

SERFF Tracking Number: ACEH-126332120 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-PA-2008575  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Pers Automobile  
Project Name/Number: New Program Rates/Rules/09-PA-2008575

## Filing at a Glance

Company: Bankers Standard Insurance Company

Product Name: AR Pers Automobile SERFF Tr Num: ACEH-126332120 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 09-PA-2008575 State Status: Fees verified and received (PPA)  
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi  
Authors: Doreen Freiman, Rosalie Salfi, Brenda Balboni Disposition Date: 10/27/2009  
Date Submitted: 10/07/2009 Disposition Status: Filed  
Effective Date Requested (New): 12/15/2009 Effective Date (New): 12/15/2009  
Effective Date Requested (Renewal): 12/15/2009 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: New Program Rates/Rules Status of Filing in Domicile:  
Project Number: 09-PA-2008575 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 10/27/2009  
State Status Changed: 10/08/2009 Deemer Date:  
Created By: Brenda Balboni Submitted By: Brenda Balboni  
Corresponding Filing Tracking Number: 09-PA-2008575(F)  
Filing Description:  
This filing represents the introduction of an automobile insurance policy to become part of the new ACE Platinum Portfolio Program. This program is designed to cover exposures particular to high net worth individuals. Insurance Scoring will be used in the new business underwriting process and in new and renewal business in the rating process. Also filed is a corresponding form filing, Company tracking number 09-PA-2008575(F).

## Company and Contact

### Filing Contact Information

Brenda Balboni, Filing Specialist brenda.balboni@acegroup.com

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7 Giralda Farms, Suite 120 973-408-6190 [Phone]  
 Madison, NJ 07940-1027 973-410-2101 [FAX]

**Filing Company Information**

Bankers Standard Insurance Company	CoCode: 18279	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street	Group Name:	State ID Number:
Philadelphia, PA 19106	FEIN Number: 59-1320184	
(215) 640-5123 ext. [Phone]		

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**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 x 1 new rate/rule filing = \$100.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Standard Insurance Company	\$100.00	10/07/2009	31116154

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/27/2009	10/27/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/22/2009	10/22/2009	Brenda Balboni	10/23/2009	10/23/2009
Pending Industry Response	Alexa Grissom	10/20/2009	10/20/2009	Brenda Balboni	10/21/2009	10/21/2009
Pending Industry Response	Alexa Grissom	10/13/2009	10/13/2009	Brenda Balboni	10/19/2009	10/19/2009
Pending Industry Response	Alexa Grissom	10/13/2009	10/13/2009	Brenda Balboni	10/19/2009	10/19/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Code 23-79-152	Note To Reviewer	Brenda Balboni	10/21/2009	10/21/2009
Ark. Code Ann. 23-79-153?	Note To Reviewer	Brenda Balboni	10/14/2009	10/14/2009

<i>SERFF Tracking Number:</i>	<i>ACEH-126332120</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>09-PA-2008575</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>AR Pers Automobile</i>		
<i>Project Name/Number:</i>	<i>New Program Rates/Rules/09-PA-2008575</i>		

SERFF Tracking Number: ACEH-126332120  
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State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Disposition

Disposition Date: 10/27/2009  
 Effective Date (New): 12/15/2009  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Standard Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Filing Memorandum		Yes
Supporting Document	Insurance Scoring Documentation		Yes
Supporting Document (revised)	Automobile Underwriting Guidelines		Yes
Supporting Document	Automobile Underwriting Guidelines		Yes
Supporting Document	Actuarial Memorandum & Supporting Documentation		Yes
Supporting Document	Credit Model Objection Response and Exhibits		Yes
Supporting Document	Loss Ratios		Yes
Rate	Table of Contents		Yes
Rate	Territory Definitions		Yes
Rate	General Rules		Yes
Rate	Premium Determination Rules		Yes
Rate	Classification Rules		Yes
Rate (revised)	Safe Driver Insurance Plan Rules		Yes
Rate	Safe Driver Insurance Plan Rules		Yes
Rate	Miscellaneous Rules		Yes
Rate	Optional Coverage Rules		Yes
Rate	Miscellaneous Type Vehicle Rules		Yes
Rate	Class Plan Rating Factors		Yes
Rate	Base Rates/Rating Factor Tables		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/22/2009  
Submitted Date 10/22/2009  
Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing. Please add a statement to the rules affirming that not-at-fault accidents and acts of nature are not surcharged.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/23/2009  
Submitted Date 10/23/2009

Dear Alexa Grissom,

### Comments:

This is in response to your Objection Letter dated 10/22/2009.

### Response 1

Comments: Please see attached Page 5.1 with the not-at-fault accidents and acts of nature and not surcharged notation.

### 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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SERFF Tracking Number: ACEH-126332120 State: Arkansas  
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Safe Driver Insurance Plan Pages 5.1 - 5.3 New  
Rules

**Previous Version**

Safe Driver Insurance Plan Pages 5.1 - 5.3 New  
Rules

Thank you for your help with this filing.

If you need any additional information, please contact me.

Brenda

Sincerely,

Brenda Balboni, Doreen Freiman, Rosalie Salfi

SERFF Tracking Number: ACEH-126332120 State: Arkansas  
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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/20/2009  
Submitted Date 10/20/2009  
Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing. The correct code cite is Ark. Code Ann. 23-79-152. Can you provide loss ratios for the tiers?

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/21/2009  
Submitted Date 10/21/2009

Dear Alexa Grissom,

### Comments:

This is in response to your Objection Letter dated 10/20/2009.

### Response 1

Comments: Please see the attached loss ratios that you have requested.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Loss Ratios

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.



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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/13/2009  
Submitted Date 10/13/2009  
Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing. I omitted this from the previous letter. Use of the credit model must be justified by your loss data per 23-67-405,

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/19/2009  
Submitted Date 10/19/2009

Dear Alexa Grissom,

### Comments:

This is in response to your second Objection Letter dated 10/13/09.

### Response 1

Comments: Please see the attached response and exhibits regarding your Objection letter regarding Use of credit model loss justification.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Credit Model Objection Response and Exhibits

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.



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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/13/2009  
Submitted Date 10/13/2009  
Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing. Please advise if you offer a College Graduate Discount in accordance with Ark. Code Ann. 23-89-210. Please review Ark. Code Ann. 23-79-153 and Directive 2-2009 and amend the underwriting guidelines and rules accordingly. The RF-1 is mandatory; please submit the form.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/19/2009  
Submitted Date 10/19/2009

Dear Alexa Grissom,

### Comments:

This is in response to your first Objection Letter dated October 13, 2009.

### Response 1

Comments: The College Graduate Scholastic Achievement Discount is offered. The rule is located on page 3.1 of the manual. I have sent a note regarding the referenced Code 23-79-153. This regulation has to do with health insurance, not sure if this was an error?

Directive 2-2009 has been reviewed and attached is an amended Auto Underwriting Guidelines to indicate that claims arising from natural causes will not be used.

We have not completed form RF-1 since we do not utilize loss cost.

### Changed Items:



*SERFF Tracking Number:* ACEH-126332120      *State:* Arkansas  
*Filing Company:* Bankers Standard Insurance Company      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 09-PA-2008575  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Pers Automobile  
*Project Name/Number:* New Program Rates/Rules/09-PA-2008575

**Note To Reviewer**

**Created By:**

Brenda Balboni on 10/21/2009 09:30 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

10/27/2009 01:23 PM

**Subject:**

Code 23-79-152

**Comments:**

In reviewing Code 23-79-152, I find we are in compliance.

If you need additional information, please let me know.

Thank you.

Brenda

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**Note To Reviewer**

**Created By:**

Brenda Balboni on 10/14/2009 10:30 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

10/27/2009 01:23 PM

**Subject:**

Ark. Code Ann. 23-79-153?

**Comments:**

Hi Alexa,

You have referenced in your Objection Letter dated 10/13/09 Ark Code Ann. 23-79-153. I have reviewed the code and this is a closing a block of health insured policies. I am not sure if this is the code you were meaning to reference? Please let me know if this is the correct code. Thank you for your help.

Brenda Balboni

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State: Arkansas  
 State Tracking Number: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

## Rate Information

Rate data applies to filing.

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

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Standard Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Table of Contents		New	Table of Contents.pdf
	Territory Definitions	Pages 1.1 - 1.6	New	Territory Definitions, pages 1.1 - 1.6.pdf
	General Rules	Pages 2.1 - 2.3	New	General Rules, pages 2.1 - 2.3.pdf
	Premium Determination Rules	Pages 3.2 - 3.3	New	Premium Determination Rules, pages 3.2 - 3.3.pdf
	Classification Rules	Pages 4.1 - 4.9	New	Classification Rules, pages 4.1 - 4.9.pdf
	Safe Driver Insurance Plan Rules	Pages 5.1 - 5.3	New	Safe Driver Insurance Plan Rules pages 5.1 - 5.3 rev.pdf
	Miscellaneous Rules	Pages 6.1 - 6.10	New	Miscellaneous Rules, pages 6.1 - 6.10.pdf
	Optional Coverage Rules	Pages 7.1 - 7.3	New	Optional Coverage Rules, pages 7.1 - 7.3.pdf
	Miscellaneous Type Vehicle Rules	Pages 8.1 - 8.7	New	Miscellaneous Type VehicleRules, pages 8.1 - 8.7.pdf

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Class Plan Rating Pages 9.1 - 9.4 New  
Factors

Class Plan Rating  
Factors, pages 9.1 -  
9.4.pdf

Base Rates/Rating Pages 10.1 - New  
Factor Tables 10.7

Base Rates\_Rating  
Factor Tables, pages  
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## Territory Definitions

Determine territory assignment based upon the garaging location of the vehicle.

COUNTY or ZIP Code	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
71601	10	71722	17	71836	17
71602	10	71724	8	71837	13
71603	10	71725	17	71838	17
71611	6	71726	17	71839	13
71612	10	71728	17	71840	17
71613	6	71730	8	71841	17
71630	14	71731	17	71842	17
71631	17	71740	17	71844	17
71635	14	71742	17	71845	17
71638	17	71743	17	71846	17
71639	14	71744	17	71847	17
71640	17	71745	17	71851	17
71642	14	71747	8	71852	17
71643	17	71748	17	71853	17
71644	17	71749	8	71854	13
71646	14	71750	8	71855	17
71647	17	71751	17	71857	17
71649	17	71752	17	71858	17
71650	17	71753	17	71859	17
71651	17	71754	17	71860	17
71652	17	71758	8	71861	17
71653	17	71759	8	71862	17
71654	14	71762	8	71864	17
71655	14	71763	17	71865	17
71656	14	71764	17	71866	17
71657	14	71765	8	71901	3
71658	14	71766	17	71902	3
71659	17	71767	17	71903	3
71660	17	71768	8	71909	3
71661	14	71769	17	71910	3
71662	14	71770	17	71913	3
71663	14	71772	17	71914	3
71665	17	71801	17	71920	17
71666	6	71802	17	71921	17
71667	17	71820	17	71922	17
71670	14	71822	17	71923	17
71671	17	71823	17	71929	17
71674	14	71825	17	71932	17
71675	14	71826	17	71933	17
71676	14	71827	17	71935	17
71677	14	71828	17	71937	17
71678	17	71831	17	71940	17
71701	17	71832	17	71941	17
71711	17	71833	17	71942	17
71720	17	71834	13	71943	17
71721	17	71835	17	71944	17

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**Territory Definitions**


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COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
71945	17	72025	16	72078	1
71946	17	72026	15	72079	10
71949	3	72027	16	72080	16
71950	17	72028	16	72081	15
71951	3	72029	15	72082	15
71952	17	72030	16	72083	6
71953	17	72031	16	72084	6
71956	3	72032	6	72085	16
71957	17	72033	6	72086	6
71958	17	72034	6	72087	3
71959	17	72035	6	72088	16
71960	17	72036	15	72089	6
71961	17	72037	6	72099	1
71962	17	72038	15	72101	15
71964	3	72039	6	72102	15
71965	17	72040	15	72103	6
71966	17	72041	15	72104	17
71968	3	72042	15	72105	17
71969	17	72043	15	72106	6
71970	17	72044	15	72107	16
71971	17	72045	15	72108	16
71972	17	72046	6	72110	16
71973	17	72047	6	72111	6
71998	17	72048	15	72112	15
71999	17	72051	15	72113	1
72001	16	72052	15	72114	1
72002	1	72053	1	72115	1
72003	15	72055	15	72116	1
72004	10	72057	6	72117	1
72005	15	72058	6	72118	1
72006	15	72059	15	72119	1
72007	6	72060	15	72120	1
72010	15	72061	6	72121	15
72011	6	72063	16	72122	6
72012	15	72064	15	72123	16
72013	16	72065	1	72124	16
72014	15	72066	15	72125	16
72015	6	72067	15	72126	16
72016	16	72068	15	72127	16
72017	15	72069	15	72128	6
72018	6	72070	16	72129	6
72019	15	72071	16	72130	15
72020	15	72072	6	72131	15
72021	15	72073	15	72132	10
72022	6	72074	15	72133	10
72023	6	72075	15	72134	15
72024	6	72076	1	72135	1

## Territory Definitions

COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
72136	15	72214	1	72351	9
72137	15	72215	1	72352	12
72139	15	72216	1	72353	15
72140	15	72217	1	72354	15
72141	16	72219	1	72355	12
72142	1	72221	1	72358	9
72143	15	72222	1	72359	12
72145	15	72223	1	72360	12
72149	6	72225	1	72364	5
72150	6	72227	1	72365	15
72152	10	72231	1	72366	14
72153	16	72260	1	72367	14
72156	16	72295	1	72368	12
72157	16	72301	5	72369	14
72158	6	72303	5	72370	9
72160	15	72310	9	72372	12
72164	1	72311	12	72373	15
72165	15	72312	15	72374	14
72166	15	72313	9	72376	9
72167	6	72314	15	72377	15
72168	6	72315	9	72379	14
72169	15	72316	9	72381	9
72170	15	72319	9	72383	15
72173	6	72320	12	72384	9
72175	6	72321	9	72385	5
72176	6	72322	12	72386	15
72178	15	72324	15	72387	15
72179	15	72325	5	72389	15
72180	1	72326	12	72390	14
72181	6	72327	5	72391	9
72182	10	72328	14	72392	12
72183	1	72329	9	72394	12
72189	15	72330	9	72395	9
72190	15	72331	5	72396	15
72198	1	72332	5	72397	15
72199	6	72333	14	72401	4
72201	1	72335	12	72402	4
72202	1	72336	12	72403	4
72203	1	72338	9	72404	4
72204	1	72339	5	72410	15
72205	1	72340	12	72411	4
72206	1	72341	12	72412	15
72207	1	72342	14	72413	15
72209	1	72346	12	72414	4
72210	1	72347	15	72415	15
72211	1	72348	12	72416	4
72212	1	72350	9	72417	4

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**Territory Definitions**


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COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
72419	4	72473	15	72561	15
72421	4	72474	15	72562	15
72422	15	72475	15	72564	15
72424	15	72476	15	72565	15
72425	15	72478	15	72566	15
72426	9	72479	15	72567	15
72427	4	72482	15	72568	15
72428	9	72501	15	72569	15
72429	15	72503	15	72571	15
72430	15	72512	15	72572	15
72431	15	72513	15	72573	15
72432	15	72515	15	72575	15
72433	15	72516	15	72576	15
72434	15	72517	15	72577	15
72435	15	72519	15	72578	15
72436	15	72520	15	72579	15
72437	4	72521	15	72581	15
72438	9	72522	15	72583	15
72439	15	72523	15	72584	15
72440	15	72524	15	72585	15
72441	15	72525	15	72587	15
72442	9	72526	15	72601	16
72443	15	72527	15	72602	16
72444	15	72528	15	72610	15
72445	15	72529	15	72611	16
72447	4	72530	15	72613	16
72449	15	72531	15	72615	16
72450	15	72532	15	72616	16
72451	15	72533	15	72617	16
72453	15	72534	15	72619	16
72454	15	72536	15	72623	16
72455	15	72537	16	72624	16
72456	15	72538	15	72626	16
72457	15	72539	15	72628	16
72458	15	72540	15	72629	16
72459	15	72542	15	72630	16
72460	15	72543	15	72631	16
72461	15	72544	16	72632	16
72462	15	72545	16	72633	16
72464	15	72546	15	72634	16
72465	15	72550	15	72635	16
72466	15	72553	15	72636	16
72467	4	72554	15	72638	16
72469	15	72555	15	72639	16
72470	15	72556	15	72640	16
72471	15	72557	15	72641	16
72472	15	72560	15	72642	16

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**Territory Definitions**


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COUNTY	TERRITORY	COUNTY	TERRITORY	COUNTY	TERRITORY
72644	16	72732	2	72833	16
72645	16	72733	2	72834	16
72648	16	72734	2	72835	16
72650	16	72735	2	72837	16
72651	16	72736	2	72838	16
72653	16	72737	2	72839	16
72654	16	72738	16	72840	16
72655	16	72739	2	72841	16
72657	16	72740	16	72842	16
72658	16	72741	2	72843	16
72659	16	72742	16	72845	16
72660	16	72744	2	72846	16
72661	16	72745	2	72847	16
72662	16	72747	2	72851	16
72663	15	72749	2	72852	16
72666	16	72751	2	72853	16
72668	16	72752	16	72854	16
72669	16	72753	2	72855	16
72670	16	72756	2	72856	16
72672	16	72757	2	72857	16
72675	16	72758	2	72858	16
72677	16	72760	16	72860	16
72679	16	72761	2	72863	16
72680	15	72762	2	72865	16
72682	16	72764	2	72901	7
72683	16	72765	2	72902	7
72685	16	72766	2	72903	7
72686	16	72768	2	72904	7
72687	16	72769	2	72905	7
72701	2	72770	2	72906	7
72702	2	72773	16	72908	7
72703	2	72774	2	72913	7
72704	2	72776	16	72914	7
72711	2	72801	16	72916	7
72712	2	72802	16	72917	11
72714	2	72811	16	72918	7
72715	2	72812	16	72919	7
72716	2	72820	16	72921	11
72717	2	72821	16	72923	11
72718	2	72823	16	72924	11
72719	2	72824	16	72926	16
72721	2	72826	16	72927	16
72722	2	72827	16	72928	16
72727	2	72828	16	72930	16
72728	2	72829	16	72932	11
72729	2	72830	16	72933	16
72730	2	72832	16	72934	11

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## Territory Definitions

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COUNTY	TERRITORY
72935	11
72936	11
72937	11
72938	11
72940	11
72941	11
72943	16
72944	16
72945	11
72946	11
72947	11
72948	11
72949	16
72950	16
72951	16
72952	11
72955	11
72956	7
72957	7
72958	16
72959	2

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## General Rules

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### Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

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### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

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### Installments

An additional charge of \$8.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

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### Package Discount

A package policy is eligible for a discount. A package policy consists of an Auto, Home, and Umbrella under the same policy number.

The package discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists Coverage.

The discount does not apply to optional endorsement premiums.

The package discount amount is **10%**.

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### Policy Period

Policies are written for 12 months.

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## General Rules

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### Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Any vehicle with value of \$100,000 or greater;

Any policy with more than 5 vehicles.

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### Rate Revision

A rate revision, meaning any revision of rates applicable to Auto coverages, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

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### Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.

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## General Rules

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### Eligibility --- Auto

An Auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in the "Definitions" rule if:

- A. They are written on a specified auto basis, and
- B. They are owned by an individual, by a husband and wife who are residents of the same household, or by two or more resident relatives.

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### Eligibility --- Recreational Vehicles

An Auto policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles, and snowmobiles if:

- A. They are written on a specified vehicle basis, and
- B. They are owned by an individual, by a husband and wife who are residents of the same household, or by two or more resident relatives.

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### Definitions

- A. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
  - 1. not used as a public or livery conveyance for passengers, and
  - 2. not rented to others.
- B. A motor vehicle that is a pickup, panel truck or van shall be considered a private passenger auto if:
  - 1. owned by an individual or by a husband and wife who are residents of the same household;
  - 2. not customarily used in the occupation, profession or business of the insured, other than farming or ranching; and
  - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.
- C. A motor vehicle owned by a farm co-partnership or a farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
  - 1. it is principally garaged on a farm or ranch, and
  - 2. it otherwise meets the definitions in A. and B. above.

Liability Coverage Only
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- D. A motor vehicle that is a pickup, panel truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto if:
  - 1. owned by an individual or by a husband and wife who are residents of the same household;
  - 2. not customarily used in any other occupation, profession or business of the insured, other than farming or ranching; and
  - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.

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## Premium Determination Rules

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### Premium Determination

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

- A. Refer to the Classification Rule to determine the applicable Classification and Rating Factor.
- B. Model Year and Symbol Determination
  1. Refer to the ISO Model Year/Age Group rule to determine the model year/age of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
  2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
    - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
    - b. If the S&I Manual does NOT display a rating symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.
- C. Refer to the Territory definitions to determine the territory code 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.

For those territories defined by ZIP code:

1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
  2. As ZIP code boundaries are changed by USPS, a new ZIP code may be created. Manual pages will be updated regularly to include future USPS ZIP code changes.
  3. If a new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
- D. Refer to the rate pages to determine base rates for the desired coverage in the appropriate territory.
  - E. Determine if a package credit is applicable. If applicable, apply the credit to the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists premiums (the discount does not apply to optional endorsement premiums).
  - F. Apply the Insurance Bureau Scoring (IBS) Factor to the base premium for each of the following applicable coverages: Bodily Injury, Property Damage or Single Limit Liability, Medical Payments, Comprehensive and Collision.
 

Apply the IBS factor to the premium for each of the Optional Coverages.
  - G. A 5% discount on Bodily Injury, Property Damage or Single Limit Liability, Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth below.
 

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates most frequently.

An insured is eligible for this discount if he or she is under twenty-five years old and has graduated from a college or university, and his or her cumulative scholastic record shows that he or she attained one of the following: (1) A grade average of "B" or higher, if letter grades are used, or (2) At least a 3 point average on a 4 point scale (or equivalent).

An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

This discount shall be provided to each eligible insured on the policy who qualifies for the discount.
  - H. For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the base premium.
  - I. The premium for each coverage is determined by multiplying the base premium by the appropriate rating factor.

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**Premium Determination Rules**


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**Rating Sequence**

\***Rounding** - Calculate to dollars and cents; do not round to the nearest whole dollar unless noted.

**A. Liability Single Limits or Split Limits (BI/PD)**

1. Base rate for limit on rate page
2. Apply package credit
3. Apply IBS factor
4. Apply increased limit factor
5. Apply class factor
6. Apply excess vehicle credit
7. Apply anti-lock brake credit
8. Apply motor vehicle accident prevention course discount
9. Apply college graduate scholastic achievement discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

**B. Uninsured Motorists Single Limits or Split Limits (BI/PD)**

1. Base rate for limit on rate page
2. Apply package credit
3. Apply IBS factor
4. Apply increased limit factor
5. Round to nearest whole dollar

**C. Underinsured Motorists Single Limits or Split Limits (BI)**

1. Base rate for limit on rate page
2. Apply package credit
3. Apply IBS factor
4. Apply increased limit factor
5. Round to nearest whole dollar

**D. Personal Injury Protection Medical Payments**

1. Base rate for medical payments on rate page
2. Apply IBS factor
3. Apply class factor
4. Apply excess vehicle credit
5. Apply passive restraint credit
6. Apply factor for increased limit
7. Apply motor vehicle accident prevention course discount
8. Apply college graduate scholastic achievement discount
9. Apply continuous insurance credit
10. Apply account credit
11. Apply valuables credit
12. Apply accident free credit
13. Round to nearest whole dollar

**E. Comprehensive**

1. Base rate for comp on territory rate page
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Apply IBS factor
5. Apply factor for increased deductible
6. Apply class factor
7. Apply excess vehicle credit
8. Apply anti-theft credit
9. Apply college graduate scholastic achievement discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

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## Classification Rules

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These rules do not apply to risks rated in accordance with the Miscellaneous Types Rule unless otherwise specified.

Refer to the General Rules section for definitions of terms used in these rules.

A. Autos owned by an individual or by two or more resident relatives are classified as follows:

1. Primary Classification

- a. Classify the autos according to the age, sex and marital status of the licensed operators, the use of the auto and the eligibility of youthful operators for the driver training and/or Good Student classifications, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. Determine if the auto is:
  - (1) a single car; or
  - (2) part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Factors are made. This includes the addition or deletion of an operator during the term of the policy.

**Exceptions:**

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

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**Classification Rules**

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**B. Definitions****1. Use Classifications**

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
  - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
  - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
  - (1) no **BUSINESS USE**.
  - (2) personal use including driving to or from work or school:
    - (a) less than 3 road miles one way; or
    - (b) 3 or more, but less than 15 road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
  - (1) no **BUSINESS USE**.
  - (2) personal use including driving to or from work or school:
    - (a) 3 or more, but less than 15 road miles one way, if such use is more than 2 days per week or more than 2 weeks in any 5 week period; or
    - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
  - (1) no **BUSINESS USE**.
  - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Liability Coverage Only
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- g. An auto used in the business of the U. S. Government by one of its employees may be classified and rated as **PLEASURE USE**, **WORK LESS THAN 15 MILES** or **WORK 15 OR MORE MILES**.

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## Classification Rules

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### 2. Age, Sex and Marital Status Classifications

- a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto and is one of the following:
  - (1) YOUTHFUL UNMARRIED FEMALE OPERATOR -- unmarried female under 25 years of age who is not an owner or principal operator;
  - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR - unmarried female under 25 years of age who is an owner or principal operator;
  - (3) YOUTHFUL MARRIED MALE OPERATOR - married male under 25 years of age;
  - (4) YOUTHFUL UNMARRIED MALE OPERATOR - unmarried male under 25 years of age who is not an owner or principal operator;
  - (5) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR - unmarried male under 30 years of age who is an owner or principal operator.
- b. AGE means the age attained on the last birthday.
- c. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- 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) If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

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**Classification Rules**

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**3. Driver Training**

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
  - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
  - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved simulated practice driving trainer.

In this case, only time spent in excess of 12 clock hours in the driving trainer may be counted as part of the 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible State educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c. or d. or e. above.

**4. Good Student**

The applicable Good Student Classification applies provided:

- a. The owner or operator is at least 16 years of age and:
  - (1) a full time high school, college or university student; or
  - (2) a full time student enrolled in a vocational technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (1) Is in the upper 20% of his/her class scholastically;
  - (2) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B";
  - (3) When in a school maintaining a numerical grading system, must have at least a 3 average in a 4,3,2,1 point system or its equivalent.
  - (4) The student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

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**Classification Rules**

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## 5. Operator Assignment

## a. Youthful Operators

## (1) Single Car Risks

The Youthful Operator Classification with the highest Primary Rating Factor applies. In determining such classifications, any Driver Training and/or Good Student qualification shall apply.

## (2) Multi-Car Risks

(a) Assign any youthful principal operators to the autos they principally operate.

(b) Assign other youthful operators to the remaining autos as follows:

(i) determine the primary pleasure use rating factors of all youthful operators.

(ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

(iii) remaining youthful operators are assigned to remaining autos in the order of highest rated youthful operator to the auto with the highest total base premium.

(iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(v) any remaining autos are rated with the appropriate No Youthful Operator classification.

## b. No Youthful Operators

(1) The Principal Operator Age 50-64 classification or the Principal Operator Age 65-74 classification shall apply, as appropriate, based on the age of the principal operator of the auto. If all operators in the household are age 50-74, these classes shall apply to all autos in the household.

(2) If there are operators in the household who are not in the Principal Operator age 50-64 or the principal Operator age 65-74 classes:

(a) Any youthful operator class shall apply in accordance with the youthful operator rules in Paragraph 5.a.

(b) Autos principally operated by a person age 75 or over shall be rated at the Principal Operator Age 75 or Over classification (unless a youthful operator class is applicable). Autos principally operated by an adult under age 50 shall be rated at the All Other classification or the Only Operator Female Age 30-49 classification (unless a youthful operator class is applicable).

(c) Application of the Principal Operator Age 50-64 classification and the Principal Operator Age 65-74 classification shall be limited to the number of autos equal to the number of operators in these classes. Autos in excess of the number of operators in these classes shall be rated at the All Other Classification (unless a youthful operator class is applicable).

## c. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured in the same company for any of the following coverages: single limit liability or bodily injury and property damage liability, medical payments, comprehensive or collision insurance.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

d. Total Base Premium is the sum of the base premiums for single limit liability or bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.

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**Classification Rules**

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## 6. Vehicles Equipped with Anti-Theft Devices

To qualify for a discount on Comprehensive Coverage, the vehicle must be equipped with (1) a hood lock which can only be released from inside the vehicle, and (2) a device meeting the criteria of paragraph a., b. or c. below.

If a vehicle is equipped with more than one qualifying device described in a. or b., only the single highest discount shall apply. The Lojack discount applies in addition to any discount determined in a. or b.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

## a. Alarm ONLY and Active Disabling Devices

A **5%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with

- (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
- (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

## b. Passive Disabling Devices

A **15%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

## c. Lojack Anti-Theft System

A **10%** discount shall be afforded on Comprehensive Coverage for private passenger automobiles which are equipped with the Lojack anti-theft system. In addition, no comprehensive deductible will apply in the event of theft of an auto equipped with the Lojack system.

## 7. Passive Restraint Discount

The following discounts apply to Medical Payments Coverage **only**. To qualify, the private passenger auto must be equipped with an automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of either paragraph a. or b. below:

- a. **20%** discount shall be afforded when the restraint is installed on the driver-side-only position.
- b. **30%** discount shall be afforded when the restraints are installed in both front outboard seat positions.

## 8. Anti-Lock Brake System

A **5%** discount on Single Limit Liability or Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

## 9. Motor Vehicle Accident Prevention Course Discount

- a. A **10%** Motor Vehicle Accident Prevention Course Discount may be afforded. If afforded, the discount applies to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, and Collision Coverage. This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.
- b. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Non-Principal Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount provided the adult principal operator of the auto is age 55 or over, and has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
- c. The discount shall be applied only to the auto principally operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with course completion certificates.

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## Classification Rules

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- d. An approved Motor Vehicle Accident Prevention Course shall be approved by the Arkansas Department of Motor Vehicles, be taught by an approved instructor, include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and shall not be self-instructed.

### 10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of **35%** will be applied to the extra vehicle(s).

The 35% credit is applied in determining the premiums for the following coverage for each auto that qualifies: Single Limit Liability or Bodily Injury and Property Damage Coverage, Medical Payments Coverage, Comprehensive, and Collision Coverage.

### 11. Panel trucks, pickups and vans

When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Motor Homes section of the Miscellaneous Vehicle Rule.

Liability Coverage Only
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Liability Coverage: Rate as private passenger.

Physical Damage Coverages Only
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- a. When a symbol is displayed in the ISO Symbol and Identification Manual: Comprehensive and Collision-Rate as private passenger
- b. When NO symbol is displayed in the ISO Symbol and Identification Manual, determine a symbol based on original cost new from the Price/Symbol Chart located in the reference pages of the S&I Manual.
  - (1) Comprehensive -- Use the private passenger base rate.
  - (2) Collision -- Use the private passenger base rate.
- c. 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:
  - (1) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables on page 1 of the ISO Symbol and Identification Manual.
  - (2) Rate in accordance with paragraph a. above if a symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.
  - (3) Rate in accordance with paragraph b. above if NO symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.

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**Classification Rules**


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## 12. Insurance Bureau Scoring (IBS) Factor

Apply factor to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments Coverage, Uninsured/Underinsured Motorists Coverages, Comprehensive and Collision Coverages and any Optional Coverages. The factor assigned is determined by the band. The band is determined by the IBS of the first named insured listed on the policy.

IBS Band	CSL/BI/PD	Medical Payments	UM/UIM	Comprehensive	Collision	Optional Coverages
1	0.720	0.810	0.810	0.680	0.720	0.680
2	0.780	0.830	0.830	0.760	0.790	0.760
3	0.860	0.880	0.880	0.850	0.870	0.850
4	0.930	0.900	0.900	0.930	0.940	0.930
5	1.000	1.000	1.000	1.000	1.000	1.000
6	1.080	1.000	1.000	1.090	1.070	1.090
7	1.170	1.370	1.370	1.190	1.150	1.190
8	1.500	1.370	1.370	1.480	1.450	1.480

If there is “no score” (insufficient history) associated with the first named insured, the policy shall be rated as neutral in Band 5. A “no-hit” (the inability to obtain a score when one exists) shall also be rated in Band 5.

## 13. Continuous Insurance Credit

The following credits apply to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains continuous motor vehicle insurance for three or five years with the Company or an affiliate and/or one other carrier.

Years	Credit
3	2%
5	4%

## 14. Account Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the annual premium associated with all lines written with the Company or its affiliates is \$25,000 or greater, prior to the discount applying.

## 15. Valuables Credit

A discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains a Valuables policy with at least

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

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## Classification Rules

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16. Accident-Free Credit

An accident-free credit is applicable on policies where:

- a. All operators have been accident free for the past 3 years.
- b. A 5% discount is applied to the following coverages for each vehicle: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision.
- c. Discount is decreased from 5% to 3% on the renewal following the first at-fault accident (Comprehensive losses are excluded).
- d. Discount is eliminated on the renewal following the accumulation of two or more accidents (Comprehensive losses are excluded).
- e. A 5% discount is applied again once all operators have been accident free for 3 years. Paragraphs b. through d. of this rule still apply.

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**Safe Driver Insurance Plan Rules**

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A Eligibility

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more resident relatives.

**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

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Three points are assigned for conviction of:
  - (a) driving while intoxicated or under the influence of drugs;
  - (b) failure to stop and report when involved in an accident;
  - (c) homicide or assault arising out of the operation of a motor vehicle; or
  - (d) driving while license is suspended or revoked.
- (2) Two points are 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.
- (3) One point is assigned for conviction of any other moving traffic violation resulting in:
  - (a) suspension or revocation of an operator's license; or
  - (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other currently resident operator, while operating an auto.

- (1) One 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.
- (2) One 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.

Note: Not-at-fault accidents and acts of nature are not surcharged.

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## Safe Driver Insurance Plan Rules

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### 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.
- (2) No points are assigned for accidents occurring under the following circumstances:
  - (a) auto lawfully parked (if a parked auto rolls from the parked position, then any such accident is charged to the person who parked the auto);
  - (b) 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;
  - (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;
  - (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;
  - (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;
  - (f) accidents involving damage by contact with animals or fowl;
  - (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
  - (h) accidents occurring when using a vehicle in response to an emergency if the operator of the vehicle at the time of the 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 vehicle ceases to be used in response to such emergency; or

c. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

**Safe Driver Insurance Plan Rules**

C. Driving Record Sub-Classification

1. The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period.

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

2. Refer to the Class Plan pages for the Secondary Classification Rating Factor that corresponds to the driving record sub-classification.

D. Multi Car Policies

1. Two Car Policies

The Driving Record Sub-Classification as determined above shall apply to each auto as shown under the Multi-Car Section in the Secondary Classifications Table.

2. Three or More Car Policies

Any points developed under SDIP are assigned to the two cars with the highest total base premiums. The remaining autos are rated at Sub-Class 0.

Total base premium is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign the proper renewal Driving Record Sub-Classification shall be determined from any one or a combination of the following:

- a. Company's own records;
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

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## Miscellaneous Rules

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### Model Year for Comprehensive 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. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest model year. For example, if 2012 is the latest model year shown in the Table, the factor for model year 2014 is calculated by multiplying the 2012/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

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### Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

#### 1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

##### a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

##### b. Collision

- (1) Increase the factor for Symbol 70 by +0.39 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

#### 2. 1990 to 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

##### a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

##### b. Collision

- (1) Increase the factor for Symbol 26 by +0.39 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

**Miscellaneous Rules**

**3. 1989 and Prior Model Year Vehicles**

Apply the following factors to the Symbol 8/Base Model Year rate:

Symbol	COMPREHENSIVE		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.12	0.12	0.12
5	0.14	0.14	0.14
6	0.22	0.22	0.22
7	0.28	0.28	0.28 †
8	0.36	0.36	
10	0.46	0.46	
11	0.55	0.55	
12	0.65	0.65	
13	0.78	0.78	
14	0.93	0.99	
15	1.11		
16	1.29		
17	1.50		
18	1.74		
19	2.02		
20	2.36		
21	2.95		

Symbol	COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.20	0.20	0.20
5	0.25	0.25	0.25
6	0.30	0.30	0.30
7	0.34	0.34	0.34 †
8	0.38	0.38	
10	0.42	0.42	
11	0.47	0.47	
12	0.51	0.51	
13	0.57	0.57	
14	0.63	0.66	
15	0.71		
16	0.79		
17	0.86		
18	0.93		
19	1.01		
20	1.11		
21	1.30		

**† 1975 And Prior Model Year Vehicles Above \$10,000:**

- COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost

**4. Original Cost Means:**

- a. Original F.O.B. List Price for autos built in the U.S.;
- b. Original Cost New in U.S. for specially built autos; or
- c. Original Cost New in U.S. for imported autos.

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## Miscellaneous Rules

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### Suspension

- A. Under any policy providing just physical damage coverage, only Collision may be suspended.
- B. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:
  - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
  - 2. Reinstatement shall not extend the policy beyond its original expiration date.
  - 3. Premium adjustment on a pro-rata basis shall be made at the time of suspension or reinstatement. The premium for suspended coverages will be refunded for the remainder of the current policy period, and the premium for reinstate coverages will be billed in accordance with the company's regular billing procedures.
- D. If liability or Collision is suspended on all owned autos, coverage for which separate premiums apply -- including Uninsured Motorists Coverage and Medical Payment Coverage - may be continued in force without premium adjustment for these coverages.
- E. If liability or Collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, will be continued in force with no additional premium charge.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section C., provided the named insured furnishes the company with a letter requesting the return premium. The letter shall be written on the named insured's letterhead, signed by an executive of the company, and shall include the following:
  - 1. A description of each auto.
  - 2. The dates between which it was laid up because of the strike.
  - 3. A statement by the named insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

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## Miscellaneous Rules

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### Uninsured Motorists Coverage

#### BODILY INJURY

This form of auto insurance 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. If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

This form of insurance must apply to all vehicles on the policy.

Attach AUTO555 – Arkansas Uninsured Motorists Coverage

#### Exceptions:

- a. The named insured has the right to reject such coverage in writing.
- b. If rejected, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.
- c. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

#### 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. Limits are available up to the policy's property damage liability limits.

#### Exceptions:

- a. Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- b. The named insured has the right to reject such coverage in writing.
- c. If rejected, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- d. Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

#### Uninsured Motorists Basic Limits:

The rates for basic limits of Uninsured Motorists Coverage are displayed on the territory rate pages for single car and multi-car risks. The following basic limit options are available:

\$100,000 UM Single Limit Bodily Injury Only  
\$100,000 UM Single Limit Bodily Injury & Property Damage\*  
\$100,000/\$300,000 UM Split Limit Bodily Injury  
\$100,000 UM Split Limit Property Damage\*

\*Property Damage Uninsured Motorists Coverage is subject to a \$200 Deductible.

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**Miscellaneous Rules**


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**Uninsured Motorists Increased Limits:**

For higher limits of Uninsured Motorists Coverage multiply the appropriate base rate from the territory rate pages by the appropriate Uninsured Motorists factor below. Rates and factors are provided for Single Car and Multi-Car Risks. Rates for multi-car risks are on a per-car basis. Apply these factors to each car including the first car.

<b>UM Single Limits Bodily Injury Only</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$50,000</b>	0.72	0.71
<b>\$100,000</b>	1.00	1.00
<b>\$300,000</b>	1.35	1.29
<b>\$500,000</b>	1.52	1.50
<b>\$1,000,000</b>	1.78	1.76

<b>UM Single Limits Bodily Injury &amp; Property Damage</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$75,000</b>	0.94	0.96
<b>\$100,000</b>	1.00	1.00
<b>\$300,000</b>	1.32	1.34
<b>\$500,000</b>	1.45	1.48
<b>\$1,000,000</b>	1.70	1.73

<b>UM Split Limits Bodily Injury</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$25,000/\$50,000</b>	0.50	0.50
<b>\$100,000/\$300,000</b>	1.00	1.00
<b>\$250,000/\$500,000</b>	1.11	1.15
<b>\$500,000/\$1,000,000</b>	1.45	1.50

<b>UM Split Limits Property Damage</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$25,000</b>	0.55	0.67
<b>\$100,000</b>	1.00	1.00
<b>\$250,000</b>	1.18	1.32
<b>\$500,000</b>	1.48	1.64

The provisions of Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

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**Miscellaneous Rules**


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**Underinsured Motorists Coverage**

This form of auto insurance shall be offered at 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.

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.

Attach AUTO556 – Arkansas Underinsured Motorists Coverage

**Exceptions**

- a. If the named insured does not elect Underinsured Motorists Coverage, the coverage must be rejected in writing.
- b. This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- c. After a named insured rejects such coverage, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

**Underinsured Motorists Basic Limits:**

The rates for basic limits of Underinsured Motorists Coverage are displayed on the territory rate pages for single car and multi-car risks. The following basic limit options are available:

\$100,000 UIM Single Limit Bodily Injury Only  
 \$100,000/\$300,000 UIM Split Limit Bodily Injury

**Underinsured Motorists Increased Limits:**

For higher limits of Underinsured Motorists Coverage multiply the appropriate base rate from the territory rate pages by the appropriate Underinsured Motorists factor below. Rates and factors are provided for Single Car and Multi-Car Risks. Rates for multi-car risks are on a per-car basis. Apply these factors to each car including the first car.

<b>UIM Single Limits Bodily Injury Only</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$50,000</b>	0.56	0.54
<b>\$100,000</b>	1.00	1.00
<b>\$300,000</b>	2.37	2.31
<b>\$500,000</b>	3.37	3.30
<b>\$1,000,000</b>	3.94	3.86

<b>UIM Split Limits Bodily Injury</b>	<b>Single Car</b>	<b>Multi-Car (Per Car)</b>
<b>\$25,000/\$50,000</b>	0.26	0.27
<b>\$100,000/\$300,000</b>	1.00	1.00
<b>\$250,000/\$500,000</b>	1.32	1.27
<b>\$500,000/\$1,000,000</b>	2.03	1.96

The provisions of Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

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**Miscellaneous Rules**


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**Personal Injury Protection Coverage**

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 following endorsement to the policy.

Attach AUTO557 – Arkansas Personal Injury Protection Coverage

**Exceptions**

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

**Medical Payments**

Statutory Limit per person is \$5,000.

1. 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.

For higher limits of Medical Payments Coverage multiply the base rate from the territory rate pages by the appropriate Medical Payments factor below.

LIMIT	FACTOR
\$5,000	1.00
\$10,000	1.25
\$25,000	2.31
\$50,000	3.25
\$100,000	4.31

The provisions of Classifications and Safe Driver Insurance Plan apply to the rates for this coverage.

**Work Loss Coverage**

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.

Charge **\$5** per vehicle per year.

The provisions of Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

**Accidental Death Benefit**

Maximum per person limit is \$5,000.

Charge **\$3** per vehicle per year.

The provisions of Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

**Note:** When adding Work Loss Coverage and/or Accidental Death Benefit to outstanding policies, charge 10% of the annual rates for each month or part of a month insured, up to a maximum of the rate per car, per year shown above.

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## Miscellaneous Rules

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### Named Driver Exclusion

An automobile insurance policy may be endorsed to exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual.

#### Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
  - (1) For the term of the policy; and
  - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy:
  - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
  - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.
- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

Attach AUTO558 – Arkansas Named Driver Exclusion

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## Miscellaneous Rules

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**Deductible Insurance**

- A. Deductible liability insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
- B. Collision Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1,000 deductible premium:

DEDUCTIBLE	FACTOR
<b>\$500</b>	1.27
<b>\$1,000</b>	1.00
<b>\$2,500</b>	0.78
<b>\$5,000</b>	0.69
<b>\$10,000</b>	0.47

A deductible reserve is set up for each vehicle when a \$1,000 or higher collision deductible is chosen. Refer to the endorsement for details.

Attach AUTO83 – Deductible Reserve - Collision

- C. Comprehensive Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1,000 deductible premium:

DEDUCTIBLE	FACTOR
<b>\$500</b>	1.20
<b>\$1,000</b>	1.00
<b>\$2,500</b>	0.81
<b>\$5,000</b>	0.61
<b>\$10,000</b>	0.49

A deductible reserve is set up for each vehicle when a \$1,000 or higher comprehensive deductible is chosen. Refer to the endorsement for details.

Attach AUTO82 – Deductible Reserve - Comprehensive

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**Miscellaneous Rules**


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**Increased Limits**

## A. Liability

Use the base rates displayed on the rate pages.

The following tables contain the factors to be applied to the basic \$300,000 Single Limit Liability or \$250,000/500,000 Split Limit Bodily Injury Liability and \$100,000 Property Damage Liability rates:

Single Limits	Factor
\$75,000	0.82
\$300,000	1.00
\$500,000	1.05
\$1,000,000	1.16

Split Limits	Factor
\$25,000/\$50,000	0.68
\$250,000/500,000	1.00
\$500,000/1,000,000	1.12

Property Damage	Factor
\$25,000	0.92
\$100,000	1.00
\$250,000	1.10
\$500,000	1.17

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**Optional Coverage Rules**


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**Agreed Value**

## 1. Agreed Value Coverage

- a. Coverage may only be offered for private passenger autos, pickup trucks and vans.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. A vehicle is not eligible for Agreed Value Coverage if it is more than 9 years old.
- d. Agreed Value is the List Cost New, including all applicable taxes. Agreed Value may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- e. The basic Agreed Value premium charge is based on the vehicle's agreed value and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

AGREED VALUE	PREMIUM	AGREED VALUE	PREMIUM
\$0 - \$30,000	\$ 22	\$60,001 - \$90,000	75
\$30,001 - \$60,000	48	\$90,001 or more	100

- f. If the Agreed Value is more than the Market Value, add \$7.00 for every \$1,000, or fraction thereof, of the difference. Market Value means the average retail value as defined in the most current "Red Book/Blue Book/NADA Book" at the time the policy is issued (rounded to the nearest \$100). Market Value does not include optional equipment that is not already considered in the book's option package code. Market Value will be automatically decreased, in accordance with the following chart, at each annual renewal while Agreed Value coverage is in force.

AGE OF VEHICLE	FACTOR	AGE OF VEHICLE	FACTOR
1	0.75	5	0.85
2	0.88	6	0.85
3	0.88	7	0.86
4	0.86	8-9	0.87

Attach AUTO22 – Agreed Value Coverage

## 2. Classic Auto Agreed Value Coverage

A Classic Auto is a private passenger type motor vehicle which is ten or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

- a. Determine the agreed value of coverage applicable to the vehicle. Agreed value is established by an appraisal. The value remains constant at each renewal unless a subsequent appraisal increases or decreases the value.
- b. Assign a symbol based on the agreed value from the table for Price/Symbol Chart located in the reference pages of the ISO S&I Manual corresponding to the model year of the vehicle.
- c. Classify and rate as a private passenger auto using the base rate for the current model year.
- d. The Agreed Value premium charge is a flat charge based on the value of the vehicle:

VALUE	PREMIUM
\$0 - \$15,000	\$40
\$15,001 - \$40,000	80
\$40,001 - \$60,000	150

- e. Agreed Value amounts over \$60,000 may be purchased. The rate is \$150 plus \$10.00 for every additional \$1,000 of value or fraction.

Attach AUTO23 – Classic Auto Agreed Value Coverage

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**Optional Coverage Rules**

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**Coverage for Electronic Equipment and Accessories**

1. The Auto policy may be endorsed to cover loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone -- including its accessories, equipment and antenna -- if the equipment is permanently installed in the auto. This coverage includes tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the auto.
2. Premium charges per vehicle are as follows:

AMOUNT OF COVERAGE	PREMIUM
<b>\$0 - 1,000</b>	\$57
<b>1,001 - 2,500</b>	127
<b>2,501 and over</b>	234

Attach AUTO9 – Coverage for Electronic Equipment and Accessories

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**Customizing Equipment Coverage for Vans, Pickups and Panel Trucks Only**

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol, based on the amount developed above, from the tables in the ISO Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined above.

Attach AUTO10 – Customizing Equipment Coverage

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**Optional Coverage Rules**


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**Replacement Cost Coverage**

- a. Coverage may only be offered to a vehicle with a model year within the prior three years.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. A vehicle is no longer eligible for Replacement Cost Coverage if it is more than 9 years old.
- d. List Cost New may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- e. Market Value is determined by applying the appropriate factor to the List Cost New for each year since the model year.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	0.75		5	0.85
2	0.88		6	0.85
3	0.88		7	0.86
4	0.86		8-9	0.87

- f. Current Model Year Price is determined by applying the appropriate factor to the List Cost New for each model year after the current model.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	1.03		5	1.03
2	1.03		6	1.03
3	1.03		7	1.03
4	1.03		8-9	1.03

- g. The basic Replacement Cost premium charge is based on the vehicle's List Cost New and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

LIST COST NEW	PREMIUM		LIST COST NEW	PREMIUM
\$0 - \$30,000	\$ 22		\$60,001 - \$90,000	75
\$30,001 - \$60,000	48		\$90,001 or more	100

- h. Add to the basic Replacement Cost Coverage premium, \$7 for every \$1,000, or fraction thereof, of the difference between the calculated Market Value and the Current Model Year Price.

Attach AUTO460 – Replacement Cost Coverage

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**Vehicles Held In Trust or by Limited Liability Company**

An auto policy may be issued in the name of a trust and trustee(s) or Limited Liability Company (LLC) when the title of the vehicle(s) is held by a trust or LLC. If the title is held in trust, the grantor of the trust must be an individual or a husband and wife. All vehicles insured under the policy are owned by the trust or LLC.

There is no premium charge for this endorsement.

Attach AUTO472 – Vehicles Held In Trust Or By Limited Liability Company

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## Miscellaneous Type Vehicle Rules

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### Motor Homes (Class Code 943700)

A motor home is a self propelled motor vehicle with a living area that is an integral part of the vehicle chassis or a pickup with a permanently attached camper body. The living area or camper body must include facilities for cooking and sleeping.

Liability, Medical Payments and Uninsured Motorists
---

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes – Charge **50%** of the otherwise applicable base rates for private passenger autos. The Safe Driver Insurance Plan does not apply.

Physical Damage
-----------------

1. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
2. a. Assign a symbol based on the stated amount, using the Price/Symbol Chart in the ISO Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home.
  - b. If the symbol is not displayed, to develop base rates, determine rates in accordance with Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables Rule, depending on the model year of the motor home.

**Exception:** For 1989 and prior model year motor homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base Rate as follows:

- (1) Comprehensive – **1.7%** for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision – **1.4%** for each \$1,000 or part of \$1,000 in excess of \$65,000.

- c. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos, using the base rates calculated in a. or b. above.
- d. Pleasure Use Motor Homes – Charge **35%** of the base rates calculated in a. or b. above. The Safe Driver Insurance Plan does not apply.
- e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home

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### Trailers Designed For Use With Private Passenger Autos

Liability
-----------

An Auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup, or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

**Exceptions:** Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup, panel truck or van; or
- (2) when no auto is owned by the insured.

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## Miscellaneous Type Vehicle Rules

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### Medical Payments

An Auto policy affording Medical Payments coverage provides coverage for trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

**Exceptions:** Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van;
- (2) when no auto is owned by the insured; or
- (3) located for use as a residence or premises.

### Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

### Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

1. Recreational Trailers and Camper Bodies (Class Code 944200)
  - a. A recreational trailer is a non-self propelled recreational unit equipped as living quarters including cooking, dining, sleeping, plumbing and/or refrigeration facilities.
  - b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing and/or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision - Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.87	\$0.76
<b>\$500</b>	\$0.81	\$0.72
<b>\$1000</b>	\$0.63	\$0.60
<b>\$2500</b>	\$0.49	\$0.49

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**Miscellaneous Type Vehicle Rules**

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**Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go-Carts and Any Other Similar Motor Vehicles Not Used For Business Purposes.**

Liability

Charge the following percentage of the private passenger liability base rate:

ENGINE SIZE CC	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
<b>0-50</b>	(Code 922100) 25%	(Code 923100) 17%
<b>51-100</b>	(Code 922100) 34%	(Code 923100) 21%
<b>101-200</b>	(Code 922200) 42%	(Code 923200) 25%
<b>201-360</b>	(Code 922300) 50%	(Code 923300) 32%
<b>361-500</b>	(Code 922400) 59%	(Code 923400) 38%
<b>501 - 800</b>	(Code 922500) 67%	(Code 923500) 44%
<b>801-1000</b>	(Code 922600) 76%	(Code 923600) 50%
<b>Over 1000</b>	(Code 922600) 84%	(Code 923600) 57%

Uninsured Motorists and Medical Payments

1. Uninsured Motorists – Charge **200%** of the private passenger base rate.
2. Medical Payments – Charge **400%** of the private passenger base rate.

## Miscellaneous Type Vehicle Rules

### Physical Damage

1. Comprehensive
  - a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
  - b. 1990-2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
  - c. 1989 and prior model year vehicles: charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
<b>0-400</b>	32%	21%
<b>401-600</b>	32%	21%
<b>601-900</b>	39%	28%
<b>901-1200</b>	60%	39%
<b>1201-1500</b>	81%	53%
<b>1501-1800</b>	102%	67%
<b>1801-2100</b>	119%	81%
<b>2101-2400</b>	140%	95%
<b>2401-2700</b>	161%	109%
<b>2701 and over</b>	+1% of symbol rate* for each \$100 over \$2700	+0.5% of symbol rate* for each \$100 over \$2700

\*Refer to 1.a. and 1.b.

2. Collision
  - a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
  - b. 1990-2010 and prior model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
  - c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
<b>0-400</b>	21%	14%
<b>401-600</b>	25%	21%
<b>601-900</b>	46%	32%
<b>901-1200</b>	60%	39%
<b>1201-1500</b>	67%	46%
<b>1501-1800</b>	77%	53%
<b>1801-2100</b>	88%	56%
<b>2101-2400</b>	105%	67%
<b>2401-2700</b>	116%	77%
<b>2701 and over</b>	+0.8% of symbol rate* for each \$100 over \$2700	+0.5% of symbol rate* for each \$100 over \$2700

\*Refer to 2.a. and 2.b.

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## Miscellaneous Type Vehicle Rules

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### Snowmobiles and All Terrain Vehicles (Class Code 967000)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

An all terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water.

Liability
-----------

Charge 50% of private passenger base rates.

Medical Payments
------------------

Charge 200% of Private Passenger base rate.

Uninsured Motorists
---------------------

Charge the private passenger rate.

Physical Damage
-----------------

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$1.70	\$1.68
<b>\$500</b>	\$1.58	\$1.59
<b>\$1,000</b>	\$1.24	\$1.32
<b>\$2,500</b>	\$0.97	\$1.07

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## Miscellaneous Type Vehicle Rules

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### Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

1. Registered Dune Buggies (Class Code 942700) Classify and rate as private passenger autos.
2. Non-Registered Dune Buggies (Class Code 943400)

Liability
-----------

Charge 90% of private passenger base rates.

Medical Payments
------------------

Charge the private passenger base rate.

Uninsured Motorists
---------------------

Charge the private passenger rate

Physical Damage
-----------------

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$1.78	\$5.70
<b>\$500</b>	\$1.66	\$5.41
<b>\$1,000</b>	\$1.31	\$4.50
<b>\$2,500</b>	\$1.02	\$3.65

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**Miscellaneous Type Vehicle Rules**


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**Golf Carts (Class Code 943500)**

A golf cart is a vehicle with four wheels or less with limited speed capabilities, designed to carry golfers and their equipment.

Liability
-----------

Charge **25%** of the private passenger base rate.

Physical Damage
-----------------

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.59	\$0.80
<b>\$500</b>	\$0.55	\$0.76
<b>\$1,000</b>	\$0.44	\$0.63
<b>\$2,500</b>	\$0.34	\$0.51

**Antique Autos (Class Code 962000)**

An antique auto, collectible or special interest auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally may be used for other purposes.

Liability
-----------

Charge 40% of the private passenger base rate.

Medical Payments and Uninsured Motorists
--

Charge the private passenger base rates.

Physical Damage
-----------------

For Physical Damage Rates, use the premiums below per \$100 of insurance. Physical Damage coverage is provided on an agreed value basis.

Attach AUTO435 - Antique Auto Agreed Value Coverage - (Physical Damage)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.30	\$0.31
<b>\$500</b>	\$0.30	\$0.29
<b>\$1,000</b>	\$0.27	\$0.27
<b>\$2,500</b>	\$0.26	\$0.26

**Class Plan Rating Factors**

**Primary Classifications  
Rating Factors and Statistical Codes**

**No Youthful Operator**

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
<b>PRINCIPAL OPERATOR AGE 75 OR OVER</b>	<b>Factor/Code</b>	8031	1.00	8032	1.05	8033	1.15	8038	1.20	8039	0.85
<b>PRINCIPAL OPERATOR AGE 65-74</b>	<b>Factor/Code</b>	8801	0.85	8802	0.90	8803	1.00	8808	1.05	8809	0.70
<b>PRINCIPAL OPERATOR AGE 50-64</b>	<b>Factor/Code</b>	8851	0.80	8852	0.85	8853	0.95	8858	1.00	8859	0.65
<b>ONLY OPERATOR FEMALE AGE 30-49</b>	<b>Factor/Code</b>	8861	1.00	8862	1.05	8863	1.15	8868	1.20	8869	0.85
<b>ALL OTHER</b>	<b>Factor/Code</b>	8871	1.00	8872	1.05	8873	1.15	8878	1.20	8879	0.85

**Youthful Operator  
Not Eligible for Good Student Credit**

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
<b>WITHOUT DRIVER TRAINING</b>	<b>17 OR LESS</b>	<b>Factor/Code</b>	8024	2.10	8025	2.25	8124	2.60	8125	2.75
	<b>18</b>	<b>Factor/Code</b>	8034	2.10	8035	2.25	8134	2.60	8135	2.75
	<b>19</b>	<b>Factor/Code</b>	8044	2.10	8045	2.25	8144	2.60	8145	2.75
	<b>20</b>	<b>Factor/Code</b>	8054	2.10	8055	2.25	8154	2.60	8155	2.75
<b>WITH DRIVER TRAINING</b>	<b>17 OR LESS</b>	<b>Factor/Code</b>	8064	1.90	8065	2.05	8164	2.35	8165	2.50
	<b>18</b>	<b>Factor/Code</b>	8074	1.90	8075	2.05	8174	2.35	8175	2.50
	<b>19</b>	<b>Factor/Code</b>	8084	1.90	8085	2.05	8184	2.35	8185	2.50
	<b>20</b>	<b>Factor/Code</b>	8094	1.90	8095	2.05	8194	2.35	8195	2.50
<b>WITH OR WITHOUT DRIVER TRAINING</b>	<b>21 thru 24</b>	<b>Factor/Code</b>	8254	1.30	8255	1.45	8354	1.60	8355	1.75

**Class Plan Rating Factors**

**Primary Classifications  
Rating Factors and Statistical Codes**

**Youthful Operator  
Not Eligible for Good Student Credit**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			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	Factor/Code	8400	2.50	8403	2.65	8600	3.30	8603	3.45
	18	Factor/Code	8401	2.50	8405	2.65	8601	3.30	8605	3.45
	19	Factor/Code	8451	2.50	8455	2.65	8651	3.30	8655	3.45
	20	Factor/Code	8450	2.50	8453	2.65	8650	3.30	8653	3.45
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8460	2.25	8463	2.40	8660	3.00	8663	3.15
	18	Factor/Code	8470	2.25	8473	2.40	8670	3.00	8673	3.15
	19	Factor/Code	8480	2.25	8483	2.40	8680	3.00	8683	3.15
	20	Factor/Code	8490	2.25	8493	2.40	8690	3.00	8693	3.15
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8754	1.35	8755	1.50	8704	1.75	8705	1.90
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	Factor/Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.30	8709	1.45

**Youthful Operator  
Good Student Classifications**

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			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	Factor/Code	8026	1.90	8027	2.05	8126	2.35	8127	2.50
	18	Factor/Code	8036	1.90	8037	2.05	8136	2.35	8137	2.50
	19	Factor/Code	8046	1.90	8047	2.05	8146	2.35	8147	2.50
	20	Factor/Code	8056	1.90	8057	2.05	8156	2.35	8157	2.50
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8066	1.70	8067	1.85	8166	2.10	8167	2.25
	18	Factor/Code	8076	1.70	8077	1.85	8176	2.10	8177	2.25
	19	Factor/Code	8086	1.70	8087	1.85	8186	2.10	8187	2.25
	20	Factor/Code	8096	1.70	8097	1.85	8196	2.10	8197	2.25
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8256	1.10	8257	1.25	8356	1.35	8357	1.50

**Class Plan Rating Factors**

**Primary Classifications  
Rating Factors and Statistical Codes**

**Youthful Operator  
Good Student Classifications**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			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	Factor/Code	8406	2.25	8408	2.40	8606	3.00	8608	3.15
	18	Factor/Code	8402	2.25	8404	2.40	8602	3.00	8604	3.15
	19	Factor/Code	8452	2.25	8454	2.40	8652	3.00	8654	3.15
	20	Factor/Code	8456	2.25	8458	2.40	8656	3.00	8658	3.15
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8466	2.00	8468	2.15	8666	2.65	8668	2.80
	18	Factor/Code	8476	2.00	8478	2.15	8676	2.65	8678	2.80
	19	Factor/Code	8486	2.00	8488	2.15	8686	2.65	8688	2.80
	20	Factor/Code	8496	2.00	8498	2.15	8696	2.65	8698	2.80
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8756	1.15	8757	1.30	8706	1.50	8707	1.65

**Youthful Operator**

AGE			MARRIED MALE							
			Not Eligible for Good Student				Eligible for Good Student			
			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	Factor/Code	8924	1.55	8925	1.70	8926	1.40	8927	1.55
	18	Factor/Code	8934	1.55	8935	1.70	8936	1.40	8937	1.55
	19	Factor/Code	8944	1.55	8945	1.70	8946	1.40	8947	1.55
	20	Factor/Code	8954	1.55	8955	1.70	8956	1.40	8957	1.55
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8964	1.40	8965	1.55	8966	1.25	8967	1.40
	18	Factor/Code	8974	1.40	8975	1.55	8976	1.25	8977	1.40
	19	Factor/Code	8984	1.40	8985	1.55	8986	1.25	8987	1.40
	20	Factor/Code	8994	1.40	8995	1.55	8996	1.25	8997	1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8554	1.25	8555	1.40	8556	1.05	8557	1.20

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**Class Plan Rating Factors**


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**Secondary Classification Rating Factors and Statistical Codes**

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate factor from the table below to the Primary Rating Factor.

	DRIVING RECORD SUB-CLASSIFICATION				
	0	1A	2	3	4
<b>Single Car</b>	0.00	0.40	0.90	1.50	2.20
<b>Codes*</b>	10	11	12	13	14
<b>Multi-Car</b>	-0.20	0.00	0.25	0.55	0.90
<b>Codes*</b>	20	21	22	23	24

\* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted.

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**Base Rates/Rating Factor Tables**


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**STATE AUTO – ANNUAL BASE RATES**

	<b>CSL</b>	<b>BI</b>	<b>PD</b>	<b>Med Pay</b>	<b>COMP</b>	<b>COLL</b>
<b>Territory</b>	<b>300,000</b>	<b>250/500</b>	<b>100,000</b>	<b>5,000</b>	<b>Symbol 8 MY 2010 1000 Ded</b>	<b>Symbol 8 MY 2010 1000 Ded</b>
1	324	111	98	38	101	217
2	243	83	73	36	107	206
3	453	154	138	86	110	243
4	241	83	74	37	170	221
5	252	84	77	38	177	237
6	450	153	136	65	120	212
7	248	84	75	36	99	204
8	272	92	83	42	214	246
9	246	83	75	42	179	224
10	324	110	98	51	147	239
11	246	83	75	36	102	206
12	246	83	75	38	177	224
13	296	102	90	38	165	230
14	282	95	84	42	212	245
15	241	83	73	36	170	221
16	212	72	65	34	141	220
17	226	76	68	42	182	227

**Base Rates/Rating Factor Tables**

**UNINSURED MOTORISTS RATES:**

Territory	UMBI Single Limits Only \$100,000		UMBI & PD Single Limits \$100,000		UMBI Split Limits \$100,000/\$300,000		UMPD Split \$100,000	
	Single Car	Multi Car	Single Car	Multi-Car	Single Car	Multi-Car	Single Car	Multi-Car
1	40	32	46	35	34	26	13	12
2	40	32	46	35	34	26	13	12
3	40	32	46	35	34	26	13	12
4	40	32	46	35	34	26	13	12
5	40	32	46	35	34	26	13	12
6	40	32	46	35	34	26	13	12
7	40	32	46	35	34	26	13	12
8	40	32	46	35	34	26	13	12
9	40	32	46	35	34	26	13	12
10	40	32	46	35	34	26	13	12
11	40	32	46	35	34	26	13	12
12	40	32	46	35	34	26	13	12
13	40	32	46	35	34	26	13	12
14	40	32	46	35	34	26	13	12
15	40	32	46	35	34	26	13	12
16	40	32	46	35	34	26	13	12
17	40	32	46	35	34	26	13	12

**UNDERINSURED MOTORISTS RATES:**

Territory	UIMBI Single Limits Only \$100,000		UIMBI Split Limits \$100,000/\$300,000	
	Single Car	Multi Car	Single Car	Multi-Car
1	29	24	27	24
2	29	24	27	24
3	29	24	27	24
4	29	24	27	24
5	29	24	27	24
6	29	24	27	24
7	29	24	27	24
8	29	24	27	24
9	29	24	27	24
10	29	24	27	24
11	29	24	27	24
12	29	24	27	24
13	29	24	27	24
14	29	24	27	24
15	29	24	27	24
16	29	24	27	24
17	29	24	27	24

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**Base Rates/Rating Factor Tables**

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**LIMIT FACTORS**

**Single Limit Factors**

<b>\$75,000</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
0.82	1.00	1.05	1.16

**Bodily Injury Limit Factors**

<b>\$25,000/\$50,000</b>	<b>\$250,000/\$500,000</b>	<b>\$500,000/\$1,000,000</b>
0.68	1.00	1.12

**Property Damage Limit Factors**

<b>\$25,000</b>	<b>\$100,000</b>	<b>\$250,000</b>	<b>\$500,000</b>
0.92	1.00	1.10	1.17

**Medical Payment Limit Factors**

<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
1.00	1.25	2.31	3.25	4.31

**Physical Damage Deductibles**

<b>Deductible Amount</b>	<b>Comp</b>	<b>Collision</b>
<b>\$500</b>	1.20	1.27
<b>1,000</b>	1.00	1.00
<b>2,500</b>	0.81	0.78
<b>5,000</b>	0.61	0.69
<b>10,000</b>	0.49	0.47

**Base Rates/Rating Factor Tables**

**MODEL YEAR AND SYMBOL RELATIVITY FACTORS**

**Comprehensive (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990
1	0.43	0.41	0.61	0.58	0.55	0.52	0.49	0.47	0.45	0.43	0.40	0.38	0.37	0.35
2	0.52	0.50	0.70	0.67	0.63	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42	0.40
3	0.65	0.62	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47	0.45
4	0.80	0.76	0.83	0.79	0.75	0.71	0.67	0.64	0.61	0.58	0.55	0.52	0.50	0.47
5	0.91	0.87	0.88	0.84	0.79	0.76	0.71	0.68	0.65	0.62	0.58	0.55	0.53	0.50
6	0.96	0.91	0.91	0.86	0.82	0.78	0.74	0.70	0.67	0.64	0.60	0.57	0.55	0.52
7	0.99	0.94	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54
8	1.02	0.97	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.06	1.01	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.73	0.69	0.66	0.62	0.59
11	1.10	1.05	1.12	1.06	1.01	0.96	0.91	0.86	0.83	0.78	0.74	0.71	0.67	0.64
12	1.13	1.08	1.21	1.15	1.09	1.04	0.98	0.93	0.90	0.85	0.80	0.76	0.73	0.69
13	1.16	1.11	1.29	1.23	1.16	1.11	1.04	0.99	0.95	0.90	0.85	0.81	0.77	0.74
14	1.21	1.15	1.39	1.32	1.25	1.20	1.13	1.07	1.03	0.97	0.92	0.88	0.83	0.79
15	1.25	1.19	1.51	1.43	1.36	1.30	1.22	1.16	1.12	1.06	1.00	0.95	0.91	0.86
16	1.30	1.24	1.62	1.54	1.46	1.39	1.31	1.25	1.20	1.13	1.07	1.02	0.97	0.92
17	1.35	1.29	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
18	1.39	1.33	1.84	1.75	1.66	1.58	1.49	1.42	1.36	1.29	1.21	1.16	1.10	1.05
19	1.43	1.37	1.91	1.81	1.72	1.64	1.55	1.47	1.41	1.34	1.26	1.20	1.15	1.09
20	1.48	1.41	2.06	1.96	1.85	1.77	1.67	1.59	1.52	1.44	1.36	1.30	1.24	1.17
21	1.52	1.45	2.22	2.11	2.00	1.91	1.80	1.71	1.64	1.55	1.47	1.40	1.33	1.27
22	1.56	1.49	2.38	2.26	2.14	2.05	1.93	1.83	1.76	1.67	1.57	1.50	1.43	1.36
23	1.60	1.53	2.60	2.47	2.34	2.24	2.11	2.00	1.92	1.82	1.72	1.64	1.56	1.48
24	1.64	1.57	2.80	2.66	2.52	2.41	2.27	2.16	2.07	1.96	1.85	1.76	1.68	1.60
25	1.68	1.60	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
26	1.72	1.64	3.28	3.12	2.95	2.82	2.66	2.53	2.43	2.30	2.16	2.07	1.97	1.87
27	1.76	1.68	-	-	-	-	-	-	-	-	-	-	-	-
28	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-
29	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-	-
30	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-
31	1.90	1.81	-	-	-	-	-	-	-	-	-	-	-	-
32	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-
33	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-
34	2.02	1.93	-	-	-	-	-	-	-	-	-	-	-	-
35	2.04	1.94	-	-	-	-	-	-	-	-	-	-	-	-
36	2.06	1.97	-	-	-	-	-	-	-	-	-	-	-	-
37	2.09	2.00	-	-	-	-	-	-	-	-	-	-	-	-
38	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-
39	2.20	2.10	-	-	-	-	-	-	-	-	-	-	-	-
40	2.26	2.15	-	-	-	-	-	-	-	-	-	-	-	-
41	2.31	2.20	-	-	-	-	-	-	-	-	-	-	-	-
42	2.36	2.25	-	-	-	-	-	-	-	-	-	-	-	-
43	2.41	2.30	-	-	-	-	-	-	-	-	-	-	-	-
44	2.45	2.34	-	-	-	-	-	-	-	-	-	-	-	-
45	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-
46	2.53	2.42	-	-	-	-	-	-	-	-	-	-	-	-
47	2.58	2.47	-	-	-	-	-	-	-	-	-	-	-	-
48	2.64	2.52	-	-	-	-	-	-	-	-	-	-	-	-
49	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-

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**Base Rates/Rating Factor Tables**


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**MODEL YEAR AND SYMBOL RELATIVITY FACTORS****Comprehensive (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	2.76	2.63	-	-	-	-	-	-	-	-	-	-	-	-
51	2.82	2.69	-	-	-	-	-	-	-	-	-	-	-	-
52	2.87	2.74	-	-	-	-	-	-	-	-	-	-	-	-
53	2.90	2.77	-	-	-	-	-	-	-	-	-	-	-	-
54	2.96	2.82	-	-	-	-	-	-	-	-	-	-	-	-
55	3.03	2.89	-	-	-	-	-	-	-	-	-	-	-	-
56	3.10	2.96	-	-	-	-	-	-	-	-	-	-	-	-
57	3.17	3.03	-	-	-	-	-	-	-	-	-	-	-	-
58	3.28	3.13	-	-	-	-	-	-	-	-	-	-	-	-
59	3.41	3.26	-	-	-	-	-	-	-	-	-	-	-	-
60	3.53	3.37	-	-	-	-	-	-	-	-	-	-	-	-
61	3.73	3.56	-	-	-	-	-	-	-	-	-	-	-	-
62	4.00	3.82	-	-	-	-	-	-	-	-	-	-	-	-
63	4.28	4.08	-	-	-	-	-	-	-	-	-	-	-	-
64	4.55	4.34	-	-	-	-	-	-	-	-	-	-	-	-
65	4.83	4.61	-	-	-	-	-	-	-	-	-	-	-	-
66	5.24	5.00	-	-	-	-	-	-	-	-	-	-	-	-
67	5.78	5.52	-	-	-	-	-	-	-	-	-	-	-	-
68	6.33	6.04	-	-	-	-	-	-	-	-	-	-	-	-
69	6.88	6.57	-	-	-	-	-	-	-	-	-	-	-	-
70	7.43	7.09	-	-	-	-	-	-	-	-	-	-	-	-
71	7.98	7.61	-	-	-	-	-	-	-	-	-	-	-	-
72	8.52	8.14	-	-	-	-	-	-	-	-	-	-	-	-
73	9.07	8.66	-	-	-	-	-	-	-	-	-	-	-	-
74	9.62	9.18	-	-	-	-	-	-	-	-	-	-	-	-
75	10.17	9.71	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

**Base Rates/Rating Factor Tables**

**MODEL YEAR AND SYMBOL RELATIVITY FACTORS**

**Collision (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
1	0.48	0.46	0.60	0.56	0.53	0.50	0.46	0.42	0.40	0.37	0.35	0.33	0.31	0.29
2	0.60	0.58	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35	0.33
3	0.73	0.70	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38	0.36
4	0.84	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.97	0.93	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48	0.45
8	1.01	0.96	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.05	1.00	1.04	0.98	0.92	0.86	0.79	0.73	0.69	0.64	0.60	0.57	0.53	0.50
11	1.10	1.05	1.09	1.02	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56	0.52
12	1.13	1.08	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58	0.55
13	1.15	1.10	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61	0.57
14	1.18	1.13	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64	0.60
15	1.21	1.15	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67	0.63
16	1.24	1.18	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71	0.67
17	1.26	1.21	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74	0.70
18	1.29	1.23	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77	0.72
19	1.32	1.26	1.54	1.45	1.36	1.28	1.17	1.08	1.02	0.95	0.89	0.85	0.79	0.74
20	1.34	1.28	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
21	1.37	1.30	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85	0.80
22	1.39	1.33	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86	0.81
23	1.42	1.35	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88	0.83
24	1.44	1.37	1.82	1.71	1.60	1.51	1.38	1.27	1.20	1.13	1.06	1.00	0.93	0.87
25	1.46	1.40	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97	0.92
26	1.49	1.42	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01	0.95
27	1.51	1.44	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	1.46	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	1.48	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	1.50	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	1.52	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	1.54	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	1.56	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	1.59	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	1.60	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	1.61	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	1.63	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	1.65	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	1.69	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	1.73	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	1.74	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	1.75	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	1.75	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	1.76	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	1.77	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-

**Base Rates/Rating Factor Tables**

**MODEL YEAR AND SYMBOL RELATIVITY FACTORS**

**Collision (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	1.87	1.79	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	1.81	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	1.92	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	1.94	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	2.02	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	2.17	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	2.78	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	2.99	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	3.29	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	3.70	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	4.11	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	4.52	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	4.93	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	5.33	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	5.74	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	6.15	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	6.56	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	6.96	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.



SERFF Tracking Number: ACEH-126332120 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-PA-2008575  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Pers Automobile  
Project Name/Number: New Program Rates/Rules/09-PA-2008575  
**Bypassed - Item:** NAIC Loss Cost Filing Document  
for OTHER than Workers' Comp  
**Bypass Reason:** Not applicable  
**Comments:**

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Filing Memorandum

**Comments:**

**Attachment:**

Filing Memo AR Auto Rate Rule.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Insurance Scoring Documentation

**Comments:**

**Attachments:**

AR AUTO Credit Scoring Document.pdf

PL-367 CW Notice of Information Practices \_2\_.pdf

ACE110-1209 AR AUD.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Automobile Underwriting Guidelines

**Comments:**

**Attachment:**

UW Guidelines Auto AR v2.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Actuarial Memorandum &  
Supporting Documentation

**Comments:**

**Attachments:**

AR PPA\_Actuarial Memo.pdf

SERFF Tracking Number: ACEH-126332120 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-PA-2008575  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Pers Automobile  
Project Name/Number: New Program Rates/Rules/09-PA-2008575

AR PPA\_Filing Support.pdf  
AR PPA\_Installment Breakdown.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Credit Model Objection Response  
and Exhibits

**Comments:**

**Attachments:**

Response to DOI Questions\_10-16-09.pdf  
AR PPA\_IBS Exhibits.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Loss Ratios

**Comments:**

**Attachment:**

Response to DOI Questions\_10-20-09.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 Bankers Standard Insurance Company  
 NAIC # (including group #) 18279 Group #626

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 %
- b. Good Student Discount %
- c. Multi-car Discount %
- d. Accident Free Discount\* 3 or 5 %

Please Specify Qualification for Discount:  
 All operators have been accident free for the past 3 years a 5% discount is applied. Discount is decreased from 5% to 3% on the renewal following the first at-fault accident.

- e. Anti-Theft Discount 5, 10 or 15%
- f. Other (specify) Passive Restraint 20 or 30%
  - Anti-Lock Brake System 5%
  - College Graduate Scholastic Achievement Discount 5%
  - Motor Vehicle Accident Prevention Course Discount 10%
  - Excess Vehicle Credit 35%
  - Package Discount 10%
  - Continuous Insurance Credit 2 or 4%
  - Account Credit 5%
  - Valuables Credit 5 or 8%

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$8.00 per installment, per policy.

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
---------	-----------------------	--------

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

*Brenda Balboni*

Signature

Brenda Balboni

Printed Name

State Filing Technician

Title

973-408-6190

Telephone Number

Brenda.balboni@acegroup.com

Email address

AID PC A-1 (1/06)

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 18279  
**Company Name:** Bankers Standard Insurance Company  
**Contact Person:** Lindsay Moore  
**Telephone No.:** (973) 408-6084  
**Email Address:** lindsay.moore@acegroup.com  
**Effective Date:** 12/15/2009

**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  
 501-371-2800

**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto: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 10 %  
 GOOD STUDENT 8.7-15.6 %  
 ANTI-THEFT DEVICE 5-15 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 0 %

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	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715
	Minimum Liability with Comprehensive and Collision	\$823	\$1,030	\$392	\$324	\$915	\$1,147	\$432	\$357	\$939	\$1,178	\$443	\$361	\$922	\$1,155	\$435	\$361	\$1,039	\$1,305	\$485	\$397		
	100/300/50 Liability with Comprehensive and Collision	\$823	\$1,030	\$392	\$324	\$915	\$1,147	\$432	\$357	\$939	\$1,178	\$443	\$361	\$922	\$1,155	\$435	\$361	\$1,039	\$1,305	\$485	\$397		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715	\$289	\$241		
	Minimum Liability with Comprehensive and Collision	\$1,003	\$1,259	\$469	\$386	\$1,137	\$1,431	\$527	\$433	\$1,123	\$1,412	\$522	\$422	\$1,154	\$1,452	\$533	\$440	\$1,260	\$1,587	\$580	\$472		
	100/300/50 Liability with Comprehensive and Collision	\$1,003	\$1,259	\$469	\$386	\$1,137	\$1,431	\$527	\$433	\$1,123	\$1,412	\$522	\$422	\$1,154	\$1,452	\$533	\$440	\$1,260	\$1,587	\$580	\$472		
2003 Honda Odyssey "EX"	Minimum Liability	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715	\$289	\$241		
	Minimum Liability with Comprehensive and Collision	\$973	\$1,222	\$457	\$375	\$1,098	\$1,381	\$510	\$420	\$1,093	\$1,374	\$509	\$411	\$1,113	\$1,400	\$516	\$426	\$1,222	\$1,539	\$563	\$460		
	100/300/50 Liability with Comprehensive and Collision	\$973	\$1,222	\$457	\$375	\$1,098	\$1,381	\$510	\$420	\$1,093	\$1,374	\$509	\$411	\$1,113	\$1,400	\$516	\$426	\$1,222	\$1,539	\$563	\$460		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715	\$289	\$241		
	Minimum Liability with Comprehensive and Collision	\$1,139	\$1,433	\$527	\$431	\$1,308	\$1,648	\$598	\$491	\$1,261	\$1,588	\$580	\$468	\$1,333	\$1,680	\$609	\$500	\$1,428	\$1,801	\$651	\$529		
	100/300/50 Liability with Comprehensive and Collision	\$1,139	\$1,433	\$527	\$431	\$1,308	\$1,648	\$598	\$491	\$1,261	\$1,588	\$580	\$468	\$1,333	\$1,680	\$609	\$500	\$1,428	\$1,801	\$651	\$529		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715	\$289	\$241		
	Minimum Liability with Comprehensive and Collision	\$1,187	\$1,495	\$548	\$448	\$1,377	\$1,736	\$628	\$516	\$1,308	\$1,648	\$600	\$486	\$1,406	\$1,772	\$641	\$526	\$1,490	\$1,881	\$677	\$551		
	100/300/50 Liability with Comprehensive and Collision	\$1,187	\$1,495	\$548	\$448	\$1,377	\$1,736	\$628	\$516	\$1,308	\$1,648	\$600	\$486	\$1,406	\$1,772	\$641	\$526	\$1,490	\$1,881	\$677	\$551		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$448	\$551	\$233	\$198	\$448	\$551	\$233	\$198	\$558	\$691	\$281	\$232	\$434	\$532	\$227	\$194	\$577	\$715	\$289	\$241		
	Minimum Liability with Comprehensive and Collision	\$910	\$1,142	\$430	\$355	\$1,026	\$1,289	\$479	\$396	\$1,028	\$1,290	\$481	\$390	\$1,039	\$1,304	\$484	\$401	\$1,147	\$1,444	\$532	\$434		
	100/300/50 Liability with Comprehensive and Collision	\$910	\$1,142	\$430	\$355	\$1,026	\$1,289	\$479	\$396	\$1,028	\$1,290	\$481	\$390	\$1,039	\$1,304	\$484	\$401	\$1,147	\$1,444	\$532	\$434		

**Bankers Standard Insurance Company**

**Rate, Rule & Credit Scoring Filing Memorandum  
Automobile Insurance  
ACE Platinum Portfolio Program  
Arkansas**

This automobile filing represents the introduction of an automobile insurance policy intended to become part of the new ACE Platinum Portfolio Program. The ACE Platinum Portfolio is designed to cover exposures particular to high net worth individuals.

The auto product can be written as a monoline contract or as part of a package policy, including homeowners and umbrella coverage. The contract is written in clear, plain English so it can be easily read and understood.

The rates and rules contained in this filing are based upon a comparison with and analysis of the approved rating plan for AIG. Based upon competitor analysis, it is believed the rates being filed are adequate, not excessive and not discriminatory. Experience will be monitored and rate revisions made if so indicated once the captioned insurer has begun writing the coverage. Insurance scoring will be used in the new business underwriting process and in new and renewal business in the rating process. Our underwriting guidelines are intended to ensure a thorough review of each account.

Attached are the following documents to support this filing:

- Arkansas Auto Manual
- Automobile Insurance Scoring Document
- PL 367 ACE-0208 Notice of Information Practices
- ACE110 ACE-1209 Arkansas Notice of Adverse Underwriting Decision
- Auto Underwriting Guidelines

The proposed effective date is 12/15/09 new business.

# **BANKERS STANDARD INSURANCE COMPANY**

## **INSURANCE SCORING – AUTOMOBILE**

### **ARKANSAS**

Bankers Standard Insurance Company (BSIC) is making this Insurance Scoring filing in accordance with Arkansas Insurance Code.

We propose to use this Insurance Scoring Program in Arkansas for Automobile concurrent with the approval of the ACE Platinum Portfolio Automobile filing.

**Fair, Isaac model documentation in support of this filing is proprietary and confidential in nature. We respectfully request that the model referenced herein remain confidential.**

Bankers Standard Insurance Company will use Experian/Fair, Isaac Insurance Score, Model Reference Name **EFIS HO3/5 04 99**. This approved model is in compliance with all statutory requirements.

Experian/Fair, Isaac Insurance Scores are calculated by Experian based on Experian credit information.

The insurance score will be accessed through ChoicePoint, Inc. (a Consumer Reporting Agency under the Fair Credit Reporting Act).

#### **Insurance Scoring – Underwriting**

Bankers Standard Insurance Company (BSIC) will use insurance score as one criterion in the new business underwriting process. An individual's score will be considered in conjunction with traditional automobile underwriting criteria to determine new business acceptability. Such underwriting criteria include driving experience and driving record with respect to accidents and violations. Score will not be used as the sole reason to deny, cancel or refuse to write.

No adverse action will be taken based on insurance score or information contained in a credit report without consideration of any other applicable underwriting factor that is independent of credit information

#### **Use of Insurance Scoring – Scoring Process**

Applicants for new insurance coverage with Bankers Standard Insurance Company will receive a disclosure notice that credit information/insurance score may be obtained in connection with the application for insurance (**PL-367 ACE-0208**).

If adverse action is taken based, in part, on information contained in the report, BSIC will provide an Adverse Underwriting Decision Notice (**ACE110-1209**). The notice contains the

name, address and phone number of the consumer reporting agency that furnished the information and provides the consumer instructions for obtaining a free copy of their credit report and what to do if the consumer disagrees with the accuracy or completeness of information contained in the report. In addition, the notice provides the top 4 reasons (factors), both positive and negative, for the score. The notice also contains the address and phone number of Bankers Standard Insurance Company for the policyholder to ask questions concerning credit-based underwriting decisions as required by 23-67-408. Also attached is an example of a complete notice of adverse action that a policyholder would receive.

During the quoting process, the producer will order a selection of reports, including an insurance score report through ChoicePoint (a consumer reporting agency under the Fair Credit Reporting Act). The report will be ordered on the primary named insured only. This is typically the first named insured. The individual's score will generate a message which the producer will see. The producer will not see the individual's actual credit report. In addition, the producer will receive the top 4 reasons (factors) which generate one of the messages below.

The insurance score is calculated at the time the report is ordered and will therefore be current and valid at that point in time.

### **Messages**

#### **If the score is greater than 650, the producer will be advised "OK to Quote"**

This message indicates an acceptable IBS report and will be received for the large majority of an agent's customers. When received, agents should proceed with the normal quoting process. Receipt of this message **does not** guarantee the Company will write the account. It will, however, be considered as a positive factor in assessing the overall risk associated with the account.

#### **If the score is less than or equal to 650, the producer will be advised "Must Meet All Underwriting Guidelines; Prior Approval Required"**

This message indicates a score on the IBS report that correlates to below average projected loss experience. The Company will **not** reject this business based on the IBS. The Company will require that all underwriting guidelines be met to increase our confidence that the account presents an acceptable risk. In terms of processing, the Company requires agents to obtain prior approval before submitting the application to verify that all underwriting criteria for acceptability have been met.

#### **If the report generates a no-hit, the producer will be advised "Verify all information is correct. Must meet Underwriting Guidelines: Prior Approval Required"**

This message is given when the information entered does not generate an IBS report.

Agents should verify the information entered was correct and re-order the report if appropriate. On occasion, there will be no hit, even if all information is accurate. Agents may quote legitimate no hits, but we will require other underwriting guidelines be met. Bankers Standard Insurance Company does not treat “no hit” results in any negative way. If the company can not obtain a score, the consumer is underwritten using traditional underwriting criteria to determine new business acceptability. By allowing the agent to continue to quote without receipt of the IBS report, the score criterion is neutralized and the risk is subject to remaining underwriting criteria.

**If the report does not generate a score, the producer will be advised "No Report on File. Okay to Quote if meets Underwriting Guidelines: Prior Approval Required"**

This message is given when ChoicePoint gets a hit but there is not enough information to generate an IBS report. Agents may proceed with quoting process, but we will require other underwriting guidelines be met. Bankers Standard Insurance Company does not treat “no hit” results in any negative way. By allowing the agent to continue to quote without receipt of the IBS report, the score criterion is neutralized and the risk is subject to remaining underwriting criteria.

## **Notifications**

### Notice of Information Practices/Disclosure

Applicants for new insurance coverage with Bankers Standard Insurance Company will receive a disclosure notice that credit information/insurance score may be obtained in connection with the application for insurance. Notification may be either written or in the same medium as the application for insurance.

A copy of the Notice of Information Practices, **PL-367 ACE-0208**, is attached.

### Notice of Adverse Underwriting Decision

If adverse action is taken, based in part, on information contained in the report, the consumer is notified in accordance with the requirements of the Fair Credit Reporting Act. The Notice of Adverse Underwriting Decision (**ACE110-1209**) provides a description of the top 4 factors that were the primary influences of the adverse action. If it is determined pursuant to the dispute resolution process set forth in section 611(a) of the federal Fair Credit Reporting Act, [15 U.S.C. § 1681i\(a\)](#), that the consumer’s information was incorrect or incomplete and if Bankers Standard receives notice of such determination from either the consumer reporting agency or from the consumer, Bankers Standard shall reunderwrite and re-rate the consumer’s coverage within 30 days of receiving the notice. After reunderwriting or rerating the coverage, Bankers Standard shall make any adjustments necessary, consistent with their underwriting and rating guidelines. If Bankers Standard determines that the consumer has overpaid a premium, Bankers Standard shall

refund to the consumer the amount of overpayment calculated back to the shorter of either the last 12 months of coverage or the actual period of the policy.

A copy of the Notice of Adverse Underwriting Decision, **ACE110-1209**, is attached.

### **Insurance Scoring – Rating**

The primary insured's score will be used to generate a rating factor which will be used in the rating process for both new and renewal business. Renewal rates will be based upon credit information along with other applicable factors independent of credit information. The rating factor will be applied to each vehicle's otherwise applicable rate for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Uninsured/Underinsured Motorists, Collision, Comprehensive and optional coverages.

For new business, an individual's score will be ordered at the time of quote/application. The company will periodically review and obtain a recalculated insurance score either 1) every 36 months or 2) upon request of the insured, but no more than once per policy term. At the time of annual renewal, Bankers Standard shall, upon the request of the consumer or the consumer's agent, reunderwrite and re-rate the policy based upon a current consumer credit report or insurance score.

If adverse action is taken based, in part, on information contained in the report, the Company will provide an Adverse Underwriting Decision Notice (**ACE110-1209**). The notice contains the name, address and phone number of the consumer reporting agency that furnished the information and states that the insured has the right to obtain a free credit report within 60 days. The reasons provided are Fair, Isaac Insurance Score Reason Code Definitions.

The absence of credit (no hit) or inability to calculate a score (no score) will be treated in a neutral fashion.

## Notice of Information Practices

When you apply for an Ace Platinum Portfolio insurance policy, you disclose a certain amount of information to us. Although we \* obtain most of the information from you, as a necessary part of the underwriting process, we also obtain information about you, from third parties – just as many other insurance companies do. This information allows us to thoroughly and accurately evaluate your application for insurance and subsequent renewals.

Information on the reports along with the information you provided during the application process may be used to determine eligibility and pricing. In determining your eligibility for an insurance policy, an inquiry will be made with ChoicePoint Services, our provider of consumer reports, credit based insurance score, loss information and motor vehicle records.

Any information we have or may obtain about you will be treated confidentially. This information, as well as other personal or privileged information, may, under certain circumstances, be shared with affiliated companies for such purposes as claims handling, servicing and underwriting.

Pursuant to the Fair Credit Reporting Act (15 U. S. C. §1681 et seq.) you have a right to be notified if information in the consumer report results in an adverse action. You have the right to see the personal information collected about you and you have the right to correct any information which may be wrong.

You may receive a copy of the report by writing to the consumer reporting agency at the address listed below.

### **Consumer Reporting Agency:**

ChoicePoint Consumer Disclosure Center

Mailing address: PO. Box 105108, Atlanta, GA 30348-5108

Street Address: 1000 Alderman, Drop 55, Alpharetta, GA 30005

1-800-456-6004

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

**ARKANSAS**  
**Notice of Adverse Underwriting Decision**

As you may know, many factors play a role in determining eligibility and pricing for insurance policies. As part of the insurance underwriting process, an inquiry was made with ChoicePoint Services, Inc., our provider of consumer reports, for Motor Vehicle Reports (MVR), loss information (CLUE Property and/or CLUE Auto) and credit based insurance scores.

The information on these reports along with the information you provided during the application process for your insurance policy were used to determine eligibility and pricing.

You are receiving this notice, as required by the Fair Credit Reporting Act (15 U. S. C. §1681 et seq.), because the eligibility or pricing action taken, was in part based on information contained in your consumer credit report.

The specific factors that contributed most significantly to the calculation of the insurance score are:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

ChoicePoint Services, Inc. is unable to provide you with the specific reasons why the adverse action was taken, but they can provide you with a free copy of your report by contacting them within 60 days of the receipt of this notice at the following address:

ChoicePoint Consumer Disclosure Center  
Mailing Address: PO Box 105108, Atlanta, Georgia 30348-5108  
Street Address: 1000 Alderman, Drop 55, Alpharetta, GA 30005  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

You have the right to dispute inaccurate or incomplete information by contacting the consumer reporting agency directly at the address listed above. You can also contact us at the following address if you have any questions concerning credit-based underwriting decisions regarding your account.

Bankers Standard Insurance Company  
Central Region Underwriting  
616 Idaho Street  
Salem, VA 24153-5366  
1-800-444-6161

**BANKERS STANDARD INSURANCE COMPANY**

**Prior Insurance**

Required, with no lapse in coverage, except in cases where there is no need for prior insurance.

**Driving Record**

No major violations in the past five years

No at-fault accidents or moving violations in the past three years

No more than one not at-fault accident or comprehensive claim in the past three years (claims arising from natural causes are not used)

No operator in the household currently holds a suspended drivers license

**Driving Experience**

Verifiable three year driving record required for all drivers

**Insurance Bureau Score (IBS)** will be considered in the underwriting process.

**Bankers Standard Insurance Company**  
**ARKANSAS**  
**Actuarial Memorandum**  
**PRIVATE PASSENGER AUTO**  
**ACE Platinum Portfolio Program**

This personal auto insurance filing represents the introduction of a personal auto insurance policy intended to become part of the new ACE Platinum Portfolio Program. The target market for this program is the affluent insured who wants to have all of his/her insurance (Homeowners, Auto, Personal Umbrella, and Valuables) needs met by one company serviced through independent agents. This filing is part of a countrywide rollout of the ACE Platinum Portfolio Program which began in the latter part of the 2<sup>nd</sup> quarter of 2008.

The base rates have been selected by territory based on a premium comparison with AIG's Private Client Group, one of our major competitors. We targeted to be approximately +3.0% above AIG (assuming agreed value) and -3.0% below AIG (not assuming agreed value). The premium comparison is shown in Exhibits 1-2.

Exhibit 3 provides the breakdown of the cost per installment.

Summary

Based upon competitor analysis, the captioned insurer believes that the rates being filed are adequate, not excessive and not discriminatory. Experience will be monitored and rate revision filings will be made if so indicated once we have begun writing policies.

**Bankers Standard Insurance Company**  
**Private Passenger Auto**  
**Arkansas**  
**Description of Target Risk**

**Target Risk #10**

<u>Characteristics</u>	<u>Driver 1</u>	<u>Driver 2</u>	<u>Driver 3</u>	<u>Driver 4</u>
CSL	500000	500000	500000	500000
UM/UIM	500000	500000	500000	500000
Marital Status	Married	Married	Single	
Sex	Male	Female	Male	
Age	53	53	18	
Use	Pleasure	Pleasure	Pleasure	Pleasure
Primary Class	8851	8851	8676	8871
Secondary Class	20	20	20	20
Final Class Factor	0.60	0.60	2.45	0.80
Model Year	2007	2007	2007	2007
Symbol	15	15	15	15
Accident Free	Y	Y	Y	Y
Full Glass Coverage	Y	Y	Y	Y
Restraint	30%	30%	30%	30%
Anti-Theft	15%	15%	15%	15%
Anti-Lock Brake	5%	5%	5%	5%
Loss of Use	N	N	N	N
Motor Vehicle Accident Prevention	N	N	N	N
Scholar Achievement	N	N	N	N
Multi-Car	Y	Y	Y	Y
Excess Vehicle	N	N	N	Y
IBS Band	5	5	5	5
Agreed Value	Y	Y	Y	Y

The following coverage amounts apply to the risks:

Package	Y	Y	Y	Y
MP	10000	10000	10000	10000
Comp Ded	1000	1000	1000	1000
Coll Ded	1000	1000	1000	1000
Continuous Insurance	3	3	3	3
Account Credit	N	N	N	N
Valuables Credit	5%	5%	5%	5%

**ARKANSAS PPA  
Proposed BSIC vs. AIG Private Client Group  
Total Premium**

Prop BSIC		Total Liab			Total Phys Dam - Sym 15 w/o AV			Total Phys Dam - Sym 15 w/ AV			Total Prem - Sym 15 w/o AV			Total Prem - Sym 15 w/ AV		
Terr	AIG Terr	Prop BSIC	AIG	Prop BSIC / AIG - 1	Prop BSIC	AIG	Prop BSIC / AIG - 1	Prop BSIC	AIG	Prop BSIC / AIG - 1	Prop BSIC	AIG	Prop BSIC / AIG - 1	Prop BSIC	AIG	Prop BSIC / AIG - 1
1	1	1651	1652	-0.1%	1159	1252	-7.4%	1339	1252	6.9%	2810	2904	-3.2%	2990	2904	3.0%
2	3	1438	1437	0.1%	1140	1232	-7.5%	1320	1232	7.1%	2578	2669	-3.4%	2758	2669	3.3%
3	8	1667	1669	-0.1%	1286	1380	-6.8%	1466	1380	6.2%	2953	3049	-3.1%	3133	3049	2.8%
4	9	1432	1430	0.1%	1428	1519	-6.0%	1608	1519	5.9%	2860	2949	-3.0%	3040	2949	3.1%
5	105	1478	1478	0.0%	1509	1599	-5.6%	1689	1599	5.6%	2987	3077	-2.9%	3167	3077	2.9%
6	106	1621	1618	0.2%	1210	1299	-6.9%	1390	1299	7.0%	2831	2917	-2.9%	3011	2917	3.2%
7	110	1455	1457	-0.1%	1105	1196	-7.6%	1285	1196	7.4%	2560	2653	-3.5%	2740	2653	3.3%
8	111	1562	1560	0.1%	1681	1770	-5.0%	1861	1770	5.1%	3243	3330	-2.6%	3423	3330	2.8%
9	205	1455	1454	0.1%	1470	1562	-5.9%	1650	1562	5.6%	2925	3016	-3.0%	3105	3016	3.0%
10	206	1777	1779	-0.1%	1406	1499	-6.2%	1586	1499	5.8%	3183	3278	-2.9%	3363	3278	2.6%
11	210	1448	1446	0.1%	1124	1211	-7.2%	1304	1211	7.7%	2572	2657	-3.2%	2752	2657	3.6%
12	211	1456	1454	0.1%	1463	1551	-5.7%	1643	1551	5.9%	2919	3005	-2.9%	3099	3005	3.1%
13	411	1633	1632	0.1%	1439	1527	-5.8%	1619	1527	6.0%	3072	3159	-2.8%	3252	3159	2.9%
14	511	1597	1600	-0.2%	1667	1759	-5.2%	1847	1759	5.0%	3264	3359	-2.8%	3444	3359	2.5%
15	711	1431	1430	0.1%	1428	1519	-6.0%	1608	1519	5.9%	2859	2949	-3.1%	3039	2949	3.1%
16	811	1322	1322	0.0%	1316	1406	-6.4%	1496	1406	6.4%	2638	2728	-3.3%	2818	2728	3.3%
17	911	1400	1396	0.3%	1493	1582	-5.6%	1673	1582	5.8%	2893	2978	-2.9%	3073	2978	3.2%
				0.0%			-6.3%			6.2%			-3.0%			3.0%



**BANKERS STANDARD INSURANCE COMPANY  
ARKANSAS  
PPA  
DOI QUESTIONS, DATED 10/13/09**

**1. Use of the credit model must be justified by your loss data per 23-67-405.**

As the introductory PPA filing in Arkansas is part of a countrywide roll out of the ACE product, ACE does not have its own historical data. Thus, data provided by Atlantic Companies through agreement with Fair Isaac Corporation has been relied upon. The countrywide data provided was from Policy Years 2004 and 2005 evaluated as of June 2007.

Loss ratios were calculated by IBS range in order to compute the actual relativity to Tier 5 on an uncapped and capped (100,000 cap per occurrence per coverage) basis. Linear and exponential curves were fit to the actual and capped relativities to produce a set of factors. The indicated IBS factors were selected so that the overall impact would be revenue neutral by coverage.

As we have begun writing in other states, it has come to our attention that there are some competitive issues with our IBS factors particularly with the higher IBS scores. Based on a review of IBS factors used by Fireman's Fund, the selected IBS factors have been adjusted in IBS bands 1, 2, and 3. The percentage of premium that qualifies for the better bands has also been increased. The combined impact of these changes on the premium provided by Atlantic Companies is approximately -6%.

Please see the attached Exhibit IBS-1 and Exhibit IBS-2.

**BANKERS STANDARD INSURANCE COMPANY  
PPA  
IBS  
INDICATED FACTORS BY COVERAGE**

**B/PPD/CSL**

IBS Band	Prem Dist	Actual Relativity		Relativites Based on Exponential Fit		Relativites Based on Linear Fit		Selected Indicated
		Uncapped	Capped	Uncapped	Capped	Uncapped	Capped	
1	10.6%	0.56	0.64	0.78	0.82	0.75	0.78	0.80
2	12.4%	0.93	0.87	0.84	0.87	0.83	0.85	0.85
3	12.2%	0.75	0.87	0.88	0.90	0.87	0.88	0.88
4	16.9%	0.94	0.96	0.93	0.94	0.93	0.93	0.93
5	18.4%	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	12.6%	1.08	1.14	1.09	1.07	1.08	1.07	1.08
7	8.6%	1.07	1.18	1.19	1.16	1.18	1.16	1.17
8	8.3%	1.45	1.30	1.68	1.53	1.53	1.47	1.50
Total	100%	0.96	0.98	1.02	1.01	0.99	0.99	1.00

**Collision**

IBS Band	Prem Dist	Actual Relativity		Relativites Based on Exponential Fit		Relativites Based on Linear Fit		Selected Indicated
		Uncapped	Capped	Uncapped	Capped	Uncapped	Capped	
1	9.5%	0.89		0.84		0.75		0.80
2	11.8%	0.88		0.89		0.84		0.86
3	12.2%	0.99		0.91		0.88		0.89
4	17.4%	0.88		0.95		0.93		0.94
5	18.8%	1.00		1.00		1.00		1.00
6	13.2%	1.03		1.06		1.08		1.07
7	9.1%	1.22		1.13		1.17		1.15
8	8.1%	1.49		1.44		1.48		1.45
Total	100%	1.02		1.01		1.00		1.00

**Comp**

IBS Band	Prem Dist	Actual Relativity		Relativites Based on Exponential Fit		Relativites Based on Linear Fit		Selected Indicated
		Uncapped	Capped	Uncapped	Capped	Uncapped	Capped	
1	9.4%	0.70		0.77		0.75		0.76
2	11.3%	1.06		0.84		0.83		0.83
3	12.0%	0.82		0.87		0.87		0.87
4	17.2%	1.06		0.93		0.92		0.93
5	19.2%	1.00		1.00		1.00		1.00
6	13.4%	1.31		1.09		1.08		1.09
7	9.2%	1.11		1.21		1.18		1.19
8	8.3%	1.21		1.73		1.53		1.48
Total	100%	1.04		1.02		1.00		1.00

Curves were fit to Tiers 1-7 as Tier 8 loss ratio appears to be outlier

**UM**

IBS Band	Prem Dist	Actual Relativity		Relativites Based on Exponential		Relativites Based on Linear		Selected Indicated
		Uncapped	Capped	Uncapped	Capped	Uncapped	Capped	
1	11.1%	0.18	0.33	0.52	0.58	0.22	0.07	0.90
2	13.8%	0.86	0.96	0.64	0.68	0.46	0.36	0.90
3	12.5%	0.21	0.39	0.71	0.75	0.59	0.51	0.90
4	17.5%	0.08	0.15	0.82	0.84	0.77	0.72	0.90
5	18.4%	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	11.7%	0.34	0.62	1.24	1.20	1.26	1.31	1.00
7	8.2%	0.32	0.59	1.59	1.48	1.57	1.68	1.37
8	6.7%	2.17	2.28	3.93	3.18	2.66	2.98	1.37
Total	100.0%	0.58	0.70	1.10	1.06	0.94	0.92	1.00

**MP**

IBS Band	Prem Dist	Actual Relativity		Selected Indicated
		Uncapped	Capped	
1	10.1%	0.37	0.90	
2	12.3%	1.98	0.90	
3	12.5%	0.31	0.90	
4	17.9%	0.61	0.90	
5	19.7%	1.00	1.00	
6	12.4%	0.76	1.00	
7	8.6%	0.54	1.37	
8	6.5%	2.07	1.37	
Total	100.0%	0.90	1.00	

Tier 1-4	52.8%	0.81	0.90
Tier 5-6	32.2%	0.91	1.00
Tier 7-8	15.0%	1.20	1.37
Subtotal	100.0%	0.90	1.00

Exhibits developed using data provided by Atlantic Companies under agreement with Fair Isaac Corporation Policy years 2004 and 2005 evaluated as of June 2007

**BANKERS STANDARD INSURANCE COMPANY  
PPA  
IBS  
SELECTED FACTORS BY COVERAGE - SUMMARIZED**

**Indicated**

IBS	BI/PD/CSL		Collision		Comp		UM		MP		Total*	
	Prem Dist	Factor										
1	10.6%	0.80	9.5%	0.80	9.4%	0.76	11.1%	0.90	10.1%	0.90	10.1%	0.80
2	12.4%	0.85	11.8%	0.86	11.3%	0.83	13.8%	0.90	12.3%	0.90	12.1%	0.85
3	12.2%	0.88	12.2%	0.89	12.0%	0.87	12.5%	0.90	12.5%	0.90	12.1%	0.88
4	16.9%	0.93	17.4%	0.94	17.2%	0.93	17.5%	0.90	17.9%	0.90	17.1%	0.93
5	18.4%	1.00	18.8%	1.00	19.2%	1.00	18.4%	1.00	19.7%	1.00	18.7%	1.00
6	12.6%	1.08	13.2%	1.07	13.4%	1.09	11.7%	1.00	12.4%	1.00	12.9%	1.07
7	8.6%	1.17	9.1%	1.15	9.2%	1.19	8.2%	1.37	8.6%	1.37	8.8%	1.18
8	8.3%	1.50	8.1%	1.45	8.3%	1.48	6.7%	1.37	6.5%	1.37	8.2%	1.47
Total	100.0%	1.00	100.0%	1.00	100.0%	1.00	100.0%	1.00	100.0%	1.00	100%	1.00

**Fireman's Fund**

All Coverages

Band	Factor
A	0.72
B	0.78
C	0.86
D	0.94
E	1.00
F	1.05
G	1.10
H	1.25

**Selected**

IBS	BI/PD/CSL		Collision		Comp		UM		MP		Total*	
	Prem Dist	Factor										
1	16.1%	0.72	14.6%	0.72	14.5%	0.68	16.7%	0.81	15.4%	0.81	15.4%	0.72
2	17.8%	0.78	17.0%	0.79	16.5%	0.76	19.5%	0.83	17.7%	0.83	17.4%	0.78
3	15.4%	0.86	15.6%	0.87	15.4%	0.85	15.5%	0.88	15.8%	0.88	15.5%	0.86
4	15.7%	0.93	16.3%	0.94	16.2%	0.93	16.0%	0.90	16.7%	0.90	16.0%	0.93
5	11.6%	1.00	12.0%	1.00	12.3%	1.00	11.4%	1.00	12.5%	1.00	11.8%	1.00
6	9.2%	1.08	9.8%	1.07	10.0%	1.09	8.5%	1.00	9.1%	1.00	9.5%	1.07
7	7.8%	1.17	8.4%	1.15	8.6%	1.19	7.4%	1.37	7.9%	1.37	8.1%	1.18
8	6.3%	1.50	6.3%	1.45	6.5%	1.48	5.1%	1.37	4.9%	1.37	6.3%	1.47
Total	100.0%	0.94	100.0%	0.94	100.0%	0.94	100.0%	0.95	100.0%	0.95	100%	0.94

Exhibit developed using data provided by Atlantic Companies under agreement with Fair Isaac Corporation  
Policy years 2004 and 2005 evaluated as of June 2007

\*Weighted average of factors by coverage

PPA  
IBS SCORING  
LOSS RATIOS BY COVERAGE

Tier	BI/PD/CSL			Collision			Comp			PIP			UM			MP		
	EP	Loss Ratio	Capped Loss Ratio	EP	Loss Ratio	Capped Loss Ratio	EP	Loss Ratio	Capped Loss Ratio	EP	Loss Ratio	Capped Loss Ratio	EP	Loss Ratio	Capped Loss Ratio	EP	Loss Ratio	Capped Loss Ratio
Tier 1	2,975,908	26.9%	26.9%	2,465,799	35.3%	35.3%	1,153,070	23.6%	23.6%	540,279	70.9%	51.2%	632,012	7.6%	7.6%	21,846	29.3%	29.3%
Tier 2	3,504,029	44.8%	36.2%	3,062,064	34.8%	34.8%	1,395,347	35.8%	35.8%	589,194	38.6%	38.6%	786,370	36.0%	22.0%	26,623	155.2%	155.2%
Tier 3	3,432,412	36.3%	36.3%	3,168,008	39.0%	39.0%	1,475,671	27.9%	27.9%	576,979	22.8%	22.8%	708,435	8.9%	8.9%	26,906	24.6%	24.6%
Tier 4	4,768,279	45.4%	40.1%	4,531,234	34.6%	34.6%	2,115,154	35.9%	35.9%	792,255	24.9%	24.9%	992,753	3.4%	3.4%	38,684	47.5%	47.5%
Tier 5	5,185,110	48.0%	41.9%	4,904,003	39.5%	39.5%	2,367,631	33.9%	33.9%	886,379	74.0%	56.3%	1,047,344	42.1%	23.0%	42,646	78.4%	78.4%
Tier 6	3,544,527	51.9%	47.5%	3,441,486	40.8%	40.8%	1,646,845	44.3%	44.3%	617,068	36.9%	36.9%	667,380	14.2%	14.2%	26,823	59.4%	59.4%
Tier 7	2,410,530	51.4%	49.4%	2,362,309	48.2%	48.2%	1,131,234	37.7%	37.7%	436,622	109.5%	72.4%	464,138	13.5%	13.5%	18,489	42.2%	42.2%
Tier 8	2,336,712	69.5%	54.5%	2,120,609	59.0%	59.0%	1,022,929	41.0%	41.0%	443,993	77.2%	77.2%	383,271	91.6%	52.4%	13,958	162.5%	162.5%
Subtotal	28,157,507	46.1%	41.0%	26,055,512	40.2%	40.2%	12,307,881	35.1%	35.1%	4,882,769	54.1%	45.4%	5,681,703	24.3%	16.2%	215,975	70.6%	70.6%
No Score/No Hit	1,684,225	55.6%	37.8%	1,494,339	32.2%	32.2%	710,342	55.4%	55.4%	301,686	23.5%	23.5%	393,044	66.9%	28.7%	14,962	291.8%	291.8%
Total	29,841,732	46.6%	40.8%	27,549,851	39.7%	39.7%	13,018,223	36.2%	36.2%	5,184,455	52.4%	44.2%	6,074,747	27.0%	17.0%	230,937	85.0%	85.0%

Capped Losses -- Individual claims capped at 100k by 8 digit claim number (per occurrence)

Exhibits developed using data provided by Atlantic Companies under agreement with Fair Isaac Corporation  
Policy years 2004 and 2005 evaluated as of June 2007

*SERFF Tracking Number:* ACEH-126332120      *State:* Arkansas  
*Filing Company:* Bankers Standard Insurance Company      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 09-PA-2008575  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Pers Automobile  
*Project Name/Number:* New Program Rates/Rules/09-PA-2008575

## Superseded Schedule Items

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.

<b>Creation Date:</b>	<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Replacement Creation Date</b>	<b>Attached Document(s)</b>
10/07/2009	Rate and Rule	Safe Driver Insurance Plan Rules	10/23/2009	Safe Driver Insurance Plan Rules, pages 5.1 - 5.3.pdf (Superseded)
10/07/2009	Supporting Document	Automobile Underwriting Guidelines	10/19/2009	UW Guidelines Auto AR.pdf (Superseded)

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## Safe Driver Insurance Plan Rules

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### A. Eligibility

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more resident relatives.

#### **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

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Three points are assigned for conviction of:
  - (a) driving while intoxicated or under the influence of drugs;
  - (b) failure to stop and report when involved in an accident;
  - (c) homicide or assault arising out of the operation of a motor vehicle; or
  - (d) driving while license is suspended or revoked.
- (2) Two points are 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.
- (3) One point is assigned for conviction of any other moving traffic violation resulting in:
  - (a) suspension or revocation of an operator's license; or
  - (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

##### b. Accidents

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other currently resident operator, while operating an auto.

- (1) One 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.
- (2) One 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.

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## Safe Driver Insurance Plan Rules

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### 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.
- (2) No points are assigned for accidents occurring under the following circumstances:
  - (a) auto lawfully parked (if a parked auto rolls from the parked position, then any such accident is charged to the person who parked the auto);
  - (b) 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;
  - (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;
  - (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;
  - (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;
  - (f) accidents involving damage by contact with animals or fowl;
  - (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
  - (h) accidents occurring when using a vehicle in response to an emergency if the operator of the vehicle at the time of the 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 vehicle ceases to be used in response to such emergency; or
- c. Refund of Surcharged Premium  
If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

### 2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

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## Safe Driver Insurance Plan Rules

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### C. Driving Record Sub-Classification

1. The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period.

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

2. Refer to the Class Plan pages for the Secondary Classification Rating Factor that corresponds to the driving record sub-classification.

### D. Multi Car Policies

1. Two Car Policies

The Driving Record Sub-Classification as determined above shall apply to each auto as shown under the Multi-Car Section in the Secondary Classifications Table.

2. Three or More Car Policies

Any points developed under SDIP are assigned to the two cars with the highest total base premiums. The remaining autos are rated at Sub-Class 0.

Total base premium is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

### E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign the proper renewal Driving Record Sub-Classification shall be determined from any one or a combination of the following:

- a. Company's own records;
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

**BANKERS STANDARD INSURANCE COMPANY**

**Prior Insurance**

Required, with no lapse in coverage, except in cases where there is no need for prior insurance.

**Driving Record**

No major violations in the past five years

No at-fault accidents or moving violations in the past three years

No more than one not at-fault accident or comprehensive claim in the past three years

No operator in the household currently holds a suspended drivers license

**Driving Experience**

Verifiable three year driving record required for all drivers

**Insurance Bureau Score (IBS)** will be considered in the underwriting process.