

SERFF Tracking Number: TRGR-125979412 State: Arkansas
Filing Company: Republic Underwriters Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 09-004
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: RoadMaster Personal Auto Program
Project Name/Number: Revised Underwriting Guidelines/09-004

Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: RoadMaster Personal Auto Program SERFF Tr Num: TRGR-125979412 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: 09-004 State Status: Fees verified and received
Filing Type: Rule Co Status: Submitted Reviewer(s): Alexa Grissom, Betty Montesi
Author: William Bradford Disposition Date: 01/12/2009
Date Submitted: 01/08/2009 Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

State Filing Description:

General Information

Project Name: Revised Underwriting Guidelines
Project Number: 09-004

Reference Organization: N/A
Reference Title: N/A

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

The Prior Insurance and Company Approval Required Prior to Binding / Subject to Underwriting Review sections are clarified.

Status of Filing in Domicile: Pending

Domicile Status Comments: Similar changes are being filed in Texas

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

Company and Contact

SERFF Tracking Number: TRGR-125979412 *State:* Arkansas
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Company Tracking Number: 09-004
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: RoadMaster Personal Auto Program
Project Name/Number: Revised Underwriting Guidelines/09-004

Filing Contact Information

William Bradford, Senior Products Filing bill.bradford@republicgroup.com
 Specialist
 5525 LBJ Freeway (972) 788-6617 [Phone]
 Dallas, TX 75240 (972) 788-6022[FAX]

Filing Company Information

Republic Underwriters Insurance Company CoCode: 24538 State of Domicile: Texas
 5525 LBJ Freeway Group Code: 3489 Company Type:
 Dallas, TX 75240-6241 Group Name: The Republic Group State ID Number:
 (972) 788-6001 ext. [Phone] FEIN Number: 75-1221537

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: 1 company X \$25
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Republic Underwriters Insurance Company	\$25.00	01/08/2009	24893110

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Correspondence Summary

Dispositions

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

Amendments

Item	Schedule	Created By	Created On	Date Submitted
New Underwriting Guides	Supporting Document	William Bradford	01/09/2009	01/09/2009

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Project Name/Number: Revised Underwriting Guidelines/09-004

Disposition

Disposition Date: 01/12/2009

Effective Date (New): 01/29/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TRGR-125979412 State: Arkansas
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 Project Name/Number: Revised Underwriting Guidelines/09-004

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 (revised)	New Underwriting Guides	Filed	Yes
Supporting Document	New Underwriting Guides	Filed	Yes
Supporting Document	Prior Guides	Filed	Yes

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Product Name: RoadMaster Personal Auto Program
Project Name/Number: Revised Underwriting Guidelines/09-004

Amendment Letter

Amendment Date:

Submitted Date: 01/09/2009

Comments:

Correcting typographical error in Company Approval Required Prior to Binding / Subject to Underwriting Review section. Insurance Score of 609 or less and driving incidents should read Insurance Score of 650 or less and driving incidents.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: New Underwriting Guides

Comment:

AR Auto RM 1-7-2009.pdf

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status: Filed	01/12/2009
Bypass Reason:	No changes		
Comments:			
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status: Filed	01/12/2009
Bypass Reason:	No changes		
Comments:			
Bypassed -Name:	NAIC loss cost data entry document	Review Status: Filed	01/12/2009
Bypass Reason:	No changes		
Comments:			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	01/12/2009
Bypass Reason:	Not Applicable		
Comments:			
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	01/12/2009
Comments:			
Attachment:	AR Trans.pdf		
Satisfied -Name:	New Underwriting Guides	Review Status: Filed	01/12/2009

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Product Name: RoadMaster Personal Auto Program
Project Name/Number: Revised Underwriting Guidelines/09-004

Review Status:

Satisfied -Name: Prior Guides

Filed

01/12/2009

Comments:

Approved under DOI Number 7794341

Attachment:

AR Auto RM 11-13-2008.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
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3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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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

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input 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: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

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

Check #:
Amount:

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

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

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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 #	
-----------	--	--

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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

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	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
-----------	---	--

7.	Effective Date of last rate revision	
-----------	---	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Arkansas Personal Automobile Underwriting Guidelines: RoadMaster

This Personal Automobile Program has been developed in cooperation with the Arkansas independent agents to provide a comprehensive package of protection at a competitive market price.

We seek to write insurance for customers who have demonstrated a mature and safety conscious attitude toward the privilege of driving, while maintaining financial stability and social responsibility.

The foundation of this program is based upon and relies heavily on the valuable field underwriting expertise of our agents and their personal experience and knowledge of the risk. This program requires a thorough analysis of all risk characteristics and all available underwriting tools to ensure eligibility, appropriate placement, and pricing.

Prior Insurance Continuous prior insurance for 12 months from the effective date of the policy is required where there was a need for insurance.

Customers with a lapse in coverage are generally not eligible, but may be subject to Underwriter approval.

Comprehensive Losses Losses over \$1000 will be considered in policy rating.

Operators ≥ 80 years old Prior approval from Company is required for operators age 80 and older. Approval will be given only upon operator's submission of a clean driving record and an acceptable ACORDTM Medical Statement.

Additional Considerations Vehicles ≥ 15 years old with comprehensive or collision and comprehensive coverage are required to have either pictures or a signed inspection form. Vehicles with visible damage cannot be written with collision or comprehensive coverage until the damage has been repaired.

Single car policies receiving the Corporate Car Discount will have Extended Non-Owned Coverage automatically added to the policy.

Motor Homes

- 5 years experience operating a Motor Home
- Value up to \$250K
- No major violations
- Clean MVR for 3 years (no accidents or violations)

Company Approval Required Prior to Binding / Subject to Underwriting Review

- Any risk with 3 or more driving incidents (Driving incidents include all at-fault accidents, not-at-fault accidents, minor violations and major violations in the past 3 years).
- Any operator with 2 or more accidents in the last 3 years (at fault or not at fault).
- Any prior claim including bodily injury and exceeding \$25,000.
- Any risk with an Insurance Score of 650 or less **and** driving incidents will be subject to Underwriter review.
- Any operator under 25 years of age with any at-fault accident or violations.

Company Approval cont'd.

- Number of comprehensive losses are greater than the number of vehicles on the policy.
- For any risk with 500/1M limits . These risks will be referred to Underwriting.
- Any vehicle classified as sport, high performance, limited production or exotic (refer to current "Non-Binding Vehicle List" located in the Underwriting Guidelines section on *RepubLink*SM). Acceptable vehicle condition is defined as well maintained and conservative in performance and value.
- Any operator with an International Drivers License.
- Any operator with a physical condition that may impair driving ability.

Ineligible Operators

- Any operator with major violation (i.e. DWI, DUI, Reckless Driving, Racing).
- Any operator who requires an SR-22 filing.
- Any operator with a revoked, suspended or invalid driver's license.
- Any operator who has been convicted of a felony while operating a motor vehicle.

Ineligible Vehicles

- Vehicles with cost new value of more than \$100,000.
- Motor Homes with a cost new over \$250,000.
- Trucks with a load capacity > 1 Ton.
- Smart Cars and Smart Fortwo Cars.
- Any pickup or utility vehicle used on a regular basis for building maintenance, construction, contracting, etc.
- Delivery vehicles or vehicles marked with logos or advertising.
- Vehicles used for display, parades, etc.
- Unregistered vehicles or vehicles registered for other than street use.
- Grey market vehicles, electric vehicles or emergency vehicles.
- Vehicles used as a primary residence.
- Vehicles with stated value physical damage coverage.
- Kit cars or performance modified vehicles, street rods, low riders, and vehicles with oversized wheels (22" plus), oversized tires or custom rims.
- Vehicles with more than four (4) wheels (other than Motor Homes).
- Vehicles registered in the name of a corporation or other business entity.

Refer to "Non-Binding Vehicle List" (located in the Underwriting Guidelines section on *RepubLink*SM).

Applications must be submitted to Company no later than ten days following the effective date of coverage. Coverage may not be bound prior to date of application.

Policies must be received by the Company seven days prior to the effective date to qualify for the Advance Quote Discount. In addition, the previous policy must also be in force with no lapse in coverage. Submissions uploaded after 2:00 p.m. on the seventh day will not be received by the Company until the next business day and will not qualify for the discount.

Risks that do not meet these guidelines should be discussed with a Company representative or submitted on a non-bound basis.

Final decision for acceptability rests with the Company.

If any statement made is in conflict with Arkansas law, the Arkansas law prevails.

Arkansas Personal Automobile Underwriting Guidelines: RoadMaster

This Personal Automobile Program has been developed in cooperation with the Arkansas independent agents to provide a comprehensive package of protection at a competitive market price.

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Prior Insurance Continuous prior insurance for 12 months from the effective date of the policy is required where there was a need for insurance.

Customers with a lapse in coverage are not eligible.

Comprehensive Losses Losses over \$1000 will be considered in policy rating.

Operators \geq 80 years old Prior approval from Company is required for operators age 80 and older. Approval will be given only upon operator's submission of a clean driving record and an acceptable ACORDTM Medical Statement.

Additional Considerations Vehicles \geq 15 years old with comprehensive or collision and comprehensive coverage are required to have either pictures or a signed inspection form. Vehicles with visible damage cannot be written with collision or comprehensive coverage until the damage has been repaired.

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- Any operator with an International Drivers License.
- Any operator with a physical condition that may impair driving ability.
- Any operator with 2+ not-at-fault accidents in the last 3 years.
- Any operator with 3+ driving violations in the past 3 years.
- Single car policies with more than 2 comprehensive losses in the past 3 years.
- Multi-car policies with more than 3 comprehensive losses in the past 3 years.

Company Approval cont'd.

- Any risk with a Insurance Score of 609 or less and driving activity
- Any operator under 25 years of age with 1+ at-fault accident or violation.
- For any risk with 500/1000 limits . These risks will be referred to Underwriting. We seek to insure individuals with responsible and safe driving habits.

Ineligible Operators

- Any operator with major violation (i.e. DWI, DUI, Reckless Driving, Racing).
- Any operator who requires an SR-22 filing.
- Any operator with a revoked, suspended or invalid driver's license.
- Any operator who has been convicted of a felony while operating a motor vehicle.

Ineligible Vehicles

- Vehicles with cost new value of more than \$100,000.
- Motor Homes with a cost new over \$250,000.
- Trucks with a load capacity > 1 Ton.
- Smart Cars and Smart Fortwo Cars.
- Any pickup or utility vehicle used on a regular basis for building maintenance, construction, contracting, etc.
- Delivery vehicles or vehicles marked with logos or advertising.
- Vehicles used for display, parades, etc.
- Unregistered vehicles or vehicles registered for other than street use.
- Grey market vehicles, electric vehicles or emergency vehicles.
- Vehicles used as a primary residence.
- Vehicles with stated value physical damage coverage.
- Kit cars or performance modified vehicles, street rods, low riders, and vehicles with oversized wheels (22" plus), oversized tires or custom rims.
- Vehicles with more than four (4) wheels (other than Motor Homes).
- Vehicles registered in the name of a corporation or other business entity.

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Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	New Underwriting Guides	01/08/2009	AR Auto RM 1-7-2009.pdf

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- Any operator with 2 or more accidents in the last 3 years (at fault or not at fault).
- Any prior claim including bodily injury and exceeding \$25,000.
- Any risk with an Insurance Score of 609 or less **and** driving incidents will be subject to Underwriter review.
- Any operator under 25 years of age with any at-fault accident or violations.

Company Approval cont'd.

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Ineligible Vehicles

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- Motor Homes with a cost new over \$250,000.
- Trucks with a load capacity > 1 Ton.
- Smart Cars and Smart Fortwo Cars.
- Any pickup or utility vehicle used on a regular basis for building maintenance, construction, contracting, etc.
- Delivery vehicles or vehicles marked with logos or advertising.
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- Unregistered vehicles or vehicles registered for other than street use.
- Grey market vehicles, electric vehicles or emergency vehicles.
- Vehicles used as a primary residence.
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- Kit cars or performance modified vehicles, street rods, low riders, and vehicles with oversized wheels (22" plus), oversized tires or custom rims.
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