

SERFF Tracking Number: RSHL-125793981 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
Product Name: Utility Trailer Product
Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Filing at a Glance

Company: Companion Property & Casualty

Product Name: Utility Trailer Product

TOI: 19.0 Personal Auto

Sub-TOI: 19.0004 Other

Filing Type: Rate/Rule

Effective Date Requested (New): 10/01/2008

Effective Date Requested (Renewal): 10/01/2008

State Filing Description:

SERFF Tr Num: RSHL-125793981 State: Arkansas

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Bill Hobbs

Date Submitted: 09/02/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Llyweyia Rawlins

Disposition Date: 09/02/2008

Disposition Status: Filed

Effective Date (New): 10/01/2008

Effective Date (Renewal):

General Information

Project Name: Initial Utility Trailer Rate/Rule filing

Project Number: AR10012008UTR-CPCIC

Reference Organization:

Reference Title:

Filing Status Changed: 09/02/2008

State Status Changed: 09/02/2008

Corresponding Filing Tracking Number:

Filing Description:

This is a new program filing for personal lines. It is an initial filing for a Utility Trailer program for Companion Property and Casualty Insurance Company.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

(This filing was made by a third party - risholdings)

SERFF Tracking Number: RSHL-125793981 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
Product Name: Utility Trailer Product
Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Bill Hobbs, billhobbs@risholdings.com
175 Montrose West Avenue (330) 665-3700 [Phone]
Akron, OH 44321 (330) 665-3746[FAX]

Filing Company Information

Companion Property & Casualty CoCode: 12157 State of Domicile: South Carolina
51 Clemson Road Group Code: 661 Company Type: Property &
Columbia, SC 29229 Group Name: COMPANION LIC Casualty
(330) 665-3700 ext. [Phone] FEIN Number: 57-0768836
State ID Number:

SERFF Tracking Number: RSHL-125793981 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
Product Name: Utility Trailer Product
Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Independent Rate Filing = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Companion Property & Casualty	\$100.00	09/02/2008	22233688

SERFF Tracking Number: RSHL-125793981 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
Product Name: Utility Trailer Product
Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/02/2008	09/02/2008

SERFF Tracking Number: RSHL-125793981 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
 Product Name: Utility Trailer Product
 Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Disposition

Disposition Date: 09/02/2008
 Effective Date (New): 10/01/2008
 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:
Companion Property & Casualty	%	\$		\$	%	%	%

SERFF Tracking Number: RSHL-125793981 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
 Product Name: Utility Trailer Product
 Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	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	Letter of Authority - CPCIC	Filed	Yes
Supporting Document	Arkansas UT Cover Letter - Rate/Rule	Filed	Yes
Supporting Document	Arkansas UT Explanatory Memorandum	Filed	Yes
Rate	Arkansas UT Rules 10 2008	Filed	Yes
Rate	Arkansas Rates 10 2008	Filed	Yes

SERFF Tracking Number: RSHL-125793981 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
 Product Name: Utility Trailer Product
 Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

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):
Companion Property & Casualty	%	%				%	%

SERFF Tracking Number: RSHL-125793981 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
 Product Name: Utility Trailer Product
 Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Arkansas UT Rules 10 2008		New	ARKANSAS UT Rules 10_2008 Original.pdf
Filed	Arkansas Rates 10 2008		New	Arkansas CPCIC UT Rating Worksheet Eff 10 01 2008.pdf

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Product

Underwriting Rules

I. UNACCEPTABLE RISKS

The following risks are unacceptable for the Utility Trailer program:

1. Risks which include operators who do not possess a valid driver's license.
2. Utility trailers without a garaging address.
3. Utility trailers registered or garaged in states without a filed program.
4. Utility trailers used for: racing/speed tests;
pick-up or delivery of goods, limousine, or taxi service;
emergency services;
all other business or commercial purposes (May be eligible for Business Use Program).
5. Utility trailers that are leased or rented to others.
6. Risks which include any drivers or usage that require a financial responsibility or other regulatory filing.
7. Risks which include any drivers with excessive violations, accidents or claims over the past 3 years. Excessive violations are defined as the following:
 - Any combination of minor violations, major violations or at fault accidents that totals more than five.
 - More than two at fault accidents.
 - More than 1 major violation.
8. Utility trailers that are taken to and from work or work locations or otherwise used for business purposes. (May be eligible for Business Use Program).
9. Utility trailers that do not meet the requirements of the vehicles defined in the Acceptable Vehicle Types section.
10. Any non-professionally manufactured trailers.
11. Utility trailers used for any "for-hire" purposes.
12. Utility trailers used for hauling any hazardous materials or any explosive materials.
13. Utility trailers used for any purposes that are open to the public.
14. Semi-trailers of any kind.
15. Any recreational trailer such as a travel trailer, fifth wheel, camping trailer or pop-up camper that includes living quarters comprised of facilities for cooking, sleeping, and bathroom and whose primary purpose is for recreational camping.
16. Any utility trailer that is kept in one location.
17. Any risk in which the utility trailer is for personal use and the named insured does not own or lease an auto that is insured for liability coverage on another insurance policy.

II. ACCEPTABLE VEHICLE TYPES

- A. This program is available any non-powered vehicle having a gross vehicle weight rating of less than 26,000 pounds as specified by the manufacturer, and is designed to be pulled by another powered vehicle.

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Product

Underwriting Rules

III. GENERAL INFORMATION

- A. Rating Information
 - 1. If the insured vehicle is registered and garaged in the same state, the territory is based on the garaging location for the insured vehicle.
 - 2. If the insured vehicle is registered and garaged in different states, the territory is based on the registration location for the insured vehicle.
 - 3. Minimum written premium of \$150 applies.
- B. Vehicle rating factors:
 - 1. All utility trailer types-1.00
- C. Policy Terms
 - 1. Filed rates apply to annual policies.
 - 2. 24-month term: apply a factor of 2.028 to filed rates.
 - 3. 36-month term: apply a factor of 3.078 to filed rates.
 - 4. 48-month term: apply a factor of 4.156 to filed rates.
 - 5. 60-month term: apply a factor of 5.261 to filed rates.
 - 6. 72-month term: apply a factor of 6.394 to filed rates.
 - 7. 84-month term: apply a factor of 7.556 to filed rates.
 - 8. 96-month term: apply a factor of 8.744 to filed rates.
 - 9. 108-month term: apply a factor of 9.961 to filed rates.
 - 10. 120-month term: apply a factor of 11.211 to filed rates.
 - 11. Multi-term policies are not available for commercial use utility trailers.
- D. Payment Plans
 - 1. Paid in full. Payment in full is required if the policy premium is less than \$250 or if the policy term exceeds one year.
 - 2. 5-payment plan: 25% down payment, 4 installments of 18.75% due in months 2, 4, 6 and 8. Installment fee of \$5 per installment unless EFT is selected, then fee is \$1 per installment. This payment plan is only available on annual policies.
 - 3. Non-sufficient funds fee: \$20.00. This fee is charged if any check is returned unpaid by the bank or if a requested credit card payment is declined.
 - 4. Late payment fee: \$20.00. This fee is charged if the payment is not received within 5 days of the payment due date.
- E. Cancellation Guidelines
 - 1. All cancellations are processed on a pro-rata basis. 100% of the unearned premium for the balance of the policy period will be returned.
 - 2. Cancellation fee of \$50 will apply. This fee will apply for flat cancellations.
 - 3. Minimum earned premium of \$50 will apply. This fee will only apply to policies that are canceled after the policy effective date.

IV. AVAILABLE COVERAGES

- A. Bodily Injury/Property Damage (BI-PD)
 - 1. Required coverage for all commercial use trailers.
 - 2. Limit options are available as shown on the Optional Limits Rate Pages.
- B. Medical Payments Coverage
 - 1. Optional coverage available on commercial use trailers.
 - 2. Various limit options available as shown on the Optional Limits Rate Pages.
- C. Uninsured Motorists Bodily Injury (UM-BI)
 - 1. Optional coverage is available on commercial use trailers.
 - 2. Only available if optional BI-PD is selected.

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Product

Underwriting Rules

3. UM is applied to all policies at limits equal to the policy's BI-PD limits unless higher limits are specifically rejected in writing by the named insured.
- D. Uninsured Motorists Property-Damage (UM-PD)
 1. Optional coverage is available on all commercial use trailers if UM-BI is selected.
 2. Limits selected cannot exceed limits for BI-PD.
 3. UM-PD is applied to all policies at limits equal to the policy's PD limits unless higher limits are specifically rejected in writing by the named insured or UM-PD is rejected entirely.
 4. UM-PD is subject to a \$200 deductible
- E. Physical Damage
 1. Comprehensive and Collision are available.
 2. Comprehensive and Collision deductibles do not have to be the same.
- F. Replacement Cost/ Purchase Price Guarantee Coverage
 1. Optional coverage available to policyholders that purchase the insured vehicle when it is new and the insured vehicle is currently less than 5 model years old.
 2. Replaces limit of loss settlement provisions in physical damage section of the policy so replacement coverage applies for vehicle model years 1-5 and purchase price guarantee coverage applies for model years 6 and later.
 3. The amount of additional coverage provided is capped at 5.08% for each year for the current plus first 4 model years. Once the purchase price guarantee provision applies, this section no longer applies.
 4. A depreciation buy-back option is available in conjunction with Replacement Cost Coverage. If this option is selected, no depreciation is applied to partial losses.
 5. Vehicle value is rounded up to the nearest thousand for rate determination purposes for replacement cost coverage.
- G. Diminishing Deductible Coverage
 1. Optional coverage.
 2. Reduces applicable deductible by 25% for each claim free calendar year.
- H. Emergency Vacation Expense Coverage
 1. Optional coverage for horse and livestock trailers only.
 2. Provides coverage for emergency expenses incurred after vehicle loss or breakdown.
 3. Basic limit of \$1,500 per occurrence.
- I. Towing and Roadside Labor
 1. Optional coverage.
 2. Provides for reasonable expense to tow a disabled vehicle to the nearest qualified repair facility.
 3. Provides coverage for roadside labor at the point of disablement.
- J. Consignment Coverage
 1. Optional coverage.
 2. Removes the consignment exclusion that usually applies to comprehensive and collision coverages.

V. POLICY SURCHARGES

- A. Commercial usage
 1. Commercial use rates are shown on optional limits pages.
 2. Commercial use rates apply to any utility trailer that is registered to other than an individual or is otherwise used for business purposes.

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Product

Underwriting Rules

VI. TERRITORY ASSIGNMENT

- A. Territory assignment follows the territory as defined by ISO.

VII. OTHER

- A. The personal use utility trailer policy form is UT 00 01.
- B. The business use utility trailer policy form is UTB 00 02.

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Program Rate Pages

Coverage: **Comprehensive and Collision (100/090)**

Deductible Relativities:	Comp	Coll
<u>Deductible Amount</u>	<u>Relativity</u>	<u>Relativity</u>
Reject	N/A	N/A
\$100	1.150	1.150
\$250	1.000	1.000
\$500	0.875	0.875
\$1,000	0.750	0.750
\$2,500	0.675	0.675
\$5,000	0.600	0.600
\$10,000	0.500	0.500

Coverage: **Diminishing Deductibles (151/152/153)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$4	\$3
\$250	\$6	\$4
\$500	\$9	\$5
\$1,000	\$11	\$7
\$2,500	\$16	\$11
\$5,000	\$21	\$14
\$10,000	\$36	\$24

Coverage: **Total Loss Replacement**

Premiums:	Rate per \$100
<u>Vehicle Model Year</u>	<u>of unit value</u>
Current- 4th prior	0.174
5th prior and older	0.262

Coverage: **Total Loss Replacement Deductible Buy-Back**

Premiums:	Deductible	Premium
	\$100	\$1
	\$250	\$2
	\$500	\$3
	\$1,000	\$3
	\$2,500	\$7
	\$5,000	\$14
	\$10,000	\$27

Coverage: **Emergency Expense Coverage**

Premiums:	Limits	Premium
	Reject	\$0
	\$1,500	\$4

Coverage: **Towing Coverage**

Premiums:	Limits	Premium
	Reject	\$0
	\$500	\$5

Coverage: **Consignment Coverage**

Premiums:	Limits	Premium
	Reject	\$0
Included		10% of comp & collision premium

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Program Commercial Rate Pages

The following rates are available for utility trailers that are used commercially.

Coverage: **Bodily Injury/ Property Damage (001/004)**

Base Limits: \$100,000/\$300,000
Base premium: \$31

Other Limit Factors:

<u>Limits</u>	<u>Factor</u>
25/50/25	0.78
50/100/25	0.92
100/300/50	1.00
250/500/100	1.15
300 CSL	1.14
500 CSL	1.25
1M CSL	2.00

Coverage: **Uninsured Motorists (071/072)**

<u>Limits</u>	<u>Individual Premium</u>	<u>Non-Individual Premium</u>
Reject	\$0	\$0
25/50	\$1	\$1
50/100	\$1	\$1
100/300	\$2	\$2
250/500	\$2	\$2
300 CSL	\$2	\$2
500 CSL	\$2	\$2
1M CSL	\$2	\$2

Coverage: **Uninsured Motorists PD**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25	\$1
50	\$1
100	\$1

Coverage: **Comprehensive and Collision (100/090)**

<u>Deductible Amount</u>	<u>Comp Relativity</u>	<u>Coll Relativity</u>
Reject	N/A	N/A
\$100	1.150	1.150
\$250	1.000	1.000
\$500	0.875	0.875
\$1,000	0.750	0.750
\$2,500	0.675	0.675
\$5,000	0.600	0.600
\$10,000	0.500	0.500

Coverage: **Diminishing Deductibles (151/152/153)**

<u>Deductible Amount</u>	<u>Comp Premium</u>	<u>Coll Premium</u>
\$100	\$6	\$4
\$250	\$9	\$6
\$500	\$14	\$8
\$1,000	\$17	\$10
\$2,500	\$24	\$17
\$5,000	\$32	\$22
\$10,000	\$54	\$36

Coverage: **Total Loss Replacement**

<u>Vehicle Model Year</u>	<u>Rate per \$100 of unit value</u>
Current- 4th prior	0.261
5th prior and older	0.393

Coverage: **Total Loss Replacement Deductible Buy-Back**

<u>Deductible</u>	<u>Premium</u>
\$100	\$1
\$250	\$3
\$500	\$4
\$1,000	\$5
\$2,500	\$10
\$5,000	\$20
\$10,000	\$41

Coverage: **Emergency Expense Coverage**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$1,500	\$6

Coverage: **Towing Coverage**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$500	\$8

Coverage: **Consignment Coverage**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
Included	10% of comp & collision premium

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Program Rate Pages

Physical Damage Value Relativities

Towable Unit Types
Comp Base Premium: \$110

Coll Base Premium: \$80

<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$0	\$3,000	0.36
\$3,001	\$5,000	0.54
\$5,001	\$7,000	0.72
\$7,001	\$10,000	1.00
\$10,001	\$12,000	1.14
\$12,001	\$14,000	1.17
\$14,001	\$16,000	1.24
\$16,001	\$18,000	1.33
\$18,001	\$20,000	1.42
\$20,001	\$22,000	1.51
\$22,001	\$24,000	1.60
\$24,001	\$26,000	1.70
\$26,001	\$28,000	1.80
\$28,001	\$30,000	1.89
\$30,001	\$32,000	1.97
\$32,001	\$34,000	2.03
\$34,001	\$36,000	2.10
\$36,001	\$38,000	2.16
\$38,001	\$40,000	2.23
\$40,001	\$42,000	2.29
\$42,001	\$44,000	2.36
\$44,001	\$46,000	2.42
\$46,001	\$48,000	2.49
\$48,001	\$50,000	2.55
\$50,001	\$52,000	2.62
\$52,001	\$54,000	2.68
\$54,001	\$56,000	2.75
\$56,001	\$58,000	2.81
\$58,001	\$60,000	2.88
\$60,001	\$65,000	3.04
\$65,001	\$70,000	3.20
\$70,001	\$75,000	3.36
\$75,001	\$80,000	3.52
\$80,001	\$85,000	3.68
\$85,001	\$90,000	3.84
\$90,001	\$95,000	4.00
\$95,001	\$100,000	4.16
\$100,001	\$105,000	4.32
\$105,001	\$110,000	4.48
\$110,001	\$115,000	4.64
\$115,001	\$120,000	4.80
\$120,001	\$125,000	4.96
\$125,001	\$130,000	5.12
\$130,001	\$135,000	5.28
\$135,001	\$140,000	5.44
\$140,001	\$145,000	5.60
\$145,001	\$150,000	5.76
\$150,001	\$155,000	5.92
\$155,001	\$160,000	6.08
\$160,001	\$165,000	6.25
\$165,001	\$170,000	6.40
\$170,001	\$175,000	6.54
\$175,001	\$180,000	6.71
\$180,001	\$185,000	6.88
\$185,001	\$190,000	7.02
\$190,001	\$195,000	7.19
\$195,001	\$200,000	7.35

Commercial Towable Unit Types
Comp Base Premium: \$164

Coll Base Premium: \$120

<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$0	\$3,000	0.36
\$3,001	\$5,000	0.54
\$5,001	\$7,000	0.72
\$7,001	\$10,000	1.00
\$10,001	\$12,000	1.14
\$12,001	\$14,000	1.17
\$14,001	\$16,000	1.24
\$16,001	\$18,000	1.33
\$18,001	\$20,000	1.42
\$20,001	\$22,000	1.51
\$22,001	\$24,000	1.60
\$24,001	\$26,000	1.70
\$26,001	\$28,000	1.80
\$28,001	\$30,000	1.89
\$30,001	\$32,000	1.97
\$32,001	\$34,000	2.03
\$34,001	\$36,000	2.10
\$36,001	\$38,000	2.16
\$38,001	\$40,000	2.23
\$40,001	\$42,000	2.29
\$42,001	\$44,000	2.36
\$44,001	\$46,000	2.42
\$46,001	\$48,000	2.49
\$48,001	\$50,000	2.55
\$50,001	\$52,000	2.62
\$52,001	\$54,000	2.68
\$54,001	\$56,000	2.75
\$56,001	\$58,000	2.81
\$58,001	\$60,000	2.88
\$60,001	\$65,000	3.04
\$65,001	\$70,000	3.20
\$70,001	\$75,000	3.36
\$75,001	\$80,000	3.52
\$80,001	\$85,000	3.68
\$85,001	\$90,000	3.84
\$90,001	\$95,000	4.00
\$95,001	\$100,000	4.16
\$100,001	\$105,000	4.32
\$105,001	\$110,000	4.48
\$110,001	\$115,000	4.64
\$115,001	\$120,000	4.80
\$120,001	\$125,000	4.96
\$125,001	\$130,000	5.12
\$130,001	\$135,000	5.28
\$135,001	\$140,000	5.44
\$140,001	\$145,000	5.60
\$145,001	\$150,000	5.76
\$150,001	\$155,000	5.92
\$155,001	\$160,000	6.08
\$160,001	\$165,000	6.25
\$165,001	\$170,000	6.40
\$170,001	\$175,000	6.54
\$175,001	\$180,000	6.71
\$180,001	\$185,000	6.88
\$185,001	\$190,000	7.02
\$190,001	\$195,000	7.19
\$195,001	\$200,000	7.35

Companion Property and Casualty Insurance Company

Arkansas Utility Trailer Program Rate Pages

Physical Damage Value Relativities

<u>Towable Unit Types</u>			<u>Commercial Towable Unit Types</u>		
<u>Comp Base Premium:</u>		\$110	<u>Comp Base Premium:</u>		\$164
<u>Coll Base Premium:</u>		\$80	<u>Coll Base Premium:</u>		\$120
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$200,001	\$205,000	7.50	\$200,001	\$205,000	7.50
\$205,001	\$210,000	7.67	\$205,001	\$210,000	7.67
\$210,001	\$215,000	7.83	\$210,001	\$215,000	7.83
\$215,001	\$220,000	8.00	\$215,001	\$220,000	8.00
\$220,001	\$225,000	8.15	\$220,001	\$225,000	8.15
\$225,001	\$230,000	8.31	\$225,001	\$230,000	8.31
\$230,001	\$235,000	8.48	\$230,001	\$235,000	8.48
\$235,001	\$240,000	8.62	\$235,001	\$240,000	8.62
\$240,001	\$245,000	8.79	\$240,001	\$245,000	8.79
\$245,001	\$250,000	8.95	\$245,001	\$250,000	8.95
Each additional \$5,000 in value add .16			Each additional \$5,000 in value add .16		

SERFF Tracking Number: RSHL-125793981 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
 Product Name: Utility Trailer Product
 Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status: Filed	09/02/2008
Bypass Reason:	This is not a standard PPA filing and this form does not apply.		
Comments:			
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status: Filed	09/02/2008
Bypass Reason:	This is not a standard PPA filing and this form does not apply.		
Comments:			
Bypassed -Name:	NAIC loss cost data entry document	Review Status: Filed	09/02/2008
Bypass Reason:	This does not apply to the filing.		
Comments:			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	09/02/2008
Bypass Reason:	This does not apply to this filing.		
Comments:			
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	09/02/2008
Comments:			
Attachment:	AR Transmittal Form - UT Rates.pdf		
Satisfied -Name:	Letter of Authority - CPCIC	Review Status: Filed	09/02/2008

SERFF Tracking Number: *RSHL-125793981* *State:* *Arkansas*
Filing Company: *Companion Property & Casualty* *State Tracking Number:* *EFT \$100*
Company Tracking Number:
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0004 Other*
Product Name: *Utility Trailer Product*
Project Name/Number: *Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC*

Comments:

Attachment:

Letter of Authority_2008.pdf

SERFF Tracking Number: RSHL-125793981 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0004 Other
Product Name: Utility Trailer Product
Project Name/Number: Initial Utility Trailer Rate/Rule filing /AR10012008UTR-CPCIC

Satisfied -Name: Arkansas UT Cover Letter - Rate/Rule
Review Status: Filed 09/02/2008

Comments:

Attachment:

AR UT Cover Letter_08 27 2008 - CPCIC Rate-Rule.pdf

Satisfied -Name: Arkansas UT Explanatory Memorandum
Review Status: Filed 09/02/2008

Comments:

Attachment:

AR Rate Explanatory Memorandum.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

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

3. Group Name	Companion L I C			Group NAIC #	661
4. Company Name(s)	Domicile	NAIC #	FEIN #		
Companion Property and Casualty Ins Co	South Carolina	12157	57-0768836		

5. Company Tracking Number	AR10012008UTR-CPCIC
-----------------------------------	---------------------

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

6. Name and address	Title	Telephone #s	FAX #	e-mail
Bill Hobbs 231 Springside Drive Suite 150 Akron, OH 44333	President, RIS, LLC	(330) 665- 3700	(330) 665- 3746	billhobbs@risholdings. com
7. Signature of authorized filer		<i>William J Hobbs</i>		
8. Please print name of authorized filer		Bill Hobbs		

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

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0004 Other
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Recreation Vehicle Insurance
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 10/01/2008 Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	8/27/2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	AR10012008UTR-CPCIC
------------	--	---------------------

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

Please see attached cover letter.

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 #: EFT
Amount: \$100

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

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

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

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

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AR10012008UTR-CPCIC
-----------	--	----------------------------

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

Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
-----------	--	--------------

4a.	Rate Change by Company (As Proposed)					
------------	---	--	--	--	--	--

Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only					
------------	--	--	--	--	--	--

Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

		COMPANY USE	STATE USE
5a	Overall percentage rate impact for this filing	N/A	
5b	Effect of Rate Filing – Written premium change for this program	N/A	
5c	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
-----------	---	-----

7.	Effective Date of last rate revision	N/A
-----------	---	-----

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
-----------	---	-----

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Arkansas UT Rates 10 2008	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Arkansas UT Rules 10 2008	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



Companion P&C

Real Solutions. Real People. Real Smart.™

P.O. Box 100165 | Columbia, South Carolina 29202-3165
(803) 735-0672 | (800) 845-2724
www.CompanionGroup.com

June 6, 2008

Mr. Bill Hobbs, President
RIS Holdings, LLC
Recreation Insurance Specialists, LLC
175 Montrose West Avenue, Suite 440
Akron, OH 44321

Re: Letter of Authority

Dear Bill:

Please accept this letter as a Letter of Authority to permit Recreation Insurance Specialists, L.L.C. to make rate, rule and form filings on behalf of Companion Property and Casualty Insurance Company, NAIC # 12157 and Companion Commercial Insurance Company, NAIC # 10794.

This letter gives complete authority to Recreation Insurance Specialists, L.L.C. to submit rate, rule and form filings and have communication with all state departments of insurance relative to those filings. This authority remains in force until rescinded in writing by Companion.

Sincerely,

Curtis C. Stewart
Vice President and Chief Financial Officer
Companion Property and Casualty Group

Competence. Caring. Character.

Companion Property & Casualty sets the national standard for value-added insurance products and solutions by providing superior service and security for our customers, employees and owners.



August 27, 2008

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

RE: Personal Lines New Product Rate/Rule Filing for
Companion Property and Casualty Insurance Company
Initial Rate/Rule Filing for Utility Trailer Program –**AR10012008UTR-CPCIC**

Per the attached letter, Recreation Insurance Specialists, LLC has the authority to make an initial filing on behalf of Companion Property and Casualty Insurance Company. The attached filing is for a new utility trailer program. The effective date of the filing is October 1, 2008.

Included with the filing are the rates and rules for the new program. The rates are separated into two sections for utility trailers used on a personal basis and other used commercially. Several coverages are only available for commercial use utility trailers; those coverages include: liability, uninsured/underinsured motorists, medical benefits and personal injury benefits.

Please feel free to contact me with any questions or concerns.

A handwritten signature in black ink that reads 'William J. Hobbs'.

Bill Hobbs, CPCU
President
Recreation Insurance Specialists, LLC
bill.hobbs@risholdings.com
Phone: (330) 665-3700
Fax: (330) 665-3746

Explanatory Memorandum – Rates
AR09012008UTR-CPCIC

All rates for this program were taken from rates previously approved in the recreation vehicle filing RSHL-125075639. That filing included rates for utility trailers, which were subject to a .85 factor off of the other recreation vehicle (towable units) rates. This program is intended to allow us to offer insurance for those trailers on a stand alone basis; to develop the rates we used the same .85 factor against the approved rates from filing RSHL-125075639. For example, the comprehensive base rate approved in RSHL-125075639 was \$129. The personal use comprehensive base rate filed with this new program is \$110 ($\$129 * .85$). In addition, in this proposed filing we included the same vehicle and deductible relativities as previously approved in RSHL-125075639.

For the commercial trailer rates, we started with the same approach outlined in the paragraph above, than applied the 50% special hazard surcharge to address the commercial exposure for these units. For example, the comprehensive base rate approved in filing RSHL-125075639 was \$129. The commercial use comprehensive base rate filed with this new program is \$164 ($\$129 * .85 * 1.5$). We felt that the 50% surcharge was more appropriate for those units than the 150% commercial light surcharge approved in RSHL-125075639.