

SERFF Tracking Number: AMMA-125979187 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-09-1-RIC
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-09-1-RIC
Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company

Product Name: AR-A-09-1-RIC

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate/Rule

SERFF Tr Num: AMMA-125979187 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR-A-09-1-RIC

Co Status: pending

Authors: Carol Pedro, Brenda
Miller, Christina Perfetti, Brenda
Walker

Date Submitted: 01/28/2009

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi

Disposition Date: 02/12/2009

Disposition Status: Filed

Effective Date Requested (New): 07/01/2009

Effective Date Requested (Renewal): 07/01/2009

Effective Date (New): 06/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rate and Rule Revision

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 02/12/2009

State Status Changed: 02/05/2009

Corresponding Filing Tracking Number:

Filing Description:

Rate and Rule Revision

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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Brenda Walker, Sr. Regulatory/Compliance bwalker@amica.com

Anlys

P.O. Box 6008 (800) 652-6422 [Phone]

Providence, RI 02940 (401) 334-6518[FAX]

Filing Company Information

Amica Mutual Insurance Company

CoCode: 19976

State of Domicile: Rhode Island

P.O. Box 6008

Group Code: 28

Company Type:

Providence, RI 02940

Group Name:

State ID Number:

(800) 652-6422 ext. [Phone]

FEIN Number: 05-0348344

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$100.00	01/28/2009	25334583

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/12/2009	02/12/2009

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	02/05/2009	02/05/2009	Brenda Walker	02/06/2009	02/06/2009

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

Disposition

Disposition Date: 02/12/2009
 Effective Date (New): 06/01/2009
 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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	%	0.000%	\$0	451	\$548,452	24.000%	-22.000%

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 Project Name/Number: Rate and Rule Revision/

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Explanatory Memo & Filing Exhibits	Filed	Yes
Rate (revised)	Revised Manual Pages	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/05/2009

Submitted Date 02/05/2009

Respond By Date

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing. The rules section of the filing refers to surcharging for accidents/claims, etc. Ark Code Ann. 23-79-152 prohibits surcharging for not-at-fault claims and/or accidents.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/06/2009

Submitted Date 02/06/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please refer to your Objection dated 2-5-09. We have modified Rule 5 under the accident section to display wording "not at fault accidents are excluded". We have attached the revised pages in the Rate/Rule Filing Schedule per your request.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

SERFF Tracking Number: AMMA-125979187

State: Arkansas

Filing Company: Amica Mutual Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-A-09-1-RIC

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-A-09-1-RIC

Project Name/Number: Rate and Rule Revision/

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

Sincerely,

Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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State: Arkansas
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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.200%
Effective Date of Last Rate Revision: 06/01/2008
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	%	0.000%	\$0	451	\$548,452	24.000%	-22.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Manual Pages		Replacement	06 09 Revised Manual Pages.pdf

Physical Damage Effective:
 New Business June 1, 2009
 Renewals June 1, 2009

**Amica Mutual Insurance Company
 Personal Vehicle Manual**

Arkansas

**Comprehensive Symbol Factors
 Model Year**

Sym.	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1990 - 1998
1	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	1.10	1.05	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/A	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11/C	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12/E	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13/F	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14/G	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15/H	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16/J	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17/K	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18/L	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19/M	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20/N	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21/P	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22/R	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23/T	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24/U	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25/W	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26/X	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95

**Collision Symbol Factors
 Model Year**

Sym.	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1990 - 1998
1	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.90	0.86	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	0.95	0.90	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	0.99	0.95	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	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.10	1.05	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/A	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11/C	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12/E	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13/F	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14/G	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15/H	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16/J	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17/K	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18/L	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19/M	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20/N	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21/P	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22/R	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23/T	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24/U	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25/W	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26/X	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30

Refer to Rule 12 for rating model year 1990 and later Symbol 27 vehicles as well as model year 1989 and prior vehicles.

PERSONAL VEHICLE MANUAL
ARKANSAS
UNINSURED MOTORISTS RATES

Effective **JUNE 1, 2009**

A. Uninsured Motorists Coverage

a. Basic Limits rates per registered auto apply as follows:

Charge the rates per registered auto displayed below depending on whether the risk is a Single Car or Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

Coverage	Single Car	Multi-Car Per Car
Single Limit Coverage:		
\$50,000 Bodily Injury Only	\$ 37	\$ 30
\$75,000 Bodily Injury and Property Damage*	53	43
Split Limit Coverage:		
\$25,000/50,000 Bodily Injury Only	28	23
\$25,000/50,000/25,000 Bodily Injury and Property Damage*	35	30

*The minimum financial responsibility limits are \$25,000/\$50,000/\$25,000 Bodily Injury and Property Damage Split Limits and \$75,000 Single Limit.

b. Increased Limits

- (1) For higher limits of Single Limit Liability Uninsured Motorists Coverage, add the following additional charge to the \$50,000 BI Only or \$75,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY ONLY

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 75,000	\$ 5	\$ 4
100,000	10	7
150,000	16	11
200,000	19	15
250,000	20	16
300,000	21	17
400,000	24	20
500,000	26	21
1,000,000	30	24
2,000,000	34	28

BODILY INJURY AND PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 100,000	\$ 4	\$ 3
150,000	10	7
200,000	12	10
250,000	16	11
300,000	17	12
400,000	20	16
500,000	21	17
1,000,000	26	20
2,000,000	30	23

- (2) For higher limits of Split Limit Uninsured Motorists Coverage, add the following additional charge to the \$25,000/50,000 BI Only or \$25,000/50,000/25,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY UNINSURED MOTORISTS

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50/100	\$ 10	\$ 8
100/300	20	16
250/500	30	24
500/500	34	28
500/1,000	35	30
1,000/1,000	38	30

PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 50,000	\$ 3	\$ 1
100,000	4	3
200,000	5	4
300,000	7	5
500,000	10	7
1,000,000	11	8

* For limits not shown, use the charge for the next higher limit.

B. Underinsured Motorists Coverage

3. For basic and increased limit of Underinsured Motorists Coverage, add the following charge depending on whether the risk is a Single-Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

a. Single Limit Underinsured Motorists Coverage

Single Limit*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50,000	\$ 72	\$ 56
65,000	84	67
75,000	90	73
100,000	106	85
150,000	129	104
200,000	144	115
250,000	157	126
300,000	165	133
400,000	184	146
500,000	191	153
1,000,000	221	176
2,000,000	249	199

b. Split Limit Underinsured Motorists Coverage

Split Limits	Additional Charge	
	Single Car	Multi-Car Per Car
\$25/50	\$ 43	\$ 34
50/100	72	57
100/300	107	87
250/500	157	127
500/500	191	153
500/1,000	192	155
1,000/1,000	221	176

* For limits not shown, use the charge for the next higher limit.

PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

Effective June 1, 2009
PRIMARY CLASSIFICATIONS
Rating Factors and Statistical Codes

NO YOUTHFUL OPERATOR

	AVERAGE MILES DRIVEN DAILY				Business Use		Farm Use	
	Less than 30 Miles		30 or More Miles					
	Code	Factor	Code	Factor	Code	Factor	Code	Factor
Age 90 or Over	4001	1.40	4062	1.55	4123	1.70	4184	1.25
Age 89	4002	1.38	4063	1.53	4124	1.68	4185	1.23
Age 88	4003	1.36	4064	1.51	4125	1.66	4186	1.21
Age 87	4004	1.34	4065	1.49	4126	1.64	4187	1.19
Age 86	4005	1.32	4066	1.47	4127	1.62	4188	1.17
Age 85	4006	1.30	4067	1.45	4128	1.60	4189	1.15
Age 84	4007	1.28	4068	1.43	4129	1.58	4190	1.13
Age 83	4008	1.26	4069	1.41	4130	1.56	4191	1.11
Age 82	4009	1.24	4070	1.39	4131	1.54	4192	1.09
Age 81	4010	1.22	4071	1.37	4132	1.52	4193	1.07
Age 80	4011	1.20	4072	1.35	4133	1.50	4194	1.05
Age 79	4012	1.18	4073	1.33	4134	1.48	4195	1.03
Age 78	4013	1.16	4074	1.31	4135	1.46	4196	1.01
Age 77	4014	1.14	4075	1.29	4136	1.44	4197	0.99
Age 76	4015	1.12	4076	1.27	4137	1.42	4198	0.97
Age 75	4016	1.10	4077	1.25	4138	1.40	4199	0.95
Age 74	4017	1.08	4078	1.23	4139	1.38	4200	0.93
Age 73	4018	1.06	4079	1.21	4140	1.36	4201	0.91
Age 72	4019	1.04	4080	1.19	4141	1.34	4202	0.89
Age 71	4020	1.02	4081	1.17	4142	1.32	4203	0.87
Age 70	4021	1.00	4082	1.15	4143	1.30	4204	0.85
Age 69	4022	0.99	4083	1.14	4144	1.29	4205	0.84
Age 68	4023	0.98	4084	1.13	4145	1.28	4206	0.83
Age 67	4024	0.97	4085	1.12	4146	1.27	4207	0.82
Age 66	4025	0.96	4086	1.11	4147	1.26	4208	0.81
Age 65	4026	0.95	4087	1.10	4148	1.25	4209	0.80
Age 64	4027	0.94	4088	1.09	4149	1.24	4210	0.79
Age 63	4028	0.93	4089	1.08	4150	1.23	4211	0.78
Age 62	4029	0.92	4090	1.07	4151	1.22	4212	0.77
Age 61	4030	0.91	4091	1.06	4152	1.21	4213	0.76
Age 60	4031	0.90	4092	1.05	4153	1.20	4214	0.75
Age 59	4032	0.89	4093	1.04	4154	1.19	4215	0.74
Age 58	4033	0.88	4094	1.03	4155	1.18	4216	0.73
Age 57	4034	0.87	4095	1.02	4156	1.17	4217	0.72
Age 56	4035	0.86	4096	1.01	4157	1.16	4218	0.71
Age 55	4036	0.85	4097	1.00	4158	1.15	4219	0.70
Age 54	4037	0.86	4098	1.01	4159	1.16	4220	0.71
Age 53	4038	0.87	4099	1.02	4160	1.17	4221	0.72
Age 52	4039	0.88	4100	1.03	4161	1.18	4222	0.73
Age 51	4040	0.89	4101	1.04	4162	1.19	4223	0.74
Age 50	4041	0.90	4102	1.05	4163	1.20	4224	0.75
Age 49	4042	0.91	4103	1.06	4164	1.21	4225	0.76
Age 48	4043	0.92	4104	1.07	4165	1.22	4226	0.77
Age 47	4044	0.93	4105	1.08	4166	1.23	4227	0.78
Age 46	4045	0.93	4106	1.08	4167	1.23	4228	0.78
Age 45	4046	0.94	4107	1.09	4168	1.24	4229	0.79
Age 44	4047	0.95	4108	1.10	4169	1.25	4230	0.80
Age 43	4048	0.95	4109	1.10	4170	1.25	4231	0.80
Age 42	4049	0.96	4110	1.11	4171	1.26	4232	0.81
Age 41	4050	0.96	4111	1.11	4172	1.26	4233	0.81
Age 40	4051	0.97	4112	1.12	4173	1.27	4234	0.82
Age 39	4052	0.97	4113	1.12	4174	1.27	4235	0.82
Age 38	4053	0.98	4114	1.13	4175	1.28	4236	0.83
Age 37	4054	0.98	4115	1.13	4176	1.28	4237	0.83
Age 36	4055	0.99	4116	1.14	4177	1.29	4238	0.84
Age 35	4056	0.99	4117	1.14	4178	1.29	4239	0.84
Age 34	4057	1.00	4118	1.15	4179	1.30	4240	0.85
Age 33	4058	1.00	4119	1.15	4180	1.30	4241	0.85
Age 32	4059	1.00	4120	1.15	4181	1.30	4242	0.85
Age 31	4060	1.00	4121	1.15	4182	1.30	4243	0.85
Age 30	4061	1.00	4122	1.15	4183	1.30	4244	0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators	Code	Factor	Code	Factor	Code	Factor	Code	Factor
Age 29 *	4245	1.00	4250	1.15	4255	1.30	4260	0.85
Age 28 *	4246	1.05	4251	1.20	4256	1.35	4261	0.90
Age 27 *	4247	1.05	4252	1.20	4257	1.35	4262	0.90
Age 26 *	4248	1.10	4253	1.25	4258	1.40	4263	0.95
Age 25 *	4249	1.10	4254	1.25	4259	1.40	4264	0.95

EXCESS AUTOS: Refer to Rule 4.C.3, for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

	Code	Factor
Excess Autos 1	4265	See Rule 4.C.3
Excess Autos 2 (All Operators Age 40-74)	4266	See Rule 4.C.3

* These classifications apply to operators who are NOT eligible for any youthful classification.

**YOUTHFUL OPERATOR
NOT ELIGIBLE FOR GOOD STUDENT CREDIT
UNMARRIED FEMALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4267	2.00	4279	2.15	4291	2.45	4308	2.60
	Age 18	4268	2.00	4280	2.15	4292	2.45	4309	2.60
	Age 19	4269	2.00	4281	2.15	4293	2.45	4310	2.60
	Age 20	4270	1.80	4282	1.95	4294	2.21	4311	2.36
WITH DRIVER TRAINING	Age 17 or Less	4271	1.90	4283	2.05	4295	2.35	4312	2.50
	Age 18	4272	1.90	4284	2.05	4296	2.35	4313	2.50
	Age 19	4273	1.90	4285	2.05	4297	2.35	4314	2.50
	Age 20	4274	1.70	4286	1.85	4298	2.11	4315	2.26
WITH OR WITHOUT DRIVER TRAINING	Age 21	4275	1.53	4287	1.68	4299	1.71	4316	1.86
	Age 22	4276	1.44	4288	1.59	4300	1.62	4317	1.77
	Age 23	4277	1.35	4289	1.50	4301	1.53	4318	1.68
	Age 24	4278	1.26	4290	1.41	4302	1.44	4319	1.59
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				4303	1.10	4320	1.25
	Age 26					4304	1.10	4321	1.25
	Age 27					4305	1.07	4322	1.22
	Age 28					4306	1.07	4323	1.22
	Age 29					4307	1.05	4324	1.20

**YOUTHFUL OPERATOR
NOT ELIGIBLE FOR GOOD STUDENT CREDIT
UNMARRIED MALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4325	2.65	4337	2.80	4349	3.65	4366	3.80
	Age 18	4326	2.65	4338	2.80	4350	3.65	4367	3.80
	Age 19	4327	2.65	4339	2.80	4351	3.65	4368	3.80
	Age 20	4328	2.39	4340	2.54	4352	3.29	4369	3.44
WITH DRIVER TRAINING	Age 17 or Less	4329	2.45	4341	2.60	4353	3.35	4370	3.50
	Age 18	4330	2.45	4342	2.60	4354	3.35	4371	3.50
	Age 19	4331	2.45	4343	2.60	4355	3.35	4372	3.50
	Age 20	4332	2.19	4344	2.34	4356	2.99	4373	3.14
WITH OR WITHOUT DRIVER TRAINING	Age 21	4333	1.62	4345	1.77	4357	2.19	4374	2.34
	Age 22	4334	1.52	4346	1.67	4358	2.09	4375	2.24
	Age 23	4335	1.43	4347	1.58	4359	2.00	4376	2.15
	Age 24	4336	1.33	4348	1.48	4360	1.90	4377	2.05
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				4361	1.31	4378	1.46
	Age 26					4362	1.22	4379	1.37
	Age 27					4363	1.19	4380	1.34
	Age 28					4364	1.15	4381	1.30
	Age 29					4365	1.05	4382	1.20

For Female Operators classified as Student Away, multiply the Primary Class Factor by .65
 For Male Operators classified as Student Away, multiply the Primary Class Factor by .75

**YOUTHFUL OPERATOR
GOOD STUDENT CLASSIFICATIONS
UNMARRIED FEMALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4383	1.80	4395	1.95	4407	2.15	4419	2.30
	Age 18	4384	1.80	4396	1.95	4408	2.15	4420	2.30
	Age 19	4385	1.80	4397	1.95	4409	2.15	4421	2.30
	Age 20	4386	1.62	4398	1.77	4410	1.94	4422	2.09
WITH DRIVER TRAINING	Age 17 or Less	4387	1.70	4399	1.85	4411	2.05	4423	2.20
	Age 18	4388	1.70	4400	1.85	4412	2.05	4424	2.20
	Age 19	4389	1.70	4401	1.85	4413	2.05	4425	2.20
	Age 20	4390	1.52	4402	1.67	4414	1.84	4426	1.99
WITH OR WITHOUT DRIVER TRAINING	Age 21	4391	1.44	4403	1.59	4415	1.62	4427	1.77
	Age 22	4392	1.35	4404	1.50	4416	1.53	4428	1.68
	Age 23	4393	1.26	4405	1.41	4417	1.44	4429	1.59
	Age 24	4394	1.17	4406	1.32	4418	1.35	4430	1.50

**YOUTHFUL OPERATOR
GOOD STUDENT CLASSIFICATIONS
UNMARRIED MALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4431	2.25	4443	2.40	4455	3.05	4467	3.20
	Age 18	4432	2.25	4444	2.40	4456	3.05	4468	3.20
	Age 19	4433	2.25	4445	2.40	4457	3.05	4469	3.20
	Age 20	4434	2.03	4446	2.18	4458	2.75	4470	2.90
WITH DRIVER TRAINING	Age 17 or Less	4435	2.05	4447	2.20	4459	2.75	4471	2.90
	Age 18	4436	2.05	4448	2.20	4460	2.75	4472	2.90
	Age 19	4437	2.05	4449	2.20	4461	2.75	4473	2.90
	Age 20	4438	1.83	4450	1.98	4462	2.44	4474	2.59
WITH OR WITHOUT DRIVER TRAINING	Age 21	4439	1.52	4451	1.67	4463	1.90	4475	2.05
	Age 22	4440	1.43	4452	1.58	4464	1.81	4476	1.96
	Age 23	4441	1.33	4453	1.48	4465	1.71	4477	1.86
	Age 24	4442	1.24	4454	1.39	4466	1.62	4478	1.77

For Female Operators classified as Student Away, multiply the Primary Class Factor by .65

For Male Operators classified as Student Away, multiply the Primary Class Factor by .75

**YOUTHFUL OPERATOR
MARRIED MALE**

		Not Eligible for Good Student Credit				Eligible for Good Student Credit			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4479	1.80	4491	1.95	4503	1.60	4515	1.75
	Age 18	4480	1.80	4492	1.95	4504	1.60	4516	1.75
	Age 19	4481	1.80	4493	1.95	4505	1.60	4517	1.75
	Age 20	4482	1.80	4494	1.95	4506	1.60	4518	1.75
WITH DRIVER TRAINING	Age 17 or Less	4483	1.70	4495	1.85	4507	1.50	4519	1.65
	Age 18	4484	1.70	4496	1.85	4508	1.50	4520	1.65
	Age 19	4485	1.70	4497	1.85	4509	1.50	4521	1.65
	Age 20	4486	1.70	4498	1.85	4510	1.50	4522	1.65
WITH OR WITHOUT DRIVER TRAINING	Age 21	4487	1.54	4499	1.69	4511	1.43	4523	1.58
	Age 22	4488	1.49	4500	1.64	4512	1.38	4524	1.53
	Age 23	4489	1.37	4501	1.52	4513	1.26	4525	1.41
	Age 24	4490	1.31	4502	1.46	4514	1.21	4526	1.36
Age 25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29							

**YOUTHFUL OPERATOR
MARRIED FEMALE**

		Not Eligible for Good Student Credit				Eligible for Good Student Credit			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4527	1.40	4539	1.55	4551	1.30	4563	1.45
	Age 18	4528	1.40	4540	1.55	4552	1.30	4564	1.45
	Age 19	4529	1.40	4541	1.55	4553	1.30	4565	1.45
	Age 20	4530	1.40	4542	1.55	4554	1.30	4566	1.45
WITH DRIVER TRAINING	Age 17 or Less	4531	1.35	4543	1.50	4555	1.25	4567	1.40
	Age 18	4532	1.35	4544	1.50	4556	1.25	4568	1.40
	Age 19	4533	1.35	4545	1.50	4557	1.25	4569	1.40
	Age 20	4534	1.35	4546	1.50	4558	1.25	4570	1.40
WITH OR WITHOUT DRIVER TRAINING	Age 21	4535	1.28	4547	1.43	4559	1.19	4571	1.34
	Age 22	4536	1.24	4548	1.39	4560	1.14	4572	1.29
	Age 23	4537	1.20	4549	1.35	4561	1.10	4573	1.25
	Age 24	4538	1.15	4550	1.30	4562	1.10	4574	1.25
Age 25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29							

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

4. CLASSIFICATIONS

Refer to the Arkansas Classification Tables at the end of these Exception Pages for the Primary Classification Rating Factors and for the Primary and Secondary Statistical Codes that apply in Arkansas. Refer to Section A.2. of this rule to determine the Secondary Classification Rating Factors.

Section A.2. is replaced by the following:

2. Secondary Classification

a. Determine if the auto is:

(1) A single car, or

(2) Part of a multi-car risk and

(3) Determine if a youthful operator is rated on the auto. For purposes of this portion of the rule only, a youthful operator shall be defined as an operator younger than 25 years of age.

For each vehicle of a multi-car risk, subtract the following multi-car factor from the Primary Rating Factor:

1. For vehicles not assigned a youthful operator, subtract a factor of .25.

2. For vehicles assigned a youthful operator, subtract a factor of .15.

3. For vehicles classified as an excess auto, subtract the highest multi-car factor based on the assigned vehicles.

b. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the Plan.

c. Refer to the Safe Driver Insurance Plan to determine the appropriate factor to be added to the Primary Rating Factor

Section B. of this rule is replaced by the following:

B. Private Passenger Autos owned by corporations, co-partnerships, or unincorporated associations and covered by a Personal Auto Policy.

1. Corporations, co-partnerships or unincorporated associations owning fewer than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual in accordance with Rule 4.A., provided that auto is not used for business purposes. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Lines Manual -Division 1 - Automobile.

2. Farm family co-partnerships or farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

a. Not experience rated, and

b. Not used in an occupation other than farming or ranching

Section C.1. of this rule is replaced by the following:

1. Use Classifications:

- a. BUSINESS USE means that 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 in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. LESS THAN 30 MILES means that the auto is used an average of less than 30 miles per day for all uses except BUSINESS USE or FARM USE.
- d. 30 OR MORE MILES means that the auto is used an average of 30 or more miles per day for all uses except BUSINESS USE or FARM USE.

LIABILITY COVERAGES ONLY

- e. An auto used in the business of U.S. Government by one of its employees may be classified and rated as LESS THAN 30 MILES or 30 OR MORE MILES when the applicable endorsement is used to limit coverage.

Section C.2.e.2. is replaced by the following:

- e. 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, classify as Student Away and refer to the Primary Class Plan pages for rating factors.

If the only driver on the policy is youthful, the Student Away Classification does not apply.

Section C.3. of this rule is replaced by the following:

- (1) When determining principal operator assignment, exclude drivers classified as Student Away from the driver count and exclude cars without liability coverage from the car count.
- (2) Single Car Risks
 - (a) Assign the operator with the highest primary LESS THAN 30 MILES OCCASIONAL rating factor to the auto. After assigning an operator to the auto on the basis of LESS THAN 30 MILES OCCASIONAL rating factor, the factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.
- (3) Multi-Car Risks
 - (a) Assign operators to autos as follows:
 - (i) Determine the primary LESS THAN 30 MILES OCCASIONAL rating factors for all operators.
 - (ii) All operators are assigned to autos in the order of the highest rated operator to the auto with the lowest total base premium beginning with autos having liability coverage.
 - (iii) After assigning operators to autos on the basis of LESS THAN 30 MILES OCCASIONAL rating factors, each factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.

(iv) If the number of autos with liability coverage is equal to or greater than the number of drivers without the Student Away Classification in Section C.2.e.2., occasional youthful operators will be classified and rated using the principal operator classification codes and factors.

(v) Any remaining autos are rated using a factor of .85. A multi-car risk factor will then be subtracted and the SDP component as calculated in A.2.c. will be added. Classify autos in excess of the number of operators as follows:

(a) If all operators on the policy are age 40-74, the **Excess Autos 2** (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.

(b) If not all operators on the policy are age 40-74, the **Excess Autos 1** classification shall apply to the autos in excess of the number of operators.

(4) 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 relatives or resident individuals, and two or more 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, no-fault, comprehensive or collision.

(5) TOTAL BASE PREMIUM is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

The following is added to Paragraph 5.b. of Section C.:

(5) In addition to the prior semester period, allow the current semester record as an additional qualifier of good student status.

Section C.6. is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1., 2., 3. or 4. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

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

1. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

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.

2. Passive Disabling Devices (Cov. Code 3)

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.

3. Automobile Recovery System

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with an automobile recovery device. For the purpose of this rule, an automobile recovery device is an operational device consisting of an electronic homing device, which uses a radio frequency network allocated by the Federal Communications Commission, as approved by the Board of Directors of the Automobile Theft Prevention Authority. (Example: LoJack)

4. Vehicle Tracking System

A 25% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a global positioning system (GPS) tracking device, which will locate a car automatically upon notification of theft. If subscription to a tracking vendor is necessary, annual verification of continued service is required. (Example: Onstar)

Section C.7.b. does not apply.

Section C.8. is replaced by the following:

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger auto.

For non-symbolled pickups, determine a symbol based on original cost new from the Price/Symbol Charts in the Symbol and Identification Manual.

- b. Refer to Rule 14.H. for rating of custom equipment on pickups and vans.

- c. Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to Rule 19.B.

Section C.9 is added to this rule:

MULTI-LINE DISCOUNT

A discount shall apply, in accordance with the table below, if a policyholder also has an Amica homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.

- c. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	3%	5%	8%

Section C.10 is added to this rule:

10. Vehicle Weight Rating Factor

- a. The rating factor shall apply to Bodily Injury, Property Damage, Work Loss, Accidental Death Benefit and Medical Payments Coverage.
- b. This rating factor applies to Model Year 2009 and higher.
- c. This rating factor does not apply to miscellaneous types.

Vehicle Weight in LBS	BI/PD or CSL	Work Loss, Accidental Death Benefit, Medical Payments
<2500	0.85	1.00
2500-4499	1.00	1.00
4500-5500	1.10	0.90
>5500	1.20	0.90

Section C.11 is added to this rule:

11. Tenure Discount

Insureds that are not presently insured with Amica but have been consecutively insured for a period of not less than three years with the same insurer or insurer group and have not been cancelled or non-renewed will be eligible for a 3% discount. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles for new business, first renewals and second renewals.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or bodily injury and property damage liability; medical payments; and collision coverages.

Exception:

This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a. is age 55 or over, and
 - b. 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.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section 5.A. is replaced by the following:

A1. Eligibility

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

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

A2. Application

To determine the appropriate factor to be added to the Primary Rating Factor carry out the following:

For each driver on the policy, starting with the driver having the greatest number of points (In cases where two or more drivers have an equal number of points, rank drivers based on driver number):

- (1) Accumulate points from chargeable incidents.
- (2) Repeat step (1) for all drivers.

- (3) Based on the most recent accident or moving violation for each driver, select table (A), (B), or (C) to be used:

<u>Points</u>	Table (A)	Table (B)	Table (C)
	Additive <u>Factor</u>	Additive <u>Factor</u>	Additive <u>Factor</u>
0	0.00	0.00	0.00
.5	0.20	0.16	0.13
1	0.40	0.33	0.26
1.5	0.70	0.57	0.47
2	1.00	0.82	0.68
2.5	1.40	1.15	0.93
3	1.80	1.48	1.18
3.5	2.25	1.85	1.46
4	2.70	2.21	1.73
4.5	3.15	2.58	2.05
5	3.60	2.95	2.36
5.5	4.10	3.36	2.71
6	4.60	3.77	3.05
6.5	5.10	4.18	3.40
7	5.60	4.59	3.75
7.5	6.15	5.04	4.14
8	6.70	5.49	4.52
8.5	7.25	5.95	4.91
9	7.80	6.40	5.29
9.5	8.35	6.85	5.68
10	8.90	7.30	6.06
Add'l +.5	+1.20	+0.98	+0.75

- (A) For policies with the most recent accident or moving violation occurring during the most recent 365 days of the experience period.
 (B) For policies with the most recent accident or moving violation occurring between the most recent 366 and 730 days of the experience period.
 (C) For policies with the most recent accident or moving violation occurring between the most recent 731 and 1094 days of the experience period.

- (4) For each driver, calculate the appropriate safe driver factor from the applicable table and the point total. If a driver on the policy has an accident causing bodily injury in the experience period on or after June 1, 2009, then multiply the rating factor in (3) by 1.10.

- (5) Sum factors in (3) and (4) for all drivers.

- (6) Divide (5) by the number of vehicles on the policy that carries liability coverage, truncate to two decimal places.

- (7) Add the result in (6) as the SDP component of the secondary class plan to vehicles with liability coverage.

Section B. Definitions is replaced by the following:

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) Four points are assigned for a plea or a conviction of:
 - (a) Driving while intoxicated or under the influence of drugs; or
 - (b) Refusal to submit to a chemical test; or
 - (c) A plea of no lo contendere to driving under the influence charge; or
 - (d) Notice of chemical test above the legal limit, but not accompanied by a DUI/DWI conviction; or
 - (e) Drinking while driving; or
 - (f) Failure to stop and report when involved in an accident resulting in bodily injury or death; or
 - (g) Homicide, assault, manslaughter, or other felony arising out of the operation of a motor vehicle; or
 - (h) Driving while license is suspended or revoked; or
 - (i) Transportation of illegal substances by motor vehicle; or
 - (j) Prearranged highway racing or knowingly lending a motor vehicle to be used in highway racing; or
 - (k) Fleeing or attempting to elude a Law Enforcement Officer.
- (2) Three points shall be assigned for a conviction of:
 - (a) Highway racing;
 - (b) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run driving); or
 - (c) Driving a motor vehicle in a reckless manner with Willful and Wanton Disregard; or
 - (d) Reckless or negligent driving reduced from driving while intoxicated or under the influence of drugs; or
 - (e) Negligent driving; or
 - (f) Driving to endanger.

- (3) Three 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.
- (4) Two points shall be assigned for conviction for:
 - (a) Speeding 20 or more miles over the speed limit; or
 - (b) Unsafe, reckless (Not Willful) operation of a motor vehicle; or
 - (c) Reckless (Not Willful) operation of a motor vehicle.
 - (d) Driving while texting.
- (5) Two points will be assigned for any other charge which results in the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.
- (6) One point shall be assigned for a conviction for:
 - (a) Speeding more than 10 miles over the speed limit but less than 20 miles; or
 - (b) Passing in a school zone; or
 - (c) Passing a stopped school bus; or
 - (d) Illegal passing; or
 - (e) Driving on wrong side of road.
- (7) With respect to other convictions for other moving traffic violations:
 - (a) One half point shall be assigned for each such violation
 - (b) In the case where there are no other chargeable accidents or violations for the driver during the experience period, no points are assigned for the first violation.

Exceptions

1. Convictions for the following shall not be regarded as moving traffic violations:
 - (a) Inadequate muffler or excess escape of exhaust products; or
 - (b) Improper lights or other equipment except brakes; or
 - (c) Failure to sign or display registration card; or
 - (d) Failure to display license plate; or
 - (e) Failure to have in possession driver's license provided there is a valid one in existence; or
 - (f) Failure to display current inspection certificate; or
 - (g) Failure to carry Insurance Identification Card; or

2. No points shall be assigned for a conviction under paragraph a.(3) or a.(5) above if the insured demonstrates that the convictions resulted from a motor vehicle traffic violation while operating any auto under the following circumstances:

(a) while responding to an emergency call as a paid or volunteer member of any Police, Fire Department, First Aid Squad or any law enforcement agency; or

(b) while driving under circumstances requiring licensing as a chauffeur.

b. Suspensions

One and half points will be assigned for any charge which results in suspensions or revocation of an operator's license.

No points will be assigned for any suspensions resulting in an administrative matter.

c. Accidents (Not At-Fault Accidents Are Excluded)

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current 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 \$1,500 prior to June 1, 2009.

(c) Total damage to all property including his or her own in excess of \$2,500 on or after June 1, 2009.

(2) One half point is assigned for each accident during the experience period which:

(a) Occurred on private property, such as driveways or parking lots, and involved property damage only.

(b) Resulted in damage to property prior to June 1, 2009 but has not been assigned a point under (1) above.

(c) Resulted in total damage to all property including his or her own in excess of \$1,500 up to \$2,500 on or after June 1, 2009.

(d) For each operator, half-point accidents incurred prior to June 1, 2009 will be forgiven unless the operator has another accident or violation resulting in safe driver points within the experience period.

Exceptions

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and

2. No points are assigned for accidents occurring under the following circumstances:

a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

- c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 72 hours by the applicant or resident operator; or
- f. Accidents involving damage by contact with animals, fowl, road debris or damaged road surface (pot holes); or
- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of 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 auto ceases to be used in response to such emergency.
- i. The applicant or other resident operator receives payment under Personal Injury Protection where such individual is not at fault; or
- j. Accident occurred as a result of the operation of an auto under circumstances requiring licensing as a chauffeur.

d. Inexperienced Operator

- (1) Add the following to the primary rating factor of assigned operators based on the number of years with a valid United States, Canadian, or foreign license. The factor applies to all assigned Youthful (i.e. Principal and Occasional) and Adult operator classes. The factor will apply regardless of the number of safe driver points accumulated by the driver.

<u>Years</u>	<u>Additive Factor</u>
0	0.4
1	0.3
2	0.2
3+	0.0

- (2) If the operator of the auto has no surcharge for an accident, but has been licensed less than three years, Sub-Classification 1B applies.
- (3) Sub-Classification 1A applies only when the policy has one point assigned based on any operator's accident or conviction record.
 - (a) If the operator of the auto has been licensed for less than three years and HAS a point assigned for an accident or conviction Sub-Classification 1A applies.
 - (b) If the operator does not qualify for an Inexperienced Operator factor in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.

(4) If the principal operator qualifies for an Inexperienced Operator factor from (1) above, but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 2 through 10 apply.

e. Assign one point for each operator without a valid drivers license issued in either the United States or Canada.

f. Refund of Surcharge 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 3 years immediately preceding the 3 months prior to the effective date of the policy.

Sections C. and D. of this rule do not apply.

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PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This rule applies except as follows:

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

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. Attach applicable endorsement.

Exceptions:

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

Increased Limits

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.

Note:

- a. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

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

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, 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.
- (4) 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.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car risk.
- (2) Multi-Car risk.

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3. Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

B. Underinsured Motorists Coverage

Section 1. is replaced by the following:

1. Owners

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993.

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.

b. If Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

c. Rates

(1) Rates are displayed on the Rate Pages. Underinsured Motorists coverage rates are provided for the following risks:

(a) Single Car risk.

(b) Multi-Car risk. Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(2) The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3 Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	=	273%
\$ 50 Deductible	=	239%
\$ 100 Deductible	=	190%
\$ 200 Deductible	=	149%
\$ 250 Deductible	=	139%
\$ 300 Deductible	=	124%
\$ 400 Deductible	=	112%
\$1,000 Deductible	=	76%
\$1,500 Deductible	=	67%
\$2,000 Deductible	=	62%
\$2,500 Deductible	=	57%
\$3,000 Deductible	=	53%
\$4,000 Deductible	=	49%
\$5,000 Deductible	=	45%

3. Collision Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Collision premium:

\$ 50 Deductible	=	240%
\$ 100 Deductible	=	200%
\$ 200 Deductible	=	165%
\$ 250 Deductible	=	145%
\$ 300 Deductible	=	128%
\$ 400 Deductible	=	118%
\$ 1,000 Deductible	=	73%
\$ 1,500 Deductible	=	68%
\$ 2,000 Deductible	=	60%
\$ 2,500 Deductible	=	56%
\$ 3,000 Deductible	=	52%
\$ 4,000 Deductible	=	47%
\$ 5,000 Deductible	=	42%

Paragraph D.1. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	
40/1200	Refer
50/1500	to
75/2250	Rate
100/3000	Pages

Section H. is replaced by the following:

H. Excess Custom Equipment Coverage

1. Coverage

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

2. Rating

- a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits:

Maximum Limit of Liability for Excess Custom Equipment	Rates Per Auto
\$ 2,000	
3,000	
4,000	
5,000	Refer to
6,000	Rate Pages
7,000	
8,000	
9,000	
10,000	

For limits in excess of \$10,000, up to \$15,000, refer to Rate Pages.

- b. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.
- c. Refer to Rule 19.A. for rating of motor homes and vans converted into motor homes.
- d. Refer to Rule 19.B. for rating of trailers and camper bodies designed for use with private passenger autos and pickups.

3. Endorsement

Attach the Excess Custom Equipment Coverage Endorsement.

The following section is added to this rule:

L. Named Driver Exclusion

1. Applicability

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.

2. 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.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

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SERFF Tracking Number: AMMA-125979187 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-A-09-1-RIC
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR-A-09-1-RIC
 Project Name/Number: Rate and Rule Revision/

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract
Review Status: Filed 02/12/2009

Comments:

Attachment:

Form A-1 PPA Abstract&Exh.pdf

Satisfied -Name: APCS-Auto Premium Comparison
 Survey
Review Status: Filed 02/12/2009

Comments:

Attachment:

FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 02/12/2009

Comments:

Attachment:

NAIC DATA ENTRY.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
Review Status: Filed 02/12/2009
Bypass Reason: Not Applicable

Comments:

Bypassed -Name: Uniform Transmittal Document-
 Property & Casualty
Review Status: Filed 02/12/2009

Bypass Reason: Information located on the rate/rule filing tab.

Comments:

SERFF Tracking Number: AMMA-125979187 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-09-1-RIC
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-09-1-RIC
Project Name/Number: Rate and Rule Revision/

Review Status:

Satisfied -Name: Explanatory Memo & Filing Exhibits Filed 02/12/2009

Comments:

Attachments:

Explanatory Memorandum.pdf

Filing Support Exhibits.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 Amica Mutual Insurance Company
 NAIC # (including group #) NAIC 19976 Group 028

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 10%
- b. Good Student Discount 3.8% – 11.3%
- c. Multi-car Discount 15% - 25%
- d. Accident Free Discount* Varies %

Please Specify Qualification for Discount:

Incorporated within the Household Assessment Level (HAL)

- e. Anti-Theft Discount 5-25%
- f. Other (specify) 2-10%
- Multi-Line Discount 2-10%
- College Graduate Scholastic Discount 5%
- Motor Vehicle Accident Prevention Discount 10%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$3.00

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
See Attachment		

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

 Signature
 Brenda M. Walker
 Printed Name
 Sr. Regulatory/Compliance Analyst
 Title
 1-800-652-6422 ext. 24584
 Telephone Number
 bwalker@amica.com
 Email address

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Proposed Household Assessment Volume

<u>HAL</u>	<u>Current</u>	<u>HAL</u>	<u>Current</u>
23	7.9%	61	0.4%
24	5.5%	62	0.0%
25	6.7%	63	0.0%
26	7.1%	64	0.0%
27	8.3%	65	0.0%
28	6.7%	66	0.0%
29	4.3%	67	0.0%
30	4.3%	68	0.0%
31	4.7%	69	0.0%
32	6.7%	70	0.0%
33	3.6%	71	0.0%
34	6.3%	72	0.0%
35	5.5%	73	0.0%
36	4.0%	74	0.0%
37	2.8%	75	0.0%
38	2.4%	76	0.0%
39	1.2%	77	0.0%
40	1.6%	78	0.0%
41	1.6%	79	0.0%
42	0.4%	80	0.0%
43	1.2%	81	0.0%
44	1.6%	82	0.0%
45	0.4%	83	0.0%
46	0.4%	84	0.0%
47	0.8%	85	0.0%
48	0.0%	86	0.0%
49	1.2%	87	0.0%
50	0.0%	88	0.0%
51	0.8%	89	0.0%
52	1.2%	90	0.0%
53	0.0%	91	0.0%
54	0.4%	92	0.0%
55	0.0%	93	0.0%
56	0.0%	94	0.0%
57	0.0%	95	0.0%
58	0.0%	96	0.0%
59	0.0%	97	0.0%
60	0.0%	98	0.0%
		99	0.0%

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 19976
 Company Name: Amica Mutual Insurance Company
 Contact Person: Brenda M. Walker
 Telephone No.: 1-800-652-6422 ext. 24584
 Email Address: bwalker@amica.com
 Effective Date: 6/1/2009

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
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$500 Deductible Comp./Coll.

20-30	%
2-10	%
3.8-11.3	%
5-25	%
10	%
1.39/1.00	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$742	\$1,040	\$324	\$337	\$778	\$1,094	\$338	\$350	\$1,002	\$1,411	\$428	\$441	\$826	\$1,161	\$357	\$370	\$922	\$1,298	\$396	\$410
	Minimum Liability with Comprehensive and Collision			\$1,587	\$2,246	\$662	\$686	\$1,781	\$2,527	\$740	\$767	\$1,848	\$2,620	\$767	\$791	\$1,920	\$2,724	\$795	\$825	\$1,832	\$2,597	\$760	\$789
	100/300/50 Liability with Comprehensive and Collision			\$1,800	\$2,533	\$776	\$803	\$2,019	\$2,847	\$863	\$894	\$2,136	\$3,014	\$909	\$940	\$2,174	\$3,067	\$924	\$959	\$2,102	\$2,963	\$896	\$930
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$671	\$939	\$293	\$296	\$705	\$989	\$306	\$311	\$904	\$1,273	\$386	\$393	\$749	\$1,053	\$325	\$326	\$829	\$1,166	\$357	\$363
	Minimum Liability with Comprehensive and Collision			\$1,850	\$2,623	\$765	\$774	\$2,103	\$2,987	\$866	\$878	\$2,078	\$2,950	\$855	\$870	\$2,275	\$3,234	\$935	\$948	\$2,098	\$2,980	\$864	\$878
	100/300/50 Liability with Comprehensive and Collision			\$2,044	\$2,884	\$868	\$881	\$2,319	\$3,278	\$978	\$993	\$2,339	\$3,305	\$984	\$1,004	\$2,503	\$3,542	\$1,051	\$1,068	\$2,341	\$3,308	\$985	\$1,004
2003 Honda Odyssey "EX"	Minimum Liability			\$671	\$939	\$293	\$296	\$705	\$989	\$306	\$311	\$904	\$1,273	\$386	\$393	\$749	\$1,053	\$325	\$326	\$829	\$1,166	\$357	\$363
	Minimum Liability with Comprehensive and Collision			\$1,777	\$2,519	\$736	\$746	\$2,017	\$2,863	\$831	\$843	\$2,007	\$2,850	\$827	\$842	\$2,180	\$3,097	\$897	\$909	\$2,019	\$2,867	\$832	\$848
	100/300/50 Liability with Comprehensive and Collision			\$1,971	\$2,781	\$838	\$853	\$2,233	\$3,155	\$943	\$957	\$2,268	\$3,205	\$957	\$975	\$2,408	\$3,405	\$1,013	\$1,030	\$2,261	\$3,195	\$954	\$973
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$757	\$1,062	\$331	\$352	\$797	\$1,119	\$347	\$369	\$1,025	\$1,443	\$438	\$467	\$843	\$1,186	\$366	\$389	\$939	\$1,323	\$404	\$430
	Minimum Liability with Comprehensive and Collision			\$2,448	\$3,477	\$1,007	\$1,072	\$2,801	\$3,981	\$1,149	\$1,227	\$2,705	\$3,844	\$1,110	\$1,186	\$3,039	\$4,322	\$1,244	\$1,328	\$2,756	\$3,918	\$1,131	\$1,207
	100/300/50 Liability with Comprehensive and Collision			\$2,667	\$3,770	\$1,122	\$1,197	\$3,043	\$4,308	\$1,273	\$1,361	\$2,999	\$4,244	\$1,255	\$1,343	\$3,297	\$4,672	\$1,374	\$1,469	\$3,032	\$4,291	\$1,268	\$1,355
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$632	\$887	\$276	\$280	\$667	\$937	\$290	\$291	\$854	\$1,204	\$365	\$369	\$707	\$994	\$306	\$308	\$787	\$1,107	\$337	\$342
	Minimum Liability with Comprehensive and Collision			\$2,140	\$3,041	\$879	\$891	\$2,454	\$3,489	\$1,005	\$1,013	\$2,357	\$3,352	\$966	\$974	\$2,676	\$3,806	\$1,094	\$1,102	\$2,407	\$3,422	\$986	\$994
	100/300/50 Liability with Comprehensive and Collision			\$2,324	\$3,287	\$977	\$989	\$2,657	\$3,762	\$1,109	\$1,119	\$2,604	\$3,688	\$1,089	\$1,097	\$2,893	\$4,099	\$1,204	\$1,214	\$2,638	\$3,735	\$1,102	\$1,111
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$742	\$1,040	\$324	\$337	\$778	\$1,094	\$338	\$350	\$1,002	\$1,411	\$428	\$441	\$826	\$1,161	\$357	\$370	\$922	\$1,298	\$396	\$410
	Minimum Liability with Comprehensive and Collision			\$1,748	\$2,477	\$726	\$753	\$1,968	\$2,794	\$814	\$844	\$2,001	\$2,837	\$827	\$855	\$2,133	\$3,028	\$880	\$913	\$2,002	\$2,841	\$827	\$858
	100/300/50 Liability with Comprehensive and Collision			\$1,961	\$2,763	\$840	\$871	\$2,206	\$3,114	\$937	\$972	\$2,289	\$3,231	\$969	\$1,005	\$2,386	\$3,371	\$1,010	\$1,046	\$2,272	\$3,207	\$964	\$999

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Explanatory Memorandum

Effective June 1, 2009 new business and renewals, Amica will implement the following statewide base rate changes by coverage:

<u>Coverage</u>	<u>Base Rate Change</u>
Bodily Injury	3.0%
Medical Payments	2.8
Uninsured Motorists	3.8
Property Damage	3.0
Comprehensive (Base)	3.5
Collision	3.5%

In addition, Amica will implement the following changes to our rating manual:

Amica will implement our custom Insurance Scoring Model as approved in Amica Filing AR-A-08-2-IC, SERFF Number AMMA-125885370. Exhibit 1 displays the details of the new scoring model. Amica will limit the renewal premium changes based on credit. In order to accomplish this, we will average the prior credit weight with the renewal credit weight. The Additional Rules of our manual have revised to reflect this change. Exhibit 2 displays revised Household Assessment Level Specifications which have been revised due to this limitation and to reflect the name of our custom model. Amica's HAT Tables have also been revised to reflect the new score ranges only. The associated weights are not changing. Exhibit 3 displays an example of the changes by individual credit scores.

Based on a countrywide review of our competitor class plans, Amica will revise the current class factors for youthful operators as displayed on Exhibit 4, Sheets 1-3. In addition, Amica will also revise the Excess Vehicle Factor to be .85 for all excess vehicles on the policy.

Amica will extend the multi-line discount to be applicable to Uninsured Motorist coverages. We will also revise the current Tenant's multi-line discount to match those currently being offered for Condominiums. The discounts are as follows:

- For policyholders that also have a Dwelling Form – HO 00 03 or HO 00 05 with Amica, a 5% discount will apply.
- For policyholders that also have a Condominium Form – HO 00 06 with Amica, a 3% discount will apply.
- For policyholders that also have a Tenant Form – HO 00 04 with Amica, a 3% discount will apply.

Manual Rule 4 has been modified to include Uninsured Motorist coverage to receive this new discount.

Amica will introduce a tenure discount of 3% for all new business having been insured with the same carrier for 3 years or more without a cancellation or non-renewal. We have added this discount as rule 4.C.11.

We will revise our SDIP plan to apply to each driver versus each policy. Additional changes include the following:

- Half-point surcharges will be assigned for total paid losses in excess of \$1,501 up to \$2,500. One point will be assigned for At-fault accidents totaling more than \$2,500.
- Bodily Injury losses will receive a 10% additional surcharge.
- The first half-point violations will be forgiven if there are no other chargeable accidents or violations during the experience period. Otherwise, the half-point will be charged.
- Driving while texting will now be a two point surcharge.
- Revise Rule 5.B.1.b SDIP rule to charge one and half points for all suspensions and there will no charge for suspensions related to an administrative matter.

We will also revise the Base Model Year from 2008 to 2009 for Comprehensive and Collision coverages. Base rates have been offset by factors of 1.000 for Comprehensive and 1.017 for Collision so that Amica does not realize a change in premium as a result of the base model year revision.

Exhibit 5 displays calendar year loss ratios for 2003-2007. Expected Loss Ratios for liability and physical damage coverages are calculated on Exhibit 6. Exhibit 7 displays the underlying expense data for 2005-2007. Exhibit 8, Sheets 1 and 2 display the calculation of the Investment income earned on unearned premium and loss reserves.

The statewide rate level impact associated with all these revisions and the implementation of our new credit model is 0.0% as displayed on Exhibit 9. Exhibit 10 displays an example of the policyholder dislocation.

Countrywide Auto Data
Excludes Massachusetts and Vermont

Policies Effective 3/2003-2/2006

A. Business Insured Less Than Three Years

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
						(6)/(4)	(5)/(4)	(7)/(7 Tot)	(8)/(8 Tot)		
		411,418	572,604	102,236	316,410,957	552.58	17.85%				
NCOIL Custom	Current InScore Distribution	Policy Count	Exposure Count	Claim Count	Capped Loss	Capped Pure Premium	Frequency	Capped LC Relativity	Frequency Relativity	Current Weight with InScore Model	Proposed Weight with Custom Model
700	<460	1,941	2,669	667	2,203,322	826	24.99%	1.49	1.40	7	7
701-703	460-489	5,965	8,059	1,773	6,357,035	789	22.00%	1.43	1.23	35	35
704-707	490-519	8,232	11,286	2,567	8,406,619	745	22.74%	1.35	1.27	42	42
708-717	520-564	20,998	28,642	6,187	20,410,007	713	21.60%	1.29	1.21	48	48
718-728	565-594	21,480	29,006	6,216	20,752,155	715	21.43%	1.29	1.20	54	54
729-742	595-604	26,235	35,367	7,353	24,171,964	683	20.79%	1.24	1.16	59	59
743-763	605-609	37,258	50,945	10,301	31,863,603	625	20.22%	1.13	1.13	64	64
764-776	610-629	23,853	32,197	6,468	20,848,135	648	20.09%	1.17	1.13	69	69
777-782	630-664	9,882	13,808	2,624	8,572,673	621	19.00%	1.12	1.06	80	80
783-798	665-674	25,057	34,679	6,620	20,381,499	588	19.09%	1.06	1.07	89	89
799-814	675-689	23,623	32,992	6,253	19,907,833	603	18.95%	1.09	1.06	95	95
815-837	690-719	31,017	44,447	7,627	21,407,340	482	17.16%	0.87	0.96	101	101
838-919	720-774	103,398	146,411	23,754	71,388,514	488	16.22%	0.88	0.91	104	104
920-927	775-779	8,768	12,783	1,823	5,141,935	402	14.26%	0.73	0.80	109	109
928-943	780-794	17,415	25,238	3,620	10,194,408	404	14.34%	0.73	0.80	116	116
944-971	795-799	26,550	37,056	5,141	15,385,892	415	13.87%	0.75	0.78	116	116
972-993	800+	19,746	27,019	3,242	9,018,023	334	12.00%	0.60	0.67	135	135

B. Business Insured Three or More Years

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
						(6)/(4)	(5)/(4)	(7)/(7 Tot)	(8)/(8 Tot)		
		1,300,171	2,281,848	326,755	893,346,129	391.50	14.32%				
NCOIL Custom	Current InScore Distribution	Policy Count	Exposure Count	Claim Count	Capped Loss	Capped Pure Premium	Frequency	Capped LC Relativity	Frequency Relativity	Current Weight with InScore Model	Proposed Weight with Custom Model
700	<500	3,926	6,097	1,367	4,828,581	792	22.42%	1.43	1.26	5	5
701-702	500-529	7,978	13,059	2,782	9,405,052	720	21.30%	1.30	1.19	21	21
703-708	530-574	24,444	40,785	7,901	25,746,895	631	19.37%	1.14	1.09	25	25
709-715	575-604	29,284	49,628	9,476	29,032,759	585	19.09%	1.06	1.07	30	30
716-717	605-609	8,296	14,006	2,642	7,134,438	509	18.86%	0.92	1.06	31	31
718-724	610-629	30,118	50,922	9,263	29,074,230	571	18.19%	1.03	1.02	35	35
725-734	630-649	42,911	73,304	13,112	40,070,106	547	17.89%	0.99	1.00	46	46
735-745	650-664	47,279	81,738	14,081	41,504,441	508	17.23%	0.92	0.96	62	62
746-773	665-694	120,189	211,438	35,048	99,750,102	472	16.58%	0.85	0.93	64	64
774-782	695-704	39,283	69,224	11,030	30,584,661	442	15.93%	0.80	0.89	75	75
783-788	705-709	26,141	46,085	7,213	19,493,721	423	15.65%	0.77	0.88	81	81
789-859	710-754	306,721	548,448	80,652	213,061,935	388	14.71%	0.70	0.82	86	86
860-867	755-759	38,250	67,117	9,194	24,126,589	359	13.70%	0.65	0.77	96	96
868-899	760-779	136,224	243,642	32,635	84,974,823	349	13.39%	0.63	0.75	101	101
900-993	780+	439,127	766,355	90,359	234,557,796	306	11.79%	0.55	0.66	117	117

Household Assessment Level Specifications

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

Household Assessment Level Specifications
Definitions

Household Assessment Characteristic (HAC) – An element of the Household Assessment Table, for example: New/Used/Vehicle Cost, # Vehicles/# Drivers, etc. Each characteristic is further broken down into attributes that will have a weight (see Household Assessment Weight). There are thirteen different characteristics on the New to Two Table and twelve on the Three Plus Table.

Household Assessment Weight (HAW) – The numeric value assigned to one element of a characteristic.

Household Assessment Table (HAT) – Table of Household Assessment Characteristics (HAC) and the associated weights (HAW). New Business, First Renewal and Second Renewals use the New to Two Table. Business insured with us three or more years uses the Three Plus table.

Household Assessment Profile (HAP) – The numeric representation of household risk. The HAP is equal to the sum of the individual Household Assessment Weights. This profile is only modified on changes to the policy as of the policy effective date.

Household Assessment Drop (HAD) - The term used to describe the limitation on changes in Household Assessment Level from the prior policy term. The Household Assessment Level deterioration will be limited to five Household Assessment Levels at each renewal. There will be no limit on the amount of improvement in the Household Assessment Levels at each renewal.

June 1, 2009

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

1. New/Used Vehicle and Vehicle Cost (Both Tables)

- New/Used Vehicle refers to the applicable status of the vehicle at the time the insured obtained ownership.
- Vehicle Cost refers to the vehicle's purchase price not including sales tax.
- In the absence of the vehicle's purchase price, Manufacturers Suggested Retail Price will be employed for vehicles purchased new and the NADA suggested retail price will be employed for vehicles purchased used.
- Applicable weight reflects average of weights for all vehicles on the policy.

2. Credit Based Insurance Score (Both Tables)

- Score refers to the score generated from Amica Credit Evaluation Systems (ACES) model.
- Use score of first named insured (if lengthy code, use name in Item #2).

3. Prior BI Limit and Coverage (New to Two Table Only)

- Prior BI Limit refers to BI accident limit on the policy immediately preceding the first policy insured by Amica for New Business, and the prior Amica limit for existing business as of the implementation date of the plan. Inadvertent lapses of 30 days or less based on legitimate reasons are acceptable.
- BI Limit/Coverage remains fixed after the effective date for New Business, First and Second renewals.
- Full coverage refers to the presence of Collision or Other Than Collision coverage on at least one vehicle on the policy. For new business, this is the policy immediately preceding the first policy insured by Amica. For existing business, this is the prior policy coverages as of the implementation date of the plan.
- Proof of BI Limit/Coverage is a Declarations Page or a similar printout from an agency management system displaying the BI limit and coverages. Either must include the Named Insured and most recent term. ID cards will be considered minimum limits liability only coverage. If no proof BI Limit/Coverage is submitted, the policy will be assigned to the lowest liability-only limit category.
- For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty.

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4. Number of Married and Number of Single Operators (Both Tables)

- Points are assigned based on the combination of separate tallies of the number of married operators and the number of single operators.

5. Number of Vehicles minus Number of Operators (New to Two Table Only)

- Points are assigned based on the difference between the number of vehicles and the number of operators.

6. Number of Days Since Most Recent Cancellation Notice (Both Tables)

- Cancellation refers to a Cancellation Notice issued by Amica.
- The time period considered for this characteristic is two months prior to the policy effective month to twenty-six months prior to the policy effective month.

7. Minimum Driver Age (Both Tables)

- The youngest listed operator on the policy

8. Maximum Driver Age (New to Two Table Only)

- The oldest listed operator on the policy.

9. Number of Loss Occurrences in Three Years (Both Tables)

(Not At Fault Accidents Excluded)

- A loss occurrence will qualify for consideration if it satisfies the following criteria:
 - The loss occurrence date must be within the time frame starting two months before the policy effective month and ending thirty-eight months before the policy effective month.
 - At least one claim resulting from the loss occurrence is closed and paid losses (less subrogation/contribution/return money received) from this specific claim are equal to or greater than \$500. Salvage is also considered if there is subrogation money received.
 - The loss occurrence must originate from either Amica historical loss records or an applicable CLUE report.
 - Towing/Roadside Assistance losses are not included.

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10. Number of Days Since The Most Recent Moving Violation (Both Tables)

(This Characteristic is neutralized in the HAL system)

- The time period considered for this characteristic is two months prior to the policy effective month to thirty-eight months prior to the policy effective month.
- The date of the most recent incident is considered. The incident date is the violation date if no conviction date is supplied, or if the violation type is a suspension or revocation. Otherwise, the incident date is the conviction date.

11. Number of Months Since The Most Recent Loss Occurrence (Three Plus Table)

(This Characteristic is neutralized in the HAL system)

- The number of months refers to time period extending backward from two months prior to the policy effective month until sixty-two months prior to the effective month of the policy.
- Refer to the Number of Loss Occurrences in Three Years Characteristic for the definition of a qualified loss occurrence.

12. Number of Other Lines of Business (New to Two Table Only)

- Other lines of business refers to the distinct number of non-automobile insurance policies the policyholder has in-force with Amica at the time of application or at the time of renewal processing.

13. Number of Non-Moving Violations in Three Years* (Both Tables)

- The number of non-moving violations refers to the accumulation of all such designated violations/citations as determined from the Motor Vehicle Report.
- Qualifying incidents must have an incident date in the time period two months prior to the policy effective month to thirty-eight months prior to the policy effective month.

* Note: These are **not** surcharge violations in our SDIP plan

14. Number of Years In Force (Three Plus Table Only)

- Number of consecutive years the policyholder has held an automobile insurance policy with Amica without an interruption in coverage of more than one year.

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Amica Mutual Insurance Company
Private Passenger Auto

15. Loss Payee and Vehicle Age (Three Table Only)

- Payee refers to the existence of a loss payee for a particular vehicle.
- Vehicle age refers to age of the vehicle at the renewal processing date, and is calculated as effective year of policy – model year.
- Applicable weight for this characteristic reflect average of weights for all vehicles on the policy.

16. Number of Years Since Vehicle Purchased (Both Tables)

- The number of years = policy effective year- purchase year of vehicle.
- Applicable weight for this characteristic reflects average of weights for all vehicles on the policy.

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Amica Mutual Insurance Company
Private Passenger Auto
Household Assessment Profile Levels and Factors

	HAP Range / Hal Factor				
HAL	New to Two Table		3 + Table		HAL Factor
23	789	+	795	+	0.540
24	781	788	787	794	0.550
25	773	780	779	786	0.560
26	765	772	771	778	0.570
27	757	764	763	770	0.585
28	749	756	755	762	0.600
29	744	748	749	754	0.615
30	740	743	744	748	0.630
31	736	739	739	743	0.645
32	732	735	734	738	0.660
33	728	731	729	733	0.680
34	723	727	722	728	0.695
35	718	722	715	721	0.715
36	713	717	709	714	0.730
37	709	712	703	708	0.750
38	705	708	697	702	0.770
39	702	704	693	696	0.790
40	699	701	689	692	0.810
41	696	698	685	688	0.830
42	694	695	681	684	0.850
43	692	693	677	680	0.870
44	690	691	673	676	0.890
45	688	689	670	672	0.915
46	685	687	665	669	0.940
47	682	684	660	664	0.960
48	679	681	656	659	0.985
49	676	678	652	655	1.010
50	674	675	648	651	1.035
51	672	673	644	647	1.060
52	669	671	635	643	1.090
53	666	668	626	634	1.115
54	663	665	617	625	1.145
55	661	662	609	616	1.175
56	659	660	601	608	1.205
57	657	658	593	600	1.235
58	655	656	585	592	1.265
59	652	654	581	584	1.295
60	649	651	577	580	1.330
61	646	648	573	576	1.360

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62	643	645	569	572	1.395
63	640	642	565	568	1.430
64	638	639	561	564	1.470
65	636	637	557	560	1.505
66	634	635	554	556	1.540
67	629	633	550	553	1.580
68	624	628	546	549	1.620
69	619	623	542	545	1.660
70	614	618	538	541	1.705
71	610	613	535	537	1.745
72	606	609	532	534	1.790
73	602	605	529	531	1.835
74	598	601	526	528	1.880
75	594	597	523	525	1.930
76	589	593	518	522	1.980
77	584	588	513	517	2.030
78	579	583	508	512	2.080
79	575	578	504	507	2.130
80	571	574	500	503	2.185
81	567	570	496	499	2.240
82	563	566	492	495	2.295
83	558	562	487	491	2.355
84	553	557	482	486	2.415
85	548	552	477	481	2.475
86	544	547	473	476	2.535
87	540	543	469	472	2.600
88	536	539	465	468	2.665
89	532	535	461	464	2.735
90	526	531	455	460	2.805
91	521	525	450	454	2.875
92	516	520	445	449	2.945
93	511	515	440	444	3.020
94	506	510	435	439	3.095
95	501	505	430	434	3.175
96	496	500	425	429	3.255
97	491	495	420	424	3.335
98	486	490	415	419	3.420
99	Low	485	Low	414	3.500

June 1, 2009

ARKANSAS
Amica Mutual Insurance Company
Private Passenger Auto

- The Household Assessment Profile will be recalculated at new business or renewal processing time.
- Upon renewal, a new Household Assessment Profile will be calculated and a new Household Assessment Level will be assigned.
- The Household Assessment Level deterioration will be limited to five Household Assessment Levels per year. There will be no limit on the Household Assessment Level improvement on each renewal year.

Range of HAW by HAC

<u>Household Assessment Characteristic(HAC)</u>	HAW Range	
	<u>New to 2 Table</u>	<u>3+ Table</u>
1. New Used and Vehicle Cost	28-89	50-110
2. Credit Based Insurance Score	7-135	5-117
3. Prior BI Limit and Coverage	8-80	
4. Number of Married and Single Operators	37-63	31-68
5. Number of Vehicles and Number of Operators	68-95	
6. Days since Most Recent Cancellation Notice	8-51	6-54
7. Minimum Driver Age	28-70	67-115
8. Maximum Driver Age	7-45	
9. Number of Loss Occurrences in 3 Years	7-134	6-122
10. Number of Days since last Moving Violation*	35	31
11. Number of Months since most recent Loss Occurrence*		70
12. Number of Other Lines of Business	7-27	
13. Number of Non-Moving Violations in 3 Years	0-25	0-31
14. Number of Years Policy in Force		19-26
15. Loss Payee/Vehicle Age		6-68
<u>16. Years since Vehicle Purchased</u>	<u>7-23</u>	<u>30-69</u>
Household Assessment Profile (HAP) Range	247-872	321-881

***These characteristics are neutralized in the HAL system.**

June 1, 2009

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Change by Credit Score
Policies Effective June 2008 to November 2008

New to Two Scorecard				
<u>Current Credit Score</u>	<u>Policies</u>	<u>Avg Current Premium</u>	<u>Avg Revised Premium</u>	<u>% Change</u>
300-459	0	0	0	
460-489	1	2,436	2,437	0.0%
490-519	0	0	0	
520-564	3	2,080	1,771	-14.8%
565-594	1	796	793	-0.4%
595-624	0	0	0	
625-654	3	664	684	2.9%
655-669	2	1,220	1,103	-9.6%
670-674	3	743	719	-3.3%
675-689	0	0	0	
690-704	1	1,037	1,071	3.3%
705-719	4	585	570	-2.5%
720-774	6	721	738	2.3%
775-779	2	925	955	3.2%
780-784	1	1,221	1,275	4.4%
785-799	6	1,349	1,386	2.7%
800-896	6	1,234	1,255	1.8%
No Hit/Thin File	2	1,238	1,249	0.9%
Total	41	1,095	1,080	-1.4%

<u>Proposed Credit Score</u>	<u>Policies</u>	<u>Avg Current Premium</u>	<u>Avg Revised Premium</u>	<u>% Change</u>
700-700	0	0	0	
701-703	0	0	0	
704-707	1	880	1,020	15.9%
708-717	1	2,436	2,437	0.0%
718-728	0	0	0	
729-742	3	726	739	1.7%
743-763	1	918	982	7.0%
764-776	0	0	0	
777-782	0	0	0	
783-798	1	379	388	2.2%
799-814	3	849	847	-0.3%
815-837	1	1,925	2,006	4.2%
838-919	18	1,091	1,053	-3.5%
920-927	0	0	0	
928-943	3	857	840	-2.0%
944-971	2	985	904	-8.3%
972-993	5	1,393	1,380	-0.9%
No Hit/Thin File	2	1,238	1,249	0.9%
Total	41	1,095	1,080	-1.4%

Three Plus Scorecard				
<u>Current Credit Score</u>	<u>Policies</u>	<u>Avg Current Premium</u>	<u>Avg Revised Premium</u>	<u>% Change</u>
300-499	1	3,342	2,967	-11.2%
500-529	5	2,092	1,964	-6.1%
530-564	3	1,543	1,696	9.9%
565-574	2	4,313	4,540	5.3%
575-604	4	1,620	1,626	0.4%
605-609	0	0	0	
610-629	5	1,295	1,363	5.3%
630-649	13	1,835	1,757	-4.3%
650-664	5	1,089	1,003	-7.9%
665-694	18	1,530	1,550	1.3%
695-704	2	702	734	4.6%
705-709	3	1,239	1,207	-2.6%
710-749	48	1,092	1,103	1.0%
750-754	7	1,663	1,648	-0.9%
755-759	9	1,430	1,402	-2.0%
760-779	18	1,267	1,246	-1.7%
780-794	21	1,058	1,088	2.8%
795-896	39	878	886	1.0%
No Hit/Thin File	9	946	1,026	8.5%
Total	212	1,258	1,261	0.2%

<u>Proposed Credit Score</u>	<u>Policies</u>	<u>Avg Current Premium</u>	<u>Avg Revised Premium</u>	<u>% Change</u>
700-700	1	1,097	1,278	16.5%
701-702	0	0	0	
703-706	1	1,020	1,052	3.1%
707-708	1	2,238	2,543	13.7%
709-715	3	1,952	2,055	5.3%
716-717	2	1,092	1,099	0.6%
718-724	7	1,359	1,460	7.4%
725-734	12	1,605	1,691	5.3%
735-745	5	2,101	2,029	-3.4%
746-773	7	1,246	1,241	-0.4%
774-782	2	973	1,029	5.8%
783-788	5	1,571	1,549	-1.4%
789-852	42	1,292	1,286	-0.5%
853-859	5	2,286	2,304	0.8%
860-867	5	903	941	4.2%
868-899	17	1,020	1,026	0.5%
900-951	38	1,342	1,288	-4.0%
952-993	50	989	981	-0.8%
No Hit/Thin File	9	946	1,026	8.5%
Total	212	1,258	1,261	0.2%

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile
Current and Revised Operator Class Plan

Effective May 1, 2009
PRIMARY CLASSIFICATIONS
Rating Factors and Statistical Codes

NO YOUTHFUL OPERATOR								
	AVERAGE MILES DRIVEN DAILY				Business Use		Farm Use	
	Less than 30 Miles		30 or More Miles		Code	Factor	Code	Factor
Age 90 or Over	4001	1.40	4062	1.55	4123	1.70	4184	1.25
Age 89	4002	1.38	4063	1.53	4124	1.68	4185	1.23
Age 88	4003	1.36	4064	1.51	4125	1.66	4186	1.21
Age 87	4004	1.34	4065	1.49	4126	1.64	4187	1.19
Age 86	4005	1.32	4066	1.47	4127	1.62	4188	1.17
Age 85	4006	1.30	4067	1.45	4128	1.60	4189	1.15
Age 84	4007	1.28	4068	1.43	4129	1.58	4190	1.13
Age 83	4008	1.26	4069	1.41	4130	1.56	4191	1.11
Age 82	4009	1.24	4070	1.39	4131	1.54	4192	1.09
Age 81	4010	1.22	4071	1.37	4132	1.52	4193	1.07
Age 80	4011	1.20	4072	1.35	4133	1.50	4194	1.05
Age 79	4012	1.18	4073	1.33	4134	1.48	4195	1.03
Age 78	4013	1.16	4074	1.31	4135	1.46	4196	1.01
Age 77	4014	1.14	4075	1.29	4136	1.44	4197	0.99
Age 76	4015	1.12	4076	1.27	4137	1.42	4198	0.97
Age 75	4016	1.10	4077	1.25	4138	1.40	4199	0.95
Age 74	4017	1.08	4078	1.23	4139	1.38	4200	0.93
Age 73	4018	1.06	4079	1.21	4140	1.36	4201	0.91
Age 72	4019	1.04	4080	1.19	4141	1.34	4202	0.89
Age 71	4020	1.02	4081	1.17	4142	1.32	4203	0.87
Age 70	4021	1.00	4082	1.15	4143	1.30	4204	0.85
Age 69	4022	0.99	4083	1.14	4144	1.29	4205	0.84
Age 68	4023	0.98	4084	1.13	4145	1.28	4206	0.83
Age 67	4024	0.97	4085	1.12	4146	1.27	4207	0.82
Age 66	4025	0.96	4086	1.11	4147	1.26	4208	0.81
Age 65	4026	0.95	4087	1.10	4148	1.25	4209	0.80
Age 64	4027	0.94	4088	1.09	4149	1.24	4210	0.79
Age 63	4028	0.93	4089	1.08	4150	1.23	4211	0.78
Age 62	4029	0.92	4090	1.07	4151	1.22	4212	0.77
Age 61	4030	0.91	4091	1.06	4152	1.21	4213	0.76
Age 60	4031	0.90	4092	1.05	4153	1.20	4214	0.75
Age 59	4032	0.89	4093	1.04	4154	1.19	4215	0.74
Age 58	4033	0.88	4094	1.03	4155	1.18	4216	0.73
Age 57	4034	0.87	4095	1.02	4156	1.17	4217	0.72
Age 56	4035	0.86	4096	1.01	4157	1.16	4218	0.71
Age 55	4036	0.85	4097	1.00	4158	1.15	4219	0.70
Age 54	4037	0.86	4098	1.01	4159	1.16	4220	0.71
Age 53	4038	0.87	4099	1.02	4160	1.17	4221	0.72
Age 52	4039	0.88	4100	1.03	4161	1.18	4222	0.73
Age 51	4040	0.89	4101	1.04	4162	1.19	4223	0.74
Age 50	4041	0.90	4102	1.05	4163	1.20	4224	0.75
Age 49	4042	0.91	4103	1.06	4164	1.21	4225	0.76
Age 48	4043	0.92	4104	1.07	4165	1.22	4226	0.77
Age 47	4044	0.93	4105	1.08	4166	1.23	4227	0.78
Age 46	4045	0.93	4106	1.08	4167	1.23	4228	0.78
Age 45	4046	0.94	4107	1.09	4168	1.24	4229	0.79
Age 44	4047	0.95	4108	1.10	4169	1.25	4230	0.80
Age 43	4048	0.95	4109	1.10	4170	1.25	4231	0.80
Age 42	4049	0.96	4110	1.11	4171	1.26	4232	0.81
Age 41	4050	0.96	4111	1.11	4172	1.26	4233	0.81
Age 40	4051	0.97	4112	1.12	4173	1.27	4234	0.82
Age 39	4052	0.97	4113	1.12	4174	1.27	4235	0.82
Age 38	4053	0.98	4114	1.13	4175	1.28	4236	0.83
Age 37	4054	0.98	4115	1.13	4176	1.28	4237	0.83
Age 36	4055	0.99	4116	1.14	4177	1.29	4238	0.84
Age 35	4056	0.99	4117	1.14	4178	1.29	4239	0.84
Age 34	4057	1.00	4118	1.15	4179	1.30	4240	0.85
Age 33	4058	1.00	4119	1.15	4180	1.30	4241	0.85
Age 32	4059	1.00	4120	1.15	4181	1.30	4242	0.85
Age 31	4060	1.00	4121	1.15	4182	1.30	4243	0.85
Age 30	4061	1.00	4122	1.15	4183	1.30	4244	0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators	Code	Factor	Code	Factor	Code	Factor	Code	Factor
Age 29 *	4245	1.00	4250	1.15	4255	1.30	4260	0.85
Age 28 *	4246	1.05	4251	1.20	4256	1.35	4261	0.90
Age 27 *	4247	1.05	4252	1.20	4257	1.35	4262	0.90
Age 26 *	4248	1.10	4253	1.25	4258	1.40	4263	0.95
Age 25 *	4249	1.15	4254	1.30	4259	1.45	4264	1.00

EXCESS AUTOS: Refer to Rule 4.C.3, for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

	Code	Factor
Excess Autos 1	4265	See Rule 4.C.3
Excess Autos 2 (All Operators Age 40-74)	4266	See Rule 4.C.3

* These classifications apply to operators who are NOT eligible for any youthful classification.

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Current and Revised Youthful Operator Class Factors

Male Operators

Unmarried Non-Owner Classifications								
	No Good Student				Good Student			
	Current		Revised		Current		Revised	
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
Without Driver Training								
17 or less	2.65	2.80	2.65	2.80	2.25	2.40	2.25	2.40
18	2.65	2.80	2.65	2.80	2.25	2.40	2.25	2.40
19	2.65	2.80	2.65	2.80	2.25	2.40	2.25	2.40
20	2.65	2.80	2.39	2.54	2.25	2.40	2.03	2.18
With Driver Training								
17 or less	2.45	2.60	2.45	2.60	2.05	2.20	2.05	2.20
18	2.45	2.60	2.45	2.60	2.05	2.20	2.05	2.20
19	2.45	2.60	2.45	2.60	2.05	2.20	2.05	2.20
20	2.45	2.60	2.19	2.34	2.05	2.20	1.83	1.98
With or Without Driver Training								
21	1.70	1.85	1.62	1.77	1.60	1.75	1.52	1.67
22	1.60	1.75	1.52	1.67	1.50	1.65	1.43	1.58
23	1.50	1.65	1.43	1.58	1.40	1.55	1.33	1.48
24	1.40	1.55	1.33	1.48	1.30	1.45	1.24	1.39
With or Without Driver Training								
25	1.15	1.30	1.15	1.30	1.15	1.30	1.15	1.30
26	1.10	1.25	1.10	1.25	1.10	1.25	1.10	1.25
27	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
28	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
29	1.00	1.15	1.00	1.15	1.00	1.15	1.00	1.15

Unmarried Owner/Principal Classifications								
	No Good Student				Good Student			
	Current		Revised		Revised		Revised	
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
Without Driver Training								
17 or less	3.65	3.80	3.65	3.80	3.05	3.20	3.05	3.20
18	3.65	3.80	3.65	3.80	3.05	3.20	3.05	3.20
19	3.65	3.80	3.65	3.80	3.05	3.20	3.05	3.20
20	3.65	3.80	3.29	3.44	3.05	3.20	2.75	2.90
With Driver Training								
17 or less	3.35	3.50	3.35	3.50	2.75	2.90	2.75	2.90
18	3.35	3.50	3.35	3.50	2.75	2.90	2.75	2.90
19	3.35	3.50	3.35	3.50	2.75	2.90	2.75	2.90
20	3.35	3.50	2.99	3.14	2.75	2.90	2.44	2.59
With or Without Driver Training								
21	2.30	2.45	2.19	2.34	2.00	2.15	1.90	2.05
22	2.20	2.35	2.09	2.24	1.90	2.05	1.81	1.96
23	2.10	2.25	2.00	2.15	1.80	1.95	1.71	1.86
24	2.00	2.15	1.90	2.05	1.70	1.85	1.62	1.77
With or Without Driver Training								
25	1.45	1.60	1.31	1.46	1.45	1.60	1.45	1.60
26	1.35	1.50	1.22	1.37	1.35	1.50	1.35	1.50
27	1.25	1.40	1.19	1.34	1.25	1.40	1.25	1.40
28	1.15	1.30	1.15	1.30	1.15	1.30	1.15	1.30
29	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20

Married Classifications								
	No Good Student				Good Student			
	Current		Revised		Current		Revised	
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
Without Driver Training								
17 or less	1.80	1.95	1.80	1.95	1.60	1.75	1.60	1.75
18	1.80	1.95	1.80	1.95	1.60	1.75	1.60	1.75
19	1.80	1.95	1.80	1.95	1.60	1.75	1.60	1.75
20	1.80	1.95	1.80	1.95	1.60	1.75	1.60	1.75
With Driver Training								
17 or less	1.70	1.85	1.70	1.85	1.50	1.65	1.50	1.65
18	1.70	1.85	1.70	1.85	1.50	1.65	1.50	1.65
19	1.70	1.85	1.70	1.85	1.50	1.65	1.50	1.65
20	1.70	1.85	1.70	1.85	1.50	1.65	1.50	1.65
With or Without Driver Training								
21	1.40	1.55	1.54	1.69	1.30	1.45	1.43	1.58
22	1.35	1.50	1.49	1.64	1.25	1.40	1.38	1.53
23	1.30	1.45	1.37	1.52	1.20	1.35	1.26	1.41
24	1.25	1.40	1.31	1.46	1.15	1.30	1.21	1.36
With or Without Driver Training								
25	1.15	1.30	1.10	1.25	1.15	1.30	1.10	1.25
26	1.10	1.25	1.10	1.25	1.10	1.25	1.10	1.25
27	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
28	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
29	1.00	1.15	1.00	1.15	1.00	1.15	1.00	1.15

Student Away At School Discount 25%

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Current and Revised Youthful Operator Class Factors

Female Operators

Unmarried Non-Owner Classifications								
	No Good Student				Good Student			
	Current	Current	Revised	Revised	Current	Current	Revised	Revised
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
	Without Driver Training							
17 or less	2.00	2.15	2.00	2.15	1.80	1.95	1.80	1.95
18	2.00	2.15	2.00	2.15	1.80	1.95	1.80	1.95
19	2.00	2.15	2.00	2.15	1.80	1.95	1.80	1.95
20	2.00	2.15	1.80	1.95	1.80	1.95	1.62	1.77
	With Driver Training							
17 or less	1.90	2.05	1.90	2.05	1.70	1.85	1.70	1.85
18	1.90	2.05	1.90	2.05	1.70	1.85	1.70	1.85
19	1.90	2.05	1.90	2.05	1.70	1.85	1.70	1.85
20	1.90	2.05	1.70	1.85	1.70	1.85	1.52	1.67
	With or Without Driver Training							
21	1.70	1.85	1.53	1.68	1.60	1.75	1.44	1.59
22	1.60	1.75	1.44	1.59	1.50	1.65	1.35	1.50
23	1.50	1.65	1.35	1.50	1.40	1.55	1.26	1.41
24	1.40	1.55	1.26	1.41	1.30	1.45	1.17	1.32
	With or Without Driver Training							
25	1.15	1.30	1.15	1.30	1.15	1.30	1.15	1.30
26	1.10	1.25	1.10	1.25	1.10	1.25	1.10	1.25
27	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
28	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
29	1.00	1.15	1.00	1.15	1.00	1.15	1.00	1.15

Unmarried Owner/Principal Classifications								
	No Good Student				Good Student			
	Current	Current	Revised	Revised	Current	Current	Revised	Revised
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
	Without Driver Training							
17 or less	2.45	2.60	2.45	2.60	2.15	2.30	2.15	2.30
18	2.45	2.60	2.45	2.60	2.15	2.30	2.15	2.30
19	2.45	2.60	2.45	2.60	2.15	2.30	2.15	2.30
20	2.45	2.60	2.21	2.36	2.15	2.30	1.94	2.09
	With Driver Training							
17 or less	2.35	2.50	2.35	2.50	2.05	2.20	2.05	2.20
18	2.35	2.50	2.35	2.50	2.05	2.20	2.05	2.20
19	2.35	2.50	2.35	2.50	2.05	2.20	2.05	2.20
20	2.35	2.50	2.11	2.26	2.05	2.20	1.84	1.99
	With or Without Driver Training							
21	1.90	2.05	1.71	1.86	1.80	1.95	1.62	1.77
22	1.80	1.95	1.62	1.77	1.70	1.85	1.53	1.68
23	1.70	1.85	1.53	1.68	1.60	1.75	1.44	1.59
24	1.60	1.75	1.44	1.59	1.50	1.65	1.35	1.50
	With or Without Driver Training							
25	1.20	1.35	1.10	1.25	1.20	1.35	1.20	1.35
26	1.15	1.30	1.10	1.25	1.15	1.30	1.15	1.30
27	1.10	1.25	1.07	1.22	1.10	1.25	1.10	1.25
28	1.10	1.25	1.07	1.22	1.10	1.25	1.10	1.25
29	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20

Married Classifications								
	No Good Student				Good Student			
	Current	Current	Revised	Revised	Current	Current	Revised	Revised
	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily	<30 mi Daily	>=30 mi Daily
	Without Driver Training							
17 or less	1.40	1.55	1.40	1.55	1.30	1.45	1.30	1.45
18	1.40	1.55	1.40	1.55	1.30	1.45	1.30	1.45
19	1.40	1.55	1.40	1.55	1.30	1.45	1.30	1.45
20	1.40	1.55	1.40	1.55	1.30	1.45	1.30	1.45
	With Driver Training							
17 or less	1.35	1.50	1.35	1.50	1.25	1.40	1.25	1.40
18	1.35	1.50	1.35	1.50	1.25	1.40	1.25	1.40
19	1.35	1.50	1.35	1.50	1.25	1.40	1.25	1.40
20	1.35	1.50	1.35	1.50	1.25	1.40	1.25	1.40
	With or Without Driver Training							
21	1.35	1.50	1.28	1.43	1.25	1.40	1.19	1.34
22	1.30	1.45	1.24	1.39	1.20	1.35	1.14	1.29
23	1.25	1.40	1.20	1.35	1.15	1.30	1.10	1.25
24	1.20	1.35	1.15	1.30	1.15	1.30	1.10	1.25
	With or Without Driver Training							
25	1.15	1.30	1.10	1.25	1.15	1.30	1.10	1.25
26	1.10	1.25	1.10	1.25	1.10	1.25	1.10	1.25
27	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
28	1.05	1.20	1.05	1.20	1.05	1.20	1.05	1.20
29	1.00	1.15	1.00	1.15	1.00	1.15	1.00	1.15

Student Away At School Discount 35%

Arkansas
Amica Mutual Insurance Company
Private Passenger Voluntary - All Policies Combined
Adjusted Earned Premium Data
Calendar Loss Ratio Experience

Exhibit 5

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>5 Year Total</u>
Bodily Injury (A)						
1 Earned Premium	\$275,908	\$323,965	\$329,369	\$323,196	\$278,645	\$1,531,083
2 Earned Premium at Present Rates	322,537	328,824	317,841	308,329	268,614	1,546,145
3 Incurred						
Losses	-36,835	14,568	279,861	213,421	-14,016	456,999
4 Loss Ratio [(3)/(1)]	-0.134	0.045	0.850	0.660	-0.050	0.298
5 Loss Ratio at Present Rates [(3)/(2)]	-0.114	0.044	0.881	0.692	-0.052	0.296
Property Damage						
1 Earned Premium	\$86,493	\$107,793	\$109,575	\$107,536	\$93,172	\$504,569
2 Earned Premium at Present Rates	108,289	109,841	105,302	102,159	89,445	515,036
3 Incurred						
Losses	166,537	87,177	106,439	95,112	-25,180	430,085
4 Loss Ratio [(3)/(1)]	1.925	0.809	0.971	0.884	-0.270	0.852
5 Loss Ratio at Present Rates [(3)/(2)]	1.538	0.794	1.011	0.931	-0.282	0.835
Comprehensive (B)						
1 Earned Premium	\$114,581	\$109,589	\$93,657	\$85,695	\$72,723	\$476,244
2 Earned Premium at Present Rates	83,644	80,438	77,829	78,411	71,341	391,663
3 Incurred						
Losses	64,355	40,876	63,285	88,048	-7,181	249,383
4 Loss Ratio [(3)/(1)]	0.562	0.373	0.676	1.027	-0.099	0.524
5 Loss Ratio at Present Rates [(3)/(2)]	0.769	0.508	0.813	1.123	-0.101	0.637
Collision (B)						
1 Earned Premium	\$254,309	\$256,530	\$250,103	\$236,397	\$197,904	\$1,195,243
2 Earned Premium at Present Rates	215,654	210,611	204,334	204,247	188,207	1,023,053
3 Losses						
Including all	209,046	121,182	153,750	158,167	-18,270	623,875
4 Loss Ratio [(3)/(1)]	0.822	0.472	0.615	0.669	-0.092	0.522
5 Loss Ratio at Present Rates [(3)/(2)]	0.969	0.575	0.752	0.774	-0.097	0.610
All Coverages Combined						
1 Earned Premium	\$731,291	\$797,876	\$782,704	\$752,824	\$642,444	\$3,707,139
2 Earned Premium at Present Rates	730,124	729,714	705,306	693,146	617,607	3,475,897
3 Incurred						
Losses	403,103	263,803	603,335	554,748	-64,647	1,760,342
4 Loss Ratio [(3)/(1)]	0.551	0.331	0.771	0.737	-0.101	0.475
5 Loss Ratio at Present Rates [(3)/(2)]	0.552	0.362	0.855	0.800	-0.105	0.506

(A) BI Including MP and UM

(B) All deductibles combined

**Arkansas
Amica Mutual Insurance Company
Calculation Of Amica Expected Loss Ratios**

Exhibit 6

<u>EXPENSE PROVISIONS</u>	<u>LIABILITY</u>	<u>PHYS. DAMAGE</u>
1. General	0.034	0.035
2. Other Acquisition	0.173	0.175
3. Taxes, Licenses, And Fees		
a. Amica Total TLF ([3b]+[3C])	0.031	0.032
b. Premium Tax (ISO)	0.025	0.025
c. Miscellaneous (AMICA)	0.006	0.007
4. Dividend	0.111	0.100
5. Profit (include FIT & II if required)	0.019	0.043
6. Residual Market (if applicable)	0.000	0.000
7. Fixed Expense Ratio (a) 0.75*([1]+[2])+[3C]+[6]	0.161	0.165
8. Variable Expense Ratio (a) ([1]+[2]+[3A]+[4]+[5]+[6])-[7]	0.207	0.220
9. Variable Expense Excluding Dividend (a) [8]-[4]	0.096	0.120
10. Expected Loss Ratio 1-[7]-[8]	0.632	0.615
11. Variable Expected Loss Ratio 1-[8]	0.793	0.780

(a) Assumes General And Other Acquisition Expenses Are 75% Fixed

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
LIABILITY**

Exhibit 8
Sheet 1

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

	<u>Liability</u>
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2007	\$339,765
2. Mean Unearned Premium Reserve	\$168,099
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.1%
50% of Other Acquisition Expense	8.7%
50% of Company Operating Expense	1.7%
Total	13.5%
4. Deduction for Federal Taxes Payable	0.2%
5. [(2) x ((3) + (4))]	\$23,030
6. Net Subject to Investment (2) - (5)	\$145,069
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$339,765
2. Average Agents' Balance	0.290
3. Delayed Remission (1) x (2)	\$98,532
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$339,765
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.632	\$214,731
3. Expected Mean Loss Reserves: (2) x 1.718 for Liability	\$368,908
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)	\$415,445
E. SELECTED AVERAGE RATE OF RETURN	3.6%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)	\$14,956
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.044
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.709	0.031

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
PHYSICAL DAMAGE**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

	<u>Physical Damage</u>
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2007	\$245,921
2. Mean Unearned Premium Reserve	\$120,568
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.2%
50% of Other Acquisition Expense	8.8%
50% of Company Operating Expense	1.8%
Total	13.8%
4. Deduction for Federal Taxes Payable	-0.1%
5. [(2) x [(3) + (4)]]	\$16,518
6. Net Subject to Investment (2) - (5)	\$104,050
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$245,921
2. Average Agents' Balance	0.290
3. Delayed Remission (1) x (2)	\$71,317
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$245,921
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.615	\$151,241
3. Expected Mean Loss Reserves: (2) x 0.223 for Physical Damage	\$33,727
D. NET SUBJECT TO INVESTMENT	
(A-6) - (B-3) + (C-3)	\$66,460
E. SELECTED AVERAGE RATE OF RETURN	3.6%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT	
(D) X (E)	\$2,393
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.010
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.709	0.007

Arkansas
Private Passenger Automobile
Countrywide Auto Rating Plan
Changes by Coverage
Policies Effective June 2008 to November 2008

	BI	PD	MP	UM	CP	MISC	CL	All Coverages
2006 EPPR	2,729,568	1,439,397	22,603	607,266	367,069	49,964	1,821,436	7,037,303
Premium in Sample	90,517	43,401	12,404	27,838	32,684	4,035	100,704	311,584
<u>Premium with ARP Changes</u>	<u>87,905</u>	<u>42,141</u>	<u>12,071</u>	<u>26,814</u>	<u>31,560</u>	<u>4,035</u>	<u>97,284</u>	<u>301,810</u>
ARP Effects	-2.9%	-2.9%	-2.7%	-3.7%	-3.4%	0.0%	-3.4%	-3.1%
Premium with Base Rate Changes	90,542	43,405	12,409	27,832	32,665	4,035	100,689	311,577
Base Rate Effects	3.0%	3.0%	2.8%	3.8%	3.5%	0.0%	3.5%	3.2%
Total Effects	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%
Total Effects	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%
								0

Arkansas
 Amica Mutual Insurance Company
 Private Passenger Automobile
Policyholder Changes
Policies Effective June 2008 to November 2008

<u>% Changes</u>	<u>Policy Count</u>	<u>Distribution</u>	<u>Proposed Capped</u>
<-15%	6	2.37%	0
-15%	1	0.40%	0
-14%	0	0.00%	0
-13%	2	0.79%	0
-12%	2	0.79%	0
-11%	3	1.19%	0
-10%	1	0.40%	0
-9%	2	0.79%	0
-8%	4	1.58%	0
-7%	4	1.58%	0
-6%	10	3.95%	0
-5%	12	4.74%	0
-4%	11	4.35%	0
-3%	9	3.56%	0
-2%	13	5.14%	0
-1%	4	1.58%	0
0%	12	4.74%	0
1%	17	6.72%	0
2%	18	7.11%	0
3%	71	28.06%	1
4%	6	2.37%	1
5%	5	1.98%	0
6%	5	1.98%	0
7%	4	1.58%	0
8%	7	2.77%	0
9%	3	1.19%	0
10%	3	1.19%	0
11%	4	1.58%	0
12%	0	0.00%	0
13%	1	0.40%	0
14%	2	0.79%	0
15%	1	0.40%	1
>15%	10	3.95%	4
	253	100.00%	7 2.8%

Maximum	24.0%
Minimum	-22.0%
Total Change	0.0%

SERFF Tracking Number: *AMMA-125979187* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AR-A-09-1-RIC*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR-A-09-1-RIC*
Project Name/Number: *Rate and Rule Revision/*

Superseded Attachments

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

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Revised Manual Pages	01/28/2009	06 09 Revised Manual Pages.pdf

Physical Damage Effective:
 New Business June 1, 2009
 Renewals June 1, 2009

**Amica Mutual Insurance Company
 Personal Vehicle Manual**

Arkansas

**Comprehensive Symbol Factors
 Model Year**

Sym.	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1990 - 1998
1	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22
2	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28
3	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34
4	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38
5	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43
6	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48
7	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
8	1.10	1.05	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/A	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62
11/C	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68
12/E	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75
13/F	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82
14/G	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89
15/H	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
16/J	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07
17/K	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15
18/L	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23
19/M	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33
20/N	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
21/P	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58
22/R	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
23/T	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92
24/U	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18
25/W	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56
26/X	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95

**Collision Symbol Factors
 Model Year**

Sym.	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1990 - 1998
1	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.90	0.86	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	0.95	0.90	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	0.99	0.95	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	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.10	1.05	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/A	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50
11/C	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53
12/E	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55
13/F	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58
14/G	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61
15/H	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66
16/J	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
17/K	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
18/L	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
19/M	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81
20/N	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84
21/P	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
22/R	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93
23/T	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98
24/U	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06
25/W	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18
26/X	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30

Refer to Rule 12 for rating model year 1990 and later Symbol 27 vehicles as well as model year 1989 and prior vehicles.

PERSONAL VEHICLE MANUAL
ARKANSAS
UNINSURED MOTORISTS RATES

Effective **JUNE 1, 2009**

A. Uninsured Motorists Coverage

a. Basic Limits rates per registered auto apply as follows:

Charge the rates per registered auto displayed below depending on whether the risk is a Single Car or Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

Coverage	Single Car	Multi-Car Per Car
Single Limit Coverage:		
\$50,000 Bodily Injury Only	\$ 37	\$ 30
\$75,000 Bodily Injury and Property Damage*	53	43
Split Limit Coverage:		
\$25,000/50,000 Bodily Injury Only	28	23
\$25,000/50,000/25,000 Bodily Injury and Property Damage*	35	30

*The minimum financial responsibility limits are \$25,000/\$50,000/\$25,000 Bodily Injury and Property Damage Split Limits and \$75,000 Single Limit.

b. Increased Limits

- (1) For higher limits of Single Limit Liability Uninsured Motorists Coverage, add the following additional charge to the \$50,000 BI Only or \$75,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY ONLY

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 75,000	\$ 5	\$ 4
100,000	10	7
150,000	16	11
200,000	19	15
250,000	20	16
300,000	21	17
400,000	24	20
500,000	26	21
1,000,000	30	24
2,000,000	34	28

BODILY INJURY AND PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 100,000	\$ 4	\$ 3
150,000	10	7
200,000	12	10
250,000	16	11
300,000	17	12
400,000	20	16
500,000	21	17
1,000,000	26	20
2,000,000	30	23

- (2) For higher limits of Split Limit Uninsured Motorists Coverage, add the following additional charge to the \$25,000/50,000 BI Only or \$25,000/50,000/25,000 Bodily Injury and Property Damage rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

BODILY INJURY UNINSURED MOTORISTS

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50/100	\$ 10	\$ 8
100/300	20	16
250/500	30	24
500/500	34	28
500/1,000	35	30
1,000/1,000	38	30

PROPERTY DAMAGE

Total Limits*	Additional Charge	
	Single Car	Multi-Car Per Car
\$ 50,000	\$ 3	\$ 1
100,000	4	3
200,000	5	4
300,000	7	5
500,000	10	7
1,000,000	11	8

* For limits not shown, use the charge for the next higher limit.

B. Underinsured Motorists Coverage

3. For basic and increased limit of Underinsured Motorists Coverage, add the following charge depending on whether the risk is a Single-Car or a Multi-Car risk. For Multi-Car risks, apply the rate to each car including the first car.

a. Single Limit Underinsured Motorists Coverage

Single Limit*	Additional Charge	
	Single Car	Multi-Car Per Car
\$50,000	\$ 72	\$ 56
65,000	84	67
75,000	90	73
100,000	106	85
150,000	129	104
200,000	144	115
250,000	157	126
300,000	165	133
400,000	184	146
500,000	191	153
1,000,000	221	176
2,000,000	249	199

b. Split Limit Underinsured Motorists Coverage

Split Limits	Additional Charge	
	Single Car	Multi-Car Per Car
\$25/50	\$ 43	\$ 34
50/100	72	57
100/300	107	87
250/500	157	127
500/500	191	153
500/1,000	192	155
1,000/1,000	221	176

* For limits not shown, use the charge for the next higher limit.

PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

Effective June 1, 2009
PRIMARY CLASSIFICATIONS
Rating Factors and Statistical Codes

NO YOUTHFUL OPERATOR

	AVERAGE MILES DRIVEN DAILY				Business Use		Farm Use	
	Less than 30 Miles		30 or More Miles					
	Code	Factor	Code	Factor	Code	Factor	Code	Factor
Age 90 or Over	4001	1.40	4062	1.55	4123	1.70	4184	1.25
Age 89	4002	1.38	4063	1.53	4124	1.68	4185	1.23
Age 88	4003	1.36	4064	1.51	4125	1.66	4186	1.21
Age 87	4004	1.34	4065	1.49	4126	1.64	4187	1.19
Age 86	4005	1.32	4066	1.47	4127	1.62	4188	1.17
Age 85	4006	1.30	4067	1.45	4128	1.60	4189	1.15
Age 84	4007	1.28	4068	1.43	4129	1.58	4190	1.13
Age 83	4008	1.26	4069	1.41	4130	1.56	4191	1.11
Age 82	4009	1.24	4070	1.39	4131	1.54	4192	1.09
Age 81	4010	1.22	4071	1.37	4132	1.52	4193	1.07
Age 80	4011	1.20	4072	1.35	4133	1.50	4194	1.05
Age 79	4012	1.18	4073	1.33	4134	1.48	4195	1.03
Age 78	4013	1.16	4074	1.31	4135	1.46	4196	1.01
Age 77	4014	1.14	4075	1.29	4136	1.44	4197	0.99
Age 76	4015	1.12	4076	1.27	4137	1.42	4198	0.97
Age 75	4016	1.10	4077	1.25	4138	1.40	4199	0.95
Age 74	4017	1.08	4078	1.23	4139	1.38	4200	0.93
Age 73	4018	1.06	4079	1.21	4140	1.36	4201	0.91
Age 72	4019	1.04	4080	1.19	4141	1.34	4202	0.89
Age 71	4020	1.02	4081	1.17	4142	1.32	4203	0.87
Age 70	4021	1.00	4082	1.15	4143	1.30	4204	0.85
Age 69	4022	0.99	4083	1.14	4144	1.29	4205	0.84
Age 68	4023	0.98	4084	1.13	4145	1.28	4206	0.83
Age 67	4024	0.97	4085	1.12	4146	1.27	4207	0.82
Age 66	4025	0.96	4086	1.11	4147	1.26	4208	0.81
Age 65	4026	0.95	4087	1.10	4148	1.25	4209	0.80
Age 64	4027	0.94	4088	1.09	4149	1.24	4210	0.79
Age 63	4028	0.93	4089	1.08	4150	1.23	4211	0.78
Age 62	4029	0.92	4090	1.07	4151	1.22	4212	0.77
Age 61	4030	0.91	4091	1.06	4152	1.21	4213	0.76
Age 60	4031	0.90	4092	1.05	4153	1.20	4214	0.75
Age 59	4032	0.89	4093	1.04	4154	1.19	4215	0.74
Age 58	4033	0.88	4094	1.03	4155	1.18	4216	0.73
Age 57	4034	0.87	4095	1.02	4156	1.17	4217	0.72
Age 56	4035	0.86	4096	1.01	4157	1.16	4218	0.71
Age 55	4036	0.85	4097	1.00	4158	1.15	4219	0.70
Age 54	4037	0.86	4098	1.01	4159	1.16	4220	0.71
Age 53	4038	0.87	4099	1.02	4160	1.17	4221	0.72
Age 52	4039	0.88	4100	1.03	4161	1.18	4222	0.73
Age 51	4040	0.89	4101	1.04	4162	1.19	4223	0.74
Age 50	4041	0.90	4102	1.05	4163	1.20	4224	0.75
Age 49	4042	0.91	4103	1.06	4164	1.21	4225	0.76
Age 48	4043	0.92	4104	1.07	4165	1.22	4226	0.77
Age 47	4044	0.93	4105	1.08	4166	1.23	4227	0.78
Age 46	4045	0.93	4106	1.08	4167	1.23	4228	0.78
Age 45	4046	0.94	4107	1.09	4168	1.24	4229	0.79
Age 44	4047	0.95	4108	1.10	4169	1.25	4230	0.80
Age 43	4048	0.95	4109	1.10	4170	1.25	4231	0.80
Age 42	4049	0.96	4110	1.11	4171	1.26	4232	0.81
Age 41	4050	0.96	4111	1.11	4172	1.26	4233	0.81
Age 40	4051	0.97	4112	1.12	4173	1.27	4234	0.82
Age 39	4052	0.97	4113	1.12	4174	1.27	4235	0.82
Age 38	4053	0.98	4114	1.13	4175	1.28	4236	0.83
Age 37	4054	0.98	4115	1.13	4176	1.28	4237	0.83
Age 36	4055	0.99	4116	1.14	4177	1.29	4238	0.84
Age 35	4056	0.99	4117	1.14	4178	1.29	4239	0.84
Age 34	4057	1.00	4118	1.15	4179	1.30	4240	0.85
Age 33	4058	1.00	4119	1.15	4180	1.30	4241	0.85
Age 32	4059	1.00	4120	1.15	4181	1.30	4242	0.85
Age 31	4060	1.00	4121	1.15	4182	1.30	4243	0.85
Age 30	4061	1.00	4122	1.15	4183	1.30	4244	0.85

ALL OTHER OPERATORS AGE 25-29: In accordance with Rule 4.C.2, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators	Code	Factor	Code	Factor	Code	Factor	Code	Factor
Age 29 *	4245	1.00	4250	1.15	4255	1.30	4260	0.85
Age 28 *	4246	1.05	4251	1.20	4256	1.35	4261	0.90
Age 27 *	4247	1.05	4252	1.20	4257	1.35	4262	0.90
Age 26 *	4248	1.10	4253	1.25	4258	1.40	4263	0.95
Age 25 *	4249	1.10	4254	1.25	4259	1.40	4264	0.95

EXCESS AUTOS: Refer to Rule 4.C.3, for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

	Code	Factor
Excess Autos 1	4265	See Rule 4.C.3
Excess Autos 2 (All Operators Age 40-74)	4266	See Rule 4.C.3

* These classifications apply to operators who are NOT eligible for any youthful classification.

**YOUTHFUL OPERATOR
NOT ELIGIBLE FOR GOOD STUDENT CREDIT
UNMARRIED FEMALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4267	2.00	4279	2.15	4291	2.45	4308	2.60
	Age 18	4268	2.00	4280	2.15	4292	2.45	4309	2.60
	Age 19	4269	2.00	4281	2.15	4293	2.45	4310	2.60
	Age 20	4270	1.80	4282	1.95	4294	2.21	4311	2.36
WITH DRIVER TRAINING	Age 17 or Less	4271	1.90	4283	2.05	4295	2.35	4312	2.50
	Age 18	4272	1.90	4284	2.05	4296	2.35	4313	2.50
	Age 19	4273	1.90	4285	2.05	4297	2.35	4314	2.50
	Age 20	4274	1.70	4286	1.85	4298	2.11	4315	2.26
WITH OR WITHOUT DRIVER TRAINING	Age 21	4275	1.53	4287	1.68	4299	1.71	4316	1.86
	Age 22	4276	1.44	4288	1.59	4300	1.62	4317	1.77
	Age 23	4277	1.35	4289	1.50	4301	1.53	4318	1.68
	Age 24	4278	1.26	4290	1.41	4302	1.44	4319	1.59
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				4303	1.10	4320	1.25
	Age 26					4304	1.10	4321	1.25
	Age 27					4305	1.07	4322	1.22
	Age 28					4306	1.07	4323	1.22
	Age 29					4307	1.05	4324	1.20

**YOUTHFUL OPERATOR
NOT ELIGIBLE FOR GOOD STUDENT CREDIT
UNMARRIED MALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4325	2.65	4337	2.80	4349	3.65	4366	3.80
	Age 18	4326	2.65	4338	2.80	4350	3.65	4367	3.80
	Age 19	4327	2.65	4339	2.80	4351	3.65	4368	3.80
	Age 20	4328	2.39	4340	2.54	4352	3.29	4369	3.44
WITH DRIVER TRAINING	Age 17 or Less	4329	2.45	4341	2.60	4353	3.35	4370	3.50
	Age 18	4330	2.45	4342	2.60	4354	3.35	4371	3.50
	Age 19	4331	2.45	4343	2.60	4355	3.35	4372	3.50
	Age 20	4332	2.19	4344	2.34	4356	2.99	4373	3.14
WITH OR WITHOUT DRIVER TRAINING	Age 21	4333	1.62	4345	1.77	4357	2.19	4374	2.34
	Age 22	4334	1.52	4346	1.67	4358	2.09	4375	2.24
	Age 23	4335	1.43	4347	1.58	4359	2.00	4376	2.15
	Age 24	4336	1.33	4348	1.48	4360	1.90	4377	2.05
WITH OR WITHOUT DRIVER TRAINING	Age 25	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29				4361	1.31	4378	1.46
	Age 26					4362	1.22	4379	1.37
	Age 27					4363	1.19	4380	1.34
	Age 28					4364	1.15	4381	1.30
	Age 29					4365	1.05	4382	1.20

For Female Operators classified as Student Away, multiply the Primary Class Factor by .65
 For Male Operators classified as Student Away, multiply the Primary Class Factor by .75

**YOUTHFUL OPERATOR
GOOD STUDENT CLASSIFICATIONS
UNMARRIED FEMALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4383	1.80	4395	1.95	4407	2.15	4419	2.30
	Age 18	4384	1.80	4396	1.95	4408	2.15	4420	2.30
	Age 19	4385	1.80	4397	1.95	4409	2.15	4421	2.30
	Age 20	4386	1.62	4398	1.77	4410	1.94	4422	2.09
WITH DRIVER TRAINING	Age 17 or Less	4387	1.70	4399	1.85	4411	2.05	4423	2.20
	Age 18	4388	1.70	4400	1.85	4412	2.05	4424	2.20
	Age 19	4389	1.70	4401	1.85	4413	2.05	4425	2.20
	Age 20	4390	1.52	4402	1.67	4414	1.84	4426	1.99
WITH OR WITHOUT DRIVER TRAINING	Age 21	4391	1.44	4403	1.59	4415	1.62	4427	1.77
	Age 22	4392	1.35	4404	1.50	4416	1.53	4428	1.68
	Age 23	4393	1.26	4405	1.41	4417	1.44	4429	1.59
	Age 24	4394	1.17	4406	1.32	4418	1.35	4430	1.50

**YOUTHFUL OPERATOR
GOOD STUDENT CLASSIFICATIONS
UNMARRIED MALE**

		Not Owner or Principal Operator				Owner or Principal Operator			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4431	2.25	4443	2.40	4455	3.05	4467	3.20
	Age 18	4432	2.25	4444	2.40	4456	3.05	4468	3.20
	Age 19	4433	2.25	4445	2.40	4457	3.05	4469	3.20
	Age 20	4434	2.03	4446	2.18	4458	2.75	4470	2.90
WITH DRIVER TRAINING	Age 17 or Less	4435	2.05	4447	2.20	4459	2.75	4471	2.90
	Age 18	4436	2.05	4448	2.20	4460	2.75	4472	2.90
	Age 19	4437	2.05	4449	2.20	4461	2.75	4473	2.90
	Age 20	4438	1.83	4450	1.98	4462	2.44	4474	2.59
WITH OR WITHOUT DRIVER TRAINING	Age 21	4439	1.52	4451	1.67	4463	1.90	4475	2.05
	Age 22	4440	1.43	4452	1.58	4464	1.81	4476	1.96
	Age 23	4441	1.33	4453	1.48	4465	1.71	4477	1.86
	Age 24	4442	1.24	4454	1.39	4466	1.62	4478	1.77

For Female Operators classified as Student Away, multiply the Primary Class Factor by .65

For Male Operators classified as Student Away, multiply the Primary Class Factor by .75

**YOUTHFUL OPERATOR
MARRIED MALE**

		Not Eligible for Good Student Credit				Eligible for Good Student Credit			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4479	1.80	4491	1.95	4503	1.60	4515	1.75
	Age 18	4480	1.80	4492	1.95	4504	1.60	4516	1.75
	Age 19	4481	1.80	4493	1.95	4505	1.60	4517	1.75
	Age 20	4482	1.80	4494	1.95	4506	1.60	4518	1.75
WITH DRIVER TRAINING	Age 17 or Less	4483	1.70	4495	1.85	4507	1.50	4519	1.65
	Age 18	4484	1.70	4496	1.85	4508	1.50	4520	1.65
	Age 19	4485	1.70	4497	1.85	4509	1.50	4521	1.65
	Age 20	4486	1.70	4498	1.85	4510	1.50	4522	1.65
WITH OR WITHOUT DRIVER TRAINING	Age 21	4487	1.54	4499	1.69	4511	1.43	4523	1.58
	Age 22	4488	1.49	4500	1.64	4512	1.38	4524	1.53
	Age 23	4489	1.37	4501	1.52	4513	1.26	4525	1.41
	Age 24	4490	1.31	4502	1.46	4514	1.21	4526	1.36
Age 25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29							

**YOUTHFUL OPERATOR
MARRIED FEMALE**

		Not Eligible for Good Student Credit				Eligible for Good Student Credit			
		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use		< 30 Average Daily Miles or Farm Use		>=30 Average Daily Miles or Business Use	
		Code	Factor	Code	Factor	Code	Factor	Code	Factor
WITHOUT DRIVER TRAINING	Age 17 or Less	4527	1.40	4539	1.55	4551	1.30	4563	1.45
	Age 18	4528	1.40	4540	1.55	4552	1.30	4564	1.45
	Age 19	4529	1.40	4541	1.55	4553	1.30	4565	1.45
	Age 20	4530	1.40	4542	1.55	4554	1.30	4566	1.45
WITH DRIVER TRAINING	Age 17 or Less	4531	1.35	4543	1.50	4555	1.25	4567	1.40
	Age 18	4532	1.35	4544	1.50	4556	1.25	4568	1.40
	Age 19	4533	1.35	4545	1.50	4557	1.25	4569	1.40
	Age 20	4534	1.35	4546	1.50	4558	1.25	4570	1.40
WITH OR WITHOUT DRIVER TRAINING	Age 21	4535	1.28	4547	1.43	4559	1.19	4571	1.34
	Age 22	4536	1.24	4548	1.39	4560	1.14	4572	1.29
	Age 23	4537	1.20	4549	1.35	4561	1.10	4573	1.25
	Age 24	4538	1.15	4550	1.30	4562	1.10	4574	1.25
Age 25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29							

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

4. CLASSIFICATIONS

Refer to the Arkansas Classification Tables at the end of these Exception Pages for the Primary Classification Rating Factors and for the Primary and Secondary Statistical Codes that apply in Arkansas. Refer to Section A.2. of this rule to determine the Secondary Classification Rating Factors.

Section A.2. is replaced by the following:

2. Secondary Classification

a. Determine if the auto is:

(1) A single car, or

(2) Part of a multi-car risk and

(3) Determine if a youthful operator is rated on the auto. For purposes of this portion of the rule only, a youthful operator shall be defined as an operator younger than 25 years of age.

For each vehicle of a multi-car risk, subtract the following multi-car factor from the Primary Rating Factor:

1. For vehicles not assigned a youthful operator, subtract a factor of .25.

2. For vehicles assigned a youthful operator, subtract a factor of .15.

3. For vehicles classified as an excess auto, subtract the highest multi-car factor based on the assigned vehicles.

b. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the Plan.

c. Refer to the Safe Driver Insurance Plan to determine the appropriate factor to be added to the Primary Rating Factor

Section B. of this rule is replaced by the following:

B. Private Passenger Autos owned by corporations, co-partnerships, or unincorporated associations and covered by a Personal Auto Policy.

1. Corporations, co-partnerships or unincorporated associations owning fewer than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual in accordance with Rule 4.A., provided that auto is not used for business purposes. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Lines Manual -Division 1 - Automobile.

2. Farm family co-partnerships or farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

a. Not experience rated, and

b. Not used in an occupation other than farming or ranching

Section C.1. of this rule is replaced by the following:

1. Use Classifications:

- a. BUSINESS USE means that 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 in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. LESS THAN 30 MILES means that the auto is used an average of less than 30 miles per day for all uses except BUSINESS USE or FARM USE.
- d. 30 OR MORE MILES means that the auto is used an average of 30 or more miles per day for all uses except BUSINESS USE or FARM USE.

LIABILITY COVERAGES ONLY

- e. An auto used in the business of U.S. Government by one of its employees may be classified and rated as LESS THAN 30 MILES or 30 OR MORE MILES when the applicable endorsement is used to limit coverage.

Section C.2.e.2. is replaced by the following:

- e. 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, classify as Student Away and refer to the Primary Class Plan pages for rating factors.

If the only driver on the policy is youthful, the Student Away Classification does not apply.

Section C.3. of this rule is replaced by the following:

- (1) When determining principal operator assignment, exclude drivers classified as Student Away from the driver count and exclude cars without liability coverage from the car count.
- (2) Single Car Risks
 - (a) Assign the operator with the highest primary LESS THAN 30 MILES OCCASIONAL rating factor to the auto. After assigning an operator to the auto on the basis of LESS THAN 30 MILES OCCASIONAL rating factor, the factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.
- (3) Multi-Car Risks
 - (a) Assign operators to autos as follows:
 - (i) Determine the primary LESS THAN 30 MILES OCCASIONAL rating factors for all operators.
 - (ii) All operators are assigned to autos in the order of the highest rated operator to the auto with the lowest total base premium beginning with autos having liability coverage.
 - (iii) After assigning operators to autos on the basis of LESS THAN 30 MILES OCCASIONAL rating factors, each factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.

(iv) If the number of autos with liability coverage is equal to or greater than the number of drivers without the Student Away Classification in Section C.2.e.2., occasional youthful operators will be classified and rated using the principal operator classification codes and factors.

(v) Any remaining autos are rated using a factor of .85. A multi-car risk factor will then be subtracted and the SDP component as calculated in A.2.c. will be added. Classify autos in excess of the number of operators as follows:

(a) If all operators on the policy are age 40-74, the **Excess Autos 2** (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.

(b) If not all operators on the policy are age 40-74, the **Excess Autos 1** classification shall apply to the autos in excess of the number of operators.

(4) 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 relatives or resident individuals, and two or more 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, no-fault, comprehensive or collision.

(5) TOTAL BASE PREMIUM is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

The following is added to Paragraph 5.b. of Section C.:

(5) In addition to the prior semester period, allow the current semester record as an additional qualifier of good student status.

Section C.6. is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1., 2., 3. or 4. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

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

1. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

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.

2. Passive Disabling Devices (Cov. Code 3)

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.

3. Automobile Recovery System

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with an automobile recovery device. For the purpose of this rule, an automobile recovery device is an operational device consisting of an electronic homing device, which uses a radio frequency network allocated by the Federal Communications Commission, as approved by the Board of Directors of the Automobile Theft Prevention Authority. (Example: LoJack)

4. Vehicle Tracking System

A 25% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a global positioning system (GPS) tracking device, which will locate a car automatically upon notification of theft. If subscription to a tracking vendor is necessary, annual verification of continued service is required. (Example: Onstar)

Section C.7.b. does not apply.

Section C.8. is replaced by the following:

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger auto.

For non-symbolled pickups, determine a symbol based on original cost new from the Price/Symbol Charts in the Symbol and Identification Manual.

- b. Refer to Rule 14.H. for rating of custom equipment on pickups and vans.

- c. Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to Rule 19.B.

Section C.9 is added to this rule:

MULTI-LINE DISCOUNT

A discount shall apply, in accordance with the table below, if a policyholder also has an Amica homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.

- c. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	3%	5%	8%

Section C.10 is added to this rule:

10. Vehicle Weight Rating Factor

- a. The rating factor shall apply to Bodily Injury, Property Damage, Work Loss, Accidental Death Benefit and Medical Payments Coverage.
- b. This rating factor applies to Model Year 2009 and higher.
- c. This rating factor does not apply to miscellaneous types.

Vehicle Weight in LBS	BI/PD or CSL	Work Loss, Accidental Death Benefit, Medical Payments
<2500	0.85	1.00
2500-4499	1.00	1.00
4500-5500	1.10	0.90
>5500	1.20	0.90

Section C.11 is added to this rule:

11. Tenure Discount

Insureds that are not presently insured with Amica but have been consecutively insured for a period of not less than three years with the same insurer or insurer group and have not been cancelled or non-renewed will be eligible for a 3% discount. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles for new business, first renewals and second renewals.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or bodily injury and property damage liability; medical payments; and collision coverages.

Exception:

This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a. is age 55 or over, and
 - b. 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.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section 5.A. is replaced by the following:

A1. Eligibility

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

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

A2. Application

To determine the appropriate factor to be added to the Primary Rating Factor carry out the following:

For each driver on the policy, starting with the driver having the greatest number of points (In cases where two or more drivers have an equal number of points, rank drivers based on driver number):

- (1) Accumulate points from chargeable incidents.
- (2) Repeat step (1) for all drivers.

- (3) Based on the most recent accident or moving violation for each driver, select table (A), (B), or (C) to be used:

<u>Points</u>	Table (A)	Table (B)	Table (C)
	Additive <u>Factor</u>	Additive <u>Factor</u>	Additive <u>Factor</u>
0	0.00	0.00	0.00
.5	0.20	0.16	0.13
1	0.40	0.33	0.26
1.5	0.70	0.57	0.47
2	1.00	0.82	0.68
2.5	1.40	1.15	0.93
3	1.80	1.48	1.18
3.5	2.25	1.85	1.46
4	2.70	2.21	1.73
4.5	3.15	2.58	2.05
5	3.60	2.95	2.36
5.5	4.10	3.36	2.71
6	4.60	3.77	3.05
6.5	5.10	4.18	3.40
7	5.60	4.59	3.75
7.5	6.15	5.04	4.14
8	6.70	5.49	4.52
8.5	7.25	5.95	4.91
9	7.80	6.40	5.29
9.5	8.35	6.85	5.68
10	8.90	7.30	6.06
Add'l +.5	+1.20	+0.98	+0.75

- (A) For policies with the most recent accident or moving violation occurring during the most recent 365 days of the experience period.
 (B) For policies with the most recent accident or moving violation occurring between the most recent 366 and 730 days of the experience period.
 (C) For policies with the most recent accident or moving violation occurring between the most recent 731 and 1094 days of the experience period.

- (4) For each driver, calculate the appropriate safe driver factor from the applicable table and the point total. If a driver on the policy has an accident causing bodily injury in the experience period on or after June 1, 2009, then multiply the rating factor in (3) by 1.10.

- (5) Sum factors in (3) and (4) for all drivers.

- (6) Divide (5) by the number of vehicles on the policy that carries liability coverage, truncate to two decimal places.

- (7) Add the result in (6) as the SDP component of the secondary class plan to vehicles with liability coverage.

Section B. Definitions is replaced by the following:

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) Four points are assigned for a plea or a conviction of:
 - (a) Driving while intoxicated or under the influence of drugs; or
 - (b) Refusal to submit to a chemical test; or
 - (c) A plea of no lo contendere to driving under the influence charge; or
 - (d) Notice of chemical test above the legal limit, but not accompanied by a DUI/DWI conviction; or
 - (e) Drinking while driving; or
 - (f) Failure to stop and report when involved in an accident resulting in bodily injury or death; or
 - (g) Homicide, assault, manslaughter, or other felony arising out of the operation of a motor vehicle; or
 - (h) Driving while license is suspended or revoked; or
 - (i) Transportation of illegal substances by motor vehicle; or
 - (j) Prearranged highway racing or knowingly lending a motor vehicle to be used in highway racing; or
 - (k) Fleeing or attempting to elude a Law Enforcement Officer.
- (2) Three points shall be assigned for a conviction of:
 - (a) Highway racing;
 - (b) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run driving); or
 - (c) Driving a motor vehicle in a reckless manner with Willful and Wanton Disregard; or
 - (d) Reckless or negligent driving reduced from driving while intoxicated or under the influence of drugs; or
 - (e) Negligent driving; or
 - (f) Driving to endanger.

- (3) Three 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.
- (4) Two points shall be assigned for conviction for:
 - (a) Speeding 20 or more miles over the speed limit; or
 - (b) Unsafe, reckless (Not Willful) operation of a motor vehicle; or
 - (c) Reckless (Not Willful) operation of a motor vehicle.
 - (d) Driving while texting.
- (5) Two points will be assigned for any other charge which results in the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.
- (6) One point shall be assigned for a conviction for:
 - (a) Speeding more than 10 miles over the speed limit but less than 20 miles; or
 - (b) Passing in a school zone; or
 - (c) Passing a stopped school bus; or
 - (d) Illegal passing; or
 - (e) Driving on wrong side of road.
- (7) With respect to other convictions for other moving traffic violations:
 - (a) One half point shall be assigned for each such violation
 - (b) In the case where there are no other chargeable accidents or violations for the driver during the experience period, no points are assigned for the first violation.

Exceptions

1. Convictions for the following shall not be regarded as moving traffic violations:
 - (a) Inadequate muffler or excess escape of exhaust products; or
 - (b) Improper lights or other equipment except brakes; or
 - (c) Failure to sign or display registration card; or
 - (d) Failure to display license plate; or
 - (e) Failure to have in possession driver's license provided there is a valid one in existence; or
 - (f) Failure to display current inspection certificate; or
 - (g) Failure to carry Insurance Identification Card; or

2. No points shall be assigned for a conviction under paragraph a.(3) or a.(5) above if the insured demonstrates that the convictions resulted from a motor vehicle traffic violation while operating any auto under the following circumstances:

(a) while responding to an emergency call as a paid or volunteer member of any Police, Fire Department, First Aid Squad or any law enforcement agency; or

(b) while driving under circumstances requiring licensing as a chauffeur.

b. Suspensions

One and half points will be assigned for any charge which results in suspensions or revocation of an operator's license.

No points will be assigned for any suspensions resulting in an administrative matter.

c. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current 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 \$1,500 prior to June 1, 2009.

(c) Total damage to all property including his or her own in excess of \$2,500 on or after June 1, 2009.

(2) One half point is assigned for each accident during the experience period which:

(a) Occurred on private property, such as driveways or parking lots, and involved property damage only.

(b) Resulted in damage to property prior to June 1, 2009 but has not been assigned a point under (1) above.

(c) Resulted in total damage to all property including his or her own in excess of \$1,500 up to \$2,500 on or after June 1, 2009.

(d) For each operator, half-point accidents incurred prior to June 1, 2009 will be forgiven unless the operator has another accident or violation resulting in safe driver points within the experience period.

Exceptions

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and

2. No points are assigned for accidents occurring under the following circumstances:

a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

- c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 72 hours by the applicant or resident operator; or
- f. Accidents involving damage by contact with animals, fowl, road debris or damaged road surface (pot holes); or
- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of 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 auto ceases to be used in response to such emergency.
- i. The applicant or other resident operator receives payment under Personal Injury Protection where such individual is not at fault; or
- j. Accident occurred as a result of the operation of an auto under circumstances requiring licensing as a chauffeur.

d. Inexperienced Operator

- (1) Add the following to the primary rating factor of assigned operators based on the number of years with a valid United States, Canadian, or foreign license. The factor applies to all assigned Youthful (i.e. Principal and Occasional) and Adult operator classes. The factor will apply regardless of the number of safe driver points accumulated by the driver.

<u>Years</u>	<u>Additive Factor</u>
0	0.4
1	0.3
2	0.2
3+	0.0

- (2) If the operator of the auto has no surcharge for an accident, but has been licensed less than three years, Sub-Classification 1B applies.
- (3) Sub-Classification 1A applies only when the policy has one point assigned based on any operator's accident or conviction record.
 - (a) If the operator of the auto has been licensed for less than three years and HAS a point assigned for an accident or conviction Sub-Classification 1A applies.
 - (b) If the operator does not qualify for an Inexperienced Operator factor in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.

(4) If the principal operator qualifies for an Inexperienced Operator factor from (1) above, but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 2 through 10 apply.

e. Assign one point for each operator without a valid drivers license issued in either the United States or Canada.

f. Refund of Surcharge 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 3 years immediately preceding the 3 months prior to the effective date of the policy.

Sections C. and D. of this rule do not apply.

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PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2009**

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This rule applies except as follows:

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

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. Attach applicable endorsement.

Exceptions:

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

Increased Limits

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.

Note:

- a. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

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

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, 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.
- (4) 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.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car risk.
- (2) Multi-Car risk.

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3. Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

B. Underinsured Motorists Coverage

Section 1. is replaced by the following:

1. Owners

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

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993.

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.

b. If Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

c. Rates

(1) Rates are displayed on the Rate Pages. Underinsured Motorists coverage rates are provided for the following risks:

- (a) Single Car risk.
- (b) Multi-Car risk. Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(2) The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3 Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	=	273%
\$ 50 Deductible	=	239%
\$ 100 Deductible	=	190%
\$ 200 Deductible	=	149%
\$ 250 Deductible	=	139%
\$ 300 Deductible	=	124%
\$ 400 Deductible	=	112%
\$1,000 Deductible	=	76%
\$1,500 Deductible	=	67%
\$2,000 Deductible	=	62%
\$2,500 Deductible	=	57%
\$3,000 Deductible	=	53%
\$4,000 Deductible	=	49%
\$5,000 Deductible	=	45%

3. Collision Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Collision premium:

\$ 50 Deductible	=	240%
\$ 100 Deductible	=	200%
\$ 200 Deductible	=	165%
\$ 250 Deductible	=	145%
\$ 300 Deductible	=	128%
\$ 400 Deductible	=	118%
\$ 1,000 Deductible	=	73%
\$ 1,500 Deductible	=	68%
\$ 2,000 Deductible	=	60%
\$ 2,500 Deductible	=	56%
\$ 3,000 Deductible	=	52%
\$ 4,000 Deductible	=	47%
\$ 5,000 Deductible	=	42%

Paragraph D.1. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	
40/1200	Refer
50/1500	to
75/2250	Rate
100/3000	Pages

Section H. is replaced by the following:

H. Excess Custom Equipment Coverage

1. Coverage

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

2. Rating

- a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits:

Maximum Limit of Liability for Excess Custom Equipment	Rates Per Auto
\$ 2,000	
3,000	
4,000	
5,000	Refer to
6,000	Rate Pages
7,000	
8,000	
9,000	
10,000	

For limits in excess of \$10,000, up to \$15,000, refer to Rate Pages.

- b. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.
- c. Refer to Rule 19.A. for rating of motor homes and vans converted into motor homes.
- d. Refer to Rule 19.B. for rating of trailers and camper bodies designed for use with private passenger autos and pickups.

3. Endorsement

Attach the Excess Custom Equipment Coverage Endorsement.

The following section is added to this rule:

L. Named Driver Exclusion

1. Applicability

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.

2. 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.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

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