

SERFF Tracking Number: CRNS-125760070 State: Arkansas
Filing Company: Cornerstone National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Filing at a Glance

Company: Cornerstone National Insurance Company

Product Name: Cornerstone National Insurance SERFF Tr Num: CRNS-125760070 State: Arkansas

Company

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: 000010783/2008/010

State Status: Fees verified and
received

Filing Type: Rate/Rule

Co Status: Complete

Reviewer(s): Alexa Grissom, Betty
Montesi

Author: Neil Brothers

Disposition Date: 02/17/2009

Date Submitted: 08/05/2008

Disposition Status: Filed

Effective Date Requested (New): 09/04/2008

Effective Date (New): 02/17/2009

Effective Date Requested (Renewal): 09/04/2008

Effective Date (Renewal):
04/04/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/17/2009

State Status Changed: 08/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cornerstone National Insurance Company (CNIC) submits revised rates and rules under the file and use provision. The rate and rule changes will become effective 09/04/2008 for new business and renewals. The enclosed rate revision is a -1.84% rate decrease, which equates to a decrease of -\$72,235 in premium.

CNIC is increasing our renewal discount with this filing. All of our renewals that have been in force for at least one year

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will get an increased discount. We are also extending the maximum discount from policies that have been in force for 5 years to policies that have been in force for 10 years.

CNIC began using credit scores in the rating algorithm in March of 2004. When we implemented the use of credit we only had it apply to policies written after 03/01/2004. CNIC wants to make it know that we will begin ordering credit scores for policies written prior to 03/01/2004. However, we will only apply a credit factor to these customers if it improves their premium.

Company and Contact

Filing Contact Information

Neil Brothers, Preferred Product Manager nbrothers@cornerstonenational.com
 P.O. Box 6040 (888) 735-5764 [Phone]
 Columbia, MO 65205-6040 (573) 449-6256[FAX]

Filing Company Information

Cornerstone National Insurance Company	CoCode: 10783	State of Domicile: Missouri
P.O. Box 6040	Group Code:	Company Type:
Columbia, MO 65205-6040	Group Name:	State ID Number: 03
(888) 735-5764 ext. [Phone]	FEIN Number: 43-1773560	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cornerstone National Insurance Company	\$100.00	08/05/2008	21789876

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/17/2009	02/17/2009

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	02/10/2009	02/10/2009	Neil Brothers	02/12/2009	02/12/2009
Pending Industry Response	Alexa Grissom	08/07/2008	08/07/2008	Neil Brothers	02/05/2009	02/05/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
AR 33 (0908) Rate		Neil Brothers	02/09/2009	02/09/2009

SERFF Tracking Number: CRNS-125760070
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Disposition

Disposition Date: 02/17/2009
 Effective Date (New): 02/17/2009
 Effective Date (Renewal): 04/04/2009
 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):
Cornerstone National Insurance Company	0.000%	-1.840%	\$-72,235	7,194	\$3,930,153	0.000%	-5.560%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	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	Supporting Documents	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Rate (revised)	AR 10 (0908)	Filed	Yes
Rate (revised)	AR 33 (0908)	Filed	Yes
Rate	AR 08 (0908)	Filed	Yes
Rate	AR 25 (0908)	Filed	Yes
Rate	AR 26 (0908)	Filed	Yes
Rate	AR 27 (0908)	Filed	Yes
Rate	AR 28 (0908)	Filed	Yes
Rate	AR 29 (0908)	Filed	Yes
Rate	AR 48 (0908)	Filed	Yes
Rate	AR 10 (0908)	Filed	Yes
Rate	AR 33 (0908)	Filed	Yes
Rate	AR 33 (0908)	Filed	Yes

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Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/10/2009
Submitted Date 02/10/2009
Respond By Date

Dear Neil Brothers,

This will acknowledge receipt of the captioned filing. Please send me the new effective date and an APCS in Excel with the date and I will close the filing.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/12/2009
Submitted Date 02/12/2009

Dear Alexa Grissom,

Comments:

Response to objection letter dated 02/10/2009

Response 1

Comments: We would like the effective dates to be 02/17/2009 for new business and 04/04/2009 for renewals. We have also updated the APCS to reflect the new effective dates.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment: PPA Survey Form APCS

No Form Schedule items changed.

SERFF Tracking Number: CRNS-125760070 *State:* Arkansas
Filing Company: Cornerstone National Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

No Rate/Rule Schedule items changed.

Let me know if you have any questions.

Sincerely,
Neil Brothers

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/07/2008
Submitted Date 08/07/2008
Respond By Date

Dear Neil Brothers,

This will acknowledge receipt of the captioned filing. The APCS has effective dates in March and April; is the submitted form a copy from a previous filing or should the dates be amended? Also, Bulletin No. 3A-87 prohibits surcharging an insured for lack of prior insurance. Please amend the rules accordingly.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/05/2009
Submitted Date 02/05/2009

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Alexa Grissom,

The filing has been updated to address your objection letter.

1. The APCS has been updated with the correct effective dates.
2. We have removed the no prior surcharge from our rate manual. In its place we have enhanced the transfer discount. Doing so we had to also change our class code factors to accommodate the increased discount. To accomplish these changes we have modified pages 8, 25-29, and 33.

We have also amended the filing to make some addition changes.

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1. We have increased our annual and six month paid in full discount. To accomplish this change we modified pages 10 and 48.
2. We have added two additional monthly pay options. One option requires a 24% down payment and the other option requires a 16.67% down payment. To accomplish this change we modified page 48.

If the filing is reviewed and filed we will need to change the new and renewal effective dates.

Let me know if you have any questions.

Sincerely,

Neil Brothers
 Product Manager
 Cornerstone National Insurance Company, Inc.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey
 Comment: PPA Survey Form APCS

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AR 10 (0908)	10	Replacement	
Previous Version			
AR 10 (0908)	10	Replacement	
AR 08 (0908)	8	Replacement	
AR 25 (0908)	25	Replacement	
AR 26 (0908)	26	Replacement	
AR 27 (0908)	27	Replacement	
AR 28 (0908)	28	Replacement	
AR 29 (0908)	29	Replacement	
AR 48 (0908)	48	Replacement	
AR 33 (0908)	33	Replacement	

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Previous Version

AR 33 (0908) 33 Replacement

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Sincerely,
Neil Brothers

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Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Amendment Letter

Amendment Date:
Submitted Date: 02/09/2009

Comments:

We forgot to update the paid in full discount on page 33.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
AR 33 (0908)	33	Replacement		AR 33 (0908)b.pdf

SERFF Tracking Number: CRNS-125760070
 Filing Company: Cornerstone National Insurance Company
 Company Tracking Number: 000010783/2008/010
 TOI: 19.0 Personal Auto
 Product Name: Cornerstone National Insurance Company
 Project Name/Number: /

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

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 4.230%
Effective Date of Last Rate Revision: 03/01/2008
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Cornerstone National Insurance Company	0.000%	-1.840%	\$-72,235	7,194	\$3,930,153	0.000%	-5.560%

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 Product Name: Cornerstone National Insurance Company
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR 10 (0908)	10	Replacement	AR 10 (0908)a.pdf
Filed	AR 33 (0908)	33	Replacement	AR 33 (0908)b.pdf
Filed	AR 08 (0908)	8	Replacement	AR 08 (0908).pdf
Filed	AR 25 (0908)	25	Replacement	AR 25 (0908).pdf
Filed	AR 26 (0908)	26	Replacement	AR 26 (0908).pdf
Filed	AR 27 (0908)	27	Replacement	AR 27 (0908).pdf
Filed	AR 28 (0908)	28	Replacement	AR 28 (0908).pdf
Filed	AR 29 (0908)	29	Replacement	AR 29 (0908).pdf
Filed	AR 48 (0908)	48	Replacement	AR 48 (0908).pdf

Annual Policy Discount

When an applicant elects the paid-in-full annual term policy, a 15% discount will apply for all coverages. This discount is in addition to all other applicable discounts.

Six-Month Policy Discount

When an applicant elects the six month term policy and uses the one pay option, a 10% discount will apply for all coverages. This discount is in addition to all other applicable discounts.

Policy Renewal Discount

If a policy has been in force for at least one year, a policy renewal discount will apply to all coverages according to the following schedule:

Years In Force	1	2	3	4	5	6	7	8	9	10+
Renewal Discount	4%	7%	9%	10%	11%	12%	13%	14%	14%	15%

CLASSIFICATION DETERMINATION

Private Passenger automobiles owned by an individual or a corporation or owned jointly by two or more relatives who are residents in the same household shall be classified as follows:

1. Primary Classification

- a. Classify the automobile according to age, sex, and marital status of the operators and the use of the automobile and determine the applicable factor by using the Primary Factor Table I
- b. If the automobile is owned by a corporation, classify the automobile as Business Use, unless it is determined that the automobile will have a principal unmarried driver under 25 years of age. If there will be a principal young driver, use the business rate class for the young driver.

2. Secondary Classification

- a. Determine whether the automobile is a Single Car or part of a Multi Car Risk.
- b. Determine the appropriate adjusted Factor from the Primary Rating Factor using the Secondary Factor Table II.

3. Premium Adjustment Program

- a. Determine if the account is to receive any credits and/or surcharges from Premium Adjustment Factors- Table III, Section 1; Premium Adjustment Surcharge-Table IV, Section 2; and/or Miscellaneous Credit/Debits-Table V, Section 3.
- b. Apply the credit/surcharge factor to the factors from the Primary and Secondary Factor Tables.

4. Changes in Classification

- a. Primary Classification-Changes in classification, including addition or deletion of an operator, during the term of a policy shall be computed pro-rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained age of an operator of the automobile.
- b. Secondary Classification-No change shall be made in term to effect a change of the Secondary Classification.

2. Age 21-24	.01 - .54	+ .25
	.55 - .99	+ .75
	1.00 - 1.49	+ 2.00
	1.50 and over, not eligible	+ 3.00
3. Age 20 and Under	.01 - .54	+ .25
	.55 - .99	+ 1.00
	1.00 - 1.24	+ 2.25
	1.25 and over, not eligible	+ 3.50

*Consideration may be made if the applicant has two chargeable accidents with total damage not exceeding \$5,000 for both occurrences.

Miscellaneous Credit/Debits—Table V

Section 3

Inexperienced Operator:

Operator with less than two years driving experience + .25

Transfer Discount:

Operators that have proof of prior insurance will be discounted the following:

- | | |
|-----------------------------|-------|
| a. No Lapse | - .35 |
| b. Lapse of 15 days or less | - .30 |

NOTE: A \$25.00 fee will apply to all policies that are rewrites.

Financial Responsibility-SR-22 Liability Increase:

- | | |
|--|-------|
| 1. Limits of 50/100 Bodily Injury | + .10 |
| 2. Limits of 100/300 Bodily Injury * | + .20 |
| * Operators 24 and under, not eligible | |

Big Pickups Surcharge

Bodily Injury and Property Damage coverages + .15

Discounts:

- | | |
|--|--------------|
| 1. Homeowner Credit-see guidelines for eligibility | - .05 |
| 2. Transfer Discount | - .30 / -.35 |
| 3. Claim Free Discount-see guidelines for eligibility | - .10 |
| 4. Renewal Claim Free Discount -see guidelines for eligibility | -.05 / -.10 |
| 5. Policy Renewal Discount-see guidelines for eligibility | 2%/10% |
| 6. Youthful Farm Operator-see guidelines for eligibility | - .10 |
| 7. Good Student Discount | - .10 |
| 8. Senior Discount-see guidelines for eligibility | - .10 |
| 9. College Graduate Discount-see guidelines for eligibility | - .05 |
| 10. Annual Policy Discount | 15% |
| 11. Six-Month Policy Discount | 10% |

Insurance Score Factor:

All base rates are adjusted by the Insurance Score Factors.

POLICY DISCOUNTS

Driver Training Credit

Credit may be allowed for youthful operators under 21 years of age who have completed an approved Driver Training Course. The applicable "With Drivers Training" Rating Factor and Statistical Code shall apply.

Homeowners Policy Credit

A minus .05 discount factor may be applied to policies when the Named Insured(s) own(s) a home and live(s) in the home. "Home" is defined as a house, condominium, townhouse or mobile home when used as a primary residence.

The discount is not available to minors whose parents are homeowners, unless the parents are insured under the same policy and have a vehicle scheduled on the policy. Proof of home ownership may be requested with the application in order to qualify for the discount. Examples of proof include the declarations page of the Homeowner policy, title, tax bill, etc. An affidavit from the insured stating they own a home will also be accepted. Other documentation may be required to verify that the home is an eligible structure. Discount applies to Liability, PIP Medical Payments and Collision coverages.

Transfer Discount

When a policy is being rewritten from another auto company, a discount will be applied to Liability, PIP Medical Payments and Collision coverages. Proof of prior insurance must be submitted with the application and maintained with the agent. Transfer discount is described in the Credit/Debit section of this manual.

Claim Free Discount

Effective June 1, 2006, a minus .10 factor claim free discount will be applied to new policies when the Named Insured(s) have been claim free from any at fault accident for the past three years. This discount will apply to Liability, PIP Medical Payments and Collision coverages as long as the policy remains in force and there are no chargeable claims.

Renewal Claim Free Discount

Prior to June 1, 2006, if a policy has been in force for at least two years, with our company and there have been no chargeable accidents, a minus .05 factor discount shall apply. This discount increases to -.10 after another two years (total of four years). The discount applies to Liability, PIP Medical Payments and Collision coverages as long as the policy remains in force and there are no chargeable claims. Chargeable claims are those described in the Claim section of this manual.

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 such autos are insured in the same company. The discount also applies to an auto owned by a corporation or business firm and primarily operated by the named insured(s) or family members who are residents of the same household. Discount applies to Liability, PIP Medical Payments, Other Than Collision and Collision coverages.

CORNERSTONE NATIONAL INSURANCE COMPANY

RATING PROCEDURE

- STEP 1:** Obtain the correct Primary Classification Factor and Code from Table I;
- STEP 2:** Apply the Secondary Classification Factor and Code from Table II;
- STEP 3:** Apply Premium Adjustment Factor (PAF) from Section 1, if applicable from Table III;
- STEP 4:** Apply Premium Adjustment Surcharge (PAS) from Section 2, if applicable from Table IV;.
- STEP 5:** Apply Miscellaneous Credit/Debits from Section 3, if applicable from Table V;
- STEP 6:** Add/Subtract factors for the adjusted factor;
- STEP 7:** Multiply the adjusted factor by the premiums shown on Rate pages.
- STEP 8:** Add additional coverages (UMBI, PD/UIM, T&L, etc.)
- STEP 9: TOTAL PREMIUM.**

EXAMPLE :

Applicant is a 49 year male, drives to work 18 miles one way, has one accident, one speed violation, lives in territory 11, drives a 1995 Chevy, symbol 8, is a homeowner and a multi car risk. Limits: BI limits 100/300; PD limit 100,000; PIP Med Pay 5,000; OTC 100 Ded; COLL 250 Ded; UMBI & UIM limits 100/300; UMPD 100; T&L \$50; Extended Transportation \$30 per day.

Coverages:	<u>BI</u>	<u>PD</u>	<u>PIP /MP</u>	<u>OTC</u>	<u>COLL</u>	
Step 1:	1.44	1.42	1.50	1.13	1.47	
Step 2:	- .15	- .15	- .15	- .15	- .15	
Step 3: (1-accident)	+ .55	+ .55	+ .55	--	+ .55	
(1-speed)	+ .10	+ .10	+ .10	--	+ .10	
Step 4:	+ .50	+ .50	+ .50	--	+ .50	
Step 5: (homeowner,transfer)	- .35	- .35	- .35	--	- .35	
Step 6:	2.09	2.07	2.15	.98	2.12	
Step 7:	<u>x 100</u>	<u>x 90</u>	<u>x 29</u>	<u>x 103</u>	<u>x 188</u>	
	209	186	62	101	399	= \$957
Step 8: UMBI 100/300						+ 16
UMPD 100						+ 22
UIM 100/300						+ 16
T&L - \$50						+ 5
ETE - \$30						+ 15
Step 9:						<u>\$1,031**</u>
						TOTAL PREMIUM -

****All base rates are adjusted by the insurance score factors.**

CORNERSTONE NATIONAL INSURANCE COMPANY

RATE FACTORS AND STATISTICAL CODE - TABLE I

Private Passenger Automobile Manual

Primary Classification

No Youthful Operator

		Pleasure Use	Drive to or From Work		Business Use	Farm Use
			Less than 10 Miles	10 or More Miles		
Principal Operator Age 75 or Over	Code	8031	8032	8033	8038	8039
	BI Factor	1.50	1.50	1.70	1.80	1.20
	PD Factor	1.50	1.50	1.70	1.80	1.20
	MP Factor	1.50	1.50	1.70	1.80	1.50
	OTC Factor	1.10	1.10	1.20	1.50	0.85
	COLL Factor	1.70	1.70	1.70	1.80	1.20
Principal Operator Age 65-74	Code	8801	8802	8803	8808	8809
	BI Factor	1.21	1.16	1.40	1.55	1.05
	PD Factor	1.19	1.25	1.40	1.55	1.05
	MP Factor	1.30	1.40	1.40	1.65	1.40
	OTC Factor	0.95	0.95	1.10	1.20	0.80
	COLL Factor	1.20	1.25	1.50	1.45	1.05
Principal Operator Age 50-64	Code	8851	8852	8853	8858	8859
	BI Factor	1.17	1.16	1.30	1.40	1.05
	PD Factor	1.18	1.21	1.30	1.40	1.05
	MP Factor	1.20	1.20	1.33	1.55	1.30
	OTC Factor	0.88	0.90	1.02	1.15	0.75
	COLL Factor	1.17	1.17	1.37	1.40	1.00
All Other, Incl. Married Females Age 25 & Over	Code	8871	8872	8873	8878	8879
	BI Factor	1.28	1.30	1.44	1.51	1.15
	PD Factor	1.30	1.30	1.42	1.56	1.15
	MP Factor	1.33	1.35	1.50	1.60	1.30
	OTC Factor	1.00	1.00	1.13	1.23	0.95
	COLL Factor	1.30	1.30	1.47	1.52	1.10

Primary Classification

Youthful Operator

		UNMARRIED FEMALE				
	Age		Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use	Drive to Work or Business Use	Pleasure Use	Drive to Work or Business Use
Without Driver Training	17 or Less	Code	8024	8025	8124	8125
		BI Factor	2.60	2.75	3.10	3.25
		PD Factor	2.60	2.75	3.10	3.25
		MP Factor	2.60	2.75	3.10	3.25
		OTC Factor	2.30	2.45	2.80	2.95
		COLL Factor	2.70	2.85	3.20	3.35
	18	Code	8034	8035	8134	8135
		BI Factor	2.50	2.65	3.00	3.15
		PD Factor	2.50	2.65	3.00	3.15
		MP Factor	2.50	2.65	3.00	3.15
		OTC Factor	2.20	2.35	2.70	2.85
		COLL Factor	2.60	2.75	3.10	3.25
	19	Code	8044	8045	8144	8145
		BI Factor	2.50	2.65	3.00	3.15
		PD Factor	2.50	2.65	3.00	3.15
		MP Factor	2.50	2.65	3.00	3.15
		OTC Factor	2.20	2.35	2.70	2.85
		COLL Factor	2.60	2.75	3.10	3.25
	20	Code	8054	8055	8154	8155
		BI Factor	2.50	2.65	3.00	3.15
PD Factor		2.50	2.65	3.00	3.15	
MP Factor		2.50	2.65	3.00	3.15	
OTC Factor		2.20	2.35	2.70	2.85	
COLL Factor		2.60	2.75	3.10	3.25	
With Driver Training	17 or Less	Code	8064	8065	8164	8165
		BI Factor	2.40	2.55	2.85	3.00
		PD Factor	2.40	2.55	2.85	3.00
		MP Factor	2.40	2.55	2.85	3.00
		OTC Factor	2.10	2.25	2.55	2.70
		COLL Factor	2.50	2.65	2.95	3.10
	18	Code	8074	8075	8174	8175
		BI Factor	2.30	2.45	2.75	2.90
		PD Factor	2.30	2.45	2.75	2.90
		MP Factor	2.30	2.45	2.75	2.90
		OTC Factor	2.00	2.15	2.45	2.60
		COLL Factor	2.40	2.55	2.85	3.00
	19	Code	8084	8085	8184	8185
		BI Factor	2.30	2.45	2.75	2.90
		PD Factor	2.30	2.45	2.75	2.90
		MP Factor	2.30	2.45	2.75	2.90
		OTC Factor	2.00	2.15	2.45	2.60
		COLL Factor	2.40	2.55	2.85	3.00
	20	Code	8094	8095	8194	8195
		BI Factor	2.30	2.45	2.75	2.90
PD Factor		2.30	2.45	2.75	2.90	
MP Factor		2.30	2.45	2.75	2.90	
OTC Factor		2.00	2.15	2.45	2.60	
COLL Factor		2.40	2.55	2.85	3.00	
With or Without Driver Training	21-24	Code	8254	8255	8354	8355
		BI Factor	1.85	2.00	2.15	2.30
		PD Factor	1.85	2.00	2.15	2.30
		MP Factor	1.85	2.00	2.15	2.30
		OTC Factor	1.55	1.70	1.85	2.00
		COLL Factor	1.95	2.10	2.25	2.40

Primary Classification

Youthful Operator

		UNMARRIED MALE				
	Age		Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use	Drive to Work or Business Use	Pleasure Use	Drive to Work or Business Use
Without Driver Training	17 or Less	Code	8400	8403	8600	8603
		BI Factor	3.15	3.30	3.85	4.00
		PD Factor	3.15	3.30	3.85	4.00
		MP Factor	3.15	3.30	3.85	4.00
		OTC Factor	2.85	3.00	3.55	3.70
		COLL Factor	3.25	3.40	3.95	4.10
	18	Code	8401	8405	8601	8605
		BI Factor	3.05	3.20	3.75	3.90
		PD Factor	3.05	3.20	3.75	3.90
		MP Factor	3.05	3.20	3.75	3.90
		OTC Factor	2.75	2.90	3.45	3.60
		COLL Factor	3.15	3.30	3.85	4.00
	19	Code	8451	8455	8651	8655
		BI Factor	3.05	3.20	3.75	3.90
		PD Factor	3.05	3.20	3.75	3.90
		MP Factor	3.05	3.20	3.75	3.90
		OTC Factor	2.75	2.90	3.45	3.60
		COLL Factor	3.15	3.30	3.85	4.00
	20	Code	8450	8453	8650	8653
		BI Factor	3.05	3.20	3.75	3.90
		PD Factor	3.05	3.20	3.75	3.90
		MP Factor	3.05	3.20	3.75	3.90
		OTC Factor	2.75	2.90	3.45	3.60
		COLL Factor	3.15	3.30	3.85	4.00
With Driver Training	17 or Less	Code	8460	8463	8660	8663
		BI Factor	2.90	3.05	3.55	3.70
		PD Factor	2.90	3.05	3.55	3.70
		MP Factor	2.90	3.05	3.55	3.70
		OTC Factor	2.60	2.75	3.25	3.40
		COLL Factor	3.00	3.15	3.65	3.80
	18	Code	8470	8473	8670	8673
		BI Factor	2.80	2.95	3.45	3.60
		PD Factor	2.80	2.95	3.45	3.60
		MP Factor	2.80	2.95	3.45	3.60
		OTC Factor	2.50	2.65	3.15	3.30
		COLL Factor	2.90	3.05	3.55	3.70
	19	Code	8480	8483	8680	8683
		BI Factor	2.80	2.95	3.45	3.60
		PD Factor	2.80	2.95	3.45	3.60
		MP Factor	2.80	2.95	3.45	3.60
		OTC Factor	2.50	2.65	3.15	3.30
		COLL Factor	2.90	3.05	3.55	3.70
	20	Code	8490	8493	8690	8693
		BI Factor	2.80	2.95	3.45	3.60
		PD Factor	2.80	2.95	3.45	3.60
		MP Factor	2.80	2.95	3.45	3.60
		OTC Factor	2.50	2.65	3.15	3.30
		COLL Factor	2.90	3.05	3.55	3.70
With or Without Driver Training	21-24	Code	8754	8755	8704	8705
		BI Factor	1.90	2.05	2.40	2.69
		PD Factor	1.90	2.05	2.40	2.60
		MP Factor	1.90	2.05	2.40	2.55
		OTC Factor	1.60	1.75	2.10	2.25
		COLL Factor	2.00	2.15	2.50	2.75

Primary Classification

Youthful Operator

MARRIED MALE

	Age		Pleasure Use	Drive to Work or Business Use
Without Driver Training	17 or Less	Code	8924	8925
		BI Factor	2.40	2.55
		PD Factor	2.40	2.55
		MP Factor	2.40	2.55
		OTC Factor	2.10	2.25
		COLL Factor	2.50	2.65
	18	Code	8934	8935
		BI Factor	2.30	2.45
		PD Factor	2.30	2.45
		MP Factor	2.30	2.45
		OTC Factor	2.00	2.15
		COLL Factor	2.40	2.55
	19	Code	8944	8945
		BI Factor	2.30	2.45
		PD Factor	2.30	2.45
		MP Factor	2.30	2.45
		OTC Factor	2.00	2.15
		COLL Factor	2.40	2.55
	20	Code	8954	8955
		BI Factor	2.30	2.45
		PD Factor	2.30	2.45
MP Factor		2.30	2.45	
OTC Factor		2.00	2.15	
COLL Factor		2.40	2.55	
With Driver Training	17 or Less	Code	8964	8965
		BI Factor	2.25	2.40
		PD Factor	2.25	2.40
		MP Factor	2.25	2.40
		OTC Factor	1.95	2.10
		COLL Factor	2.35	2.50
	18	Code	8974	8975
		BI Factor	2.15	2.30
		PD Factor	2.15	2.30
		MP Factor	2.15	2.30
		OTC Factor	1.85	2.00
		COLL Factor	2.25	2.40
	19	Code	8984	8985
		BI Factor	2.15	2.30
		PD Factor	2.15	2.30
		MP Factor	2.15	2.30
		OTC Factor	1.85	2.00
		COLL Factor	2.25	2.40
	20	Code	8994	8995
		BI Factor	2.15	2.30
		PD Factor	2.15	2.30
MP Factor		2.15	2.30	
OTC Factor		1.85	2.00	
COLL Factor		2.25	2.40	
With or Without Driver Training	21-24	Code	8554	8555
		BI Factor	1.90	2.08
		PD Factor	1.90	2.13
		MP Factor	1.90	2.05
		OTC Factor	1.60	1.75
		COLL Factor	2.00	2.20

CORNERSTONE NATIONAL INSURANCE COMPANY

PAYMENT OPTIONS

Annual:

Not available. Premium is paid in full with application (15% discount applies)

Six-Month:

Programs available:

1. 1-Pay: Submit entire premium (10% discount applies). No installment charge on renewals.
2. 2-Pay: Submit 50% downpayment. Insured will be billed for the balance due 90 days after policy inception.
Renewals: Renewal will be 50% of the total renewal premium. Insured will be billed one installment for the balance due 90 days after renewal inception date.
3. 3-Pay: Submit 33 1/3% downpayment. Insured will be billed for balance in two installments of 33 1/3% due 60 and 120 days after policy inception.
Renewals: Renewal remittance will be 33 1/3% of the total renewal premium. Insured will be billed for two additional installments of 33 1/3% due 60 and 120 days from renewal inception date.
4. 6-Pay: Submit 33 1/3 % downpayment. Insured will be billed for the balance in four installments of 16 2/3% due 30, 60, 90, and 120 days after policy inception.
Or
Submit 24% downpayment. Insured will be billed for the balance in four installments of 19% due 30, 60, 90, and 120 days after policy inception.
Renewals: Renewal remittance will be 16 2/3% of total renewal premium. Insured will be billed for five additional installments due 30, 60, 90, 120, and 150 days from renewal inception date.

NOTE: The 3 & 6 pay options will have a minimum monthly payment of \$25.00.

Fees: A \$7.00 Installment premium will be added to installments.

A \$5.00 Late fee will be assessed if payment is received, postmarked after the due date.

Checks which are returned uncollectible due to non-sufficient funds will be assessed a \$25.00 fee.

Electronic Funds Transfer (EFT):

Premiums may be paid through the insured's bank by using Electronic Funds Transfer. The insured will pay 16.67% down payment to the company. Approximately 15 days prior to any deduction, we will send the insured a withdrawal notice of the amount and date of the withdrawal.

Policies on EFT require a notice of ten business days to be changed from EFT to another plan and the insured still must pay the amount due by the due date.

There is a \$2.00 installment charge with this plan.

SERFF Tracking Number: CRNS-125760070 State: Arkansas
 Filing Company: Cornerstone National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 000010783/2008/010
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Cornerstone National Insurance Company
 Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
 Abstract **Review Status:** Filed 02/17/2009

Comments:

A-1

Attachment:

A-1.pdf

Satisfied -Name: APCS-Auto Premium Comparison
 Survey **Review Status:** Filed 02/17/2009

Comments:

PPA Survey Form APCS

Attachment:

PPA Survey FORM APCS for 2-17-09 Filing.xls

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 02/17/2009

Comments:

Form RF-1 Rate Filing Abstract

Attachment:

RF-1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp **Review Status:** Filed 02/17/2009

Bypass Reason:

We are not adopting an advisory organization's filing.

Comments:

Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty **Review Status:** Filed 02/17/2009

Comments:

SERFF Tracking Number: CRNS-125760070 *State:* Arkansas
Filing Company: Cornerstone National Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Please Refer to Rate/Rule Schedule

SERFF Tracking Number: CRNS-125760070 State: Arkansas
Filing Company: Cornerstone National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

Review Status:

Satisfied -Name: Supporting Documents

Filed

02/17/2009

Comments:

Rate Change Analysis

Attachment:

Rate Change Analysis (AR).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 Cornerstone National Insurance Company, Inc.
 NAIC # (including group #) 10783

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 %10
- c. Multi-car Discount %15
- d. Accident Free Discount* %10

Please Specify Qualification for Discount:

3 Years Claim Free

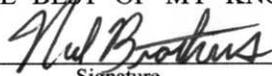
- e. Anti-Theft Discount %0
- f. Homeowner Discount, Transfer Discount, College Graduate %5
- Paid in Full Discount %5 or 10
- Renewal Discount %4-15
- Youthful Farm Discount %10

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$7/\$2 (EFT)

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



 Signature
 Neil Brothers

 Printed Name
 Product Manager

 Title
 (888) 735-5764

 Telephone Number
 nbrothers@cornerstonenational.com

 Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 10783
Company Name: Cornerstone National Ins. Co.
Contact Person: Neil Brothers
Telephone No.: 888-735-5764 Extension 286
Email Address: nbrothers@cornerstonenational.com
Effective Date: 2/17/2009

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS .05 Factor _____ %
 GOOD STUDENT .10 Factor _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount .10 Factor _____ %
 \$250/\$500 Deductible Comp./Coll. _____ %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368
	Minimum Liability with Comprehensive and Collision			\$2,045	\$2,586	\$790	\$730	\$2,203	\$2,786	\$847	\$783	\$2,693	\$3,412	\$1,027	\$947	\$2,203	\$2,786	\$847	\$783	\$2,194	\$2,775	\$845	\$780
	100/300/50 Liability with Comprehensive and Collision			\$2,234	\$2,822	\$874	\$808	\$2,396	\$3,027	\$932	\$862	\$3,029	\$3,836	\$1,163	\$1,075	\$2,396	\$3,027	\$932	\$862	\$2,405	\$3,039	\$936	\$866
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368	\$1,023	\$1,287	\$422	\$394
	Minimum Liability with Comprehensive and Collision			\$2,519	\$3,189	\$962	\$888	\$2,744	\$3,475	\$1,044	\$963	\$3,225	\$4,089	\$1,219	\$1,123	\$2,744	\$3,475	\$1,044	\$963	\$2,696	\$3,414	\$1,027	\$947
	100/300/50 Liability with Comprehensive and Collision			\$2,709	\$3,425	\$1,045	\$966	\$2,938	\$3,716	\$1,128	\$1,043	\$3,562	\$4,513	\$1,356	\$1,251	\$2,938	\$3,716	\$1,128	\$1,043	\$2,908	\$3,678	\$1,118	\$1,033
2003 Honda Odyssey "EX"	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368	\$1,023	\$1,287	\$422	\$394
	Minimum Liability with Comprehensive and Collision			\$2,428	\$3,073	\$929	\$857	\$2,640	\$3,342	\$1,006	\$928	\$3,124	\$3,961	\$1,183	\$1,089	\$2,640	\$3,342	\$1,006	\$928	\$2,600	\$3,292	\$992	\$915
	100/300/50 Liability with Comprehensive and Collision			\$2,617	\$3,309	\$1,012	\$936	\$2,833	\$3,583	\$1,090	\$1,008	\$3,461	\$4,384	\$1,319	\$1,217	\$2,833	\$3,583	\$1,090	\$1,008	\$2,811	\$3,556	\$1,083	\$1,001
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368	\$1,023	\$1,287	\$422	\$394
	Minimum Liability with Comprehensive and Collision			\$2,913	\$3,690	\$1,105	\$1,019	\$3,194	\$4,048	\$1,207	\$1,113	\$3,665	\$4,648	\$1,378	\$1,269	\$3,194	\$4,048	\$1,207	\$1,113	\$3,113	\$3,944	\$1,178	\$1,086
	100/300/50 Liability with Comprehensive and Collision			\$3,103	\$3,926	\$1,188	\$1,098	\$3,388	\$4,289	\$1,292	\$1,193	\$4,001	\$5,072	\$1,515	\$1,397	\$3,388	\$4,289	\$1,292	\$1,193	\$3,324	\$4,208	\$1,269	\$1,172
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368	\$1,023	\$1,287	\$422	\$394
	Minimum Liability with Comprehensive and Collision			\$3,141	\$3,980	\$1,188	\$1,097	\$3,456	\$4,381	\$1,302	\$1,202	\$3,913	\$4,964	\$1,469	\$1,353	\$3,456	\$4,381	\$1,302	\$1,202	\$3,352	\$4,249	\$1,265	\$1,167
	100/300/50 Liability with Comprehensive and Collision			\$3,331	\$4,216	\$1,271	\$1,175	\$3,650	\$4,622	\$1,387	\$1,282	\$4,250	\$5,388	\$1,605	\$1,481	\$3,650	\$4,622	\$1,387	\$1,282	\$3,563	\$4,512	\$1,356	\$1,253
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$945	\$1,188	\$393	\$367	\$950	\$1,194	\$395	\$368	\$1,441	\$1,821	\$575	\$534	\$950	\$1,194	\$395	\$368	\$1,023	\$1,287	\$422	\$394
	Minimum Liability with Comprehensive and Collision			\$2,320	\$2,936	\$890	\$822	\$2,518	\$3,187	\$962	\$888	\$2,997	\$3,799	\$1,137	\$1,048	\$2,518	\$3,187	\$962	\$888	\$2,484	\$3,144	\$950	\$877
	100/300/50 Liability with Comprehensive and Collision			\$2,510	\$3,172	\$974	\$901	\$2,711	\$3,428	\$1,047	\$968	\$3,333	\$4,222	\$1,273	\$1,176	\$2,711	\$3,428	\$1,047	\$968	\$2,695	\$3,408	\$1,041	\$963

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	000010783/2008/010
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A.	Cornerstone National Insurance Company, Inc.	B. 10783

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B. 19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
All Coverages	0.0	-1.84					
TOTAL OVERALL EFFECT	0.0	-1.84					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2008	7,198	4.23	03/01/08	4,563	3,469	76.5%	71.9%	
2006	5,652	-0.11	06/01/06	6,098	3,095	50.8%	54.6%	
2003	5,607	6.28%	01/01/03	7,187	4,782	66.5%	65.9%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -4.4 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cornerstone National Insurance Company

September 3, 2008 Rate Change Analysis

Renewal Discount

State	Policy Term	Renewal Count	Inforce Premium	Inforce Car Years	Current Factor	Proposed Factor	Percent Change	Premium Change
AR	6	0	585,958	5,150	1.00	1.00	0.00%	0
AR	6	1	555,849	5,126	1.00	1.00	0.00%	0
AR	6	2	418,999	3,957	0.98	0.96	-2.04%	-8,551
AR	6	3	432,982	4,372	0.98	0.96	-2.04%	-8,836
AR	6	4	235,997	2,245	0.96	0.93	-3.12%	-7,375
AR	6	5	194,515	1,931	0.96	0.93	-3.12%	-6,079
AR	6	6	169,488	1,862	0.94	0.91	-3.19%	-5,409
AR	6	7	138,249	1,475	0.94	0.91	-3.19%	-4,412
AR	6	8	89,817	1,107	0.92	0.90	-2.17%	-1,953
AR	6	9	87,375	1,021	0.92	0.90	-2.17%	-1,899
AR	6	10	78,113	958	0.90	0.89	-1.11%	-868
AR	6	11	77,838	935	0.90	0.89	-1.11%	-865
AR	6	12	99,481	1,153	0.90	0.88	-2.22%	-2,211
AR	6	13	115,741	1,324	0.90	0.88	-2.22%	-2,572
AR	6	14	166,193	2,161	0.90	0.87	-3.33%	-5,540
AR	6	15	117,584	1,504	0.90	0.87	-3.33%	-3,919
AR	6	16	89,078	1,084	0.90	0.86	-4.44%	-3,959
AR	6	17	63,756	789	0.90	0.86	-4.44%	-2,834
AR	6	18	46,884	646	0.90	0.86	-4.44%	-2,084
AR	6	19	438	7	0.90	0.86	-4.44%	-19
AR	12	0	28,787	339	1.00	1.00	0.00%	0
AR	12	1	28,317	410	0.98	0.96	-2.04%	-578
AR	12	2	15,372	200	0.96	0.93	-3.12%	-480
AR	12	3	22,467	257	0.94	0.91	-3.19%	-717
AR	12	4	11,717	192	0.92	0.90	-2.17%	-255
AR	12	5	7,046	90	0.90	0.89	-1.11%	-78
AR	12	6	29,984	426	0.90	0.88	-2.22%	-666
AR	12	7	7,879	120	0.90	0.97	7.78%	613
AR	12	8	5,064	62	0.90	0.86	-4.44%	-225
AR	12	9	4,196	63	0.90	0.86	-4.44%	-186

AR	12	10	4,989	70	0.90	0.85	-5.56%	-277
AR	Total	Total	3,930,153	41,036			-1.84%	-72,235

SERFF Tracking Number: CRNS-125760070 State: Arkansas
 Filing Company: Cornerstone National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 000010783/2008/010
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Cornerstone National Insurance Company
 Project Name/Number: /

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	AR 10 (0908)	08/04/2008	AR 10 (0908).pdf
08/04/2008	Rate and Rule	AR 33 (0908)	02/05/2009	AR 33 (0908)a.pdf
No original date	Rate and Rule	AR 33 (0908)	08/04/2008	AR 33 (0908).pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	02/05/2009	PPA Survey FORM APCS for 9-4-08 Filing.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	08/04/2008	PPA Survey FORM APCS for 3-1-08 Filing.xls

Annual Policy Discount

When an applicant elects the paid-in-full annual term policy, a 10% discount will apply for all coverages. This discount is in addition to all other applicable discounts.

Six-Month Policy Discount

When an applicant elects the six month term policy and uses the one pay option, a 5% discount will apply for all coverages. This discount is in addition to all other applicable discounts.

Policy Renewal Discount

If a policy has been in force for at least one year, a policy renewal discount will apply to all coverages according to the following schedule:

Years In Force	1	2	3	4	5	6	7	8	9	10+
Renewal Discount	4%	7%	9%	10%	11%	12%	13%	14%	14%	15%

CLASSIFICATION DETERMINATION

Private Passenger automobiles owned by an individual or a corporation or owned jointly by two or more relatives who are residents in the same household shall be classified as follows:

1. Primary Classification

- a. Classify the automobile according to age, sex, and marital status of the operators and the use of the automobile and determine the applicable factor by using the Primary Factor Table I
- b. If the automobile is owned by a corporation, classify the automobile as Business Use, unless it is determined that the automobile will have a principal unmarried driver under 25 years of age. If there will be a principal young driver, use the business rate class for the young driver.

2. Secondary Classification

- a. Determine whether the automobile is a Single Car or part of a Multi Car Risk.
- b. Determine the appropriate adjusted Factor from the Primary Rating Factor using the Secondary Factor Table II.

3. Premium Adjustment Program

- a. Determine if the account is to receive any credits and/or surcharges from Premium Adjustment Factors- Table III, Section 1; Premium Adjustment Surcharge-Table IV, Section 2; and/or Miscellaneous Credit/Debits-Table V, Section 3.
- b. Apply the credit/surcharge factor to the factors from the Primary and Secondary Factor Tables.

4. Changes in Classification

- a. Primary Classification-Changes in classification, including addition or deletion of an operator, during the term of a policy shall be computed pro-rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained age of an operator of the automobile.
- b. Secondary Classification-No change shall be made in term to effect a change of the Secondary Classification.

2. Age 21-24	.01 - .54	+ .25
	.55 - .99	+ .75
	1.00 - 1.49	+ 2.00
	1.50 and over, not eligible	+ 3.00
3. Age 20 and Under	.01 - .54	+ .25
	.55 - .99	+ 1.00
	1.00 - 1.24	+ 2.25
	1.25 and over, not eligible	+ 3.50

*Consideration may be made if the applicant has two chargeable accidents with total damage not exceeding \$5,000 for both occurrences.

Miscellaneous Credit/Debits—Table V
Section 3

Inexperienced Operator:

Operator with less than two years driving experience + .25

Transfer Discount:

Operators that have proof of prior insurance will be discounted the following:

- | | |
|-----------------------------|-------|
| a. No Lapse | - .35 |
| b. Lapse of 15 days or less | - .30 |

NOTE: A \$25.00 fee will apply to all policies that are rewrites.

Financial Responsibility-SR-22 Liability Increase:

- | | |
|--|-------|
| 1. Limits of 50/100 Bodily Injury | + .10 |
| 2. Limits of 100/300 Bodily Injury * | + .20 |
| * Operators 24 and under, not eligible | |

Big Pickups Surcharge

Bodily Injury and Property Damage coverages + .15

Discounts:

- | | |
|--|--------------|
| 1. Homeowner Credit-see guidelines for eligibility | - .05 |
| 2. Transfer Discount | - .30 / -.35 |
| 3. Claim Free Discount-see guidelines for eligibility | - .10 |
| 4. Renewal Claim Free Discount -see guidelines for eligibility | -.05 / -.10 |
| 5. Policy Renewal Discount-see guidelines for eligibility | 2%/10% |
| 6. Youthful Farm Operator-see guidelines for eligibility | - .10 |
| 7. Good Student Discount | - .10 |
| 8. Senior Discount-see guidelines for eligibility | - .10 |
| 9. College Graduate Discount-see guidelines for eligibility | - .05 |
| 10. Annual Policy Discount | 10% |
| 11. Six-Month Policy Discount | 5% |

Insurance Score Factor:

All base rates are adjusted by the Insurance Score Factors.

2. Age 21-24	.01 - .54	+ .25
	.55 - .99	+ .75
	1.00 - 1.49	+ 2.00
	1.50 and over, not eligible	+ 3.00
3. Age 20 and Under	.01 - .54	+ .25
	.55 - .99	+ 1.00
	1.00 - 1.24	+ 2.25
	1.25 and over, not eligible	+ 3.50

*Consideration may be made if the applicant has two chargeable accidents with total damage not exceeding \$5,000 for both occurrences.

Miscellaneous Credit/Debits—Table V
Section 3

Inexperienced Operator:

Operator with less than two years driving experience + .25

No Prior Insurance:

Operators that have not maintained insurance for six continuous months will be surcharged the following:

- | | |
|-----------------|-------|
| a. Last 15 days | 0 |
| b. Over 15 days | + .30 |

NOTE: A \$25.00 fee will apply to all policies that are rewrites.

Financial Responsibility-SR-22 Liability Increase:

- | | |
|--|-------|
| 1. Limits of 50/100 Bodily Injury | + .10 |
| 2. Limits of 100/300 Bodily Injury * | + .20 |
| * Operators 24 and under, not eligible | |

Big Pickups Surcharge

Bodily Injury and Property Damage coverages + .15

Discounts:

- | | |
|--|-------------|
| 1. Homeowner Credit-see guidelines for eligibility | - .05 |
| 2. Transfer Discount | - .05 |
| 3. Claim Free Discount-see guidelines for eligibility | - .10 |
| 4. Renewal Claim Free Discount -see guidelines for eligibility | -.05 / -.10 |
| 5. Policy Renewal Discount-see guidelines for eligibility | 4%/15% |
| 6. Youthful Farm Operator-see guidelines for eligibility | - .10 |
| 7. Good Student Discount | - .10 |
| 8. Senior Discount-see guidelines for eligibility | - .10 |
| 9. College Graduate Discount-see guidelines for eligibility | - .05 |
| 10. Annual Policy Discount | 10% |
| 11. Six-Month Policy Discount | 5% |

Insurance Score Factor:

All base rates are adjusted by the Insurance Score Factors.

SERFF Tracking Number: CRNS-125760070 *State:* Arkansas
Filing Company: Cornerstone National Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

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SERFF Tracking Number: CRNS-125760070 *State:* Arkansas
Filing Company: Cornerstone National Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: 000010783/2008/010
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Cornerstone National Insurance Company
Project Name/Number: /

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