2300	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2002	FE4	2002FE4	0.9200	0.9300	0.9300	0.9300	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2002	FE5	2002FE5	1.1400	1.1500	1.2000	1.2000	1.0400	1.0400	1.0600	1.0600	1.0600	1.0600
2002	FE6	2002FE6	0.9900	1.0500	0.9800	0.9800	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900
2002	FE7	2002FE7	0.9300	1.0400	0.9800	0.9800	0.9700	0.9700	1.1300	1.1300	1.1300	1.1300
2002	FE8	2002FE8	0.9000	0.9700	0.8300	0.8300	1.0800	1.0800	1.1700	1.1700	1.1700	1.1700
2002	FE9	2002FE9	0.9800	0.9900	0.9400	0.9400	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2002	FF1	2002FF1	0.9000	1.0500	1.3000	1.3000	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2002	FF2	2002FF2	1.0200	1.1500	1.4000	1.4000	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2002	FF3	2002FF3	0.9500	1.0400	1.3100	1.3100	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2002	FF5	2002FF5	1.1000	1.1100	1.1200	1.1200	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2002	FM1	2002FM1	1.2400	1.1700	1.1800	1.1800	1.2300	1.2300	1.0300	1.0300	1.0300	1.0300
2002	FR1	2002FR1	1.1200	1.1600	1.1600	1.1600	1.1600	1.1600	1.0700	1.0700	1.0700	1.0700
2002	FT1	2002FT1	1.0700	1.0000	0.9700	0.9700	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2002	FT3	2002FT3	1.0400	1.1100	1.0300	1.0300	1.1200	1.1200	1.0600	1.0600	1.0600	1.0600
2002	FW1	2002FW1	1.0300	0.9500	0.9000	0.9000	0.7800	0.7800	1.0700	1.0700	1.0700	1.0700
2002	GE1	2002GE1	0.9600	0.8900	0.8800	0.8800	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2002	GJ1	2002GJ1	0.9700	0.8900	0.8800	0.8800	1.2900	1.2900	1.2500	1.2500	1.2500	1.2500
2002	GS1	2002GS1	1.0900	1.1000	1.0700	1.0700	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2002	GS2	2002GS2	0.9700	0.9600	0.9200	0.9200	0.9400	0.9400	1.0900	1.0900	1.0900	1.0900
2002	GS3	2002GS3	1.0200	1.0500	1.1700	1.1700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2002	GS4	2002GS4	1.0000	0.9700	1.1000	1.1000	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2002	GS5	2002GS5	1.0100	1.0000	1.1300	1.1300	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2002	GS6	2002GS6	0.9900	0.9200	1.1200	1.1200	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2002	GS7	2002GS7	1.0200	1.0200	1.0000	1.0000	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2002	GS8	2002GS8	1.0700	1.0400	1.0900	1.0900	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2002	GY1	2002GY1	0.9800	1.0100	1.2300	1.2300	1.1700	1.1700	1.1700	1.1700	1.1700	1.1700
2002	GY2	2002GY2	0.9500	0.9100	1.2900	1.2900	1.0200	1.0200	1.0800	1.0800	1.0800	1.0800
2002	HA1	2002HA1	1.0200	1.0100	0.8000	0.8000	0.9900	0.9900	1.0900	1.0900	1.0900	1.0900
2002	HA2	2002HA2	1.1700	1.1300	1.0500	1.0500	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2002	HC1	2002HC1	1.0200	1.0900	1.1100	1.1100	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2002	HC2	2002HC2	1.0000	1.1300	1.1200	1.1200	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2002	HC4	2002HC4	1.0100	1.0300	1.1100	1.1100	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2002	HC5	2002HC5	0.9500	0.9200	0.8700	0.8700	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2002	HE2	2002HE2	1.0600	1.0800	1.0500	1.0500	0.9500	0.9500	1.2200	1.2200	1.2200	1.2200
2002	HI1	2002HI1	1.0300	1.0200	0.9900	0.9900	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2002	HO1	2002HO1	1.0500	0.9300	0.7400	0.7400	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
2002	HP1	2002HP1	1.0100	1.0300	1.0100	1.0100	1.1400	1.1400	1.0200	1.0200	1.0200	1.0200
2002	HS1	2002HS1	1.0300	1.0600	1.2600	1.2600	1.0900	1.0900	1.0900	1.0900	1.0900	1.0900
2002	HS2	2002HS2	0.9900	0.9200	0.9200	0.9200	0.8000	0.8000	1.0000	1.0000	1.0000	1.0000
2002	HS4	2002HS4	1.0100	0.9600	1.1100	1.1100	1.0000	1.0000	1.2400	1.2400	1.2400	1.2400
2002	HX2	2002HX2	1.0100	1.0000	1.0800	1.0800	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2002	IA2	2002IA2	0.9800	1.0500	1.0600	1.0600	1.1500	1.1500	1.0300	1.0300	1.0300	1.0300
2002	IG1	2002IG1	0.9600	0.9500	1.1100	1.1100	0.9900	0.9900	1.2200	1.2200	1.2200	1.2200
2002	II2	2002II2	0.9600	0.7800	0.9600	0.9600	0.8200	0.8200	0.9900	0.9900	0.9900	0.9900
2002	IQ1	2002IQ1	1.1000	0.9300	1.2000	1.2000	0.9500	0.9500	1.0200	1.0200	1.0200	1.0200
2002	IQ2	2002IQ2	0.9700	1.0000	0.8000	0.8000	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
2002	IR1	2002IR1	1.0200	0.9900	1.1000	1.1000	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2002	IT1	2002IT1	1.0200	1.0700	0.9500	0.9500	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2002	JG1	2002JG1	0.9100	1.0500	0.8900	0.8900	1.4600	1.4600	1.0600	1.0600	1.0600	1.0600
2002	JL1	2002JL1	1.0100	1.0800	1.4300	1.4300	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200
2002	JS1	2002JS1	1.0800	1.0800	1.1000	1.1000	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2002	JS2	2002JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2002	JV1	2002JV1	1.1700	1.2300	1.2100	1.2100	1.0800	1.0800	1.0200	1.0200	1.0200	1.0200
2002	JW2	2002JW2	1.0500	1.1700	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2002	JX1	2002JX1	1.0200	1.3700	1.1300	1.1300	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2002	JX2	2002JX2	1.0700	1.0200	1.1700	1.1700	1.1000	1.1000	1.2700	1.2700	1.2700	1.2700
2002	JX5	2002JX5	1.1300	1.2600	1.2700	1.2700	1.1200	1.1200	1.2400	1.2400	1.2400	1.2400
2002	JX6	2002JX6	1.0400	1.0800	1.0600	1.0600	1.1400	1.1400	0.9500	0.9500	0.9500	0.9500
2002	KO1	2002KO1	0.9700	0.9400	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2002	KR1	2002KR1	1.0900	1.0900	1.3600	1.3600	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2002	KS1	2002KS1	1.0100	1.0100	1.1200	1.1200	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2002	KS3	2002KS3	1.0700	1.0800	1.1300	1.1300	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2002	KS4	2002KS4	1.0200	0.9300	1.1200	1.1200	0.9700	0.9700	1.2100	1.2100	1.2100	1.2100
2002	LB1	2002LB1	1.0000	1.0100	1.3100	1.3100	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
2002	LC1	2002LC1	0.9700	0.9000	1.1400	1.1400	1.1200	1.1200	1.0400	1.0400	1.0400	1.0400
2002	LD4	2002LD4	1.0100	1.4300	0.9500	0.9500	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2002	LE2	2002LE2	1.0000	0.8500	0.7400	0.7400	0.8900	0.8900	1.0000	1.0000	1.0000	1.0000
2002	LF1	2002LF1	1.0100	0.9600	1.1100	1.1100	0.9500	0.9500	1.0200	1.0200	1.0200	1.0200
2002	LG1	2002LG1	0.9800	0.8900	1.1600	1.1600	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2002	LG2	2002LG2	1.0600	0.9900	0.9600	0.9600	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2002	LI1	2002LI1	1.0200	0.9600	1.2100	1.2100	1.1200	1.1200	1.0500	1.0500	1.0500	1.0500
2002	LL1	2002LL1	1.0000	0.9600	0.8800	0.8800	0.9900	0.9900	1.0400	1.0400	1.0400	1.0400

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2002	LL2	2002LL2	1.1100	1.1000	0.8900	0.8900	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2002	LL3	2002LL3	1.0400	0.8900	1.0800	1.0800	1.3300	1.3300	0.9900	0.9900	0.9900	0.9900
2002	LN1	2002LN1	0.9500	1.0200	1.1200	1.1200	1.1400	1.1400	1.0000	1.0000	1.0000	1.0000
2002	LR1	2002LR1	1.0600	1.1000	1.1500	1.1500	1.0800	1.0800	1.2900	1.2900	1.2900	1.2900
2002	LR2	2002LR2	0.9900	0.8900	0.7100	0.7100	0.8200	0.8200	0.9700	0.9700	0.9700	0.9700
2002	LS2	2002LS2	0.9600	1.0400	1.0800	1.0800	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2002	LT1	2002LT1	1.0700	1.0000	0.9400	0.9400	1.2300	1.2300	1.0200	1.0200	1.0200	1.0200
2002	M61	2002M61	1.0300	0.9600	0.9600	0.9600	0.9400	0.9400	0.9700	0.9700	0.9700	0.9700
2002	MB1	2002MB1	1.0700	1.1000	1.1800	1.1800	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2002	MC1	2002MC1	1.0500	0.9900	1.0900	1.0900	0.6800	0.6800	1.0600	1.0600	1.0600	1.0600
2002	MC2	2002MC2	1.0900	0.9800	0.9500	0.9500	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2002	MC3	2002MC3	1.0400	0.9900	1.1700	1.1700	1.1300	1.1300	1.1200	1.1200	1.1200	1.1200
2002	MC5	2002MC5	1.0400	1.0800	1.2400	1.2400	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2002	MC6	2002MC6	1.0100	1.0000	1.1500	1.1500	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2002	MD1	2002MD1	1.0100	0.9200	1.1000	1.1000	1.1600	1.1600	1.2200	1.2200	1.2200	1.2200
2002	ME1	2002ME1	1.0600	0.9000	1.2100	1.2100	1.1100	1.1100	1.0800	1.0800	1.0800	1.0800
2002	ME2	2002ME2	1.0600	1.1000	1.0000	1.0000	0.8300	0.8300	0.9800	0.9800	0.9800	0.9800
2002	MG1	2002MG1	1.0500	1.0600	1.3800	1.3800	1.4000	1.4000	0.9600	0.9600	0.9600	0.9600
2002	MG2	2002MG2	1.0200	0.9700	0.9700	0.9700	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2002	MG3	2002MG3	1.0600	0.9600	1.0700	1.0700	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2002	ML1	2002ML1	1.1500	1.1400	1.3100	1.3100	1.4800	1.4800	0.9900	0.9900	0.9900	0.9900
2002	MM1	2002MM1	0.9700	1.0500	1.2700	1.2700	1.1600	1.1600	1.2300	1.2300	1.2300	1.2300
2002	MM2	2002MM2	0.9600	0.9400	1.1500	1.1500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2002	MM4	2002MM4	1.0200	0.9500	1.0700	1.0700	0.9200	0.9200	1.0600	1.0600	1.0600	1.0600
2002	MM6	2002MM6	0.9800	1.0200	1.0300	1.0300	1.1000	1.1000	1.1500	1.1500	1.1500	1.1500
2002	MM7	2002MM7	0.9900	0.9600	1.0000	1.0000	1.0600	1.0600	1.1200	1.1200	1.1200	1.1200
2002	MM9	2002MM9	1.1300	1.1100	1.1100	1.1100	1.1800	1.1800	1.0600	1.0600	1.0600	1.0600
2002	MMA	2002MMA	0.9200	1.1900	1.0000	1.0000	1.1100	1.1100	1.1100	1.1100	1.1100	1.1100
2002	MMB	2002MMB	0.9900	0.9900	1.1200	1.1200	1.0800	1.0800	1.2300	1.2300	1.2300	1.2300
2002	MP1	2002MP1	0.9800	1.0100	1.1700	1.1700	0.9200	0.9200	0.9500	0.9500	0.9500	0.9500
2002	MP2	2002MP2	0.9600	0.9700	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
2002	MS1	2002MS1	1.0100	1.0000	1.4500	1.4500	1.0900	1.0900	1.2100	1.2100	1.2100	1.2100
2002	MS2	2002MS2	1.0400	1.0700	1.2900	1.2900	1.1200	1.1200	1.0300	1.0300	1.0300	1.0300
2002	MS3	2002MS3	1.0100	1.0200	2.9600	2.9600	0.9500	0.9500	1.1500	1.1500	1.1500	1.1500
2002	MS4	2002MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2002	MT1	2002MT1	0.9300	0.9500	0.9100	0.9100	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2002	MV1	2002MV1	1.0100	0.9000	1.0800	1.0800	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2002	NA1	2002NA1	1.0400	1.0200	0.9000	0.9000	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2002	NF1	2002NF1	0.9300	0.9300	1.1100	1.1100	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2002	NM1	2002NM1	0.9500	0.9100	0.9600	0.9600	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2002	NP1	2002NP1	0.9300	1.1200	0.9300	0.9300	1.0800	1.0800	1.1300	1.1300	1.1300	1.1300
2002	NQ1	2002NQ1	1.0000	0.9300	0.8900	0.8900	0.9600	0.9600	1.0700	1.0700	1.0700	1.0700
2002	NS1	2002NS1	1.1000	1.1200	1.1100	1.1100	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2002	NX1	2002NX1	0.9700	0.9900	0.8500	0.8500	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
2002	OA2	2002OA2	1.0600	0.9800	1.1100	1.1100	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2002	OA3	2002OA3	0.9900	1.0900	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2002	OB1	2002OB1	1.0100	0.8500	0.9100	0.9100	1.1200	1.1200	1.0300	1.0300	1.0300	1.0300
2002	OI1	2002OI1	1.0400	0.9000	0.8800	0.8800	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000
2002	OS1	2002OS1	1.0000	0.8700	0.9300	0.9300	1.0700	1.0700	1.0400	1.0400	1.0400	1.0400
2002	P91	2002P91	1.0400	1.0600	1.3700	1.3700	1.0400	1.0400	1.9000	1.9000	1.9000	1.9000
2002	PA2	2002PA2	0.9900	0.9300	1.3200	1.3200	1.1000	1.1000	1.0300	1.0300	1.0300	1.0300
2002	PB2	2002PB2	0.9800	0.8800	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2002	PB3	2002PB3	0.9900	0.9300	0.9500	0.9500	0.8200	0.8200	1.4100	1.4100	1.4100	1.4100
2002	PF1	2002PF1	1.1100	1.0300	1.0800	1.0800	1.2700	1.2700	1.0900	1.0900	1.0900	1.0900
2002	PG1	2002PG1	1.0600	0.9600	1.3000	1.3000	1.0800	1.0800	1.1200	1.1200	1.1200	1.1200
2002	PG2	2002PG2	0.9800	0.8900	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2002	PM1	2002PM1	0.9500	0.8700	0.9400	0.9400	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2002	PS2	2002PS2	1.0500	1.0800	1.2200	1.2200	1.0500	1.0500	1.0800	1.0800	1.0800	1.0800
2002	PV1	2002PV1	1.0100	1.0100	1.3100	1.3100	1.1000	1.1000	1.0900	1.0900	1.0900	1.0900
2002	S91	2002S91	0.9500	0.9800	1.1800	1.1800	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2002	S92	2002S92	0.9900	0.9500	0.9900	0.9900	1.0700	1.0700	1.0400	1.0400	1.0400	1.0400
2002	SA1	2002SA1	1.0800	1.0600	1.1700	1.1700	1.0200	1.0200	1.0500	1.0500	1.0500	1.0500
2002	SE2	2002SE2	1.0600	1.0900	1.1900	1.1900	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200
2002	SF1	2002SF1	0.9400	0.8600	1.2900	1.2900	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2002	SG1	2002SG1	0.9900	1.0000	0.9900	0.9900	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2002	SI1	2002SI1	1.0200	1.0400	1.4600	1.4600	1.1900	1.1900	1.0300	1.0300	1.0300	1.0300
2002	SL1	2002SL1	1.0200	0.9200	0.8500	0.8500	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2002	SL2	2002SL2	0.9800	0.9900	0.7800	0.7800	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
2002	SL4	2002SL4	0.9700	0.9300	1.0600	1.0600	0.9100	0.9100	1.2400	1.2400	1.2400	1.2400
2002	SS1	2002SS1	1.1600	1.1200	0.8400	0.8400	0.9800	0.9800	1.0200	1.0200	1.0200	1.0200
2002	SS2	2002SS2	0.9400	1.0000	0.8100	0.8100	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
2002	SV1	2002SV1	0.9400	0.8000	1.2500	1.2500	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2002	SV2	2002SV2	1.0100	0.9700	1.0500	1.0500	0.9200	0.9200	0.9700	0.9700	0.9700	0.9700
2002	T41	2002T41	0.9300	1.1000	0.8600	0.8600	0.9700	0.9700	1.0800	1.0800	1.0800	1.0800
2002	TA1	2002TA1	0.9500	0.7900	1.2600	1.2600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2002	TC1	2002TC1	0.9600	0.9100	1.0000	1.0000	0.8800	0.8800	1.0000	1.0000	1.0000	1.0000
2002	TC2	2002TC2	1.0700	1.1600	1.2500	1.2500	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2002	TC3	2002TC3	1.1200	1.1000	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2002	TE1	2002TE1	1.0000	1.0800	1.0400	1.0400	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2002	TH1	2002TH1	0.9200	0.9500	0.7600	0.7600	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2002	TL1	2002TL1	1.0600	1.2200	0.8800	0.8800	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2002	TM3	2002TM3	0.9800	0.9500	0.9500	0.9500	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
2002	TP4	2002TP4	0.9900	1.0200	1.0000	1.0000	1.2300	1.2300	1.0100	1.0100	1.0100	1.0100
2002	TR1	2002TR1	1.0200	0.8700	1.2100	1.2100	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2002	TS1	2002TS1	0.9200	1.0100	0.9900	0.9900	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2002	TS2	2002TS2	0.9900	0.9100	0.8300	0.8300	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2002	TT2	2002TT2	1.0200	1.1100	1.2200	1.2200	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2002	TT4	2002TT4	1.0000	0.9700	1.0800	1.0800	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2002	VC3	2002VC3	1.0100	1.0200	0.9800	0.9800	1.0600	1.0600	1.1200	1.1200	1.1200	1.1200

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2002	VE2	2002VE2	1.0400	0.9500	1.1200	1.1200	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2002	VG1	2002VG1	0.9900	0.9900	0.9300	0.9300	0.8900	0.8900	1.0300	1.0300	1.0300	1.0300
2002	VG2	2002VG2	1.0800	1.1200	0.9300	0.9300	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
2002	VJ1	2002VJ1	0.9800	0.9100	0.9000	0.9000	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2002	VN1	2002VN1	0.9800	0.9100	0.7900	0.7900	0.8900	0.8900	1.1400	1.1400	1.1400	1.1400
2002	VP1	2002VP1	0.9400	0.9100	0.8800	0.8800	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2002	VS1	2002VS1	1.0200	1.1100	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2002	VS2	2002VS2	1.0000	0.9600	1.2400	1.2400	1.1400	1.1400	1.0500	1.0500	1.0500	1.0500
2002	VS4	2002VS4	1.0200	0.9600	1.0300	1.0300	0.9800	0.9800	1.0300	1.0300	1.0300	1.0300
2002	VV2	2002VV2	1.0000	1.0100	1.0400	1.0400	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2002	VV3	2002VV3	1.0200	0.9700	1.0800	1.0800	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2003	A31	2003A31	0.9700	1.0300	0.7700	0.7700	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2003	AA1	2003AA1	1.0400	1.2500	1.3400	1.3400	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100
2003	AA2	2003AA2	0.9900	0.9900	1.1900	1.1900	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2003	AA3	2003AA3	1.0200	1.0200	1.2600	1.2600	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2003	AA4	2003AA4	1.0100	0.9700	1.1900	1.1900	1.1500	1.1500	0.9500	0.9500	0.9500	0.9500
2003	AC1	2003AC1	0.9600	0.9300	0.7400	0.7400	0.8200	0.8200	1.0500	1.0500	1.0500	1.0500
2003	AM1	2003AM1	0.9400	0.9400	1.0700	1.0700	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
2003	AN1	2003AN1	1.0400	1.0400	1.1900	1.1900	1.1800	1.1800	1.3300	1.3300	1.3300	1.3300
2003	AR1	2003AR1	1.1000	1.1100	0.9600	0.9600	0.8900	0.8900	1.0700	1.0700	1.0700	1.0700
2003	AS4	2003AS4	1.0100	1.0600	1.0400	1.0400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2003	AS5	2003AS5	1.0100	1.0000	1.0100	1.0100	1.2200	1.2200	0.9500	0.9500	0.9500	0.9500
2003	AT1	2003AT1	0.9900	0.8600	0.8900	0.8900	0.8900	0.8900	1.1300	1.1300	1.1300	1.1300
2003	AT2	2003AT2	0.9600	1.0100	1.0400	1.0400	0.9600	0.9600	0.9400	0.9400	0.9400	0.9400
2003	B31	2003B31	0.9500	0.9400	0.9300	0.9300	0.7900	0.7900	1.0900	1.0900	1.0900	1.0900
2003	B51	2003B51	1.0000	0.9100	1.2000	1.2000	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2003	B71	2003B71	0.9900	0.9500	1.1900	1.1900	1.1800	1.1800	1.1400	1.1400	1.1400	1.1400
2003	BC1	2003BC1	1.0200	0.9800	1.2500	1.2500	0.9800	0.9800	1.2100	1.2100	1.2100	1.2100
2003	BL1	2003BL1	0.9600	0.8900	0.8400	0.8400	0.8600	0.8600	1.2500	1.2500	1.2500	1.2500
2003	BM2	2003BM2	1.0700	1.0100	1.0900	1.0900	1.1900	1.1900	1.0700	1.0700	1.0700	1.0700
2003	BM3	2003BM3	1.0300	0.9800	1.2600	1.2600	1.2600	1.2600	1.0900	1.0900	1.0900	1.0900
2003	BP1	2003BP1	1.0000	0.9000	0.7500	0.7500	1.0700	1.0700	1.2100	1.2100	1.2100	1.2100
2003	BR2	2003BR2	0.9600	0.9000	1.1400	1.1400	0.8600	0.8600	0.9500	0.9500	0.9500	0.9500
2003	BR3	2003BR3	1.0000	0.7600	1.3100	1.3100	1.1700	1.1700	1.0100	1.0100	1.0100	1.0100
2003	BX1	2003BX1	0.9600	1.1000	1.2400	1.2400	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
2003	BZ2	2003BZ2	1.0500	1.0500	1.1700	1.1700	1.0300	1.0300	1.0800	1.0800	1.0800	1.0800
2003	BZ3	2003BZ3	1.0200	0.8300	1.0900	1.0900	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2003	C11	2003C11	0.9500	0.9500	1.2300	1.2300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2003	C21	2003C21	0.9200	0.9500	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2003	C31	2003C31	0.9900	1.0300	1.1300	1.1300	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2003	C32	2003C32	1.0100	0.9000	1.0000	1.0000	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
2003	CA2	2003CA2	0.9900	0.9700	1.0100	1.0100	1.0400	1.0400	1.0300	1.0300	1.0300	1.0300
2003	CB3	2003CB3	0.9400	0.9300	1.0600	1.0600	1.0700	1.0700	1.1300	1.1300	1.1300	1.1300
2003	CC2	2003CC2	0.9900	1.0300	1.4700	1.4700	1.5600	1.5600	1.0400	1.0400	1.0400	1.0400
2003	CC5	2003CC5	1.1300	1.0900	1.1600	1.1600	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2003	CC6	2003CC6	0.9600	1.0200	1.1800	1.1800	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
2003	CC7	2003CC7	1.0100	1.0100	1.0200	1.0200	1.0000	1.0000	1.0700	1.0700	1.0700	1.0700
2003	CC8	2003CC8	0.9900	0.9600	1.1800	1.1800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2003	CCA	2003CCA	0.9600	0.7700	0.9800	0.9800	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2003	CCD	2003CCD	0.9900	0.8900	1.1800	1.1800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2003	CD1	2003CD1	1.0200	0.9700	1.0600	1.0600	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
2003	CE2	2003CE2	1.0400	1.1500	1.6600	1.6600	1.3500	1.3500	1.2500	1.2500	1.2500	1.2500
2003	CI1	2003CI1	1.0200	0.9300	1.1500	1.1500	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2003	CM1	2003CM1	1.0800	0.9400	1.0200	1.0200	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2003	CM3	2003CM3	1.0100	0.9500	1.2000	1.2000	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2003	CP3	2003CP3	1.0600	1.0800	1.4400	1.4400	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
2003	CS1	2003CS1	0.9900	0.8700	1.0600	1.0600	1.1600	1.1600	1.0100	1.0100	1.0100	1.0100
2003	CS3	2003CS3	1.0600	1.1300	1.3100	1.3100	1.1600	1.1600	1.0600	1.0600	1.0600	1.0600
2003	CS7	2003CS7	0.9300	1.0100	1.0500	1.0500	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2003	CS8	2003CS8	0.9700	0.9600	1.1100	1.1100	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2003	CS9	2003CS9	1.0100	0.9900	1.2500	1.2500	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2003	CSA	2003CSA	1.0000	1.0000	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	CT1	2003CT1	0.9300	0.9500	0.9800	0.9800	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2003	CT2	2003CT2	0.9300	0.9100	1.1900	1.1900	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
2003	CT3	2003CT3	0.9400	0.9000	1.0500	1.0500	1.3800	1.3800	1.0800	1.0800	1.0800	1.0800
2003	CT5	2003CT5	1.0000	1.0400	1.1300	1.1300	1.2300	1.2300	0.9900	0.9900	0.9900	0.9900
2003	CV1	2003CV1	1.0200	0.9000	1.0300	1.0300	1.0600	1.0600	1.0500	1.0500	1.0500	1.0500
2003	D31	2003D31	1.0600	1.0600	1.4100	1.4100	1.3400	1.3400	0.9900	0.9900	0.9900	0.9900
2003	DB1	2003DB1	1.0100	1.0300	1.1000	1.1000	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
2003	DB2	2003DB2	0.9800	1.0000	0.8200	0.8200	0.6900	0.6900	1.0000	1.0000	1.0000	1.0000
2003	DB3	2003DB3	1.0400	1.1200	1.2300	1.2300	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2003	DC2	2003DC2	1.0100	0.9600	1.0500	1.0500	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2003	DD4	2003DD4	1.0700	1.2900	1.2200	1.2200	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
2003	DD6	2003DD6	1.0500	1.2900	1.0600	1.0600	1.1800	1.1800	1.1000	1.1000	1.1000	1.1000
2003	DG1	2003DG1	1.0100	1.0300	1.0500	1.0500	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2003	DI1	2003DI1	0.9800	0.9600	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2003	DM2	2003DM2	0.9600	0.9500	1.1000	1.1000	1.0400	1.0400	1.0400	1.0400	1.0400	1.0400
2003	DN2	2003DN2	1.1000	1.1900	1.3200	1.3200	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2003	DR2	2003DR2	0.9800	1.0200	1.6500	1.6500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
2003	DR3	2003DR3	0.9800	1.0900	1.4200	1.4200	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2003	DR4	2003DR4	1.0500	1.0800	1.1400	1.1400	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2003	DS3	2003DS3	1.0100	1.0200	1.1700	1.1700	1.1200	1.1200	1.2800	1.2800	1.2800	1.2800
2003	DV1	2003DV1	1.0800	1.0700	1.1500	1.1500	1.4200	1.4200	1.9800	1.9800	1.9800	1.9800
2003	FC2	2003FC2	0.9500	0.9100	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2003	FE1	2003FE1	0.9700	0.9900	1.2600	1.2600	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2003	FE2	2003FE2	1.0600	1.0900	1.1600	1.1600	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2003	FE3	2003FE3	1.0900	1.1100	1.2700	1.2700	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2003	FE4	2003FE4	0.9200	0.9300	0.9300	0.9300	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2003	FE5	2003FE5	1.1400	1.1500	1.2000	1.2000	1.0400	1.0400	1.0600	1.0600	1.0600	1.0600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2003	FE6	2003FE6	0.9900	1.0500	0.9700	0.9700	1.5200	1.5200	0.9900	0.9900	0.9900	0.9900
2003	FE7	2003FE7	0.9300	1.0400	0.9800	0.9800	1.0000	1.0000	1.1300	1.1300	1.1300	1.1300
2003	FE8	2003FE8	0.9000	0.9700	0.8300	0.8300	1.1000	1.1000	1.1700	1.1700	1.1700	1.1700
2003	FE9	2003FE9	0.9800	0.9900	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2003	FF1	2003FF1	0.9000	1.0500	1.3400	1.3400	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2003	FF2	2003FF2	1.0200	1.1500	1.3900	1.3900	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2003	FF3	2003FF3	0.9500	1.0400	1.2400	1.2400	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2003	FF5	2003FF5	1.1000	1.1100	1.1200	1.1200	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2003	FM1	2003FM1	1.2400	1.1700	1.1800	1.1800	1.2300	1.2300	1.0300	1.0300	1.0300	1.0300
2003	FR1	2003FR1	1.1200	1.1600	1.1800	1.1800	1.1600	1.1600	1.0700	1.0700	1.0700	1.0700
2003	FT1	2003FT1	1.0700	1.0000	0.9700	0.9700	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2003	FT3	2003FT3	1.0400	1.1100	1.0300	1.0300	1.2100	1.2100	1.0600	1.0600	1.0600	1.0600
2003	FW1	2003FW1	1.0300	0.9500	0.9000	0.9000	0.7800	0.7800	1.0700	1.0700	1.0700	1.0700
2003	G11	2003G11	0.9700	0.9400	1.1200	1.1200	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2003	G21	2003G21	0.9000	0.9100	1.0400	1.0400	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
2003	G31	2003G31	0.9700	0.9200	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2003	GE1	2003GE1	0.9600	0.8900	0.8800	0.8800	1.3800	1.3800	1.2800	1.2800	1.2800	1.2800
2003	GS1	2003GS1	1.0900	1.1000	1.0700	1.0700	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2003	GS2	2003GS2	0.9700	0.9600	0.9200	0.9200	0.9400	0.9400	1.0900	1.0900	1.0900	1.0900
2003	GS3	2003GS3	1.0200	1.0500	1.1700	1.1700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2003	GS4	2003GS4	1.0000	0.9700	1.1000	1.1000	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2003	GS5	2003GS5	1.0100	1.0000	1.1300	1.1300	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2003	GS6	2003GS6	0.9900	0.9200	1.1200	1.1200	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2003	GS7	2003GS7	1.0200	1.0200	1.0400	1.0400	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2003	GY1	2003GY1	0.9800	1.0100	1.2300	1.2300	1.2700	1.2700	1.1700	1.1700	1.1700	1.1700
2003	GY2	2003GY2	0.9500	0.9100	1.2900	1.2900	1.1800	1.1800	1.0800	1.0800	1.0800	1.0800
2003	HA1	2003HA1	1.0200	1.0100	0.7900	0.7900	0.9900	0.9900	1.0900	1.0900	1.0900	1.0900
2003	HA2	2003HA2	1.1700	1.1300	1.0500	1.0500	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2003	HC1	2003HC1	1.0200	1.0900	1.1100	1.1100	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2003	HC2	2003HC2	1.0000	1.1300	1.0500	1.0500	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2003	HC4	2003HC4	1.0100	1.0300	1.2300	1.2300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2003	HC5	2003HC5	0.9500	0.9200	0.8700	0.8700	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2003	HE2	2003HE2	1.0600	1.0800	1.0500	1.0500	0.9500	0.9500	1.2200	1.2200	1.2200	1.2200
2003	HE4	2003HE4	1.0000	0.9600	1.1000	1.1000	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2003	HH1	2003HH1	1.0500	1.1100	1.2000	1.2000	1.2400	1.2400	1.0300	1.0300	1.0300	1.0300
2003	HI1	2003HI1	1.0300	1.0200	0.9900	0.9900	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2003	HO1	2003HO1	1.0500	0.9300	0.7400	0.7400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
2003	HP3	2003HP3	0.9700	0.8900	1.0400	1.0400	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2003	HS1	2003HS1	1.0300	1.0600	1.2600	1.2600	1.2200	1.2200	1.0900	1.0900	1.0900	1.0900
2003	HS2	2003HS2	0.9900	0.9200	0.9200	0.9200	0.8000	0.8000	1.0000	1.0000	1.0000	1.0000
2003	HS4	2003HS4	1.0100	0.9600	1.1900	1.1900	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2003	HT1	2003HT1	1.0500	1.1900	1.1000	1.1000	1.2900	1.2900	1.3200	1.3200	1.3200	1.3200
2003	HX2	2003HX2	1.0100	1.0000	1.0500	1.0500	1.1900	1.1900	0.9900	0.9900	0.9900	0.9900
2003	IA2	2003IA2	0.9800	1.0500	1.0500	1.0500	1.1600	1.1600	1.0300	1.0300	1.0300	1.0300
2003	IA3	2003IA3	1.0100	1.0400	1.0800	1.0800	1.1600	1.1600	1.0000	1.0000	1.0000	1.0000
2003	IF1	2003IF1	0.9900	1.0000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2003	IG2	2003IG2	0.9800	0.9300	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2003	II2	2003II2	0.9600	0.7800	0.9600	0.9600	0.8200	0.8200	0.9900	0.9900	0.9900	0.9900
2003	IM1	2003IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	IQ2	2003IQ2	0.9700	1.0000	0.8000	0.8000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
2003	IQ3	2003IQ3	1.1100	0.9300	0.9500	0.9500	0.9500	0.9500	1.0500	1.0500	1.0500	1.0500
2003	IR1	2003IR1	1.0200	0.9900	1.0900	1.0900	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2003	JG1	2003JG1	0.9100	1.0500	1.0200	1.0200	1.5900	1.5900	1.0600	1.0600	1.0600	1.0600
2003	JL1	2003JL1	1.0100	1.0800	1.4300	1.4300	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200
2003	JS1	2003JS1	1.0800	1.0800	1.1300	1.1300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2003	JS2	2003JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2003	JV1	2003JV1	1.1700	1.2300	1.2100	1.2100	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2003	JW2	2003JW2	1.0500	1.1700	1.0500	1.0500	1.1200	1.1200	1.0600	1.0600	1.0600	1.0600
2003	JX1	2003JX1	1.0200	1.3700	1.2300	1.2300	1.2600	1.2600	1.0000	1.0000	1.0000	1.0000
2003	JX2	2003JX2	1.0700	1.0200	1.1700	1.1700	1.2600	1.2600	1.2700	1.2700	1.2700	1.2700
2003	JX5	2003JX5	1.1300	1.2600	1.2900	1.2900	1.3300	1.3300	1.2400	1.2400	1.2400	1.2400
2003	JX6	2003JX6	1.0400	1.0800	1.0500	1.0500	1.4000	1.4000	0.9500	0.9500	0.9500	0.9500
2003	KO1	2003KO1	0.9700	0.9400	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2003	KR1	2003KR1	1.0900	1.0900	1.3600	1.3600	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2003	KS1	2003KS1	1.0100	1.0100	1.1200	1.1200	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2003	KS3	2003KS3	1.0700	1.0800	1.0300	1.0300	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2003	KS5	2003KS5	0.9800	1.0400	1.0300	1.0300	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
2003	LA1	2003LA1	1.0300	1.0200	1.2700	1.2700	1.4300	1.4300	1.0000	1.0000	1.0000	1.0000
2003	LD4	2003LD4	1.0100	1.4300	0.9500	0.9500	1.2100	1.2100	1.1400	1.1400	1.1400	1.1400
2003	LE2	2003LE2	1.0000	0.8500	0.7400	0.7400	0.8900	0.8900	1.0000	1.0000	1.0000	1.0000
2003	LF1	2003LF1	1.0100	0.9600	1.1100	1.1100	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2003	LG1	2003LG1	0.9800	0.8900	1.1600	1.1600	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2003	LG2	2003LG2	1.0600	0.9900	0.9600	0.9600	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2003	LG3	2003LG3	1.0000	1.0000	0.9400	0.9400	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300
2003	LI1	2003LI1	1.0200	0.9600	1.2100	1.2100	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
2003	LL1	2003LL1	1.0000	0.9600	0.8800	0.8800	1.0700	1.0700	1.0400	1.0400	1.0400	1.0400
2003	LL2	2003LL2	1.1100	1.1000	0.8900	0.8900	1.1200	1.1200	0.9800	0.9800	0.9800	0.9800
2003	LL3	2003LL3	1.0400	0.8900	1.2200	1.2200	1.5000	1.5000	0.9900	0.9900	0.9900	0.9900
2003	LN1	2003LN1	0.9500	1.0200	0.9900	0.9900	1.2500	1.2500	1.0000	1.0000	1.0000	1.0000
2003	LR1	2003LR1	1.0600	1.1000	1.1500	1.1500	1.1200	1.1200	1.2900	1.2900	1.2900	1.2900
2003	LR2	2003LR2	0.9900	0.8900	0.7100	0.7100	0.8200	0.8200	0.9700	0.9700	0.9700	0.9700
2003	LS2	2003LS2	0.9600	1.0400	1.0800	1.0800	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2003	LT1	2003LT1	1.0700	1.0000	0.9400	0.9400	1.4200	1.4200	1.0200	1.0200	1.0200	1.0200
2003	M63	2003M63	1.0400	1.0700	1.1200	1.1200	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2003	MB1	2003MB1	1.0700	1.1000	1.2100	1.2100	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2003	MC1	2003MC1	1.0500	0.9900	1.1800	1.1800	0.7400	0.7400	1.0600	1.0600	1.0600	1.0600
2003	MC2	2003MC2	1.0900	0.9800	1.7800	1.7800	1.3800	1.3800	1.0200	1.0200	1.0200	1.0200
2003	MC3	2003MC3	1.0400	0.9900	1.1700	1.1700	1.3200	1.3200	1.1200	1.1200	1.1200	1.1200
2003	MC6	2003MC6	1.0100	1.0000	1.2000	1.2000	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000

EXHIBIT 12a - YMM

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State: Arkansas

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2003	MD1	2003MD1	1.0100	0.9200	1.1000	1.1000	1.2700	1.2700	1.2200	1.2200	1.2200	1.2200
2003	ME1	2003ME1	1.0600	0.9000	1.2100	1.2100	1.3200	1.3200	1.0800	1.0800	1.0800	1.0800
2003	ME2	2003ME2	1.0600	1.1000	1.0300	1.0300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2003	MG1	2003MG1	1.0500	1.0600	1.3900	1.3900	1.8100	1.8100	0.9600	0.9600	0.9600	0.9600
2003	MG2	2003MG2	1.0200	0.9700	1.0800	1.0800	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2003	MG3	2003MG3	1.0600	0.9600	1.0700	1.0700	1.1000	1.1000	1.0300	1.0300	1.0300	1.0300
2003	ML1	2003ML1	1.1500	1.1400	1.1300	1.1300	1.4800	1.4800	0.9900	0.9900	0.9900	0.9900
2003	MM2	2003MM2	0.9600	0.9400	1.1500	1.1500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2003	MM4	2003MM4	1.0200	0.9500	1.0700	1.0700	0.9200	0.9200	1.0600	1.0600	1.0600	1.0600
2003	MM6	2003MM6	0.9800	1.0200	1.1800	1.1800	1.2000	1.2000	1.1500	1.1500	1.1500	1.1500
2003	MM7	2003MM7	0.9900	0.9600	1.0000	1.0000	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2003	MMA	2003MMA	0.9200	1.1900	1.1600	1.1600	1.1900	1.1900	1.1100	1.1100	1.1100	1.1100
2003	MMB	2003MMB	0.9900	0.9900	1.1500	1.1500	1.1200	1.1200	1.2300	1.2300	1.2300	1.2300
2003	MMC	2003MMC	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	MO1	2003MO1	1.0100	1.0200	1.0800	1.0800	1.1000	1.1000	0.9800	0.9800	0.9800	0.9800
2003	MP1	2003MP1	0.9800	1.0100	1.1700	1.1700	0.9200	0.9200	0.9500	0.9500	0.9500	0.9500
2003	MP2	2003MP2	0.9600	0.9700	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
2003	MS1	2003MS1	1.0100	1.0000	1.4500	1.4500	1.2900	1.2900	1.2100	1.2100	1.2100	1.2100
2003	MS2	2003MS2	1.0400	1.0700	1.2900	1.2900	1.2600	1.2600	1.0300	1.0300	1.0300	1.0300
2003	MS3	2003MS3	1.0100	1.0200	2.9600	2.9600	1.1000	1.1000	1.1500	1.1500	1.1500	1.1500
2003	MS4	2003MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2003	MT1	2003MT1	0.9300	0.9500	0.9100	0.9100	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2003	NA1	2003NA1	1.0400	1.0200	0.9000	0.9000	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2003	NF1	2003NF1	0.9300	0.9300	1.1400	1.1400	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2003	NM1	2003NM1	0.9500	0.9100	0.9600	0.9600	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2003	NP1	2003NP1	0.9300	1.1200	0.9600	0.9600	1.1600	1.1600	1.1300	1.1300	1.1300	1.1300
2003	NS1	2003NS1	1.1000	1.1200	1.0900	1.0900	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2003	NX1	2003NX1	0.9700	0.9900	0.8500	0.8500	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
2003	OA2	2003OA2	1.0600	0.9800	1.1100	1.1100	1.1700	1.1700	0.9800	0.9800	0.9800	0.9800
2003	OA3	2003OA3	0.9900	1.0900	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2003	OB1	2003OB1	1.0100	0.8500	0.9100	0.9100	1.1400	1.1400	1.0300	1.0300	1.0300	1.0300
2003	OS1	2003OS1	1.0000	0.8700	0.9300	0.9300	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2003	P91	2003P91	1.0400	1.0600	1.3700	1.3700	1.0400	1.0400	1.9000	1.9000	1.9000	1.9000
2003	PA2	2003PA2	0.9900	0.9300	1.3200	1.3200	1.2100	1.2100	1.0300	1.0300	1.0300	1.0300
2003	PB2	2003PB2	0.9800	0.8800	1.0400	1.0400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2003	PB3	2003PB3	0.9900	0.9300	1.1000	1.1000	0.8200	0.8200	1.4100	1.4100	1.4100	1.4100
2003	PC1	2003PC1	0.9900	1.0800	1.1400	1.1400	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2003	PG1	2003PG1	1.0600	0.9600	1.3000	1.3000	1.0800	1.0800	1.1200	1.1200	1.1200	1.1200
2003	PG2	2003PG2	0.9800	0.8900	1.1700	1.1700	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2003	PM1	2003PM1	0.9500	0.8700	0.9400	0.9400	1.1600	1.1600	1.0300	1.0300	1.0300	1.0300
2003	PS2	2003PS2	1.0500	1.0800	1.2300	1.2300	1.0500	1.0500	1.0800	1.0800	1.0800	1.0800
2003	PV1	2003PV1	1.0100	1.0100	1.3100	1.3100	1.1000	1.1000	1.0900	1.0900	1.0900	1.0900
2003	PV2	2003PV2	1.0400	1.0300	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2003	S91	2003S91	0.9500	0.9800	1.5300	1.5300	1.1700	1.1700	0.9800	0.9800	0.9800	0.9800
2003	S92	2003S92	0.9900	0.9500	1.1000	1.1000	1.1500	1.1500	1.0400	1.0400	1.0400	1.0400
2003	SA1	2003SA1	1.0800	1.0600	1.1700	1.1700	1.0200	1.0200	1.0500	1.0500	1.0500	1.0500
2003	SB1	2003SB1	1.0400	0.8100	1.0900	1.0900	1.4100	1.4100	1.0200	1.0200	1.0200	1.0200
2003	SF2	2003SF2	0.9600	0.8900	1.3000	1.3000	1.0400	1.0400	1.2300	1.2300	1.2300	1.2300
2003	SG1	2003SG1	0.9900	1.0000	1.1500	1.1500	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2003	SI1	2003SI1	1.0200	1.0400	1.4600	1.4600	1.1900	1.1900	1.0300	1.0300	1.0300	1.0300
2003	SI2	2003SI2	1.0300	0.9700	1.2800	1.2800	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2003	SL1	2003SL1	1.0200	0.9200	0.8500	0.8500	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2003	SL2	2003SL2	0.9800	0.9900	0.7800	0.7800	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
2003	SL4	2003SL4	0.9700	0.9300	1.0600	1.0600	0.9400	0.9400	1.2400	1.2400	1.2400	1.2400
2003	SV1	2003SV1	0.9400	0.8000	1.2500	1.2500	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2003	SV2	2003SV2	1.0100	0.9700	1.0500	1.0500	0.9200	0.9200	0.9700	0.9700	0.9700	0.9700
2003	T41	2003T41	0.9300	1.1000	0.8000	0.8000	0.9600	0.9600	1.0800	1.0800	1.0800	1.0800
2003	TA1	2003TA1	0.9500	0.7900	1.2900	1.2900	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2003	TC1	2003TC1	0.9600	0.9100	1.0300	1.0300	0.8800	0.8800	1.0000	1.0000	1.0000	1.0000
2003	TC2	2003TC2	1.0700	1.1600	1.2500	1.2500	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2003	TC3	2003TC3	1.1200	1.1000	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2003	TE1	2003TE1	1.0000	1.0800	1.0400	1.0400	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2003	TH1	2003TH1	0.9200	0.9500	0.7600	0.7600	0.8900	0.8900	1.0000	1.0000	1.0000	1.0000
2003	TL1	2003TL1	1.0600	1.2200	0.8800	0.8800	1.1600	1.1600	1.0300	1.0300	1.0300	1.0300
2003	TM1	2003TM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	TM3	2003TM3	0.9800	0.9500	0.9500	0.9500	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
2003	TP4	2003TP4	0.9900	1.0200	1.0000	1.0000	1.2300	1.2300	1.0100	1.0100	1.0100	1.0100
2003	TR1	2003TR1	1.0200	0.8700	1.2100	1.2100	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2003	TS1	2003TS1	0.9200	1.0100	1.0200	1.0200	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
2003	TS2	2003TS2	0.9900	0.9100	0.8300	0.8300	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2003	TT2	2003TT2	1.0200	1.1100	1.2400	1.2400	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2003	TT4	2003TT4	1.0000	0.9700	1.1300	1.1300	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2003	VC3	2003VC3	1.0100	1.0200	0.9800	0.9800	1.1900	1.1900	1.1200	1.1200	1.1200	1.1200
2003	VE2	2003VE2	1.0400	0.9500	1.1300	1.1300	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2003	VG1	2003VG1	0.9900	0.9900	1.0100	1.0100	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2003	VG2	2003VG2	1.0800	1.1200	1.0100	1.0100	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2003	VJ1	2003VJ1	0.9800	0.9100	0.9000	0.9000	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2003	VN1	2003VN1	0.9800	0.9100	0.7900	0.7900	0.8900	0.8900	1.1400	1.1400	1.1400	1.1400
2003	VP1	2003VP1	0.9400	0.9100	0.9700	0.9700	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
2003	VS1	2003VS1	1.0200	1.1100	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2003	VS2	2003VS2	1.0000	0.9600	1.2400	1.2400	1.2100	1.2100	1.0500	1.0500	1.0500	1.0500
2003	VS4	2003VS4	1.0200	0.9600	1.1100	1.1100	1.0800	1.0800	1.0300	1.0300	1.0300	1.0300
2003	VV2	2003VV2	1.0000	1.0100	1.2100	1.2100	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2003	VV3	2003VV3	1.0200	0.9700	1.1300	1.1300	1.1400	1.1400	1.0000	1.0000	1.0000	1.0000
2003	VX1	2003VX1	0.9900	1.0100	1.2600	1.2600	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200
2004	A31	2004A31	0.9700	1.0300	0.7700	0.7700	1.3200	1.3200	0.9900	0.9900	0.9900	0.9900
2004	AA1	2004AA1	1.0400	1.2500	1.3400	1.3400	1.1800	1.1800	1.1100	1.1100	1.1100	1.1100
2004	AA2	2004AA2	0.9900	0.9900	1.1900	1.1900	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
2004	AA3	2004AA3	1.0200	1.0200	1.2600	1.2600	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2004	AA4	2004AA4	1.0100	0.9700	1.2600	1.2600	1.2400	1.2400	0.9500	0.9500	0.9500	0.9500
2004	AM1	2004AM1	0.9400	0.9400	1.0700	1.0700	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2004	AN1	2004AN1	1.0400	1.0400	1.1900	1.1900	1.4500	1.4500	1.3300	1.3300	1.3300	1.3300
2004	AR1	2004AR1	1.1000	1.1100	0.9600	0.9600	0.8900	0.8900	1.0700	1.0700	1.0700	1.0700
2004	AS3	2004AS3	1.0600	1.1500	1.6800	1.6800	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2004	AT1	2004AT1	0.9900	0.8600	0.8900	0.8900	0.9400	0.9400	1.1300	1.1300	1.1300	1.1300
2004	AT2	2004AT2	0.9600	1.0100	1.0400	1.0400	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
2004	AT3	2004AT3	0.9800	0.9700	0.9400	0.9400	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2004	B31	2004B31	0.9500	0.9400	0.9300	0.9300	0.8400	0.8400	1.0900	1.0900	1.0900	1.0900
2004	B51	2004B51	1.0000	0.9100	1.2000	1.2000	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2004	B61	2004B61	1.0100	1.0000	1.0600	1.0600	1.2500	1.2500	1.2100	1.2100	1.2100	1.2100
2004	B71	2004B71	0.9900	0.9500	1.1900	1.1900	1.1900	1.1900	1.1400	1.1400	1.1400	1.1400
2004	BC1	2004BC1	1.0200	0.9800	1.2500	1.2500	0.9800	0.9800	1.2100	1.2100	1.2100	1.2100
2004	BL1	2004BL1	0.9600	0.8900	0.8400	0.8400	0.8600	0.8600	1.2500	1.2500	1.2500	1.2500
2004	BM2	2004BM2	1.0700	1.0100	1.4000	1.4000	1.3100	1.3100	1.0700	1.0700	1.0700	1.0700
2004	BP1	2004BP1	1.0000	0.9000	0.7500	0.7500	1.1300	1.1300	1.2100	1.2100	1.2100	1.2100
2004	BR2	2004BR2	0.9600	0.9000	1.1400	1.1400	0.8600	0.8600	0.9500	0.9500	0.9500	0.9500
2004	BR3	2004BR3	1.0000	0.7600	1.3600	1.3600	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2004	BR6	2004BR6	0.9900	1.0000	1.2300	1.2300	1.2000	1.2000	1.0100	1.0100	1.0100	1.0100
2004	BX1	2004BX1	0.9600	1.1000	1.2400	1.2400	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
2004	BX2	2004BX2	0.9900	0.9800	1.1400	1.1400	2.0600	2.0600	1.0800	1.0800	1.0800	1.0800
2004	BZ3	2004BZ3	1.0200	0.8300	1.1000	1.1000	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200
2004	C11	2004C11	0.9500	0.9500	1.2300	1.2300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2004	C21	2004C21	0.9200	0.9500	1.0100	1.0100	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2004	C31	2004C31	0.9900	1.0300	1.1600	1.1600	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2004	C32	2004C32	1.0100	0.9000	1.0000	1.0000	1.2100	1.2100	0.9800	0.9800	0.9800	0.9800
2004	CA2	2004CA2	0.9900	0.9700	1.1700	1.1700	1.0900	1.0900	1.0300	1.0300	1.0300	1.0300
2004	CA3	2004CA3	1.0300	0.9900	1.0600	1.0600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2004	CB3	2004CB3	0.9400	0.9300	1.0500	1.0500	1.0700	1.0700	1.1300	1.1300	1.1300	1.1300
2004	CC2	2004CC2	0.9900	1.0300	1.4300	1.4300	1.5600	1.5600	1.0400	1.0400	1.0400	1.0400
2004	CC5	2004CC5	1.1300	1.0900	1.1600	1.1600	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2004	CC6	2004CC6	0.9600	1.0200	1.2700	1.2700	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
2004	CC7	2004CC7	1.0100	1.0100	1.0300	1.0300	1.0000	1.0000	1.0700	1.0700	1.0700	1.0700
2004	CC8	2004CC8	0.9900	0.9600	1.2000	1.2000	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2004	CCA	2004CCA	0.9600	0.7700	0.9800	0.9800	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2004	CCD	2004CCD	0.9900	0.8900	1.1800	1.1800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2004	CCE	2004CCE	1.0000	1.0900	0.9700	0.9700	1.4100	1.4100	1.0400	1.0400	1.0400	1.0400
2004	CCF	2004CCF	0.9700	1.0000	1.1600	1.1600	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2004	CD1	2004CD1	1.0200	0.9700	1.0600	1.0600	1.2200	1.2200	1.0500	1.0500	1.0500	1.0500
2004	CE2	2004CE2	1.0400	1.1500	1.5300	1.5300	1.6000	1.6000	1.2500	1.2500	1.2500	1.2500
2004	CI1	2004CI1	1.0200	0.9300	1.1500	1.1500	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2004	CM1	2004CM1	1.0800	0.9400	1.0200	1.0200	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2004	CM3	2004CM3	1.0100	0.9500	1.2000	1.2000	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2004	CP3	2004CP3	1.0600	1.0800	1.4400	1.4400	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
2004	CP4	2004CP4	0.9800	0.9500	1.1500	1.1500	1.1900	1.1900	1.0500	1.0500	1.0500	1.0500
2004	CS1	2004CS1	0.9900	0.8700	1.1200	1.1200	1.2500	1.2500	1.0100	1.0100	1.0100	1.0100
2004	CS3	2004CS3	1.0600	1.1300	1.3100	1.3100	1.1600	1.1600	1.0600	1.0600	1.0600	1.0600
2004	CS7	2004CS7	0.9300	1.0100	1.0500	1.0500	1.0300	1.0300	1.0900	1.0900	1.0900	1.0900
2004	CS8	2004CS8	0.9700	0.9600	1.2100	1.2100	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2004	CS9	2004CS9	1.0100	0.9900	1.2000	1.2000	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2004	CSA	2004CSA	1.0000	1.0000	1.2300	1.2300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	CSB	2004CSB	0.9800	0.9900	1.1600	1.1600	1.3800	1.3800	1.0200	1.0200	1.0200	1.0200
2004	CT1	2004CT1	0.9300	0.9500	1.0000	1.0000	1.2500	1.2500	1.0400	1.0400	1.0400	1.0400
2004	CT2	2004CT2	0.9300	0.9100	1.1900	1.1900	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
2004	CT3	2004CT3	0.9400	0.9000	1.0800	1.0800	1.4600	1.4600	1.0800	1.0800	1.0800	1.0800
2004	CT5	2004CT5	1.0000	1.0400	1.2000	1.2000	1.2000	1.2000	0.9900	0.9900	0.9900	0.9900
2004	CV1	2004CV1	1.0200	0.9000	1.1800	1.1800	1.0800	1.0800	1.0500	1.0500	1.0500	1.0500
2004	CX1	2004CX1	1.0000	1.0000	1.1000	1.1000	1.5700	1.5700	1.0000	1.0000	1.0000	1.0000
2004	D31	2004D31	1.0600	1.0600	1.2400	1.2400	1.3400	1.3400	0.9900	0.9900	0.9900	0.9900
2004	DC2	2004DC2	1.0100	0.9600	1.0500	1.0500	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2004	DD4	2004DD4	1.0700	1.2900	1.2300	1.2300	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
2004	DD6	2004DD6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	DG1	2004DG1	1.0100	1.0300	1.0100	1.0100	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2004	DI1	2004DI1	0.9800	0.9600	1.2800	1.2800	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2004	DM2	2004DM2	0.9600	0.9500	1.1200	1.1200	1.0800	1.0800	1.0400	1.0400	1.0400	1.0400
2004	DN2	2004DN2	1.1000	1.1900	1.2700	1.2700	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2004	DR2	2004DR2	0.9800	1.0200	1.6500	1.6500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
2004	DR3	2004DR3	0.9800	1.0900	1.4200	1.4200	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2004	DR4	2004DR4	1.0500	1.0800	1.1800	1.1800	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2004	DS3	2004DS3	1.0100	1.0200	1.2200	1.2200	1.1200	1.1200	1.2800	1.2800	1.2800	1.2800
2004	DT1	2004DT1	0.9700	0.9400	1.1600	1.1600	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2004	DV1	2004DV1	1.0800	1.0700	1.1500	1.1500	1.4200	1.4200	1.9800	1.9800	1.9800	1.9800
2004	FC2	2004FC2	0.9500	0.9100	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2004	FE1	2004FE1	0.9700	0.9900	1.2100	1.2100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2004	FE2	2004FE2	1.0600	1.0900	1.1600	1.1600	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2004	FE3	2004FE3	1.0900	1.1100	1.3900	1.3900	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2004	FE4	2004FE4	0.9200	0.9300	0.9300	0.9300	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2004	FE6	2004FE6	0.9900	1.0500	1.0300	1.0300	1.7200	1.7200	0.9900	0.9900	0.9900	0.9900
2004	FE7	2004FE7	0.9300	1.0400	0.9800	0.9800	1.2600	1.2600	1.1300	1.1300	1.1300	1.1300
2004	FE8	2004FE8	0.9000	0.9700	0.8300	0.8300	1.1900	1.1900	1.1700	1.1700	1.1700	1.1700
2004	FE9	2004FE9	0.9800	0.9900	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2004	FF1	2004FF1	0.9000	1.0500	1.3700	1.3700	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2004	FF2	2004FF2	1.0200	1.1500	1.3900	1.3900	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2004	FF3	2004FF3	0.9500	1.0400	1.3200	1.3200	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2004	FF5	2004FF5	1.1000	1.1100	1.1200	1.1200	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2004	FF6	2004FF6	1.0000	1.0000	1.1000	1.1000	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2004	FM1	2004FM1	1.2400	1.1700	1.1800	1.1800	1.2300	1.2300	1.0300	1.0300	1.0300	1.0300
2004	FR1	2004FR1	1.1200	1.1600	1.2200	1.2200	1.1600	1.1600	1.0700	1.0700	1.0700	1.0700
2004	FT1	2004FT1	1.0700	1.0000	0.9700	0.9700	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2004	FT3	2004FT3	1.0400	1.1100	1.0300	1.0300	1.2100	1.2100	1.0600	1.0600	1.0600	1.0600
2004	G11	2004G11	0.9700	0.9400	1.1700	1.1700	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2004	G21	2004G21	0.9000	0.9100	1.0500	1.0500	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
2004	G31	2004G31	0.9700	0.9200	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2004	GC1	2004GC1	1.0500	0.9700	1.1200	1.1200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2004	GE1	2004GE1	0.9600	0.8900	0.8800	0.8800	1.5000	1.5000	1.2800	1.2800	1.2800	1.2800
2004	GS1	2004GS1	1.0900	1.1000	1.0700	1.0700	0.9900	0.9900	1.0300	1.0300	1.0300	1.0300
2004	GS2	2004GS2	0.9700	0.9600	0.9200	0.9200	0.9400	0.9400	1.0900	1.0900	1.0900	1.0900
2004	GS3	2004GS3	1.0200	1.0500	1.2600	1.2600	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2004	GS4	2004GS4	1.0000	0.9700	1.1400	1.1400	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2004	GS5	2004GS5	1.0100	1.0000	1.1100	1.1100	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2004	GS6	2004GS6	0.9900	0.9200	1.1700	1.1700	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2004	GS7	2004GS7	1.0200	1.0200	1.0500	1.0500	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2004	GS8	2004GS8	1.0700	1.0400	1.1200	1.1200	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2004	GY1	2004GY1	0.9800	1.0100	1.2300	1.2300	1.5000	1.5000	1.1700	1.1700	1.1700	1.1700
2004	GY2	2004GY2	0.9500	0.9100	1.2900	1.2900	1.3300	1.3300	1.0800	1.0800	1.0800	1.0800
2004	HA1	2004HA1	1.0200	1.0100	0.8300	0.8300	0.9900	0.9900	1.0900	1.0900	1.0900	1.0900
2004	HA2	2004HA2	1.1700	1.1300	1.0500	1.0500	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2004	HC1	2004HC1	1.0200	1.0900	1.1100	1.1100	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2004	HC2	2004HC2	1.0000	1.1300	1.0700	1.0700	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2004	HC4	2004HC4	1.0100	1.0300	1.2300	1.2300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2004	HC5	2004HC5	0.9500	0.9200	0.8700	0.8700	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2004	HE2	2004HE2	1.0600	1.0800	1.0500	1.0500	0.9500	0.9500	1.2200	1.2200	1.2200	1.2200
2004	HE4	2004HE4	1.0000	0.9600	1.1900	1.1900	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2004	HH1	2004HH1	1.0500	1.1100	1.2000	1.2000	1.3400	1.3400	1.0300	1.0300	1.0300	1.0300
2004	HI1	2004HI1	1.0300	1.0200	1.1100	1.1100	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
2004	HO1	2004HO1	1.0500	0.9300	0.7400	0.7400	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
2004	HP3	2004HP3	0.9700	0.8900	1.0600	1.0600	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2004	HS1	2004HS1	1.0300	1.0600	1.2600	1.2600	1.3300	1.3300	1.0900	1.0900	1.0900	1.0900
2004	HS2	2004HS2	0.9900	0.9200	0.9200	0.9200	0.8000	0.8000	1.0000	1.0000	1.0000	1.0000
2004	HS4	2004HS4	1.0100	0.9600	1.1900	1.1900	1.0400	1.0400	1.2400	1.2400	1.2400	1.2400
2004	HT1	2004HT1	1.0500	1.1900	1.1000	1.1000	1.2900	1.2900	1.3200	1.3200	1.3200	1.3200
2004	HX2	2004HX2	1.0100	1.0000	1.0800	1.0800	1.2100	1.2100	0.9900	0.9900	0.9900	0.9900
2004	IA2	2004IA2	0.9800	1.0500	1.2200	1.2200	1.2200	1.2200	1.0300	1.0300	1.0300	1.0300
2004	IA3	2004IA3	1.0100	1.0400	1.1900	1.1900	1.1800	1.1800	1.0000	1.0000	1.0000	1.0000
2004	IF1	2004IF1	0.9900	1.0000	1.1000	1.1000	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2004	IG2	2004IG2	0.9800	0.9300	1.0800	1.0800	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2004	II2	2004II2	0.9600	0.7800	1.2700	1.2700	0.8200	0.8200	0.9900	0.9900	0.9900	0.9900
2004	IM1	2004IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	IQ1	2004IQ1	1.1000	0.9300	1.2000	1.2000	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2004	IQ4	2004IQ4	1.0000	1.0000	1.2500	1.2500	1.4100	1.4100	1.0000	1.0000	1.0000	1.0000
2004	IR1	2004IR1	1.0200	0.9900	1.2400	1.2400	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2004	JG1	2004JG1	0.9100	1.0500	1.0300	1.0300	1.7400	1.7400	1.0600	1.0600	1.0600	1.0600
2004	JL1	2004JL1	1.0100	1.0800	1.4300	1.4300	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200
2004	JS1	2004JS1	1.0800	1.0800	1.1400	1.1400	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2004	JV1	2004JV1	1.1700	1.2300	1.2100	1.2100	0.7900	0.7900	1.0200	1.0200	1.0200	1.0200
2004	JW2	2004JW2	1.0500	1.1700	1.0500	1.0500	1.1100	1.1100	1.0600	1.0600	1.0600	1.0600
2004	JX1	2004JX1	1.0200	1.3700	1.1700	1.1700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2004	JX2	2004JX2	1.0700	1.0200	1.1700	1.1700	0.7700	0.7700	1.2700	1.2700	1.2700	1.2700
2004	JX5	2004JX5	1.1300	1.2600	1.2700	1.2700	1.3700	1.3700	1.2400	1.2400	1.2400	1.2400
2004	JX6	2004JX6	1.0400	1.0800	1.0300	1.0300	1.5600	1.5600	0.9500	0.9500	0.9500	0.9500
2004	KA1	2004KA1	1.0500	0.9800	1.1300	1.1300	1.0400	1.0400	1.0400	1.0400	1.0400	1.0400
2004	KO1	2004KO1	0.9700	0.9400	1.1400	1.1400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2004	KR1	2004KR1	1.0900	1.0900	1.3600	1.3600	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2004	KS1	2004KS1	1.0100	1.0100	1.1200	1.1200	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2004	KS3	2004KS3	1.0700	1.0800	1.1500	1.1500	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2004	KS5	2004KS5	0.9800	1.0400	1.1300	1.1300	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
2004	LA1	2004LA1	1.0300	1.0200	1.3500	1.3500	1.4500	1.4500	1.0000	1.0000	1.0000	1.0000
2004	LD4	2004LD4	1.0100	1.4300	0.9500	0.9500	1.1100	1.1100	1.1400	1.1400	1.1400	1.1400
2004	LE2	2004LE2	1.0000	0.8500	0.7400	0.7400	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2004	LF1	2004LF1	1.0100	0.9600	1.1100	1.1100	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200
2004	LG1	2004LG1	0.9800	0.8900	1.1600	1.1600	1.1100	1.1100	1.0500	1.0500	1.0500	1.0500
2004	LG2	2004LG2	1.0600	0.9900	0.9600	0.9600	1.1600	1.1600	0.9900	0.9900	0.9900	0.9900
2004	LG3	2004LG3	1.0000	1.0000	1.2800	1.2800	1.3400	1.3400	1.0300	1.0300	1.0300	1.0300
2004	LI1	2004LI1	1.0200	0.9600	1.2100	1.2100	1.1600	1.1600	1.0500	1.0500	1.0500	1.0500
2004	LL1	2004LL1	1.0000	0.9600	1.1200	1.1200	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2004	LL2	2004LL2	1.1100	1.1000	0.8900	0.8900	1.5100	1.5100	0.9800	0.9800	0.9800	0.9800
2004	LL3	2004LL3	1.0400	0.8900	1.2400	1.2400	1.5100	1.5100	0.9900	0.9900	0.9900	0.9900
2004	LN1	2004LN1	0.9500	1.0200	1.1300	1.1300	1.7100	1.7100	1.0000	1.0000	1.0000	1.0000
2004	LR1	2004LR1	1.0600	1.1000	1.1500	1.1500	1.4900	1.4900	1.2900	1.2900	1.2900	1.2900
2004	LR2	2004LR2	0.9900	0.8900	0.7100	0.7100	1.0000	1.0000	0.9700	0.9700	0.9700	0.9700
2004	LS2	2004LS2	0.9600	1.0400	1.0800	1.0800	1.1600	1.1600	1.0100	1.0100	1.0100	1.0100
2004	LT1	2004LT1	1.0700	1.0000	1.0200	1.0200	1.5600	1.5600	1.0200	1.0200	1.0200	1.0200
2004	M63	2004M63	1.0400	1.0700	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2004	MB1	2004MB1	1.0700	1.1000	1.2500	1.2500	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2004	MC1	2004MC1	1.0500	0.9900	1.1600	1.1600	1.5200	1.5200	1.0600	1.0600	1.0600	1.0600
2004	MC2	2004MC2	1.0900	0.9800	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2004	MC3	2004MC3	1.0400	0.9900	1.1700	1.1700	1.5500	1.5500	1.1200	1.1200	1.1200	1.1200
2004	MC6	2004MC6	1.0100	1.0000	1.1900	1.1900	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2004	MD1	2004MD1	1.0100	0.9200	1.2100	1.2100	1.3300	1.3300	1.2200	1.2200	1.2200	1.2200
2004	ME1	2004ME1	1.0600	0.9000	1.2100	1.2100	1.3900	1.3900	1.0800	1.0800	1.0800	1.0800
2004	ME2	2004ME2	1.0600	1.1000	1.0400	1.0400	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2004	ME4	2004ME4	0.9700	0.9600	1.2200	1.2200	1.1300	1.1300	0.9900	0.9900	0.9900	0.9900
2004	MG1	2004MG1	1.0500	1.0600	1.3500	1.3500	2.0700	2.0700	0.9600	0.9600	0.9600	0.9600
2004	MG2	2004MG2	1.0200	0.9700	1.1000	1.1000	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2004	MG3	2004MG3	1.0600	0.9600	1.1500	1.1500	1.1400	1.1400	1.0300	1.0300	1.0300	1.0300
2004	ML1	2004ML1	1.1500	1.1400	1.2100	1.2100	1.4800	1.4800	0.9900	0.9900	0.9900	0.9900
2004	MM2	2004MM2	0.9600	0.9400	1.1500	1.1500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2004	MM3	2004MM3	1.0100	1.0100	1.1800	1.1800	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2004	MM4	2004MM4	1.0200	0.9500	0.9500	0.9500	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2004	MM6	2004MM6	0.9800	1.0200	1.2200	1.2200	1.2800	1.2800	1.1500	1.1500	1.1500	1.1500
2004	MM7	2004MM7	0.9900	0.9600	1.0500	1.0500	1.2000	1.2000	1.1200	1.1200	1.1200	1.1200
2004	MMA	2004MMA	0.9200	1.1900	1.2600	1.2600	1.3200	1.3200	1.1100	1.1100	1.1100	1.1100
2004	MMB	2004MMB	0.9900	0.9900	1.2500	1.2500	1.0900	1.0900	1.2300	1.2300	1.2300	1.2300
2004	MMC	2004MMC	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	MMD	2004MMD	1.0000	1.0100	1.1700	1.1700	1.3700	1.3700	1.0000	1.0000	1.0000	1.0000
2004	MO1	2004MO1	1.0100	1.0200	1.0900	1.0900	1.1000	1.1000	0.9800	0.9800	0.9800	0.9800
2004	MR2	2004MR2	1.0000	1.0000	1.2400	1.2400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2004	MS1	2004MS1	1.0100	1.0000	1.4500	1.4500	1.6100	1.6100	1.2100	1.2100	1.2100	1.2100
2004	MS2	2004MS2	1.0400	1.0700	1.2900	1.2900	1.5600	1.5600	1.0300	1.0300	1.0300	1.0300
2004	MS3	2004MS3	1.0100	1.0200	2.9600	2.9600	1.2500	1.2500	1.1500	1.1500	1.1500	1.1500
2004	MS4	2004MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2004	MT1	2004MT1	0.9300	0.9500	0.9100	0.9100	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
2004	NA1	2004NA1	1.0400	1.0200	0.9000	0.9000	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2004	NF1	2004NF1	0.9300	0.9300	1.1400	1.1400	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2004	NM1	2004NM1	0.9500	0.9100	0.9600	0.9600	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2004	NP1	2004NP1	0.9300	1.1200	0.8600	0.8600	1.2100	1.2100	1.1300	1.1300	1.1300	1.1300
2004	NQ1	2004NQ1	1.0000	0.9300	0.8900	0.8900	0.9600	0.9600	1.0700	1.0700	1.0700	1.0700
2004	NS1	2004NS1	1.1000	1.1200	1.1600	1.1600	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2004	NX1	2004NX1	0.9700	0.9900	0.8500	0.8500	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
2004	OA2	2004OA2	1.0600	0.9800	1.1100	1.1100	1.2300	1.2300	0.9800	0.9800	0.9800	0.9800
2004	OB1	2004OB1	1.0100	0.8500	0.9100	0.9100	1.2500	1.2500	1.0300	1.0300	1.0300	1.0300
2004	OS1	2004OS1	1.0000	0.8700	0.9300	0.9300	1.4800	1.4800	1.0400	1.0400	1.0400	1.0400
2004	P91	2004P91	1.0400	1.0600	1.3700	1.3700	1.0400	1.0400	1.9000	1.9000	1.9000	1.9000
2004	PA2	2004PA2	0.9900	0.9300	1.3600	1.3600	1.2100	1.2100	1.0300	1.0300	1.0300	1.0300
2004	PB2	2004PB2	0.9800	0.8800	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2004	PB3	2004PB3	0.9900	0.9300	1.1300	1.1300	0.8200	0.8200	1.4100	1.4100	1.4100	1.4100
2004	PC1	2004PC1	0.9900	1.0800	1.1500	1.1500	1.1300	1.1300	0.9800	0.9800	0.9800	0.9800
2004	PG1	2004PG1	1.0600	0.9600	1.3000	1.3000	1.0800	1.0800	1.1200	1.1200	1.1200	1.1200
2004	PG2	2004PG2	0.9800	0.8900	1.1700	1.1700	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
2004	PG3	2004PG3	1.0000	1.0000	0.9800	0.9800	1.2400	1.2400	1.0700	1.0700	1.0700	1.0700
2004	PM1	2004PM1	0.9500	0.8700	0.9400	0.9400	1.1800	1.1800	1.0300	1.0300	1.0300	1.0300
2004	PS2	2004PS2	1.0500	1.0800	1.5000	1.5000	1.0500	1.0500	1.0800	1.0800	1.0800	1.0800
2004	PV2	2004PV2	1.0400	1.0300	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2004	S21	2004S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	S31	2004S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	S91	2004S91	0.9500	0.9800	1.5200	1.5200	1.2500	1.2500	0.9800	0.9800	0.9800	0.9800
2004	S92	2004S92	0.9900	0.9500	1.1500	1.1500	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2004	SA1	2004SA1	1.0800	1.0600	1.1700	1.1700	1.0200	1.0200	1.0500	1.0500	1.0500	1.0500
2004	SB1	2004SB1	1.0400	0.8100	1.0800	1.0800	1.4200	1.4200	1.0200	1.0200	1.0200	1.0200
2004	SF2	2004SF2	0.9600	0.8900	1.3000	1.3000	1.0300	1.0300	1.2300	1.2300	1.2300	1.2300
2004	SF3	2004SF3	1.0300	0.9900	1.0100	1.0100	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
2004	SG1	2004SG1	0.9900	1.0000	1.1600	1.1600	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2004	SI1	2004SI1	1.0200	1.0400	1.4600	1.4600	1.1900	1.1900	1.0300	1.0300	1.0300	1.0300
2004	SI2	2004SI2	1.0300	0.9700	1.3200	1.3200	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2004	SL1	2004SL1	1.0200	0.9200	0.8500	0.8500	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2004	SL4	2004SL4	0.9700	0.9300	1.0600	1.0600	0.9600	0.9600	1.2400	1.2400	1.2400	1.2400
2004	SV1	2004SV1	0.9400	0.8000	1.2500	1.2500	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2004	SV2	2004SV2	1.0100	0.9700	1.0500	1.0500	0.9200	0.9200	0.9700	0.9700	0.9700	0.9700
2004	SV3	2004SV3	1.0400	1.0800	1.1400	1.1400	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2004	T41	2004T41	0.9300	1.1000	0.9500	0.9500	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2004	TA1	2004TA1	0.9500	0.7900	1.2900	1.2900	1.1600	1.1600	1.0000	1.0000	1.0000	1.0000
2004	TC1	2004TC1	0.9600	0.9100	1.1000	1.1000	0.8800	0.8800	1.0000	1.0000	1.0000	1.0000
2004	TC2	2004TC2	1.0700	1.1600	1.2500	1.2500	1.0300	1.0300	0.9900	0.9900	0.9900	0.9900
2004	TC3	2004TC3	1.1200	1.1000	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2004	TE1	2004TE1	1.0000	1.0800	1.0400	1.0400	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2004	TH1	2004TH1	0.9200	0.9500	0.7600	0.7600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2004	TL1	2004TL1	1.0600	1.2200	0.8800	0.8800	1.3600	1.3600	1.0300	1.0300	1.0300	1.0300
2004	TM1	2004TM1	1.0300	1.0200	1.0900	1.0900	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2004	TM3	2004TM3	0.9800	0.9500	0.9500	0.9500	1.2000	1.2000	0.9700	0.9700	0.9700	0.9700
2004	TP4	2004TP4	0.9900	1.0200	1.0900	1.0900	1.2300	1.2300	1.0100	1.0100	1.0100	1.0100
2004	TR1	2004TR1	1.0200	0.8700	1.2100	1.2100	1.2100	1.2100	0.9900	0.9900	0.9900	0.9900
2004	TS1	2004TS1	0.9200	1.0100	1.0300	1.0300	1.1500	1.1500	1.0100	1.0100	1.0100	1.0100
2004	TS2	2004TS2	0.9900	0.9100	0.8300	0.8300	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2004	TS4	2004TS4	1.0800	1.0400	1.1700	1.1700	1.0900	1.0900	1.0100	1.0100	1.0100	1.0100
2004	TS5	2004TS5	0.9700	0.9800	1.1900	1.1900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2004	TT2	2004TT2	1.0200	1.1100	1.2700	1.2700	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2004	TT4	2004TT4	1.0000	0.9700	1.1800	1.1800	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2004	VC3	2004VC3	1.0100	1.0200	1.2000	1.2000	1.3500	1.3500	1.1200	1.1200	1.1200	1.1200
2004	VG1	2004VG1	0.9900	0.9900	1.0700	1.0700	0.9300	0.9300	1.0300	1.0300	1.0300	1.0300
2004	VJ1	2004VJ1	0.9800	0.9100	1.0000	1.0000	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2004	VN1	2004VN1	0.9800	0.9100	0.7900	0.7900	0.8900	0.8900	1.1400	1.1400	1.1400	1.1400
2004	VP1	2004VP1	0.9400	0.9100	1.0700	1.0700	1.1500	1.1500	0.9700	0.9700	0.9700	0.9700
2004	VP2	2004VP2	1.0000	1.0100	1.2400	1.2400	1.6600	1.6600	1.0000	1.0000	1.0000	1.0000
2004	VR1	2004VR1	0.9900	1.0100	1.1300	1.1300	1.2200	1.2200	1.0000	1.0000	1.0000	1.0000
2004	VS1	2004VS1	1.0200	1.1100	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2004	VS2	2004VS2	1.0000	0.9600	1.3200	1.3200	1.2200	1.2200	1.0500	1.0500	1.0500	1.0500
2004	VS4	2004VS4	1.0200	0.9600	1.1700	1.1700	1.2200	1.2200	1.0300	1.0300	1.0300	1.0300
2004	VT1	2004VT1	1.0200	1.0600	1.1400	1.1400	1.2500	1.2500	0.9900	0.9900	0.9900	0.9900
2004	VV2	2004VV2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	VV3	2004VV3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	VX1	2004VX1	1.0000	1.0100	1.2100	1.2100	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2005	AA1	2005AA1	1.0400	1.2500	1.3400	1.3400	1.2800	1.2800	1.1100	1.1100	1.1100	1.1100
2005	AA2	2005AA2	0.9900	0.9900	1.1900	1.1900	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
2005	AA3	2005AA3	1.0200	1.0200	1.3500	1.3500	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
2005	AA4	2005AA4	1.0100	0.9700	1.2600	1.2600	1.2700	1.2700	0.9500	0.9500	0.9500	0.9500
2005	AM1	2005AM1	0.9400	0.9400	1.0600	1.0600	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2005	AN1	2005AN1	1.0400	1.0400	1.1900	1.1900	1.4500	1.4500	1.3300	1.3300	1.3300	1.3300

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2005	AR1	2005AR1	1.1000	1.1100	0.9600	0.9600	0.8900	0.8900	1.0700	1.0700	1.0700	1.0700
2005	AR3	2005AR3	0.9700	1.0300	0.7700	0.7700	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2005	AS3	2005AS3	1.0600	1.1500	1.6800	1.6800	1.2200	1.2200	1.0400	1.0400	1.0400	1.0400
2005	AT1	2005AT1	0.9900	0.8600	0.8900	0.8900	1.0200	1.0200	1.1300	1.1300	1.1300	1.1300
2005	AT2	2005AT2	0.9600	1.0100	1.0400	1.0400	1.0700	1.0700	0.9400	0.9400	0.9400	0.9400
2005	AT3	2005AT3	0.9800	0.9700	0.9400	0.9400	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2005	B31	2005B31	0.9500	0.9400	0.9300	0.9300	0.8500	0.8500	1.0900	1.0900	1.0900	1.0900
2005	B51	2005B51	1.0000	0.9100	1.2000	1.2000	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2005	B61	2005B61	1.0100	1.0000	1.0600	1.0600	1.2500	1.2500	1.2100	1.2100	1.2100	1.2100
2005	B71	2005B71	0.9900	0.9500	1.1900	1.1900	1.1900	1.1900	1.1400	1.1400	1.1400	1.1400
2005	BC1	2005BC1	1.0200	0.9800	1.2300	1.2300	0.9800	0.9800	1.2100	1.2100	1.2100	1.2100
2005	BL1	2005BL1	0.9600	0.8900	0.8400	0.8400	0.8600	0.8600	1.2500	1.2500	1.2500	1.2500
2005	BL2	2005BL2	1.0000	1.0000	1.2300	1.2300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	BM2	2005BM2	1.0700	1.0100	1.4100	1.4100	1.3100	1.3100	1.0700	1.0700	1.0700	1.0700
2005	BP1	2005BP1	1.0000	0.9000	0.7500	0.7500	1.1700	1.1700	1.2100	1.2100	1.2100	1.2100
2005	BR3	2005BR3	1.0000	0.7600	1.3700	1.3700	1.2000	1.2000	1.0100	1.0100	1.0100	1.0100
2005	BR6	2005BR6	0.9900	1.0000	1.2800	1.2800	1.3200	1.3200	1.0100	1.0100	1.0100	1.0100
2005	BT1	2005BT1	1.2514	1.2514	1.4134	1.4134	1.5201	1.5201	0.8952	0.8952	0.8952	0.8952
2005	BX1	2005BX1	0.9600	1.1000	1.2400	1.2400	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
2005	BX2	2005BX2	0.9900	0.9800	1.1400	1.1400	2.0600	2.0600	1.0800	1.0800	1.0800	1.0800
2005	BZ3	2005BZ3	1.0200	0.8300	1.1000	1.1000	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200
2005	C11	2005C11	0.9500	0.9500	1.2300	1.2300	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2005	C21	2005C21	0.9200	0.9500	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2005	C31	2005C31	0.9900	1.0300	1.2800	1.2800	0.9000	0.9000	1.0300	1.0300	1.0300	1.0300
2005	CA2	2005CA2	0.9900	0.9700	1.1700	1.1700	1.1000	1.1000	1.0300	1.0300	1.0300	1.0300
2005	CA3	2005CA3	1.0300	0.9900	1.0600	1.0600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2005	CB3	2005CB3	0.9400	0.9300	1.0300	1.0300	1.2000	1.2000	1.1300	1.1300	1.1300	1.1300
2005	CC2	2005CC2	0.9900	1.0300	1.4200	1.4200	1.6800	1.6800	1.0400	1.0400	1.0400	1.0400
2005	CC5	2005CC5	1.1300	1.0900	1.1600	1.1600	0.9800	0.9800	1.0900	1.0900	1.0900	1.0900
2005	CC6	2005CC6	0.9600	1.0200	1.1500	1.1500	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
2005	CC7	2005CC7	1.0100	1.0100	1.0800	1.0800	1.0000	1.0000	1.0700	1.0700	1.0700	1.0700
2005	CC8	2005CC8	0.9900	0.9600	1.3200	1.3200	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2005	CCA	2005CCA	0.9600	0.7700	1.0600	1.0600	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
2005	CCE	2005CCE	1.0000	1.0900	0.9700	0.9700	1.5100	1.5100	1.0400	1.0400	1.0400	1.0400
2005	CCF	2005CCF	0.9700	1.0000	1.1300	1.1300	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2005	CCG	2005CCG	1.0540	1.0540	1.9854	1.9854	1.4822	1.4822	0.8932	0.8932	0.8932	0.8932
2005	CCH	2005CCH	1.0092	1.0092	1.6453	1.6453	1.2793	1.2793	0.9006	0.9006	0.9006	0.9006
2005	CD1	2005CD1	1.0200	0.9700	1.0600	1.0600	1.1200	1.1200	1.0500	1.0500	1.0500	1.0500
2005	CE2	2005CE2	1.0400	1.1500	1.7300	1.7300	1.8100	1.8100	1.2500	1.2500	1.2500	1.2500
2005	CE3	2005CE3	1.0000	1.0000	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	CI1	2005CI1	1.0200	0.9300	1.1500	1.1500	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200
2005	CM1	2005CM1	1.0800	0.9400	1.0200	1.0200	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2005	CM3	2005CM3	1.0100	0.9500	1.2000	1.2000	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
2005	CP3	2005CP3	1.0600	1.0800	1.4400	1.4400	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
2005	CP4	2005CP4	0.9800	0.9500	1.1000	1.1000	1.3000	1.3000	1.0500	1.0500	1.0500	1.0500
2005	CS7	2005CS7	0.9300	1.0100	0.9800	0.9800	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2005	CS8	2005CS8	0.9700	0.9600	1.1400	1.1400	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
2005	CS9	2005CS9	1.0100	0.9900	1.3000	1.3000	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2005	CSA	2005CSA	1.0000	1.0000	1.3100	1.3100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	CSB	2005CSB	0.9800	0.9900	1.1500	1.1500	1.4600	1.4600	1.0200	1.0200	1.0200	1.0200
2005	CSC	2005CSC	1.1271	1.1271	1.6631	1.6631	2.0752	2.0752	0.9998	0.9998	0.9998	0.9998
2005	CT1	2005CT1	0.9300	0.9500	1.0200	1.0200	1.2600	1.2600	1.0400	1.0400	1.0400	1.0400
2005	CT3	2005CT3	0.9400	0.9000	1.0900	1.0900	1.5800	1.5800	1.0800	1.0800	1.0800	1.0800
2005	CT5	2005CT5	1.0000	1.0400	1.2900	1.2900	1.2800	1.2800	0.9900	0.9900	0.9900	0.9900
2005	CU1	2005CU1	1.1845	1.1845	1.2199	1.2199	1.3207	1.3207	0.8799	0.8799	0.8799	0.8799
2005	CV1	2005CV1	1.0200	0.9000	1.2900	1.2900	1.1400	1.1400	1.0500	1.0500	1.0500	1.0500
2005	CX1	2005CX1	1.0000	1.0000	1.1000	1.1000	1.7900	1.7900	1.0000	1.0000	1.0000	1.0000
2005	D31	2005D31	1.0600	1.0600	1.3100	1.3100	1.3400	1.3400	0.9900	0.9900	0.9900	0.9900
2005	DC2	2005DC2	1.0100	0.9600	1.0500	1.0500	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2005	DD4	2005DD4	1.0700	1.2900	1.2500	1.2500	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
2005	DD6	2005DD6	1.0500	1.2900	1.0600	1.0600	1.2300	1.2300	1.1000	1.1000	1.1000	1.1000
2005	DG1	2005DG1	1.0100	1.0300	1.1700	1.1700	1.0200	1.0200	0.9800	0.9800	0.9800	0.9800
2005	DM2	2005DM2	0.9600	0.9500	1.1200	1.1200	1.0800	1.0800	1.0400	1.0400	1.0400	1.0400
2005	DN2	2005DN2	1.1000	1.1900	1.2400	1.2400	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2005	DR2	2005DR2	0.9800	1.0200	1.6500	1.6500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
2005	DR3	2005DR3	0.9800	1.0900	1.4200	1.4200	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2005	DR4	2005DR4	1.0500	1.0800	1.2600	1.2600	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2005	DS3	2005DS3	1.0100	1.0200	1.1900	1.1900	1.1200	1.1200	1.2800	1.2800	1.2800	1.2800
2005	DT1	2005DT1	0.9700	0.9400	1.2100	1.2100	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2005	DV1	2005DV1	1.0800	1.0700	1.1500	1.1500	1.4200	1.4200	1.9800	1.9800	1.9800	1.9800
2005	FC2	2005FC2	0.9500	0.9100	0.9900	0.9900	0.9000	0.9000	0.9800	0.9800	0.9800	0.9800
2005	FE1	2005FE1	0.9700	0.9900	1.2100	1.2100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2005	FE2	2005FE2	1.0600	1.0900	1.0900	1.0900	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2005	FE3	2005FE3	1.0900	1.1100	1.4500	1.4500	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2005	FE4	2005FE4	0.9200	0.9300	0.9300	0.9300	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2005	FE6	2005FE6	0.9900	1.0500	1.1500	1.1500	1.7300	1.7300	0.9900	0.9900	0.9900	0.9900
2005	FE7	2005FE7	0.9300	1.0400	0.9800	0.9800	1.1200	1.1200	1.1300	1.1300	1.1300	1.1300
2005	FE8	2005FE8	0.9000	0.9700	0.8300	0.8300	1.2000	1.2000	1.1700	1.1700	1.1700	1.1700
2005	FE9	2005FE9	0.9800	0.9900	1.1500	1.1500	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
2005	FF1	2005FF1	0.9000	1.0500	1.5500	1.5500	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2005	FF2	2005FF2	1.0200	1.1500	1.4700	1.4700	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2005	FF3	2005FF3	0.9500	1.0400	1.6700	1.6700	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2005	FF5	2005FF5	1.1000	1.1100	1.1200	1.1200	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
2005	FF6	2005FF6	1.0000	1.0000	1.3300	1.3300	1.1400	1.1400	1.0000	1.0000	1.0000	1.0000
2005	FF7	2005FF7	1.0000	1.0000	1.6700	1.6700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	FF8	2005FF8	1.0000	1.0000	1.3300	1.3300	1.1400	1.1400	1.0000	1.0000	1.0000	1.0000
2005	FM1	2005FM1	1.2400	1.1700	1.1800	1.1800	1.2300	1.2300	1.0300	1.0300	1.0300	1.0300
2005	FR1	2005FR1	1.1200	1.1600	1.1300	1.1300	1.1600	1.1600	1.0700	1.0700	1.0700	1.0700
2005	FT1	2005FT1	1.0700	1.0000	0.9700	0.9700	1.1100	1.1100	1.0100	1.0100	1.0100	1.0100

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2005	FT3	2005FT3	1.0400	1.1100	1.0300	1.0300	1.3200	1.3200	1.0600	1.0600	1.0600	1.0600
2005	G11	2005G11	0.9700	0.9400	1.1600	1.1600	1.0500	1.0500	1.0600	1.0600	1.0600	1.0600
2005	G21	2005G21	0.9000	0.9100	1.1300	1.1300	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
2005	G31	2005G31	0.9700	0.9200	1.2400	1.2400	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2005	GC1	2005GC1	1.0500	0.9700	1.1500	1.1500	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2005	GE1	2005GE1	0.9600	0.8900	0.8800	0.8800	1.5700	1.5700	1.2800	1.2800	1.2800	1.2800
2005	GS2	2005GS2	0.9700	0.9600	0.9200	0.9200	0.9400	0.9400	1.0900	1.0900	1.0900	1.0900
2005	GS3	2005GS3	1.0200	1.0500	1.1500	1.1500	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2005	GS4	2005GS4	1.0000	0.9700	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2005	GS5	2005GS5	1.0100	1.0000	1.2000	1.2000	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
2005	GS6	2005GS6	0.9900	0.9200	1.1600	1.1600	1.0900	1.0900	1.0400	1.0400	1.0400	1.0400
2005	GS7	2005GS7	1.0200	1.0200	1.1300	1.1300	0.9500	0.9500	1.0900	1.0900	1.0900	1.0900
2005	GS8	2005GS8	1.0700	1.0400	1.2400	1.2400	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2005	GY1	2005GY1	0.9800	1.0100	1.2300	1.2300	1.5500	1.5500	1.1700	1.1700	1.1700	1.1700
2005	GY2	2005GY2	0.9500	0.9100	1.2900	1.2900	1.4800	1.4800	1.0800	1.0800	1.0800	1.0800
2005	HA1	2005HA1	1.0200	1.0100	0.8600	0.8600	0.9900	0.9900	1.0900	1.0900	1.0900	1.0900
2005	HA2	2005HA2	1.1700	1.1300	1.0500	1.0500	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
2005	HC1	2005HC1	1.0200	1.0900	1.1100	1.1100	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2005	HC2	2005HC2	1.0000	1.1300	1.0700	1.0700	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2005	HC4	2005HC4	1.0100	1.0300	1.2300	1.2300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2005	HC5	2005HC5	0.9500	0.9200	0.8700	0.8700	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2005	HE2	2005HE2	1.0600	1.0800	1.0500	1.0500	0.9500	0.9500	1.2200	1.2200	1.2200	1.2200
2005	HE4	2005HE4	1.0000	0.9600	1.1900	1.1900	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2005	HH1	2005HH1	1.0500	1.1100	1.2000	1.2000	1.4800	1.4800	1.0300	1.0300	1.0300	1.0300
2005	HI1	2005HI1	1.0300	1.0200	1.1100	1.1100	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
2005	HO1	2005HO1	1.0500	0.9300	0.7400	0.7400	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
2005	HP3	2005HP3	0.9700	0.8900	1.0600	1.0600	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2005	HS1	2005HS1	1.0300	1.0600	1.2600	1.2600	1.3300	1.3300	1.0900	1.0900	1.0900	1.0900
2005	HS2	2005HS2	0.9900	0.9200	0.9200	0.9200	0.8000	0.8000	1.0000	1.0000	1.0000	1.0000
2005	HS4	2005HS4	1.0100	0.9600	1.1900	1.1900	1.0600	1.0600	1.2400	1.2400	1.2400	1.2400
2005	HT1	2005HT1	1.0500	1.1900	1.1000	1.1000	1.2900	1.2900	1.3200	1.3200	1.3200	1.3200
2005	HT2	2005HT2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	HX2	2005HX2	1.0100	1.0000	1.0800	1.0800	1.2100	1.2100	0.9900	0.9900	0.9900	0.9900
2005	IA2	2005IA2	0.9800	1.0500	1.2200	1.2200	1.2200	1.2200	1.0300	1.0300	1.0300	1.0300
2005	IA3	2005IA3	1.0100	1.0400	1.1900	1.1900	1.1800	1.1800	1.0000	1.0000	1.0000	1.0000
2005	IF1	2005IF1	0.9900	1.0000	1.1000	1.1000	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2005	IG2	2005IG2	0.9800	0.9300	1.0800	1.0800	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2005	IQ1	2005IQ1	1.1000	0.9300	1.2000	1.2000	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2005	IQ4	2005IQ4	1.0000	1.0000	1.2500	1.2500	1.4100	1.4100	1.0000	1.0000	1.0000	1.0000
2005	IR1	2005IR1	1.0200	0.9900	1.2400	1.2400	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2005	JG1	2005JG1	0.9100	1.0500	1.0000	1.0000	1.6100	1.6100	1.0600	1.0600	1.0600	1.0600
2005	JL1	2005JL1	1.0100	1.0800	1.4300	1.4300	1.1700	1.1700	1.0200	1.0200	1.0200	1.0200
2005	JS1	2005JS1	1.0800	1.0800	1.2500	1.2500	1.2000	1.2000	1.0000	1.0000	1.0000	1.0000
2005	JS2	2005JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2005	JV1	2005JV1	1.1700	1.2300	1.2100	1.2100	0.7900	0.7900	1.0200	1.0200	1.0200	1.0200
2005	JW2	2005JW2	1.0500	1.1700	1.0500	1.0500	1.1900	1.1900	1.0600	1.0600	1.0600	1.0600
2005	JX1	2005JX1	1.0200	1.3700	1.1600	1.1600	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2005	JX2	2005JX2	1.0700	1.0200	1.1700	1.1700	1.2400	1.2400	1.2700	1.2700	1.2700	1.2700
2005	JX5	2005JX5	1.1300	1.2600	1.5800	1.5800	1.6800	1.6800	1.2400	1.2400	1.2400	1.2400
2005	JX6	2005JX6	1.0400	1.0800	1.0900	1.0900	1.6500	1.6500	0.9500	0.9500	0.9500	0.9500
2005	KA1	2005KA1	1.0500	0.9900	1.1300	1.1300	1.0400	1.0400	1.0400	1.0400	1.0400	1.0400
2005	KK1	2005KK1	0.8577	0.8577	0.9851	0.9851	0.9839	0.9839	1.4044	1.4044	1.4044	1.4044
2005	KO1	2005KO1	0.9700	0.9400	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2005	KR1	2005KR1	1.0900	1.0900	1.3600	1.3600	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
2005	KS1	2005KS1	1.0100	1.0100	1.1200	1.1200	1.1100	1.1100	1.0000	1.0000	1.0000	1.0000
2005	KS3	2005KS3	1.0700	1.0800	1.1600	1.1600	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
2005	KS5	2005KS5	0.9800	1.0400	1.1400	1.1400	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
2005	LA1	2005LA1	1.0300	1.0200	1.4300	1.4300	1.6100	1.6100	1.0000	1.0000	1.0000	1.0000
2005	LD4	2005LD4	1.0100	1.4300	0.9500	0.9500	1.1100	1.1100	1.1400	1.1400	1.1400	1.1400
2005	LE2	2005LE2	1.0000	0.8500	0.7400	0.7400	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2005	LF1	2005LF1	1.0100	0.9600	1.1100	1.1100	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200
2005	LG1	2005LG1	0.9800	0.8900	1.1600	1.1600	1.1100	1.1100	1.0500	1.0500	1.0500	1.0500
2005	LG2	2005LG2	1.0600	0.9900	0.9600	0.9600	1.1600	1.1600	0.9900	0.9900	0.9900	0.9900
2005	LG3	2005LG3	1.0000	1.0000	1.2800	1.2800	1.3400	1.3400	1.0300	1.0300	1.0300	1.0300
2005	LI1	2005LI1	1.0200	0.9600	1.2100	1.2100	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
2005	LL1	2005LL1	1.0000	0.9600	1.1200	1.1200	1.1100	1.1100	1.0400	1.0400	1.0400	1.0400
2005	LL2	2005LL2	1.1100	1.1000	0.8900	0.8900	1.5100	1.5100	0.9800	0.9800	0.9800	0.9800
2005	LL3	2005LL3	1.0400	0.8900	1.3600	1.3600	1.5300	1.5300	0.9900	0.9900	0.9900	0.9900
2005	LL4	2005LL4	0.9994	0.9994	1.6103	1.6103	1.8799	1.8799	0.6705	0.6705	0.6705	0.6705
2005	LN1	2005LN1	0.9500	1.0200	1.2000	1.2000	1.4700	1.4700	1.0000	1.0000	1.0000	1.0000
2005	LR1	2005LR1	1.0600	1.1000	1.1500	1.1500	1.4900	1.4900	1.2900	1.2900	1.2900	1.2900
2005	LR2	2005LR2	0.9900	0.8900	0.7100	0.7100	1.0000	1.0000	0.9700	0.9700	0.9700	0.9700
2005	LS2	2005LS2	0.9600	1.0400	1.0800	1.0800	1.1600	1.1600	1.0100	1.0100	1.0100	1.0100
2005	LT1	2005LT1	1.0700	1.0000	1.0900	1.0900	1.5600	1.5600	1.0200	1.0200	1.0200	1.0200
2005	M63	2005M63	1.0400	1.0700	1.1800	1.1800	1.1700	1.1700	1.0100	1.0100	1.0100	1.0100
2005	MB1	2005MB1	1.0700	1.1000	1.2500	1.2500	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
2005	MC1	2005MC1	1.0500	0.9900	1.2500	1.2500	1.6100	1.6100	1.0600	1.0600	1.0600	1.0600
2005	MC2	2005MC2	1.0900	0.9800	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2005	MC3	2005MC3	1.0400	0.9900	1.1700	1.1700	1.6700	1.6700	1.1200	1.1200	1.1200	1.1200
2005	MC6	2005MC6	1.0100	1.0000	1.1800	1.1800	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2005	MD1	2005MD1	1.0100	0.9200	1.2100	1.2100	1.3300	1.3300	1.2200	1.2200	1.2200	1.2200
2005	ME1	2005ME1	1.0600	0.9000	1.2100	1.2100	1.5900	1.5900	1.0800	1.0800	1.0800	1.0800
2005	ME2	2005ME2	1.0600	1.1000	1.0800	1.0800	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2005	ME4	2005ME4	0.9700	0.9600	1.1700	1.1700	1.1300	1.1300	0.9900	0.9900	0.9900	0.9900
2005	MG1	2005MG1	1.0500	1.0600	1.7300	1.7300	2.6900	2.6900	0.9600	0.9600	0.9600	0.9600
2005	MG2	2005MG2	1.0200	0.9700	1.1600	1.1600	1.1600	1.1600	0.9900	0.9900	0.9900	0.9900
2005	MG3	2005MG3	1.0600	0.9600	1.1800	1.1800	1.1700	1.1700	1.0300	1.0300	1.0300	1.0300
2005	ML1	2005ML1	1.1500	1.1400	1.2400	1.2400	1.4800	1.4800	0.9900	0.9900	0.9900	0.9900
2005	MM2	2005MM2	0.9600	0.9400	1.1500	1.1500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2005	MM3	2005MM3	1.0100	1.0100	1.1600	1.1600	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
2005	MM4	2005MM4	1.0200	0.9500	0.9500	0.9500	1.1300	1.1300	1.0600	1.0600	1.0600	1.0600
2005	MM6	2005MM6	0.9800	1.0200	1.2500	1.2500	1.4300	1.4300	1.1500	1.1500	1.1500	1.1500
2005	MM7	2005MM7	0.9900	0.9600	1.1500	1.1500	1.2400	1.2400	1.1200	1.1200	1.1200	1.1200
2005	MMA	2005MMA	0.9200	1.1900	1.2600	1.2600	1.3200	1.3200	1.1100	1.1100	1.1100	1.1100
2005	MMB	2005MMB	0.9900	0.9900	1.2500	1.2500	1.0900	1.0900	1.2300	1.2300	1.2300	1.2300
2005	MMD	2005MMD	1.0000	1.0100	1.2800	1.2800	1.3900	1.3900	1.0000	1.0000	1.0000	1.0000
2005	MME	2005MME	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	MMF	2005MMF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	MO1	2005MO1	1.0100	1.0200	1.1000	1.1000	1.1000	1.1000	0.9800	0.9800	0.9800	0.9800
2005	MR2	2005MR2	1.0000	1.0000	1.2100	1.2100	1.1100	1.1100	1.0000	1.0000	1.0000	1.0000
2005	MS1	2005MS1	1.0100	1.0000	1.4500	1.4500	1.9200	1.9200	1.2100	1.2100	1.2100	1.2100
2005	MS2	2005MS2	1.0400	1.0700	1.2900	1.2900	1.8500	1.8500	1.0300	1.0300	1.0300	1.0300
2005	MS3	2005MS3	1.0100	1.0200	2.9600	2.9600	1.2700	1.2700	1.1500	1.1500	1.1500	1.1500
2005	MS4	2005MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2005	MT1	2005MT1	0.9300	0.9500	0.9100	0.9100	0.9400	0.9400	0.9700	0.9700	0.9700	0.9700
2005	NA1	2005NA1	1.0400	1.0200	0.9000	0.9000	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2005	NF1	2005NF1	0.9300	0.9300	1.1400	1.1400	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2005	NM1	2005NM1	0.9500	0.9100	0.9600	0.9600	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2005	NP1	2005NP1	0.9300	1.1200	0.9200	0.9200	1.1700	1.1700	1.1300	1.1300	1.1300	1.1300
2005	NQ1	2005NQ1	1.0000	0.9300	0.8900	0.8900	0.9600	0.9600	1.0700	1.0700	1.0700	1.0700
2005	NS1	2005NS1	1.1000	1.1200	1.2100	1.2100	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
2005	NX1	2005NX1	0.9700	0.9900	0.8500	0.8500	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
2005	P91	2005P91	1.0400	1.0600	1.3700	1.3700	1.0400	1.0400	1.9000	1.9000	1.9000	1.9000
2005	PA2	2005PA2	0.9900	0.9300	1.3700	1.3700	1.2500	1.2500	1.0300	1.0300	1.0300	1.0300
2005	PB2	2005PB2	0.9800	0.8800	1.1600	1.1600	1.1400	1.1400	0.9900	0.9900	0.9900	0.9900
2005	PB3	2005PB3	0.9900	0.9300	1.1300	1.1300	0.8200	0.8200	1.4100	1.4100	1.4100	1.4100
2005	PC1	2005PC1	0.9900	1.0800	1.3200	1.3200	1.3000	1.3000	0.9800	0.9800	0.9800	0.9800
2005	PG1	2005PG1	1.0600	0.9600	1.3000	1.3000	1.0800	1.0800	1.1200	1.1200	1.1200	1.1200
2005	PG2	2005PG2	0.9800	0.8900	1.1700	1.1700	1.1300	1.1300	1.0200	1.0200	1.0200	1.0200
2005	PG3	2005PG3	1.0000	1.0000	0.9800	0.9800	1.2400	1.2400	1.0700	1.0700	1.0700	1.0700
2005	PG4	2005PG4	0.9104	0.9104	1.2514	1.2514	1.0043	1.0043	0.6862	0.6862	0.6862	0.6862
2005	PM1	2005PM1	0.9500	0.8700	0.9400	0.9400	1.2200	1.2200	1.0300	1.0300	1.0300	1.0300
2005	PS2	2005PS2	1.0500	1.0800	1.5000	1.5000	1.0500	1.0500	1.0800	1.0800	1.0800	1.0800
2005	PS3	2005PS3	1.0486	1.0467	1.3048	1.3048	1.1722	1.1722	0.8781	0.8781	0.8781	0.8781
2005	PV2	2005PV2	1.0400	1.0300	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
2005	S21	2005S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	S31	2005S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	S91	2005S91	0.9500	0.9800	1.0900	1.0900	1.1800	1.1800	0.9800	0.9800	0.9800	0.9800
2005	S92	2005S92	0.9900	0.9500	1.1500	1.1500	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2005	S95	2005S95	1.2142	1.2142	2.2624	2.2624	1.5340	1.5340	0.7809	0.7809	0.7809	0.7809
2005	S96	2005S96	1.2656	1.2656	2.5206	2.5206	1.4548	1.4548	0.7729	0.7729	0.7729	0.7729
2005	SA1	2005SA1	1.0800	1.0600	1.1700	1.1700	1.0200	1.0200	1.0500	1.0500	1.0500	1.0500
2005	SB1	2005SB1	1.0400	0.8100	1.1300	1.1300	1.4600	1.4600	1.0200	1.0200	1.0200	1.0200
2005	SF2	2005SF2	0.9600	0.8900	1.3000	1.3000	1.0400	1.0400	1.2300	1.2300	1.2300	1.2300
2005	SF3	2005SF3	1.0300	0.9900	1.0100	1.0100	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
2005	SG1	2005SG1	0.9900	1.0000	1.1300	1.1300	1.0600	1.0600	1.0200	1.0200	1.0200	1.0200
2005	SI1	2005SI1	1.0200	1.0400	1.4600	1.4600	1.1900	1.1900	1.0300	1.0300	1.0300	1.0300
2005	SI2	2005SI2	1.0300	0.9700	1.3900	1.3900	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2005	SL1	2005SL1	1.0200	0.9200	0.8500	0.8500	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
2005	SL4	2005SL4	0.9700	0.9300	1.0600	1.0600	1.0000	1.0000	1.2400	1.2400	1.2400	1.2400
2005	SR1	2005SR1	1.3756	1.3756	1.3258	1.3258	1.1174	1.1174	1.3391	1.3391	1.3391	1.3391
2005	SR2	2005SR2	1.0435	1.0435	1.3057	1.3057	1.0865	1.0865	0.9768	0.9768	0.9768	0.9768
2005	SV1	2005SV1	0.9400	0.8000	1.2500	1.2500	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
2005	SV3	2005SV3	1.0400	1.0800	1.1400	1.1400	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2005	T41	2005T41	0.9300	1.1000	0.9900	0.9900	0.9900	0.9900	1.0800	1.0800	1.0800	1.0800
2005	TA1	2005TA1	0.9500	0.7900	1.2900	1.2900	1.1600	1.1600	1.0000	1.0000	1.0000	1.0000
2005	TC1	2005TC1	0.9600	0.9100	1.1100	1.1100	0.8800	0.8800	1.0000	1.0000	1.0000	1.0000
2005	TC2	2005TC2	1.0700	1.1600	1.2500	1.2500	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2005	TC3	2005TC3	1.1200	1.1000	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2005	TE1	2005TE1	1.0000	1.0800	1.0400	1.0400	0.9900	0.9900	0.9800	0.9800	0.9800	0.9800
2005	TH1	2005TH1	0.9200	0.9500	0.7600	0.7600	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2005	TL1	2005TL1	1.0600	1.2200	0.8800	0.8800	1.5500	1.5500	1.0300	1.0300	1.0300	1.0300
2005	TM1	2005TM1	1.0300	1.0200	1.1000	1.1000	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
2005	TM3	2005TM3	0.9800	0.9500	1.1300	1.1300	1.3000	1.3000	0.9700	0.9700	0.9700	0.9700
2005	TP4	2005TP4	0.9900	1.0200	1.0900	1.0900	1.3300	1.3300	1.0100	1.0100	1.0100	1.0100
2005	TR1	2005TR1	1.0200	0.8700	1.2100	1.2100	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
2005	TS1	2005TS1	0.9200	1.0100	1.0300	1.0300	1.2700	1.2700	1.0100	1.0100	1.0100	1.0100
2005	TS2	2005TS2	0.9900	0.9100	0.8300	0.8300	0.8600	0.8600	1.0000	1.0000	1.0000	1.0000
2005	TS4	2005TS4	1.0800	1.0400	1.1700	1.1700	1.0900	1.0900	1.0100	1.0100	1.0100	1.0100
2005	TS5	2005TS5	0.9700	0.9800	1.1900	1.1900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2005	TS6	2005TS6	1.0000	1.0000	1.1700	1.1700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	TT2	2005TT2	1.0200	1.1100	1.3300	1.3300	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
2005	TT4	2005TT4	1.0000	0.9700	1.1800	1.1800	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
2005	VG1	2005VG1	0.9900	0.9900	1.3200	1.3200	1.0800	1.0800	1.0300	1.0300	1.0300	1.0300
2005	VJ1	2005VJ1	0.9800	0.9100	0.9800	0.9800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2005	VN1	2005VN1	0.9800	0.9100	0.7900	0.7900	0.8900	0.8900	1.1400	1.1400	1.1400	1.1400
2005	VP1	2005VP1	0.9400	0.9100	1.1500	1.1500	1.2400	1.2400	0.9700	0.9700	0.9700	0.9700
2005	VP2	2005VP2	1.0000	1.0100	1.3300	1.3300	1.9800	1.9800	1.0000	1.0000	1.0000	1.0000
2005	VS1	2005VS1	1.0200	1.1100	1.1500	1.1500	1.1200	1.1200	1.0100	1.0100	1.0100	1.0100
2005	VS2	2005VS2	1.0000	0.9600	1.3800	1.3800	1.2400	1.2400	1.0500	1.0500	1.0500	1.0500
2005	VS4	2005VS4	1.0200	0.9600	1.4300	1.4300	1.2500	1.2500	1.0300	1.0300	1.0300	1.0300
2005	VT1	2005VT1	1.0200	1.0600	1.2900	1.2900	1.4200	1.4200	0.9900	0.9900	0.9900	0.9900
2005	VV3	2005VV3	1.0200	0.9700	1.2600	1.2600	1.1700	1.1700	1.0000	1.0000	1.0000	1.0000
2005	VV4	2005VV4	1.0000	1.0000	1.2100	1.2100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	VX1	2005VX1	0.9900	1.0100	1.3300	1.3300	1.2400	1.2400	1.0200	1.0200	1.0200	1.0200
2005	XXX	2005XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	AA1	2006AA1	1.0400	1.2500	1.0500	1.0500	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
2006	AA2	2006AA2	0.9900	0.9900	0.7600	0.7600	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2006	AA3	2006AA3	1.0200	1.0200	1.0300	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2006	AA5	2006AA5	1.2337	1.2315	2.1340	2.1340	1.0105	1.0105	0.6149	0.6149	0.6149	0.6149
2006	AM1	2006AM1	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2006	AQ1	2006AQ1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2006	AR1	2006AR1	1.1000	1.1100	0.9100	0.9100	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
2006	AR3	2006AR3	0.9700	1.0300	0.7100	0.7100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2006	AS3	2006AS3	1.0600	1.1500	0.9000	0.9000	0.8900	0.8900	1.0400	1.0400	1.0400	1.0400
2006	AT1	2006AT1	0.9900	0.8600	0.8300	0.8300	0.7600	0.7600	1.1300	1.1300	1.1300	1.1300
2006	AT2	2006AT2	0.9600	1.0100	0.7800	0.7800	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
2006	AT3	2006AT3	0.9800	0.9700	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2006	B31	2006B31	0.9500	0.9400	0.8200	0.8200	0.7300	0.7300	1.0900	1.0900	1.0900	1.0900
2006	B51	2006B51	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2006	B61	2006B61	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2006	B71	2006B71	0.9900	0.9500	0.7900	0.7900	0.7700	0.7700	1.1400	1.1400	1.1400	1.1400
2006	BL2	2006BL2	1.0000	1.0000	0.9400	0.9400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2006	BL3	2006BL3	1.0995	1.0975	1.5240	1.5240	1.4494	1.4494	0.9392	0.9392	0.9392	0.9392
2006	BM1	2006BM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	BM2	2006BM2	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2006	BM3	2006BM3	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2006	BM4	2006BM4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	BR3	2006BR3	1.0000	0.7600	0.9600	0.9600	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2006	BR6	2006BR6	0.9900	1.0000	0.9600	0.9600	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2006	BT1	2006BT1	1.2608	1.2586	1.2648	1.2648	1.1887	1.1887	0.8899	0.8899	0.8899	0.8899
2006	BX1	2006BX1	0.9600	1.1000	0.9200	0.9200	0.8100	0.8100	0.9800	0.9800	0.9800	0.9800
2006	BX2	2006BX2	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2006	BZ3	2006BZ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	C11	2006C11	0.9500	0.9500	1.1200	1.1200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2006	C21	2006C21	0.9200	0.9500	0.9000	0.9000	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2006	C31	2006C31	0.9900	1.0300	1.0400	1.0400	1.1100	1.1100	1.0300	1.0300	1.0300	1.0300
2006	CA3	2006CA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	CC2	2006CC2	0.9900	1.0300	1.1000	1.1000	1.3300	1.3300	1.0400	1.0400	1.0400	1.0400
2006	CC6	2006CC6	0.9600	1.0200	1.1200	1.1200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
2006	CC7	2006CC7	1.0100	1.0100	0.9400	0.9400	1.1000	1.1000	1.0700	1.0700	1.0700	1.0700
2006	CC8	2006CC8	0.9900	0.9600	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2006	CCA	2006CCA	0.9600	0.7700	0.7600	0.7600	0.7800	0.7800	1.0100	1.0100	1.0100	1.0100
2006	CCE	2006CCE	1.0000	1.0900	0.9700	0.9700	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2006	CCF	2006CCF	0.9700	1.0000	1.0200	1.0200	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2006	CCG	2006CCG	1.1144	1.1124	1.5593	1.5593	1.3989	1.3989	0.8639	0.8639	0.8639	0.8639
2006	CCH	2006CCH	1.0380	1.0362	1.4849	1.4849	1.2182	1.2182	0.9126	0.9126	0.9126	0.9126
2006	CD1	2006CD1	1.0200	0.9700	0.8600	0.8600	0.9700	0.9700	1.0500	1.0500	1.0500	1.0500
2006	CD4	2006CD4	1.1291	1.1271	1.0828	1.0828	1.0429	1.0429	1.0093	1.0093	1.0093	1.0093
2006	CE2	2006CE2	1.0400	1.1500	1.5000	1.5000	1.1100	1.1100	1.2500	1.2500	1.2500	1.2500
2006	CE3	2006CE3	1.0000	1.0000	0.7600	0.7600	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2006	CH1	2006CH1	1.1856	1.1835	1.3413	1.3413	1.1237	1.1237	1.0480	1.0480	1.0480	1.0480
2006	CI1	2006CI1	1.0200	0.9300	1.0800	1.0800	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2006	CM1	2006CM1	1.0800	0.9400	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2006	CM3	2006CM3	1.0100	0.9500	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2006	CP3	2006CP3	1.0600	1.0800	1.4200	1.4200	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2006	CP4	2006CP4	0.9800	0.9500	1.0300	1.0300	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2006	CS7	2006CS7	0.9300	1.0100	0.7700	0.7700	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2006	CS8	2006CS8	0.9700	0.9600	0.8100	0.8100	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2006	CS9	2006CS9	1.0100	0.9900	1.2000	1.2000	1.1600	1.1600	1.0400	1.0400	1.0400	1.0400
2006	CSA	2006CSA	1.0000	1.0000	1.0000	1.0000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2006	CSB	2006CSB	0.9800	0.9900	0.9800	0.9800	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2006	CSC	2006CSC	1.1357	1.1337	1.5841	1.5841	1.5830	1.5830	1.0198	1.0198	1.0198	1.0198
2006	CT1	2006CT1	0.9300	0.9500	0.8100	0.8100	1.0200	1.0200	1.0400	1.0400	1.0400	1.0400
2006	CT3	2006CT3	0.9400	0.9000	0.9200	0.9200	1.2800	1.2800	1.0800	1.0800	1.0800	1.0800
2006	CT5	2006CT5	1.0000	1.0400	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2006	CU1	2006CU1	1.1924	1.1902	1.1423	1.1423	1.0391	1.0391	0.9004	0.9004	0.9004	0.9004
2006	CX1	2006CX1	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2006	D31	2006D31	1.0600	1.0600	1.0300	1.0300	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2006	DC2	2006DC2	1.0100	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2006	DC4	2006DC4	1.0827	1.0808	1.5454	1.5454	1.3496	1.3496	1.1474	1.1474	1.1474	1.1474
2006	DD4	2006DD4	1.0700	1.2900	1.1100	1.1100	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2006	DD6	2006DD6	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2006	DG1	2006DG1	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2006	DM2	2006DM2	0.9600	0.9500	1.0000	1.0000	0.9500	0.9500	1.0400	1.0400	1.0400	1.0400
2006	DM3	2006DM3	1.0000	1.0000	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2006	DR2	2006DR2	0.9800	1.0200	1.4600	1.4600	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2006	DR3	2006DR3	0.9800	1.0900	1.0100	1.0100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2006	DR4	2006DR4	1.0500	1.0800	0.9800	0.9800	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2006	DS3	2006DS3	1.0100	1.0200	1.0800	1.0800	1.1700	1.1700	1.2800	1.2800	1.2800	1.2800
2006	DT1	2006DT1	0.9700	0.9400	0.9700	0.9700	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2006	DV1	2006DV1	1.0800	1.0700	0.9600	0.9600	1.1800	1.1800	1.9800	1.9800	1.9800	1.9800
2006	FC2	2006FC2	0.9500	0.9100	0.9500	0.9500	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2006	FE1	2006FE1	0.9700	0.9900	1.1200	1.1200	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2006	FE2	2006FE2	1.0600	1.0900	1.0500	1.0500	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2006	FE3	2006FE3	1.0900	1.1100	0.8600	0.8600	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2006	FE4	2006FE4	0.9200	0.9300	0.7700	0.7700	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2006	FE7	2006FE7	0.9300	1.0400	0.7800	0.7800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2006	FE8	2006FE8	0.9000	0.9700	0.7200	0.7200	1.0400	1.0400	1.1700	1.1700	1.1700	1.1700
2006	FF1	2006FF1	0.9000	1.0500	1.2500	1.2500	1.2000	1.2000	1.0200	1.0200	1.0200	1.0200
2006	FF2	2006FF2	1.0200	1.1500	1.2100	1.2100	1.2700	1.2700	1.0300	1.0300	1.0300	1.0300
2006	FF3	2006FF3	0.9500	1.0400	1.1100	1.1100	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2006	FF5	2006FF5	1.1000	1.1100	1.0900	1.0900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2006	FF6	2006FF6	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2006	FF7	2006FF7	1.0000	1.0000	1.1100	1.1100	1.1900	1.1900	1.0000	1.0000	1.0000	1.0000
2006	FF8	2006FF8	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2006	FF9	2006FF9	1.0368	1.0350	1.3614	1.3614	1.1236	1.1236	0.9888	0.9888	0.9888	0.9888

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2006	FM1	2006FM1	1.2400	1.1700	0.9100	0.9100	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2006	FR1	2006FR1	1.1200	1.1600	1.1500	1.1500	1.2500	1.2500	1.0700	1.0700	1.0700	1.0700
2006	FT1	2006FT1	1.0700	1.0000	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2006	G11	2006G11	0.9700	0.9400	1.0300	1.0300	1.2000	1.2000	1.0600	1.0600	1.0600	1.0600
2006	G31	2006G31	0.9700	0.9200	0.9900	0.9900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2006	GC1	2006GC1	1.0500	0.9700	1.0200	1.0200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2006	GE1	2006GE1	0.9600	0.8900	0.8500	0.8500	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2006	GS3	2006GS3	1.0200	1.0500	1.1200	1.1200	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000
2006	GS4	2006GS4	1.0000	0.9700	0.9900	0.9900	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2006	GS5	2006GS5	1.0100	1.0000	0.9300	0.9300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2006	GS6	2006GS6	0.9900	0.9200	1.0300	1.0300	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2006	GS7	2006GS7	1.0200	1.0200	0.9300	0.9300	1.0800	1.0800	1.0900	1.0900	1.0900	1.0900
2006	GS8	2006GS8	1.0700	1.0400	0.9900	0.9900	1.1800	1.1800	1.0100	1.0100	1.0100	1.0100
2006	GY1	2006GY1	0.9800	1.0100	0.9300	0.9300	1.1500	1.1500	1.1700	1.1700	1.1700	1.1700
2006	GY2	2006GY2	0.9500	0.9100	0.9000	0.9000	1.0600	1.0600	1.0800	1.0800	1.0800	1.0800
2006	HA1	2006HA1	1.0200	1.0100	0.7400	0.7400	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2006	HA2	2006HA2	1.1700	1.1300	0.9700	0.9700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2006	HA3	2006HA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	HC1	2006HC1	1.0200	1.0900	0.9000	0.9000	1.1200	1.1200	1.1200	1.1200	1.1200	1.1200
2006	HC2	2006HC2	1.0000	1.1300	0.9100	0.9100	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2006	HC4	2006HC4	1.0100	1.0300	1.0600	1.0600	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2006	HC5	2006HC5	0.9500	0.9200	0.8300	0.8300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2006	HE2	2006HE2	1.0600	1.0800	0.9500	0.9500	0.9000	0.9000	1.2200	1.2200	1.2200	1.2200
2006	HE4	2006HE4	1.0000	0.9600	0.9700	0.9700	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2006	HH1	2006HH1	1.0500	1.1100	0.9100	0.9100	0.9100	0.9100	1.0300	1.0300	1.0300	1.0300
2006	HI1	2006HI1	1.0300	1.0200	0.9800	0.9800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2006	HO1	2006HO1	1.0500	0.9300	0.8000	0.8000	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2006	HP3	2006HP3	0.9700	0.8900	0.9100	0.9100	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900
2006	HR1	2006HR1	0.9592	0.9575	1.9433	1.9433	1.2405	1.2405	1.3196	1.3196	1.3196	1.3196
2006	HS1	2006HS1	1.0300	1.0600	1.0000	1.0000	1.0700	1.0700	1.0900	1.0900	1.0900	1.0900
2006	HS2	2006HS2	0.9900	0.9200	0.8900	0.8900	0.9000	0.9000	1.0000	1.0000	1.0000	1.0000
2006	HS4	2006HS4	1.0100	0.9600	1.1500	1.1500	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2006	HT1	2006HT1	1.0500	1.1900	0.9200	0.9200	1.0000	1.0000	1.3200	1.3200	1.3200	1.3200
2006	HT2	2006HT2	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	IA3	2006IA3	1.0100	1.0400	0.9800	0.9800	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2006	IF1	2006IF1	0.9900	1.0000	0.9500	0.9500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2006	IG2	2006IG2	0.9800	0.9300	0.8300	0.8300	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2006	II4	2006II4	0.9164	0.9148	1.5974	1.5974	1.4164	1.4164	1.0228	1.0228	1.0228	1.0228
2006	IM1	2006IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	IQ1	2006IQ1	1.1000	0.9300	0.7200	0.7200	0.7700	0.7700	1.0200	1.0200	1.0200	1.0200
2006	IQ4	2006IQ4	1.0000	1.0000	0.9900	0.9900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2006	JC3	2006JC3	1.1198	1.1178	1.3796	1.3796	1.6061	1.6061	0.7578	0.7578	0.7578	0.7578
2006	JG1	2006JG1	0.9100	1.0500	0.8000	0.8000	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2006	JL1	2006JL1	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2006	JS1	2006JS1	1.0800	1.0800	1.0900	1.0900	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2006	JS2	2006JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2006	JV1	2006JV1	1.1700	1.2300	0.9500	0.9500	0.8800	0.8800	1.0200	1.0200	1.0200	1.0200
2006	JW2	2006JW2	1.0500	1.1700	0.8400	0.8400	0.9700	0.9700	1.0600	1.0600	1.0600	1.0600
2006	JX1	2006JX1	1.0200	1.3700	1.1100	1.1100	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2006	JX2	2006JX2	1.0700	1.0200	0.8500	0.8500	0.8600	0.8600	1.2700	1.2700	1.2700	1.2700
2006	JX5	2006JX5	1.1300	1.2600	0.9700	0.9700	0.8900	0.8900	1.2400	1.2400	1.2400	1.2400
2006	JX6	2006JX6	1.0400	1.0800	0.9200	0.9200	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
2006	KA1	2006KA1	1.0500	0.9800	0.9800	0.9800	0.9700	0.9700	1.0400	1.0400	1.0400	1.0400
2006	KK1	2006KK1	0.8741	0.8726	1.1055	1.1055	1.0156	1.0156	1.6938	1.6938	1.6938	1.6938
2006	KO1	2006KO1	0.9700	0.9400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2006	KR1	2006KR1	1.0900	1.0900	1.1300	1.1300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2006	KS1	2006KS1	1.0100	1.0100	1.0400	1.0400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2006	KS3	2006KS3	1.0700	1.0800	1.1600	1.1600	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2006	KS5	2006KS5	0.9800	1.0400	0.9700	0.9700	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2006	LG1	2006LG1	0.9800	0.8900	0.9200	0.9200	0.9000	0.9000	1.0500	1.0500	1.0500	1.0500
2006	LG2	2006LG2	1.0600	0.9900	0.7300	0.7300	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2006	LG3	2006LG3	1.0000	1.0000	0.9700	0.9700	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2006	LI1	2006LI1	1.0200	0.9600	0.9100	0.9100	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500
2006	LL1	2006LL1	1.0000	0.9600	0.7900	0.7900	0.8100	0.8100	1.0400	1.0400	1.0400	1.0400
2006	LL2	2006LL2	1.1100	1.1000	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2006	LL3	2006LL3	1.0400	0.8900	0.9800	0.9800	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2006	LL4	2006LL4	1.0225	1.0207	1.0978	1.0978	1.1926	1.1926	0.6427	0.6427	0.6427	0.6427
2006	LM3	2006LM3	1.1783	1.1762	1.9038	1.9038	1.6165	1.6165	0.6423	0.6423	0.6423	0.6423
2006	LN1	2006LN1	0.9500	1.0200	0.9100	0.9100	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2006	LR1	2006LR1	1.0600	1.1000	0.9100	0.9100	0.9300	0.9300	1.2900	1.2900	1.2900	1.2900
2006	LR2	2006LR2	0.9900	0.8900	0.8700	0.8700	0.8100	0.8100	0.9700	0.9700	0.9700	0.9700
2006	LS2	2006LS2	0.9600	1.0400	0.9000	0.9000	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
2006	LT1	2006LT1	1.0700	1.0000	0.8200	0.8200	1.2200	1.2200	1.0200	1.0200	1.0200	1.0200
2006	LZ1	2006LZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	M63	2006M63	1.0400	1.0700	1.0500	1.0500	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2006	MB1	2006MB1	1.0700	1.1000	1.1400	1.1400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2006	MC1	2006MC1	1.0500	0.9900	0.9800	0.9800	1.3900	1.3900	1.0600	1.0600	1.0600	1.0600
2006	MC2	2006MC2	1.0900	0.9800	0.9300	0.9300	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2006	MC3	2006MC3	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2006	MC6	2006MC6	1.0100	1.0000	1.0500	1.0500	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2006	MC7	2006MC7	1.3024	1.3001	1.1228	1.1228	1.3470	1.3470	0.6149	0.6149	0.6149	0.6149
2006	ME1	2006ME1	1.0600	0.9000	0.9000	0.9000	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2006	ME2	2006ME2	1.0600	1.1000	0.9300	0.9300	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800
2006	ME4	2006ME4	0.9700	0.9600	1.0500	1.0500	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2006	MG1	2006MG1	1.0500	1.0600	1.7300	1.7300	2.6900	2.6900	0.9600	0.9600	0.9600	0.9600
2006	MG2	2006MG2	1.0200	0.9700	0.9000	0.9000	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2006	MG3	2006MG3	1.0600	0.9600	1.0200	1.0200	1.0500	1.0500	1.0300	1.0300	1.0300	1.0300
2006	ML1	2006ML1	1.1500	1.1400	1.1900	1.1900	1.2700	1.2700	0.9900	0.9900	0.9900	0.9900
2006	MM2	2006MM2	0.9600	0.9400	0.9500	0.9500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2006	MM3	2006MM3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2006	MM4	2006MM4	1.0200	0.9500	0.8200	0.8200	0.9400	0.9400	1.0600	1.0600	1.0600	1.0600
2006	MM5	2006MM5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	MM6	2006MM6	0.9800	1.0200	0.9200	0.9200	1.0400	1.0400	1.1500	1.1500	1.1500	1.1500
2006	MM7	2006MM7	0.9900	0.9600	0.9300	0.9300	1.0300	1.0300	1.1200	1.1200	1.1200	1.1200
2006	MMA	2006MMA	0.9200	1.1900	0.9500	0.9500	1.0400	1.0400	1.1100	1.1100	1.1100	1.1100
2006	MMD	2006MMD	1.0000	1.0100	0.9800	0.9800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2006	MME	2006MME	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2006	MMF	2006MMF	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2006	MMG	2006MMG	1.0517	1.0498	1.4546	1.4546	1.2077	1.2077	0.8271	0.8271	0.8271	0.8271
2006	MO1	2006MO1	1.0100	1.0200	0.9800	0.9800	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
2006	MR2	2006MR2	1.0000	1.0000	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	MR3	2006MR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	MR4	2006MR4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	MS1	2006MS1	1.0100	1.0000	0.8000	0.8000	0.8300	0.8300	1.2100	1.2100	1.2100	1.2100
2006	MS2	2006MS2	1.0400	1.0700	0.9300	0.9300	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2006	MS3	2006MS3	1.0100	1.0200	2.9600	2.9600	0.9100	0.9100	1.1500	1.1500	1.1500	1.1500
2006	MT1	2006MT1	0.9300	0.9500	0.7900	0.7900	0.7600	0.7600	0.9700	0.9700	0.9700	0.9700
2006	NA1	2006NA1	1.0400	1.0200	0.8600	0.8600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2006	NF1	2006NF1	0.9300	0.9300	1.0800	1.0800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2006	NM1	2006NM1	0.9500	0.9100	1.2300	1.2300	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2006	NP1	2006NP1	0.9300	1.1200	0.8400	0.8400	1.0100	1.0100	1.1300	1.1300	1.1300	1.1300
2006	NQ1	2006NQ1	1.0000	0.9300	0.8100	0.8100	0.9000	0.9000	1.0700	1.0700	1.0700	1.0700
2006	NS1	2006NS1	1.1000	1.1200	1.0800	1.0800	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
2006	NX1	2006NX1	0.9700	0.9900	0.8600	0.8600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400
2006	P91	2006P91	1.0400	1.0600	0.8800	0.8800	0.9000	0.9000	1.9000	1.9000	1.9000	1.9000
2006	PB3	2006PB3	0.9900	0.9300	0.8700	0.8700	0.9000	0.9000	1.4100	1.4100	1.4100	1.4100
2006	PC1	2006PC1	0.9900	1.0800	0.9600	0.9600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2006	PC2	2006PC2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	PG2	2006PG2	0.9800	0.8900	1.0100	1.0100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2006	PG3	2006PG3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	PG4	2006PG4	1.0768	1.0749	1.4557	1.4557	1.2272	1.2272	0.6996	0.6996	0.6996	0.6996
2006	PM1	2006PM1	0.9500	0.8700	0.8500	0.8500	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2006	PS3	2006PS3	1.0486	1.0467	1.3048	1.3048	1.1722	1.1722	0.8781	0.8781	0.8781	0.8781
2006	PT3	2006PT3	0.9680	0.8222	0.8212	0.8212	0.8913	0.8913	1.1313	1.1313	1.1313	1.1313
2006	PV2	2006PV2	1.0400	1.0300	1.2600	1.2600	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2006	S21	2006S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	S31	2006S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	S91	2006S91	0.9500	0.9800	1.0800	1.0800	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2006	S92	2006S92	0.9900	0.9500	0.9800	0.9800	0.9000	0.9000	1.0400	1.0400	1.0400	1.0400
2006	S95	2006S95	1.2164	1.2142	3.3608	3.3608	1.5030	1.5030	0.7884	0.7884	0.7884	0.7884
2006	S96	2006S96	1.4178	1.4152	2.1563	2.1563	1.0827	1.0827	0.7729	0.7729	0.7729	0.7729
2006	SA1	2006SA1	1.0800	1.0600	1.1500	1.1500	1.1000	1.1000	1.0500	1.0500	1.0500	1.0500
2006	SB1	2006SB1	1.0400	0.8100	1.0300	1.0300	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200
2006	SB2	2006SB2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	SF2	2006SF2	0.9600	0.8900	1.1900	1.1900	0.9100	0.9100	1.2300	1.2300	1.2300	1.2300
2006	SF3	2006SF3	1.0300	0.9900	1.0100	1.0100	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900
2006	SG1	2006SG1	0.9900	1.0000	1.0800	1.0800	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2006	SI1	2006SI1	1.0200	1.0400	1.5500	1.5500	1.2600	1.2600	1.0300	1.0300	1.0300	1.0300
2006	SI2	2006SI2	1.0300	0.9700	1.1700	1.1700	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2006	SL4	2006SL4	0.9700	0.9300	1.1200	1.1200	0.9000	0.9000	1.2400	1.2400	1.2400	1.2400
2006	SR1	2006SR1	1.3080	1.3056	1.3221	1.3221	1.0877	1.0877	0.6391	0.6391	0.6391	0.6391
2006	SR2	2006SR2	1.0250	1.0232	1.3353	1.3353	0.9896	0.9896	0.9817	0.9817	0.9817	0.9817
2006	SV1	2006SV1	0.9400	0.8000	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2006	SV3	2006SV3	1.0400	1.0800	1.0000	1.0000	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2006	T41	2006T41	0.9300	1.1000	0.8600	0.8600	0.8300	0.8300	1.0800	1.0800	1.0800	1.0800
2006	TA1	2006TA1	0.9500	0.7900	0.9400	0.9400	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2006	TC1	2006TC1	0.9600	0.9100	0.9300	0.9300	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
2006	TC3	2006TC3	1.1200	1.1000	1.2400	1.2400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2006	TH1	2006TH1	0.9200	0.9500	0.7900	0.7900	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2006	TL1	2006TL1	1.0600	1.2200	0.9200	0.9200	0.9300	0.9300	1.0300	1.0300	1.0300	1.0300
2006	TM1	2006TM1	1.0300	1.0200	1.1000	1.1000	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2006	TP4	2006TP4	0.9900	1.0200	0.9500	0.9500	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2006	TR1	2006TR1	1.0200	0.8700	1.1100	1.1100	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2006	TS1	2006TS1	0.9200	1.0100	0.8800	0.8800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2006	TS2	2006TS2	0.9900	0.9100	0.8300	0.8300	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2006	TS4	2006TS4	1.0800	1.0400	0.9900	0.9900	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2006	TS5	2006TS5	0.9700	0.9800	1.0000	1.0000	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2006	TS6	2006TS6	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2006	TT2	2006TT2	1.0200	1.1100	1.1700	1.1700	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2006	TT4	2006TT4	1.0000	0.9700	0.9700	0.9700	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2006	VG1	2006VG1	0.9900	0.9900	0.9500	0.9500	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2006	VJ1	2006VJ1	0.9800	0.9100	0.8800	0.8800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2006	VN1	2006VN1	0.9800	0.9100	0.8600	0.8600	0.9700	0.9700	1.1400	1.1400	1.1400	1.1400
2006	VP1	2006VP1	0.9400	0.9100	0.9400	0.9400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2006	VP2	2006VP2	1.0000	1.0100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	VS1	2006VS1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2006	VS2	2006VS2	1.0000	0.9600	1.0800	1.0800	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2006	VS4	2006VS4	1.0200	0.9600	0.7900	0.7900	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2006	VT1	2006VT1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2006	VV3	2006VV3	1.0200	0.9700	0.9500	0.9500	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2006	VV4	2006VV4	1.0000	1.0000	1.0100	1.0100	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2006	VX1	2006VX1	0.9900	1.0100	1.0200	1.0200	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2006	VX2	2006VX2	1.1372	1.1352	2.1487	2.1487	0.9536	0.9536	0.7097	0.7097	0.7097	0.7097
2006	XXX	2006XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	AA1	2007AA1	1.0400	1.2500	1.0500	1.0500	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
2007	AA2	2007AA2	0.9900	0.9900	0.7600	0.7600	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900
2007	AA3	2007AA3	1.0200	1.0200	1.0300	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2007	AA5	2007AA5	1.2337	1.2315	2.1340	2.1340	1.0105	1.0105	0.6149	0.6149	0.6149	0.6149

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2007	AM1	2007AM1	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2007	AQ1	2007AQ1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2007	AR2	2007AR2	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2007	AR3	2007AR3	0.9700	1.0300	0.7100	0.7100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2007	AR4	2007AR4	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2007	AS3	2007AS3	1.0600	1.1500	0.9000	0.9000	0.8900	0.8900	1.0400	1.0400	1.0400	1.0400
2007	AS4	2007AS4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	AS5	2007AS5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	AT1	2007AT1	0.9900	0.8600	0.8300	0.8300	0.7600	0.7600	1.1300	1.1300	1.1300	1.1300
2007	AT3	2007AT3	0.9800	0.9700	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2007	B31	2007B31	0.9500	0.9400	0.8200	0.8200	0.7300	0.7300	1.0900	1.0900	1.0900	1.0900
2007	B51	2007B51	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2007	B61	2007B61	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2007	B71	2007B71	0.9900	0.9500	0.7900	0.7900	0.7700	0.7700	1.1400	1.1400	1.1400	1.1400
2007	BL2	2007BL2	1.0000	1.0000	0.9400	0.9400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2007	BL3	2007BL3	1.0995	1.0975	1.5240	1.5240	1.4494	1.4494	0.9392	0.9392	0.9392	0.9392
2007	BM1	2007BM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	BM3	2007BM3	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2007	BM4	2007BM4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	BR3	2007BR3	1.0000	0.7600	0.9600	0.9600	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2007	BR6	2007BR6	0.9900	1.0000	0.9600	0.9600	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2007	BT1	2007BT1	1.2608	1.2586	1.2648	1.2648	1.1887	1.1887	0.8899	0.8899	0.8899	0.8899
2007	BX1	2007BX1	0.9600	1.1000	0.9200	0.9200	0.8100	0.8100	0.9800	0.9800	0.9800	0.9800
2007	BX2	2007BX2	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2007	BZ1	2007BZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	C11	2007C11	0.9500	0.9500	1.1200	1.1200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2007	C21	2007C21	0.9200	0.9500	0.9000	0.9000	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2007	C31	2007C31	0.9900	1.0300	1.0400	1.0400	1.1100	1.1100	1.0300	1.0300	1.0300	1.0300
2007	CA3	2007CA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	CA4	2007CA4	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2007	CC2	2007CC2	0.9900	1.0300	1.1000	1.1000	1.3300	1.3300	1.0400	1.0400	1.0400	1.0400
2007	CC6	2007CC6	0.9600	1.0200	1.1200	1.1200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
2007	CC7	2007CC7	1.0100	1.0100	0.9400	0.9400	1.1000	1.1000	1.0700	1.0700	1.0700	1.0700
2007	CC8	2007CC8	0.9900	0.9600	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2007	CCA	2007CCA	0.9600	0.7700	0.7600	0.7600	0.7800	0.7800	1.0100	1.0100	1.0100	1.0100
2007	CCE	2007CCE	1.0000	1.0900	0.9700	0.9700	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2007	CCF	2007CCF	0.9700	1.0000	1.0200	1.0200	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2007	CCG	2007CCG	1.1144	1.1124	1.5593	1.5593	1.3989	1.3989	0.8639	0.8639	0.8639	0.8639
2007	CCH	2007CCH	1.0380	1.0362	1.4849	1.4849	1.2182	1.2182	0.9126	0.9126	0.9126	0.9126
2007	CD4	2007CD4	1.1291	1.1271	1.0828	1.0828	1.0429	1.0429	1.0093	1.0093	1.0093	1.0093
2007	CE2	2007CE2	1.0400	1.1500	1.5000	1.5000	1.1100	1.1100	1.2500	1.2500	1.2500	1.2500
2007	CE3	2007CE3	1.0000	1.0000	0.7600	0.7600	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2007	CH1	2007CH1	1.1856	1.1835	1.3413	1.3413	1.1237	1.1237	1.0480	1.0480	1.0480	1.0480
2007	CI1	2007CI1	1.0200	0.9300	1.0800	1.0800	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2007	CM1	2007CM1	1.0800	0.9400	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2007	CM3	2007CM3	1.0100	0.9500	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2007	CP3	2007CP3	1.0600	1.0800	1.4200	1.4200	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2007	CP4	2007CP4	0.9800	0.9500	1.0300	1.0300	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2007	CS7	2007CS7	0.9300	1.0100	0.7700	0.7700	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2007	CS8	2007CS8	0.9700	0.9600	0.8100	0.8100	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2007	CS9	2007CS9	1.0100	0.9900	1.2000	1.2000	1.1600	1.1600	1.0400	1.0400	1.0400	1.0400
2007	CSB	2007CSB	0.9800	0.9900	0.9800	0.9800	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2007	CSC	2007CSC	1.1357	1.1337	1.5841	1.5841	1.5830	1.5830	1.0198	1.0198	1.0198	1.0198
2007	CT1	2007CT1	0.9300	0.9500	0.8100	0.8100	1.0200	1.0200	1.0400	1.0400	1.0400	1.0400
2007	CT3	2007CT3	0.9400	0.9000	0.9200	0.9200	1.2800	1.2800	1.0800	1.0800	1.0800	1.0800
2007	CT5	2007CT5	1.0000	1.0400	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2007	CU1	2007CU1	1.1924	1.1902	1.1423	1.1423	1.0391	1.0391	0.9004	0.9004	0.9004	0.9004
2007	CX1	2007CX1	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2007	D31	2007D31	1.0600	1.0600	1.0300	1.0300	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2007	DC2	2007DC2	1.0100	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2007	DC4	2007DC4	1.0827	1.0808	1.5454	1.5454	1.3496	1.3496	1.1474	1.1474	1.1474	1.1474
2007	DC5	2007DC5	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2007	DD4	2007DD4	1.0700	1.2900	1.1100	1.1100	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2007	DD6	2007DD6	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2007	DG1	2007DG1	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2007	DM2	2007DM2	0.9600	0.9500	1.0000	1.0000	0.9500	0.9500	1.0400	1.0400	1.0400	1.0400
2007	DM3	2007DM3	1.0000	1.0000	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2007	DN3	2007DN3	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2007	DR2	2007DR2	0.9800	1.0200	1.4600	1.4600	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2007	DR3	2007DR3	0.9800	1.0900	1.0100	1.0100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2007	DR4	2007DR4	1.0500	1.0800	0.9800	0.9800	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2007	DT1	2007DT1	0.9700	0.9400	0.9700	0.9700	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2007	DV2	2007DV2	1.0000	1.0000	1.0200	1.0200	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
2007	FC2	2007FC2	0.9500	0.9100	0.9500	0.9500	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2007	FE1	2007FE1	0.9700	0.9900	1.1200	1.1200	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2007	FE2	2007FE2	1.0600	1.0900	1.0500	1.0500	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2007	FE3	2007FE3	1.0900	1.1100	0.8600	0.8600	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2007	FE4	2007FE4	0.9200	0.9300	0.7700	0.7700	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2007	FE7	2007FE7	0.9300	1.0400	0.7800	0.7800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2007	FE8	2007FE8	0.9000	0.9700	0.7200	0.7200	1.0400	1.0400	1.1700	1.1700	1.1700	1.1700
2007	FE9	2007FE9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	FF1	2007FF1	0.9000	1.0500	1.2500	1.2500	1.2000	1.2000	1.0200	1.0200	1.0200	1.0200
2007	FF2	2007FF2	1.0200	1.1500	1.2100	1.2100	1.2700	1.2700	1.0300	1.0300	1.0300	1.0300
2007	FF3	2007FF3	0.9500	1.0400	1.1100	1.1100	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2007	FF5	2007FF5	1.1000	1.1100	1.0900	1.0900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2007	FF6	2007FF6	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2007	FF7	2007FF7	1.0000	1.0000	1.1100	1.1100	1.1900	1.1900	1.0000	1.0000	1.0000	1.0000
2007	FF8	2007FF8	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2007	FF9	2007FF9	1.0368	1.0350	1.3614	1.3614	1.1236	1.1236	0.9888	0.9888	0.9888	0.9888

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2007	FG1	2007FG1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2007	FM1	2007FM1	1.2400	1.1700	0.9100	0.9100	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2007	FR1	2007FR1	1.1200	1.1600	1.1500	1.1500	1.2500	1.2500	1.0700	1.0700	1.0700	1.0700
2007	FT1	2007FT1	1.0700	1.0000	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2007	G11	2007G11	0.9700	0.9400	1.0300	1.0300	1.2000	1.2000	1.0600	1.0600	1.0600	1.0600
2007	G31	2007G31	0.9700	0.9200	0.9900	0.9900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2007	GC1	2007GC1	1.0500	0.9700	1.0200	1.0200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2007	GE1	2007GE1	0.9600	0.8900	0.8500	0.8500	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2007	GS3	2007GS3	1.0200	1.0500	1.1200	1.1200	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000
2007	GS4	2007GS4	1.0000	0.9700	0.9900	0.9900	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2007	GS5	2007GS5	1.0100	1.0000	0.9300	0.9300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2007	GS6	2007GS6	0.9900	0.9200	1.0300	1.0300	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2007	GS7	2007GS7	1.0200	1.0200	0.9300	0.9300	1.0800	1.0800	1.0900	1.0900	1.0900	1.0900
2007	GS8	2007GS8	1.0700	1.0400	0.9900	0.9900	1.1800	1.1800	1.0100	1.0100	1.0100	1.0100
2007	GY1	2007GY1	0.9800	1.0100	0.9300	0.9300	1.1500	1.1500	1.1700	1.1700	1.1700	1.1700
2007	GY2	2007GY2	0.9500	0.9100	0.9000	0.9000	1.0600	1.0600	1.0800	1.0800	1.0800	1.0800
2007	HA1	2007HA1	1.0200	1.0100	0.7400	0.7400	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2007	HA2	2007HA2	1.1700	1.1300	0.9700	0.9700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2007	HA3	2007HA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	HC1	2007HC1	1.0200	1.0900	0.9000	0.9000	1.1200	1.1200	1.1200	1.1200	1.1200	1.1200
2007	HC2	2007HC2	1.0000	1.1300	0.9100	0.9100	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2007	HC4	2007HC4	1.0100	1.0300	1.0600	1.0600	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2007	HC5	2007HC5	0.9500	0.9200	0.8300	0.8300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2007	HE2	2007HE2	1.0600	1.0800	0.9500	0.9500	0.9000	0.9000	1.2200	1.2200	1.2200	1.2200
2007	HE4	2007HE4	1.0000	0.9600	0.9700	0.9700	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2007	HE5	2007HE5	1.0000	0.9500	1.0500	1.0500	1.0500	1.0500	1.0700	1.0700	1.0700	1.0700
2007	HF1	2007HF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	HH1	2007HH1	1.0500	1.1100	0.9100	0.9100	0.9100	0.9100	1.0300	1.0300	1.0300	1.0300
2007	HO1	2007HO1	1.0500	0.9300	0.8000	0.8000	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2007	HP3	2007HP3	0.9700	0.8900	0.9100	0.9100	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900
2007	HR1	2007HR1	0.9592	0.9575	1.9433	1.9433	1.2405	1.2405	1.3196	1.3196	1.3196	1.3196
2007	HS1	2007HS1	1.0300	1.0600	1.0000	1.0000	1.0700	1.0700	1.0900	1.0900	1.0900	1.0900
2007	HS2	2007HS2	0.9900	0.9200	0.8900	0.8900	0.9000	0.9000	1.0000	1.0000	1.0000	1.0000
2007	HS4	2007HS4	1.0100	0.9600	1.1500	1.1500	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2007	HT1	2007HT1	1.0500	1.1900	0.9200	0.9200	1.0000	1.0000	1.3200	1.3200	1.3200	1.3200
2007	HT2	2007HT2	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	IA3	2007IA3	1.0100	1.0400	0.9800	0.9800	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2007	IF1	2007IF1	0.9900	1.0000	0.9500	0.9500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2007	IG2	2007IG2	0.9800	0.9300	0.8300	0.8300	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2007	II1	2007II1	1.0000	1.0500	1.0000	1.0000	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
2007	IM1	2007IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	IQ4	2007IQ4	1.0000	1.0000	0.9900	0.9900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2007	JC3	2007JC3	1.1198	1.1178	1.3796	1.3796	1.6061	1.6061	0.7578	0.7578	0.7578	0.7578
2007	JC4	2007JC4	1.0200	1.0100	1.1000	1.1000	1.3000	1.3000	1.0200	1.0200	1.0200	1.0200
2007	JG1	2007JG1	0.9100	1.0500	0.8000	0.8000	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2007	JL1	2007JL1	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2007	JS1	2007JS1	1.0800	1.0800	1.0900	1.0900	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2007	JV1	2007JV1	1.1700	1.2300	0.9500	0.9500	0.8800	0.8800	1.0200	1.0200	1.0200	1.0200
2007	JW2	2007JW2	1.0500	1.1700	0.8400	0.8400	0.9700	0.9700	1.0600	1.0600	1.0600	1.0600
2007	JX1	2007JX1	1.0200	1.3700	1.1100	1.1100	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2007	JX2	2007JX2	1.0700	1.0200	0.8500	0.8500	0.8600	0.8600	1.2700	1.2700	1.2700	1.2700
2007	JX5	2007JX5	1.1300	1.2600	0.9700	0.9700	0.8900	0.8900	1.2400	1.2400	1.2400	1.2400
2007	JX6	2007JX6	1.0400	1.0800	0.9200	0.9200	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
2007	KA1	2007KA1	1.0500	0.9800	0.9800	0.9800	0.9700	0.9700	1.0400	1.0400	1.0400	1.0400
2007	KK1	2007KK1	0.8741	0.8726	1.1055	1.1055	1.0156	1.0156	1.6938	1.6938	1.6938	1.6938
2007	KO1	2007KO1	0.9700	0.9400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2007	KR1	2007KR1	1.0900	1.0900	1.1300	1.1300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2007	KS1	2007KS1	1.0100	1.0100	1.0400	1.0400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2007	KS3	2007KS3	1.0700	1.0800	1.1600	1.1600	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2007	KS5	2007KS5	0.9800	1.0400	0.9700	0.9700	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2007	LE2	2007LE2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	LG1	2007LG1	0.9800	0.8900	0.9200	0.9200	0.9000	0.9000	1.0500	1.0500	1.0500	1.0500
2007	LG2	2007LG2	1.0600	0.9900	0.7300	0.7300	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2007	LG3	2007LG3	1.0000	1.0000	0.9700	0.9700	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2007	LI1	2007LI1	1.0200	0.9600	0.9100	0.9100	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500
2007	LL1	2007LL1	1.0000	0.9600	0.7900	0.7900	0.8100	0.8100	1.0400	1.0400	1.0400	1.0400
2007	LL2	2007LL2	1.1100	1.1000	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2007	LL4	2007LL4	1.0225	1.0207	1.0978	1.0978	1.1926	1.1926	0.6427	0.6427	0.6427	0.6427
2007	LM3	2007LM3	1.1783	1.1762	1.9038	1.9038	1.6165	1.6165	0.6423	0.6423	0.6423	0.6423
2007	LM4	2007LM4	1.0000	1.0000	1.0200	1.0200	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2007	LN1	2007LN1	0.9500	1.0200	0.9100	0.9100	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2007	LR1	2007LR1	1.0600	1.1000	0.9100	0.9100	0.9300	0.9300	1.2900	1.2900	1.2900	1.2900
2007	LR2	2007LR2	0.9900	0.8900	0.8700	0.8700	0.8100	0.8100	0.9700	0.9700	0.9700	0.9700
2007	LS2	2007LS2	0.9600	1.0400	0.9000	0.9000	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
2007	LT1	2007LT1	1.0700	1.0000	0.8200	0.8200	1.2200	1.2200	1.0200	1.0200	1.0200	1.0200
2007	LZ1	2007LZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	M63	2007M63	1.0400	1.0700	1.0500	1.0500	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2007	MB1	2007MB1	1.0700	1.1000	1.1400	1.1400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2007	MC1	2007MC1	1.0500	0.9900	0.9800	0.9800	1.3900	1.3900	1.0600	1.0600	1.0600	1.0600
2007	MC2	2007MC2	1.0900	0.9800	0.9300	0.9300	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2007	MC3	2007MC3	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2007	MC6	2007MC6	1.0100	1.0000	1.0500	1.0500	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2007	MC7	2007MC7	1.3024	1.3001	1.1228	1.1228	1.3470	1.3470	0.6149	0.6149	0.6149	0.6149
2007	MC8	2007MC8	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2007	MC9	2007MC9	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2007	ME1	2007ME1	1.0600	0.9000	0.9000	0.9000	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2007	ME2	2007ME2	1.0600	1.1000	0.9300	0.9300	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800
2007	ME4	2007ME4	0.9700	0.9600	1.0500	1.0500	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2007	MG1	2007MG1	1.0500	1.0600	1.7300	1.7300	2.6900	2.6900	0.9600	0.9600	0.9600	0.9600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2007	MG2	2007MG2	1.0200	0.9700	0.9000	0.9000	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2007	MG3	2007MG3	1.0600	0.9600	1.0200	1.0200	1.0500	1.0500	1.0300	1.0300	1.0300	1.0300
2007	MG4	2007MG4	1.4000	1.5000	1.1700	1.1700	1.0000	1.0000	1.2500	1.2500	1.2500	1.2500
2007	ML1	2007ML1	1.1500	1.1400	1.1900	1.1900	1.2700	1.2700	0.9900	0.9900	0.9900	0.9900
2007	MM3	2007MM3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2007	MM4	2007MM4	1.0200	0.9500	0.8200	0.8200	0.9400	0.9400	1.0600	1.0600	1.0600	1.0600
2007	MM5	2007MM5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	MM6	2007MM6	0.9800	1.0200	0.9200	0.9200	1.0400	1.0400	1.1500	1.1500	1.1500	1.1500
2007	MM7	2007MM7	0.9900	0.9600	0.9300	0.9300	1.0300	1.0300	1.1200	1.1200	1.1200	1.1200
2007	MMD	2007MMD	1.0000	1.0100	0.9800	0.9800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2007	MME	2007MME	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2007	MMF	2007MMF	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2007	MMG	2007MMG	1.0517	1.0498	1.4546	1.4546	1.2077	1.2077	0.8271	0.8271	0.8271	0.8271
2007	MO1	2007MO1	1.0100	1.0200	0.9800	0.9800	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
2007	MR2	2007MR2	1.0000	1.0000	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	MR3	2007MR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	MR4	2007MR4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	MS1	2007MS1	1.0100	1.0000	0.8000	0.8000	0.8300	0.8300	1.2100	1.2100	1.2100	1.2100
2007	MS2	2007MS2	1.0400	1.0700	0.9300	0.9300	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2007	MS3	2007MS3	1.0100	1.0200	2.9600	2.9600	0.9100	0.9100	1.1500	1.1500	1.1500	1.1500
2007	NA1	2007NA1	1.0400	1.0200	0.8600	0.8600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2007	NF1	2007NF1	0.9300	0.9300	1.0800	1.0800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2007	NM1	2007NM1	0.9500	0.9100	1.2300	1.2300	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2007	NP1	2007NP1	0.9300	1.1200	0.8400	0.8400	1.0100	1.0100	1.1300	1.1300	1.1300	1.1300
2007	NQ1	2007NQ1	1.0000	0.9300	0.8100	0.8100	0.9000	0.9000	1.0700	1.0700	1.0700	1.0700
2007	NS1	2007NS1	1.1000	1.1200	1.0800	1.0800	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
2007	NX1	2007NX1	0.9700	0.9900	0.8600	0.8600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400
2007	P91	2007P91	1.0400	1.0600	0.8800	0.8800	0.9000	0.9000	1.9000	1.9000	1.9000	1.9000
2007	PB3	2007PB3	0.9900	0.9300	0.8700	0.8700	0.9000	0.9000	1.4100	1.4100	1.4100	1.4100
2007	PC2	2007PC2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	PG2	2007PG2	0.9800	0.8900	1.0100	1.0100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2007	PG4	2007PG4	1.0768	1.0749	1.4557	1.4557	1.2272	1.2272	0.6996	0.6996	0.6996	0.6996
2007	PG5	2007PG5	1.2000	1.1500	1.0500	1.0500	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2007	PS3	2007PS3	1.0486	1.0467	1.3048	1.3048	1.1722	1.1722	0.8781	0.8781	0.8781	0.8781
2007	PT3	2007PT3	0.9680	0.8222	0.8212	0.8212	0.8913	0.8913	1.1313	1.1313	1.1313	1.1313
2007	PV2	2007PV2	1.0400	1.0300	1.2600	1.2600	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2007	S21	2007S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	S31	2007S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	S91	2007S91	0.9500	0.9800	1.0800	1.0800	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2007	S92	2007S92	0.9900	0.9500	0.9800	0.9800	0.9000	0.9000	1.0400	1.0400	1.0400	1.0400
2007	S96	2007S96	1.4178	1.4152	2.1563	2.1563	1.0827	1.0827	0.7729	0.7729	0.7729	0.7729
2007	SA1	2007SA1	1.0800	1.0600	1.1500	1.1500	1.1000	1.1000	1.0500	1.0500	1.0500	1.0500
2007	SA2	2007SA2	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2007	SB2	2007SB2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	SF2	2007SF2	0.9600	0.8900	1.1900	1.1900	0.9100	0.9100	1.2300	1.2300	1.2300	1.2300
2007	SF3	2007SF3	1.0300	0.9900	1.0100	1.0100	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900
2007	SG1	2007SG1	0.9900	1.0000	1.0800	1.0800	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2007	SI1	2007SI1	1.0200	1.0400	1.5500	1.5500	1.2600	1.2600	1.0300	1.0300	1.0300	1.0300
2007	SI2	2007SI2	1.0300	0.9700	1.1700	1.1700	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2007	SL4	2007SL4	0.9700	0.9300	1.1200	1.1200	0.9000	0.9000	1.2400	1.2400	1.2400	1.2400
2007	SR1	2007SR1	1.3080	1.3056	1.3221	1.3221	1.0877	1.0877	0.6391	0.6391	0.6391	0.6391
2007	SR2	2007SR2	1.0250	1.0232	1.3353	1.3353	0.9896	0.9896	0.9817	0.9817	0.9817	0.9817
2007	SS8	2007SS8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	SV1	2007SV1	0.9400	0.8000	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2007	SX3	2007SX3	1.0700	1.1000	1.1300	1.1300	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2007	T41	2007T41	0.9300	1.1000	0.8600	0.8600	0.8300	0.8300	1.0800	1.0800	1.0800	1.0800
2007	TA1	2007TA1	0.9500	0.7900	0.9400	0.9400	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2007	TC1	2007TC1	0.9600	0.9100	0.9300	0.9300	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
2007	TC3	2007TC3	1.1200	1.1000	1.2400	1.2400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2007	TF1	2007TF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	TH1	2007TH1	0.9200	0.9500	0.7900	0.7900	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2007	TL1	2007TL1	1.0600	1.2200	0.9200	0.9200	0.9300	0.9300	1.0300	1.0300	1.0300	1.0300
2007	TM1	2007TM1	1.0300	1.0200	1.1000	1.1000	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2007	TP4	2007TP4	0.9900	1.0200	0.9500	0.9500	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2007	TR1	2007TR1	1.0200	0.8700	1.1100	1.1100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2007	TS1	2007TS1	0.9200	1.0100	0.8800	0.8800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2007	TS2	2007TS2	0.9900	0.9100	0.8300	0.8300	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2007	TS6	2007TS6	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2007	TT2	2007TT2	1.0200	1.1100	1.1700	1.1700	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2007	TT4	2007TT4	1.0000	0.9700	0.9700	0.9700	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2007	VE3	2007VE3	1.0200	0.9800	1.0000	1.0000	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2007	VG2	2007VG2	1.6000	1.6000	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2007	VJ1	2007VJ1	0.9800	0.9100	0.8800	0.8800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2007	VN1	2007VN1	0.9800	0.9100	0.8600	0.8600	0.9700	0.9700	1.1400	1.1400	1.1400	1.1400
2007	VP1	2007VP1	0.9400	0.9100	0.9400	0.9400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2007	VR1	2007VR1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2007	VS1	2007VS1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2007	VS2	2007VS2	1.0000	0.9600	1.0800	1.0800	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2007	VS4	2007VS4	1.0200	0.9600	0.7900	0.7900	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2007	VT1	2007VT1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2007	VV3	2007VV3	1.0200	0.9700	0.9500	0.9500	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2007	VV4	2007VV4	1.0000	1.0000	1.0100	1.0100	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2007	VX1	2007VX1	0.9900	1.0100	1.0200	1.0200	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2007	VX2	2007VX2	1.1372	1.1352	2.1487	2.1487	0.9536	0.9536	0.7097	0.7097	0.7097	0.7097
2007	XXX	2007XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	AA1	2008AA1	1.0400	1.2500	1.0500	1.0500	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
2008	AA2	2008AA2	0.9900	0.9900	0.7600	0.7600	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900
2008	AA3	2008AA3	1.0200	1.0200	1.0300	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2008	AA5	2008AA5	1.2337	1.2315	2.1340	2.1340	1.0105	1.0105	0.6149	0.6149	0.6149	0.6149

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2008	AA6	2008AA6	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2008	AM1	2008AM1	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2008	AQ1	2008AQ1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2008	AR2	2008AR2	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2008	AR3	2008AR3	0.9700	1.0300	0.7100	0.7100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2008	AR4	2008AR4	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2008	AR8	2008AR8	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2008	AS3	2008AS3	1.0600	1.1500	0.9000	0.9000	0.8900	0.8900	1.0400	1.0400	1.0400	1.0400
2008	AS4	2008AS4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	AS5	2008AS5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	AS6	2008AS6	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2008	AT1	2008AT1	0.9900	0.8600	0.8300	0.8300	0.7600	0.7600	1.1300	1.1300	1.1300	1.1300
2008	AT2	2008AT2	0.9600	1.0100	0.7800	0.7800	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
2008	AT3	2008AT3	0.9800	0.9700	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2008	B11	2008B11	2.4000	2.4000	1.5000	1.5000	1.5000	1.5000	2.2500	2.2500	2.2500	2.2500
2008	B31	2008B31	0.9500	0.9400	0.8200	0.8200	0.7300	0.7300	1.0900	1.0900	1.0900	1.0900
2008	B51	2008B51	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2008	B61	2008B61	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2008	B71	2008B71	0.9900	0.9500	0.7900	0.7900	0.7700	0.7700	1.1400	1.1400	1.1400	1.1400
2008	BL2	2008BL2	1.0000	1.0000	0.9400	0.9400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2008	BL3	2008BL3	1.0995	1.0975	1.5240	1.5240	1.4494	1.4494	0.9392	0.9392	0.9392	0.9392
2008	BM1	2008BM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	BM2	2008BM2	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2008	BM3	2008BM3	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2008	BM4	2008BM4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	BX1	2008BX1	0.9600	1.1000	0.9200	0.9200	0.8100	0.8100	0.9800	0.9800	0.9800	0.9800
2008	BX2	2008BX2	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2008	BX6	2008BX6	1.0560	1.2100	1.0120	1.0120	0.8910	0.8910	1.0780	1.0780	1.0780	1.0780
2008	BZ1	2008BZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	BZ3	2008BZ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	C11	2008C11	0.9500	0.9500	1.1200	1.1200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2008	C21	2008C21	0.9200	0.9500	0.9000	0.9000	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2008	C31	2008C31	0.9900	1.0300	1.0400	1.0400	1.1100	1.1100	1.0300	1.0300	1.0300	1.0300
2008	CA3	2008CA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	CA4	2008CA4	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2008	CC2	2008CC2	0.9900	1.0300	1.1000	1.1000	1.3300	1.3300	1.0400	1.0400	1.0400	1.0400
2008	CC6	2008CC6	0.9600	1.0200	1.1200	1.1200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
2008	CC7	2008CC7	1.0100	1.0100	0.9400	0.9400	1.1000	1.1000	1.0700	1.0700	1.0700	1.0700
2008	CC8	2008CC8	0.9900	0.9600	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2008	CCA	2008CCA	0.9600	0.7700	0.7600	0.7600	0.7800	0.7800	1.0100	1.0100	1.0100	1.0100
2008	CCE	2008CCE	1.0000	1.0900	0.9700	0.9700	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2008	CCF	2008CCF	0.9700	1.0000	1.0200	1.0200	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2008	CCG	2008CCG	1.1144	1.1124	1.5593	1.5593	1.3989	1.3989	0.8639	0.8639	0.8639	0.8639
2008	CCH	2008CCH	1.0380	1.0362	1.4849	1.4849	1.2182	1.2182	0.9126	0.9126	0.9126	0.9126
2008	CD4	2008CD4	1.1291	1.1271	1.0828	1.0828	1.0429	1.0429	1.0093	1.0093	1.0093	1.0093
2008	CE2	2008CE2	1.0400	1.1500	1.5000	1.5000	1.1100	1.1100	1.2500	1.2500	1.2500	1.2500
2008	CE3	2008CE3	1.0000	1.0000	0.7600	0.7600	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2008	CH1	2008CH1	1.1856	1.1835	1.3413	1.3413	1.1237	1.1237	1.0480	1.0480	1.0480	1.0480
2008	CI1	2008CI1	1.0200	0.9300	1.0800	1.0800	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2008	CM1	2008CM1	1.0800	0.9400	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2008	CP3	2008CP3	1.0600	1.0800	1.4200	1.4200	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2008	CP4	2008CP4	0.9800	0.9500	1.0300	1.0300	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2008	CS7	2008CS7	0.9300	1.0100	0.7700	0.7700	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2008	CS8	2008CS8	0.9700	0.9600	0.8100	0.8100	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2008	CS9	2008CS9	1.0100	0.9900	1.2000	1.2000	1.1600	1.1600	1.0400	1.0400	1.0400	1.0400
2008	CSB	2008CSB	0.9800	0.9900	0.9800	0.9800	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2008	CSC	2008CSC	1.1357	1.1337	1.5841	1.5841	1.5830	1.5830	1.0198	1.0198	1.0198	1.0198
2008	CT1	2008CT1	0.9300	0.9500	0.8100	0.8100	1.0200	1.0200	1.0400	1.0400	1.0400	1.0400
2008	CT3	2008CT3	0.9400	0.9000	0.9200	0.9200	1.2800	1.2800	1.0800	1.0800	1.0800	1.0800
2008	CT5	2008CT5	1.0000	1.0400	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2008	CU1	2008CU1	1.1924	1.1902	1.1423	1.1423	1.0391	1.0391	0.9004	0.9004	0.9004	0.9004
2008	CX1	2008CX1	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2008	D31	2008D31	1.0600	1.0600	1.0300	1.0300	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2008	DC4	2008DC4	1.0827	1.0808	1.5454	1.5454	1.3496	1.3496	1.1474	1.1474	1.1474	1.1474
2008	DC5	2008DC5	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2008	DCG	2008DCG	1.1910	1.1889	1.6999	1.6999	1.4846	1.4846	1.2621	1.2621	1.2621	1.2621
2008	DD4	2008DD4	1.0700	1.2900	1.1100	1.1100	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2008	DD6	2008DD6	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2008	DG1	2008DG1	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2008	DM3	2008DM3	1.0000	1.0000	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2008	DN3	2008DN3	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2008	DR2	2008DR2	0.9800	1.0200	1.4600	1.4600	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2008	DR3	2008DR3	0.9800	1.0900	1.0100	1.0100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2008	DR4	2008DR4	1.0500	1.0800	0.9800	0.9800	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2008	DT1	2008DT1	0.9700	0.9400	0.9700	0.9700	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2008	DV1	2008DV1	1.0800	1.0700	0.9600	0.9600	1.1800	1.1800	1.9800	1.9800	1.9800	1.9800
2008	DV2	2008DV2	1.0000	1.0000	1.0200	1.0200	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
2008	FC2	2008FC2	0.9500	0.9100	0.9500	0.9500	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2008	FE1	2008FE1	0.9700	0.9900	1.1200	1.1200	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2008	FE2	2008FE2	1.0600	1.0900	1.0500	1.0500	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2008	FE3	2008FE3	1.0900	1.1100	0.8600	0.8600	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2008	FE4	2008FE4	0.9200	0.9300	0.7700	0.7700	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2008	FE7	2008FE7	0.9300	1.0400	0.7800	0.7800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2008	FE8	2008FE8	0.9000	0.9700	0.7200	0.7200	1.0400	1.0400	1.1700	1.1700	1.1700	1.1700
2008	FE9	2008FE9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	FF1	2008FF1	0.9000	1.0500	1.2500	1.2500	1.2000	1.2000	1.0200	1.0200	1.0200	1.0200
2008	FF2	2008FF2	1.0200	1.1500	1.2100	1.2100	1.2700	1.2700	1.0300	1.0300	1.0300	1.0300
2008	FF3	2008FF3	0.9500	1.0400	1.1100	1.1100	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2008	FF5	2008FF5	1.1000	1.1100	1.0900	1.0900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2008	FF8	2008FF8	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2008	FF9	2008FF9	1.0368	1.0350	1.3614	1.3614	1.1236	1.1236	0.9888	0.9888	0.9888	0.9888
2008	FG1	2008FG1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2008	FM1	2008FM1	1.2400	1.1700	0.9100	0.9100	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2008	FR1	2008FR1	1.1200	1.1600	1.1500	1.1500	1.2500	1.2500	1.0700	1.0700	1.0700	1.0700
2008	FT1	2008FT1	1.0700	1.0000	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2008	G11	2008G11	0.9700	0.9400	1.0300	1.0300	1.2000	1.2000	1.0600	1.0600	1.0600	1.0600
2008	G31	2008G31	0.9700	0.9200	0.9900	0.9900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2008	GC1	2008GC1	1.0500	0.9700	1.0200	1.0200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2008	GE1	2008GE1	0.9600	0.8900	0.8500	0.8500	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2008	GS3	2008GS3	1.0200	1.0500	1.1200	1.1200	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000
2008	GS4	2008GS4	1.0000	0.9700	0.9900	0.9900	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2008	GS5	2008GS5	1.0100	1.0000	0.9300	0.9300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2008	GS6	2008GS6	0.9900	0.9200	1.0300	1.0300	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2008	GS7	2008GS7	1.0200	1.0200	0.9300	0.9300	1.0800	1.0800	1.0900	1.0900	1.0900	1.0900
2008	GS8	2008GS8	1.0700	1.0400	0.9900	0.9900	1.1800	1.1800	1.0100	1.0100	1.0100	1.0100
2008	GY1	2008GY1	0.9800	1.0100	0.9300	0.9300	1.1500	1.1500	1.1700	1.1700	1.1700	1.1700
2008	GY2	2008GY2	0.9500	0.9100	0.9000	0.9000	1.0600	1.0600	1.0800	1.0800	1.0800	1.0800
2008	HA1	2008HA1	1.0200	1.0100	0.7400	0.7400	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2008	HA2	2008HA2	1.1700	1.1300	0.9700	0.9700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2008	HA3	2008HA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	HC1	2008HC1	1.0200	1.0900	0.9000	0.9000	1.1200	1.1200	1.1200	1.1200	1.1200	1.1200
2008	HC2	2008HC2	1.0000	1.1300	0.9100	0.9100	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2008	HC4	2008HC4	1.0100	1.0300	1.0600	1.0600	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2008	HC5	2008HC5	0.9500	0.9200	0.8300	0.8300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2008	HE2	2008HE2	1.0600	1.0800	0.9500	0.9500	0.9000	0.9000	1.2200	1.2200	1.2200	1.2200
2008	HE4	2008HE4	1.0000	0.9600	0.9700	0.9700	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2008	HE5	2008HE5	1.0000	0.9500	1.0500	1.0500	1.0500	1.0500	1.0700	1.0700	1.0700	1.0700
2008	HF1	2008HF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	HH1	2008HH1	1.0500	1.1100	0.9100	0.9100	0.9100	0.9100	1.0300	1.0300	1.0300	1.0300
2008	HO1	2008HO1	1.0500	0.9300	0.8000	0.8000	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2008	HP3	2008HP3	0.9700	0.8900	0.9100	0.9100	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900
2008	HR1	2008HR1	0.9592	0.9575	1.9433	1.9433	1.2405	1.2405	1.3196	1.3196	1.3196	1.3196
2008	HS1	2008HS1	1.0300	1.0600	1.0000	1.0000	1.0700	1.0700	1.0900	1.0900	1.0900	1.0900
2008	HS2	2008HS2	0.9900	0.9200	0.8900	0.8900	0.9000	0.9000	1.0000	1.0000	1.0000	1.0000
2008	HS4	2008HS4	1.0100	0.9600	1.1500	1.1500	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2008	HT1	2008HT1	1.0500	1.1900	0.9200	0.9200	1.0000	1.0000	1.3200	1.3200	1.3200	1.3200
2008	HT2	2008HT2	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	HV1	2008HV1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	IA3	2008IA3	1.0100	1.0400	0.9800	0.9800	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2008	IF1	2008IF1	0.9900	1.0000	0.9500	0.9500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2008	IG2	2008IG2	0.9800	0.9300	0.8300	0.8300	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2008	II1	2008II1	1.0000	1.0500	1.0000	1.0000	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
2008	IM1	2008IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	IQ4	2008IQ4	1.0000	1.0000	0.9900	0.9900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2008	IX3	2008IX3	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2008	JC3	2008JC3	1.1198	1.1178	1.3796	1.3796	1.6061	1.6061	0.7578	0.7578	0.7578	0.7578
2008	JC4	2008JC4	1.0200	1.0100	1.1000	1.1000	1.3000	1.3000	1.0200	1.0200	1.0200	1.0200
2008	JG1	2008JG1	0.9100	1.0500	0.8000	0.8000	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2008	JL1	2008JL1	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2008	JS1	2008JS1	1.0800	1.0800	1.0900	1.0900	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2008	JV1	2008JV1	1.1700	1.2300	0.9500	0.9500	0.8800	0.8800	1.0200	1.0200	1.0200	1.0200
2008	JW2	2008JW2	1.0500	1.1700	0.8400	0.8400	0.9700	0.9700	1.0600	1.0600	1.0600	1.0600
2008	JX1	2008JX1	1.0200	1.3700	1.1100	1.1100	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2008	JX2	2008JX2	1.0700	1.0200	0.8500	0.8500	0.8600	0.8600	1.2700	1.2700	1.2700	1.2700
2008	JX5	2008JX5	1.1300	1.2600	0.9700	0.9700	0.8900	0.8900	1.2400	1.2400	1.2400	1.2400
2008	JX6	2008JX6	1.0400	1.0800	0.9200	0.9200	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
2008	KA1	2008KA1	1.0500	0.9800	0.9800	0.9800	0.9700	0.9700	1.0400	1.0400	1.0400	1.0400
2008	KK1	2008KK1	0.8741	0.8726	1.1055	1.1055	1.0156	1.0156	1.6938	1.6938	1.6938	1.6938
2008	KO1	2008KO1	0.9700	0.9400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2008	KR1	2008KR1	1.0900	1.0900	1.1300	1.1300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2008	KR3	2008KR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	KS1	2008KS1	1.0100	1.0100	1.0400	1.0400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2008	KS3	2008KS3	1.0700	1.0800	1.1600	1.1600	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2008	KS5	2008KS5	0.9800	1.0400	0.9700	0.9700	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2008	LE2	2008LE2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	LF1	2008LF1	1.0100	0.9600	1.1100	1.1100	1.1100	1.1100	1.0200	1.0200	1.0200	1.0200
2008	LG1	2008LG1	0.9800	0.8900	0.9200	0.9200	0.9000	0.9000	1.0500	1.0500	1.0500	1.0500
2008	LG2	2008LG2	1.0600	0.9900	0.7300	0.7300	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2008	LG3	2008LG3	1.0000	1.0000	0.9700	0.9700	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2008	LI1	2008LI1	1.0200	0.9600	0.9100	0.9100	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500
2008	LL1	2008LL1	1.0000	0.9600	0.7900	0.7900	0.8100	0.8100	1.0400	1.0400	1.0400	1.0400
2008	LL2	2008LL2	1.1100	1.1000	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2008	LL4	2008LL4	1.0225	1.0207	1.0978	1.0978	1.1926	1.1926	0.6427	0.6427	0.6427	0.6427
2008	LM3	2008LM3	1.1783	1.1762	1.9038	1.9038	1.6165	1.6165	0.6423	0.6423	0.6423	0.6423
2008	LM4	2008LM4	1.0000	1.0000	1.0200	1.0200	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2008	LN1	2008LN1	0.9500	1.0200	0.9100	0.9100	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2008	LR1	2008LR1	1.0600	1.1000	0.9100	0.9100	0.9300	0.9300	1.2900	1.2900	1.2900	1.2900
2008	LR2	2008LR2	0.9900	0.8900	0.8700	0.8700	0.8100	0.8100	0.9700	0.9700	0.9700	0.9700
2008	LS2	2008LS2	0.9600	1.0400	0.9000	0.9000	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
2008	LSF	2008LSF	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2008	LT1	2008LT1	1.0700	1.0000	0.8200	0.8200	1.2200	1.2200	1.0200	1.0200	1.0200	1.0200
2008	LZ1	2008LZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	M63	2008M63	1.0400	1.0700	1.0500	1.0500	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2008	MB1	2008MB1	1.0700	1.1000	1.1400	1.1400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2008	MC1	2008MC1	1.0500	0.9900	0.9800	0.9800	1.3900	1.3900	1.0600	1.0600	1.0600	1.0600
2008	MC2	2008MC2	1.0900	0.9800	0.9300	0.9300	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2008	MC3	2008MC3	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2008	MC6	2008MC6	1.0100	1.0000	1.0500	1.0500	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2008	MC7	2008MC7	1.3024	1.3001	1.1228	1.1228	1.3470	1.3470	0.6149	0.6149	0.6149	0.6149
2008	MC8	2008MC8	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2008	MC9	2008MC9	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2008	ME1	2008ME1	1.0600	0.9000	0.9000	0.9000	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2008	ME2	2008ME2	1.0600	1.1000	0.9300	0.9300	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800
2008	ME4	2008ME4	0.9700	0.9600	1.0500	1.0500	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2008	MG1	2008MG1	1.0500	1.0600	1.7300	1.7300	2.6900	2.6900	0.9600	0.9600	0.9600	0.9600
2008	MG2	2008MG2	1.0200	0.9700	0.9000	0.9000	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2008	MG3	2008MG3	1.0600	0.9600	1.0200	1.0200	1.0500	1.0500	1.0300	1.0300	1.0300	1.0300
2008	MG4	2008MG4	1.4000	1.5000	1.1700	1.1700	1.0000	1.0000	1.2500	1.2500	1.2500	1.2500
2008	ML1	2008ML1	1.1500	1.1400	1.1900	1.1900	1.2700	1.2700	0.9900	0.9900	0.9900	0.9900
2008	MM3	2008MM3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2008	MM4	2008MM4	1.0200	0.9500	0.8200	0.8200	0.9400	0.9400	1.0600	1.0600	1.0600	1.0600
2008	MM5	2008MM5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	MM6	2008MM6	0.9800	1.0200	0.9200	0.9200	1.0400	1.0400	1.1500	1.1500	1.1500	1.1500
2008	MM7	2008MM7	0.9900	0.9600	0.9300	0.9300	1.0300	1.0300	1.1200	1.1200	1.1200	1.1200
2008	MMF	2008MMF	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2008	MMG	2008MMG	1.0517	1.0498	1.4546	1.4546	1.2077	1.2077	0.8271	0.8271	0.8271	0.8271
2008	MO1	2008MO1	1.0100	1.0200	0.9800	0.9800	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
2008	MR2	2008MR2	1.0000	1.0000	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	MR3	2008MR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	MR4	2008MR4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	MS1	2008MS1	1.0100	1.0000	0.8000	0.8000	0.8300	0.8300	1.2100	1.2100	1.2100	1.2100
2008	MS2	2008MS2	1.0400	1.0700	0.9300	0.9300	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2008	MS3	2008MS3	1.0100	1.0200	2.9600	2.9600	0.9100	0.9100	1.1500	1.1500	1.1500	1.1500
2008	MS4	2008MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2008	MT1	2008MT1	0.9300	0.9500	0.7900	0.7900	0.7600	0.7600	0.9700	0.9700	0.9700	0.9700
2008	NA1	2008NA1	1.0400	1.0200	0.8600	0.8600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2008	NF1	2008NF1	0.9300	0.9300	1.0800	1.0800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2008	NM1	2008NM1	0.9500	0.9100	1.2300	1.2300	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2008	NP1	2008NP1	0.9300	1.1200	0.8400	0.8400	1.0100	1.0100	1.1300	1.1300	1.1300	1.1300
2008	NQ1	2008NQ1	1.0000	0.9300	0.8100	0.8100	0.9000	0.9000	1.0700	1.0700	1.0700	1.0700
2008	NS1	2008NS1	1.1000	1.1200	1.0800	1.0800	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
2008	NX1	2008NX1	0.9700	0.9900	0.8600	0.8600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400
2008	P91	2008P91	1.0400	1.0600	0.8800	0.8800	0.9000	0.9000	1.9000	1.9000	1.9000	1.9000
2008	PB3	2008PB3	0.9900	0.9300	0.8700	0.8700	0.9000	0.9000	1.4100	1.4100	1.4100	1.4100
2008	PC1	2008PC1	0.9900	1.0800	0.9600	0.9600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2008	PC2	2008PC2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	PG2	2008PG2	0.9800	0.8900	1.0100	1.0100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2008	PG4	2008PG4	1.0768	1.0749	1.4557	1.4557	1.2272	1.2272	0.6996	0.6996	0.6996	0.6996
2008	PG5	2008PG5	1.2000	1.1500	1.0500	1.0500	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2008	PG8	2008PG8	1.2060	1.2039	1.6304	1.6304	1.3745	1.3745	0.7836	0.7836	0.7836	0.7836
2008	PS3	2008PS3	1.0486	1.0467	1.3048	1.3048	1.1722	1.1722	0.8781	0.8781	0.8781	0.8781
2008	PT3	2008PT3	0.9680	0.8222	0.8212	0.8212	0.8913	0.8913	1.1313	1.1313	1.1313	1.1313
2008	PV2	2008PV2	1.0400	1.0300	1.2600	1.2600	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2008	S42	2008S42	1.0000	1.0900	1.0200	1.0200	1.0500	1.0500	1.1000	1.1000	1.1000	1.1000
2008	S91	2008S91	0.9500	0.9800	1.0800	1.0800	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2008	S92	2008S92	0.9900	0.9500	0.9800	0.9800	0.9000	0.9000	1.0400	1.0400	1.0400	1.0400
2008	S96	2008S96	1.4178	1.4152	2.1563	2.1563	1.0827	1.0827	0.7729	0.7729	0.7729	0.7729
2008	SA2	2008SA2	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2008	SA3	2008SA3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2008	SB2	2008SB2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	SF2	2008SF2	0.9600	0.8900	1.1900	1.1900	0.9100	0.9100	1.2300	1.2300	1.2300	1.2300
2008	SF3	2008SF3	1.0300	0.9900	1.0100	1.0100	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900
2008	SG1	2008SG1	0.9900	1.0000	1.0800	1.0800	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2008	SI1	2008SI1	1.0200	1.0400	1.5500	1.5500	1.2600	1.2600	1.0300	1.0300	1.0300	1.0300
2008	SL4	2008SL4	0.9700	0.9300	1.1200	1.1200	0.9000	0.9000	1.2400	1.2400	1.2400	1.2400
2008	SOL	2008SOL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	SR2	2008SR2	1.0250	1.0232	1.3353	1.3353	0.9896	0.9896	0.9817	0.9817	0.9817	0.9817
2008	SS8	2008SS8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	SV1	2008SV1	0.9400	0.8000	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2008	SVI	2008SVI	0.9400	0.8000	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2008	SX3	2008SX3	1.0700	1.1000	1.1300	1.1300	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2008	T41	2008T41	0.9300	1.1000	0.8600	0.8600	0.8300	0.8300	1.0800	1.0800	1.0800	1.0800
2008	TA1	2008TA1	0.9500	0.7900	0.9400	0.9400	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2008	TC1	2008TC1	0.9600	0.9100	0.9300	0.9300	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
2008	TC3	2008TC3	1.1200	1.1000	1.2400	1.2400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2008	TF1	2008TF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	TH1	2008TH1	0.9200	0.9500	0.7900	0.7900	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2008	TL1	2008TL1	1.0600	1.2200	0.9200	0.9200	0.9300	0.9300	1.0300	1.0300	1.0300	1.0300
2008	TM1	2008TM1	1.0300	1.0200	1.1000	1.1000	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2008	TP4	2008TP4	0.9900	1.0200	0.9500	0.9500	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2008	TR1	2008TR1	1.0200	0.8700	1.1100	1.1100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2008	TS1	2008TS1	0.9200	1.0100	0.8800	0.8800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2008	TS2	2008TS2	0.9900	0.9100	0.8300	0.8300	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2008	TS6	2008TS6	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2008	TT2	2008TT2	1.0200	1.1100	1.1700	1.1700	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2008	TT4	2008TT4	1.0000	0.9700	0.9700	0.9700	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2008	VC3	2008VC3	1.0100	1.0200	1.2000	1.2000	1.3500	1.3500	1.1200	1.1200	1.1200	1.1200
2008	VE3	2008VE3	1.0200	0.9800	1.0000	1.0000	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2008	VG2	2008VG2	1.6000	1.6000	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2008	VJ1	2008VJ1	0.9800	0.9100	0.8800	0.8800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2008	VN1	2008VN1	0.9800	0.9100	0.8600	0.8600	0.9700	0.9700	1.1400	1.1400	1.1400	1.1400
2008	VP1	2008VP1	0.9400	0.9100	0.9400	0.9400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2008	VR1	2008VR1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2008	VS1	2008VS1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2008	VS2	2008VS2	1.0000	0.9600	1.0800	1.0800	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2008	VS4	2008VS4	1.0200	0.9600	0.7900	0.7900	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2008	VT1	2008VT1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2008	VV3	2008VV3	1.0200	0.9700	0.9500	0.9500	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2008	VV4	2008VV4	1.0000	1.0000	1.0100	1.0100	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2008	VX1	2008VX1	0.9900	1.0100	1.0200	1.0200	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2008	VX2	2008VX2	1.1372	1.1352	2.1487	2.1487	0.9536	0.9536	0.7097	0.7097	0.7097	0.7097
2008	XXX	2008XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	DJ1	2009DJ1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2009	DM2	2009DM2	0.9600	0.9500	1.0000	1.0000	0.9500	0.9500	1.0400	1.0400	1.0400	1.0400
2009	HS4	2009HS4	1.0100	0.9600	1.1500	1.1500	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2009	JXF	2009JXF	1.0600	0.9000	0.9000	0.9000	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2009	MG3	2009MG3	1.0600	0.9600	1.0200	1.0200	1.0500	1.0500	1.0300	1.0300	1.0300	1.0300
2009	ML1	2009ML1	1.1500	1.1400	1.1900	1.1900	1.2700	1.2700	0.9900	0.9900	0.9900	0.9900
2009	PV2	2009PV2	1.0400	1.0300	1.2600	1.2600	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2009	SF2	2009SF2	0.9600	0.8900	1.1900	1.1900	0.9100	0.9100	1.2300	1.2300	1.2300	1.2300
2009	TC1	2009TC1	0.9600	0.9100	0.9300	0.9300	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
2009	TC3	2009TC3	1.1200	1.1000	1.2400	1.2400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
2009	TM1	2009TM1	1.0300	1.0200	1.1000	1.1000	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
2009	VTG	2009VTG	1.3260	1.3130	1.4300	1.4300	1.6900	1.6900	1.3260	1.3260	1.3260	1.3260
1981	XXX	1981XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	XXX	1982XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	XXX	1983XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1984	XXX	1984XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1985	XXX	1985XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986	XXX	1986XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	XXX	1987XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	XXX	1988XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	XXX	1989XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	XXX	1990XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	XXX	1991XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	XXX	1992XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	XXX	1993XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	A11	1994A11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	A12	1994A12	1.0300	1.0300	0.8400	0.8400	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
1994	A91	1994A91	1.0000	1.0400	1.1400	1.1400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1994	AC2	1994AC2	1.0300	1.0200	1.1000	1.1000	1.0100	1.0100	0.9300	0.9300	0.9300	0.9300
1994	AI1	1994AI1	1.0200	0.9400	1.3900	1.3900	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1994	AL1	1994AL1	1.0000	0.9400	1.1800	1.1800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1994	AN1	1994AN1	1.0000	0.9900	1.2000	1.2000	1.1700	1.1700	1.0600	1.0600	1.0600	1.0600
1994	AS2	1994AS2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	AS3	1994AS3	1.2000	1.1900	1.1500	1.1500	1.1600	1.1600	1.1500	1.1500	1.1500	1.1500
1994	AV1	1994AV1	0.9700	0.9900	1.0200	1.0200	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1994	AV2	1994AV2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	B31	1994B31	0.9700	0.9700	1.0200	1.0200	1.1100	1.1100	0.9500	0.9500	0.9500	0.9500
1994	B51	1994B51	1.0000	0.9700	1.0900	1.0900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1994	B71	1994B71	1.0300	0.9700	1.0900	1.0900	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1994	B81	1994B81	0.9900	0.9900	1.1900	1.1900	1.1600	1.1600	1.1100	1.1100	1.1100	1.1100
1994	BC1	1994BC1	0.9900	1.0400	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1994	BL1	1994BL1	0.9300	0.9000	1.0100	1.0100	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1994	BP1	1994BP1	0.9500	0.9800	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1994	BR2	1994BR2	1.0100	0.9600	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1994	BR5	1994BR5	0.9800	0.9500	1.0000	1.0000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1994	BS1	1994BS1	1.0300	0.9900	1.0400	1.0400	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1994	C11	1994C11	0.8400	0.9400	1.1100	1.1100	1.1500	1.1500	0.9100	0.9100	0.9100	0.9100
1994	C21	1994C21	0.9800	1.0100	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1994	C31	1994C31	0.9800	0.9800	1.0100	1.0100	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1994	CA2	1994CA2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	CB1	1994CB1	1.0000	0.9300	1.0100	1.0100	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1994	CB2	1994CB2	0.9600	0.9100	0.9300	0.9300	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1994	CB3	1994CB3	0.9700	0.9900	0.8200	0.8200	1.0100	1.0100	1.0600	1.0600	1.0600	1.0600
1994	CC3	1994CC3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	CC4	1994CC4	1.0000	0.9300	1.2700	1.2700	1.1000	1.1000	0.9600	0.9600	0.9600	0.9600
1994	CC5	1994CC5	0.9800	0.9300	0.9300	0.9300	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1994	CC6	1994CC6	0.9900	0.9900	0.8500	0.8500	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1994	CC7	1994CC7	1.0000	0.9900	0.7700	0.7700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1994	CC8	1994CC8	0.9700	0.9800	0.9800	0.9800	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1994	CC9	1994CC9	1.0100	0.9800	0.8600	0.8600	0.7600	0.7600	0.9200	0.9200	0.9200	0.9200
1994	CCA	1994CCA	0.9600	0.9200	1.0700	1.0700	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1994	CCB	1994CCB	1.0000	0.9800	0.8300	0.8300	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1994	CCD	1994CCD	1.0100	0.9300	1.0300	1.0300	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1994	CD1	1994CD1	1.0000	0.9300	1.0500	1.0500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1994	CE1	1994CE1	0.9900	0.9500	1.0800	1.0800	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1994	CL1	1994CL1	0.9900	0.9700	0.9200	0.9200	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1994	CL2	1994CL2	0.9900	0.9800	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1994	CL3	1994CL3	0.9600	0.9300	0.9700	0.9700	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1994	CM2	1994CM2	1.0100	0.9100	0.8900	0.8900	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1994	CN1	1994CN1	0.9500	0.9500	1.0600	1.0600	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
1994	CP1	1994CP1	1.0100	0.9500	0.9400	0.9400	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1994	CS1	1994CS1	0.9800	0.9300	1.1600	1.1600	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1994	CS3	1994CS3	1.0300	1.0700	0.8600	0.8600	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1994	CS4	1994CS4	1.0600	1.0100	0.9800	0.9800	1.0900	1.0900	0.9700	0.9700	0.9700	0.9700
1994	CS7	1994CS7	0.8900	0.9600	1.1300	1.1300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1994	CS8	1994CS8	0.9700	1.0100	1.0600	1.0600	1.0100	1.0100	0.9500	0.9500	0.9500	0.9500
1994	CT1	1994CT1	0.9600	1.0200	1.2400	1.2400	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1994	CT2	1994CT2	1.0100	1.0000	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1994	CT5	1994CT5	0.9600	0.9600	0.9800	0.9800	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1994	DB1	1994DB1	1.0100	0.9800	1.0100	1.0100	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
1994	DB2	1994DB2	0.9500	0.9000	0.9300	0.9300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1994	DB3	1994DB3	0.9800	0.9700	1.0000	1.0000	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
1994	DC2	1994DC2	1.0000	0.9300	1.0400	1.0400	0.8300	0.8300	0.9200	0.9200	0.9200	0.9200
1994	DC3	1994DC3	1.0200	1.0100	0.9500	0.9500	1.0100	1.0100	1.0200	1.0200	1.0200	1.0200

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

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Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1994	DD4	1994DD4	1.0200	1.1200	0.9700	0.9700	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1994	DG1	1994DG1	1.0200	0.9600	0.9800	0.9800	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1994	DI1	1994DI1	1.0100	0.9300	0.9200	0.9200	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
1994	DR2	1994DR2	0.9100	0.9500	1.2300	1.2300	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500
1994	DR3	1994DR3	0.9400	1.0100	1.1100	1.1100	1.1200	1.1200	0.9400	0.9400	0.9400	0.9400
1994	DR4	1994DR4	1.0100	1.0500	1.2500	1.2500	1.2200	1.2200	0.9600	0.9600	0.9600	0.9600
1994	DS1	1994DS1	1.0000	0.9600	1.0200	1.0200	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
1994	DS2	1994DS2	1.0400	1.0300	1.0000	1.0000	1.0000	1.0000	0.9200	0.9200	0.9200	0.9200
1994	DS4	1994DS4	1.0600	1.0000	0.9700	0.9700	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
1994	DV1	1994DV1	0.9900	0.9800	1.1500	1.1500	2.0300	2.0300	0.9400	0.9400	0.9400	0.9400
1994	ES1	1994ES1	0.9900	0.9900	0.9900	0.9900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1994	ET1	1994ET1	1.0200	1.0100	1.0500	1.0500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1994	EV1	1994EV1	0.9900	0.9500	0.9700	0.9700	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1994	FA1	1994FA1	0.9700	0.9900	0.9800	0.9800	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1994	FA2	1994FA2	1.0300	0.9500	0.9300	0.9300	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
1994	FB1	1994FB1	0.9900	0.9700	0.9800	0.9800	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1994	FC2	1994FC2	0.9800	0.9500	0.9600	0.9600	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1994	FE1	1994FE1	0.9200	0.9300	0.8400	0.8400	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1994	FE2	1994FE2	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1994	FE3	1994FE3	1.2100	1.1700	0.9700	0.9700	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
1994	FE5	1994FE5	0.9800	0.9800	0.8600	0.8600	0.9200	0.9200	0.9300	0.9300	0.9300	0.9300
1994	FE8	1994FE8	0.9200	0.9700	0.8000	0.8000	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1994	FF1	1994FF1	0.8800	1.0000	0.9700	0.9700	1.0200	1.0200	0.8800	0.8800	0.8800	0.8800
1994	FF2	1994FF2	0.9900	1.0700	0.9300	0.9300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1994	FF3	1994FF3	0.9800	1.0700	1.0200	1.0200	1.1200	1.1200	0.9800	0.9800	0.9800	0.9800
1994	FM1	1994FM1	1.2300	1.0600	1.0800	1.0800	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1994	FP1	1994FP1	1.0100	0.9900	1.0600	1.0600	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1994	FR1	1994FR1	1.0200	1.1200	0.8500	0.8500	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1994	FT1	1994FT1	1.0200	0.8900	0.8300	0.8300	0.7600	0.7600	0.9100	0.9100	0.9100	0.9100
1994	FT2	1994FT2	1.0300	0.9800	0.9400	0.9400	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1994	FT3	1994FT3	1.0500	0.9700	0.9600	0.9600	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1994	G11	1994G11	0.9400	0.9100	0.9600	0.9600	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1994	G21	1994G21	0.9400	0.9700	0.9700	0.9700	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
1994	G31	1994G31	0.9700	0.9500	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1994	GJ1	1994GJ1	0.9500	1.0500	0.9100	0.9100	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
1994	GR1	1994GR1	1.0000	0.9700	1.0100	1.0100	1.0900	1.0900	0.9800	0.9800	0.9800	0.9800
1994	GS1	1994GS1	1.0600	1.1100	0.9600	0.9600	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1994	GS2	1994GS2	0.9900	1.0000	1.0200	1.0200	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1994	GS9	1994GS9	1.0000	1.0000	1.1700	1.1700	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1994	GSA	1994GSA	0.9900	1.0400	0.9800	0.9800	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1994	GY1	1994GY1	1.0200	1.0100	1.1600	1.1600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1994	HA1	1994HA1	1.0000	0.9700	1.3100	1.3100	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1994	HC1	1994HC1	1.0100	0.9200	1.0600	1.0600	1.1000	1.1000	0.9500	0.9500	0.9500	0.9500
1994	HC2	1994HC2	1.0100	0.9300	1.2900	1.2900	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1994	HC3	1994HC3	0.9600	0.9500	0.9800	0.9800	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1994	HC4	1994HC4	0.9800	0.9400	1.1500	1.1500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1994	HE2	1994HE2	0.9700	0.9300	0.9900	0.9900	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1994	HE3	1994HE3	0.9800	0.9400	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1994	HP1	1994HP1	1.0200	1.0600	0.8900	0.8900	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1994	HP2	1994HP2	1.0000	1.0600	1.0100	1.0100	1.1200	1.1200	0.9600	0.9600	0.9600	0.9600
1994	HS3	1994HS3	1.0100	1.0000	0.9800	0.9800	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1994	HS4	1994HS4	1.0000	0.9800	0.9400	0.9400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1994	IA1	1994IA1	1.0100	0.9600	0.8600	0.8600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1994	IG1	1994IG1	0.9500	0.9300	0.9400	0.9400	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
1994	IJ1	1994IJ1	0.9500	0.9100	1.1300	1.1300	0.9600	0.9600	0.9400	0.9400	0.9400	0.9400
1994	IP1	1994IP1	1.0400	1.0100	0.9300	0.9300	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1994	IQ1	1994IQ1	0.9900	0.9200	0.9000	0.9000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1994	IR1	1994IR1	1.0100	1.0400	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1994	IT1	1994IT1	0.9300	1.0300	0.9200	0.9200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
1994	JC1	1994JC1	1.0000	1.0100	1.0900	1.0900	1.0400	1.0400	0.9300	0.9300	0.9300	0.9300
1994	JG1	1994JG1	0.9200	1.0000	0.8600	0.8600	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1994	JW2	1994JW2	0.9600	1.0500	1.0600	1.0600	0.8400	0.8400	0.9700	0.9700	0.9700	0.9700
1994	JX2	1994JX2	1.0100	0.9700	1.0500	1.0500	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1994	JX3	1994JX3	1.0000	0.9800	1.0900	1.0900	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1994	JX4	1994JX4	0.9700	0.9800	0.9300	0.9300	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
1994	KS2	1994KS2	1.0000	0.9800	0.9200	0.9200	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
1994	LC1	1994LC1	0.9900	0.9100	0.9900	0.9900	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1994	LD2	1994LD2	0.9900	0.9900	1.0300	1.0300	0.8900	0.8900	1.0100	1.0100	1.0100	1.0100
1994	LD3	1994LD3	0.9500	0.9800	1.0600	1.0600	0.9600	0.9600	1.0100	1.0100	1.0100	1.0100
1994	LE2	1994LE2	0.9800	0.8600	0.9200	0.9200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1994	LG1	1994LG1	1.0600	0.9600	1.1400	1.1400	1.0400	1.0400	0.9600	0.9600	0.9600	0.9600
1994	LL1	1994LL1	0.9900	0.9500	0.9900	0.9900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1994	LM2	1994LM2	1.0200	0.9700	1.1100	1.1100	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1994	LR1	1994LR1	0.9600	0.9400	1.1600	1.1600	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1994	LS1	1994LS1	1.0000	0.9700	1.1600	1.1600	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1994	LT1	1994LT1	0.9300	0.8900	0.9600	0.9600	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1994	M31	1994M31	1.0400	0.9600	1.0000	1.0000	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1994	M33	1994M33	1.0000	0.9400	1.0200	1.0200	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1994	M61	1994M61	0.9600	0.8700	0.9800	0.9800	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
1994	M91	1994M91	0.9800	0.9500	0.9800	0.9800	0.9200	0.9200	0.9400	0.9400	0.9400	0.9400
1994	MB1	1994MB1	1.0100	1.1500	0.8900	0.8900	1.0300	1.0300	0.9700	0.9700	0.9700	0.9700
1994	MC1	1994MC1	1.0400	0.9600	1.0500	1.0500	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1994	MC4	1994MC4	1.0000	0.9800	1.2100	1.2100	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
1994	MC5	1994MC5	1.0000	0.9800	1.0900	1.0900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1994	MD1	1994MD1	1.0000	0.9200	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1994	ME1	1994ME1	1.0100	0.9600	1.1600	1.1600	1.0600	1.0600	0.9700	0.9700	0.9700	0.9700
1994	ME2	1994ME2	1.0300	0.9600	0.9800	0.9800	0.8700	0.8700	0.9000	0.9000	0.9000	0.9000
1994	ME3	1994ME3	0.9700	0.9900	0.9700	0.9700	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000
1994	MG2	1994MG2	0.9900	0.9500	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1994	MG3	1994MG3	1.0200	0.8400	0.9100	0.9100	0.9100	0.9100	1.0800	1.0800	1.0800	1.0800
1994	MM2	1994MM2	1.0300	1.0100	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1994	MM3	1994MM3	0.9700	1.0000	0.9700	0.9700	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
1994	MM4	1994MM4	0.9500	0.9200	0.9500	0.9500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1994	MM5	1994MM5	0.9800	0.9600	0.9400	0.9400	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1994	MM9	1994MM9	1.0700	0.9500	0.9800	0.9800	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
1994	MMA	1994MMA	0.9900	1.0300	0.9800	0.9800	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1994	MN1	1994MN1	1.0100	0.9900	0.8800	0.8800	0.8100	0.8100	0.9500	0.9500	0.9500	0.9500
1994	MP3	1994MP3	1.0300	1.0100	0.9800	0.9800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
1994	MR1	1994MR1	1.0300	1.0100	1.2600	1.2600	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1994	MS1	1994MS1	1.0300	1.0000	1.2300	1.2300	1.0900	1.0900	1.0300	1.0300	1.0300	1.0300
1994	MS2	1994MS2	1.0100	1.0300	1.2000	1.2000	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
1994	MS4	1994MS4	1.0100	0.9700	0.9900	0.9900	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1994	MT2	1994MT2	0.9700	1.0200	0.9500	0.9500	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1994	MT3	1994MT3	1.0500	1.0000	1.0000	1.0000	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1994	MV1	1994MV1	0.9800	0.9300	1.1200	1.1200	1.0600	1.0600	0.9300	0.9300	0.9300	0.9300
1994	N21	1994N21	0.9700	0.9500	0.8900	0.8900	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1994	N31	1994N31	0.9700	0.9800	1.2400	1.2400	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1994	NA1	1994NA1	1.0500	0.9400	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1994	NM1	1994NM1	1.0400	0.9300	0.9400	0.9400	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1994	NP1	1994NP1	0.9900	1.0900	0.8600	0.8600	1.1500	1.1500	0.9700	0.9700	0.9700	0.9700
1994	NQ1	1994NQ1	1.0000	0.9900	0.9100	0.9100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
1994	NR1	1994NR1	1.0100	0.9700	0.9300	0.9300	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1994	NS1	1994NS1	1.0800	0.9300	0.7400	0.7400	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1994	OA1	1994OA1	1.0500	1.0000	1.0300	1.0300	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1994	OB1	1994OB1	0.9600	0.9600	0.9300	0.9300	0.9400	0.9400	0.9500	0.9500	0.9500	0.9500
1994	OC4	1994OC4	0.9500	0.9700	0.9900	0.9900	0.9900	0.9900	0.9100	0.9100	0.9100	0.9100
1994	OC5	1994OC5	1.0700	1.0200	1.0600	1.0600	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1994	OE1	1994OE1	0.9500	0.9300	0.9900	0.9900	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1994	ON1	1994ON1	1.0100	1.0100	0.9800	0.9800	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1994	OS1	1994OS1	1.0300	0.9600	1.0100	1.0100	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1994	P21	1994P21	0.9900	0.9800	1.0000	1.0000	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1994	P91	1994P91	0.9800	0.9800	1.2400	1.2400	1.0500	1.0500	1.1300	1.1300	1.1300	1.1300
1994	P92	1994P92	1.0000	1.0000	1.1700	1.1700	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
1994	P94	1994P94	1.0200	0.9900	1.1100	1.1100	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1994	PA1	1994PA1	1.0000	0.9900	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1994	PB2	1994PB2	0.9700	0.9500	0.9900	0.9900	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1994	PF1	1994PF1	1.1000	1.0000	1.1000	1.1000	1.2600	1.2600	0.9500	0.9500	0.9500	0.9500
1994	PG1	1994PG1	0.9500	0.9000	1.0000	1.0000	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1994	PG2	1994PG2	1.0000	0.9000	1.1000	1.1000	0.9300	0.9300	0.9200	0.9200	0.9200	0.9200
1994	PJ1	1994PJ1	0.9800	0.9700	0.9500	0.9500	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1994	PL1	1994PL1	1.0300	1.0700	1.0400	1.0400	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
1994	PS1	1994PS1	0.9500	0.9500	1.0800	1.0800	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1994	PT1	1994PT1	1.0200	0.9600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1994	PV1	1994PV1	0.9500	0.9100	0.9700	0.9700	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1994	S93	1994S93	0.9500	1.0300	1.0200	1.0200	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1994	S94	1994S94	0.9700	1.0000	1.0200	1.0200	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1994	SI1	1994SI1	1.0100	0.9400	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1994	SJ1	1994SJ1	1.0000	1.0000	1.0500	1.0500	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1994	SL3	1994SL3	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1994	SL4	1994SL4	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1994	SL5	1994SL5	1.0000	0.9700	0.9900	0.9900	0.8900	0.8900	1.0100	1.0100	1.0100	1.0100
1994	SS1	1994SS1	1.0400	1.0300	0.9200	0.9200	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
1994	SS2	1994SS2	0.9500	0.9600	0.8600	0.8600	0.9500	0.9500	0.9100	0.9100	0.9100	0.9100
1994	SS3	1994SS3	1.0000	1.0000	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1994	SS4	1994SS4	1.0100	1.0100	0.9600	0.9600	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1994	SS5	1994SS5	1.0000	1.0000	0.9100	0.9100	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1994	SS6	1994SS6	0.9600	0.9900	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1994	SS7	1994SS7	1.0000	0.9900	0.9700	0.9700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1994	T41	1994T41	0.9600	0.9800	0.8800	0.8800	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1994	TC1	1994TC1	1.0100	0.9400	0.7600	0.7600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1994	TC2	1994TC2	1.0600	1.0100	0.9700	0.9700	1.0800	1.0800	0.9000	0.9000	0.9000	0.9000
1994	TC3	1994TC3	1.0500	0.9300	0.8300	0.8300	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900
1994	TL1	1994TL1	1.0300	0.9900	1.3400	1.3400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1994	TM2	1994TM2	1.0000	0.9900	0.9700	0.9700	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
1994	TP1	1994TP1	1.0000	1.0000	1.0000	1.0000	0.9900	0.9900	0.9300	0.9300	0.9300	0.9300
1994	TP2	1994TP2	1.0000	0.9600	0.9200	0.9200	1.0700	1.0700	0.9800	0.9800	0.9800	0.9800
1994	TP3	1994TP3	1.0600	1.0100	0.9100	0.9100	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1994	TS3	1994TS3	1.0200	0.9600	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1994	TT1	1994TT1	1.0100	0.9900	0.9100	0.9100	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
1994	TT3	1994TT3	0.9800	0.8700	0.8800	0.8800	0.8500	0.8500	0.9300	0.9300	0.9300	0.9300
1994	V81	1994V81	0.9600	0.9800	1.0000	1.0000	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1994	V91	1994V91	1.0100	1.0200	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1994	V92	1994V92	0.9700	1.0400	1.2300	1.2300	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1994	V93	1994V93	0.9700	1.0200	1.0600	1.0600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1994	VC2	1994VC2	1.0000	1.0000	1.0000	1.0000	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1994	VG1	1994VG1	0.9700	0.9500	0.8300	0.8300	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
1994	VJ1	1994VJ1	1.0000	0.9600	0.9600	0.9600	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1994	VP1	1994VP1	1.0200	0.9400	1.0100	1.0100	0.9500	0.9500	0.9400	0.9400	0.9400	0.9400
1995	A11	1995A11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	A91	1995A91	1.0000	1.0400	1.1400	1.1400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1995	AA2	1995AA2	0.9800	0.9600	1.0400	1.0400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1995	AC2	1995AC2	1.0300	1.0200	1.1000	1.1000	1.0100	1.0100	0.9300	0.9300	0.9300	0.9300
1995	AI1	1995AI1	1.0200	0.9400	1.3900	1.3900	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1995	AL1	1995AL1	1.0000	0.9400	1.1800	1.1800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1995	AN1	1995AN1	1.0000	0.9900	1.2000	1.2000	1.1700	1.1700	1.0600	1.0600	1.0600	1.0600
1995	AS4	1995AS4	1.0100	0.9600	1.1300	1.1300	1.0000	1.0000	0.9700	0.9700	0.9700	0.9700
1995	AT1	1995AT1	1.0000	0.9500	0.8300	0.8300	0.9400	0.9400	0.9600	0.9600	0.9600	0.9600
1995	B31	1995B31	0.9700	0.9700	1.0200	1.0200	1.1100	1.1100	0.9500	0.9500	0.9500	0.9500

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1995	B51	1995B51	1.0000	0.9700	1.0900	1.0900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1995	B71	1995B71	1.0300	0.9700	1.0900	1.0900	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1995	B81	1995B81	0.9900	0.9900	1.1900	1.1900	1.1600	1.1600	1.1100	1.1100	1.1100	1.1100
1995	BC1	1995BC1	0.9900	1.0400	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1995	BL1	1995BL1	0.9300	0.9000	1.0100	1.0100	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1995	BM2	1995BM2	1.0200	0.9700	1.2100	1.2100	1.1400	1.1400	0.9800	0.9800	0.9800	0.9800
1995	BP1	1995BP1	0.9500	0.9800	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1995	BR2	1995BR2	1.0100	0.9600	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1995	BR4	1995BR4	1.0000	0.9700	0.9300	0.9300	0.9100	0.9100	0.9700	0.9700	0.9700	0.9700
1995	BR5	1995BR5	0.9800	0.9500	1.0000	1.0000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1995	BS1	1995BS1	1.0300	0.9900	1.0400	1.0400	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1995	C11	1995C11	0.8400	0.9400	1.1100	1.1100	1.1500	1.1500	0.9100	0.9100	0.9100	0.9100
1995	C21	1995C21	0.9800	1.0100	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1995	C31	1995C31	0.9800	0.9800	1.0100	1.0100	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1995	CA2	1995CA2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	CB1	1995CB1	1.0000	0.9300	1.0100	1.0100	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1995	CB2	1995CB2	0.9600	0.9100	0.9300	0.9300	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1995	CB3	1995CB3	0.9700	0.9900	0.8200	0.8200	1.0100	1.0100	1.0600	1.0600	1.0600	1.0600
1995	CC3	1995CC3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	CC4	1995CC4	1.0000	0.9300	1.2700	1.2700	1.1000	1.1000	0.9600	0.9600	0.9600	0.9600
1995	CC5	1995CC5	0.9800	0.9300	0.9300	0.9300	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1995	CC6	1995CC6	0.9900	0.9900	0.8500	0.8500	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1995	CC7	1995CC7	1.0000	0.9900	0.7700	0.7700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1995	CC8	1995CC8	0.9700	0.9800	0.9800	0.9800	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1995	CC9	1995CC9	1.0100	0.9800	0.8600	0.8600	0.7600	0.7600	0.9200	0.9200	0.9200	0.9200
1995	CCA	1995CCA	0.9600	0.9200	1.0700	1.0700	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1995	CCC	1995CCC	1.0900	1.0300	1.0300	1.0300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
1995	CCD	1995CCD	1.0100	0.9300	1.0300	1.0300	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1995	CD1	1995CD1	1.0000	0.9300	1.0500	1.0500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1995	CE1	1995CE1	0.9900	0.9500	1.0800	1.0800	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1995	CL1	1995CL1	0.9900	0.9700	0.9200	0.9200	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1995	CL2	1995CL2	0.9900	0.9800	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1995	CL3	1995CL3	0.9600	0.9300	0.9700	0.9700	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1995	CM2	1995CM2	1.0100	0.9100	0.8900	0.8900	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1995	CM3	1995CM3	1.0100	1.0200	0.9400	0.9400	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1995	CN1	1995CN1	0.9500	0.9500	1.0600	1.0600	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
1995	CP1	1995CP1	1.0100	0.9500	0.9400	0.9400	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1995	CS1	1995CS1	0.9800	0.9300	1.1600	1.1600	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1995	CS3	1995CS3	1.0300	1.0700	0.8600	0.8600	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1995	CS4	1995CS4	1.0600	1.0100	0.9800	0.9800	1.0900	1.0900	0.9700	0.9700	0.9700	0.9700
1995	CS7	1995CS7	0.8900	0.9600	1.1300	1.1300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1995	CS8	1995CS8	0.9700	1.0100	1.0600	1.0600	1.0100	1.0100	0.9500	0.9500	0.9500	0.9500
1995	CS9	1995CS9	1.1100	1.0200	0.9800	0.9800	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
1995	CT1	1995CT1	0.9600	1.0200	1.2400	1.2400	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1995	CT2	1995CT2	1.0100	1.0000	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1995	CT5	1995CT5	0.9600	0.9600	0.9800	0.9800	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1995	DA1	1995DA1	1.0300	1.0100	0.9400	0.9400	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300
1995	DB1	1995DB1	1.0100	0.9800	1.0100	1.0100	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
1995	DB2	1995DB2	0.9500	0.9000	0.9300	0.9300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1995	DB3	1995DB3	0.9800	0.9700	1.0000	1.0000	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
1995	DC2	1995DC2	1.0000	0.9300	1.0400	1.0400	0.8300	0.8300	0.9200	0.9200	0.9200	0.9200
1995	DD4	1995DD4	1.0200	1.1200	0.9700	0.9700	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1995	DG1	1995DG1	1.0200	0.9600	0.9800	0.9800	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1995	DI1	1995DI1	1.0100	0.9300	0.9200	0.9200	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
1995	DN2	1995DN2	1.1200	0.9700	1.0900	1.0900	0.8800	0.8800	0.9500	0.9500	0.9500	0.9500
1995	DR2	1995DR2	0.9100	0.9500	1.2300	1.2300	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500
1995	DR3	1995DR3	0.9400	1.0100	1.1100	1.1100	1.1200	1.1200	0.9400	0.9400	0.9400	0.9400
1995	DR4	1995DR4	1.0100	1.0500	1.2500	1.2500	1.2200	1.2200	0.9600	0.9600	0.9600	0.9600
1995	DS2	1995DS2	1.0400	1.0300	1.0000	1.0000	1.0000	1.0000	0.9200	0.9200	0.9200	0.9200
1995	DS3	1995DS3	1.0000	0.9900	1.0900	1.0900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
1995	DS4	1995DS4	1.0600	1.0000	0.9700	0.9700	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
1995	DV1	1995DV1	0.9900	0.9800	1.1500	1.1500	2.0300	2.0300	0.9400	0.9400	0.9400	0.9400
1995	ES1	1995ES1	0.9900	0.9900	0.9900	0.9900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1995	ET1	1995ET1	1.0200	1.0100	1.0500	1.0500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1995	EV1	1995EV1	0.9900	0.9500	0.9700	0.9700	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1995	FA1	1995FA1	0.9700	0.9900	0.9800	0.9800	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1995	FA2	1995FA2	1.0300	0.9500	0.9300	0.9300	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
1995	FB1	1995FB1	0.9900	0.9700	0.9800	0.9800	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1995	FC1	1995FC1	1.0100	0.9200	1.0000	1.0000	0.8100	0.8100	0.9400	0.9400	0.9400	0.9400
1995	FC2	1995FC2	0.9800	0.9500	0.9600	0.9600	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1995	FE1	1995FE1	0.9200	0.9300	0.8400	0.8400	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1995	FE2	1995FE2	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1995	FE3	1995FE3	1.2100	1.1700	0.9700	0.9700	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
1995	FE5	1995FE5	0.9800	0.9800	0.8600	0.8600	0.9200	0.9200	0.9300	0.9300	0.9300	0.9300
1995	FE8	1995FE8	0.9200	0.9700	0.8000	0.8000	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1995	FF1	1995FF1	0.8800	1.0000	0.9700	0.9700	1.0200	1.0200	0.8800	0.8800	0.8800	0.8800
1995	FF2	1995FF2	0.9900	1.0700	0.9300	0.9300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1995	FF3	1995FF3	0.9800	1.0700	1.0200	1.0200	1.1200	1.1200	0.9800	0.9800	0.9800	0.9800
1995	FM1	1995FM1	1.2300	1.0600	1.0800	1.0800	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1995	FP1	1995FP1	1.0100	0.9900	1.0600	1.0600	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1995	FR1	1995FR1	1.0200	1.1200	0.8500	0.8500	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1995	FT1	1995FT1	1.0200	0.8900	0.8300	0.8300	0.7600	0.7600	0.9100	0.9100	0.9100	0.9100
1995	FT3	1995FT3	1.0500	0.9700	0.9600	0.9600	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1995	FW1	1995FW1	0.9900	0.8700	1.0500	1.0500	0.8000	0.8000	0.9300	0.9300	0.9300	0.9300
1995	G11	1995G11	0.9400	0.9100	0.9600	0.9600	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1995	G21	1995G21	0.9400	0.9700	0.9700	0.9700	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
1995	G31	1995G31	0.9700	0.9500	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1995	GJ1	1995GJ1	0.9500	1.0500	0.9100	0.9100	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
1995	GR1	1995GR1	1.0000	0.9700	1.0100	1.0100	1.0900	1.0900	0.9800	0.9800	0.9800	0.9800

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					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1995	GS1	1995GS1	1.0600	1.1100	0.9600	0.9600	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1995	GS2	1995GS2	0.9900	1.0000	1.0200	1.0200	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1995	GS9	1995GS9	1.0000	1.0000	1.1700	1.1700	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1995	GSA	1995GSA	0.9900	1.0400	0.9800	0.9800	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1995	GY1	1995GY1	1.0200	1.0100	1.1600	1.1600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1995	HA1	1995HA1	1.0000	0.9700	1.3100	1.3100	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1995	HA2	1995HA2	1.0500	0.9500	0.9400	0.9400	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
1995	HC1	1995HC1	1.0100	0.9200	1.0600	1.0600	1.1000	1.1000	0.9500	0.9500	0.9500	0.9500
1995	HC2	1995HC2	1.0100	0.9300	1.2900	1.2900	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1995	HC3	1995HC3	0.9600	0.9500	0.9800	0.9800	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1995	HC4	1995HC4	0.9800	0.9400	1.1500	1.1500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1995	HE2	1995HE2	0.9700	0.9300	0.9900	0.9900	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1995	HO1	1995HO1	0.9700	0.9600	0.9100	0.9100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
1995	HP1	1995HP1	1.0200	1.0600	0.8900	0.8900	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1995	HP2	1995HP2	1.0000	1.0600	1.0100	1.0100	1.1200	1.1200	0.9600	0.9600	0.9600	0.9600
1995	HS3	1995HS3	1.0100	1.0000	0.9800	0.9800	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1995	HS4	1995HS4	1.0000	0.9800	0.9400	0.9400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1995	IG1	1995IG1	0.9500	0.9300	0.9400	0.9400	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
1995	IJ1	1995IJ1	0.9500	0.9100	1.1300	1.1300	0.9600	0.9600	0.9400	0.9400	0.9400	0.9400
1995	IP1	1995IP1	1.0400	1.0100	0.9300	0.9300	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1995	IQ1	1995IQ1	0.9900	0.9200	0.9000	0.9000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1995	IR1	1995IR1	1.0100	1.0400	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1995	IT1	1995IT1	0.9300	1.0300	0.9200	0.9200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
1995	JC1	1995JC1	1.0000	1.0100	1.0900	1.0900	1.0400	1.0400	0.9300	0.9300	0.9300	0.9300
1995	JG1	1995JG1	0.9200	1.0000	0.8600	0.8600	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1995	JW2	1995JW2	0.9600	1.0500	1.0600	1.0600	0.8400	0.8400	0.9700	0.9700	0.9700	0.9700
1995	JX2	1995JX2	1.0100	0.9700	1.0500	1.0500	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1995	JX3	1995JX3	1.0000	0.9800	1.0900	1.0900	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1995	JX4	1995JX4	0.9700	0.9800	0.9300	0.9300	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
1995	KS2	1995KS2	1.0000	0.9800	0.9200	0.9200	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
1995	KS4	1995KS4	0.9300	0.9300	1.0400	1.0400	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1995	LC1	1995LC1	0.9900	0.9100	0.9900	0.9900	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1995	LD2	1995LD2	0.9900	0.9900	1.0300	1.0300	0.8900	0.8900	1.0100	1.0100	1.0100	1.0100
1995	LD3	1995LD3	0.9500	0.9800	1.0600	1.0600	0.9600	0.9600	1.0100	1.0100	1.0100	1.0100
1995	LE2	1995LE2	0.9800	0.8600	0.9200	0.9200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1995	LG1	1995LG1	1.0600	0.9600	1.1400	1.1400	1.0400	1.0400	0.9600	0.9600	0.9600	0.9600
1995	LL1	1995LL1	0.9900	0.9500	0.9900	0.9900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1995	LM2	1995LM2	1.0200	0.9700	1.1100	1.1100	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1995	LR1	1995LR1	0.9600	0.9400	1.1600	1.1600	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1995	LS1	1995LS1	1.0000	0.9700	1.1600	1.1600	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1995	LT1	1995LT1	0.9300	0.8900	0.9600	0.9600	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1995	M33	1995M33	1.0000	0.9400	1.0200	1.0200	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1995	M61	1995M61	0.9600	0.8700	0.9800	0.9800	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
1995	M91	1995M91	0.9800	0.9500	0.9800	0.9800	0.9200	0.9200	0.9400	0.9400	0.9400	0.9400
1995	MB1	1995MB1	1.0100	1.1500	0.8900	0.8900	1.0300	1.0300	0.9700	0.9700	0.9700	0.9700
1995	MC1	1995MC1	1.0400	0.9600	1.0500	1.0500	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1995	MC5	1995MC5	1.0000	0.9800	1.0900	1.0900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1995	MD1	1995MD1	1.0000	0.9200	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1995	ME1	1995ME1	1.0100	0.9600	1.1600	1.1600	1.0600	1.0600	0.9700	0.9700	0.9700	0.9700
1995	ME2	1995ME2	1.0300	0.9600	0.9800	0.9800	0.8700	0.8700	0.9000	0.9000	0.9000	0.9000
1995	ME3	1995ME3	0.9700	0.9900	0.9700	0.9700	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000
1995	MG2	1995MG2	0.9900	0.9500	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1995	MG3	1995MG3	1.0200	0.8400	0.9100	0.9100	0.9100	0.9100	1.0800	1.0800	1.0800	1.0800
1995	MM1	1995MM1	0.9900	0.9200	1.0900	1.0900	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
1995	MM2	1995MM2	1.0300	1.0100	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1995	MM3	1995MM3	0.9700	1.0000	0.9700	0.9700	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
1995	MM4	1995MM4	0.9500	0.9200	0.9500	0.9500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1995	MM5	1995MM5	0.9800	0.9600	0.9400	0.9400	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1995	MM8	1995MM8	0.9600	0.9600	1.0300	1.0300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1995	MM9	1995MM9	1.0700	0.9500	0.9800	0.9800	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
1995	MMA	1995MMA	0.9900	1.0300	0.9800	0.9800	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1995	MP1	1995MP1	1.0200	0.9500	0.9500	0.9500	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1995	MP3	1995MP3	1.0300	1.0100	0.9800	0.9800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
1995	MR1	1995MR1	1.0300	1.0100	1.2600	1.2600	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1995	MS1	1995MS1	1.0300	1.0000	1.2300	1.2300	1.0900	1.0900	1.0300	1.0300	1.0300	1.0300
1995	MS2	1995MS2	1.0100	1.0300	1.2000	1.2000	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
1995	MS4	1995MS4	1.0100	0.9700	0.9900	0.9900	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1995	MT3	1995MT3	1.0500	1.0000	1.0000	1.0000	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1995	MV1	1995MV1	0.9800	0.9300	1.1200	1.1200	1.0600	1.0600	0.9300	0.9300	0.9300	0.9300
1995	N21	1995N21	0.9700	0.9500	0.8900	0.8900	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1995	N22	1995N22	0.9800	1.0000	1.0300	1.0300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1995	N31	1995N31	0.9700	0.9800	1.2400	1.2400	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1995	NA1	1995NA1	1.0500	0.9400	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1995	NM1	1995NM1	1.0400	0.9300	0.9400	0.9400	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1995	NP1	1995NP1	0.9900	1.0900	0.8600	0.8600	1.1500	1.1500	0.9700	0.9700	0.9700	0.9700
1995	NQ1	1995NQ1	1.0000	0.9900	0.9100	0.9100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
1995	NR1	1995NR1	1.0100	0.9700	0.9300	0.9300	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1995	NS1	1995NS1	1.0800	0.9300	0.7400	0.7400	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1995	OA1	1995OA1	1.0500	1.0000	1.0300	1.0300	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1995	OA3	1995OA3	1.0100	0.9400	1.0200	1.0200	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1995	OC4	1995OC4	0.9500	0.9700	0.9900	0.9900	0.9900	0.9900	0.9100	0.9100	0.9100	0.9100
1995	OC5	1995OC5	1.0700	1.0200	1.0600	1.0600	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1995	OE1	1995OE1	0.9500	0.9300	0.9900	0.9900	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1995	ON1	1995ON1	1.0100	1.0100	0.9800	0.9800	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1995	OS1	1995OS1	1.0300	0.9600	1.0100	1.0100	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1995	P91	1995P91	0.9800	0.9800	1.2400	1.2400	1.0500	1.0500	1.1300	1.1300	1.1300	1.1300
1995	P92	1995P92	1.0000	1.0000	1.1700	1.1700	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
1995	P94	1995P94	1.0200	0.9900	1.1100	1.1100	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1995	PA1	1995PA1	1.0000	0.9900	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1995	PB2	1995PB2	0.9700	0.9500	0.9900	0.9900	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1995	PF1	1995PF1	1.1000	1.0000	1.1000	1.1000	1.2600	1.2600	0.9500	0.9500	0.9500	0.9500
1995	PG1	1995PG1	0.9500	0.9000	1.0000	1.0000	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1995	PG2	1995PG2	1.0000	0.9000	1.1000	1.1000	0.9300	0.9300	0.9200	0.9200	0.9200	0.9200
1995	PN1	1995PN1	1.0600	0.9500	1.0500	1.0500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1995	PS2	1995PS2	1.0100	0.9400	0.9700	0.9700	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1995	PT1	1995PT1	1.0200	0.9600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1995	PV1	1995PV1	0.9500	0.9100	0.9700	0.9700	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1995	S93	1995S93	0.9500	1.0300	1.0200	1.0200	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1995	S94	1995S94	0.9700	1.0000	1.0200	1.0200	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1995	SE2	1995SE2	1.0600	0.9800	0.9800	0.9800	0.9700	0.9700	0.9500	0.9500	0.9500	0.9500
1995	SI1	1995SI1	1.0100	0.9400	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1995	SL3	1995SL3	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1995	SL4	1995SL4	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1995	SS1	1995SS1	1.0400	1.0300	0.9200	0.9200	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
1995	SS2	1995SS2	0.9500	0.9600	0.8600	0.8600	0.9500	0.9500	0.9100	0.9100	0.9100	0.9100
1995	SS3	1995SS3	1.0000	1.0000	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1995	SS4	1995SS4	1.0100	1.0100	0.9600	0.9600	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1995	SS5	1995SS5	1.0000	1.0000	0.9100	0.9100	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1995	SS6	1995SS6	0.9600	0.9900	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1995	SS7	1995SS7	1.0000	0.9900	0.9700	0.9700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1995	T41	1995T41	0.9600	0.9800	0.8800	0.8800	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1995	TA1	1995TA1	0.9400	0.9100	0.8500	0.8500	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1995	TC1	1995TC1	1.0100	0.9400	0.7600	0.7600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1995	TC2	1995TC2	1.0600	1.0100	0.9700	0.9700	1.0800	1.0800	0.9000	0.9000	0.9000	0.9000
1995	TC3	1995TC3	1.0500	0.9300	0.8300	0.8300	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900
1995	TL1	1995TL1	1.0300	0.9900	1.3400	1.3400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1995	TM2	1995TM2	1.0000	0.9900	0.9700	0.9700	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
1995	TP1	1995TP1	1.0000	1.0000	1.0000	1.0000	0.9900	0.9900	0.9300	0.9300	0.9300	0.9300
1995	TP2	1995TP2	1.0000	0.9600	0.9200	0.9200	1.0700	1.0700	0.9800	0.9800	0.9800	0.9800
1995	TP3	1995TP3	1.0600	1.0100	0.9100	0.9100	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1995	TS3	1995TS3	1.0200	0.9600	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1995	TT1	1995TT1	1.0100	0.9900	0.9100	0.9100	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
1995	TT2	1995TT2	0.9900	1.0600	0.9600	0.9600	1.1400	1.1400	0.9600	0.9600	0.9600	0.9600
1995	TT3	1995TT3	0.9800	0.8700	0.8800	0.8800	0.8500	0.8500	0.9300	0.9300	0.9300	0.9300
1995	V81	1995V81	0.9600	0.9800	1.0000	1.0000	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1995	V91	1995V91	1.0100	1.0200	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1995	V92	1995V92	0.9700	1.0400	1.2300	1.2300	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1995	V93	1995V93	0.9700	1.0200	1.0600	1.0600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1995	VG1	1995VG1	0.9700	0.9500	0.8300	0.8300	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
1995	VG2	1995VG2	0.9800	0.9700	1.1700	1.1700	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1995	VJ1	1995VJ1	1.0000	0.9600	0.9600	0.9600	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1995	VP1	1995VP1	1.0200	0.9400	1.0100	1.0100	0.9500	0.9500	0.9400	0.9400	0.9400	0.9400
1996	A31	1996A31	0.9700	0.9400	0.6500	0.6500	0.8600	0.8600	0.9000	0.9000	0.9000	0.9000
1996	AA1	1996AA1	1.0100	1.0300	1.1000	1.1000	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1996	AA2	1996AA2	0.9800	0.9600	1.0400	1.0400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1996	AC2	1996AC2	1.0300	1.0200	1.1000	1.1000	1.0100	1.0100	0.9300	0.9300	0.9300	0.9300
1996	AI1	1996AI1	1.0200	0.9400	1.3900	1.3900	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1996	AN1	1996AN1	1.0000	0.9900	1.2000	1.2000	1.1700	1.1700	1.0600	1.0600	1.0600	1.0600
1996	AS1	1996AS1	1.0000	0.9800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1996	AT1	1996AT1	1.0000	0.9500	0.8300	0.8300	0.9400	0.9400	0.9600	0.9600	0.9600	0.9600
1996	B31	1996B31	0.9700	0.9700	1.0200	1.0200	1.1100	1.1100	0.9500	0.9500	0.9500	0.9500
1996	B71	1996B71	1.0300	0.9700	1.0900	1.0900	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1996	B81	1996B81	0.9900	0.9900	1.1900	1.1900	1.1600	1.1600	1.1100	1.1100	1.1100	1.1100
1996	BC1	1996BC1	0.9900	1.0400	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1996	BL1	1996BL1	0.9300	0.9000	1.0100	1.0100	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1996	BP1	1996BP1	0.9500	0.9800	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1996	BR2	1996BR2	1.0100	0.9600	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1996	BR4	1996BR4	1.0000	0.9700	0.9300	0.9300	0.9100	0.9100	0.9700	0.9700	0.9700	0.9700
1996	BR5	1996BR5	0.9800	0.9500	1.0000	1.0000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1996	BS1	1996BS1	1.0300	0.9900	1.0400	1.0400	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1996	BZ1	1996BZ1	0.9500	0.9600	1.0300	1.0300	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
1996	C11	1996C11	0.8400	0.9400	1.1100	1.1100	1.1500	1.1500	0.9100	0.9100	0.9100	0.9100
1996	C21	1996C21	0.9800	1.0100	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1996	C31	1996C31	0.9800	0.9800	1.0100	1.0100	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1996	CA2	1996CA2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	CB1	1996CB1	1.0000	0.9300	1.0100	1.0100	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1996	CB2	1996CB2	0.9600	0.9100	0.9300	0.9300	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1996	CB3	1996CB3	0.9700	0.9900	0.8200	0.8200	1.0100	1.0100	1.0600	1.0600	1.0600	1.0600
1996	CC3	1996CC3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	CC4	1996CC4	1.0000	0.9300	1.2700	1.2700	1.1000	1.1000	0.9600	0.9600	0.9600	0.9600
1996	CC5	1996CC5	0.9800	0.9300	0.9300	0.9300	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1996	CC6	1996CC6	0.9900	0.9900	0.8500	0.8500	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1996	CC7	1996CC7	1.0000	0.9900	0.7700	0.7700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1996	CC8	1996CC8	0.9700	0.9800	0.9800	0.9800	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1996	CC9	1996CC9	1.0100	0.9800	0.8600	0.8600	0.7600	0.7600	0.9200	0.9200	0.9200	0.9200
1996	CCA	1996CCA	0.9600	0.9200	1.0700	1.0700	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1996	CCC	1996CCC	1.0900	1.0300	1.0300	1.0300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
1996	CCD	1996CCD	1.0100	0.9300	1.0300	1.0300	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1996	CD1	1996CD1	1.0000	0.9300	1.0500	1.0500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1996	CE1	1996CE1	0.9900	0.9500	1.0800	1.0800	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1996	CL1	1996CL1	0.9900	0.9700	0.9200	0.9200	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1996	CL3	1996CL3	0.9600	0.9300	0.9700	0.9700	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1996	CM2	1996CM2	1.0100	0.9100	0.8900	0.8900	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1996	CM3	1996CM3	1.0100	1.0200	0.9400	0.9400	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1996	CN1	1996CN1	0.9500	0.9500	1.0600	1.0600	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
1996	CP1	1996CP1	1.0100	0.9500	0.9400	0.9400	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1996	CS1	1996CS1	0.9800	0.9300	1.1600	1.1600	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1996	CS3	1996CS3	1.0300	1.0700	0.8600	0.8600	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1996	CS7	1996CS7	0.8900	0.9600	1.1300	1.1300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1996	CS8	1996CS8	0.9700	1.0100	1.0600	1.0600	1.0100	1.0100	0.9500	0.9500	0.9500	0.9500
1996	CS9	1996CS9	1.1100	1.0200	0.9800	0.9800	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
1996	CT1	1996CT1	0.9600	1.0200	1.2400	1.2400	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1996	CT2	1996CT2	1.0100	1.0000	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1996	CT5	1996CT5	0.9600	0.9600	0.9800	0.9800	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1996	DA1	1996DA1	1.0300	1.0100	0.9400	0.9400	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300
1996	DB1	1996DB1	1.0100	0.9800	1.0100	1.0100	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
1996	DB2	1996DB2	0.9500	0.9000	0.9300	0.9300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1996	DB3	1996DB3	0.9800	0.9700	1.0000	1.0000	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
1996	DC2	1996DC2	1.0000	0.9300	1.0400	1.0400	0.8300	0.8300	0.9200	0.9200	0.9200	0.9200
1996	DD4	1996DD4	1.0200	1.1200	0.9700	0.9700	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1996	DG1	1996DG1	1.0200	0.9600	0.9800	0.9800	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1996	DI1	1996DI1	1.0100	0.9300	0.9200	0.9200	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
1996	DN2	1996DN2	1.1200	0.9700	1.0900	1.0900	0.8800	0.8800	0.9500	0.9500	0.9500	0.9500
1996	DR2	1996DR2	0.9100	0.9500	1.2300	1.2300	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500
1996	DR3	1996DR3	0.9400	1.0100	1.1100	1.1100	1.1200	1.1200	0.9400	0.9400	0.9400	0.9400
1996	DR4	1996DR4	1.0100	1.0500	1.2500	1.2500	1.2200	1.2200	0.9600	0.9600	0.9600	0.9600
1996	DS3	1996DS3	1.0000	0.9900	1.0900	1.0900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
1996	DS4	1996DS4	1.0600	1.0000	0.9700	0.9700	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
1996	DV1	1996DV1	0.9900	0.9800	1.1500	1.1500	2.0300	2.0300	0.9400	0.9400	0.9400	0.9400
1996	ES1	1996ES1	0.9900	0.9900	0.9900	0.9900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1996	ET1	1996ET1	1.0200	1.0100	1.0500	1.0500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1996	EV1	1996EV1	0.9900	0.9500	0.9700	0.9700	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1996	FA1	1996FA1	0.9700	0.9900	0.9800	0.9800	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1996	FA2	1996FA2	1.0300	0.9500	0.9300	0.9300	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
1996	FB1	1996FB1	0.9900	0.9700	0.9800	0.9800	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1996	FC1	1996FC1	1.0100	0.9200	1.0000	1.0000	0.8100	0.8100	0.9400	0.9400	0.9400	0.9400
1996	FC2	1996FC2	0.9800	0.9500	0.9600	0.9600	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1996	FE1	1996FE1	0.9200	0.9300	0.8400	0.8400	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1996	FE2	1996FE2	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1996	FE3	1996FE3	1.2100	1.1700	0.9700	0.9700	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
1996	FE5	1996FE5	0.9800	0.9800	0.8600	0.8600	0.9200	0.9200	0.9300	0.9300	0.9300	0.9300
1996	FE8	1996FE8	0.9200	0.9700	0.8000	0.8000	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1996	FF1	1996FF1	0.8800	1.0000	0.9700	0.9700	1.0200	1.0200	0.8800	0.8800	0.8800	0.8800
1996	FF2	1996FF2	0.9900	1.0700	0.9300	0.9300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1996	FF3	1996FF3	0.9800	1.0700	1.0200	1.0200	1.1200	1.1200	0.9800	0.9800	0.9800	0.9800
1996	FM1	1996FM1	1.2300	1.0600	1.0800	1.0800	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1996	FP1	1996FP1	1.0100	0.9900	1.0600	1.0600	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1996	FR1	1996FR1	1.0200	1.1200	0.8500	0.8500	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1996	FT1	1996FT1	1.0200	0.8900	0.8300	0.8300	0.7600	0.7600	0.9100	0.9100	0.9100	0.9100
1996	FT3	1996FT3	1.0500	0.9700	0.9600	0.9600	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1996	FW1	1996FW1	0.9900	0.8700	1.0500	1.0500	0.8000	0.8000	0.9300	0.9300	0.9300	0.9300
1996	G11	1996G11	0.9400	0.9100	0.9600	0.9600	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1996	G21	1996G21	0.9400	0.9700	0.9700	0.9700	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
1996	G31	1996G31	0.9700	0.9500	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1996	GJ1	1996GJ1	0.9500	1.0500	0.9100	0.9100	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
1996	GS1	1996GS1	1.0600	1.1100	0.9600	0.9600	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1996	GS2	1996GS2	0.9900	1.0000	1.0200	1.0200	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1996	GS3	1996GS3	1.0300	1.0600	1.0200	1.0200	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
1996	GS4	1996GS4	1.0500	0.9800	0.9800	0.9800	1.0000	1.0000	0.9700	0.9700	0.9700	0.9700
1996	GS5	1996GS5	0.9900	1.0300	0.7600	0.7600	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1996	GS9	1996GS9	1.0000	1.0000	1.1700	1.1700	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1996	GSA	1996GSA	0.9900	1.0400	0.9800	0.9800	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1996	GY1	1996GY1	1.0200	1.0100	1.1600	1.1600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1996	HA1	1996HA1	1.0000	0.9700	1.3100	1.3100	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1996	HA2	1996HA2	1.0500	0.9500	0.9400	0.9400	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
1996	HC1	1996HC1	1.0100	0.9200	1.0600	1.0600	1.1000	1.1000	0.9500	0.9500	0.9500	0.9500
1996	HC2	1996HC2	1.0100	0.9300	1.2900	1.2900	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1996	HC3	1996HC3	0.9600	0.9500	0.9800	0.9800	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1996	HC4	1996HC4	0.9800	0.9400	1.1500	1.1500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1996	HE2	1996HE2	0.9700	0.9300	0.9900	0.9900	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1996	HO1	1996HO1	0.9700	0.9600	0.9100	0.9100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
1996	HP1	1996HP1	1.0200	1.0600	0.8900	0.8900	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1996	HP2	1996HP2	1.0000	1.0600	1.0100	1.0100	1.1200	1.1200	0.9600	0.9600	0.9600	0.9600
1996	HS4	1996HS4	1.0000	0.9800	0.9400	0.9400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1996	IG1	1996IG1	0.9500	0.9300	0.9400	0.9400	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
1996	IH1	1996IH1	0.9800	1.0100	0.9500	0.9500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
1996	II1	1996II1	0.9800	0.9700	1.0200	1.0200	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1996	IJ1	1996IJ1	0.9500	0.9100	1.1300	1.1300	0.9600	0.9600	0.9400	0.9400	0.9400	0.9400
1996	IO1	1996IO1	1.0100	1.0300	1.0100	1.0100	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
1996	IQ1	1996IQ1	0.9900	0.9200	0.9000	0.9000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1996	IR1	1996IR1	1.0100	1.0400	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1996	IT1	1996IT1	0.9300	1.0300	0.9200	0.9200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
1996	JC1	1996JC1	1.0000	1.0100	1.0900	1.0900	1.0400	1.0400	0.9300	0.9300	0.9300	0.9300
1996	JG1	1996JG1	0.9200	1.0000	0.8600	0.8600	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1996	JV1	1996JV1	0.9900	0.9900	0.9800	0.9800	1.0700	1.0700	0.9400	0.9400	0.9400	0.9400
1996	JX2	1996JX2	1.0100	0.9700	1.0500	1.0500	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1996	JX3	1996JX3	1.0000	0.9800	1.0900	1.0900	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1996	JX4	1996JX4	0.9700	0.9800	0.9300	0.9300	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
1996	KS2	1996KS2	1.0000	0.9800	0.9200	0.9200	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
1996	KS4	1996KS4	0.9300	0.9300	1.0400	1.0400	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1996	LC1	1996LC1	0.9900	0.9100	0.9900	0.9900	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1996	LD3	1996LD3	0.9500	0.9800	1.0600	1.0600	0.9600	0.9600	1.0100	1.0100	1.0100	1.0100
1996	LE2	1996LE2	0.9800	0.8600	0.9200	0.9200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1996	LG1	1996LG1	1.0600	0.9600	1.1400	1.1400	1.0400	1.0400	0.9600	0.9600	0.9600	0.9600
1996	LL1	1996LL1	0.9900	0.9500	0.9900	0.9900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1996	LL2	1996LL2	0.9900	0.9800	1.0100	1.0100	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1996	LM2	1996LM2	1.0200	0.9700	1.1100	1.1100	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600

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					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1996	LR1	1996LR1	0.9600	0.9400	1.1600	1.1600	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1996	LS1	1996LS1	1.0000	0.9700	1.1600	1.1600	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1996	LT1	1996LT1	0.9300	0.8900	0.9600	0.9600	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1996	M33	1996M33	1.0000	0.9400	1.0200	1.0200	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1996	M61	1996M61	0.9600	0.8700	0.9800	0.9800	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
1996	MB1	1996MB1	1.0100	1.1500	0.8900	0.8900	1.0300	1.0300	0.9700	0.9700	0.9700	0.9700
1996	MC1	1996MC1	1.0400	0.9600	1.0500	1.0500	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1996	MC5	1996MC5	1.0000	0.9800	1.0900	1.0900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1996	MD1	1996MD1	1.0000	0.9200	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1996	ME1	1996ME1	1.0100	0.9600	1.1600	1.1600	1.0600	1.0600	0.9700	0.9700	0.9700	0.9700
1996	ME2	1996ME2	1.0300	0.9600	0.9800	0.9800	0.8700	0.8700	0.9000	0.9000	0.9000	0.9000
1996	MG2	1996MG2	0.9900	0.9500	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1996	MG3	1996MG3	1.0200	0.8400	0.9100	0.9100	0.9100	0.9100	1.0800	1.0800	1.0800	1.0800
1996	MM1	1996MM1	0.9900	0.9200	1.0900	1.0900	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
1996	MM2	1996MM2	1.0300	1.0100	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1996	MM4	1996MM4	0.9500	0.9200	0.9500	0.9500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1996	MM5	1996MM5	0.9800	0.9600	0.9400	0.9400	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1996	MM8	1996MM8	0.9600	0.9600	1.0300	1.0300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1996	MM9	1996MM9	1.0700	0.9500	0.9800	0.9800	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
1996	MMA	1996MMA	0.9900	1.0300	0.9800	0.9800	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1996	MP1	1996MP1	1.0200	0.9500	0.9500	0.9500	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1996	MP3	1996MP3	1.0300	1.0100	0.9800	0.9800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
1996	MS1	1996MS1	1.0300	1.0000	1.2300	1.2300	1.0900	1.0900	1.0300	1.0300	1.0300	1.0300
1996	MS2	1996MS2	1.0100	1.0300	1.2000	1.2000	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
1996	MS4	1996MS4	1.0100	0.9700	0.9900	0.9900	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1996	MT3	1996MT3	1.0500	1.0000	1.0000	1.0000	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1996	MV1	1996MV1	0.9800	0.9300	1.1200	1.1200	1.0600	1.0600	0.9300	0.9300	0.9300	0.9300
1996	N21	1996N21	0.9700	0.9500	0.8900	0.8900	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1996	N22	1996N22	0.9800	1.0000	1.0300	1.0300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1996	N31	1996N31	0.9700	0.9800	1.2400	1.2400	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1996	NA1	1996NA1	1.0500	0.9400	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1996	NM1	1996NM1	1.0400	0.9300	0.9400	0.9400	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1996	NP1	1996NP1	0.9900	1.0900	0.8600	0.8600	1.1500	1.1500	0.9700	0.9700	0.9700	0.9700
1996	NQ1	1996NQ1	1.0000	0.9900	0.9100	0.9100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
1996	NR1	1996NR1	1.0100	0.9700	0.9300	0.9300	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1996	NS1	1996NS1	1.0800	0.9300	0.7400	0.7400	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1996	OA1	1996OA1	1.0500	1.0000	1.0300	1.0300	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1996	OA3	1996OA3	1.0100	0.9400	1.0200	1.0200	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1996	OB1	1996OB1	0.9600	0.9600	0.9300	0.9300	0.9400	0.9400	0.9500	0.9500	0.9500	0.9500
1996	OC4	1996OC4	0.9500	0.9700	0.9900	0.9900	0.9900	0.9900	0.9100	0.9100	0.9100	0.9100
1996	OC5	1996OC5	1.0700	1.0200	1.0600	1.0600	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1996	OE1	1996OE1	0.9500	0.9300	0.9900	0.9900	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1996	ON1	1996ON1	1.0100	1.0100	0.9800	0.9800	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1996	OS1	1996OS1	1.0300	0.9600	1.0100	1.0100	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1996	P91	1996P91	0.9800	0.9800	1.2400	1.2400	1.0500	1.0500	1.1300	1.1300	1.1300	1.1300
1996	PB1	1996PB1	1.0300	1.0000	1.0000	1.0000	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1996	PB2	1996PB2	0.9700	0.9500	0.9900	0.9900	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1996	PF1	1996PF1	1.1000	1.0000	1.1000	1.1000	1.2600	1.2600	0.9500	0.9500	0.9500	0.9500
1996	PG1	1996PG1	0.9500	0.9000	1.0000	1.0000	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1996	PG2	1996PG2	1.0000	0.9000	1.1000	1.1000	0.9300	0.9300	0.9200	0.9200	0.9200	0.9200
1996	PN1	1996PN1	1.0600	0.9500	1.0500	1.0500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1996	PS2	1996PS2	1.0100	0.9400	0.9700	0.9700	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1996	PT1	1996PT1	1.0200	0.9600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1996	PV1	1996PV1	0.9500	0.9100	0.9700	0.9700	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1996	S93	1996S93	0.9500	1.0300	1.0200	1.0200	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1996	S94	1996S94	0.9700	1.0000	1.0200	1.0200	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1996	SE2	1996SE2	1.0600	0.9800	0.9800	0.9800	0.9700	0.9700	0.9500	0.9500	0.9500	0.9500
1996	SI1	1996SI1	1.0100	0.9400	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1996	SL3	1996SL3	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1996	SL4	1996SL4	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1996	SS1	1996SS1	1.0400	1.0300	0.9200	0.9200	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
1996	SS2	1996SS2	0.9500	0.9600	0.8600	0.8600	0.9500	0.9500	0.9100	0.9100	0.9100	0.9100
1996	SS3	1996SS3	1.0000	1.0000	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1996	SS4	1996SS4	1.0100	1.0100	0.9600	0.9600	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1996	SS6	1996SS6	0.9600	0.9900	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1996	SS7	1996SS7	1.0000	0.9900	0.9700	0.9700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1996	SX2	1996SX2	0.9700	0.9800	0.9900	0.9900	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
1996	T41	1996T41	0.9600	0.9800	0.8800	0.8800	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1996	TA1	1996TA1	0.9400	0.9100	0.8500	0.8500	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1996	TC1	1996TC1	1.0100	0.9400	0.7600	0.7600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1996	TC2	1996TC2	1.0600	1.0100	0.9700	0.9700	1.0800	1.0800	0.9000	0.9000	0.9000	0.9000
1996	TC3	1996TC3	1.0500	0.9300	0.8300	0.8300	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900
1996	TL1	1996TL1	1.0300	0.9900	1.3400	1.3400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1996	TP1	1996TP1	1.0000	1.0000	1.0000	1.0000	0.9900	0.9900	0.9300	0.9300	0.9300	0.9300
1996	TP3	1996TP3	1.0600	1.0100	0.9100	0.9100	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1996	TR1	1996TR1	0.9600	0.9600	1.0400	1.0400	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
1996	TS3	1996TS3	1.0200	0.9600	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1996	TT1	1996TT1	1.0100	0.9900	0.9100	0.9100	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
1996	TT2	1996TT2	0.9900	1.0600	0.9600	0.9600	1.1400	1.1400	0.9600	0.9600	0.9600	0.9600
1996	TT3	1996TT3	0.9800	0.8700	0.8800	0.8800	0.8500	0.8500	0.9300	0.9300	0.9300	0.9300
1996	V81	1996V81	0.9600	0.9800	1.0000	1.0000	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1996	V92	1996V92	0.9700	1.0400	1.2300	1.2300	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1996	V93	1996V93	0.9700	1.0200	1.0600	1.0600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1996	VG1	1996VG1	0.9700	0.9500	0.8300	0.8300	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
1996	VG2	1996VG2	0.9800	0.9700	1.1700	1.1700	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1996	VJ1	1996VJ1	1.0000	0.9600	0.9600	0.9600	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1996	VP1	1996VP1	1.0200	0.9400	1.0100	1.0100	0.9500	0.9500	0.9400	0.9400	0.9400	0.9400
1997	A31	1997A31	0.9700	0.9400	0.6500	0.6500	0.8600	0.8600	0.9000	0.9000	0.9000	0.9000
1997	AA1	1997AA1	1.0100	1.0300	1.1000	1.1000	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1997	AA2	1997AA2	0.9800	0.9600	1.0400	1.0400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1997	AA3	1997AA3	0.9800	1.0200	0.7000	0.7000	1.0100	1.0100	0.7400	0.7400	0.7400	0.7400
1997	AC1	1997AC1	1.0000	0.9900	0.7700	0.7700	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1997	AC2	1997AC2	1.0300	1.0200	1.1000	1.1000	1.0100	1.0100	0.9300	0.9300	0.9300	0.9300
1997	AI1	1997AI1	1.0200	0.9400	1.3900	1.3900	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1997	AN1	1997AN1	1.0000	0.9900	1.2000	1.2000	1.1700	1.1700	1.0600	1.0600	1.0600	1.0600
1997	AS1	1997AS1	1.0000	0.9800	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1997	AT1	1997AT1	1.0000	0.9500	0.8300	0.8300	0.9400	0.9400	0.9600	0.9600	0.9600	0.9600
1997	B31	1997B31	0.9700	0.9700	1.0200	1.0200	1.1100	1.1100	0.9500	0.9500	0.9500	0.9500
1997	B51	1997B51	1.0000	0.9700	1.0900	1.0900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1997	B71	1997B71	1.0300	0.9700	1.0900	1.0900	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1997	B81	1997B81	0.9900	0.9900	1.1900	1.1900	1.1600	1.1600	1.1100	1.1100	1.1100	1.1100
1997	BC1	1997BC1	0.9900	1.0400	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1997	BL1	1997BL1	0.9300	0.9000	1.0100	1.0100	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1997	BM2	1997BM2	1.0200	0.9700	1.2100	1.2100	1.1400	1.1400	0.9800	0.9800	0.9800	0.9800
1997	BP1	1997BP1	0.9500	0.9800	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1997	BR2	1997BR2	1.0100	0.9600	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1997	BR4	1997BR4	1.0000	0.9700	0.9300	0.9300	0.9100	0.9100	0.9700	0.9700	0.9700	0.9700
1997	BS1	1997BS1	1.0300	0.9900	1.0400	1.0400	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1997	BZ1	1997BZ1	0.9500	0.9600	1.0300	1.0300	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
1997	C11	1997C11	0.8400	0.9400	1.1100	1.1100	1.1500	1.1500	0.9100	0.9100	0.9100	0.9100
1997	C21	1997C21	0.9800	1.0100	1.0000	1.0000	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1997	C31	1997C31	0.9800	0.9800	1.0100	1.0100	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1997	CA2	1997CA2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	CB3	1997CB3	0.9700	0.9900	0.8200	0.8200	1.0100	1.0100	1.0600	1.0600	1.0600	1.0600
1997	CC1	1997CC1	0.9900	0.9100	1.1000	1.1000	1.1000	1.1000	0.9800	0.9800	0.9800	0.9800
1997	CC3	1997CC3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	CC5	1997CC5	0.9800	0.9300	0.9300	0.9300	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1997	CC6	1997CC6	0.9900	0.9900	0.8500	0.8500	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1997	CC7	1997CC7	1.0000	0.9900	0.7700	0.7700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1997	CC8	1997CC8	0.9700	0.9800	0.9800	0.9800	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1997	CCA	1997CCA	0.9600	0.9200	1.0700	1.0700	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1997	CCC	1997CCC	1.0900	1.0300	1.0300	1.0300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
1997	CCD	1997CCD	1.0100	0.9300	1.0300	1.0300	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1997	CD1	1997CD1	1.0000	0.9300	1.0500	1.0500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1997	CE1	1997CE1	0.9900	0.9500	1.0800	1.0800	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1997	CL1	1997CL1	0.9900	0.9700	0.9200	0.9200	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1997	CL3	1997CL3	0.9600	0.9300	0.9700	0.9700	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1997	CM1	1997CM1	0.9600	0.8200	0.9900	0.9900	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1997	CM2	1997CM2	1.0100	0.9100	0.8900	0.8900	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1997	CM3	1997CM3	1.0100	1.0200	0.9400	0.9400	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1997	CP1	1997CP1	1.0100	0.9500	0.9400	0.9400	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1997	CS1	1997CS1	0.9800	0.9300	1.1600	1.1600	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1997	CS3	1997CS3	1.0300	1.0700	0.8600	0.8600	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1997	CS7	1997CS7	0.8900	0.9600	1.1300	1.1300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1997	CS8	1997CS8	0.9700	1.0100	1.0600	1.0600	1.0100	1.0100	0.9500	0.9500	0.9500	0.9500
1997	CS9	1997CS9	1.1100	1.0200	0.9800	0.9800	1.1500	1.1500	0.9900	0.9900	0.9900	0.9900
1997	CT1	1997CT1	0.9600	1.0200	1.2400	1.2400	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1997	CT2	1997CT2	1.0100	1.0000	0.9500	0.9500	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1997	CT5	1997CT5	0.9600	0.9600	0.9800	0.9800	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1997	CV1	1997CV1	0.9900	1.0000	1.0600	1.0600	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1997	DA1	1997DA1	1.0300	1.0100	0.9400	0.9400	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300
1997	DB1	1997DB1	1.0100	0.9800	1.0100	1.0100	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
1997	DB2	1997DB2	0.9500	0.9000	0.9300	0.9300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1997	DB3	1997DB3	0.9800	0.9700	1.0000	1.0000	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
1997	DC2	1997DC2	1.0000	0.9300	1.0400	1.0400	0.8300	0.8300	0.9200	0.9200	0.9200	0.9200
1997	DD4	1997DD4	1.0200	1.1200	0.9700	0.9700	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1997	DG1	1997DG1	1.0200	0.9600	0.9800	0.9800	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1997	DI1	1997DI1	1.0100	0.9300	0.9200	0.9200	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
1997	DN2	1997DN2	1.1200	0.9700	1.0900	1.0900	0.8800	0.8800	0.9500	0.9500	0.9500	0.9500
1997	DR2	1997DR2	0.9100	0.9500	1.2300	1.2300	1.1200	1.1200	0.9500	0.9500	0.9500	0.9500
1997	DR3	1997DR3	0.9400	1.0100	1.1100	1.1100	1.1200	1.1200	0.9400	0.9400	0.9400	0.9400
1997	DR4	1997DR4	1.0100	1.0500	1.2500	1.2500	1.2200	1.2200	0.9600	0.9600	0.9600	0.9600
1997	DS3	1997DS3	1.0000	0.9900	1.0900	1.0900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
1997	DV1	1997DV1	0.9900	0.9800	1.1500	1.1500	2.0300	2.0300	0.9400	0.9400	0.9400	0.9400
1997	ET1	1997ET1	1.0200	1.0100	1.0500	1.0500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1997	EV1	1997EV1	0.9900	0.9500	0.9700	0.9700	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1997	FA1	1997FA1	0.9700	0.9900	0.9800	0.9800	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1997	FA2	1997FA2	1.0300	0.9500	0.9300	0.9300	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
1997	FC1	1997FC1	1.0100	0.9200	1.0000	1.0000	0.8100	0.8100	0.9400	0.9400	0.9400	0.9400
1997	FC2	1997FC2	0.9800	0.9500	0.9600	0.9600	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1997	FE1	1997FE1	0.9200	0.9300	0.8400	0.8400	0.9000	0.9000	0.9400	0.9400	0.9400	0.9400
1997	FE2	1997FE2	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1997	FE3	1997FE3	1.2100	1.1700	0.9700	0.9700	1.0500	1.0500	1.0100	1.0100	1.0100	1.0100
1997	FE5	1997FE5	0.9800	0.9800	0.8600	0.8600	0.9200	0.9200	0.9300	0.9300	0.9300	0.9300
1997	FE7	1997FE7	0.9700	1.0400	0.9800	0.9800	0.8200	0.8200	0.9200	0.9200	0.9200	0.9200
1997	FE8	1997FE8	0.9200	0.9700	0.8000	0.8000	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1997	FF1	1997FF1	0.8800	1.0000	0.9700	0.9700	1.0200	1.0200	0.8800	0.8800	0.8800	0.8800
1997	FF2	1997FF2	0.9900	1.0700	0.9300	0.9300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1997	FF3	1997FF3	0.9800	1.0700	1.0200	1.0200	1.1200	1.1200	0.9800	0.9800	0.9800	0.9800
1997	FM1	1997FM1	1.2300	1.0600	1.0800	1.0800	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1997	FP1	1997FP1	1.0100	0.9900	1.0600	1.0600	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1997	FR1	1997FR1	1.0200	1.1200	0.8500	0.8500	0.9600	0.9600	0.9300	0.9300	0.9300	0.9300
1997	FT1	1997FT1	1.0200	0.8900	0.8300	0.8300	0.7600	0.7600	0.9100	0.9100	0.9100	0.9100
1997	FT3	1997FT3	1.0500	0.9700	0.9600	0.9600	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1997	FW1	1997FW1	0.9900	0.8700	1.0500	1.0500	0.8000	0.8000	0.9300	0.9300	0.9300	0.9300
1997	G11	1997G11	0.9400	0.9100	0.9600	0.9600	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
1997	G21	1997G21	0.9400	0.9700	0.9700	0.9700	1.0400	1.0400	1.0100	1.0100	1.0100	1.0100
1997	G31	1997G31	0.9700	0.9500	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500

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Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1997	GJ1	1997GJ1	0.9500	1.0500	0.9100	0.9100	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
1997	GS1	1997GS1	1.0600	1.1100	0.9600	0.9600	1.0600	1.0600	0.9600	0.9600	0.9600	0.9600
1997	GS2	1997GS2	0.9900	1.0000	1.0200	1.0200	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1997	GS3	1997GS3	1.0300	1.0600	1.0200	1.0200	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
1997	GS4	1997GS4	1.0500	0.9800	0.9800	0.9800	1.0000	1.0000	0.9700	0.9700	0.9700	0.9700
1997	GS5	1997GS5	0.9900	1.0300	0.7600	0.7600	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1997	GS9	1997GS9	1.0000	1.0000	1.1700	1.1700	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
1997	GSA	1997GSA	0.9900	1.0400	0.9800	0.9800	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1997	GY1	1997GY1	1.0200	1.0100	1.1600	1.1600	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1997	HA1	1997HA1	1.0000	0.9700	1.3100	1.3100	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1997	HA2	1997HA2	1.0500	0.9500	0.9400	0.9400	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
1997	HC1	1997HC1	1.0100	0.9200	1.0600	1.0600	1.1000	1.1000	0.9500	0.9500	0.9500	0.9500
1997	HC2	1997HC2	1.0100	0.9300	1.2900	1.2900	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1997	HC3	1997HC3	0.9600	0.9500	0.9800	0.9800	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1997	HC4	1997HC4	0.9800	0.9400	1.1500	1.1500	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1997	HC5	1997HC5	0.9400	0.9700	0.9100	0.9100	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1997	HE2	1997HE2	0.9700	0.9300	0.9900	0.9900	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1997	HO1	1997HO1	0.9700	0.9600	0.9100	0.9100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
1997	HP1	1997HP1	1.0200	1.0600	0.8900	0.8900	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1997	HP2	1997HP2	1.0000	1.0600	1.0100	1.0100	1.1200	1.1200	0.9600	0.9600	0.9600	0.9600
1997	HS4	1997HS4	1.0000	0.9800	0.9400	0.9400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1997	HT1	1997HT1	1.0600	1.1800	1.0000	1.0000	1.6200	1.6200	0.9700	0.9700	0.9700	0.9700
1997	IH1	1997IH1	0.9800	1.0100	0.9500	0.9500	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
1997	II1	1997II1	0.9800	0.9700	1.0200	1.0200	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1997	IJ1	1997IJ1	0.9500	0.9100	1.1300	1.1300	0.9600	0.9600	0.9400	0.9400	0.9400	0.9400
1997	IO1	1997IO1	1.0100	1.0300	1.0100	1.0100	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
1997	IQ1	1997IQ1	0.9900	0.9200	0.9000	0.9000	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1997	IQ2	1997IQ2	0.9600	1.0000	0.8000	0.8000	0.9400	0.9400	0.9700	0.9700	0.9700	0.9700
1997	IR1	1997IR1	1.0100	1.0400	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1997	IT1	1997IT1	0.9300	1.0300	0.9200	0.9200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
1997	JC1	1997JC1	1.0000	1.0100	1.0900	1.0900	1.0400	1.0400	0.9300	0.9300	0.9300	0.9300
1997	JG1	1997JG1	0.9200	1.0000	0.8600	0.8600	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1997	JV1	1997JV1	0.9900	0.9900	0.9800	0.9800	1.0700	1.0700	0.9400	0.9400	0.9400	0.9400
1997	JW2	1997JW2	0.9600	1.0500	1.0600	1.0600	0.8400	0.8400	0.9700	0.9700	0.9700	0.9700
1997	JX2	1997JX2	1.0100	0.9700	1.0500	1.0500	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1997	JX3	1997JX3	1.0000	0.9800	1.0900	1.0900	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1997	JX5	1997JX5	1.0100	0.9800	1.0900	1.0900	1.1400	1.1400	1.0600	1.0600	1.0600	1.0600
1997	KS2	1997KS2	1.0000	0.9800	0.9200	0.9200	0.8800	0.8800	1.0100	1.0100	1.0100	1.0100
1997	KS4	1997KS4	0.9300	0.9300	1.0400	1.0400	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1997	LC1	1997LC1	0.9900	0.9100	0.9900	0.9900	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1997	LD2	1997LD2	0.9900	0.9900	1.0300	1.0300	0.8900	0.8900	1.0100	1.0100	1.0100	1.0100
1997	LD3	1997LD3	0.9500	0.9800	1.0600	1.0600	0.9600	0.9600	1.0100	1.0100	1.0100	1.0100
1997	LE2	1997LE2	0.9800	0.8600	0.9200	0.9200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1997	LG1	1997LG1	1.0600	0.9600	1.1400	1.1400	1.0400	1.0400	0.9600	0.9600	0.9600	0.9600
1997	LL1	1997LL1	0.9900	0.9500	0.9900	0.9900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1997	LL2	1997LL2	0.9900	0.9800	1.0100	1.0100	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1997	LM2	1997LM2	1.0200	0.9700	1.1100	1.1100	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1997	LR1	1997LR1	0.9600	0.9400	1.1600	1.1600	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1997	LS1	1997LS1	1.0000	0.9700	1.1600	1.1600	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1997	LT1	1997LT1	0.9300	0.8900	0.9600	0.9600	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1997	M33	1997M33	1.0000	0.9400	1.0200	1.0200	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1997	M61	1997M61	0.9600	0.8700	0.9800	0.9800	0.8400	0.8400	1.0000	1.0000	1.0000	1.0000
1997	MB1	1997MB1	1.0100	1.1500	0.8900	0.8900	1.0300	1.0300	0.9700	0.9700	0.9700	0.9700
1997	MC1	1997MC1	1.0400	0.9600	1.0500	1.0500	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1997	MC5	1997MC5	1.0000	0.9800	1.0900	1.0900	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1997	MD1	1997MD1	1.0000	0.9200	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1997	ME1	1997ME1	1.0100	0.9600	1.1600	1.1600	1.0600	1.0600	0.9700	0.9700	0.9700	0.9700
1997	ME2	1997ME2	1.0300	0.9600	0.9800	0.9800	0.8700	0.8700	0.9000	0.9000	0.9000	0.9000
1997	MG2	1997MG2	0.9900	0.9500	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1997	MG3	1997MG3	1.0200	0.8400	0.9100	0.9100	0.9100	0.9100	1.0800	1.0800	1.0800	1.0800
1997	MM1	1997MM1	0.9900	0.9200	1.0900	1.0900	0.9900	0.9900	0.9700	0.9700	0.9700	0.9700
1997	MM2	1997MM2	1.0300	1.0100	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1997	MM4	1997MM4	0.9500	0.9200	0.9500	0.9500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1997	MM5	1997MM5	0.9800	0.9600	0.9400	0.9400	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1997	MM7	1997MM7	0.9800	0.9000	0.8700	0.8700	0.9800	0.9800	0.9400	0.9400	0.9400	0.9400
1997	MM8	1997MM8	0.9600	0.9600	1.0300	1.0300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1997	MM9	1997MM9	1.0700	0.9500	0.9800	0.9800	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700
1997	MMA	1997MMA	0.9900	1.0300	0.9800	0.9800	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1997	MMB	1997MMB	1.0100	0.9900	1.0000	1.0000	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
1997	MP1	1997MP1	1.0200	0.9500	0.9500	0.9500	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1997	MS1	1997MS1	1.0300	1.0000	1.2300	1.2300	1.0900	1.0900	1.0300	1.0300	1.0300	1.0300
1997	MS2	1997MS2	1.0100	1.0300	1.2000	1.2000	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
1997	MS4	1997MS4	1.0100	0.9700	0.9900	0.9900	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1997	MT3	1997MT3	1.0500	1.0000	1.0000	1.0000	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1997	MV1	1997MV1	0.9800	0.9300	1.1200	1.1200	1.0600	1.0600	0.9300	0.9300	0.9300	0.9300
1997	N21	1997N21	0.9700	0.9500	0.8900	0.8900	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
1997	N22	1997N22	0.9800	1.0000	1.0300	1.0300	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1997	NA1	1997NA1	1.0500	0.9400	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1997	NM1	1997NM1	1.0400	0.9300	0.9400	0.9400	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1997	NP1	1997NP1	0.9900	1.0900	0.8600	0.8600	1.1500	1.1500	0.9700	0.9700	0.9700	0.9700
1997	NQ1	1997NQ1	1.0000	0.9900	0.9100	0.9100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
1997	NR1	1997NR1	1.0100	0.9700	0.9300	0.9300	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
1997	NS1	1997NS1	1.0800	0.9300	0.7400	0.7400	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1997	OA1	1997OA1	1.0500	1.0000	1.0300	1.0300	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1997	OA3	1997OA3	1.0100	0.9400	1.0200	1.0200	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1997	OB1	1997OB1	0.9600	0.9600	0.9300	0.9300	0.9400	0.9400	0.9500	0.9500	0.9500	0.9500
1997	OC3	1997OC3	1.0000	0.8400	1.0400	1.0400	1.0600	1.0600	0.9700	0.9700	0.9700	0.9700
1997	OC5	1997OC5	1.0700	1.0200	1.0600	1.0600	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1997	OE1	1997OE1	0.9500	0.9300	0.9900	0.9900	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800

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					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1997	OS1	1997OS1	1.0300	0.9600	1.0100	1.0100	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
1997	P91	1997P91	0.9800	0.9800	1.2400	1.2400	1.0500	1.0500	1.1300	1.1300	1.1300	1.1300
1997	PB1	1997PB1	1.0300	1.0000	1.0000	1.0000	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1997	PB2	1997PB2	0.9700	0.9500	0.9900	0.9900	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1997	PB3	1997PB3	1.0000	0.9500	1.0700	1.0700	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1997	PF1	1997PF1	1.1000	1.0000	1.1000	1.1000	1.2600	1.2600	0.9500	0.9500	0.9500	0.9500
1997	PG1	1997PG1	0.9500	0.9000	1.0000	1.0000	0.8600	0.8600	0.8800	0.8800	0.8800	0.8800
1997	PG2	1997PG2	1.0000	0.9000	1.1000	1.1000	0.9300	0.9300	0.9200	0.9200	0.9200	0.9200
1997	PN1	1997PN1	1.0600	0.9500	1.0500	1.0500	0.9100	0.9100	0.9500	0.9500	0.9500	0.9500
1997	PP1	1997PP1	1.0000	0.9700	1.0800	1.0800	1.0500	1.0500	0.9700	0.9700	0.9700	0.9700
1997	PS2	1997PS2	1.0100	0.9400	0.9700	0.9700	0.9900	0.9900	0.9600	0.9600	0.9600	0.9600
1997	PT1	1997PT1	1.0200	0.9600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1997	PV1	1997PV1	0.9500	0.9100	0.9700	0.9700	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
1997	S93	1997S93	0.9500	1.0300	1.0200	1.0200	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1997	S94	1997S94	0.9700	1.0000	1.0200	1.0200	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1997	SE2	1997SE2	1.0600	0.9800	0.9800	0.9800	0.9700	0.9700	0.9500	0.9500	0.9500	0.9500
1997	SI1	1997SI1	1.0100	0.9400	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	0.9700	0.9700
1997	SL4	1997SL4	0.9700	0.9600	0.9800	0.9800	0.8800	0.8800	0.9200	0.9200	0.9200	0.9200
1997	SS1	1997SS1	1.0400	1.0300	0.9200	0.9200	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
1997	SS2	1997SS2	0.9500	0.9600	0.8600	0.8600	0.9500	0.9500	0.9100	0.9100	0.9100	0.9100
1997	SS3	1997SS3	1.0000	1.0000	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
1997	SS4	1997SS4	1.0100	1.0100	0.9600	0.9600	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1997	SS6	1997SS6	0.9600	0.9900	0.9500	0.9500	0.9300	0.9300	0.9600	0.9600	0.9600	0.9600
1997	SS7	1997SS7	1.0000	0.9900	0.9700	0.9700	0.9800	0.9800	0.9600	0.9600	0.9600	0.9600
1997	SX2	1997SX2	0.9700	0.9800	0.9900	0.9900	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
1997	T41	1997T41	0.9600	0.9800	0.8800	0.8800	1.0800	1.0800	0.9800	0.9800	0.9800	0.9800
1997	TA1	1997TA1	0.9400	0.9100	0.8500	0.8500	0.8700	0.8700	0.9300	0.9300	0.9300	0.9300
1997	TC1	1997TC1	1.0100	0.9400	0.7600	0.7600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1997	TC2	1997TC2	1.0600	1.0100	0.9700	0.9700	1.0800	1.0800	0.9000	0.9000	0.9000	0.9000
1997	TC3	1997TC3	1.0500	0.9300	0.8300	0.8300	1.0600	1.0600	0.9900	0.9900	0.9900	0.9900
1997	TL1	1997TL1	1.0300	0.9900	1.3400	1.3400	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1997	TP1	1997TP1	1.0000	1.0000	1.0000	1.0000	0.9900	0.9900	0.9300	0.9300	0.9300	0.9300
1997	TP3	1997TP3	1.0600	1.0100	0.9100	0.9100	1.0100	1.0100	0.9900	0.9900	0.9900	0.9900
1997	TR1	1997TR1	0.9600	0.9600	1.0400	1.0400	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
1997	TS3	1997TS3	1.0200	0.9600	1.2700	1.2700	1.0600	1.0600	0.9500	0.9500	0.9500	0.9500
1997	TT1	1997TT1	1.0100	0.9900	0.9100	0.9100	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
1997	TT2	1997TT2	0.9900	1.0600	0.9600	0.9600	1.1400	1.1400	0.9600	0.9600	0.9600	0.9600
1997	TT3	1997TT3	0.9800	0.8700	0.8800	0.8800	0.8500	0.8500	0.9300	0.9300	0.9300	0.9300
1997	V81	1997V81	0.9600	0.9800	1.0000	1.0000	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
1997	V92	1997V92	0.9700	1.0400	1.2300	1.2300	1.0100	1.0100	0.9800	0.9800	0.9800	0.9800
1997	V93	1997V93	0.9700	1.0200	1.0600	1.0600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1997	VG1	1997VG1	0.9700	0.9500	0.8300	0.8300	0.9900	0.9900	0.9400	0.9400	0.9400	0.9400
1997	VG2	1997VG2	0.9800	0.9700	1.1700	1.1700	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
1997	VJ1	1997VJ1	1.0000	0.9600	0.9600	0.9600	1.0100	1.0100	0.9200	0.9200	0.9200	0.9200
1997	VP1	1997VP1	1.0200	0.9400	1.0100	1.0100	0.9500	0.9500	0.9400	0.9400	0.9400	0.9400
1998	A31	1998A31	0.9600	0.9400	0.7100	0.7100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1998	AA1	1998AA1	1.0100	1.1000	1.2300	1.2300	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1998	AA2	1998AA2	0.9600	0.9600	1.2500	1.2500	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1998	AA3	1998AA3	0.9900	0.9800	0.7400	0.7400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1998	AC1	1998AC1	1.0300	0.9400	0.7800	0.7800	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1998	AC2	1998AC2	0.9900	1.0500	1.1700	1.1700	1.0400	1.0400	0.9200	0.9200	0.9200	0.9200
1998	AI1	1998AI1	1.0500	1.0500	1.4500	1.4500	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1998	AN1	1998AN1	1.0000	0.9800	1.1700	1.1700	1.1900	1.1900	1.1000	1.1000	1.1000	1.1000
1998	AS1	1998AS1	1.0200	1.1400	1.1700	1.1700	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
1998	AT1	1998AT1	0.9600	0.8800	0.8100	0.8100	0.9200	0.9200	1.0100	1.0100	1.0100	1.0100
1998	B31	1998B31	0.9900	0.9200	1.0100	1.0100	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1998	B51	1998B51	0.9900	0.9500	1.1600	1.1600	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1998	B71	1998B71	0.9800	1.0100	1.0600	1.0600	0.7800	0.7800	0.9800	0.9800	0.9800	0.9800
1998	BC1	1998BC1	1.0000	0.9300	1.0000	1.0000	0.9200	0.9200	1.0400	1.0400	1.0400	1.0400
1998	BL1	1998BL1	0.9600	0.9100	0.9400	0.9400	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1998	BM1	1998BM1	1.0200	1.0000	0.7600	0.7600	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
1998	BM2	1998BM2	1.0200	1.0200	1.2200	1.2200	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1998	BP1	1998BP1	0.9600	0.9200	0.7400	0.7400	0.8300	0.8300	1.0500	1.0500	1.0500	1.0500
1998	BR2	1998BR2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	BR4	1998BR4	0.9800	0.9500	0.9400	0.9400	0.8200	0.8200	0.9900	0.9900	0.9900	0.9900
1998	BS1	1998BS1	1.0300	1.0000	1.0400	1.0400	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
1998	BZ1	1998BZ1	0.9900	0.9100	0.9900	0.9900	0.8100	0.8100	1.0300	1.0300	1.0300	1.0300
1998	C11	1998C11	0.9400	0.9200	1.1500	1.1500	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
1998	C21	1998C21	0.9700	0.9900	1.0600	1.0600	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1998	C31	1998C31	0.9700	1.0100	1.1300	1.1300	0.9200	0.9200	0.9400	0.9400	0.9400	0.9400
1998	CA2	1998CA2	1.0100	0.9500	1.0100	1.0100	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
1998	CB3	1998CB3	0.9100	0.8900	0.7700	0.7700	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
1998	CC1	1998CC1	0.9700	0.9500	0.9800	0.9800	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
1998	CC3	1998CC3	1.1700	1.0700	1.1800	1.1800	1.3400	1.3400	1.0100	1.0100	1.0100	1.0100
1998	CC5	1998CC5	1.1000	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
1998	CC6	1998CC6	1.0100	1.0000	0.9100	0.9100	0.9800	0.9800	0.8800	0.8800	0.8800	0.8800
1998	CC7	1998CC7	0.9900	1.0000	1.0200	1.0200	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
1998	CC8	1998CC8	0.9800	0.9900	0.8800	0.8800	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1998	CCA	1998CCA	1.0000	0.7700	1.1200	1.1200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
1998	CCC	1998CCC	1.0400	1.0400	1.1400	1.1400	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
1998	CCD	1998CCD	1.0100	0.9200	1.1100	1.1100	1.0700	1.0700	0.9600	0.9600	0.9600	0.9600
1998	CD1	1998CD1	0.9700	0.9700	1.1000	1.1000	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1998	CE1	1998CE1	1.0300	0.9600	1.1600	1.1600	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1998	CL1	1998CL1	1.0200	0.9300	0.9600	0.9600	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
1998	CM1	1998CM1	0.9500	0.8800	0.9800	0.9800	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1998	CM2	1998CM2	1.0300	1.0700	0.9900	0.9900	1.3600	1.3600	1.0200	1.0200	1.0200	1.0200
1998	CM3	1998CM3	1.0000	1.0100	1.0800	1.0800	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
1998	CP1	1998CP1	1.0300	1.0900	1.1400	1.1400	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
1998	CS1	1998CS1	0.9700	0.9200	1.0200	1.0200	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1998	CS3	1998CS3	0.9900	1.0800	1.0200	1.0200	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
1998	CS7	1998CS7	0.9000	0.9900	1.0100	1.0100	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1998	CS8	1998CS8	1.0000	1.0700	1.1100	1.1100	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1998	CS9	1998CS9	1.0800	1.0600	0.9900	0.9900	1.1900	1.1900	1.0600	1.0600	1.0600	1.0600
1998	CT1	1998CT1	0.9500	1.0200	1.2400	1.2400	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1998	CT2	1998CT2	0.9600	0.9700	1.1200	1.1200	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
1998	CT5	1998CT5	1.0000	1.0200	0.9200	0.9200	1.0200	1.0200	0.9600	0.9600	0.9600	0.9600
1998	CV1	1998CV1	1.0300	0.9100	1.0300	1.0300	0.8200	0.8200	1.0100	1.0100	1.0100	1.0100
1998	DA1	1998DA1	1.0500	1.0300	0.9600	0.9600	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200
1998	DB1	1998DB1	0.9600	0.9400	0.8200	0.8200	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
1998	DB2	1998DB2	1.0000	0.9900	0.9000	0.9000	0.8700	0.8700	0.9700	0.9700	0.9700	0.9700
1998	DB3	1998DB3	0.9800	1.0100	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
1998	DC2	1998DC2	1.0800	1.0800	1.0100	1.0100	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000
1998	DD4	1998DD4	1.0900	1.2600	1.1100	1.1100	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
1998	DD6	1998DD6	1.0500	1.3400	1.0300	1.0300	1.1400	1.1400	0.9800	0.9800	0.9800	0.9800
1998	DG1	1998DG1	1.0400	1.0300	0.9400	0.9400	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1998	DI1	1998DI1	0.9600	0.9200	1.1900	1.1900	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
1998	DN2	1998DN2	1.1200	1.0700	1.1700	1.1700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1998	DR2	1998DR2	0.9800	1.0100	1.2000	1.2000	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1998	DR3	1998DR3	1.0800	1.1800	1.1800	1.1800	1.1500	1.1500	1.0400	1.0400	1.0400	1.0400
1998	DR4	1998DR4	1.1000	1.1200	1.5200	1.5200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
1998	DS3	1998DS3	1.0400	1.0300	1.1800	1.1800	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1998	DV1	1998DV1	1.0200	1.0100	1.1200	1.1200	1.4600	1.4600	1.3800	1.3800	1.3800	1.3800
1998	ET1	1998ET1	1.0800	1.0200	1.0700	1.0700	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
1998	FC1	1998FC1	1.0700	0.9900	0.9300	0.9300	0.7800	0.7800	0.9700	0.9700	0.9700	0.9700
1998	FC2	1998FC2	0.9700	0.9300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1998	FE1	1998FE1	0.9700	1.0200	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1998	FE2	1998FE2	1.1200	1.1300	0.9800	0.9800	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1998	FE3	1998FE3	1.1200	1.0900	0.9800	0.9800	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
1998	FE5	1998FE5	1.1100	1.0200	0.9200	0.9200	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
1998	FE7	1998FE7	0.9300	1.0900	1.0000	1.0000	0.8000	0.8000	0.9700	0.9700	0.9700	0.9700
1998	FE8	1998FE8	0.9200	0.9700	0.7700	0.7700	1.0800	1.0800	1.0200	1.0200	1.0200	1.0200
1998	FF1	1998FF1	0.9600	1.0700	1.0300	1.0300	1.0800	1.0800	0.9300	0.9300	0.9300	0.9300
1998	FF2	1998FF2	1.1000	1.2000	1.1300	1.1300	1.1000	1.1000	1.0600	1.0600	1.0600	1.0600
1998	FM1	1998FM1	1.1200	1.1000	1.1700	1.1700	1.1800	1.1800	0.9900	0.9900	0.9900	0.9900
1998	FR1	1998FR1	1.0300	1.2200	0.9500	0.9500	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
1998	FT1	1998FT1	1.0300	0.9900	0.9500	0.9500	0.8400	0.8400	0.9400	0.9400	0.9400	0.9400
1998	FW1	1998FW1	0.9700	0.9400	0.9400	0.9400	0.7200	0.7200	1.0000	1.0000	1.0000	1.0000
1998	G11	1998G11	0.9600	0.9700	1.1300	1.1300	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1998	G21	1998G21	1.0500	1.0300	1.0700	1.0700	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
1998	G31	1998G31	1.0100	1.0300	1.2900	1.2900	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1998	GJ1	1998GJ1	0.9700	0.8800	0.9000	0.9000	0.9800	0.9800	1.0600	1.0600	1.0600	1.0600
1998	GS1	1998GS1	1.0100	1.0200	0.9900	0.9900	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
1998	GS2	1998GS2	0.9800	0.9300	0.9400	0.9400	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
1998	GS3	1998GS3	0.9800	1.0900	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
1998	GS4	1998GS4	1.0200	0.9900	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1998	GS5	1998GS5	1.0100	1.0000	0.7700	0.7700	1.0900	1.0900	0.9900	0.9900	0.9900	0.9900
1998	GS9	1998GS9	0.9700	1.0200	1.2500	1.2500	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
1998	GSA	1998GSA	0.9900	1.1700	1.2000	1.2000	0.8900	0.8900	1.1000	1.1000	1.1000	1.1000
1998	GY1	1998GY1	1.0100	1.0200	1.1900	1.1900	1.0400	1.0400	0.9400	0.9400	0.9400	0.9400
1998	HA1	1998HA1	0.9600	0.9700	0.7400	0.7400	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
1998	HA2	1998HA2	1.0400	1.0000	1.0100	1.0100	1.0500	1.0500	0.9600	0.9600	0.9600	0.9600
1998	HC1	1998HC1	0.9700	0.9600	0.9700	0.9700	1.0800	1.0800	0.9400	0.9400	0.9400	0.9400
1998	HC2	1998HC2	1.0600	1.0400	1.6500	1.6500	0.9500	0.9500	0.9300	0.9300	0.9300	0.9300
1998	HC4	1998HC4	1.0100	0.9800	1.3300	1.3300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1998	HC5	1998HC5	0.9200	0.9100	0.8300	0.8300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1998	HE2	1998HE2	1.0100	0.9500	1.0600	1.0600	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300
1998	HO1	1998HO1	0.9500	0.9400	0.7700	0.7700	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
1998	HP1	1998HP1	1.0200	1.0800	0.8400	0.8400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
1998	HP2	1998HP2	1.0500	1.1000	1.0500	1.0500	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1998	HS4	1998HS4	1.0600	1.0100	1.0100	1.0100	1.0900	1.0900	1.1000	1.1000	1.1000	1.1000
1998	HT1	1998HT1	1.0100	1.1500	1.0600	1.0600	1.4200	1.4200	1.1300	1.1300	1.1300	1.1300
1998	IA1	1998IA1	1.0600	1.1500	0.9300	0.9300	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
1998	IH1	1998IH1	1.0900	1.1200	0.9500	0.9500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1998	II1	1998II1	0.9800	0.8700	0.9700	0.9700	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1998	IO1	1998IO1	1.0500	0.9900	1.0000	1.0000	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1998	IQ1	1998IQ1	1.0200	0.9100	1.0300	1.0300	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1998	IQ2	1998IQ2	0.9600	1.0100	0.8800	0.8800	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
1998	IR1	1998IR1	1.0000	1.0400	0.8600	0.8600	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
1998	IT1	1998IT1	1.0200	1.0900	0.9400	0.9400	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
1998	JC1	1998JC1	0.9800	1.0400	1.1000	1.1000	1.1200	1.1200	0.9100	0.9100	0.9100	0.9100
1998	JG1	1998JG1	0.9700	1.0700	0.7600	0.7600	1.1300	1.1300	0.9700	0.9700	0.9700	0.9700
1998	JV1	1998JV1	0.9900	1.0300	1.1500	1.1500	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1998	JW2	1998JW2	1.0000	1.1000	0.9900	0.9900	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1998	JX2	1998JX2	1.0000	1.0300	1.3100	1.3100	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1998	JX5	1998JX5	1.0000	1.0500	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100	1.1100	1.1100
1998	KS2	1998KS2	1.1100	1.0300	1.2200	1.2200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1998	KS4	1998KS4	0.9600	0.9400	0.9900	0.9900	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
1998	LC1	1998LC1	0.9800	0.9500	1.1600	1.1600	0.8800	0.8800	0.9400	0.9400	0.9400	0.9400
1998	LD3	1998LD3	1.0200	1.0800	0.9600	0.9600	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
1998	LE2	1998LE2	0.9600	0.8300	0.6900	0.6900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
1998	LG1	1998LG1	0.9900	0.8300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1998	LL1	1998LL1	1.0100	0.9300	0.9100	0.9100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1998	LL2	1998LL2	1.0100	1.0900	0.8400	0.8400	0.8500	0.8500	0.9500	0.9500	0.9500	0.9500
1998	LM2	1998LM2	0.9900	0.9900	1.0900	1.0900	1.0500	1.0500	1.0400	1.0400	1.0400	1.0400
1998	LN1	1998LN1	0.9900	1.0100	1.3700	1.3700	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1998	LR1	1998LR1	1.0200	0.9900	1.1900	1.1900	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
1998	LS1	1998LS1	0.9900	1.0000	1.3300	1.3300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1998	LT1	1998LT1	0.9900	0.9200	0.9300	0.9300	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1998	M33	1998M33	0.9900	1.0000	1.0300	1.0300	1.0200	1.0200	0.9600	0.9600	0.9600	0.9600
1998	M61	1998M61	1.0500	0.9500	0.9500	0.9500	0.7200	0.7200	0.9400	0.9400	0.9400	0.9400
1998	MB1	1998MB1	1.0500	1.1200	0.9600	0.9600	1.0300	1.0300	0.9500	0.9500	0.9500	0.9500
1998	MC1	1998MC1	1.0300	1.0000	1.1400	1.1400	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
1998	MC2	1998MC2	1.0400	0.9800	1.2800	1.2800	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1998	MC3	1998MC3	1.0600	0.9300	1.3500	1.3500	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1998	MD1	1998MD1	1.0300	0.9200	1.0800	1.0800	0.9300	0.9300	1.0400	1.0400	1.0400	1.0400
1998	ME1	1998ME1	0.9800	0.9100	1.2300	1.2300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1998	ME2	1998ME2	1.0600	1.0600	1.0400	1.0400	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
1998	MG2	1998MG2	0.9700	0.8600	0.8700	0.8700	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
1998	MG3	1998MG3	1.0400	0.9300	1.1000	1.1000	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
1998	MM1	1998MM1	0.9700	0.9300	1.0800	1.0800	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
1998	MM2	1998MM2	1.0200	1.0000	1.0800	1.0800	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1998	MM6	1998MM6	0.9900	0.9200	0.8800	0.8800	0.7900	0.7900	1.0500	1.0500	1.0500	1.0500
1998	MM7	1998MM7	1.0100	0.9200	0.9500	0.9500	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
1998	MM8	1998MM8	0.9900	1.0100	0.9800	0.9800	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1998	MM9	1998MM9	1.1000	1.0900	1.0500	1.0500	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
1998	MMA	1998MMA	1.0500	1.3200	1.0900	1.0900	1.0100	1.0100	1.0200	1.0200	1.0200	1.0200
1998	MMB	1998MMB	0.9600	0.8900	1.0200	1.0200	1.0100	1.0100	1.0400	1.0400	1.0400	1.0400
1998	MP1	1998MP1	1.0200	0.9500	1.0800	1.0800	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1998	MS1	1998MS1	1.0200	0.9800	1.3100	1.3100	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1998	MS2	1998MS2	1.0000	0.9200	1.3000	1.3000	0.9100	0.9100	1.1100	1.1100	1.1100	1.1100
1998	MS3	1998MS3	1.0000	0.8700	0.7900	0.7900	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1998	MS4	1998MS4	1.0400	1.0300	0.9500	0.9500	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1998	MT3	1998MT3	1.0100	1.0400	1.1400	1.1400	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
1998	MV1	1998MV1	0.9800	0.9700	0.9600	0.9600	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1998	N21	1998N21	1.0800	1.0800	0.8400	0.8400	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1998	N22	1998N22	1.1100	1.0400	1.1200	1.1200	1.1700	1.1700	0.9700	0.9700	0.9700	0.9700
1998	NA1	1998NA1	0.9500	0.9200	0.9000	0.9000	1.0700	1.0700	0.9300	0.9300	0.9300	0.9300
1998	NF1	1998NF1	0.9400	0.9200	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100
1998	NM1	1998NM1	0.9900	0.8800	0.8900	0.8900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1998	NP1	1998NP1	0.9300	1.1200	0.8700	0.8700	1.1300	1.1300	0.9500	0.9500	0.9500	0.9500
1998	NQ1	1998NQ1	1.0400	0.9200	0.9000	0.9000	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
1998	NS1	1998NS1	1.0200	0.9900	0.8000	0.8000	1.0200	1.0200	0.9100	0.9100	0.9100	0.9100
1998	OA1	1998OA1	1.0100	1.0300	0.9200	0.9200	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1998	OA3	1998OA3	0.9700	0.8900	1.1400	1.1400	0.8400	0.8400	1.0900	1.0900	1.0900	1.0900
1998	OB1	1998OB1	0.9700	0.8700	0.8900	0.8900	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
1998	OC3	1998OC3	1.0200	0.9100	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	OE1	1998OE1	1.0300	0.9600	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	OI1	1998OI1	0.9900	0.8800	0.9400	0.9400	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
1998	OS1	1998OS1	0.9900	0.9000	0.9400	0.9400	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
1998	P91	1998P91	1.0100	1.0200	1.3200	1.3200	1.0400	1.0400	1.6100	1.6100	1.6100	1.6100
1998	PB1	1998PB1	1.0200	1.0200	1.1800	1.1800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
1998	PB2	1998PB2	0.9500	0.8300	1.0200	1.0200	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1998	PB3	1998PB3	0.9900	0.8900	1.1300	1.1300	0.9100	0.9100	1.1900	1.1900	1.1900	1.1900
1998	PF1	1998PF1	1.0300	1.0700	1.0700	1.0700	1.4300	1.4300	1.0400	1.0400	1.0400	1.0400
1998	PG1	1998PG1	0.9900	0.9900	1.1600	1.1600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1998	PG2	1998PG2	1.0300	0.9500	1.1400	1.1400	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
1998	PN1	1998PN1	1.0500	1.0400	1.2000	1.2000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1998	PS2	1998PS2	1.0300	1.0100	1.0700	1.0700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1998	PT1	1998PT1	0.9600	0.9800	1.0200	1.0200	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1998	PV1	1998PV1	0.9900	0.9600	0.9500	0.9500	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
1998	S93	1998S93	0.9600	1.0000	0.9000	0.9000	0.9200	0.9200	0.9800	0.9800	0.9800	0.9800
1998	S94	1998S94	0.9900	1.1200	1.0700	1.0700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
1998	SE2	1998SE2	1.0600	1.0600	1.1700	1.1700	1.2700	1.2700	0.9300	0.9300	0.9300	0.9300
1998	SF1	1998SF1	0.9600	0.8500	1.1500	1.1500	0.8600	0.8600	1.0400	1.0400	1.0400	1.0400
1998	SI1	1998SI1	0.9600	0.9100	1.1400	1.1400	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1998	SL4	1998SL4	0.9600	0.9500	1.0200	1.0200	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
1998	SS1	1998SS1	1.0400	1.0700	0.7800	0.7800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
1998	SS2	1998SS2	0.9500	0.9600	0.7400	0.7400	0.9300	0.9300	0.9000	0.9000	0.9000	0.9000
1998	SS3	1998SS3	1.0100	1.0200	0.8400	0.8400	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
1998	SS6	1998SS6	1.0900	1.0200	0.8800	0.8800	0.9300	0.9300	1.0500	1.0500	1.0500	1.0500
1998	SS7	1998SS7	1.0300	0.9900	1.0200	1.0200	1.0100	1.0100	1.0500	1.0500	1.0500	1.0500
1998	SX2	1998SX2	0.9900	1.0100	1.0100	1.0100	1.0000	1.0000	0.9900	0.9900	0.9900	0.9900
1998	T41	1998T41	0.9400	1.1000	0.8100	0.8100	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
1998	TA1	1998TA1	0.9600	0.8500	0.9000	0.9000	0.7800	0.7800	0.9600	0.9600	0.9600	0.9600
1998	TC1	1998TC1	0.9600	0.9200	0.8100	0.8100	0.8400	0.8400	0.9100	0.9100	0.9100	0.9100
1998	TC2	1998TC2	1.0400	1.1300	1.1900	1.1900	1.0900	1.0900	0.9000	0.9000	0.9000	0.9000
1998	TC3	1998TC3	1.0800	1.0600	0.9300	0.9300	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
1998	TL1	1998TL1	1.0300	1.0800	0.9200	0.9200	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1998	TR1	1998TR1	1.0100	0.9500	1.0600	1.0600	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
1998	TS2	1998TS2	0.9300	0.8600	0.7500	0.7500	0.7900	0.7900	0.9700	0.9700	0.9700	0.9700
1998	TS3	1998TS3	1.0000	1.0100	1.4600	1.4600	1.1900	1.1900	1.0700	1.0700	1.0700	1.0700
1998	TT1	1998TT1	1.0200	1.0300	0.9200	0.9200	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
1998	TT2	1998TT2	1.0300	1.1400	1.0300	1.0300	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
1998	TT3	1998TT3	1.0000	0.8000	0.8100	0.8100	0.8100	0.8100	0.9600	0.9600	0.9600	0.9600
1998	V92	1998V92	1.0000	0.9800	1.1300	1.1300	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1998	V93	1998V93	1.0000	0.9800	0.9900	0.9900	1.0000	1.0000	1.0600	1.0600	1.0600	1.0600
1998	VC3	1998VC3	1.0400	1.0000	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0700	1.0700
1998	VG1	1998VG1	0.9700	0.9100	0.8500	0.8500	0.9800	0.9800	0.9300	0.9300	0.9300	0.9300
1998	VG2	1998VG2	1.0700	1.0400	1.1900	1.1900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1998	VJ1	1998VJ1	0.9800	0.9600	0.9200	0.9200	1.0800	1.0800	0.9100	0.9100	0.9100	0.9100
1998	VN1	1998VN1	0.9500	0.9400	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
1998	VP1	1998VP1	0.9600	0.9500	0.8900	0.8900	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1998	VS3	1998VS3	0.9600	0.8500	0.9000	0.9000	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1998	VV3	1998VV3	1.0300	0.9900	0.9200	0.9200	0.8600	0.8600	0.9600	0.9600	0.9600	0.9600
1999	A31	1999A31	0.9600	0.9400	0.7100	0.7100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1999	AA1	1999AA1	1.0100	1.1000	1.2300	1.2300	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000
1999	AA2	1999AA2	0.9600	0.9600	1.2500	1.2500	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100

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Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1999	AA3	1999AA3	0.9900	0.9800	0.7400	0.7400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1999	AC1	1999AC1	1.0300	0.9400	0.7800	0.7800	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1999	AI1	1999AI1	1.0500	1.0500	1.4500	1.4500	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1999	AN1	1999AN1	1.0000	0.9800	1.1700	1.1700	1.1900	1.1900	1.1000	1.1000	1.1000	1.1000
1999	AS1	1999AS1	1.0200	1.1400	1.1700	1.1700	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900
1999	AT1	1999AT1	0.9600	0.8800	0.8100	0.8100	0.9200	0.9200	1.0100	1.0100	1.0100	1.0100
1999	B31	1999B31	0.9900	0.9200	1.0100	1.0100	1.0500	1.0500	0.9500	0.9500	0.9500	0.9500
1999	B51	1999B51	0.9900	0.9500	1.1600	1.1600	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1999	B71	1999B71	0.9800	1.0100	1.0600	1.0600	0.7800	0.7800	0.9800	0.9800	0.9800	0.9800
1999	BC1	1999BC1	1.0000	0.9300	1.0000	1.0000	0.9200	0.9200	1.0400	1.0400	1.0400	1.0400
1999	BL1	1999BL1	0.9600	0.9100	0.9400	0.9400	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
1999	BM1	1999BM1	1.0200	1.0000	0.7600	0.7600	1.2100	1.2100	1.1100	1.1100	1.1100	1.1100
1999	BM2	1999BM2	1.0200	1.0200	1.2200	1.2200	1.1300	1.1300	0.9200	0.9200	0.9200	0.9200
1999	BP1	1999BP1	0.9600	0.9200	0.7400	0.7400	0.8300	0.8300	1.0500	1.0500	1.0500	1.0500
1999	BR2	1999BR2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	BR4	1999BR4	0.9800	0.9500	0.9400	0.9400	0.8200	0.8200	0.9900	0.9900	0.9900	0.9900
1999	BZ1	1999BZ1	0.9900	0.9100	0.9900	0.9900	0.8100	0.8100	1.0300	1.0300	1.0300	1.0300
1999	C11	1999C11	0.9400	0.9200	1.1500	1.1500	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
1999	C21	1999C21	0.9700	0.9900	1.0600	1.0600	0.9000	0.9000	0.9300	0.9300	0.9300	0.9300
1999	C31	1999C31	0.9700	1.0100	1.1300	1.1300	0.9200	0.9200	0.9400	0.9400	0.9400	0.9400
1999	C32	1999C32	1.0200	0.9500	1.0500	1.0500	1.0900	1.0900	0.9200	0.9200	0.9200	0.9200
1999	CA2	1999CA2	1.0100	0.9500	1.0100	1.0100	0.8800	0.8800	0.9800	0.9800	0.9800	0.9800
1999	CB3	1999CB3	0.9100	0.8900	0.7700	0.7700	0.9500	0.9500	1.0600	1.0600	1.0600	1.0600
1999	CC1	1999CC1	0.9700	0.9500	0.9800	0.9800	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
1999	CC3	1999CC3	1.1700	1.0700	1.1800	1.1800	1.3400	1.3400	1.0100	1.0100	1.0100	1.0100
1999	CC5	1999CC5	1.1000	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
1999	CC6	1999CC6	1.0100	1.0000	0.9100	0.9100	0.9800	0.9800	0.8800	0.8800	0.8800	0.8800
1999	CC7	1999CC7	0.9900	1.0000	1.0200	1.0200	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
1999	CC8	1999CC8	0.9800	0.9900	0.8800	0.8800	0.9500	0.9500	0.9200	0.9200	0.9200	0.9200
1999	CCA	1999CCA	1.0000	0.7700	1.1200	1.1200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
1999	CCC	1999CCC	1.0400	1.0400	1.1400	1.1400	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
1999	CCD	1999CCD	1.0100	0.9200	1.1100	1.1100	1.0700	1.0700	0.9600	0.9600	0.9600	0.9600
1999	CD1	1999CD1	0.9700	0.9700	1.1000	1.1000	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1999	CE1	1999CE1	1.0300	0.9600	1.1600	1.1600	0.8900	0.8900	0.9400	0.9400	0.9400	0.9400
1999	CE2	1999CE2	1.0700	1.1900	1.6600	1.6600	1.1200	1.1200	0.9900	0.9900	0.9900	0.9900
1999	CL1	1999CL1	1.0200	0.9300	0.9600	0.9600	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
1999	CL3	1999CL3	1.0000	0.9100	1.0500	1.0500	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1999	CM1	1999CM1	0.9500	0.8800	0.9800	0.9800	0.9600	0.9600	0.9500	0.9500	0.9500	0.9500
1999	CM2	1999CM2	1.0300	1.0700	0.9900	0.9900	1.3600	1.3600	1.0200	1.0200	1.0200	1.0200
1999	CM3	1999CM3	1.0000	1.0100	1.0800	1.0800	1.0200	1.0200	1.0300	1.0300	1.0300	1.0300
1999	CP1	1999CP1	1.0300	1.0900	1.1400	1.1400	1.1000	1.1000	0.9900	0.9900	0.9900	0.9900
1999	CS1	1999CS1	0.9700	0.9200	1.0200	1.0200	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
1999	CS3	1999CS3	0.9900	1.0800	1.0200	1.0200	1.1700	1.1700	0.9200	0.9200	0.9200	0.9200
1999	CS7	1999CS7	0.9000	0.9900	1.0100	1.0100	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1999	CS8	1999CS8	1.0000	1.0700	1.1100	1.1100	0.9100	0.9100	0.9800	0.9800	0.9800	0.9800
1999	CS9	1999CS9	1.0800	1.0600	0.9900	0.9900	1.1900	1.1900	1.0600	1.0600	1.0600	1.0600
1999	CT1	1999CT1	0.9500	1.0200	1.2400	1.2400	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
1999	CT2	1999CT2	0.9600	0.9700	1.1200	1.1200	1.1500	1.1500	1.0500	1.0500	1.0500	1.0500
1999	CT5	1999CT5	1.0000	1.0200	0.9200	0.9200	1.0200	1.0200	0.9600	0.9600	0.9600	0.9600
1999	CV1	1999CV1	1.0300	0.9100	1.0300	1.0300	0.8200	0.8200	1.0100	1.0100	1.0100	1.0100
1999	DA1	1999DA1	1.0500	1.0300	0.9600	0.9600	1.1200	1.1200	1.0200	1.0200	1.0200	1.0200
1999	DB1	1999DB1	0.9600	0.9400	0.8200	0.8200	0.8600	0.8600	0.9700	0.9700	0.9700	0.9700
1999	DB2	1999DB2	1.0000	0.9900	0.9000	0.9000	0.8700	0.8700	0.9700	0.9700	0.9700	0.9700
1999	DB3	1999DB3	0.9800	1.0100	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
1999	DC2	1999DC2	1.0800	1.0800	1.0100	1.0100	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000
1999	DD4	1999DD4	1.0900	1.2600	1.1100	1.1100	1.1100	1.1100	0.9800	0.9800	0.9800	0.9800
1999	DD6	1999DD6	1.0500	1.3400	1.0300	1.0300	1.1400	1.1400	0.9800	0.9800	0.9800	0.9800
1999	DG1	1999DG1	1.0400	1.0300	0.9400	0.9400	0.9500	0.9500	0.9600	0.9600	0.9600	0.9600
1999	DI1	1999DI1	0.9600	0.9200	1.1900	1.1900	0.9300	0.9300	0.9500	0.9500	0.9500	0.9500
1999	DN2	1999DN2	1.1200	1.0700	1.1700	1.1700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1999	DR2	1999DR2	0.9800	1.0100	1.2000	1.2000	1.0500	1.0500	0.9400	0.9400	0.9400	0.9400
1999	DR3	1999DR3	1.0800	1.1800	1.1800	1.1800	1.1500	1.1500	1.0400	1.0400	1.0400	1.0400
1999	DR4	1999DR4	1.1000	1.1200	1.5200	1.5200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
1999	DS3	1999DS3	1.0400	1.0300	1.1800	1.1800	0.9500	0.9500	1.0300	1.0300	1.0300	1.0300
1999	DV1	1999DV1	1.0200	1.0100	1.1200	1.1200	1.4600	1.4600	1.3800	1.3800	1.3800	1.3800
1999	FC1	1999FC1	1.0700	0.9900	0.9300	0.9300	0.7800	0.7800	0.9700	0.9700	0.9700	0.9700
1999	FC2	1999FC2	0.9700	0.9300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1999	FE1	1999FE1	0.9700	1.0200	1.0400	1.0400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1999	FE2	1999FE2	1.1200	1.1300	0.9800	0.9800	1.0000	1.0000	0.9300	0.9300	0.9300	0.9300
1999	FE3	1999FE3	1.1200	1.0900	0.9800	0.9800	1.0300	1.0300	0.9800	0.9800	0.9800	0.9800
1999	FE5	1999FE5	1.1100	1.0200	0.9200	0.9200	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
1999	FE7	1999FE7	0.9300	1.0900	1.0000	1.0000	0.8000	0.8000	0.9700	0.9700	0.9700	0.9700
1999	FE8	1999FE8	0.9200	0.9700	0.7700	0.7700	1.0800	1.0800	1.0200	1.0200	1.0200	1.0200
1999	FF1	1999FF1	0.9600	1.0700	1.0300	1.0300	1.0800	1.0800	0.9300	0.9300	0.9300	0.9300
1999	FF2	1999FF2	1.1000	1.2000	1.1300	1.1300	1.1000	1.1000	1.0600	1.0600	1.0600	1.0600
1999	FF3	1999FF3	1.0000	1.0800	1.2100	1.2100	1.1500	1.1500	1.0000	1.0000	1.0000	1.0000
1999	FM1	1999FM1	1.1200	1.1000	1.1700	1.1700	1.1800	1.1800	0.9900	0.9900	0.9900	0.9900
1999	FR1	1999FR1	1.0300	1.2200	0.9500	0.9500	1.2100	1.2100	1.0200	1.0200	1.0200	1.0200
1999	FT1	1999FT1	1.0300	0.9900	0.9500	0.9500	0.8400	0.8400	0.9400	0.9400	0.9400	0.9400
1999	FW1	1999FW1	0.9700	0.9400	0.9400	0.9400	0.7200	0.7200	1.0000	1.0000	1.0000	1.0000
1999	G21	1999G21	1.0500	1.0300	1.0700	1.0700	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
1999	G31	1999G31	1.0100	1.0300	1.2900	1.2900	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1999	GJ1	1999GJ1	0.9700	0.8800	0.9000	0.9000	0.9800	0.9800	1.0600	1.0600	1.0600	1.0600
1999	GS1	1999GS1	1.0100	1.0200	0.9900	0.9900	1.0600	1.0600	1.0000	1.0000	1.0000	1.0000
1999	GS2	1999GS2	0.9800	0.9300	0.9400	0.9400	0.9400	0.9400	1.0400	1.0400	1.0400	1.0400
1999	GS3	1999GS3	0.9800	1.0900	1.1400	1.1400	1.0400	1.0400	1.0200	1.0200	1.0200	1.0200
1999	GS4	1999GS4	1.0200	0.9900	1.0200	1.0200	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
1999	GS5	1999GS5	1.0100	1.0000	0.7700	0.7700	1.0900	1.0900	0.9900	0.9900	0.9900	0.9900
1999	GS6	1999GS6	0.9900	0.9400	1.0800	1.0800	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1999	GS7	1999GS7	1.0000	1.0200	0.8400	0.8400	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
1999	GS8	1999GS8	1.0100	1.0300	1.2900	1.2900	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1999	GS9	1999GS9	0.9700	1.0200	1.2500	1.2500	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
1999	GSA	1999GSA	0.9900	1.1700	1.2000	1.2000	0.8900	0.8900	1.1000	1.1000	1.1000	1.1000
1999	GY1	1999GY1	1.0100	1.0200	1.1900	1.1900	1.0400	1.0400	0.9400	0.9400	0.9400	0.9400
1999	HA1	1999HA1	0.9600	0.9700	0.7400	0.7400	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900
1999	HA2	1999HA2	1.0400	1.0000	1.0100	1.0100	1.0500	1.0500	0.9600	0.9600	0.9600	0.9600
1999	HC1	1999HC1	0.9700	0.9600	0.9700	0.9700	1.0800	1.0800	0.9400	0.9400	0.9400	0.9400
1999	HC2	1999HC2	1.0600	1.0400	1.6500	1.6500	0.9500	0.9500	0.9300	0.9300	0.9300	0.9300
1999	HC4	1999HC4	1.0100	0.9800	1.3300	1.3300	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1999	HC5	1999HC5	0.9200	0.9100	0.8300	0.8300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1999	HE2	1999HE2	1.0100	0.9500	1.0600	1.0600	1.0100	1.0100	1.0300	1.0300	1.0300	1.0300
1999	HO1	1999HO1	0.9500	0.9400	0.7700	0.7700	0.8900	0.8900	0.9800	0.9800	0.9800	0.9800
1999	HP1	1999HP1	1.0200	1.0800	0.8400	0.8400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900
1999	HP2	1999HP2	1.0500	1.1000	1.0500	1.0500	1.1500	1.1500	0.9800	0.9800	0.9800	0.9800
1999	HS4	1999HS4	1.0600	1.0100	1.0100	1.0100	1.0900	1.0900	1.1000	1.1000	1.1000	1.1000
1999	HT1	1999HT1	1.0100	1.1500	1.0600	1.0600	1.4200	1.4200	1.1300	1.1300	1.1300	1.1300
1999	IA1	1999IA1	1.0600	1.1500	0.9300	0.9300	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
1999	IG1	1999IG1	0.9500	0.9200	1.0900	1.0900	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
1999	IH1	1999IH1	1.0900	1.1200	0.9500	0.9500	0.9000	0.9000	0.9600	0.9600	0.9600	0.9600
1999	II1	1999II1	0.9800	0.8700	0.9700	0.9700	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1999	IO1	1999IO1	1.0500	0.9900	1.0000	1.0000	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
1999	IQ1	1999IQ1	1.0200	0.9100	1.0300	1.0300	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1999	IQ2	1999IQ2	0.9600	1.0100	0.8800	0.8800	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
1999	IR1	1999IR1	1.0000	1.0400	0.8600	0.8600	1.0500	1.0500	0.9800	0.9800	0.9800	0.9800
1999	IT1	1999IT1	1.0200	1.0900	0.9400	0.9400	1.0300	1.0300	1.0200	1.0200	1.0200	1.0200
1999	IV1	1999IV1	0.9800	1.0200	0.9900	0.9900	1.0300	1.0300	0.9600	0.9600	0.9600	0.9600
1999	JC1	1999JC1	0.9800	1.0400	1.1000	1.1000	1.1200	1.1200	0.9100	0.9100	0.9100	0.9100
1999	JG1	1999JG1	0.9700	1.0700	0.7600	0.7600	1.1300	1.1300	0.9700	0.9700	0.9700	0.9700
1999	JV1	1999JV1	0.9900	1.0300	1.1500	1.1500	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1999	JW2	1999JW2	1.0000	1.1000	0.9900	0.9900	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1999	JX2	1999JX2	1.0000	1.0300	1.3100	1.3100	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
1999	JX5	1999JX5	1.0000	1.0500	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100	1.1100	1.1100
1999	KS2	1999KS2	1.1100	1.0300	1.2200	1.2200	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
1999	KS4	1999KS4	0.9600	0.9400	0.9900	0.9900	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
1999	LC1	1999LC1	0.9800	0.9500	1.1600	1.1600	0.8800	0.8800	0.9400	0.9400	0.9400	0.9400
1999	LD3	1999LD3	1.0200	1.0800	0.9600	0.9600	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
1999	LD4	1999LD4	1.0200	1.4100	0.9400	0.9400	1.2500	1.2500	0.9100	0.9100	0.9100	0.9100
1999	LE2	1999LE2	0.9600	0.8300	0.6900	0.6900	0.9100	0.9100	0.9300	0.9300	0.9300	0.9300
1999	LG1	1999LG1	0.9900	0.8300	1.0300	1.0300	0.9000	0.9000	0.9700	0.9700	0.9700	0.9700
1999	LL1	1999LL1	1.0100	0.9300	0.9100	0.9100	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
1999	LL2	1999LL2	1.0100	1.0900	0.8400	0.8400	0.8500	0.8500	0.9500	0.9500	0.9500	0.9500
1999	LN1	1999LN1	0.9900	1.0100	1.3700	1.3700	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
1999	LR1	1999LR1	1.0200	0.9900	1.1900	1.1900	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
1999	LR2	1999LR2	0.9500	0.8400	0.6700	0.6700	0.6800	0.6800	0.9700	0.9700	0.9700	0.9700
1999	LS1	1999LS1	0.9900	1.0000	1.3300	1.3300	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
1999	LT1	1999LT1	0.9900	0.9200	0.9300	0.9300	1.1000	1.1000	0.9300	0.9300	0.9300	0.9300
1999	M33	1999M33	0.9900	1.0000	1.0300	1.0300	1.0200	1.0200	0.9600	0.9600	0.9600	0.9600
1999	M61	1999M61	1.0500	0.9500	0.9500	0.9500	0.7200	0.7200	0.9400	0.9400	0.9400	0.9400
1999	MB1	1999MB1	1.0500	1.1200	0.9600	0.9600	1.0300	1.0300	0.9500	0.9500	0.9500	0.9500
1999	MC1	1999MC1	1.0300	1.0000	1.1400	1.1400	0.8500	0.8500	1.0100	1.0100	1.0100	1.0100
1999	MC2	1999MC2	1.0400	0.9800	1.2800	1.2800	0.9400	0.9400	0.9300	0.9300	0.9300	0.9300
1999	MC3	1999MC3	1.0600	0.9300	1.3500	1.3500	1.0200	1.0200	0.9500	0.9500	0.9500	0.9500
1999	MC5	1999MC5	1.0000	1.0700	1.2300	1.2300	1.0900	1.0900	0.9700	0.9700	0.9700	0.9700
1999	MD1	1999MD1	1.0300	0.9200	1.0800	1.0800	0.9300	0.9300	1.0400	1.0400	1.0400	1.0400
1999	ME1	1999ME1	0.9800	0.9100	1.2300	1.2300	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
1999	ME2	1999ME2	1.0600	1.0600	1.0400	1.0400	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
1999	MG2	1999MG2	0.9700	0.8600	0.8700	0.8700	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
1999	MG3	1999MG3	1.0400	0.9300	1.1000	1.1000	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
1999	MM1	1999MM1	0.9700	0.9300	1.0800	1.0800	1.1000	1.1000	1.0100	1.0100	1.0100	1.0100
1999	MM4	1999MM4	0.9600	0.9000	0.9400	0.9400	0.8500	0.8500	0.9800	0.9800	0.9800	0.9800
1999	MM6	1999MM6	0.9900	0.9200	0.8800	0.8800	0.7900	0.7900	1.0500	1.0500	1.0500	1.0500
1999	MM7	1999MM7	1.0100	0.9200	0.9500	0.9500	0.9200	0.9200	0.9900	0.9900	0.9900	0.9900
1999	MM8	1999MM8	0.9900	1.0100	0.9800	0.9800	0.9000	0.9000	0.9500	0.9500	0.9500	0.9500
1999	MM9	1999MM9	1.1000	1.0900	1.0500	1.0500	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
1999	MMA	1999MMA	1.0500	1.3200	1.0900	1.0900	1.0100	1.0100	1.0200	1.0200	1.0200	1.0200
1999	MMB	1999MMB	0.9600	0.8900	1.0200	1.0200	1.0100	1.0100	1.0400	1.0400	1.0400	1.0400
1999	MP1	1999MP1	1.0200	0.9500	1.0800	1.0800	0.9700	0.9700	0.9300	0.9300	0.9300	0.9300
1999	MS1	1999MS1	1.0200	0.9800	1.3100	1.3100	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100
1999	MS2	1999MS2	1.0000	0.9200	1.3000	1.3000	0.9100	0.9100	1.1100	1.1100	1.1100	1.1100
1999	MS3	1999MS3	1.0000	0.8700	0.7900	0.7900	1.0100	1.0100	0.9600	0.9600	0.9600	0.9600
1999	MS4	1999MS4	1.0400	1.0300	0.9500	0.9500	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
1999	MT3	1999MT3	1.0100	1.0400	1.1400	1.1400	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
1999	MV1	1999MV1	0.9800	0.9700	0.9600	0.9600	0.9700	0.9700	0.9600	0.9600	0.9600	0.9600
1999	NA1	1999NA1	0.9500	0.9200	0.9000	0.9000	1.0700	1.0700	0.9300	0.9300	0.9300	0.9300
1999	NF1	1999NF1	0.9400	0.9200	0.9700	0.9700	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100
1999	NM1	1999NM1	0.9900	0.8800	0.8900	0.8900	0.9800	0.9800	0.9500	0.9500	0.9500	0.9500
1999	NP1	1999NP1	0.9300	1.1200	0.8700	0.8700	1.1300	1.1300	0.9500	0.9500	0.9500	0.9500
1999	NQ1	1999NQ1	1.0400	0.9200	0.9000	0.9000	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
1999	NS1	1999NS1	1.0200	0.9900	0.8000	0.8000	1.0200	1.0200	0.9100	0.9100	0.9100	0.9100
1999	OA2	1999OA2	1.0100	0.9500	1.1500	1.1500	1.0500	1.0500	0.9000	0.9000	0.9000	0.9000
1999	OA3	1999OA3	0.9700	0.8900	1.1400	1.1400	0.8400	0.8400	1.0900	1.0900	1.0900	1.0900
1999	OB1	1999OB1	0.9700	0.8700	0.8900	0.8900	0.8800	0.8800	0.9700	0.9700	0.9700	0.9700
1999	OC3	1999OC3	1.0200	0.9100	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	OE1	1999OE1	1.0300	0.9600	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	OI1	1999OI1	0.9900	0.8800	0.9400	0.9400	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
1999	OS1	1999OS1	0.9900	0.9000	0.9400	0.9400	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
1999	P91	1999P91	1.0100	1.0200	1.3200	1.3200	1.0400	1.0400	1.6100	1.6100	1.6100	1.6100
1999	PB1	1999PB1	1.0200	1.0200	1.1800	1.1800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
1999	PB2	1999PB2	0.9500	0.8300	1.0200	1.0200	0.9100	0.9100	0.9400	0.9400	0.9400	0.9400
1999	PB3	1999PB3	0.9900	0.8900	1.1300	1.1300	0.9100	0.9100	1.1900	1.1900	1.1900	1.1900
1999	PF1	1999PF1	1.0300	1.0700	1.0700	1.0700	1.4300	1.4300	1.0400	1.0400	1.0400	1.0400
1999	PG1	1999PG1	0.9900	0.9900	1.1600	1.1600	0.9900	0.9900	0.9500	0.9500	0.9500	0.9500
1999	PG2	1999PG2	1.0300	0.9500	1.1400	1.1400	0.9300	0.9300	0.9700	0.9700	0.9700	0.9700
1999	PM1	1999PM1	0.9600	0.8500	0.9700	0.9700	0.8200	0.8200	0.9600	0.9600	0.9600	0.9600
1999	PN1	1999PN1	1.0500	1.0400	1.2000	1.2000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
1999	PP1	1999PP1	1.0200	0.9900	1.4400	1.4400	1.0900	1.0900	1.1300	1.1300	1.1300	1.1300
1999	PS2	1999PS2	1.0300	1.0100	1.0700	1.0700	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
1999	PV1	1999PV1	0.9900	0.9600	0.9500	0.9500	0.8500	0.8500	0.9700	0.9700	0.9700	0.9700
1999	S91	1999S91	0.9900	0.9500	0.9700	0.9700	0.8900	0.8900	0.9100	0.9100	0.9100	0.9100
1999	S92	1999S92	0.9600	0.9000	1.1100	1.1100	0.8900	0.8900	0.9000	0.9000	0.9000	0.9000
1999	SE2	1999SE2	1.0600	1.0600	1.1700	1.1700	1.2700	1.2700	0.9300	0.9300	0.9300	0.9300
1999	SF1	1999SF1	0.9600	0.8500	1.1500	1.1500	0.8600	0.8600	1.0400	1.0400	1.0400	1.0400
1999	SG1	1999SG1	1.0200	1.0400	0.9900	0.9900	1.0400	1.0400	0.9500	0.9500	0.9500	0.9500
1999	SI1	1999SI1	0.9600	0.9100	1.1400	1.1400	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
1999	SL4	1999SL4	0.9600	0.9500	1.0200	1.0200	0.9100	0.9100	1.0200	1.0200	1.0200	1.0200
1999	SS1	1999SS1	1.0400	1.0700	0.7800	0.7800	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
1999	SS2	1999SS2	0.9500	0.9600	0.7400	0.7400	0.9300	0.9300	0.9000	0.9000	0.9000	0.9000
1999	SS3	1999SS3	1.0100	1.0200	0.8400	0.8400	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
1999	SS7	1999SS7	1.0300	0.9900	1.0200	1.0200	1.0100	1.0100	1.0500	1.0500	1.0500	1.0500
1999	SV2	1999SV2	0.9900	0.9600	1.0700	1.0700	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
1999	T41	1999T41	0.9400	1.1000	0.8100	0.8100	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
1999	TA1	1999TA1	0.9600	0.8500	0.9000	0.9000	0.7800	0.7800	0.9600	0.9600	0.9600	0.9600
1999	TC1	1999TC1	0.9600	0.9200	0.8100	0.8100	0.8400	0.8400	0.9100	0.9100	0.9100	0.9100
1999	TC2	1999TC2	1.0400	1.1300	1.1900	1.1900	1.0900	1.0900	0.9000	0.9000	0.9000	0.9000
1999	TC3	1999TC3	1.0800	1.0600	0.9300	0.9300	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
1999	TL1	1999TL1	1.0300	1.0800	0.9200	0.9200	0.8600	0.8600	0.9800	0.9800	0.9800	0.9800
1999	TR1	1999TR1	1.0100	0.9500	1.0600	1.0600	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
1999	TS2	1999TS2	0.9300	0.8600	0.7500	0.7500	0.7900	0.7900	0.9700	0.9700	0.9700	0.9700
1999	TT2	1999TT2	1.0300	1.1400	1.0300	1.0300	1.1000	1.1000	0.9700	0.9700	0.9700	0.9700
1999	VC3	1999VC3	1.0400	1.0000	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0700	1.0700
1999	VE2	1999VE2	1.0000	1.0200	0.6500	0.6500	0.6400	0.6400	0.9800	0.9800	0.9800	0.9800
1999	VG1	1999VG1	0.9700	0.9100	0.8500	0.8500	0.9800	0.9800	0.9300	0.9300	0.9300	0.9300
1999	VG2	1999VG2	1.0700	1.0400	1.1900	1.1900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
1999	VJ1	1999VJ1	0.9800	0.9600	0.9200	0.9200	1.0800	1.0800	0.9100	0.9100	0.9100	0.9100
1999	VN1	1999VN1	0.9500	0.9400	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300	1.0300	1.0300
1999	VP1	1999VP1	0.9600	0.9500	0.8900	0.8900	1.0200	1.0200	0.9400	0.9400	0.9400	0.9400
1999	VS3	1999VS3	0.9600	0.8500	0.9000	0.9000	0.8400	0.8400	0.9300	0.9300	0.9300	0.9300
1999	VS4	1999VS4	0.9500	0.9200	1.0000	1.0000	0.8800	0.8800	0.8900	0.8900	0.8900	0.8900
1999	VV3	1999VV3	1.0300	0.9900	0.9200	0.9200	0.8600	0.8600	0.9600	0.9600	0.9600	0.9600
1981	ZZZ	1981ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1982	ZZZ	1982ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1983	ZZZ	1983ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1984	ZZZ	1984ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1985	ZZZ	1985ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1986	ZZZ	1986ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1987	ZZZ	1987ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1988	ZZZ	1988ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1989	ZZZ	1989ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1990	ZZZ	1990ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1991	ZZZ	1991ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1992	ZZZ	1992ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1993	ZZZ	1993ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	XXX	1994XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1994	ZZZ	1994ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	XXX	1995XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1995	ZZZ	1995ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	XXX	1996XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	ZZZ	1996ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	XXX	1997XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1997	ZZZ	1997ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	XXX	1998XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	ZZZ	1998ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	XXX	1999XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1999	ZZZ	1999ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	XXX	2000XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000	ZZZ	2000ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	XXX	2001XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001	ZZZ	2001ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	XXX	2002XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2002	ZZZ	2002ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	XXX	2003XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003	ZZZ	2003ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	XXX	2004XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004	ZZZ	2004ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005	ZZZ	2005ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006	MS4	2006MS4	1.0000	0.9600	0.9900	0.9900	0.9900	0.9900	1.0500	1.0500	1.0500	1.0500
2006	PN1	2006PN1	1.0500	1.1300	1.3200	1.3200	1.1700	1.1700	1.1800	1.1800	1.1800	1.1800
2006	ZZZ	2006ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	AR1	2007AR1	1.1000	1.1100	0.9100	0.9100	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
2007	AT2	2007AT2	0.9600	1.0100	0.7800	0.7800	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
2007	BM2	2007BM2	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2007	BZ3	2007BZ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	CD1	2007CD1	1.0200	0.9700	0.8600	0.8600	0.9700	0.9700	1.0500	1.0500	1.0500	1.0500
2007	CSA	2007CSA	1.0000	1.0000	1.0000	1.0000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2007	DN2	2007DN2	1.1000	1.1900	1.2200	1.2200	1.1300	1.1300	1.1400	1.1400	1.1400	1.1400
2007	DS3	2007DS3	1.0100	1.0200	1.0800	1.0800	1.1700	1.1700	1.2800	1.2800	1.2800	1.2800
2007	DV1	2007DV1	1.0800	1.0700	0.9600	0.9600	1.1800	1.1800	1.9800	1.9800	1.9800	1.9800

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2007	FA8	2007FA8	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2007	HI1	2007HI1	1.0300	1.0200	0.9800	0.9800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2007	II4	2007II4	0.9164	0.9148	1.5974	1.5974	1.4164	1.4164	1.0228	1.0228	1.0228	1.0228
2007	IQ1	2007IQ1	1.1000	0.9300	0.7200	0.7200	0.7700	0.7700	1.0200	1.0200	1.0200	1.0200
2007	JS2	2007JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2007	LL3	2007LL3	1.0400	0.8900	0.9800	0.9800	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2007	MM2	2007MM2	0.9600	0.9400	0.9500	0.9500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2007	MMA	2007MMA	0.9200	1.1900	0.9500	0.9500	1.0400	1.0400	1.1100	1.1100	1.1100	1.1100
2007	MT1	2007MT1	0.9300	0.9500	0.7900	0.7900	0.7600	0.7600	0.9700	0.9700	0.9700	0.9700
2007	PC1	2007PC1	0.9900	1.0800	0.9600	0.9600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2007	PG3	2007PG3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	PM1	2007PM1	0.9500	0.8700	0.8500	0.8500	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2007	PN1	2007PN1	1.0500	1.1300	1.3200	1.3200	1.1700	1.1700	1.1800	1.1800	1.1800	1.1800
2007	S95	2007S95	1.2164	1.2142	3.3608	3.3608	1.5030	1.5030	0.7884	0.7884	0.7884	0.7884
2007	SB1	2007SB1	1.0400	0.8100	1.0300	1.0300	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200
2007	SV3	2007SV3	1.0400	1.0800	1.0000	1.0000	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2007	TS4	2007TS4	1.0800	1.0400	0.9900	0.9900	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2007	TS5	2007TS5	0.9700	0.9800	1.0000	1.0000	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2007	VG1	2007VG1	0.9900	0.9900	0.9500	0.9500	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2007	VP2	2007VP2	1.0000	1.0100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007	ZZZ	2007ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	AR1	2008AR1	1.1000	1.1100	0.9100	0.9100	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
2008	BR3	2008BR3	1.0000	0.7600	0.9600	0.9600	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2008	BR6	2008BR6	0.9900	1.0000	0.9600	0.9600	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2008	BT1	2008BT1	1.2608	1.2586	1.2648	1.2648	1.1887	1.1887	0.8899	0.8899	0.8899	0.8899
2008	CD1	2008CD1	1.0200	0.9700	0.8600	0.8600	0.9700	0.9700	1.0500	1.0500	1.0500	1.0500
2008	CM3	2008CM3	1.0100	0.9500	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2008	CSA	2008CSA	1.0000	1.0000	1.0000	1.0000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2008	DC2	2008DC2	1.0100	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2008	DM2	2008DM2	0.9600	0.9500	1.0000	1.0000	0.9500	0.9500	1.0400	1.0400	1.0400	1.0400
2008	DN2	2008DN2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	DS3	2008DS3	1.0100	1.0200	1.0800	1.0800	1.1700	1.1700	1.2800	1.2800	1.2800	1.2800
2008	FA8	2008FA8	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2008	FF6	2008FF6	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2008	FF7	2008FF7	1.0000	1.0000	1.1100	1.1100	1.1900	1.1900	1.0000	1.0000	1.0000	1.0000
2008	HI1	2008HI1	1.0300	1.0200	0.9800	0.9800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2008	II4	2008II4	0.9164	0.9148	1.5974	1.5974	1.4164	1.4164	1.0228	1.0228	1.0228	1.0228
2008	IQ1	2008IQ1	1.1000	0.9300	0.7200	0.7200	0.7700	0.7700	1.0200	1.0200	1.0200	1.0200
2008	JS2	2008JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2008	LL3	2008LL3	1.0400	0.8900	0.9800	0.9800	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2008	MM2	2008MM2	0.9600	0.9400	0.9500	0.9500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2008	MMA	2008MMA	0.9200	1.1900	0.9500	0.9500	1.0400	1.0400	1.1100	1.1100	1.1100	1.1100
2008	MMD	2008MMD	1.0000	1.0100	0.9800	0.9800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2008	MME	2008MME	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2008	PG3	2008PG3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	PM1	2008PM1	0.9500	0.8700	0.8500	0.8500	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2008	PN1	2008PN1	1.0500	1.1300	1.3200	1.3200	1.1700	1.1700	1.1800	1.1800	1.1800	1.1800
2008	S21	2008S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	S31	2008S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	S95	2008S95	1.2164	1.2142	3.3608	3.3608	1.5030	1.5030	0.7884	0.7884	0.7884	0.7884
2008	SA1	2008SA1	1.0800	1.0600	1.1500	1.1500	1.1000	1.1000	1.0500	1.0500	1.0500	1.0500
2008	SB1	2008SB1	1.0400	0.8100	1.0300	1.0300	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200
2008	SI2	2008SI2	1.0300	0.9700	1.1700	1.1700	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2008	SR1	2008SR1	1.3080	1.3056	1.3221	1.3221	1.0877	1.0877	0.6391	0.6391	0.6391	0.6391
2008	SV3	2008SV3	1.0400	1.0800	1.0000	1.0000	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2008	TS4	2008TS4	1.0800	1.0400	0.9900	0.9900	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2008	TS5	2008TS5	0.9700	0.9800	1.0000	1.0000	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2008	VG1	2008VG1	0.9900	0.9900	0.9500	0.9500	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2008	VP2	2008VP2	1.0000	1.0100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008	ZZZ	2008ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	AA1	2009AA1	1.0400	1.2500	1.0500	1.0500	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
2009	AA2	2009AA2	0.9900	0.9900	0.7600	0.7600	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900
2009	AA3	2009AA3	1.0200	1.0200	1.0300	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2009	AA5	2009AA5	1.2337	1.2315	2.1340	2.1340	1.0105	1.0105	0.6149	0.6149	0.6149	0.6149
2009	AA6	2009AA6	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2009	AM1	2009AM1	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2009	AQ1	2009AQ1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2009	AR1	2009AR1	1.1000	1.1100	0.9100	0.9100	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
2009	AR2	2009AR2	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2009	AR3	2009AR3	0.9700	1.0300	0.7100	0.7100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2009	AR4	2009AR4	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2009	AR8	2009AR8	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2009	AS3	2009AS3	1.0600	1.1500	0.9000	0.9000	0.8900	0.8900	1.0400	1.0400	1.0400	1.0400
2009	AS4	2009AS4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	AS5	2009AS5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	AS6	2009AS6	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2009	AT1	2009AT1	0.9900	0.8600	0.8300	0.8300	0.7600	0.7600	1.1300	1.1300	1.1300	1.1300
2009	AT2	2009AT2	0.9600	1.0100	0.7800	0.7800	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
2009	AT3	2009AT3	0.9800	0.9700	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2009	B31	2009B31	0.9500	0.9400	0.8200	0.8200	0.7300	0.7300	1.0900	1.0900	1.0900	1.0900
2009	B51	2009B51	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2009	B61	2009B61	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2009	B71	2009B71	0.9900	0.9500	0.7900	0.7900	0.7700	0.7700	1.1400	1.1400	1.1400	1.1400
2009	BL2	2009BL2	1.0000	1.0000	0.9400	0.9400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2009	BL3	2009BL3	1.0995	1.0975	1.5240	1.5240	1.4494	1.4494	0.9392	0.9392	0.9392	0.9392
2009	BM1	2009BM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	BM2	2009BM2	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2009	BM3	2009BM3	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2009	BM4	2009BM4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2009	BR3	2009BR3	1.0000	0.7600	0.9600	0.9600	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2009	BR6	2009BR6	0.9900	1.0000	0.9600	0.9600	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2009	BT1	2009BT1	1.2608	1.2586	1.2648	1.2648	1.1887	1.1887	0.8899	0.8899	0.8899	0.8899
2009	BX1	2009BX1	0.9600	1.1000	0.9200	0.9200	0.8100	0.8100	0.9800	0.9800	0.9800	0.9800
2009	BX2	2009BX2	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2009	BZ1	2009BZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	BZ3	2009BZ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	C11	2009C11	0.9500	0.9500	1.1200	1.1200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2009	C21	2009C21	0.9200	0.9500	0.9000	0.9000	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2009	C31	2009C31	0.9900	1.0300	1.0400	1.0400	1.1100	1.1100	1.0300	1.0300	1.0300	1.0300
2009	CA3	2009CA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	CA4	2009CA4	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2009	CC2	2009CC2	0.9900	1.0300	1.1000	1.1000	1.3300	1.3300	1.0400	1.0400	1.0400	1.0400
2009	CC6	2009CC6	0.9600	1.0200	1.1200	1.1200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
2009	CC7	2009CC7	1.0100	1.0100	0.9400	0.9400	1.1000	1.1000	1.0700	1.0700	1.0700	1.0700
2009	CC8	2009CC8	0.9900	0.9600	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2009	CCA	2009CCA	0.9600	0.7700	0.7600	0.7600	0.7800	0.7800	1.0100	1.0100	1.0100	1.0100
2009	CCE	2009CCE	1.0000	1.0900	0.9700	0.9700	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2009	CCF	2009CCF	0.9700	1.0000	1.0200	1.0200	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2009	CCG	2009CCG	1.1144	1.1124	1.5593	1.5593	1.3989	1.3989	0.8639	0.8639	0.8639	0.8639
2009	CCH	2009CCH	1.0380	1.0362	1.4849	1.4849	1.2182	1.2182	0.9126	0.9126	0.9126	0.9126
2009	CD1	2009CD1	1.0200	0.9700	0.8600	0.8600	0.9700	0.9700	1.0500	1.0500	1.0500	1.0500
2009	CD4	2009CD4	1.1291	1.1271	1.0828	1.0828	1.0429	1.0429	1.0093	1.0093	1.0093	1.0093
2009	CE2	2009CE2	1.0400	1.1500	1.5000	1.5000	1.1100	1.1100	1.2500	1.2500	1.2500	1.2500
2009	CE3	2009CE3	1.0000	1.0000	0.7600	0.7600	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2009	CH1	2009CH1	1.1856	1.1835	1.3413	1.3413	1.1237	1.1237	1.0480	1.0480	1.0480	1.0480
2009	CI1	2009CI1	1.0200	0.9300	1.0800	1.0800	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2009	CM1	2009CM1	1.0800	0.9400	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2009	CM3	2009CM3	1.0100	0.9500	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2009	CP3	2009CP3	1.0600	1.0800	1.4200	1.4200	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2009	CP4	2009CP4	0.9800	0.9500	1.0300	1.0300	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2009	CS7	2009CS7	0.9300	1.0100	0.7700	0.7700	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2009	CS8	2009CS8	0.9700	0.9600	0.8100	0.8100	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2009	CS9	2009CS9	1.0100	0.9900	1.2000	1.2000	1.1600	1.1600	1.0400	1.0400	1.0400	1.0400
2009	CSA	2009CSA	1.0000	1.0000	1.0000	1.0000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2009	CSB	2009CSB	0.9800	0.9900	0.9800	0.9800	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2009	CSC	2009CSC	1.1357	1.1337	1.5841	1.5841	1.5830	1.5830	1.0198	1.0198	1.0198	1.0198
2009	CT1	2009CT1	0.9300	0.9500	0.8100	0.8100	1.0200	1.0200	1.0400	1.0400	1.0400	1.0400
2009	CT3	2009CT3	0.9400	0.9000	0.9200	0.9200	1.2800	1.2800	1.0800	1.0800	1.0800	1.0800
2009	CT5	2009CT5	1.0000	1.0400	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2009	CU1	2009CU1	1.1924	1.1902	1.1423	1.1423	1.0391	1.0391	0.9004	0.9004	0.9004	0.9004
2009	CX1	2009CX1	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2009	D31	2009D31	1.0600	1.0600	1.0300	1.0300	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2009	DC2	2009DC2	1.0100	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2009	DC4	2009DC4	1.0827	1.0808	1.5454	1.5454	1.3496	1.3496	1.1474	1.1474	1.1474	1.1474
2009	DC5	2009DC5	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2009	DD4	2009DD4	1.0700	1.2900	1.1100	1.1100	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2009	DD6	2009DD6	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2009	DG1	2009DG1	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2009	DM3	2009DM3	1.0000	1.0000	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2009	DN2	2009DN2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	DN3	2009DN3	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2009	DR2	2009DR2	0.9800	1.0200	1.4600	1.4600	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2009	DR3	2009DR3	0.9800	1.0900	1.0100	1.0100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2009	DR4	2009DR4	1.0500	1.0800	0.9800	0.9800	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2009	DS3	2009DS3	1.0100	1.0200	1.0800	1.0800	1.1700	1.1700	1.2800	1.2800	1.2800	1.2800
2009	DT1	2009DT1	0.9700	0.9400	0.9700	0.9700	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2009	DV1	2009DV1	1.0800	1.0700	0.9600	0.9600	1.1800	1.1800	1.9800	1.9800	1.9800	1.9800
2009	DV2	2009DV2	1.0000	1.0000	1.0200	1.0200	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
2009	FA8	2009FA8	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2009	FC2	2009FC2	0.9500	0.9100	0.9500	0.9500	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2009	FE1	2009FE1	0.9700	0.9900	1.1200	1.1200	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2009	FE2	2009FE2	1.0600	1.0900	1.0500	1.0500	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2009	FE3	2009FE3	1.0900	1.1100	0.8600	0.8600	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2009	FE4	2009FE4	0.9200	0.9300	0.7700	0.7700	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2009	FE7	2009FE7	0.9300	1.0400	0.7800	0.7800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2009	FE8	2009FE8	0.9000	0.9700	0.7200	0.7200	1.0400	1.0400	1.1700	1.1700	1.1700	1.1700
2009	FE9	2009FE9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	FF1	2009FF1	0.9000	1.0500	1.2500	1.2500	1.2000	1.2000	1.0200	1.0200	1.0200	1.0200
2009	FF2	2009FF2	1.0200	1.1500	1.2100	1.2100	1.2700	1.2700	1.0300	1.0300	1.0300	1.0300
2009	FF3	2009FF3	0.9500	1.0400	1.1100	1.1100	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2009	FF5	2009FF5	1.1000	1.1100	1.0900	1.0900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2009	FF6	2009FF6	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2009	FF7	2009FF7	1.0000	1.0000	1.1100	1.1100	1.1900	1.1900	1.0000	1.0000	1.0000	1.0000
2009	FF8	2009FF8	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2009	FF9	2009FF9	1.0368	1.0350	1.3614	1.3614	1.1236	1.1236	0.9888	0.9888	0.9888	0.9888
2009	FG1	2009FG1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2009	FM1	2009FM1	1.2400	1.1700	0.9100	0.9100	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2009	FR1	2009FR1	1.1200	1.1600	1.1500	1.1500	1.2500	1.2500	1.0700	1.0700	1.0700	1.0700
2009	FT1	2009FT1	1.0700	1.0000	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2009	G11	2009G11	0.9700	0.9400	1.0300	1.0300	1.2000	1.2000	1.0600	1.0600	1.0600	1.0600
2009	G31	2009G31	0.9700	0.9200	0.9900	0.9900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2009	GC1	2009GC1	1.0500	0.9700	1.0200	1.0200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2009	GE1	2009GE1	0.9600	0.8900	0.8500	0.8500	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2009	GS3	2009GS3	1.0200	1.0500	1.1200	1.1200	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000
2009	GS4	2009GS4	1.0000	0.9700	0.9900	0.9900	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2009	GS5	2009GS5	1.0100	1.0000	0.9300	0.9300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2009	GS6	2009GS6	0.9900	0.9200	1.0300	1.0300	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2009	GS7	2009GS7	1.0200	1.0200	0.9300	0.9300	1.0800	1.0800	1.0900	1.0900	1.0900	1.0900

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2009	GS8	2009GS8	1.0700	1.0400	0.9900	0.9900	1.1800	1.1800	1.0100	1.0100	1.0100	1.0100
2009	GY1	2009GY1	0.9800	1.0100	0.9300	0.9300	1.1500	1.1500	1.1700	1.1700	1.1700	1.1700
2009	GY2	2009GY2	0.9500	0.9100	0.9000	0.9000	1.0600	1.0600	1.0800	1.0800	1.0800	1.0800
2009	HA1	2009HA1	1.0200	1.0100	0.7400	0.7400	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2009	HA2	2009HA2	1.1700	1.1300	0.9700	0.9700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2009	HA3	2009HA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	HC1	2009HC1	1.0200	1.0900	0.9000	0.9000	1.1200	1.1200	1.1200	1.1200	1.1200	1.1200
2009	HC2	2009HC2	1.0000	1.1300	0.9100	0.9100	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2009	HC4	2009HC4	1.0100	1.0300	1.0600	1.0600	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2009	HC5	2009HC5	0.9500	0.9200	0.8300	0.8300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2009	HE2	2009HE2	1.0600	1.0800	0.9500	0.9500	0.9000	0.9000	1.2200	1.2200	1.2200	1.2200
2009	HE4	2009HE4	1.0000	0.9600	0.9700	0.9700	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2009	HE5	2009HE5	1.0000	0.9500	1.0500	1.0500	1.0500	1.0500	1.0700	1.0700	1.0700	1.0700
2009	HF1	2009HF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	HH1	2009HH1	1.0500	1.1100	0.9100	0.9100	0.9100	0.9100	1.0300	1.0300	1.0300	1.0300
2009	HI1	2009HI1	1.0300	1.0200	0.9800	0.9800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2009	HO1	2009HO1	1.0500	0.9300	0.8000	0.8000	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2009	HP3	2009HP3	0.9700	0.8900	0.9100	0.9100	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900
2009	HR1	2009HR1	0.9592	0.9575	1.9433	1.9433	1.2405	1.2405	1.3196	1.3196	1.3196	1.3196
2009	HS1	2009HS1	1.0300	1.0600	1.0000	1.0000	1.0700	1.0700	1.0900	1.0900	1.0900	1.0900
2009	HS2	2009HS2	0.9900	0.9200	0.8900	0.8900	0.9000	0.9000	1.0000	1.0000	1.0000	1.0000
2009	HT1	2009HT1	1.0500	1.1900	0.9200	0.9200	1.0000	1.0000	1.3200	1.3200	1.3200	1.3200
2009	HT2	2009HT2	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	HV1	2009HV1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	IA3	2009IA3	1.0100	1.0400	0.9800	0.9800	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2009	IF1	2009IF1	0.9900	1.0000	0.9500	0.9500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2009	IG2	2009IG2	0.9800	0.9300	0.8300	0.8300	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2009	II1	2009II1	1.0000	1.0500	1.0000	1.0000	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
2009	II4	2009II4	0.9164	0.9148	1.5974	1.5974	1.4164	1.4164	1.0228	1.0228	1.0228	1.0228
2009	IM1	2009IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	IQ1	2009IQ1	1.1000	0.9300	0.7200	0.7200	0.7700	0.7700	1.0200	1.0200	1.0200	1.0200
2009	IQ4	2009IQ4	1.0000	1.0000	0.9900	0.9900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2009	JC3	2009JC3	1.1198	1.1178	1.3796	1.3796	1.6061	1.6061	0.7578	0.7578	0.7578	0.7578
2009	JC4	2009JC4	1.0200	1.0100	1.1000	1.1000	1.3000	1.3000	1.0200	1.0200	1.0200	1.0200
2009	JG1	2009JG1	0.9100	1.0500	0.8000	0.8000	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2009	JL1	2009JL1	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2009	JS1	2009JS1	1.0800	1.0800	1.0900	1.0900	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2009	JS2	2009JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2009	JV1	2009JV1	1.1700	1.2300	0.9500	0.9500	0.8800	0.8800	1.0200	1.0200	1.0200	1.0200
2009	JW2	2009JW2	1.0500	1.1700	0.8400	0.8400	0.9700	0.9700	1.0600	1.0600	1.0600	1.0600
2009	JX1	2009JX1	1.0200	1.3700	1.1100	1.1100	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2009	JX2	2009JX2	1.0700	1.0200	0.8500	0.8500	0.8600	0.8600	1.2700	1.2700	1.2700	1.2700
2009	JX5	2009JX5	1.1300	1.2600	0.9700	0.9700	0.8900	0.8900	1.2400	1.2400	1.2400	1.2400
2009	JX6	2009JX6	1.0400	1.0800	0.9200	0.9200	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
2009	KA1	2009KA1	1.0500	0.9800	0.9800	0.9800	0.9700	0.9700	1.0400	1.0400	1.0400	1.0400
2009	KK1	2009KK1	0.8741	0.8726	1.1055	1.1055	1.0156	1.0156	1.6938	1.6938	1.6938	1.6938
2009	KO1	2009KO1	0.9700	0.9400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2009	KR1	2009KR1	1.0900	1.0900	1.1300	1.1300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2009	KR3	2009KR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	KS1	2009KS1	1.0100	1.0100	1.0400	1.0400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2009	KS3	2009KS3	1.0700	1.0800	1.1600	1.1600	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2009	KS5	2009KS5	0.9800	1.0400	0.9700	0.9700	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2009	LE2	2009LE2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	LG1	2009LG1	0.9800	0.8900	0.9200	0.9200	0.9000	0.9000	1.0500	1.0500	1.0500	1.0500
2009	LG2	2009LG2	1.0600	0.9900	0.7300	0.7300	0.9500	0.9500	0.9900	0.9900	0.9900	0.9900
2009	LG3	2009LG3	1.0000	1.0000	0.9700	0.9700	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2009	LI1	2009LI1	1.0200	0.9600	0.9100	0.9100	1.0500	1.0500	1.0500	1.0500	1.0500	1.0500
2009	LL1	2009LL1	1.0000	0.9600	0.7900	0.7900	0.8100	0.8100	1.0400	1.0400	1.0400	1.0400
2009	LL2	2009LL2	1.1100	1.1000	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2009	LL3	2009LL3	1.0400	0.8900	0.9800	0.9800	1.2400	1.2400	0.9900	0.9900	0.9900	0.9900
2009	LL4	2009LL4	1.0225	1.0207	1.0978	1.0978	1.1926	1.1926	0.6427	0.6427	0.6427	0.6427
2009	LM3	2009LM3	1.1783	1.1762	1.9038	1.9038	1.6165	1.6165	0.6423	0.6423	0.6423	0.6423
2009	LM4	2009LM4	1.0000	1.0000	1.0200	1.0200	1.1200	1.1200	1.0000	1.0000	1.0000	1.0000
2009	LN1	2009LN1	0.9500	1.0200	0.9100	0.9100	1.1300	1.1300	1.0000	1.0000	1.0000	1.0000
2009	LR1	2009LR1	1.0600	1.1000	0.9100	0.9100	0.9300	0.9300	1.2900	1.2900	1.2900	1.2900
2009	LR2	2009LR2	0.9900	0.8900	0.8700	0.8700	0.8100	0.8100	0.9700	0.9700	0.9700	0.9700
2009	LS2	2009LS2	0.9600	1.0400	0.9000	0.9000	0.8700	0.8700	1.0100	1.0100	1.0100	1.0100
2009	LT1	2009LT1	1.0700	1.0000	0.8200	0.8200	1.2200	1.2200	1.0200	1.0200	1.0200	1.0200
2009	LZ1	2009LZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	M63	2009M63	1.0400	1.0700	1.0500	1.0500	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2009	MB1	2009MB1	1.0700	1.1000	1.1400	1.1400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2009	MC1	2009MC1	1.0500	0.9900	0.9800	0.9800	1.3900	1.3900	1.0600	1.0600	1.0600	1.0600
2009	MC2	2009MC2	1.0900	0.9800	0.9300	0.9300	0.9000	0.9000	1.0200	1.0200	1.0200	1.0200
2009	MC3	2009MC3	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2009	MC6	2009MC6	1.0100	1.0000	1.0500	1.0500	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2009	MC7	2009MC7	1.3024	1.3001	1.1228	1.1228	1.3470	1.3470	0.6149	0.6149	0.6149	0.6149
2009	MC8	2009MC8	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2009	MC9	2009MC9	0.9500	0.9500	1.2000	1.2000	0.9500	0.9500	0.9000	0.9000	0.9000	0.9000
2009	ME1	2009ME1	1.0600	0.9000	0.9000	0.9000	0.9800	0.9800	1.0800	1.0800	1.0800	1.0800
2009	ME2	2009ME2	1.0600	1.1000	0.9300	0.9300	0.8400	0.8400	0.9800	0.9800	0.9800	0.9800
2009	ME4	2009ME4	0.9700	0.9600	1.0500	1.0500	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2009	MG2	2009MG2	1.0200	0.9700	0.9000	0.9000	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2009	MG4	2009MG4	1.4000	1.5000	1.1700	1.1700	1.0000	1.0000	1.2500	1.2500	1.2500	1.2500
2009	MM2	2009MM2	0.9600	0.9400	0.9500	0.9500	0.8400	0.8400	0.9600	0.9600	0.9600	0.9600
2009	MM3	2009MM3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2009	MM4	2009MM4	1.0200	0.9500	0.8200	0.8200	0.9400	0.9400	1.0600	1.0600	1.0600	1.0600
2009	MM5	2009MM5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	MM6	2009MM6	0.9800	1.0200	0.9200	0.9200	1.0400	1.0400	1.1500	1.1500	1.1500	1.1500
2009	MM7	2009MM7	0.9900	0.9600	0.9300	0.9300	1.0300	1.0300	1.1200	1.1200	1.1200	1.1200

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2009	MMA	2009MMA	0.9200	1.1900	0.9500	0.9500	1.0400	1.0400	1.1100	1.1100	1.1100	1.1100
2009	MMD	2009MMD	1.0000	1.0100	0.9800	0.9800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2009	MME	2009MME	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2009	MMF	2009MMF	1.0000	1.0000	1.0200	1.0200	1.2800	1.2800	1.0000	1.0000	1.0000	1.0000
2009	MMG	2009MMG	1.0517	1.0498	1.4546	1.4546	1.2077	1.2077	0.8271	0.8271	0.8271	0.8271
2009	MO1	2009MO1	1.0100	1.0200	0.9800	0.9800	1.0600	1.0600	0.9800	0.9800	0.9800	0.9800
2009	MR2	2009MR2	1.0000	1.0000	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	MR3	2009MR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	MR4	2009MR4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	MS1	2009MS1	1.0100	1.0000	0.8000	0.8000	0.8300	0.8300	1.2100	1.2100	1.2100	1.2100
2009	MS2	2009MS2	1.0400	1.0700	0.9300	0.9300	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2009	MS3	2009MS3	1.0100	1.0200	2.9600	2.9600	0.9100	0.9100	1.1500	1.1500	1.1500	1.1500
2009	MT1	2009MT1	0.9300	0.9500	0.7900	0.7900	0.7600	0.7600	0.9700	0.9700	0.9700	0.9700
2009	NA1	2009NA1	1.0400	1.0200	0.8600	0.8600	0.9700	0.9700	0.9900	0.9900	0.9900	0.9900
2009	NF1	2009NF1	0.9300	0.9300	1.0800	1.0800	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2009	NM1	2009NM1	0.9500	0.9100	1.2300	1.2300	0.9700	0.9700	1.0900	1.0900	1.0900	1.0900
2009	NP1	2009NP1	0.9300	1.1200	0.8400	0.8400	1.0100	1.0100	1.1300	1.1300	1.1300	1.1300
2009	NQ1	2009NQ1	1.0000	0.9300	0.8100	0.8100	0.9000	0.9000	1.0700	1.0700	1.0700	1.0700
2009	NS1	2009NS1	1.1000	1.1200	1.0800	1.0800	1.1200	1.1200	0.9700	0.9700	0.9700	0.9700
2009	NX1	2009NX1	0.9700	0.9900	0.8600	0.8600	0.9700	0.9700	0.9400	0.9400	0.9400	0.9400
2009	P91	2009P91	1.0400	1.0600	0.8800	0.8800	0.9000	0.9000	1.9000	1.9000	1.9000	1.9000
2009	PB3	2009PB3	0.9900	0.9300	0.8700	0.8700	0.9000	0.9000	1.4100	1.4100	1.4100	1.4100
2009	PC1	2009PC1	0.9900	1.0800	0.9600	0.9600	0.9300	0.9300	0.9800	0.9800	0.9800	0.9800
2009	PC2	2009PC2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	PG2	2009PG2	0.9800	0.8900	1.0100	1.0100	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200
2009	PG3	2009PG3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	PG4	2009PG4	1.0768	1.0749	1.4557	1.4557	1.2272	1.2272	0.6996	0.6996	0.6996	0.6996
2009	PG5	2009PG5	1.2000	1.1500	1.0500	1.0500	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2009	PM1	2009PM1	0.9500	0.8700	0.8500	0.8500	1.0700	1.0700	1.0300	1.0300	1.0300	1.0300
2009	PN1	2009PN1	1.0500	1.1300	1.3200	1.3200	1.1700	1.1700	1.1800	1.1800	1.1800	1.1800
2009	PS3	2009PS3	1.0486	1.0467	1.3048	1.3048	1.1722	1.1722	0.8781	0.8781	0.8781	0.8781
2009	PT3	2009PT3	0.9680	0.8222	0.8212	0.8212	0.8913	0.8913	1.1313	1.1313	1.1313	1.1313
2009	S21	2009S21	1.0000	1.0000	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	S31	2009S31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	S42	2009S42	1.0000	1.0900	1.0200	1.0200	1.0500	1.0500	1.1000	1.1000	1.1000	1.1000
2009	S91	2009S91	0.9500	0.9800	1.0800	1.0800	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2009	S92	2009S92	0.9900	0.9500	0.9800	0.9800	0.9000	0.9000	1.0400	1.0400	1.0400	1.0400
2009	S95	2009S95	1.2164	1.2142	3.3608	3.3608	1.5030	1.5030	0.7884	0.7884	0.7884	0.7884
2009	S96	2009S96	1.4178	1.4152	2.1563	2.1563	1.0827	1.0827	0.7729	0.7729	0.7729	0.7729
2009	SA1	2009SA1	1.0800	1.0600	1.1500	1.1500	1.1000	1.1000	1.0500	1.0500	1.0500	1.0500
2009	SA2	2009SA2	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2009	SA3	2009SA3	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2009	SB1	2009SB1	1.0400	0.8100	1.0300	1.0300	0.9400	0.9400	1.0200	1.0200	1.0200	1.0200
2009	SB2	2009SB2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	SF3	2009SF3	1.0300	0.9900	1.0100	1.0100	1.0700	1.0700	0.9900	0.9900	0.9900	0.9900
2009	SG1	2009SG1	0.9900	1.0000	1.0800	1.0800	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2009	SI1	2009SI1	1.0200	1.0400	1.5500	1.5500	1.2600	1.2600	1.0300	1.0300	1.0300	1.0300
2009	SI2	2009SI2	1.0300	0.9700	1.1700	1.1700	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2009	SL4	2009SL4	0.9700	0.9300	1.1200	1.1200	0.9000	0.9000	1.2400	1.2400	1.2400	1.2400
2009	SR1	2009SR1	1.3080	1.3056	1.3221	1.3221	1.0877	1.0877	0.6391	0.6391	0.6391	0.6391
2009	SR2	2009SR2	1.0250	1.0232	1.3353	1.3353	0.9896	0.9896	0.9817	0.9817	0.9817	0.9817
2009	SS8	2009SS8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	SV1	2009SV1	0.9400	0.8000	1.0700	1.0700	0.8900	0.8900	0.9700	0.9700	0.9700	0.9700
2009	SV3	2009SV3	1.0400	1.0800	1.0000	1.0000	1.0000	1.0000	1.0400	1.0400	1.0400	1.0400
2009	SX3	2009SX3	1.0700	1.1000	1.1300	1.1300	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2009	T41	2009T41	0.9300	1.1000	0.8600	0.8600	0.8300	0.8300	1.0800	1.0800	1.0800	1.0800
2009	TA1	2009TA1	0.9500	0.7900	0.9400	0.9400	0.8500	0.8500	1.0000	1.0000	1.0000	1.0000
2009	TF1	2009TF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	TH1	2009TH1	0.9200	0.9500	0.7900	0.7900	0.7900	0.7900	1.0000	1.0000	1.0000	1.0000
2009	TL1	2009TL1	1.0600	1.2200	0.9200	0.9200	0.9300	0.9300	1.0300	1.0300	1.0300	1.0300
2009	TP4	2009TP4	0.9900	1.0200	0.9500	0.9500	1.0800	1.0800	1.0100	1.0100	1.0100	1.0100
2009	TR1	2009TR1	1.0200	0.8700	1.1100	1.1100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2009	TS1	2009TS1	0.9200	1.0100	0.8800	0.8800	0.9800	0.9800	1.0100	1.0100	1.0100	1.0100
2009	TS2	2009TS2	0.9900	0.9100	0.8300	0.8300	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2009	TS4	2009TS4	1.0800	1.0400	0.9900	0.9900	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2009	TS5	2009TS5	0.9700	0.9800	1.0000	1.0000	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2009	TS6	2009TS6	1.0000	1.0000	0.9900	0.9900	1.0700	1.0700	1.0000	1.0000	1.0000	1.0000
2009	TT2	2009TT2	1.0200	1.1100	1.1700	1.1700	1.0800	1.0800	1.0000	1.0000	1.0000	1.0000
2009	TT4	2009TT4	1.0000	0.9700	0.9700	0.9700	1.0700	1.0700	1.0100	1.0100	1.0100	1.0100
2009	VE3	2009VE3	1.0200	0.9800	1.0000	1.0000	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2009	VG1	2009VG1	0.9900	0.9900	0.9500	0.9500	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2009	VG2	2009VG2	1.6000	1.6000	1.0000	1.0000	1.0000	1.0000	1.5000	1.5000	1.5000	1.5000
2009	VJ1	2009VJ1	0.9800	0.9100	0.8800	0.8800	0.9600	0.9600	0.9100	0.9100	0.9100	0.9100
2009	VN1	2009VN1	0.9800	0.9100	0.8600	0.8600	0.9700	0.9700	1.1400	1.1400	1.1400	1.1400
2009	VP1	2009VP1	0.9400	0.9100	0.9400	0.9400	1.0400	1.0400	0.9700	0.9700	0.9700	0.9700
2009	VP2	2009VP2	1.0000	1.0100	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	VR1	2009VR1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2009	VS1	2009VS1	1.0200	1.1100	1.0800	1.0800	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2009	VS2	2009VS2	1.0000	0.9600	1.0800	1.0800	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2009	VS4	2009VS4	1.0200	0.9600	0.7900	0.7900	0.8800	0.8800	1.0300	1.0300	1.0300	1.0300
2009	VT1	2009VT1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2009	VV3	2009VV3	1.0200	0.9700	0.9500	0.9500	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2009	VV4	2009VV4	1.0000	1.0000	1.0100	1.0100	0.9300	0.9300	1.0000	1.0000	1.0000	1.0000
2009	VX1	2009VX1	0.9900	1.0100	1.0200	1.0200	0.9900	0.9900	1.0200	1.0200	1.0200	1.0200
2009	VX2	2009VX2	1.1372	1.1352	2.1487	2.1487	0.9536	0.9536	0.7097	0.7097	0.7097	0.7097
2009	XXX	2009XXX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009	ZZZ	2009ZZZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	AA1	2010AA1	1.0400	1.2500	1.0500	1.0500	0.9800	0.9800	1.1100	1.1100	1.1100	1.1100
2010	AA2	2010AA2	0.9900	0.9900	0.7600	0.7600	0.9000	0.9000	0.9900	0.9900	0.9900	0.9900

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

Company: AIG National Insurance Company, Inc.

YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2010	AA3	2010AA3	1.0200	1.0200	1.0300	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800
2010	AA5	2010AA5	1.2337	1.2315	2.1340	2.1340	1.0105	1.0105	0.6149	0.6149	0.6149	0.6149
2010	AA6	2010AA6	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2010	AM1	2010AM1	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2010	AQ1	2010AQ1	1.0200	1.0600	1.0100	1.0100	0.9800	0.9800	0.9900	0.9900	0.9900	0.9900
2010	AR1	2010AR1	1.1000	1.1100	0.9100	0.9100	1.0300	1.0300	1.0700	1.0700	1.0700	1.0700
2010	AR2	2010AR2	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2010	AR3	2010AR3	0.9700	1.0300	0.7100	0.7100	0.9100	0.9100	0.9900	0.9900	0.9900	0.9900
2010	AR4	2010AR4	0.9400	0.9400	1.0400	1.0400	0.8600	0.8600	0.9900	0.9900	0.9900	0.9900
2010	AR8	2010AR8	1.0400	0.9900	0.9700	0.9700	1.0700	1.0700	1.1200	1.1200	1.1200	1.1200
2010	AS3	2010AS3	1.0600	1.1500	0.9000	0.9000	0.8900	0.8900	1.0400	1.0400	1.0400	1.0400
2010	AS4	2010AS4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	AS5	2010AS5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	AS6	2010AS6	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2010	AT1	2010AT1	0.9900	0.8600	0.8300	0.8300	0.7600	0.7600	1.1300	1.1300	1.1300	1.1300
2010	AT2	2010AT2	0.9600	1.0100	0.7800	0.7800	0.8600	0.8600	0.9400	0.9400	0.9400	0.9400
2010	AT3	2010AT3	0.9800	0.9700	0.9400	0.9400	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2010	B31	2010B31	0.9500	0.9400	0.8200	0.8200	0.7300	0.7300	1.0900	1.0900	1.0900	1.0900
2010	B51	2010B51	1.0000	0.9100	0.8100	0.8100	0.8200	0.8200	0.9800	0.9800	0.9800	0.9800
2010	B61	2010B61	1.0100	1.0000	1.0100	1.0100	0.9900	0.9900	1.2100	1.2100	1.2100	1.2100
2010	B71	2010B71	0.9900	0.9500	0.7900	0.7900	0.7700	0.7700	1.1400	1.1400	1.1400	1.1400
2010	BL2	2010BL2	1.0000	1.0000	0.9400	0.9400	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2010	BL3	2010BL3	1.0995	1.0975	1.5240	1.5240	1.4494	1.4494	0.9392	0.9392	0.9392	0.9392
2010	BM1	2010BM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	BM2	2010BM2	1.0700	1.0100	1.1100	1.1100	0.9800	0.9800	1.0700	1.0700	1.0700	1.0700
2010	BM3	2010BM3	1.0300	0.9800	1.2600	1.2600	1.1200	1.1200	1.0900	1.0900	1.0900	1.0900
2010	BM4	2010BM4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	BR3	2010BR3	1.0000	0.7600	0.9600	0.9600	1.0200	1.0200	1.0100	1.0100	1.0100	1.0100
2010	BR6	2010BR6	0.9900	1.0000	0.9600	0.9600	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100
2010	BT1	2010BT1	1.2608	1.2586	1.2648	1.2648	1.1887	1.1887	0.8899	0.8899	0.8899	0.8899
2010	BX1	2010BX1	0.9600	1.1000	0.9200	0.9200	0.8100	0.8100	0.9800	0.9800	0.9800	0.9800
2010	BX2	2010BX2	0.9900	0.9800	0.9800	0.9800	1.5200	1.5200	1.0800	1.0800	1.0800	1.0800
2010	BZ1	2010BZ1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	BZ3	2010BZ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	C11	2010C11	0.9500	0.9500	1.1200	1.1200	1.2400	1.2400	1.0000	1.0000	1.0000	1.0000
2010	C21	2010C21	0.9200	0.9500	0.9000	0.9000	1.1700	1.1700	0.9900	0.9900	0.9900	0.9900
2010	C31	2010C31	0.9900	1.0300	1.0400	1.0400	1.1100	1.1100	1.0300	1.0300	1.0300	1.0300
2010	CA3	2010CA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	CA4	2010CA4	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2010	CC2	2010CC2	0.9900	1.0300	1.1000	1.1000	1.3300	1.3300	1.0400	1.0400	1.0400	1.0400
2010	CC6	2010CC6	0.9600	1.0200	1.1200	1.1200	0.9900	0.9900	0.9200	0.9200	0.9200	0.9200
2010	CC7	2010CC7	1.0100	1.0100	0.9400	0.9400	1.1000	1.1000	1.0700	1.0700	1.0700	1.0700
2010	CC8	2010CC8	0.9900	0.9600	0.9900	0.9900	1.0400	1.0400	1.0000	1.0000	1.0000	1.0000
2010	CCA	2010CCA	0.9600	0.7700	0.7600	0.7600	0.7800	0.7800	1.0100	1.0100	1.0100	1.0100
2010	CCE	2010CCE	1.0000	1.0900	0.9700	0.9700	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2010	CCF	2010CCF	0.9700	1.0000	1.0200	1.0200	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2010	CCG	2010CCG	1.1144	1.1124	1.5593	1.5593	1.3989	1.3989	0.8639	0.8639	0.8639	0.8639
2010	CCH	2010CCH	1.0380	1.0362	1.4849	1.4849	1.2182	1.2182	0.9126	0.9126	0.9126	0.9126
2010	CD1	2010CD1	1.0200	0.9700	0.8600	0.8600	0.9700	0.9700	1.0500	1.0500	1.0500	1.0500
2010	CD4	2010CD4	1.1291	1.1271	1.0828	1.0828	1.0429	1.0429	1.0093	1.0093	1.0093	1.0093
2010	CE2	2010CE2	1.0400	1.1500	1.5000	1.5000	1.1100	1.1100	1.2500	1.2500	1.2500	1.2500
2010	CE3	2010CE3	1.0000	1.0000	0.7600	0.7600	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2010	CH1	2010CH1	1.1856	1.1835	1.3413	1.3413	1.1237	1.1237	1.0480	1.0480	1.0480	1.0480
2010	CI1	2010CI1	1.0200	0.9300	1.0800	1.0800	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2010	CM1	2010CM1	1.0800	0.9400	1.0800	1.0800	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2010	CM3	2010CM3	1.0100	0.9500	0.9700	0.9700	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200
2010	CP3	2010CP3	1.0600	1.0800	1.4200	1.4200	1.2100	1.2100	1.0100	1.0100	1.0100	1.0100
2010	CP4	2010CP4	0.9800	0.9500	1.0300	1.0300	1.0000	1.0000	1.0500	1.0500	1.0500	1.0500
2010	CS7	2010CS7	0.9300	1.0100	0.7700	0.7700	0.9200	0.9200	1.0900	1.0900	1.0900	1.0900
2010	CS8	2010CS8	0.9700	0.9600	0.8100	0.8100	1.0300	1.0300	1.0400	1.0400	1.0400	1.0400
2010	CS9	2010CS9	1.0100	0.9900	1.2000	1.2000	1.1600	1.1600	1.0400	1.0400	1.0400	1.0400
2010	CSA	2010CSA	1.0000	1.0000	1.0000	1.0000	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000
2010	CSB	2010CSB	0.9800	0.9900	0.9800	0.9800	1.0900	1.0900	1.0200	1.0200	1.0200	1.0200
2010	CSC	2010CSC	1.1357	1.1337	1.5841	1.5841	1.5830	1.5830	1.0198	1.0198	1.0198	1.0198
2010	CT1	2010CT1	0.9300	0.9500	0.8100	0.8100	1.0200	1.0200	1.0400	1.0400	1.0400	1.0400
2010	CT3	2010CT3	0.9400	0.9000	0.9200	0.9200	1.2800	1.2800	1.0800	1.0800	1.0800	1.0800
2010	CT5	2010CT5	1.0000	1.0400	0.9700	0.9700	1.0200	1.0200	0.9900	0.9900	0.9900	0.9900
2010	CU1	2010CU1	1.1924	1.1902	1.1423	1.1423	1.0391	1.0391	0.9004	0.9004	0.9004	0.9004
2010	CX1	2010CX1	1.0000	1.0000	0.9800	0.9800	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2010	D31	2010D31	1.0600	1.0600	1.0300	1.0300	1.0500	1.0500	0.9900	0.9900	0.9900	0.9900
2010	DC2	2010DC2	1.0100	0.9600	1.0000	1.0000	0.9600	0.9600	1.0000	1.0000	1.0000	1.0000
2010	DC4	2010DC4	1.0827	1.0808	1.5454	1.5454	1.3496	1.3496	1.1474	1.1474	1.1474	1.1474
2010	DC5	2010DC5	1.0100	1.0100	1.0600	1.0600	1.0100	1.0100	0.9700	0.9700	0.9700	0.9700
2010	DD4	2010DD4	1.0700	1.2900	1.1100	1.1100	1.0300	1.0300	1.0100	1.0100	1.0100	1.0100
2010	DD6	2010DD6	1.0500	1.2900	0.7900	0.7900	1.0700	1.0700	1.1000	1.1000	1.1000	1.1000
2010	DG1	2010DG1	1.0100	1.0300	0.9400	0.9400	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2010	DJ1	2010DJ1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2010	DM2	2010DM2	0.9600	0.9500	1.0000	1.0000	0.9500	0.9500	1.0400	1.0400	1.0400	1.0400
2010	DM3	2010DM3	1.0000	1.0000	0.9900	0.9900	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2010	DN2	2010DN2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	DN3	2010DN3	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2010	DR2	2010DR2	0.9800	1.0200	1.4600	1.4600	0.9600	0.9600	0.9700	0.9700	0.9700	0.9700
2010	DR3	2010DR3	0.9800	1.0900	1.0100	1.0100	1.0700	1.0700	1.0200	1.0200	1.0200	1.0200
2010	DR4	2010DR4	1.0500	1.0800	0.9800	0.9800	1.0600	1.0600	1.0300	1.0300	1.0300	1.0300
2010	DS3	2010DS3	1.0100	1.0200	1.0800	1.0800	1.1700	1.1700	1.2800	1.2800	1.2800	1.2800
2010	DT1	2010DT1	0.9700	0.9400	0.9700	0.9700	1.0600	1.0600	1.0400	1.0400	1.0400	1.0400
2010	DV1	2010DV1	1.0800	1.0700	0.9600	0.9600	1.1800	1.1800	1.9800	1.9800	1.9800	1.9800
2010	DV2	2010DV2	1.0000	1.0000	1.0200	1.0200	1.0500	1.0500	1.0200	1.0200	1.0200	1.0200
2010	FA8	2010FA8	1.0300	1.0300	1.0000	1.0000	1.0000	1.0000	1.0100	1.0100	1.0100	1.0100

EXHIBIT 12a - YMM

Version 0804

State: Arkansas

Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008

Product: Auto 3.5

Company: Granite State Insurance Company

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YMM Factors - All Tier Groups — **4 Decimal Points**

					COMP/LPC		COL/UMPD		PIPM/PIPAI/UMBI/UIMBI			
MY	YMM	MYYMM	BI	PD	COMP	LPC	COLL	UMPD	PIPM	PIPAI	UMBI	UIMBI
2010	FC2	2010FC2	0.9500	0.9100	0.9500	0.9500	0.9500	0.9500	0.9800	0.9800	0.9800	0.9800
2010	FE1	2010FE1	0.9700	0.9900	1.1200	1.1200	1.0000	1.0000	1.0200	1.0200	1.0200	1.0200
2010	FE2	2010FE2	1.0600	1.0900	1.0500	1.0500	1.0000	1.0000	0.9800	0.9800	0.9800	0.9800
2010	FE3	2010FE3	1.0900	1.1100	0.8600	0.8600	0.9200	0.9200	1.0300	1.0300	1.0300	1.0300
2010	FE4	2010FE4	0.9200	0.9300	0.7700	0.7700	0.7800	0.7800	1.0000	1.0000	1.0000	1.0000
2010	FE7	2010FE7	0.9300	1.0400	0.7800	0.7800	0.9600	0.9600	1.1300	1.1300	1.1300	1.1300
2010	FE8	2010FE8	0.9000	0.9700	0.7200	0.7200	1.0400	1.0400	1.1700	1.1700	1.1700	1.1700
2010	FE9	2010FE9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	FF1	2010FF1	0.9000	1.0500	1.2500	1.2500	1.2000	1.2000	1.0200	1.0200	1.0200	1.0200
2010	FF2	2010FF2	1.0200	1.1500	1.2100	1.2100	1.2700	1.2700	1.0300	1.0300	1.0300	1.0300
2010	FF3	2010FF3	0.9500	1.0400	1.1100	1.1100	1.1900	1.1900	1.0200	1.0200	1.0200	1.0200
2010	FF5	2010FF5	1.1000	1.1100	1.0900	1.0900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2010	FF6	2010FF6	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2010	FF7	2010FF7	1.0000	1.0000	1.1100	1.1100	1.1900	1.1900	1.0000	1.0000	1.0000	1.0000
2010	FF8	2010FF8	1.0000	1.0000	0.9700	0.9700	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2010	FF9	2010FF9	1.0368	1.0350	1.3614	1.3614	1.1236	1.1236	0.9888	0.9888	0.9888	0.9888
2010	FG1	2010FG1	1.0000	0.9800	1.1100	1.1100	0.9300	0.9300	1.1200	1.1200	1.1200	1.1200
2010	FM1	2010FM1	1.2400	1.1700	0.9100	0.9100	1.0000	1.0000	1.0300	1.0300	1.0300	1.0300
2010	FR1	2010FR1	1.1200	1.1600	1.1500	1.1500	1.2500	1.2500	1.0700	1.0700	1.0700	1.0700
2010	FT1	2010FT1	1.0700	1.0000	0.9200	0.9200	0.9500	0.9500	1.0100	1.0100	1.0100	1.0100
2010	G11	2010G11	0.9700	0.9400	1.0300	1.0300	1.2000	1.2000	1.0600	1.0600	1.0600	1.0600
2010	G31	2010G31	0.9700	0.9200	0.9900	0.9900	1.1800	1.1800	1.0200	1.0200	1.0200	1.0200
2010	GC1	2010GC1	1.0500	0.9700	1.0200	1.0200	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000
2010	GE1	2010GE1	0.9600	0.8900	0.8500	0.8500	1.2900	1.2900	1.2800	1.2800	1.2800	1.2800
2010	GS3	2010GS3	1.0200	1.0500	1.1200	1.1200	1.1000	1.1000	1.0000	1.0000	1.0000	1.0000
2010	GS4	2010GS4	1.0000	0.9700	0.9900	0.9900	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2010	GS5	2010GS5	1.0100	1.0000	0.9300	0.9300	0.9600	0.9600	0.9900	0.9900	0.9900	0.9900
2010	GS6	2010GS6	0.9900	0.9200	1.0300	1.0300	1.2000	1.2000	1.0400	1.0400	1.0400	1.0400
2010	GS7	2010GS7	1.0200	1.0200	0.9300	0.9300	1.0800	1.0800	1.0900	1.0900	1.0900	1.0900
2010	GS8	2010GS8	1.0700	1.0400	0.9900	0.9900	1.1800	1.1800	1.0100	1.0100	1.0100	1.0100
2010	GY1	2010GY1	0.9800	1.0100	0.9300	0.9300	1.1500	1.1500	1.1700	1.1700	1.1700	1.1700
2010	GY2	2010GY2	0.9500	0.9100	0.9000	0.9000	1.0600	1.0600	1.0800	1.0800	1.0800	1.0800
2010	HA1	2010HA1	1.0200	1.0100	0.7400	0.7400	0.9600	0.9600	1.0900	1.0900	1.0900	1.0900
2010	HA2	2010HA2	1.1700	1.1300	0.9700	0.9700	0.9600	0.9600	0.9800	0.9800	0.9800	0.9800
2010	HA3	2010HA3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	HC1	2010HC1	1.0200	1.0900	0.9000	0.9000	1.1200	1.1200	1.1200	1.1200	1.1200	1.1200
2010	HC2	2010HC2	1.0000	1.1300	0.9100	0.9100	1.0900	1.0900	1.0000	1.0000	1.0000	1.0000
2010	HC4	2010HC4	1.0100	1.0300	1.0600	1.0600	1.1100	1.1100	0.9900	0.9900	0.9900	0.9900
2010	HC5	2010HC5	0.9500	0.9200	0.8300	0.8300	0.9700	0.9700	0.9800	0.9800	0.9800	0.9800
2010	HE2	2010HE2	1.0600	1.0800	0.9500	0.9500	0.9000	0.9000	1.2200	1.2200	1.2200	1.2200
2010	HE4	2010HE4	1.0000	0.9600	0.9700	0.9700	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2010	HE5	2010HE5	1.0000	0.9500	1.0500	1.0500	1.0500	1.0500	1.0700	1.0700	1.0700	1.0700
2010	HF1	2010HF1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	HH1	2010HH1	1.0500	1.1100	0.9100	0.9100	0.9100	0.9100	1.0300	1.0300	1.0300	1.0300
2010	HI1	2010HI1	1.0300	1.0200	0.9800	0.9800	0.9900	0.9900	1.0100	1.0100	1.0100	1.0100
2010	HO1	2010HO1	1.0500	0.9300	0.8000	0.8000	0.9100	0.9100	0.9600	0.9600	0.9600	0.9600
2010	HP3	2010HP3	0.9700	0.8900	0.9100	0.9100	0.8900	0.8900	0.9900	0.9900	0.9900	0.9900
2010	HR1	2010HR1	0.9592	0.9575	1.9433	1.9433	1.2405	1.2405	1.3196	1.3196	1.3196	1.3196
2010	HS1	2010HS1	1.0300	1.0600	1.0000	1.0000	1.0700	1.0700	1.0900	1.0900	1.0900	1.0900
2010	HS2	2010HS2	0.9900	0.9200	0.8900	0.8900	0.9000	0.9000	1.0000	1.0000	1.0000	1.0000
2010	HS4	2010HS4	1.0100	0.9600	1.1500	1.1500	1.0300	1.0300	1.2400	1.2400	1.2400	1.2400
2010	HT1	2010HT1	1.0500	1.1900	0.9200	0.9200	1.0000	1.0000	1.3200	1.3200	1.3200	1.3200
2010	HT2	2010HT2	1.0000	1.0000	0.9200	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	HV1	2010HV1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	IA3	2010IA3	1.0100	1.0400	0.9800	0.9800	1.0500	1.0500	1.0000	1.0000	1.0000	1.0000
2010	IF1	2010IF1	0.9900	1.0000	0.9500	0.9500	0.9300	0.9300	0.9900	0.9900	0.9900	0.9900
2010	IG2	2010IG2	0.9800	0.9300	0.8300	0.8300	0.9300	0.9300	1.0200	1.0200	1.0200	1.0200
2010	II1	2010II1	1.0000	1.0500	1.0000	1.0000	1.0700	1.0700	0.9700	0.9700	0.9700	0.9700
2010	II4	2010II4	0.9164	0.9148	1.5974	1.5974	1.4164	1.4164	1.0228	1.0228	1.0228	1.0228
2010	IM1	2010IM1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	IQ1	2010IQ1	1.1000	0.9300	0.7200	0.7200	0.7700	0.7700	1.0200	1.0200	1.0200	1.0200
2010	IQ4	2010IQ4	1.0000	1.0000	0.9900	0.9900	0.9700	0.9700	1.0000	1.0000	1.0000	1.0000
2010	JC3	2010JC3	1.1198	1.1178	1.3796	1.3796	1.6061	1.6061	0.7578	0.7578	0.7578	0.7578
2010	JC4	2010JC4	1.0200	1.0100	1.1000	1.1000	1.3000	1.3000	1.0200	1.0200	1.0200	1.0200
2010	JG1	2010JG1	0.9100	1.0500	0.8000	0.8000	1.4200	1.4200	1.0600	1.0600	1.0600	1.0600
2010	JL1	2010JL1	1.0100	1.0800	1.2400	1.2400	1.4800	1.4800	1.0200	1.0200	1.0200	1.0200
2010	JS1	2010JS1	1.0800	1.0800	1.0900	1.0900	0.8700	0.8700	1.0000	1.0000	1.0000	1.0000
2010	JS2	2010JS2	1.0100	1.1300	0.9700	0.9700	1.0300	1.0300	1.1400	1.1400	1.1400	1.1400
2010	JV1	2010JV1	1.1700	1.2300	0.9500	0.9500	0.8800	0.8800	1.0200	1.0200	1.0200	1.0200
2010	JW2	2010JW2	1.0500	1.1700	0.8400	0.8400	0.9700	0.9700	1.0600	1.0600	1.0600	1.0600
2010	JX1	2010JX1	1.0200	1.3700	1.1100	1.1100	0.9800	0.9800	1.0000	1.0000	1.0000	1.0000
2010	JX2	2010JX2	1.0700	1.0200	0.8500	0.8500	0.8600	0.8600	1.2700	1.2700	1.2700	1.2700
2010	JX5	2010JX5	1.1300	1.2600	0.9700	0.9700	0.8900	0.8900	1.2400	1.2400	1.2400	1.2400
2010	JX6	2010JX6	1.0400	1.0800	0.9200	0.9200	1.0000	1.0000	0.9500	0.9500	0.9500	0.9500
2010	KA1	2010KA1	1.0500	0.9800	0.9800	0.9800	0.9700	0.9700	1.0400	1.0400	1.0400	1.0400
2010	KK1	2010KK1	0.8741	0.8726	1.1055	1.1055	1.0156	1.0156	1.6938	1.6938	1.6938	1.6938
2010	KO1	2010KO1	0.9700	0.9400	1.0800	1.0800	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
2010	KR1	2010KR1	1.0900	1.0900	1.1300	1.1300	1.0400	1.0400	0.9800	0.9800	0.9800	0.9800
2010	KR3	2010KR3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	KS1	2010KS1	1.0100	1.0100	1.0400	1.0400	0.9900	0.9900	1.0000	1.0000	1.0000	1.0000
2010	KS3	2010KS3	1.0700	1.0800	1.1600	1.1600	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
2010	KS5	2010KS5	0.9800	1.0400	0.9700	0.9700	1.0200	1.0200	1.0000	1.0000	1.0000	1.0000
2010	LE2	2010LE2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010	LG1	2010LG1	0.9800	0.8900	0.9200	0.9200	0.9000	0.9000	1.0500	1.0500	1.0500	1.0500

EXHIBIT 13 - LIMITS & DEDUCTIBLES

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Bodily Injury — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
25/50	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50/100	1.23	1.23	1.23	1.20	1.20	1.20	1.17
100/300	1.50	1.50	1.50	1.43	1.43	1.43	1.35
100CSL	1.31	1.31	1.31	1.31	1.31	1.31	1.31
300CSL	1.59	1.59	1.59	1.59	1.59	1.59	1.59

Property Damage — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50	1.02	1.02	1.02	1.02	1.02	1.02	1.01
100	1.04	1.04	1.04	1.04	1.04	1.04	1.03
100CSL	1.02	1.02	1.02	1.02	1.02	1.02	1.02
300CSL	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Personal Injury Protection PIPM (M=Medical Benefit Levels) — 2 Decimal Points

Limit/Tier	1	2	3	4	5	6	7
5000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10000	2.500	2.500	2.500	2.500	2.500	2.500	2.500

Personal Injury Protection PIPAI (AD =Accidental Death, ID = Income Disability) — 2 Decimal Points

Limit/Tier	1	2	3	4	5	6	7
AD	0.330	0.330	0.330	0.330	0.330	0.330	0.330
ID	0.330	0.330	0.330	0.330	0.330	0.330	0.330
AD, ID	0.660	0.660	0.660	0.660	0.660	0.660	0.660

UMBI — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
25/50	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50/100	1.45	1.45	1.45	1.45	1.45	1.45	1.45
100/300	2.00	2.00	2.00	2.00	2.00	2.00	2.00
100CSL	1.69	1.69	1.69	1.69	1.69	1.69	1.69
300CSL	2.30	2.30	2.30	2.30	2.30	2.30	2.30
100-100	1.69	1.69	1.69	1.69	1.69	1.69	1.69
300-300	2.30	2.30	2.30	2.30	2.30	2.30	2.30
UIMBI = 100-100 and 300-300 only used when UMPD=Reject							

UIMBI — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
25/50	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50/100	1.50	1.50	1.50	1.50	1.50	1.50	1.50
100/300	2.05	2.05	2.05	2.05	2.05	2.05	2.05
100-100	1.71	1.71	1.71	1.71	1.71	1.71	1.71
300-300	2.30	2.30	2.30	2.30	2.30	2.30	2.30

UMPD — 2 Decimal Points

Limit_Ded/Tier Grp	1	2	3	4	5	6	7
25	1.30	1.30	1.30	1.30	1.30	1.30	1.30
50	1.95	1.95	1.95	1.95	1.95	1.95	1.95
100	3.00	3.00	3.00	3.00	3.00	3.00	3.00
100CSL	2.68	2.68	2.68	2.68	2.68	2.68	2.68
300CSL	4.00	4.00	4.00	4.00	4.00	4.00	4.00

Comprehensive — 3 Decimal Points

Symbol/Deductible	0	50	100	250	500	750	1000	2000
1			1.150	1.000	0.850		0.680	
2			1.150	1.000	0.850		0.680	
3			1.150	1.000	0.850		0.680	
4			1.150	1.000	0.850		0.680	
5			1.150	1.000	0.850		0.680	
6			1.150	1.000	0.850		0.680	
7			1.150	1.000	0.850		0.680	
8			1.150	1.000	0.850		0.680	
9			1.150	1.000	0.850		0.680	
0			1.150	1.000	0.850		0.680	
A			1.150	1.000	0.850		0.680	
B			1.150	1.000	0.850		0.680	
C			1.150	1.000	0.850		0.680	
D			1.150	1.000	0.850		0.680	
E			1.150	1.000	0.850		0.680	
F			1.150	1.000	0.850		0.680	
G			1.150	1.000	0.850		0.680	
H			1.150	1.000	0.850		0.680	
I			1.150	1.000	0.850		0.680	
J			1.150	1.000	0.850		0.680	
K			1.150	1.000	0.850		0.680	
L			1.150	1.000	0.850		0.680	
M			1.150	1.000	0.850		0.680	
O			1.150	1.000	0.850		0.680	
P			1.150	1.000	0.850		0.680	
Q			1.150	1.000	0.850		0.680	
R			1.150	1.000	0.850		0.680	
S			1.150	1.000	0.850		0.680	
T			1.150	1.000	0.850		0.680	
U			1.150	1.000	0.850		0.680	
V			1.150	1.000	0.850		0.680	
W			1.150	1.000	0.850		0.680	
X			1.150	1.000	0.850		0.680	
Y			1.150	1.000	0.850		0.680	
Z			1.150	1.000	0.850		0.680	

EXHIBIT 13 - LIMITS & DEDUCTIBLES

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Collision — 3 Decimal Points

Symbol/Deductible	0	50	100	250	500	750	1000	2000
1			1.120	1.000	0.850		0.750	
2			1.120	1.000	0.850		0.750	
3			1.120	1.000	0.850		0.750	
4			1.120	1.000	0.850		0.750	
5			1.120	1.000	0.850		0.750	
6			1.120	1.000	0.850		0.750	
7			1.120	1.000	0.850		0.750	
8			1.120	1.000	0.850		0.750	
9			1.120	1.000	0.850		0.750	
0			1.120	1.000	0.850		0.750	
A			1.120	1.000	0.850		0.750	
B			1.120	1.000	0.850		0.750	
C			1.120	1.000	0.850		0.750	
D			1.120	1.000	0.850		0.750	
E			1.120	1.000	0.850		0.750	
F			1.120	1.000	0.850		0.750	
G			1.120	1.000	0.850		0.750	
H			1.120	1.000	0.850		0.750	
I			1.120	1.000	0.850		0.750	
J			1.120	1.000	0.850		0.750	
K			1.120	1.000	0.850		0.750	
L			1.120	1.000	0.850		0.750	
M			1.120	1.000	0.850		0.750	
O			1.120	1.000	0.850		0.750	
P			1.120	1.000	0.850		0.750	
Q			1.120	1.000	0.850		0.750	
R			1.120	1.000	0.850		0.750	
S			1.120	1.000	0.850		0.750	
T			1.120	1.000	0.850		0.750	
U			1.120	1.000	0.850		0.750	
V			1.120	1.000	0.850		0.750	
W			1.120	1.000	0.850		0.750	
X			1.120	1.000	0.850		0.750	
Y			1.120	1.000	0.850		0.750	
Z			1.120	1.000	0.850		0.750	

Towing & Labor — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
50	1.00	1.00	1.00	1.00	1.00	1.00	1.00
75	1.50	1.50	1.50	1.50	1.50	1.50	1.50

Rental Reimbursement — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
20-600	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30-900	1.50	1.50	1.50	1.50	1.20	1.20	1.20
40-1200	2.00	2.00	2.00	2.00	1.50	1.50	1.50

Loan/Lease Payoff Coverage — 2 Decimal Points

Limit/Tier Grp	1	2	3	4	5	6	7
6 Month	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12 Month	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Additional Equipment Coverage (AEC) — 2 Decimal Points

Limit	Factor
100	1.00
200	2.00
400	4.00
600	6.00
800	8.00
1000	10.00
1500	15.00
2000	20.00
2500	25.00
3000	30.00
3500	35.00
4000	40.00

EXHIBIT 14 - VEHICLE EXPOSURE FACTORS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Vehicle to Driver Exposure Group Definitions

Exposure Group	# of Vehicles	# of Drivers	Other Requirements
1	1	1	including Named Non-owner Operator policies
2	1	> 1	
3	> 1	> 1	# of drivers = # of vehicles
4	> 1	> 1	# of vehicles > # of drivers
5	>1	1	
6	>1	> 1	# of vehicles < # of drivers

Bodily Injury — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.016	1.016	1.016	1.016	1.016	1.016	1.016
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.047	1.047	1.047	1.047	1.047	1.047	1.047
5	1.047	1.047	1.047	1.047	1.047	1.047	1.047
6	1.309	1.309	1.309	1.309	1.309	1.309	1.309

Property Damage — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.009	1.009	1.009	1.009	1.009	1.009	1.009
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	0.900	0.900	0.900	0.900	0.900	0.900	0.900
5	0.900	0.900	0.900	0.900	0.900	0.900	0.900
6	1.175	1.175	1.175	1.175	1.175	1.175	1.175

PIPM Payments — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.281	1.281	1.281	1.281	1.281	1.281	1.281
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	0.867	0.867	0.867	0.867	0.867	0.867	0.867
5	0.867	0.867	0.867	0.867	0.867	0.867	0.867
6	1.152	1.152	1.152	1.152	1.152	1.152	1.152

PIPAI — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.281	1.281	1.281	1.281	1.281	1.281	1.281
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	0.867	0.867	0.867	0.867	0.867	0.867	0.867
5	0.867	0.867	0.867	0.867	0.867	0.867	0.867
6	1.152	1.152	1.152	1.152	1.152	1.152	1.152

UMBI — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.281	1.281	1.281	1.281	1.281	1.281	1.281
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	0.867	0.867	0.867	0.867	0.867	0.867	0.867
5	0.867	0.867	0.867	0.867	0.867	0.867	0.867
6	1.152	1.152	1.152	1.152	1.152	1.152	1.152

UIMBI — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.281	1.281	1.281	1.281	1.281	1.281	1.281
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	0.867	0.867	0.867	0.867	0.867	0.867	0.867
5	0.867	0.867	0.867	0.867	0.867	0.867	0.867
6	1.152	1.152	1.152	1.152	1.152	1.152	1.152

UMPD — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.068	1.068	1.068	1.068	1.068	1.068	1.068
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.033	1.033	1.033	1.033	1.033	1.033	1.033
5	1.033	1.033	1.033	1.033	1.033	1.033	1.033
6	1.197	1.197	1.197	1.197	1.197	1.197	1.197

Comprehensive — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	0.969	0.969	0.969	0.969	0.969	0.969	0.969
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.144	1.144	1.144	1.144	1.144	1.144	1.144
5	1.144	1.144	1.144	1.144	1.144	1.144	1.144
6	1.096	1.096	1.096	1.096	1.096	1.096	1.096

Collision — 3 Decimal Points

Exposure Grp/Tier Grp	1	2	3	4	5	6	7
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.068	1.068	1.068	1.068	1.068	1.068	1.068
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.033	1.033	1.033	1.033	1.033	1.033	1.033
5	1.033	1.033	1.033	1.033	1.033	1.033	1.033
6	1.197	1.197	1.197	1.197	1.197	1.197	1.197

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
1	1	Y	Y	H	11YYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	1	Y	Y	N	11YYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
1	1	Y	N	H	11YNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	1	Y	N	N	11YNN	Policy	0.3730	0.2930	0.2040	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	1	N	Y	H	11NYH	Policy	0.1810	0.1780	0.1180	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	1	N	Y	N	11NYN	Policy	0.0000	0.0000	0.0370	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	1	N	N	H	11NNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	1	N	N	N	11NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	2	Y	Y	H	12YYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	2	Y	Y	N	12YYN	Policy	0.3610	0.2560	0.2430	0.2300	0.2040	0.2040	0.2040	0.2040	0.2300
1	2	Y	N	H	12YNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	2	Y	N	N	12YNN	Policy	0.3730	0.2930	0.1860	0.2340	0.2180	0.2180	0.2180	0.2180	0.2340
1	2	N	Y	H	12NYH	Policy	0.1810	0.1780	0.1220	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	2	N	Y	N	12NYN	Policy	0.0000	0.0000	0.0520	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	2	N	N	H	12NNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	2	N	N	N	12NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	3	Y	Y	H	13YYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	3	Y	Y	N	13YYN	Policy	0.3610	0.2560	0.2430	0.2300	0.2040	0.2040	0.2040	0.2040	0.2300
1	3	Y	N	H	13YNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	3	Y	N	N	13YNN	Policy	0.3730	0.2930	0.1860	0.2340	0.2180	0.2180	0.2180	0.2180	0.2340
1	3	N	Y	H	13NYH	Policy	0.1810	0.1780	0.1220	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	3	N	Y	N	13NYN	Policy	0.0000	0.0000	0.0520	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	3	N	N	H	13NNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	3	N	N	N	13NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	4	Y	Y	H	14YYH	Policy	0.4130	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	4	Y	Y	N	14YYN	Policy	0.3610	0.2560	0.2430	0.2200	0.2040	0.2040	0.2040	0.2040	0.2200
1	4	Y	N	H	14YNH	Policy	0.3920	0.3620	0.2850	0.3050	0.3330	0.3330	0.3330	0.3330	0.3050
1	4	Y	N	N	14YNN	Policy	0.3400	0.2680	0.1640	0.2120	0.2180	0.2180	0.2180	0.2180	0.2120
1	4	N	Y	H	14NYH	Policy	0.2400	0.1780	0.1270	0.1700	0.3550	0.3550	0.3550	0.3550	0.1700
1	4	N	Y	N	14NYN	Policy	0.0230	0.0000	0.0710	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	4	N	N	H	14NNH	Policy	0.1970	0.2010	0.0360	0.1850	0.2490	0.2490	0.2490	0.2490	0.1850
1	4	N	N	N	14NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	5	Y	Y	H	15YYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	5	Y	Y	N	15YYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
1	5	Y	N	H	15YNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	5	Y	N	N	15YNN	Policy	0.3730	0.2930	0.1860	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	5	N	Y	H	15NYH	Policy	0.1810	0.1780	0.1220	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	5	N	Y	N	15NYN	Policy	0.0000	0.0000	0.0520	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	5	N	N	H	15NNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	5	N	N	N	15NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	6	Y	Y	H	16YYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3730	0.3730	0.3730	0.3730	0.3100
1	6	Y	Y	N	16YYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2030	0.2030	0.2030	0.2030	0.2370
1	6	Y	N	H	16YNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	6	Y	N	N	16YNN	Policy	0.3730	0.2930	0.1860	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	6	N	Y	H	16NYH	Policy	0.1810	0.1780	0.1220	0.1950	0.3580	0.3580	0.3580	0.3580	0.1950
1	6	N	Y	N	16NYN	Policy	0.0000	0.0000	0.0520	0.0000	0.1640	0.1640	0.1640	0.1640	0.0000
1	6	N	N	H	16NNH	Policy	0.2510	0.2340	0.0490	0.2100	0.1930	0.1930	0.1930	0.1930	0.2100
1	6	N	N	N	16NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	7	Y	Y	H	17YYH	Policy	0.4140	0.3640	0.2720	0.3100	0.3730	0.3730	0.3730	0.3730	0.3100
1	7	Y	Y	N	17YYN	Policy	0.3610	0.2560	0.2430	0.2300	0.2030	0.2030	0.2030	0.2030	0.2300
1	7	Y	N	H	17YNH	Policy	0.3970	0.3830	0.2850	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	7	Y	N	N	17YNN	Policy	0.3470	0.2790	0.1640	0.2340	0.2180	0.2180	0.2180	0.2180	0.2340
1	7	N	Y	H	17NYH	Policy	0.2350	0.1780	0.1270	0.1950	0.3580	0.3580	0.3580	0.3580	0.1950
1	7	N	Y	N	17NYN	Policy	0.0130	0.0000	0.0710	0.0000	0.1640	0.1640	0.1640	0.1640	0.0000
1	7	N	N	H	17NNH	Policy	0.2120	0.2340	0.0360	0.2100	0.1930	0.1930	0.1930	0.1930	0.2100
1	7	N	N	N	17NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	8	Y	Y	H	18YYH	Policy	0.4140	0.3640	0.2720	0.3100	0.3690	0.3690	0.3690	0.3690	0.3100
1	8	Y	Y	N	18YYN	Policy	0.3610	0.2560	0.2430	0.2200	0.1870	0.1870	0.1870	0.1870	0.2200
1	8	Y	N	H	18YNH	Policy	0.3970	0.3670	0.2850	0.3050	0.2980	0.2980	0.2980	0.2980	0.3050
1	8	Y	N	N	18YNN	Policy	0.3470	0.2710	0.1640	0.2120	0.1760	0.1760	0.1760	0.1760	0.2120
1	8	N	Y	H	18NYH	Policy	0.2350	0.1780	0.1270	0.1700	0.3610	0.3610	0.3610	0.3610	0.1700
1	8	N	Y	N	18NYN	Policy	0.0130	0.0000	0.0710	0.0000	0.1470	0.1470	0.1470	0.1470	0.0000
1	8	N	N	H	18NNH	Policy	0.2120	0.2100	0.0360	0.1850	0.1260	0.1260	0.1260	0.1260	0.1850
1	8	N	N	N	18NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	A	Y	Y	H	1AYYH	Policy	0.4080	0.3580	0.2430	0.2750	0.3660	0.3660	0.3660	0.3660	0.2750
1	A	Y	Y	N	1AYYN	Policy	0.3610	0.2560	0.2280	0.2080	0.1720	0.1720	0.1720	0.1720	0.2080
1	A	Y	N	H	1AYNH	Policy	0.3660	0.3290	0.2110	0.2630	0.2140	0.2140	0.2140	0.2140	0.2630
1	A	Y	N	N	1AYNN	Policy	0.3040	0.2520	0.1290	0.1860	0.1070	0.1070	0.1070	0.1070	0.1860
1	A	N	Y	H	1ANYH	Policy	0.2640	0.1780	0.1360	0.1370	0.3640	0.3640	0.3640	0.3640	0.1370
1	A	N	Y	N	1ANYN	Policy	0.0690	0.0000	0.1020	0.0000	0.1300	0.1300	0.1300	0.1300	0.0000
1	A	N	N	H	1ANNH	Policy	0.1180	0.1500	0.0000	0.0940	0.0600	0.0600	0.0600	0.0600	0.0940
1	A	N	N	N	1ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	B	Y	Y	H	1BYYH	Policy	0.4090	0.3600	0.2490	0.2800	0.3660	0.3660	0.3660	0.3660	0.2800
1	B	Y	Y	N	1BYYN	Policy	0.3610	0.2560	0.2360	0.2100	0.1750	0.1750	0.1750	0.1750	0.2100
1	B	Y	N	H	1BYNH	Policy	0.3710	0.3350	0.2200	0.2690	0.2280	0.2280	0.2280	0.2280	0.2690
1	B	Y	N	N	1BYNN	Policy	0.3110	0.2550	0.1340	0.1890	0.1180	0.1180	0.1180	0.1180	0.1890
1	B	N	Y	H	1BNYH	Policy	0.2590	0.1780	0.1350	0.1410	0.3640	0.3640	0.3640	0.3640	0.1410
1	B	N	Y	N	1BNYN	Policy	0.0600	0.0000	0.0980	0.0000	0.1330	0.1330	0.1330	0.1330	0.0000
1	B	N	N	H	1BNNH	Policy	0.1340	0.1580	0.0000	0.1070	0.0710	0.0710	0.0710	0.0710	0.1070
1	B	N	N	N	1BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
1	C	Y	Y	H	1CYYH	Policy	0.4100	0.3620	0.2550	0.2850	0.3670	0.3670	0.3670	0.3670	0.2850
1	C	Y	Y	N	1CYYN	Policy	0.3610	0.2560	0.2430	0.2110	0.1770	0.1770	0.1770	0.1770	0.2110
1	C	Y	N	H	1CYNH	Policy	0.3760	0.3400	0.2300	0.2750	0.2420	0.2420	0.2420	0.2420	0.2750
1	C	Y	N	N	1CYNN	Policy	0.3190	0.2580	0.1380	0.1930	0.1300	0.1300	0.1300	0.1300	0.1930
1	C	N	Y	H	1CNYH	Policy	0.2540	0.1780	0.1330	0.1460	0.3630	0.3630	0.3630	0.3630	0.1460
1	C	N	Y	N	1CNYN	Policy	0.0500	0.0000	0.0940	0.0000	0.1360	0.1360	0.1360	0.1360	0.0000
1	C	N	N	H	1CNNH	Policy	0.1500	0.1670	0.0000	0.1200	0.0820	0.0820	0.0820	0.0820	0.1200
1	C	N	N	N	1CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	D	Y	Y	H	1DYYH	Policy	0.4110	0.3630	0.2610	0.2900	0.3670	0.3670	0.3670	0.3670	0.2900
1	D	Y	Y	N	1DYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1800	0.1800	0.1800	0.1800	0.2130
1	D	Y	N	H	1DYNH	Policy	0.3820	0.3450	0.2390	0.2810	0.2560	0.2560	0.2560	0.2560	0.2810
1	D	Y	N	N	1DYNN	Policy	0.3260	0.2600	0.1430	0.1970	0.1410	0.1410	0.1410	0.1410	0.1970
1	D	N	Y	H	1DNYH	Policy	0.2500	0.1780	0.1330	0.1510	0.3620	0.3620	0.3620	0.3620	0.1510
1	D	N	Y	N	1DNYN	Policy	0.0410	0.0000	0.0910	0.0000	0.1380	0.1380	0.1380	0.1380	0.0000
1	D	N	N	H	1DNNH	Policy	0.1650	0.1750	0.0000	0.1330	0.0930	0.0930	0.0930	0.0930	0.1330
1	D	N	N	N	1DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	E	Y	Y	H	1EYYH	Policy	0.4120	0.3640	0.2670	0.2950	0.3680	0.3680	0.3680	0.3680	0.2950
1	E	Y	Y	N	1EYYN	Policy	0.3610	0.2560	0.2430	0.2150	0.1820	0.1820	0.1820	0.1820	0.2150
1	E	Y	N	H	1EYNH	Policy	0.3870	0.3510	0.2480	0.2870	0.2700	0.2700	0.2700	0.2700	0.2870
1	E	Y	N	N	1EYNN	Policy	0.3330	0.2630	0.1470	0.2000	0.1530	0.1530	0.1530	0.1530	0.2000
1	E	N	Y	H	1ENYH	Policy	0.2450	0.1780	0.1310	0.1560	0.3620	0.3620	0.3620	0.3620	0.1560
1	E	N	Y	N	1ENYN	Policy	0.0320	0.0000	0.0870	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
1	E	N	N	H	1ENNH	Policy	0.1810	0.1840	0.0000	0.1460	0.1040	0.1040	0.1040	0.1040	0.1460
1	E	N	N	N	1ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	F	Y	Y	H	1FYYH	Policy	0.4130	0.3640	0.2720	0.3000	0.3690	0.3690	0.3690	0.3690	0.3000
1	F	Y	Y	N	1FYYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1850	0.1850	0.1850	0.1850	0.2170
1	F	Y	N	H	1FYNH	Policy	0.3920	0.3560	0.2570	0.2930	0.2840	0.2840	0.2840	0.2840	0.2930
1	F	Y	N	N	1FYNN	Policy	0.3400	0.2660	0.1510	0.2040	0.1640	0.1640	0.1640	0.1640	0.2040
1	F	N	Y	H	1FNYH	Policy	0.2400	0.1780	0.1300	0.1610	0.3610	0.3610	0.3610	0.3610	0.1610
1	F	N	Y	N	1FNYN	Policy	0.0230	0.0000	0.0830	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
1	F	N	N	H	1FNNH	Policy	0.1970	0.1930	0.0000	0.1590	0.1150	0.1150	0.1150	0.1150	0.1590
1	F	N	N	N	1FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	G	Y	Y	H	1GYYH	Policy	0.4140	0.3640	0.2720	0.3050	0.3690	0.3690	0.3690	0.3690	0.3050
1	G	Y	Y	N	1GYYN	Policy	0.3610	0.2560	0.2430	0.2180	0.1870	0.1870	0.1870	0.1870	0.2180
1	G	Y	N	H	1GYNH	Policy	0.3970	0.3620	0.2670	0.2990	0.2980	0.2980	0.2980	0.2980	0.2990
1	G	Y	N	N	1GYNN	Policy	0.3470	0.2680	0.1560	0.2080	0.1760	0.1760	0.1760	0.1760	0.2080
1	G	N	Y	H	1GNYH	Policy	0.2350	0.1780	0.1290	0.1650	0.3610	0.3610	0.3610	0.3610	0.1650
1	G	N	Y	N	1GNYN	Policy	0.0130	0.0000	0.0790	0.0000	0.1470	0.1470	0.1470	0.1470	0.0000
1	G	N	N	H	1GNNH	Policy	0.2120	0.2010	0.0050	0.1720	0.1260	0.1260	0.1260	0.1260	0.1720
1	G	N	N	N	1GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	H	Y	Y	H	1HYYH	Policy	0.4150	0.3640	0.2720	0.3100	0.3700	0.3700	0.3700	0.3700	0.3100
1	H	Y	Y	N	1HYYN	Policy	0.3610	0.2560	0.2430	0.2200	0.1900	0.1900	0.1900	0.1900	0.2200
1	H	Y	N	H	1HYNH	Policy	0.4020	0.3670	0.2760	0.3050	0.3120	0.3120	0.3120	0.3120	0.3050
1	H	Y	N	N	1HYNN	Policy	0.3540	0.2710	0.1600	0.2120	0.1870	0.1870	0.1870	0.1870	0.2120
1	H	N	Y	H	1HNYH	Policy	0.2300	0.1780	0.1280	0.1700	0.3600	0.3600	0.3600	0.3600	0.1700
1	H	N	Y	N	1HNYN	Policy	0.0040	0.0000	0.0750	0.0000	0.1500	0.1500	0.1500	0.1500	0.0000
1	H	N	N	H	1HNNH	Policy	0.2280	0.2100	0.0200	0.1850	0.1380	0.1380	0.1380	0.1380	0.1850
1	H	N	N	N	1HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	I	Y	Y	H	1IYYH	Policy	0.4160	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
1	I	Y	Y	N	1IYYN	Policy	0.3610	0.2560	0.2430	0.2220	0.1930	0.1930	0.1930	0.1930	0.2220
1	I	Y	N	H	1IYNH	Policy	0.4070	0.3720	0.2850	0.3110	0.3260	0.3260	0.3260	0.3260	0.3110
1	I	Y	N	N	1IYNN	Policy	0.3610	0.2730	0.1640	0.2150	0.1990	0.1990	0.1990	0.1990	0.2150
1	I	N	Y	H	1INYH	Policy	0.2250	0.1780	0.1270	0.1750	0.3600	0.3600	0.3600	0.3600	0.1750
1	I	N	Y	N	1INYN	Policy	0.0000	0.0000	0.0710	0.0000	0.1520	0.1520	0.1520	0.1520	0.0000
1	I	N	N	H	1INNH	Policy	0.2440	0.2190	0.0360	0.1980	0.1490	0.1490	0.1490	0.1490	0.1980
1	I	N	N	N	1INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	J	Y	Y	H	1JYYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
1	J	Y	Y	N	1JYYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1950	0.1950	0.1950	0.1950	0.2230
1	J	Y	N	H	1JYNH	Policy	0.4130	0.3780	0.2950	0.3170	0.3330	0.3330	0.3330	0.3330	0.3170
1	J	Y	N	N	1JYNN	Policy	0.3680	0.2760	0.1690	0.2190	0.2100	0.2100	0.2100	0.2100	0.2190
1	J	N	Y	H	1JNYH	Policy	0.2200	0.1780	0.1260	0.1800	0.3590	0.3590	0.3590	0.3590	0.1800
1	J	N	Y	N	1JNYN	Policy	0.0000	0.0000	0.0680	0.0000	0.1550	0.1550	0.1550	0.1550	0.0000
1	J	N	N	H	1JNNH	Policy	0.2510	0.2270	0.0490	0.2100	0.1600	0.1600	0.1600	0.1600	0.2100
1	J	N	N	N	1JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	K	Y	Y	H	1KYYH	Policy	0.4180	0.3640	0.2720	0.3100	0.3720	0.3720	0.3720	0.3720	0.3100
1	K	Y	Y	N	1KYYN	Policy	0.3610	0.2560	0.2430	0.2250	0.1980	0.1980	0.1980	0.1980	0.2250
1	K	Y	N	H	1KYNH	Policy	0.4180	0.3830	0.2980	0.3230	0.3330	0.3330	0.3330	0.3330	0.3230
1	K	Y	N	N	1KYNN	Policy	0.3730	0.2790	0.1730	0.2230	0.2180	0.2180	0.2180	0.2180	0.2230
1	K	N	Y	H	1KNYH	Policy	0.2150	0.1780	0.1250	0.1840	0.3590	0.3590	0.3590	0.3590	0.1840
1	K	N	Y	N	1KNYN	Policy	0.0000	0.0000	0.0640	0.0000	0.1580	0.1580	0.1580	0.1580	0.0000
1	K	N	N	H	1KNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.1710	0.1710	0.1710	0.1710	0.2100
1	K	N	N	N	1KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	L	Y	Y	H	1LYYH	Policy	0.4190	0.3640	0.2720	0.3100	0.3730	0.3730	0.3730	0.3730	0.3100
1	L	Y	Y	N	1LYYN	Policy	0.3610	0.2560	0.2430	0.2270	0.2000	0.2000	0.2000	0.2000	0.2270
1	L	Y	N	H	1LYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	L	Y	N	N	1LYNN	Policy	0.3730	0.2810	0.1770	0.2270	0.2180	0.2180	0.2180	0.2180	0.2270
1	L	N	Y	H	1LNYH	Policy	0.2100	0.1780	0.1240	0.1890	0.3580	0.3580	0.3580	0.3580	0.1890
1	L	N	Y	N	1LNYN	Policy	0.0000	0.0000	0.0600	0.0000	0.1610	0.1610	0.1610	0.1610	0.0000
1	L	N	N	H	1LNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.1820	0.1820	0.1820	0.1820	0.2100
1	L	N	N	N	1LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
1	M	Y	Y	H	1MYYH	Policy	0.4200	0.3640	0.2720	0.3100	0.3730	0.3730	0.3730	0.3730	0.3100
1	M	Y	Y	N	1MYYN	Policy	0.3610	0.2560	0.2430	0.2290	0.2030	0.2030	0.2030	0.2030	0.2290
1	M	Y	N	H	1MYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	M	Y	N	N	1MYNN	Policy	0.3730	0.2840	0.1820	0.2300	0.2180	0.2180	0.2180	0.2180	0.2300
1	M	N	Y	H	1MNYH	Policy	0.2060	0.1780	0.1230	0.1940	0.3580	0.3580	0.3580	0.3580	0.1940
1	M	N	Y	N	1MNYN	Policy	0.0000	0.0000	0.0560	0.0000	0.1640	0.1640	0.1640	0.1640	0.0000
1	M	N	N	H	1MNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.1930	0.1930	0.1930	0.1930	0.2100
1	M	N	N	N	1MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	N	Y	Y	H	1NYYH	Policy	0.4210	0.3640	0.2720	0.3100	0.3740	0.3740	0.3740	0.3740	0.3100
1	N	Y	Y	N	1NYYN	Policy	0.3610	0.2560	0.2430	0.2300	0.2040	0.2040	0.2040	0.2040	0.2300
1	N	Y	N	H	1NYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	N	Y	N	N	1NYNN	Policy	0.3730	0.2870	0.1860	0.2340	0.2180	0.2180	0.2180	0.2180	0.2340
1	N	N	Y	H	1NNYH	Policy	0.2010	0.1780	0.1220	0.1950	0.3570	0.3570	0.3570	0.3570	0.1950
1	N	N	Y	N	1NNYN	Policy	0.0000	0.0000	0.0520	0.0000	0.1660	0.1660	0.1660	0.1660	0.0000
1	N	N	N	H	1NNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2050	0.2050	0.2050	0.2050	0.2100
1	N	N	N	N	1NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	O	Y	Y	H	1OYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3740	0.3740	0.3740	0.3740	0.3100
1	O	Y	Y	N	1OYYN	Policy	0.3610	0.2560	0.2430	0.2320	0.2040	0.2040	0.2040	0.2040	0.2320
1	O	Y	N	H	1OYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	O	Y	N	N	1OYNN	Policy	0.3730	0.2890	0.1910	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	O	N	Y	H	1ONYH	Policy	0.1960	0.1780	0.1210	0.1950	0.3570	0.3570	0.3570	0.3570	0.1950
1	O	N	Y	N	1ONYN	Policy	0.0000	0.0000	0.0490	0.0000	0.1690	0.1690	0.1690	0.1690	0.0000
1	O	N	N	H	1ONNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2160	0.2160	0.2160	0.2160	0.2100
1	O	N	N	N	1ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	P	Y	Y	H	1PYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3750	0.3750	0.3750	0.3750	0.3100
1	P	Y	Y	N	1PYYN	Policy	0.3610	0.2560	0.2430	0.2340	0.2040	0.2040	0.2040	0.2040	0.2340
1	P	Y	N	H	1PYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	P	Y	N	N	1PYNN	Policy	0.3730	0.2920	0.1950	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	P	N	Y	H	1PNYH	Policy	0.1910	0.1780	0.1200	0.1950	0.3560	0.3560	0.3560	0.3560	0.1950
1	P	N	Y	N	1PNYN	Policy	0.0000	0.0000	0.0450	0.0000	0.1720	0.1720	0.1720	0.1720	0.0000
1	P	N	N	H	1PNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2270	0.2270	0.2270	0.2270	0.2100
1	P	N	N	N	1PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	Q	Y	Y	H	1QYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	Q	Y	Y	N	1QYYN	Policy	0.3610	0.2560	0.2430	0.2350	0.2040	0.2040	0.2040	0.2040	0.2350
1	Q	Y	N	H	1QYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	Q	Y	N	N	1QYNN	Policy	0.3730	0.2930	0.1990	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	Q	N	Y	H	1QNYH	Policy	0.1860	0.1780	0.1190	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	Q	N	Y	N	1QNYN	Policy	0.0000	0.0000	0.0410	0.0000	0.1750	0.1750	0.1750	0.1750	0.0000
1	Q	N	N	H	1QNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2380	0.2380	0.2380	0.2380	0.2100
1	Q	N	N	N	1QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	R	Y	Y	H	1RYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	R	Y	Y	N	1RYYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
1	R	Y	N	H	1RYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	R	Y	N	N	1RYNN	Policy	0.3730	0.2930	0.2040	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	R	N	Y	H	1RNYH	Policy	0.1810	0.1780	0.1180	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	R	N	Y	N	1RNYN	Policy	0.0000	0.0000	0.0370	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	R	N	N	H	1RNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	R	N	N	N	1RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	S	Y	Y	H	1SYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	S	Y	Y	N	1SYYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
1	S	Y	N	H	1SYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	S	Y	N	N	1SYNN	Policy	0.3730	0.2930	0.2040	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	S	N	Y	H	1SNYH	Policy	0.1810	0.1780	0.1180	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	S	N	Y	N	1SNYN	Policy	0.0000	0.0000	0.0370	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	S	N	N	H	1SNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	S	N	N	N	1SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	X	Y	Y	H	1XYYH	Policy	0.4220	0.3640	0.2720	0.3100	0.3760	0.3760	0.3760	0.3760	0.3100
1	X	Y	Y	N	1XYYN	Policy	0.3610	0.2560	0.2430	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
1	X	Y	N	H	1XYNH	Policy	0.4200	0.3860	0.2980	0.3260	0.3330	0.3330	0.3330	0.3330	0.3260
1	X	Y	N	N	1XYNN	Policy	0.3730	0.2930	0.2040	0.2350	0.2180	0.2180	0.2180	0.2180	0.2350
1	X	N	Y	H	1XNYH	Policy	0.1810	0.1780	0.1180	0.1950	0.3550	0.3550	0.3550	0.3550	0.1950
1	X	N	Y	N	1XNYN	Policy	0.0000	0.0000	0.0370	0.0000	0.1780	0.1780	0.1780	0.1780	0.0000
1	X	N	N	H	1XNNH	Policy	0.2510	0.2340	0.0490	0.2100	0.2490	0.2490	0.2490	0.2490	0.2100
1	X	N	N	N	1XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
2	1	Y	Y	H	21YYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	1	Y	Y	N	21YYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1960	0.1960	0.1960	0.1960	0.2230
2	1	Y	N	H	21YNH	Policy	0.4150	0.3720	0.2980	0.3140	0.3330	0.3330	0.3330	0.3330	0.3140
2	1	Y	N	N	21YNN	Policy	0.3720	0.2730	0.1780	0.2170	0.2120	0.2120	0.2120	0.2120	0.2170
2	1	N	Y	H	21NYH	Policy	0.2180	0.1780	0.1240	0.1770	0.3590	0.3590	0.3590	0.3590	0.1770
2	1	N	Y	N	21NYN	Policy	0.0000	0.0000	0.0600	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	1	N	N	H	21NNH	Policy	0.2510	0.2180	0.0490	0.2050	0.1620	0.1620	0.1620	0.1620	0.2050
2	1	N	N	N	21NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	2	Y	Y	H	22YYH	Policy	0.4170	0.3640	0.2720	0.3020	0.3710	0.3710	0.3710	0.3710	0.3020
2	2	Y	Y	N	22YYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1960	0.1960	0.1960	0.1960	0.2170
2	2	Y	N	H	22YNH	Policy	0.4150	0.3720	0.2830	0.2950	0.3330	0.3330	0.3330	0.3330	0.2950
2	2	Y	N	N	22YNN	Policy	0.3720	0.2730	0.1630	0.2050	0.2120	0.2120	0.2120	0.2120	0.2050
2	2	N	Y	H	22NYH	Policy	0.2180	0.1780	0.1280	0.1620	0.3590	0.3590	0.3590	0.3590	0.1620
2	2	N	Y	N	22NYN	Policy	0.0000	0.0000	0.0720	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	2	N	N	H	22NNH	Policy	0.2510	0.2180	0.0320	0.1640	0.1620	0.1620	0.1620	0.1620	0.1640
2	2	N	N	N	22NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	3	Y	Y	H	23YYH	Policy	0.4170	0.3640	0.2720	0.3020	0.3710	0.3710	0.3710	0.3710	0.3020
2	3	Y	Y	N	23YYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1960	0.1960	0.1960	0.1960	0.2170
2	3	Y	N	H	23YNH	Policy	0.4150	0.3720	0.2830	0.2950	0.3330	0.3330	0.3330	0.3330	0.2950
2	3	Y	N	N	23YNN	Policy	0.3720	0.2730	0.1630	0.2050	0.2120	0.2120	0.2120	0.2120	0.2050
2	3	N	Y	H	23NYH	Policy	0.2180	0.1780	0.1280	0.1620	0.3590	0.3590	0.3590	0.3590	0.1620
2	3	N	Y	N	23NYN	Policy	0.0000	0.0000	0.0720	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	3	N	N	H	23NNH	Policy	0.2510	0.2180	0.0320	0.1640	0.1620	0.1620	0.1620	0.1620	0.1640
2	3	N	N	N	23NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	4	Y	Y	H	24YYH	Policy	0.4080	0.3560	0.2640	0.2780	0.3710	0.3710	0.3710	0.3710	0.2780
2	4	Y	Y	N	24YYN	Policy	0.3610	0.2540	0.2430	0.2090	0.1960	0.1960	0.1960	0.1960	0.2090
2	4	Y	N	H	24YNH	Policy	0.3640	0.3230	0.2440	0.2660	0.3330	0.3330	0.3330	0.3330	0.2660
2	4	Y	N	N	24YNN	Policy	0.3020	0.2490	0.1450	0.1870	0.2120	0.2120	0.2120	0.2120	0.1870
2	4	N	Y	H	24NYH	Policy	0.2660	0.1780	0.1320	0.1390	0.3590	0.3590	0.3590	0.3590	0.1390
2	4	N	Y	N	24NYN	Policy	0.0720	0.0000	0.0890	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	4	N	N	H	24NNH	Policy	0.1140	0.1390	0.0000	0.1000	0.1620	0.1620	0.1620	0.1620	0.1000
2	4	N	N	N	24NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	5	Y	Y	H	25YYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	5	Y	Y	N	25YYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1960	0.1960	0.1960	0.1960	0.2230
2	5	Y	N	H	25YNH	Policy	0.4150	0.3670	0.2830	0.3140	0.3330	0.3330	0.3330	0.3330	0.3140
2	5	Y	N	N	25YNN	Policy	0.3720	0.2710	0.1630	0.2170	0.2120	0.2120	0.2120	0.2120	0.2170
2	5	N	Y	H	25NYH	Policy	0.2180	0.1780	0.1280	0.1770	0.3590	0.3590	0.3590	0.3590	0.1770
2	5	N	Y	N	25NYN	Policy	0.0000	0.0000	0.0720	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	5	N	N	H	25NNH	Policy	0.2510	0.2110	0.0320	0.2050	0.1620	0.1620	0.1620	0.1620	0.2050
2	5	N	N	N	25NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	6	Y	Y	H	26YYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3690	0.3690	0.3690	0.3690	0.3100
2	6	Y	Y	N	26YYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1860	0.1860	0.1860	0.1860	0.2230
2	6	Y	N	H	26YNH	Policy	0.4150	0.3670	0.2830	0.3140	0.2890	0.2890	0.2890	0.2890	0.3140
2	6	Y	N	N	26YNN	Policy	0.3720	0.2710	0.1630	0.2170	0.1680	0.1680	0.1680	0.1680	0.2170
2	6	N	Y	H	26NYH	Policy	0.2180	0.1780	0.1280	0.1770	0.3610	0.3610	0.3610	0.3610	0.1770
2	6	N	Y	N	26NYN	Policy	0.0000	0.0000	0.0720	0.0000	0.1450	0.1450	0.1450	0.1450	0.0000
2	6	N	N	H	26NNH	Policy	0.2510	0.2110	0.0320	0.2050	0.1200	0.1200	0.1200	0.1200	0.2050
2	6	N	N	N	26NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	7	Y	Y	H	27YYH	Policy	0.4090	0.3620	0.2640	0.3020	0.3690	0.3690	0.3690	0.3690	0.3020
2	7	Y	Y	N	27YYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1860	0.1860	0.1860	0.1860	0.2170
2	7	Y	N	H	27YNH	Policy	0.3690	0.3410	0.2440	0.2950	0.2890	0.2890	0.2890	0.2890	0.2950
2	7	Y	N	N	27YNN	Policy	0.3080	0.2580	0.1450	0.2050	0.1680	0.1680	0.1680	0.1680	0.2050
2	7	N	Y	H	27NYH	Policy	0.2620	0.1780	0.1320	0.1620	0.3610	0.3610	0.3610	0.3610	0.1620
2	7	N	Y	N	27NYN	Policy	0.0640	0.0000	0.0890	0.0000	0.1450	0.1450	0.1450	0.1450	0.0000
2	7	N	N	H	27NNH	Policy	0.1260	0.1680	0.0000	0.1640	0.1200	0.1200	0.1200	0.1200	0.1640
2	7	N	N	N	27NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	8	Y	Y	H	28YYH	Policy	0.4090	0.3580	0.2640	0.2780	0.3660	0.3660	0.3660	0.3660	0.2780
2	8	Y	Y	N	28YYN	Policy	0.3610	0.2560	0.2430	0.2090	0.1740	0.1740	0.1740	0.1740	0.2090
2	8	Y	N	H	28YNH	Policy	0.3690	0.3270	0.2440	0.2660	0.2260	0.2260	0.2260	0.2260	0.2660
2	8	Y	N	N	28YNN	Policy	0.3080	0.2510	0.1450	0.1870	0.1160	0.1160	0.1160	0.1160	0.1870
2	8	N	Y	H	28NYH	Policy	0.2620	0.1780	0.1320	0.1390	0.3640	0.3640	0.3640	0.3640	0.1390
2	8	N	Y	N	28NYN	Policy	0.0640	0.0000	0.0890	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
2	8	N	N	H	28NNH	Policy	0.1260	0.1460	0.0000	0.1000	0.0690	0.0690	0.0690	0.0690	0.1000
2	8	N	N	N	28NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	A	Y	Y	H	2AYYH	Policy	0.3970	0.3480	0.2430	0.2570	0.3910	0.3910	0.3910	0.3910	0.2570
2	A	Y	Y	N	2AYYN	Policy	0.3370	0.2380	0.2290	0.2060	0.2040	0.2040	0.2040	0.2040	0.2060
2	A	Y	N	H	2AYNH	Policy	0.3390	0.2960	0.2140	0.2340	0.3000	0.3000	0.3000	0.3000	0.2340
2	A	Y	N	N	2AYNN	Policy	0.2740	0.2360	0.1530	0.1700	0.1430	0.1430	0.1430	0.1430	0.1700
2	A	N	Y	H	2ANYH	Policy	0.2760	0.1600	0.1680	0.1150	0.3830	0.3830	0.3830	0.3830	0.1150
2	A	N	Y	N	2ANYN	Policy	0.1080	0.0180	0.0790	0.0230	0.1860	0.1860	0.1860	0.1860	0.0230
2	A	N	N	H	2ANNH	Policy	0.0430	0.0960	0.0000	0.0270	0.2140	0.2140	0.2140	0.2140	0.0270
2	A	N	N	N	2ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	B	Y	Y	H	2BYYH	Policy	0.4050	0.3490	0.2400	0.2540	0.3840	0.3840	0.3840	0.3840	0.2540
2	B	Y	Y	N	2BYYN	Policy	0.3450	0.2410	0.2250	0.2010	0.2020	0.2020	0.2020	0.2020	0.2010
2	B	Y	N	H	2BYNH	Policy	0.3470	0.3000	0.2080	0.2370	0.2760	0.2760	0.2760	0.2760	0.2370
2	B	Y	N	N	2BYNN	Policy	0.2790	0.2380	0.1410	0.1700	0.1320	0.1320	0.1320	0.1320	0.1700
2	B	N	Y	H	2BNYH	Policy	0.2820	0.1640	0.1550	0.1160	0.3790	0.3790	0.3790	0.3790	0.1160
2	B	N	Y	N	2BNYN	Policy	0.1020	0.0120	0.0910	0.0130	0.1720	0.1720	0.1720	0.1720	0.0130
2	B	N	N	H	2BNNH	Policy	0.0620	0.1030	0.0000	0.0380	0.1740	0.1740	0.1740	0.1740	0.0380
2	B	N	N	N	2BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
2	C	Y	Y	H	2CYYH	Policy	0.4060	0.3510	0.2370	0.2580	0.3780	0.3780	0.3780	0.3780	0.2580
2	C	Y	Y	N	2CYYN	Policy	0.3500	0.2440	0.2210	0.2020	0.1910	0.1910	0.1910	0.1910	0.2020
2	C	Y	N	H	2CYNH	Policy	0.3520	0.3050	0.2020	0.2420	0.2530	0.2530	0.2530	0.2530	0.2420
2	C	Y	N	N	2CYNN	Policy	0.2850	0.2400	0.1290	0.1730	0.1210	0.1210	0.1210	0.1210	0.1730
2	C	N	Y	H	2CNYH	Policy	0.2780	0.1670	0.1420	0.1200	0.3740	0.3740	0.3740	0.3740	0.1200
2	C	N	Y	N	2CNYN	Policy	0.0940	0.0060	0.1020	0.0060	0.1570	0.1570	0.1570	0.1570	0.0060
2	C	N	N	H	2CNNH	Policy	0.0750	0.1100	0.0000	0.0480	0.1340	0.1340	0.1340	0.1340	0.0480
2	C	N	N	N	2CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	D	Y	Y	H	2DYYH	Policy	0.4060	0.3520	0.2390	0.2620	0.3720	0.3720	0.3720	0.3720	0.2620
2	D	Y	Y	N	2DYYN	Policy	0.3550	0.2460	0.2230	0.2030	0.1810	0.1810	0.1810	0.1810	0.2030
2	D	Y	N	H	2DYNH	Policy	0.3560	0.3090	0.2040	0.2460	0.2290	0.2290	0.2290	0.2290	0.2460
2	D	Y	N	N	2DYNN	Policy	0.2910	0.2430	0.1260	0.1760	0.1100	0.1100	0.1100	0.1100	0.1760
2	D	N	Y	H	2DNYH	Policy	0.2740	0.1710	0.1360	0.1240	0.3690	0.3690	0.3690	0.3690	0.1240
2	D	N	Y	N	2DNYN	Policy	0.0870	0.0000	0.1050	0.0000	0.1430	0.1430	0.1430	0.1430	0.0000
2	D	N	N	H	2DNNH	Policy	0.0880	0.1180	0.0000	0.0590	0.0940	0.0940	0.0940	0.0940	0.0590
2	D	N	N	N	2DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	E	Y	Y	H	2EYYH	Policy	0.4070	0.3530	0.2440	0.2660	0.3650	0.3650	0.3650	0.3650	0.2660
2	E	Y	Y	N	2EYYN	Policy	0.3600	0.2490	0.2290	0.2050	0.1710	0.1710	0.1710	0.1710	0.2050
2	E	Y	N	H	2EYNH	Policy	0.3600	0.3140	0.2120	0.2510	0.2050	0.2050	0.2050	0.2050	0.2510
2	E	Y	N	N	2EYNN	Policy	0.2960	0.2450	0.1300	0.1790	0.0990	0.0990	0.0990	0.0990	0.1790
2	E	N	Y	H	2ENYH	Policy	0.2700	0.1740	0.1350	0.1280	0.3650	0.3650	0.3650	0.3650	0.1280
2	E	N	Y	N	2ENYN	Policy	0.0790	0.0000	0.1010	0.0000	0.1280	0.1280	0.1280	0.1280	0.0000
2	E	N	N	H	2ENNH	Policy	0.1000	0.1250	0.0000	0.0690	0.0530	0.0530	0.0530	0.0530	0.0690
2	E	N	N	N	2ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	F	Y	Y	H	2FYYH	Policy	0.4080	0.3550	0.2490	0.2700	0.3660	0.3660	0.3660	0.3660	0.2700
2	F	Y	Y	N	2FYYN	Policy	0.3610	0.2510	0.2350	0.2060	0.1720	0.1720	0.1720	0.1720	0.2060
2	F	Y	N	H	2FYNH	Policy	0.3640	0.3180	0.2200	0.2560	0.2150	0.2150	0.2150	0.2150	0.2560
2	F	Y	N	N	2FYNN	Policy	0.3020	0.2470	0.1340	0.1820	0.1070	0.1070	0.1070	0.1070	0.1820
2	F	N	Y	H	2FNYH	Policy	0.2660	0.1770	0.1350	0.1320	0.3640	0.3640	0.3640	0.3640	0.1320
2	F	N	Y	N	2FNYN	Policy	0.0720	0.0000	0.0980	0.0000	0.1300	0.1300	0.1300	0.1300	0.0000
2	F	N	N	H	2FNNH	Policy	0.1140	0.1320	0.0000	0.0800	0.0610	0.0610	0.0610	0.0610	0.0800
2	F	N	N	N	2FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	G	Y	Y	H	2GYYH	Policy	0.4090	0.3560	0.2540	0.2740	0.3660	0.3660	0.3660	0.3660	0.2740
2	G	Y	Y	N	2GYYN	Policy	0.3610	0.2540	0.2420	0.2080	0.1740	0.1740	0.1740	0.1740	0.2080
2	G	Y	N	H	2GYNH	Policy	0.3690	0.3230	0.2280	0.2610	0.2260	0.2260	0.2260	0.2260	0.2610
2	G	Y	N	N	2GYNN	Policy	0.3080	0.2490	0.1370	0.1840	0.1160	0.1160	0.1160	0.1160	0.1840
2	G	N	Y	H	2GNYH	Policy	0.2620	0.1780	0.1340	0.1350	0.3640	0.3640	0.3640	0.3640	0.1350
2	G	N	Y	N	2GNYN	Policy	0.0640	0.0000	0.0950	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
2	G	N	N	H	2GNNH	Policy	0.1260	0.1390	0.0000	0.0900	0.0690	0.0690	0.0690	0.0690	0.0900
2	G	N	N	N	2GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	H	Y	Y	H	2HYYH	Policy	0.4100	0.3580	0.2590	0.2780	0.3670	0.3670	0.3670	0.3670	0.2780
2	H	Y	Y	N	2HYYN	Policy	0.3610	0.2560	0.2430	0.2090	0.1760	0.1760	0.1760	0.1760	0.2090
2	H	Y	N	H	2HYNH	Policy	0.3730	0.3270	0.2360	0.2660	0.2360	0.2360	0.2360	0.2360	0.2660
2	H	Y	N	N	2HYNN	Policy	0.3140	0.2510	0.1410	0.1870	0.1250	0.1250	0.1250	0.1250	0.1870
2	H	N	Y	H	2HNYH	Policy	0.2580	0.1780	0.1330	0.1390	0.3630	0.3630	0.3630	0.3630	0.1390
2	H	N	Y	N	2HNYN	Policy	0.0560	0.0000	0.0920	0.0000	0.1340	0.1340	0.1340	0.1340	0.0000
2	H	N	N	H	2HNNH	Policy	0.1390	0.1460	0.0000	0.1000	0.0770	0.0770	0.0770	0.0770	0.1000
2	H	N	N	N	2HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	I	Y	Y	H	2IYYH	Policy	0.4100	0.3590	0.2640	0.2820	0.3670	0.3670	0.3670	0.3670	0.2820
2	I	Y	Y	N	2IYYN	Policy	0.3610	0.2560	0.2430	0.2100	0.1780	0.1780	0.1780	0.1780	0.2100
2	I	Y	N	H	2IYNH	Policy	0.3770	0.3320	0.2440	0.2710	0.2470	0.2470	0.2470	0.2470	0.2710
2	I	Y	N	N	2IYNN	Policy	0.3200	0.2540	0.1450	0.1900	0.1330	0.1330	0.1330	0.1330	0.1900
2	I	N	Y	H	2INYH	Policy	0.2540	0.1780	0.1320	0.1430	0.3630	0.3630	0.3630	0.3630	0.1430
2	I	N	Y	N	2INYN	Policy	0.0490	0.0000	0.0890	0.0000	0.1360	0.1360	0.1360	0.1360	0.0000
2	I	N	N	H	2INNH	Policy	0.1520	0.1530	0.0000	0.1110	0.0860	0.0860	0.0860	0.0860	0.1110
2	I	N	N	N	2INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	J	Y	Y	H	2JYYH	Policy	0.4110	0.3600	0.2690	0.2860	0.3680	0.3680	0.3680	0.3680	0.2860
2	J	Y	Y	N	2JYYN	Policy	0.3610	0.2560	0.2430	0.2120	0.1800	0.1800	0.1800	0.1800	0.2120
2	J	Y	N	H	2JYNH	Policy	0.3810	0.3360	0.2510	0.2750	0.2580	0.2580	0.2580	0.2580	0.2750
2	J	Y	N	N	2JYNN	Policy	0.3260	0.2560	0.1480	0.1930	0.1420	0.1420	0.1420	0.1420	0.1930
2	J	N	Y	H	2JNYH	Policy	0.2500	0.1780	0.1310	0.1470	0.3620	0.3620	0.3620	0.3620	0.1470
2	J	N	Y	N	2JNYN	Policy	0.0410	0.0000	0.0850	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
2	J	N	N	H	2JNNH	Policy	0.1650	0.1610	0.0000	0.1210	0.0940	0.0940	0.0940	0.0940	0.1210
2	J	N	N	N	2JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	K	Y	Y	H	2KYYH	Policy	0.4120	0.3620	0.2720	0.2900	0.3680	0.3680	0.3680	0.3680	0.2900
2	K	Y	Y	N	2KYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1820	0.1820	0.1820	0.1820	0.2130
2	K	Y	N	H	2KYNH	Policy	0.3860	0.3410	0.2590	0.2800	0.2680	0.2680	0.2680	0.2680	0.2800
2	K	Y	N	N	2KYNN	Policy	0.3310	0.2580	0.1520	0.1960	0.1510	0.1510	0.1510	0.1510	0.1960
2	K	N	Y	H	2KNYH	Policy	0.2460	0.1780	0.1300	0.1510	0.3620	0.3620	0.3620	0.3620	0.1510
2	K	N	Y	N	2KNYN	Policy	0.0340	0.0000	0.0820	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
2	K	N	N	H	2KNNH	Policy	0.1780	0.1680	0.0000	0.1320	0.1030	0.1030	0.1030	0.1030	0.1320
2	K	N	N	N	2KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	L	Y	Y	H	2LYYH	Policy	0.4130	0.3630	0.2720	0.2940	0.3690	0.3690	0.3690	0.3690	0.2940
2	L	Y	Y	N	2LYYN	Policy	0.3610	0.2560	0.2430	0.2140	0.1840	0.1840	0.1840	0.1840	0.2140
2	L	Y	N	H	2LYNH	Policy	0.3900	0.3450	0.2670	0.2850	0.2790	0.2790	0.2790	0.2790	0.2850
2	L	Y	N	N	2LYNN	Policy	0.3370	0.2600	0.1560	0.1990	0.1600	0.1600	0.1600	0.1600	0.1990
2	L	N	Y	H	2LNYH	Policy	0.2420	0.1780	0.1290	0.1540	0.3620	0.3620	0.3620	0.3620	0.1540
2	L	N	Y	N	2LNYN	Policy	0.0260	0.0000	0.0790	0.0000	0.1430	0.1430	0.1430	0.1430	0.0000
2	L	N	N	H	2LNNH	Policy	0.1910	0.1750	0.0050	0.1420	0.1110	0.1110	0.1110	0.1110	0.1420
2	L	N	N	N	2LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
2	M	Y	Y	H	2MYYH	Policy	0.4130	0.3640	0.2720	0.2980	0.3690	0.3690	0.3690	0.3690	0.2980
2	M	Y	Y	N	2MYYN	Policy	0.3610	0.2560	0.2430	0.2160	0.1860	0.1860	0.1860	0.1860	0.2160
2	M	Y	N	H	2MYNH	Policy	0.3940	0.3490	0.2750	0.2900	0.2890	0.2890	0.2890	0.2890	0.2900
2	M	Y	N	N	2MYNN	Policy	0.3430	0.2620	0.1590	0.2020	0.1680	0.1680	0.1680	0.1680	0.2020
2	M	N	Y	H	2MNYH	Policy	0.2380	0.1780	0.1290	0.1580	0.3610	0.3610	0.3610	0.3610	0.1580
2	M	N	Y	N	2MNYN	Policy	0.0180	0.0000	0.0760	0.0000	0.1450	0.1450	0.1450	0.1450	0.0000
2	M	N	N	H	2MNNH	Policy	0.2030	0.1820	0.0180	0.1530	0.1200	0.1200	0.1200	0.1200	0.1530
2	M	N	N	N	2MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	N	Y	Y	H	2NYYH	Policy	0.4140	0.3640	0.2720	0.3020	0.3690	0.3690	0.3690	0.3690	0.3020
2	N	Y	Y	N	2NYYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1880	0.1880	0.1880	0.1880	0.2170
2	N	Y	N	H	2NYNH	Policy	0.3980	0.3540	0.2830	0.2950	0.3000	0.3000	0.3000	0.3000	0.2950
2	N	Y	N	N	2NYNN	Policy	0.3490	0.2640	0.1630	0.2050	0.1770	0.1770	0.1770	0.1770	0.2050
2	N	N	Y	H	2NNYH	Policy	0.2340	0.1780	0.1280	0.1620	0.3610	0.3610	0.3610	0.3610	0.1620
2	N	N	Y	N	2NNYN	Policy	0.0110	0.0000	0.0720	0.0000	0.1470	0.1470	0.1470	0.1470	0.0000
2	N	N	N	H	2NNNH	Policy	0.2160	0.1890	0.0320	0.1640	0.1280	0.1280	0.1280	0.1280	0.1640
2	N	N	N	N	2NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	O	Y	Y	H	2OYYH	Policy	0.4150	0.3640	0.2720	0.3060	0.3700	0.3700	0.3700	0.3700	0.3060
2	O	Y	Y	N	2OYYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1900	0.1900	0.1900	0.1900	0.2190
2	O	Y	N	H	2OYNH	Policy	0.4030	0.3580	0.2900	0.3000	0.3110	0.3110	0.3110	0.3110	0.3000
2	O	Y	N	N	2OYNN	Policy	0.3540	0.2670	0.1670	0.2080	0.1860	0.1860	0.1860	0.1860	0.2080
2	O	N	Y	H	2ONYH	Policy	0.2300	0.1780	0.1270	0.1660	0.3600	0.3600	0.3600	0.3600	0.1660
2	O	N	Y	N	2ONYN	Policy	0.0030	0.0000	0.0690	0.0000	0.1490	0.1490	0.1490	0.1490	0.0000
2	O	N	N	H	2ONNH	Policy	0.2290	0.1960	0.0450	0.1740	0.1370	0.1370	0.1370	0.1370	0.1740
2	O	N	N	N	2ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	P	Y	Y	H	2PYYH	Policy	0.4160	0.3640	0.2720	0.3100	0.3700	0.3700	0.3700	0.3700	0.3100
2	P	Y	Y	N	2PYYN	Policy	0.3610	0.2560	0.2430	0.2200	0.1920	0.1920	0.1920	0.1920	0.2200
2	P	Y	N	H	2PYNH	Policy	0.4070	0.3630	0.2980	0.3050	0.3210	0.3210	0.3210	0.3210	0.3050
2	P	Y	N	N	2PYNN	Policy	0.3600	0.2690	0.1710	0.2110	0.1950	0.1950	0.1950	0.1950	0.2110
2	P	N	Y	H	2PNYH	Policy	0.2260	0.1780	0.1260	0.1700	0.3600	0.3600	0.3600	0.3600	0.1700
2	P	N	Y	N	2PNYN	Policy	0.0000	0.0000	0.0660	0.0000	0.1510	0.1510	0.1510	0.1510	0.0000
2	P	N	N	H	2PNNH	Policy	0.2420	0.2030	0.0490	0.1840	0.1450	0.1450	0.1450	0.1450	0.1840
2	P	N	N	N	2PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	Q	Y	Y	H	2QYYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	Q	Y	Y	N	2QYYN	Policy	0.3610	0.2560	0.2430	0.2210	0.1940	0.1940	0.1940	0.1940	0.2210
2	Q	Y	N	H	2QYNH	Policy	0.4110	0.3670	0.2980	0.3100	0.3320	0.3320	0.3320	0.3320	0.3100
2	Q	Y	N	N	2QYNN	Policy	0.3660	0.2710	0.1740	0.2140	0.2030	0.2030	0.2030	0.2030	0.2140
2	Q	N	Y	H	2QNYH	Policy	0.2220	0.1780	0.1250	0.1740	0.3600	0.3600	0.3600	0.3600	0.1740
2	Q	N	Y	N	2QNYN	Policy	0.0000	0.0000	0.0630	0.0000	0.1530	0.1530	0.1530	0.1530	0.0000
2	Q	N	N	H	2QNNH	Policy	0.2510	0.2110	0.0490	0.1950	0.1530	0.1530	0.1530	0.1530	0.1950
2	Q	N	N	N	2QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	R	Y	Y	H	2RYYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	R	Y	Y	N	2RYYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1960	0.1960	0.1960	0.1960	0.2230
2	R	Y	N	H	2RYNH	Policy	0.4150	0.3720	0.2980	0.3140	0.3330	0.3330	0.3330	0.3330	0.3140
2	R	Y	N	N	2RYNN	Policy	0.3720	0.2730	0.1780	0.2170	0.2120	0.2120	0.2120	0.2120	0.2170
2	R	N	Y	H	2RNYH	Policy	0.2180	0.1780	0.1240	0.1770	0.3590	0.3590	0.3590	0.3590	0.1770
2	R	N	Y	N	2RNYN	Policy	0.0000	0.0000	0.0600	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	R	N	N	H	2RNNH	Policy	0.2510	0.2180	0.0490	0.2050	0.1620	0.1620	0.1620	0.1620	0.2050
2	R	N	N	N	2RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	S	Y	Y	H	2SYYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	S	Y	Y	N	2SYYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1960	0.1960	0.1960	0.1960	0.2230
2	S	Y	N	H	2SYNH	Policy	0.4150	0.3720	0.2980	0.3140	0.3330	0.3330	0.3330	0.3330	0.3140
2	S	Y	N	N	2SYNN	Policy	0.3720	0.2730	0.1780	0.2170	0.2120	0.2120	0.2120	0.2120	0.2170
2	S	N	Y	H	2SNYH	Policy	0.2180	0.1780	0.1240	0.1770	0.3590	0.3590	0.3590	0.3590	0.1770
2	S	N	Y	N	2SNYN	Policy	0.0000	0.0000	0.0600	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	S	N	N	H	2SNNH	Policy	0.2510	0.2180	0.0490	0.2050	0.1620	0.1620	0.1620	0.1620	0.2050
2	S	N	N	N	2SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	X	Y	Y	H	2XYYH	Policy	0.4170	0.3640	0.2720	0.3100	0.3710	0.3710	0.3710	0.3710	0.3100
2	X	Y	Y	N	2XYYN	Policy	0.3610	0.2560	0.2430	0.2230	0.1960	0.1960	0.1960	0.1960	0.2230
2	X	Y	N	H	2XYNH	Policy	0.4150	0.3720	0.2980	0.3140	0.3330	0.3330	0.3330	0.3330	0.3140
2	X	Y	N	N	2XYNN	Policy	0.3720	0.2730	0.1780	0.2170	0.2120	0.2120	0.2120	0.2120	0.2170
2	X	N	Y	H	2XNYH	Policy	0.2180	0.1780	0.1240	0.1770	0.3590	0.3590	0.3590	0.3590	0.1770
2	X	N	Y	N	2XNYN	Policy	0.0000	0.0000	0.0600	0.0000	0.1560	0.1560	0.1560	0.1560	0.0000
2	X	N	N	H	2XNNH	Policy	0.2510	0.2180	0.0490	0.2050	0.1620	0.1620	0.1620	0.1620	0.2050
2	X	N	N	N	2XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
3	1	Y	Y	H	31YYH	Policy	0.4150	0.3640	0.2720	0.3080	0.3690	0.3690	0.3690	0.3690	0.3080
3	1	Y	Y	N	31YYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1870	0.1870	0.1870	0.1870	0.2190
3	1	Y	N	H	31YNH	Policy	0.4040	0.3630	0.2760	0.3030	0.2960	0.2960	0.2960	0.2960	0.3030
3	1	Y	N	N	31YNN	Policy	0.3570	0.2690	0.1600	0.2100	0.1740	0.1740	0.1740	0.1740	0.2100
3	1	N	Y	H	31NYH	Policy	0.2280	0.1780	0.1280	0.1680	0.3610	0.3610	0.3610	0.3610	0.1680
3	1	N	Y	N	31NYN	Policy	0.0010	0.0000	0.0750	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	1	N	N	H	31NNH	Policy	0.2330	0.2040	0.0200	0.1810	0.1250	0.1250	0.1250	0.1250	0.1810
3	1	N	N	N	31NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	2	Y	Y	H	32YYH	Policy	0.4150	0.3640	0.2680	0.2930	0.3690	0.3690	0.3690	0.3690	0.2930
3	2	Y	Y	N	32YYN	Policy	0.3610	0.2560	0.2430	0.2140	0.1870	0.1870	0.1870	0.1870	0.2140
3	2	Y	N	H	32YNH	Policy	0.4040	0.3630	0.2490	0.2850	0.2960	0.2960	0.2960	0.2960	0.2850
3	2	Y	N	N	32YNN	Policy	0.3570	0.2690	0.1470	0.1990	0.1740	0.1740	0.1740	0.1740	0.1990
3	2	N	Y	H	32NYH	Policy	0.2280	0.1780	0.1310	0.1540	0.3610	0.3610	0.3610	0.3610	0.1540
3	2	N	Y	N	32NYN	Policy	0.0010	0.0000	0.0860	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	2	N	N	H	32NNH	Policy	0.2330	0.2040	0.0000	0.1420	0.1250	0.1250	0.1250	0.1250	0.1420
3	2	N	N	N	32NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	3	Y	Y	H	33YYH	Policy	0.4150	0.3640	0.2680	0.2930	0.3690	0.3690	0.3690	0.3690	0.2930
3	3	Y	Y	N	33YYN	Policy	0.3610	0.2560	0.2430	0.2140	0.1870	0.1870	0.1870	0.1870	0.2140
3	3	Y	N	H	33YNH	Policy	0.4040	0.3630	0.2490	0.2850	0.2960	0.2960	0.2960	0.2960	0.2850
3	3	Y	N	N	33YNN	Policy	0.3570	0.2690	0.1470	0.1990	0.1740	0.1740	0.1740	0.1740	0.1990
3	3	N	Y	H	33NYH	Policy	0.2280	0.1780	0.1310	0.1540	0.3610	0.3610	0.3610	0.3610	0.1540
3	3	N	Y	N	33NYN	Policy	0.0010	0.0000	0.0860	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	3	N	N	H	33NNH	Policy	0.2330	0.2040	0.0000	0.1420	0.1250	0.1250	0.1250	0.1250	0.1420
3	3	N	N	N	33NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	4	Y	Y	H	34YYH	Policy	0.4070	0.3540	0.2460	0.2710	0.3690	0.3690	0.3690	0.3690	0.2710
3	4	Y	Y	N	34YYN	Policy	0.3560	0.2510	0.2310	0.2070	0.1870	0.1870	0.1870	0.1870	0.2070
3	4	Y	N	H	34YNH	Policy	0.3570	0.3170	0.2150	0.2580	0.2960	0.2960	0.2960	0.2960	0.2580
3	4	Y	N	N	34YNN	Policy	0.2920	0.2460	0.1310	0.1830	0.1740	0.1740	0.1740	0.1740	0.1830
3	4	N	Y	H	34NYH	Policy	0.2730	0.1760	0.1350	0.1330	0.3610	0.3610	0.3610	0.3610	0.1330
3	4	N	Y	N	34NYN	Policy	0.0850	0.0000	0.1000	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	4	N	N	H	34NNH	Policy	0.0910	0.1300	0.0000	0.0830	0.1250	0.1250	0.1250	0.1250	0.0830
3	4	N	N	N	34NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	5	Y	Y	H	35YYH	Policy	0.4150	0.3640	0.2680	0.3080	0.3690	0.3690	0.3690	0.3690	0.3080
3	5	Y	Y	N	35YYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1870	0.1870	0.1870	0.1870	0.2190
3	5	Y	N	H	35YNH	Policy	0.4040	0.3590	0.2490	0.3030	0.2960	0.2960	0.2960	0.2960	0.3030
3	5	Y	N	N	35YNN	Policy	0.3570	0.2670	0.1470	0.2100	0.1740	0.1740	0.1740	0.1740	0.2100
3	5	N	Y	H	35NYH	Policy	0.2280	0.1780	0.1310	0.1680	0.3610	0.3610	0.3610	0.3610	0.1680
3	5	N	Y	N	35NYN	Policy	0.0010	0.0000	0.0860	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	5	N	N	H	35NNH	Policy	0.2330	0.1970	0.0000	0.1810	0.1250	0.1250	0.1250	0.1250	0.1810
3	5	N	N	N	35NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	6	Y	Y	H	36YYH	Policy	0.4150	0.3640	0.2680	0.3080	0.3670	0.3670	0.3670	0.3670	0.3080
3	6	Y	Y	N	36YYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1790	0.1790	0.1790	0.1790	0.2190
3	6	Y	N	H	36YNH	Policy	0.4040	0.3590	0.2490	0.3030	0.2500	0.2500	0.2500	0.2500	0.3030
3	6	Y	N	N	36YNN	Policy	0.3570	0.2670	0.1470	0.2100	0.1360	0.1360	0.1360	0.1360	0.2100
3	6	N	Y	H	36NYH	Policy	0.2280	0.1780	0.1310	0.1680	0.3630	0.3630	0.3630	0.3630	0.1680
3	6	N	Y	N	36NYN	Policy	0.0010	0.0000	0.0860	0.0000	0.1370	0.1370	0.1370	0.1370	0.0000
3	6	N	N	H	36NNH	Policy	0.2330	0.1970	0.0000	0.1810	0.0880	0.0880	0.0880	0.0880	0.1810
3	6	N	N	N	36NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	7	Y	Y	H	37YYH	Policy	0.4070	0.3600	0.2460	0.2930	0.3670	0.3670	0.3670	0.3670	0.2930
3	7	Y	Y	N	37YYN	Policy	0.3610	0.2560	0.2310	0.2140	0.1790	0.1790	0.1790	0.1790	0.2140
3	7	Y	N	H	37YNH	Policy	0.3610	0.3340	0.2150	0.2850	0.2500	0.2500	0.2500	0.2500	0.2850
3	7	Y	N	N	37YNN	Policy	0.2980	0.2550	0.1310	0.1990	0.1360	0.1360	0.1360	0.1360	0.1990
3	7	N	Y	H	37NYH	Policy	0.2690	0.1780	0.1350	0.1540	0.3630	0.3630	0.3630	0.3630	0.1540
3	7	N	Y	N	37NYN	Policy	0.0770	0.0000	0.1000	0.0000	0.1370	0.1370	0.1370	0.1370	0.0000
3	7	N	N	H	37NNH	Policy	0.1040	0.1570	0.0000	0.1420	0.0880	0.0880	0.0880	0.0880	0.1420
3	7	N	N	N	37NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	8	Y	Y	H	38YYH	Policy	0.4070	0.3560	0.2460	0.2710	0.3710	0.3710	0.3710	0.3710	0.2710
3	8	Y	Y	N	38YYN	Policy	0.3610	0.2530	0.2310	0.2070	0.1790	0.1790	0.1790	0.1790	0.2070
3	8	Y	N	H	38YNH	Policy	0.3610	0.3210	0.2150	0.2580	0.2250	0.2250	0.2250	0.2250	0.2580
3	8	Y	N	N	38YNN	Policy	0.2980	0.2480	0.1310	0.1830	0.1080	0.1080	0.1080	0.1080	0.1830
3	8	N	Y	H	38NYH	Policy	0.2690	0.1780	0.1350	0.1330	0.3680	0.3680	0.3680	0.3680	0.1330
3	8	N	Y	N	38NYN	Policy	0.0770	0.0000	0.1000	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
3	8	N	N	H	38NNH	Policy	0.1040	0.1370	0.0000	0.0830	0.0870	0.0870	0.0870	0.0870	0.0830
3	8	N	N	N	38NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	A	Y	Y	H	3AYYH	Policy	0.3710	0.3470	0.2500	0.2620	0.4030	0.4030	0.4030	0.4030	0.2620
3	A	Y	Y	N	3AYYN	Policy	0.3180	0.2360	0.2390	0.2140	0.2040	0.2040	0.2040	0.2040	0.2140
3	A	Y	N	H	3AYNH	Policy	0.3190	0.2920	0.2280	0.2310	0.3330	0.3330	0.3330	0.3330	0.2310
3	A	Y	N	N	3AYNN	Policy	0.2680	0.2340	0.1830	0.1710	0.1650	0.1650	0.1650	0.1650	0.1710
3	A	N	Y	H	3ANYH	Policy	0.2430	0.1570	0.2000	0.1140	0.3890	0.3890	0.3890	0.3890	0.1140
3	A	N	Y	N	3ANYN	Policy	0.1120	0.0230	0.0510	0.0350	0.2150	0.2150	0.2150	0.2150	0.0350
3	A	N	N	H	3ANNH	Policy	0.0000	0.0900	0.0000	0.0150	0.2930	0.2930	0.2930	0.2930	0.0150
3	A	N	N	N	3ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	B	Y	Y	H	3BYYH	Policy	0.3900	0.3480	0.2470	0.2580	0.3980	0.3980	0.3980	0.3980	0.2580
3	B	Y	Y	N	3BYYN	Policy	0.3310	0.2380	0.2360	0.2080	0.2040	0.2040	0.2040	0.2040	0.2080
3	B	Y	N	H	3BYNH	Policy	0.3330	0.2960	0.2230	0.2330	0.3270	0.3270	0.3270	0.3270	0.2330
3	B	Y	N	N	3BYNN	Policy	0.2720	0.2360	0.1730	0.1700	0.1550	0.1550	0.1550	0.1550	0.1700
3	B	N	Y	H	3BNYH	Policy	0.2660	0.1600	0.1890	0.1150	0.3890	0.3890	0.3890	0.3890	0.1150
3	B	N	Y	N	3BNYN	Policy	0.1090	0.0180	0.0600	0.0250	0.2020	0.2020	0.2020	0.2020	0.0250
3	B	N	N	H	3BNNH	Policy	0.0300	0.0960	0.0000	0.0250	0.2590	0.2590	0.2590	0.2590	0.0250
3	B	N	N	N	3BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
3	C	Y	Y	H	3CYYH	Policy	0.4050	0.3490	0.2450	0.2530	0.3920	0.3920	0.3920	0.3920	0.2530
3	C	Y	Y	N	3CYYN	Policy	0.3420	0.2410	0.2330	0.2010	0.2040	0.2040	0.2040	0.2040	0.2010
3	C	Y	N	H	3CYNH	Policy	0.3450	0.3000	0.2180	0.2360	0.3060	0.3060	0.3060	0.3060	0.2360
3	C	Y	N	N	3CYNN	Policy	0.2760	0.2380	0.1630	0.1690	0.1460	0.1460	0.1460	0.1460	0.1690
3	C	N	Y	H	3CNYH	Policy	0.2840	0.1640	0.1780	0.1150	0.3840	0.3840	0.3840	0.3840	0.1150
3	C	N	Y	N	3CNYN	Policy	0.1060	0.0120	0.0700	0.0160	0.1900	0.1900	0.1900	0.1900	0.0160
3	C	N	N	H	3CNNH	Policy	0.0560	0.1030	0.0000	0.0350	0.2240	0.2240	0.2240	0.2240	0.0350
3	C	N	N	N	3CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	D	Y	Y	H	3DYYH	Policy	0.4050	0.3510	0.2430	0.2560	0.3870	0.3870	0.3870	0.3870	0.2560
3	D	Y	Y	N	3DYYN	Policy	0.3470	0.2430	0.2290	0.2020	0.2040	0.2040	0.2040	0.2040	0.2020
3	D	Y	N	H	3DYNH	Policy	0.3490	0.3040	0.2140	0.2400	0.2860	0.2860	0.2860	0.2860	0.2400
3	D	Y	N	N	3DYNN	Policy	0.2820	0.2400	0.1530	0.1710	0.1360	0.1360	0.1360	0.1360	0.1710
3	D	N	Y	H	3DNYH	Policy	0.2800	0.1670	0.1670	0.1190	0.3810	0.3810	0.3810	0.3810	0.1190
3	D	N	Y	N	3DNYN	Policy	0.0990	0.0060	0.0800	0.0090	0.1780	0.1780	0.1780	0.1780	0.0090
3	D	N	N	H	3DNNH	Policy	0.0680	0.1100	0.0000	0.0440	0.1900	0.1900	0.1900	0.1900	0.0440
3	D	N	N	N	3DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	E	Y	Y	H	3EYYH	Policy	0.4060	0.3520	0.2400	0.2600	0.3820	0.3820	0.3820	0.3820	0.2600
3	E	Y	Y	N	3EYYN	Policy	0.3520	0.2460	0.2260	0.2030	0.1970	0.1970	0.1970	0.1970	0.2030
3	E	Y	N	H	3EYNH	Policy	0.3530	0.3090	0.2090	0.2440	0.2660	0.2660	0.2660	0.2660	0.2440
3	E	Y	N	N	3EYNN	Policy	0.2870	0.2420	0.1420	0.1740	0.1270	0.1270	0.1270	0.1270	0.1740
3	E	N	Y	H	3ENYH	Policy	0.2760	0.1700	0.1560	0.1220	0.3770	0.3770	0.3770	0.3770	0.1220
3	E	N	Y	N	3ENYN	Policy	0.0920	0.0010	0.0890	0.0020	0.1650	0.1650	0.1650	0.1650	0.0020
3	E	N	N	H	3ENNH	Policy	0.0800	0.1170	0.0000	0.0540	0.1560	0.1560	0.1560	0.1560	0.0540
3	E	N	N	N	3ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	F	Y	Y	H	3FYYH	Policy	0.4070	0.3530	0.2380	0.2640	0.3760	0.3760	0.3760	0.3760	0.2640
3	F	Y	Y	N	3FYYN	Policy	0.3560	0.2480	0.2220	0.2040	0.1880	0.1880	0.1880	0.1880	0.2040
3	F	Y	N	H	3FYNH	Policy	0.3570	0.3130	0.2040	0.2490	0.2450	0.2450	0.2450	0.2450	0.2490
3	F	Y	N	N	3FYNN	Policy	0.2920	0.2440	0.1320	0.1770	0.1180	0.1180	0.1180	0.1180	0.1770
3	F	N	Y	H	3FNYH	Policy	0.2730	0.1730	0.1450	0.1260	0.3720	0.3720	0.3720	0.3720	0.1260
3	F	N	Y	N	3FNYN	Policy	0.0850	0.0000	0.0990	0.0000	0.1530	0.1530	0.1530	0.1530	0.0000
3	F	N	N	H	3FNNH	Policy	0.0910	0.1240	0.0000	0.0640	0.1210	0.1210	0.1210	0.1210	0.0640
3	F	N	N	N	3FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	G	Y	Y	H	3GYYH	Policy	0.4070	0.3540	0.2370	0.2670	0.3710	0.3710	0.3710	0.3710	0.2670
3	G	Y	Y	N	3GYYN	Policy	0.3610	0.2510	0.2210	0.2050	0.1790	0.1790	0.1790	0.1790	0.2050
3	G	Y	N	H	3GYNH	Policy	0.3610	0.3170	0.2010	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
3	G	Y	N	N	3GYNN	Policy	0.2980	0.2460	0.1250	0.1800	0.1080	0.1080	0.1080	0.1080	0.1800
3	G	N	Y	H	3GNYH	Policy	0.2690	0.1760	0.1370	0.1290	0.3680	0.3680	0.3680	0.3680	0.1290
3	G	N	Y	N	3GNYN	Policy	0.0770	0.0000	0.1060	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
3	G	N	N	H	3GNNH	Policy	0.1040	0.1300	0.0000	0.0740	0.0870	0.0870	0.0870	0.0870	0.0740
3	G	N	N	N	3GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	H	Y	Y	H	3HYYH	Policy	0.4080	0.3560	0.2420	0.2710	0.3650	0.3650	0.3650	0.3650	0.2710
3	H	Y	Y	N	3HYYN	Policy	0.3610	0.2530	0.2260	0.2070	0.1700	0.1700	0.1700	0.1700	0.2070
3	H	Y	N	H	3HYNH	Policy	0.3650	0.3210	0.2080	0.2580	0.2050	0.2050	0.2050	0.2050	0.2580
3	H	Y	N	N	3HYNN	Policy	0.3030	0.2480	0.1280	0.1830	0.0990	0.0990	0.0990	0.0990	0.1830
3	H	N	Y	H	3HNYH	Policy	0.2650	0.1780	0.1360	0.1330	0.3640	0.3640	0.3640	0.3640	0.1330
3	H	N	Y	N	3HNYN	Policy	0.0710	0.0000	0.1030	0.0000	0.1280	0.1280	0.1280	0.1280	0.0000
3	H	N	N	H	3HNNH	Policy	0.1150	0.1370	0.0000	0.0830	0.0520	0.0520	0.0520	0.0520	0.0830
3	H	N	N	N	3HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	I	Y	Y	H	3IYYH	Policy	0.4090	0.3570	0.2460	0.2750	0.3660	0.3660	0.3660	0.3660	0.2750
3	I	Y	Y	N	3IYYN	Policy	0.3610	0.2560	0.2310	0.2080	0.1720	0.1720	0.1720	0.1720	0.2080
3	I	Y	N	H	3IYNH	Policy	0.3690	0.3250	0.2150	0.2620	0.2140	0.2140	0.2140	0.2140	0.2620
3	I	Y	N	N	3IYNN	Policy	0.3080	0.2500	0.1310	0.1850	0.1060	0.1060	0.1060	0.1060	0.1850
3	I	N	Y	H	3INYH	Policy	0.2610	0.1780	0.1350	0.1370	0.3640	0.3640	0.3640	0.3640	0.1370
3	I	N	Y	N	3INYN	Policy	0.0640	0.0000	0.1000	0.0000	0.1300	0.1300	0.1300	0.1300	0.0000
3	I	N	N	H	3INNH	Policy	0.1270	0.1430	0.0000	0.0930	0.0600	0.0600	0.0600	0.0600	0.0930
3	I	N	N	N	3INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	J	Y	Y	H	3JYYH	Policy	0.4100	0.3580	0.2500	0.2790	0.3660	0.3660	0.3660	0.3660	0.2790
3	J	Y	Y	N	3JYYN	Policy	0.3610	0.2560	0.2370	0.2090	0.1740	0.1740	0.1740	0.1740	0.2090
3	J	Y	N	H	3JYNH	Policy	0.3730	0.3300	0.2220	0.2670	0.2230	0.2230	0.2230	0.2230	0.2670
3	J	Y	N	N	3JYNN	Policy	0.3140	0.2530	0.1350	0.1880	0.1140	0.1140	0.1140	0.1140	0.1880
3	J	N	Y	H	3JNYH	Policy	0.2580	0.1780	0.1340	0.1400	0.3640	0.3640	0.3640	0.3640	0.1400
3	J	N	Y	N	3JNYN	Policy	0.0570	0.0000	0.0970	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
3	J	N	N	H	3JNNH	Policy	0.1390	0.1500	0.0000	0.1030	0.0670	0.0670	0.0670	0.0670	0.1030
3	J	N	N	N	3JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	K	Y	Y	H	3KYYH	Policy	0.4100	0.3600	0.2550	0.2820	0.3660	0.3660	0.3660	0.3660	0.2820
3	K	Y	Y	N	3KYYN	Policy	0.3610	0.2560	0.2420	0.2100	0.1750	0.1750	0.1750	0.1750	0.2100
3	K	Y	N	H	3KYNH	Policy	0.3770	0.3340	0.2290	0.2710	0.2320	0.2320	0.2320	0.2320	0.2710
3	K	Y	N	N	3KYNN	Policy	0.3190	0.2550	0.1380	0.1910	0.1210	0.1210	0.1210	0.1210	0.1910
3	K	N	Y	H	3KNYH	Policy	0.2540	0.1780	0.1340	0.1440	0.3630	0.3630	0.3630	0.3630	0.1440
3	K	N	Y	N	3KNYN	Policy	0.0500	0.0000	0.0950	0.0000	0.1340	0.1340	0.1340	0.1340	0.0000
3	K	N	N	H	3KNNH	Policy	0.1510	0.1570	0.0000	0.1130	0.0740	0.0740	0.0740	0.0740	0.1130
3	K	N	N	N	3KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	L	Y	Y	H	3LYYH	Policy	0.4110	0.3610	0.2590	0.2860	0.3670	0.3670	0.3670	0.3670	0.2860
3	L	Y	Y	N	3LYYN	Policy	0.3610	0.2560	0.2430	0.2120	0.1770	0.1770	0.1770	0.1770	0.2120
3	L	Y	N	H	3LYNH	Policy	0.3810	0.3380	0.2350	0.2760	0.2410	0.2410	0.2410	0.2410	0.2760
3	L	Y	N	N	3LYNN	Policy	0.3240	0.2570	0.1410	0.1940	0.1290	0.1290	0.1290	0.1290	0.1940
3	L	N	Y	H	3LNYH	Policy	0.2500	0.1780	0.1330	0.1470	0.3630	0.3630	0.3630	0.3630	0.1470
3	L	N	Y	N	3LNYN	Policy	0.0430	0.0000	0.0920	0.0000	0.1350	0.1350	0.1350	0.1350	0.0000
3	L	N	N	H	3LNNH	Policy	0.1630	0.1630	0.0000	0.1230	0.0810	0.0810	0.0810	0.0810	0.1230
3	L	N	N	N	3LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
3	M	Y	Y	H	3MYYH	Policy	0.4120	0.3620	0.2630	0.2900	0.3670	0.3670	0.3670	0.3670	0.2900
3	M	Y	Y	N	3MYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1790	0.1790	0.1790	0.1790	0.2130
3	M	Y	N	H	3MYNH	Policy	0.3840	0.3420	0.2420	0.2800	0.2500	0.2500	0.2500	0.2500	0.2800
3	M	Y	N	N	3MYNN	Policy	0.3300	0.2590	0.1440	0.1970	0.1360	0.1360	0.1360	0.1360	0.1970
3	M	N	Y	H	3MNYH	Policy	0.2470	0.1780	0.1320	0.1510	0.3630	0.3630	0.3630	0.3630	0.1510
3	M	N	Y	N	3MNYN	Policy	0.0360	0.0000	0.0890	0.0000	0.1370	0.1370	0.1370	0.1370	0.0000
3	M	N	N	H	3MNNH	Policy	0.1740	0.1700	0.0000	0.1320	0.0880	0.0880	0.0880	0.0880	0.1320
3	M	N	N	N	3MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	N	Y	Y	H	3NYYH	Policy	0.4120	0.3640	0.2680	0.2930	0.3680	0.3680	0.3680	0.3680	0.2930
3	N	Y	Y	N	3NYYN	Policy	0.3610	0.2560	0.2430	0.2140	0.1800	0.1800	0.1800	0.1800	0.2140
3	N	Y	N	H	3NYNH	Policy	0.3880	0.3460	0.2490	0.2850	0.2590	0.2590	0.2590	0.2590	0.2850
3	N	Y	N	N	3NYNN	Policy	0.3350	0.2610	0.1470	0.1990	0.1440	0.1440	0.1440	0.1440	0.1990
3	N	N	Y	H	3NNYH	Policy	0.2430	0.1780	0.1310	0.1540	0.3620	0.3620	0.3620	0.3620	0.1540
3	N	N	Y	N	3NNYN	Policy	0.0290	0.0000	0.0860	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
3	N	N	N	H	3NNNH	Policy	0.1860	0.1770	0.0000	0.1420	0.0960	0.0960	0.0960	0.0960	0.1420
3	N	N	N	N	3NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	O	Y	Y	H	3OYYH	Policy	0.4130	0.3640	0.2720	0.2970	0.3680	0.3680	0.3680	0.3680	0.2970
3	O	Y	Y	N	3OYYN	Policy	0.3610	0.2560	0.2430	0.2160	0.1820	0.1820	0.1820	0.1820	0.2160
3	O	Y	N	H	3OYNH	Policy	0.3920	0.3510	0.2560	0.2900	0.2680	0.2680	0.2680	0.2680	0.2900
3	O	Y	N	N	3OYNN	Policy	0.3400	0.2630	0.1510	0.2020	0.1510	0.1510	0.1510	0.1510	0.2020
3	O	N	Y	H	3ONYH	Policy	0.2390	0.1780	0.1310	0.1580	0.3620	0.3620	0.3620	0.3620	0.1580
3	O	N	Y	N	3ONYN	Policy	0.0220	0.0000	0.0840	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
3	O	N	N	H	3ONNH	Policy	0.1980	0.1840	0.0000	0.1520	0.1030	0.1030	0.1030	0.1030	0.1520
3	O	N	N	N	3ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	P	Y	Y	H	3PYYH	Policy	0.4140	0.3640	0.2720	0.3010	0.3680	0.3680	0.3680	0.3680	0.3010
3	P	Y	Y	N	3PYYN	Policy	0.3610	0.2560	0.2430	0.2170	0.1840	0.1840	0.1840	0.1840	0.2170
3	P	Y	N	H	3PYNH	Policy	0.3960	0.3550	0.2620	0.2940	0.2770	0.2770	0.2770	0.2770	0.2940
3	P	Y	N	N	3PYNN	Policy	0.3460	0.2650	0.1540	0.2050	0.1590	0.1590	0.1590	0.1590	0.2050
3	P	N	Y	H	3PNYH	Policy	0.2360	0.1780	0.1300	0.1610	0.3620	0.3620	0.3620	0.3620	0.1610
3	P	N	Y	N	3PNYN	Policy	0.0140	0.0000	0.0810	0.0000	0.1430	0.1430	0.1430	0.1430	0.0000
3	P	N	N	H	3PNNH	Policy	0.2100	0.1900	0.0000	0.1610	0.1100	0.1100	0.1100	0.1100	0.1610
3	P	N	N	N	3PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	Q	Y	Y	H	3QYYH	Policy	0.4150	0.3640	0.2720	0.3050	0.3690	0.3690	0.3690	0.3690	0.3050
3	Q	Y	Y	N	3QYYN	Policy	0.3610	0.2560	0.2430	0.2180	0.1850	0.1850	0.1850	0.1850	0.2180
3	Q	Y	N	H	3QYNH	Policy	0.4000	0.3590	0.2690	0.2990	0.2870	0.2870	0.2870	0.2870	0.2990
3	Q	Y	N	N	3QYNN	Policy	0.3510	0.2670	0.1570	0.2080	0.1660	0.1660	0.1660	0.1660	0.2080
3	Q	N	Y	H	3QNYH	Policy	0.2320	0.1780	0.1290	0.1650	0.3610	0.3610	0.3610	0.3610	0.1650
3	Q	N	Y	N	3QNYN	Policy	0.0080	0.0000	0.0780	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
3	Q	N	N	H	3QNNH	Policy	0.2220	0.1970	0.0090	0.1710	0.1170	0.1170	0.1170	0.1170	0.1710
3	Q	N	N	N	3QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	R	Y	Y	H	3RYYH	Policy	0.4150	0.3640	0.2720	0.3080	0.3690	0.3690	0.3690	0.3690	0.3080
3	R	Y	Y	N	3RYYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1870	0.1870	0.1870	0.1870	0.2190
3	R	Y	N	H	3RYNH	Policy	0.4040	0.3630	0.2760	0.3030	0.2960	0.2960	0.2960	0.2960	0.3030
3	R	Y	N	N	3RYNN	Policy	0.3570	0.2690	0.1600	0.2100	0.1740	0.1740	0.1740	0.1740	0.2100
3	R	N	Y	H	3RNYH	Policy	0.2280	0.1780	0.1280	0.1680	0.3610	0.3610	0.3610	0.3610	0.1680
3	R	N	Y	N	3RNYN	Policy	0.0010	0.0000	0.0750	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	R	N	N	H	3RNNH	Policy	0.2330	0.2040	0.0200	0.1810	0.1250	0.1250	0.1250	0.1250	0.1810
3	R	N	N	N	3RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	S	Y	Y	H	3SYYH	Policy	0.4150	0.3640	0.2720	0.3080	0.3690	0.3690	0.3690	0.3690	0.3080
3	S	Y	Y	N	3SYYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1870	0.1870	0.1870	0.1870	0.2190
3	S	Y	N	H	3SYNH	Policy	0.4040	0.3630	0.2760	0.3030	0.2960	0.2960	0.2960	0.2960	0.3030
3	S	Y	N	N	3SYNN	Policy	0.3570	0.2690	0.1600	0.2100	0.1740	0.1740	0.1740	0.1740	0.2100
3	S	N	Y	H	3SNYH	Policy	0.2280	0.1780	0.1280	0.1680	0.3610	0.3610	0.3610	0.3610	0.1680
3	S	N	Y	N	3SNYN	Policy	0.0010	0.0000	0.0750	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	S	N	N	H	3SNNH	Policy	0.2330	0.2040	0.0200	0.1810	0.1250	0.1250	0.1250	0.1250	0.1810
3	S	N	N	N	3SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	X	Y	Y	H	3XYYH	Policy	0.4150	0.3640	0.2720	0.3080	0.3690	0.3690	0.3690	0.3690	0.3080
3	X	Y	Y	N	3XYYN	Policy	0.3610	0.2560	0.2430	0.2190	0.1870	0.1870	0.1870	0.1870	0.2190
3	X	Y	N	H	3XYNH	Policy	0.4040	0.3630	0.2760	0.3030	0.2960	0.2960	0.2960	0.2960	0.3030
3	X	Y	N	N	3XYNN	Policy	0.3570	0.2690	0.1600	0.2100	0.1740	0.1740	0.1740	0.1740	0.2100
3	X	N	Y	H	3XNYH	Policy	0.2280	0.1780	0.1280	0.1680	0.3610	0.3610	0.3610	0.3610	0.1680
3	X	N	Y	N	3XNYN	Policy	0.0010	0.0000	0.0750	0.0000	0.1460	0.1460	0.1460	0.1460	0.0000
3	X	N	N	H	3XNNH	Policy	0.2330	0.2040	0.0200	0.1810	0.1250	0.1250	0.1250	0.1250	0.1810
3	X	N	N	N	3XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
4	1	Y	Y	H	41YYH	Policy	0.4110	0.3610	0.2720	0.2890	0.3690	0.3690	0.3690	0.3690	0.2890
4	1	Y	Y	N	41YYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1850	0.1850	0.1850	0.1850	0.2130
4	1	Y	N	H	41YNH	Policy	0.3780	0.3390	0.2650	0.2800	0.2860	0.2860	0.2860	0.2860	0.2800
4	1	Y	N	N	41YNN	Policy	0.3210	0.2570	0.1550	0.1960	0.1660	0.1660	0.1660	0.1660	0.1960
4	1	N	Y	H	41NYH	Policy	0.2530	0.1780	0.1300	0.1500	0.3610	0.3610	0.3610	0.3610	0.1500
4	1	N	Y	N	41NYN	Policy	0.0470	0.0000	0.0800	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	1	N	N	H	41NNH	Policy	0.1550	0.1650	0.0020	0.1310	0.1170	0.1170	0.1170	0.1170	0.1310
4	1	N	N	N	41NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	2	Y	Y	H	42YYH	Policy	0.4110	0.3610	0.2610	0.2760	0.3690	0.3690	0.3690	0.3690	0.2760
4	2	Y	Y	N	42YYN	Policy	0.3610	0.2560	0.2430	0.2080	0.1850	0.1850	0.1850	0.1850	0.2080
4	2	Y	N	H	42YNH	Policy	0.3780	0.3390	0.2390	0.2640	0.2860	0.2860	0.2860	0.2860	0.2640
4	2	Y	N	N	42YNN	Policy	0.3210	0.2570	0.1430	0.1860	0.1660	0.1660	0.1660	0.1660	0.1860
4	2	N	Y	H	42NYH	Policy	0.2530	0.1780	0.1320	0.1380	0.3610	0.3610	0.3610	0.3610	0.1380
4	2	N	Y	N	42NYN	Policy	0.0470	0.0000	0.0900	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	2	N	N	H	42NNH	Policy	0.1550	0.1650	0.0000	0.0960	0.1170	0.1170	0.1170	0.1170	0.0960
4	2	N	N	N	42NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	3	Y	Y	H	43YYH	Policy	0.4110	0.3610	0.2610	0.2760	0.3690	0.3690	0.3690	0.3690	0.2760
4	3	Y	Y	N	43YYN	Policy	0.3610	0.2560	0.2430	0.2080	0.1850	0.1850	0.1850	0.1850	0.2080
4	3	Y	N	H	43YNH	Policy	0.3780	0.3390	0.2390	0.2640	0.2860	0.2860	0.2860	0.2860	0.2640
4	3	Y	N	N	43YNN	Policy	0.3210	0.2570	0.1430	0.1860	0.1660	0.1660	0.1660	0.1660	0.1860
4	3	N	Y	H	43NYH	Policy	0.2530	0.1780	0.1320	0.1380	0.3610	0.3610	0.3610	0.3610	0.1380
4	3	N	Y	N	43NYN	Policy	0.0470	0.0000	0.0900	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	3	N	N	H	43NNH	Policy	0.1550	0.1650	0.0000	0.0960	0.1170	0.1170	0.1170	0.1170	0.0960
4	3	N	N	N	43NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	4	Y	Y	H	44YYH	Policy	0.3720	0.3480	0.2400	0.2560	0.3690	0.3690	0.3690	0.3690	0.2560
4	4	Y	Y	N	44YYN	Policy	0.3180	0.2390	0.2250	0.2010	0.1850	0.1850	0.1850	0.1850	0.2010
4	4	Y	N	H	44YNH	Policy	0.3200	0.2960	0.2060	0.2390	0.2860	0.2860	0.2860	0.2860	0.2390
4	4	Y	N	N	44YNN	Policy	0.2680	0.2360	0.1270	0.1710	0.1660	0.1660	0.1660	0.1660	0.1710
4	4	N	Y	H	44NYH	Policy	0.2440	0.1610	0.1360	0.1180	0.3610	0.3610	0.3610	0.3610	0.1180
4	4	N	Y	N	44NYN	Policy	0.1120	0.0170	0.1040	0.0090	0.1440	0.1440	0.1440	0.1440	0.0090
4	4	N	N	H	44NNH	Policy	0.0010	0.0970	0.0000	0.0430	0.1170	0.1170	0.1170	0.1170	0.0430
4	4	N	N	N	44NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	5	Y	Y	H	45YYH	Policy	0.4110	0.3600	0.2610	0.2890	0.3690	0.3690	0.3690	0.3690	0.2890
4	5	Y	Y	N	45YYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1850	0.1850	0.1850	0.1850	0.2130
4	5	Y	N	H	45YNH	Policy	0.3780	0.3350	0.2390	0.2800	0.2860	0.2860	0.2860	0.2860	0.2800
4	5	Y	N	N	45YNN	Policy	0.3210	0.2550	0.1430	0.1960	0.1660	0.1660	0.1660	0.1660	0.1960
4	5	N	Y	H	45NYH	Policy	0.2530	0.1780	0.1320	0.1500	0.3610	0.3610	0.3610	0.3610	0.1500
4	5	N	Y	N	45NYN	Policy	0.0470	0.0000	0.0900	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	5	N	N	H	45NNH	Policy	0.1550	0.1590	0.0000	0.1310	0.1170	0.1170	0.1170	0.1170	0.1310
4	5	N	N	N	45NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	6	Y	Y	H	46YYH	Policy	0.4110	0.3600	0.2610	0.2890	0.3670	0.3670	0.3670	0.3670	0.2890
4	6	Y	Y	N	46YYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1770	0.1770	0.1770	0.1770	0.2130
4	6	Y	N	H	46YNH	Policy	0.3780	0.3350	0.2390	0.2800	0.2420	0.2420	0.2420	0.2420	0.2800
4	6	Y	N	N	46YNN	Policy	0.3210	0.2550	0.1430	0.1960	0.1290	0.1290	0.1290	0.1290	0.1960
4	6	N	Y	H	46NYH	Policy	0.2530	0.1780	0.1320	0.1500	0.3630	0.3630	0.3630	0.3630	0.1500
4	6	N	Y	N	46NYN	Policy	0.0470	0.0000	0.0900	0.0000	0.1350	0.1350	0.1350	0.1350	0.0000
4	6	N	N	H	46NNH	Policy	0.1550	0.1590	0.0000	0.1310	0.0820	0.0820	0.0820	0.0820	0.1310
4	6	N	N	N	46NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	7	Y	Y	H	47YYH	Policy	0.3870	0.3530	0.2400	0.2760	0.3670	0.3670	0.3670	0.3670	0.2760
4	7	Y	Y	N	47YYN	Policy	0.3290	0.2480	0.2250	0.2080	0.1770	0.1770	0.1770	0.1770	0.2080
4	7	Y	N	H	47YNH	Policy	0.3310	0.3120	0.2060	0.2640	0.2420	0.2420	0.2420	0.2420	0.2640
4	7	Y	N	N	47YNN	Policy	0.2710	0.2440	0.1270	0.1860	0.1290	0.1290	0.1290	0.1290	0.1860
4	7	N	Y	H	47NYH	Policy	0.2630	0.1730	0.1360	0.1380	0.3630	0.3630	0.3630	0.3630	0.1380
4	7	N	Y	N	47NYN	Policy	0.1090	0.0000	0.1040	0.0000	0.1350	0.1350	0.1350	0.1350	0.0000
4	7	N	N	H	47NNH	Policy	0.0260	0.1220	0.0000	0.0960	0.0820	0.0820	0.0820	0.0820	0.0960
4	7	N	N	N	47NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	8	Y	Y	H	48YYH	Policy	0.3870	0.3490	0.2400	0.2560	0.3750	0.3750	0.3750	0.3750	0.2560
4	8	Y	Y	N	48YYN	Policy	0.3290	0.2410	0.2250	0.2010	0.1860	0.1860	0.1860	0.1860	0.2010
4	8	Y	N	H	48YNH	Policy	0.3310	0.3000	0.2060	0.2390	0.2410	0.2410	0.2410	0.2410	0.2390
4	8	Y	N	N	48YNN	Policy	0.2710	0.2380	0.1270	0.1710	0.1160	0.1160	0.1160	0.1160	0.1710
4	8	N	Y	H	48NYH	Policy	0.2630	0.1640	0.1360	0.1180	0.3720	0.3720	0.3720	0.3720	0.1180
4	8	N	Y	N	48NYN	Policy	0.1090	0.0120	0.1040	0.0090	0.1500	0.1500	0.1500	0.1500	0.0090
4	8	N	N	H	48NNH	Policy	0.0260	0.1030	0.0000	0.0430	0.1140	0.1140	0.1140	0.1140	0.0430
4	8	N	N	N	48NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	A	Y	Y	H	4AYYH	Policy	0.2930	0.3340	0.2520	0.2770	0.4070	0.4070	0.4070	0.4070	0.2770
4	A	Y	Y	N	4AYYN	Policy	0.2620	0.2310	0.2430	0.2360	0.2040	0.2040	0.2040	0.2040	0.2360
4	A	Y	N	H	4AYNH	Policy	0.2600	0.2600	0.2330	0.2230	0.3330	0.3330	0.3330	0.3330	0.2230
4	A	Y	N	N	4AYNN	Policy	0.2500	0.2300	0.1940	0.1740	0.1700	0.1700	0.1700	0.1700	0.1740
4	A	N	Y	H	4ANYH	Policy	0.1460	0.1380	0.2120	0.1110	0.3890	0.3890	0.3890	0.3890	0.1110
4	A	N	Y	N	4ANYN	Policy	0.1230	0.0670	0.0400	0.0680	0.2220	0.2220	0.2220	0.2220	0.0680
4	A	N	N	H	4ANNH	Policy	0.0000	0.0500	0.0000	0.0000	0.3150	0.3150	0.3150	0.3150	0.0000
4	A	N	N	N	4ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	B	Y	Y	H	4BYYH	Policy	0.3080	0.3370	0.2500	0.2730	0.4010	0.4010	0.4010	0.4010	0.2730
4	B	Y	Y	N	4BYYN	Policy	0.2730	0.2320	0.2400	0.2300	0.2040	0.2040	0.2040	0.2040	0.2300
4	B	Y	N	H	4BYNH	Policy	0.2710	0.2680	0.2290	0.2250	0.3330	0.3330	0.3330	0.3330	0.2250
4	B	Y	N	N	4BYNN	Policy	0.2540	0.2300	0.1840	0.1730	0.1610	0.1610	0.1610	0.1610	0.1730
4	B	N	Y	H	4BNYH	Policy	0.1650	0.1420	0.2010	0.1120	0.3890	0.3890	0.3890	0.3890	0.1120
4	B	N	Y	N	4BNYN	Policy	0.1210	0.0560	0.0500	0.0590	0.2100	0.2100	0.2100	0.2100	0.0590
4	B	N	N	H	4BNNH	Policy	0.0000	0.0590	0.0000	0.0000	0.2810	0.2810	0.2810	0.2810	0.0000
4	B	N	N	N	4BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
4	C	Y	Y	H	4CYYH	Policy	0.3240	0.3410	0.2480	0.2690	0.3960	0.3960	0.3960	0.3960	0.2690
4	C	Y	Y	N	4CYYN	Policy	0.2840	0.2320	0.2360	0.2250	0.2040	0.2040	0.2040	0.2040	0.2250
4	C	Y	N	H	4CYNH	Policy	0.2830	0.2760	0.2240	0.2270	0.3200	0.3200	0.3200	0.3200	0.2270
4	C	Y	N	N	4CYNN	Policy	0.2570	0.2310	0.1740	0.1720	0.1520	0.1520	0.1520	0.1520	0.1720
4	C	N	Y	H	4CNYH	Policy	0.1850	0.1470	0.1900	0.1130	0.3870	0.3870	0.3870	0.3870	0.1130
4	C	N	Y	N	4CNYN	Policy	0.1180	0.0450	0.0590	0.0500	0.1980	0.1980	0.1980	0.1980	0.0500
4	C	N	N	H	4CNNH	Policy	0.0000	0.0690	0.0000	0.0000	0.2480	0.2480	0.2480	0.2480	0.0000
4	C	N	N	N	4CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	D	Y	Y	H	4DYYH	Policy	0.3400	0.3440	0.2450	0.2650	0.3910	0.3910	0.3910	0.3910	0.2650
4	D	Y	Y	N	4DYYN	Policy	0.2960	0.2320	0.2330	0.2190	0.2040	0.2040	0.2040	0.2040	0.2190
4	D	Y	N	H	4DYNH	Policy	0.2960	0.2840	0.2190	0.2290	0.3000	0.3000	0.3000	0.3000	0.2290
4	D	Y	N	N	4DYNN	Policy	0.2610	0.2310	0.1640	0.1710	0.1430	0.1430	0.1430	0.1430	0.1710
4	D	N	Y	H	4DNYH	Policy	0.2050	0.1510	0.1800	0.1130	0.3830	0.3830	0.3830	0.3830	0.1130
4	D	N	Y	N	4DNYN	Policy	0.1160	0.0340	0.0690	0.0420	0.1860	0.1860	0.1860	0.1860	0.0420
4	D	N	N	H	4DNNH	Policy	0.0000	0.0780	0.0000	0.0080	0.2150	0.2150	0.2150	0.2150	0.0080
4	D	N	N	N	4DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	E	Y	Y	H	4EYYH	Policy	0.3560	0.3460	0.2430	0.2610	0.3850	0.3850	0.3850	0.3850	0.2610
4	E	Y	Y	N	4EYYN	Policy	0.3070	0.2340	0.2300	0.2130	0.2030	0.2030	0.2030	0.2030	0.2130
4	E	Y	N	H	4EYNH	Policy	0.3070	0.2890	0.2140	0.2310	0.2800	0.2800	0.2800	0.2800	0.2310
4	E	Y	N	N	4EYNN	Policy	0.2640	0.2330	0.1540	0.1710	0.1340	0.1340	0.1340	0.1340	0.1710
4	E	N	Y	H	4ENYH	Policy	0.2240	0.1550	0.1690	0.1140	0.3790	0.3790	0.3790	0.3790	0.1140
4	E	N	Y	N	4ENYN	Policy	0.1140	0.0270	0.0780	0.0330	0.1740	0.1740	0.1740	0.1740	0.0330
4	E	N	N	H	4ENNH	Policy	0.0000	0.0850	0.0000	0.0170	0.1810	0.1810	0.1810	0.1810	0.0170
4	E	N	N	N	4ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	F	Y	Y	H	4FYYH	Policy	0.3720	0.3470	0.2410	0.2570	0.3800	0.3800	0.3800	0.3800	0.2570
4	F	Y	Y	N	4FYYN	Policy	0.3180	0.2360	0.2260	0.2070	0.1950	0.1950	0.1950	0.1950	0.2070
4	F	Y	N	H	4FYNH	Policy	0.3200	0.2920	0.2100	0.2330	0.2610	0.2610	0.2610	0.2610	0.2330
4	F	Y	N	N	4FYNN	Policy	0.2680	0.2340	0.1440	0.1700	0.1250	0.1250	0.1250	0.1250	0.1700
4	F	N	Y	H	4FNYH	Policy	0.2440	0.1580	0.1580	0.1150	0.3760	0.3760	0.3760	0.3760	0.1150
4	F	N	Y	N	4FNYN	Policy	0.1120	0.0220	0.0880	0.0250	0.1620	0.1620	0.1620	0.1620	0.0250
4	F	N	N	H	4FNNH	Policy	0.0010	0.0910	0.0000	0.0260	0.1480	0.1480	0.1480	0.1480	0.0260
4	F	N	N	N	4FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	G	Y	Y	H	4GYYH	Policy	0.3870	0.3480	0.2390	0.2530	0.3750	0.3750	0.3750	0.3750	0.2530
4	G	Y	Y	N	4GYYN	Policy	0.3290	0.2390	0.2230	0.2010	0.1860	0.1860	0.1860	0.1860	0.2010
4	G	Y	N	H	4GYNH	Policy	0.3310	0.2960	0.2050	0.2350	0.2410	0.2410	0.2410	0.2410	0.2350
4	G	Y	N	N	4GYNN	Policy	0.2710	0.2360	0.1350	0.1690	0.1160	0.1160	0.1160	0.1160	0.1690
4	G	N	Y	H	4GNYH	Policy	0.2630	0.1610	0.1480	0.1150	0.3720	0.3720	0.3720	0.3720	0.1150
4	G	N	Y	N	4GNYN	Policy	0.1090	0.0170	0.0970	0.0160	0.1500	0.1500	0.1500	0.1500	0.0160
4	G	N	N	H	4GNNH	Policy	0.0260	0.0970	0.0000	0.0340	0.1140	0.1140	0.1140	0.1140	0.0340
4	G	N	N	N	4GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	H	Y	Y	H	4HYYH	Policy	0.4030	0.3490	0.2360	0.2560	0.3700	0.3700	0.3700	0.3700	0.2560
4	H	Y	Y	N	4HYYN	Policy	0.3410	0.2410	0.2200	0.2010	0.1780	0.1780	0.1780	0.1780	0.2010
4	H	Y	N	H	4HYNH	Policy	0.3440	0.3000	0.2000	0.2390	0.2210	0.2210	0.2210	0.2210	0.2390
4	H	Y	N	N	4HYNN	Policy	0.2750	0.2380	0.1250	0.1710	0.1070	0.1070	0.1070	0.1070	0.1710
4	H	N	Y	H	4HNYH	Policy	0.2830	0.1640	0.1370	0.1180	0.3680	0.3680	0.3680	0.3680	0.1180
4	H	N	Y	N	4HNYN	Policy	0.1070	0.0120	0.1060	0.0090	0.1380	0.1380	0.1380	0.1380	0.0090
4	H	N	N	H	4HNNH	Policy	0.0520	0.1030	0.0000	0.0430	0.0810	0.0810	0.0810	0.0810	0.0430
4	H	N	N	N	4HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	I	Y	Y	H	4IYYH	Policy	0.4050	0.3500	0.2400	0.2590	0.3650	0.3650	0.3650	0.3650	0.2590
4	I	Y	Y	N	4IYYN	Policy	0.3450	0.2430	0.2250	0.2030	0.1710	0.1710	0.1710	0.1710	0.2030
4	I	Y	N	H	4IYNH	Policy	0.3480	0.3040	0.2060	0.2430	0.2060	0.2060	0.2060	0.2060	0.2430
4	I	Y	N	N	4IYNN	Policy	0.2790	0.2400	0.1270	0.1740	0.1000	0.1000	0.1000	0.1000	0.1740
4	I	N	Y	H	4INYH	Policy	0.2810	0.1670	0.1360	0.1220	0.3640	0.3640	0.3640	0.3640	0.1220
4	I	N	Y	N	4INYN	Policy	0.1020	0.0070	0.1040	0.0030	0.1280	0.1280	0.1280	0.1280	0.0030
4	I	N	N	H	4INNH	Policy	0.0630	0.1100	0.0000	0.0520	0.0530	0.0530	0.0530	0.0530	0.0520
4	I	N	N	N	4INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	J	Y	Y	H	4JYYH	Policy	0.4060	0.3520	0.2440	0.2620	0.3660	0.3660	0.3660	0.3660	0.2620
4	J	Y	Y	N	4JYYN	Policy	0.3490	0.2450	0.2300	0.2040	0.1720	0.1720	0.1720	0.1720	0.2040
4	J	Y	N	H	4JYNH	Policy	0.3510	0.3080	0.2130	0.2470	0.2150	0.2150	0.2150	0.2150	0.2470
4	J	Y	N	N	4JYNN	Policy	0.2840	0.2420	0.1300	0.1760	0.1070	0.1070	0.1070	0.1070	0.1760
4	J	N	Y	H	4JNYH	Policy	0.2780	0.1700	0.1350	0.1250	0.3640	0.3640	0.3640	0.3640	0.1250
4	J	N	Y	N	4JNYN	Policy	0.0950	0.0020	0.1010	0.0000	0.1300	0.1300	0.1300	0.1300	0.0000
4	J	N	N	H	4JNNH	Policy	0.0730	0.1160	0.0000	0.0610	0.0610	0.0610	0.0610	0.0610	0.0610
4	J	N	N	N	4JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	K	Y	Y	H	4KYYH	Policy	0.4060	0.3530	0.2490	0.2660	0.3660	0.3660	0.3660	0.3660	0.2660
4	K	Y	Y	N	4KYYN	Policy	0.3530	0.2480	0.2350	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
4	K	Y	N	H	4KYNH	Policy	0.3540	0.3120	0.2190	0.2510	0.2240	0.2240	0.2240	0.2240	0.2510
4	K	Y	N	N	4KYNN	Policy	0.2890	0.2440	0.1330	0.1790	0.1150	0.1150	0.1150	0.1150	0.1790
4	K	N	Y	H	4KNYH	Policy	0.2750	0.1730	0.1350	0.1280	0.3640	0.3640	0.3640	0.3640	0.1280
4	K	N	Y	N	4KNYN	Policy	0.0900	0.0000	0.0980	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
4	K	N	N	H	4KNNH	Policy	0.0830	0.1220	0.0000	0.0700	0.0680	0.0680	0.0680	0.0680	0.0700
4	K	N	N	N	4KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	L	Y	Y	H	4LYYH	Policy	0.4070	0.3540	0.2530	0.2690	0.3660	0.3660	0.3660	0.3660	0.2690
4	L	Y	Y	N	4LYYN	Policy	0.3570	0.2500	0.2400	0.2060	0.1750	0.1750	0.1750	0.1750	0.2060
4	L	Y	N	H	4LYNH	Policy	0.3580	0.3160	0.2260	0.2560	0.2330	0.2330	0.2330	0.2330	0.2560
4	L	Y	N	N	4LYNN	Policy	0.2930	0.2460	0.1360	0.1810	0.1220	0.1220	0.1220	0.1220	0.1810
4	L	N	Y	H	4LNYH	Policy	0.2720	0.1750	0.1340	0.1310	0.3630	0.3630	0.3630	0.3630	0.1310
4	L	N	Y	N	4LNYN	Policy	0.0830	0.0000	0.0960	0.0000	0.1340	0.1340	0.1340	0.1340	0.0000
4	L	N	N	H	4LNNH	Policy	0.0940	0.1280	0.0000	0.0780	0.0740	0.0740	0.0740	0.0740	0.0780
4	L	N	N	N	4LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
4	M	Y	Y	H	4MYYH	Policy	0.4070	0.3550	0.2570	0.2720	0.3670	0.3670	0.3670	0.3670	0.2720
4	M	Y	Y	N	4MYYN	Policy	0.3610	0.2520	0.2430	0.2070	0.1770	0.1770	0.1770	0.1770	0.2070
4	M	Y	N	H	4MYNH	Policy	0.3610	0.3200	0.2330	0.2600	0.2420	0.2420	0.2420	0.2420	0.2600
4	M	Y	N	N	4MYNN	Policy	0.2980	0.2480	0.1400	0.1840	0.1290	0.1290	0.1290	0.1290	0.1840
4	M	N	Y	H	4MNYH	Policy	0.2690	0.1780	0.1330	0.1340	0.3630	0.3630	0.3630	0.3630	0.1340
4	M	N	Y	N	4MNYN	Policy	0.0770	0.0000	0.0930	0.0000	0.1350	0.1350	0.1350	0.1350	0.0000
4	M	N	N	H	4MNNH	Policy	0.1040	0.1340	0.0000	0.0870	0.0820	0.0820	0.0820	0.0820	0.0870
4	M	N	N	N	4MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	N	Y	Y	H	4NYYH	Policy	0.4080	0.3560	0.2610	0.2760	0.3670	0.3670	0.3670	0.3670	0.2760
4	N	Y	Y	N	4NYYN	Policy	0.3610	0.2540	0.2430	0.2080	0.1790	0.1790	0.1790	0.1790	0.2080
4	N	Y	N	H	4NYNH	Policy	0.3640	0.3230	0.2390	0.2640	0.2500	0.2500	0.2500	0.2500	0.2640
4	N	Y	N	N	4NYNN	Policy	0.3020	0.2500	0.1430	0.1860	0.1360	0.1360	0.1360	0.1360	0.1860
4	N	N	Y	H	4NNYH	Policy	0.2660	0.1780	0.1320	0.1380	0.3630	0.3630	0.3630	0.3630	0.1380
4	N	N	Y	N	4NNYN	Policy	0.0710	0.0000	0.0900	0.0000	0.1370	0.1370	0.1370	0.1370	0.0000
4	N	N	N	H	4NNNH	Policy	0.1140	0.1400	0.0000	0.0960	0.0890	0.0890	0.0890	0.0890	0.0960
4	N	N	N	N	4NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	O	Y	Y	H	4OYYH	Policy	0.4090	0.3580	0.2660	0.2790	0.3680	0.3680	0.3680	0.3680	0.2790
4	O	Y	Y	N	4OYYN	Policy	0.3610	0.2560	0.2430	0.2090	0.1800	0.1800	0.1800	0.1800	0.2090
4	O	Y	N	H	4OYNH	Policy	0.3680	0.3270	0.2460	0.2680	0.2590	0.2590	0.2590	0.2590	0.2680
4	O	Y	N	N	4OYNN	Policy	0.3070	0.2510	0.1460	0.1890	0.1440	0.1440	0.1440	0.1440	0.1890
4	O	N	Y	H	4ONYH	Policy	0.2620	0.1780	0.1320	0.1410	0.3620	0.3620	0.3620	0.3620	0.1410
4	O	N	Y	N	4ONYN	Policy	0.0650	0.0000	0.0880	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
4	O	N	N	H	4ONNH	Policy	0.1240	0.1470	0.0000	0.1050	0.0960	0.0960	0.0960	0.0960	0.1050
4	O	N	N	N	4ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	P	Y	Y	H	4PYYH	Policy	0.4090	0.3590	0.2700	0.2830	0.3680	0.3680	0.3680	0.3680	0.2830
4	P	Y	Y	N	4PYYN	Policy	0.3610	0.2560	0.2430	0.2110	0.1820	0.1820	0.1820	0.1820	0.2110
4	P	Y	N	H	4PYNH	Policy	0.3710	0.3310	0.2520	0.2720	0.2680	0.2680	0.2680	0.2680	0.2720
4	P	Y	N	N	4PYNN	Policy	0.3120	0.2530	0.1490	0.1910	0.1510	0.1510	0.1510	0.1510	0.1910
4	P	N	Y	H	4PNYH	Policy	0.2590	0.1780	0.1310	0.1440	0.3620	0.3620	0.3620	0.3620	0.1440
4	P	N	Y	N	4PNYN	Policy	0.0590	0.0000	0.0850	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
4	P	N	N	H	4PNNH	Policy	0.1340	0.1530	0.0000	0.1130	0.1030	0.1030	0.1030	0.1030	0.1130
4	P	N	N	N	4PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	Q	Y	Y	H	4QYYH	Policy	0.4100	0.3600	0.2720	0.2860	0.3680	0.3680	0.3680	0.3680	0.2860
4	Q	Y	Y	N	4QYYN	Policy	0.3610	0.2560	0.2430	0.2120	0.1840	0.1840	0.1840	0.1840	0.2120
4	Q	Y	N	H	4QYNH	Policy	0.3750	0.3350	0.2590	0.2760	0.2770	0.2770	0.2770	0.2770	0.2760
4	Q	Y	N	N	4QYNN	Policy	0.3160	0.2550	0.1520	0.1940	0.1580	0.1580	0.1580	0.1580	0.1940
4	Q	N	Y	H	4QNYH	Policy	0.2560	0.1780	0.1300	0.1470	0.3620	0.3620	0.3620	0.3620	0.1470
4	Q	N	Y	N	4QNYN	Policy	0.0530	0.0000	0.0820	0.0000	0.1420	0.1420	0.1420	0.1420	0.0000
4	Q	N	N	H	4QNNH	Policy	0.1450	0.1590	0.0000	0.1220	0.1100	0.1100	0.1100	0.1100	0.1220
4	Q	N	N	N	4QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	R	Y	Y	H	4RYYH	Policy	0.4110	0.3610	0.2720	0.2890	0.3690	0.3690	0.3690	0.3690	0.2890
4	R	Y	Y	N	4RYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1850	0.1850	0.1850	0.1850	0.2130
4	R	Y	N	H	4RYNH	Policy	0.3780	0.3390	0.2650	0.2800	0.2860	0.2860	0.2860	0.2860	0.2800
4	R	Y	N	N	4RYNN	Policy	0.3210	0.2570	0.1550	0.1960	0.1660	0.1660	0.1660	0.1660	0.1960
4	R	N	Y	H	4RNYH	Policy	0.2530	0.1780	0.1300	0.1500	0.3610	0.3610	0.3610	0.3610	0.1500
4	R	N	Y	N	4RNYN	Policy	0.0470	0.0000	0.0800	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	R	N	N	H	4RNNH	Policy	0.1550	0.1650	0.0020	0.1310	0.1170	0.1170	0.1170	0.1170	0.1310
4	R	N	N	N	4RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	S	Y	Y	H	4SYYH	Policy	0.4110	0.3610	0.2720	0.2890	0.3690	0.3690	0.3690	0.3690	0.2890
4	S	Y	Y	N	4SYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1850	0.1850	0.1850	0.1850	0.2130
4	S	Y	N	H	4SYNH	Policy	0.3780	0.3390	0.2650	0.2800	0.2860	0.2860	0.2860	0.2860	0.2800
4	S	Y	N	N	4SYNN	Policy	0.3210	0.2570	0.1550	0.1960	0.1660	0.1660	0.1660	0.1660	0.1960
4	S	N	Y	H	4SNYH	Policy	0.2530	0.1780	0.1300	0.1500	0.3610	0.3610	0.3610	0.3610	0.1500
4	S	N	Y	N	4SNYN	Policy	0.0470	0.0000	0.0800	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	S	N	N	H	4SNNH	Policy	0.1550	0.1650	0.0020	0.1310	0.1170	0.1170	0.1170	0.1170	0.1310
4	S	N	N	N	4SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	X	Y	Y	H	4XYYH	Policy	0.4110	0.3610	0.2720	0.2890	0.3690	0.3690	0.3690	0.3690	0.2890
4	X	Y	Y	N	4XYYN	Policy	0.3610	0.2560	0.2430	0.2130	0.1850	0.1850	0.1850	0.1850	0.2130
4	X	Y	N	H	4XYNH	Policy	0.3780	0.3390	0.2650	0.2800	0.2860	0.2860	0.2860	0.2860	0.2800
4	X	Y	N	N	4XYNN	Policy	0.3210	0.2570	0.1550	0.1960	0.1660	0.1660	0.1660	0.1660	0.1960
4	X	N	Y	H	4XNYH	Policy	0.2530	0.1780	0.1300	0.1500	0.3610	0.3610	0.3610	0.3610	0.1500
4	X	N	Y	N	4XNYN	Policy	0.0470	0.0000	0.0800	0.0000	0.1440	0.1440	0.1440	0.1440	0.0000
4	X	N	N	H	4XNNH	Policy	0.1550	0.1650	0.0020	0.1310	0.1170	0.1170	0.1170	0.1170	0.1310
4	X	N	N	N	4XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
5	1	Y	Y	H	51YYH	Policy	0.4080	0.3520	0.2630	0.2740	0.3680	0.3680	0.3680	0.3680	0.2740
5	1	Y	Y	N	51YYN	Policy	0.3610	0.2460	0.2430	0.2080	0.1810	0.1810	0.1810	0.1810	0.2080
5	1	Y	N	H	51YNH	Policy	0.3660	0.3090	0.2420	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
5	1	Y	N	N	51YNN	Policy	0.3050	0.2420	0.1440	0.1850	0.1450	0.1450	0.1450	0.1450	0.1850
5	1	N	Y	H	51NYH	Policy	0.2640	0.1700	0.1320	0.1360	0.3620	0.3620	0.3620	0.3620	0.1360
5	1	N	Y	N	51NYN	Policy	0.0680	0.0000	0.0890	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	1	N	N	H	51NNH	Policy	0.1190	0.1170	0.0000	0.0900	0.0970	0.0970	0.0970	0.0970	0.0900
5	1	N	N	N	51NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	2	Y	Y	H	52YYH	Policy	0.4080	0.3520	0.2480	0.2620	0.3680	0.3680	0.3680	0.3680	0.2620
5	2	Y	Y	N	52YYN	Policy	0.3610	0.2460	0.2340	0.2030	0.1810	0.1810	0.1810	0.1810	0.2030
5	2	Y	N	H	52YNH	Policy	0.3660	0.3090	0.2180	0.2470	0.2610	0.2610	0.2610	0.2610	0.2470
5	2	Y	N	N	52YNN	Policy	0.3050	0.2420	0.1330	0.1760	0.1450	0.1450	0.1450	0.1450	0.1760
5	2	N	Y	H	52NYH	Policy	0.2640	0.1700	0.1350	0.1240	0.3620	0.3620	0.3620	0.3620	0.1240
5	2	N	Y	N	52NYN	Policy	0.0680	0.0000	0.0990	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	2	N	N	H	52NNH	Policy	0.1190	0.1170	0.0000	0.0590	0.0970	0.0970	0.0970	0.0970	0.0590
5	2	N	N	N	52NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	3	Y	Y	H	53YYH	Policy	0.4080	0.3520	0.2480	0.2620	0.3680	0.3680	0.3680	0.3680	0.2620
5	3	Y	Y	N	53YYN	Policy	0.3610	0.2460	0.2340	0.2030	0.1810	0.1810	0.1810	0.1810	0.2030
5	3	Y	N	H	53YNH	Policy	0.3660	0.3090	0.2180	0.2470	0.2610	0.2610	0.2610	0.2610	0.2470
5	3	Y	N	N	53YNN	Policy	0.3050	0.2420	0.1330	0.1760	0.1450	0.1450	0.1450	0.1450	0.1760
5	3	N	Y	H	53NYH	Policy	0.2640	0.1700	0.1350	0.1240	0.3620	0.3620	0.3620	0.3620	0.1240
5	3	N	Y	N	53NYN	Policy	0.0680	0.0000	0.0990	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	3	N	N	H	53NNH	Policy	0.1190	0.1170	0.0000	0.0590	0.0970	0.0970	0.0970	0.0970	0.0590
5	3	N	N	N	53NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	4	Y	Y	H	54YYH	Policy	0.3330	0.3330	0.2400	0.2630	0.3680	0.3680	0.3680	0.3680	0.2630
5	4	Y	Y	N	54YYN	Policy	0.2900	0.2310	0.2250	0.2160	0.1810	0.1810	0.1810	0.1810	0.2160
5	4	Y	N	H	54YNH	Policy	0.2900	0.2580	0.2080	0.2300	0.2610	0.2610	0.2610	0.2610	0.2300
5	4	Y	N	N	54YNN	Policy	0.2590	0.2300	0.1420	0.1710	0.1450	0.1450	0.1450	0.1450	0.1710
5	4	N	Y	H	54NYH	Policy	0.1950	0.1370	0.1560	0.1140	0.3620	0.3620	0.3620	0.3620	0.1140
5	4	N	Y	N	54NYN	Policy	0.1170	0.0700	0.0900	0.0380	0.1390	0.1390	0.1390	0.1390	0.0380
5	4	N	N	H	54NNH	Policy	0.0000	0.0480	0.0000	0.0120	0.0970	0.0970	0.0970	0.0970	0.0120
5	4	N	N	N	54NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	5	Y	Y	H	55YYH	Policy	0.4080	0.3510	0.2480	0.2740	0.3680	0.3680	0.3680	0.3680	0.2740
5	5	Y	Y	N	55YYN	Policy	0.3610	0.2440	0.2340	0.2080	0.1810	0.1810	0.1810	0.1810	0.2080
5	5	Y	N	H	55YNH	Policy	0.3660	0.3060	0.2180	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
5	5	Y	N	N	55YNN	Policy	0.3050	0.2410	0.1330	0.1850	0.1450	0.1450	0.1450	0.1450	0.1850
5	5	N	Y	H	55NYH	Policy	0.2640	0.1680	0.1350	0.1360	0.3620	0.3620	0.3620	0.3620	0.1360
5	5	N	Y	N	55NYN	Policy	0.0680	0.0050	0.0990	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	5	N	N	H	55NNH	Policy	0.1190	0.1120	0.0000	0.0900	0.0970	0.0970	0.0970	0.0970	0.0900
5	5	N	N	N	55NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	6	Y	Y	H	56YYH	Policy	0.4080	0.3510	0.2480	0.2740	0.3660	0.3660	0.3660	0.3660	0.2740
5	6	Y	Y	N	56YYN	Policy	0.3610	0.2440	0.2340	0.2080	0.1730	0.1730	0.1730	0.1730	0.2080
5	6	Y	N	H	56YNH	Policy	0.3660	0.3060	0.2180	0.2610	0.2210	0.2210	0.2210	0.2210	0.2610
5	6	Y	N	N	56YNN	Policy	0.3050	0.2410	0.1330	0.1850	0.1120	0.1120	0.1120	0.1120	0.1850
5	6	N	Y	H	56NYH	Policy	0.2640	0.1680	0.1350	0.1360	0.3640	0.3640	0.3640	0.3640	0.1360
5	6	N	Y	N	56NYN	Policy	0.0680	0.0050	0.0990	0.0000	0.1310	0.1310	0.1310	0.1310	0.0000
5	6	N	N	H	56NNH	Policy	0.1190	0.1120	0.0000	0.0900	0.0650	0.0650	0.0650	0.0650	0.0900
5	6	N	N	N	56NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	7	Y	Y	H	57YYH	Policy	0.3470	0.3450	0.2400	0.2620	0.3660	0.3660	0.3660	0.3660	0.2620
5	7	Y	Y	N	57YYN	Policy	0.3000	0.2320	0.2250	0.2030	0.1730	0.1730	0.1730	0.1730	0.2030
5	7	Y	N	H	57YNH	Policy	0.3010	0.2860	0.2080	0.2470	0.2210	0.2210	0.2210	0.2210	0.2470
5	7	Y	N	N	57YNN	Policy	0.2620	0.2310	0.1420	0.1760	0.1120	0.1120	0.1120	0.1120	0.1760
5	7	N	Y	H	57NYH	Policy	0.2120	0.1520	0.1560	0.1240	0.3640	0.3640	0.3640	0.3640	0.1240
5	7	N	Y	N	57NYN	Policy	0.1150	0.0310	0.0900	0.0000	0.1310	0.1310	0.1310	0.1310	0.0000
5	7	N	N	H	57NNH	Policy	0.0000	0.0800	0.0000	0.0590	0.0650	0.0650	0.0650	0.0650	0.0590
5	7	N	N	N	57NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	8	Y	Y	H	58YYH	Policy	0.3470	0.3360	0.2400	0.2630	0.3840	0.3840	0.3840	0.3840	0.2630
5	8	Y	Y	N	58YYN	Policy	0.3000	0.2320	0.2250	0.2160	0.2020	0.2020	0.2020	0.2020	0.2160
5	8	Y	N	H	58YNH	Policy	0.3010	0.2650	0.2080	0.2300	0.2770	0.2770	0.2770	0.2770	0.2300
5	8	Y	N	N	58YNN	Policy	0.2620	0.2300	0.1420	0.1710	0.1320	0.1320	0.1320	0.1320	0.1710
5	8	N	Y	H	58NYH	Policy	0.2120	0.1400	0.1560	0.1140	0.3790	0.3790	0.3790	0.3790	0.1140
5	8	N	Y	N	58NYN	Policy	0.1150	0.0610	0.0900	0.0380	0.1720	0.1720	0.1720	0.1720	0.0380
5	8	N	N	H	58NNH	Policy	0.0000	0.0550	0.0000	0.0120	0.1750	0.1750	0.1750	0.1750	0.0120
5	8	N	N	N	58NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	A	Y	Y	H	5AYYH	Policy	0.2600	0.3160	0.2570	0.2880	0.4130	0.4130	0.4130	0.4130	0.2880
5	A	Y	Y	N	5AYYN	Policy	0.2390	0.2290	0.2430	0.2520	0.2040	0.2040	0.2040	0.2040	0.2520
5	A	Y	N	H	5AYNH	Policy	0.2350	0.2180	0.2430	0.2180	0.3330	0.3330	0.3330	0.3330	0.2180
5	A	Y	N	N	5AYNN	Policy	0.2430	0.2280	0.2130	0.1760	0.1820	0.1820	0.1820	0.1820	0.1760
5	A	N	Y	H	5ANYH	Policy	0.1050	0.1130	0.2330	0.1090	0.3890	0.3890	0.3890	0.3890	0.1090
5	A	N	Y	N	5ANYN	Policy	0.1280	0.1280	0.0220	0.0910	0.2380	0.2380	0.2380	0.2380	0.0910
5	A	N	N	H	5ANNH	Policy	0.0000	0.0000	0.0000	0.0000	0.3570	0.3570	0.3570	0.3570	0.0000
5	A	N	N	N	5ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	B	Y	Y	H	5BYYH	Policy	0.2750	0.3180	0.2550	0.2850	0.4090	0.4090	0.4090	0.4090	0.2850
5	B	Y	Y	N	5BYYN	Policy	0.2490	0.2300	0.2430	0.2470	0.2040	0.2040	0.2040	0.2040	0.2470
5	B	Y	N	H	5BYNH	Policy	0.2460	0.2240	0.2390	0.2200	0.3330	0.3330	0.3330	0.3330	0.2200
5	B	Y	N	N	5BYNN	Policy	0.2460	0.2290	0.2040	0.1750	0.1740	0.1740	0.1740	0.1740	0.1750
5	B	N	Y	H	5BNYH	Policy	0.1230	0.1170	0.2230	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
5	B	N	Y	N	5BNYN	Policy	0.1260	0.1180	0.0300	0.0840	0.2270	0.2270	0.2270	0.2270	0.0840
5	B	N	N	H	5BNNH	Policy	0.0000	0.0080	0.0000	0.0000	0.3270	0.3270	0.3270	0.3270	0.0000
5	B	N	N	N	5BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
5	C	Y	Y	H	5CYYH	Policy	0.2890	0.3210	0.2520	0.2810	0.4040	0.4040	0.4040	0.4040	0.2810
5	C	Y	Y	N	5CYYN	Policy	0.2590	0.2300	0.2430	0.2420	0.2040	0.2040	0.2040	0.2040	0.2420
5	C	Y	N	H	5CYNH	Policy	0.2570	0.2310	0.2340	0.2210	0.3330	0.3330	0.3330	0.3330	0.2210
5	C	Y	N	N	5CYNN	Policy	0.2500	0.2290	0.1950	0.1740	0.1650	0.1650	0.1650	0.1650	0.1740
5	C	N	Y	H	5CNYH	Policy	0.1410	0.1210	0.2130	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
5	C	N	Y	N	5CNYN	Policy	0.1230	0.1090	0.0390	0.0760	0.2160	0.2160	0.2160	0.2160	0.0760
5	C	N	N	H	5CNNH	Policy	0.0000	0.0150	0.0000	0.0000	0.2960	0.2960	0.2960	0.2960	0.0000
5	C	N	N	N	5CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	D	Y	Y	H	5DYYH	Policy	0.3030	0.3240	0.2500	0.2780	0.3990	0.3990	0.3990	0.3990	0.2780
5	D	Y	Y	N	5DYYN	Policy	0.2690	0.2300	0.2410	0.2370	0.2040	0.2040	0.2040	0.2040	0.2370
5	D	Y	N	H	5DYNH	Policy	0.2680	0.2380	0.2300	0.2230	0.3310	0.3310	0.3310	0.3310	0.2230
5	D	Y	N	N	5DYNN	Policy	0.2530	0.2290	0.1870	0.1740	0.1570	0.1570	0.1570	0.1570	0.1740
5	D	N	Y	H	5DNYH	Policy	0.1590	0.1250	0.2040	0.1110	0.3890	0.3890	0.3890	0.3890	0.1110
5	D	N	Y	N	5DNYN	Policy	0.1210	0.0990	0.0470	0.0680	0.2050	0.2050	0.2050	0.2050	0.0680
5	D	N	N	H	5DNNH	Policy	0.0000	0.0240	0.0000	0.0000	0.2660	0.2660	0.2660	0.2660	0.0000
5	D	N	N	N	5DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	E	Y	Y	H	5EYYH	Policy	0.3180	0.3270	0.2480	0.2740	0.3940	0.3940	0.3940	0.3940	0.2740
5	E	Y	Y	N	5EYYN	Policy	0.2800	0.2310	0.2380	0.2310	0.2040	0.2040	0.2040	0.2040	0.2310
5	E	Y	N	H	5EYNH	Policy	0.2790	0.2450	0.2260	0.2250	0.3120	0.3120	0.3120	0.3120	0.2250
5	E	Y	N	N	5EYNN	Policy	0.2560	0.2290	0.1780	0.1730	0.1490	0.1490	0.1490	0.1490	0.1730
5	E	N	Y	H	5ENYH	Policy	0.1770	0.1290	0.1940	0.1120	0.3860	0.3860	0.3860	0.3860	0.1120
5	E	N	Y	N	5ENYN	Policy	0.1190	0.0900	0.0560	0.0610	0.1940	0.1940	0.1940	0.1940	0.0610
5	E	N	N	H	5ENNH	Policy	0.0000	0.0320	0.0000	0.0000	0.2350	0.2350	0.2350	0.2350	0.0000
5	E	N	N	N	5ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	F	Y	Y	H	5FYYH	Policy	0.3330	0.3300	0.2460	0.2710	0.3890	0.3890	0.3890	0.3890	0.2710
5	F	Y	Y	N	5FYYN	Policy	0.2900	0.2310	0.2350	0.2260	0.2040	0.2040	0.2040	0.2040	0.2260
5	F	Y	N	H	5FYNH	Policy	0.2900	0.2520	0.2210	0.2270	0.2950	0.2950	0.2950	0.2950	0.2270
5	F	Y	N	N	5FYNN	Policy	0.2590	0.2300	0.1690	0.1720	0.1400	0.1400	0.1400	0.1400	0.1720
5	F	N	Y	H	5FNYH	Policy	0.1950	0.1330	0.1850	0.1120	0.3820	0.3820	0.3820	0.3820	0.1120
5	F	N	Y	N	5FNYN	Policy	0.1170	0.0800	0.0640	0.0530	0.1830	0.1830	0.1830	0.1830	0.0530
5	F	N	N	H	5FNNH	Policy	0.0000	0.0400	0.0000	0.0000	0.2050	0.2050	0.2050	0.2050	0.0000
5	F	N	N	N	5FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	G	Y	Y	H	5GYYH	Policy	0.3470	0.3330	0.2440	0.2670	0.3840	0.3840	0.3840	0.3840	0.2670
5	G	Y	Y	N	5GYYN	Policy	0.3000	0.2310	0.2320	0.2210	0.2020	0.2020	0.2020	0.2020	0.2210
5	G	Y	N	H	5GYNH	Policy	0.3010	0.2580	0.2170	0.2290	0.2770	0.2770	0.2770	0.2770	0.2290
5	G	Y	N	N	5GYNN	Policy	0.2620	0.2300	0.1600	0.1720	0.1320	0.1320	0.1320	0.1320	0.1720
5	G	N	Y	H	5GNYH	Policy	0.2120	0.1370	0.1750	0.1130	0.3790	0.3790	0.3790	0.3790	0.1130
5	G	N	Y	N	5GNYN	Policy	0.1150	0.0700	0.0730	0.0460	0.1720	0.1720	0.1720	0.1720	0.0460
5	G	N	N	H	5GNNH	Policy	0.0000	0.0480	0.0000	0.0040	0.1750	0.1750	0.1750	0.1750	0.0040
5	G	N	N	N	5GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	H	Y	Y	H	5HYYH	Policy	0.3610	0.3360	0.2420	0.2630	0.3800	0.3800	0.3800	0.3800	0.2630
5	H	Y	Y	N	5HYYN	Policy	0.3110	0.2320	0.2290	0.2160	0.1940	0.1940	0.1940	0.1940	0.2160
5	H	Y	N	H	5HYNH	Policy	0.3120	0.2650	0.2130	0.2300	0.2590	0.2590	0.2590	0.2590	0.2300
5	H	Y	N	N	5HYNN	Policy	0.2660	0.2300	0.1510	0.1710	0.1240	0.1240	0.1240	0.1240	0.1710
5	H	N	Y	H	5HNYH	Policy	0.2310	0.1400	0.1660	0.1140	0.3750	0.3750	0.3750	0.3750	0.1140
5	H	N	Y	N	5HNYN	Policy	0.1130	0.0610	0.0810	0.0380	0.1610	0.1610	0.1610	0.1610	0.0380
5	H	N	N	H	5HNNH	Policy	0.0000	0.0550	0.0000	0.0120	0.1440	0.1440	0.1440	0.1440	0.0120
5	H	N	N	N	5HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	I	Y	Y	H	5IYYH	Policy	0.3750	0.3390	0.2400	0.2600	0.3750	0.3750	0.3750	0.3750	0.2600
5	I	Y	Y	N	5IYYN	Policy	0.3210	0.2320	0.2250	0.2110	0.1860	0.1860	0.1860	0.1860	0.2110
5	I	Y	N	H	5IYNH	Policy	0.3220	0.2720	0.2080	0.2320	0.2410	0.2410	0.2410	0.2410	0.2320
5	I	Y	N	N	5IYNN	Policy	0.2690	0.2310	0.1420	0.1700	0.1160	0.1160	0.1160	0.1160	0.1700
5	I	N	Y	H	5INYH	Policy	0.2480	0.1450	0.1560	0.1140	0.3720	0.3720	0.3720	0.3720	0.1140
5	I	N	Y	N	5INYN	Policy	0.1110	0.0510	0.0900	0.0300	0.1500	0.1500	0.1500	0.1500	0.0300
5	I	N	N	H	5INNH	Policy	0.0070	0.0640	0.0000	0.0200	0.1140	0.1140	0.1140	0.1140	0.0200
5	I	N	N	N	5INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	J	Y	Y	H	5JYYH	Policy	0.3900	0.3420	0.2380	0.2560	0.3700	0.3700	0.3700	0.3700	0.2560
5	J	Y	Y	N	5JYYN	Policy	0.3310	0.2320	0.2220	0.2060	0.1780	0.1780	0.1780	0.1780	0.2060
5	J	Y	N	H	5JYNH	Policy	0.3330	0.2790	0.2040	0.2340	0.2220	0.2220	0.2220	0.2220	0.2340
5	J	Y	N	N	5JYNN	Policy	0.2720	0.2310	0.1330	0.1700	0.1070	0.1070	0.1070	0.1070	0.1700
5	J	N	Y	H	5JNYH	Policy	0.2660	0.1480	0.1460	0.1150	0.3680	0.3680	0.3680	0.3680	0.1150
5	J	N	Y	N	5JNYN	Policy	0.1090	0.0410	0.0980	0.0230	0.1390	0.1390	0.1390	0.1390	0.0230
5	J	N	N	H	5JNNH	Policy	0.0300	0.0720	0.0000	0.0280	0.0820	0.0820	0.0820	0.0820	0.0280
5	J	N	N	N	5JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	K	Y	Y	H	5KYYH	Policy	0.4040	0.3450	0.2360	0.2530	0.3650	0.3650	0.3650	0.3650	0.2530
5	K	Y	Y	N	5KYYN	Policy	0.3420	0.2320	0.2190	0.2000	0.1700	0.1700	0.1700	0.1700	0.2000
5	K	Y	N	H	5KYNH	Policy	0.3450	0.2860	0.2000	0.2360	0.2050	0.2050	0.2050	0.2050	0.2360
5	K	Y	N	N	5KYNN	Policy	0.2750	0.2310	0.1240	0.1690	0.0990	0.0990	0.0990	0.0990	0.1690
5	K	N	Y	H	5KNYH	Policy	0.2840	0.1520	0.1370	0.1160	0.3640	0.3640	0.3640	0.3640	0.1160
5	K	N	Y	N	5KNYN	Policy	0.1070	0.0310	0.1060	0.0150	0.1280	0.1280	0.1280	0.1280	0.0150
5	K	N	N	H	5KNNH	Policy	0.0540	0.0800	0.0000	0.0360	0.0520	0.0520	0.0520	0.0520	0.0360
5	K	N	N	N	5KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	L	Y	Y	H	5LYYH	Policy	0.4050	0.3460	0.2400	0.2560	0.3660	0.3660	0.3660	0.3660	0.2560
5	L	Y	Y	N	5LYYN	Policy	0.3450	0.2340	0.2240	0.2010	0.1720	0.1720	0.1720	0.1720	0.2010
5	L	Y	N	H	5LYNH	Policy	0.3480	0.2890	0.2060	0.2390	0.2130	0.2130	0.2130	0.2130	0.2390
5	L	Y	N	N	5LYNN	Policy	0.2790	0.2330	0.1270	0.1710	0.1050	0.1050	0.1050	0.1050	0.1710
5	L	N	Y	H	5LNYH	Policy	0.2810	0.1550	0.1360	0.1180	0.3640	0.3640	0.3640	0.3640	0.1180
5	L	N	Y	N	5LNYN	Policy	0.1020	0.0270	0.1040	0.0090	0.1300	0.1300	0.1300	0.1300	0.0090
5	L	N	N	H	5LNNH	Policy	0.0630	0.0850	0.0000	0.0440	0.0590	0.0590	0.0590	0.0590	0.0440
5	L	N	N	N	5LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
5	M	Y	Y	H	5MYYH	Policy	0.4060	0.3470	0.2440	0.2590	0.3660	0.3660	0.3660	0.3660	0.2590
5	M	Y	Y	N	5MYYN	Policy	0.3490	0.2360	0.2290	0.2020	0.1730	0.1730	0.1730	0.1730	0.2020
5	M	Y	N	H	5MYNH	Policy	0.3510	0.2920	0.2120	0.2430	0.2210	0.2210	0.2210	0.2210	0.2430
5	M	Y	N	N	5MYNN	Policy	0.2840	0.2340	0.1300	0.1730	0.1120	0.1120	0.1120	0.1120	0.1730
5	M	N	Y	H	5MNYH	Policy	0.2780	0.1570	0.1350	0.1210	0.3640	0.3640	0.3640	0.3640	0.1210
5	M	N	Y	N	5MNYN	Policy	0.0960	0.0230	0.1020	0.0040	0.1310	0.1310	0.1310	0.1310	0.0040
5	M	N	N	H	5MNNH	Policy	0.0730	0.0900	0.0000	0.0510	0.0650	0.0650	0.0650	0.0650	0.0510
5	M	N	N	N	5MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	N	Y	Y	H	5NYYH	Policy	0.4060	0.3480	0.2480	0.2620	0.3660	0.3660	0.3660	0.3660	0.2620
5	N	Y	Y	N	5NYYN	Policy	0.3520	0.2380	0.2340	0.2030	0.1750	0.1750	0.1750	0.1750	0.2030
5	N	Y	N	H	5NYNH	Policy	0.3540	0.2960	0.2180	0.2470	0.2290	0.2290	0.2290	0.2290	0.2470
5	N	Y	N	N	5NYNN	Policy	0.2880	0.2360	0.1330	0.1760	0.1190	0.1190	0.1190	0.1190	0.1760
5	N	N	Y	H	5NNYH	Policy	0.2760	0.1600	0.1350	0.1240	0.3630	0.3630	0.3630	0.3630	0.1240
5	N	N	Y	N	5NNYN	Policy	0.0910	0.0180	0.0990	0.0000	0.1330	0.1330	0.1330	0.1330	0.0000
5	N	N	N	H	5NNNH	Policy	0.0820	0.0960	0.0000	0.0590	0.0720	0.0720	0.0720	0.0720	0.0590
5	N	N	N	N	5NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	O	Y	Y	H	5OYYH	Policy	0.4070	0.3490	0.2520	0.2650	0.3670	0.3670	0.3670	0.3670	0.2650
5	O	Y	Y	N	5OYYN	Policy	0.3560	0.2400	0.2390	0.2050	0.1760	0.1760	0.1760	0.1760	0.2050
5	O	Y	N	H	5OYNH	Policy	0.3570	0.2990	0.2240	0.2500	0.2370	0.2370	0.2370	0.2370	0.2500
5	O	Y	N	N	5OYNN	Policy	0.2920	0.2380	0.1360	0.1780	0.1260	0.1260	0.1260	0.1260	0.1780
5	O	N	Y	H	5ONYH	Policy	0.2730	0.1630	0.1340	0.1270	0.3630	0.3630	0.3630	0.3630	0.1270
5	O	N	Y	N	5ONYN	Policy	0.0850	0.0140	0.0970	0.0000	0.1350	0.1350	0.1350	0.1350	0.0000
5	O	N	N	H	5ONNH	Policy	0.0910	0.1010	0.0000	0.0670	0.0780	0.0780	0.0780	0.0780	0.0670
5	O	N	N	N	5ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	P	Y	Y	H	5PYYH	Policy	0.4070	0.3500	0.2550	0.2680	0.3670	0.3670	0.3670	0.3670	0.2680
5	P	Y	Y	N	5PYYN	Policy	0.3600	0.2420	0.2430	0.2060	0.1780	0.1780	0.1780	0.1780	0.2060
5	P	Y	N	H	5PYNH	Policy	0.3600	0.3020	0.2300	0.2540	0.2450	0.2450	0.2450	0.2450	0.2540
5	P	Y	N	N	5PYNN	Policy	0.2960	0.2390	0.1380	0.1800	0.1320	0.1320	0.1320	0.1320	0.1800
5	P	N	Y	H	5PNYH	Policy	0.2700	0.1650	0.1330	0.1300	0.3630	0.3630	0.3630	0.3630	0.1300
5	P	N	Y	N	5PNYN	Policy	0.0790	0.0090	0.0940	0.0000	0.1360	0.1360	0.1360	0.1360	0.0000
5	P	N	N	H	5PNNH	Policy	0.1000	0.1060	0.0000	0.0750	0.0850	0.0850	0.0850	0.0850	0.0750
5	P	N	N	N	5PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	Q	Y	Y	H	5QYYH	Policy	0.4080	0.3510	0.2590	0.2710	0.3670	0.3670	0.3670	0.3670	0.2710
5	Q	Y	Y	N	5QYYN	Policy	0.3610	0.2440	0.2430	0.2070	0.1790	0.1790	0.1790	0.1790	0.2070
5	Q	Y	N	H	5QYNH	Policy	0.3630	0.3060	0.2360	0.2570	0.2530	0.2530	0.2530	0.2530	0.2570
5	Q	Y	N	N	5QYNN	Policy	0.3000	0.2410	0.1410	0.1820	0.1390	0.1390	0.1390	0.1390	0.1820
5	Q	N	Y	H	5QNYH	Policy	0.2670	0.1680	0.1330	0.1330	0.3630	0.3630	0.3630	0.3630	0.1330
5	Q	N	Y	N	5QNYN	Policy	0.0740	0.0050	0.0920	0.0000	0.1380	0.1380	0.1380	0.1380	0.0000
5	Q	N	N	H	5QNNH	Policy	0.1090	0.1120	0.0000	0.0820	0.0910	0.0910	0.0910	0.0910	0.0820
5	Q	N	N	N	5QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	R	Y	Y	H	5RYYH	Policy	0.4080	0.3520	0.2630	0.2740	0.3680	0.3680	0.3680	0.3680	0.2740
5	R	Y	Y	N	5RYYN	Policy	0.3610	0.2460	0.2430	0.2080	0.1810	0.1810	0.1810	0.1810	0.2080
5	R	Y	N	H	5RYNH	Policy	0.3660	0.3090	0.2420	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
5	R	Y	N	N	5RYNN	Policy	0.3050	0.2420	0.1440	0.1850	0.1450	0.1450	0.1450	0.1450	0.1850
5	R	N	Y	H	5RNYH	Policy	0.2640	0.1700	0.1320	0.1360	0.3620	0.3620	0.3620	0.3620	0.1360
5	R	N	Y	N	5RNYN	Policy	0.0680	0.0000	0.0890	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	R	N	N	H	5RNNH	Policy	0.1190	0.1170	0.0000	0.0900	0.0970	0.0970	0.0970	0.0970	0.0900
5	R	N	N	N	5RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	S	Y	Y	H	5SYYH	Policy	0.4080	0.3520	0.2630	0.2740	0.3680	0.3680	0.3680	0.3680	0.2740
5	S	Y	Y	N	5SYYN	Policy	0.3610	0.2460	0.2430	0.2080	0.1810	0.1810	0.1810	0.1810	0.2080
5	S	Y	N	H	5SYNH	Policy	0.3660	0.3090	0.2420	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
5	S	Y	N	N	5SYNN	Policy	0.3050	0.2420	0.1440	0.1850	0.1450	0.1450	0.1450	0.1450	0.1850
5	S	N	Y	H	5SNYH	Policy	0.2640	0.1700	0.1320	0.1360	0.3620	0.3620	0.3620	0.3620	0.1360
5	S	N	Y	N	5SNYN	Policy	0.0680	0.0000	0.0890	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	S	N	N	H	5SNNH	Policy	0.1190	0.1170	0.0000	0.0900	0.0970	0.0970	0.0970	0.0970	0.0900
5	S	N	N	N	5SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	X	Y	Y	H	5XYYH	Policy	0.4080	0.3520	0.2630	0.2740	0.3680	0.3680	0.3680	0.3680	0.2740
5	X	Y	Y	N	5XYYN	Policy	0.3610	0.2460	0.2430	0.2080	0.1810	0.1810	0.1810	0.1810	0.2080
5	X	Y	N	H	5XYNH	Policy	0.3660	0.3090	0.2420	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
5	X	Y	N	N	5XYNN	Policy	0.3050	0.2420	0.1440	0.1850	0.1450	0.1450	0.1450	0.1450	0.1850
5	X	N	Y	H	5XNYH	Policy	0.2640	0.1700	0.1320	0.1360	0.3620	0.3620	0.3620	0.3620	0.1360
5	X	N	Y	N	5XNYN	Policy	0.0680	0.0000	0.0890	0.0000	0.1390	0.1390	0.1390	0.1390	0.0000
5	X	N	N	H	5XNNH	Policy	0.1190	0.1170	0.0000	0.0900	0.0970	0.0970	0.0970	0.0970	0.0900
5	X	N	N	N	5XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
6	1	Y	Y	H	61YYH	Policy	0.4080	0.3530	0.2490	0.2670	0.3660	0.3660	0.3660	0.3660	0.2670
6	1	Y	Y	N	61YYN	Policy	0.3610	0.2480	0.2360	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
6	1	Y	N	H	61YNH	Policy	0.3620	0.3120	0.2210	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
6	1	Y	N	N	61YNN	Policy	0.2990	0.2440	0.1340	0.1800	0.1160	0.1160	0.1160	0.1160	0.1800
6	1	N	Y	H	61NYH	Policy	0.2680	0.1730	0.1340	0.1290	0.3640	0.3640	0.3640	0.3640	0.1290
6	1	N	Y	N	61NYN	Policy	0.0760	0.0000	0.0980	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
6	1	N	N	H	61NNH	Policy	0.1060	0.1230	0.0000	0.0730	0.0690	0.0690	0.0690	0.0690	0.0730
6	1	N	N	N	61NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	2	Y	Y	H	62YYH	Policy	0.4080	0.3530	0.2370	0.2560	0.3660	0.3660	0.3660	0.3660	0.2560
6	2	Y	Y	N	62YYN	Policy	0.3610	0.2480	0.2200	0.2010	0.1740	0.1740	0.1740	0.1740	0.2010
6	2	Y	N	H	62YNH	Policy	0.3620	0.3120	0.2010	0.2390	0.2250	0.2250	0.2250	0.2250	0.2390
6	2	Y	N	N	62YNN	Policy	0.2990	0.2440	0.1260	0.1710	0.1160	0.1160	0.1160	0.1160	0.1710
6	2	N	Y	H	62NYH	Policy	0.2680	0.1730	0.1390	0.1180	0.3640	0.3640	0.3640	0.3640	0.1180
6	2	N	Y	N	62NYN	Policy	0.0760	0.0000	0.1050	0.0100	0.1320	0.1320	0.1320	0.1320	0.0100
6	2	N	N	H	62NNH	Policy	0.1060	0.1230	0.0000	0.0430	0.0690	0.0690	0.0690	0.0690	0.0430
6	2	N	N	N	62NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	3	Y	Y	H	63YYH	Policy	0.4080	0.3530	0.2370	0.2560	0.3660	0.3660	0.3660	0.3660	0.2560
6	3	Y	Y	N	63YYN	Policy	0.3610	0.2480	0.2200	0.2010	0.1740	0.1740	0.1740	0.1740	0.2010
6	3	Y	N	H	63YNH	Policy	0.3620	0.3120	0.2010	0.2390	0.2250	0.2250	0.2250	0.2250	0.2390
6	3	Y	N	N	63YNN	Policy	0.2990	0.2440	0.1260	0.1710	0.1160	0.1160	0.1160	0.1160	0.1710
6	3	N	Y	H	63NYH	Policy	0.2680	0.1730	0.1390	0.1180	0.3640	0.3640	0.3640	0.3640	0.1180
6	3	N	Y	N	63NYN	Policy	0.0760	0.0000	0.1050	0.0100	0.1320	0.1320	0.1320	0.1320	0.0100
6	3	N	N	H	63NNH	Policy	0.1060	0.1230	0.0000	0.0430	0.0690	0.0690	0.0690	0.0690	0.0430
6	3	N	N	N	63NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	4	Y	Y	H	64YYH	Policy	0.3170	0.3350	0.2460	0.2700	0.3660	0.3660	0.3660	0.3660	0.2700
6	4	Y	Y	N	64YYN	Policy	0.2790	0.2310	0.2340	0.2260	0.1740	0.1740	0.1740	0.1740	0.2260
6	4	Y	N	H	64YNH	Policy	0.2780	0.2630	0.2210	0.2270	0.2250	0.2250	0.2250	0.2250	0.2270
6	4	Y	N	N	64YNN	Policy	0.2560	0.2300	0.1670	0.1720	0.1160	0.1160	0.1160	0.1160	0.1720
6	4	N	Y	H	64NYH	Policy	0.1750	0.1390	0.1830	0.1120	0.3640	0.3640	0.3640	0.3640	0.1120
6	4	N	Y	N	64NYN	Policy	0.1190	0.0640	0.0660	0.0520	0.1320	0.1320	0.1320	0.1320	0.0520
6	4	N	N	H	64NNH	Policy	0.0000	0.0530	0.0000	0.0000	0.0690	0.0690	0.0690	0.0690	0.0000
6	4	N	N	N	64NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	5	Y	Y	H	65YYH	Policy	0.4080	0.3520	0.2370	0.2670	0.3660	0.3660	0.3660	0.3660	0.2670
6	5	Y	Y	N	65YYN	Policy	0.3610	0.2460	0.2200	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
6	5	Y	N	H	65YNH	Policy	0.3620	0.3090	0.2010	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
6	5	Y	N	N	65YNN	Policy	0.2990	0.2420	0.1260	0.1800	0.1160	0.1160	0.1160	0.1160	0.1800
6	5	N	Y	H	65NYH	Policy	0.2680	0.1700	0.1390	0.1290	0.3640	0.3640	0.3640	0.3640	0.1290
6	5	N	Y	N	65NYN	Policy	0.0760	0.0000	0.1050	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
6	5	N	N	H	65NNH	Policy	0.1060	0.1170	0.0000	0.0730	0.0690	0.0690	0.0690	0.0690	0.0730
6	5	N	N	N	65NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	6	Y	Y	H	66YYH	Policy	0.4080	0.3520	0.2370	0.2670	0.3740	0.3740	0.3740	0.3740	0.2670
6	6	Y	Y	N	66YYN	Policy	0.3610	0.2460	0.2200	0.2050	0.1850	0.1850	0.1850	0.1850	0.2050
6	6	Y	N	H	66YNH	Policy	0.3620	0.3090	0.2010	0.2530	0.2370	0.2370	0.2370	0.2370	0.2530
6	6	Y	N	N	66YNN	Policy	0.2990	0.2420	0.1260	0.1800	0.1140	0.1140	0.1140	0.1140	0.1800
6	6	N	Y	H	66NYH	Policy	0.2680	0.1700	0.1390	0.1290	0.3710	0.3710	0.3710	0.3710	0.1290
6	6	N	Y	N	66NYN	Policy	0.0760	0.0000	0.1050	0.0000	0.1480	0.1480	0.1480	0.1480	0.0000
6	6	N	N	H	66NNH	Policy	0.1060	0.1170	0.0000	0.0730	0.1080	0.1080	0.1080	0.1080	0.0730
6	6	N	N	N	66NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	7	Y	Y	H	67YYH	Policy	0.3310	0.3450	0.2460	0.2560	0.3740	0.3740	0.3740	0.3740	0.2560
6	7	Y	Y	N	67YYN	Policy	0.2890	0.2340	0.2340	0.2010	0.1850	0.1850	0.1850	0.1850	0.2010
6	7	Y	N	H	67YNH	Policy	0.2880	0.2880	0.2210	0.2390	0.2370	0.2370	0.2370	0.2370	0.2390
6	7	Y	N	N	67YNN	Policy	0.2590	0.2320	0.1670	0.1710	0.1140	0.1140	0.1140	0.1140	0.1710
6	7	N	Y	H	67NYH	Policy	0.1920	0.1540	0.1830	0.1180	0.3710	0.3710	0.3710	0.3710	0.1180
6	7	N	Y	N	67NYN	Policy	0.1170	0.0280	0.0660	0.0100	0.1480	0.1480	0.1480	0.1480	0.0100
6	7	N	N	H	67NNH	Policy	0.0000	0.0840	0.0000	0.0430	0.1080	0.1080	0.1080	0.1080	0.0430
6	7	N	N	N	67NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	8	Y	Y	H	68YYH	Policy	0.3310	0.3380	0.2460	0.2700	0.3990	0.3990	0.3990	0.3990	0.2700
6	8	Y	Y	N	68YYN	Policy	0.2890	0.2320	0.2340	0.2260	0.2040	0.2040	0.2040	0.2040	0.2260
6	8	Y	N	H	68YNH	Policy	0.2880	0.2700	0.2210	0.2270	0.3320	0.3320	0.3320	0.3320	0.2270
6	8	Y	N	N	68YNN	Policy	0.2590	0.2300	0.1670	0.1720	0.1580	0.1580	0.1580	0.1580	0.1720
6	8	N	Y	H	68NYH	Policy	0.1920	0.1430	0.1830	0.1120	0.3890	0.3890	0.3890	0.3890	0.1120
6	8	N	Y	N	68NYN	Policy	0.1170	0.0540	0.0660	0.0520	0.2060	0.2060	0.2060	0.2060	0.0520
6	8	N	N	H	68NNH	Policy	0.0000	0.0610	0.0000	0.0000	0.2680	0.2680	0.2680	0.2680	0.0000
6	8	N	N	N	68NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	A	Y	Y	H	6AYYH	Policy	0.2460	0.3170	0.2610	0.2940	0.4240	0.4240	0.4240	0.4240	0.2940
6	A	Y	Y	N	6AYYN	Policy	0.2290	0.2300	0.2430	0.2610	0.2040	0.2040	0.2040	0.2040	0.2610
6	A	Y	N	H	6AYNH	Policy	0.2240	0.2210	0.2520	0.2150	0.3330	0.3330	0.3330	0.3330	0.2150
6	A	Y	N	N	6AYNN	Policy	0.2400	0.2290	0.2330	0.1770	0.2010	0.2010	0.2010	0.2010	0.1770
6	A	N	Y	H	6ANYH	Policy	0.0880	0.1150	0.2540	0.1080	0.3890	0.3890	0.3890	0.3890	0.1080
6	A	N	Y	N	6ANYN	Policy	0.1300	0.1230	0.0030	0.1040	0.2630	0.2630	0.2630	0.2630	0.1040
6	A	N	N	H	6ANNH	Policy	0.0000	0.0030	0.0000	0.0000	0.4270	0.4270	0.4270	0.4270	0.0000
6	A	N	N	N	6ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	B	Y	Y	H	6BYYH	Policy	0.2600	0.3200	0.2590	0.2910	0.4200	0.4200	0.4200	0.4200	0.2910
6	B	Y	Y	N	6BYYN	Policy	0.2390	0.2300	0.2430	0.2560	0.2040	0.2040	0.2040	0.2040	0.2560
6	B	Y	N	H	6BYNH	Policy	0.2350	0.2280	0.2480	0.2170	0.3330	0.3330	0.3330	0.3330	0.2170
6	B	Y	N	N	6BYNN	Policy	0.2430	0.2290	0.2250	0.1760	0.1940	0.1940	0.1940	0.1940	0.1760
6	B	N	Y	H	6BNYH	Policy	0.1050	0.1190	0.2450	0.1090	0.3890	0.3890	0.3890	0.3890	0.1090
6	B	N	Y	N	6BNYN	Policy	0.1280	0.1130	0.0110	0.0970	0.2530	0.2530	0.2530	0.2530	0.0970
6	B	N	N	H	6BNNH	Policy	0.0000	0.0120	0.0000	0.0000	0.4010	0.4010	0.4010	0.4010	0.0000
6	B	N	N	N	6BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
6	C	Y	Y	H	6CYYH	Policy	0.2740	0.3230	0.2570	0.2870	0.4160	0.4160	0.4160	0.4160	0.2870
6	C	Y	Y	N	6CYYN	Policy	0.2490	0.2300	0.2430	0.2510	0.2040	0.2040	0.2040	0.2040	0.2510
6	C	Y	N	H	6CYNH	Policy	0.2450	0.2350	0.2440	0.2180	0.3330	0.3330	0.3330	0.3330	0.2180
6	C	Y	N	N	6CYNN	Policy	0.2460	0.2290	0.2160	0.1760	0.1860	0.1860	0.1860	0.1860	0.1760
6	C	N	Y	H	6CNYH	Policy	0.1220	0.1230	0.2360	0.1090	0.3890	0.3890	0.3890	0.3890	0.1090
6	C	N	Y	N	6CNYN	Policy	0.1260	0.1030	0.0190	0.0890	0.2440	0.2440	0.2440	0.2440	0.0890
6	C	N	N	H	6CNNH	Policy	0.0000	0.0200	0.0000	0.0000	0.3740	0.3740	0.3740	0.3740	0.0000
6	C	N	N	N	6CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	D	Y	Y	H	6DYYH	Policy	0.2890	0.3260	0.2550	0.2840	0.4120	0.4120	0.4120	0.4120	0.2840
6	D	Y	Y	N	6DYYN	Policy	0.2590	0.2310	0.2430	0.2460	0.2040	0.2040	0.2040	0.2040	0.2460
6	D	Y	N	H	6DYNH	Policy	0.2560	0.2420	0.2400	0.2200	0.3330	0.3330	0.3330	0.3330	0.2200
6	D	Y	N	N	6DYNN	Policy	0.2490	0.2290	0.2080	0.1750	0.1790	0.1790	0.1790	0.1790	0.1750
6	D	N	Y	H	6DNYH	Policy	0.1400	0.1270	0.2280	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
6	D	N	Y	N	6DNYN	Policy	0.1240	0.0940	0.0260	0.0820	0.2340	0.2340	0.2340	0.2340	0.0820
6	D	N	N	H	6DNNH	Policy	0.0000	0.0280	0.0000	0.0000	0.3480	0.3480	0.3480	0.3480	0.0000
6	D	N	N	N	6DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	E	Y	Y	H	6EYYH	Policy	0.3030	0.3290	0.2540	0.2800	0.4080	0.4080	0.4080	0.4080	0.2800
6	E	Y	Y	N	6EYYN	Policy	0.2690	0.2310	0.2430	0.2410	0.2040	0.2040	0.2040	0.2040	0.2410
6	E	Y	N	H	6EYNH	Policy	0.2670	0.2490	0.2360	0.2220	0.3330	0.3330	0.3330	0.3330	0.2220
6	E	Y	N	N	6EYNN	Policy	0.2530	0.2300	0.2000	0.1740	0.1720	0.1720	0.1720	0.1720	0.1740
6	E	N	Y	H	6ENYH	Policy	0.1580	0.1310	0.2190	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
6	E	N	Y	N	6ENYN	Policy	0.1210	0.0840	0.0340	0.0740	0.2250	0.2250	0.2250	0.2250	0.0740
6	E	N	N	H	6ENNH	Policy	0.0000	0.0360	0.0000	0.0000	0.3210	0.3210	0.3210	0.3210	0.0000
6	E	N	N	N	6ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	F	Y	Y	H	6FYYH	Policy	0.3170	0.3320	0.2520	0.2770	0.4030	0.4030	0.4030	0.4030	0.2770
6	F	Y	Y	N	6FYYN	Policy	0.2790	0.2310	0.2430	0.2360	0.2040	0.2040	0.2040	0.2040	0.2360
6	F	Y	N	H	6FYNH	Policy	0.2780	0.2560	0.2330	0.2240	0.3330	0.3330	0.3330	0.3330	0.2240
6	F	Y	N	N	6FYNN	Policy	0.2560	0.2300	0.1920	0.1740	0.1650	0.1650	0.1650	0.1650	0.1740
6	F	N	Y	H	6FNYH	Policy	0.1750	0.1350	0.2100	0.1110	0.3890	0.3890	0.3890	0.3890	0.1110
6	F	N	Y	N	6FNYN	Policy	0.1190	0.0740	0.0420	0.0670	0.2150	0.2150	0.2150	0.2150	0.0670
6	F	N	N	H	6FNNH	Policy	0.0000	0.0450	0.0000	0.0000	0.2940	0.2940	0.2940	0.2940	0.0000
6	F	N	N	N	6FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	G	Y	Y	H	6GYYH	Policy	0.3310	0.3350	0.2500	0.2740	0.3990	0.3990	0.3990	0.3990	0.2740
6	G	Y	Y	N	6GYYN	Policy	0.2890	0.2310	0.2400	0.2310	0.2040	0.2040	0.2040	0.2040	0.2310
6	G	Y	N	H	6GYNH	Policy	0.2880	0.2630	0.2290	0.2250	0.3320	0.3320	0.3320	0.3320	0.2250
6	G	Y	N	N	6GYNN	Policy	0.2590	0.2300	0.1840	0.1730	0.1580	0.1580	0.1580	0.1580	0.1730
6	G	N	Y	H	6GNYH	Policy	0.1920	0.1390	0.2010	0.1120	0.3890	0.3890	0.3890	0.3890	0.1120
6	G	N	Y	N	6GNYN	Policy	0.1170	0.0640	0.0500	0.0590	0.2060	0.2060	0.2060	0.2060	0.0590
6	G	N	N	H	6GNNH	Policy	0.0000	0.0530	0.0000	0.0000	0.2680	0.2680	0.2680	0.2680	0.0000
6	G	N	N	N	6GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	H	Y	Y	H	6HYYH	Policy	0.3440	0.3380	0.2480	0.2700	0.3950	0.3950	0.3950	0.3950	0.2700
6	H	Y	Y	N	6HYYN	Policy	0.2990	0.2320	0.2370	0.2260	0.2040	0.2040	0.2040	0.2040	0.2260
6	H	Y	N	H	6HYNH	Policy	0.2990	0.2700	0.2250	0.2270	0.3160	0.3160	0.3160	0.3160	0.2270
6	H	Y	N	N	6HYNN	Policy	0.2620	0.2300	0.1750	0.1720	0.1500	0.1500	0.1500	0.1500	0.1720
6	H	N	Y	H	6HNYH	Policy	0.2100	0.1430	0.1920	0.1120	0.3860	0.3860	0.3860	0.3860	0.1120
6	H	N	Y	N	6HNYN	Policy	0.1150	0.0540	0.0580	0.0520	0.1960	0.1960	0.1960	0.1960	0.0520
6	H	N	N	H	6HNNH	Policy	0.0000	0.0610	0.0000	0.0000	0.2410	0.2410	0.2410	0.2410	0.0000
6	H	N	N	N	6HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	I	Y	Y	H	6IYYH	Policy	0.3580	0.3410	0.2460	0.2670	0.3910	0.3910	0.3910	0.3910	0.2670
6	I	Y	Y	N	6IYYN	Policy	0.3090	0.2320	0.2340	0.2210	0.2040	0.2040	0.2040	0.2040	0.2210
6	I	Y	N	H	6IYNH	Policy	0.3100	0.2770	0.2210	0.2290	0.3000	0.3000	0.3000	0.3000	0.2290
6	I	Y	N	N	6IYNN	Policy	0.2650	0.2310	0.1670	0.1720	0.1430	0.1430	0.1430	0.1430	0.1720
6	I	N	Y	H	6INYH	Policy	0.2270	0.1470	0.1830	0.1130	0.3830	0.3830	0.3830	0.3830	0.1130
6	I	N	Y	N	6INYN	Policy	0.1130	0.0440	0.0660	0.0450	0.1860	0.1860	0.1860	0.1860	0.0450
6	I	N	N	H	6INNH	Policy	0.0000	0.0690	0.0000	0.0050	0.2150	0.2150	0.2150	0.2150	0.0050
6	I	N	N	N	6INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	J	Y	Y	H	6JYYH	Policy	0.3730	0.3440	0.2440	0.2630	0.3870	0.3870	0.3870	0.3870	0.2630
6	J	Y	Y	N	6JYYN	Policy	0.3190	0.2320	0.2310	0.2160	0.2040	0.2040	0.2040	0.2040	0.2160
6	J	Y	N	H	6JYNH	Policy	0.3210	0.2840	0.2170	0.2310	0.2850	0.2850	0.2850	0.2850	0.2310
6	J	Y	N	N	6JYNN	Policy	0.2680	0.2310	0.1590	0.1710	0.1360	0.1360	0.1360	0.1360	0.1710
6	J	N	Y	H	6JNYH	Policy	0.2450	0.1510	0.1740	0.1140	0.3800	0.3800	0.3800	0.3800	0.1140
6	J	N	Y	N	6JNYN	Policy	0.1110	0.0340	0.0730	0.0370	0.1770	0.1770	0.1770	0.1770	0.0370
6	J	N	N	H	6JNNH	Policy	0.0030	0.0780	0.0000	0.0120	0.1880	0.1880	0.1880	0.1880	0.0120
6	J	N	N	N	6JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	K	Y	Y	H	6KYYH	Policy	0.3870	0.3450	0.2420	0.2600	0.3820	0.3820	0.3820	0.3820	0.2600
6	K	Y	Y	N	6KYYN	Policy	0.3290	0.2340	0.2290	0.2110	0.1980	0.1980	0.1980	0.1980	0.2110
6	K	Y	N	H	6KYNH	Policy	0.3310	0.2880	0.2130	0.2320	0.2690	0.2690	0.2690	0.2690	0.2320
6	K	Y	N	N	6KYNN	Policy	0.2710	0.2320	0.1510	0.1700	0.1290	0.1290	0.1290	0.1290	0.1700
6	K	N	Y	H	6KNYH	Policy	0.2630	0.1540	0.1660	0.1140	0.3770	0.3770	0.3770	0.3770	0.1140
6	K	N	Y	N	6KNYN	Policy	0.1090	0.0280	0.0810	0.0300	0.1670	0.1670	0.1670	0.1670	0.0300
6	K	N	N	H	6KNNH	Policy	0.0260	0.0840	0.0000	0.0200	0.1610	0.1610	0.1610	0.1610	0.0200
6	K	N	N	N	6KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	L	Y	Y	H	6LYYH	Policy	0.4010	0.3470	0.2400	0.2560	0.3780	0.3780	0.3780	0.3780	0.2560
6	L	Y	Y	N	6LYYN	Policy	0.3390	0.2360	0.2260	0.2060	0.1920	0.1920	0.1920	0.1920	0.2060
6	L	Y	N	H	6LYNH	Policy	0.3420	0.2920	0.2090	0.2340	0.2530	0.2530	0.2530	0.2530	0.2340
6	L	Y	N	N	6LYNN	Policy	0.2750	0.2340	0.1430	0.1700	0.1210	0.1210	0.1210	0.1210	0.1700
6	L	N	Y	H	6LNYH	Policy	0.2800	0.1570	0.1570	0.1150	0.3740	0.3740	0.3740	0.3740	0.1150
6	L	N	Y	N	6LNYN	Policy	0.1070	0.0230	0.0890	0.0230	0.1580	0.1580	0.1580	0.1580	0.0230
6	L	N	N	H	6LNNH	Policy	0.0480	0.0900	0.0000	0.0280	0.1350	0.1350	0.1350	0.1350	0.0280
6	L	N	N	N	6LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
6	M	Y	Y	H	6MYYH	Policy	0.4050	0.3480	0.2390	0.2530	0.3740	0.3740	0.3740	0.3740	0.2530
6	M	Y	Y	N	6MYYN	Policy	0.3440	0.2380	0.2230	0.2010	0.1850	0.1850	0.1850	0.1850	0.2010
6	M	Y	N	H	6MYNH	Policy	0.3470	0.2950	0.2050	0.2360	0.2370	0.2370	0.2370	0.2370	0.2360
6	M	Y	N	N	6MYNN	Policy	0.2780	0.2360	0.1350	0.1690	0.1140	0.1140	0.1140	0.1140	0.1690
6	M	N	Y	H	6MNYH	Policy	0.2820	0.1600	0.1480	0.1160	0.3710	0.3710	0.3710	0.3710	0.1160
6	M	N	Y	N	6MNYN	Policy	0.1030	0.0190	0.0970	0.0150	0.1480	0.1480	0.1480	0.1480	0.0150
6	M	N	N	H	6MNNH	Policy	0.0610	0.0950	0.0000	0.0350	0.1080	0.1080	0.1080	0.1080	0.0350
6	M	N	N	N	6MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	N	Y	Y	H	6NYYH	Policy	0.4050	0.3490	0.2370	0.2560	0.3700	0.3700	0.3700	0.3700	0.2560
6	N	Y	Y	N	6NYYN	Policy	0.3480	0.2400	0.2200	0.2010	0.1780	0.1780	0.1780	0.1780	0.2010
6	N	Y	N	H	6NYNH	Policy	0.3500	0.2980	0.2010	0.2390	0.2220	0.2220	0.2220	0.2220	0.2390
6	N	Y	N	N	6NYNN	Policy	0.2820	0.2370	0.1260	0.1710	0.1070	0.1070	0.1070	0.1070	0.1710
6	N	N	Y	H	6NNYH	Policy	0.2790	0.1620	0.1390	0.1180	0.3680	0.3680	0.3680	0.3680	0.1180
6	N	N	Y	N	6NNYN	Policy	0.0980	0.0140	0.1050	0.0100	0.1390	0.1390	0.1390	0.1390	0.0100
6	N	N	N	H	6NNNH	Policy	0.0700	0.1000	0.0000	0.0430	0.0810	0.0810	0.0810	0.0810	0.0430
6	N	N	N	N	6NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	O	Y	Y	H	6OYYH	Policy	0.4060	0.3500	0.2390	0.2580	0.3660	0.3660	0.3660	0.3660	0.2580
6	O	Y	Y	N	6OYYN	Policy	0.3520	0.2420	0.2230	0.2020	0.1710	0.1710	0.1710	0.1710	0.2020
6	O	Y	N	H	6OYNH	Policy	0.3530	0.3020	0.2040	0.2430	0.2060	0.2060	0.2060	0.2060	0.2430
6	O	Y	N	N	6OYNN	Policy	0.2870	0.2390	0.1260	0.1730	0.1000	0.1000	0.1000	0.1000	0.1730
6	O	N	Y	H	6ONYH	Policy	0.2760	0.1650	0.1360	0.1210	0.3650	0.3650	0.3650	0.3650	0.1210
6	O	N	Y	N	6ONYN	Policy	0.0920	0.0100	0.1050	0.0040	0.1290	0.1290	0.1290	0.1290	0.0040
6	O	N	N	H	6ONNH	Policy	0.0790	0.1060	0.0000	0.0500	0.0550	0.0550	0.0550	0.0550	0.0500
6	O	N	N	N	6ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	P	Y	Y	H	6PYYH	Policy	0.4060	0.3510	0.2420	0.2610	0.3650	0.3650	0.3650	0.3650	0.2610
6	P	Y	Y	N	6PYYN	Policy	0.3550	0.2440	0.2270	0.2030	0.1720	0.1720	0.1720	0.1720	0.2030
6	P	Y	N	H	6PYNH	Policy	0.3560	0.3050	0.2100	0.2460	0.2110	0.2110	0.2110	0.2110	0.2460
6	P	Y	N	N	6PYNN	Policy	0.2910	0.2410	0.1290	0.1750	0.1040	0.1040	0.1040	0.1040	0.1750
6	P	N	Y	H	6PNYH	Policy	0.2740	0.1680	0.1360	0.1240	0.3640	0.3640	0.3640	0.3640	0.1240
6	P	N	Y	N	6PNYN	Policy	0.0870	0.0050	0.1030	0.0000	0.1290	0.1290	0.1290	0.1290	0.0000
6	P	N	N	H	6PNNH	Policy	0.0880	0.1120	0.0000	0.0580	0.0570	0.0570	0.0570	0.0570	0.0580
6	P	N	N	N	6PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	Q	Y	Y	H	6QYYH	Policy	0.4070	0.3520	0.2460	0.2640	0.3660	0.3660	0.3660	0.3660	0.2640
6	Q	Y	Y	N	6QYYN	Policy	0.3590	0.2460	0.2320	0.2040	0.1730	0.1730	0.1730	0.1730	0.2040
6	Q	Y	N	H	6QYNH	Policy	0.3590	0.3090	0.2150	0.2500	0.2180	0.2180	0.2180	0.2180	0.2500
6	Q	Y	N	N	6QYNN	Policy	0.2950	0.2420	0.1310	0.1770	0.1100	0.1100	0.1100	0.1100	0.1770
6	Q	N	Y	H	6QNYH	Policy	0.2710	0.1700	0.1350	0.1260	0.3640	0.3640	0.3640	0.3640	0.1260
6	Q	N	Y	N	6QNYN	Policy	0.0810	0.0000	0.1000	0.0000	0.1310	0.1310	0.1310	0.1310	0.0000
6	Q	N	N	H	6QNNH	Policy	0.0970	0.1170	0.0000	0.0650	0.0630	0.0630	0.0630	0.0630	0.0650
6	Q	N	N	N	6QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	R	Y	Y	H	6RYYH	Policy	0.4080	0.3530	0.2490	0.2670	0.3660	0.3660	0.3660	0.3660	0.2670
6	R	Y	Y	N	6RYYN	Policy	0.3610	0.2480	0.2360	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
6	R	Y	N	H	6RYNH	Policy	0.3620	0.3120	0.2210	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
6	R	Y	N	N	6RYNN	Policy	0.2990	0.2440	0.1340	0.1800	0.1160	0.1160	0.1160	0.1160	0.1800
6	R	N	Y	H	6RNYH	Policy	0.2680	0.1730	0.1340	0.1290	0.3640	0.3640	0.3640	0.3640	0.1290
6	R	N	Y	N	6RNYN	Policy	0.0760	0.0000	0.0980	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
6	R	N	N	H	6RNNH	Policy	0.1060	0.1230	0.0000	0.0730	0.0690	0.0690	0.0690	0.0690	0.0730
6	R	N	N	N	6RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	S	Y	Y	H	6SYYH	Policy	0.4080	0.3530	0.2490	0.2670	0.3660	0.3660	0.3660	0.3660	0.2670
6	S	Y	Y	N	6SYYN	Policy	0.3610	0.2480	0.2360	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
6	S	Y	N	H	6SYNH	Policy	0.3620	0.3120	0.2210	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
6	S	Y	N	N	6SYNN	Policy	0.2990	0.2440	0.1340	0.1800	0.1160	0.1160	0.1160	0.1160	0.1800
6	S	N	Y	H	6SNYH	Policy	0.2680	0.1730	0.1340	0.1290	0.3640	0.3640	0.3640	0.3640	0.1290
6	S	N	Y	N	6SNYN	Policy	0.0760	0.0000	0.0980	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
6	S	N	N	H	6SNNH	Policy	0.1060	0.1230	0.0000	0.0730	0.0690	0.0690	0.0690	0.0690	0.0730
6	S	N	N	N	6SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	X	Y	Y	H	6XYYH	Policy	0.4080	0.3530	0.2490	0.2670	0.3660	0.3660	0.3660	0.3660	0.2670
6	X	Y	Y	N	6XYYN	Policy	0.3610	0.2480	0.2360	0.2050	0.1740	0.1740	0.1740	0.1740	0.2050
6	X	Y	N	H	6XYNH	Policy	0.3620	0.3120	0.2210	0.2530	0.2250	0.2250	0.2250	0.2250	0.2530
6	X	Y	N	N	6XYNN	Policy	0.2990	0.2440	0.1340	0.1800	0.1160	0.1160	0.1160	0.1160	0.1800
6	X	N	Y	H	6XNYH	Policy	0.2680	0.1730	0.1340	0.1290	0.3640	0.3640	0.3640	0.3640	0.1290
6	X	N	Y	N	6XNYN	Policy	0.0760	0.0000	0.0980	0.0000	0.1320	0.1320	0.1320	0.1320	0.0000
6	X	N	N	H	6XNNH	Policy	0.1060	0.1230	0.0000	0.0730	0.0690	0.0690	0.0690	0.0690	0.0730
6	X	N	N	N	6XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
7	1	Y	Y	H	71YYH	Policy	0.4060	0.3480	0.2410	0.2530	0.3790	0.3790	0.3790	0.3790	0.2530
7	1	Y	Y	N	71YYN	Policy	0.3490	0.2380	0.2270	0.2000	0.1930	0.1930	0.1930	0.1930	0.2000
7	1	Y	N	H	71YNH	Policy	0.3510	0.2960	0.2100	0.2360	0.2570	0.2570	0.2570	0.2570	0.2360
7	1	Y	N	N	71YNN	Policy	0.2840	0.2360	0.1450	0.1690	0.1230	0.1230	0.1230	0.1230	0.1690
7	1	N	Y	H	71NYH	Policy	0.2780	0.1600	0.1600	0.1160	0.3750	0.3750	0.3750	0.3750	0.1160
7	1	N	Y	N	71NYN	Policy	0.0960	0.0180	0.0860	0.0150	0.1600	0.1600	0.1600	0.1600	0.0150
7	1	N	N	H	71NNH	Policy	0.0730	0.0960	0.0000	0.0360	0.1410	0.1410	0.1410	0.1410	0.0360
7	1	N	N	N	71NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	2	Y	Y	H	72YYH	Policy	0.4060	0.3480	0.2470	0.2650	0.3790	0.3790	0.3790	0.3790	0.2650
7	2	Y	Y	N	72YYN	Policy	0.3490	0.2380	0.2360	0.2180	0.1930	0.1930	0.1930	0.1930	0.2180
7	2	Y	N	H	72YNH	Policy	0.3510	0.2960	0.2240	0.2300	0.2570	0.2570	0.2570	0.2570	0.2300
7	2	Y	N	N	72YNN	Policy	0.2840	0.2360	0.1730	0.1710	0.1230	0.1230	0.1230	0.1230	0.1710
7	2	N	Y	H	72NYH	Policy	0.2780	0.1600	0.1900	0.1130	0.3750	0.3750	0.3750	0.3750	0.1130
7	2	N	Y	N	72NYN	Policy	0.0960	0.0180	0.0600	0.0410	0.1600	0.1600	0.1600	0.1600	0.0410
7	2	N	N	H	72NNH	Policy	0.0730	0.0960	0.0000	0.0090	0.1410	0.1410	0.1410	0.1410	0.0090
7	2	N	N	N	72NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	3	Y	Y	H	73YYH	Policy	0.4060	0.3480	0.2470	0.2650	0.3790	0.3790	0.3790	0.3790	0.2650
7	3	Y	Y	N	73YYN	Policy	0.3490	0.2380	0.2360	0.2180	0.1930	0.1930	0.1930	0.1930	0.2180
7	3	Y	N	H	73YNH	Policy	0.3510	0.2960	0.2240	0.2300	0.2570	0.2570	0.2570	0.2570	0.2300
7	3	Y	N	N	73YNN	Policy	0.2840	0.2360	0.1730	0.1710	0.1230	0.1230	0.1230	0.1230	0.1710
7	3	N	Y	H	73NYH	Policy	0.2780	0.1600	0.1900	0.1130	0.3750	0.3750	0.3750	0.3750	0.1130
7	3	N	Y	N	73NYN	Policy	0.0960	0.0180	0.0600	0.0410	0.1600	0.1600	0.1600	0.1600	0.0410
7	3	N	N	H	73NNH	Policy	0.0730	0.0960	0.0000	0.0090	0.1410	0.1410	0.1410	0.1410	0.0090
7	3	N	N	N	73NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	4	Y	Y	H	74YYH	Policy	0.2800	0.3230	0.2550	0.2830	0.3790	0.3790	0.3790	0.3790	0.2830
7	4	Y	Y	N	74YYN	Policy	0.2530	0.2300	0.2430	0.2450	0.1930	0.1930	0.1930	0.1930	0.2450
7	4	Y	N	H	74YNH	Policy	0.2500	0.2360	0.2400	0.2210	0.2570	0.2570	0.2570	0.2570	0.2210
7	4	Y	N	N	74YNN	Policy	0.2480	0.2290	0.2080	0.1750	0.1230	0.1230	0.1230	0.1230	0.1750
7	4	N	Y	H	74NYH	Policy	0.1300	0.1240	0.2270	0.1100	0.3750	0.3750	0.3750	0.3750	0.1100
7	4	N	Y	N	74NYN	Policy	0.1250	0.1020	0.0270	0.0800	0.1600	0.1600	0.1600	0.1600	0.0800
7	4	N	N	H	74NNH	Policy	0.0000	0.0210	0.0000	0.0000	0.1410	0.1410	0.1410	0.1410	0.0000
7	4	N	N	N	74NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	5	Y	Y	H	75YYH	Policy	0.4060	0.3470	0.2470	0.2530	0.3790	0.3790	0.3790	0.3790	0.2530
7	5	Y	Y	N	75YYN	Policy	0.3490	0.2370	0.2360	0.2000	0.1930	0.1930	0.1930	0.1930	0.2000
7	5	Y	N	H	75YNH	Policy	0.3510	0.2930	0.2240	0.2360	0.2570	0.2570	0.2570	0.2570	0.2360
7	5	Y	N	N	75YNN	Policy	0.2840	0.2340	0.1730	0.1690	0.1230	0.1230	0.1230	0.1230	0.1690
7	5	N	Y	H	75NYH	Policy	0.2780	0.1580	0.1900	0.1160	0.3750	0.3750	0.3750	0.3750	0.1160
7	5	N	Y	N	75NYN	Policy	0.0960	0.0220	0.0600	0.0150	0.1600	0.1600	0.1600	0.1600	0.0150
7	5	N	N	H	75NNH	Policy	0.0730	0.0910	0.0000	0.0360	0.1410	0.1410	0.1410	0.1410	0.0360
7	5	N	N	N	75NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	6	Y	Y	H	76YYH	Policy	0.4060	0.3470	0.2470	0.2530	0.3960	0.3960	0.3960	0.3960	0.2530
7	6	Y	Y	N	76YYN	Policy	0.3490	0.2370	0.2360	0.2000	0.2040	0.2040	0.2040	0.2040	0.2000
7	6	Y	N	H	76YNH	Policy	0.3510	0.2930	0.2240	0.2360	0.3210	0.3210	0.3210	0.3210	0.2360
7	6	Y	N	N	76YNN	Policy	0.2840	0.2340	0.1730	0.1690	0.1520	0.1520	0.1520	0.1520	0.1690
7	6	N	Y	H	76NYH	Policy	0.2780	0.1580	0.1900	0.1160	0.3870	0.3870	0.3870	0.3870	0.1160
7	6	N	Y	N	76NYN	Policy	0.0960	0.0220	0.0600	0.0150	0.1990	0.1990	0.1990	0.1990	0.0150
7	6	N	N	H	76NNH	Policy	0.0730	0.0910	0.0000	0.0360	0.2490	0.2490	0.2490	0.2490	0.0360
7	6	N	N	N	76NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	7	Y	Y	H	77YYH	Policy	0.2930	0.3340	0.2550	0.2650	0.3960	0.3960	0.3960	0.3960	0.2650
7	7	Y	Y	N	77YYN	Policy	0.2620	0.2310	0.2430	0.2180	0.2040	0.2040	0.2040	0.2040	0.2180
7	7	Y	N	H	77YNH	Policy	0.2600	0.2620	0.2400	0.2300	0.3210	0.3210	0.3210	0.3210	0.2300
7	7	Y	N	N	77YNN	Policy	0.2500	0.2300	0.2080	0.1710	0.1520	0.1520	0.1520	0.1520	0.1710
7	7	N	Y	H	77NYH	Policy	0.1460	0.1390	0.2270	0.1130	0.3870	0.3870	0.3870	0.3870	0.1130
7	7	N	Y	N	77NYN	Policy	0.1230	0.0650	0.0270	0.0410	0.1990	0.1990	0.1990	0.1990	0.0410
7	7	N	N	H	77NNH	Policy	0.0000	0.0520	0.0000	0.0090	0.2490	0.2490	0.2490	0.2490	0.0090
7	7	N	N	N	77NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	8	Y	Y	H	78YYH	Policy	0.2930	0.3260	0.2550	0.2830	0.4170	0.4170	0.4170	0.4170	0.2830
7	8	Y	Y	N	78YYN	Policy	0.2620	0.2310	0.2430	0.2450	0.2040	0.2040	0.2040	0.2040	0.2450
7	8	Y	N	H	78YNH	Policy	0.2600	0.2430	0.2400	0.2210	0.3330	0.3330	0.3330	0.3330	0.2210
7	8	Y	N	N	78YNN	Policy	0.2500	0.2290	0.2080	0.1750	0.1880	0.1880	0.1880	0.1880	0.1750
7	8	N	Y	H	78NYH	Policy	0.1460	0.1270	0.2270	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
7	8	N	Y	N	78NYN	Policy	0.1230	0.0920	0.0270	0.0800	0.2450	0.2450	0.2450	0.2450	0.0800
7	8	N	N	H	78NNH	Policy	0.0000	0.0290	0.0000	0.0000	0.3790	0.3790	0.3790	0.3790	0.0000
7	8	N	N	N	78NNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	A	Y	Y	H	7AYYH	Policy	0.2160	0.3070	0.2680	0.3040	0.4240	0.4240	0.4240	0.4240	0.3040
7	A	Y	Y	N	7AYYN	Policy	0.2070	0.2290	0.2430	0.2760	0.2040	0.2040	0.2040	0.2040	0.2760
7	A	Y	N	H	7AYNH	Policy	0.2010	0.1980	0.2670	0.2100	0.3330	0.3330	0.3330	0.3330	0.2100
7	A	Y	N	N	7AYNN	Policy	0.2330	0.2280	0.2520	0.1790	0.2180	0.2180	0.2180	0.2180	0.1790
7	A	N	Y	H	7ANYH	Policy	0.0500	0.1010	0.2720	0.1060	0.3890	0.3890	0.3890	0.3890	0.1060
7	A	N	Y	N	7ANYN	Policy	0.1340	0.1370	0.0000	0.1200	0.2760	0.2760	0.2760	0.2760	0.1200
7	A	N	N	H	7ANNH	Policy	0.0000	0.0000	0.0000	0.0000	0.4500	0.4500	0.4500	0.4500	0.0000
7	A	N	N	N	7ANNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	B	Y	Y	H	7BYYH	Policy	0.2290	0.3100	0.2660	0.3010	0.4240	0.4240	0.4240	0.4240	0.3010
7	B	Y	Y	N	7BYYN	Policy	0.2160	0.2290	0.2430	0.2710	0.2040	0.2040	0.2040	0.2040	0.2710
7	B	Y	N	H	7BYNH	Policy	0.2110	0.2050	0.2630	0.2110	0.3330	0.3330	0.3330	0.3330	0.2110
7	B	Y	N	N	7BYNN	Policy	0.2360	0.2280	0.2520	0.1780	0.2170	0.2170	0.2170	0.2170	0.1780
7	B	N	Y	H	7BNYH	Policy	0.0660	0.1050	0.2720	0.1070	0.3890	0.3890	0.3890	0.3890	0.1070
7	B	N	Y	N	7BNYN	Policy	0.1320	0.1370	0.0000	0.1190	0.2760	0.2760	0.2760	0.2760	0.1190
7	B	N	N	H	7BNNH	Policy	0.0000	0.0000	0.0000	0.0000	0.4500	0.4500	0.4500	0.4500	0.0000
7	B	N	N	N	7BNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
7	C	Y	Y	H	7CYYH	Policy	0.2420	0.3130	0.2650	0.2980	0.4240	0.4240	0.4240	0.4240	0.2980
7	C	Y	Y	N	7CYYN	Policy	0.2260	0.2290	0.2430	0.2670	0.2040	0.2040	0.2040	0.2040	0.2670
7	C	Y	N	H	7CYNH	Policy	0.2210	0.2110	0.2600	0.2130	0.3330	0.3330	0.3330	0.3330	0.2130
7	C	Y	N	N	7CYNN	Policy	0.2390	0.2280	0.2490	0.1780	0.2110	0.2110	0.2110	0.2110	0.1780
7	C	N	Y	H	7CNYH	Policy	0.0820	0.1090	0.2720	0.1070	0.3890	0.3890	0.3890	0.3890	0.1070
7	C	N	Y	N	7CNYN	Policy	0.1300	0.1370	0.0000	0.1130	0.2760	0.2760	0.2760	0.2760	0.1130
7	C	N	N	H	7CNNH	Policy	0.0000	0.0000	0.0000	0.0000	0.4500	0.4500	0.4500	0.4500	0.0000
7	C	N	N	N	7CNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	D	Y	Y	H	7DYYH	Policy	0.2550	0.3150	0.2630	0.2950	0.4240	0.4240	0.4240	0.4240	0.2950
7	D	Y	Y	N	7DYYN	Policy	0.2350	0.2290	0.2430	0.2620	0.2040	0.2040	0.2040	0.2040	0.2620
7	D	Y	N	H	7DYNH	Policy	0.2300	0.2170	0.2570	0.2150	0.3330	0.3330	0.3330	0.3330	0.2150
7	D	Y	N	N	7DYNN	Policy	0.2420	0.2280	0.2420	0.1770	0.2060	0.2060	0.2060	0.2060	0.1770
7	D	N	Y	H	7DNYH	Policy	0.0980	0.1130	0.2640	0.1080	0.3890	0.3890	0.3890	0.3890	0.1080
7	D	N	Y	N	7DNYN	Policy	0.1280	0.1290	0.0000	0.1060	0.2690	0.2690	0.2690	0.2690	0.1060
7	D	N	N	H	7DNNH	Policy	0.0000	0.0000	0.0000	0.0000	0.4440	0.4440	0.4440	0.4440	0.0000
7	D	N	N	N	7DNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	E	Y	Y	H	7EYYH	Policy	0.2670	0.3180	0.2620	0.2920	0.4230	0.4230	0.4230	0.4230	0.2920
7	E	Y	Y	N	7EYYN	Policy	0.2440	0.2300	0.2430	0.2580	0.2040	0.2040	0.2040	0.2040	0.2580
7	E	Y	N	H	7EYNH	Policy	0.2400	0.2230	0.2530	0.2160	0.3330	0.3330	0.3330	0.3330	0.2160
7	E	Y	N	N	7EYNN	Policy	0.2450	0.2290	0.2350	0.1770	0.1990	0.1990	0.1990	0.1990	0.1770
7	E	N	Y	H	7ENYH	Policy	0.1140	0.1160	0.2560	0.1080	0.3890	0.3890	0.3890	0.3890	0.1080
7	E	N	Y	N	7ENYN	Policy	0.1270	0.1200	0.0010	0.1000	0.2610	0.2610	0.2610	0.2610	0.1000
7	E	N	N	H	7ENNH	Policy	0.0000	0.0060	0.0000	0.0000	0.4210	0.4210	0.4210	0.4210	0.0000
7	E	N	N	N	7ENNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	F	Y	Y	H	7FYYH	Policy	0.2800	0.3210	0.2600	0.2890	0.4200	0.4200	0.4200	0.4200	0.2890
7	F	Y	Y	N	7FYYN	Policy	0.2530	0.2300	0.2430	0.2530	0.2040	0.2040	0.2040	0.2040	0.2530
7	F	Y	N	H	7FYNH	Policy	0.2500	0.2300	0.2500	0.2180	0.3330	0.3330	0.3330	0.3330	0.2180
7	F	Y	N	N	7FYNN	Policy	0.2480	0.2290	0.2280	0.1760	0.1940	0.1940	0.1940	0.1940	0.1760
7	F	N	Y	H	7FNYH	Policy	0.1300	0.1200	0.2490	0.1090	0.3890	0.3890	0.3890	0.3890	0.1090
7	F	N	Y	N	7FNYN	Policy	0.1250	0.1110	0.0070	0.0930	0.2530	0.2530	0.2530	0.2530	0.0930
7	F	N	N	H	7FNNH	Policy	0.0000	0.0140	0.0000	0.0000	0.4000	0.4000	0.4000	0.4000	0.0000
7	F	N	N	N	7FNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	G	Y	Y	H	7GYYH	Policy	0.2930	0.3230	0.2580	0.2860	0.4170	0.4170	0.4170	0.4170	0.2860
7	G	Y	Y	N	7GYYN	Policy	0.2620	0.2300	0.2430	0.2490	0.2040	0.2040	0.2040	0.2040	0.2490
7	G	Y	N	H	7GYNH	Policy	0.2600	0.2360	0.2470	0.2190	0.3330	0.3330	0.3330	0.3330	0.2190
7	G	Y	N	N	7GYNN	Policy	0.2500	0.2290	0.2220	0.1750	0.1880	0.1880	0.1880	0.1880	0.1750
7	G	N	Y	H	7GNYH	Policy	0.1460	0.1240	0.2420	0.1090	0.3890	0.3890	0.3890	0.3890	0.1090
7	G	N	Y	N	7GNYN	Policy	0.1230	0.1020	0.0140	0.0860	0.2450	0.2450	0.2450	0.2450	0.0860
7	G	N	N	H	7GNNH	Policy	0.0000	0.0210	0.0000	0.0000	0.3790	0.3790	0.3790	0.3790	0.0000
7	G	N	N	N	7GNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	H	Y	Y	H	7HYYH	Policy	0.3050	0.3260	0.2570	0.2830	0.4130	0.4130	0.4130	0.4130	0.2830
7	H	Y	Y	N	7HYYN	Policy	0.2710	0.2310	0.2430	0.2450	0.2040	0.2040	0.2040	0.2040	0.2450
7	H	Y	N	H	7HYNH	Policy	0.2690	0.2430	0.2430	0.2210	0.3330	0.3330	0.3330	0.3330	0.2210
7	H	Y	N	N	7HYNN	Policy	0.2530	0.2290	0.2140	0.1750	0.1820	0.1820	0.1820	0.1820	0.1750
7	H	N	Y	H	7HNYH	Policy	0.1610	0.1270	0.2340	0.1100	0.3890	0.3890	0.3890	0.3890	0.1100
7	H	N	Y	N	7HNYN	Policy	0.1210	0.0920	0.0210	0.0800	0.2380	0.2380	0.2380	0.2380	0.0800
7	H	N	N	H	7HNNH	Policy	0.0000	0.0290	0.0000	0.0000	0.3570	0.3570	0.3570	0.3570	0.0000
7	H	N	N	N	7HNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	I	Y	Y	H	7IYYH	Policy	0.3190	0.3290	0.2550	0.2800	0.4100	0.4100	0.4100	0.4100	0.2800
7	I	Y	Y	N	7IYYN	Policy	0.2800	0.2310	0.2430	0.2400	0.2040	0.2040	0.2040	0.2040	0.2400
7	I	Y	N	H	7IYNH	Policy	0.2790	0.2490	0.2400	0.2220	0.3330	0.3330	0.3330	0.3330	0.2220
7	I	Y	N	N	7IYNN	Policy	0.2560	0.2300	0.2080	0.1740	0.1760	0.1760	0.1760	0.1760	0.1740
7	I	N	Y	H	7INYH	Policy	0.1780	0.1310	0.2270	0.1110	0.3890	0.3890	0.3890	0.3890	0.1110
7	I	N	Y	N	7INYN	Policy	0.1190	0.0840	0.0270	0.0730	0.2300	0.2300	0.2300	0.2300	0.0730
7	I	N	N	H	7INNH	Policy	0.0000	0.0360	0.0000	0.0000	0.3350	0.3350	0.3350	0.3350	0.0000
7	I	N	N	N	7INNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	J	Y	Y	H	7JYYH	Policy	0.3310	0.3320	0.2540	0.2770	0.4060	0.4060	0.4060	0.4060	0.2770
7	J	Y	Y	N	7JYYN	Policy	0.2890	0.2310	0.2430	0.2360	0.2040	0.2040	0.2040	0.2040	0.2360
7	J	Y	N	H	7JYNH	Policy	0.2890	0.2550	0.2370	0.2240	0.3330	0.3330	0.3330	0.3330	0.2240
7	J	Y	N	N	7JYNN	Policy	0.2590	0.2300	0.2010	0.1740	0.1700	0.1700	0.1700	0.1700	0.1740
7	J	N	Y	H	7JNYH	Policy	0.1930	0.1350	0.2190	0.1110	0.3890	0.3890	0.3890	0.3890	0.1110
7	J	N	Y	N	7JNYN	Policy	0.1170	0.0740	0.0340	0.0670	0.2220	0.2220	0.2220	0.2220	0.0670
7	J	N	N	H	7JNNH	Policy	0.0000	0.0440	0.0000	0.0000	0.3140	0.3140	0.3140	0.3140	0.0000
7	J	N	N	N	7JNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	K	Y	Y	H	7KYYH	Policy	0.3440	0.3340	0.2520	0.2740	0.4030	0.4030	0.4030	0.4030	0.2740
7	K	Y	Y	N	7KYYN	Policy	0.2980	0.2310	0.2430	0.2310	0.2040	0.2040	0.2040	0.2040	0.2310
7	K	Y	N	H	7KYNH	Policy	0.2980	0.2620	0.2340	0.2250	0.3330	0.3330	0.3330	0.3330	0.2250
7	K	Y	N	N	7KYNN	Policy	0.2620	0.2300	0.1940	0.1730	0.1640	0.1640	0.1640	0.1640	0.1730
7	K	N	Y	H	7KNYH	Policy	0.2090	0.1390	0.2120	0.1120	0.3890	0.3890	0.3890	0.3890	0.1120
7	K	N	Y	N	7KNYN	Policy	0.1160	0.0650	0.0400	0.0600	0.2140	0.2140	0.2140	0.2140	0.0600
7	K	N	N	H	7KNNH	Policy	0.0000	0.0520	0.0000	0.0000	0.2920	0.2920	0.2920	0.2920	0.0000
7	K	N	N	N	7KNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	L	Y	Y	H	7LYYH	Policy	0.3570	0.3370	0.2510	0.2710	0.4000	0.4000	0.4000	0.4000	0.2710
7	L	Y	Y	N	7LYYN	Policy	0.3080	0.2320	0.2410	0.2270	0.2040	0.2040	0.2040	0.2040	0.2270
7	L	Y	N	H	7LYNH	Policy	0.3080	0.2680	0.2300	0.2270	0.3330	0.3330	0.3330	0.3330	0.2270
7	L	Y	N	N	7LYNN	Policy	0.2650	0.2300	0.1870	0.1720	0.1580	0.1580	0.1580	0.1580	0.1720
7	L	N	Y	H	7LNYH	Policy	0.2250	0.1420	0.2040	0.1120	0.3890	0.3890	0.3890	0.3890	0.1120
7	L	N	Y	N	7LNYN	Policy	0.1140	0.0560	0.0470	0.0540	0.2070	0.2070	0.2070	0.2070	0.0540
7	L	N	N	H	7LNNH	Policy	0.0000	0.0590	0.0000	0.0000	0.2710	0.2710	0.2710	0.2710	0.0000
7	L	N	N	N	7LNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 15 - COMBINATION DISCOUNTS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Combination Discount Table (Actual Discounts Listed) — **4 Decimal Points**

UW Group	Credit Level	Multi Car	Paid in Full	Residential Status	Code	Type	BI	PD	COMP	COLL	PIPM	PIPAI	UMBI	UIMBI	UMPD
7	M	Y	Y	H	7MYYH	Policy	0.3700	0.3400	0.2490	0.2680	0.3960	0.3960	0.3960	0.3960	0.2680
7	M	Y	Y	N	7MYYN	Policy	0.3170	0.2320	0.2390	0.2230	0.2040	0.2040	0.2040	0.2040	0.2230
7	M	Y	N	H	7MYNH	Policy	0.3180	0.2750	0.2270	0.2280	0.3210	0.3210	0.3210	0.3210	0.2280
7	M	Y	N	N	7MYNN	Policy	0.2680	0.2310	0.1800	0.1720	0.1520	0.1520	0.1520	0.1520	0.1720
7	M	N	Y	H	7MNYH	Policy	0.2410	0.1460	0.1970	0.1130	0.3870	0.3870	0.3870	0.3870	0.1130
7	M	N	Y	N	7MNYN	Policy	0.1120	0.0470	0.0530	0.0480	0.1990	0.1990	0.1990	0.1990	0.0480
7	M	N	N	H	7MNNH	Policy	0.0000	0.0670	0.0000	0.0020	0.2490	0.2490	0.2490	0.2490	0.0020
7	M	N	N	N	7MNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	N	Y	Y	H	7NYYH	Policy	0.3830	0.3430	0.2470	0.2650	0.3930	0.3930	0.3930	0.3930	0.2650
7	N	Y	Y	N	7NYYN	Policy	0.3260	0.2320	0.2360	0.2180	0.2040	0.2040	0.2040	0.2040	0.2180
7	N	Y	N	H	7NYNH	Policy	0.3280	0.2810	0.2240	0.2300	0.3080	0.3080	0.3080	0.3080	0.2300
7	N	Y	N	N	7NYNN	Policy	0.2700	0.2310	0.1730	0.1710	0.1470	0.1470	0.1470	0.1470	0.1710
7	N	N	Y	H	7NNYH	Policy	0.2570	0.1500	0.1900	0.1130	0.3850	0.3850	0.3850	0.3850	0.1130
7	N	N	Y	N	7NNYN	Policy	0.1100	0.0380	0.0600	0.0410	0.1910	0.1910	0.1910	0.1910	0.0410
7	N	N	N	H	7NNNH	Policy	0.0190	0.0740	0.0000	0.0090	0.2270	0.2270	0.2270	0.2270	0.0090
7	N	N	N	N	7NNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	O	Y	Y	H	7OYYH	Policy	0.3950	0.3450	0.2460	0.2620	0.3890	0.3890	0.3890	0.3890	0.2620
7	O	Y	Y	N	7OYYN	Policy	0.3350	0.2330	0.2340	0.2140	0.2040	0.2040	0.2040	0.2040	0.2140
7	O	Y	N	H	7OYNH	Policy	0.3380	0.2860	0.2200	0.2310	0.2950	0.2950	0.2950	0.2950	0.2310
7	O	Y	N	N	7OYNN	Policy	0.2730	0.2310	0.1660	0.1710	0.1410	0.1410	0.1410	0.1410	0.1710
7	O	N	Y	H	7ONYH	Policy	0.2730	0.1530	0.1820	0.1140	0.3820	0.3820	0.3820	0.3820	0.1140
7	O	N	Y	N	7ONYN	Policy	0.1080	0.0300	0.0670	0.0340	0.1830	0.1830	0.1830	0.1830	0.0340
7	O	N	N	H	7ONNH	Policy	0.0390	0.0810	0.0000	0.0150	0.2060	0.2060	0.2060	0.2060	0.0150
7	O	N	N	N	7ONNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	P	Y	Y	H	7PYYH	Policy	0.4050	0.3460	0.2440	0.2590	0.3860	0.3860	0.3860	0.3860	0.2590
7	P	Y	Y	N	7PYYN	Policy	0.3420	0.2350	0.2310	0.2090	0.2040	0.2040	0.2040	0.2040	0.2090
7	P	Y	N	H	7PYNH	Policy	0.3450	0.2890	0.2170	0.2330	0.2830	0.2830	0.2830	0.2830	0.2330
7	P	Y	N	N	7PYNN	Policy	0.2760	0.2330	0.1590	0.1700	0.1350	0.1350	0.1350	0.1350	0.1700
7	P	N	Y	H	7PNYH	Policy	0.2840	0.1550	0.1750	0.1140	0.3800	0.3800	0.3800	0.3800	0.1140
7	P	N	Y	N	7PNYN	Policy	0.1060	0.0260	0.0730	0.0280	0.1760	0.1760	0.1760	0.1760	0.0280
7	P	N	N	H	7PNNH	Policy	0.0560	0.0860	0.0000	0.0220	0.1840	0.1840	0.1840	0.1840	0.0220
7	P	N	N	N	7PNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	Q	Y	Y	H	7QYYH	Policy	0.4050	0.3470	0.2430	0.2560	0.3830	0.3830	0.3830	0.3830	0.2560
7	Q	Y	Y	N	7QYYN	Policy	0.3460	0.2370	0.2290	0.2050	0.1990	0.1990	0.1990	0.1990	0.2050
7	Q	Y	N	H	7QYNH	Policy	0.3480	0.2930	0.2140	0.2340	0.2700	0.2700	0.2700	0.2700	0.2340
7	Q	Y	N	N	7QYNN	Policy	0.2800	0.2340	0.1530	0.1700	0.1290	0.1290	0.1290	0.1290	0.1700
7	Q	N	Y	H	7QNYH	Policy	0.2810	0.1580	0.1670	0.1150	0.3770	0.3770	0.3770	0.3770	0.1150
7	Q	N	Y	N	7QNYN	Policy	0.1000	0.0220	0.0800	0.0210	0.1680	0.1680	0.1680	0.1680	0.0210
7	Q	N	N	H	7QNNH	Policy	0.0650	0.0910	0.0000	0.0290	0.1630	0.1630	0.1630	0.1630	0.0290
7	Q	N	N	N	7QNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	R	Y	Y	H	7RYYH	Policy	0.4060	0.3480	0.2410	0.2530	0.3790	0.3790	0.3790	0.3790	0.2530
7	R	Y	Y	N	7RYYN	Policy	0.3490	0.2380	0.2270	0.2000	0.1930	0.1930	0.1930	0.1930	0.2000
7	R	Y	N	H	7RYNH	Policy	0.3510	0.2960	0.2100	0.2360	0.2570	0.2570	0.2570	0.2570	0.2360
7	R	Y	N	N	7RYNN	Policy	0.2840	0.2360	0.1450	0.1690	0.1230	0.1230	0.1230	0.1230	0.1690
7	R	N	Y	H	7RNYH	Policy	0.2780	0.1600	0.1600	0.1160	0.3750	0.3750	0.3750	0.3750	0.1160
7	R	N	Y	N	7RNYN	Policy	0.0960	0.0180	0.0860	0.0150	0.1600	0.1600	0.1600	0.1600	0.0150
7	R	N	N	H	7RNNH	Policy	0.0730	0.0960	0.0000	0.0360	0.1410	0.1410	0.1410	0.1410	0.0360
7	R	N	N	N	7RNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	S	Y	Y	H	7SYYH	Policy	0.4060	0.3480	0.2410	0.2530	0.3790	0.3790	0.3790	0.3790	0.2530
7	S	Y	Y	N	7SYYN	Policy	0.3490	0.2380	0.2270	0.2000	0.1930	0.1930	0.1930	0.1930	0.2000
7	S	Y	N	H	7SYNH	Policy	0.3510	0.2960	0.2100	0.2360	0.2570	0.2570	0.2570	0.2570	0.2360
7	S	Y	N	N	7SYNN	Policy	0.2840	0.2360	0.1450	0.1690	0.1230	0.1230	0.1230	0.1230	0.1690
7	S	N	Y	H	7SNYH	Policy	0.2780	0.1600	0.1600	0.1160	0.3750	0.3750	0.3750	0.3750	0.1160
7	S	N	Y	N	7SNYN	Policy	0.0960	0.0180	0.0860	0.0150	0.1600	0.1600	0.1600	0.1600	0.0150
7	S	N	N	H	7SNNH	Policy	0.0730	0.0960	0.0000	0.0360	0.1410	0.1410	0.1410	0.1410	0.0360
7	S	N	N	N	7SNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	X	Y	Y	H	7XYYH	Policy	0.4060	0.3480	0.2410	0.2530	0.3790	0.3790	0.3790	0.3790	0.2530
7	X	Y	Y	N	7XYYN	Policy	0.3490	0.2380	0.2270	0.2000	0.1930	0.1930	0.1930	0.1930	0.2000
7	X	Y	N	H	7XYNH	Policy	0.3510	0.2960	0.2100	0.2360	0.2570	0.2570	0.2570	0.2570	0.2360
7	X	Y	N	N	7XYNN	Policy	0.2840	0.2360	0.1450	0.1690	0.1230	0.1230	0.1230	0.1230	0.1690
7	X	N	Y	H	7XNYH	Policy	0.2780	0.1600	0.1600	0.1160	0.3750	0.3750	0.3750	0.3750	0.1160
7	X	N	Y	N	7XNYN	Policy	0.0960	0.0180	0.0860	0.0150	0.1600	0.1600	0.1600	0.1600	0.0150
7	X	N	N	H	7XNNH	Policy	0.0730	0.0960	0.0000	0.0360	0.1410	0.1410	0.1410	0.1410	0.0360
7	X	N	N	N	7XNNN	Policy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

EXHIBIT 16 - NON COMBINATION DISCOUNTS & SURCHARGES

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

ROC: 1 + Business Use Surcharge	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Business Use	Vehicle	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20

ROC: 1 + Excluded Driver Surcharge	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Excluded Driver	Policy	0.15	0.10	0.25	0.25	0.25	0.25	0.10	0.00	0.10

ROC: 1 + Other Combined Surcharges	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Comprehensive Only Surcharge	Vehicle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00
Payment Plan Adjustment (EFT Discount) - Tier Group 1	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 2	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 3	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 4	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 5	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 6	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (EFT Discount) - Tier Group 7	Policy	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.02	0.02
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 1	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 2	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 3	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 4	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 5	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 6	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
Payment Plan Adjustment (Low Down-Pay Surcharge) - Tier Group 7	Policy	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05

ROC: 1 - Vehicle Discounts	Description	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Anti-theft 3 (Recovery)	Vehicle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00

ROC: 1 - Policy Discounts	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Advanced Quote Discount - Tier Group 1	Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advanced Quote Discount - Tier Group 2	Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advanced Quote Discount - Tier Group 3	Policy	0.07	0.05	0.00	0.00	0.00	0.00	0.07	0.06	0.07
Advanced Quote Discount - Tier Group 4	Policy	0.07	0.05	0.00	0.00	0.00	0.00	0.07	0.06	0.07
Advanced Quote Discount - Tier Group 5	Policy	0.07	0.05	0.02	0.02	0.02	0.02	0.07	0.06	0.07
Advanced Quote Discount - Tier Group 6	Policy	0.07	0.06	0.02	0.02	0.02	0.02	0.07	0.06	0.07
Advanced Quote Discount - Tier Group 7	Policy	0.07	0.08	0.02	0.02	0.02	0.02	0.07	0.06	0.07
Standard Carrier Transfer Discount - Tier Group 1	Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Standard Carrier Transfer Discount - Tier Group 2	Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Standard Carrier Transfer Discount - Tier Group 3	Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Standard Carrier Transfer Discount - Tier Group 4	Policy	0.03	0.03	0.00	0.00	0.00	0.00	0.04	0.02	0.04
Standard Carrier Transfer Discount - Tier Group 5	Policy	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.02	0.04
Standard Carrier Transfer Discount - Tier Group 6	Policy	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.02	0.04
Standard Carrier Transfer Discount - Tier Group 7	Policy	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.02	0.04
Stability Discount - Yes	Policy	0.040	0.050	0.040	0.040	0.040	0.040	0.050	0.080	0.050
Stability Discount - No		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Stability Discount - X (Renewal policies only)		0.035	0.040	0.035	0.035	0.035	0.035	0.040	0.070	0.040

HH: 1 - Driver Discounts	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Senior Operator / Mature Driver	Driver	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05
College Graduate Discount	Driver	0.05	0.05	0.05	0.05	0.00	0.00	0.00	0.05	0.05

HH: 1 + Driver Surcharges	Type	BI	PD	PIPM	PIPAI	UMBI	UIMBI	UMPD	COMP	COLL
Out of State License Surcharge	Driver	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20

Exhibit 16a - Prior Carrier Table

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Company Number	AM Best Company Name	Group Number	AM Best Group Name	AM Best Company Name (Short)	Standard/Non-Standard
10042	Alfa Vision Insurance Corp	106	Alfa Insurance Group	Alfa Vision Ins Corp	Non-Standard
2018	Allstate Indemnity Company	8	Allstate Insurance Group	Allstate Indemnity Co	Non-Standard
2017	Allstate Insurance Company	8	Allstate Insurance Group	Allstate Ins Co	Standard
1978	Allstate Property & Casualty Ins Co	8	Allstate Insurance Group	Allstate Property & Casualty	Standard
120	American Bankers Insurance Company of FL	18499	Assurant Solutions	Amer Bankers Ins Co of FL	Standard
4084	American Family Home Insurance Company	4086	American Modern Insurance Group	Amer Family Home Ins Co	Standard
2034	American Home Assurance Company	18540	American International Group Inc	Amer Home Assurance Co	Standard
3641	American International Insurance Company	18540	American International Group Inc	Amer International Ins Co	Standard
2833	American International South Ins Co	18540	American International Group Inc	Amer International South Ins	Non-Standard
3031	American Modern Home Insurance Company	4086	American Modern Insurance Group	Amer Modern Home Ins Co	Standard
3533	American National Property & Casualty Co	18565	American National P & C Group	Amer National Property & Cas	Standard
163	American Underwriters Insurance Company	163	American Underwriters Insurance Company	Amer Underwriters Ins Co	Standard
10789	Auto Club Family Insurance Company	18095	Automobile Club of Missouri Group	Auto Club Family Ins Co	Non-Standard
185	Automobile Club Inter-Insurance Exchange	18095	Automobile Club of Missouri Group	Automobile Club Inter-Ins Exch	Standard
207	Beacon National Insurance Company	4061	Beacon Insurance Group	Beacon National Ins Co	Standard
861	Cameron Mutual Insurance Company	5715	Cameron Mutual Group	Cameron Mutual Ins Co	Standard
258	Cincinnati Insurance Company	4294	Cincinnati Insurance Companies	Cincinnati Ins Co	Standard
3633	Columbia Mutual Insurance Company	2975	Columbia Insurance Group	Columbia Mutual Ins Co	Standard
12161	Cornerstone National Insurance Company	12161	Cornerstone National Insurance Company	Cornerstone National Ins Co	Standard
309	Dairyland Insurance Company	86	Sentry Insurance Group	Dairyland Ins Co	Non-Standard
11320	Direct Insurance Company	18393	Direct General Group	Direct Ins Co	Non-Standard
2761	Economy Premier Assurance Company	18552	MetLife Auto & Home Group	Economy Premier Assurance Co	Standard
542	Encompass Indemnity Company	8	Allstate Insurance Group	Encompass Indemnity Co	Standard
11703	Encompass Insurance Company of America	8	Allstate Insurance Group	Encompass Ins Co of America	Standard
4940	Equity Insurance Company	18570	Home State Insurance Group	Equity Ins Co	Non-Standard
3100	Farmers Insurance Company Inc	32	Farmers Insurance Group	Farmers Ins Co Inc	Standard
2446	First National Insurance Co of America	78	Safeco Insurance Companies	First National Ins Co of Amer	Standard
1737	GEICO Casualty Company	811	Berkshire Hathaway Insurance Group	GEICO Casualty Co	Non-Standard
1852	GEICO General Insurance Company	811	Berkshire Hathaway Insurance Group	GEICO General Ins Co	Standard
2204	GEICO Indemnity Company	811	Berkshire Hathaway Insurance Group	GEICO Indemnity Co	Non-Standard
2205	Government Employees Insurance Company	811	Berkshire Hathaway Insurance Group	Government Employees Ins Co	Standard
2360	Granite State Insurance Company	18540	American International Group Inc	Granite State Ins Co	Non-Standard
10784	Hanover American Insurance Company	4861	Hanover Insurance Grp Prop and Cas Cos	Hanover Amer Ins Co	Standard
2612	Hartford Insurance Company of MidW	48	Hartford Insurance Group	Hartford Ins Co of MidW	Standard
900	Hawkeye-Security Insurance Company	60	Liberty Mutual Insurance Companies	Hawkeye-Security Ins Co	Standard
11376	Imperial Fire and Casualty Insurance Co	11376	Imperial Fire and Casualty Insurance Co	Imperial Fire and Casualty Ins	Non-Standard
2282	Liberty Mutual Fire Insurance Company	60	Liberty Mutual Insurance Companies	Liberty Mutual Fire Ins Co	Standard
2226	Massachusetts Bay Insurance Company	4861	Hanover Insurance Grp Prop and Cas Cos	Massachusetts Bay Ins Co	Standard
10737	Mendota Insurance Company	18647	St. Paul Travelers Group	Mendota Ins Co	Non-Standard
3733	Metropolitan Group Prop & Cas Ins Co	18552	MetLife Auto & Home Group	Metropolitan Group Prop & Cas	Standard
4675	Metropolitan P & C Ins Co	18552	MetLife Auto & Home Group	Metropolitan P & C Ins Co	Standard
2173	Mid-Century Insurance Company	32	Farmers Insurance Group	Mid-Century Ins Co	Non-Standard
3366	National General Insurance Company	18431	GMAC Insurance Group	National General Ins Co	Standard
277	Nationwide Assurance Company	5987	Nationwide Group	Nationwide Assurance Co	Non-Standard
2358	Nationwide Mutual Insurance Company	5987	Nationwide Group	Nationwide Mutual Ins Co	Standard
11098	NAU Country Insurance Company	11098	NAU Country Insurance Company	NAU Country Ins Co	Non-Standard
2407	Progressive Casualty Insurance Company	780	Progressive Insurance Group	Progressive Casualty Ins Co	Non-Standard
1864	Progressive Classic Insurance Company	780	Progressive Insurance Group	Progressive Classic Ins Co	Non-Standard
649	Progressive Halcyon Insurance Company	780	Progressive Insurance Group	Progressive Halcyon Ins Co	Non-Standard
1853	Progressive Northwestern Insurance Co	780	Progressive Insurance Group	Progressive Northwestern Ins	Non-Standard
10777	Property and Casualty Ins Co of Hartford	48	Hartford Insurance Group	Property&Casualty of Hartford	Standard
2448	Safeco Insurance Company of America	78	Safeco Insurance Companies	Safeco Ins Co of America	Standard
2709	Safeco Insurance Company of Illinois	78	Safeco Insurance Companies	Safeco Ins Co of Illinois	Standard
1840	Sagamore Insurance Company	5686	Baldwin & Lyons Group	Sagamore Ins Co	Non-Standard
2234	Sentinel Insurance Company Ltd	48	Hartford Insurance Group	Sentinel Ins Co Ltd	Standard
2318	Shelter General Insurance Company	598	Shelter Insurance Companies	Shelter General Ins Co	Non-Standard
2319	Shelter Mutual Insurance Company	598	Shelter Insurance Companies	Shelter Mutual Ins Co	Standard
844	Southern FB Casualty Ins Co	2962	Southern Farm Bureau Group	Southern FB Casualty Ins Co	Standard
2002	Standard Fire Insurance Company	18647	St. Paul Travelers Group	Standard Fire Ins Co	Standard
11313	State Auto National Insurance Company	856	State Auto Insurance Companies	State Auto National Ins Co	Non-Standard
2475	State Auto P & C Ins Co	856	State Auto Insurance Companies	State Auto P & C Ins Co	Standard
2477	State Farm Fire and Casualty Company	88	State Farm Group	State Farm Fire and Casualty	Non-Standard
2479	State Farm Mutual Automobile Ins Co	88	State Farm Group	State Farm Mutual Automobile	Standard
11302	Travelers Home and Marine Ins Co	18647	St. Paul Travelers Group	Travelers Home and Marine Ins	Standard
11027	Travelers Property Casualty Insurance Co	18647	St. Paul Travelers Group	Travelers Property Casualty	Standard
934	United Services Automobile Association	4080	USAA Group	United Services Automobile Ass	Standard
4049	USAA Casualty Insurance Company	4080	USAA Group	USAA Casualty Ins Co	Standard
4410	Viking Insurance Company of Wisconsin	86	Sentry Insurance Group	Viking Ins Co of Wisconsin	Non-Standard
980	Workmens Auto Insurance Company	980	Workmens Auto Insurance Company	Workmens Auto Ins Co	Non-Standard
900	Other (Not Listed)	N/A	Other (Not Listed)	Other (Not Listed)	Non-Standard

EXHIBIT 17 - BILLING PAYMENT OPTIONS

State: Arkansas
Effective Date(s): New Business 9/10/2008; Renewals 10/25/2008
Product: Auto 3.5
Company: Granite State Insurance Company
Company: AIG National Insurance Company, Inc.

Policy Term	Payment Method	Down Pay Percent	Number of Installments	Billing Interval	1st Install Due (from Eff Date)
6 Month	DB	100.00%	0	Semi-Annual	N/A
6 Month	DB	50.00%	1	Quarterly	90 days
6 Month	EFT	50.00%	1	Quarterly	90 days
6 Month	DB	40.00%	4	Monthly	1 Month
6 Month	EFT	40.00%	4	Monthly	1 Month
6 Month	DB	34.00%	4	Monthly	1 Month
6 Month	EFT	34.00%	4	Monthly	1 Month
6 Month	DB	30.00%	4	Monthly	1 Month
6 Month	EFT	30.00%	4	Monthly	1 Month
6 Month	DB	25.00%	5	Monthly	1 Month
6 Month	EFT	25.00%	5	Monthly	1 Month
6 Month	DB	25.00%	4	Monthly	1 Month
6 Month	EFT	25.00%	4	Monthly	1 Month
6 Month	DB	20.00%	5	Monthly	25 Days
6 Month	EFT	20.00%	5	Monthly	1 Month
6 Month	DB	20.00%	4	Monthly	25 Days
6 Month	EFT	20.00%	4	Monthly	1 Month
6 Month	DB	18.60%	5	Monthly	25 Days
6 Month	DB	16.60%	5	Monthly	1 Month
6 Month	EFT	16.60%	5	Monthly	1 Month

Policy Term	Payment Method	Down Pay Percent	Number of Installments	Billing Interval	1st Install Due (from Eff Date)
12 Month	DB	100.00%	0	Annually	N/A
12 Month	DB	25.00%	3	Quarterly	90 days
12 Month	EFT	25.00%	3	Quarterly	90 days
12 Month	DB	17.00%	10	Monthly	1 Month
12 Month	EFT	17.00%	10	Monthly	1 Month
12 Month	DB	12.60%	11	Monthly	1 Month
12 Month	EFT	12.60%	11	Monthly	1 Month
12 Month	DB	12.60%	10	Monthly	1 Month
12 Month	EFT	12.60%	10	Monthly	1 Month
12 Month	DB	10.00%	11	Monthly	25 Days
12 Month	EFT	10.00%	11	Monthly	1 Month
12 Month	DB	10.00%	10	Monthly	25 Days
12 Month	EFT	10.00%	10	Monthly	1 Month
12 Month	DB	8.50%	11	Monthly	1 Month
12 Month	EFT	8.50%	11	Monthly	1 Month

EXHIBIT 18 - Renewal Maximization Thresholds

State:	**Arkansas**
Effective Date(s):	**New Business 9/10/2008; Renewals 10/25/2008**
Product:	**Auto 3.5**
Company:	**Granite State Insurance Company**
Company:	**AIG National Insurance Company, Inc.**

% Cap

Cap	Cap Percentage
Min	0
Max	0

EXHIBIT 19 - TERM FACTORS

State:	**Arkansas**
Effective Date(s):	**New Business 9/10/2008; Renewals 10/25/2008**
Product:	**Auto 3.5**
Company:	**Granite State Insurance Company**
Company:	**AIG National Insurance Company, Inc.**

Term Factors

Term	Factor
6	1.00
12	2.06

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-0850

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

		Company Name		Company NAIC Number
3.	**A.**	**Granite State Insurance Company**	**B.**	**23809**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.2/21.1 Private Passenger Auto**	**B.**	**19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	**10.2%**	**10.2%**					
PD	**-1.4%**	**0.0%**					
UM	**97.6%**	**62.0%**					
CMP	**38.3%**	**38.0%**					
COL	**-3.4%**	**0.0%**					
TOTAL OVERALL EFFECT	**11.5%**	**10.5%**					

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
2003	0	Launch	9/24/2003				
2004	140	-4.6%	2/2/2004	33	7	21.0%	48.0%
2004	1,299	-9.8%	11/11/2004	959	420	44.0%	57.0%
2005	2,124	-2.3%	3/16/2005	2,257	1,077	48.0%	60.0%
2007	6,796	2.6%	1/11/2007	8,008	5,141	76.3%	81.4%
2007	4,302	4.5%	12/14/2007	7,255	4,789	66.0%	69.8%
2008	3,023	10.5%	9/10/2008	5,434	3,168	58.3%	76.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**12.7%**
B. General Expense	**12.4%**
C. Taxes, License & Fees	**2.7%**
D. Underwriting Profit & Contingencies	**2.9%**
E. Other (explain)	
F. TOTAL	**30.7%**

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

9. **21.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. **0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-0850

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

		Company Name		Company NAIC Number
3.	**A.**	**AIG National Insurance Company, Inc.**	**B.**	**36587**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.2/21.1 Private Passenger Auto**	**B.**	**19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination**

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E. Other (explain)	
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8. **NA** Apply Lost Cost Factors to Future filings? (Y or N)

9. **21.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

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		Company Name		Company NAIC Number
3.	**A.**	**Granite State Insurance Company** **AIG National Insurance Company, Inc.**	**B.**	**23809** **36587**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.2/21.1 Private Passenger Auto**	**B.**	**19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination**

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C. Taxes, License & Fees	**2.7%**
D. Underwriting Profit & Contingencies	**2.9%**
E. Other (explain)	
F. TOTAL	**30.7%**

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

9. **21.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

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C. Taxes, License & Fees	**2.7%**
D. Underwriting Profit & Contingencies	**2.9%**
E. Other (explain)	
F. TOTAL	**30.7%**

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

9. **82.2%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 908

10. **-24.1%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 307