

SERFF Tracking Number: STAT-125783970 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2008-252
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas CFA
Project Name/Number: Rates and Rules eff 11-15-08/SA-CFA-2008-252

Filing at a Glance

Company: State Automobile Mutual Insurance Company

Product Name: Arkansas CFA

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: STAT-125783970

SERFF Status: Closed

Co Tr Num: SA-CFA-2008-252

Co Status:

Authors: Doug Griffith, Amanda
Scott

Date Submitted: 08/25/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Disposition Date: 09/08/2008

Disposition Status: Filed

Effective Date Requested (New): 11/15/2008

Effective Date Requested (Renewal): 11/15/2008

Effective Date (New): 11/17/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rates and Rules eff 11-15-08

Project Number: SA-CFA-2008-252

Reference Organization:

Reference Title:

Filing Status Changed: 09/08/2008

State Status Changed: 08/25/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

With this filing we are revising our CustomFit Auto program, as detailed in the Summary of Proposed Changes.

We estimate these revisions will result in an overall impact of +3.2%.

Attached are copies of the revised manual pages and rate document.

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Company and Contact

Filing Contact Information

Bryan Pack, Actuarial Analyst bryan.pack@stateauto.com
 518 E. Broad Street (614) 917-5608 [Phone]
 Columbus, OH 43215 (614) 719-0869[FAX]

Filing Company Information

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio
 518 E. Broad Street Group Code: 175 Company Type: Property and
 Casualty

PO Box 182822
 Columbus, OH 43215 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 31-4316080

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Automobile Mutual Insurance Company	\$100.00	08/25/2008	22105083

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/08/2008	09/08/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	08/26/2008	08/26/2008	Amanda Scott	09/03/2008	09/03/2008
Industry Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date change	Note To Reviewer	Amanda Scott	09/03/2008	09/03/2008

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Disposition

Disposition Date: 09/08/2008
 Effective Date (New): 11/17/2008
 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:
State Automobile Mutual Insurance Company	3.200%	\$107,776	5,675	\$3,367,989	8.200%	-26.000%	9.700%

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 Project Name/Number: Rates and Rules eff 11-15-08/SA-CFA-2008-252

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	Exhibits	Filed	Yes
Supporting Document	Summary of Proposed Changes	Filed	Yes
Rate	Rate Document	Filed	Yes
Rate (revised)	Revised Manual Pages	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/26/2008
Submitted Date 08/26/2008
Respond By Date
Dear Bryan Pack,

This will acknowledge receipt of the captioned filing. The Safe Driver Insurance Plan, Rule 5.b. does not appear to be in compliance with Ark. Code Ann. 23-79-152. Please amend accordingly.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/03/2008
Submitted Date 09/03/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Per the Objection letter received 08-26, we have revised our manual page GR-8 to correct the Safe Driver Insurance Plan, Rule 5b wording.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
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Revised Manual Pages Various Pages Replacement

Previous Version

Revised Manual Pages Various Pages Replacement

SERFF Tracking Number: *STAT-125783970* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *SA-CFA-2008-252*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas CFA*
Project Name/Number: *Rates and Rules eff 11-15-08/SA-CFA-2008-252*

Sincerely,
Amanda Scott, Doug Griffith

SERFF Tracking Number: *STAT-125783970* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *SA-CFA-2008-252*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas CFA*
Project Name/Number: *Rates and Rules eff 11-15-08/SA-CFA-2008-252*

Note To Reviewer

Created By:

Amanda Scott on 09/03/2008 02:14 PM

Subject:

Effective Date change

Comments:

We would like to revise our effective date from 11/15/08 to 11/17/08.

<i>SERFF Tracking Number:</i>	<i>STAT-125783970</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Automobile Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>SA-CFA-2008-252</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Arkansas CFA</i>		
<i>Project Name/Number:</i>	<i>Rates and Rules eff 11-15-08/SA-CFA-2008-252</i>		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-8.900%
Effective Date of Last Rate Revision:	11/15/2007
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Automobile Mutual Insurance Company	9.700%	3.200%	\$107,776	5,675	\$3,367,989	8.200%	-26.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Document	Entire Document	Replacement	AR CFA RR Rate Document.pdf
Filed	Revised Manual Pages	Various Pages	Replacement	AR CFA Manual eff 11-15-08 revised pages.pdf

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

COMBINED SINGLE LIMIT LIABILITY, BODILY INJURY OR PROPERTY DAMAGE

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO 2 DEC.	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* LIABILITY MODEL YEAR FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ANTI-LOCK BRAKE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A	= RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

CSL, BI, PD (Cont.)

B. VEHICLE TYPES - EXTENDED NON-OWNED (No Primary Insurance)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* BASE RATE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 4
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 5
RESULT 5	* AGING FACTOR (for viol/accidents)	- ROUND TO 2 DEC.	= RESULT 6
RESULT 6	+ PRIM CF - 1.00	- N/A	= RESULT 7
RESULT 7	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	+ FUTURE USE (0.00)	- N/A	= RESULT 23
RESULT 23	* TERM FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 25
RESULT 25	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* MH LIABILITY FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- Round To CENTS	= Result 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

CSL, BI, PD (Cont.)

D. VEHICLE TYPES		- ELECTRIC AUTOS	(EL)
			<u>ROUNDING PROC.</u>
BASE	*	CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	LIABILITY FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	FINANCIAL STABILILTY FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	*	AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	+	FUTURE USE (0.00)	- N/A = RESULT 11
RESULT 11	*	TERM FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 13
RESULT 13	*	CAPPING FACTOR	- TRUNCATE = Final Premium

E. VEHICLE TYPES		- ANTIQUE AUTOS	(AN)
		- CLASSIC AUTOS LIMITED USE	(CP)
			<u>ROUNDING PROC.</u>
BASE	*	CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	AN OR CP FACTOR	- ROUND TO CENTS = RESULT 4*
RESULT 4	*	FINANCIAL STABILILTY FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	*	ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	*	AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	+	FUTURE USE (0.00)	- N/A = RESULT 12
RESULT 12	*	TERM FACTOR	- ROUND TO CENTS = RESULT 13
RESULT 13	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 14
RESULT 14	*	CAPPING FACTOR	- TRUNCATE = Final Premium

*If result 4 is less than minimum premium use minimum premium.

F. VEHICLE TYPES		- UTILITY TRAILERS	(TR)
		- RECREATIONAL TRAILERS	(RT)

LIABILITY COVERAGE INCLUDED AT NO CHARGE.

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

CSL, BI, PD (Cont.)

G. VEHICLE TYPES	- GOLF CARTS (Non-Registered)	(GO)
	- DUNEBUGGIES (Non-Registered)	(DB)
	- SNOWMOBILES	(SN)
	- ALL TERRAINS	(AT)

		ROUNDING PROC.
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* LIABILITY FACTOR	- ROUND TO CENTS = RESULT 4*
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A = RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE = Final Premium

***For GO types, if result 4 is less than minimum premium use minimum premium.**

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

MEDICAL PAYMENTS

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)**
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* SIZE OF CAR/PASSIVE RESTRAINT	- ROUND TO CENTS	= RESULT 4
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 5
RESULT 5	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 6
RESULT 6	+ PRIM CF - 1.00	- N/A	= RESULT 7
RESULT 7	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A	= RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE	= Final Premium

Note: SOC/Passive Restraint does not apply to vehicle types GP and DP.

*FRC=Family Retention Credit

ARKANSAS CUSTOMFIT RATE DOCUMENT

Effective 11-15-2008

MEDICAL PAYMENTS (Cont.)

B. VEHICLE TYPES - EXTENDED NON-OWNED (No Primary Insurance)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* BASE RATE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 6
RESULT 6	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 7
RESULT 7	+ PRIM CF - 1.00	- N/A	= RESULT 8
RESULT 8	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* RESULT 5	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	+ FUTURE USE (0.00)	- N/A	= RESULT 23
RESULT 23	* TERM FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 25
RESULT 25	* CAPPING FACTOR	- TRUNCATE	= Final Premiums

*FRC=Family Rentention Credit

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES

(MH)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* MOTORHOME FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILTY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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MEDICAL PAYMENTS (Cont.)

D. VEHICLE TYPES		- ANTIQUE AUTOS	(AN)
		- CLASSIC AUTOS LIMITED USE	(CP)
		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* AN OR CP FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ FUTURE USE (0.00)	- N/A	= RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 14
RESULT 14	* CAPPING FACTOR	- TRUNCATE	= Final Premium

E. VEHICLE TYPES - GOLF CARTS (Non-Registered)	(GO)
VEHICLE TYPES - DUNE BUGGIES(Non-Registered)	(DB)

MEDICAL PAYMENTS NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

F. VEHICLE TYPES - UTILITY TRAILERS	(TR)
- RECREATIONAL TRAILERS	(RT)

MEDICAL PAYMENTS EXTENDED FROM THE PERSONAL AUTO.

G. VEHICLE TYPES - ELECTRIC AUTO	(EL)
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		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	+ FUTURE USE (0.00)	- N/A	= RESULT 10
RESULT 10	* TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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MEDICAL PAYMENTS (Cont.)

H. VEHICLE TYPES - SNOWMOBILES
- ALL-TERRAIN

(SN)*
(AT)*

		<u>ROUNDING PROC.</u>	
BASE	*	CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	INCREASE LIMIT FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	MED PAY FACTOR	- ROUND TO CENTS = RESULT 4*
RESULT 4	*	FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	+	FUTURE USE (0.00)	- N/A = RESULT 11
RESULT 11	*	TERM FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 13
RESULT 13	*	CAPPING FACTOR	- TRUNCATE = Final Premium

*SN and AT types, if result 4 is less than minimum premium use minimum premium for result 4.
\$1,000 limit only.

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OTHER THAN COLLISION

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)
- ELECTRIC AUTO (EL)*
- * EL should not get the Class, Household, FRC or Prime/GP factors.

SYMBOL RATED

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS =	RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS =	RESULT 3
RESULT 3	* ADD'L MY FACTOR**	- ROUND TO CENTS =	RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS =	RESULT 5
1.00+(Major Violation Factor+Secondary Factor)		- N/A =	RESULT 6
RESULT 6	* AGING FACTOR (viol/Accidents)	- ROUND TO CENTS =	RESULT 7
RESULT 7	+ PRIM CF - 1.00	- N/A =	RESULT 8
RESULT 8	* DISTANT STUDENT FACTOR	- ROUND TO CENTS =	RESULT 9
RESULT 9	* RESULT 5	- ROUND TO CENTS =	RESULT 10
RESULT 10	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS =	RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS =	RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 18
RESULT 18	* ANTI-THEFT FACTOR	- ROUND TO CENTS =	RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS =	RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS =	RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A =	RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS =	RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD =	RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE =	Final Premium

*FRC=Family Retention Credit

** For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20.

The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26.

The factor is 1.00 for all other symbols.

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OTHER THAN COLLISION (Cont.)

SYMBOL NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

	<u>ROUNDING PROC.</u>	
COST NEW - 10,000	- ROUND TO WD	= RESULT 1
RESULT 1 / 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2 * INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3 + 1.00	- N/A	= RESULT 4
BASE * CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6 * MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7 * RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8 * DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major Violation Factor+Secondary Factor)	- N/A	= RESULT 10
RESULT 10 * AGING FACTOR (for Viol/Accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11 + PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12 * DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13 * RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14 * (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15 * FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22 * ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23 * PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24 * AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25 + FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26 * TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27 * ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28 * CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

ARKANSAS CUSTOMFIT RATE DOCUMENT

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF SYMBOL VEHICLE IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 11
RESULT 11	* AGING FACTOR (viol/Accidents)	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ PRIM CF - 1.00	- N/A	= RESULT 13
RESULT 13	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* RESULT 10	- ROUND TO CENTS	= RESULT 15
RESULT 15	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	+ FUTURE USE (0.00)	- N/A	= RESULT 27
RESULT 27	* TERM FACTOR	- ROUND TO CENTS	= RESULT 28
RESULT 28	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 29
RESULT 29	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation Factor+Secondary Factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	+ FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26	* TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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OTHER THAN COLLISION (Cont.)

B. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)
- RECREATIONAL TRAILERS (RT)

SYMBOL RATED

		<u>ROUNDING PROC.</u>
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* ADD'L MY FACTOR*	- ROUND TO CENTS = RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 12
RESULT 12	* ANTI-THEFT FACTOR	- ROUND TO CENTS = RESULT 13
RESULT 13	+ FUTURE USE (0.00)	- N/A = RESULT 14
RESULT 14	* TERM FACTOR	- ROUND TO CENTS = RESULT 15
RESULT 15	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 16
RESULT 16	* CAPPING FACTOR	- TRUNCATE = Final Premium

* For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOL NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>
COST NEW	- 10,000	- ROUND TO WD = RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD = RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS = RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 16
RESULT 16	* ANTI-THEFT FACTOR	- ROUND TO CENTS = RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- N/A = RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS = RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE = Final Premium

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* TERM FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 21
RESULT 21	* CAPPING FACTOR	- TRUNCATE	= Final Premium

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- N/A	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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OTHER THAN COLLISION (Cont.)

C. VEHICLE TYPES - ANTIQUES (AN)
- CLASSICS, LIMITED USE (CP)

			<u>ROUNDING PROC.</u>	
AMT OF COV	/	100	- ROUND TO WD	= RESULT 1
RESULT 1	*	RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	*	CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	*	FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	*	AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	*	TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	*	ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	*	CAPPING FACTOR	- TRUNCATE	= Final Premium

D. VEHICLE TYPES - ALL OTHER TRAILERS (TR)

			<u>ROUNDING PROC.</u>	
AMT OF COV	/	100	- ROUND TO WD	= RESULT 1
RESULT 1	*	RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	*	FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	*	TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	*	ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	*	CAPPING FACTOR	- TRUNCATE	= Final Premium

E. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)
- GOLF CARTS (Non-Registered) (GO)

			<u>ROUNDING PROC.</u>	
AMT OF COV	/	100	- ROUND TO WD	= RESULT 1
RESULT 1	*	RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	*	CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	*	FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	*	TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	*	ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	*	CAPPING FACTOR	- TRUNCATE	= Final Premium

ARKANSAS CUSTOMFIT RATE DOCUMENT

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COLLISION

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)
- ELECTRIC AUTO (EL)*

* EL should not get the Class, Household, FRC, Prime/GP or Accident Prevention Course factors.

SYMBOL RATED

			<u>ROUNDING PROC.</u>	
BASE	*	CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	*	APPL MY/SYM FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	*	ADD'L MY FACTOR**	- ROUND TO CENTS	= RESULT 4
RESULT 4	*	DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 5
1.00+(Major Violation Factor+Secondary Factor)			- ROUND TO CENTS	= RESULT 6
RESULT 6	*	AGING FACTOR (For viol/accidents)	- ROUND TO CENTS	= RESULT 7
RESULT 7	+	PRIM CF -1.00	- N/A	= RESULT 8
RESULT 8	*	DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	*	RESULT 5	- ROUND TO CENTS	= RESULT 10
RESULT 10	*	(HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 11
RESULT 11	*	FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	*	FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	*	ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	*	PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	*	AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	+	FUTURE USE (0.00)	- N/A	= RESULT 21
RESULT 21	*	TERM FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	*	ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 23
RESULT 23	*	CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

** For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

ARKANSAS CUSTOMFIT RATE DOCUMENT

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COLLISION (Cont.)

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>	
COST NEW	- 10,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	+ FUTURE USE (0.00)	- N/A	= RESULT 25
RESULT 25	* TERM FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 27
RESULT 27	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 11
RESULT 11	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ PRIM CF - 1.00	- N/A	= RESULT 13
RESULT 13	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* RESULT 10	- ROUND TO CENTS	= RESULT 15
RESULT 15	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	+ FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26	* TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	+ FUTURE USE (0.00)	- N/A	= RESULT 25
RESULT 25	* TERM FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 27
RESULT 27	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

B. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)
- RECREATIONAL TRAILERS (RT)

SYMBOL RATED

		<u>ROUNDING PROC.</u>
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* ADD'L MY FACTOR*	- ROUND TO CENTS = RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* FINANCIAL STABILTY FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 11
RESULT 11	* ACCIDENT PREVENTION COURSE FACTOR(MH only)	- ROUND TO CENTS = RESULT 12
RESULT 12	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* TERM FACTOR	- ROUND TO CENTS = RESULT 14
RESULT 14	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 15
RESULT 15	* CAPPING FACTOR	- TRUNCATE = Final Premium

* For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>
COST NEW	- 10,000	- ROUND TO WD = RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD = RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS = RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE (MH only)	- ROUND TO CENTS = RESULT 16
RESULT 16	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS = RESULT 18
RESULT 18	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 19
RESULT 19	* CAPPING FACTOR	- TRUNCATE = Final Premium

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COLLISION (Cont)

**PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000**

		<u>ROUNDING PROC.</u>
COST NEW	/ 1,000	- ROUND TO WD = RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD = RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS = RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS = RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 16
RESULT 16	* ACCIDENT PREVENTION COURSE FACTOR (MH only)	- ROUND TO CENTS = RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS = RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE = Final Premium

**PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000**

		<u>ROUNDING PROC.</u>
COST NEW	- 80,000	- ROUND TO WD = RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD = RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS = RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS = RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS = RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* MH/RT PERCENTATE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR (MH only)	- ROUND TO CENTS = RESULT 16
RESULT 16	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS = RESULT 18
RESULT 18	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 19
RESULT 19	* CAPPING FACTOR	- TRUNCATE = Final Premium

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TOWING AND LABOR

VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)

* Auto/Home factor does not apply to Motorhomes Pleasure Use (MH)

ROUNDING PROC.

PREMIUM	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	AUTO/HOME	- ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 5
RESULT 5	*	CAPPING FACTOR	- TRUNCATE = Final Premium

TAPES, RECORDS, DISCS, AND OTHER MEDIA COVERAGE

VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*

* AUTO/HOME FACTOR DOES NOT APPLY TO MOTORHOMES PLEASURE USE (MH)

ROUNDING PROC.

PREMIUM	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	AUTO/HOME	- ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 5
RESULT 5	*	CAPPING FACTOR	- TRUNCATE = Final Premium

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EXCESS ELECTRONIC EQUIPMENT COVERAGE - SOUND REPRODUCING, AUDIO, VISUAL, AND DATA TRANSMITTING

A. VEHICLE TYPES - CLASSIC AUTOS (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- ELECTRIC AUTO (EL)

ROUNDING PROC.
PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * AUTO/HOME - ROUND TO CENTS = RESULT 4
RESULT 4 * TERM FACTOR - ROUND TO CENTS = RESULT 5
RESULT 5 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 6
RESULT 6 * CAPPING FACTOR - TRUNCATE = Final Premium

B. VEHICLE TYPES - MOTOR HOMES (MH)

ROUNDING PROC.
PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

EXTENDED NON-OWNED (ENO) (With Primary Insurance)

COMBINED SINGLE LIMIT, BODILY INJURY OR PROPERTY DAMAGE

ROUNDING PROC.
PREMIUM * NUMBER OF INSUREDS - ROUND TO CENTS = RESULT 1
RESULT 1 * INCREASE FACTOR - ROUND TO CENTS = RESULT 2

MEDICAL PAYMENTS

ROUNDING PROC.
PREMIUM * NUMBER OF INSUREDS - ROUND TO CENTS = RESULT 3
RESULT 3 * INCREASE FACTOR - ROUND TO CENTS = RESULT 4
RESULT 4 * ENO MEDPAY FACTOR - ROUND TO CENTS = RESULT 5
RESULT 5 + RESULT 2 - N/A = RESULT 6
RESULT 6 * FINANCIAL STABILITY FACTOR - ROUND TO CENTS = RESULT 7
RESULT 7 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 8
RESULT 8 * ACCIDENT PREVENTION COURSE FACTOR - ROUND TO CENTS = RESULT 9
RESULT 9 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 10
RESULT 10 * TERM FACTOR - ROUND TO CENTS = RESULT 11
RESULT 11 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 12
RESULT 12 * CAPPING FACTOR - TRUNCATE = Final Premium

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EXTENDED TRANSPORTATION EXPENSES

A. VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*
- TRAILERS (TR)*
- RECREATIONAL TRAILERS (RT)*
- ALL TERRAIN (AT)*
- SNOWMOBILES (SN)*
- MOTORSCOOTERS (MS)*
- MOTORBIKES (MB)*
- MOTORCYCLES (MC)*
- MOPEDS (MP)*
- GO-CARTS (GC)*
- GOLF CARTS (GO)*
- DUNE BUGGIES (DB)*

ROUNDING PROC.

- PREMIUM * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * AUTO/HOME - ROUND TO CENTS = RESULT 3
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
- RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

*Auto/Home factor does not apply to vehicle types:

LEASED AUTO COVERAGE (NOT VALID ON CL)

A. VEHICLE TYPES

- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)

Note: The OTC and Collision premiums are prior to Prime/Gold Plus factors

ROUNDING PROC.

- OTC PREMIUM + COLLISION PREM - ROUND TO CENTS = RESULT 1
- RESULT 1 * AUTO/HOME - ROUND TO CENTS = RESULT 2
- RESULT 2 * LEASED AUTO FACTOR - ROUND TO CENTS = RESULT 3*
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
- RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

*If Result 3 is less than minimum premium use minimum premium.

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AUTO REPLACEMENT COST COVERAGE

A. VEHICLE TYPES

- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)

Note: The OTC and Collision premiums are prior to Prime/Gold Plus factor.

		<u>ROUNDING PROC.</u>	
OTC PREMIUM	+	COLLISION PREM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	AUTO/HOME	- ROUND TO CENTS = RESULT 2
RESULT 2	*	REPLACEMENT COST FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 5
RESULT 5	*	CAPPING FACTOR	- TRUNCATE = Final Premium

SPARE PARTS COVERAGE

- ### A. VEHICLE TYPES
- ANTIQUE AUTOS (AN)
 - CLASSIC AUTOS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
AMT OF COV IN 100s	*	PREMIUM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	TERM FACTOR	- ROUND TO CENTS = RESULT 2
RESULT 2	*	ADVANTAGE FACTOR	- ROUND TO WD = Final Prem

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NAMED NON-OWNED (AUTOMATED) ***OTC AND COLLISION NOT VALID

SINGLE, SPLIT LIABILITY OR PROPERTY DAMAGE

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FINANCIAL STABILITY	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* TERM FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 22
RESULT 22	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

MEDICAL PAYMENTS

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major violation factor+ secondary factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* TERM FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 22
RESULT 22	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

		<u>ROUNDING PROC.</u>
BASE#	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 1	* TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 2	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 5
RESULT 5	* CAPPING FACTOR	- TRUNCATE = Final Premium

#Base includes Accidental Work Loss added to Accidental Death charge.

UNINSURED, UNDERINSURED, UNINSURED PROPERTY DAMAGE MOTORISTS

		<u>ROUNDING PROC.</u>
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* AUTO/HOME	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

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UNINSURED, UNDERINSURED MOTORIST BODILY INJURY SPLIT OR SINGLE LIMIT COVERAGES

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)

		<u>ROUNDING PROC.</u>
PREMIUM	* SIZE OF CAR/PASSIVE RESTRAINT	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

Note: SOC/PR does not apply to EL types.

- B. VEHICLE TYPES**
- ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

- C.**
- GOLF CARTS (Registered for road Use) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

- D. VEHICLE TYPES - MOTORHOMES (MH)**

		<u>ROUNDING PROC.</u>
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

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UNINSURED, UNDERINSURED MOTORIST BODILY INJURY SPLIT OR SINGLE LIMIT COVERAGES (Cont.)

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)

UM/UIM NOT VALID ON NON-REGISTERED GOLF CARTS.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

UM/UIM EXTENDED FROM PP WITH NO CHARGE.

F. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

ROUNDING PROC.

PREMIUM	*	INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	*	TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	*	CAPPING FACTOR	- TRUNCATE = Final Premium

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UNINSURED PROPERTY DAMAGE COVERAGE

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

- B. VEHICLE TYPES**
- ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

- C.**
- GOLF CARTS (Registered for road Use) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE = Final Premium

- D. VEHICLE TYPES - MOTORHOMES** (MH)

		<u>ROUNDING PROC.</u>
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

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UNINSURED PROPERTY DAMAGE COVERAGE (Cont.)

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)

UMPD IS NOT VALID ON NON-REGISTERED GOLF CARTS.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

UMPD EXTENDED FROM PP WITH NO CHARGE.

G. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

ROUNDING PROC.

PREMIUM	*	INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	*	TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	*	CAPPING FACTOR	- TRUNCATE = Final Premium

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STATE SPECIFIC COVERAGES

ACCIDENTAL WORK LOSS OR ACCIDENTAL DEATH (AWA)

- A. VEHICLE TYPES** - CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)

ROUNDING PROC.
BASE# * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
RESULT 4 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 5
RESULT 5 * TERM FACTOR - ROUND TO CENTS = RESULT 6
RESULT 6 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 7
RESULT 7 * CAPPING FACTOR - TRUNCATE = Final Premium

- B. VEHICLE TYPES** - EXTENDED NON-OWNED

ROUNDING PROC.
BASE# * BASE RATE FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
RESULT 4 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 5
RESULT 5 * TERM FACTOR - ROUND TO CENTS = RESULT 6
RESULT 6 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 7
RESULT 7 * CAPPING FACTOR - TRUNCATE = Final Premium

- C. VEHICLE TYPES** - PLEASURE USE MOTOR HOMES (MH)

ROUNDING PROC.
BASE# * MOTORHOME FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

- D. VEHICLE TYPES** - ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

ROUNDING PROC.
BASE# * MEDPAY FACTOR - ROUND TO CENTS = RESULT 1
RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
RESULT 4 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 5
RESULT 5 * TERM FACTOR - ROUND TO CENTS = RESULT 6
RESULT 6 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 7
RESULT 7 * CAPPING FACTOR - TRUNCATE = Final Premium

#Base includes Accidental Work Loss added to Accidental Death charge.

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ACCIDENTAL WORK LOSS OR ACCIDENTAL DEATH (AWA)

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)
- DUNE BUGGIES(Non-Registered) (DB)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH EXTENDED FROM THE PERSONAL AUTO.

G. VEHICLE TYPES - ELECTRIC AUTO (EL)

		<u>ROUNDING PROC.</u>
BASE#	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

H. VEHICLE TYPES - SNOWMOBILES (SN)*
- ALL-TERRAIN (AT)*

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON SNOWMOBILES AND ALL-TERRAINS.

#Base includes Accidental Work Loss added to Accidental Death charge.

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MOTORCYCLE RATING STEPS

A. VEHICLE TYPES	- MOTORCYCLES	(MC)
	- MOPEDS	(MP)
	- MOTORSCOOTERS	(MS)
	- MOTORBIKES	(MB)
	- GO-CARTS	(GC)

CSL, BI, PD

		<u>ROUNDING PROC.</u>
BASE	* LIABILITY PERCENTAGE	- ROUND TO CENTS = RESULT 1
RESULT 1	* INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 2
RESULT 2	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8	+ FUTURE USE (0.00)	- N/A = RESULT 9
RESULT 9	* TERM FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 11
RESULT 11	* CAPPING FACTOR	- TRUNCATE = Final Premium

*Liability percentage is based on engine size and age of operator

MEDICAL PAYMENTS

		<u>ROUNDING PROC.</u>
BASE	* MOTORCYCLE INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 2
RESULT 2	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	+ FUTURE USE (0.00)	- N/A = RESULT 7
RESULT 7	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS = RESULT 8
RESULT 8	* TERM FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 10
RESULT 10	* CAPPING FACTOR	- TRUNCATE = Final Premium

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

		<u>ROUNDING PROC.</u>
BASE#	* MOTORCYCLE INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

#Base includes Accidental Work Loss added to Accidental Death charge.

UM/UIM CSL, BI, PD

		<u>ROUNDING PROC.</u>
BASE	* MOTORCYCLE INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

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MOTORCYCLE RATING STEPS (Cont.)

OTHER THAN COLLISION

(OCN - 2,700) / 100

RESULT 1 * INCREASE FACTOR
RESULT 2 + PHYSICAL DAMAGE FACTOR
BASE * MODYR/SYM FACTOR
RESULT 4 * DEDUCTIBLE FACTOR
RESULT 5 * RESULT 3
RESULT 6 * FINANCIAL STABILITY FACTOR
RESULT 7 * FUTURE USE (1.00)
RESULT 8 * FUTURE USE (1.00)
RESULT 9 * FUTURE USE (1.00)
RESULT 10 * FUTURE USE (1.00)
RESULT 11 + FUTURE USE (0.00)
RESULT 12 * TERM FACTOR
RESULT 13 * ADVANTAGE FACTOR
RESULT 14 * CAPPING FACTOR

ROUNDING PROC.

- ROUND UP TO WD = RESULT 1*
- N/A = RESULT 2
- N/A = RESULT 3
- ROUND TO CENTS = RESULT 4
- ROUND TO CENTS = RESULT 5
- ROUND TO CENTS = RESULT 6
- ROUND TO CENTS = RESULT 7
- ROUND TO CENTS = RESULT 8
- ROUND TO CENTS = RESULT 9
- ROUND TO CENTS = RESULT 10
- ROUND TO CENTS = RESULT 11
- N/A = RESULT 12
- ROUND TO CENTS = RESULT 13
- ROUND TO WD = RESULT 14
- TRUNCATE = Final Premium

* If OCN <= 2,700 then Result 1 is 0.

COLLISION

(OCN - 2,700) / 100

RESULT 1 * INCREASE FACTOR
RESULT 2 + PHYSICAL DAMAGE FACTOR
BASE * MODYR/SYM FACTOR
RESULT 4 * DEDUCTIBLE FACTOR
RESULT 5 * RESULT 3
RESULT 6 * FINANCIAL STABILITY FACTOR
RESULT 7 * FUTURE USE (1.00)
RESULT 8 * FUTURE USE (1.00)
RESULT 9 * FUTURE USE (1.00)
RESULT 10 * FUTURE USE (1.00)
RESULT 11 * ACCIDENT PREVENTION COURSE FACTOR
RESULT 12 + FUTURE USE (0.00)
RESULT 13 * TERM FACTOR
RESULT 14 * ADVANTAGE FACTOR
RESULT 15 * CAPPING FACTOR

ROUNDING PROC.

- ROUND UP TO WD = RESULT 1*
- N/A = RESULT 2
- N/A = RESULT 3
- ROUND TO CENTS = RESULT 4
- ROUND TO CENTS = RESULT 5
- ROUND TO CENTS = RESULT 6
- ROUND TO CENTS = RESULT 7
- ROUND TO CENTS = RESULT 8
- ROUND TO CENTS = RESULT 9
- ROUND TO CENTS = RESULT 10
- ROUND TO CENTS = RESULT 11
- ROUND TO CENTS = RESULT 12
- N/A = RESULT 13
- ROUND TO CENTS = RESULT 14
- ROUND TO WD = RESULT 15
- TRUNCATE = Final Premium

* If OCN <= 2,700 then Result 1 is 0.

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Deductible Factors Other Than Collision	
Deductible	Factor
Full Cov.	1.33
50	1.13
100	1.00
200	0.90
250	0.86
500	0.70
1,000	0.54
1,500	0.45
2,000	0.38
2,500	0.33

Deductible Factors Collision	
Deductible	Factor
50	1.32
100	1.15
200	1.05
250	1.00
500	0.93
1,000	0.80
1,500	0.70
2,000	0.62
2,500	0.55

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Increased Limit Factors Split Limit Bodily Injury	
Limits	Factor
25/50	1.00
50/100	1.20
100/300	1.39
250/500	1.58
500/500	1.66
500/1,000	1.70
1,000/1,000	1.77

Increased Limit Factors Combined Single Limit Liability	
Limits	Factor
75,000	1.00
100,000	1.05
200,000	1.14
300,000	1.19
500,000	1.24
1,000,000	1.30

Increased Limit Factors Property Damage Liability	
Limits	Factor
25,000	1.00
50,000	1.03
100,000	1.08
250,000	1.16
500,000	1.20
1,000,000	1.22

Increased Limit Factors Medical Payments	
Limits	Factor
1,000	1.00
5,000	2.41
10,000	3.16
25,000	4.15
50,000	4.93
100,000	5.35

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Other Than Collision Rates per 100					
Deductible	Snowmobiles & ATVs	Non-registered Golf Carts	All Other Trailers	Non-registered Dune Buggies	Classic Ltd Use & Antique Autos
50	\$1.08	\$0.38	\$0.55	\$1.14	\$0.59
100	\$0.96	\$0.34	\$0.49	\$1.01	\$0.52
200	\$0.86	\$0.31	\$0.44	\$0.91	\$0.47
250	\$0.83	\$0.29	\$0.42	\$0.87	\$0.45
500	\$0.67	\$0.24	\$0.34	\$0.71	\$0.36
1,000	\$0.52	\$0.18	\$0.26	\$0.55	\$0.28
1,500	\$0.43	\$0.15	\$0.22	\$0.45	\$0.23
2,000	\$0.36	\$0.13	\$0.19	\$0.38	\$0.20
2,500	\$0.32	\$0.11	\$0.16	\$0.33	\$0.17

Collision Rates per 100					
Deductible	Snowmobiles & ATVs	Non-registered Golf Carts	All Other Trailers	Non-registered Dune Buggies	Classic Ltd Use & Antique Autos
50	\$1.11	\$0.53	\$0.49	\$3.97	\$0.74
100	\$0.97	\$0.46	\$0.43	\$3.46	\$0.64
200	\$0.88	\$0.42	\$0.39	\$3.16	\$0.59
250	\$0.84	\$0.40	\$0.37	\$3.01	\$0.56
500	\$0.78	\$0.37	\$0.34	\$2.80	\$0.52
1,000	\$0.67	\$0.32	\$0.30	\$2.41	\$0.45
1,500	\$0.59	\$0.28	\$0.26	\$2.11	\$0.39
2,000	\$0.52	\$0.25	\$0.23	\$1.87	\$0.35
2,500	\$0.46	\$0.22	\$0.20	\$1.66	\$0.31

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Financial Stability Factors					
Credit Range	Credit Level	Driver Age			
		Under 21	21-24	25-59	60 & Over
50 - 324	X	1.47	1.52	1.75	1.75
325 - 349	W	1.13	1.14	1.20	1.20
350 - 374	V	1.13	1.14	1.20	1.20
375 - 399	U	1.13	1.14	1.20	1.20
400 - 424	T	1.06	1.07	1.10	1.10
425 - 449	S	1.06	1.07	1.10	1.10
450 - 474	R	1.06	1.07	1.10	1.10
475 - 499	Q	1.03	1.03	1.05	1.05
500 - 524	P	1.00	1.00	1.00	1.00
525 - 549	O	1.00	1.00	1.00	1.00
550 - 574	N	1.00	1.00	1.00	1.00
575 - 599	M	0.96	0.96	0.94	0.94
600 - 624	L	0.91	0.90	0.86	0.86
625 - 649	K	0.89	0.88	0.82	0.82
650 - 674	J	0.87	0.86	0.79	0.79
675 - 699	I	0.85	0.83	0.76	0.76
700 - 724	H	0.83	0.81	0.73	0.73
725 - 749	G	0.81	0.79	0.70	0.70
750 - 774	F	0.79	0.77	0.67	0.67
775 - 799	E	0.77	0.75	0.64	0.64
800 - 824	D	0.76	0.73	0.61	0.61
825 - 849	C	0.74	0.71	0.58	0.58
850 - 874	B	0.74	0.71	0.58	0.58
875 - 997	A	0.74	0.71	0.58	0.58
998	Y	0.91	0.90	0.86	0.70
999	Z	0.91	0.90	0.86	0.70

Prime of Life/Gold Plus Factors	
Age	Factor
45-49	0.90
50-54	0.85
55 & Over	0.80

Term Factors	
Term	Factor
6 month	1.00
12 month	2.00

Auto/Home Factor	
Home with SA	0.85
Home with other carrier	0.95
Accident Prevention Course Factor	
	0.90
Anti-Lock Breaks Factor	
	0.95
Anti-Theft Factors	
	0.95/0.85
Household Factor	
	1.10
Family Retention Credit	
	-0.10
Distant Student Factor	
	0.90
Advantage Factor	
	0.93
Reinstatement Fee	
	\$20.00
SR-22 Fee	
	\$20.00
Non-sufficient Funds	
	\$20.00
Replacement Cost Factor	
	0.15

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Size of Car/Passive Restraint				
Size	1979 & Prior Models	1980 & Later by Restraint System		
		None	Driver Only	Front Seat and/or Side
M--Microsubcompact ('88 & later models only)	--	1.50	1.20	1.05
S--Subcompact	--	1.30	1.05	0.90
C--Compact	--	1.00	0.80	0.70
I--Intermediate	--	0.80	0.65	0.55
F--Full	--	0.80	0.65	0.55
N--All sizes with symbol	0.90	--	--	--
N--No symbol--see Rule 13H	0.90	0.90	0.70	0.65

Towing and Labor	
Limit of Liability	Rate per Car
\$50 per Disablement	4.00
\$75 per Disablement	6.00
\$100 per Disablement	9.00
Motorhomes Only	
\$150 per Disablement	9.00
\$200 per Disablement	11.00
\$250 per Disablement	14.00

Transportation Expenses	
Coverage Semi-Annually	Rate per Car
\$20 per day/\$600 Aggregate	Incl.
\$25 per day/\$750 Aggregate	4.00
\$30 per day/\$900 Aggregate	5.00
\$50 per day/\$1,500 Aggregate	9.00

Spare Parts Coverage	
Deductible	Rate per \$100
\$50	3

Leased Auto Coverage	
Leased Auto Factor	0.02
Minimum Premium	\$4.00

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Installment Fees	
Payment Type	Installment Fee*
E-Pay	N/A
Direct Bill	\$4.00
*Fee does not apply to downpayment/first payment.	

Rates for Minimum Premium Rules		
Vehicle Type	Coverage	Minimum Premium
Non-Registered Golf Carts	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Classic Autos - Limited Use	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Antique Autos	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Snowmobile	Medical Payments	5.00
	Property Damage	3.00
All-Terrain Vehicles	Medical Payments	5.00

Miscellaneous Vehicle Rating Factors						
Vehicle Type	CSL, BI & PD	MP	UM/UIM	OTC	COL	AD & WL
Motor Home - Pleasure Use	0.60	0.60	****	0.50	0.50	0.60
Motor Home - Drive to Work/Business Use	*	*	*	*	*	*
Snowmobiles	0.50	2.00	2.00	**	**	N/A
All-Terrain Vehicles	0.50	2.00	2.00	**	**	N/A
Non-Registered Golf Carts	0.25	N/A	N/A	**	**	N/A
Registered Golf Carts	*	*	2.00	*	*	*
Trailers and Camper Bodies	Inc.	Inc.	Inc.	0.50	0.50	Inc.
Non-Registered Dune Buggies	0.90	N/A	2.00	**	**	N/A
Registered Dune Buggies	*	*	2.00	*	*	*
Motorcycles	***	1.00	2.00	***	***	1.00
Mopeds	***	1.00	2.00	***	***	1.00
Motorscooters	***	1.00	2.00	***	***	1.00
Motorbikes	***	1.00	2.00	***	***	1.00
Go-Carts	***	1.00	2.00	***	***	1.00
Electric Autos	0.75	1.00	1.00	****	****	****
Classic Autos - Regular Use	*	*	*	*	*	*
Classic Autos - Limited Use	0.40	0.40	0.40	**	**	0.40
Antique Autos	0.40	0.40	0.40	**	**	0.40
* Rate as PP type (see rating algorithms).						
** Refer to Rates per \$100 tables.						
*** Refer to Motorcycles, Mopeds, Motorscooters, Motorbikes and Go-Carts tables.						
**** Use PP type base rates.						

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Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Liability Factors		
Engine Size (in CCs)	Operator Under Age 25	All Other Operators
0-50	0.60	0.40
51-100	0.80	0.50
101-200	1.00	0.60
201-360	1.20	0.75
361-500	1.40	0.90
501-800	1.60	1.05
801-1000	1.80	1.20
Over 1000	2.00	1.35

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Other Than Collision Factors		
Original Cost New	Operators Under Age 25	All Other Operators
0-400	0.45	0.30
401-600	0.45	0.30
601-900	0.55	0.35
901-1,200	0.85	0.55
1,201-1,500	1.10	0.75
1,501-1,800	1.40	0.95
1,801-2,100	1.70	1.10
2,101-2,400	2.00	1.30
2,401-2,700	2.25	1.50
2,701 and over	2.25**	1.50**

** See Additional Factors table below

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Collision Factors		
Original Cost New	Operators Under Age 25	All Other Operators
0-400	0.35	0.20
401-600	0.50	0.35
601-900	0.75	0.50
901-1,200	0.90	0.60
1,201-1,500	1.05	0.70
1,501-1,800	1.20	0.80
1,801-2,100	1.35	0.90
2,101-2,400	1.60	1.05
2,401-2,700	1.80	1.20
2,701 and over	1.80**	1.20**

** See Additional Factors table below

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Increase Factors for OCN > \$2,700		
Coverage	Operators Under Age 25	All Other Operators
Other Than Collision	0.10	0.06
Collision	0.10	0.07

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Aging Factors			
Number of Incidents (Accidents & Violations)			Factor
0-12 months	13-24 months	25+ months	
0	0	0	1.000
0	0	1	0.947
0	0	2-15	0.947
0	1	0	1.000
0	1	1	0.974
0	1	2-15	0.965
0	2-15	0	1.000
0	2-15	1	0.982
0	2-15	2-15	1.000
1	0	0	1.053
1	0	1	1.053
1	0	2-15	1.053
1	1	0	1.053
1	1	1	1.053
1	1	2-15	1.053
1	2-15	0	1.053
1	2-15	1	1.053
1	2-15	2-15	1.053
2-15	0	0	1.158
2-15	0	1	1.158
2-15	0	2-15	1.158
2-15	1	0	1.158
2-15	1	1	1.158
2-15	1	2-15	1.158
2-15	2-15	0	1.158
2-15	2-15	1	1.158
2-15	2-15	2-15	1.158

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Liability Model Year Factors			
Year	CSL	BI	PD
2012	1.00	1.00	1.00
2011	1.00	1.00	1.00
2010	1.00	1.00	1.00
2009	1.00	1.00	1.00
2008	1.00	1.00	1.00
2007	1.00	1.00	1.00
2006	1.00	1.00	1.00
2005	1.00	1.00	1.00
2004	1.00	1.00	1.00
2003	1.00	1.00	1.00
2002	1.00	1.00	1.00
2001	1.00	1.00	1.00
2000	1.00	1.00	1.00
1999	1.00	1.00	1.00
1998	1.00	1.00	1.00
1997	0.96	0.96	0.96
1996	0.95	0.95	0.95
1995	0.90	0.90	0.90
1994	0.86	0.86	0.86
1993	0.84	0.84	0.84
1992	0.77	0.77	0.77
1991	0.75	0.75	0.75
1990	0.75	0.75	0.75
1989	0.75	0.75	0.75
1988	0.75	0.75	0.75
1987	0.75	0.75	0.75
1986	0.75	0.75	0.75
1985	0.75	0.75	0.75
1984	0.75	0.75	0.75
1983	0.75	0.75	0.75
1982 & Prior	0.75	0.75	0.75

Excess Electronic Equipment	
Limit	Factor
1,500	1.00
2,000	2.00
2,500	3.00
3,000	4.00
3,500	5.00
4,000	6.00
4,500	7.00
5,000	8.00
Base Rate \$40	

Tapes, Records and Other Media	
Limit	Rate
200	5

Trip Interruption	
Limit	Rate
600	12

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Extended Non-Owned Base Rates for With Primary Insurance			
Person Named	Single Limit	Bodily Injury	Property Damage
Named Insured or Spouse	3	2	1
Relative	6	4	1

Extended Non-Owned Base Rate Percentage Factors				
Primary Insurance	Single Limit	Bodily Injury	Property Damage	Medical Payments
Yes	0.50	0.50	0.50	0.50
No	N/A	N/A	N/A	0.50

Extended Non-Owned Accidental Death and Work Loss - With or Without Primary Insurance
Rate as PP Type

Named Non-Owner Base Rate Percentage Factors	
Coverage	Factor
Single Limit	0.50
Bodily Injury	0.50
Property Damage	0.50
Medical Payments	0.50
UM/UIM	Rate as PP Type
Accidental Death and Work Loss	Rate as PP Type
Other Than Collision	N/A
Collision	N/A

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Adult Primary Class Factors and Codes
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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Unmarried Male	Factor Code	1.19 -111--	1.19 -112--	1.19 -113--	1.39 -118--	1.04 -119--
Age 30-34 Unmarried Male	Factor Code	1.04 -121--	1.04 -122--	1.04 -123--	1.24 -128--	0.89 -129--
Age 35-39 Unmarried Male	Factor Code	1.04 -141--	1.04 -142--	1.04 -143--	1.24 -148--	0.89 -149--
Age 40-44 Unmarried Male	Factor Code	1.04 -151--	1.04 -152--	1.04 -153--	1.24 -158--	0.89 -159--
Age 45-49 Unmarried Male	Factor Code	1.09 -161--	1.09 -162--	1.09 -163--	1.29 -168--	0.94 -169--
Age 50-54 Unmarried Male	Factor Code	1.05 -171--	1.05 -172--	1.05 -173--	1.25 -178--	0.90 -179--
Age 55-59 Unmarried Male	Factor Code	1.00 -181--	1.00 -182--	1.00 -183--	1.20 -188--	0.85 -189--
Age 60-64 Unmarried Male	Factor Code	1.00 -191--	1.00 -192--	1.00 -193--	1.20 -198--	0.85 -199--
Age 65-69 Unmarried Male	Factor Code	1.10 -001--	1.10 -002--	1.10 -003--	1.30 -008--	0.95 -009--
Age 70-74 Unmarried Male	Factor Code	1.18 -011--	1.18 -012--	1.18 -013--	1.38 -018--	1.03 -019--
Age 75-79 Unmarried Male	Factor Code	1.36 -031--	1.36 -032--	1.36 -033--	1.56 -038--	1.21 -039--
Age 80-84 Unmarried Male	Factor Code	1.48 -041--	1.48 -042--	1.48 -043--	1.68 -048--	1.33 -049--
Age 85+ Unmarried Male	Factor Code	1.53 -051--	1.53 -052--	1.53 -053--	1.73 -058--	1.38 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Married Male	Factor Code	1.06 -111--	1.06 -112--	1.06 -113--	1.26 -118--	0.91 -119--
Age 30-34 Married Male	Factor Code	1.00 -121--	1.00 -122--	1.00 -123--	1.20 -128--	0.85 -129--
Age 35-39 Married Male	Factor Code	1.00 -141--	1.00 -142--	1.00 -143--	1.20 -148--	0.85 -149--
Age 40-44 Married Male	Factor Code	1.00 -151--	1.00 -152--	1.00 -153--	1.20 -158--	0.85 -159--
Age 45-49 Married Male	Factor Code	1.05 -161--	1.05 -162--	1.05 -163--	1.25 -168--	0.90 -169--
Age 50-54 Married Male	Factor Code	1.02 -171--	1.02 -172--	1.02 -173--	1.22 -178--	0.87 -179--
Age 55-59 Married Male	Factor Code	0.96 -181--	0.96 -182--	0.96 -183--	1.16 -188--	0.81 -189--
Age 60-64 Married Male	Factor Code	0.96 -191--	0.96 -192--	0.96 -193--	1.16 -198--	0.81 -199--
Age 65-69 Married Male	Factor Code	1.01 -001--	1.01 -002--	1.01 -003--	1.21 -008--	0.86 -009--
Age 70-74 Married Male	Factor Code	1.07 -011--	1.07 -012--	1.07 -013--	1.27 -018--	0.92 -019--
Age 75-79 Married Male	Factor Code	1.24 -031--	1.24 -032--	1.24 -033--	1.44 -038--	1.09 -039--
Age 80-84 Married Male	Factor Code	1.34 -041--	1.34 -042--	1.34 -043--	1.54 -048--	1.19 -049--
Age 85+ Married Male	Factor Code	1.40 -051--	1.40 -052--	1.40 -053--	1.60 -058--	1.25 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Unmarried Female	Factor Code	1.19 -111--	1.19 -112--	1.19 -113--	1.39 -118--	1.04 -119--
Age 30-34 Unmarried Female	Factor Code	1.04 -121--	1.04 -122--	1.04 -123--	1.24 -128--	0.89 -129--
Age 35-39 Unmarried Female	Factor Code	1.04 -141--	1.04 -142--	1.04 -143--	1.24 -148--	0.89 -149--
Age 40-44 Unmarried Female	Factor Code	1.04 -151--	1.04 -152--	1.04 -153--	1.24 -158--	0.89 -159--
Age 45-49 Unmarried Female	Factor Code	1.09 -161--	1.09 -162--	1.09 -163--	1.29 -168--	0.94 -169--
Age 50-54 Unmarried Female	Factor Code	1.05 -171--	1.05 -172--	1.05 -173--	1.25 -178--	0.90 -179--
Age 55-59 Unmarried Female	Factor Code	1.00 -181--	1.00 -182--	1.00 -183--	1.20 -188--	0.85 -189--
Age 60-64 Unmarried Female	Factor Code	1.00 -191--	1.00 -192--	1.00 -193--	1.20 -198--	0.85 -199--
Age 65-69 Unmarried Female	Factor Code	1.05 -001--	1.05 -002--	1.05 -003--	1.25 -008--	0.90 -009--
Age 70-74 Unmarried Female	Factor Code	1.13 -011--	1.13 -012--	1.13 -013--	1.33 -018--	0.98 -019--
Age 75-79 Unmarried Female	Factor Code	1.23 -031--	1.23 -032--	1.23 -033--	1.43 -038--	1.08 -039--
Age 80-84 Unmarried Female	Factor Code	1.28 -041--	1.28 -042--	1.28 -043--	1.48 -048--	1.13 -049--
Age 85+ Unmarried Female	Factor Code	1.33 -051--	1.33 -052--	1.33 -053--	1.53 -058--	1.18 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Married Female	Factor Code	1.06 -111--	1.06 -112--	1.06 -113--	1.26 -118--	0.91 -119--
Age 30-34 Married Female	Factor Code	1.00 -121--	1.00 -122--	1.00 -123--	1.20 -128--	0.85 -129--
Age 35-39 Married Female	Factor Code	1.00 -141--	1.00 -142--	1.00 -143--	1.20 -148--	0.85 -149--
Age 40-44 Married Female	Factor Code	1.00 -151--	1.00 -152--	1.00 -153--	1.20 -158--	0.85 -159--
Age 45-49 Married Female	Factor Code	1.05 -161--	1.05 -162--	1.05 -163--	1.25 -168--	0.90 -169--
Age 50-54 Married Female	Factor Code	0.98 -171--	0.98 -172--	0.98 -173--	1.18 -178--	0.83 -179--
Age 55-59 Married Female	Factor Code	0.93 -181--	0.93 -182--	0.93 -183--	1.13 -188--	0.78 -189--
Age 60-64 Married Female	Factor Code	0.93 -191--	0.93 -192--	0.93 -193--	1.13 -198--	0.78 -199--
Age 65-69 Married Female	Factor Code	0.98 -001--	0.98 -002--	0.98 -003--	1.18 -008--	0.83 -009--
Age 70-74 Married Female	Factor Code	1.04 -011--	1.04 -012--	1.04 -013--	1.24 -018--	0.89 -019--
Age 75-79 Married Female	Factor Code	1.13 -031--	1.13 -032--	1.13 -033--	1.33 -038--	0.98 -039--
Age 80-84 Married Female	Factor Code	1.23 -041--	1.23 -042--	1.23 -043--	1.43 -048--	1.08 -049--
Age 85+ Married Female	Factor Code	1.28 -051--	1.28 -052--	1.28 -053--	1.48 -058--	1.13 -059--

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Youthful Operator Primary Class Factors and Codes

All Other Youthful Operators					
	PLEASURE USE	DRIVE TO WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
Factor	1.15	1.15	1.15	1.35	1.00
Code	-871--	-872--	-873--	-878--	-879--

Unmarried Female - Not Owner or Principal Operator						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.07 -211--	2.22 -212--	1.97 -214--	2.12 -215--
	18	Factor Code	2.07 -221--	2.22 -222--	1.97 -224--	2.12 -225--
	19	Factor Code	1.70 -231--	1.85 -232--	1.62 -234--	1.77 -235--
	20	Factor Code	1.61 -241--	1.76 -242--	1.53 -244--	1.68 -245--
With Driver Training	17 or less	Factor Code	1.86 -261--	2.01 -262--	1.77 -264--	1.92 -265--
	18	Factor Code	1.86 -271--	2.01 -272--	1.77 -274--	1.92 -275--
	19	Factor Code	1.53 -281--	1.68 -282--	1.45 -284--	1.60 -285--
	20	Factor Code	1.45 -291--	1.60 -292--	1.38 -294--	1.53 -295--
With or Without Driver Training	21	Factor Code	1.25 -461--	1.40 -462--	1.13 -464--	1.28 -465--
	22	Factor Code	1.25 -471--	1.40 -472--	1.13 -474--	1.28 -475--
	23	Factor Code	1.25 -481--	1.40 -482--	1.13 -484--	1.28 -485--
	24	Factor Code	1.25 -491--	1.40 -492--	1.13 -494--	1.28 -495--

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Unmarried Female - Owner or Principal Operator						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.63 -216--	2.78 -213--	2.50 -217--	2.65 -219--
	18	Factor Code	2.63 -226--	2.78 -223--	2.50 -227--	2.65 -229--
	19	Factor Code	2.15 -236--	2.30 -233--	2.04 -237--	2.19 -239--
	20	Factor Code	2.04 -246--	2.19 -243--	1.94 -247--	2.09 -249--
With Driver Training	17 or less	Factor Code	2.37 -266--	2.52 -263--	2.25 -267--	2.40 -269--
	18	Factor Code	2.37 -276--	2.52 -273--	2.25 -277--	2.40 -279--
	19	Factor Code	1.94 -286--	2.09 -283--	1.84 -287--	1.99 -289--
	20	Factor Code	1.84 -296--	1.99 -293--	1.75 -297--	1.90 -299--
With or Without Driver Training	21	Factor Code	1.44 -466--	1.59 -463--	1.30 -467--	1.45 -469--
	22	Factor Code	1.44 -476--	1.59 -473--	1.30 -477--	1.45 -479--
	23	Factor Code	1.44 -486--	1.59 -483--	1.30 -487--	1.45 -489--
	24	Factor Code	1.44 -496--	1.59 -493--	1.30 -497--	1.45 -499--

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Married Female						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	1.72 -316--	1.87 -313--	1.63 -317--	1.78 -319--
	18	Factor Code	1.72 -326--	1.87 -323--	1.63 -327--	1.78 -329--
	19	Factor Code	1.52 -336--	1.67 -333--	1.44 -337--	1.59 -339--
	20	Factor Code	1.52 -346--	1.67 -343--	1.44 -347--	1.59 -349--
With Driver Training	17 or less	Factor Code	1.55 -366--	1.70 -363--	1.47 -367--	1.62 -369--
	18	Factor Code	1.55 -376--	1.70 -373--	1.47 -377--	1.62 -379--
	19	Factor Code	1.37 -386--	1.52 -383--	1.30 -387--	1.45 -389--
	20	Factor Code	1.37 -396--	1.52 -393--	1.30 -397--	1.45 -399--
With or Without Driver Training	21	Factor Code	1.12 -416--	1.27 -413--	1.12 -417--	1.27 -419--
	22	Factor Code	1.12 -426--	1.27 -423--	1.12 -427--	1.27 -429--
	23	Factor Code	1.12 -436--	1.27 -433--	1.12 -437--	1.27 -439--
	24	Factor Code	1.12 -446--	1.27 -443--	1.12 -447--	1.27 -449--

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Married Male						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.07 -311--	2.22 -312--	1.97 -314--	2.12 -315--
	18	Factor Code	2.07 -321--	2.22 -322--	1.97 -324--	2.12 -325--
	19	Factor Code	1.88 -331--	2.03 -332--	1.79 -334--	1.94 -335--
	20	Factor Code	1.78 -341--	1.93 -342--	1.69 -344--	1.84 -345--
With Driver Training	17 or less	Factor Code	1.86 -361--	2.01 -362--	1.77 -364--	1.92 -365--
	18	Factor Code	1.86 -371--	2.01 -372--	1.77 -374--	1.92 -375--
	19	Factor Code	1.69 -381--	1.84 -382--	1.61 -384--	1.76 -385--
	20	Factor Code	1.60 -391--	1.75 -392--	1.52 -394--	1.67 -395--
With or Without Driver Training	21	Factor Code	1.27 -411--	1.42 -412--	1.27 -414--	1.42 -415--
	22	Factor Code	1.27 -421--	1.42 -422--	1.27 -424--	1.42 -425--
	23	Factor Code	1.27 -431--	1.42 -432--	1.27 -434--	1.42 -435--
	24	Factor Code	1.27 -441--	1.42 -442--	1.27 -444--	1.42 -445--

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Unmarried Male - Not Owner or Principal Operator						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.45 -511--	2.60 -512--	2.33 -514--	2.48 -515--
	18	Factor Code	2.45 -521--	2.60 -522--	2.33 -524--	2.48 -525--
	19	Factor Code	2.17 -531--	2.32 -532--	2.06 -534--	2.21 -535--
	20	Factor Code	1.99 -541--	2.14 -542--	1.89 -544--	2.04 -545--
With Driver Training	17 or less	Factor Code	2.21 -561--	2.36 -562--	2.10 -564--	2.25 -565--
	18	Factor Code	2.21 -571--	2.36 -572--	2.10 -574--	2.25 -575--
	19	Factor Code	1.95 -581--	2.10 -582--	1.85 -584--	2.00 -585--
	20	Factor Code	1.79 -591--	1.94 -592--	1.70 -594--	1.85 -595--
With or Without Driver Training	21	Factor Code	1.50 -611--	1.65 -612--	1.35 -614--	1.50 -615--
	22	Factor Code	1.50 -621--	1.65 -622--	1.35 -624--	1.50 -625--
	23	Factor Code	1.50 -631--	1.65 -632--	1.35 -634--	1.50 -635--
	24	Factor Code	1.50 -641--	1.65 -642--	1.35 -644--	1.50 -645--

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Unmarried Male - Owner or Principal Operator						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	3.20 -711--	3.35 -712--	3.04 -714--	3.19 -715--
	18	Factor Code	3.20 -721--	3.35 -722--	3.04 -724--	3.19 -725--
	19	Factor Code	2.83 -731--	2.98 -732--	2.69 -734--	2.84 -735--
	20	Factor Code	2.60 -741--	2.75 -742--	2.47 -744--	2.62 -745--
With Driver Training	17 or less	Factor Code	2.88 -761--	3.03 -762--	2.74 -764--	2.89 -765--
	18	Factor Code	2.88 -771--	3.03 -772--	2.74 -774--	2.89 -775--
	19	Factor Code	2.55 -781--	2.70 -782--	2.42 -784--	2.57 -785--
	20	Factor Code	2.34 -791--	2.49 -792--	2.22 -794--	2.37 -795--
With or Without Driver Training	21	Factor Code	1.65 -811--	1.80 -812--	1.49 -814--	1.64 -815--
	22	Factor Code	1.65 -821--	1.80 -822--	1.49 -824--	1.64 -825--
	23	Factor Code	1.65 -831--	1.80 -832--	1.49 -834--	1.64 -835--
	24	Factor Code	1.65 -841--	1.80 -842--	1.49 -844--	1.64 -845--

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Secondary Class Factors												
Single/ Multi	At Fault Accidents											
Minors	0	1	2	3	4	5	6	7	8	9		
Single	0	0.00	0.40	0.95	1.55	2.25	2.95	3.65	4.35	5.05	5.75	
	Code	00	01	02	03	04	05	06	07	08	09	
	1	0.20	0.60	1.15	1.75	2.45	3.15	3.85	4.55	5.25	5.95	
	Code	10	11	12	13	14	15	16	17	18	19	
	2	0.55	0.95	1.50	2.10	2.80	3.50	4.20	4.90	5.60	6.30	
	Code	20	21	22	23	24	25	26	27	28	29	
	3	1.05	1.45	2.00	2.60	3.30	4.00	4.70	5.40	6.10	6.80	
	Code	30	31	32	33	34	35	36	37	38	39	
	4	1.55	1.95	2.50	3.10	3.80	4.50	5.20	5.90	6.60	7.30	
	Code	40	41	42	43	44	45	46	47	48	49	
	5	2.05	2.45	3.00	3.60	4.30	5.00	5.70	6.40	7.10	7.80	
	Code	A0	A1	A2	A3	A4	A5	A6	A7	A8	A9	
	6	2.55	2.95	3.50	4.10	4.80	5.50	6.20	6.90	7.60	8.30	
	Code	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9	
7	3.05	3.45	4.00	4.60	5.30	6.00	6.70	7.40	8.10	8.80		
Code	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9		
8	3.55	3.95	4.50	5.10	5.80	6.50	7.20	7.90	8.60	9.30		
Code	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9		
9	4.05	4.45	5.00	5.60	6.30	7.00	7.70	8.40	9.10	9.80		
Code	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9		
Multi	0	-0.15	0.25	0.80	1.40	2.10	2.80	3.50	4.20	4.90	5.60	
	Code	50	51	52	53	54	55	56	57	58	59	
	1	0.05	0.45	1.00	1.60	2.30	3.00	3.70	4.40	5.10	5.80	
	Code	60	61	62	63	64	65	66	67	68	69	
	2	0.40	0.80	1.35	1.95	2.65	3.35	4.05	4.75	5.45	6.15	
	Code	70	71	72	73	74	75	76	77	78	79	
	3	0.90	1.30	1.85	2.45	3.15	3.85	4.55	5.25	5.95	6.65	
	Code	80	81	82	83	84	85	86	87	88	89	
	4	1.40	1.80	2.35	2.95	3.65	4.35	5.05	5.75	6.45	7.15	
	Code	90	91	92	93	94	95	96	97	98	99	
	5	1.90	2.30	2.85	3.45	4.15	4.85	5.55	6.25	6.95	7.65	
	Code	N0	N1	N2	N3	N4	N5	N6	N7	N8	N9	
6	2.40	2.80	3.35	3.95	4.65	5.35	6.05	6.75	7.45	8.15		
Code	P0	P1	P2	P3	P4	P5	P6	P7	P8	P9		
7	2.90	3.30	3.85	4.45	5.15	5.85	6.55	7.25	7.95	8.65		
Code	Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9		
8	3.40	3.80	4.35	4.95	5.65	6.35	7.05	7.75	8.45	9.15		
Code	R0	R1	R2	R3	R4	R5	R6	R7	R8	R9		
9	3.90	4.30	4.85	5.45	6.15	6.85	7.55	8.25	8.95	9.65		
Code	S0	S1	S2	S3	S4	S5	S6	S7	S8	S9		

Major Violation Factors		
1 ST Position of Class Code	Majors	Factor
8	0	0.00
7	1	0.95
6	2	2.25
5	3+	4.00

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Base Rates						
Territory	CSL	BI	PD	MP	OTC	COL
1	338	154	153	15	45	204
3	242	108	113	17	63	186
5	246	103	123	17	79	194
6	243	113	107	17	56	202
7	213	96	98	15	67	210
8	268	121	123	15	66	191
9	218	96	103	15	65	186
10	229	100	109	17	41	165
11	213	96	98	15	67	210
16	225	103	101	17	62	185

Accidental Death and Work Loss			
Vehicle Types	Accidental Death	Work Loss	Accidental Death and Work Loss
CL, PH, PP, PU, VN, VA, GP, DP, MH, AN, CP, EL	2	2	4
MC, MP, MS, MB, GC	4	4	8

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UM BI Single Limit		
Limit	Single	Multi
50,000	23	19
75,000	24	20
100,000	25	21
200,000	29	24
300,000	33	26
500,000	39	30
1,000,000	49	41

UIM BI Single Limit		
Limit	Single	Multi
50,000	17	14
75,000	24	20
100,000	26	22
200,000	35	27
300,000	43	35
500,000	59	47
1,000,000	91	72

UM Single Limit with PD		
Limit	Single	Multi
75,000	32	25
100,000	34	26
200,000	41	33
300,000	46	38
500,000	51	43
1,000,000	59	47

UM BI Split Limit		
Limit	Single	Multi
25/50	19	15
50/100	25	21
100/300	34	26
250/500	37	29
500/500	39	30
500/1,000	46	38
1,000/1,000	49	41

UIM BI Split Limit		
Limit	Single	Multi
25/50	17	14
50/100	24	20
100/300	41	33
250/500	51	43
500/500	59	47
500/1,000	72	58
1,000/1,000	91	72

UM PD		
Limit	Single	Multi
25,000	14	11
50,000	17	14
100,000	19	15
250,000	23	19
500,000	24	20
1,000,000	25	21

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New Business				
Prior Coverage	Prior Limits	Vehicles		Level
		1-3	4+	
		Claims*		
No Lapse	>= 100/300 or 300,000	0-1	0-2	A
No Lapse	>= 100/300 or 300,000	2	3	C
No Lapse	>= 100/300 or 300,000	3+	4+	F
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B
No Lapse	>FR, <100/300 or 300,000	2	3	E
No Lapse	>FR, <100/300 or 300,000	3+	4+	G
No Lapse	FR	0-1	0-2	G
No Lapse	FR	2	3	J
No Lapse	FR	3+	4+	N
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H
Lapse>30	>= 100/300 or 300,000	2	3	K
Lapse>30	>= 100/300 or 300,000	3+	4+	O
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I
Lapse>30	>FR, <100/300 or 300,000	2	3	M
Lapse>30	>FR, <100/300 or 300,000	3+	4+	Q
Lapse>30	FR	0-1	0-2	P
Lapse>30	FR	2	3	S
Lapse>30	FR	3+	4+	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D
Lapse<=30	>= 100/300 or 300,000	2	3	G
Lapse<=30	>= 100/300 or 300,000	3+	4+	J
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F
Lapse<=30	>FR, <100/300 or 300,000	2	3	I
Lapse<=30	>FR, <100/300 or 300,000	3+	4+	L
Lapse<=30	FR	0-1	0-2	K
Lapse<=30	FR	2	3	O
Lapse<=30	FR	3+	4+	R

*At fault accidents below threshold.

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Renewal Business									
Prior Coverage	Prior Limits	Vehicles		No Late Pays or Reinstatements			1 Late Pay, No Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	A	A	A	A	A	A
No Lapse	>= 100/300 or 300,000	2-3	3-4	C	B	A	C	B	A
No Lapse	>= 100/300 or 300,000	4+	5+	F	D	B	F	D	B
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B	A	A	B	A	A
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	E	C	B	E	C	B
No Lapse	>FR, <100/300 or 300,000	4+	5+	G	F	D	G	F	D
No Lapse	FR	0-1	0-2	G	E	C	G	E	C
No Lapse	FR	2-3	3-4	J	H	G	J	H	G
No Lapse	FR	4+	5+	N	K	I	N	K	I
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H	F	E	H	F	E
Lapse>30	>= 100/300 or 300,000	2-3	3-4	K	I	H	K	I	H
Lapse>30	>= 100/300 or 300,000	4+	5+	O	L	J	O	L	J
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I	H	F	I	H	F
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	M	K	I	M	K	I
Lapse>30	>FR, <100/300 or 300,000	4+	5+	Q	O	L	Q	O	L
Lapse>30	FR	0-1	0-2	P	N	K	P	N	K
Lapse>30	FR	2-3	3-4	S	Q	P	S	Q	P
Lapse>30	FR	4+	5+	T	S	R	T	S	R
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D	B	A	D	B	A
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	G	F	D	G	F	D
Lapse<=30	>= 100/300 or 300,000	4+	5+	J	H	G	J	H	G
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F	D	B	F	D	B
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	I	G	F	I	G	F
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	L	J	H	L	J	H
Lapse<=30	FR	0-1	0-2	K	I	H	K	I	H
Lapse<=30	FR	2-3	3-4	O	M	K	O	M	K
Lapse<=30	FR	4+	5+	R	Q	O	R	Q	O

*At fault accidents below threshold.

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Renewal Business (Cont.)									
Prior Coverage	Prior Limits	Vehicles		2+ Late Pays, No Reinstatements			No Late Pays, 1+ Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	B	A	A	E	C	B
No Lapse	>= 100/300 or 300,000	2-3	3-4	F	D	B	H	G	E
No Lapse	>= 100/300 or 300,000	4+	5+	I	G	E	K	I	H
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	D	B	A	G	E	C
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	G	F	D	J	H	G
No Lapse	>FR, <100/300 or 300,000	4+	5+	J	I	G	N	K	I
No Lapse	FR	0-1	0-2	I	H	F	M	J	I
No Lapse	FR	2-3	3-4	N	K	I	Q	O	M
No Lapse	FR	4+	5+	Q	O	M	S	Q	Q
Lapse>30	>= 100/300 or 300,000	0-1	0-2	J	I	G	N	L	J
Lapse>30	>= 100/300 or 300,000	2-3	3-4	O	L	J	Q	P	N
Lapse>30	>= 100/300 or 300,000	4+	5+	Q	P	N	S	R	Q
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	L	J	I	P	N	K
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	Q	O	L	S	Q	P
Lapse>30	>FR, <100/300 or 300,000	4+	5+	S	Q	P	T	S	R
Lapse>30	FR	0-1	0-2	R	Q	O	S	S	R
Lapse>30	FR	2-3	3-4	T	S	R	T	T	S
Lapse>30	FR	4+	5+	T	T	S	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	J	H	G	M	K	I
Lapse<=30	>= 100/300 or 300,000	4+	5+	N	K	I	Q	O	M
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	H	G	E	K	I	H
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	L	J	H	O	M	K
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	O	N	K	R	Q	O
Lapse<=30	FR	0-1	0-2	O	M	J	Q	P	N
Lapse<=30	FR	2-3	3-4	R	Q	O	S	S	Q
Lapse<=30	FR	4+	5+	S	S	Q	T	T	S

*At fault accidents below threshold.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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Renewal Business (Cont.)									
Prior Coverage	Prior Limits	Vehicles		1 Late Pay, 1+ Reinstatements			2+ Late Pays, 1+ Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	E	C	B	H	F	E
No Lapse	>= 100/300 or 300,000	2-3	3-4	H	G	E	K	I	H
No Lapse	>= 100/300 or 300,000	4+	5+	K	I	H	O	M	K
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	J	H	G	N	K	I
No Lapse	>FR, <100/300 or 300,000	4+	5+	N	K	I	Q	O	M
No Lapse	FR	0-1	0-2	M	J	I	Q	N	L
No Lapse	FR	2-3	3-4	Q	O	M	S	Q	Q
No Lapse	FR	4+	5+	S	Q	Q	T	S	S
Lapse>30	>= 100/300 or 300,000	0-1	0-2	N	L	J	Q	O	N
Lapse>30	>= 100/300 or 300,000	2-3	3-4	Q	P	N	S	R	Q
Lapse>30	>= 100/300 or 300,000	4+	5+	S	R	Q	T	S	S
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	P	N	K	R	Q	O
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	S	Q	P	T	S	R
Lapse>30	>FR, <100/300 or 300,000	4+	5+	T	S	R	T	T	S
Lapse>30	FR	0-1	0-2	S	S	R	T	T	S
Lapse>30	FR	2-3	3-4	T	T	S	T	T	T
Lapse>30	FR	4+	5+	T	T	T	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	I	H	F	M	J	I
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	M	K	I	Q	O	M
Lapse<=30	>= 100/300 or 300,000	4+	5+	Q	O	M	S	Q	Q
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	K	I	H	O	M	J
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	O	M	K	R	Q	O
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	R	Q	O	S	S	Q
Lapse<=30	FR	0-1	0-2	Q	P	N	S	S	Q
Lapse<=30	FR	2-3	3-4	S	S	Q	T	T	S
Lapse<=30	FR	4+	5+	T	T	S	T	T	T

*At fault accidents below threshold.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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CustomFit Level Factors	
CustomFit Level	Factor
A	0.86
B	0.90
C	0.95
D	0.98
E	1.00
F	1.04
G	1.08
H	1.11
I	1.15
J	1.20
K	1.24
L	1.27
M	1.30
N	1.32
O	1.36
P	1.40
Q	1.43
R	1.52
S	1.56
T	1.72

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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Other Than Collision Symbol/Model Year Table

1989 & Prior	
Symbol	Relativity
1-4	0.42
5	0.52
6	0.78
15	3.98
16	4.63
17	5.38
18	6.25
19	7.25
20	8.45
21	8.45
Symbol 14 factor is 3.55 for 1980 & Prior model years.	

1989 & Prior	
Symbol	Factor
7	0.50
8	0.65
10	0.81
11	0.98
12	1.16
13	1.40
14*	1.68
Symbol 14 factor does not apply to 1980 & prior model years	

1990 & Subsequent	
Symbol	Relativity
1	0.86
19	4.54
20	4.93
21	5.38
22	5.95
23	6.55
24	7.45
25	8.71
26	10.05
27	10.05

1990 & Subsequent																					
Sym	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992 - 1990
2	1.22	1.16	1.10	1.00	1.00	0.98	0.95	0.93	0.90	0.86	0.84	0.82	0.78	0.73	0.69	0.65	0.62	0.60	0.60	0.60	0.50
3	1.48	1.40	1.33	1.21	1.21	1.19	1.15	1.13	1.09	1.04	1.02	0.99	0.94	0.88	0.83	0.79	0.75	0.73	0.73	0.73	0.61
4	1.63	1.55	1.47	1.34	1.34	1.31	1.27	1.25	1.21	1.15	1.13	1.10	1.05	0.98	0.92	0.87	0.83	0.80	0.80	0.80	0.67
5	1.79	1.71	1.62	1.47	1.47	1.44	1.40	1.37	1.32	1.26	1.23	1.21	1.15	1.07	1.01	0.96	0.91	0.88	0.88	0.88	0.74
6	1.99	1.89	1.79	1.63	1.63	1.60	1.55	1.52	1.47	1.40	1.37	1.34	1.27	1.19	1.12	1.06	1.01	0.98	0.98	0.98	0.82
7	2.17	2.06	1.96	1.78	1.78	1.74	1.69	1.66	1.60	1.53	1.50	1.46	1.39	1.30	1.23	1.16	1.10	1.07	1.07	1.07	0.89
8	2.37	2.25	2.13	1.94	1.94	1.90	1.84	1.80	1.75	1.67	1.63	1.59	1.51	1.42	1.34	1.26	1.20	1.16	1.16	1.16	0.97
10	2.59	2.46	2.33	2.12	2.12	2.08	2.01	1.97	1.91	1.82	1.78	1.74	1.65	1.55	1.46	1.38	1.31	1.27	1.27	1.27	1.06
11	2.77	2.63	2.50	2.27	2.27	2.22	2.16	2.11	2.04	1.95	1.91	1.86	1.77	1.66	1.57	1.48	1.41	1.36	1.36	1.36	1.14
12	3.11	2.96	2.81	2.55	2.55	2.50	2.42	2.37	2.30	2.19	2.14	2.09	1.99	1.86	1.76	1.66	1.58	1.53	1.53	1.53	1.28
13	3.38	3.21	3.05	2.77	2.77	2.71	2.63	2.58	2.49	2.38	2.33	2.27	2.16	2.02	1.91	1.80	1.72	1.66	1.66	1.66	1.39
14	3.70	3.51	3.33	3.03	3.03	2.97	2.88	2.82	2.73	2.61	2.55	2.48	2.36	2.21	2.09	1.97	1.88	1.82	1.82	1.82	1.52
15	4.07	3.87	3.67	3.34	3.34	3.27	3.17	3.11	3.01	2.87	2.81	2.74	2.61	2.44	2.30	2.17	2.07	2.00	2.00	2.00	1.67
16	4.44	4.22	4.00	3.64	3.64	3.57	3.46	3.39	3.28	3.13	3.06	2.98	2.84	2.66	2.51	2.37	2.26	2.18	2.18	2.18	1.82
17	4.78	4.55	4.31	3.92	3.92	3.84	3.72	3.65	3.53	3.37	3.29	3.21	3.06	2.86	2.70	2.55	2.43	2.35	2.35	2.35	1.96
18	5.12	4.87	4.62	4.20	4.20	4.12	3.99	3.91	3.78	3.61	3.53	3.44	3.28	3.07	2.90	2.73	2.60	2.52	2.52	2.52	2.10

* For model years not shown increase the latest model year factor shown by 5.0% for each additional year.

ARKANSAS CUSTOMFITSM RATE DOCUMENT

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Collision Symbol/Model Year Table

1989 & Prior	
Symbol	Relativity
1-4	0.60
5	0.74
6	0.88
15	2.10
16	2.35
17	2.55
18	2.75
19	3.00
20	3.30
21	3.30
Symbol 14 factor is 1.95 for 1980 & Prior model years.	

1989 & Prior	
Symbol	Factor
7	0.27
8	0.31
10	0.34
11	0.37
12	0.42
13	0.46
14*	0.51
Symbol 14 factor does not apply to 1980 & prior model years	

1990 & Subsequent	
Symbol	Relativity
1	0.88
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.14
25	3.50
26	3.85
27	3.85

1990 & Subsequent																					
Sym	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992 - 1990
2	1.22	1.16	1.10	1.00	0.95	0.90	0.86	0.81	0.74	0.67	0.62	0.56	0.52	0.47	0.45	0.40	0.37	0.34	0.31	0.29	0.27
3	1.33	1.26	1.20	1.09	1.04	0.98	0.94	0.88	0.81	0.73	0.68	0.61	0.57	0.51	0.49	0.44	0.40	0.37	0.34	0.32	0.29
4	1.42	1.35	1.28	1.16	1.10	1.04	1.00	0.94	0.86	0.78	0.72	0.65	0.60	0.55	0.52	0.46	0.43	0.39	0.36	0.34	0.31
5	1.49	1.42	1.34	1.22	1.16	1.10	1.05	0.99	0.90	0.82	0.76	0.68	0.63	0.57	0.55	0.49	0.45	0.41	0.38	0.35	0.33
6	1.56	1.48	1.41	1.28	1.22	1.15	1.10	1.04	0.95	0.86	0.79	0.72	0.67	0.60	0.58	0.51	0.47	0.44	0.40	0.37	0.35
7	1.65	1.57	1.49	1.35	1.28	1.22	1.16	1.09	1.00	0.90	0.84	0.76	0.70	0.63	0.61	0.54	0.50	0.46	0.42	0.39	0.36
8	1.73	1.65	1.56	1.42	1.35	1.28	1.22	1.15	1.05	0.95	0.88	0.80	0.74	0.67	0.64	0.57	0.53	0.48	0.44	0.41	0.38
10	1.82	1.73	1.64	1.49	1.42	1.34	1.28	1.21	1.10	1.00	0.92	0.83	0.77	0.70	0.67	0.60	0.55	0.51	0.46	0.43	0.40
11	1.90	1.81	1.72	1.56	1.48	1.40	1.34	1.26	1.15	1.05	0.97	0.87	0.81	0.73	0.70	0.62	0.58	0.53	0.48	0.45	0.42
12	2.00	1.90	1.80	1.64	1.56	1.48	1.41	1.33	1.21	1.10	1.02	0.92	0.85	0.77	0.74	0.66	0.61	0.56	0.51	0.48	0.44
13	2.10	2.00	1.89	1.72	1.63	1.55	1.48	1.39	1.27	1.15	1.07	0.96	0.89	0.81	0.77	0.69	0.64	0.58	0.53	0.50	0.46
14	2.22	2.11	2.00	1.82	1.73	1.64	1.57	1.47	1.35	1.22	1.13	1.02	0.95	0.86	0.82	0.73	0.67	0.62	0.56	0.53	0.49
15	2.37	2.25	2.13	1.94	1.84	1.75	1.67	1.57	1.44	1.30	1.20	1.09	1.01	0.91	0.87	0.78	0.72	0.66	0.60	0.56	0.52
16	2.50	2.38	2.26	2.05	1.95	1.85	1.76	1.66	1.52	1.37	1.27	1.15	1.07	0.96	0.92	0.82	0.76	0.70	0.64	0.59	0.55
17	2.64	2.51	2.38	2.16	2.05	1.94	1.86	1.75	1.60	1.45	1.34	1.21	1.12	1.02	0.97	0.86	0.80	0.73	0.67	0.63	0.58
18	2.77	2.63	2.50	2.27	2.16	2.04	1.95	1.84	1.68	1.52	1.41	1.27	1.18	1.07	1.02	0.91	0.84	0.77	0.70	0.66	0.61

* For model years not shown increase the latest model year factor shown by 5.0% for each additional year.

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Additional High Symbol Factors			
Vehicles	Applicable Rating Step	Other Than Collision	Collision
1975 & Prior, Symbol > 7	Increase Percentage Factor	0.200	0.050
1989 & Prior, Symbol=21 and OCN*>%65,000	Additional \$1,000 Factor	0.017	0.014
1990 & Subsequent, Symbol=27 and OCN*>\$80,000	Additional \$10,000 Factor	1.430	0.500

***OCN = Original Cost New**

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

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ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

4. CLASSIFICATIONS (Con't)

d. **RESIDENT** means anyone residing in the same household.

Exceptions:

1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

2. **AWAY AT SCHOOL YOUTHFUL OPERATORS** - If a youthful operator is a full-time student residing at an educational institution away from home and from the auto's place of principal garaging, they shall be considered a resident of the household. A discount is applicable if the student meets the eligibility criteria outlined in the Distant Student Discount manual rule.

3. Single Car Risks

If the number of operators exceeds the number of autos, the Operator Classifications with the highest Primary Rating Factors apply.

4. Multi-Car Risks

The applicable Multi-Car Rating Factor applies if more than one private passenger auto, pickup, van, or motor home (business use), classic auto – regular use and registered golf cart is owned by an individual or owned jointly by two or more resident relatives, individuals, and two or more such autos are insured in the State Auto Companies for any of the following coverages: Bodily Injury Liability, Property Damage Liability, Medical Expense, or Other than Collision or Collision. Named Non-Owner policies also qualify for the discount.

NO YOUTHFUL OPERATORS

a. Determine the number of operators and the Primary Rating Factors for each. If there are more cars than operators, or an equal number of cars and operators, assign operators to cars as follows:

1. Each Principal operator to the car principally operated.
2. Remaining operators to cars they customarily operate.
 - a. If there are more cars than operators, assign the Classification for the operator who customarily operates the additional car(s).
 - b. If there are more operators than cars, assign those with the highest rating factors first.
3. Single operators 25-29 will have their first vehicle rated in the 25-29 unmarried class, and remaining vehicles assigned to them rated in the 25-29 married class.

WITH YOUTHFUL OPERATORS

b. Determine the number of youthful operators and the primary rating factor for each.

1. If there are more cars than youthful operators, or an equal number of cars and youthful operators, assign operators to cars as follows:
 - a. Each principal youthful operator to the car principally operated. **NOTE:** When a youthful operator owns or is principal operator of more than one auto, apply the All Other Youthful Operator Classification to the additional car(s).
 - b. Remaining youthful operators to the cars they customarily operate. **NOTE:** When the number of youthful operators equals the number of cars, a youthful operator class must be applied to each car, assigning those with highest rating factors first.
 - c. Any remaining cars at the appropriate No Youthful Operator Classifications.
2. If there are more youthful operators than cars, assign youthful operators to cars as follows:
 - a. Select the youthful operators with the highest primary rating factors equal to the number of cars.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

4. CLASSIFICATIONS (Con't)

- b. Of those selected, assign any principal operators to the cars they principally operate.
- c. Of those selected and remaining after principal operator assignment, assign operators to cars in order of highest rating factors.

After assigning youthful operators to cars on the basis of Primary Rating Factors, each factor must be adjusted for the actual car use before determining and applying the Secondary Rating Factor.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

When SDIP is used, it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this plan if it is:

1. Owned by an individual or owned jointly by two or more relatives or resident individuals;
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Owned by a corporation, co-partnership, unincorporated association or other business entity and has the Business Entity Endorsement **AR618** attached.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

B. Definitions

1. Driving Record Points

a. Convictions

Major and Minor Violation Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other current resident operator. The rate impact of the violation points varies depending on the count and the age of the incident(s). The older the occurrence, the less negative effect it will have on the policy premium.

1. One Minor Violation Point will be assigned for the conviction of any moving traffic violation.

Exceptions:

- a. Any violation which is included under a Major Violation Point assignment.
2. One Major Violation Point will be assigned for the conviction of:
 - ...a. A second or subsequent conviction for driving while intoxicated or under the influence of drugs; or
 - b. Failure to stop and report when involved in an accident; or
 - c. Homicide, Felony, Negligent or Fleeing/Eluding an Officer arising out of the operation of a motor vehicle; or
 - d. Driving while license is suspended or revoked; or
 - e. Racing or participating in any manner of racing; or
 - ...f. A second or subsequent refusal to submit to chemical test; or
 - g. Reckless driving, willful and wanton disregard; or

STATE AUTO INSURANCE COMPANIES

GR-7

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

6. PAYMENT PLANS

The following pay plans are available:

Six Month Policy Term				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Quarterly (2- Pay)	Yes	N/A	Yes	\$4
☞.. Monthly (6-pay)	Yes	N/A	Yes	\$4

Twelve Month Policy Term				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Semi-Annual (2-pay)	Yes	N/A	Yes	N/A
Quarterly (4-pay)	Yes	N/A	Yes	\$4
☞.. Monthly (12-pay)	Yes	N/A	Yes	\$4

- The required down payment premium must accompany the new business application. NetXpress or another rating vendor will indicate the required down payment amount.
- **Electronic Funds Transfer (“E-PAY”)** - The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

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

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

...6. PAYMENT PLANS (Con't)

- **Customers Can Pay:**
 - 1) **By Check** – Customers can mail in a check with the invoice billing stub.
 - 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item D.
 - 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.
- **Agent “Sweep” / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.
 - 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXpress.
 - 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.
- **Timing Considerations** - The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.
- **NSF Charge** – A \$20 non-sufficient fund fee will be charged on all returned checks and EFT payments if returned for insufficient funds.

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7. POLICY PERIOD

- A. No policy may be written for a period longer than 6 months for Liability Coverage or Physical Damage Coverage unless it is written under the Advantage Auto Program.
- B. Premium charged for policy terms are as follows:
 - 1. **Six Month Policies** - Charge the semi-annual premium or minimum premium, whichever applies.
 - 2. **Twelve Month Policies** – Charge the annual premium or minimum premium, whichever applies.

8. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability; Medical Payments; Other Than Collision and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification Statistical Code.
- B. Refer to the Model Year Rule to determine the model year of the auto and refer to the most recent ISO Symbol and Identification manual for the appropriate symbol of the auto.
- C. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

NOTE: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

9. MINIMUM PREMIUM RULE

The minimum semi-annual premium charge is **\$5** for each policy and **\$10** for an annual premium.

10. MODEL YEARS FOR OTHER THAN COLLISION AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. Code the four digit model year, for example, code 1999 vehicles as 99, 2000 vehicles as 00, etc.

11. SYMBOL DETERMINATION

- A. Refer to ISO symbol for vehicle.
- B. New model vehicles not displayed:
 - 1. If a new year of an existing model, use the most current model year for symbol determination.
 - 2. If vehicle is a brand new model, use the cost new of the vehicle to determine the appropriate symbol.
 - 3. For non-symbolled pickups, determine a symbol based on “original cost new” from the tables of the ISO Symbol and Identification Section.
 - 4. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:

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General Rules

11. SYMBOL DETERMINATION (Con't)

- a. Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables of the ISO Symbol and Identification Manual.
5. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to Motor Homes in the Recreational Vehicle Section.

12. SIZE OF CAR

The rates for Medical Payments and Uninsured Motorists/Underinsured Motorists Coverages are determined by applying the appropriate percentages to the otherwise applicable rate, prior to application of the classification factor.

NOTE: This routine is applicable to all vehicles with symbols displayed in the ISO Symbol and Identification Section and non-symbolized vehicles except Motor Homes, Recreational Trailers and Miscellaneous Types with class code 900000 and higher.

13. CHANGES REQUIRING PREMIUM ADJUSTMENTS

- A. All changes requiring premium adjustments shall be computed pro-rata.
- B. If an auto or a form of coverage that was canceled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

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14. CANCELLATION

A. If a policy, vehicle or form of coverage is canceled by the company or by the insured, compute return premium pro-rata.

B. Instructions for determining Pro-Rata Cancellation

Step 1. Determine the remaining number of days in the policy term (cancellation date to expiration date).

Step 2. Determine the number of days in the policy term (effective date to expiration date).

NOTE: To arrive at the number of days:

1. From the following table find the Julian day for each date. (effective date, expiration date, cancellation date)
2. For remaining days in term subtract the cancellation day (Julian) from expiration day (Julian) and for the number of days in term subtract the effective day (Julian) from the expiration day (Julian).

If either the effective day or cancellation day is greater than the expiration day add 365 to the expiration day before subtracting. (When any of the dates are in a leap year and the effective date or cancellation date is on or before February 28 and the expiration date is after February 28, add one day to the result.)

Step 3. Determine the unearned percentage factor by dividing the remaining number of days from Step 1 by the actual number of days from Step 2, and round to the third position to the right of the decimal (i.e. x.xxx).

Step 4. Multiply the most current full term premium by the factor from Step 3. (calculate each coverage separately and round to the nearest dollar after each calculation).

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General Rules

14. CANCELLATION (Con't)

EXAMPLES:

Example 1:

Cancellation date - October 26, 2006 (299 Julian)

Effective date - August 1, 2006 (213 Julian)

Expiration date - February 1, 2007 (32 Julian)

6-month term policy premium - BI 50.00 PD 25.00 Comp 25.00.

- Step 1.** Subtract the cancellation day from the expiration day ($32 + 365 = 397 - 299 = 98$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($32 + 365 = 397 - 213 = 184$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($98 \div 184 = .533$).
- Step 4.** Multiply 6 month term premium by the unearned percentage factor (BI - $\$50. \times .533 = (\$26.65)$ \$27., PD - $\$25 \times .533 = (\$13.32)$ \$13., Comp 25. $\times .533 = (\$13.32)$ \$13. Total Return Premium \$53.).

Example 2:

Cancellation Date - January 26, 2007 (26 Julian)

Effective Date - November 1, 2006 (305 Julian)

Expiration Date - May 1, 2007 (121 Julian)

Term and Premium same as Example 1.

- Step 1.** Subtract the cancellation day from the expiration day ($121 - 26 = 95 + 1 = 96$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($121 + 365 = 486 - 305 = 181 + 1 = 182$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($96 \div 182 = .527$).
- Step 4.** Calculation is the same as in Example 1.

Example 3:

Cancellation Date - August 21, 2007 (233 Julian)

Effective Date - May 18, 2007 (138 Julian)

Expiration Date - November 18, 2007 (322 Julian)

Term and Premium same as Example 1.

- Step 1.** Subtract the cancellation day from the expiration day ($322 - 233 = 89$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($322 - 138 = 184$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($89 \div 184 = .484$).
- Step 4.** Calculation is the same as in Example 1.

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General Rules

14. CANCELLATION (Con't)

January Day of Month	Julian Day	February Day of Month	Julian Day	March Day of Month	Julian Day	April Day of Month	Julian Day	May Day of Month	Julian Day	June Day of Month	Julian Day
1	1	1	32	1	60	1	91	1	121	1	152
2	2	2	33	2	61	2	92	2	122	2	153
3	3	3	34	3	62	3	93	3	123	3	154
4	4	4	35	4	63	4	94	4	124	4	155
5	5	5	36	5	64	5	95	5	125	5	156
6	6	6	37	6	65	6	96	6	126	6	157
7	7	7	38	7	66	7	97	7	127	7	158
8	8	8	39	8	67	8	98	8	128	8	159
9	9	9	40	9	68	9	99	9	129	9	160
10	10	10	41	10	69	10	100	10	130	10	161
11	11	11	42	11	70	11	101	11	131	11	162
12	12	12	43	12	71	12	102	12	132	12	163
13	13	13	44	13	72	13	103	13	133	13	164
14	14	14	45	14	73	14	104	14	134	14	165
15	15	15	46	15	74	15	105	15	135	15	166
16	16	16	47	16	75	16	106	16	136	16	167
17	17	17	48	17	76	17	107	17	137	17	168
18	18	18	49	18	77	18	108	18	138	18	169
19	19	19	50	19	78	19	109	19	139	19	170
20	20	20	51	20	79	20	110	20	140	20	171
21	21	21	52	21	80	21	111	21	141	21	172
22	22	22	53	22	81	22	112	22	142	22	173
23	23	23	54	23	82	23	113	23	143	23	174
24	24	24	55	24	83	24	114	24	144	24	175
25	25	25	56	25	84	25	115	25	145	25	176
26	26	26	57	26	85	26	116	26	146	26	177
27	27	27	58	27	86	27	117	27	147	27	178
28	28	28	59	28	87	28	118	28	148	28	179
29	29	29	60	29	88	29	119	29	149	29	180
30	30			30	89	30	120	30	150	30	181
31	31			31	90			31	151		
July		August		September		October		November		December	
1	182	1	213	1	244	1	274	1	305	1	335
2	183	2	214	2	245	2	275	2	306	2	336
3	184	3	215	3	246	3	276	3	307	3	337
4	185	4	216	4	247	4	277	4	308	4	338
5	186	5	217	5	248	5	278	5	309	5	339
6	187	6	218	6	249	6	279	6	310	6	340
7	188	7	219	7	250	7	280	7	311	7	341
8	189	8	220	8	251	8	281	8	312	8	342
9	190	9	221	9	252	9	282	9	313	9	343
10	191	10	222	10	253	10	283	10	314	10	344
11	192	11	223	11	254	11	284	11	315	11	345
12	193	12	224	12	255	12	285	12	316	12	346
13	194	13	225	13	256	13	286	13	317	13	347
14	195	14	226	14	257	14	287	14	318	14	348
15	196	15	227	15	258	15	288	15	319	15	349
16	197	16	228	16	259	16	289	16	320	16	350
17	198	17	229	17	260	17	290	17	321	17	351
18	199	18	230	18	261	18	291	18	322	18	352
19	200	19	231	19	262	19	292	19	323	19	353
20	201	20	232	20	263	20	293	20	324	20	354
21	202	21	233	21	264	21	294	21	325	21	355
22	203	22	234	22	265	22	295	22	326	22	356
23	204	23	235	23	266	23	296	23	327	23	357
24	205	24	236	24	267	24	297	24	328	24	358
25	206	25	237	25	268	25	298	25	329	25	359
26	207	26	238	26	269	26	299	26	330	26	360
27	208	27	239	27	270	27	300	27	331	27	361
28	209	28	240	28	271	28	301	28	332	28	362
29	210	29	241	29	272	29	302	29	333	29	363
30	211	30	242	30	273	30	303	30	334	30	364
31	212	31	243			31	304			31	365

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General Rules

15. FINANCIAL RESPONSIBILITY FILINGS (SR-22)

Financial Responsibility filings are available only for the state in which the policy is issued. A nonrefundable filing fee of \$20 will be charged for all SR-22 filings.

NOTE: SR-22 filings may be issued at the agency level. Contact your State Auto Underwriting Representative for details and a pre-assigned policy number.

16. REINSTATEMENTS

Reinstatements (no lapse in coverage) will be considered on a prior approval basis. A statement of No Loss (ACORD 37) form must be completed and received by the company prior to any reinstatement. A nonrefundable \$20 reinstatement fee will be charged each time a policy is reinstated.

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Credits/Discounts/Charges

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Credits/Discounts/Charges

6. AUTO/HOME DISCOUNT

The credit is available for insureds who have both an Automobile and Homeowners Policy written with State Auto. Effective 11/15/2008, a new level of discount is being offered for insureds who have their auto insured with State Auto, but, have their Home or Farm insured elsewhere, provided that the policy is written by the agent issuing the auto policy (with proof of the Home or Farm policy being maintained in the document retention file for future audit needs). While the application of this plan is relatively simple, we have outlined a number of rules and requirements that apply to the Personal Auto Program.

A. CREDIT

☞... The following credits apply to the otherwise applicable premium for each coverage.

State Auto issued Auto and Home policy	15%
State Auto issued auto policy, Home or Farm policy issued with other carrier	5%

B. ELIGIBILITY

The personal auto policy is eligible for the credit. The State Auto National policies do not qualify for the Auto/Home Discount although they can qualify an eligible homeowners policy for the discount. (Refer to State Auto National manual for applicable discounts for State Auto National policies.) In addition, a State Auto Business Auto Policy covering the insured's private passenger autos can qualify an eligible Homeowners policy for the credit.

HO-4 and HO-6 policies must have coverage "C" limits of at least \$20,000 to qualify an auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Antique Autos, Classic Autos - Limited Use, Electric Autos, Registered Dune Buggies, Registered Golf Carts. Named Non-Owner rated policies and Extended

Non-Owned rated policies will also get this credit. Motor homes rated as pleasure do not qualify for the credit but may qualify a homeowners policy for the discount.

The following vehicles do not qualify for the credit and do not qualify a homeowners policy for the discount:

1. Motorcycles, Mopeds, Go-Carts, Motorscooters and Motorbikes.
2. Snowmobiles and All-Terrain Vehicles.
3. Non-registered Dune Buggies and Non-Registered Golf Carts.
4. Recreational Trailers and Utility Trailers.

C. PROCESSING INSTRUCTIONS

1. New Applications

When homeowner and automobile applications are submitted that are eligible for the Auto/Home Discount, indicate in the credits and surcharge section of the application.

2. Agent Issued Policies

Indicate on the daily and accompanying applications, the policy number for the corresponding policy.

EXAMPLE: Auto Policy - A/H DISCOUNT HAR XXXXXXXX
Homeowner Policy - A/H DISCOUNT AAR XXXXXXXX

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Credits/Discounts/Charges

11. HOUSEHOLD FACTOR

A household factor shall be applied to all class-rated vehicles on the policy if there is a youthful operator in the household under the age of 21 or if all the drivers are over age 75.

12. FINANCIAL STABILITY RATING

The level of this discount is based on the credit score ranking and age of the insured and is applicable to the following coverages: Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.

13. FAMILY RETENTION CREDIT

A **10%** credit will be applied to all class-related vehicles on the policy if the following criteria are met:

- The policy has operators under age 21, or all drivers on the policy are age 75 or over.
- The policy has been in force with State Auto for 3 or more years, without a lapse in coverage or any undisclosed youthful claims during that period.
- The policy has no more than 2 "claims" (below threshold, or chargeable) during the preceding 3 years.
- Once a policy earns the Family Retention Credit (FRC), it will keep the credit until the minimum operator age on the policy is no longer under 21 or over 74, or the total number of "claims" on the policy reaches more than 3 for the preceding 3 year period.

14. DISTANT STUDENT DISCOUNT

A **10%** "Distant Student Discount" will be available for any licensed single driver, under age 25, who is a child of the primary named insured. The driver cannot have regular access to a vehicle, and the school must be at least 100 miles from the nearest garaging ZIP code shown on the policy. The discount will not apply if the child was disclosed as the result of a claim.

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Optional Coverages

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Optional Coverages

7. NAMED NON-OWNER POLICY — PP0322

NOTE: (For individuals who do not own an auto)
(Class Code 945600)

- A. **Liability and Medical Payments Coverage** - charge 50% of the premium that would apply if such individual owned an auto.
- B. **Uninsured Motorists Insurance** - Charge the Uninsured Motorists rate applicable to owners.
- C. **Accidental Death and Work Loss** – Charge private passenger rate.

8. EXTENDED NON-OWNED LIABILITY COVERAGE — PP0306

(Class Code 902000)

- A. **Liability Coverage** – Liability may be extended to an individual described below:
 - 1. The named insured in the policy, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - a. When there is no primary liability insurance in effect on the furnished auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is primary liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

Person Named	Bodily Injury	Property Damage	Single Limit
Named insured or Spouse	\$2	\$1	\$3
Relative	\$4	\$1	\$6

- 2. If the named insured in the policy, the spouse, if a resident of the same household, or a resident relative is furnished an auto for regular use and is employed by a garage, coverage is not available.
- B. **Medical Payments** - Premiums per person - available only if Bodily Injury and Property Damage coverages are extended.
 - 1. When there is no primary liability insurance in effect on the furnished auto, rates will be determined as if the furnished auto was being specifically insured as an owned auto by the individual. The otherwise applicable base rates shall be reduced by 50%.
 - 2. When there is primary liability insurance in effect on the furnished auto, we do not include class factor, household factor, prime factor, size of car, or passive restraint rating. All other factors applicable to med pay apply, including the 50% ENO factor.
- C. **Accidental Death and Work Loss** – Charge private passenger rate.

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Optional Coverages

9. DEDUCTIBLES

A. **Deductible Liability Insurance** - is not available for vehicles classified and rated in accordance with the rules of this manual.

B. **Other Than Collision Deductible:**

Deductible
Full Coverage
\$ 50
\$ 200
\$ 250
\$ 500
\$1000
\$1500
\$2000
\$2500

Note: The Other Than Collision deductible will be reimbursed if a vehicle is stolen and subsequently recovered as the result of an activated electronic vehicle recovery system (i.e., OnStar, LoJack, etc.).

C. **Collision Deductible:**

Deductible
\$ 50
\$ 100
\$ 200
\$ 500
\$1000
\$1500
\$2000
\$2500

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434

A. **UNINSURED MOTORISTS COVERAGE**

1. Owners — (Class Code — Refer to Statistical Plan)

a. **Bodily Injury**

This form of auto insurance for Bodily Injury must be afforded at limits not less than the Financial Responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement **PP0495** Uninsured Motorists Coverage - Arkansas.

Exceptions:

1. The named insured has the right to reject such coverage in writing.
2. After a named insured rejects such coverage, the insurer shall not be required to notify any insured on any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
3. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

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Optional Coverages

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434 (CON'T)

b. Property Damage

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions:

1. Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
2. The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
3. Subsequent, continuation, renewal, reinstatement, or replacement policies, or the transfer of vehicles there under, issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

c. Basic Limits

Rates for the \$50,000 Bodily Injury ONLY and \$75,000 Bodily Injury and Property Damage or \$25,000/50,000 Bodily Injury ONLY and \$25,000/50,000/25,000 Bodily Injury and Property Damage Coverages. Property Damage Uninsured Motorists Coverage is subject to a \$200 Deductible

d. Increased Limits

If a named insured purchases liability limits greater than the financial responsibility limits, the insurer shall have available, and the agent shall offer a named insured or applicant, increased limits Bodily Injury Uninsured Motorists up to the liability limits on the policy.

An insured or applicant not desiring to purchase higher limits shall reject the increased limit in writing or the application for insurance coverage. This requirement for written rejection shall be applicable to new business written on or after January 1, 2000.

e. Rates

Refer to the Size of Car Rule for application of size percentages. The rates are not subject to classification rating or modification by any rating plan.

Non-owners (Class Code 9900)

If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable uninsured motorist rate for Owners.

B. UNDERINSURED MOTORISTS COVERAGE

1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility Law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Exceptions:

- a. If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- b. The coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- c. Subsequent continuation, renewal, reinstatement, or replacement policies, or the transfer of vehicles there under, issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

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Optional Coverages

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434 (CON'T)

2. If Underinsured Motorists Coverage is provided:
 - a. The coverage shall apply to all vehicles insured under the policy.
 - b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
 - c. Attach the applicable endorsement **PP0434** Underinsured Motorists Coverage – Arkansas, at basic or increased limits.

11. INCREASED LIABILITY LIMITS

- A. The following tables contain the optional increased limits available. The basic limits are \$75,000 Single Limit Liability or \$25,000/50,000 Bodily Injury Liability, and \$25,000 Property Damage Liability in the State of Arkansas.

1. Single Limit Liability

Total Limits
\$ 75,000
\$100,000
\$200,000
\$300,000
\$500,000
\$1,000,000

3. Property Damage Liability

Total Limits
\$ 25,000
\$ 50,000
\$ 100,000
\$ 250,000
\$ 500,000
\$1,000,000

2. Split Limit Bodily Injury Liability

Total Limits
\$ 25/50
\$ 50/100
\$ 100/300
\$ 250/500
\$ 500/500
\$ 500/1,000
\$1,000/1,000

4. Medical Payments

Total Limits
\$ 1,000
\$ 5,000
\$ 10,000
\$ 25,000
\$ 50,000
\$ 100,000

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

12. MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

A. ELIGIBILITY

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach the Personal Injury Protection endorsement.

Exceptions:

1. The named insured has the right to reject one or more of such coverages in writing and must reject statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. Subsequent renewal policies issued by the same insurer need not provide the rejected coverage(s) or limit(s) unless the named insured requests such coverage(s) or limit(s) in writing.

B. COVERAGES AND RATES

1. Medical Payments

- a. Limits: Statutory limit per person — \$5,000
 1. Lower or higher limits are permitted only when the named insured has rejected the Statutory Limit.
 2. A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 3. Basic and Increased Limits of Personal Auto Medical Payments Coverage.
- b. Rates:
 1. Use the base rates for Medical Payments Insurance.
 2. The Size Relativity, Classifications and SDIP Rules apply.

2. Work Loss Coverage

- a. Limits: Maximum per person —
 1. For an income earner — \$140 per week for 52 weeks.
 2. For a non-income earner — \$70 per week for 52 weeks.
- b. Rates:
 1. Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles, charge \$4 per car, semi-annually.
 2. All Other Motor Vehicles, charge \$2 per car, semi-annually.

NOTE: The Classifications and SDIP Rules do NOT apply.

3. Accidental Death Benefit

- a. Limits: Maximum per person — \$5,000
- b. Rates:
 1. Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles, charge \$4 per car, semi-annually.
 2. All Other Motor Vehicles, charge \$2 per car, semi-annually.

NOTE: The Classifications and SDIP Rules do NOT apply.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

13. AUTO REPLACEMENT COST COVERAGE

A. Replacement cost loss settlement is available subject to the following:

1. The auto is a "new purchased auto".
2. Coverage for Other Than Collision and Collision must be maintained continuously from the date of purchase to the date of loss.
3. Loss is caused by a covered peril other than fire, theft or flood.

A "new purchased auto" as used in this rule is a private passenger auto, pickup or van that has a gross vehicle weight rating of 10,000 lbs. or less. At the time of the purchase, the vehicle must be either the current model year or the immediately prior model year and first titled by the named insured or spouse, and must have fewer than 5,000 miles on the odometer when purchased.

B. The loss settlement provisions for Other Than Collision and Collision coverages are amended from actual cash value to replacement cost and the limit of liability is the lesser of:

1. The cost of repair with parts of like kind and quality
2. The cost of a replacement vehicle whose value does not exceed the value of a value described in 3. and 4.
3. The cost of a new vehicle of the same make, model and equipment; or
4. The cost of a new vehicle of a similar make, model, and equipment if the same make, model and equipment is not available.

Coverage is subject to the Other Than Collision and Collision deductible. Coverage will remain in effect, as long as the premium is paid, for a period not to exceed the first renewal after the vehicle is 48 months old.

C. Rates

Charge 15% of the Other Than Collision and Collision rate.

Attached the Auto Replacement Cost Coverage Endorsement **AU1008**.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Antique / Classic Vehicles

1. CLASSIC AUTOS — REGULAR USE — PP0308

A Classic Auto is a motor vehicle of the private passenger type which is 10 or more years old and its value is significantly higher than the average value of other autos of the same make and model year. (If classic auto has limited use, refer to item 2 below, Classic Auto-Limited Use.) Classic autos used on a regular basis rate as follows:

A. LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

B. PHYSICAL DAMAGE

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, form the table for 1990 and subsequent model years on page "1" of the ISO Symbol and Identification manual.
3. Classify and rate as a private passenger auto using the base rate for the current model year.
4. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability), Endorsement, **PP0308**.

2. CLASSIC AUTOS — LIMITED USE — AU161

(Class Code 962000)

A Classic Auto-Limited Use is a motor vehicle of the private passenger type that meets the definition of a classic auto and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

A. LIABILITY

Charge 40% of the private passenger base rates.

The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$5 - Bodily Injury
- \$8 - Single Limit Liability
- \$3 - Property Damage

B. MEDICAL PAYMENTS

Charge 40% of the private passenger base rates.

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 40% of the private passenger base rates.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Antique / Classic Vehicles

3. ANTIQUE AUTOS — AU161 (Con't)

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 40% of the private passenger base rates.

D. PHYSICAL DAMAGE

Coverage	Deductible
Other Than Collision	ACV
	\$ 50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
\$2,500	
Collision	\$50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
	\$2,500

Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) Endorsement, **PP0308**.

4. SPARE PARTS COVERAGE – AU162

Spare parts means those parts on your property, but not on your auto, kept solely for use with a specified auto. This endorsement is available on antiques and classic autos – limited use.

Deductible	Rate per \$100
\$50	\$3

NOTE: Maximum coverage available is \$3,000.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

First digit of Primary Class code	Number of Major Violations
8	0
7	1
6	2
5	3 or more

NO YOUTHFUL OPERATOR

AGE		USE				
		PLEASURE	DRIVE TO WORK		BUSINESS	FARM
			LESS THAN 15 MILES	15 MILES OR MORE		
Age 25-29	Code	-111	-112	-113	-118	-119
Age 30-34	Code	-121	-122	-123	-128	-129
Age 35-39	Code	-141	-142	-143	-148	-149
Age 40-44	Code	-151	-152	-153	-158	-159
Age 45-49	Code	-161	-162	-163	-168	-169
Age 50-54	Code	-171	-172	-173	-178	-179
Age 55-59	Code	-181	-182	-183	-188	-189
Age 60-64	Code	-191	-192	-193	-198	-199
Age 65-69	Code	-001	-002	-003	-008	-009
Age 70-74	Code	-011	-012	-013	-018	-019
Age 75-79	Code	-031	-032	-033	-038	-039
Age 80-84	Code	-041	-042	-043	-048	-049
Age 85 & Over	Code	-051	-052	-053	-058	-059

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

YOUTHFUL OPERATOR

ALL OTHER YOUTHFUL OPERATORS

	PLEASURE USE	DRIVE TO WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
Code	-871--	-872--	-873--	-878--	-879--

...UNMARRIED FEMALE — NOT OWNER OR PRINCIPAL OPERATOR

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-211--	-212--	-214--	-215--
	18	Code	-221--	-222--	-224--	-225--
	19	Code	-231--	-232--	-234--	-235--
	20	Code	-241--	-242--	-244--	-245--
WITH DRIVER TRAINING	17 or Less	Code	-261--	-262--	-264--	-265--
	18	Code	-271--	-272--	-274--	-275--
	19	Code	-281--	-282--	-284--	-285--
	20	Code	-291--	-292--	-294--	-295--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-461--	-462--	-464--	-465--
	22	Code	-471--	-472--	-474--	-475--
	23	Code	-481--	-482--	-484--	-485--
	24	Code	-491--	-492--	-494--	-495--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED FEMALE — OWNER OR PRINCIPAL OPERATOR

	Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-216--	-213--	-217--	-219--
	18	Code	-226--	-223--	-227--	-229--
	19	Code	-236--	-233--	-237--	-239--
	20	Code	-246--	-243--	-247--	-249--
WITH DRIVER TRAINING	17 or Less	Code	-266--	-263--	-267--	-269--
	18	Code	-276--	-273--	-277--	-279--
	19	Code	-286--	-283--	-287--	-289--
	20	Code	-296--	-293--	-297--	-299--
WITH OR W/O DRIVER TRAINING	21	Code	-466--	-463--	-467--	-469--
	22	Code	-476--	-473--	-477--	-479--
	23	Code	-486--	-483--	-487--	-489--
	24	Code	-496--	-493--	-497--	-499--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

MARRIED FEMALE

			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-316--	-313--	-317--	-319--
	18	Code	-326--	-323--	-327--	-329--
	19	Code	-336--	-333--	-337--	-339--
	20	Code	-346--	-343--	-347--	-349--
WITH DRIVER TRAINING	17 or Less	Code	-366--	-363--	-367--	-369--
	18	Code	-376--	-373--	-377--	-379--
	19	Code	-386--	-383--	-387--	-389--
	20	Code	-396--	-393--	-397--	-399--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-416--	-413--	-417--	-419--
	22	Code	-426--	-423--	-427--	-429--
	23	Code	-436--	-433--	-437--	-439--
	24	Code	-446--	-443--	-447--	-449--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED MALE — NOT OWNER OR PRINCIPAL OPERATOR

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-511--	-512--	-514--	-515--
	18	Code	-521--	-522--	-524--	-525--
	19	Code	-531--	-532--	-534--	-535--
	20	Code	-541--	-542--	-544--	-545--
WITH DRIVER TRAINING	17 or Less	Code	-561--	-562--	-564--	-565--
	18	Code	-571--	-572--	-574--	-575--
	19	Code	-581--	-582--	-584--	-585--
	20	Code	-591--	-592--	-594--	-595--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-611--	-612--	-614--	-615--
	22	Code	-621--	-622--	-624--	-625--
	23	Code	-631--	-632--	-634--	-635--
	24	Code	-641--	-642--	-644--	-645--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED MALE — OWNER OR PRINCIPAL OPERATOR

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-711--	-712--	-714	-715--
	18	Code	-721--	-722--	-724--	-725--
	19	Code	-731--	-732--	-734--	-735--
	20	Code	-741--	-742--	-744--	-745--
WITH DRIVER TRAINING	17 or Less	Code	-761--	-762--	-764--	-765--
	18	Code	-771--	-772--	-774--	-775--
	19	Code	-781--	-782--	-784--	-785--
	20	Code	-791--	-792--	-794--	-795--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-811--	-812--	-814--	-815--
	22	Code	-821--	-822--	-824--	-825--
	23	Code	-831--	-832--	-834--	-835--
	24	Code	-841--	-842--	-844--	-845--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

YOUTHFUL OPERATOR

MARRIED MALE

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-311--	-312--	-314--	-315--
	18	Code	-321--	-322--	-324--	-325--
	19	Code	-331--	-332--	-334--	-335--
	20	Code	-341--	-342--	-344--	-345--
WITH DRIVER TRAINING	17 or Less	Code	-361--	-362--	-364--	-365--
	18	Code	-371--	-372--	-374--	-375--
	19	Code	-381--	-382--	-384--	-385--
	20	Code	-391--	-392--	-394--	-395--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-411--	-412--	-414--	-415--
	22	Code	-421--	-422--	-424--	-425--
	23	Code	-431--	-432--	-434--	-435--
	24	Code	-441--	-442--	-444--	-445--

***Note:** Driver Training is required under age 18.

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO MANUAL

TERRITORY DEFINITIONS

ARKANSAS (State Code 41)

Territory	Code	Territory	Code
BENTON COUNTY —	03	JEFFERSON COUNTY —	06
CRAIGHEAD COUNTY —	09	LITTLE ROCK — territory comprises all of Pulaski County.....	01
CRAWFORD COUNTY — see Fort Smith		LONOKE COUNTY —	06
CRITTENDEN COUNTY —	05	MISSISSIPPI COUNTY —	05
FAULKNER COUNTY —	06	PULASKI COUNTY — see Little Rock.	
FORT SMITH territory comprises all of Crawford and Sebastian Counties	10	SALINE COUNTY —	16
GARLAND COUNTY —	08	SEBASTIAN COUNTY — see Fort Smith.	
GRANT COUNTY —	06	WASHINGTON COUNTY —	03
		REMAINDER OF STATE	11

LIST OF LARGER CITIES AND TOWNS

The following list contains most of the larger cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A					
Alma, Crawford.....	10	Danville, Yell.....	11	Hamburg, Ashley	11
Altheimer, Jefferson.....	06	Dardanelle, Yell.....	11	Hampton, Calhoun.....	11
Arkadelphia, Clark	11	Decatur, Benton	03	Harrisburg, Pointsett.....	11
Ashdown, Little River.....	11	DeQueen, Sevier	11	Harrison, Boone.....	11
Atkins, Pope.....	11	Dermott, Chicot.....	11	Haskell, Saline	16
Augusta, Woodruff.....	11	Des Arc, Prarie.....	11	Hazen, Prairie	11
B					
Bald Knob, White.....	11	DeWitt, Arkansas	11	Heber Springs, Cleburne.....	11
Barling, Sebastian	10	☛...Diaz, Jackson.....	07	Helena, Phillips	11
Batesville, Independence	11	Dierks, Howard.....	11	Hope, Hempstead	11
Bay, Craighead.....	09	Dumas, Desha	11	Horseshoe Bend, Izard.....	11
Bearden, Ouachita	11	E			
Beebe, White	11	Earle, Crittenden	05	Hot Springs, Garland.....	08
Benton, Saline	16	El Dorado, Union.....	11	☛...Hoxie, Lawrence.....	07
Bentonville, Benton	03	England, Lonoke	06	Hughes, St. Francis	11
Berryville, Carroll	11	Eudora, Chicot.....	11	Huntsville, Madison.....	11
Blytheville, Mississippi	05	Eureka Springs, Carroll.....	11	J	
Booneville, Logan.....	11	F			
Brinkley, Monroe.....	11	Farmington, Washington	03	Jacksonville, Pulaski.....	01
Bryant, Saline	16	Fayetteville, Washington.....	03	Jonesboro, Craighead	09
Bull Shoals, Marion	11	Flippin, Marion.....	11	Judsonia, White	11
C					
Cabot, Lonoke	06	Fordyce, Dallas	11	K	
Calico Rock, Izard	11	Foreman, Little River.....	11	Kensett, White.....	11
Camden, Ouachita	11	Forrest City, St. Francis	11	L	
Caraway, Craighead	09	Fort Smith, Sebastian	10	Lake City, Craighead.....	09
Carlisle, Lonoke.....	06	G			
Cave City, Sharp	11	Gentry, Benton	03	Lake Village, Chicot.....	11
Charleston, Franklin	11	Glenwood, Pike.....	11	Lavaca, Sebastian	10
Clarendon, Monroe	11	Gosnell, Mississippi.....	05	Leachville, Mississippi	05
Clarksville, Johnson.....	11	Gould, Lincoln	11	☛...Lepanto, Pointsett.....	07
Clinton, Van Buren	11	Gravette, Benton	03	Lewisville, Lafayette.....	11
Conway, Faulkner	06	Greenbrier, Faulkner.....	06	Lincoln, Washington.....	03
☛...Corning, Clay.....	07	Green Forrest, Carrol.....	11	Little Rock, Pulaski.....	01
Cotton Plant, Woodruff.....	11	Greenwood, Sebastian	10	Lonoke, Lonoke	06
Crossett, Ashley	11	Gurdon, Clark.....	11	Lowell, Benton	03
				Luxora, Mississippi	05

ARKANSAS PERSONAL AUTO MANUAL

TERRITORY DEFINITIONS

City and County	Territory Code	City and County	Territory Code
M		Prescott, Nevada	11
McCrary, Woodruff	11	R	
McGehee, Desha	11	☞... Rector, Clay	07
Madison, St. Francis	11	Rison, Cleveland	11
Magnolia, Columbia	11	Rogers, Benton	03
Malvern, Hot Spring	11	Russellville, Pope	11
Mammoth Spring, Fulton	11	S	
Manila, Mississippi	05	Salem, Fulton	11
Marianna, Lee	11	Searcy, White	11
Marion, Crittendon	05	Shannon Hills, Saline	16
☞...Marked Tree, Poinsett	07	Sheridan, Grant	06
☞...Marmaduke, Greene	07	Sherwood, Pulaski	01
Marshall, Searcy	11	Siloam Springs, Benton	03
Marvell, Phillips	11	Smackover, Union	11
Mayflower, Faulkner	06	South Ft. Smith, Sebastian	10
Melbourne, Iazard	11	Springdale, Washington	03
Mena, Polk	11	Stamps, Lafayette	11
Monette, Craighead	09	Star City, Lincoln	11
Monticello, Drew	11	Stephens, Ouachita	11
Morrilton, Conway	11	Stuttgart, Arkansas	11
Mountain Home, Baxter	11	T	
Mountain Pine, Garland	08	Texarkana, Miller	11
Mountain View, Stone	11	☞...Trumann, Poinsett	07
Mount Ida, Montgomery	11	☞...Tuckerman, Jackson	07
Mulberry, Crawford	10	Turrell, Crittenden	05
Murfreesboro, Pike	11	V	
N		Van Buren, Crawford	10
Nashville, Howard	11	W	
Newark, Independence	11	Waldo, Columbia	11
☞...Newport, Jackson	07	Waldron, Scott	11
North Little Rock, Pulaski	01	☞...Walnut Ridge, Lawrence	07
O		Warren, Bradley	11
Ola, Yell	11	West Fork, Washington	03
Osceola, Mississippi	05	West Helena, Phillips	11
Ozark, Franklin	11	West Memphis, Crittenden	05
P		White Hall, Jefferson	06
☞...Paragould, Greene	07	Wilmot, Ashley	11
Paris, Logan	11	Wilson, Mississippi	05
☞...Parkin, Cross	07	☞...Wynne, Cross	07
Pea Ridge, Benton	03	Y	
Perryville, Perry	11	Yellville, Marion	11
☞...Piggott, Clay	07		
Pine Bluff, Jefferson	06		
Pocahontas, Randolph	11		
Prairie Grove, Washington	03		

SERFF Tracking Number: STAT-125783970 State: Arkansas
 Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: SA-CFA-2008-252
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Arkansas CFA
 Project Name/Number: Rates and Rules eff 11-15-08/SA-CFA-2008-252

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract
Review Status: Filed 09/08/2008

Comments:

Attachment:

Form A-1 Rate Abstract.pdf

Satisfied -Name: APCS-Auto Premium Comparison
 Survey
Review Status: Filed 09/08/2008

Comments:

Attachments:

AR CFA Survey Form.xls
 AR CFA Survey Form.pdf

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 09/08/2008

Comments:

Attachment:

RF-1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
Review Status: Filed 09/08/2008

Bypass Reason:

N/A

Comments:

Bypassed -Name: Uniform Transmittal Document-
 Property & Casualty
Review Status: Filed 09/08/2008

Bypass Reason:

N/A

Comments:

SERFF Tracking Number: STAT-125783970 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2008-252
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas CFA
Project Name/Number: Rates and Rules eff 11-15-08/SA-CFA-2008-252

Satisfied -Name: Exhibits **Review Status:** Filed 09/08/2008
Comments:
Attachment:
Exhibits.pdf

Satisfied -Name: Summary of Proposed Changes **Review Status:** Filed 09/08/2008
Comments:
Attachment:
AR CFA RR Summary of Proposed Changes.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name State Automobile Mutual Insurance
 NAIC # (including group #) NAIC # 25135, Group # 175

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

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

4. Do you insure drivers with an international or foreign driver's license? Yes No

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

- a. Driver over 55 20%
 - b. Good Student Discount Varies %
 - c. Multi-car Discount 15%
 - d. Accident Free Discount* N/A
- Please Specify Qualification for Discount:

- e. Anti-Theft Discount 5/15%
- f. Other (specify) Auto/Home Discount 5%/15%
- ABS 5%
- Size of Car 10/20%
- Passive Restraint 20/30%
- Motor Vehicle Accident Prevention 10%
- Advantage 7%
- Distant Student 10%
- Family Retention 10%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$0 for EFT payments, \$4 for direct bill payments

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
A	-14%	36.2% (estimated)
B	-10%	30.5% (estimated)
C	-5%	0.3% (estimated)
D	-2%	0% (estimated)
E	0%	0.3% (estimated)
F	4%	0% (estimated)
G	8%	32.7% (estimated)
H	11%	0% (estimated)
I	15%	0% (estimated)
J	20%	0% (estimated)
K	24%	0% (estimated)

L	27%	0% (estimated)
M	30%	0% (estimated)
N	32%	0% (estimated)
O	36%	0% (estimated)
P	40%	0% (estimated)
Q	43%	0% (estimated)
R	52%	0% (estimated)
S	56%	0% (estimated)
T	72%	0% (estimated)

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

Signature
Bryan Pack
Printed Name
Actuarial Analyst
Title
800-444-9950 ext. 5608
Telephone Number
bryan.pack@stateauto.com
Email address

SERFF Tracking Number: *STAT-125783970* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *SA-CFA-2008-252*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas CFA*
Project Name/Number: *Rates and Rules eff 11-15-08/SA-CFA-2008-252*

Attachment "AR CFA Survey Form.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25135
Company Name: State Automobile Mutual Insurance Co.
Contact Person: Bryan Pack
Telephone No.: 800.444.9950
Email Address: bryan_pack@stateauto.com
Effective Date: 11/15/2008

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20	30	%
AUTO/HOMEOWNERS	5	10	%
GOOD STUDENT		5	%
ANTI-THEFT DEVICE	5	15	%
Over 55 Defensive Driver Discount		10	%
\$250/\$500 Deductible Comp./Coll.		14/7	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$950	\$1,142	\$360	\$318	\$844	\$1,012	\$326	\$288	\$1,252	\$1,510	\$460	\$400	\$844	\$1,012	\$326	\$288
	Minimum Liability with Comprehensive and Collision			\$1,668	\$2,016	\$596	\$518	\$1,636	\$1,976	\$586	\$510	\$1,934	\$2,340	\$684	\$590	\$1,636	\$1,976	\$586	\$510	\$1,672	\$2,020	\$598	\$518
	100/300/50 Liability with Comprehensive and Collision			\$1,504	\$1,806	\$570	\$498	\$1,462	\$1,756	\$556	\$490	\$1,764	\$2,126	\$658	\$574	\$1,462	\$1,756	\$556	\$490	\$1,512	\$1,816	\$572	\$502
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$950	\$1,142	\$360	\$318	\$844	\$1,012	\$326	\$288	\$1,252	\$1,510	\$460	\$400	\$844	\$1,012	\$326	\$288	\$946	\$1,138	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$2,022	\$2,446	\$714	\$616	\$2,030	\$2,456	\$716	\$618	\$2,282	\$2,766	\$800	\$686	\$2,030	\$2,456	\$716	\$618	\$2,036	\$2,466	\$718	\$620
	100/300/50 Liability with Comprehensive and Collision			\$1,786	\$2,148	\$662	\$578	\$1,776	\$2,138	\$658	\$576	\$2,042	\$2,464	\$748	\$652	\$1,776	\$2,138	\$658	\$576	\$1,802	\$2,168	\$668	\$584
2003 Honda Odyssey "EX"	Minimum Liability			\$950	\$1,142	\$360	\$318	\$844	\$1,012	\$326	\$288	\$1,252	\$1,510	\$460	\$400	\$844	\$1,012	\$326	\$288	\$946	\$1,138	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$1,964	\$2,376	\$694	\$600	\$1,966	\$2,376	\$694	\$600	\$2,228	\$2,700	\$782	\$672	\$1,966	\$2,376	\$694	\$600	\$1,978	\$2,394	\$698	\$602
	100/300/50 Liability with Comprehensive and Collision			\$1,740	\$2,092	\$648	\$564	\$1,726	\$2,076	\$642	\$562	\$1,998	\$2,412	\$734	\$640	\$1,726	\$2,076	\$642	\$562	\$1,754	\$2,112	\$652	\$572
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$984	\$1,180	\$380	\$336	\$876	\$1,048	\$344	\$306	\$1,284	\$1,546	\$478	\$418	\$876	\$1,048	\$344	\$306	\$980	\$1,176	\$380	\$334
	Minimum Liability with Comprehensive and Collision			\$2,402	\$2,906	\$848	\$730	\$2,446	\$2,958	\$860	\$744	\$2,650	\$3,208	\$928	\$800	\$2,446	\$2,958	\$860	\$744	\$2,422	\$2,932	\$856	\$736
	100/300/50 Liability with Comprehensive and Collision			\$2,100	\$2,526	\$778	\$678	\$2,118	\$2,550	\$784	\$686	\$2,344	\$2,828	\$862	\$748	\$2,118	\$2,550	\$784	\$686	\$2,120	\$2,554	\$784	\$686
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$950	\$1,142	\$360	\$318	\$844	\$1,012	\$326	\$288	\$1,252	\$1,510	\$460	\$400	\$844	\$1,012	\$326	\$288	\$946	\$1,138	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$2,262	\$2,740	\$792	\$684	\$2,292	\$2,774	\$802	\$692	\$2,498	\$3,028	\$870	\$746	\$2,292	\$2,774	\$802	\$692	\$2,272	\$2,752	\$798	\$684
	100/300/50 Liability with Comprehensive and Collision			\$1,976	\$2,382	\$726	\$632	\$1,984	\$2,392	\$728	\$634	\$2,212	\$2,672	\$804	\$698	\$1,984	\$2,392	\$728	\$634	\$1,988	\$2,396	\$730	\$636
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$984	\$1,180	\$380	\$336	\$876	\$1,048	\$344	\$306	\$1,284	\$1,546	\$478	\$418	\$876	\$1,048	\$344	\$306	\$980	\$1,176	\$380	\$334
	Minimum Liability with Comprehensive and Collision			\$1,814	\$2,190	\$654	\$566	\$1,792	\$2,162	\$644	\$560	\$2,064	\$2,496	\$736	\$636	\$1,792	\$2,162	\$644	\$560	\$1,814	\$2,192	\$656	\$566
	100/300/50 Liability with Comprehensive and Collision			\$1,630	\$1,958	\$624	\$548	\$1,596	\$1,914	\$614	\$540	\$1,878	\$2,262	\$708	\$620	\$1,596	\$1,914	\$614	\$540	\$1,636	\$1,962	\$626	\$550

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: State Automobile Mutual Insurance Company
 NAIC Number: 25135
 Name of Advisory Organization Whose Filing You Are Referencing _____
 Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser
 Reference Filing #: _____ Proposed Effective Date: 11/15/08

Contact Person: Bryan Pack
 Signature: _____
 Telephone No: 800-444-9950 (ext. 5608)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
CustomFit Auto Program Combined Single Limit Bodily Injury Property Damage Medical Payments UM/UIM Liability Total	N/A	-0.8% 4.9% 4.6% -0.7% 2.1% 3.5%					
CustomFit Auto Program Other Than Collision Collision Physical Damage Total		2.8% 2.9% 2.8%					
TOTAL OVERALL EFFECT		3.2%					

N/A Apply Loss Cost Factors to Future Filings (Y or N)
8% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-26% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History								Selected Provisions	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense		
2002	N/A	N/A N/A	N/A	N/A	--	62.9%	B. General Expense		
2003	N/A	N/A N/A	N/A	N/A	--	62.0%	C. Taxes, License & Fees		
2004	N/A	N/A N/A	N/A	N/A	--	50.0%	D. Underwriting Profit & Contingences		
2005	N/A	N/A N/A	N/A	N/A	--	53.4%	E. Other (explain)		
2006	363	0 11/15/2006	35	25	71.4%	50.7%	F. TOTAL		
2007	2,478	-8.9 11/15/2007	2257	1533	67.9%	47.0%			

Summary of CustomFit Program

We are making several enhancements to the rating structure of our current CustomFit program. We will be introducing new discounts and rating variables in order to more adequately price each risk. Below is a summary of the changes being implemented with this change.

Financial Stability Rating

We analyzed retro data on a multi-state basis to develop the initial financial stability factors. We did not have a large volume of our data with scores below 400. In order to get a larger distribution of data in these lower score ranges we have analyzed our nonstandard retro data that has been scored using the credit model used for our standard auto program. Our review of this data shows that the 50-324 range is performing very poorly relative to the 325-399 range. In response to this we have split out our current 50-399 ranges into 4 ranges (50-324, 325-349, 350-374 and 375-399) and adjusted the factor for the 50-324 range. The experience we reviewed is provided in Exhibit II along with the proposed adult factor change.

Class Factors

We are introducing marital and gender status rating for the adult (30+) classes. Based on our competitive position with Progressive and Safeco (Ohio factors) we have adjusted our relativities to move towards the relativities of these competitors. The proposed average relativities by adult age group (30+) match our current relativities by adult age groups (30+). Please see Exhibit III.

Household Factor

We are revising the criteria for applying the Household factor. In addition to applying to policies with drivers under the age of 21 it will apply to any policy with a minimum driver age of 75 or over. The additional criterion is derived from the experience shown on Exhibit IV.

Family Retention Credit

The Family Retention Credit (FRC) will apply to all vehicles on a policy provided the following criteria are met: the policy is receiving the Household Factor; has been with State Auto for at least 3 years, without a lapse in coverage during that period; and the policy has no more than 2 "claims" (below threshold or chargeable accidents) during the preceding 3 years. The credit will be retained until the Household Factor no longer applies or the policy attains more than 3 "claims." The credit is a direct offset to the Household Factor and will temper the effects of the Household factor for qualified policies.

Distant Student Discount

CustomFit will give a 10% discount to students attending school at least 100 miles away without a vehicle. Currently these youthful operators (both single and married) are rated as married operators. With this change these operators will rate in their proper classification with the application of the discount.

Vehicle Age Rating (Model Years)

We will be introducing model year rating factors for liability coverages as well as adjusting the physical damage model year factors from the current levels. We have reviewed our own experience and factors for several competitors by age of vehicle in determining our factors. Please see Exhibit V.

CustomFit Levels

Twenty underwriting levels, referred to as CustomFit Levels, will be employed in this program. The Levels and factors were developed based on a multivariate statistical model, along with a competitive analysis. New business levels will rely on three attributes: prior coverage (days lapsed); prior liability limits; and number of claims (at-faults below the threshold). In order to temper the impact on policies with a larger number of vehicles we will allow an additional "claim" for each claim category for policies with 4 or more vehicles. In addition, renewal policies will be leveled taking into account years with State Auto, number of

reinstatements, and number of late payments. All Levels are determined at the policy level. Renewal policies will be reviewed at each anniversary date for possible re-leveling.

Exhibit VI outlines the development of our Levels and corresponding rating factors. We started by establishing the levels for new business. For the three attributes considered on new business, page 1 of the exhibit compares our selected relativities for each attribute to the implied relativities from the multivariate model and the competitor relativities. Our next step was to multiply the selected relativities for the individual attributes together to produce the column labeled “straight factors” on page 2. From these straight factors, we arrived at the “selected factors” by combining a few categories with similar factors. The result is 20 different new business levels being established.

Working within the constraint of keeping the total number of levels at 20, we considered the multivariate model and competitor information shown on page 3 of the exhibit to develop our renewal levels. The same steps described for new business were used in arriving at the final table shown on page 4 of the exhibit.

Increased Limit Factors

Based on our experience and ISO increased limit factors for CSL and BI we have adjusted our factors. While we have not fully adopted the ISO factors, we have moved in their direction. Please see Exhibit VII.

Auto/Home Discount

We are proposing to expand our Auto/Home discount. In addition to offering a discount to policyholders that have a Homeowner policy with State Auto we will now offer a 5% discount to insureds that have a Homeowner or Farmowner policy with another carrier within the same agency. We have estimated that 80% of our non-account business will qualify for this discount.

Antique/Classic – Limited Use Autos

We are proposing to reduce our UM/UIM rates for Antique and Classic – Limited Use autos. We are implementing a factor of 0.40 to be applied to the base rates.

Base Rates

We have adjusted our base rates in order to offset some of the above changes.

Policy Premium Capping

In order to limit the volatility on our current book of business we will introduce a policy cap. The cap will be 4.0% on semi-annual policies and 8.0% on annual policies, assuming there are no exposure or coverage level changes on a particular policy.

Impacts

The overall impact of all changes is 3.2%. Please see Exhibit IX.

Experience

Please see Exhibit X for our Calendar Year experience.

State Auto Insurance Companies
Private Passenger Auto
Nonstandard Auto Data 7/1999 - 6/2001
States: AL, AR, FL, GA, IL, IN, KY, MD, MN, MO, MS, OH, PA, SC, SD, TN, UT, WV, WI

<u>Credit Range</u>	<u>Earned Premium</u>	<u>Incurred Loss</u>	<u>Loss Ratio</u>	<u>Loss Ratio Index</u>	<u>Current Adult Factor</u>	<u>Proposed Adult Factor</u>
50-324	230,115	244,444	106.2%	1.544	1.20	1.75
325-399	1,405,744	881,047	62.7%	0.911	1.20	1.20
	1,635,859	1,125,491	68.8%			

*Premiums have been adjusted for equal commissions and neutral credit level.
 Current and proposed factors are for 25+ age groups.

State Auto Insurance Companies
Private Passenger Auto
CustomFit Marital & Gender Status Comparisons
All Class Rated Factors

Comparison Description		Age	Current Wtd Avg* Multi	Proposed Wtd Avg* Multi	Straight Avg Progressive	Straight Avg Safeco
Single factors relative to Married factors	Females	16-18	38.7%	50.7%	42.9%	35.2%
		19-20	36.6%	41.3%	23.8%	30.0%
		21-22	30.0%	27.8%	19.2%	32.0%
		23-24	30.0%	27.8%	22.5%	29.9%
		25-29	11.1%	14.3%	19.3%	28.4%
		30-34	0.0%	4.7%	26.4%	26.7%
		35-39	0.0%	4.7%	17.8%	25.0%
		40-44	0.0%	4.7%	11.9%	22.4%
		45-49	0.0%	4.9%	11.9%	20.2%
		50-54	0.0%	8.5%	21.2%	19.3%
	55-59	0.0%	9.7%	29.0%	24.1%	
	60-64	0.0%	9.7%	29.0%	28.1%	
	65-69	0.0%	9.1%	19.7%	29.3%	
	70-74	0.0%	9.9%	16.3%	27.9%	
	75-79	0.0%	10.3%	12.6%	28.1%	
	80-84	0.0%	4.7%	13.5%	22.7%	
	85+	0.0%	4.4%	12.1%	19.5%	
	Males	16-18	63.3%	51.8%	32.1%	18.5%
		19-20	46.8%	51.7%	26.5%	18.9%
		21-22	39.0%	30.4%	15.8%	13.5%
23-24		39.0%	30.4%	9.8%	9.5%	
25-29		27.8%	14.3%	11.6%	5.6%	
30-34		0.0%	4.7%	21.4%	3.8%	
35-39		0.0%	4.7%	19.1%	1.9%	
40-44		0.0%	4.7%	10.9%	-0.7%	
45-49		0.0%	4.9%	10.9%	-2.6%	
50-54		0.0%	4.1%	8.0%	-0.8%	
55-59	0.0%	4.6%	7.9%	2.2%		
60-64	0.0%	4.6%	9.8%	3.1%		
65-69	0.0%	10.1%	17.3%	6.6%		
70-74	0.0%	10.8%	20.7%	3.2%		
75-79	0.0%	11.5%	37.8%	2.6%		
80-84	0.0%	11.6%	36.3%	-0.5%		
85+	0.0%	10.0%	36.1%	-3.0%		
Female factors relative to Male factors	Married	16-18	-7.0%	-18.8%	-26.7%	-22.0%
		19-20	-9.7%	-18.8%	-26.2%	-22.1%
		21-22	-4.8%	-13.4%	-25.3%	-22.7%
		23-24	-4.8%	-13.4%	-23.0%	-19.6%
		25-29	0.0%	0.0%	-12.9%	-16.5%
		30-34	0.0%	0.0%	-4.5%	-12.1%
		35-39	0.0%	0.0%	1.3%	-10.3%
		40-44	0.0%	0.0%	2.2%	-11.1%
		45-49	0.0%	0.0%	2.2%	-13.3%
		50-54	0.0%	-4.1%	-9.0%	-16.4%
	55-59	0.0%	-4.6%	-13.4%	-19.3%	
	60-64	0.0%	-4.6%	-13.4%	-21.8%	
	65-69	0.0%	-4.3%	-12.2%	-24.1%	
	70-74	0.0%	-4.1%	-8.6%	-30.9%	
	75-79	0.0%	-10.3%	-21.2%	-35.5%	
	80-84	0.0%	-9.5%	-22.9%	-38.6%	
	85+	0.0%	-10.0%	-23.9%	-40.6%	
	Single	16-18	-21.1%	-19.4%	-20.7%	-11.1%
		19-20	-15.9%	-24.3%	-27.8%	-14.8%
		21-22	-11.0%	-15.1%	-23.1%	-10.1%
23-24		-11.0%	-15.1%	-14.1%	-4.6%	
25-29		-13.0%	0.0%	-6.9%	1.6%	
30-34		0.0%	0.0%	-0.6%	7.4%	
35-39		0.0%	0.0%	0.1%	10.0%	
40-44		0.0%	0.0%	3.1%	9.6%	
45-49		0.0%	0.0%	3.1%	7.1%	
50-54		0.0%	0.0%	2.2%	0.5%	
55-59	0.0%	0.0%	3.4%	-2.0%		
60-64	0.0%	0.0%	1.7%	-2.8%		
65-69	0.0%	-5.3%	-10.4%	-7.9%		
70-74	0.0%	-4.9%	-11.9%	-14.4%		
75-79	0.0%	-11.3%	-35.6%	-19.5%		
80-84	0.0%	-15.1%	-35.8%	-24.2%		
85+	0.0%	-14.5%	-37.3%	-26.9%		

*Weighted average for youthfuls. Adults are straight averages.
Used KY and OH premium distributions.
Pleasure Use only relativities

State Auto Insurance Companies
Private Passenger Auto
CustomFit II Marital & Gender Status
Pleasure Use Age-Based Factors

Adults

Age	CF I Factor	Married Male			Single Male			Married Female			Single Female			Average Relativities**
		Proposed	Corporate	Change	Proposed	Corporate	Change	Proposed	Corporate	Change	Proposed	Corporate	Change	
25-29*	1.05	1.06	1.06	1.0%	1.19	1.19	-8.5%	1.06	1.06	1.0%	1.19	1.19	3.5%	1.11
30-34	1.00	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00
35-39	1.00	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00
40-44	1.00	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00	1.00	0.0%	1.04	1.04	4.0%	1.00
45-49	0.95	0.95	0.95	0.0%	0.98	0.98	3.2%	0.95	0.95	0.0%	0.98	0.98	3.2%	0.95
50-54	0.85	0.87	0.87	2.4%	0.89	0.89	4.7%	0.83	0.83	-2.4%	0.89	0.89	4.7%	0.85
55-59	0.76	0.77	0.77	1.3%	0.80	0.80	5.3%	0.74	0.74	-2.6%	0.80	0.80	5.3%	0.76
60-64	0.76	0.77	0.77	1.3%	0.80	0.80	5.3%	0.74	0.74	-2.6%	0.80	0.80	5.3%	0.76
65-69	0.80	0.81	0.81	1.3%	0.88	0.88	10.0%	0.78	0.78	-2.5%	0.84	0.84	5.0%	0.80
70-74	0.86	0.86	0.86	0.0%	0.94	0.94	9.3%	0.83	0.83	-3.5%	0.90	0.90	4.7%	0.85
75-79	0.97	0.99	0.99	2.1%	1.09	1.09	12.4%	0.90	0.90	-7.2%	0.98	0.98	1.0%	0.95
80-84	1.03	1.07	1.07	3.9%	1.18	1.18	14.6%	0.98	0.98	-4.9%	1.02	1.02	-1.0%	1.02
85+	1.08	1.12	1.12	3.7%	1.22	1.22	13.0%	1.02	1.02	-5.6%	1.06	1.06	-1.9%	1.05

*Married 25-29 factor. The percentage changes reflect CF I married and single factors by gender.

**Indexed to 40-44 average age-based factor.

Youthfuls

Principal Operator - No Good Student																
Age	Married Male				Single Male				Married Female				Single Female			
	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change
17	1.90	2.07	2.07	8.9%	3.20	3.20	3.20	0.0%	1.65	1.72	1.72	4.2%	2.60	2.63	2.63	1.2%
18	1.90	2.07	2.07	8.9%	3.20	3.20	3.20	0.0%	1.65	1.72	1.72	4.2%	2.60	2.63	2.63	1.2%
19	1.81	1.88	1.88	3.9%	2.96	2.83	2.83	-4.4%	1.65	1.52	1.52	-7.9%	2.47	2.15	2.15	-13.0%
20	1.71	1.78	1.78	4.1%	2.72	2.60	2.60	-4.4%	1.65	1.52	1.52	-7.9%	2.34	2.04	2.04	-12.8%
21	1.20	1.27	1.27	5.8%	1.65	1.65	1.65	0.0%	1.15	1.12	1.12	-2.6%	1.50	1.44	1.44	-4.0%
22	1.20	1.27	1.27	5.8%	1.65	1.65	1.65	0.0%	1.15	1.12	1.12	-2.6%	1.50	1.44	1.44	-4.0%
23	1.20	1.27	1.27	5.8%	1.65	1.65	1.65	0.0%	1.15	1.12	1.12	-2.6%	1.50	1.44	1.44	-4.0%
24	1.20	1.27	1.27	5.8%	1.65	1.65	1.65	0.0%	1.15	1.12	1.12	-2.6%	1.50	1.44	1.44	-4.0%

Occasional Operator - No Good Student																
Age	Married Male				Single Male				Married Female				Single Female			
	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change
17					2.45	2.45	2.45	0.0%					2.05	2.07	2.07	1.0%
18					2.45	2.45	2.45	0.0%					2.05	2.07	2.07	1.0%
19					2.27	2.17	2.17	-4.4%					1.95	1.70	1.70	-12.8%
20					2.08	1.99	1.99	-4.3%					1.85	1.61	1.61	-13.0%
21					1.50	1.50	1.50	0.0%					1.30	1.25	1.25	-3.8%
22					1.50	1.50	1.50	0.0%					1.30	1.25	1.25	-3.8%
23					1.50	1.50	1.50	0.0%					1.30	1.25	1.25	-3.8%
24					1.50	1.50	1.50	0.0%					1.30	1.25	1.25	-3.8%

Principal Operator - Good Student																
Age	Married Male				Single Male				Married Female				Single Female			
	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change
17	1.81	1.97	1.97	8.8%	3.04	3.04	3.04	0.0%	1.57	1.63	1.63	3.8%	2.47	2.50	2.50	1.2%
18	1.81	1.97	1.97	8.8%	3.04	3.04	3.04	0.0%	1.57	1.63	1.63	3.8%	2.47	2.50	2.50	1.2%
19	1.72	1.79	1.79	4.1%	2.81	2.69	2.69	-4.3%	1.57	1.44	1.44	-8.3%	2.35	2.04	2.04	-13.2%
20	1.62	1.69	1.69	4.3%	2.58	2.47	2.47	-4.3%	1.57	1.44	1.44	-8.3%	2.22	1.94	1.94	-12.6%
21	1.20	1.27	1.27	5.8%	1.49	1.49	1.49	0.0%	1.15	1.12	1.12	-2.6%	1.35	1.30	1.30	-3.7%
22	1.20	1.27	1.27	5.8%	1.49	1.49	1.49	0.0%	1.15	1.12	1.12	-2.6%	1.35	1.30	1.30	-3.7%
23	1.20	1.27	1.27	5.8%	1.49	1.49	1.49	0.0%	1.15	1.12	1.12	-2.6%	1.35	1.30	1.30	-3.7%
24	1.20	1.27	1.27	5.8%	1.49	1.49	1.49	0.0%	1.15	1.12	1.12	-2.6%	1.35	1.30	1.30	-3.7%

Occasional Operator - Good Student																
Age	Married Male				Single Male				Married Female				Single Female			
	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change	Current	Corporate	Proposed	Change
17					2.33	2.33	2.33	0.0%					1.95	1.97	1.97	1.0%
18					2.33	2.33	2.33	0.0%					1.95	1.97	1.97	1.0%
19					2.16	2.06	2.06	-4.6%					1.85	1.62	1.62	-12.4%
20					1.98	1.89	1.89	-4.5%					1.76	1.53	1.53	-13.1%
21					1.35	1.35	1.35	0.0%					1.17	1.13	1.13	-3.4%
22					1.35	1.35	1.35	0.0%					1.17	1.13	1.13	-3.4%
23					1.35	1.35	1.35	0.0%					1.17	1.13	1.13	-3.4%
24					1.35	1.35	1.35	0.0%					1.17	1.13	1.13	-3.4%

Summary of Youthful Class Plan Analysis (CutsomFit Rating Program)**All Programs Combined**

Credit Score Underwritten? Yes			Data: Basic Limits Data				
Age	After Cred. Indicated Factor Change*	Before Cred. Indicated Factor Change*	Current Corporate Class Relativities**	Current ISO Class Factor	Proposed Corporate Class Relativities**	Proposed Corporate Change	Freq. Index
UF - NPO 16-20	0.3%	-0.6%	2.02	2.33	1.96	-3.0%	1.92
UF - PO 16-20	14.4%	46.3%	2.53	2.89	2.40	-5.1%	2.22
UM - NPO 16-20	0.9%	3.3%	2.40	2.78	2.35	-2.1%	1.74
UM - PO 16-20	-4.6%	-15.3%	3.08	3.67	3.01	-2.3%	1.73
MF 16-20	-7.8%	-51.8%	1.65	1.44	1.54	-6.7%	0.86
MM 16-20	-7.6%	-43.9%	1.79	1.72	1.86	3.9%	1.13
UF - NPO 21-24	-7.6%	30.7%	1.30	1.44	1.24	-4.6%	1.56
UF - PO 21-24	-12.6%	-19.0%	1.50	1.78	1.43	-4.7%	1.37
MF 21-24	-2.9%	36.8%	1.15	1.28	1.11	-3.5%	1.27
UM - NPO 21-24	-9.4%	3.8%	1.50	1.50	1.49	-0.7%	1.42
UM - PO 21-24	-3.2%	-18.6%	1.65	1.94	1.63	-1.2%	1.22
MM 21-24	-4.7%	-18.6%	1.20	1.39	1.26	5.0%	1.04
All Other	-9.9%	-7.5%	1.15	1.11	1.14	-0.9%	1.29

* Data used for the indications has been adjusted to reflect the "step down" in class factors for the 19-20 year-olds and the Household Factor (10%) for all drivers on policies with operators under age 21.

** The relativities shown are averages for pleasure use, no good student or driver training for each group indexed to the 40-44 average factor.

Exhibit IV

State Auto Insurance Companies
Private Passenger Auto
Minimum Driver Age Study
Experience Period Fiscal Years 2000-2001

<u>Minimum Driver Age on Policy</u>	<u>Earned Premium*</u>	<u>Incurred Loss</u>	<u>Loss Ratio</u>	<u>Loss Ratio Relativity</u>
16-23	58,920,311	34,992,545	59.4%	1.173
24-74	184,132,443	93,227,157	50.6%	1.000
75+	18,931,731	11,582,715	61.2%	1.208
	261,984,485	139,802,417	53.4%	

* Not adjusted for the current Household factor.

State Auto Insurance Companies
Private Passenger Auto
Experience By Vehicle Age
AR, KY, MD, MN, OH, PA, SC, TN, WI
Experience Period: 7/1/2002 - 6/30/2005, with losses as of 12/31/2005

CSL, BI, PD

Vehicle Age	Earned Premium	Current Factor	Progressive	Geico	Safeco	Travelers (S)	Travelers (M)	ISO	Straight Indicated Factor	Cred. Wtd. Indicated Factor	CustomFit Factor	Percentage Change
0	15,564,899	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.36	1.36	1.00	0.0%
1	23,877,241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
2	25,417,835	1.00	1.00	1.00	1.01	1.01	1.01	1.00	1.05	1.05	1.00	0.0%
3	26,055,888	1.00	1.00	1.00	1.02	1.01	1.02	1.00	1.11	1.11	1.00	0.0%
4	26,652,707	1.00	1.00	1.00	1.03	0.98	1.04	1.00	1.07	1.07	1.00	0.0%
5	26,231,450	1.00	1.00	1.00	1.05	0.97	1.04	1.00	1.14	1.14	1.00	0.0%
6	24,947,795	1.00	1.00	1.00	1.07	0.97	1.03	1.00	1.08	1.08	1.00	0.0%
7	23,929,975	1.00	1.00	1.00	1.06	0.97	1.03	1.00	1.22	1.22	1.00	0.0%
8	23,246,272	1.00	1.00	1.00	1.04	0.95	1.02	1.00	1.05	1.05	1.00	0.0%
9	22,328,350	1.00	1.00	1.00	1.03	0.94	1.00	1.00	1.01	1.01	1.00	0.0%
10	20,448,635	1.00	1.00	1.00	1.03	0.93	0.97	1.00	0.83	0.83	1.00	0.0%
11	17,768,466	1.00	1.00	1.00	1.00	0.91	0.93	1.00	0.80	0.82	1.00	0.0%
12	15,225,599	1.00	1.00	1.00	1.00	0.88	0.89	1.00	0.81	0.84	1.00	0.0%
13	13,219,099	1.00	0.97	1.00	0.95	0.86	0.84	1.00	0.96	0.96	0.96	-4.0%
14	11,568,654	1.00	0.96	1.00	0.94	0.85	0.79	1.00	0.75	0.82	0.95	-5.0%
15	9,921,230	1.00	0.90	1.00	0.90	0.83	0.75	1.00	0.74	0.83	0.90	-10.0%
16	8,037,286	1.00	0.87	1.00	0.85	0.81	0.71	1.00	0.67	0.81	0.86	-14.0%
17	6,360,495	1.00	0.85	1.00	0.82	0.80	0.67	1.00	0.54	0.78	0.84	-16.0%
18	5,047,419	1.00	0.77	1.00	0.77	0.78	0.64	1.00	0.60	0.82	0.77	-23.0%
19	3,836,726	1.00	0.77	1.00	0.73	0.78	0.64	1.00	0.41	0.78	0.75	-25.0%
20	17,115,002	1.00	0.77	1.00	0.72	0.78	0.64	1.00	0.32	0.61	0.75	-25.0%
366,801,023												-2.9%

*Competitor factors are for Ohio.
Premiums have been uncapped

State Auto Insurance Companies
Private Passenger Auto
Experience By Vehicle Age
AR, KY, MD, MN, OH, PA, SC, TN, WI
Experience Period: 7/1/2002 - 6/30/2005, with losses as of 12/31/2005

OTC

Vehicle Age	Earned Premium	Current Factor	Progressive	Geico	Safeco	Travelers	ISO	Straight Indicated Factor	Cred. Wtd. Indicated Factor	CustomFit Factor	Percentage Change
0	10,839,277	1.05	1.00	1.05	1.04	1.00	1.05	1.21	1.21	1.10	4.8%
1	15,572,314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
2	15,568,588	0.95	1.04	0.95	0.96	0.98	0.95	1.01	1.01	1.00	5.3%
3	14,907,777	0.90	1.03	0.90	0.92	0.96	0.90	1.00	1.00	0.98	8.9%
4	14,102,588	0.87	0.99	0.86	0.90	0.93	0.86	0.95	0.95	0.95	9.2%
5	12,714,785	0.84	0.97	0.81	0.87	0.92	0.81	0.99	0.99	0.93	10.7%
6	10,906,137	0.81	0.94	0.77	0.83	0.87	0.77	0.94	0.94	0.90	11.1%
7	9,141,268	0.77	0.90	0.74	0.81	0.82	0.74	0.85	0.85	0.86	11.7%
8	7,590,570	0.73	0.86	0.70	0.80	0.78	0.70	0.85	0.85	0.84	15.1%
9	6,125,488	0.70	0.86	0.66	0.77	0.73	0.66	0.82	0.82	0.82	17.1%
10	4,632,807	0.66	0.82	0.63	0.75	0.68	0.63	0.81	0.81	0.78	18.2%
11	3,365,271	0.64	0.77	0.60	0.69	0.62	0.60	0.72	0.72	0.73	14.1%
12	2,481,726	0.62	0.74	0.57	0.68	0.58	0.57	0.66	0.66	0.69	11.3%
13	1,908,444	0.62	0.70	0.57	0.61	0.54	0.57	0.60	0.61	0.65	4.8%
14	1,525,786	0.62	0.70	0.57	0.58	0.50	0.57	0.50	0.54	0.62	0.0%
15	1,194,012	0.62	0.68	0.26	0.52	0.48	0.57	0.51	0.56	0.60	-3.2%
16	890,014	0.62	0.64	0.26	0.49	0.45	0.57	0.59	0.63	0.60	-3.2%
17	645,406	0.62	0.61	0.26	0.45	0.42	0.57	0.41	0.56	0.60	-3.2%
18	479,252	0.62	0.46	0.26	0.42	0.39	0.57	0.45	0.59	0.50	-19.4%
19	351,423	0.62	0.46	0.26	0.41	0.39	0.57	0.50	0.62	0.50	-19.4%
20	1,560,693	0.62	0.46	0.26	0.41	0.39	0.57	0.46	0.55	0.50	-19.4%
	136,503,626										8.0%

*Base ISO symbol for ages 0-15 is 2, for 16+ is 7
Competitor factors are for Ohio.
Premiums have been uncapped

State Auto Insurance Companies
Private Passenger Auto
Experience By Vehicle Age
AR, KY, MD, MN, OH, PA, SC, TN, WI
Experience Period: 7/1/2002 - 6/30/2005, with losses as of 12/31/2005

COL

Vehicle Age	Earned Premium	Current Factor	Progressive	Geico	Safeco	Travelers	ISO	Straight Indicated Factor	Cred. Wtd. Indicated Factor	CustomFit Factor	Percentage Change
0	22,008,503	1.05	1.00	1.05	1.04	1.03	1.05	1.30	1.30	1.10	4.8%
1	31,040,155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
2	30,598,859	0.95	0.94	0.94	0.97	0.99	0.94	1.02	1.02	0.95	0.0%
3	29,425,436	0.90	0.88	0.88	0.89	0.95	0.88	0.98	0.98	0.90	0.0%
4	27,860,976	0.86	0.85	0.83	0.87	0.87	0.83	0.91	0.91	0.86	0.0%
5	24,873,482	0.82	0.80	0.76	0.83	0.80	0.76	0.80	0.80	0.81	-1.2%
6	20,683,028	0.76	0.73	0.70	0.78	0.73	0.70	0.73	0.73	0.74	-2.6%
7	16,648,363	0.70	0.65	0.66	0.71	0.67	0.66	0.65	0.65	0.67	-4.3%
8	13,173,176	0.64	0.58	0.62	0.69	0.60	0.62	0.58	0.58	0.62	-3.1%
9	10,157,069	0.60	0.54	0.58	0.61	0.53	0.58	0.53	0.53	0.56	-6.7%
10	7,447,862	0.57	0.50	0.55	0.55	0.48	0.55	0.46	0.46	0.52	-8.8%
11	5,235,676	0.55	0.46	0.51	0.49	0.41	0.51	0.42	0.42	0.47	-14.5%
12	3,628,816	0.52	0.41	0.48	0.43	0.36	0.48	0.35	0.38	0.45	-13.5%
13	2,600,564	0.52	0.38	0.48	0.38	0.33	0.48	0.36	0.40	0.40	-23.1%
14	1,957,614	0.52	0.35	0.48	0.34	0.29	0.48	0.27	0.38	0.37	-28.8%
15	1,439,412	0.52	0.32	0.33	0.28	0.26	0.48	0.28	0.40	0.34	-34.6%
16	1,000,359	0.52	0.31	0.33	0.26	0.23	0.48	0.22	0.41	0.31	-40.4%
17	700,929	0.52	0.29	0.33	0.26	0.21	0.48	0.20	0.42	0.29	-44.2%
18	503,254	0.52	0.27	0.33	0.26	0.18	0.48	0.17	0.43	0.27	-48.1%
19	353,616	0.52	0.27	0.33	0.26	0.29	0.48	0.14	0.45	0.27	-48.1%
20	1,378,163	0.52	0.27	0.33	0.26	0.29	0.48	0.14	0.40	0.27	-48.1%
	252,715,312										-2.8%

*Base ISO symbol for ages 0-15 is 2, for 16+ is 7
Competitor factors are for Ohio.
Premiums have been uncapped

State Auto Insurance Companies
Private Passenger Auto
CustomFit Levels
Level Criteria - New Business

Prior Insurance

<u>Category</u>	<u>Selected</u> <u>Relativity</u>	<u>Travelers</u>	<u>Progressive</u>
No Lapse	1.00	1.00	1.000
Lapse<=30	1.15	1.10-1.25	1.026
Lapse>30	1.30	1.10-1.25	1.466

Prior Limits

<u>Category</u>	<u>Selected</u> <u>Relativity</u>	<u>Multivariate</u> <u>Model</u>
FR	1.20	1.212
>FR, <100/300 or 300,000	1.00	1.000
>= 100/300 or 300,000	0.95	0.910

Below Threshold Claims per Policy (last 3 years)

<u>Category</u>	<u>Selected</u> <u>Relativity</u>	<u>Multivariate</u> <u>Model**</u>	<u>Travelers**</u>
New Business 0-1	0.90	0.776	0.83-0.91
2	1.00	1.000	1.00
3+	1.10	1.118	1.09-1.27

*Multivariate Model based on data from 7/1/1999 to 6/30/2001

**Multivariate & Travelers based on 0, 1-2 and 3+ claim groupings

***Indicated factors for number of claims based on OTC, NAF and AFA below threshold

State Auto Insurance Companies
Private Passenger Auto
CustomFit Levels - New Business

Prior Cov?	Prior Limits	Claims*		Straight Factors	Selected Factors	Level
		1-3 veh	4+ veh			
No Lapse	>= 100/300 or 300,000	0-1	0-2	0.86	0.86	A
No Lapse	>= 100/300 or 300,000	2	3	0.95	0.95	C
No Lapse	>= 100/300 or 300,000	3+	4+	1.05	1.04	F
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	0.90	0.90	B
No Lapse	>FR, <100/300 or 300,000	2	3	1.00	1.00	E
No Lapse	>FR, <100/300 or 300,000	3+	4+	1.10	1.08	G
No Lapse	FR	0-1	0-2	1.08	1.08	G
No Lapse	FR	2	3	1.20	1.20	J
No Lapse	FR	3+	4+	1.32	1.32	N
Lapse>30	>= 100/300 or 300,000	0-1	0-2	1.11	1.11	H
Lapse>30	>= 100/300 or 300,000	2	3	1.24	1.24	K
Lapse>30	>= 100/300 or 300,000	3+	4+	1.36	1.36	O
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	1.17	1.15	I
Lapse>30	>FR, <100/300 or 300,000	2	3	1.30	1.30	M
Lapse>30	>FR, <100/300 or 300,000	3+	4+	1.43	1.43	Q
Lapse>30	FR	0-1	0-2	1.40	1.40	P
Lapse>30	FR	2	3	1.56	1.56	S
Lapse>30	FR	3+	4+	1.72	1.72	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	0.98	0.98	D
Lapse<=30	>= 100/300 or 300,000	2	3	1.09	1.08	G
Lapse<=30	>= 100/300 or 300,000	3+	4+	1.20	1.20	J
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	1.04	1.04	F
Lapse<=30	>FR, <100/300 or 300,000	2	3	1.15	1.15	I
Lapse<=30	>FR, <100/300 or 300,000	3+	4+	1.27	1.27	L
Lapse<=30	FR	0-1	0-2	1.24	1.24	K
Lapse<=30	FR	2	3	1.38	1.36	O
Lapse<=30	FR	3+	4+	1.52	1.52	R

*At-fault below threshold claims

State Auto Insurance Companies
Private Passenger Auto
CustomFit Levels
Level Criteria - Renewal Business

Number of Years with State Auto

	Selected	Multivariate
<u>Category</u>	<u>Relativity</u>	<u>Model</u>
<1	1.00	1.138
1-5	1.00	1.000
5-9	0.95	0.973
10+	0.90	0.891

Number of Late Payments (latest year)

	Selected	Multivariate	
<u>Category</u>	<u>Relativity</u>	<u>Model</u>	<u>Travelers</u>
0	1.00	1.000	1.00
1	1.00	1.036	1.00
2+	1.10	1.070	1.10-1.20

Number of Reinstatements (since inception)

	Selected	Multivariate
<u>Category</u>	<u>Relativity</u>	<u>Model</u>
0	1.00	1.000
1+	1.20	1.243

*Multivariate Model based on data from 7/1/1999 to 6/30/2001

State Auto Insurance Companies
Private Passenger Auto
CustomFit Levels - New Business

Prior Cov?	Prior Limits	Claims*		No Late Pays or Reinst			1 Late Pay, No Reinst			2 Late Pays, No Reinst			No Late Pays, 1+ Reinst			1 Late Pay, 1+ Reinst			2 Late Pays, 1+ Reinst		
		1-3 veh	4+ veh	1-5	5-9	10+	1-5	5-9	10+	1-5	5-9	10+	1-5	5-9	10+	1-5	5-9	10+	1-5	5-9	10+
		Years with State Auto																			
No Lapse	>= 100/300 or 300,000	0-1	0-2	0.86	0.86	0.86	0.86	0.86	0.86	0.90	0.86	0.86	1.00	0.95	0.90	1.00	0.95	0.90	1.11	1.04	1.00
No Lapse	>= 100/300 or 300,000	2-3	3-4	0.95	0.90	0.86	0.95	0.86	0.86	1.04	0.98	0.90	1.11	1.08	1.00	1.11	1.08	1.00	1.11	1.08	1.24
No Lapse	>= 100/300 or 300,000	4+	5+	1.04	0.98	0.90	1.04	0.98	0.90	1.15	1.08	1.00	1.24	1.15	1.11	1.24	1.15	1.11	1.24	1.15	1.36
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	0.90	0.86	0.86	0.90	0.86	0.86	0.98	0.90	0.86	1.08	1.00	0.95	1.08	1.00	0.95	1.11	1.08	1.15
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	1.00	0.95	0.90	1.00	0.95	0.90	1.08	1.04	0.98	1.20	1.11	1.08	1.20	1.11	1.08	1.32	1.24	1.15
No Lapse	>FR, <100/300 or 300,000	4+	5+	1.08	1.04	0.98	1.08	1.04	0.98	1.20	1.15	1.08	1.32	1.24	1.15	1.32	1.24	1.15	1.43	1.36	1.30
No Lapse	FR	0-1	0-2	1.08	1.00	0.95	1.08	1.00	0.95	1.15	1.11	1.04	1.30	1.20	1.15	1.30	1.20	1.15	1.43	1.32	1.27
No Lapse	FR	2-3	3-4	1.20	1.11	1.08	1.20	1.11	1.08	1.32	1.24	1.15	1.43	1.36	1.30	1.43	1.36	1.30	1.56	1.43	1.43
No Lapse	FR	4+	5+	1.32	1.24	1.15	1.32	1.24	1.15	1.43	1.36	1.30	1.56	1.43	1.43	1.56	1.43	1.43	1.72	1.56	1.56
Lapse>30	>= 100/300 or 300,000	0-1	0-2	1.11	1.04	1.00	1.11	1.04	1.00	1.20	1.15	1.08	1.32	1.27	1.20	1.32	1.27	1.20	1.43	1.36	1.32
Lapse>30	>= 100/300 or 300,000	2-3	3-4	1.24	1.15	1.11	1.24	1.15	1.11	1.36	1.27	1.20	1.43	1.40	1.32	1.43	1.40	1.32	1.56	1.52	1.43
Lapse>30	>= 100/300 or 300,000	4+	5+	1.36	1.27	1.20	1.36	1.27	1.20	1.43	1.40	1.32	1.56	1.52	1.43	1.56	1.52	1.43	1.72	1.56	1.56
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	1.15	1.11	1.04	1.15	1.11	1.04	1.27	1.20	1.15	1.40	1.32	1.24	1.40	1.32	1.24	1.52	1.43	1.36
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	1.30	1.24	1.15	1.30	1.24	1.15	1.43	1.36	1.27	1.56	1.43	1.40	1.56	1.43	1.40	1.72	1.56	1.52
Lapse>30	>FR, <100/300 or 300,000	4+	5+	1.43	1.36	1.27	1.43	1.36	1.27	1.56	1.43	1.40	1.72	1.56	1.52	1.72	1.56	1.52	1.72	1.72	1.56
Lapse>30	FR	0-1	0-2	1.40	1.32	1.24	1.40	1.32	1.24	1.52	1.43	1.36	1.56	1.56	1.52	1.56	1.56	1.52	1.72	1.72	1.56
Lapse>30	FR	2-3	3-4	1.56	1.43	1.40	1.56	1.43	1.40	1.72	1.56	1.52	1.72	1.72	1.56	1.72	1.72	1.56	1.72	1.72	1.72
Lapse>30	FR	4+	5+	1.72	1.56	1.52	1.72	1.56	1.52	1.72	1.72	1.56	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	0.98	0.90	0.86	0.98	0.90	0.86	1.08	1.00	0.95	1.15	1.11	1.04	1.15	1.11	1.04	1.30	1.20	1.15
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	1.08	1.04	0.98	1.08	1.04	0.98	1.20	1.11	1.08	1.30	1.24	1.15	1.30	1.24	1.15	1.43	1.36	1.30
Lapse<=30	>= 100/300 or 300,000	4+	5+	1.20	1.11	1.08	1.20	1.11	1.08	1.32	1.24	1.15	1.43	1.36	1.30	1.43	1.36	1.30	1.56	1.43	1.43
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	1.04	0.98	0.90	1.04	0.98	0.90	1.11	1.08	1.00	1.24	1.15	1.11	1.24	1.15	1.11	1.36	1.30	1.20
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	1.15	1.08	1.04	1.15	1.08	1.04	1.27	1.20	1.11	1.36	1.30	1.24	1.36	1.30	1.24	1.52	1.43	1.36
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	1.27	1.20	1.11	1.27	1.20	1.11	1.36	1.32	1.24	1.52	1.43	1.36	1.52	1.43	1.36	1.56	1.56	1.43
Lapse<=30	FR	0-1	0-2	1.24	1.15	1.11	1.24	1.15	1.11	1.36	1.30	1.20	1.43	1.40	1.32	1.43	1.40	1.32	1.56	1.56	1.43
Lapse<=30	FR	2-3	3-4	1.36	1.30	1.24	1.36	1.30	1.24	1.52	1.43	1.36	1.56	1.56	1.43	1.56	1.56	1.43	1.72	1.72	1.56
Lapse<=30	FR	4+	5+	1.52	1.43	1.36	1.52	1.43	1.36	1.56	1.56	1.43	1.72	1.72	1.56	1.72	1.72	1.56	1.72	1.72	1.72

*At-fault below threshold claims

State Automobile Insurance Companies

Exhibit VII

Arkansas

Experience by Increased Limit Factor for CSL and BI

Experience Period Accident Years Ending 2005-2007 with Losses as of 3/31/2008

Experience is for Tier Business only

Coverage	Limits	Earned Premiums*	Earned Car Years	Incurred Losses	Incurred Claims	Loss Ratio	Loss Ratio Index	Credibility	ISO ILF	Current SA ILF	Proposed ILF	Proposed Impacts	Frequency (per 100)	Average Severity
Combined	75	26,814	112	9,318	2	34.7%	0.596	0.026	1.00	1.00	1.00	0.0%	1.78	4,659
Single	100	542,034	2,267	429,571	92	79.3%	1.360	0.175	1.06	1.03	1.05	1.9%	4.06	4,669
Limit	200	17,833	74	77,670	7	435.5%	7.474	0.048	1.21	1.08	1.14	5.6%	9.41	11,096
	300	1,376,765	5,692	779,058	182	56.6%	0.971	0.246	1.30	1.12	1.19	6.2%	3.20	4,281
	500	893,809	3,470	387,887	131	43.4%	0.745	0.209	1.40	1.17	1.24	6.0%	3.78	2,961
	<u>1,000</u>	<u>44,647</u>	<u>201</u>	<u>7,565</u>	<u>3</u>	<u>16.9%</u>	<u>0.291</u>	<u>0.032</u>	<u>1.48</u>	<u>1.22</u>	<u>1.30</u>	<u>6.6%</u>	<u>1.49</u>	<u>2,522</u>
Totals		2,901,902	11,816	1,691,069	417	58.3%	1.000					5.3%	3.53	4,055
Bodily	25/50	1,121,496	8,671	729,094	106	65.0%	1.061	0.188	1.00	1.00	1.00	0.0%	1.22	6,878
Injury	50/100	3,545,762	30,057	1,897,412	241	53.5%	0.873	0.283	1.23	1.14	1.20	5.3%	0.80	7,873
	100/300	2,212,090	18,317	1,191,474	152	53.9%	0.879	0.225	1.49	1.25	1.39	11.2%	0.83	7,839
	250/500	728,795	5,809	858,571	42	117.8%	1.922	0.118	1.84	1.42	1.58	11.3%	0.72	20,442
	500/500	39,906	272	14,450	1	36.2%	0.591	0.018	NA	1.49	1.66	11.4%	0.37	14,450
	500/1,000	10,681	76	5,106	1	47.8%	0.780	0.018	2.09	1.53	1.70	11.1%	1.31	5,106
	<u>1,000/1,000</u>	<u>3,301</u>	<u>25</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>	<u>0.000</u>	<u>0.000</u>	<u>2.23</u>	<u>1.59</u>	<u>1.77</u>	<u>11.3%</u>	<u>0.00</u>	<u>0</u>
Totals		7,662,032	63,227	4,696,108	543	61.3%						6.8%	0.86	8,648

Note: The loss ratios are untrended and they do not include ULAE, so they are understated and should not be used as a profitability measure.

*Premiums have been adjusted for past relativity changes and brought to the MAP rate level and adjusted for CustomFit II credit discounts.

Exhibit VIII

State Auto Insurance Companies
 Private Passenger Auto
 Arkansas
 Impact of Proposed Changes by Coverage

<u>Coverage</u>	<u>CustomFit Premium</u>	<u>Impact</u>	<u>Dollar Impact</u>
CSL	222,491	-0.8%	(1,694)
BI	1,033,600	4.9%	50,416
PD	928,919	4.6%	42,561
MP	210,756	-0.7%	(1,401)
<u>UM</u>	<u>499,851</u>	<u>2.1%</u>	<u>10,451</u>
Liability	2,895,617	3.5%	100,332
OTC	684,049	2.8%	19,432
<u>COL</u>	<u>1,402,725</u>	<u>2.9%</u>	<u>39,984</u>
Phys. Dam.	2,086,774	2.8%	59,416
Total	4,982,391	3.2%	159,748

State Auto Insurance Companies
Private Passenger Auto - CustomFit
Arkansas
Calendar Year Experience

Year	Annual Statement Line	Earned Premium	Incurred Losses*	Loss Ratio	Permissible Loss Ratio
2006	19.2	19,422	24,320	125.2%	66.6%
2007	19.2	1,263,451	1,235,106	97.8%	66.5%
2008 as of May	19.2	1,490,792	1,429,991	95.9%	65.9%
Total		2,773,665	2,689,416	97.0%	66.2%
2006	21.1	15,764	3,291	20.9%	66.2%
2007	21.1	993,463	474,766	47.8%	65.7%
2008 as of May	21.1	1,149,642	1,669,658	145.2%	64.3%
Total		2,158,868	2,147,715	99.5%	65.0%

*Includes IBNR

Summary of Proposed Changes
Arkansas - CustomFit Auto Program
State Automobile Mutual Insurance Company
Page 1 of 2

1. Rating Revisions:

We are making several enhancements to the rating structure of our current CustomFit program. Please see Exhibit I for details.

2. Territorial Revision:

We are revising our territorial definitions. We are moving Clay, Greene, Lawrence, Jackson, Poinsett, and Cross counties out of territory 11 to new territory 7, which will have the same rate level as territory 11.

3. Auto/Home Discount:

We are revising our Auto/Home Discount to include a 5% discount for an insured that has an auto policy with us and a homeowner or farmowner policy written with another carrier in the same agency. Please see manual page CD-5 and Exhibit I for details.

4. Uninsured/Underinsured Motorists Rates:

We are revising our UM/UIM rates for Antique and Classic – Limited Use vehicle types. Please see manual pages AC-1 and AC-3 and the Rate Document for details.

5. Payment plans:

- We are eliminating the Five Pay Plan Options from the Six Month Policy Term. Any current insured with this payment plan option will be converted to a monthly pay plan option upon their next renewal.
- We are eliminating the Eleven Pay Plan Option from the Twelve Month Policy Term. Any current insured with this payment plan option will be converted to a monthly pay plan option upon their next renewal.
- In addition, we have added some additional items for clarification regarding on-line payment options.

6. Fees:

- We are introducing a reinstatement fee of \$20.00 for each time a policy is reinstated.
- We are introducing a nonrefundable \$20.00 fee for SR-22 filings.

7. Miscellaneous Manual Revisions:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
General Rules, Table of Contents - Adjusted rules & page numbers. Revised to reflect changes in Manual.		
General Rules, Classifications, revised wording for “Away At School Youthful Operators” for clarification.	Rule 4, Page GR-6	Rule 4, Page GR-6
General Rules, Safe Driver Insurance Plan, updated section B2 to reflect violations that will be counted as minor for the first and a major for subsequent violation.	Rule 5, Pages GR-7 and GR-8	Rule 5, Pages GR-7 and GR-8
General Rules, Payment Plans, revised payment plan charts, also revised timing considerations and Customers Can Pay options. Revisions cause remaining rules to shift pages.	Rule 6, Pages GR-10 and GR-11	Rule 6, Pages GR-10
General Rules, Financial Responsibility Filings, added new rule.	Rule 15, GR-17	N/A
General Rules, Reinstatements, added new rule.	Rule 16, GR-17	N/A

Summary of Proposed Changes
Arkansas - CustomFit Auto Program
State Automobile Mutual Insurance Company
Page 2 of 2

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Credits/Discounts/Charges, Table of Contents - Adjusted rules & page numbers. Revised to reflect changes in Manual.		
Credits/Discounts/Charges, Auto/Home Discount, revised rule to include a 5% discount for a State Auto issued auto policy with a Home or Farm policy issued with another carrier.	Rule 6, Page CD-5	Rule 6, Page CD-5
Credits/Discounts/Charges, Household Factor, revised to include if all drivers are over age 75.	Rule 11, CD-8	Rule 11, CD-8
Credits/Discounts/Charges, Family Retention Credit, added new rule.	Rule 13, CD-8	N/A
Credits/Discounts/Charges, Distant Student Discount, added new rule.	Rule 14, CD-8	N/A
Optional Coverages, Table of Contents - Adjusted rules & page numbers. Revised to reflect changes in Manual.		
Optional Coverages, Financial Responsibility Laws – Certified Risks, removed rule. Removal caused remaining rules to shift pages and be renumbered.	N/A	Rule 7, Page OC-4
Antique/Classic Vehicles, Classic Autos – Limited Use, rating language revised to 40% of private passenger.	Rule 2, Page AC-1	Rule 2, Page AC-1
Antique/Classic Vehicles, Antique Autos, rating language revised to 40% of private passenger.	Rule 3, Page AC-3	Rule 3, Page AC-3
Class Codes, revised class codes, also removed the Note on Youthful Operators.	Pages C-1 to C-7	Pages C-1 to C-7
Territory Definitions, revised territory definitions.	Pages T-1 to T-2	Pages T-1 to T-2

SERFF Tracking Number: *STAT-125783970* *State:* *Arkansas*
Filing Company: *State Automobile Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *SA-CFA-2008-252*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas CFA*
Project Name/Number: *Rates and Rules eff 11-15-08/SA-CFA-2008-252*

Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Revised Manual Pages	08/20/2008	AR CFA Manual eff 11-15-08 revised pages.pdf

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

Table of Contents

	Page
1. Definitions.....	GR-1
2. Eligibility Requirements.....	GR-2
3. Friends for a Lifetime	GR-3
4. Classifications	GR-3
5. Safe Driver Insurance Plan (SDIP)	GR-7
6. Payment Plans	GR-10
7. Policy Period	GR-12
8. Premium Determination	GR-12
9. Minimum Premium Rule.....	GR-12
10. Model Years for Other Than Collision and Collision Coverages.....	GR-12
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✎...15. Financial Responsibility Filings.....	GR-17
✎...16. Reinstatements.....	GR-17

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

4. CLASSIFICATIONS (Con't)

d. **RESIDENT** means anyone residing in the same household.

Exceptions:

1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
2. **AWAY AT SCHOOL YOUTHFUL OPERATORS** - If a youthful operator is a full-time student residing at an educational institution away from home and from the auto's place of principal garaging, they shall be considered a resident of the household. A discount is applicable if the student meets the eligibility criteria outlined in the Distant Student Discount manual rule.
3. Single Car Risks

If the number of operators exceeds the number of autos, the Operator Classifications with the highest Primary Rating Factors apply.

4. Multi-Car Risks

The applicable Multi-Car Rating Factor applies if more than one private passenger auto, pickup, van, or motor home (business use), classic auto – regular use and registered golf cart is owned by an individual or owned jointly by two or more resident relatives, individuals, and two or more such autos are insured in the State Auto Companies for any of the following coverages: Bodily Injury Liability, Property Damage Liability, Medical Expense, or Other than Collision or Collision. Named Non-Owner policies also qualify for the discount.

NO YOUTHFUL OPERATORS

- a. Determine the number of operators and the Primary Rating Factors for each. If there are more cars than operators, or an equal number of cars and operators, assign operators to cars as follows:
 1. Each Principal operator to the car principally operated.
 2. Remaining operators to cars they customarily operate.
 - a. If there are more cars than operators, assign the Classification for the operator who customarily operates the additional car(s).
 - b. If there are more operators than cars, assign those with the highest rating factors first.
 3. Single operators 25-29 will have their first vehicle rated in the 25-29 unmarried class, and remaining vehicles assigned to them rated in the 25-29 married class.

WITH YOUTHFUL OPERATORS

- b. Determine the number of youthful operators and the primary rating factor for each.
 1. If there are more cars than youthful operators, or an equal number of cars and youthful operators, assign operators to cars as follows:
 - a. Each principal youthful operator to the car principally operated. **NOTE:** When a youthful operator owns or is principal operator of more than one auto, apply the All Other Youthful Operator Classification to the additional car(s).
 - b. Remaining youthful operators to the cars they customarily operate. **NOTE:** When the number of youthful operators equals the number of cars, a youthful operator class must be applied to each car, assigning those with highest rating factors first.
 - c. Any remaining cars at the appropriate No Youthful Operator Classifications.
 2. If there are more youthful operators than cars, assign youthful operators to cars as follows:
 - a. Select the youthful operators with the highest primary rating factors equal to the number of cars.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

4. CLASSIFICATIONS (Con't)

- b. Of those selected, assign any principal operators to the cars they principally operate.
- c. Of those selected and remaining after principal operator assignment, assign operators to cars in order of highest rating factors.

After assigning youthful operators to cars on the basis of Primary Rating Factors, each factor must be adjusted for the actual car use before determining and applying the Secondary Rating Factor.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

When SDIP is used, it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this plan if it is:

1. Owned by an individual or owned jointly by two or more relatives or resident individuals;
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Owned by a corporation, co-partnership, unincorporated association or other business entity and has the Business Entity Endorsement **AR618** attached.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

B. Definitions

1. Driving Record Points

a. Convictions

Major and Minor Violation Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other current resident operator. The rate impact of the violation points varies depending on the count and the age of the incident(s). The older the occurrence, the less negative effect it will have on the policy premium.

1. One Minor Violation Point will be assigned for the conviction of any moving traffic violation.

Exceptions:

- a. Any violation which is included under a Major Violation Point assignment.
2. One Major Violation Point will be assigned for the conviction of:
 - ...a. A second or subsequent conviction for driving while intoxicated or under the influence of drugs; or
 - b. Failure to stop and report when involved in an accident; or
 - c. Homicide, Felony, Negligent or Fleeing/Eluding an Officer arising out of the operation of a motor vehicle; or
 - d. Driving while license is suspended or revoked; or
 - e. Racing or participating in any manner of racing; or
 - ...f. A second or subsequent refusal to submit to chemical test; or
 - g. Reckless driving, willful and wanton disregard; or

STATE AUTO INSURANCE COMPANIES

GR-7

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Con't)

- h. Stolen vehicle/equipment; or
 - i. Speeding (26 MPH or more over posted limit); or
 - ☞...j. Any other moving traffic violation, except the first driving while intoxicated or under the influence of drugs, resulting in the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy; or
 - ☞...k. Any other moving traffic violation, except the first driving while intoxicated or under the influence of drugs, resulting in suspension or revocation of an operator's license.
3. One Major Violation Point will be assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy.
- b. Accidents

One Accident Point shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto. The rate impact of the accident points varies depending on the count and the age of the incident(s). The older the occurrence, the less negative effect it will have on the policy premium.

1. One Accident Point is assigned for each auto accident that results in:
 - a. Bodily injury or death; or
 - b. Total damage to all property including his or her own in excess of \$1,000 if not covered by insurance or when payment in excess of \$1,000 is made by the insurer.
2. One Accident Point is assigned if during the experience period there were two or more accidents, each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. The auto is lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

6. PAYMENT PLANS

The following pay plans are available:

Six Month Policy Term				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Quarterly (2- Pay)	Yes	N/A	Yes	\$4
☞.. Monthly (6-pay)	Yes	N/A	Yes	\$4

Twelve Month Policy Term				
Available Pay Plan Options	* E-Pay		Direct Bill	
	Available	Service Charges	Available	Service Charges
Full Pay	Yes	N/A	Yes	N/A
Semi-Annual (2-pay)	Yes	N/A	Yes	N/A
Quarterly (4-pay)	Yes	N/A	Yes	\$4
☞.. Monthly (12-pay)	Yes	N/A	Yes	\$4

- The required down payment premium must accompany the new business application. NetXpress or another rating vendor will indicate the required down payment amount.
- **Electronic Funds Transfer (“E-PAY”)** - The insured has the option of choosing a date between the 1st and 28th of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

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

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...6. PAYMENT PLANS (Con't)

- **Customers Can Pay:**
 - 1) **By Check** – Customers can mail in a check with the invoice billing stub.
 - 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item D.
 - 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.
- **Agent “Sweep” / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.
 - 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXpress.
 - 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.
- **Timing Considerations** - The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.
- **NSF Charge** – A \$20 non-sufficient fund fee will be charged on all returned checks and EFT payments if returned for insufficient funds.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

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7. POLICY PERIOD

- A. No policy may be written for a period longer than 6 months for Liability Coverage or Physical Damage Coverage unless it is written under the Advantage Auto Program.
- B. Premium charged for policy terms are as follows:
 - 1. **Six Month Policies** - Charge the semi-annual premium or minimum premium, whichever applies.
 - 2. **Twelve Month Policies** – Charge the annual premium or minimum premium, whichever applies.

8. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability; Medical Payments; Other Than Collision and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification Statistical Code.
- B. Refer to the Model Year Rule to determine the model year of the auto and refer to the most recent ISO Symbol and Identification manual for the appropriate symbol of the auto.
- C. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

NOTE: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

9. MINIMUM PREMIUM RULE

The minimum semi-annual premium charge is **\$5** for each policy and **\$10** for an annual premium.

10. MODEL YEARS FOR OTHER THAN COLLISION AND COLLISION COVERAGES

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. Code the four digit model year, for example, code 1999 vehicles as 99, 2000 vehicles as 00, etc.

11. SYMBOL DETERMINATION

- A. Refer to ISO symbol for vehicle.
- B. New model vehicles not displayed:
 - 1. If a new year of an existing model, use the most current model year for symbol determination.
 - 2. If vehicle is a brand new model, use the cost new of the vehicle to determine the appropriate symbol.
 - 3. For non-symbolled pickups, determine a symbol based on “original cost new” from the tables of the ISO Symbol and Identification Section.
 - 4. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:

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General Rules

11. SYMBOL DETERMINATION (Con't)

- a. Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables of the ISO Symbol and Identification Manual.
5. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to Motor Homes in the Recreational Vehicle Section.

12. SIZE OF CAR

The rates for Medical Payments and Uninsured Motorists/Underinsured Motorists Coverages are determined by applying the appropriate percentages to the otherwise applicable rate, prior to application of the classification factor.

NOTE: This routine is applicable to all vehicles with symbols displayed in the ISO Symbol and Identification Section and non-symbolized vehicles except Motor Homes, Recreational Trailers and Miscellaneous Types with class code 900000 and higher.

13. CHANGES REQUIRING PREMIUM ADJUSTMENTS

- A. All changes requiring premium adjustments shall be computed pro-rata.
- B. If an auto or a form of coverage that was canceled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

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General Rules

14. CANCELLATION

A. If a policy, vehicle or form of coverage is canceled by the company or by the insured, compute return premium pro-rata.

B. Instructions for determining Pro-Rata Cancellation

Step 1. Determine the remaining number of days in the policy term (cancellation date to expiration date).

Step 2. Determine the number of days in the policy term (effective date to expiration date).

NOTE: To arrive at the number of days:

1. From the following table find the Julian day for each date. (effective date, expiration date, cancellation date)
2. For remaining days in term subtract the cancellation day (Julian) from expiration day (Julian) and for the number of days in term subtract the effective day (Julian) from the expiration day (Julian).

If either the effective day or cancellation day is greater than the expiration day add 365 to the expiration day before subtracting. (When any of the dates are in a leap year and the effective date or cancellation date is on or before February 28 and the expiration date is after February 28, add one day to the result.)

Step 3. Determine the unearned percentage factor by dividing the remaining number of days from Step 1 by the actual number of days from Step 2, and round to the third position to the right of the decimal (i.e. x.xxx).

Step 4. Multiply the most current full term premium by the factor from Step 3. (calculate each coverage separately and round to the nearest dollar after each calculation).

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

General Rules

14. CANCELLATION (Con't)

EXAMPLES:

Example 1:

Cancellation date - October 26, 2006 (299 Julian)

Effective date - August 1, 2006 (213 Julian)

Expiration date - February 1, 2007 (32 Julian)

6-month term policy premium - BI 50.00 PD 25.00 Comp 25.00.

- Step 1.** Subtract the cancellation day from the expiration day ($32 + 365 = 397 - 299 = 98$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($32 + 365 = 397 - 213 = 184$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($98 \div 184 = .533$).
- Step 4.** Multiply 6 month term premium by the unearned percentage factor (BI - $\$50. \times .533 = (\$26.65)$ \$27., PD - $\$25 \times .533 = (\$13.32)$ \$13., Comp 25. $\times .533 = (\$13.32)$ \$13. Total Return Premium \$53.).

Example 2:

Cancellation Date - January 26, 2007 (26 Julian)

Effective Date - November 1, 2006 (305 Julian)

Expiration Date - May 1, 2007 (121 Julian)

Term and Premium same as Example 1.

- Step 1.** Subtract the cancellation day from the expiration day ($121 - 26 = 95 + 1 = 96$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($121 + 365 = 486 - 305 = 181 + 1 = 182$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($96 \div 182 = .527$).
- Step 4.** Calculation is the same as in Example 1.

Example 3:

Cancellation Date - August 21, 2007 (233 Julian)

Effective Date - May 18, 2007 (138 Julian)

Expiration Date - November 18, 2007 (322 Julian)

Term and Premium same as Example 1.

- Step 1.** Subtract the cancellation day from the expiration day ($322 - 233 = 89$) for remaining days in term.
- Step 2.** Subtract the effective day from the expiration day ($322 - 138 = 184$) for actual days in policy term.
- Step 3.** Obtain unearned percentage factor by dividing the remaining days from Step 1 by the actual days from Step 2 ($89 \div 184 = .484$).
- Step 4.** Calculation is the same as in Example 1.

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General Rules

14. CANCELLATION (Con't)

January Day of Month	Julian Day	February Day of Month	Julian Day	March Day of Month	Julian Day	April Day of Month	Julian Day	May Day of Month	Julian Day	June Day of Month	Julian Day
1	1	1	32	1	60	1	91	1	121	1	152
2	2	2	33	2	61	2	92	2	122	2	153
3	3	3	34	3	62	3	93	3	123	3	154
4	4	4	35	4	63	4	94	4	124	4	155
5	5	5	36	5	64	5	95	5	125	5	156
6	6	6	37	6	65	6	96	6	126	6	157
7	7	7	38	7	66	7	97	7	127	7	158
8	8	8	39	8	67	8	98	8	128	8	159
9	9	9	40	9	68	9	99	9	129	9	160
10	10	10	41	10	69	10	100	10	130	10	161
11	11	11	42	11	70	11	101	11	131	11	162
12	12	12	43	12	71	12	102	12	132	12	163
13	13	13	44	13	72	13	103	13	133	13	164
14	14	14	45	14	73	14	104	14	134	14	165
15	15	15	46	15	74	15	105	15	135	15	166
16	16	16	47	16	75	16	106	16	136	16	167
17	17	17	48	17	76	17	107	17	137	17	168
18	18	18	49	18	77	18	108	18	138	18	169
19	19	19	50	19	78	19	109	19	139	19	170
20	20	20	51	20	79	20	110	20	140	20	171
21	21	21	52	21	80	21	111	21	141	21	172
22	22	22	53	22	81	22	112	22	142	22	173
23	23	23	54	23	82	23	113	23	143	23	174
24	24	24	55	24	83	24	114	24	144	24	175
25	25	25	56	25	84	25	115	25	145	25	176
26	26	26	57	26	85	26	116	26	146	26	177
27	27	27	58	27	86	27	117	27	147	27	178
28	28	28	59	28	87	28	118	28	148	28	179
29	29	29	60	29	88	29	119	29	149	29	180
30	30			30	89	30	120	30	150	30	181
31	31			31	90			31	151		
July		August		September		October		November		December	
1	182	1	213	1	244	1	274	1	305	1	335
2	183	2	214	2	245	2	275	2	306	2	336
3	184	3	215	3	246	3	276	3	307	3	337
4	185	4	216	4	247	4	277	4	308	4	338
5	186	5	217	5	248	5	278	5	309	5	339
6	187	6	218	6	249	6	279	6	310	6	340
7	188	7	219	7	250	7	280	7	311	7	341
8	189	8	220	8	251	8	281	8	312	8	342
9	190	9	221	9	252	9	282	9	313	9	343
10	191	10	222	10	253	10	283	10	314	10	344
11	192	11	223	11	254	11	284	11	315	11	345
12	193	12	224	12	255	12	285	12	316	12	346
13	194	13	225	13	256	13	286	13	317	13	347
14	195	14	226	14	257	14	287	14	318	14	348
15	196	15	227	15	258	15	288	15	319	15	349
16	197	16	228	16	259	16	289	16	320	16	350
17	198	17	229	17	260	17	290	17	321	17	351
18	199	18	230	18	261	18	291	18	322	18	352
19	200	19	231	19	262	19	292	19	323	19	353
20	201	20	232	20	263	20	293	20	324	20	354
21	202	21	233	21	264	21	294	21	325	21	355
22	203	22	234	22	265	22	295	22	326	22	356
23	204	23	235	23	266	23	296	23	327	23	357
24	205	24	236	24	267	24	297	24	328	24	358
25	206	25	237	25	268	25	298	25	329	25	359
26	207	26	238	26	269	26	299	26	330	26	360
27	208	27	239	27	270	27	300	27	331	27	361
28	209	28	240	28	271	28	301	28	332	28	362
29	210	29	241	29	272	29	302	29	333	29	363
30	211	30	242	30	273	30	303	30	334	30	364
31	212	31	243			31	304			31	365

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General Rules

15. FINANCIAL RESPONSIBILITY FILINGS (SR-22)

Financial Responsibility filings are available only for the state in which the policy is issued. A nonrefundable filing fee of \$20 will be charged for all SR-22 filings.

NOTE: SR-22 filings may be issued at the agency level. Contact your State Auto Underwriting Representative for details and a pre-assigned policy number.

16. REINSTATEMENTS

Reinstatements (no lapse in coverage) will be considered on a prior approval basis. A statement of No Loss (ACORD 37) form must be completed and received by the company prior to any reinstatement. A nonrefundable \$20 reinstatement fee will be charged each time a policy is reinstated.

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Credits/Discounts/Charges

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ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Credits/Discounts/Charges

6. AUTO/HOME DISCOUNT

The credit is available for insureds who have both an Automobile and Homeowners Policy written with State Auto. Effective 11/15/2008, a new level of discount is being offered for insureds who have their auto insured with State Auto, but, have their Home or Farm insured elsewhere, provided that the policy is written by the agent issuing the auto policy (with proof of the Home or Farm policy being maintained in the document retention file for future audit needs). While the application of this plan is relatively simple, we have outlined a number of rules and requirements that apply to the Personal Auto Program.

A. CREDIT

☞... The following credits apply to the otherwise applicable premium for each coverage.

State Auto issued Auto and Home policy	15%
State Auto issued auto policy, Home or Farm policy issued with other carrier	5%

B. ELIGIBILITY

The personal auto policy is eligible for the credit. The State Auto National policies do not qualify for the Auto/Home Discount although they can qualify an eligible homeowners policy for the discount. (Refer to State Auto National manual for applicable discounts for State Auto National policies.) In addition, a State Auto Business Auto Policy covering the insured's private passenger autos can qualify an eligible Homeowners policy for the credit.

HO-4 and HO-6 policies must have coverage "C" limits of at least \$20,000 to qualify an auto policy for the discount.

The vehicles that qualify for the credit are those rated as Private Passenger Autos, Pickups, Vans, Motor Homes (Business Use), Classic Autos – Regular Use, Antique Autos, Classic Autos - Limited Use, Electric Autos, Registered Dune Buggies, Registered Golf Carts. Named Non-Owner rated policies and Extended

Non-Owned rated policies will also get this credit. Motor homes rated as pleasure do not qualify for the credit but may qualify a homeowners policy for the discount.

The following vehicles do not qualify for the credit and do not qualify a homeowners policy for the discount:

1. Motorcycles, Mopeds, Go-Carts, Motorscooters and Motorbikes.
2. Snowmobiles and All-Terrain Vehicles.
3. Non-registered Dune Buggies and Non-Registered Golf Carts.
4. Recreational Trailers and Utility Trailers.

C. PROCESSING INSTRUCTIONS

1. New Applications

When homeowner and automobile applications are submitted that are eligible for the Auto/Home Discount, indicate in the credits and surcharge section of the application.

2. Agent Issued Policies

Indicate on the daily and accompanying applications, the policy number for the corresponding policy.

EXAMPLE: Auto Policy - A/H DISCOUNT HAR XXXXXXXX
Homeowner Policy - A/H DISCOUNT AAR XXXXXXXX

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Credits/Discounts/Charges

11. HOUSEHOLD FACTOR

A household factor shall be applied to all class-rated vehicles on the policy if there is a youthful operator in the household under the age of 21 or if all the drivers are over age 75.

12. FINANCIAL STABILITY RATING

The level of this discount is based on the credit score ranking and age of the insured and is applicable to the following coverages: Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.

13. FAMILY RETENTION CREDIT

A **10%** credit will be applied to all class-related vehicles on the policy if the following criteria are met:

- The policy has operators under age 21, or all drivers on the policy are age 75 or over.
- The policy has been in force with State Auto for 3 or more years, without a lapse in coverage or any undisclosed youthful claims during that period.
- The policy has no more than 2 "claims" (below threshold, or chargeable) during the preceding 3 years.
- Once a policy earns the Family Retention Credit (FRC), it will keep the credit until the minimum operator age on the policy is no longer under 21 or over 74, or the total number of "claims" on the policy reaches more than 3 for the preceding 3 year period.

14. DISTANT STUDENT DISCOUNT

A **10%** "Distant Student Discount" will be available for any licensed single driver, under age 25, who is a child of the primary named insured. The driver cannot have regular access to a vehicle, and the school must be at least 100 miles from the nearest garaging ZIP code shown on the policy. The discount will not apply if the child was disclosed as the result of a claim.

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Optional Coverages

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Optional Coverages

7. NAMED NON-OWNER POLICY — PP0322

NOTE: (For individuals who do not own an auto)
(Class Code 945600)

- A. **Liability and Medical Payments Coverage** - charge 50% of the premium that would apply if such individual owned an auto.
- B. **Uninsured Motorists Insurance** - Charge the Uninsured Motorists rate applicable to owners.
- C. **Accidental Death and Work Loss** – Charge private passenger rate.

8. EXTENDED NON-OWNED LIABILITY COVERAGE — PP0306

(Class Code 902000)

- A. **Liability Coverage** – Liability may be extended to an individual described below:
 - 1. The named insured in the policy, the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - a. When there is no primary liability insurance in effect on the furnished auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is primary liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below. The premiums are for the minimum financial responsibility requirement limits in the state.

Person Named	Bodily Injury	Property Damage	Single Limit
Named insured or Spouse	\$2	\$1	\$3
Relative	\$4	\$1	\$6

- 2. If the named insured in the policy, the spouse, if a resident of the same household, or a resident relative is furnished an auto for regular use and is employed by a garage, coverage is not available.
- B. **Medical Payments** - Premiums per person - available only if Bodily Injury and Property Damage coverages are extended.
 - 1. When there is no primary liability insurance in effect on the furnished auto, rates will be determined as if the furnished auto was being specifically insured as an owned auto by the individual. The otherwise applicable base rates shall be reduced by 50%.
 - 2. When there is primary liability insurance in effect on the furnished auto, we do not include class factor, household factor, prime factor, size of car, or passive restraint rating. All other factors applicable to med pay apply, including the 50% ENO factor.
- C. **Accidental Death and Work Loss** – Charge private passenger rate.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

9. DEDUCTIBLES

A. **Deductible Liability Insurance** - is not available for vehicles classified and rated in accordance with the rules of this manual.

B. **Other Than Collision Deductible:**

Deductible
Full Coverage
\$ 50
\$ 200
\$ 250
\$ 500
\$1000
\$1500
\$2000
\$2500

Note: The Other Than Collision deductible will be reimbursed if a vehicle is stolen and subsequently recovered as the result of an activated electronic vehicle recovery system (i.e., OnStar, LoJack, etc.).

C. **Collision Deductible:**

Deductible
\$ 50
\$ 100
\$ 200
\$ 500
\$1000
\$1500
\$2000
\$2500

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434

A. **UNINSURED MOTORISTS COVERAGE**

1. Owners — (Class Code — Refer to Statistical Plan)

a. **Bodily Injury**

This form of auto insurance for Bodily Injury must be afforded at limits not less than the Financial Responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement **PP0495** Uninsured Motorists Coverage - Arkansas.

Exceptions:

1. The named insured has the right to reject such coverage in writing.
2. After a named insured rejects such coverage, the insurer shall not be required to notify any insured on any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.
3. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

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Optional Coverages

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434 (CON'T)

b. Property Damage

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions:

1. Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
2. The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
3. Subsequent, continuation, renewal, reinstatement, or replacement policies, or the transfer of vehicles there under, issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

c. Basic Limits

Rates for the \$50,000 Bodily Injury ONLY and \$75,000 Bodily Injury and Property Damage or \$25,000/50,000 Bodily Injury ONLY and \$25,000/50,000/25,000 Bodily Injury and Property Damage Coverages. Property Damage Uninsured Motorists Coverage is subject to a \$200 Deductible

d. Increased Limits

If a named insured purchases liability limits greater than the financial responsibility limits, the insurer shall have available, and the agent shall offer a named insured or applicant, increased limits Bodily Injury Uninsured Motorists up to the liability limits on the policy.

An insured or applicant not desiring to purchase higher limits shall reject the increased limit in writing or the application for insurance coverage. This requirement for written rejection shall be applicable to new business written on or after January 1, 2000.

e. Rates

Refer to the Size of Car Rule for application of size percentages. The rates are not subject to classification rating or modification by any rating plan.

Non-owners (Class Code 9900)

If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable uninsured motorist rate for Owners.

B. UNDERINSURED MOTORISTS COVERAGE

1. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility Law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Exceptions:

- a. If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- b. The coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- c. Subsequent continuation, renewal, reinstatement, or replacement policies, or the transfer of vehicles there under, issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

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Optional Coverages

10. UNINSURED/UNDERINSURED MOTORISTS COVERAGE PP0495 & PP0434 (CON'T)

2. If Underinsured Motorists Coverage is provided:
 - a. The coverage shall apply to all vehicles insured under the policy.
 - b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
 - c. Attach the applicable endorsement **PP0434** Underinsured Motorists Coverage – Arkansas, at basic or increased limits.

11. INCREASED LIABILITY LIMITS

- A. The following tables contain the optional increased limits available. The basic limits are \$75,000 Single Limit Liability or \$25,000/50,000 Bodily Injury Liability, and \$25,000 Property Damage Liability in the State of Arkansas.

1. Single Limit Liability

Total Limits
\$ 75,000
\$100,000
\$200,000
\$300,000
\$500,000
\$1,000,000

3. Property Damage Liability

Total Limits
\$ 25,000
\$ 50,000
\$ 100,000
\$ 250,000
\$ 500,000
\$1,000,000

2. Split Limit Bodily Injury Liability

Total Limits
\$ 25/50
\$ 50/100
\$ 100/300
\$ 250/500
\$ 500/500
\$ 500/1,000
\$1,000/1,000

4. Medical Payments

Total Limits
\$ 1,000
\$ 5,000
\$ 10,000
\$ 25,000
\$ 50,000
\$ 100,000

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

12. MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

A. ELIGIBILITY

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas.

If one or more of these coverages are afforded, attach the Personal Injury Protection endorsement.

Exceptions:

1. The named insured has the right to reject one or more of such coverages in writing and must reject statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. Subsequent renewal policies issued by the same insurer need not provide the rejected coverage(s) or limit(s) unless the named insured requests such coverage(s) or limit(s) in writing.

B. COVERAGES AND RATES

1. Medical Payments

- a. Limits: Statutory limit per person — \$5,000
 1. Lower or higher limits are permitted only when the named insured has rejected the Statutory Limit.
 2. A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.
 3. Basic and Increased Limits of Personal Auto Medical Payments Coverage.
- b. Rates:
 1. Use the base rates for Medical Payments Insurance.
 2. The Size Relativity, Classifications and SDIP Rules apply.

2. Work Loss Coverage

- a. Limits: Maximum per person —
 1. For an income earner — \$140 per week for 52 weeks.
 2. For a non-income earner — \$70 per week for 52 weeks.
- b. Rates:
 1. Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles, charge \$4 per car, semi-annually.
 2. All Other Motor Vehicles, charge \$2 per car, semi-annually.

NOTE: The Classifications and SDIP Rules do NOT apply.

3. Accidental Death Benefit

- a. Limits: Maximum per person — \$5,000
- b. Rates:
 1. Motorcycles, Motorscooters, Motorbikes or Similar Motor Vehicles, charge \$4 per car, semi-annually.
 2. All Other Motor Vehicles, charge \$2 per car, semi-annually.

NOTE: The Classifications and SDIP Rules do NOT apply.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Optional Coverages

13. AUTO REPLACEMENT COST COVERAGE

A. Replacement cost loss settlement is available subject to the following:

1. The auto is a "new purchased auto".
2. Coverage for Other Than Collision and Collision must be maintained continuously from the date of purchase to the date of loss.
3. Loss is caused by a covered peril other than fire, theft or flood.

A "new purchased auto" as used in this rule is a private passenger auto, pickup or van that has a gross vehicle weight rating of 10,000 lbs. or less. At the time of the purchase, the vehicle must be either the current model year or the immediately prior model year and first titled by the named insured or spouse, and must have fewer than 5,000 miles on the odometer when purchased.

B. The loss settlement provisions for Other Than Collision and Collision coverages are amended from actual cash value to replacement cost and the limit of liability is the lesser of:

1. The cost of repair with parts of like kind and quality
2. The cost of a replacement vehicle whose value does not exceed the value of a value described in 3. and 4.
3. The cost of a new vehicle of the same make, model and equipment; or
4. The cost of a new vehicle of a similar make, model, and equipment if the same make, model and equipment is not available.

Coverage is subject to the Other Than Collision and Collision deductible. Coverage will remain in effect, as long as the premium is paid, for a period not to exceed the first renewal after the vehicle is 48 months old.

C. Rates

Charge 15% of the Other Than Collision and Collision rate.

Attached the Auto Replacement Cost Coverage Endorsement **AU1008**.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Antique / Classic Vehicles

1. CLASSIC AUTOS — REGULAR USE — PP0308

A Classic Auto is a motor vehicle of the private passenger type which is 10 or more years old and its value is significantly higher than the average value of other autos of the same make and model year. (If classic auto has limited use, refer to item 2 below, Classic Auto-Limited Use.) Classic autos used on a regular basis rate as follows:

A. LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

B. PHYSICAL DAMAGE

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, form the table for 1990 and subsequent model years on page "1" of the ISO Symbol and Identification manual.
3. Classify and rate as a private passenger auto using the base rate for the current model year.
4. Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability), Endorsement, **PP0308**.

2. CLASSIC AUTOS — LIMITED USE — AU161

(Class Code 962000)

A Classic Auto-Limited Use is a motor vehicle of the private passenger type that meets the definition of a classic auto and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

A. LIABILITY

Charge 40% of the private passenger base rates.

The premiums are subject to a minimum premium (applicable to the minimum financial responsibility requirement limits in the state) of:

- \$5 - Bodily Injury
- \$8 - Single Limit Liability
- \$3 - Property Damage

B. MEDICAL PAYMENTS

Charge 40% of the private passenger base rates.

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 40% of the private passenger base rates.

ARKANSAS PERSONAL AUTO CUSTOMFITSM MANUAL

Antique / Classic Vehicles

3. ANTIQUE AUTOS — AU161 (Con't)

C. UNINSURED, UNDERINSURED MOTORISTS

Charge 40% of the private passenger base rates.

D. PHYSICAL DAMAGE

Coverage	Deductible
Other Than Collision	ACV
	\$ 50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
\$2,500	
Collision	\$50
	\$100
	\$200
	\$250
	\$500
	\$1,000
	\$1,500
	\$2,000
	\$2,500

Attach the Coverage for Damage to Your Auto (stated amount maximum limit of liability) Endorsement, **PP0308**.

4. SPARE PARTS COVERAGE – AU162

Spare parts means those parts on your property, but not on your auto, kept solely for use with a specified auto. This endorsement is available on antiques and classic autos – limited use.

Deductible	Rate per \$100
\$50	\$3

NOTE: Maximum coverage available is \$3,000.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

First digit of Primary Class code	Number of Major Violations
8	0
7	1
6	2
5	3 or more

NO YOUTHFUL OPERATOR

AGE	Code	USE				
		PLEASURE	DRIVE TO WORK		BUSINESS	FARM
			LESS THAN 15 MILES	15 MILES OR MORE		
Age 25-29	Code	-111	-112	-113	-118	-119
Age 30-34	Code	-121	-122	-123	-128	-129
Age 35-39	Code	-141	-142	-143	-148	-149
Age 40-44	Code	-151	-152	-153	-158	-159
Age 45-49	Code	-161	-162	-163	-168	-169
Age 50-54	Code	-171	-172	-173	-178	-179
Age 55-59	Code	-181	-182	-183	-188	-189
Age 60-64	Code	-191	-192	-193	-198	-199
Age 65-69	Code	-001	-002	-003	-008	-009
Age 70-74	Code	-011	-012	-013	-018	-019
Age 75-79	Code	-031	-032	-033	-038	-039
Age 80-84	Code	-041	-042	-043	-048	-049
Age 85 & Over	Code	-051	-052	-053	-058	-059

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

YOUTHFUL OPERATOR

ALL OTHER YOUTHFUL OPERATORS

	PLEASURE USE	DRIVE TO WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
Code	-871--	-872--	-873--	-878--	-879--

...UNMARRIED FEMALE — NOT OWNER OR PRINCIPAL OPERATOR

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-211--	-212--	-214--	-215--
	18	Code	-221--	-222--	-224--	-225--
	19	Code	-231--	-232--	-234--	-235--
	20	Code	-241--	-242--	-244--	-245--
WITH DRIVER TRAINING	17 or Less	Code	-261--	-262--	-264--	-265--
	18	Code	-271--	-272--	-274--	-275--
	19	Code	-281--	-282--	-284--	-285--
	20	Code	-291--	-292--	-294--	-295--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-461--	-462--	-464--	-465--
	22	Code	-471--	-472--	-474--	-475--
	23	Code	-481--	-482--	-484--	-485--
	24	Code	-491--	-492--	-494--	-495--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED FEMALE — OWNER OR PRINCIPAL OPERATOR

	Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-216--	-213--	-217--	-219--
	18	Code	-226--	-223--	-227--	-229--
	19	Code	-236--	-233--	-237--	-239--
	20	Code	-246--	-243--	-247--	-249--
WITH DRIVER TRAINING	17 or Less	Code	-266--	-263--	-267--	-269--
	18	Code	-276--	-273--	-277--	-279--
	19	Code	-286--	-283--	-287--	-289--
	20	Code	-296--	-293--	-297--	-299--
WITH OR W/O DRIVER TRAINING	21	Code	-466--	-463--	-467--	-469--
	22	Code	-476--	-473--	-477--	-479--
	23	Code	-486--	-483--	-487--	-489--
	24	Code	-496--	-493--	-497--	-499--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

MARRIED FEMALE

			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-316--	-313--	-317--	-319--
	18	Code	-326--	-323--	-327--	-329--
	19	Code	-336--	-333--	-337--	-339--
	20	Code	-346--	-343--	-347--	-349--
WITH DRIVER TRAINING	17 or Less	Code	-366--	-363--	-367--	-369--
	18	Code	-376--	-373--	-377--	-379--
	19	Code	-386--	-383--	-387--	-389--
	20	Code	-396--	-393--	-397--	-399--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-416--	-413--	-417--	-419--
	22	Code	-426--	-423--	-427--	-429--
	23	Code	-436--	-433--	-437--	-439--
	24	Code	-446--	-443--	-447--	-449--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED MALE — NOT OWNER OR PRINCIPAL OPERATOR

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-511--	-512--	-514--	-515--
	18	Code	-521--	-522--	-524--	-525--
	19	Code	-531--	-532--	-534--	-535--
	20	Code	-541--	-542--	-544--	-545--
WITH DRIVER TRAINING	17 or Less	Code	-561--	-562--	-564--	-565--
	18	Code	-571--	-572--	-574--	-575--
	19	Code	-581--	-582--	-584--	-585--
	20	Code	-591--	-592--	-594--	-595--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-611--	-612--	-614--	-615--
	22	Code	-621--	-622--	-624--	-625--
	23	Code	-631--	-632--	-634--	-635--
	24	Code	-641--	-642--	-644--	-645--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

...YOUTHFUL OPERATOR

UNMARRIED MALE — OWNER OR PRINCIPAL OPERATOR

			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-711--	-712--	-714	-715--
	18	Code	-721--	-722--	-724--	-725--
	19	Code	-731--	-732--	-734--	-735--
	20	Code	-741--	-742--	-744--	-745--
WITH DRIVER TRAINING	17 or Less	Code	-761--	-762--	-764--	-765--
	18	Code	-771--	-772--	-774--	-775--
	19	Code	-781--	-782--	-784--	-785--
	20	Code	-791--	-792--	-794--	-795--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-811--	-812--	-814--	-815--
	22	Code	-821--	-822--	-824--	-825--
	23	Code	-831--	-832--	-834--	-835--
	24	Code	-841--	-842--	-844--	-845--

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO CUSTOMFITSM CLASSIFICATIONS

PRIMARY CLASSIFICATIONS
STATISTICAL CODES

YOUTHFUL OPERATOR

MARRIED MALE

	Age	Code	Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use Or Farm Use	Drive to Work Or Business Use	Pleasure Use Or Farm Use	Drive to Work Or Business Use
*WITHOUT DRIVER TRAINING	17 or Less	Code	-311--	-312--	-314--	-315--
	18	Code	-321--	-322--	-324--	-325--
	19	Code	-331--	-332--	-334--	-335--
	20	Code	-341--	-342--	-344--	-345--
WITH DRIVER TRAINING	17 or Less	Code	-361--	-362--	-364--	-365--
	18	Code	-371--	-372--	-374--	-375--
	19	Code	-381--	-382--	-384--	-385--
	20	Code	-391--	-392--	-394--	-395--
WITH OR WITHOUT DRIVER TRAINING	21	Code	-411--	-412--	-414--	-415--
	22	Code	-421--	-422--	-424--	-425--
	23	Code	-431--	-432--	-434--	-435--
	24	Code	-441--	-442--	-444--	-445--

***Note:** Driver Training is required under age 18.

Note: If the class factor for a Youthful Class is less than the All Other Youthful Operator Class with comparable use and mileage, classify and rate as an All Other Youthful Operator.

ARKANSAS PERSONAL AUTO MANUAL

TERRITORY DEFINITIONS

ARKANSAS (State Code 41)

Territory	Code	Territory	Code
BENTON COUNTY —	03	JEFFERSON COUNTY —	06
CRAIGHEAD COUNTY —	09	LITTLE ROCK — territory comprises all of Pulaski County.....	01
CRAWFORD COUNTY — see Fort Smith		LONOKE COUNTY —	06
CRITTENDEN COUNTY —	05	MISSISSIPPI COUNTY —	05
FAULKNER COUNTY —	06	PULASKI COUNTY — see Little Rock.	
FORT SMITH territory comprises all of Crawford and Sebastian Counties	10	SALINE COUNTY —	16
GARLAND COUNTY —	08	SEBASTIAN COUNTY — see Fort Smith.	
GRANT COUNTY —	06	WASHINGTON COUNTY —	03
		REMAINDER OF STATE	11

LIST OF LARGER CITIES AND TOWNS

The following list contains most of the larger cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A					
Alma, Crawford.....	10	Danville, Yell.....	11	Hamburg, Ashley	11
Altheimer, Jefferson.....	06	Dardanelle, Yell.....	11	Hampton, Calhoun.....	11
Arkadelphia, Clark	11	Decatur, Benton	03	Harrisburg, Pointsett.....	11
Ashdown, Little River.....	11	DeQueen, Sevier	11	Harrison, Boone.....	11
Atkins, Pope.....	11	Dermott, Chicot.....	11	Haskell, Saline	16
Augusta, Woodruff.....	11	Des Arc, Prarie.....	11	Hazen, Prairie	11
B					
Bald Knob, White.....	11	DeWitt, Arkansas	11	Heber Springs, Cleburne.....	11
Barling, Sebastian	10	☛...Diaz, Jackson.....	07	Helena, Phillips	11
Batesville, Independence	11	Dierks, Howard.....	11	Hope, Hempstead	11
Bay, Craighead.....	09	Dumas, Desha	11	Horseshoe Bend, Izard.....	11
Bearden, Ouachita	11	E			
Beebe, White	11	Earle, Crittenden	05	Hot Springs, Garland.....	08
Benton, Saline	16	El Dorado, Union.....	11	☛...Hoxie, Lawrence.....	07
Bentonville, Benton	03	England, Lonoke	06	Hughes, St. Francis	11
Berryville, Carroll	11	Eudora, Chicot	11	Huntsville, Madison.....	11
Blytheville, Mississippi	05	Eureka Springs, Carroll.....	11	J	
Booneville, Logan.....	11	F			
Brinkley, Monroe.....	11	Farmington, Washington	03	Jacksonville, Pulaski.....	01
Bryant, Saline	16	Fayetteville, Washington.....	03	Jonesboro, Craighead	09
Bull Shoals, Marion	11	Flippin, Marion	11	Judsonia, White	11
C					
Cabot, Lonoke	06	Fordyce, Dallas	11	K	
Calico Rock, Izard	11	Foreman, Little River.....	11	Kensett, White.....	11
Camden, Ouachita	11	Forrest City, St. Francis	11	L	
Caraway, Craighead	09	Fort Smith, Sebastian	10	Lake City, Craighead.....	09
Carlisle, Lonoke.....	06	G			
Cave City, Sharp	11	Gentry, Benton	03	Lake Village, Chicot.....	11
Charleston, Franklin	11	Glenwood, Pike.....	11	Lavaca, Sebastian	10
Clarendon, Monroe	11	Gosnell, Mississippi.....	05	Leachville, Mississippi	05
Clarksville, Johnson.....	11	Gould, Lincoln	11	☛...Lepanto, Pointsett.....	07
Clinton, Van Buren	11	Gravette, Benton	03	Lewisville, Lafayette.....	11
Conway, Faulkner	06	Greenbrier, Faulkner.....	06	Lincoln, Washington	03
☛...Corning, Clay.....	07	Green Forrest, Carrol.....	11	Little Rock, Pulaski.....	01
Cotton Plant, Woodruff.....	11	Greenwood, Sebastian	10	Lonoke, Lonoke	06
Crossett, Ashley	11	Gurdon, Clark.....	11	Lowell, Benton	03
				Luxora, Mississippi	05

ARKANSAS PERSONAL AUTO MANUAL

TERRITORY DEFINITIONS

City and County	Territory Code	City and County	Territory Code
M		Prescott, Nevada	11
McCrary, Woodruff	11	R	
McGehee, Desha	11	☞... Rector, Clay	07
Madison, St. Francis	11	Rison, Cleveland	11
Magnolia, Columbia	11	Rogers, Benton	03
Malvern, Hot Spring	11	Russellville, Pope	11
Mammoth Spring, Fulton	11	S	
Manila, Mississippi	05	Salem, Fulton	11
Marianna, Lee	11	Searcy, White	11
Marion, Crittendon	05	Shannon Hills, Saline	16
☞...Marked Tree, Poinsett	07	Sheridan, Grant	06
☞...Marmaduke, Greene	07	Sherwood, Pulaski	01
Marshall, Searcy	11	Siloam Springs, Benton	03
Marvell, Phillips	11	Smackover, Union	11
Mayflower, Faulkner	06	South Ft. Smith, Sebastian	10
Melbourne, Iazard	11	Springdale, Washington	03
Mena, Polk	11	Stamps, Lafayette	11
Monette, Craighead	09	Star City, Lincoln	11
Monticello, Drew	11	Stephens, Ouachita	11
Morrilton, Conway	11	Stuttgart, Arkansas	11
Mountain Home, Baxter	11	T	
Mountain Pine, Garland	08	Texarkana, Miller	11
Mountain View, Stone	11	☞...Trumann, Poinsett	07
Mount Ida, Montgomery	11	☞...Tuckerman, Jackson	07
Mulberry, Crawford	10	Turrell, Crittenden	05
Murfreesboro, Pike	11	V	
N		Van Buren, Crawford	10
Nashville, Howard	11	W	
Newark, Independence	11	Waldo, Columbia	11
☞...Newport, Jackson	07	Waldron, Scott	11
North Little Rock, Pulaski	01	☞...Walnut Ridge, Lawrence	07
O		Warren, Bradley	11
Ola, Yell	11	West Fork, Washington	03
Osceola, Mississippi	05	West Helena, Phillips	11
Ozark, Franklin	11	West Memphis, Crittenden	05
P		White Hall, Jefferson	06
☞...Paragould, Greene	07	Wilmot, Ashley	11
Paris, Logan	11	Wilson, Mississippi	05
☞...Parkin, Cross	07	☞...Wynne, Cross	07
Pea Ridge, Benton	03	Y	
Perryville, Perry	11	Yellville, Marion	11
☞...Piggott, Clay	07		
Pine Bluff, Jefferson	06		
Pocahontas, Randolph	11		
Prairie Grove, Washington	03		