

SERFF Tracking Number: RSHL-125806135 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreation Vehicle Product
Project Name/Number: Consignment Coverage Filing/AR10012008R-CPCIC

Filing at a Glance

Company: Companion Property & Casualty

Product Name: Recreation Vehicle Product

TOI: 19.0 Personal Auto

Sub-TOI: 19.0003 Recreational Vehicle

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-125806135 State: Arkansas

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Bill Hobbs

Date Submitted: 09/10/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 09/11/2008

Disposition Status: Filed

Effective Date (New): 10/01/2008

Effective Date (Renewal):

General Information

Project Name: Consignment Coverage Filing

Project Number: AR10012008R-CPCIC

Reference Organization:

Reference Title:

Filing Status Changed: 09/11/2008

State Status Changed: 09/11/2008

Corresponding Filing Tracking Number:

Filing Description:

This filing is adding Consignment Coverage to an existing Recreation Vehicle Program. This coverage will be available for vehicles on consignment. The updated rates and rules for this program have been attached with the Consignment Coverage added. An edited version of the rates and rules (marked up) has also been attached for reference purposes. This coverage will affect no policyholders.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

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Filing Contact Information

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

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 & Casualty
 Columbia, SC 29229 Group Name: COMPANION LIC State ID Number:
 (330) 665-3700 ext. [Phone] FEIN Number: 57-0768836

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Companion Property & Casualty	\$100.00	09/10/2008	22400539

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 09/11/2008
 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	%	\$		\$	%	%	%

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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 Cover Letter - New Coverage	Filed	Yes
Supporting Document	Edited Arkansas Rules	Filed	Yes
Rate	Arkansas Rates 10 2008	Filed	Yes
Rate	Arkansas Rules 10 2008	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: -14.000%
Effective Date of Last Rate Revision: 09/17/2008
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Companion Property & Casualty	%	%				%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	Arkansas Rates 10 2008	Page 4 of 15	Replacement	RSHL-125698093	AR Rating Worksheet Eff 10 01 2008 Complete.pdf
Filed	Arkansas Rules 10 2008	IV. DD. (Page 7 of 9)	Replacement	RSHL-125698093	ARKANSAS Rules 10_2008.pdf

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Rate Pages

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

Base Limits: \$100,000/\$300,000
 Base premium: \$82

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 BI only (060/062)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$10
50/100	\$12
100/300	\$15
250/500	\$18
300 CSL	\$17
500 CSL	\$21
1M CSL	\$44

Coverage: **Uninsured Motorists BI/PD only (071/072)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50/25	\$21
50/100/25	\$22
100/300/50	\$25
250/500/100	\$28
300 CSL	\$27
500 CSL	\$31
1M CSL	\$53

Coverage: **Underinsured Motorists BI (080/084)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$8
50/100	\$9
100/300	\$11
250/500	\$13
300 CSL	\$12
500 CSL	\$15
1M CSL	\$33

Coverage: **Personal Injury Protection- Accidental Death (023)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$5,000	\$5

Coverage: **Personal Injury Protection- Medical Payments (026)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$1,000	\$4
\$2,000	\$8
\$5,000 Statutory	\$12
\$10,000	\$15

Coverage: **Personal Injury Protection- Work Loss (031)**

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

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

<u>Deductible Amount</u>	<u>Relativity</u>	<u>Coll</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: **\$100 Glass Coverage (191)**

<u>Deductible Amount</u>	<u>Premium</u>
Reject	\$0
\$100	N/A
\$250	\$4
\$500	\$9
\$1,000	\$17
\$2,500	\$34
\$5,000	\$52
\$10,000	\$69

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Rate Pages

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	\$15
\$10,000	\$36	\$24

Coverage: **Diminishing Deductible Express-2 year benefit (154/155/156)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$9	\$5
\$250	\$12	\$9
\$500	\$19	\$10
\$1,000	\$22	\$14
\$2,500	\$33	\$22
\$5,000	\$43	\$29
\$10,000	\$72	\$48

Coverage: **Emergency Expense Coverage (160)**

Premiums:	Premium
<u>Limits</u>	
Reject	\$0
\$750	\$1
\$1,500	\$4
\$5,000	\$17

Coverage: **Comprehensive and Collision, Co-payment options**

Co-payment amount above deductible:	
<u>Co-payment Amount</u>	<u>Factor</u>
5.00%	0.967
10.00%	0.934

Coverage: **Towing Coverage (280)**

Towing Coverage Premiums:	
Motorized Units:	\$6
Towable Units:	\$5

Coverage: **Personal Rental Coverage (330)**

Rental Coverage Premiums:	
Motorized Units:	\$26 per day
Towable Units:	\$13 per day

Coverage: **Full Timer's Personal Liability (320/321)**

Premiums:	Premium
<u>Limits</u>	
Reject	\$0
25/50	\$42
50/100	\$46
100/300	\$52
250/500	\$65
300 CSL	\$69
500 CSL	\$81
1M CSL	\$131

Coverage: **Vacation Liability (110)**

Premiums:	Premium
<u>Limits</u>	
Reject	\$0
\$10,000	\$3
\$25,000	\$5
\$50,000	\$6
\$100,000	\$7
\$250,000	\$8
\$300,000	\$9
\$500,000	\$9
\$1,000,000	\$12

Coverage: **Replacement Cost Personal Effects (220)**

Premiums:	Premium
<u>Limits</u>	
\$1,000	\$9
\$2,000	\$13
\$3,000	\$18
\$4,000	\$21
\$5,000	\$25
each add'l \$1,000	\$3

Coverage: **Replacement Cost Personal Effects, Valuable Personal Property and Full Timer's Secured Storage Deductible Relativities**

Deductible Relativities:	
<u>Deductible Amount</u>	<u>Relativity</u>
\$100	0.930
\$250	0.820
\$500	0.670
\$1,000	0.450

Coverage: **Valuable Personal Property (290)**

Premiums:	Premium
<u>Limits</u>	
each \$1,000 of limit	\$8.94

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Rate Pages

Coverage: Total Loss Replacement (240)			(244)	(244)
Premiums:	Motorized Units	Towable Units	Additional Rate per \$100	Additional Rate per \$100
	Rate per \$100	Rate per \$100	For Depreciation	For Depreciation
<u>Vehicle Model Year</u>	<u>of unit value</u>	<u>of unit value</u>	<u>Buy-Back-Motorized</u>	<u>Buy-Back-Towable</u>
Current	0.024	0.017	0.012	0.022
1st prior	0.052	0.035	0.026	0.051
2nd prior	0.080	0.055	0.045	0.087
3rd prior	0.111	0.076	0.070	0.134
4th prior	0.143	0.096	0.105	0.202
5th prior and older	0.053	0.063	0.105	0.202

Coverage: **Total Loss Replacement Deductible Buy-Back (245)**

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

Coverage: **Purchase Price Guarantee (230)**

Premiums:	Motorized	Towable
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Agreed Value (130)**

Premiums:	Motorized	Towable
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Awning Replacement (250)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Custom Equipment Replacement (260)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Adjacent Structures (120)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$2,000	\$27
\$3,000	\$40
\$4,000	\$53
\$5,000	\$67
\$6,000	\$81
\$7,000	\$94
\$8,000	\$107
\$9,000	\$120
\$10,000	\$134
each add'l \$1,000	1.34% of value

Coverage: **Scheduled Medical Benefits (140)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$70,000	\$4.00

Coverage: **Full Timer's Secured Storage (170)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$1,000 of limit	\$16.11

Coverage: **Full Timer's Medical Payments (323)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$10,000/\$20,000	\$21.00

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Rate Pages

Coverage: **Golf Cart Coverage (200)**

Premiums:

<u>Limits</u>	<u>Premium</u>
each \$100 of value	\$1.03

Coverage: **Mexico Coverage (210)**

Premiums: \$4.00

Coverage: **Consignment Coverage**

Premiums:

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

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$0	\$3,000	1.00	\$0	\$3,000	0.36
\$3,001	\$5,000	1.00	\$3,001	\$5,000	0.54
\$5,001	\$7,000	1.00	\$5,001	\$7,000	0.72
\$7,001	\$10,000	1.00	\$7,001	\$10,000	1.00
\$10,001	\$12,000	1.14	\$10,001	\$12,000	1.14
\$12,001	\$14,000	1.17	\$12,001	\$14,000	1.17
\$14,001	\$16,000	1.24	\$14,001	\$16,000	1.24
\$16,001	\$18,000	1.33	\$16,001	\$18,000	1.33
\$18,001	\$20,000	1.42	\$18,001	\$20,000	1.42
\$20,001	\$22,000	1.51	\$20,001	\$22,000	1.51
\$22,001	\$24,000	1.60	\$22,001	\$24,000	1.60
\$24,001	\$26,000	1.70	\$24,001	\$26,000	1.70
\$26,001	\$28,000	1.80	\$26,001	\$28,000	1.80
\$28,001	\$30,000	1.89	\$28,001	\$30,000	1.89
\$30,001	\$32,000	1.97	\$30,001	\$32,000	1.97
\$32,001	\$34,000	2.03	\$32,001	\$34,000	2.03
\$34,001	\$36,000	2.10	\$34,001	\$36,000	2.10
\$36,001	\$38,000	2.17	\$36,001	\$38,000	2.16
\$38,001	\$40,000	2.23	\$38,001	\$40,000	2.23
\$40,001	\$42,000	2.29	\$40,001	\$42,000	2.29
\$42,001	\$44,000	2.35	\$42,001	\$44,000	2.36
\$44,001	\$46,000	2.42	\$44,001	\$46,000	2.42
\$46,001	\$48,000	2.50	\$46,001	\$48,000	2.49
\$48,001	\$50,000	2.54	\$48,001	\$50,000	2.55
\$50,001	\$52,000	2.62	\$50,001	\$52,000	2.62
\$52,001	\$54,000	2.69	\$52,001	\$54,000	2.68
\$54,001	\$56,000	2.75	\$54,001	\$56,000	2.75
\$56,001	\$58,000	2.81	\$56,001	\$58,000	2.81
\$58,001	\$60,000	2.88	\$58,001	\$60,000	2.88
\$60,001	\$65,000	3.04	\$60,001	\$65,000	3.04
\$65,001	\$70,000	3.20	\$65,001	\$70,000	3.20
\$70,001	\$75,000	3.36	\$70,001	\$75,000	3.36
\$75,001	\$80,000	3.52	\$75,001	\$80,000	3.52
\$80,001	\$85,000	3.68	\$80,001	\$85,000	3.68
\$85,001	\$90,000	3.84	\$85,001	\$90,000	3.84
\$90,001	\$95,000	4.00	\$90,001	\$95,000	4.00
\$95,001	\$100,000	4.16	\$95,001	\$100,000	4.16
\$100,001	\$105,000	4.32	\$100,001	\$105,000	4.32
\$105,001	\$110,000	4.48	\$105,001	\$110,000	4.48
\$110,001	\$115,000	4.64	\$110,001	\$115,000	4.64
\$115,001	\$120,000	4.80	\$115,001	\$120,000	4.80
\$120,001	\$125,000	4.96	\$120,001	\$125,000	4.96
\$125,001	\$130,000	5.12	\$125,001	\$130,000	5.12
\$130,001	\$135,000	5.28	\$130,001	\$135,000	5.28

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$135,001	\$140,000	5.44	\$135,001	\$140,000	5.44
\$140,001	\$145,000	5.60	\$140,001	\$145,000	5.60
\$145,001	\$150,000	5.76	\$145,001	\$150,000	5.76
\$150,001	\$155,000	5.92	\$150,001	\$155,000	5.92
\$155,001	\$160,000	6.08	\$155,001	\$160,000	6.08
\$160,001	\$165,000	6.25	\$160,001	\$165,000	6.25
\$165,001	\$170,000	6.40	\$165,001	\$170,000	6.40
\$170,001	\$175,000	6.54	\$170,001	\$175,000	6.54
\$175,001	\$180,000	6.71	\$175,001	\$180,000	6.71
\$180,001	\$185,000	6.88	\$180,001	\$185,000	6.88
\$185,001	\$190,000	7.02	\$185,001	\$190,000	7.02
\$190,001	\$195,000	7.19	\$190,001	\$195,000	7.19
\$195,001	\$200,000	7.35	\$195,001	\$200,000	7.35
\$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
\$250,001	\$255,000	9.17	Each additional \$5,000 in value		add .16
\$255,001	\$260,000	9.39			
\$260,001	\$265,000	9.61			
\$265,001	\$270,000	9.83			
\$270,001	\$275,000	10.05			
\$275,001	\$280,000	10.27			
\$280,001	\$285,000	10.49			
\$285,001	\$290,000	10.71			
\$290,001	\$295,000	10.93			
\$295,001	\$300,000	11.15			
\$300,001	\$305,000	11.37			
\$305,001	\$310,000	11.59			
\$310,001	\$315,000	11.81			
\$315,001	\$320,000	12.03			
\$320,001	\$325,000	12.25			
\$325,001	\$330,000	12.47			
\$330,001	\$335,000	12.69			
\$335,001	\$340,000	12.91			
\$340,001	\$345,000	13.13			
\$345,001	\$350,000	13.35			
\$350,001	\$355,000	13.57			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$355,001	\$360,000	13.79			
\$360,001	\$365,000	14.01			
\$365,001	\$370,000	14.23			
\$370,001	\$375,000	14.45			
\$375,001	\$380,000	14.67			
\$380,001	\$385,000	14.89			
\$385,001	\$390,000	15.11			
\$390,001	\$395,000	15.33			
\$395,001	\$400,000	15.55			
\$400,001	\$405,000	15.77			
\$405,001	\$410,000	15.99			
\$410,001	\$415,000	16.21			
\$415,001	\$420,000	16.43			
\$420,001	\$425,000	16.65			
\$425,001	\$430,000	16.87			
\$430,001	\$435,000	17.09			
\$435,001	\$440,000	17.31			
\$440,001	\$445,000	17.53			
\$445,001	\$450,000	17.75			
\$450,001	\$455,000	17.97			
\$455,001	\$460,000	18.19			
\$460,001	\$465,000	18.41			
\$465,001	\$470,000	18.63			
\$470,001	\$475,000	18.85			
\$475,001	\$480,000	19.07			
\$480,001	\$485,000	19.29			
\$485,001	\$490,000	19.51			
\$490,001	\$495,000	19.73			
\$495,001	\$500,000	19.95			
\$500,001	\$505,000	20.17			
\$505,001	\$510,000	20.39			
\$510,001	\$515,000	20.61			
\$515,001	\$520,000	20.83			
\$520,001	\$525,000	21.05			
\$525,001	\$530,000	21.27			
\$530,001	\$535,000	21.49			
\$535,001	\$540,000	21.71			
\$540,001	\$545,000	21.93			
\$545,001	\$550,000	22.15			
\$550,001	\$555,000	22.37			
\$555,001	\$560,000	22.59			
\$560,001	\$565,000	22.81			
\$565,001	\$570,000	23.03			
\$570,001	\$575,000	23.25			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		\$114	<u>Comp Base Premium:</u>		\$111
<u>Coll Base Premium:</u>		\$56	<u>Coll Base Premium:</u>		\$81
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$575,001	\$580,000	23.47			
\$580,001	\$585,000	23.69			
\$585,001	\$590,000	23.91			
\$590,001	\$595,000	24.13			
\$595,001	\$600,000	24.35			
\$600,001	\$605,000	24.57			
\$605,001	\$610,000	24.79			
\$610,001	\$615,000	25.01			
\$615,001	\$620,000	25.23			
\$620,001	\$625,000	25.45			
\$625,001	\$630,000	25.67			
\$630,001	\$635,000	25.89			
\$635,001	\$640,000	26.11			
\$640,001	\$645,000	26.33			
\$645,001	\$650,000	26.55			
\$650,001	\$655,000	26.77			
\$655,001	\$660,000	26.99			
\$660,001	\$665,000	27.21			
\$665,001	\$670,000	27.43			
\$670,001	\$675,000	27.65			
\$675,001	\$680,000	27.87			
\$680,001	\$685,000	28.09			
\$685,001	\$690,000	28.31			
\$690,001	\$695,000	28.53			
\$695,001	\$700,000	28.75			
\$700,001	\$705,000	28.97			
\$705,001	\$710,000	29.19			
\$710,001	\$715,000	29.41			
\$715,001	\$720,000	29.63			
\$720,001	\$725,000	29.85			
\$725,001	\$730,000	30.07			
\$730,001	\$735,000	30.29			
\$735,001	\$740,000	30.51			
\$740,001	\$745,000	30.73			
\$745,001	\$750,000	30.95			
\$750,001	\$755,000	31.17			
\$755,001	\$760,000	31.39			
\$760,001	\$765,000	31.61			
\$765,001	\$770,000	31.83			
\$770,001	\$775,000	32.05			
\$775,001	\$780,000	32.27			
\$780,001	\$785,000	32.49			
\$785,001	\$790,000	32.71			
\$790,001	\$795,000	32.93			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$795,001	\$800,000	33.15			
\$800,001	\$805,000	33.37			
\$805,001	\$810,000	33.59			
\$810,001	\$815,000	33.81			
\$815,001	\$820,000	34.03			
\$820,001	\$825,000	34.25			
\$825,001	\$830,000	34.47			
\$830,001	\$835,000	34.69			
\$835,001	\$840,000	34.91			
\$840,001	\$845,000	35.13			
\$845,001	\$850,000	35.35			
\$850,001	\$855,000	35.57			
\$855,001	\$860,000	35.79			
\$860,001	\$865,000	36.01			
\$865,001	\$870,000	36.23			
\$870,001	\$875,000	36.45			
\$875,001	\$880,000	36.67			
\$880,001	\$885,000	36.89			
\$885,001	\$890,000	37.11			
\$890,001	\$895,000	37.33			
\$895,001	\$900,000	37.55			
\$900,001	\$905,000	37.77			
\$905,001	\$910,000	37.99			
\$910,001	\$915,000	38.21			
\$915,001	\$920,000	38.43			
\$920,001	\$925,000	38.65			
\$925,001	\$930,000	38.87			
\$930,001	\$935,000	39.09			
\$935,001	\$940,000	39.31			
\$940,001	\$945,000	39.53			
\$945,001	\$950,000	39.75			
\$950,001	\$955,000	39.97			
\$955,001	\$960,000	40.19			
\$960,001	\$965,000	40.41			
\$965,001	\$970,000	40.63			
\$970,001	\$975,000	40.85			
\$975,001	\$980,000	41.07			
\$980,001	\$985,000	41.29			
\$985,001	\$990,000	41.51			
\$990,001	\$995,000	41.73			
\$995,001	\$1,000,000	41.95			
\$1,000,001	\$1,005,000	42.12			
\$1,005,001	\$1,010,000	42.29			
\$1,010,001	\$1,015,000	42.46			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,015,001	\$1,020,000	42.63			
\$1,020,001	\$1,025,000	42.80			
\$1,025,001	\$1,030,000	42.97			
\$1,030,001	\$1,035,000	43.14			
\$1,035,001	\$1,040,000	43.31			
\$1,040,001	\$1,045,000	43.48			
\$1,045,001	\$1,050,000	43.65			
\$1,050,001	\$1,055,000	43.82			
\$1,055,001	\$1,060,000	43.99			
\$1,060,001	\$1,065,000	44.16			
\$1,065,001	\$1,070,000	44.33			
\$1,070,001	\$1,075,000	44.50			
\$1,075,001	\$1,080,000	44.67			
\$1,080,001	\$1,085,000	44.84			
\$1,085,001	\$1,090,000	45.01			
\$1,090,001	\$1,095,000	45.18			
\$1,095,001	\$1,100,000	45.35			
\$1,100,001	\$1,105,000	45.52			
\$1,105,001	\$1,110,000	45.69			
\$1,110,001	\$1,115,000	45.86			
\$1,115,001	\$1,120,000	46.03			
\$1,120,001	\$1,125,000	46.20			
\$1,125,001	\$1,130,000	46.37			
\$1,130,001	\$1,135,000	46.54			
\$1,135,001	\$1,140,000	46.71			
\$1,140,001	\$1,145,000	46.88			
\$1,145,001	\$1,150,000	47.05			
\$1,150,001	\$1,155,000	47.22			
\$1,155,001	\$1,160,000	47.39			
\$1,160,001	\$1,165,000	47.56			
\$1,165,001	\$1,170,000	47.73			
\$1,170,001	\$1,175,000	47.90			
\$1,175,001	\$1,180,000	48.07			
\$1,180,001	\$1,185,000	48.24			
\$1,185,001	\$1,190,000	48.41			
\$1,190,001	\$1,195,000	48.58			
\$1,195,001	\$1,200,000	48.75			
\$1,200,001	\$1,205,000	48.92			
\$1,205,001	\$1,210,000	49.09			
\$1,210,001	\$1,215,000	49.26			
\$1,215,001	\$1,220,000	49.43			
\$1,220,001	\$1,225,000	49.60			
\$1,225,001	\$1,230,000	49.77			
\$1,230,001	\$1,235,000	49.94			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		\$114	<u>Comp Base Premium:</u>		\$111
<u>Coll Base Premium:</u>		\$56	<u>Coll Base Premium:</u>		\$81
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,235,001	\$1,240,000	50.11			
\$1,240,001	\$1,245,000	50.28			
\$1,245,001	\$1,250,000	50.45			
\$1,250,001	\$1,255,000	50.62			
\$1,255,001	\$1,260,000	50.79			
\$1,260,001	\$1,265,000	50.96			
\$1,265,001	\$1,270,000	51.13			
\$1,270,001	\$1,275,000	51.30			
\$1,275,001	\$1,280,000	51.47			
\$1,280,001	\$1,285,000	51.64			
\$1,285,001	\$1,290,000	51.81			
\$1,290,001	\$1,295,000	51.98			
\$1,295,001	\$1,300,000	52.15			
\$1,300,001	\$1,305,000	52.32			
\$1,305,001	\$1,310,000	52.49			
\$1,310,001	\$1,315,000	52.66			
\$1,315,001	\$1,320,000	52.83			
\$1,320,001	\$1,325,000	53.00			
\$1,325,001	\$1,330,000	53.17			
\$1,330,001	\$1,335,000	53.34			
\$1,335,001	\$1,340,000	53.51			
\$1,340,001	\$1,345,000	53.68			
\$1,345,001	\$1,350,000	53.85			
\$1,350,001	\$1,355,000	54.02			
\$1,355,001	\$1,360,000	54.19			
\$1,360,001	\$1,365,000	54.36			
\$1,365,001	\$1,370,000	54.53			
\$1,370,001	\$1,375,000	54.70			
\$1,375,001	\$1,380,000	54.87			
\$1,380,001	\$1,385,000	55.04			
\$1,385,001	\$1,390,000	55.21			
\$1,390,001	\$1,395,000	55.38			
\$1,395,001	\$1,400,000	55.55			
\$1,400,001	\$1,405,000	55.72			
\$1,405,001	\$1,410,000	55.89			
\$1,410,001	\$1,415,000	56.06			
\$1,415,001	\$1,420,000	56.23			
\$1,420,001	\$1,425,000	56.40			
\$1,425,001	\$1,430,000	56.57			
\$1,430,001	\$1,435,000	56.74			
\$1,435,001	\$1,440,000	56.91			
\$1,440,001	\$1,445,000	57.08			
\$1,445,001	\$1,450,000	57.25			
\$1,450,001	\$1,455,000	57.42			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,455,001	\$1,460,000	57.59			
\$1,460,001	\$1,465,000	57.76			
\$1,465,001	\$1,470,000	57.93			
\$1,470,001	\$1,475,000	58.10			
\$1,475,001	\$1,480,000	58.27			
\$1,480,001	\$1,485,000	58.44			
\$1,485,001	\$1,490,000	58.61			
\$1,490,001	\$1,495,000	58.78			
\$1,495,001	\$1,500,000	58.95			
\$1,500,001	\$1,505,000	59.10			
\$1,505,001	\$1,510,000	59.25			
\$1,510,001	\$1,515,000	59.40			
\$1,515,001	\$1,520,000	59.55			
\$1,520,001	\$1,525,000	59.70			
\$1,525,001	\$1,530,000	59.85			
\$1,530,001	\$1,535,000	60.00			
\$1,535,001	\$1,540,000	60.15			
\$1,540,001	\$1,545,000	60.30			
\$1,545,001	\$1,550,000	60.45			
\$1,550,001	\$1,555,000	60.60			
\$1,555,001	\$1,560,000	60.75			
\$1,560,001	\$1,565,000	60.90			
\$1,565,001	\$1,570,000	61.05			
\$1,570,001	\$1,575,000	61.20			
\$1,575,001	\$1,580,000	61.35			
\$1,580,001	\$1,585,000	61.50			
\$1,585,001	\$1,590,000	61.65			
\$1,590,001	\$1,595,000	61.80			
\$1,595,001	\$1,600,000	61.95			
\$1,600,001	\$1,605,000	62.10			
\$1,605,001	\$1,610,000	62.25			
\$1,610,001	\$1,615,000	62.40			
\$1,615,001	\$1,620,000	62.55			
\$1,620,001	\$1,625,000	62.70			
\$1,625,001	\$1,630,000	62.85			
\$1,630,001	\$1,635,000	63.00			
\$1,635,001	\$1,640,000	63.15			
\$1,640,001	\$1,645,000	63.30			
\$1,645,001	\$1,650,000	63.45			
\$1,650,001	\$1,655,000	63.60			
\$1,655,001	\$1,660,000	63.75			
\$1,660,001	\$1,665,000	63.90			
\$1,665,001	\$1,670,000	64.05			
\$1,670,001	\$1,675,000	64.20			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,675,001	\$1,680,000	64.35			
\$1,680,001	\$1,685,000	64.50			
\$1,685,001	\$1,690,000	64.65			
\$1,690,001	\$1,695,000	64.80			
\$1,695,001	\$1,700,000	64.95			
\$1,700,001	\$1,705,000	65.10			
\$1,705,001	\$1,710,000	65.25			
\$1,710,001	\$1,715,000	65.40			
\$1,715,001	\$1,720,000	65.55			
\$1,720,001	\$1,725,000	65.70			
\$1,725,001	\$1,730,000	65.85			
\$1,730,001	\$1,735,000	66.00			
\$1,735,001	\$1,740,000	66.15			
\$1,740,001	\$1,745,000	66.30			
\$1,745,001	\$1,750,000	66.45			
\$1,750,001	\$1,755,000	66.60			
\$1,755,001	\$1,760,000	66.75			
\$1,760,001	\$1,765,000	66.90			
\$1,765,001	\$1,770,000	67.05			
\$1,770,001	\$1,775,000	67.20			
\$1,775,001	\$1,780,000	67.35			
\$1,780,001	\$1,785,000	67.50			
\$1,785,001	\$1,790,000	67.65			
\$1,790,001	\$1,795,000	67.80			
\$1,795,001	\$1,800,000	67.95			
\$1,800,001	\$1,805,000	68.10			
\$1,805,001	\$1,810,000	68.25			
\$1,810,001	\$1,815,000	68.40			
\$1,815,001	\$1,820,000	68.55			
\$1,820,001	\$1,825,000	68.70			
\$1,825,001	\$1,830,000	68.85			
\$1,830,001	\$1,835,000	69.00			
\$1,835,001	\$1,840,000	69.15			
\$1,840,001	\$1,845,000	69.30			
\$1,845,001	\$1,850,000	69.45			
\$1,850,001	\$1,855,000	69.60			
\$1,855,001	\$1,860,000	69.75			
\$1,860,001	\$1,865,000	69.90			
\$1,865,001	\$1,870,000	70.05			
\$1,870,001	\$1,875,000	70.20			
\$1,875,001	\$1,880,000	70.35			
\$1,880,001	\$1,885,000	70.50			
\$1,885,001	\$1,890,000	70.65			
\$1,890,001	\$1,895,000	70.80			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		\$114	<u>Comp Base Premium:</u>		\$111
<u>Coll Base Premium:</u>		\$56	<u>Coll Base Premium:</u>		\$81
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,895,001	\$1,900,000	70.95			
\$1,900,001	\$1,905,000	71.10			
\$1,905,001	\$1,910,000	71.25			
\$1,910,001	\$1,915,000	71.40			
\$1,915,001	\$1,920,000	71.55			
\$1,920,001	\$1,925,000	71.70			
\$1,925,001	\$1,930,000	71.85			
\$1,930,001	\$1,935,000	72.00			
\$1,935,001	\$1,940,000	72.15			
\$1,940,001	\$1,945,000	72.30			
\$1,945,001	\$1,950,000	72.45			
\$1,950,001	\$1,955,000	72.60			
\$1,955,001	\$1,960,000	72.75			
\$1,960,001	\$1,965,000	72.90			
\$1,965,001	\$1,970,000	73.05			
\$1,970,001	\$1,975,000	73.20			
\$1,975,001	\$1,980,000	73.35			
\$1,980,001	\$1,985,000	73.50			
\$1,985,001	\$1,990,000	73.65			
\$1,990,001	\$1,995,000	73.80			
\$1,995,001	\$2,000,000	73.95			
Each additional \$5,000 in value		add .15			

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Relativity Pages

Other Value Relativities

Age/Marital Status

<u>Age Classification</u>	<u>Relativity</u>
<31 years old and married	2.00
<40 years old and single	2.00
31-44 years old and married	1.35
45-55 years old and married	1.00
56-65 years old and married	1.05
66-75 years old and married	1.25
66-75 years old and single	1.25
older than 75 years old	1.50
40-65 years old and single	1.35

Vehicle Type

<u>Vehicle Type</u>	<u>Relativity</u>
Conventional Motorhome	1.00
Bus Conversion	1.00
Mini Motorhome	1.00
Medium Duty Tow Vehicle	1.40
Medium Duty Tow Vehicle	2.50
Converted Medium Duty Tow	1.00
Camper Van	1.00
Conventional Travel Trailer	1.00
Stationary Travel Trailer	1.00
Fifth Wheel Camper	1.00
Pop Up Camper	1.00
Truck Camper	1.00
Utility Trailer	0.85
Park Model Travel Trailer	1.00

when insured with a towable unit on the policy
when insured with no towable unit on the policy

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Product

Underwriting Rules

I. UNACCEPTABLE RISKS

The following risks are unacceptable for the Recreation Vehicle program:

1. Risks which include operators who do not possess a valid driver's license.
2. Vehicles without a garaging address.
3. Vehicles registered or garaged in states without a filed program.
4. Vehicles 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 Commercial Program).
5. Vehicles leased or rented to others. Vehicles rented to others can be eligible for the personal rental endorsement. See the underwriting guidelines for personal rental exposure.
6. Risks which include operators with a suspended/revoked or canceled driver's license.
7. Risks which include any drivers that require a financial responsibility filing.
8. 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.
9. Migratory risk / seasonal occupation / transient risks.
10. Conversion vans and converted school buses.
11. Vehicles taken to and from work or work locations (May be eligible for Commercial Program).
12. Motor homes that are the only vehicles in the household except for full timers.
13. Mobile homes.
14. Motorized recreation vehicles garaged / registered in the United States but owned by a Canadian citizen or citizens.
15. Vehicles that do not meet the requirements of the vehicles defined in the Acceptable Vehicle Types section.
16. Non-professionally converted vehicles.
17. Park model homes.
18. Vehicles designed for a combination of land and water use.
19. EarthRoamer and other similarly equipped vehicles that are designed for extensive use off public roads.

II. ACCEPTABLE VEHICLE TYPES

The following vehicle types are eligible for coverage under the Recreation Vehicle program:

1. Conventional Motor Home (Class A)
2. Mini-motor home (Class C)
3. Camper van (Class B)
4. Conventional travel trailer
5. Fifth wheel camper
6. Pop-up camper
7. Truck camper
8. Stationary travel trailer
9. Stationary fifth-wheel

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Product

Underwriting Rules

10. Bus conversion
11. Medium duty tow vehicle
12. Converted medium duty tow vehicle
13. Utility Trailer
14. Park Model travel trailer

See the underwriting guidelines for definitions of these vehicle types.

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. All drivers of the insured vehicle are listed, individual driver class factors are determined for all drivers (except legally excluded drivers), and the average driver class is then used for rating purposes.
- B. Vehicle rating factors:
 1. Conventional Motor Home (Class A)-1.00
 2. Mini-motor home (Class C)-1.00
 3. Camper van (Class B)-1.00
 4. Conventional travel trailer-1.00
 5. Fifth wheel camper-1.00
 6. Pop-up camper-1.00
 7. Truck camper-1.00
 8. Stationary travel trailer-1.00
 9. Stationary fifth-wheel-1.00
 10. Bus conversion-1.00
 11. Medium duty tow vehicle-2.50 when written on a stand alone basis, otherwise 1.40
 12. Converted medium duty tow vehicle-1.00
 13. Utility Trailer-0.85
 14. Park Model travel trailer-1.00
- C. Policy Terms
 1. Filed rates apply to annual policies.
 2. 6-month term: apply a factor of .52 to filed rates.
- D. Payment Plans
 1. Paid in full. Payment in full is required if the policy premium is less than \$150.
 2. 11-payment plan: 17.5% down payment, 10 monthly installments of 8.25%. This payment plan is only available if EFT is established. Installment fee of \$1 per installment.
 3. 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.
 4. 2-payment plan: 60% down payment, 1 installment due in month 6. Installment fee of \$5 per installment unless EFT is selected, then fee is \$1 per installment.
 5. 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.
 6. Late payment fee: \$20.00. This fee is charged if the payment is not received within 5 days of the payment due date.

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E. Cancellation Guidelines

1. Insured request cancels (including non-payment of premium) are processed on a short-rate basis. 90% of the unearned premium for the balance of the policy period will be returned. The following insured request cancels will be processed on a pro-rata basis:
 - a. Flat cancels (cancellation and policy effective dates are the same).
 - b. If the insured auto is repossessed.
 - c. If the insured has another policy in force with us covering another vehicle.
 - d. If the insured enters the armed forces of the United States.
 - e. If the policy is cancelled after the vehicle is declared a total or constructive loss.
2. Company initiated cancels will be processed on a pro-rata basis. 100% of the unearned premium for the balance of the policy period will be returned.
3. Cancellation fee of \$50 will apply. This fee will apply for flat cancellations which are not subject to short-rate cancellation rules.

F. Credit Level Factors

1. Level A: insurance score of 906 or greater. Factor is .80.
2. Level B: insurance score between 883 and 905, inclusive. Factor is .904.
3. Level C: insurance score between 852 and 882, inclusive. Factor is 1.00.
4. Level D: insurance score between 810 and 851, inclusive. Factor is 1.20.
5. Level E: insurance score of 809 or less. Factor is 1.35.
6. Level F: no insurance score generated due to insufficient credit. Factor is 1.05.
7. Level Z: no insurance score generated because of no match in credit file. Factor is 1.05.
8. Insurance scoring factors will apply to the following coverages:
 - a. Bodily Injury/Property Damage
 - b. PIP-Medical Payments
 - c. Comprehensive
 - d. Collision
 - e. Replacement Cost Personal Effects
 - f. Replacement Cost/Purchase Price Guarantee Coverage
 - g. Purchase Price Guarantee Coverage
 - h. Diminishing Deductible Coverage
 - i. Custom Equipment Replacement Coverage
 - j. Awning Replacement Coverage
 - k. Valuable Personal Property Coverage
 - l. Full Timer's Secured Storage Coverage
 - m. Agreed Value Coverage
9. Insurance scores are not used for commercial risks or for risks where the named insured has an international driver's license.
10. Insurance scores are generated for new and renewal business using TransUnion's Insurance Risk Score- Auto Model.

IV. AVAILABLE COVERAGES

A. Bodily Injury/Property Damage (BI-PD)

1. Required coverage for all motorized units.
2. Various limit options available as shown on the Optional Limits Rate Pages.

B. Uninsured Motorists Bodily Injury (UM-BI)

1. Optional coverage is available on all motorized units.
2. Limits selected cannot exceed limits for BI-PD.
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.

Companion Property and Casualty Insurance Company

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- C. Uninsured Motorists Property-Damage (UM-PD)
 - 1. Optional coverage is available on all motorized units 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
- D. Underinsured Motorists Bodily Injury (UIM-BI)
 - 1. Optional coverage is available on all motorized units with UM-BI coverage.
 - 2. If selected, UIM-BI must have the same limits as UM-BI and must apply to all motorized units.
 - 2. The UM-PD limit is the actual cash value of the vehicle at the time of loss.
- E. PIP- Medical Payments Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$5,000.
 - 3. Various limit options available as shown on the Optional Limits Rate Pages.
- F. PIP- Work Loss Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$140 per week for 52 weeks for income earner and \$70 per week for 52 weeks for non-income earner.
- G. PIP- Accidental Death Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$5,000.
- H. Physical Damage
 - 1. Comprehensive and Collision are available.
 - 2. Comprehensive and Collision deductibles do not have to be the same.
 - 3. Physical damage only policies are not allowed except for non-motorized units.
 - 4. Co-payment provisions of 5% and 10% are available as an option. The insured will be responsible for payment of a percentage of the loss above the selected deductible at the co-payment percentage selected in addition to the desired deductible.
- I. Replacement Costs Personal Effects
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Limits from \$1,000 to \$99,000 are available.
 - 3. Deductibles of \$100, \$250, \$500 and \$1,000 are available.
 - 4. Limitation of \$1,000 per item or group of similar items per occurrence.
- J. Full Timer's Personal Liability Coverage
 - 1. Optional coverage required for those policyholders that do not own a residence or who use the RV as a residence more than 5 months per year.
 - 2. Optional limits are available as shown on the Optional Limits Rate Pages.
 - 3. Selected limits cannot exceed the BI-PD limits applicable to motorized units.
- K. Replacement Cost/ Purchase Price Guarantee Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 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. Company obtains a replacement unit for policyholder during years 1-5.
 - 4. Only available to policyholders that purchase the insured vehicle when it is new and the insured vehicle is currently less than 5 model years old.

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5. The amount of additional coverage provided is capped at 7.23% per year for the current plus four model years on motorized units and 5.08% for the current plus four model years on towable units.
 6. 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.
 7. A deductible buy-back option is available in conjunction with Replacement Cost Coverage. If this option is selected, no deductible is applied in the event of a total loss.
- L. Diminishing Deductible Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Reduces applicable deductible by 25% for each claim free calendar year.
 3. Coverage can be purchased to apply separately to Comprehensive and Collision coverages.
- M. Diminishing Deductible Express Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Reduces applicable deductible by 50% for each claim free calendar year.
 3. Coverage can be purchased to apply separately to Comprehensive and Collision coverage.
- N. Emergency Vacation Expense Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for emergency expenses incurred after vehicle loss or breakdown.
 3. Basic limit of \$750 per occurrence.
 4. Optional limits of \$1,500 and \$5,000 per occurrence available for full-timers.
- O. Custom Equipment Replacement Coverage.
1. Optional coverage available if physical damage coverage is selected.
 2. Modifies Total Loss Replacement provisions to apply to custom equipment.
 3. Provides payment for replacement of custom equipment at cost to replace or up to 10% of the unit's purchase price, whichever is less.
- P. Awning Replacement Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Modifies loss settlement provisions so no depreciation applies to losses to permanently attached awnings.
 3. This coverage is not available if the depreciation buy-back option is selected under Replacement Cost Coverage.
- Q. Purchase Price Guarantee Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Replaces limit of loss settlement provisions in physical damage section of the policy so that, in the event of a total loss, we will pay no less than the purchase price toward the purchase of a replacement unit.
 3. Only available to policyholders that purchase the insured vehicle when it is used, and the purchase occurred during the last twelve months, and the insured vehicle is currently less than 10 model years old.
- R. Full Timer's Medical Payments Coverage
1. Optional coverage available if Full Timer's Personal Liability coverage is selected.
 2. Provides coverage for medical expenses incurred by the named insured and family members in a non-vehicle accident.
- S. Golf Cart/ Moped Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Covers golf carts, scooters and small watercraft.
 3. Liability coverage with limits equal to Full-Timers Personal Liability coverage limit or Vacation Liability coverage limit.

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4. Physical damage coverage up to selected limit.
- T. Vacation Liability Coverage
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides personal liability coverage when using RV as a vacation residence.
 3. Optional limits are available as shown on the Optional Limits Rate Pages.
 4. Selected limits cannot exceed the BI-PD limits applicable to motorized units.
- U. Scheduled Medical Payments Coverage
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for scheduled injuries that occur in non-vehicle accidents.
- V. Mexico Coverage
 1. Optional coverage available if physical damage coverage is selected.
 2. Extends policy coverage territory to include physical damage losses in Mexico.
 3. Requires that Mexican Liability be purchased from licensed Mexican Liability insurer.
 4. Requires that unit be repaired in United States.
- W. Valuable Personal Property Coverage
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for personal effects in excess of the \$1,000 per item or group of items limitation under Replacement Cost Personal Effects Coverage.
 3. Limits from \$1,000 to \$99,000 are available.
 4. Deductibles of \$100, \$250, \$500 and \$1,000 are available.
- X. Adjacent Structures
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for adjacent structures such as screen rooms and sheds.
 3. Provides coverage for contents of structures as well.
- Y. Towing and Roadside Labor
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides for reasonable expense to tow disabled vehicle to nearest qualified repair facility.
 3. Provides coverage for roadside labor at the point of disablement.
- Z. Agreed Value
 1. Optional coverage available if physical damage coverage is selected.
 2. Replaces limit of loss settlement provisions in physical damage section of the policy so that, in the event of a total loss, we will pay no less than the Agreed Value toward the purchase of a replacement unit.
 3. Only available for unique vehicle types for which a Blue Book value cannot be easily obtained.
- AA. \$100 Windshield Glass Deductible
 1. Optional coverage available if physical damage coverage is selected.
 2. Replaces the applicable Comprehensive deductible with a \$100 deductible in the event of loss involving glass only.
- BB. Full Timer's Secured Storage Coverage
 1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for personal property kept in a commercial storage facility for safekeeping.
 3. Only available to policyholders who purchase Full-Timers Personal Liability coverage.
 4. Limits from \$1,000 to \$99,000 are available.
 5. Deductibles of \$100, \$250, \$500 and \$1,000 are available.

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- CC. Personal Rental Coverage
 - 1. Optional coverage available to cover up to three rental occurrences per policy term.
 - 2. Renter must have clear MVR.
 - 3. Rental period cannot exceed fourteen (14) days in length.
 - 4. Rental period cannot begin any sooner than seven days prior to initial request to add coverage.
- DD. Consignment Coverage
 - 1. Optional coverage.
 - 2. Removes the consignment exclusion that usually applies to comprehensive and collision coverages.

V. POLICY DISCOUNTS

- A. Audible Alarm discount
 - 1. Discount of 5% applies to Comprehensive Coverage.
 - 2. Requires installation of an alarm which creates audible sound that can be heard at a distance of at least 300 feet for a minimum of three minutes; or
 - 3. Installation of disabling device which disables the vehicle by making the fuel system, ignition or starting system inoperative; or
 - 4. Installation of working GPS that includes remote vehicle tracking capability.
- B. Association discount
 - 1. Discount of 5% applies to all coverages.
 - 2. Requires continued membership in an acceptable RV association.
- C. Manufacturer's Club discount
 - 1. Discount of 5% applies to all coverages.
 - 2. Requires continued membership in an acceptable RV manufacturer's club.
- D. Safety Course discount
 - 1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
 - 2. Requires passage of an acceptable RV safety course within last thirty-six (36) months.
 - 3. Eligibility for the discount is forfeited due to any of the following:
 - a. Operator has been convicted of a moving violation in the last thirty six months;
or
 - b. Operator has been involved in an at-fault accident in the last thirty six months;
or
 - c. Operator has had his/her driver's license suspended or revoked for any reason.
- E. Commercial Driver's License (CDL)
 - 1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
 - 2. Requires a current commercial driver's license.
- F. Airbags discount
 - 1. Discount of 20% applies to PIP-Medical Payments coverage for driver side only airbags.
 - 2. Discount of 30% applies to PIP-Medical Payments coverage for both driver and passenger side airbags.
- G. Anti-lock brakes discount
 - 1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
 - 2. Requires anti-lock brakes to be installed on the insured vehicle.
- H. Transfer discount
 - 1. Discount of 5% applies to all coverages.
 - 2. Requires that the current agent be the policyholder's servicing agent for the past twelve (12) months.

Companion Property and Casualty Insurance Company

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3. Requires that the current agent be able to certify that the policyholder has been loss free for the past twelve (12) months.
- I. Multi-vehicle discount
 1. Discount of 5% applies to all coverages.
 2. Discount is triggered if 2 or more motorized units are insured on one policy.
- J. Hail-proof roof discount
 1. Discount of 5% applies to comprehensive coverage for any trailer or fifth wheel with a rubber roof.
 2. If the unit is eligible for the rubber roof discount and the fiberglass discount, only the fiberglass discount will apply.
- K. Fiberglass discount
 1. Discount of 15% applies to comprehensive coverage for any trailer or fifth wheel with fiberglass construction.
 2. If the unit is eligible for the rubber roof discount and the fiberglass discount, only the fiberglass discount will apply.
- L. Garaged motor home discount
 1. Discount of 15% applies to comprehensive coverage for any motorized unit constructed of steel and garaged in a structure with at least three sides and a covered roof.
- M. College Graduate Discount
 1. Discount of 5% applies to BI-PD, PIP-Medical Payments, Comprehensive and Collision coverages.
 2. Eligibility for the discount is as follows:
 - a. Rated driver is less than twenty-five (25) years old; and
 - b. Rated driver is single; and
 - c. Rated driver has graduated from a college or university with the following record of scholastic achievement:
 - (1) Attained a "B" average or better in a letter grade system; or
 - (2) Attained a GPA of 3.0 on a 4.0 scale.
- N. Maximum of 5% discount applies to policyholder with any combination of association, manufacturer's club and safety discounts.

VI. POLICY SURCHARGES

- A. Driving Record Surcharge
 1. Driving Record – Level 1 – 10%
 - a. 2 minor violations
 2. Driving Record - Level 2 - 25%
 - a. 3 or 4 Minor Violations; or
 - b. 1 At-Fault Accident
 3. Driving Record - Level 3 - 100%
 - a. 5 Minor Violations; or
 - b. 2 or more At-Fault Accidents; or
 - c. 1 Major Violation; or
 - d. Any combination of level 1 violations; or
 - e. An unverifiable or international driver's license.
 4. At-Fault Accident is an accident judged to have occurred due to the negligence of the applicant.
 5. Major Violations include the following:
 - a. Driving Under the Influence;
 - b. Open bottle/container;

Companion Property and Casualty Insurance Company

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- c. Refusal to submit to chemical testing;
 - d. Reckless operation/ reckless driving;
 - e. Leaving the scene of an accident or fleeing from the police;
 - f. Vehicular homicide, felony or assault with a motor vehicle;
 - g. Excessive Speeding (> 20 miles per hour over the limit);
 - h. Racing;
 - i. Improper use of license or registration;
 - j. Operating a vehicle with a suspended license; or
 - k. Operating a motor vehicle without the owner's consent.
6. Minor Violations include any moving violations which are not at-fault accidents or Major Violations.
7. Driving record level surcharges are not cumulative. If more than one driving record level is applicable, only the highest surcharge will apply.
- B. Multi-Owner surcharge
- 1. Surcharge of 50% applies to all coverages.
 - 2. Surcharge is triggered if a covered unit has multiple owners that do not live in the same household.
 - 3. This surcharge applies to motorized units only.
- C. Special Hazard surcharge
- 1. Surcharge of 50% applies to all coverages.
 - 2. Surcharge is triggered for vehicles modified to enhance performance or change in stability. Also, any vehicle specially modified for medical purposes or vehicles owned by high profile people such as entertainers or athletes.
 - 3. Surcharge does not apply to risks that have commercial surcharges.
- D. Commercial light usage
- 1. Surcharge of 150% applies to all coverages.
- E. Commercial heavy usage
- 1. Surcharge of 200% applies to all coverages.
- F. Full Timer's surcharge
- 1. Surcharge of 10% applies to all coverages except Full Timer's Personal Liability, Full Timer's Medical Payments and Full Timer's Secured Storage.
 - 2. Surcharge applies to any policyholder that has Full Timer's Personal Liability coverage on their RV policy.
- G. Liability only surcharge
- 1. Surcharge of \$60 applies.
 - 2. Surcharge applies if comprehensive and collision coverages are not selected.

VII. TERRITORY ASSIGNMENT

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

SERFF Tracking Number: RSHL-125806135 State: Arkansas
 Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
 Product Name: Recreation Vehicle Product
 Project Name/Number: Consignment Coverage Filing/AR10012008R-CPCIC

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status: Filed	09/11/2008
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	09/11/2008
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	09/11/2008
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	09/11/2008
Bypass Reason:	This does not apply to this filing.		
Comments:			
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	09/11/2008
Comments:			
Attachment:	AR Transmittal Form - New Coverage.pdf		
Satisfied -Name:	Letter of Authority - CPCIC	Review Status: Filed	09/11/2008

SERFF Tracking Number: *RSHL-125806135* *State:* *Arkansas*
Filing Company: *Companion Property & Casualty* *State Tracking Number:* *EFT \$100*
Company Tracking Number:
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
Product Name: *Recreation Vehicle Product*
Project Name/Number: *Consignment Coverage Filing/AR10012008R-CPCIC*

Comments:

Attachment:

Letter of Authority_2008.pdf

SERFF Tracking Number: RSHL-125806135 State: Arkansas
Filing Company: Companion Property & Casualty State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreation Vehicle Product
Project Name/Number: Consignment Coverage Filing/AR10012008R-CPCIC

Satisfied -Name: Arkansas Cover Letter - New Coverage
Review Status: Filed 09/11/2008

Comments:

Attachment:

AR Cover Letter_09 10 2008_Rule Update.pdf

Satisfied -Name: Edited Arkansas Rules
Review Status: Filed 09/11/2008

Comments:

Attachment:

ARKANSAS Rules 02_2007 edited.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					Group NAIC #
Companion L I C					661
4. Company Name(s)		Domicile	NAIC #	FEIN #	
Companion Property and Casualty Ins Co		South Carolina	12157	57-0768836	
5. Company Tracking Number		AR10012008R-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)		19.0003 Recreation Vehicle			
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		[] Rate/Loss Cost [] Rules [X] Rates/Rules [] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)			
14. Effective Date(s) Requested		New:	10/01/2008	Renewal:	10/01/2008
15. Reference Filing?		[] Yes [X] No			
16. Reference Organization (if applicable)					
17. Reference Organization # & Title					
18. Company's Date of Filing		9/10/2008			
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 #	AR10012008R-CPCIC
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

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: \$100.00

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, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AR10012008R-CPCIC
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	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)
CPCIC	0	0	0	0	N/A	N/A

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	0	
5b	Effect of Rate Filing – Written premium change for this program	0	
5c	Effect of Rate Filing – Number of policyholders affected	0	

6.	Overall percentage of last rate revision	Approx. -14%
7.	Effective Date of last rate revision	09/17/2008
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	AR Rates 10 2008	[] New [X] Replacement [] Withdrawn	RSHL-125698093
02	AR Rules 10 2008	[] New [X] Replacement [] Withdrawn	RSHL-125698093
03		[] New [] Replacement [] Withdrawn	



Companion P&C

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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.



September 10, 2008

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

RE: Personal Lines Rate and Rule Filing for
Companion Property and Casualty Insurance Company
New Coverage Filing for Recreation Vehicle Program –**AR10012008R-CPCIC**
SERFF # - RSHL-125806135

Per the attached letter, Recreation Insurance Specialists, LLC has the authority to make filings on behalf of Companion Property and Casualty Insurance Company. The attached filing is for the existing recreation vehicle program for Companion Property and Casualty Insurance Company initially approved April 13, 2007 under filing number AR-PC-07-023125. The effective date of this filing is October 1, 2008, or upon approval.

A new coverage is being added to the existing Recreation Vehicle Program. It will provide coverage for vehicles under consignment. The rates and rules have been updated to include information regarding the new Consignment Coverage. The corresponding form for this new coverage was filed under SERFF filing number RSHL-125728697.

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

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

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Arkansas Recreation Vehicle Product

Underwriting Rules

I. UNACCEPTABLE RISKS

The following risks are unacceptable for the Recreation Vehicle program:

1. Risks which include operators who do not possess a valid driver's license.
2. Vehicles without a garaging address.
3. Vehicles registered or garaged in states without a filed program.
4. Vehicles 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 Commercial Program).
5. Vehicles leased or rented to others. Vehicles rented to others can be eligible for the personal rental endorsement. See the underwriting guidelines for personal rental exposure.
6. Risks which include operators with a suspended/revoked or canceled driver's license.
7. Risks which include any drivers that require a financial responsibility filing.
8. 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.
9. Migratory risk / seasonal occupation / transient risks.
10. Conversion vans and converted school buses.
11. Vehicles taken to and from work or work locations (May be eligible for Commercial Program).
12. Motor homes that are the only vehicles in the household except for full timers.
13. Mobile homes.
14. Motorized recreation vehicles garaged / registered in the United States but owned by a Canadian citizen or citizens.
15. Vehicles that do not meet the requirements of the vehicles defined in the Acceptable Vehicle Types section.
16. Non-professionally converted vehicles.
17. Park model homes.
18. Vehicles designed for a combination of land and water use.
19. EarthRoamer and other similarly equipped vehicles that are designed for extensive use off public roads.

II. ACCEPTABLE VEHICLE TYPES

The following vehicle types are eligible for coverage under the Recreation Vehicle program:

1. Conventional Motor Home (Class A)
2. Mini-motor home (Class C)
3. Camper van (Class B)
4. Conventional travel trailer
5. Fifth wheel camper
6. Pop-up camper
7. Truck camper
8. Stationary travel trailer
9. Stationary fifth-wheel

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- 10. Bus conversion
- 11. Medium duty tow vehicle
- 12. Converted medium duty tow vehicle
- 13. Utility Trailer
- 14. Park Model travel trailer

See the underwriting guidelines for definitions of these vehicle types.

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. All drivers of the insured vehicle are listed, individual driver class factors are determined for all drivers (except legally excluded drivers), and the average driver class is then used for rating purposes.

B. Vehicle rating factors:

- 1. Conventional Motor Home (Class A)-1.00
- 2. Mini-motor home (Class C)-1.00
- 3. Camper van (Class B)-1.00
- 4. Conventional travel trailer-1.00
- 5. Fifth wheel camper-1.00
- 6. Pop-up camper-1.00
- 7. Truck camper-1.00
- 8. Stationary travel trailer-1.00
- 9. Stationary fifth-wheel-1.00
- 10. Bus conversion-1.00
- 11. Medium duty tow vehicle-2.50 when written on a stand alone basis, otherwise 1.40
- 12. Converted medium duty tow vehicle-1.00
- 13. Utility Trailer-0.85
- 14. Park Model travel trailer-1.00

C. Policy Terms

- 1. Filed rates apply to annual policies.
- 2. 6-month term: apply a factor of .52 to filed rates.

D. Payment Plans

- 1. Paid in full. Payment in full is required if the policy premium is less than \$150.
- 2. 11-payment plan: 17.5% down payment, 10 monthly installments of 8.25%. This payment plan is only available if EFT is established. Installment fee of \$1 per installment.
- 3. 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.
- 4. 2-payment plan: 60% down payment, 1 installment due in month 6. Installment fee of \$5 per installment unless EFT is selected, then fee is \$1 per installment.
- 5. 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.
- 6. Late payment fee: \$20.00. This fee is charged if the payment is not received within 5 days of the payment due date.

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Underwriting Rules

E. Cancellation Guidelines

1. Insured request cancels (including non-payment of premium) are processed on a short-rate basis. 90% of the unearned premium for the balance of the policy period will be returned. The following insured request cancels will be processed on a pro-rata basis:
 - a. Flat cancels (cancellation and policy effective dates are the same).
 - b. If the insured auto is repossessed.
 - c. If the insured has another policy in force with us covering another vehicle.
 - d. If the insured enters the armed forces of the United States.
 - e. If the policy is cancelled after the vehicle is declared a total or constructive loss.
2. Company initiated cancels will be processed on a pro-rata basis. 100% of the unearned premium for the balance of the policy period will be returned.
3. Cancellation fee of \$50 will apply. This fee will apply for flat cancellations which are not subject to short-rate cancellation rules.

F. Credit Level Factors

1. Level A: insurance score of 906 or greater. Factor is .80.
2. Level B: insurance score between 883 and 905, inclusive. Factor is .904.
3. Level C: insurance score between 852 and 882, inclusive. Factor is 1.00.
4. Level D: insurance score between 810 and 851, inclusive. Factor is 1.20.
5. Level E: insurance score of 809 or less. Factor is 1.35.
6. Level F: no insurance score generated due to insufficient credit. Factor is 1.05.
7. Level Z: no insurance score generated because of no match in credit file. Factor is 1.05.
8. Insurance scoring factors will apply to the following coverages:
 - a. Bodily Injury/Property Damage
 - b. PIP-Medical Payments
 - c. Comprehensive
 - d. Collision
 - e. Replacement Cost Personal Effects
 - f. Replacement Cost/Purchase Price Guarantee Coverage
 - g. Purchase Price Guarantee Coverage
 - h. Diminishing Deductible Coverage
 - i. Custom Equipment Replacement Coverage
 - j. Awning Replacement Coverage
 - k. Valuable Personal Property Coverage
 - l. Full Timer's Secured Storage Coverage
 - m. Agreed Value Coverage
9. Insurance scores are not used for commercial risks or for risks where the named insured has an international driver's license.
10. Insurance scores are generated for new and renewal business using TransUnion's Insurance Risk Score- Auto Model.

IV. AVAILABLE COVERAGES

A. Bodily Injury/Property Damage (BI-PD)

1. Required coverage for all motorized units.
2. Various limit options available as shown on the Optional Limits Rate Pages.

B. Uninsured Motorists Bodily Injury (UM-BI)

1. Optional coverage is available on all motorized units.
2. Limits selected cannot exceed limits for BI-PD.
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.

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- C. Uninsured Motorists Property-Damage (UM-PD)
 - 1. Optional coverage is available on all motorized units 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
- D. Underinsured Motorists Bodily Injury (UIM-BI)
 - 1. Optional coverage is available on all motorized units with UM-BI coverage.
 - 2. If selected, UIM-BI must have the same limits as UM-BI and must apply to all motorized units.
 - 2. The UM-PD limit is the actual cash value of the vehicle at the time of loss.
- E. PIP- Medical Payments Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$5,000.
 - 3. Various limit options available as shown on the Optional Limits Rate Pages.
- F. PIP- Work Loss Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$140 per week for 52 weeks for income earner and \$70 per week for 52 weeks for non-income earner.
- G. PIP- Accidental Death Coverage
 - 1. Optional coverage available on motorized units.
 - 2. Statutory limit option is \$5,000.
- H. Physical Damage
 - 1. Comprehensive and Collision are available.
 - 2. Comprehensive and Collision deductibles do not have to be the same.
 - 3. Physical damage only policies are not allowed except for non-motorized units.
 - 4. Co-payment provisions of 5% and 10% are available as an option. The insured will be responsible for payment of a percentage of the loss above the selected deductible at the co-payment percentage selected in addition to the desired deductible.
- I. Replacement Costs Personal Effects
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Limits from \$1,000 to \$99,000 are available.
 - 3. Deductibles of \$100, \$250, \$500 and \$1,000 are available.
 - 4. Limitation of \$1,000 per item or group of similar items per occurrence.
- J. Full Timer's Personal Liability Coverage
 - 1. Optional coverage required for those policyholders that do not own a residence or who use the RV as a residence more than 5 months per year.
 - 2. Optional limits are available as shown on the Optional Limits Rate Pages.
 - 3. Selected limits cannot exceed the BI-PD limits applicable to motorized units.
- K. Replacement Cost/ Purchase Price Guarantee Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 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. Company obtains a replacement unit for policyholder during years 1-5.
 - 4. Only available to policyholders that purchase the insured vehicle when it is new and the insured vehicle is currently less than 5 model years old.

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5. The amount of additional coverage provided is capped at 7.23% per year for the current plus four model years on motorized units and 5.08% for the current plus four model years on towable units.
 6. 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.
 7. A deductible buy-back option is available in conjunction with Replacement Cost Coverage. If this option is selected, no deductible is applied in the event of a total loss.
- L. Diminishing Deductible Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Reduces applicable deductible by 25% for each claim free calendar year.
 3. Coverage can be purchased to apply separately to Comprehensive and Collision coverages.
- M. Diminishing Deductible Express Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Reduces applicable deductible by 50% for each claim free calendar year.
 3. Coverage can be purchased to apply separately to Comprehensive and Collision coverage.
- N. Emergency Vacation Expense Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Provides coverage for emergency expenses incurred after vehicle loss or breakdown.
 3. Basic limit of \$750 per occurrence.
 4. Optional limits of \$1,500 and \$5,000 per occurrence available for full-timers.
- O. Custom Equipment Replacement Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Modifies Total Loss Replacement provisions to apply to custom equipment.
 3. Provides payment for replacement of custom equipment at cost to replace or up to 10% of the unit's purchase price, whichever is less.
- P. Awning Replacement Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Modifies loss settlement provisions so no depreciation applies to losses to permanently attached awnings.
 3. This coverage is not available if the depreciation buy-back option is selected under Replacement Cost Coverage.
- Q. Purchase Price Guarantee Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Replaces limit of loss settlement provisions in physical damage section of the policy so that, in the event of a total loss, we will pay no less than the purchase price toward the purchase of a replacement unit.
 3. Only available to policyholders that purchase the insured vehicle when it is used, and the purchase occurred during the last twelve months, and the insured vehicle is currently less than 10 model years old.
- R. Full Timer's Medical Payments Coverage
1. Optional coverage available if Full Timer's Personal Liability coverage is selected.
 2. Provides coverage for medical expenses incurred by the named insured and family members in a non-vehicle accident.
- S. Golf Cart/ Moped Coverage
1. Optional coverage available if physical damage coverage is selected.
 2. Covers golf carts, scooters and small watercraft.
 3. Liability coverage with limits equal to Full-Timers Personal Liability coverage limit or Vacation Liability coverage limit.

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- 4. Physical damage coverage up to selected limit.
- T. Vacation Liability Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides personal liability coverage when using RV as a vacation residence.
 - 3. Optional limits are available as shown on the Optional Limits Rate Pages.
 - 4. Selected limits cannot exceed the BI-PD limits applicable to motorized units.
- U. Scheduled Medical Payments Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides coverage for scheduled injuries that occur in non-vehicle accidents.
- V. Mexico Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Extends policy coverage territory to include physical damage losses in Mexico.
 - 3. Requires that Mexican Liability be purchased from licensed Mexican Liability insurer.
 - 4. Requires that unit be repaired in United States.
- W. Valuable Personal Property Coverage
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides coverage for personal effects in excess of the \$1,000 per item or group of items limitation under Replacement Cost Personal Effects Coverage.
 - 3. Limits from \$1,000 to \$99,000 are available.
 - 4. Deductibles of \$100, \$250, \$500 and \$1,000 are available.
- X. Adjacent Structures
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides coverage for adjacent structures such as screen rooms and sheds.
 - 3. Provides coverage for contents of structures as well.
- Y. Towing and Roadside Labor
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides for reasonable expense to tow disabled vehicle to nearest qualified repair facility.
 - 3. Provides coverage for roadside labor at the point of disablement.
- Z. Agreed Value
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Replaces limit of loss settlement provisions in physical damage section of the policy so that, in the event of a total loss, we will pay no less than the Agreed Value toward the purchase of a replacement unit.
 - 3. Only available for unique vehicle types for which a Blue Book value cannot be easily obtained.
- AA. \$100 Windshield Glass Deductible
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Replaces the applicable Comprehensive deductible with a \$100 deductible in the event of loss involving glass only.
- ~~BB. Full Timer's Secured Storage Coverage~~
 - 1. Optional coverage available if physical damage coverage is selected.
 - 2. Provides coverage for personal property kept in a commercial storage facility for safekeeping.
 - 3. Only available to policyholders who purchase Full-Timers Personal Liability coverage.
 - 4. Limits from \$1,000 to \$99,000 are available.
 - 5. Deductibles of \$100, \$250, \$500 and \$1,000 are available.

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CC. Personal Rental Coverage

1. Optional coverage available to cover up to three rental occurrences per policy term.
2. Renter must have clear MVR.
3. Rental period cannot exceed fourteen (14) days in length.
4. Rental period cannot begin any sooner than seven days prior to initial request to add coverage.

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DD. Consignment Coverage

1. Optional coverage.
2. Removes the consignment exclusion that usually applies to comprehensive and collision coverages.

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V. **POLICY DISCOUNTS**

A. Audible Alarm discount

1. Discount of 5% applies to Comprehensive Coverage.
2. Requires installation of an alarm which creates audible sound that can be heard at a distance of at least 300 feet for a minimum of three minutes; or
3. Installation of disabling device which disables the vehicle by making the fuel system, ignition or starting system inoperative; or
4. Installation of working GPS that includes remote vehicle tracking capability.

B. Association discount

1. Discount of 5% applies to all coverages.
2. Requires continued membership in an acceptable RV association.

C. Manufacturer's Club discount

1. Discount of 5% applies to all coverages.
2. Requires continued membership in an acceptable RV manufacturer's club.

D. Safety Course discount

1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
2. Requires passage of an acceptable RV safety course within last thirty-six (36) months.
3. Eligibility for the discount is forfeited due to any of the following:
 - a. Operator has been convicted of a moving violation in the last thirty six months;
or
 - b. Operator has been involved in an at-fault accident in the last thirty six months;
or
 - c. Operator has had his/her driver's license suspended or revoked for any reason.

E. Commercial Driver's License (CDL)

1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
2. Requires a current commercial driver's license.

F. Airbags discount

1. Discount of 20% applies to PIP-Medical Payments coverage for driver side only airbags.
2. Discount of 30% applies to PIP-Medical Payments coverage for both driver and passenger side airbags.

G. Anti-lock brakes discount

1. Discount of 5% applies to BI-PD, PIP-Medical Payments and Collision coverages.
2. Requires anti-lock brakes to be installed on the insured vehicle.

H. Transfer discount

1. Discount of 5% applies to all coverages.
2. Requires that the current agent be the policyholder's servicing agent for the past twelve (12) months.

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3. Requires that the current agent be able to certify that the policyholder has been loss free for the past twelve (12) months.

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- I. Multi-vehicle discount
 - 1. Discount of 5% applies to all coverages.
 - 2. Discount is triggered if 2 or more motorized units are insured on one policy.
- J. Hail-proof roof discount
 - 1. Discount of 5% applies to comprehensive coverage for any trailer or fifth wheel with a rubber roof.
 - 2. If the unit is eligible for the rubber roof discount and the fiberglass discount, only the fiberglass discount will apply.
- K. Fiberglass discount
 - 1. Discount of 15% applies to comprehensive coverage for any trailer or fifth wheel with fiberglass construction.
 - 2. If the unit is eligible for the rubber roof discount and the fiberglass discount, only the fiberglass discount will apply.
- L. Garaged motor home discount
 - 1. Discount of 15% applies to comprehensive coverage for any motorized unit constructed of steel and garaged in a structure with at least three sides and a covered roof.
- M. College Graduate Discount
 - 1. Discount of 5% applies to BI-PD, PIP-Medical Payments, Comprehensive and Collision coverages.
 - 2. Eligibility for the discount is as follows:
 - a. Rated driver is less than twenty-five (25) years old; and
 - b. Rated driver is single; and
 - c. Rated driver has graduated from a college or university with the following record of scholastic achievement:
 - (1) Attained a "B" average or better in a letter grade system; or
 - (2) Attained a GPA of 3.0 on a 4.0 scale.
- N. Maximum of 5% discount applies to policyholder with any combination of association, manufacturer's club and safety discounts.

VI. POLICY SURCHARGES

- A. Driving Record Surcharge
 - 1. Driving Record – Level 1 – 10%
 - a. 2 minor violations
 - 2. Driving Record - Level 2 - 25%
 - a. 3 or 4 Minor Violations; or
 - b. 1 At-Fault Accident
 - 3. Driving Record - Level 3 - 100%
 - a. 5 Minor Violations; or
 - b. 2 or more At-Fault Accidents; or
 - c. 1 Major Violation; or
 - d. Any combination of level 1 violations; or
 - e. An unverifiable or international driver's license.
 - 4. At-Fault Accident is an accident judged to have occurred due to the negligence of the applicant.
 - 5. Major Violations include the following:
 - a. Driving Under the Influence;
 - b. Open bottle/container;
 - c. Refusal to submit to chemical testing;
 - d. Reckless operation/ reckless driving;

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- e. Leaving the scene of an accident or fleeing from the police;
 - f. Vehicular homicide, felony or assault with a motor vehicle;
 - g. Excessive Speeding (> 20 miles per hour over the limit);
 - h. Racing;
 - i. Improper use of license or registration;
 - j. Operating a vehicle with a suspended license; or
 - k. Operating a motor vehicle without the owner's consent.
6. Minor Violations include any moving violations which are not at-fault accidents or Major Violations.
7. Driving record level surcharges are not cumulative. If more than one driving record level is applicable, only the highest surcharge will apply.
- B. Multi-Owner surcharge
- 1. Surcharge of 50% applies to all coverages.
 - 2. Surcharge is triggered if a covered unit has multiple owners that do not live in the same household.
 - 3. This surcharge applies to motorized units only.
- C. Special Hazard surcharge
- 1. Surcharge of 50% applies to all coverages.
 - 2. Surcharge is triggered for vehicles modified to enhance performance or change in stability. Also, any vehicle specially modified for medical purposes or vehicles owned by high profile people such as entertainers or athletes.
 - 3. Surcharge does not apply to risks that have commercial surcharges.
- D. Commercial light usage
- 1. Surcharge of 150% applies to all coverages.
- E. Commercial heavy usage
- 1. Surcharge of 200% applies to all coverages.
- F. Full Timer's surcharge
- 1. Surcharge of 10% applies to all coverages except Full Timer's Personal Liability, Full Timer's Medical Payments and Full Timer's Secured Storage.
 - 2. Surcharge applies to any policyholder that has Full Timer's Personal Liability coverage on their RV policy.
- G. Liability only surcharge
- 1. Surcharge of \$60 applies.
 - 2. Surcharge applies if comprehensive and collision coverages are not selected.

VII. TERRITORY ASSIGNMENT

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

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