

SERFF Tracking Number: AMAX-125980446 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$50
Company Tracking Number: AAIS-2009-2
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Boatowners
Project Name/Number: CW BT 11 08 Rules & Factors - AAIS-2009-2/AAIS-2009-2

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Boatowners	SERFF Tr Num: AMAX-125980446	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0006 Other Personal Inland Marine	Co Tr Num: AAIS-2009-2	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: SPI AAIS	Disposition Date: 01/12/2009
	Date Submitted: 01/08/2009	Disposition Status: Filed
Effective Date Requested (New): 08/01/2009		Effective Date (New): 08/01/2009
Effective Date Requested (Renewal):		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: CW BT 11 08 Rules & Factors - AAIS-2009-2	Status of Filing in Domicile: Pending
Project Number: AAIS-2009-2	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/12/2009	
State Status Changed: 01/12/2009	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: AAIS-2009-2	
Boatowners Program	
Revised Manual Rules and Supplemental Rating Information (Rev 11 08)	

On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing changes to the AAIS Boatowners Program. Our filing consists of revised manual rules and supplemental rating information.(Rev 11 08).

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The Filing Memorandums provide detailed descriptions of the changes being proposed at this time. Copies of all materials are enclosed.

We propose that the filing become effective August 1, 2009. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Company and Contact

Filing Contact Information

Norma Jean Knight, Senior Filings/Compliance normak@aaisonline.com

Specialist

1745 South Naperville Road (630) 681-8347 [Phone]

Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

American Association of Insurance Services CoCode: 31400 State of Domicile: Delaware

1745 S. Naperville Road Group Code: Company Type:

Wheaton, IL 60187-8132 Group Name: State ID Number:

(630) 681-8347 ext. [Phone] FEIN Number: 36-2021360

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$50.00	01/08/2009	24902082

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/12/2009	01/12/2009

SERFF Tracking Number: *AMAX-125980446* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *AAIS-2009-2*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
Product Name: *Boatowners*
Project Name/Number: *CW BT 11 08 Rules & Factors - AAIS-2009-2 /AAIS-2009-2*

Disposition

Disposition Date: 01/12/2009

Effective Date (New): 08/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125980446 State: Arkansas
 Filing Company: American Association of Insurance Services State Tracking Number: EFT \$50
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	AR - RATE FILING ABSTRACT RF-1	Filed	Yes
Supporting Document	BT CW Rules Filing Memo 11 08	Filed	Yes
Supporting Document	CW BT Manual 11 08 to BT CW Manual 05 08	Filed	Yes
Supporting Document	CW BT Rating Information 05 08 to 11 08 SxS FACTORS	Filed	Yes
Supporting Document	Important Notice - Copyrighted Materials	Filed	Yes
Supporting Document	AR Personal Lines Rules Company Action Exhibit	Filed	Yes
Rate	Boatowners Manual Rules	Filed	Yes
Rate	Factor Rating Information	Filed	Yes

SERFF Tracking Number: *AMAX-125980446* *State:* *Arkansas*
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Product Name: *Boatowners*
Project Name/Number: *CW BT 11 08 Rules & Factors - AAIS-2009-2 /AAIS-2009-2*

Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Boatowners Manual Rules	Rules - 11	Replacement	Rules - 11.PDF
Filed	Factor Rating Information	Factor Rating Info - 1	Replacement	Factor Rating Info - 1.PDF

AMERICAN ASSOCIATION OF INSURANCE SERVICES BOATOWNERS MANUAL

COUNTRYWIDE

4.3.2 Boat Trailer

- Step 1** To determine the premium for each boat trailer, multiply the Boat Trailer rating information shown under Rule 4.3.2 in the Loss Cost Rating Information pages by the boat trailer limit of insurance, in hundreds.
- Step 2** Multiply the premium determined in Step 1 by the applicable Boat Trailer Deductible Factor shown in the Factor Rating Information pages under Rule 5.3, Boat Trailer Deductible.
- Step 3** Multiply the premium determined in Step 2 by any applicable premium modification factors shown in the Factor Rating Information pages under Rule 6, Premium Modifications.

4.3.3 Liability Premium

- Step 1** Follow Steps 1.a. and 1.b. below to determine the basic liability premium for each boat.
- a. Select the applicable rate group from the Liability Rate Group Chart shown below based on the horsepower and length of the boat.

LIABILITY RATE GROUP CHART

LENGTH IN FEET	HORSEPOWER						
	0-25 hp	26-65 hp	66-85 hp	86-120 hp	121-200 hp	201-300 hp	301-400 hp
0 - 11'	1	6	6	6	6	6	6
12' & 13'	1	2	3	4	5	6	6
14'	1	1	3	4	5	6	6
15'	1	1	2	3	4	5	6
16'	1	1	2	3	3	5	6
17'	1	1	2	2	3	5	6
18' & 19'	1	1	2	2	3	5	6
20' – 25'	1	1	2	2	2	3	5
26' +	1	1	1	2	2	3	4

Personal Watercraft is categorized in Rate Group 7.

If two or more motors or engines are used simultaneously, use 75% of their combined horsepower to determine horsepower. If two or more motors or engines are used interchangeably with the same boat, use the horsepower of the largest motor or engine.

- b. Based on the rate group of each boat, select the applicable Base Liability Loss Cost shown in the Loss Cost Rating Information pages.

AMERICAN ASSOCIATION OF INSURANCE SERVICES
BOATOWNERS MANUAL
COUNTRYWIDE

FACTOR RATING INFORMATION

NAVIGATIONAL TERRITORY	FACTOR	TYPE OF BOAT	FACTOR
1. Alaska	2.00	Bass	1.20
2. Pacific North	1.05	Outboard	.90
3. Pacific South	1.10	Personal Watercraft	1.50
4. Inland - West	.65	Power -- inboard or	
5. Inland - Central	.70	inboard/outboard	1.00
6. Inland - East	.60	Sail	.70
7. Great Lakes	.70		
8. Atlantic North	.85		
9. Atlantic South	1.00		
10. Gulf West	1.00		
11. Florida And Puerto Rico	1.50		

AMOUNT OF INSURANCE RELATIVITIES

LIMITS	RELS	LIMITS	RELS	LIMITS	RELS
\$1,000	0.300	\$26,000	1.960	\$51,000	3.460
2,000	0.388	27,000	2.020	52,000	3.520
3,000	0.476	28,000	2.080	53,000	3.580
4,000	0.564	29,000	2.140	54,000	3.640
5,000	0.650	30,000	2.200	55,000	3.700
6,000	0.720	31,000	2.260	56,000	3.760
7,000	0.790	32,000	2.320	57,000	3.820
8,000	0.860	33,000	2.380	58,000	3.880
9,000	0.930	34,000	2.440	59,000	3.940
10,000	1.000	35,000	2.500	60,000	4.000
11,000	1.060	36,000	2.560	61,000	4.060
12,000	1.120	37,000	2.620	62,000	4.120
13,000	1.180	38,000	2.680	63,000	4.180
14,000	1.240	39,000	2.740	64,000	4.240
15,000	1.300	40,000	2.800	65,000	4.300
16,000	1.360	41,000	2.860	66,000	4.360
17,000	1.420	42,000	2.920	67,000	4.420
18,000	1.480	43,000	2.980	68,000	4.480
19,000	1.540	44,000	3.040	69,000	4.540
20,000	1.600	45,000	3.100	70,000	4.600
21,000	1.660	46,000	3.160	71,000	4.660
22,000	1.720	47,000	3.220	72,000	4.720
23,000	1.780	48,000	3.280	73,000	4.780
24,000	1.840	49,000	3.340	74,000	4.840
25,000	1.900	50,000	3.400	75,000	4.900

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 01/12/2009

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF
 AR - NAIC RATE RULE FILING SCHEDULE.PDF

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 01/12/2009
Bypass Reason: N/A to this filing
Comments:

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 01/12/2009
Bypass Reason: N/A to this filing
Comments:

Satisfied -Name: AR - RATE FILING ABSTRACT RF-1 **Review Status:** Filed 01/12/2009
Comments:
Attachment:
 AR - RATE FILING ABSTRACT RF-1.PDF

Satisfied -Name: BT CW Rules Filing Memo 11 08 **Review Status:** Filed 01/12/2009
Comments:
Attachment:
 BT CW Rules Filing Memo 11 08.PDF

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Product Name: Boatowners
Project Name/Number: CW BT 11 08 Rules & Factors - AAIS-2009-2 /AAIS-2009-2

Satisfied -Name: CW BT Manual 11 08 to BT CW Manual 05 08
Review Status: Filed 01/12/2009

Comments:

Attachment:

CW BT Manual 11 08 to BT CW Manual 05 08.PDF

Satisfied -Name: CW BT Rating Information 05 08 to 11 08 SxS FACTORS
Review Status: Filed 01/12/2009

Comments:

Attachment:

CW BT Rating Information 05 08 to 11 08 SxS FACTORS.PDF

Satisfied -Name: Important Notice - Copyrighted Materials
Review Status: Filed 01/12/2009

Comments:

Attachment:

Important Notice - Copyrighted Materials.PDF

Satisfied -Name: AR Personal Lines Rules Company Action Exhibit
Review Status: Filed 01/12/2009

Comments:

Attachment:

AR Personal Lines Rules Company Action Exhibit.PDF

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

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

3. Group Name	Group NAIC #
	0000

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Association of Insurance Services	DE	31400	36-2021360	

5. Company Tracking Number	AAIS-2009-2
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Norma Jean Knight 1745 South Naperville Road Wheaton IL 60187-8132	Senior Filings/Compliance Specialist	800-564-2247 Ext. 243	630-681-8356	normak@aaisonline.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Norma Jean Knight

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

9.	Type of Insurance (TOI)	09.0 Inland Marine
10.	Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Boatowners Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 08/01/2009 Renewal: N/A
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	We are the rating Organization
17.	Reference Organization # & Title	
18.	Company's Date of Filing	01/08/09
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AAIS-2009-2
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Re: AAIS-2009-2
 Boatowners Program
 Revised Manual Rules and Supplemental Rating Information (Rev 11 08)

On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing changes to the AAIS Boatowners Program. Our filing consists of revised manual rules and supplemental rating information.(Rev 11 08).

The Filing Memorandums provide detailed descriptions of the changes being proposed at this time. Copies of all materials are enclosed.

We propose that the filing become effective August 1, 2009. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

[View Complete Filing Description](#)

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:	N/A
Amount:	\$50.00

Fees submitted via EFT

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

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

RATE/RULE FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	AAIS-2009-2
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
American Association of Insurance Services	0	0	0	0	0	0	0

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

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

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing - Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rules - 11 Rev 11 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Factor Rating Info - 1 Rev 11 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AAIS-2009-2
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. American Association of Insurance Services	B.	0000-31400

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 09.0 Inland Marine	B.	09.0006 Other Personal Inland Marine

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Boatowners Program		0.0%	This does not apply to a filing of loss costs by an advisory organization.			
TOTAL OVERALL EFFECT						

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2000	This information is not readily available	-20%	07/01/00	This information is not readily available			1999-70.8%
						2000-35.7%	
						2001-29.2%	
						2002-34.9%	
						2003-35.2%	

7.

Expense Constants	Selected Provisions
A. Total Production Expense	This does not apply to an advisory organization.
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

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

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
COUNTRYWIDE BOATOWNERS PROGRAM
RULES AND SUPPLEMENTARY RATING INFORMATION
FILING MEMORANDUM**

The American Association of Insurance Services (AAIS) is filing revisions to its Boatowners Program consisting of updated pages for the Manual Rules and Factor Rating Information pages. These 11 08 revisions will amend the 05 08 CW Boatowners Manual.

Manual Rules

4.3.3 Liability Premium: Revisions are being made to the Liability Rate Group Table. With the 11 08 revision, 19 foot boats are added to the 18 foot Rate Group. In addition, the group listed as 20' & 25' has been corrected to 20' - 25'.

Factor Rating Information Pages

The Type of Boat category for Power has been changed from "Power -- outboard/ in and outboard" to "Power -- inboard/ in and outboard".

A copy of the Countrywide Boatowners Manual Revision 11 08 Rules page 11 and Factor Rating Information page 1 are being submitted for approval and are enclosed with this filing. Side-by-side exhibits are attached. Please note that these changes have no impact on eligibility or rating.

BOATOWNERS COUNTRYWIDE MANUAL COMPARISONS

Proposed Countrywide Boatowners Manual Page 11 Revision 11 08	Current Countrywide Boatowners Manual Page 11 Revision 05 08
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This coverage comparison is for illustrative purposes only. It is intended to provide a general overview of coverage similarities.

<p>4.3.2 Boat Trailer</p> <p>Step 1 To determine the premium for each boat trailer, multiply the Boat Trailer rating information shown under Rule 4.3.2 in the Loss Cost Rating Information pages by the boat trailer limit of insurance, in hundreds.</p> <p>Step 2 Multiply the premium determined in Step 1 by the applicable Boat Trailer Deductible Factor shown in the Factor Rating Information pages under Rule 5.3, Boat Trailer Deductible.</p> <p>Step 3 Multiply the premium determined in Step 2 by any applicable premium modification factors shown in the Factor Rating Information pages under Rule 6, Premium Modifications.</p> <p>No change</p>	<p>4.3.2 Boat Trailer</p> <p>Step 1 To determine the premium for each boat trailer, multiply the Boat Trailer rating information shown under Rule 4.3.2 in the Loss Cost Rating Information pages by the boat trailer limit of insurance, in hundreds.</p> <p>Step 2 Multiply the premium determined in Step 1 by the applicable Boat Trailer Deductible Factor shown in the Factor Rating Information pages under Rule 5.3, Boat Trailer Deductible.</p> <p>Step 3 Multiply the premium determined in Step 2 by any applicable premium modification factors shown in the Factor Rating Information pages under Rule 6, Premium Modifications.</p>
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BOATOWNERS COUNTRYWIDE MANUAL COMPARISONS

Proposed Countrywide Boatowners Manual
Page 11
Revision 11 08

Current Countrywide Boatowners Manual
Page 11
Revision 05 08

This coverage comparison is for illustrative purposes only. It is intended to provide a general overview of coverage similarities.

4.3.3 Liability Premium

Step 1 Follow Steps 1.a. and 1.b. below to determine the basic liability premium for each boat.

- a. Select the applicable rate group from the Liability Rate Group Chart shown below based on the horsepower and length of the boat.

LIABILITY RATE GROUP CHART

LENGTH IN FEET	HORSEPOWER						
	0-25 hp	26-65 hp	66- 85hp	86- 120h p	121- 200hp	201- 300hp	301- 400hp
0 - 11'	1	6	6	6	6	6	6
12' & 13'	1	2	3	4	5	6	6
14'	1	1	3	4	5	6	6
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16'	1	1	2	3	3	5	6
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20' - 25'	1	1	2	2	2	3	5
26' +	1	1	1	2	2	3	4

Personal Watercraft is categorized in Rate Group 7.

If two or more motors or engines are used simultaneously, use 75% of their combined horsepower to determine horsepower. If two or more motors or engines are used interchangeably with the same boat, use the horsepower of the largest motor or engine.

- b. Based on the rate group of each boat, select the applicable Base Liability Loss Cost shown in the Loss Cost Rating Information pages.

4.3.3 Liability Premium

Step 1 Follow Steps 1.a. and 1.b. below to determine the basic liability premium for each boat.

- a. Select the applicable rate group from the Liability Rate Group Chart shown below based on the horsepower and length of the boat.

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26' +	1	1	1	2	2	3	4

Personal Watercraft is categorized in Rate Group 7.

If two or more motors or engines are used simultaneously, use 75% of their combined horsepower to determine horsepower. If two or more motors or engines are used interchangeably with the same boat, use the horsepower of the largest motor or engine.

- b. Based on the rate group of each boat, select the applicable Base Liability Loss Cost shown in the Loss Cost Rating Information pages.

This factor rating information comparison is for informational and illustrative purposes only. It is solely intended to provide a general overview of factor rating differences and similarities. This document and the language herein is not a contract and does not confer any contractual obligation between AAIS, its officers or agents and any individual, organization or other recipient of this document.

If anything in this factor rating comparison is in conflict with the actual terms, coverage amounts, or factors in the referenced manual, the actual terms, coverage amounts, and factors apply and are not modified by this document.

AAIS PROPOSED Boatowners - Countrywide Factor Rating Information Rev 11 08	AAIS CURRENT Boatowners - Countrywide Rating Information Rev 2.0	COMMENTS
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TYPE OF BOAT

FACTOR

Bass	1.20
Outboard	.90
Personal Watercraft	1.50
Power -- Inboard or Inboard/outboard	1.00
Sail	.70

TYPE OF BOAT

FACTOR

Bass	1.20
Outboard	.90
Personal Watercraft	1.50
Power -- Inboard or Inboard/outboard	1.00
Sail	.70

The Type of Boat titled "Power" has been changed to display "Power -- Inboard or Inboard/outboard"

IMPORTANT NOTICE:

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AMERICAN ASSOCIATION OF INSURANCE SERVICES

COMPANY ACTION EXHIBIT

ARKANSAS

MANUAL RULES AND SUPPLEMENTAL RATING INFORMATION

Companies that are affiliated for rules for this line of insurance:

- can adopt an AAIS rules filing, without modifications, on the effective date designated by AAIS by notifying the Arkansas Insurance Department (ARID) at least 20 days before the effective date designated by AAIS.
- can adopt an AAIS rules filing on an earlier effective date by notifying the ARID at least 20 days before their chosen effective date.
- can adopt an AAIS rules filing on a later effective date by notifying the ARID at least 20 days before the effective date designated by AAIS.
- can modify an AAIS rules filing by establishing an effective date and submitting their modifications to the ARID at least 20 days before their chosen effective date.
- can non-adopt an AAIS rules filing without notifying the ARID.

Include the AAIS and state file numbers in all correspondence with the ARID.