

SERFF Tracking Number: STAT-125953425 State: Arkansas  
Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: SAN-AU-2008-470  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Arkansas NSA - Rates and Rules  
Project Name/Number: Rates and Rules eff 05-17-09/SAN-AU-2008-470

## Filing at a Glance

Company: State Auto National Insurance Company

Product Name: Arkansas NSA - Rates and Rules SERFF Tr Num: STAT-125953425 State: Arkansas

Rules

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: SAN-AU-2008-470

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Amanda Scott, Doug Griffith

Disposition Date: 02/23/2009

Date Submitted: 01/30/2009

Disposition Status: Filed

Effective Date Requested (New): 05/17/2009

Effective Date (New): 05/17/2009

Effective Date Requested (Renewal): 05/17/2009

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Rates and Rules eff 05-17-09

Status of Filing in Domicile:

Project Number: SAN-AU-2008-470

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/23/2009

State Status Changed: 02/05/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our Non-Standard Auto program, as detailed in the Summary of Proposed Changes.

We estimate these revisions will result in an overall impact of 0.0%.

Attached are copies of the revised manual pages and rating document.

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## Company and Contact

### Filing Contact Information

Steve Winstead, Actuarial Analyst Steve.Winstead@StateAuto.com  
 518 E. Broad Street (614) 917-5817 [Phone]  
 Columbus, OH 43215 (614) 887-1403[FAX]

### Filing Company Information

State Auto National Insurance Company CoCode: 19530 State of Domicile: Ohio  
 518 E. Broad Street Group Code: 175 Company Type: Property and  
 Casualty

PO Box 182822  
 Columbus, OH 43215 Group Name: State ID Number:  
 (614) 464-5000 ext. [Phone] FEIN Number: 31-1334827  
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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 #
State Auto National Insurance Company	\$100.00	01/30/2009	25392688

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/23/2009	02/23/2009

### 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	02/19/2009	02/19/2009	Amanda Scott	02/19/2009	02/19/2009
Pending Industry Response	Alexa Grissom	02/05/2009	02/05/2009	Amanda Scott	02/13/2009	02/13/2009

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
NAIC loss cost data entry document	Supporting Document	Amanda Scott	02/20/2009	02/20/2009
Revised manual pages	Rate	Amanda Scott	02/03/2009	02/03/2009

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## Disposition

Disposition Date: 02/23/2009  
 Effective Date (New): 05/17/2009  
 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):
State Auto National Insurance Company	-0.900%	0.000%	\$69	1,656	\$2,046,017	27.500%	-17.300%

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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 (revised)	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	Exhibits	Filed	Yes
Supporting Document	Summary of Proposed Changes	Filed	Yes
Supporting Document	Objection Exhibit	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 data entry document	Filed	Yes
Rate (revised)	Rate Document	Filed	Yes
Rate (revised)	Revised manual pages	Filed	Yes
Rate	Rate Document	Filed	Yes
Rate	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 02/19/2009  
Submitted Date 02/19/2009  
Respond By Date

Dear Steve Winstead,

This will acknowledge receipt of the captioned filing. Is the 27 percent maximum increase on the RF-1 correct? If so, what factors would develop this increase?

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 02/19/2009  
Submitted Date 02/19/2009

Dear Alexa Grissom,

### Comments:

In response to the Objection letter received 2-19-09 we have attached our response below.

### Response 1

Comments: The maximum increase we initially estimated assumed a 1996 model year, zip codes moving from 11 to 9, 100/300/100 limits, 2+ years renewal, and credit score of 998 or 999. Based on our revisions to territory 9 from the first objection, the new estimated maximum possible increase is +16.7%. Please note that we have not determined whether any insureds possess all of these characteristics. Since we do not currently have any policyholders in the 11-9 zip codes, the actual maximum increase will likely be much lower. Please see the attached revised RF-1 for the updated maximum increase.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

*SERFF Tracking Number:*      *STAT-125953425*                      *State:*                      *Arkansas*  
*Filing Company:*              *State Auto National Insurance Company*              *State Tracking Number:*              *EFT \$100*  
*Company Tracking Number:*      *SAN-AU-2008-470*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *Arkansas NSA - Rates and Rules*  
*Project Name/Number:*              *Rates and Rules eff 05-17-09/SAN-AU-2008-470*

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please feel free to contact me if you have any further questions.

Sincerely,  
Amanda Scott, Doug Griffith

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Product Name: Arkansas NSA - Rates and Rules  
Project Name/Number: Rates and Rules eff 05-17-09/SAN-AU-2008-470

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/05/2009

Submitted Date 02/05/2009

Respond By Date

Dear Steve Winstead,

This will acknowledge receipt of the captioned filing. Please be advised per Ark. Code Ann. 23-67-405(5), no-hits and thin files may not be surcharged. Territory 11-9 rates are proposed to increase significantly; justification for such must be presented. The rules state UMPD loss of use is excluded; Ark. Code Ann. 23-89-404(d) mandates loss of use be included.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/13/2009

Submitted Date 02/13/2009

Dear Alexa Grissom,

### Comments:

In response to the Objection Letter received 2-5-09 we have attached our response below.

### Response 1

Comments: 1. Please be advised per Ark. Code Ann. 23-67-405(5), no-hits and thin files may not be surcharged.

Response: We confirm that we do not surcharge no hit and thin file credit results. With this filing, we are simply reducing the amount of the discount offered based on our experience. Please see Exhibit XVI included with the original filing for the experience.

2. Territory 11-9 rates are proposed to increase significantly; justification for such must be presented.

Response: The impact provided represents the change resulting from moving six zip codes in Territory 11 to Territory 9.

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This change is proposed to allow greater homogeneity of rating based on geographical proximity, as our previous territorial definitions were fragmented. We no longer have any policyholders in these zip codes, so there is no impact from this change.

Upon closer examination, however, we have determined that a lower rate for territory 9 would be appropriate. We have revised our relativities in this territory. A new Exhibit XII, rate document, and form APCS are attached. The change to the impact is immaterial.

3.The rules state UMPD loss of use is excluded; Ark. Code Ann. 23-89-404(d) mandates loss of use be included.

Response: We have revised our rules to comply with Ark. Code Ann. 23-89-404(d). Please see the attached revised manual pages.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: Objection Exhibit

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
Rate Document	Entire Document	Replacement	
<b>Previous Version</b>			
Rate Document	Entire Document	Replacement	
Revised manual pages	Various Pages	Replacement	
<b>Previous Version</b>			
Revised manual pages	Various Pages	Replacement	
Revised manual pages	Various Pages	Replacement	

Please feel free to contact me if you have any further questions.

Sincerely,  
 Amanda Scott, Doug Griffith

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**Amendment Letter**

Amendment Date:

Submitted Date: 02/20/2009

**Comments:**

It has come to our attention that the format for the RF-1 submitted with our objection response 2-19 does not match the format of the original document. With this amendment we are submitting a new copy of the revised RF-1 that matches the original format.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: NAIC loss cost data entry document**

Comment:

Revised 2-20-09 RF-1 Rate Filing Abstract.pdf

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**Amendment Letter**

Amendment Date:  
Submitted Date: 02/03/2009

**Comments:**

It has come to our attention that the wording for our new Multiple Accident Surcharge was incorrect. We have revised page 12 of our manual to correct this error.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>
Revised manual pages	Various Pages	Replacement		Revised 2-3-09 AR NSA Manual eff 05-17-09 revised pages.pdf

<i>SERFF Tracking Number:</i>	<i>STAT-125953425</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Auto National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>SAN-AU-2008-470</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Arkansas NSA - Rates and Rules</i>		
<i>Project Name/Number:</i>	<i>Rates and Rules eff 05-17-09/SAN-AU-2008-470</i>		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	05/17/2008
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
State Auto National Insurance Company	-0.900%	0.000%	\$69	1,656	\$2,046,017	27.500%	-17.300%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Document	Entire Document	Replacement	Revised 2-13-09 AR SAN Rate Document Eff 05-09.pdf
Filed	Revised manual pages	Various Pages	Replacement	Revised 2-13-09 AR NSA Manual eff 05-17-09 revised pages.pdf

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 05-17-09

**Order of Rate Calculation**

**Bodily Injury (BI) and Property Damage (PD)**

(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
  2. Result #1 x Age of Major Violation Factor
  3. Result #2 x Age of Minor Violation Factor
  4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
  6. Result #5 x Base Rate
  7. Result #6 x Territory Factor
  8. Result #7 x 1.00 (*reserved for future use*)
  9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
  11. Result #10 x Multiplicative Discount Factor
  12. Result #11 x Renewal Discount Factor (if applicable)
  13. Result #12 x Defensive Driver Discount Factor (if applicable)
  14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
  15. Result #14 x Term Factor
  16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
  17. Result #16 x Blue Chip Discount Factor

**Uninsured Motorists (UM) and Underinsured Motorists (UIM) and  
Uninsured Motorists Property Damage (UMPD)**

(round to whole dollar after each step)

1. Driver Code 0-Point Factor x Base Rate
  2. Result #1 x Territory Factor
  3. Result #2 x 1.00 (*reserved for future use*)
  4. Result #3 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
5. Result #4 x Increased Limits Factor
  6. Result #5 x Term Factor
  7. Result #6 x Business Use or Student Away at School Surcharge Factor (if applicable)

**ARKANSAS**  
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**Personal Injury Protection - Medical & Hospital Expenses (PIP MP)**  
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)  
**Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor  
**DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor

**Personal Injury Protection - Wage Loss (PIP WL), and Accidental Death (PIP AD)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)  
**Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor  
**DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 for PIP WL + Result #16 for PIP AD (if applicable)\*
18. Result #17 x Blue Chip Discount Factor

\*If either coverage is rejected, skip this step and apply the Blue Chip factor to Result #16

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**Other Than Collision (OTC)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x College Graduate Scholastic Achievement Discount Factor (if applicable)
16. Result #15 x Term Factor
17. Result #16 x Business Use or Student Away at School Surcharge Factor (if applicable)
18. Result #17 x Blue Chip Discount Factor

**Collision**  
(round to whole dollar for steps 6-19)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x Defensive Driver Discount Factor (if applicable)
16. Result #15 x College Graduate Scholastic Achievement Discount Factor (if applicable)
17. Result #16 x Term Factor
18. Result #17 x Business Use or Student Away at School Surcharge Factor (if applicable)
19. Result #18 x Blue Chip Discount Factor

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**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 05-17-09**

**Utility Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Amount of Coverage (stated amount) / 100
2. Result #1 x Rate per \$100
3. Result #2 x Term Factor

**Recreational Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Base Rate x Territory Factor
2. Result #1 x Model Year Factor
3. Result #2 x SA/ISO Symbol Factor
4. Result #3 x Deductible Factor
5. Result #4 x RT Percentage Factor
6. Result #5 + Expense Load
7. Result #6 x Term Factor

**ARKANSAS**  
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**Effective 05-17-09**

**HIGHEST RATED DRIVER (HRD)**

1. Determine the HRD by adding the assigned driver class point relativities for each driver for the following coverages: BI, PD, UM, UIM, UMPD, PIP MP, PIP WL/AD, OTC, and Collision.
2. The HRD is the driver with the highest cumulative driver class point relativity.

**LOWEST RATED DRIVER (LRD) - (Used only when there are more vehicles than drivers)**

1. Determine the LRD by adding the zero (0) point driver class relativities for each driver.
2. Add all liability and physical damage coverages relativities. (Same coverages as HRD)
3. The LRD is the driver with the lowest cumulative driver class relativity.

**HIGHEST RATED VEHICLE (HRV)**

1. Determine the HRV by rating each vehicle with their respective coverages on the policy using the driver class relativities of the HRD. (Do not include OTC and Collision coverage for liability only vehicles)
2. Calculate liability coverages (BI, PD, PIP MP, PIP WL, and PIP AD) through rating step 9 only, and uninsured motorists coverages (UM, UIM, and UMPD) through rating step 4 only.
3. Calculate physical damage coverages (OTC and Collision) through rating step 12 only.
4. Add liability, physical damage and any optional coverages (Towing & Extended Transportation Expenses).
5. The HRV is the vehicle with the highest total premium.

**DRIVER/VEHICLE ASSIGNMENT:**

- Assign the **HRD** to the **HRV**.
- Assign the **2nd HRD** to the **2nd HRV**, and so on.
- Assign the **LRD** to additional vehicles when there are more vehicles than drivers.

**DRIVER CODE DESIGNATIONS**

Age	Male		Female	
	Married	Single	Married	Single
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

**Note: Use lowest rated driver class at 0 points when there are more vehicles on the policy than drivers.**

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Base Rates	
BI	\$222
PD	\$181
UM	\$25
UIM	\$20
UMPD	\$31
PIP MP	\$99
PIP WL	\$20
PIP AD	\$30
OTC	\$142
COLL	\$449

Term Factors	6-Month	Annual
All Coverages	1.00	2.00

**INCREASED LIMIT FACTORS**

BI Limit Options	
25/50	1.00
50/100	1.23
100/300*	1.79

PD Limit Options	
25	1.00
50	1.03
100*	1.25

Valid BI/PD Combinations
25/50/25
50/100/25
50/100/50
100/300/50*
100/300/100*

UM/UIM Limit Options	UM Factor (single and multi-vehicle)	UIM Factor (single and multi-vehicle)
25/50	1.00	1.00
50/100	1.50	1.70
100/300*	2.25	2.50

UMPD Limit Options	Factor (single and multi-vehicle)
25,000	1.00
50,000	1.68
100,000*	2.68

\*Applies only to existing business written prior to 05/17/2009

PIP Limit Options		
Coverage	Limit	Factor
PIP MP	5,000	1.00
PIP WL	see endorsement	1.00
PIP AD	5,000	1.00

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**DEDUCTIBLE FACTORS**

OTC Ded. Options	
100	1.24
250	1.00
500	0.85
1000	0.75

Coll Ded. Options	
100	1.15
250	1.00
500	0.93
1000	0.80

**TRAILERS**

Recreational Trailers	
RT Percentage Factor	0.60

All Other Trailers			
OTC		Collision	
Deductible	Rate per \$100	Deductible	Rate per \$100
100	\$0.51	100	\$0.44
250	\$0.41	250	\$0.38
500	\$0.35	500	\$0.35
1,000	\$0.31	1,000	\$0.30

**MODEL YEAR FACTORS**

Year	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
2012	1.00	1.00	1.00	1.00	1.00	1.00	1.16	1.16
2011	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
2010	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
2009	<b>1.00</b>							
2008	0.96	1.00	1.00	1.00	1.00	1.00	0.95	0.95
2007	0.96	1.01	1.00	1.00	1.00	1.00	0.90	0.90
2006	0.96	1.01	1.00	1.00	1.00	1.00	0.87	0.86
2005	0.96	1.01	1.00	1.00	1.00	1.00	0.84	0.82
2004	0.96	1.01	1.00	1.00	1.00	1.00	0.81	0.76
2003	0.96	1.01	1.00	1.00	1.00	1.00	0.77	0.70
2002	0.90	1.01	1.00	1.00	1.00	1.00	0.73	0.64
2001	0.90	1.01	1.00	1.00	1.00	1.00	0.70	0.60
2000	0.90	1.01	1.00	1.00	1.00	1.00	0.66	0.57
1999	0.90	1.01	1.00	1.00	1.00	1.00	0.64	0.55
1998	0.90	1.01	1.00	1.00	1.00	1.00	0.62	0.52
1997 – 1990	0.88	0.99	1.00	1.00	1.00	1.00	0.62	0.52
1989 & Prior	0.70	0.79	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by multiplying the base premium for the current model year by 1.05, unless shown otherwise.

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**Other Than Collision and Collision Symbols**

SA/ISO Symbol	Applicable to Model Years 1990 & Later		SA/ISO Symbol	Applicable to Model Years 1989 & Prior	
	OTC	Coll		OTC	Coll
1	0.86	0.88	1	0.42	0.60
2	1.00	1.00	2	0.42	0.60
3	1.21	1.09	3	0.42	0.60
4	1.34	1.16	4	0.42	0.60
5	1.47	1.22	5	0.52	0.74
6	1.63	1.28	6	0.78	0.88
7	1.78	1.35	7	1.00	1.00
8	1.94	1.42	8	1.30	1.13
10	2.12	1.49	10	1.63	1.25
11	2.27	1.56	11	1.95	1.38
12	2.55	1.64	12	2.32	1.52
13	2.77	1.72	13	2.80	1.68
14	3.03	1.82	*14	3.35	1.88
15	3.34	1.94	15	3.98	2.10
16	3.64	2.05	16	4.63	2.35
17	3.92	2.16	17	5.38	2.55
18	4.20	2.27	18	6.25	2.75
19	4.54	2.39	19	7.25	3.00
20	4.93	2.50	20	8.45	3.30
21	5.38	2.61	21	See instructions below	
22	5.95	2.75			
23	6.55	2.91			
24	7.45	3.14			
25	8.71	3.50			
26	10.05	3.85			
27	See instructions below				

The results of the computations below must be inserted at and/or after step 8 “Result #7 x SA/ISO Symbol” of the rating algorithms on page 3 when applicable.

**Other Than Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.20 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Other Than Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:  
 Multiplying the Symbol 20 Factor by  $[1 + (0.017 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Other Than Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

**Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.05 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:  
 Multiplying the Symbol 20 Factor by  $[1 + (0.014 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

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**TERRITORY FACTORS**

<b>Territory</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
1	1.33	1.27	1.20	1.00	1.20	1.20	0.91	1.05
3	1.00	1.25	1.00	0.87	1.02	1.02	0.93	0.83
5	1.06	1.07	1.00	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.10	1.10	0.95	1.00
7	1.11	1.17	1.00	0.95	1.10	1.10	0.95	0.95
8	1.11	1.11	1.10	0.95	1.10	1.10	0.95	0.95
9	1.10	1.10	1.10	0.95	1.10	1.10	0.89	0.95
10	1.07	1.07	0.95	0.90	1.00	1.00	0.81	0.93
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	0.85	0.93
15	1.03	1.03	1.00	1.05	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.10	0.92
52	1.01	1.01	0.95	0.95	0.95	0.95	1.11	1.00
53	0.93	0.94	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.05	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.05	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.05	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
61	0.93	0.85	0.89	0.97	1.09	1.09	0.97	0.87
62	0.91	0.85	0.89	0.99	1.10	1.10	1.00	0.91
63	0.92	0.96	1.00	1.05	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
69	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
70	0.95	0.95	0.95	0.95	1.00	1.00	0.95	0.95
71	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
72	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
90	1.19	1.19	1.05	1.00	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.10	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.07	0.97
96	1.46	1.46	1.09	0.95	1.24	1.24	1.05	0.95
98	2.59	2.59	2.19	1.38	2.06	2.06	1.44	1.44

**POLICY FEES/CHARGES**

The following fees/charges apply in addition to the coverage premium:

- **Policy Fee** - \$10 for all policy terms (Applies to new business, renewal & rewritten policies)
- **Reinstatement Fee** - \$20
- **Installment Fee** - \$8 per installment billed
- **Financial Responsibility Filing Fee** - \$20
- **NSF Fee** - \$20 for any check returned for non-sufficient funds.

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**DISCOUNTS/SURCHARGES**

No discounts apply to UM, UMPD, UIM, Extended Transportation Expenses, Towing and Labor, Additional and Custom Equipment, Family Account Coverage Extension and Difference in Value (Lease-Gap and Financed Vehicles).

**Multiplicative Discount** - applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages. Discount factors are as follows:

5% Paid In Full	10% Homeowner	25% Multi-Car	15% Prior Insurance	5% Mobile Home	Multiplicative Discount Factor
					1.00
x					0.95
	x				0.90
		x			0.75
			x		0.85
				x	0.95
x	x				0.86
x		x			0.71
x			x		0.81
x				x	0.90
	x	x			0.68
	x		x		0.77
		x	x		0.64
		x		x	0.71
			x	x	0.81
x	x	x			0.64
x	x		x		0.73
x		x	x		0.61
x		x		x	0.68
x			x	x	0.77
	x	x	x		0.57
		x	x	x	0.61
x	x	x	x		0.55
x		x	x	x	0.58

- A **Renewal Discount** factor of 0.96 will apply to all policies after twelve (12) continuous months and a factor of 0.92 will apply after twenty-four (24) continuous months. Applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.
- A **55+ years old Defensive Driving Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, and Collision coverages, and only to the vehicle principally operated by the qualifying insured. If the qualifying insured operates more than one vehicle, the discount shall be applied to each vehicle the insured principally operates as long as there are no other operators assigned to any of the vehicles.
- A **College Graduate Scholastic Achievement Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision, and only to the vehicle principally operated by the qualifying insured. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates. An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

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**DISCOUNTS/SURCHARGES (continued)**

- **Blue Chip Discount Factors are as follows** (apply to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages):

Blue Chip Level	Score	Discount Factor BI, PD, PIP MP, & PIP WL/AD	Discount Factor OTC & COLL
Level 1	775-997	0.60	0.69
Level 2	750-774	0.61	0.69
Level 3	725-749	0.63	0.69
Level 4	700-724	0.65	0.69
Level 5	675-699	0.67	0.69
Level 6	650-674	0.69	0.69
Level 7	625-649, 001	0.69	0.69
Level 8	600-624	0.71	0.71
Level 9	575-599, 998, 999	0.73	0.73
Level 10	500-574	0.85	0.85
Level 11	50-499	1.00	1.00

- A surcharge factor of 1.20 will apply to **Business Use vehicles**
- A surcharge factor of 1.20 will apply to **Students Away at School** with a covered vehicle in a state other than Arkansas. Students away at school in Arkansas with a covered vehicle are not subject to this surcharge.
- A surcharge factor of 1.15 will apply to any driver with three or more **At-Fault Accidents and/or Major Violations**.

**OPTIONAL COVERAGES**

**Transportation Expenses (Optional Limits)**

Coverage Limit	6-Month Premium
\$20 per day/\$600 Max	Included with OTC
\$25 per day/\$750 Max	\$8

**Towing and Labor**

\$50 per disablement  
 Six month premium = \$8 per car

**Named Non-Owner Coverage**

Liability premium is determined by using the same rating steps as applicable coverages and current model year

**Family Account Coverage Extension**

Six-month premium of \$100 per scheduled driver is charged.

**Difference in Value (Lease-Gap and Financed Vehicle) Coverage**

The premium is determined by the following formula:  
 (Final OTC rate + Final Collision rate) x 0.03  
 Apply surcharge after the term factor

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**Driver Code 0 Point Factors**

Class Code	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
A0	1.38	1.38	1.00	1.00	1.00	1.00	1.34	1.36
A1	3.72	3.72	1.00	1.00	1.90	1.90	2.18	3.36
A2	2.44	2.44	1.00	1.00	1.52	1.52	1.67	2.46
A3	1.64	1.64	1.00	1.00	1.21	1.21	1.42	1.73
A4	1.12	1.12	1.00	1.00	1.00	1.00	1.15	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	0.97	0.98
A7	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A8	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A9	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
B0	1.64	1.64	1.00	1.00	0.83	0.83	1.38	1.93
B1	5.57	5.57	1.00	1.00	1.68	1.68	1.66	5.13
B2	2.91	2.91	1.00	1.00	1.27	1.27	1.67	3.41
B3	2.08	2.08	1.00	1.00	1.02	1.02	1.46	2.54
B4	1.30	1.30	1.00	1.00	0.72	0.72	1.25	1.55
B5	1.24	1.24	1.00	1.00	0.79	0.79	1.09	1.38
B6	1.14	1.14	1.00	1.00	0.79	0.79	1.00	1.25
B7	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B8	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B9	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
C0	1.16	1.16	1.00	1.00	1.00	1.00	1.03	1.11
C1	2.68	2.68	1.00	1.00	1.69	1.69	1.66	2.90
C2	1.66	1.66	1.00	1.00	1.44	1.44	1.27	1.62
C3	1.36	1.36	1.00	1.00	1.16	1.16	1.07	1.30
C4	0.92	0.92	1.00	1.00	0.92	0.92	1.03	1.06
C5	0.86	0.86	1.00	1.00	0.92	0.92	0.91	0.96
C6	0.91	0.91	1.00	1.00	0.92	0.92	0.87	1.00
C7	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C8	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C9	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
D0	1.47	1.47	1.00	1.00	1.20	1.20	1.01	1.36
D1	4.29	4.29	1.00	1.00	2.04	2.04	1.11	3.60
D2	2.50	2.50	1.00	1.00	1.43	1.43	1.07	2.07
D3	1.75	1.75	1.00	1.00	1.24	1.24	1.02	1.60
D4	1.22	1.22	1.00	1.00	1.07	1.07	1.00	1.26
D5	1.14	1.14	1.00	1.00	1.07	1.07	0.96	1.16
D6	1.15	1.15	1.00	1.00	1.21	1.21	0.94	1.13
D7	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D8	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D9	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
V0	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V1	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V2	0.97	0.97	1.00	1.00	0.93	0.93	0.85	0.86
V3	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V4	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V5	1.24	1.24	1.00	1.00	0.69	0.69	0.64	0.92
V6	1.36	1.36	1.00	1.00	0.69	0.69	0.64	0.92
X0	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X1	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X2	0.99	0.99	1.00	1.00	0.79	0.79	0.91	1.00
X3	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.01
X4	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.03
X5	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.28
X6	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.34
Y0	0.99	0.99	1.00	1.00	0.92	0.92	0.85	0.97
Y1	0.99	0.99	1.00	1.00	0.92	0.92	0.84	0.97
Y2	0.89	0.89	1.00	1.00	0.86	0.86	0.80	0.95
Y3	0.91	0.91	1.00	1.00	0.69	0.69	0.69	0.88
Y4	0.94	0.94	1.00	1.00	0.69	0.69	0.68	0.88
Y5	1.13	1.13	1.00	1.00	0.69	0.69	0.52	0.94
Y6	1.24	1.24	1.00	1.00	0.69	0.69	0.53	0.94
Z0	1.12	1.12	1.00	1.00	1.21	1.21	0.88	1.04
Z1	1.12	1.12	1.00	1.00	1.21	1.21	0.89	1.04
Z2	0.97	0.97	1.00	1.00	1.00	1.00	0.79	0.94
Z3	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z4	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z5	1.30	1.30	1.00	1.00	0.69	0.69	0.57	0.97
Z6	1.37	1.37	1.00	1.00	0.69	0.69	0.58	1.07

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**Violation Point Add-Ons**

<b>POINTS</b>	<b>BI</b>	<b>PD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.04	0.04	0.03	0.24
2	0.31	0.31	0.19	0.19	0.15	0.31
3	0.58	0.58	0.24	0.24	0.15	0.52
4	0.71	0.71	0.30	0.30	0.29	0.66
5	0.87	0.87	0.47	0.47	0.31	0.81
6	1.06	1.06	0.53	0.53	0.36	0.99
7	1.19	1.19	0.60	0.60	0.48	1.22
8	1.52	1.52	0.73	0.73	0.59	1.43
9	1.79	1.79	0.85	0.85	0.64	1.80
10	2.07	2.07	0.94	0.94	0.74	2.08
11	2.35	2.35	1.04	1.04	0.84	2.36
12	2.63	2.63	1.13	1.13	0.94	2.64
13	2.91	2.91	1.22	1.22	1.03	2.92
14	3.19	3.19	1.31	1.31	1.13	3.20
15	3.46	3.46	1.41	1.41	1.23	3.48
16	3.74	3.74	1.50	1.50	1.33	3.76
17	4.02	4.02	1.59	1.59	1.43	4.04
18	4.30	4.30	1.68	1.68	1.53	4.32
19	4.58	4.58	1.78	1.78	1.62	4.60
20	4.86	4.86	1.87	1.87	1.72	4.88
21	5.14	5.14	1.96	1.96	1.82	5.16
22	5.42	5.42	2.05	2.05	1.92	5.44
23	5.70	5.70	2.15	2.15	2.02	5.72
24	5.98	5.98	2.24	2.24	2.12	6.00
25	6.25	6.25	2.33	2.33	2.21	6.28
26	6.53	6.53	2.42	2.42	2.31	6.56
27	6.81	6.81	2.52	2.52	2.41	6.84
28	7.09	7.09	2.61	2.61	2.51	7.12
29	7.37	7.37	2.70	2.70	2.61	7.40
30	7.65	7.65	2.79	2.79	2.71	7.68

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
 Effective 05-17-09

**Age of Violation Factors (Majors, Accidents & DUI)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	1.042
0	1	0	1.000
0	1	1	0.974
0	1	2	1.062
0	1	3+	1.062
0	2	0	1.000
0	2	1	1.080
0	2	2	1.100
0	2	3+	1.100
0	3+	0	1.100
0	3+	1	1.080
0	3+	2	1.100
0	3+	3+	1.100
1	0	0	1.105
1	0	1	1.105
1	0	2	1.105
1	0	3+	1.105
1	1	0	1.105
1	1	1	1.105
1	1	2	1.105
1	1	3+	1.105
1	2	0	1.105
1	2	1	1.105
1	2	2	1.105
1	2	3+	1.105
1	3+	0	1.105
1	3+	1	1.105
1	3+	2	1.105
1	3+	3+	1.105
2	0	0	1.242
2	0	1	1.242
2	0	2	1.242
2	0	3+	1.242
2	1	0	1.242
2	1	1	1.242
2	1	2	1.242
2	1	3+	1.242
2	2	0	1.242
2	2	1	1.242
2	2	2	1.242
2	2	3+	1.242
2	3+	0	1.242
2	3+	1	1.242
2	3+	2	1.242
2	3+	3+	1.242
3+	0	0	1.490
3+	0	1	1.490
3+	0	2	1.490
3+	0	3+	1.490
3+	1	0	1.490
3+	1	1	1.490
3+	1	2	1.490
3+	1	3+	1.490
3+	2	0	1.490
3+	2	1	1.490
3+	2	2	1.490
3+	2	3+	1.490
3+	3+	0	1.490
3+	3+	1	1.490
3+	3+	2	1.490
3+	3+	3+	1.490

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
 Effective 05-17-09

**Age of Violation Factors (Speeds, Minors)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	0.995
0	1	0	1.000
0	1	1	0.974
0	1	2	1.014
0	1	3+	1.014
0	2	0	1.000
0	2	1	1.032
0	2	2	1.051
0	2	3+	1.051
0	3+	0	1.051
0	3+	1	1.032
0	3+	2	1.051
0	3+	3+	1.051
1	0	0	1.060
1	0	1	1.060
1	0	2	1.060
1	0	3+	1.060
1	1	0	1.060
1	1	1	1.060
1	1	2	1.060
1	1	3+	1.060
1	2	0	1.060
1	2	1	1.060
1	2	2	1.060
1	2	3+	1.060
1	3+	0	1.060
1	3+	1	1.060
1	3+	2	1.060
1	3+	3+	1.060
2	0	0	1.180
2	0	1	1.180
2	0	2	1.180
2	0	3+	1.180
2	1	0	1.180
2	1	1	1.180
2	1	2	1.180
2	1	3+	1.180
2	2	0	1.180
2	2	1	1.180
2	2	2	1.180
2	2	3+	1.180
2	3+	0	1.180
2	3+	1	1.180
2	3+	2	1.180
2	3+	3+	1.180
3+	0	0	1.250
3+	0	1	1.250
3+	0	2	1.250
3+	0	3+	1.250
3+	1	0	1.250
3+	1	1	1.250
3+	1	2	1.250
3+	1	3+	1.250
3+	2	0	1.250
3+	2	1	1.250
3+	2	2	1.250
3+	2	3+	1.250
3+	3+	0	1.250
3+	3+	1	1.250
3+	3+	2	1.250
3+	3+	3+	1.250

## EXCLUSIONS

1. All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
2. The Named Insured may not be excluded or deleted.
3. A non-driving spouse must be excluded from coverage.
4. All exclusion forms must be signed by the Named Insured(s) before they are effective.

## CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by any named insured.
2. Lienholder copies are not generated until the policy actually cancels. If payment is received in the Company office prior to the cancel date, the policy will be automatically reinstated.
3. All cancellations will be processed on a pro-rata basis.
4. All refunds are issued payable to the Named Insured and mailed to the Named Insured. Refunds for policies with Premium Financing will be issued payable to the Premium Finance Company and mailed to the Premium Finance Company.

## REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

## SERVICE FEES

1. An \$8 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$10 policy fee will be charged to issue a new, renewal or rewritten policy for all policy terms.
5. A nonrefundable \$20 fee will be charged each time a policy is reinstated.

**...BILLING OPTIONS**

1. The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

<b>Six Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Quarterly (Two Pay)	N/A	\$8 N/A – EFT	60% due at inception with remaining due in 3 months.	50% due at inception with remaining due in 3 months.
Monthly (Six Pay)	Yes	\$8 N/A – EFT	24% due at inception with remaining billed in installments every 30 days.	1/6 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

<b>Twelve Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Two Pay	N/A	\$8 N/A - EFT	55% due at inception with remaining due in 6 months.	50% due at inception with remaining due in 6 months.
Quarterly (Four Pay)	N/A	\$8 N/A – EFT	30% due at inception with remaining billed in installments every 90 days.	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly (12 Pay)Pay	Yes	\$8 N/A - EFT	12% due at inception with remaining billed in installments every 30 days.	1/12 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

\*Paid in Full – 100% of the term premium submitted with the application will earn a 5% discount.

2. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

## BILLING OPTIONS (CONT'D)

### 3. Electronic Funds Transfer ("E-Pay")

The insured has the option of choosing a date between the 1<sup>st</sup> and 28<sup>th</sup> of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

**4. If an SR22 is required, the \$20 fee for the filing is in addition to the down payment due and any other applicable fees.**

## METHODS OF PAYMENT

1. A personal check or agency check may be mailed to the Company for any down payment or installment billing.

2. Customers Can Pay:

- a) **Down Payments** – Customers can use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card payment Agreement New Business Cash With Application Only Form (CG874) via AgentSite. This form must be completed and faxed to the number provided on the form.
- b) **By Check** – Customers can mail in a check with the invoice billing stub.
- c) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item 3 under the Billing Options rule.
- d) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:

1) **Pay on the Web** at [www.stateauto.com](http://www.stateauto.com) – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.

2) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

3. **Agent "Sweep" / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “sweeps” the money out via electronic transaction.

- a) **New business** - Agencies may upload insureds new business and down payments through AgentSite netXpress.
- b) **Installment payments** - agents can "Sweep" insureds installment payments received in their office via State Auto's AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on "Sweeping".

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using AgentSite netXpress.
- For paper applications submitted to the Company to issue, staple the down payment check or money order to the application.

***All payments will be processed the day notice is received. Any down payment that results in an NSF (Non Sufficient Funds) transaction will be rescinded and the policy voided. We will notify the agent of this action. The insured will be notified by letter sent in overnight mail.***

## SURCHARGES (CONT'D)

### STUDENTS AWAY AT SCHOOL WITH VEHICLE

Students away at school in a state other than Arkansas with a covered vehicle will be subject to a 20% surcharge. If the student attends school in a state that the State Auto Companies do not write in, the risk is unacceptable. Please call your Sales and Underwriting Representative for confirmation of acceptable states.

Students away at school in Arkansas with a covered vehicle are not subject to this surcharge. However, both the permanent residence address and the school address must be provided. Each vehicle will be rated in the territory where it is garaged.

### FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE

Drivers who have a valid foreign or international driver's license but not a valid U.S. license, or an unverifiable U.S. license will be charged with a major.

### ...MULTIPLE ACCIDENT/MAJOR SURCHARGE

Any driver with three or more accidents or major violations, in any combination, will be subject to a 15% surcharge.

## DISCOUNTS

All discounts may be applicable. If a policy is no longer eligible for a discount due to a mid-term vehicle deletion or policy cancellation, the discount will be removed on a pro-rata basis.

### 10% HOMEOWNERS

The policy is eligible for the Homeowners Discount if:

1. The named insured has a homeowners or condo policy. A renter's and mobile home policies are ineligible to qualify the policy for the discount.
2. A copy of the homeowner declarations page must accompany the State Auto National application. If it is a State Auto policy, only the policy number is required.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

**Note: If the Declarations page is not received with the application, the discount will not be applied. The discount may be applied at a later date on a pro-rata basis when the Declarations page is received by the Company.**

### 25% MULTI-CAR

The Multi-Car Discount applies when two (2) or more cars are rated on the same State Auto National policy. A vehicle insured by any other State Auto Company will not qualify a vehicle on a State Auto National policy for this discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% PAID IN FULL

The policy will receive a **5% Paid In Full Discount** if the policy is correctly rated on the application and 100% of the term premium is received with the application.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% DEFENSIVE DRIVER

The policy is eligible for the Defensive Driver Discount if:

- The driver is age 55 or over and is rated on a listed vehicle.
- The driver has successfully completed an approved Motor Vehicle Accident Prevention Course within the last 36 months.

## **DISCOUNTS (CONT'D)**

### **5% DEFENSIVE DRIVER (CONT'D)**

- The course was approved by the Arkansas Department of Motor Vehicles.
- The course instructor was approved by the Arkansas Department of Motor Vehicles.
- The course included the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles.
- The course was not self-instructed.
- The certificate must accompany the application for the discount to be applied.

This is a driver level discount and applies to BI, PD, PIP and Collision coverages for the vehicle on which the certificate holder is the rated driver. The discount will not be applied more than once to the same auto regardless of the number of courses completed within the same household. The discount will apply for a period of three years from the date the course was completed. The driver must complete another approved course to remain eligible for an additional three years.

### **5% COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT**

The policy is eligible for the College Graduate Scholastic Achievement Discount if:

1. The insured is under twenty-five (25) years old and has graduated from a college or university, and
2. The insured's cumulative scholastic record shows that he or she attained one of the following:
  - a grade average of "B" or higher, if letter grades are used, or
  - at least a 3 point average on a 4 point scale (or equivalent).

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

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

This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### **PRIOR INSURANCE DISCOUNT**

- A. A new State Auto National policy is eligible for a 15% prior insurance discount if the named insured can show proof of prior private passenger auto liability insurance which covered the named insured or spouse for six (6) continuous months with no more than a thirty (30) day lapse. Proof of prior insurance is documentation that demonstrates the prior policy did not lapse for more than 30 days. Acceptable proof documentation includes:

- Policy declaration
- Renewal billing showing policy number and term
- Cancellation or non-renewal notice

A prior State Auto National policy will not be considered acceptable proof of prior insurance for a new or rewritten State Auto National policy except under the following circumstances:

- The named insured has moved from one state to another.
- A child purchasing his/her own policy coming from a parent's State Auto National policy that was receiving the prior insurance discount.
- A parent purchasing his/her own policy coming from a child's State Auto National policy that was receiving the prior insurance discount.
- A spouse recently separated or divorced from a State Auto National named insured whose policy was receiving the prior insurance discount.
- The named insured policy was canceled or lapsed due to an overseas military deployment and the policy was receiving the prior insurance discount at the time of cancellation.

- B. For new policies, the discount will be applied to eligible policies with the understanding and presumption the agency has obtained proof of prior insurance and will retain it in the agency file.
- C. Policies that qualify for the prior insurance discount will retain the discount at subsequent renewals.
- D. The policy discount applies to BI, PD, PIP, Other Than Collision and Collision coverage.

## DISCOUNTS (CONT'D)

### BLUE CHIP RATING

The policy will receive a premium discount based on the applicants credit score.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.



### 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### ...RENEWAL DISCOUNT

A State Auto National policy may be eligible for our Renewal Discount. A 4% discount will be applied after twelve (12) continuous months and an 8% discount after twenty-four (24) continuous months.

### ...BI/PD LIMIT OPTIONS

Limits
25/50/25
50/100/25
50/100/50

**Note:** *Liability limits must be the same on all cars of a multi-car policy.*

**...UNINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UMBI Coverage may be rejected in writing.
2. UMBI limits may not exceed the Liability limits selected.
3. UMBI limits may be any limits option up to the policy Liability limits selected.
4. UMBI limits must be the same on all cars of a multi-car risk.
5. UMBI Coverage is available only on policies with Liability Coverage.

**Note: UMBI limits will be issued equal to the Liability limits if lower UMBI limits are not requested in writing.**

**...UNINSURED MOTORISTS – Property Damage**

Limits
25,000
50,000

***This is an optional coverage.***

1. UMPD Coverage is available only on policies selecting UMBI Coverage.
2. A \$200 deductible applies unless we insure the vehicle for both UMPD and Collision.
3. UMPD Coverage may be rejected in writing.

**...UNDERINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UIM Coverage is offered at the same limits as the Uninsured Motorists limits selected.
2. UIM limits must be the same on all cars of a multi-car risk.
3. UIM Coverage must be rejected in writing if UIM Coverage is not requested.
4. UIM Coverage must be rejected in writing if UM Coverage is not purchased.

**Note: UIM limits will be issued equal to the UMBI limits if not rejected in writing.**

### ...FAMILY ACCOUNT COVERAGE EXTENSION

The primary intent of this endorsement is to extend coverage\* to a driver insured on a National policy for their operation of a vehicle insured under a State Auto standard policy.

This endorsement may also be used to extend liability coverage to non-owned autos furnished or available for the National insured's regular use.\*

*\*Please refer to the endorsement for specific coverage definitions and limitations.*

**Six Month Premium = \$100 per driver**

### AUTO LOAN/ LEASE AUTO

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy, subject to the limitations contained in the endorsement.
2. Auto Loan/Lease Auto is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Auto Loan/Lease Auto will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Auto Loan/Lease Auto is a vehicle endorsement and applies only when the vehicle for which this Coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, or carry-over loans, etc. Refer to coverage form for a complete listing of limitations.

**Six-Month Premium = 3% of Other Than Collision and Collision Premiums**

### TOWING AND LABOR

1. Towing and Labor Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

**\$50 per Disablement  
Six-Month Premium = \$8 per car**

### OPTIONAL LIMITS TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for "your covered auto".
2. Optional Limits Transportation Expenses Coverage must be written at policy inception. Coverage may be added at each subsequent renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

Optional Limit	Semi-annual Premium Per Vehicle
\$25 per day/\$750 maximum	\$8

### FINANCIAL RESPONSIBILITY

1. Financial Responsibility filings are only available for the state in which the policy is issued.
2. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured. This fee is in addition to the down payment due on the policy.

**Note: SR-22 filings may be issued from your office. Contact your State Auto National Sales and Underwriting Representative for details and a pre-assigned policy number.**

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

716..	717..(cont'd)	719..(cont'd)	720..(cont'd)
71601 ..... 51	71731.....55	71903 ..... 8	72020 ..... 50
71602 ..... 96	71740.....58	71909 ..... 8	72021 ..... 11
71603 ..... 51	☎...71742.....12	71910 ..... 8	☎...72022.....7
71611 ..... 96	71743.....57	71913 ..... 8	72023 ..... 6
71612 ..... 96	☎...71744.....56	71914 ..... 8	72024 ..... 6
71613 ..... 96	☎...71745.....56	71920-21.....57	72025 ..... 60
71630 ..... 11	71747.....55	71922 ..... 60	72026 ..... 11
71631 ..... 53	☎...71748.....12	71923 ..... 57	72027-28 ..... 67
71635 ..... 54	71749-50 .....55	71929 ..... 57	72029 ..... 11
71638 ..... 52	71751.....56	71932 ..... 61	72030 ..... 67
71639 ..... 51	71752.....58	71933 ..... 60	72031 ..... 64
☎...71640 .....54	71753.....55	71935 ..... 60	☎...72032.....13
71642 ..... 54	71754.....58	71937 ..... 61	☎...72034.....13
71643 ..... 51	71758-59 .....55	71940 ..... 60	☎...72035.....13
71644 ..... 51	71762-64 .....56	71941 ..... 15	72036 ..... 11
71646 ..... 54	71765.....55	71942 ..... 15	72037 ..... 6
71647 ..... 53	71766.....56	71943 ..... 57	72038 ..... 11
71649 ..... 11	71767.....11	71944-45.....61	72039 ..... 67
71651 ..... 53	71768.....55	71946 ..... 15	72040 ..... 11
☎...71652 .....12	☎...71769.....56	71949-50.....60	72041 ..... 11
☎...71653 .....54	71770.....58	71951 ..... 8	72042 ..... 11
71654 ..... 11	71772.....57	71952 ..... 60	72043 ..... 11
71655-57 .....52	<b>718..</b>	71953 ..... 61	72044 ..... 64
71658 ..... 54	71801-02 .....58	71956 ..... 8	☎...72045.....50
71659 ..... 96	71820 ..... 60	71957-59.....60	72046 ..... 6
71660 ..... 53	☎...71822.....72	71960-61.....60	☎...72047.....13
71661 ..... 54	71823.....61	71962 ..... 57	72048 ..... 11
71662 ..... 51	71824.....60	71964 ..... 8	72051 ..... 64
71663 ..... 54	71825-28 .....58	71965 ..... 60	☎...72052.....50
☎...71665 .....12	71831.....58	71966 ..... 15	72053 ..... 1
71666 ..... 11	71832-33 .....61	71968 ..... 8	72055 ..... 11
71667 ..... 51	71834.....59	71969-70.....60	72057 ..... 96
71670 ..... 52	71835.....58	71971 ..... 60	☎...72058.....13
71671 ..... 53	☎...71836.....72	71972-73.....61	72059 ..... 11
71674 ..... 11	71837-40 .....59	71998-99.....57	72060 ..... 50
71675 ..... 53	71841-42 .....61	<b>720..</b>	72061 ..... 11
71676 ..... 54	71844.....58	☎...72001 .....13	72063 ..... 63
71677 ..... 52	71845.....58	72002 ..... 91	72064 ..... 11
71678 ..... 51	71846.....61	72003 ..... 11	72065 ..... 1
<b>717..</b>	71847.....58	72004 ..... 96	72066 ..... 11
71701 ..... 56	☎...71851-52 .....60	72005 ..... 11	72067 ..... 67
71711 ..... 56	☎...71853.....72	72006 ..... 11	☎...72068.....50
71720 ..... 56	71854.....59	72007 ..... 6	72069 ..... 11
71721 ..... 57	71855.....58	72010 ..... 50	☎...72070.....13
71722 ..... 58	71857-58 .....58	☎...72011 ..... 7	72071 ..... 11
71724 ..... 55	71859.....60	☎...72012 .....50	72072 ..... 6
☎...71725 .....12	71860-62 .....58	72013 ..... 67	72073 ..... 11
71726 ..... 56	71864.....58	72014 ..... 11	72074 ..... 11
71728 ..... 57	☎...71865-66 .....72	☎...72015 ..... 7	72075 ..... 11
71730 ..... 55	<b>719..</b>	☎...72016 .....13	72076 ..... 1
	71901.....8	72017 ..... 11	72078 ..... 1
	71902.....8	72018 ..... 6	72079 ..... 96

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

720..(cont'd)	721..(cont'd)	723..	723..(cont'd)
72080 ..... 63	72149..... 50	72301 ..... 5	72381 ..... 5
72081 ..... 50	72150..... 96	72303 ..... 5	72383 ..... 11
☎...72082 ..... 50	72152..... 96	72310 ..... 5	72384 ..... 5
72083 ..... 6	72153..... 67	72311 ..... 11	72385 ..... 11
72084 ..... 96	☎...72156..... 13	72312 ..... 11	72386 ..... 11
72086 ..... 6	☎...72157..... 13	72313 ..... 5	72387 ..... 11
72087 ..... 8	72158..... 6	72314 ..... 11	72389 ..... 11
72088 ..... 67	72159..... 11	72315 ..... 5	72390 ..... 11
72089 ..... 6	☎...72160..... 69	72316 ..... 5	72391 ..... 11
72099 ..... 1	72164..... 1	72319 ..... 5	72392 ..... 11
<b>721..</b>	☎...72165..... 71	72320 ..... 11	72394 ..... 11
72101 ..... 11	72166..... 11	72321 ..... 5	72395 ..... 5
72102 ..... 50	☎...72167..... 7	72322 ..... 11	72396 ..... 11
72103 ..... 1	72168..... 96	72324 ..... 11	72397 ..... 11
72104 ..... 15	72169..... 11	72325 ..... 5	<b>724..</b>
72105 ..... 15	72170..... 11	72326 ..... 11	72401 ..... 9
☎...72106 ..... 13	☎...72173..... 50	72327 ..... 5	72402 ..... 9
72107 ..... 11	72175..... 96	72328 ..... 11	72403 ..... 9
72108 ..... 11	72176..... 6	72329 ..... 5	72404 ..... 9
☎...72110 ..... 13	72178..... 50	72330 ..... 5	☎...72410..... 70
72111 ..... 50	72179..... 67	72331 ..... 5	72411 ..... 9
☎...72112 ..... 71	72180..... 1	72332 ..... 5	☎...72412..... 70
72113 ..... 1	72181..... 11	72333 ..... 11	☎...72413..... 70
72114 ..... 1	72182..... 96	72335 ..... 11	72414 ..... 9
72115 ..... 1	72183..... 1	72336 ..... 11	☎...72415..... 70
72116 ..... 1	72189..... 11	72338 ..... 5	72416 ..... 9
72117 ..... 1	72190..... 1	72339 ..... 5	72417 ..... 9
72118 ..... 1	72199..... 1	72340 ..... 11	72419 ..... 9
72119 ..... 1	<b>722..</b>	72341 ..... 11	72421 ..... 9
72120 ..... 1	72201..... 91	72342 ..... 11	☎...72422..... 70
☎...72121 ..... 50	72202..... 91	72346 ..... 11	☎...72424..... 70
☎...72122 ..... 7	72203..... 91	72347 ..... 11	☎...72425..... 70
72123 ..... 11	72204..... 91	72348 ..... 11	☎...72426..... 9
72124 ..... 1	72205..... 1	72350 ..... 5	72427 ..... 11
☎...72125 ..... 13	72206..... 91	72351 ..... 5	72428 ..... 5
☎...72126 ..... 13	72207..... 1	72352 ..... 11	☎...72429..... 11
☎...72127 ..... 13	72208..... 1	72353 ..... 11	☎...72430..... 70
72128 ..... 96	72209..... 91	72354 ..... 11	72431 ..... 5
72129 ..... 96	72210..... 1	72355 ..... 11	☎...72432..... 11
72130 ..... 67	72211..... 1	72358 ..... 5	☎...72433..... 70
☎...72131 ..... 50	72212..... 1	72359 ..... 11	☎...72434..... 70
72132 ..... 96	72214..... 1	72360 ..... 11	☎...72435..... 70
72133 ..... 96	72215..... 1	72364 ..... 5	☎...72436..... 70
72134 ..... 11	72216..... 1	72365 ..... 11	☎...72437..... 9
72135 ..... 1	72217..... 1	72366 ..... 11	72438 ..... 9
72136 ..... 50	72219..... 1	72367 ..... 11	72439 ..... 9
72137 ..... 50	72221..... 1	72368 ..... 11	☎...72440..... 70
72139 ..... 68	72222..... 1	72369 ..... 11	☎...72441..... 70
72140 ..... 11	72223..... 1	72370 ..... 5	☎...72442..... 9
72141 ..... 67	72225..... 1	72372 ..... 11	☎...72443..... 70
72142 ..... 1	72227..... 1	72373 ..... 11	☎...72444..... 70
☎...72143 ..... 50	72231..... 1	72374 ..... 11	☎...72445..... 70
72145 ..... 50	72295..... 1	72376 ..... 5	☎...72447..... 9
		72377 ..... 5	72449 ..... 9
		72379 ..... 11	72450 ..... 9

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

724..(cont'd)	725..(cont'd)	726..(cont'd)	727..(cont'd)
72451 ..... 9	☎...72555.....66	72666 ..... 64	72766 ..... 3
☎...72453 ..... 70	72556.....66	72668 ..... 65	72768 ..... 3
☎...72454 ..... 70	72557.....11	72669-70..... 64	72769 ..... 3
☎...72455 ..... 70	72560-61 ..... 66	72672 ..... 65	72770 ..... 3
☎...72456 ..... 70	☎...72562.....71	72675 ..... 65	☎...72773.....64
☎...72457 ..... 70	☎...72564.....71	72677 ..... 65	72774 ..... 3
☎...72458 ..... 70	72565-66 ..... 66	72679-80..... 64	☎...72776.....64
72459 ..... 66	☎...72567 ..... 66	72682 ..... 65	<b>728..</b>
☎...72460 ..... 70	72568.....50	72683 ..... 64	72801-02 ..... 63
☎...72461 ..... 70	72569.....66	72685-86..... 64	72811-12 ..... 63
72462 ..... 11	☎...72571-72 .....71	72687 ..... 65	☎...72820.....63
☎...72464 ..... 70	72573.....66	<b>727..</b>	72821 ..... 63
☎...72465 ..... 9	72575.....67	72701 ..... 3	72823 ..... 63
72466 ..... 66	72576.....66	72702 ..... 3	☎...72824.....62
☎...72467 ..... 9	72577-79 .....66	72703 ..... 3	72826 ..... 63
72469 ..... 66	72581.....67	72704 ..... 3	72827 ..... 62
☎...72470 ..... 70	72583-85 .....66	72711 ..... 3	72828-29 ..... 60
72471 ..... 9	72587 ..... 66	72712 ..... 3	72830 ..... 63
72472 ..... 9	<b>726..</b>	72714 ..... 3	72832 ..... 63
72473 ..... 9	72601-02 ..... 65	72715 ..... 3	72833 ..... 62
72474 ..... 9	☎...72610.....64	72716 ..... 3	72834-35 ..... 63
72475 ..... 9	72611.....65	72717 ..... 3	72837 ..... 63
72476 ..... 9	72612.....11	72718 ..... 3	72838 ..... 62
☎...72478 ..... 70	72613.....11	72719 ..... 3	72839-40 ..... 63
72479 ..... 11	72615.....65	☎...72721 ..... 64	72841 ..... 62
72482 ..... 66	☎...72616.....64	72722 ..... 3	72842-43 ..... 63
<b>725..</b>	72617 ..... 65	72727 ..... 3	72845-47 ..... 63
72501 ..... 66	72619.....65	72728 ..... 3	72851 ..... 63
72503 ..... 67	72623.....65	72729 ..... 3	72852 ..... 63
72512-13..... 66	72624.....64	72730 ..... 3	72853 ..... 60
72515 ..... 66	72626.....65	72732 ..... 3	72854 ..... 64
72516 ..... 11	72628-29 ..... 64	72733 ..... 3	72855-56 ..... 63
72517 ..... 66	72630.....65	72734 ..... 3	72857 ..... 60
72519 ..... 65	☎...72631.....64	72735 ..... 3	72858 ..... 63
72520-21 ..... 66	☎...72632.....64	72736 ..... 3	72860 ..... 60
☎...72522 ..... 71	72633.....65	72737 ..... 3	72863 ..... 63
☎...72523 ..... 67	72634-35 ..... 65	☎...72738 ..... 64	72865 ..... 63
☎...72524 ..... 71	72636.....64	72739 ..... 3	<b>729..</b>
72525 ..... 66	72638.....64	72740 ..... 64	72901 ..... 90
72526-27 ..... 66	72639.....65	72741 ..... 3	72902 ..... 10
72528-29 ..... 66	72640-41 ..... 64	72742 ..... 64	72903 ..... 10
72530 ..... 67	72642.....65	72744 ..... 3	72904 ..... 10
72531 ..... 65	72644.....65	72745 ..... 3	72905 ..... 10
72532 ..... 66	72645.....64	72747 ..... 3	72906 ..... 10
72533 ..... 64	72648.....64	72749 ..... 3	72908 ..... 10
72534 ..... 67	72650.....64	72751 ..... 3	72913 ..... 10
72536 ..... 66	72651.....65	72752 ..... 64	72914 ..... 10
72537-38 ..... 65	72653-54 ..... 65	72753 ..... 3	72916 ..... 10
72539-40 ..... 66	72655.....64	72756 ..... 3	72917 ..... 10
72542 ..... 66	72657.....11	72757 ..... 3	72918 ..... 10
72543 ..... 67	72658.....65	72758 ..... 3	72919 ..... 10
72544 ..... 65	72659.....11	☎...72760 ..... 64	72921 ..... 10
72545-46 ..... 67	☎...72660.....64	72761 ..... 3	72923 ..... 10
☎...72550 ..... 66	72661-62 ..... 65	72762 ..... 3	☎...72924.....62
☎...72553 ..... 71	72663.....64	72764 ..... 3	72926-27 ..... 62
72554 ..... 66		72765 ..... 3	

**TERRITORY DEFINITIONS**

- All territories are defined by zip code.

**729..(cont'd)**

72928 .....	63
☞...72930 .....	63
72932 .....	10
72933 .....	63
72934 .....	10
72935 .....	10
72936 .....	10
72937 .....	10
72938 .....	10
72940 .....	10
72941 .....	10
☞...72943 .....	62
72944 .....	62
72945 .....	10
72946 .....	10
72947 .....	10
72948 .....	10
72949 .....	63
72950 .....	62
☞...72951 .....	63
72952 .....	10
72955 .....	10
72956 .....	10
72957 .....	10
72958 .....	62
72959 .....	3

**OUT OF STATE**

All .....	98
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SERFF Tracking Number: STAT-125953425 State: Arkansas  
 Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: SAN-AU-2008-470  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Arkansas NSA - Rates and Rules  
 Project Name/Number: Rates and Rules eff 05-17-09/SAN-AU-2008-470

## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
 Abstract **Review Status:** Filed 02/23/2009

**Comments:**

**Attachment:**

A-1 Private Passenger Automobile Abstract.pdf

**Satisfied -Name:** APCS-Auto Premium Comparison  
 Survey **Review Status:** Filed 02/23/2009

**Comments:**

**Attachments:**

Revised 2-13-09 PPA Survey FORM APCS.xls  
 Revised 2-13-09 PPA Survey FORM APCS.pdf

**Satisfied -Name:** NAIC loss cost data entry document **Review Status:** Filed 02/23/2009

**Comments:**

**Attachment:**

Revised 2-20-09 RF-1 Rate Filing Abstract.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document  
 for OTHER than Workers' Comp **Review Status:** Filed 02/23/2009

**Bypass Reason:** N/A

**Comments:**

**Bypassed -Name:** Uniform Transmittal Document-  
 Property & Casualty **Review Status:** Filed 02/23/2009

**Bypass Reason:** N/A

**Comments:**

SERFF Tracking Number: STAT-125953425 State: Arkansas  
Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: SAN-AU-2008-470  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Arkansas NSA - Rates and Rules  
Project Name/Number: Rates and Rules eff 05-17-09/SAN-AU-2008-470

**Satisfied -Name:** Exhibits **Review Status:** Filed 02/23/2009  
**Comments:**  
**Attachment:**  
AR NSA 0509 Exhibits.pdf

**Satisfied -Name:** Summary of Proposed Changes **Review Status:** Filed 02/23/2009  
**Comments:**  
**Attachment:**  
AR NSA RR Summary of Proposed Changes.pdf

**Satisfied -Name:** Objection Exhibit **Review Status:** Filed 02/23/2009  
**Comments:**  
**Attachment:**  
Territorial Impacts.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 State Auto National Company  
 NAIC # (including group #) 19530, Group # 175

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	5%
b. Good Student Discount	5%
c. Multi-car Discount	25%
d. Accident Free Discount*	N/A%
Please Specify Qualification for Discount:	
e. <u>Anti-Theft Discount</u>	N/A%
f. Other (specify)	%
<u>Homeowners</u>	10%
<u>Mobile Home</u>	5%
<u>Paid in Full</u>	5%
<u>Prior Insurance</u>	15%
<u>Blue Chip Rating</u>	0-40%
<u>Renewal Discount</u>	4-8%
6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$8.00
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:

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

_____ Signature
Steve Winstead Printed Name
_____ Actuarial Analyst
_____ Title
614-917-5817 Telephone Number
Steve.Winstead@stateauto.com Email address

*SERFF Tracking Number:*      *STAT-125953425*                      *State:*                      *Arkansas*  
*Filing Company:*              *State Auto National Insurance Company*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *SAN-AU-2008-470*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*              *Arkansas NSA - Rates and Rules*  
*Project Name/Number:*      *Rates and Rules eff 05-17-09/SAN-AU-2008-470*

**Attachment "Revised 2-13-09 PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.**

**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number: 19530  
 Company Name: State Auto National Insurance Company  
 Contact Person: Steve Winstead  
 Telephone No.: (614)917-5817  
 Email Address: steve\_winstead@stateauto.com  
 Effective Date: 05/17/2009

**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  
 501-371-2800  
**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	0/7	%

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			\$1,072	\$1,406	\$485	\$524	\$1,050	\$1,373	\$476	\$516	\$1,213	\$1,598	\$546	\$596	\$969	\$1,270	\$443	\$480
	Minimum Liability with Comprehensive and Collision			\$1,798	\$2,274	\$763	\$767	\$1,849	\$2,325	\$776	\$780	\$2,082	\$2,630	\$871	\$884	\$1,873	\$2,349	\$787	\$781	\$1,786	\$2,249	\$758	\$754
	100/300/50 Liability with Comprehensive and Collision			\$2,182	\$2,775	\$958	\$987	\$2,270	\$2,875	\$989	\$1,022	\$2,578	\$3,282	\$1,117	\$1,164	\$2,278	\$2,879	\$990	\$1,012	\$2,191	\$2,779	\$961	\$985
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,077	\$1,411	\$487	\$529	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,174	\$2,731	\$908	\$897	\$2,262	\$2,825	\$934	\$922	\$2,535	\$3,178	\$1,042	\$1,038	\$2,339	\$2,912	\$966	\$940	\$2,212	\$2,764	\$923	\$899
	100/300/50 Liability with Comprehensive and Collision			\$2,577	\$3,259	\$1,110	\$1,126	\$2,704	\$3,405	\$1,154	\$1,173	\$3,057	\$3,866	\$1,298	\$1,330	\$2,765	\$3,471	\$1,176	\$1,180	\$2,638	\$3,323	\$1,133	\$1,139
2003 Honda Odyssey "EX"	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,077	\$1,411	\$487	\$529	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,120	\$2,665	\$886	\$878	\$2,204	\$2,754	\$911	\$902	\$2,472	\$3,101	\$1,017	\$1,018	\$2,273	\$2,831	\$939	\$917	\$2,152	\$2,690	\$898	\$877
	100/300/50 Liability with Comprehensive and Collision			\$2,523	\$3,193	\$1,088	\$1,107	\$2,646	\$3,334	\$1,131	\$1,153	\$2,994	\$3,789	\$1,273	\$1,310	\$2,699	\$3,390	\$1,149	\$1,157	\$2,578	\$3,249	\$1,108	\$1,117
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,077	\$1,411	\$487	\$529	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,338	\$2,924	\$967	\$950	\$2,446	\$3,040	\$1,000	\$982	\$2,736	\$3,413	\$1,113	\$1,103	\$2,545	\$3,154	\$1,040	\$1,007	\$2,396	\$2,981	\$990	\$959
	100/300/50 Liability with Comprehensive and Collision			\$2,741	\$3,452	\$1,169	\$1,179	\$2,888	\$3,620	\$1,220	\$1,233	\$3,258	\$4,101	\$1,369	\$1,395	\$2,971	\$3,713	\$1,250	\$1,247	\$2,822	\$3,540	\$1,200	\$1,199
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,077	\$1,411	\$487	\$529	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,590	\$3,237	\$1,078	\$1,038	\$2,708	\$3,365	\$1,114	\$1,074	\$3,015	\$3,757	\$1,234	\$1,202	\$2,851	\$3,535	\$1,175	\$1,115	\$2,684	\$3,341	\$1,119	\$1,061
	100/300/50 Liability with Comprehensive and Collision			\$2,993	\$3,765	\$1,280	\$1,267	\$3,150	\$3,945	\$1,334	\$1,325	\$3,537	\$4,445	\$1,490	\$1,494	\$3,277	\$4,094	\$1,385	\$1,355	\$3,110	\$3,900	\$1,329	\$1,301
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,072	\$1,406	\$485	\$524	\$1,050	\$1,373	\$476	\$516	\$1,213	\$1,598	\$546	\$596	\$969	\$1,270	\$443	\$480	\$969	\$1,270	\$443	\$480
	Minimum Liability with Comprehensive and Collision			\$1,947	\$2,457	\$826	\$819	\$2,007	\$2,518	\$842	\$834	\$2,253	\$2,838	\$942	\$941	\$2,058	\$2,574	\$864	\$844	\$1,958	\$2,459	\$830	\$813
	100/300/50 Liability with Comprehensive and Collision			\$2,331	\$2,958	\$1,021	\$1,039	\$2,428	\$3,068	\$1,055	\$1,076	\$2,749	\$3,490	\$1,188	\$1,221	\$2,463	\$3,104	\$1,067	\$1,075	\$2,363	\$2,989	\$1,033	\$1,044

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

1.	This filing transmittal is part of Company Tracking #		<b>SAN-AU-2008-470</b>	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number			
<b>Company Name</b>			<b>Company NAIC Number</b>	
3.	A.	State Auto National insurance Company	B.	19530
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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-2.4%	-0.3%					
Property Damage	3.3%	1.1%					
PIP Medical	0.7%	2.2%					
UM/UIM BI	1.3%	1.7%					
UM PD	1.3%	1.2%					
PIP Work Loss/AD	2.5%	2.2%					
<b>Liability Total</b>	<b>0.3%</b>	<b>0.4%</b>					
Other Than Collision	7.2%	0.8%					
Collision	-9.2%	-1.9%					
<b>Physical Damage Total</b>	<b>-4.3%</b>	<b>-1.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-0.9%</b>	<b>0.0%</b>					

6. <u>5 Year History</u> Rate Change History							
Year	Policy Count	%	Eff. Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	2809	+4.1	05/17/2004	3319	1947	58.7%	60.1%
2005	2809	+0.5	05/17/2005	2562	1210	47.3%	54.3%
2006	2322	-6.7	04/17/2006	2289	1241	54.2%	50.6%
2007	1926	+3.4	05/17/2007	2305	821	35.6%	52.2%
2008	1750	+0.0	05/17/2008				

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

8. N/A Apply Loss Cost Factors to Future Filings (Y or N)
9. 16.7% Estimated Maximum Rate Increase for any Arkansas Insured (%)
10. -17.3% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

State Auto National Insurance Company  
Non-Standard Automobile - Arkansas

**INDEX OF EXHIBITS**

Rate Indications Memorandum (i-ii)

**Rate Indications**

Exhibit I	Summary of Private Passenger Auto Rate Indications
Exhibit II	Calculations of Indicated Changes for Liability Coverages
Exhibit III	Calculations of Indicated Changes for Physical Damage Coverages and All Coverages Combined
Exhibit IV	Calculation of Projected Ultimate Incurred Losses
Exhibit V	Catastrophic Wind Adjustment
Exhibit VI	Expense Exhibit
Exhibit VII	Loss Development
Exhibit VIII	Annual Pure Premium Trends Selected by Coverage
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**Overall Impacts**

Exhibit X	Summary of Impacts by Coverage
Exhibit XI	Model Year Impacts
Exhibit XII	Impact of Changing Territorial Relativities
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Exhibit XV	Impact of Revising Blue Chip Discounts
Exhibit XVI	Blue Chip Level Experience

**Arkansas**  
**PRIVATE PASSENGER AUTO RATE REVISION**

**RATE INDICATIONS**

*METHODOLOGY*

State Auto National has one private passenger automobile program in the state of Arkansas. In determining rate needs, we develop statewide indications by coverage. We also compute credibility-weighted indications for each coverage separately. The following paragraphs detail the development of the indications displayed in Exhibits I through IX.

*STATEWIDE INDICATIONS*

Beginning with Exhibit II, the statewide liability indications, Column 1 displays the year-end dates of the two years of experience these indications reflect, 06/30/2007 and 06/30/2008. The earned premium displayed in Column 3 is brought on-level using factors generated by the policy effective date method of determining earned premium on-level factors.

Column 4 displays the projected incurred losses and loss adjustment expense developed in Exhibit IV. Column 5 displays the number of claims and Column 9 the raw projected loss ratios by year. The weighted projected loss ratio appears in Column 10; each year is given 50% weight. The permissible loss ratio, developed in Exhibit VI, is displayed in Column 11. Column 12 reflects the actual indication (Column 10/Column 11). In determining the PLR, all expenses are considered variable, since State Auto uses a variable budget method whereby spending is governed by the level of sales. Investment income is considered by subtracting expected investment return on premium and loss reserves from the company target operating return.

Credibility is based on the number of claims in the two year experience period and is displayed in Column 13. The full credibility standard for physical damage is 1,082 claims, based on a frequency only model and reflecting Longley-Cook methodology. The full credibility standard for liability is 3,000 claims and is derived from the frequency modified by severity model (Mayerson, Jones, Bowers). The partial credibility formula is the square root of the quotient of the number of claims divided by the full credibility standard.

Column 14 displays the credibility-weighted indication that is calculated for each coverage in the following manner: The weighted projected loss ratio (Column 10) is multiplied by the credibility (Column 13). The permissible loss ratio is trended by being multiplied by the appropriate coverage trend from Exhibit VIII raised to the exponent that reflects the amount of time in years between the last rate change and the current rate change. This trended loss ratio is multiplied by the complement of credibility (1.00 - Column 13) and added to the credibility-adjusted weighted projected loss ratio. This sum is divided by the permissible loss ratio to yield the credibility-weighted indication.

## LOSSES

Exhibit IV details the development of the statewide projected losses and loss adjustment expense. Column 2 displays the statewide developed incurred losses. The loss development triangles in Exhibit VII are statewide losses by coverage. The loss development factors are derived from these triangles and applied to the losses. This method is used for every coverage, with an additional step for Other Than Collision. The developed OTC losses have been adjusted for excess wind and water experience in a manner that will be described below.

Column 3, the annual net trend, is developed in Exhibit VIII and applied to these losses after raising the trend number (Column 3), to the exponent (Column 4) equaling the amount of time in years between the midpoint of the experience period and the average accident date. Assuming annual reviews with six and twelve month policy terms, the projection period average accident date is 02/24/2010, 283 days past the assumed effective date of 05/17/2009. The midpoint of the latest year's experience period is 12/31/2008. The difference in years between the average accident date and the middle of the latest year's experience period is 2.15, the number found in Column 4.

Column 5, the trended incurred losses, equals  $(\text{Column 2} \times (((\text{Column 3}/100) + 1) ^ \text{Column 4}))$ . As a final step, we load these losses for unallocated loss adjustment expenses. The ULAE factors are developed in Exhibit IX. Column 7 displays the final projected incurred loss and LAE that appear in the indications calculations in Exhibits II and III.

## EXCESS WIND AND WATER PROCEDURE FOR OTHER THAN COLLISION

Exhibit V displays the excess wind and water procedure used for the Other Than Collision losses. The Other Than Collision losses are separated by cause of loss, i.e., wind/water vs. non-wind/water losses. A ratio of wind/water vs. non-wind/water losses is computed in Column 2. This ratio is compared to the ISO average wind/water vs. non-wind/water ratio for the particular state. If State Auto's ratio is greater than the ISO average, the amount by which State Auto's ratio exceeds the ISO average ratio is considered excess. This excess ratio is translated into a dollar amount by multiplying the non-wind/water losses by the excess ratio (Column 5). These dollars are subtracted from the total incurred losses (Column 6) and the remaining losses multiplied by the ISO wind load (Column 7). The final adjusted losses (Column 8) are divided by the total incurred losses (Column 1) to determine a wind adjustment factor (Column 9).

**Summary of Private Passenger Auto Rate Indications**

Coverage	FY 2008 Earned Premium	Rate Indications	Dollar Impact
Bodily Injury	\$779,647	-2.4%	(\$18,681)
Property Damage	675,543	3.3%	21,993
Medical Payments	21,892	0.7%	152
UM/UIM BI	46,400	1.3%	606
UM/UIM PD	39,372	1.3%	525
Personal Injury Protection	9,378	2.5%	237
<i>Liability</i>	1,572,231	0.3%	4,831
Other Than Collision	166,927	7.2%	12,039
Collision	398,157	-9.2%	(36,436)
<i>Physical Damage</i>	565,084	-4.3%	(24,397)
<b>OVERALL TOTAL</b>	\$2,137,315	-0.9%	(\$19,566)

Assumed Effective Date: 17-May-09

Private Passenger Auto  
Calculation of Indicated Changes for Liability Coverages  
Statewide

Coverage	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accident Years Ended	Earned Car Years	Earned Premium On-Level	Projected Incurred Loss & LAE	Number of Claims	Claim Frequency (per 100)	Projected Claim Severity
Bodily Injury	06/30/2007	3,145	\$872,887	\$326,842	44	1.40	\$7,428
	06/30/2008	2,937	779,647	457,088	47	1.60	9,725
Property Damage	06/30/2007	3,125	767,873	554,768	150	4.80	3,698
	06/30/2008	2,917	675,543	426,671	117	4.01	3,647
Medical Payments	06/30/2007	258	28,875	13,546	6	2.33	2,258
	06/30/2008	189	21,892	5,767	4	2.12	1,442
UM/UIM BI	06/30/2007	1,227	58,034	7,904	1	0.08	7,904
	06/30/2008	989	46,400	0	0	0.00	0
UM/UIM PD	06/30/2007	773	49,392	24,625	7	0.91	3,518
	06/30/2008	614	39,372	12,839	5	0.81	2,568
Personal Injury Protection	06/30/2007	221	12,553	0	0	0.00	0
	06/30/2008	170	9,378	6,246	1	0.59	6,246

  

Coverage	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Accident Years Ended	Projected Loss Ratio	Weighted Projected Loss Ratio	Permissible Loss Ratio	Indicated Change (no cred. wt.)	Credibility	Credibility Weighted Indication
Bodily Injury	06/30/2007	0.374					
	06/30/2008	0.586	0.480	0.667	-28.0%	0.17	-2.4%
Property Damage	06/30/2007	0.722					
	06/30/2008	0.632	0.677	0.667	1.5%	0.30	3.3%
Medical Payments	06/30/2007	0.469					
	06/30/2008	0.263	0.366	0.667	-45.1%	0.06	0.7%
UM/UIM BI	06/30/2007	0.136					
	06/30/2008	0.000	0.068	0.667	-89.8%	0.02	1.3%
UM/UIM PD	06/30/2007	0.499					
	06/30/2008	0.326	0.412	0.667	-38.2%	0.06	1.3%
Personal Injury Protection	06/30/2007	0.000					
	06/30/2008	0.666	0.333	0.667	-50.1%	0.02	2.5%

Private Passenger Auto  
Calculation of Indicated Changes for Physical Damage and Combined Coverages  
Statewide

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium On-Level	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
Other Than Collision*	06/30/2007	696	\$173,165	\$134,473	47	6.76	\$2,861
	06/30/2008	682	166,927	130,798	91	13.34	1,437
Collision	06/30/2007	698	426,457	224,346	74	10.60	3,032
	06/30/2008	676	398,157	170,908	56	8.29	3,052
LIABILITY TOTAL	06/30/2007	8,749	1,789,613	927,685	208	2.38	4,460
	06/30/2008	7,816	1,572,231	908,610	174	2.23	5,222
PHYS. DAMAGE TOTAL	06/30/2007	1,394	599,622	358,819	121	8.68	2,965
	06/30/2008	1,358	565,084	301,706	147	10.83	2,052
<b>OVERALL TOTAL</b>	06/30/2007	10,143	2,389,235	1,286,505	329	3.24	3,910
	06/30/2008	9,174	2,137,315	1,210,316	321	3.50	3,770

Coverage	(8) Accident Years Ended	(9) Projected Loss Ratio	(10) Weighted Projected Loss Ratio	(11) Permissible Loss Ratio	(12) Indicated Change (no cred. wt.)	(13) Credibility	(14) Credibility Weighted Indication
Other Than Collision	06/30/2007	0.777					
	06/30/2008	0.784	0.780	0.649	20.2%	0.36	7.2%
Collision	06/30/2007	0.526					
	06/30/2008	0.429	0.478	0.649	-26.4%	0.35	-9.2%
LIABILITY TOTAL (weighted average)	06/30/2007	0.518					
	06/30/2008	0.578	0.548	0.667	-17.8%	N/A	0.3%
PHYS. DAMAGE TOTAL (weighted average)	06/30/2007	0.598					
	06/30/2008	0.534	0.566	0.649	-12.8%	N/A	-4.3%
<b>OVERALL TOTAL</b>	06/30/2007	0.538					
	06/30/2008	0.566	0.552	0.662	-16.6%	N/A	-0.9%

\*Other Than Collision coverage includes an adjustment for large, catastrophic wind losses.

Private Passenger Auto  
Calculation of Projected Ultimate Incurred Losses  
Statewide Totals

Coverage	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Accident Years Ended	Developed Incurred Losses	Annual Net Trend	Years of Projection	Trended Incurred Losses	ULAE Factor	Projected Incurred Loss & LAE
Bodily Injury	06/30/2007	\$256,652	3.0%	3.16	\$281,760	1.16	\$326,842
	06/30/2008	\$369,726	3.0%	2.15	\$394,041	1.16	\$457,088
Property Damage	06/30/2007	\$422,542	4.0%	3.16	\$478,249	1.16	\$554,768
	06/30/2008	\$338,012	4.0%	2.15	\$367,820	1.16	\$426,671
Medical Payments	06/30/2007	\$10,476	3.5%	3.16	\$11,678	1.16	\$13,546
	06/30/2008	\$4,616	3.5%	2.15	\$4,971	1.16	\$5,767
UM/UIM BI	06/30/2007	\$6,207	3.0%	3.16	\$6,814	1.16	\$7,904
	06/30/2008	\$0	3.0%	2.15	\$0	1.16	\$0
UM/UIM PD	06/30/2007	\$18,756	4.0%	3.16	\$21,229	1.16	\$24,625
	06/30/2008	\$10,171	4.0%	2.15	\$11,068	1.16	\$12,839
Personal Injury Protection	06/30/2007	\$0	3.5%	3.16	\$0	1.16	\$0
	06/30/2008	\$5,000	3.5%	2.15	\$5,385	1.16	\$6,246
<b>Liability Totals</b>	06/30/2007	\$714,633	3.6%	3.16	\$799,729	1.16	\$927,685
	06/30/2008	\$727,525	3.5%	2.15	\$783,285	1.16	\$908,610
Other Than Collision	06/30/2007	\$116,933	0.0%	3.16	\$116,933	1.15	\$134,473
	06/30/2008	\$113,737	0.0%	2.15	\$113,737	1.15	\$130,798
Collision	06/30/2007	\$207,297	-1.9%	3.16	\$195,084	1.15	\$224,346
	06/30/2008	\$154,904	-1.9%	2.15	\$148,616	1.15	\$170,908
<b>Physical Damage Totals</b>	06/30/2007	\$324,230	-1.2%	3.16	\$311,925	1.15	\$358,819
	06/30/2008	\$268,641	-1.1%	2.15	\$262,323	1.15	\$301,706

NOTES:

a) Other Than Collision losses include an adjustment for large, catastrophic wind losses

State Auto National Insurance Company

CATASTROPHIC WIND ADJUSTMENT

Other Than Collision Coverage

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
State	Accident Year	Total Incurred Losses	Wind/Non-Wind Ratio	ISO Average Ratio	(2) - (3)	(4) x Non-Wind Losses	(1) - (5)	ISO Wind Load	(6) x (7)	Wind Adjustment Factor
Arkansas	06/30/2007	110,418	0.343	0.366	0.000	0	110,418	1.059	116,933	1.059
	06/30/2008	170,010	1.151	0.366	0.785	62,044	107,965	1.059	114,335	0.673
	(10)	(11)	(12)	(13)						
Accident Year	Incurred Losses	Development Factor	Wind Adjustment	Developed, Incurred Losses (10) x (11) x (12)						
06/30/2007	110,418	1.000	1.059	116,933						
06/30/2008	170,010	0.995	0.673	113,737						

Incurred losses year ending 06/30/2008, as of 09/30/2008

ISO circular AS-PA-2008-003

State Auto National Insurance Company  
 PRIVATE PASSENGER AUTO EXPENSE EXHIBIT -- 2008  
 Arkansas

**LIABILITY**

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ACQUISITION EXPENSE	6.2%
GENERAL EXPENSE	5.3%
AGENT COMMISSION	<b>15.0%</b>
CONTINGENT COMMISSION	0.8%
TAXES - STATE & LOCAL	2.5%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.3%
OTHER INCOME OR EXPENSE	-0.9%
PLUS TARGET OPERATING GAIN	7.3%
PLUS CONTIGENCY LOAD	0.0%
PLUS REINSURANCE	0.0%
LESS INVESTMENT INCOME	-3.2%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 33.3%

**PERMISSIBLE LOSS AND LAE RATIO:** **66.7%**

**PHYSICAL DAMAGE**

---

ACQUISITION EXPENSE	6.4%
GENERAL EXPENSE	5.6%
AGENT COMMISSION	<b>15.0%</b>
CONTINGENT COMMISSION	0.8%
TAXES - STATE & LOCAL	3.0%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.3%
OTHER INCOME OR EXPENSE	-0.9%
PLUS TARGET OPERATING GAIN	5.5%
PLUS CONTIGENCY LOAD	0.0%
PLUS REINSURANCE	0.0%
LESS INVESTMENT INCOME	-0.6%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 35.1%

**PERMISSIBLE LOSS AND LAE RATIO:** **64.9%**

Bodily Injury Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							87 mos
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos		
June, 2002	553,576	512,718	530,909	473,867	488,583	503,697	503,707	
June, 2003	675,098	747,999	722,963	737,190	735,619	740,866		
June, 2004	816,578	868,159	865,588	875,215	865,585			
June, 2005	551,112	589,645	600,110	582,750				
June, 2006	467,907	456,833	455,455					
June, 2007	303,131	258,601						
June, 2008	365,317							

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS						TAIL FACTOR	
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	0.9262	1.0355	0.8926	1.0311	1.0309	1.0000		
June, 2003	1.1080	0.9665	1.0197	0.9979	1.0071			
June, 2004	1.0632	0.9970	1.0111	0.9890				
June, 2005	1.0699	1.0177	0.9711					
June, 2006	0.9763	0.9970						
June, 2007	0.8531							
	***Average of most recent 4 points***							
WTD AVG	1.0161	0.9930	0.9814	1.0017	1.0166	1.0000		
STR AVG	0.9906	0.9946	0.9736	1.0060	1.0190			
H-L AVG	1.0198	0.9970	0.9911	0.9979	N/A			
Selected	1.0198	0.9930	0.9814	1.0017	1.0166	1.0000	1.0000	
Cumulative	1.0121	0.9925	0.9994	1.0183	1.0166	1.0000	1.0000	
ULT\$	369,726	256,652	455,190	593,440	879,982	740,866	503,707	3,799,565
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							87 mos
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos		
June, 2002	71	68	70	68	69	69	69	
June, 2003	118	120	120	118	118	118		
June, 2004	112	117	118	116	116			
June, 2005	86	85	88	86				
June, 2006	61	63	61					
June, 2007	48	45						
June, 2008	47							

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS						TAIL FACTOR	
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	0.9577	1.0294	0.9714	1.0147	1.0000	1.0000		
June, 2003	1.0169	1.0000	0.9833	1.0000	1.0000			
June, 2004	1.0446	1.0085	0.9831	1.0000				
June, 2005	0.9884	1.0353	0.9773					
June, 2006	1.0328	0.9683						
June, 2007	0.9375							
	***Average of most recent 4 points***							
WTD AVG	1.0098	1.0052	0.9798	1.0033	1.0000			
STR AVG	1.0008	1.0030	0.9788	1.0049	1.0000			
Selected	1.0098	1.0052	0.9798	1.0033	1.0000	1.0000	1.0000	
Cumulative	0.9978	0.9881	0.9830	1.0033	1.0000	1.0000	1.0000	
ULT\$	47	44	60	86	116	118	69	540
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

Property Damage Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							TAIL FACTOR
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos	
June, 2002	377,163	384,001	379,001	379,001	379,001	379,001	379,001	
June, 2003	717,661	755,441	756,803	758,042	756,571	756,571		
June, 2004	545,960	578,162	576,893	574,493	576,764			
June, 2005	569,133	587,226	586,015	583,615				
June, 2006	481,022	466,010	461,210					
June, 2007	428,100	424,052						
June, 2008	334,064							

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	1.0181	0.9870	1.0000	1.0000	1.0000	1.0000		
June, 2003	1.0526	1.0018	1.0016	0.9981	1.0000			
June, 2004	1.0590	0.9978	0.9958	1.0040				
June, 2005	1.0318	0.9979	0.9959					
June, 2006	0.9688	0.9897						
June, 2007	0.9905							
	***Average of most recent 4 points***							
WTD AVG	1.0154	0.9975	0.9985	1.0005	1.0000	1.0000		
STR AVG	1.0125	0.9968	0.9983	1.0007	1.0000			
H-L AVG	1.0112	0.9979	0.9980	1.0000	N/A			
Selected	1.0154	0.9975	0.9985	1.0005	1.0000	1.0000	1.0000	
Cumulative	1.0118	0.9964	0.9989	1.0005	1.0000	1.0000	1.0000	
ULT\$	338,012	422,542	460,711	583,888	576,764	756,571	379,001	3,517,489
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							TAIL FACTOR
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos	
June, 2002	161	160	158	158	158	158	158	
June, 2003	240	247	246	247	246	246		
June, 2004	255	254	255	254	254			
June, 2005	203	201	201	200				
June, 2006	169	165	163					
June, 2007	152	151						
June, 2008	119							

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	0.9938	0.9875	1.0000	1.0000	1.0000	1.0000		
June, 2003	1.0292	0.9960	1.0041	0.9960	1.0000			
June, 2004	0.9961	1.0039	0.9961	1.0000				
June, 2005	0.9901	1.0000	0.9950					
June, 2006	0.9763	0.9879						
June, 2007	0.9934							
	***Average of most recent 4 points***							
WTD AVG	0.9897	0.9977	0.9988	0.9985	1.0000			
STR AVG	0.9890	0.9969	0.9988	0.9987	1.0000			
Selected	0.9897	0.9977	0.9988	0.9985	1.0000	1.0000	1.0000	
Cumulative	0.9848	0.9950	0.9973	0.9985	1.0000	1.0000	1.0000	
ULT\$	117	150	163	200	254	246	158	1,288
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

Medical Payments Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	54,646	54,671	55,886	56,106	56,106	56,106	56,106
June, 2003	48,087	43,547	44,065	44,065	44,070	42,690	
June, 2004	31,280	33,000	33,220	33,220	33,220		
June, 2005	10,147	8,922	11,172	11,172			
June, 2006	9,286	9,027	9,027				
June, 2007	12,633	10,979					
June, 2008	5,639						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	1.0005	1.0222	1.0039	1.0000	1.0000	1.0000		
June, 2003	0.9056	1.0119	1.0000	1.0001	0.9687			
June, 2004	1.0550	1.0067	1.0000	1.0000				
June, 2005	0.8793	1.2522	1.0000					
June, 2006	0.9721	1.0000						
June, 2007	0.8690							
	***Average of most recent 4 points***							
WTD AVG	0.9776	1.0316	1.0015	1.0000	0.9862	1.0000		
STR AVG	0.9439	1.0677	1.0010	1.0000	0.9843			
H-L AVG	0.9257	1.0093	1.0000	1.0000	N/A			
Selected	0.8579	0.9748	0.9865	0.9953	0.9970	1.0000	1.0000	
Companywide	0.8579	0.9748	0.9865	0.9953	0.9970	1.0000	1.0000	
Cumulative	0.8186	0.9542	0.9789	0.9923	0.9970	1.0000	1.0000	
ULT\$	4,616	10,476	8,836	11,086	33,121	42,690	56,106	166,931
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	17	17	17	18	18	18	18
June, 2003	20	19	19	19	19	19	
June, 2004	14	13	14	14	14		
June, 2005	9	10	9	9			
June, 2006	2	3	3				
June, 2007	6	6					
June, 2008	4						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87		
June, 2002	1.0000	1.0000	1.0588	1.0000	1.0000	1.0000		
June, 2003	0.9500	1.0000	1.0000	1.0000	1.0000			
June, 2004	0.9286	1.0769	1.0000	1.0000				
June, 2005	1.1111	0.9000	1.0000					
June, 2006	1.5000	1.0000						
June, 2007	1.0000							
	***Average of most recent 4 points***							
WTD AVG	1.0323	1.0000	1.0169	1.0000	1.0000			
STR AVG	1.1349	0.9942	1.0147	1.0000	1.0000			
Selected	1.0323	1.0000	1.0169	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0498	1.0169	1.0169	1.0000	1.0000	1.0000	1.0000	
ULT\$	4	6	3	9	14	19	18	73
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

Uninsured/Underinsured Motorists - BI Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							TAIL FACTOR
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos	
June, 2002	28,508	35,930	22,314	22,314	22,314	22,314	22,314	
June, 2003	7,013	7,013	7,013	7,013	7,013	7,013	7,013	
June, 2004	28,529	4,379	4,379	4,379	4,379	4,379		
June, 2005		18,200	25,166	25,166				
June, 2006	41,407	53,883	53,883					
June, 2007	15,390	6,130						
June, 2008								

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR	
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87			
June, 2002	1.2604	0.6210	1.0000	1.0000	1.0000	1.0000			
June, 2003	1.0000	1.0000	1.0000	1.0000	1.0000				
June, 2004	0.1535	1.0000	1.0000	1.0000					
June, 2005		1.3827	1.0000						
June, 2006	1.3013	1.0000							
June, 2007	0.3983								
	***Average of most recent 4 points***								
WTD AVG	0.9680	1.0834	1.0000	1.0000	1.0000	1.0000			
STR AVG	0.6177	1.0957	1.0000	1.0000	1.0000				
H-L AVG	0.3983	1.0000	1.0000	1.0000	N/A				
Selected	1.2348	1.0353	0.9885	0.9968	0.9926	1.0000	1.0000		
Companywide	1.2348	1.0353	0.9885	0.9968	0.9926	1.0000	1.0000		
Cumulative	1.2503	1.0125	0.9780	0.9894	0.9926	1.0000	1.0000		
ULT\$		6,207	52,699	24,899	4,347	7,013	22,314	117,478	
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>	

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT							TAIL FACTOR
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos	
June, 2002	6	7	7	7	7	7	7	
June, 2003	6	6	6	6	6	6	6	
June, 2004	6	3	3	3	3			
June, 2005		2	1	1				
June, 2006	9	9	9					
June, 2007	2	1						
June, 2008								

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							TAIL FACTOR	
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87			
June, 2002	1.1667	1.0000	1.0000	1.0000	1.0000	1.0000			
June, 2003	1.0000	1.0000	1.0000	1.0000	1.0000				
June, 2004	0.5000	1.0000	1.0000	1.0000					
June, 2005		0.5000	1.0000						
June, 2006	1.0000	1.0000							
June, 2007	0.5000								
	***Average of most recent 4 points***								
WTD AVG	0.8824	0.9500	1.0000	1.0000	1.0000				
STR AVG	0.6667	0.8750	1.0000	1.0000	1.0000				
Selected	1.0000	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000		
Cumulative	0.9500	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000		
ULT\$		1	9	1	3	6	7	27	
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>	

Uninsured/Underinsured Motorists - PD Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	5,759	5,759	5,759	5,759	5,759	5,759	5,759
June, 2003	31,845	31,722	31,702	31,702	31,702	31,702	
June, 2004	20,995	19,366	19,082	19,082	19,082		
June, 2005	10,320	9,921	9,921	9,921			
June, 2006	21,731	21,731	21,731				
June, 2007	17,122	18,825					
June, 2008	10,256						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
June, 2003	0.9962	0.9994	1.0000	1.0000	1.0000			
June, 2004	0.9224	0.9853	1.0000	1.0000				
June, 2005	0.9613	1.0000	1.0000					
June, 2006	1.0000	1.0000						
June, 2007	1.0995							
	***Average of most recent 4 points***							
WTD AVG	0.9954	0.9963	1.0000	1.0000	1.0000	1.0000		
STR AVG	0.9958	0.9962	1.0000	1.0000	1.0000			
H-L AVG	0.9806	0.9997	1.0000	1.0000	N/A			
Selected	0.9954	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	0.9917	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	10,171	18,756	21,731	9,921	19,082	31,702	5,759	117,121
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	5	5	5	5	5	5	5
June, 2003	13	13	13	13	13	13	
June, 2004	15	15	15	15	15		
June, 2005	7	7	7	7			
June, 2006	7	7	7				
June, 2007	7	7					
June, 2008	5						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
June, 2003	1.0000	1.0000	1.0000	1.0000	1.0000			
June, 2004	1.0000	1.0000	1.0000	1.0000				
June, 2005	1.0000	1.0000	1.0000					
June, 2006	1.0000	1.0000						
June, 2007	1.0000							
	***Average of most recent 4 points***							
WTD AVG	1.0000	1.0000	1.0000	1.0000	1.0000			
STR AVG	1.0000	1.0000	1.0000	1.0000	1.0000			
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	5	7	7	7	15	13	5	59
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

Personal Injury Protection Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002							
June, 2003	860	660	660	660	660	660	
June, 2004							
June, 2005							
June, 2006							
June, 2007							
June, 2008	5,000						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002								
June, 2003	0.7674	1.0000	1.0000	1.0000	1.0000			
June, 2004								
June, 2005								
June, 2006								
June, 2007								
	***Average of most recent 4 points***							
WTD AVG		1.0000	1.0000	1.0000	1.0000			
STR AVG		1.0000	1.0000	1.0000	1.0000			
H-L AVG	N/A	N/A	N/A	N/A	N/A			
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	5,000					660		
Ended	2008	2007	2006	2005	2004	2003	2002	
								5,660
								<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002							
June, 2003	2	1	1	1	1	1	
June, 2004							
June, 2005							
June, 2006							
June, 2007							
June, 2008	1						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002								
June, 2003	0.5000	1.0000	1.0000	1.0000	1.0000			
June, 2004								
June, 2005								
June, 2006								
June, 2007								
	***Average of most recent 4 points***							
WTD AVG		1.0000	1.0000	1.0000	1.0000			
STR AVG		1.0000	1.0000	1.0000	1.0000			
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	1					1		
Ended	2008	2007	2006	2005	2004	2003	2002	
								2
								<b>TOTAL</b>

Other Than Collision Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	97,424	96,307	96,307	96,307	96,307	96,307	96,307
June, 2003	130,450	127,638	127,638	127,638	127,638	127,638	127,638
June, 2004	157,762	158,924	158,924	158,924	158,924	158,924	158,924
June, 2005	54,853	56,335	56,335	56,335			
June, 2006	105,806	105,614	105,614				
June, 2007	115,138	110,418					
June, 2008	170,010						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	0.9885	1.0000	1.0000	1.0000	1.0000	1.0000		
June, 2003	0.9784	1.0000	1.0000	1.0000	1.0000			
June, 2004	1.0074	1.0000	1.0000	1.0000				
June, 2005	1.0270	1.0000	1.0000					
June, 2006	0.9982	1.0000						
June, 2007	0.9590							
	***Average of most recent 4 points***							
WTD AVG	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000		
STR AVG	0.9979	1.0000	1.0000	1.0000	1.0000			
H-L AVG	1.0028	1.0000	1.0000	1.0000	N/A			
Selected	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	0.9948	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	169,120	110,418	105,614	56,335	158,924	127,638	96,307	824,356
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	74	73	73	73	73	73	73
June, 2003	82	80	80	80	80	80	80
June, 2004	86	87	87	87	87	87	87
June, 2005	42	42	42	42			
June, 2006	66	67	67				
June, 2007	47	47					
June, 2008	90						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	0.9865	1.0000	1.0000	1.0000	1.0000	1.0000		
June, 2003	0.9756	1.0000	1.0000	1.0000	1.0000			
June, 2004	1.0116	1.0000	1.0000	1.0000				
June, 2005	1.0000	1.0000	1.0000					
June, 2006	1.0152	1.0000						
June, 2007	1.0000							
	***Average of most recent 4 points***							
WTD AVG	1.0083	1.0000	1.0000	1.0000	1.0000			
STR AVG	1.0067	1.0000	1.0000	1.0000	1.0000			
Selected	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0083	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
ULT\$	91	47	67	42	87	80	73	487
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

Collision Coverage

**INCURRED LOSS AND ALAE DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	373,040	369,726	369,786	369,786	369,786	369,786	369,786
June, 2003	554,516	524,982	524,982	523,385	523,385	523,385	
June, 2004	320,069	306,156	305,935	304,987	304,282		
June, 2005	368,299	335,736	332,640	333,194			
June, 2006	177,664	170,959	171,149				
June, 2007	215,531	208,175					
June, 2008	164,783						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	0.9911	1.0002	1.0000	1.0000	1.0000	1.0000		
June, 2003	0.9467	1.0000	0.9970	1.0000	1.0000			
June, 2004	0.9565	0.9993	0.9969	0.9977				
June, 2005	0.9116	0.9908	1.0017					
June, 2006	0.9623	1.0011						
June, 2007	0.9659							
	***Average of most recent 4 points***							
WTD AVG	0.9440	0.9977	0.9987	0.9994	1.0000	1.0000		
STR AVG	0.9491	0.9978	0.9989	0.9992	1.0000			
H-L AVG	0.9594	0.9996	0.9985	1.0000	N/A			
Selected	0.9440	0.9977	0.9987	0.9994	1.0000	1.0000	1.0000	
Cumulative	0.9400	0.9958	0.9981	0.9994	1.0000	1.0000	1.0000	
ULT\$	154,904	207,297	170,826	332,999	304,282	523,385	369,786	2,063,478
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

**INCURRED COUNT DEVELOPMENT**

YEAR-END	AGE OF DEVELOPMENT						
	15 mos	27 mos	39 mos	51 mos	63 mos	75 mos	87 mos
June, 2002	110	112	112	112	112	112	112
June, 2003	138	136	136	136	136	136	
June, 2004	105	106	106	106	106		
June, 2005	101	101	101	102			
June, 2006	62	61	61				
June, 2007	74	74					
June, 2008	56						

  

YEAR-END	AGE-TO-AGE DEVELOPMENT FACTORS							
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	TAIL FACTOR	
June, 2002	1.0182	1.0000	1.0000	1.0000	1.0000	1.0000		
June, 2003	0.9855	1.0000	1.0000	1.0000	1.0000			
June, 2004	1.0095	1.0000	1.0000	1.0000				
June, 2005	1.0000	1.0000	1.0099					
June, 2006	0.9839	1.0000						
June, 2007	1.0000							
	***Average of most recent 4 points***							
WTD AVG	1.0000	1.0000	1.0022	1.0000	1.0000			
STR AVG	0.9983	1.0000	1.0025	1.0000	1.0000			
Selected	1.0000	1.0000	1.0022	1.0000	1.0000	1.0000	1.0000	
Cumulative	1.0022	1.0022	1.0022	1.0000	1.0000	1.0000	1.0000	
ULT\$	56	74	61	102	106	136	112	647
Ended	2008	2007	2006	2005	2004	2003	2002	<b>TOTAL</b>

STATE AUTOMOBILE INSURANCE COMPANIES  
ANNUAL TRENDS SELECTED BY COVERAGE  
ARKANSAS

DATA ENDING		SOURCE OF DATA (T/L or B/L)	<u>Bodily Injury</u> Based on Latest 6 Quarters				Based on Latest 12 Quarters				Selected PP Trend
			SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2008		State Auto - AR (B/L, \$10,000)	7.0%	-2.2%	4.6%	0.153	-3.5%	7.8%	4.0%	0.153	3.0%
2nd Qtr. 2008		ISO/NAII Fast Track - AR (T/L)	5.4%	-5.8%	-0.8%	0.965	0.9%	-5.5%	-4.7%	0.965	
3rd Qtr. 2007		ISO - AR (T/L)	-6.0%	-4.6%	-10.3%	0.521	-0.8%	-5.4%	-6.2%	0.521	
3rd Qtr. 2007		ISO - South Region (T/L)	4.7%	-2.6%	2.0%	1.000	5.5%	-3.7%	1.6%	1.000	
3rd Qtr. 2008		State Auto - CW Tort (B/L, \$10,000)	3.6%	-5.9%	-2.5%	0.592	2.3%	-6.9%	-4.8%	0.592	
		<b>CRED. WEIGHTED TRENDS</b>	<b>-0.3%</b>	<b>-4.6%</b>	<b>-4.9%</b>		<b>-0.7%</b>	<b>-3.4%</b>	<b>-4.1%</b>		

DATA ENDING		SOURCE OF DATA (T/L or B/L)	<u>Property Damage</u> Based on Latest 6 Quarters				Based on Latest 12 Quarters				Selected PP Trend
			SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2008		State Auto - AR (B/L, \$10,000)	9.7%	4.1%	14.2%	0.280	2.8%	1.1%	4.0%	0.280	4.0%
2nd Qtr. 2008		ISO/NAII Fast Track - AR (T/L)	2.6%	-2.0%	0.5%	1.000	2.7%	-1.9%	0.7%	1.000	
3rd Qtr. 2007		ISO - AR (T/L)	3.3%	1.4%	4.7%	0.918	3.6%	-3.1%	0.4%	0.918	
3rd Qtr. 2007		ISO - South Region (T/L)	2.7%	0.0%	2.7%	1.000	3.7%	-2.6%	1.0%	1.000	
3rd Qtr. 2008		State Auto - CW Tort (B/L, \$10,000)	0.7%	1.2%	1.9%	1.000	1.4%	0.1%	1.4%	1.000	
		<b>CRED. WEIGHTED TRENDS</b>	<b>5.1%</b>	<b>2.2%</b>	<b>7.4%</b>		<b>3.4%</b>	<b>-1.9%</b>	<b>1.4%</b>		

DATA ENDING		SOURCE OF DATA (T/L or B/L)	<u>Medical Payments</u> Based on Latest 6 Quarters				Based on Latest 12 Quarters				Selected PP Trend
			SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2008		State Auto - AR (T/L)	4.7%	-3.0%	1.6%	0.113	11.0%	-13.4%	-3.9%	0.113	3.5%
2nd Qtr. 2008		ISO/NAII Fast Track - AR (T/L)									
3rd Qtr. 2007		ISO - AR (T/L)	6.0%	-6.2%	-0.6%	0.338	6.6%	-2.4%	4.0%	0.338	
3rd Qtr. 2007		ISO - South Region (T/L)	1.2%	-3.8%	-2.6%	1.000	1.5%	-3.8%	-2.4%	1.000	
3rd Qtr. 2008		State Auto - CW (T/L)	-0.4%	1.9%	1.4%	0.549	2.6%	-1.3%	1.3%	0.549	
		<b>CRED. WEIGHTED TRENDS</b>	<b>3.2%</b>	<b>-4.5%</b>	<b>-1.4%</b>		<b>4.3%</b>	<b>-4.4%</b>	<b>-0.3%</b>		

DATA ENDING		SOURCE OF DATA (Avg. Ded./Catastrophes)	<u>Comprehensive (Excl Cat Losses)</u> Based on Latest 6 Quarters				Based on Latest 12 Quarters				Selected Net Trend
			SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2008		State Auto - AR (All Ded., excl. Cats.)	30.3%	0.2%	30.5%	0.328	9.9%	-8.9%	0.1%	0.328	0.0%
2nd Qtr. 2008		ISO/NAII Fast Track - AR (All Ded., excl. Cats.)	23.8%	7.4%	32.9%	1.000	15.4%	-10.6%	3.2%	1.000	
3rd Qtr. 2007		ISO - AR (\$100 Ded., excl. Cats.)	3.1%	0.4%	3.5%	0.658	5.9%	-1.8%	4.0%	0.658	
3rd Qtr. 2007		ISO - South Region (\$100 Ded., excl. Cats.)	3.6%	-1.8%	1.7%	1.000	4.3%	-3.5%	0.6%	1.000	
3rd Qtr. 2008		State Auto - CW (T/L)	4.1%	0.7%	4.8%	1.000	6.7%	-1.8%	4.8%	1.000	
		<b>CRED. WEIGHTED TRENDS</b>	<b>12.3%</b>	<b>0.4%</b>	<b>12.8%</b>		<b>7.4%</b>	<b>-4.3%</b>	<b>2.8%</b>		

DATA ENDING		SOURCE OF DATA (Avg. Ded.)	<u>Collision</u> Based on Latest 6 Quarters				Based on Latest 12 Quarters				Selected Net Trend
			SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
3rd Qtr. 2008		State Auto - AR (All Ded.)	3.4%	3.0%	6.4%	0.273	3.6%	0.7%	4.4%	0.273	-1.9%
2nd Qtr. 2008		ISO/NAII Fast Track - AR (All Ded.)	2.8%	-0.8%	2.0%	1.000	1.6%	-0.8%	0.8%	1.000	
3rd Qtr. 2007		ISO - AR (\$500 Ded.)	1.1%	3.8%	4.9%	0.954	2.1%	-0.8%	1.3%	0.954	
3rd Qtr. 2007		ISO - South Region (\$500 Ded.)	-0.2%	1.3%	1.1%	1.000	1.4%	-0.1%	1.3%	1.000	
3rd Qtr. 2008		State Auto - CW (T/L)	-0.7%	3.9%	3.1%	1.000	0.2%	2.5%	2.7%	1.000	
		<b>CRED. WEIGHTED TRENDS</b>	<b>1.7%</b>	<b>3.6%</b>	<b>5.3%</b>		<b>2.5%</b>	<b>-0.4%</b>	<b>2.1%</b>		

\* Selected PP Trends are equal to the Cred. Weighted 6 Point fits, subject to appropriate Minimums and Maximums by Coverage.

\* CREDIBILITY STANDARD: 10,623 CLAIMS IN MOST RECENT QUARTER

\* CREDIBILITY WEIGHTING ASSIGNS CREDIBILITY IN THE FOLLOWING ORDER:

- 1) STATE AUTO - STATE SPECIFIC
- 2) ISO - STATE SPECIFIC
- 3) ISO/NAII FAST TRACK
- 4) ISO - REGIONAL

**State Auto National Insurance Company**  
Private Passenger Auto

**Exhibit IX**

*Unallocated Loss Adjustment Expense*

**Liability**

(000 omitted)	2003	2004	2005	2006	2007	3 Yr Total	5 Yr Total	Selected
Direct Losses Incurred	48,147	39,789	24,053	16,479	16,079	56,611	144,547	
Direct Allocated LAE	2,019	1,917	2,244	1,645	680	4,569	8,505	
Direct Unallocated LAE	4,163	5,214	4,356	3,140	2,702	10,198	19,575	
<b>ULAE Factor</b>	1.083	1.125	1.166	1.173	1.161	1.167	1.128	<b>1.160</b>

**Physical Damage**

(000 omitted)	2003	2004	2005	2006	2007	3 Yr Total	5 Yr Total	Selected
Direct Losses Incurred	14,137	10,361	7,377	5,963	5,992	19,332	43,830	
Direct Allocated LAE	388	293	192	165	237	594	1,275	
Direct Unallocated LAE	1,558	1,409	1,144	873	1,007	3,024	5,991	
<b>ULAE Factor</b>	1.107	1.132	1.151	1.142	1.162	1.152	1.133	<b>1.150</b>

State Auto National Insurance Company  
**Impacts by Coverage - Arkansas**

**Exhibit X**

Coverage	FY 2008 EPOL	Base Rate Change	Model Year	Territorial Revisions	Limit Factors	Renewal Discount	Blue Chip Discount	Total Impact	Dollar Impact	Indicated Change	Indicated Impact
BI	\$779,647	0.0%	-1.0%	-1.3%	0.1%	0.8%	1.1%	-0.4%	(\$2,731)	-2.4%	(\$18,681)
PD	\$675,543	1.1%	-0.5%	-1.4%	0.1%	0.8%	1.1%	1.1%	\$7,169	3.3%	\$21,993
PIP - MP	\$21,892	0.0%	0.0%	0.4%	0.0%	0.7%	1.1%	2.2%	\$484	0.7%	\$152
UM/UIM BI	\$46,400	4.2%	0.0%	-2.4%	0.0%	0.0%	0.0%	1.7%	\$794	1.3%	\$606
UM PD	\$39,372	3.3%	0.0%	-2.0%	0.0%	0.0%	0.0%	1.2%	\$486	1.3%	\$525
PIP - WL/AD	\$9,378	0.0%	0.0%	0.3%	0.0%	0.7%	1.1%	2.2%	\$204	2.5%	\$237
<i>Liability Total</i>	\$1,572,231	0.7%	-0.7%	-1.4%	0.1%	0.7%	1.1%	0.4%	\$6,407	0.3%	\$4,831
OTC	\$166,927	0.0%	0.8%	-1.6%	0.0%	0.9%	0.7%	0.8%	\$1,356	7.2%	\$12,039
COLL	\$398,157	-1.3%	-0.8%	-1.4%	0.0%	0.9%	0.7%	-1.9%	(\$7,690)	-9.2%	(\$36,436)
<i>Phys. Damage Total</i>	\$565,084	-0.9%	-0.3%	-1.4%	0.0%	0.9%	0.7%	-1.1%	(\$6,334)	-4.3%	(\$24,397)
<b>Overall Total</b>	\$2,137,315	0.3%	-0.6%	-1.4%	0.0%	0.8%	1.0%	0.0%	\$72	-0.9%	(\$19,566)

Assumed Effective Date: 05/17/2009

## Arkansas

## State Auto National Insurance Company

## Model Year Impacts

*Shift from base 2008 to base 2009*

## BODILY INJURY

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2011	\$0	1.00	1.00	0.0%
2010	\$0	1.00	1.00	0.0%
<b>2009</b>	\$1,826	<b>1.00</b>	<b>1.00</b>	0.0%
2008	\$9,899	1.00	0.96	-4.0%
2007	\$9,037	0.96	0.96	0.0%
2006	\$17,134	0.96	0.96	0.0%
2005	\$21,633	0.96	0.96	0.0%
2004	\$23,641	0.96	0.96	0.0%
2003	\$35,060	0.96	0.96	0.0%
2002	\$45,676	0.96	0.90	-6.2%
2001	\$56,237	0.90	0.90	0.0%
2000	\$58,488	0.90	0.90	0.0%
1999	\$58,794	0.90	0.90	0.0%
1998	\$57,925	0.90	0.90	0.0%
1997	\$50,784	0.90	0.88	-2.2%
1996	\$50,001	0.88	0.88	0.0%
1995	\$45,620	0.88	0.88	0.0%
1994	\$38,543	0.88	0.88	0.0%
1993	\$30,459	0.88	0.88	0.0%
1992	\$26,859	0.88	0.88	0.0%
1991	\$19,806	0.88	0.88	0.0%
1990	\$20,160	0.88	0.88	0.0%
1989	\$15,548	0.88	0.70	-20.5%
1988 & Prior	\$61,996	0.70	0.70	0.0%
Total:	\$755,126			-1.0%

**Arkansas**  
**State Auto National Insurance Company**

**Model Year Impacts**

*Shift from base 2008 to base 2009*

**PROPERTY DAMAGE**

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2011	\$0	1.00	1.00	0.0%
2010	\$0	1.00	1.00	0.0%
<b>2009</b>	\$1,332	<b>1.00</b>	<b>1.00</b>	0.0%
2008	\$7,210	1.00	1.00	0.0%
2007	\$7,261	1.00	1.01	1.0%
2006	\$13,841	1.01	1.01	0.0%
2005	\$17,381	1.01	1.01	0.0%
2004	\$18,816	1.01	1.01	0.0%
2003	\$27,912	1.01	1.01	0.0%
2002	\$36,649	1.01	1.01	0.0%
2001	\$48,345	1.01	1.01	0.0%
2000	\$50,504	1.01	1.01	0.0%
1999	\$50,280	1.01	1.01	0.0%
1998	\$49,605	1.01	1.01	0.0%
1997	\$44,279	1.01	0.99	-2.0%
1996	\$43,281	0.99	0.99	0.0%
1995	\$39,605	0.99	0.99	0.0%
1994	\$33,533	0.99	0.99	0.0%
1993	\$26,565	0.99	0.99	0.0%
1992	\$23,372	0.99	0.99	0.0%
1991	\$17,122	0.99	0.99	0.0%
1990	\$17,238	0.99	0.99	0.0%
1989	\$13,356	0.99	0.79	-20.2%
1988 & Prior	\$53,753	0.79	0.79	0.0%
<b>Total:</b>	<b>\$641,240</b>			<b>-0.5%</b>

## Arkansas

## State Auto National Insurance Company

## Model Year Impacts

*Shift from base 2008 to base 2009*

## OTHER THAN COLLISION

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2011	\$0	1.16	1.10	-0.4%
2010	\$0	1.10	1.05	0.2%
<b>2009</b>	\$2,431	<b>1.05</b>	<b>1.00</b>	0.0%
2008	\$10,560	1.00	0.95	-0.3%
2007	\$9,412	0.95	0.90	-0.5%
2006	\$15,052	0.90	0.87	1.5%
2005	\$15,549	0.87	0.84	1.4%
2004	\$14,635	0.84	0.81	1.3%
2003	\$17,759	0.81	0.77	-0.2%
2002	\$15,126	0.77	0.73	-0.5%
2001	\$15,712	0.73	0.70	0.7%
2000	\$10,542	0.70	0.66	-1.0%
1999	\$8,434	0.66	0.64	1.8%
1998	\$6,961	0.64	0.62	1.7%
1997	\$3,056	0.62	0.62	5.0%
1996 & Prior	\$7,625	0.62	0.62	5.0%
Total:	\$152,854			0.8%

## Arkansas

## State Auto National Insurance Company

## Model Year Impacts

*Shift from base 2008 to base 2009*

## COLLISION

Model Year	Premium Distribution	Current Factors	Proposed Factors	Impacts
2011	\$0	1.16	1.10	-0.4%
2010	\$0	1.10	1.05	0.2%
<b>2009</b>	\$5,899	<b>1.05</b>	<b>1.00</b>	0.0%
2008	\$29,119	1.00	0.95	-0.3%
2007	\$25,205	0.95	0.90	-0.5%
2006	\$40,671	0.90	0.86	0.3%
2005	\$41,440	0.86	0.82	0.1%
2004	\$40,052	0.82	0.76	-2.7%
2003	\$44,901	0.76	0.70	-3.3%
2002	\$34,387	0.70	0.64	-4.0%
2001	\$37,600	0.64	0.60	-1.6%
2000	\$23,272	0.60	0.57	-0.3%
1999	\$20,182	0.57	0.55	1.3%
1998	\$17,115	0.55	0.52	-0.7%
1997	\$7,393	0.52	0.52	5.0%
1996 & Prior	\$17,602	0.52	0.52	5.0%
Total:	\$384,838			-0.8%

BODILY INJURY

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$8,696	1.33	1.33	0.0%	\$0	0.0%
3	9,292	1.00	1.00	0.0%	0	0.0%
5	174	1.06	1.06	0.0%	0	0.0%
5-11	292	1.06	<b>1.00</b>	-5.7%	(17)	-5.7%
5-70	55	1.06	<b>0.95</b>	-10.4%	(6)	-10.4%
6	16,012	1.16	1.16	0.0%	0	0.0%
6-7	8,859	1.16	<b>1.11</b>	-4.3%	(382)	-4.3%
7	N/A	N/A	<b>1.11</b>	N/A	N/A	N/A
8	32,104	1.11	1.11	0.0%	0	0.0%
9	1,106	1.25	1.25	0.0%	0	0.0%
9-70	0	1.25	<b>0.95</b>	-24.0%	0	-24.0%
10	24,957	1.07	1.07	0.0%	0	0.0%
11	54,544	1.00	1.00	0.0%	0	0.0%
11-9	216	1.00	<b>1.25</b>	25.0%	54	25.0%
11-12	16,608	1.00	1.00	0.0%	0	0.0%
11-13	12,294	1.00	1.00	0.0%	0	0.0%
11-54	518	1.00	<b>1.07</b>	7.0%	36	7.0%
11-56	688	1.00	<b>0.93</b>	-7.0%	(48)	-7.0%
11-62	0	1.00	<b>0.91</b>	-9.0%	0	-9.0%
11-63	2,110	1.00	<b>0.92</b>	-8.0%	(169)	-8.0%
11-64	522	1.00	1.00	0.0%	0	0.0%
11-70	3,252	1.00	<b>0.95</b>	-5.0%	(163)	-5.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(2,620)	1.03	1.03	0.0%	0	0.0%
15-56	0	1.03	<b>0.93</b>	-9.7%	0	-9.7%
15-62	2,429	1.03	<b>0.91</b>	-11.7%	(283)	-11.7%
50	1,854	1.10	1.10	0.0%	0	0.0%
51	42,967	1.07	1.07	0.0%	0	0.0%
52	984	1.06	<b>1.01</b>	-4.7%	(46)	-4.7%
53	3,857	0.93	0.93	0.0%	0	0.0%
54	29,937	1.07	1.07	0.0%	0	0.0%
55	1,870	0.93	0.93	0.0%	0	0.0%
56	1,742	0.93	0.93	0.0%	0	0.0%
57	9,356	0.93	0.93	0.0%	0	0.0%
58	13,980	1.13	1.13	0.0%	0	0.0%
59	22,746	1.08	1.08	0.0%	0	0.0%
60	60,372	0.97	0.97	0.0%	0	0.0%
60-62	802	0.97	<b>0.91</b>	-6.2%	(50)	-6.2%
60-72	13,787	0.97	0.97	0.0%	0	0.0%
61	125,202	0.97	<b>0.93</b>	-4.1%	(5,163)	-4.1%
62	63,154	0.95	<b>0.91</b>	-4.2%	(2,659)	-4.2%
63	61,367	0.92	0.92	0.0%	0	0.0%
64	19,169	1.00	1.00	0.0%	0	0.0%
64-66	192	1.00	<b>1.08</b>	8.0%	15	8.0%
64-69	1,909	1.00	1.00	0.0%	0	0.0%
65	6,130	0.98	0.98	0.0%	0	0.0%
66	15,433	1.08	1.08	0.0%	0	0.0%
67	20,844	1.05	1.05	0.0%	0	0.0%
67-71	301	1.05	1.05	0.0%	0	0.0%
68-50	6,991	1.10	1.10	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.97</b>	N/A	N/A	N/A
90	2,898	1.19	1.19	0.0%	0	0.0%
91	772	2.07	2.07	0.0%	0	0.0%
93	(216)	1.01	1.01	0.0%	0	0.0%
96	(67)	1.54	<b>1.46</b>	-5.2%	3	-5.2%
97-13	34,906	1.02	<b>1.00</b>	-2.0%	(684)	-2.0%
98	(220)	2.59	2.59	0.0%	0	0.0%
Total:	\$755,127			-1.3%	(\$9,560)	-1.3%

PROPERTY DAMAGE

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$7,079	1.27	1.27	0.0%	\$0	1.1%
3	10,116	1.25	1.25	0.0%	0	1.1%
5	69	1.07	1.07	0.0%	0	1.1%
5-11	249	1.07	<b>1.00</b>	-6.5%	(16)	-5.5%
5-70	51	1.07	<b>0.95</b>	-11.2%	(6)	-10.2%
6	13,917	1.17	1.17	0.0%	0	1.1%
6-7	7,789	1.17	1.17	0.0%	0	1.1%
7	N/A	N/A	<b>1.17</b>	N/A	N/A	N/A
8	27,941	1.11	1.11	0.0%	0	1.1%
9	1,061	1.41	1.41	0.0%	0	1.1%
9-70	0	1.41	<b>0.95</b>	-32.6%	0	-31.9%
10	21,652	1.07	1.07	0.0%	0	1.1%
11	48,203	1.00	1.00	0.0%	0	1.1%
11-9	193	1.00	<b>1.41</b>	41.0%	79	42.6%
11-12	14,783	1.00	1.00	0.0%	0	1.1%
11-13	10,766	1.00	1.00	0.0%	0	1.1%
11-54	446	1.00	<b>0.96</b>	-4.0%	(18)	-2.9%
11-56	616	1.00	<b>1.09</b>	9.0%	55	10.2%
11-62	0	1.00	<b>0.85</b>	-15.0%	0	-14.1%
11-63	1,900	1.00	<b>0.96</b>	-4.0%	(76)	-2.9%
11-64	469	1.00	<b>1.12</b>	12.0%	56	13.3%
11-70	2,782	1.00	<b>0.95</b>	-5.0%	(139)	-3.9%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(2,124)	1.03	1.03	0.0%	0	1.1%
15-56	0	1.03	<b>1.09</b>	5.8%	0	7.0%
15-62	2,152	1.03	<b>0.85</b>	-17.5%	(376)	-16.6%
50	1,323	0.90	0.90	0.0%	0	1.1%
51	33,130	0.96	0.96	0.0%	0	1.1%
52	849	1.06	<b>1.01</b>	-4.7%	(40)	-3.7%
53	3,371	0.94	0.94	0.0%	0	1.1%
54	22,933	0.96	0.96	0.0%	0	1.1%
55	1,666	0.94	0.94	0.0%	0	1.1%
56	1,721	1.09	1.09	0.0%	0	1.1%
57	8,319	0.94	0.94	0.0%	0	1.1%
58	10,243	0.94	0.94	0.0%	0	1.1%
59	20,038	1.08	1.08	0.0%	0	1.1%
60	49,192	0.89	0.89	0.0%	0	1.1%
60-62	654	0.89	<b>0.85</b>	-4.5%	(29)	-3.4%
60-72	11,195	0.89	0.89	0.0%	0	1.1%
61	101,677	0.89	<b>0.85</b>	-4.5%	(4,570)	-3.4%
62	52,190	0.89	<b>0.85</b>	-4.5%	(2,346)	-3.4%
63	56,668	0.96	0.96	0.0%	0	1.1%
64	19,022	1.12	1.12	0.0%	0	1.1%
64-66	180	1.12	<b>0.91</b>	-18.8%	(34)	-17.8%
64-69	1,816	1.12	1.12	0.0%	0	1.1%
65	4,903	0.91	0.91	0.0%	0	1.1%
66	11,386	0.91	0.91	0.0%	0	1.1%
67	18,500	1.05	1.05	0.0%	0	1.1%
67-71	259	1.05	1.05	0.0%	0	1.1%
68-50	6,169	1.10	<b>0.90</b>	-18.2%	(1,122)	-17.3%
69	N/A	N/A	<b>1.12</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.89</b>	N/A	N/A	N/A
90	2,636	1.19	1.19	0.0%	0	1.1%
91	668	2.07	2.07	0.0%	0	1.1%
93	(193)	1.01	1.01	0.0%	0	1.1%
96	(63)	1.54	<b>1.46</b>	-5.2%	3	-4.1%
97-13	30,879	1.02	<b>1.00</b>	-2.0%	(605)	-0.9%
98	(198)	2.59	2.59	0.0%	0	1.1%
Total:	\$641,243			-1.4%	(\$9,183)	-0.3%

MEDICAL PAYMENTS

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$901	1.20	1.20	0.0%	\$0	0.0%
3	883	1.02	1.02	0.0%	0	0.0%
5	0	1.05	1.05	0.0%	0	0.0%
5-11	99	1.05	<b>1.00</b>	-4.8%	(5)	-4.8%
5-70	0	1.05	<b>1.00</b>	-4.8%	0	-4.8%
6	515	1.10	1.10	0.0%	0	0.0%
6-7	200	1.10	1.10	0.0%	0	0.0%
7	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
8	744	1.10	1.10	0.0%	0	0.0%
9	79	1.20	1.20	0.0%	0	0.0%
9-70	0	1.20	<b>1.00</b>	-16.7%	0	-16.7%
10	836	1.00	1.00	0.0%	0	0.0%
11	1,083	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>1.20</b>	20.0%	0	20.0%
11-12	0	1.00	1.00	0.0%	0	0.0%
11-13	522	1.00	1.00	0.0%	0	0.0%
11-54	0	1.00	1.00	0.0%	0	0.0%
11-56	0	1.00	1.00	0.0%	0	0.0%
11-62	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-63	0	1.00	<b>1.07</b>	7.0%	0	7.0%
11-64	0	1.00	1.00	0.0%	0	0.0%
11-70	0	1.00	1.00	0.0%	0	0.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(170)	1.07	1.07	0.0%	0	0.0%
15-56	0	1.07	<b>1.00</b>	-6.5%	0	-6.5%
15-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
50	0	1.00	1.00	0.0%	0	0.0%
51	2,166	1.00	1.00	0.0%	0	0.0%
52	0	1.00	<b>0.95</b>	-5.0%	0	-5.0%
53	31	1.00	1.00	0.0%	0	0.0%
54	1,824	1.00	1.00	0.0%	0	0.0%
55	13	1.00	1.00	0.0%	0	0.0%
56	359	1.00	1.00	0.0%	0	0.0%
57	265	1.07	1.07	0.0%	0	0.0%
58	1,044	1.07	1.07	0.0%	0	0.0%
59	1,160	1.07	1.07	0.0%	0	0.0%
60	268	1.07	1.07	0.0%	0	0.0%
60-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
60-72	383	1.07	1.07	0.0%	0	0.0%
61	3,051	1.07	<b>1.09</b>	1.9%	57	1.9%
62	651	1.07	<b>1.10</b>	2.8%	18	2.8%
63	396	1.07	1.07	0.0%	0	0.0%
64	487	1.00	1.00	0.0%	0	0.0%
64-66	0	1.00	1.00	0.0%	0	0.0%
64-69	474	1.00	1.00	0.0%	0	0.0%
65	486	1.00	1.00	0.0%	0	0.0%
66	73	1.00	1.00	0.0%	0	0.0%
67	462	1.00	1.00	0.0%	0	0.0%
67-71	0	1.00	1.00	0.0%	0	0.0%
68-50	13	1.00	1.00	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.07</b>	N/A	N/A	N/A
90	(2)	1.15	1.15	0.0%	0	0.0%
91	0	1.65	1.65	0.0%	0	0.0%
93	0	1.00	1.00	0.0%	0	0.0%
96	(60)	1.31	<b>1.24</b>	-5.3%	3	-5.3%
97-13	443	1.00	1.00	0.0%	0	0.0%
98	0	2.06	2.06	0.0%	0	0.0%
Total:	\$19,679			0.4%	\$74	0.4%

UNINSURED/UNDERINSURED MOTORISTS - BODILY INJURY

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$706	1.20	1.20	0.0%	\$0	4.2%
3	1,429	1.00	1.00	0.0%	0	4.2%
5	68	1.00	1.00	0.0%	0	4.2%
5-11	28	1.00	1.00	0.0%	0	4.2%
5-70	0	1.00	<b>0.95</b>	-5.0%	0	-1.0%
6	1,606	1.00	1.00	0.0%	0	4.2%
6-7	1,020	1.00	1.00	0.0%	0	4.2%
7	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
8	3,528	1.10	1.10	0.0%	0	4.2%
9	106	1.15	1.15	0.0%	0	4.2%
9-70	0	1.15	<b>0.95</b>	-17.4%	0	-13.9%
10	1,762	0.95	0.95	0.0%	0	4.2%
11	2,619	1.00	1.00	0.0%	0	4.2%
11-9	0	1.00	<b>1.15</b>	15.0%	0	19.8%
11-12	664	1.00	1.00	0.0%	0	4.2%
11-13	621	1.00	1.00	0.0%	0	4.2%
11-54	112	1.00	1.00	0.0%	0	4.2%
11-56	0	1.00	1.00	0.0%	0	4.2%
11-62	0	1.00	<b>0.89</b>	-11.0%	0	-7.3%
11-63	0	1.00	1.00	0.0%	0	4.2%
11-64	82	1.00	1.00	0.0%	0	4.2%
11-70	324	1.00	<b>0.95</b>	-5.0%	(16)	-1.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(394)	1.00	1.00	0.0%	0	4.2%
15-56	0	1.00	1.00	0.0%	0	4.2%
15-62	72	1.00	<b>0.89</b>	-11.0%	(8)	-7.3%
50	139	1.00	1.00	0.0%	0	4.2%
51	3,003	1.00	1.00	0.0%	0	4.2%
52	24	1.00	<b>0.95</b>	-5.0%	(1)	-1.0%
53	256	1.00	1.00	0.0%	0	4.2%
54	2,012	1.00	1.00	0.0%	0	4.2%
55	110	1.00	1.00	0.0%	0	4.2%
56	285	1.00	1.00	0.0%	0	4.2%
57	751	1.00	1.00	0.0%	0	4.2%
58	1,525	1.00	1.00	0.0%	0	4.2%
59	1,757	1.00	1.00	0.0%	0	4.2%
60	2,602	1.00	1.00	0.0%	0	4.2%
60-62	24	1.00	<b>0.89</b>	-11.0%	(3)	-7.3%
60-72	932	1.00	1.00	0.0%	0	4.2%
61	7,433	1.00	<b>0.89</b>	-11.0%	(818)	-7.3%
62	1,703	1.00	<b>0.89</b>	-11.0%	(187)	-7.3%
63	1,304	1.00	1.00	0.0%	0	4.2%
64	485	1.00	1.00	0.0%	0	4.2%
64-66	0	1.00	1.00	0.0%	0	4.2%
64-69	466	1.00	1.00	0.0%	0	4.2%
65	901	1.00	1.00	0.0%	0	4.2%
66	754	1.00	1.00	0.0%	0	4.2%
67	968	1.00	1.00	0.0%	0	4.2%
67-71	74	1.00	1.00	0.0%	0	4.2%
68-50	55	1.00	1.00	0.0%	0	4.2%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
90	334	1.05	1.05	0.0%	0	4.2%
91	0	1.75	1.75	0.0%	0	4.2%
93	0	1.00	1.00	0.0%	0	4.2%
96	(57)	1.15	<b>1.09</b>	-5.2%	3	-1.3%
97-13	1,533	1.00	1.00	0.0%	0	4.2%
98	(25)	2.19	2.19	0.0%	0	4.2%
Total:	\$43,701			-2.4%	(\$1,030)	1.7%

UNINSURED MOTORISTS - PROPERTY DAMAGE

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$437	1.00	1.00	0.0%	\$0	3.3%
3	1,071	0.87	0.87	0.0%	0	3.3%
5	32	1.05	1.05	0.0%	0	3.3%
5-11	38	1.05	<b>1.00</b>	-4.8%	(2)	-1.6%
5-70	0	1.05	<b>0.95</b>	-9.5%	0	-6.5%
6	1,366	1.00	1.00	0.0%	0	3.3%
6-7	857	1.00	<b>0.95</b>	-5.0%	(43)	-1.8%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	2,214	0.95	0.95	0.0%	0	3.3%
9	57	0.95	0.95	0.0%	0	3.3%
9-70	0	0.95	0.95	0.0%	0	3.3%
10	1,425	0.90	0.90	0.0%	0	3.3%
11	2,457	1.00	1.00	0.0%	0	3.3%
11-9	0	1.00	<b>0.95</b>	-5.0%	0	-1.8%
11-12	499	1.00	1.00	0.0%	0	3.3%
11-13	646	1.00	1.00	0.0%	0	3.3%
11-54	77	1.00	1.00	0.0%	0	3.3%
11-56	0	1.00	1.00	0.0%	0	3.3%
11-62	0	1.00	<b>0.99</b>	-1.0%	0	2.3%
11-63	0	1.00	<b>1.05</b>	5.0%	0	8.5%
11-64	57	1.00	1.00	0.0%	0	3.3%
11-70	299	1.00	<b>0.95</b>	-5.0%	(15)	-1.8%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(506)	1.05	1.05	0.0%	0	3.3%
15-56	0	1.05	<b>1.00</b>	-4.8%	0	-1.6%
15-62	96	1.05	<b>0.99</b>	-5.7%	(5)	-2.6%
50	150	1.00	1.00	0.0%	0	3.3%
51	2,106	1.00	1.00	0.0%	0	3.3%
52	30	1.00	<b>0.95</b>	-5.0%	(2)	-1.8%
53	179	1.00	1.00	0.0%	0	3.3%
54	1,410	1.00	1.00	0.0%	0	3.3%
55	123	1.00	1.00	0.0%	0	3.3%
56	230	1.00	1.00	0.0%	0	3.3%
57	625	1.05	1.05	0.0%	0	3.3%
58	1,152	1.05	1.05	0.0%	0	3.3%
59	1,212	1.05	1.05	0.0%	0	3.3%
60	2,455	1.05	1.05	0.0%	0	3.3%
60-62	32	1.05	<b>0.99</b>	-5.7%	(2)	-2.6%
60-72	1,092	1.05	1.05	0.0%	0	3.3%
61	7,714	1.05	<b>0.97</b>	-7.6%	(588)	-4.5%
62	1,736	1.05	<b>0.99</b>	-5.7%	(99)	-2.6%
63	1,153	1.05	1.05	0.0%	0	3.3%
64	458	1.00	1.00	0.0%	0	3.3%
64-66	0	1.00	1.00	0.0%	0	3.3%
64-69	338	1.00	1.00	0.0%	0	3.3%
65	717	1.00	1.00	0.0%	0	3.3%
66	507	1.00	1.00	0.0%	0	3.3%
67	727	1.00	1.00	0.0%	0	3.3%
67-71	93	1.00	1.00	0.0%	0	3.3%
68-50	89	1.00	1.00	0.0%	0	3.3%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
90	223	1.00	1.00	0.0%	0	3.3%
91	0	1.10	1.10	0.0%	0	3.3%
93	0	1.00	1.00	0.0%	0	3.3%
96	(35)	1.00	<b>0.95</b>	-5.0%	2	-1.8%
97-13	1,497	1.00	1.00	0.0%	0	3.3%
98	(19)	1.38	1.38	0.0%	0	3.3%
Total:	\$37,116			-2.0%	(\$754)	1.2%

PERSONAL INJURY PROTECTION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$465	1.20	1.20	0.0%	\$0	0.0%
3	436	1.02	1.02	0.0%	0	0.0%
5	0	1.05	1.05	0.0%	0	0.0%
5-11	51	1.05	<b>1.00</b>	-4.8%	(2)	-4.8%
5-70	0	1.05	<b>1.00</b>	-4.8%	0	-4.8%
6	184	1.10	1.10	0.0%	0	0.0%
6-7	156	1.10	1.10	0.0%	0	0.0%
7	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
8	323	1.10	1.10	0.0%	0	0.0%
9	0	1.20	1.20	0.0%	0	0.0%
9-70	0	1.20	<b>1.00</b>	-16.7%	0	-16.7%
10	415	1.00	1.00	0.0%	0	0.0%
11	81	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>1.20</b>	20.0%	0	20.0%
11-12	0	1.00	1.00	0.0%	0	0.0%
11-13	266	1.00	1.00	0.0%	0	0.0%
11-54	60	1.00	1.00	0.0%	0	0.0%
11-56	0	1.00	1.00	0.0%	0	0.0%
11-62	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-63	0	1.00	<b>1.07</b>	7.0%	0	7.0%
11-64	0	1.00	1.00	0.0%	0	0.0%
11-70	34	1.00	1.00	0.0%	0	0.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(193)	1.07	1.07	0.0%	0	0.0%
15-56	0	1.07	<b>1.00</b>	-6.5%	0	-6.5%
15-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
50	0	1.00	1.00	0.0%	0	0.0%
51	1,106	1.00	1.00	0.0%	0	0.0%
52	0	1.00	<b>0.95</b>	-5.0%	0	-5.0%
53	16	1.00	1.00	0.0%	0	0.0%
54	835	1.00	1.00	0.0%	0	0.0%
55	7	1.00	1.00	0.0%	0	0.0%
56	58	1.00	1.00	0.0%	0	0.0%
57	130	1.07	1.07	0.0%	0	0.0%
58	407	1.07	1.07	0.0%	0	0.0%
59	486	1.07	1.07	0.0%	0	0.0%
60	130	1.07	1.07	0.0%	0	0.0%
60-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
60-72	183	1.07	1.07	0.0%	0	0.0%
61	1,151	1.07	<b>1.09</b>	1.9%	22	1.9%
62	308	1.07	<b>1.10</b>	2.8%	9	2.8%
63	207	1.07	1.07	0.0%	0	0.0%
64	135	1.00	1.00	0.0%	0	0.0%
64-66	0	1.00	1.00	0.0%	0	0.0%
64-69	322	1.00	1.00	0.0%	0	0.0%
65	269	1.00	1.00	0.0%	0	0.0%
66	135	1.00	1.00	0.0%	0	0.0%
67	232	1.00	1.00	0.0%	0	0.0%
67-71	0	1.00	1.00	0.0%	0	0.0%
68-50	6	1.00	1.00	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.07</b>	N/A	N/A	N/A
90	(5)	1.15	1.15	0.0%	0	0.0%
91	0	1.65	1.65	0.0%	0	0.0%
93	0	1.00	1.00	0.0%	0	0.0%
96	(30)	1.31	<b>1.24</b>	-5.3%	2	-5.3%
97-13	140	1.00	1.00	0.0%	0	0.0%
98	0	2.06	2.06	0.0%	0	0.0%
Total:	\$8,506			0.3%	\$29	0.3%

OTHER THAN COLLISION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$551	0.91	0.91	0.0%	\$0	0.0%
3	2,428	0.93	0.93	0.0%	0	0.0%
5	224	1.10	1.10	0.0%	0	0.0%
5-11	209	1.10	<b>1.00</b>	-9.1%	(19)	-9.1%
5-70	0	1.10	<b>0.95</b>	-13.6%	0	-13.6%
6	3,289	0.95	0.95	0.0%	0	0.0%
6-7	1,942	0.95	0.95	0.0%	0	0.0%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	7,465	0.95	0.95	0.0%	0	0.0%
9	0	0.89	0.89	0.0%	0	0.0%
9-70	0	0.89	<b>0.95</b>	6.7%	0	6.7%
10	4,331	0.81	0.81	0.0%	0	0.0%
11	6,742	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>0.89</b>	-11.0%	0	-11.0%
11-12	4,132	1.00	1.00	0.0%	0	0.0%
11-13	2,232	1.00	<b>0.85</b>	-15.0%	(335)	-15.0%
11-54	332	1.00	<b>1.10</b>	10.0%	33	10.0%
11-56	151	1.00	<b>1.10</b>	10.0%	15	10.0%
11-62	0	1.00	1.00	0.0%	0	0.0%
11-63	217	1.00	1.00	0.0%	0	0.0%
11-64	0	1.00	<b>1.15</b>	15.0%	0	15.0%
11-70	314	1.00	<b>0.95</b>	-5.0%	(16)	-5.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>0.85</b>	N/A	N/A	N/A
15	891	0.97	0.97	0.0%	0	0.0%
15-56	0	0.97	<b>1.10</b>	13.4%	0	13.4%
15-62	59	0.97	<b>1.00</b>	3.1%	2	3.1%
50	256	1.10	1.10	0.0%	0	0.0%
51	8,753	1.10	1.10	0.0%	0	0.0%
52	0	1.17	<b>1.11</b>	-5.1%	0	-5.1%
53	1,522	1.10	1.10	0.0%	0	0.0%
54	8,759	1.10	1.10	0.0%	0	0.0%
55	377	1.10	1.10	0.0%	0	0.0%
56	927	1.10	1.10	0.0%	0	0.0%
57	3,553	1.07	1.07	0.0%	0	0.0%
58	3,074	1.07	1.07	0.0%	0	0.0%
59	4,477	1.07	1.07	0.0%	0	0.0%
60	12,267	1.02	1.02	0.0%	0	0.0%
60-62	127	1.02	<b>1.00</b>	-2.0%	(2)	-2.0%
60-72	2,795	1.02	1.02	0.0%	0	0.0%
61	34,181	1.02	<b>0.97</b>	-4.9%	(1,676)	-4.9%
62	9,267	1.05	<b>1.00</b>	-4.8%	(441)	-4.8%
63	7,991	1.00	1.00	0.0%	0	0.0%
64	3,205	1.15	1.15	0.0%	0	0.0%
64-66	172	1.15	<b>1.10</b>	-4.3%	(7)	-4.3%
64-69	1,434	1.15	1.15	0.0%	0	0.0%
65	1,009	0.98	0.98	0.0%	0	0.0%
66	2,618	1.10	1.10	0.0%	0	0.0%
67	4,819	1.10	1.10	0.0%	0	0.0%
67-71	197	1.10	1.10	0.0%	0	0.0%
68-50	1,119	1.10	1.10	0.0%	0	0.0%
69	N/A	N/A	<b>1.15</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.02</b>	N/A	N/A	N/A
90	298	0.76	0.76	0.0%	0	0.0%
91	114	1.00	1.00	0.0%	0	0.0%
93	0	1.07	1.07	0.0%	0	0.0%
96	0	1.10	<b>1.05</b>	-4.5%	0	-4.5%
97-13	4,036	0.85	0.85	0.0%	0	0.0%
98	(1)	1.38	<b>1.44</b>	4.3%	(0)	4.3%
Total:	\$152,855			-1.6%	(\$2,446)	-1.6%

COLLISION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$1,525	1.05	1.05	0.0%	\$0	-1.3%
3	6,593	0.83	0.83	0.0%	0	-1.3%
5	584	1.05	1.05	0.0%	0	-1.3%
5-11	626	1.05	<b>1.00</b>	-4.8%	(30)	-6.0%
5-70	0	1.05	<b>0.95</b>	-9.5%	0	-10.7%
6	8,423	1.00	1.00	0.0%	0	-1.3%
6-7	6,201	1.00	<b>0.95</b>	-5.0%	(310)	-6.3%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	18,256	0.95	0.95	0.0%	0	-1.3%
9	0	0.95	0.95	0.0%	0	-1.3%
9-70	0	0.95	0.95	0.0%	0	-1.3%
10	12,740	0.93	0.93	0.0%	0	-1.3%
11	16,412	1.00	1.00	0.0%	0	-1.3%
11-9	0	1.00	<b>0.95</b>	-5.0%	0	-6.3%
11-12	9,294	1.00	1.00	0.0%	0	-1.3%
11-13	6,466	1.00	<b>0.93</b>	-7.0%	(453)	-8.2%
11-54	973	1.00	<b>1.05</b>	5.0%	49	3.6%
11-56	321	1.00	<b>0.95</b>	-5.0%	(16)	-6.3%
11-62	0	1.00	<b>0.91</b>	-9.0%	0	-10.2%
11-63	625	1.00	1.00	0.0%	0	-1.3%
11-64	0	1.00	<b>1.15</b>	15.0%	0	13.5%
11-70	982	1.00	<b>0.95</b>	-5.0%	(49)	-6.3%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>0.93</b>	N/A	N/A	N/A
15	2,785	1.04	1.04	0.0%	0	-1.3%
15-56	0	1.04	<b>0.95</b>	-8.7%	0	-9.9%
15-62	828	1.04	<b>0.91</b>	-12.5%	(104)	-13.7%
50	1,340	1.00	1.00	0.0%	0	-1.3%
51	18,026	0.92	0.92	0.0%	0	-1.3%
52	0	1.05	<b>1.00</b>	-4.8%	0	-6.0%
53	3,692	1.05	1.05	0.0%	0	-1.3%
54	20,248	1.05	1.05	0.0%	0	-1.3%
55	619	0.95	0.95	0.0%	0	-1.3%
56	2,267	0.95	0.95	0.0%	0	-1.3%
57	8,500	1.02	1.02	0.0%	0	-1.3%
58	6,894	0.95	0.95	0.0%	0	-1.3%
59	14,312	1.14	1.14	0.0%	0	-1.3%
60	30,913	0.97	0.97	0.0%	0	-1.3%
60-62	690	0.97	<b>0.91</b>	-6.2%	(43)	-7.4%
60-72	13,114	0.97	0.97	0.0%	0	-1.3%
61	82,396	0.91	<b>0.87</b>	-4.4%	(3,622)	-5.7%
62	20,446	0.95	<b>0.91</b>	-4.2%	(861)	-5.5%
63	22,502	1.00	1.00	0.0%	0	-1.3%
64	8,349	1.15	1.15	0.0%	0	-1.3%
64-66	896	1.15	<b>1.05</b>	-8.7%	(78)	-9.9%
64-69	7,410	1.15	1.15	0.0%	0	-1.3%
65	3,618	1.05	1.05	0.0%	0	-1.3%
66	7,445	1.05	1.05	0.0%	0	-1.3%
67	12,340	1.08	1.08	0.0%	0	-1.3%
67-71	1,230	1.08	1.08	0.0%	0	-1.3%
68-50	5,916	1.00	1.00	0.0%	0	-1.3%
69	N/A	N/A	<b>1.15</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.08</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.97</b>	N/A	N/A	N/A
90	506	0.87	0.87	0.0%	0	-1.3%
91	398	1.08	1.08	0.0%	0	-1.3%
93	0	0.97	0.97	0.0%	0	-1.3%
96	0	1.00	<b>0.95</b>	-5.0%	0	-6.3%
97-13	12,376	0.93	0.93	0.0%	0	-1.3%
98	(61)	1.35	<b>1.44</b>	6.7%	(4)	5.3%
Total:	\$400,016			-1.4%	(\$5,520)	-2.7%

**Arkansas****Exhibit XIII****State Auto National Insurance Company  
Impact of Changing Increased Limit Factors**

## Bodily Injury

<u>Limit</u>	<u>Written Premium</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Rate Impact</u>
25/50	\$722,411	1.00	1.00	0.0%
50/100	\$28,373	1.23	1.23	0.0%
100/300	\$4,342	1.64	<b>1.79</b>	9.1%
250/500	\$0	2.00	N/A	0.0%
500/500	\$0	2.50	N/A	0.0%
Total:	\$755,126			0.1%

## Property Damage

<u>Limit</u>	<u>Written Premium</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Rate Impact</u>
25,000	\$620,279	1.00	1.00	0.0%
50,000	\$18,635	1.03	1.03	0.0%
100,000	\$2,326	1.08	<b>1.25</b>	15.7%
Total:	\$641,240			0.1%

**Arkansas**  
**State Auto National Insurance Company**

**Exhibit XIV**

*Impact of Revising Renewal Discounts*

**Current Discount**

5% at 12 months, 10% at 24 months

**Proposed Discount**

4% at 12 months, 8% at 24 months

Coverage	FY 2008 Written Premium			Retention	Renewal Discount Impact
	New Business	12-Mo. Renewal	24-Mo. or more Renewal		
BI	\$427,166	\$134,527	\$193,431	43.4%	0.8%
PD	\$362,556	\$114,168	\$164,517	43.5%	0.8%
PIP	\$16,619	\$5,289	\$6,278	41.0%	0.7%
OTC	\$73,441	\$34,916	\$44,496	52.0%	0.9%
COLL	\$185,618	\$87,221	\$112,000	51.8%	0.9%
	\$1,065,400	\$376,121	\$520,722	45.7%	0.8%

**State Auto National Insurance Company - Arkansas**  
**Impact of Revising Blue Chip Discounts**  
**Based on Most Recent Analysis**

**Exhibit XV**

*BI, PD, MP, and PIP Premium*

<b>Credit Score</b>	<b>Current Blue Chip Level</b>	<b>Proposed Blue Chip Level</b>	<b>2007 Writ. Premium</b>	<b>Current Discount</b>	<b>Corporate Discount</b>	<b>Proposed Discount</b>	<b>Impact</b>
998, 999	7	9	\$277,462	31%	40%	27%	5.8%
All Others	--	--	1,147,091	Varies		--	0.0%
<b>Total</b>			\$1,424,553				1.1%

*OTC and Collision Premium*

<b>Credit Score</b>	<b>Current Blue Chip Level</b>	<b>Proposed Blue Chip Level</b>	<b>2007 Writ. Premium</b>	<b>Current Discount</b>	<b>Corporate Discount</b>	<b>Proposed Discount</b>	<b>Impact</b>
998, 999	7	9	\$67,130	31%	40%	27%	5.8%
All Others	--	--	470,561	Varies		--	0.0%
<b>Total</b>			\$537,691				0.7%

**State Auto National Insurance Company**

**Exhibit XVI**

Blue Chip Level Experience

Companywide, all coverages combined

Experience Period: Accident Years 2005-2007, losses evaluated at 03/31/2008

Credit Score	Earned Premium <sup>1</sup>	Incurred Losses	Incurred Loss Ratio	Loss Ratio Relativity <sup>2</sup>	Earned Car Years	Incurred Claims	Frequency (Per 100)	Relative Frequency <sup>2</sup>	Pure Premium	Relative Pure Premium <sup>2</sup>
998,999	16,017,016	9,520,227	59.4%	1.027	52,461	2,976	5.67	1.138	181.47	1.206
All Others	106,989,096	61,892,738	57.8%	1.000	411,204	20,494	4.98	1.000	150.52	1.000
<b>Total:</b>	123,006,112	71,412,966	58.1%		463,665	23,470	5.06		154.02	

Notes:

1) Adjusted for prior Blue Chip level changes

2) Relative to "All Others"

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**Summary of Proposed Changes**  
Arkansas - Non-Standard Auto Program  
State Auto National Insurance Company  
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**1. Base Rates:**

We are revising our base rates by coverage. The overall impact of the base rate change is +0.3%.

**2. Model Year Base Update:**

We are updating our model year base to 2009. We estimate the overall statewide impact of this change to be -0.6%. Refer to Exhibit XI for details.

**3. Territorial Revision:**

To improve our competitive position, we are revising numerous territory definitions as described below:

- We are creating new territories 7, 12, 13, 69, 70, 71, and 72 from zip codes in territories 5, 9, 11, 60, 67, and 97.
- We are consolidating zip codes from territories 5, 11, 15, 60, 64, and 68 into existing territories.

We are also adjusting territorial relativities. The overall impact of these changes is -1.4%. Please see Exhibit XII for details and manual pages T-1 to T-4 for revised territory definitions.

**4. Increased Limit Factors:**

We are eliminating the 100/300, 250/500, and 500/500 increased limits for BI, UM, and UIM and the 100 limit for PD and UMPD. We do not have any policies with 250/500 or 500/500 limits. All 100/300 policies will be grandfathered.

We are also increasing the factors for the 100/300 BI and 100 PD limits. The overall impact of this change is negligible. See Exhibit XIII for details.

**5. Renewal Discount:**

We currently offer renewal discounts of 5% at 12 months and 10% at 24 months. With this review, we are reducing these discounts to 4% and 8%, respectively. The impact of this change is +0.8%.

**6. Family Account Coverage:**

We are increasing the Family Account Coverage Extension premium from \$75 to \$100. The impact of this change is negligible.

**7. Blue Chip Rating:**

We are revising the Blue Chip level assigned to insureds with 'no hit' and 'no score' credit results. Those with scores of 998 or 999 will be moved from level 7 to level 9. The impact of this change is +1.0%.

**8. Auto Loan/Lease Coverage:**

With this filing we will be adopting ISO's Auto Loan/Lease Coverage form (PP0335). The ISO form provides broader coverage as it does not limit the maximum amount payable to \$5,000 as does our current endorsement, AU158.

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**Summary of Proposed Changes**  
Arkansas - Non-Standard Auto Program  
State Auto National Insurance Company  
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**9. Billing Options:**

We are making the following revisions to our Billing Options:

- We are revising our payment options format to include six month and twelve month payment plan charts. There is no change to the available billing options.
- We are revising our Electronic Funds Transfer wording for clarification and added a Timing Considerations section.

Please see manual pages 6 and 7 for details.

**10. Methods of Payment:**

We are expanding our methods of payment to include all available payment options.

**11. Miscellaneous Manual Revisions:**

We are revising our manual as outlined in the following table:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Cancellations, revised wording for clarification.	Page 5	Page 5
Billing Options, revised billing options to add policy term charts. Also revised Electronic Funds Transfer and Timing Considerations section wording for clarification.	Pages 6 and 7	Pages 6 and 7
Methods of Payment, revised and expanded payment options.	Page 7	Page 7
Surcharges, Multiple Accident/Major/Alcohol Surcharge, added new rule. Addition caused text to shift pages.	Page 12	N/A
Discounts, Renewal Discount, revised discount from 5% to 4% for twelve months and from 10% to 8% for twenty-four months.	Page 14	Page 14
Discounts, BI/PD Limit Options, removed the 100/300/50, 100/300/100, 250/500/100, and 500/500/100 liability limit options.	Page 14	Page 14
Discounts, Uninsured Motorists – Bodily Injury, removed the 100/300, 250/500 and 500/500 liability limit options.	Page 15	Page 15
Discounts, Uninsured Motorists – Property Damage, removed the \$100,000 limit option.	Page 15	Page 15
Discounts, Underinsured Motorists – Bodily Injury, removed the 100/300, 250/500 and 500/500 liability limit options.	Page 15	Page 15
Family Account Coverage Extension; increased the Six Month premium from \$75 to \$100.	Page 17	Page 17
Auto Loan/Lease Coverage, Changed title from Difference in Value Coverage (Auto Loan – Leased Auto). Removed \$5,000 maximum from rule.	Page 17	Page 17
Territory Definitions, revised territory definitions.	Pages T-1 to T-4	Pages T-1 to T-4

BODILY INJURY

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$8,696	1.33	1.33	0.0%	\$0	0.0%
3	9,292	1.00	1.00	0.0%	0	0.0%
5	174	1.06	1.06	0.0%	0	0.0%
5-11	292	1.06	<b>1.00</b>	-5.7%	(17)	-5.7%
5-70	55	1.06	<b>0.95</b>	-10.4%	(6)	-10.4%
6	16,012	1.16	1.16	0.0%	0	0.0%
6-7	8,859	1.16	<b>1.11</b>	-4.3%	(382)	-4.3%
7	N/A	N/A	<b>1.11</b>	N/A	N/A	N/A
8	32,104	1.11	1.11	0.0%	0	0.0%
9	1,106	1.25	<b>1.10</b>	-12.0%	(133)	-12.0%
9-70	0	1.25	<b>0.95</b>	-24.0%	0	-24.0%
10	24,957	1.07	1.07	0.0%	0	0.0%
11	54,544	1.00	1.00	0.0%	0	0.0%
11-9	216	1.00	<b>1.10</b>	10.0%	22	10.0%
11-12	16,608	1.00	1.00	0.0%	0	0.0%
11-13	12,294	1.00	1.00	0.0%	0	0.0%
11-54	518	1.00	<b>1.07</b>	7.0%	36	7.0%
11-56	688	1.00	<b>0.93</b>	-7.0%	(48)	-7.0%
11-62	0	1.00	<b>0.91</b>	-9.0%	0	-9.0%
11-63	2,110	1.00	<b>0.92</b>	-8.0%	(169)	-8.0%
11-64	522	1.00	1.00	0.0%	0	0.0%
11-70	3,252	1.00	<b>0.95</b>	-5.0%	(163)	-5.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(2,620)	1.03	1.03	0.0%	0	0.0%
15-56	0	1.03	<b>0.93</b>	-9.7%	0	-9.7%
15-62	2,429	1.03	<b>0.91</b>	-11.7%	(283)	-11.7%
50	1,854	1.10	1.10	0.0%	0	0.0%
51	42,967	1.07	1.07	0.0%	0	0.0%
52	984	1.06	<b>1.01</b>	-4.7%	(46)	-4.7%
53	3,857	0.93	0.93	0.0%	0	0.0%
54	29,937	1.07	1.07	0.0%	0	0.0%
55	1,870	0.93	0.93	0.0%	0	0.0%
56	1,742	0.93	0.93	0.0%	0	0.0%
57	9,356	0.93	0.93	0.0%	0	0.0%
58	13,980	1.13	1.13	0.0%	0	0.0%
59	22,746	1.08	1.08	0.0%	0	0.0%
60	60,372	0.97	0.97	0.0%	0	0.0%
60-62	802	0.97	<b>0.91</b>	-6.2%	(50)	-6.2%
60-72	13,787	0.97	0.97	0.0%	0	0.0%
61	125,202	0.97	<b>0.93</b>	-4.1%	(5,163)	-4.1%
62	63,154	0.95	<b>0.91</b>	-4.2%	(2,659)	-4.2%
63	61,367	0.92	0.92	0.0%	0	0.0%
64	19,169	1.00	1.00	0.0%	0	0.0%
64-66	192	1.00	<b>1.08</b>	8.0%	15	8.0%
64-69	1,909	1.00	1.00	0.0%	0	0.0%
65	6,130	0.98	0.98	0.0%	0	0.0%
66	15,433	1.08	1.08	0.0%	0	0.0%
67	20,844	1.05	1.05	0.0%	0	0.0%
67-71	301	1.05	1.05	0.0%	0	0.0%
68-50	6,991	1.10	1.10	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.97</b>	N/A	N/A	N/A
90	2,898	1.19	1.19	0.0%	0	0.0%
91	772	2.07	2.07	0.0%	0	0.0%
93	(216)	1.01	1.01	0.0%	0	0.0%
96	(67)	1.54	<b>1.46</b>	-5.2%	3	-5.2%
97-13	34,906	1.02	<b>1.00</b>	-2.0%	(684)	-2.0%
98	(220)	2.59	2.59	0.0%	0	0.0%
Total:	\$755,127			-1.3%	(\$9,725)	-1.3%

PROPERTY DAMAGE

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$7,079	1.27	1.27	0.0%	\$0	1.1%
3	10,116	1.25	1.25	0.0%	0	1.1%
5	69	1.07	1.07	0.0%	0	1.1%
5-11	249	1.07	<b>1.00</b>	-6.5%	(16)	-5.5%
5-70	51	1.07	<b>0.95</b>	-11.2%	(6)	-10.2%
6	13,917	1.17	1.17	0.0%	0	1.1%
6-7	7,789	1.17	1.17	0.0%	0	1.1%
7	N/A	N/A	<b>1.17</b>	N/A	N/A	N/A
8	27,941	1.11	1.11	0.0%	0	1.1%
9	1,061	1.41	<b>1.10</b>	-22.0%	(233)	-21.1%
9-70	0	1.41	<b>0.95</b>	-32.6%	0	-31.9%
10	21,652	1.07	1.07	0.0%	0	1.1%
11	48,203	1.00	1.00	0.0%	0	1.1%
11-9	193	1.00	<b>1.10</b>	10.0%	19	11.2%
11-12	14,783	1.00	1.00	0.0%	0	1.1%
11-13	10,766	1.00	1.00	0.0%	0	1.1%
11-54	446	1.00	<b>0.96</b>	-4.0%	(18)	-2.9%
11-56	616	1.00	<b>1.09</b>	9.0%	55	10.2%
11-62	0	1.00	<b>0.85</b>	-15.0%	0	-14.1%
11-63	1,900	1.00	<b>0.96</b>	-4.0%	(76)	-2.9%
11-64	469	1.00	<b>1.12</b>	12.0%	56	13.3%
11-70	2,782	1.00	<b>0.95</b>	-5.0%	(139)	-3.9%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(2,124)	1.03	1.03	0.0%	0	1.1%
15-56	0	1.03	<b>1.09</b>	5.8%	0	7.0%
15-62	2,152	1.03	<b>0.85</b>	-17.5%	(376)	-16.6%
50	1,323	0.90	0.90	0.0%	0	1.1%
51	33,130	0.96	0.96	0.0%	0	1.1%
52	849	1.06	<b>1.01</b>	-4.7%	(40)	-3.7%
53	3,371	0.94	0.94	0.0%	0	1.1%
54	22,933	0.96	0.96	0.0%	0	1.1%
55	1,666	0.94	0.94	0.0%	0	1.1%
56	1,721	1.09	1.09	0.0%	0	1.1%
57	8,319	0.94	0.94	0.0%	0	1.1%
58	10,243	0.94	0.94	0.0%	0	1.1%
59	20,038	1.08	1.08	0.0%	0	1.1%
60	49,192	0.89	0.89	0.0%	0	1.1%
60-62	654	0.89	<b>0.85</b>	-4.5%	(29)	-3.4%
60-72	11,195	0.89	0.89	0.0%	0	1.1%
61	101,677	0.89	<b>0.85</b>	-4.5%	(4,570)	-3.4%
62	52,190	0.89	<b>0.85</b>	-4.5%	(2,346)	-3.4%
63	56,668	0.96	0.96	0.0%	0	1.1%
64	19,022	1.12	1.12	0.0%	0	1.1%
64-66	180	1.12	<b>0.91</b>	-18.8%	(34)	-17.8%
64-69	1,816	1.12	1.12	0.0%	0	1.1%
65	4,903	0.91	0.91	0.0%	0	1.1%
66	11,386	0.91	0.91	0.0%	0	1.1%
67	18,500	1.05	1.05	0.0%	0	1.1%
67-71	259	1.05	1.05	0.0%	0	1.1%
68-50	6,169	1.10	<b>0.90</b>	-18.2%	(1,122)	-17.3%
69	N/A	N/A	<b>1.12</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.89</b>	N/A	N/A	N/A
90	2,636	1.19	1.19	0.0%	0	1.1%
91	668	2.07	2.07	0.0%	0	1.1%
93	(193)	1.01	1.01	0.0%	0	1.1%
96	(63)	1.54	<b>1.46</b>	-5.2%	3	-4.1%
97-13	30,879	1.02	<b>1.00</b>	-2.0%	(605)	-0.9%
98	(198)	2.59	2.59	0.0%	0	1.1%
Total:	\$641,243			-1.5%	(\$9,476)	-0.4%

MEDICAL PAYMENTS

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$901	1.20	1.20	0.0%	\$0	0.0%
3	883	1.02	1.02	0.0%	0	0.0%
5	0	1.05	1.05	0.0%	0	0.0%
5-11	99	1.05	<b>1.00</b>	-4.8%	(5)	-4.8%
5-70	0	1.05	<b>1.00</b>	-4.8%	0	-4.8%
6	515	1.10	1.10	0.0%	0	0.0%
6-7	200	1.10	1.10	0.0%	0	0.0%
7	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
8	744	1.10	1.10	0.0%	0	0.0%
9	79	1.20	<b>1.10</b>	-8.3%	(7)	-8.3%
9-70	0	1.20	<b>1.00</b>	-16.7%	0	-16.7%
10	836	1.00	1.00	0.0%	0	0.0%
11	1,083	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-12	0	1.00	1.00	0.0%	0	0.0%
11-13	522	1.00	1.00	0.0%	0	0.0%
11-54	0	1.00	1.00	0.0%	0	0.0%
11-56	0	1.00	1.00	0.0%	0	0.0%
11-62	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-63	0	1.00	<b>1.07</b>	7.0%	0	7.0%
11-64	0	1.00	1.00	0.0%	0	0.0%
11-70	0	1.00	1.00	0.0%	0	0.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(170)	1.07	1.07	0.0%	0	0.0%
15-56	0	1.07	<b>1.00</b>	-6.5%	0	-6.5%
15-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
50	0	1.00	1.00	0.0%	0	0.0%
51	2,166	1.00	1.00	0.0%	0	0.0%
52	0	1.00	<b>0.95</b>	-5.0%	0	-5.0%
53	31	1.00	1.00	0.0%	0	0.0%
54	1,824	1.00	1.00	0.0%	0	0.0%
55	13	1.00	1.00	0.0%	0	0.0%
56	359	1.00	1.00	0.0%	0	0.0%
57	265	1.07	1.07	0.0%	0	0.0%
58	1,044	1.07	1.07	0.0%	0	0.0%
59	1,160	1.07	1.07	0.0%	0	0.0%
60	268	1.07	1.07	0.0%	0	0.0%
60-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
60-72	383	1.07	1.07	0.0%	0	0.0%
61	3,051	1.07	<b>1.09</b>	1.9%	57	1.9%
62	651	1.07	<b>1.10</b>	2.8%	18	2.8%
63	396	1.07	1.07	0.0%	0	0.0%
64	487	1.00	1.00	0.0%	0	0.0%
64-66	0	1.00	1.00	0.0%	0	0.0%
64-69	474	1.00	1.00	0.0%	0	0.0%
65	486	1.00	1.00	0.0%	0	0.0%
66	73	1.00	1.00	0.0%	0	0.0%
67	462	1.00	1.00	0.0%	0	0.0%
67-71	0	1.00	1.00	0.0%	0	0.0%
68-50	13	1.00	1.00	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.07</b>	N/A	N/A	N/A
90	(2)	1.15	1.15	0.0%	0	0.0%
91	0	1.65	1.65	0.0%	0	0.0%
93	0	1.00	1.00	0.0%	0	0.0%
96	(60)	1.31	<b>1.24</b>	-5.3%	3	-5.3%
97-13	443	1.00	1.00	0.0%	0	0.0%
98	0	2.06	2.06	0.0%	0	0.0%
Total:	\$19,679			0.3%	\$67	0.3%

UNINSURED/UNDERINSURED MOTORISTS - BODILY INJURY

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$706	1.20	1.20	0.0%	\$0	4.2%
3	1,429	1.00	1.00	0.0%	0	4.2%
5	68	1.00	1.00	0.0%	0	4.2%
5-11	28	1.00	1.00	0.0%	0	4.2%
5-70	0	1.00	<b>0.95</b>	-5.0%	0	-1.0%
6	1,606	1.00	1.00	0.0%	0	4.2%
6-7	1,020	1.00	1.00	0.0%	0	4.2%
7	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
8	3,528	1.10	1.10	0.0%	0	4.2%
9	106	1.15	<b>1.10</b>	-4.3%	(5)	-0.4%
9-70	0	1.15	<b>0.95</b>	-17.4%	0	-13.9%
10	1,762	0.95	0.95	0.0%	0	4.2%
11	2,619	1.00	1.00	0.0%	0	4.2%
11-9	0	1.00	<b>1.10</b>	10.0%	0	14.6%
11-12	664	1.00	1.00	0.0%	0	4.2%
11-13	621	1.00	1.00	0.0%	0	4.2%
11-54	112	1.00	1.00	0.0%	0	4.2%
11-56	0	1.00	1.00	0.0%	0	4.2%
11-62	0	1.00	<b>0.89</b>	-11.0%	0	-7.3%
11-63	0	1.00	1.00	0.0%	0	4.2%
11-64	82	1.00	1.00	0.0%	0	4.2%
11-70	324	1.00	<b>0.95</b>	-5.0%	(16)	-1.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(394)	1.00	1.00	0.0%	0	4.2%
15-56	0	1.00	1.00	0.0%	0	4.2%
15-62	72	1.00	<b>0.89</b>	-11.0%	(8)	-7.3%
50	139	1.00	1.00	0.0%	0	4.2%
51	3,003	1.00	1.00	0.0%	0	4.2%
52	24	1.00	<b>0.95</b>	-5.0%	(1)	-1.0%
53	256	1.00	1.00	0.0%	0	4.2%
54	2,012	1.00	1.00	0.0%	0	4.2%
55	110	1.00	1.00	0.0%	0	4.2%
56	285	1.00	1.00	0.0%	0	4.2%
57	751	1.00	1.00	0.0%	0	4.2%
58	1,525	1.00	1.00	0.0%	0	4.2%
59	1,757	1.00	1.00	0.0%	0	4.2%
60	2,602	1.00	1.00	0.0%	0	4.2%
60-62	24	1.00	<b>0.89</b>	-11.0%	(3)	-7.3%
60-72	932	1.00	1.00	0.0%	0	4.2%
61	7,433	1.00	<b>0.89</b>	-11.0%	(818)	-7.3%
62	1,703	1.00	<b>0.89</b>	-11.0%	(187)	-7.3%
63	1,304	1.00	1.00	0.0%	0	4.2%
64	485	1.00	1.00	0.0%	0	4.2%
64-66	0	1.00	1.00	0.0%	0	4.2%
64-69	466	1.00	1.00	0.0%	0	4.2%
65	901	1.00	1.00	0.0%	0	4.2%
66	754	1.00	1.00	0.0%	0	4.2%
67	968	1.00	1.00	0.0%	0	4.2%
67-71	74	1.00	1.00	0.0%	0	4.2%
68-50	55	1.00	1.00	0.0%	0	4.2%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
90	334	1.05	1.05	0.0%	0	4.2%
91	0	1.75	1.75	0.0%	0	4.2%
93	0	1.00	1.00	0.0%	0	4.2%
96	(57)	1.15	<b>1.09</b>	-5.2%	3	-1.3%
97-13	1,533	1.00	1.00	0.0%	0	4.2%
98	(25)	2.19	2.19	0.0%	0	4.2%
Total:	\$43,701			-2.4%	(\$1,035)	1.7%

UNINSURED MOTORISTS - PROPERTY DAMAGE

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$437	1.00	1.00	0.0%	\$0	3.3%
3	1,071	0.87	0.87	0.0%	0	3.3%
5	32	1.05	1.05	0.0%	0	3.3%
5-11	38	1.05	<b>1.00</b>	-4.8%	(2)	-1.6%
5-70	0	1.05	<b>0.95</b>	-9.5%	0	-6.5%
6	1,366	1.00	1.00	0.0%	0	3.3%
6-7	857	1.00	<b>0.95</b>	-5.0%	(43)	-1.8%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	2,214	0.95	0.95	0.0%	0	3.3%
9	57	0.95	0.95	0.0%	0	3.3%
9-70	0	0.95	0.95	0.0%	0	3.3%
10	1,425	0.90	0.90	0.0%	0	3.3%
11	2,457	1.00	1.00	0.0%	0	3.3%
11-9	0	1.00	<b>0.95</b>	-5.0%	0	-1.8%
11-12	499	1.00	1.00	0.0%	0	3.3%
11-13	646	1.00	1.00	0.0%	0	3.3%
11-54	77	1.00	1.00	0.0%	0	3.3%
11-56	0	1.00	1.00	0.0%	0	3.3%
11-62	0	1.00	<b>0.99</b>	-1.0%	0	2.3%
11-63	0	1.00	<b>1.05</b>	5.0%	0	8.5%
11-64	57	1.00	1.00	0.0%	0	3.3%
11-70	299	1.00	<b>0.95</b>	-5.0%	(15)	-1.8%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(506)	1.05	1.05	0.0%	0	3.3%
15-56	0	1.05	<b>1.00</b>	-4.8%	0	-1.6%
15-62	96	1.05	<b>0.99</b>	-5.7%	(5)	-2.6%
50	150	1.00	1.00	0.0%	0	3.3%
51	2,106	1.00	1.00	0.0%	0	3.3%
52	30	1.00	<b>0.95</b>	-5.0%	(2)	-1.8%
53	179	1.00	1.00	0.0%	0	3.3%
54	1,410	1.00	1.00	0.0%	0	3.3%
55	123	1.00	1.00	0.0%	0	3.3%
56	230	1.00	1.00	0.0%	0	3.3%
57	625	1.05	1.05	0.0%	0	3.3%
58	1,152	1.05	1.05	0.0%	0	3.3%
59	1,212	1.05	1.05	0.0%	0	3.3%
60	2,455	1.05	1.05	0.0%	0	3.3%
60-62	32	1.05	<b>0.99</b>	-5.7%	(2)	-2.6%
60-72	1,092	1.05	1.05	0.0%	0	3.3%
61	7,714	1.05	<b>0.97</b>	-7.6%	(588)	-4.5%
62	1,736	1.05	<b>0.99</b>	-5.7%	(99)	-2.6%
63	1,153	1.05	1.05	0.0%	0	3.3%
64	458	1.00	1.00	0.0%	0	3.3%
64-66	0	1.00	1.00	0.0%	0	3.3%
64-69	338	1.00	1.00	0.0%	0	3.3%
65	717	1.00	1.00	0.0%	0	3.3%
66	507	1.00	1.00	0.0%	0	3.3%
67	727	1.00	1.00	0.0%	0	3.3%
67-71	93	1.00	1.00	0.0%	0	3.3%
68-50	89	1.00	1.00	0.0%	0	3.3%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.05</b>	N/A	N/A	N/A
90	223	1.00	1.00	0.0%	0	3.3%
91	0	1.10	1.10	0.0%	0	3.3%
93	0	1.00	1.00	0.0%	0	3.3%
96	(35)	1.00	<b>0.95</b>	-5.0%	2	-1.8%
97-13	1,497	1.00	1.00	0.0%	0	3.3%
98	(19)	1.38	1.38	0.0%	0	3.3%
Total:	\$37,116			-2.0%	(\$754)	1.2%

PERSONAL INJURY PROTECTION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$465	1.20	1.20	0.0%	\$0	0.0%
3	436	1.02	1.02	0.0%	0	0.0%
5	0	1.05	1.05	0.0%	0	0.0%
5-11	51	1.05	<b>1.00</b>	-4.8%	(2)	-4.8%
5-70	0	1.05	<b>1.00</b>	-4.8%	0	-4.8%
6	184	1.10	1.10	0.0%	0	0.0%
6-7	156	1.10	1.10	0.0%	0	0.0%
7	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
8	323	1.10	1.10	0.0%	0	0.0%
9	0	1.20	<b>1.10</b>	-8.3%	0	-8.3%
9-70	0	1.20	<b>1.00</b>	-16.7%	0	-16.7%
10	415	1.00	1.00	0.0%	0	0.0%
11	81	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-12	0	1.00	1.00	0.0%	0	0.0%
11-13	266	1.00	1.00	0.0%	0	0.0%
11-54	60	1.00	1.00	0.0%	0	0.0%
11-56	0	1.00	1.00	0.0%	0	0.0%
11-62	0	1.00	<b>1.10</b>	10.0%	0	10.0%
11-63	0	1.00	<b>1.07</b>	7.0%	0	7.0%
11-64	0	1.00	1.00	0.0%	0	0.0%
11-70	34	1.00	1.00	0.0%	0	0.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
15	(193)	1.07	1.07	0.0%	0	0.0%
15-56	0	1.07	<b>1.00</b>	-6.5%	0	-6.5%
15-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
50	0	1.00	1.00	0.0%	0	0.0%
51	1,106	1.00	1.00	0.0%	0	0.0%
52	0	1.00	<b>0.95</b>	-5.0%	0	-5.0%
53	16	1.00	1.00	0.0%	0	0.0%
54	835	1.00	1.00	0.0%	0	0.0%
55	7	1.00	1.00	0.0%	0	0.0%
56	58	1.00	1.00	0.0%	0	0.0%
57	130	1.07	1.07	0.0%	0	0.0%
58	407	1.07	1.07	0.0%	0	0.0%
59	486	1.07	1.07	0.0%	0	0.0%
60	130	1.07	1.07	0.0%	0	0.0%
60-62	0	1.07	<b>1.10</b>	2.8%	0	2.8%
60-72	183	1.07	1.07	0.0%	0	0.0%
61	1,151	1.07	<b>1.09</b>	1.9%	22	1.9%
62	308	1.07	<b>1.10</b>	2.8%	9	2.8%
63	207	1.07	1.07	0.0%	0	0.0%
64	135	1.00	1.00	0.0%	0	0.0%
64-66	0	1.00	1.00	0.0%	0	0.0%
64-69	322	1.00	1.00	0.0%	0	0.0%
65	269	1.00	1.00	0.0%	0	0.0%
66	135	1.00	1.00	0.0%	0	0.0%
67	232	1.00	1.00	0.0%	0	0.0%
67-71	0	1.00	1.00	0.0%	0	0.0%
68-50	6	1.00	1.00	0.0%	0	0.0%
69	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
70	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.07</b>	N/A	N/A	N/A
90	(5)	1.15	1.15	0.0%	0	0.0%
91	0	1.65	1.65	0.0%	0	0.0%
93	0	1.00	1.00	0.0%	0	0.0%
96	(30)	1.31	<b>1.24</b>	-5.3%	2	-5.3%
97-13	140	1.00	1.00	0.0%	0	0.0%
98	0	2.06	2.06	0.0%	0	0.0%
Total:	\$8,506			0.3%	\$29	0.3%

OTHER THAN COLLISION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$551	0.91	0.91	0.0%	\$0	0.0%
3	2,428	0.93	0.93	0.0%	0	0.0%
5	224	1.10	1.10	0.0%	0	0.0%
5-11	209	1.10	<b>1.00</b>	-9.1%	(19)	-9.1%
5-70	0	1.10	<b>0.95</b>	-13.6%	0	-13.6%
6	3,289	0.95	0.95	0.0%	0	0.0%
6-7	1,942	0.95	0.95	0.0%	0	0.0%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	7,465	0.95	0.95	0.0%	0	0.0%
9	0	0.89	0.89	0.0%	0	0.0%
9-70	0	0.89	<b>0.95</b>	6.7%	0	6.7%
10	4,331	0.81	0.81	0.0%	0	0.0%
11	6,742	1.00	1.00	0.0%	0	0.0%
11-9	0	1.00	<b>0.89</b>	-11.0%	0	-11.0%
11-12	4,132	1.00	1.00	0.0%	0	0.0%
11-13	2,232	1.00	<b>0.85</b>	-15.0%	(335)	-15.0%
11-54	332	1.00	<b>1.10</b>	10.0%	33	10.0%
11-56	151	1.00	<b>1.10</b>	10.0%	15	10.0%
11-62	0	1.00	1.00	0.0%	0	0.0%
11-63	217	1.00	1.00	0.0%	0	0.0%
11-64	0	1.00	<b>1.15</b>	15.0%	0	15.0%
11-70	314	1.00	<b>0.95</b>	-5.0%	(16)	-5.0%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>0.85</b>	N/A	N/A	N/A
15	891	0.97	0.97	0.0%	0	0.0%
15-56	0	0.97	<b>1.10</b>	13.4%	0	13.4%
15-62	59	0.97	<b>1.00</b>	3.1%	2	3.1%
50	256	1.10	1.10	0.0%	0	0.0%
51	8,753	1.10	1.10	0.0%	0	0.0%
52	0	1.17	<b>1.11</b>	-5.1%	0	-5.1%
53	1,522	1.10	1.10	0.0%	0	0.0%
54	8,759	1.10	1.10	0.0%	0	0.0%
55	377	1.10	1.10	0.0%	0	0.0%
56	927	1.10	1.10	0.0%	0	0.0%
57	3,553	1.07	1.07	0.0%	0	0.0%
58	3,074	1.07	1.07	0.0%	0	0.0%
59	4,477	1.07	1.07	0.0%	0	0.0%
60	12,267	1.02	1.02	0.0%	0	0.0%
60-62	127	1.02	<b>1.00</b>	-2.0%	(2)	-2.0%
60-72	2,795	1.02	1.02	0.0%	0	0.0%
61	34,181	1.02	<b>0.97</b>	-4.9%	(1,676)	-4.9%
62	9,267	1.05	<b>1.00</b>	-4.8%	(441)	-4.8%
63	7,991	1.00	1.00	0.0%	0	0.0%
64	3,205	1.15	1.15	0.0%	0	0.0%
64-66	172	1.15	<b>1.10</b>	-4.3%	(7)	-4.3%
64-69	1,434	1.15	1.15	0.0%	0	0.0%
65	1,009	0.98	0.98	0.0%	0	0.0%
66	2,618	1.10	1.10	0.0%	0	0.0%
67	4,819	1.10	1.10	0.0%	0	0.0%
67-71	197	1.10	1.10	0.0%	0	0.0%
68-50	1,119	1.10	1.10	0.0%	0	0.0%
69	N/A	N/A	<b>1.15</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.10</b>	N/A	N/A	N/A
72	N/A	N/A	<b>1.02</b>	N/A	N/A	N/A
90	298	0.76	0.76	0.0%	0	0.0%
91	114	1.00	1.00	0.0%	0	0.0%
93	0	1.07	1.07	0.0%	0	0.0%
96	0	1.10	<b>1.05</b>	-4.5%	0	-4.5%
97-13	4,036	0.85	0.85	0.0%	0	0.0%
98	(1)	1.38	<b>1.44</b>	4.3%	(0)	4.3%
Total:	\$152,855			-1.6%	(\$2,446)	-1.6%

COLLISION

Territory	Written Premium	Current Factors	Proposed Factors	Percent Change	Dollar Change	Impact w/ Base Rate
1	\$1,525	1.05	1.05	0.0%	\$0	-1.3%
3	6,593	0.83	0.83	0.0%	0	-1.3%
5	584	1.05	1.05	0.0%	0	-1.3%
5-11	626	1.05	<b>1.00</b>	-4.8%	(30)	-6.0%
5-70	0	1.05	<b>0.95</b>	-9.5%	0	-10.7%
6	8,423	1.00	1.00	0.0%	0	-1.3%
6-7	6,201	1.00	<b>0.95</b>	-5.0%	(310)	-6.3%
7	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
8	18,256	0.95	0.95	0.0%	0	-1.3%
9	0	0.95	0.95	0.0%	0	-1.3%
9-70	0	0.95	0.95	0.0%	0	-1.3%
10	12,740	0.93	0.93	0.0%	0	-1.3%
11	16,412	1.00	1.00	0.0%	0	-1.3%
11-9	0	1.00	<b>0.95</b>	-5.0%	0	-6.3%
11-12	9,294	1.00	1.00	0.0%	0	-1.3%
11-13	6,466	1.00	<b>0.93</b>	-7.0%	(453)	-8.2%
11-54	973	1.00	<b>1.05</b>	5.0%	49	3.6%
11-56	321	1.00	<b>0.95</b>	-5.0%	(16)	-6.3%
11-62	0	1.00	<b>0.91</b>	-9.0%	0	-10.2%
11-63	625	1.00	1.00	0.0%	0	-1.3%
11-64	0	1.00	<b>1.15</b>	15.0%	0	13.5%
11-70	982	1.00	<b>0.95</b>	-5.0%	(49)	-6.3%
12	N/A	N/A	<b>1.00</b>	N/A	N/A	N/A
13	N/A	N/A	<b>0.93</b>	N/A	N/A	N/A
15	2,785	1.04	1.04	0.0%	0	-1.3%
15-56	0	1.04	<b>0.95</b>	-8.7%	0	-9.9%
15-62	828	1.04	<b>0.91</b>	-12.5%	(104)	-13.7%
50	1,340	1.00	1.00	0.0%	0	-1.3%
51	18,026	0.92	0.92	0.0%	0	-1.3%
52	0	1.05	<b>1.00</b>	-4.8%	0	-6.0%
53	3,692	1.05	1.05	0.0%	0	-1.3%
54	20,248	1.05	1.05	0.0%	0	-1.3%
55	619	0.95	0.95	0.0%	0	-1.3%
56	2,267	0.95	0.95	0.0%	0	-1.3%
57	8,500	1.02	1.02	0.0%	0	-1.3%
58	6,894	0.95	0.95	0.0%	0	-1.3%
59	14,312	1.14	1.14	0.0%	0	-1.3%
60	30,913	0.97	0.97	0.0%	0	-1.3%
60-62	690	0.97	<b>0.91</b>	-6.2%	(43)	-7.4%
60-72	13,114	0.97	0.97	0.0%	0	-1.3%
61	82,396	0.91	<b>0.87</b>	-4.4%	(3,622)	-5.7%
62	20,446	0.95	<b>0.91</b>	-4.2%	(861)	-5.5%
63	22,502	1.00	1.00	0.0%	0	-1.3%
64	8,349	1.15	1.15	0.0%	0	-1.3%
64-66	896	1.15	<b>1.05</b>	-8.7%	(78)	-9.9%
64-69	7,410	1.15	1.15	0.0%	0	-1.3%
65	3,618	1.05	1.05	0.0%	0	-1.3%
66	7,445	1.05	1.05	0.0%	0	-1.3%
67	12,340	1.08	1.08	0.0%	0	-1.3%
67-71	1,230	1.08	1.08	0.0%	0	-1.3%
68-50	5,916	1.00	1.00	0.0%	0	-1.3%
69	N/A	N/A	<b>1.15</b>	N/A	N/A	N/A
70	N/A	N/A	<b>0.95</b>	N/A	N/A	N/A
71	N/A	N/A	<b>1.08</b>	N/A	N/A	N/A
72	N/A	N/A	<b>0.97</b>	N/A	N/A	N/A
90	506	0.87	0.87	0.0%	0	-1.3%
91	398	1.08	1.08	0.0%	0	-1.3%
93	0	0.97	0.97	0.0%	0	-1.3%
96	0	1.00	<b>0.95</b>	-5.0%	0	-6.3%
97-13	12,376	0.93	0.93	0.0%	0	-1.3%
98	(61)	1.35	<b>1.44</b>	6.7%	(4)	5.3%
Total:	\$400,016			-1.4%	(\$5,520)	-2.7%

SERFF Tracking Number: STAT-125953425 State: Arkansas  
 Filing Company: State Auto National Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: SAN-AU-2008-470  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Arkansas NSA - Rates and Rules  
 Project Name/Number: Rates and Rules eff 05-17-09/SAN-AU-2008-470

## 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	Rate Document	01/29/2009	AR SAN Rate Document Eff 05-09.pdf
01/29/2009	Rate and Rule	Revised manual pages	02/03/2009	Revised 2-3-09 AR NSA Manual eff 05-17-09 revised pages.pdf
No original date	Rate and Rule	Revised manual pages	01/29/2009	AR NSA Manual eff 05-17-09 revised pages.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	12/17/2008	PPA Survey FORM APCS.xls PPA Survey FORM APCS.pdf
No original date	Supporting Document	NAIC loss cost data entry document	02/19/2009	Revised 2-19-09 RF-1 Rate Filing Abstract.pdf
No original date	Supporting Document	NAIC loss cost data entry document	12/17/2008	RF-1 Rate Filing Abstract.pdf

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
Effective 05-17-09

**Order of Rate Calculation**

**Bodily Injury (BI) and Property Damage (PD)**  
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
  2. Result #1 x Age of Major Violation Factor
  3. Result #2 x Age of Minor Violation Factor
  4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
  6. Result #5 x Base Rate
  7. Result #6 x Territory Factor
  8. Result #7 x 1.00 (*reserved for future use*)
  9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
  11. Result #10 x Multiplicative Discount Factor
  12. Result #11 x Renewal Discount Factor (if applicable)
  13. Result #12 x Defensive Driver Discount Factor (if applicable)
  14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
  15. Result #14 x Term Factor
  16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
  17. Result #16 x Blue Chip Discount Factor

**Uninsured Motorists (UM) and Underinsured Motorists (UIM) and  
Uninsured Motorists Property Damage (UMPD)**  
(round to whole dollar after each step)

1. Driver Code 0-Point Factor x Base Rate
  2. Result #1 x Territory Factor
  3. Result #2 x 1.00 (*reserved for future use*)
  4. Result #3 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
5. Result #4 x Increased Limits Factor
  6. Result #5 x Term Factor
  7. Result #6 x Business Use or Student Away at School Surcharge Factor (if applicable)

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 05-17-09**

**Personal Injury Protection - Medical & Hospital Expenses (PIP MP)**  
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
  2. Result #1 x Age of Major Violation Factor
  3. Result #2 x Age of Minor Violation Factor
  4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
  6. Result #5 x Base Rate
  7. Result #6 x Territory Factor
  8. Result #7 x 1.00 (*reserved for future use*)
  9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
  11. Result #10 x Multiplicative Discount Factor
  12. Result #11 x Renewal Discount Factor (if applicable)
  13. Result #12 x Defensive Driver Discount Factor (if applicable)
  14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
  15. Result #14 x Term Factor
  16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
  17. Result #16 x Blue Chip Discount Factor

**Personal Injury Protection - Wage Loss (PIP WL), and Accidental Death (PIP AD)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
  2. Result #1 x Age of Major Violation Factor
  3. Result #2 x Age of Minor Violation Factor
  4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
  6. Result #5 x Base Rate
  7. Result #6 x Territory Factor
  8. Result #7 x 1.00 (*reserved for future use*)
  9. Result #8 x Model Year Factor
- DETERMINE HIGHEST RATED VEHICLE**
10. Result #9 x Increased Limits Factor
  11. Result #10 x Multiplicative Discount Factor
  12. Result #11 x Renewal Discount Factor (if applicable)
  13. Result #12 x Defensive Driver Discount Factor (if applicable)
  14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
  15. Result #14 x Term Factor
  16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
  17. Result #16 for PIP WL + Result #16 for PIP AD (if applicable)\*
  18. Result #17 x Blue Chip Discount Factor

\*If either coverage is rejected, skip this step and apply the Blue Chip factor to Result #16

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 05-17-09**

**Other Than Collision (OTC)**  
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x College Graduate Scholastic Achievement Discount Factor (if applicable)
16. Result #15 x Term Factor
17. Result #16 x Business Use or Student Away at School Surcharge Factor (if applicable)
18. Result #17 x Blue Chip Discount Factor

**Collision**  
(round to whole dollar for steps 6-19)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
- Round to 2 decimals**
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
- DETERMINE HIGHEST RATED VEHICLE**
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x Defensive Driver Discount Factor (if applicable)
16. Result #15 x College Graduate Scholastic Achievement Discount Factor (if applicable)
17. Result #16 x Term Factor
18. Result #17 x Business Use or Student Away at School Surcharge Factor (if applicable)
19. Result #18 x Blue Chip Discount Factor

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 05-17-09**

**Utility Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Amount of Coverage (stated amount) / 100
2. Result #1 x Rate per \$100
3. Result #2 x Term Factor

**Recreational Trailers (OTC and Collision)**  
(round to whole dollar after each step)

1. Base Rate x Territory Factor
2. Result #1 x Model Year Factor
3. Result #2 x SA/ISO Symbol Factor
4. Result #3 x Deductible Factor
5. Result #4 x RT Percentage Factor
6. Result #5 + Expense Load
7. Result #6 x Term Factor

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
**Effective 05-17-09**

**HIGHEST RATED DRIVER (HRD)**

1. Determine the HRD by adding the assigned driver class point relativities for each driver for the following coverages: BI, PD, UM, UIM, UMPD, PIP MP, PIP WL/AD, OTC, and Collision.
2. The HRD is the driver with the highest cumulative driver class point relativity.

**LOWEST RATED DRIVER (LRD) - (Used only when there are more vehicles than drivers)**

1. Determine the LRD by adding the zero (0) point driver class relativities for each driver.
2. Add all liability and physical damage coverages relativities. (Same coverages as HRD)
3. The LRD is the driver with the lowest cumulative driver class relativity.

**HIGHEST RATED VEHICLE (HRV)**

1. Determine the HRV by rating each vehicle with their respective coverages on the policy using the driver class relativities of the HRD. (Do not include OTC and Collision coverage for liability only vehicles)
2. Calculate liability coverages (BI, PD, PIP MP, PIP WL, and PIP AD) through rating step 9 only, and uninsured motorists coverages (UM, UIM, and UMPD) through rating step 4 only.
3. Calculate physical damage coverages (OTC and Collision) through rating step 12 only.
4. Add liability, physical damage and any optional coverages (Towing & Extended Transportation Expenses).
5. The HRV is the vehicle with the highest total premium.

**DRIVER/VEHICLE ASSIGNMENT:**

- Assign the **HRD** to the **HRV**.
- Assign the **2nd HRD** to the **2nd HRV**, and so on.
- Assign the **LRD** to additional vehicles when there are more vehicles than drivers.

**DRIVER CODE DESIGNATIONS**

Age	Male		Female	
	Married	Single	Married	Single
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

**Note: Use lowest rated driver class at 0 points when there are more vehicles on the policy than drivers.**

**ARKANSAS  
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES  
Effective 05-17-09**

Base Rates	
BI	\$222
PD	\$181
UM	\$25
UIM	\$20
UMPD	\$31
PIP MP	\$99
PIP WL	\$20
PIP AD	\$30
OTC	\$142
COLL	\$449

Term Factors	6-Month	Annual
All Coverages	1.00	2.00

**INCREASED LIMIT FACTORS**

BI Limit Options	
25/50	1.00
50/100	1.23
100/300*	1.79

PD Limit Options	
25	1.00
50	1.03
100*	1.25

Valid BI/PD Combinations
25/50/25
50/100/25
50/100/50
100/300/50*
100/300/100*

UM/UIM Limit Options	UM Factor (single and multi-vehicle)	UIM Factor (single and multi-vehicle)
25/50	1.00	1.00
50/100	1.50	1.70
100/300*	2.25	2.50

UMPD Limit Options	Factor (single and multi-vehicle)
25,000	1.00
50,000	1.68
100,000*	2.68

\*Applies only to existing business written prior to 05/17/2009

PIP Limit Options		
Coverage	Limit	Factor
PIP MP	5,000	1.00
PIP WL	see endorsement	1.00
PIP AD	5,000	1.00

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**DEDUCTIBLE FACTORS**

<b>OTC Ded. Options</b>	
100	1.24
250	1.00
500	0.85
1000	0.75

<b>Coll Ded. Options</b>	
100	1.15
250	1.00
500	0.93
1000	0.80

**TRAILERS**

<b>Recreational Trailers</b>	
RT Percentage Factor	0.60

<b>All Other Trailers</b>			
<b>OTC</b>		<b>Collision</b>	
<b>Deductible</b>	<b>Rate per \$100</b>	<b>Deductible</b>	<b>Rate per \$100</b>
100	\$0.51	100	\$0.44
250	\$0.41	250	\$0.38
500	\$0.35	500	\$0.35
1,000	\$0.31	1,000	\$0.30

**MODEL YEAR FACTORS**

<b>Year</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
<b>2012</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.16	1.16
<b>2011</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
<b>2010</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
<b>2009</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
<b>2008</b>	0.96	1.00	1.00	1.00	1.00	1.00	0.95	0.95
<b>2007</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.90	0.90
<b>2006</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.87	0.86
<b>2005</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.84	0.82
<b>2004</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.81	0.76
<b>2003</b>	0.96	1.01	1.00	1.00	1.00	1.00	0.77	0.70
<b>2002</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.73	0.64
<b>2001</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.70	0.60
<b>2000</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.66	0.57
<b>1999</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.64	0.55
<b>1998</b>	0.90	1.01	1.00	1.00	1.00	1.00	0.62	0.52
<b>1997 – 1990</b>	0.88	0.99	1.00	1.00	1.00	1.00	0.62	0.52
<b>1989 &amp; Prior</b>	0.70	0.79	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by multiplying the base premium for the current model year by 1.05, unless shown otherwise.

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**Other Than Collision and Collision Symbols**

SA/ISO Symbol	Applicable to Model Years 1990 & Later		SA/ISO Symbol	Applicable to Model Years 1989 & Prior	
	OTC	Coll		OTC	Coll
1	0.86	0.88	1	0.42	0.60
2	1.00	1.00	2	0.42	0.60
3	1.21	1.09	3	0.42	0.60
4	1.34	1.16	4	0.42	0.60
5	1.47	1.22	5	0.52	0.74
6	1.63	1.28	6	0.78	0.88
7	1.78	1.35	7	1.00	1.00
8	1.94	1.42	8	1.30	1.13
10	2.12	1.49	10	1.63	1.25
11	2.27	1.56	11	1.95	1.38
12	2.55	1.64	12	2.32	1.52
13	2.77	1.72	13	2.80	1.68
14	3.03	1.82	*14	3.35	1.88
15	3.34	1.94	15	3.98	2.10
16	3.64	2.05	16	4.63	2.35
17	3.92	2.16	17	5.38	2.55
18	4.20	2.27	18	6.25	2.75
19	4.54	2.39	19	7.25	3.00
20	4.93	2.50	20	8.45	3.30
21	5.38	2.61	21	See instructions below	
22	5.95	2.75			
23	6.55	2.91			
24	7.45	3.14			
25	8.71	3.50			
26	10.05	3.85			
27	See instructions below				

The results of the computations below must be inserted at and/or after step 8 "Result #7 x SA/ISO Symbol" of the rating algorithms on page 3 when applicable.

**Other Than Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.20 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Other Than Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiplying the Symbol 20 Factor by  $[1 + (0.017 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Other Than Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +1.43 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

**Collision**

1980 and Prior Model Years

- \*a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.
- b. 1975 and Prior above \$10,000: multiply the Symbol 7 Factor by  $[1 + (0.05 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:

Multiplying the Symbol 20 Factor by  $[1 + (0.014 \times X)]$ , where X = each \$1,000 or fraction of \$1,000 in excess of \$65,000 Original Cost.

Develop the Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:

- a. Increasing the factor for Symbol 26 by +.50 for each \$10,000 or fraction of \$10,000 in excess of \$80,000 Original Cost, and
- b. Applying this factor to the Symbol 2 Base Rate.

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**TERRITORY FACTORS**

<b>Territory</b>	<b>BI</b>	<b>PD</b>	<b>UM/UIM</b>	<b>UMPD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
1	1.33	1.27	1.20	1.00	1.20	1.20	0.91	1.05
3	1.00	1.25	1.00	0.87	1.02	1.02	0.93	0.83
5	1.06	1.07	1.00	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.10	1.10	0.95	1.00
7	1.11	1.17	1.00	0.95	1.10	1.10	0.95	0.95
8	1.11	1.11	1.10	0.95	1.10	1.10	0.95	0.95
9	1.25	1.41	1.15	0.95	1.20	1.20	0.89	0.95
10	1.07	1.07	0.95	0.90	1.00	1.00	0.81	0.93
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	0.85	0.93
15	1.03	1.03	1.00	1.05	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.10	0.92
52	1.01	1.01	0.95	0.95	0.95	0.95	1.11	1.00
53	0.93	0.94	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.05	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.05	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.05	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
61	0.93	0.85	0.89	0.97	1.09	1.09	0.97	0.87
62	0.91	0.85	0.89	0.99	1.10	1.10	1.00	0.91
63	0.92	0.96	1.00	1.05	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
69	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
70	0.95	0.95	0.95	0.95	1.00	1.00	0.95	0.95
71	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
72	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
90	1.19	1.19	1.05	1.00	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.10	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.07	0.97
96	1.46	1.46	1.09	0.95	1.24	1.24	1.05	0.95
98	2.59	2.59	2.19	1.38	2.06	2.06	1.44	1.44

**POLICY FEES/CHARGES**

The following fees/charges apply in addition to the coverage premium:

- **Policy Fee** - \$10 for all policy terms (Applies to new business, renewal & rewritten policies)
- **Reinstatement Fee** - \$20
- **Installment Fee** - \$8 per installment billed
- **Financial Responsibility Filing Fee** - \$20
- **NSF Fee** - \$20 for any check returned for non-sufficient funds.

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**DISCOUNTS/SURCHARGES**

No discounts apply to UM, UMPD, UIM, Extended Transportation Expenses, Towing and Labor, Additional and Custom Equipment, Family Account Coverage Extension and Difference in Value (Lease-Gap and Financed Vehicles).

**Multiplicative Discount** - applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages. Discount factors are as follows:

5% Paid In Full	10% Homeowner	25% Multi-Car	15% Prior Insurance	5% Mobile Home	Multiplicative Discount Factor
					1.00
x					0.95
	x				0.90
		x			0.75
			x		0.85
				x	0.95
x	x				0.86
x		x			0.71
x			x		0.81
x				x	0.90
	x	x			0.68
	x		x		0.77
		x	x		0.64
		x		x	0.71
			x	x	0.81
x	x	x			0.64
x	x		x		0.73
x		x	x		0.61
x		x		x	0.68
x			x	x	0.77
	x	x	x		0.57
		x	x	x	0.61
x	x	x	x		0.55
x		x	x	x	0.58

- A **Renewal Discount** factor of 0.96 will apply to all policies after twelve (12) continuous months and a factor of 0.92 will apply after twenty-four (24) continuous months. Applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.
- A **55+ years old Defensive Driving Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, and Collision coverages, and only to the vehicle principally operated by the qualifying insured. If the qualifying insured operates more than one vehicle, the discount shall be applied to each vehicle the insured principally operates as long as there are no other operators assigned to any of the vehicles.
- A **College Graduate Scholastic Achievement Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision, and only to the vehicle principally operated by the qualifying insured. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates. An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

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**DISCOUNTS/SURCHARGES (continued)**

- **Blue Chip Discount Factors are as follows** (apply to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages):

Blue Chip Level	Score	Discount Factor BI, PD, PIP MP, & PIP WL/AD	Discount Factor OTC & COLL
Level 1	775-997	0.60	0.69
Level 2	750-774	0.61	0.69
Level 3	725-749	0.63	0.69
Level 4	700-724	0.65	0.69
Level 5	675-699	0.67	0.69
Level 6	650-674	0.69	0.69
Level 7	625-649, 001	0.69	0.69
Level 8	600-624	0.71	0.71
Level 9	575-599, 998, 999	0.73	0.73
Level 10	500-574	0.85	0.85
Level 11	50-499	1.00	1.00

- A surcharge factor of 1.20 will apply to **Business Use vehicles**
- A surcharge factor of 1.20 will apply to **Students Away at School** with a covered vehicle in a state other than Arkansas. Students away at school in Arkansas with a covered vehicle are not subject to this surcharge.
- A surcharge factor of 1.15 will apply to any driver with three or more **At-Fault Accidents and/or Major Violations**.

**OPTIONAL COVERAGES**

**Transportation Expenses (Optional Limits)**

Coverage Limit	6-Month Premium
\$20 per day/\$600 Max	Included with OTC
\$25 per day/\$750 Max	\$8

**Towing and Labor**

\$50 per disablement  
 Six month premium = \$8 per car

**Named Non-Owner Coverage**

Liability premium is determined by using the same rating steps as applicable coverages and current model year

**Family Account Coverage Extension**

Six-month premium of \$100 per scheduled driver is charged.

**Difference in Value (Lease-Gap and Financed Vehicle) Coverage**

The premium is determined by the following formula:  
 (Final OTC rate + Final Collision rate) x 0.03  
 Apply surcharge after the term factor

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**Driver Code 0 Point Factors**

Class Code	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
A0	1.38	1.38	1.00	1.00	1.00	1.00	1.34	1.36
A1	3.72	3.72	1.00	1.00	1.90	1.90	2.18	3.36
A2	2.44	2.44	1.00	1.00	1.52	1.52	1.67	2.46
A3	1.64	1.64	1.00	1.00	1.21	1.21	1.42	1.73
A4	1.12	1.12	1.00	1.00	1.00	1.00	1.15	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	0.97	0.98
A7	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A8	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A9	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
B0	1.64	1.64	1.00	1.00	0.83	0.83	1.38	1.93
B1	5.57	5.57	1.00	1.00	1.68	1.68	1.66	5.13
B2	2.91	2.91	1.00	1.00	1.27	1.27	1.67	3.41
B3	2.08	2.08	1.00	1.00	1.02	1.02	1.46	2.54
B4	1.30	1.30	1.00	1.00	0.72	0.72	1.25	1.55
B5	1.24	1.24	1.00	1.00	0.79	0.79	1.09	1.38
B6	1.14	1.14	1.00	1.00	0.79	0.79	1.00	1.25
B7	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B8	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B9	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
C0	1.16	1.16	1.00	1.00	1.00	1.00	1.03	1.11
C1	2.68	2.68	1.00	1.00	1.69	1.69	1.66	2.90
C2	1.66	1.66	1.00	1.00	1.44	1.44	1.27	1.62
C3	1.36	1.36	1.00	1.00	1.16	1.16	1.07	1.30
C4	0.92	0.92	1.00	1.00	0.92	0.92	1.03	1.06
C5	0.86	0.86	1.00	1.00	0.92	0.92	0.91	0.96
C6	0.91	0.91	1.00	1.00	0.92	0.92	0.87	1.00
C7	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C8	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C9	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
D0	1.47	1.47	1.00	1.00	1.20	1.20	1.01	1.36
D1	4.29	4.29	1.00	1.00	2.04	2.04	1.11	3.60
D2	2.50	2.50	1.00	1.00	1.43	1.43	1.07	2.07
D3	1.75	1.75	1.00	1.00	1.24	1.24	1.02	1.60
D4	1.22	1.22	1.00	1.00	1.07	1.07	1.00	1.26
D5	1.14	1.14	1.00	1.00	1.07	1.07	0.96	1.16
D6	1.15	1.15	1.00	1.00	1.21	1.21	0.94	1.13
D7	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D8	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D9	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
V0	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V1	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V2	0.97	0.97	1.00	1.00	0.93	0.93	0.85	0.86
V3	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V4	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V5	1.24	1.24	1.00	1.00	0.69	0.69	0.64	0.92
V6	1.36	1.36	1.00	1.00	0.69	0.69	0.64	0.92
X0	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X1	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X2	0.99	0.99	1.00	1.00	0.79	0.79	0.91	1.00
X3	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.01
X4	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.03
X5	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.28
X6	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.34
Y0	0.99	0.99	1.00	1.00	0.92	0.92	0.85	0.97
Y1	0.99	0.99	1.00	1.00	0.92	0.92	0.84	0.97
Y2	0.89	0.89	1.00	1.00	0.86	0.86	0.80	0.95
Y3	0.91	0.91	1.00	1.00	0.69	0.69	0.69	0.88
Y4	0.94	0.94	1.00	1.00	0.69	0.69	0.68	0.88
Y5	1.13	1.13	1.00	1.00	0.69	0.69	0.52	0.94
Y6	1.24	1.24	1.00	1.00	0.69	0.69	0.53	0.94
Z0	1.12	1.12	1.00	1.00	1.21	1.21	0.88	1.04
Z1	1.12	1.12	1.00	1.00	1.21	1.21	0.89	1.04
Z2	0.97	0.97	1.00	1.00	1.00	1.00	0.79	0.94
Z3	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z4	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z5	1.30	1.30	1.00	1.00	0.69	0.69	0.57	0.97
Z6	1.37	1.37	1.00	1.00	0.69	0.69	0.58	1.07

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**Violation Point Add-Ons**

<b>POINTS</b>	<b>BI</b>	<b>PD</b>	<b>PIP MP</b>	<b>PIP WL/AD</b>	<b>OTC</b>	<b>COLL</b>
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.04	0.04	0.03	0.24
2	0.31	0.31	0.19	0.19	0.15	0.31
3	0.58	0.58	0.24	0.24	0.15	0.52
4	0.71	0.71	0.30	0.30	0.29	0.66
5	0.87	0.87	0.47	0.47	0.31	0.81
6	1.06	1.06	0.53	0.53	0.36	0.99
7	1.19	1.19	0.60	0.60	0.48	1.22
8	1.52	1.52	0.73	0.73	0.59	1.43
9	1.79	1.79	0.85	0.85	0.64	1.80
10	2.07	2.07	0.94	0.94	0.74	2.08
11	2.35	2.35	1.04	1.04	0.84	2.36
12	2.63	2.63	1.13	1.13	0.94	2.64
13	2.91	2.91	1.22	1.22	1.03	2.92
14	3.19	3.19	1.31	1.31	1.13	3.20
15	3.46	3.46	1.41	1.41	1.23	3.48
16	3.74	3.74	1.50	1.50	1.33	3.76
17	4.02	4.02	1.59	1.59	1.43	4.04
18	4.30	4.30	1.68	1.68	1.53	4.32
19	4.58	4.58	1.78	1.78	1.62	4.60
20	4.86	4.86	1.87	1.87	1.72	4.88
21	5.14	5.14	1.96	1.96	1.82	5.16
22	5.42	5.42	2.05	2.05	1.92	5.44
23	5.70	5.70	2.15	2.15	2.02	5.72
24	5.98	5.98	2.24	2.24	2.12	6.00
25	6.25	6.25	2.33	2.33	2.21	6.28
26	6.53	6.53	2.42	2.42	2.31	6.56
27	6.81	6.81	2.52	2.52	2.41	6.84
28	7.09	7.09	2.61	2.61	2.51	7.12
29	7.37	7.37	2.70	2.70	2.61	7.40
30	7.65	7.65	2.79	2.79	2.71	7.68

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
 Effective 05-17-09

**Age of Violation Factors (Majors, Accidents & DUI)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	1.042
0	1	0	1.000
0	1	1	0.974
0	1	2	1.062
0	1	3+	1.062
0	2	0	1.000
0	2	1	1.080
0	2	2	1.100
0	2	3+	1.100
0	3+	0	1.100
0	3+	1	1.080
0	3+	2	1.100
0	3+	3+	1.100
1	0	0	1.105
1	0	1	1.105
1	0	2	1.105
1	0	3+	1.105
1	1	0	1.105
1	1	1	1.105
1	1	2	1.105
1	1	3+	1.105
1	2	0	1.105
1	2	1	1.105
1	2	2	1.105
1	2	3+	1.105
1	3+	0	1.105
1	3+	1	1.105
1	3+	2	1.105
1	3+	3+	1.105
2	0	0	1.242
2	0	1	1.242
2	0	2	1.242
2	0	3+	1.242
2	1	0	1.242
2	1	1	1.242
2	1	2	1.242
2	1	3+	1.242
2	2	0	1.242
2	2	1	1.242
2	2	2	1.242
2	2	3+	1.242
2	3+	0	1.242
2	3+	1	1.242
2	3+	2	1.242
2	3+	3+	1.242
3+	0	0	1.490
3+	0	1	1.490
3+	0	2	1.490
3+	0	3+	1.490
3+	1	0	1.490
3+	1	1	1.490
3+	1	2	1.490
3+	1	3+	1.490
3+	2	0	1.490
3+	2	1	1.490
3+	2	2	1.490
3+	2	3+	1.490
3+	3+	0	1.490
3+	3+	1	1.490
3+	3+	2	1.490
3+	3+	3+	1.490

**ARKANSAS**  
**STATE AUTO NATIONAL BASE RATES AND RELATIVITIES**  
 Effective 05-17-09

**Age of Violation Factors (Speeds, Minors)**

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	0.995
0	1	0	1.000
0	1	1	0.974
0	1	2	1.014
0	1	3+	1.014
0	2	0	1.000
0	2	1	1.032
0	2	2	1.051
0	2	3+	1.051
0	3+	0	1.051
0	3+	1	1.032
0	3+	2	1.051
0	3+	3+	1.051
1	0	0	1.060
1	0	1	1.060
1	0	2	1.060
1	0	3+	1.060
1	1	0	1.060
1	1	1	1.060
1	1	2	1.060
1	1	3+	1.060
1	2	0	1.060
1	2	1	1.060
1	2	2	1.060
1	2	3+	1.060
1	3+	0	1.060
1	3+	1	1.060
1	3+	2	1.060
1	3+	3+	1.060
2	0	0	1.180
2	0	1	1.180
2	0	2	1.180
2	0	3+	1.180
2	1	0	1.180
2	1	1	1.180
2	1	2	1.180
2	1	3+	1.180
2	2	0	1.180
2	2	1	1.180
2	2	2	1.180
2	2	3+	1.180
2	3+	0	1.180
2	3+	1	1.180
2	3+	2	1.180
2	3+	3+	1.180
3+	0	0	1.250
3+	0	1	1.250
3+	0	2	1.250
3+	0	3+	1.250
3+	1	0	1.250
3+	1	1	1.250
3+	1	2	1.250
3+	1	3+	1.250
3+	2	0	1.250
3+	2	1	1.250
3+	2	2	1.250
3+	2	3+	1.250
3+	3+	0	1.250
3+	3+	1	1.250
3+	3+	2	1.250
3+	3+	3+	1.250

## EXCLUSIONS

1. All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
2. The Named Insured may not be excluded or deleted.
3. A non-driving spouse must be excluded from coverage.
4. All exclusion forms must be signed by the Named Insured(s) before they are effective.

## CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by any named insured.
2. Lienholder copies are not generated until the policy actually cancels. If payment is received in the Company office prior to the cancel date, the policy will be automatically reinstated.
3. All cancellations will be processed on a pro-rata basis.
4. All refunds are issued payable to the Named Insured and mailed to the Named Insured. Refunds for policies with Premium Financing will be issued payable to the Premium Finance Company and mailed to the Premium Finance Company.

## REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

## SERVICE FEES

1. An \$8 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$10 policy fee will be charged to issue a new, renewal or rewritten policy for all policy terms.
5. A nonrefundable \$20 fee will be charged each time a policy is reinstated.

**...BILLING OPTIONS**

1. The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

<b>Six Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Quarterly (Two Pay)	N/A	\$8 N/A – EFT	60% due at inception with remaining due in 3 months.	50% due at inception with remaining due in 3 months.
Monthly (Six Pay)	Yes	\$8 N/A – EFT	24% due at inception with remaining billed in installments every 30 days.	1/6 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

<b>Twelve Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Two Pay	N/A	\$8 N/A - EFT	55% due at inception with remaining due in 6 months.	50% due at inception with remaining due in 6 months.
Quarterly (Four Pay)	N/A	\$8 N/A – EFT	30% due at inception with remaining billed in installments every 90 days.	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly (12 Pay)Pay	Yes	\$8 N/A - EFT	12% due at inception with remaining billed in installments every 30 days.	1/12 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

\*Paid in Full – 100% of the term premium submitted with the application will earn a 5% discount.

2. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

## BILLING OPTIONS (CONT'D)

### 3. Electronic Funds Transfer ("E-Pay")

The insured has the option of choosing a date between the 1<sup>st</sup> and 28<sup>th</sup> of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

**4. If an SR22 is required, the \$20 fee for the filing is in addition to the down payment due and any other applicable fees.**

## METHODS OF PAYMENT

1. A personal check or agency check may be mailed to the Company for any down payment or installment billing.

2. Customers Can Pay:

- a) **Down Payments** – Customers can use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card payment Agreement New Business Cash With Application Only Form (CG874) via AgentSite. This form must be completed and faxed to the number provided on the form.
- b) **By Check** – Customers can mail in a check with the invoice billing stub.
- c) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item 3 under the Billing Options rule.
- d) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:

1) **Pay on the Web** at [www.stateauto.com](http://www.stateauto.com) – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.

2) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

3. **Agent "Sweep" / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “sweeps” the money out via electronic transaction.

- a) **New business** - Agencies may upload insureds new business and down payments through AgentSite netXpress.
- b) **Installment payments** - agents can "Sweep" insureds installment payments received in their office via State Auto's AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on "Sweeping".

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using AgentSite netXpress.
- For paper applications submitted to the Company to issue, staple the down payment check or money order to the application.

***All payments will be processed the day notice is received. Any down payment that results in an NSF (Non Sufficient Funds) transaction will be rescinded and the policy voided. We will notify the agent of this action. The insured will be notified by letter sent in overnight mail.***

## SURCHARGES (CONT'D)

### STUDENTS AWAY AT SCHOOL WITH VEHICLE

Students away at school in a state other than Arkansas with a covered vehicle will be subject to a 20% surcharge. If the student attends school in a state that the State Auto Companies do not write in, the risk is unacceptable. Please call your Sales and Underwriting Representative for confirmation of acceptable states.

Students away at school in Arkansas with a covered vehicle are not subject to this surcharge. However, both the permanent residence address and the school address must be provided. Each vehicle will be rated in the territory where it is garaged.

### FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE

Drivers who have a valid foreign or international driver's license but not a valid U.S. license, or an unverifiable U.S. license will be charged with a major.

### ...MULTIPLE ACCIDENT/MAJOR SURCHARGE

Any driver with three or more accidents or major violations, in any combination, will be subject to a 15% surcharge.

## DISCOUNTS

All discounts may be applicable. If a policy is no longer eligible for a discount due to a mid-term vehicle deletion or policy cancellation, the discount will be removed on a pro-rata basis.

### 10% HOMEOWNERS

The policy is eligible for the Homeowners Discount if:

1. The named insured has a homeowners or condo policy. A renter's and mobile home policies are ineligible to qualify the policy for the discount.
2. A copy of the homeowner declarations page must accompany the State Auto National application. If it is a State Auto policy, only the policy number is required.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

**Note: If the Declarations page is not received with the application, the discount will not be applied. The discount may be applied at a later date on a pro-rata basis when the Declarations page is received by the Company.**

### 25% MULTI-CAR

The Multi-Car Discount applies when two (2) or more cars are rated on the same State Auto National policy. A vehicle insured by any other State Auto Company will not qualify a vehicle on a State Auto National policy for this discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% PAID IN FULL

The policy will receive a **5% Paid In Full Discount** if the policy is correctly rated on the application and 100% of the term premium is received with the application.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% DEFENSIVE DRIVER

The policy is eligible for the Defensive Driver Discount if:

- The driver is age 55 or over and is rated on a listed vehicle.
- The driver has successfully completed an approved Motor Vehicle Accident Prevention Course within the last 36 months.

## **DISCOUNTS (CONT'D)**

### **5% DEFENSIVE DRIVER (CONT'D)**

- The course was approved by the Arkansas Department of Motor Vehicles.
- The course instructor was approved by the Arkansas Department of Motor Vehicles.
- The course included the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles.
- The course was not self-instructed.
- The certificate must accompany the application for the discount to be applied.

This is a driver level discount and applies to BI, PD, PIP and Collision coverages for the vehicle on which the certificate holder is the rated driver. The discount will not be applied more than once to the same auto regardless of the number of courses completed within the same household. The discount will apply for a period of three years from the date the course was completed. The driver must complete another approved course to remain eligible for an additional three years.

### **5% COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT**

The policy is eligible for the College Graduate Scholastic Achievement Discount if:

1. The insured is under twenty-five (25) years old and has graduated from a college or university, and
2. The insured's cumulative scholastic record shows that he or she attained one of the following:
  - a grade average of "B" or higher, if letter grades are used, or
  - at least a 3 point average on a 4 point scale (or equivalent).

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

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

This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### **PRIOR INSURANCE DISCOUNT**

- A. A new State Auto National policy is eligible for a 15% prior insurance discount if the named insured can show proof of prior private passenger auto liability insurance which covered the named insured or spouse for six (6) continuous months with no more than a thirty (30) day lapse. Proof of prior insurance is documentation that demonstrates the prior policy did not lapse for more than 30 days. Acceptable proof documentation includes:

- Policy declaration
- Renewal billing showing policy number and term
- Cancellation or non-renewal notice

A prior State Auto National policy will not be considered acceptable proof of prior insurance for a new or rewritten State Auto National policy except under the following circumstances:

- The named insured has moved from one state to another.
- A child purchasing his/her own policy coming from a parent's State Auto National policy that was receiving the prior insurance discount.
- A parent purchasing his/her own policy coming from a child's State Auto National policy that was receiving the prior insurance discount.
- A spouse recently separated or divorced from a State Auto National named insured whose policy was receiving the prior insurance discount.
- The named insured policy was canceled or lapsed due to an overseas military deployment and the policy was receiving the prior insurance discount at the time of cancellation.

- B. For new policies, the discount will be applied to eligible policies with the understanding and presumption the agency has obtained proof of prior insurance and will retain it in the agency file.
- C. Policies that qualify for the prior insurance discount will retain the discount at subsequent renewals.
- D. The policy discount applies to BI, PD, PIP, Other Than Collision and Collision coverage.

## DISCOUNTS (CONT'D)

### BLUE CHIP RATING

The policy will receive a premium discount based on the applicants credit score.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.



### 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### ...RENEWAL DISCOUNT

A State Auto National policy may be eligible for our Renewal Discount. A 4% discount will be applied after twelve (12) continuous months and an 8% discount after twenty-four (24) continuous months.

### ...BI/PD LIMIT OPTIONS

Limits
25/50/25
50/100/25
50/100/50

**Note:** *Liability limits must be the same on all cars of a multi-car policy.*

**...UNINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UMBI Coverage may be rejected in writing.
2. UMBI limits may not exceed the Liability limits selected.
3. UMBI limits may be any limits option up to the policy Liability limits selected.
4. UMBI limits must be the same on all cars of a multi-car risk.
5. UMBI Coverage is available only on policies with Liability Coverage.

**Note: UMBI limits will be issued equal to the Liability limits if lower UMBI limits are not requested in writing.**

**...UNINSURED MOTORISTS – Property Damage**

Limits
25,000
50,000

***This is an optional coverage.***

1. UMPD Coverage is available only on policies selecting UMBI Coverage.
2. A \$200 deductible applies unless we insure the vehicle for both UMPD and Collision.
3. UMPD Coverage may be rejected in writing.
4. Loss of use and personal property in the car are not covered.

**...UNDERINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UIM Coverage is offered at the same limits as the Uninsured Motorists limits selected.
2. UIM limits must be the same on all cars of a multi-car risk.
3. UIM Coverage must be rejected in writing if UIM Coverage is not requested.
4. UIM Coverage must be rejected in writing if UM Coverage is not purchased.

**Note: UIM limits will be issued equal to the UMBI limits if not rejected in writing.**

### ...FAMILY ACCOUNT COVERAGE EXTENSION

The primary intent of this endorsement is to extend coverage\* to a driver insured on a National policy for their operation of a vehicle insured under a State Auto standard policy.

This endorsement may also be used to extend liability coverage to non-owned autos furnished or available for the National insured's regular use.\*

*\*Please refer to the endorsement for specific coverage definitions and limitations.*

**Six Month Premium = \$100 per driver**

### AUTO LOAN/ LEASE AUTO

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy, subject to the limitations contained in the endorsement.
2. Auto Loan/Lease Auto is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Auto Loan/Lease Auto will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Auto Loan/Lease Auto is a vehicle endorsement and applies only when the vehicle for which this Coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, or carry-over loans, etc. Refer to coverage form for a complete listing of limitations.

**Six-Month Premium = 3% of Other Than Collision and Collision Premiums**

### TOWING AND LABOR

1. Towing and Labor Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

**\$50 per Disablement  
Six-Month Premium = \$8 per car**

### OPTIONAL LIMITS TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for "your covered auto".
2. Optional Limits Transportation Expenses Coverage must be written at policy inception. Coverage may be added at each subsequent renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

Optional Limit	Semi-annual Premium Per Vehicle
\$25 per day/\$750 maximum	\$8

### FINANCIAL RESPONSIBILITY

1. Financial Responsibility filings are only available for the state in which the policy is issued.
2. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured. This fee is in addition to the down payment due on the policy.

**Note: SR-22 filings may be issued from your office. Contact your State Auto National Sales and Underwriting Representative for details and a pre-assigned policy number.**

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

716..	717..(cont'd)	719..(cont'd)	720..(cont'd)
71601 ..... 51	71731.....55	71903 ..... 8	72020 ..... 50
71602 ..... 96	71740.....58	71909 ..... 8	72021 ..... 11
71603 ..... 51	☎...71742.....12	71910 ..... 8	☎...72022.....7
71611 ..... 96	71743.....57	71913 ..... 8	72023 ..... 6
71612 ..... 96	☎...71744.....56	71914 ..... 8	72024 ..... 6
71613 ..... 96	☎...71745.....56	71920-21.....57	72025 ..... 60
71630 ..... 11	71747.....55	71922 ..... 60	72026 ..... 11
71631 ..... 53	☎...71748.....12	71923 ..... 57	72027-28 ..... 67
71635 ..... 54	71749-50 .....55	71929 ..... 57	72029 ..... 11
71638 ..... 52	71751.....56	71932 ..... 61	72030 ..... 67
71639 ..... 51	71752.....58	71933 ..... 60	72031 ..... 64
☎...71640 .....54	71753.....55	71935 ..... 60	☎...72032.....13
71642 ..... 54	71754.....58	71937 ..... 61	☎...72034.....13
71643 ..... 51	71758-59 .....55	71940 ..... 60	☎...72035.....13
71644 ..... 51	71762-64 .....56	71941 ..... 15	72036 ..... 11
71646 ..... 54	71765.....55	71942 ..... 15	72037 ..... 6
71647 ..... 53	71766.....56	71943 ..... 57	72038 ..... 11
71649 ..... 11	71767.....11	71944-45.....61	72039 ..... 67
71651 ..... 53	71768.....55	71946 ..... 15	72040 ..... 11
☎...71652 .....12	☎...71769.....56	71949-50.....60	72041 ..... 11
☎...71653 .....54	71770.....58	71951 ..... 8	72042 ..... 11
71654 ..... 11	71772.....57	71952 ..... 60	72043 ..... 11
71655-57 .....52	<b>718..</b>	71953 ..... 61	72044 ..... 64
71658 ..... 54	71801-02 .....58	71956 ..... 8	☎...72045.....50
71659 ..... 96	71820 ..... 60	71957-59.....60	72046 ..... 6
71660 ..... 53	☎...71822.....72	71960-61.....60	☎...72047.....13
71661 ..... 54	71823.....61	71962 ..... 57	72048 ..... 11
71662 ..... 51	71824.....60	71964 ..... 8	72051 ..... 64
71663 ..... 54	71825-28 .....58	71965 ..... 60	☎...72052.....50
☎...71665 .....12	71831.....58	71966 ..... 15	72053 ..... 1
71666 ..... 11	71832-33 .....61	71968 ..... 8	72055 ..... 11
71667 ..... 51	71834.....59	71969-70.....60	72057 ..... 96
71670 ..... 52	71835.....58	71971 ..... 60	☎...72058.....13
71671 ..... 53	☎...71836.....72	71972-73.....61	72059 ..... 11
71674 ..... 11	71837-40 .....59	71998-99.....57	72060 ..... 50
71675 ..... 53	71841-42 .....61	<b>720..</b>	72061 ..... 11
71676 ..... 54	71844.....58	☎...72001 .....13	72063 ..... 63
71677 ..... 52	71845.....58	72002 ..... 91	72064 ..... 11
71678 ..... 51	71846.....61	72003 ..... 11	72065 ..... 1
<b>717..</b>	71847.....58	72004 ..... 96	72066 ..... 11
71701 ..... 56	☎...71851-52 .....60	72005 ..... 11	72067 ..... 67
71711 ..... 56	☎...71853.....72	72006 ..... 11	☎...72068.....50
71720 ..... 56	71854.....59	72007 ..... 6	72069 ..... 11
71721 ..... 57	71855.....58	72010 ..... 50	☎...72070.....13
71722 ..... 58	71857-58 .....58	☎...72011 .....7	72071 ..... 11
71724 ..... 55	71859.....60	☎...72012 .....50	72072 ..... 6
☎...71725 .....12	71860-62 .....58	72013 ..... 67	72073 ..... 11
71726 ..... 56	71864.....58	72014 ..... 11	72074 ..... 11
71728 ..... 57	☎...71865-66 .....72	☎...72015 .....7	72075 ..... 11
71730 ..... 55	<b>719..</b>	☎...72016 .....13	72076 ..... 1
	71901.....8	72017 ..... 11	72078 ..... 1
	71902.....8	72018 ..... 6	72079 ..... 96

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

720..(cont'd)	721..(cont'd)	723..	723..(cont'd)
72080 ..... 63	72149..... 50	72301 ..... 5	72381 ..... 5
72081 ..... 50	72150..... 96	72303 ..... 5	72383 ..... 11
☎...72082 ..... 50	72152..... 96	72310 ..... 5	72384 ..... 5
72083 ..... 6	72153..... 67	72311 ..... 11	72385 ..... 11
72084 ..... 96	☎...72156..... 13	72312 ..... 11	72386 ..... 11
72086 ..... 6	☎...72157..... 13	72313 ..... 5	72387 ..... 11
72087 ..... 8	72158..... 6	72314 ..... 11	72389 ..... 11
72088 ..... 67	72159..... 11	72315 ..... 5	72390 ..... 11
72089 ..... 6	☎...72160..... 69	72316 ..... 5	72391 ..... 11
72099 ..... 1	72164..... 1	72319 ..... 5	72392 ..... 11
<b>721..</b>	☎...72165..... 71	72320 ..... 11	72394 ..... 11
72101 ..... 11	72166..... 11	72321 ..... 5	72395 ..... 5
72102 ..... 50	☎...72167..... 7	72322 ..... 11	72396 ..... 11
72103 ..... 1	72168..... 96	72324 ..... 11	72397 ..... 11
72104 ..... 15	72169..... 11	72325 ..... 5	<b>724..</b>
72105 ..... 15	72170..... 11	72326 ..... 11	72401 ..... 9
☎...72106 ..... 13	☎...72173..... 50	72327 ..... 5	72402 ..... 9
72107 ..... 11	72175..... 96	72328 ..... 11	72403 ..... 9
72108 ..... 11	72176..... 6	72329 ..... 5	72404 ..... 9
☎...72110 ..... 13	72178..... 50	72330 ..... 5	☎...72410..... 70
72111 ..... 50	72179..... 67	72331 ..... 5	72411 ..... 9
☎...72112 ..... 71	72180..... 1	72332 ..... 5	☎...72412..... 70
72113 ..... 1	72181..... 11	72333 ..... 11	☎...72413..... 70
72114 ..... 1	72182..... 96	72335 ..... 11	72414 ..... 9
72115 ..... 1	72183..... 1	72336 ..... 11	☎...72415..... 70
72116 ..... 1	72189..... 11	72338 ..... 5	72416 ..... 9
72117 ..... 1	72190..... 1	72339 ..... 5	72417 ..... 9
72118 ..... 1	72199..... 1	72340 ..... 11	72419 ..... 9
72119 ..... 1	<b>722..</b>	72341 ..... 11	72421 ..... 9
72120 ..... 1	72201..... 91	72342 ..... 11	☎...72422..... 70
☎...72121 ..... 50	72202..... 91	72346 ..... 11	☎...72424..... 70
☎...72122 ..... 7	72203..... 91	72347 ..... 11	☎...72425..... 70
72123 ..... 11	72204..... 91	72348 ..... 11	☎...72426..... 9
72124 ..... 1	72205..... 1	72350 ..... 5	72427 ..... 11
☎...72125 ..... 13	72206..... 91	72351 ..... 5	72428 ..... 5
☎...72126 ..... 13	72207..... 1	72352 ..... 11	☎...72429..... 11
☎...72127 ..... 13	72208..... 1	72353 ..... 11	☎...72430..... 70
72128 ..... 96	72209..... 91	72354 ..... 11	72431 ..... 5
72129 ..... 96	72210..... 1	72355 ..... 11	☎...72432..... 11
72130 ..... 67	72211..... 1	72358 ..... 5	☎...72433..... 70
☎...72131 ..... 50	72212..... 1	72359 ..... 11	☎...72434..... 70
72132 ..... 96	72214..... 1	72360 ..... 11	☎...72435..... 70
72133 ..... 96	72215..... 1	72364 ..... 5	☎...72436..... 70
72134 ..... 11	72216..... 1	72365 ..... 11	☎...72437..... 9
72135 ..... 1	72217..... 1	72366 ..... 11	72438 ..... 9
72136 ..... 50	72219..... 1	72367 ..... 11	72439 ..... 9
72137 ..... 50	72221..... 1	72368 ..... 11	☎...72440..... 70
72139 ..... 68	72222..... 1	72369 ..... 11	☎...72441..... 70
72140 ..... 11	72223..... 1	72370 ..... 5	☎...72442..... 9
72141 ..... 67	72225..... 1	72372 ..... 11	☎...72443..... 70
72142 ..... 1	72227..... 1	72373 ..... 11	☎...72444..... 70
☎...72143 ..... 50	72231..... 1	72374 ..... 11	☎...72445..... 70
72145 ..... 50	72295..... 1	72376 ..... 5	☎...72447..... 9
		72377 ..... 5	72449 ..... 9
		72379 ..... 11	72450 ..... 9

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

724..(cont'd)	725..(cont'd)	726..(cont'd)	727..(cont'd)
72451 ..... 9	☎...72555.....66	72666 ..... 64	72766 ..... 3
☎...72453 ..... 70	72556.....66	72668 ..... 65	72768 ..... 3
☎...72454 ..... 70	72557.....11	72669-70..... 64	72769 ..... 3
☎...72455 ..... 70	72560-61 ..... 66	72672 ..... 65	72770 ..... 3
☎...72456 ..... 70	☎...72562.....71	72675 ..... 65	☎...72773.....64
☎...72457 ..... 70	☎...72564.....71	72677 ..... 65	72774 ..... 3
☎...72458 ..... 70	72565-66 ..... 66	72679-80..... 64	☎...72776.....64
72459 ..... 66	☎...72567 ..... 66	72682 ..... 65	<b>728..</b>
☎...72460 ..... 70	72568.....50	72683 ..... 64	72801-02 ..... 63
☎...72461 ..... 70	72569.....66	72685-86..... 64	72811-12 ..... 63
72462 ..... 11	☎...72571-72 .....71	72687 ..... 65	☎...72820.....63
☎...72464 ..... 70	72573.....66	<b>727..</b>	72821 ..... 63
☎...72465 ..... 9	72575.....67	72701 ..... 3	72823 ..... 63
72466 ..... 66	72576.....66	72702 ..... 3	☎...72824.....62
☎...72467 ..... 9	72577-79 ..... 66	72703 ..... 3	72826 ..... 63
72469 ..... 66	72581.....67	72704 ..... 3	72827 ..... 62
☎...72470 ..... 70	72583-85 ..... 66	72711 ..... 3	72828-29 ..... 60
72471 ..... 9	72587 ..... 66	72712 ..... 3	72830 ..... 63
72472 ..... 9	<b>726..</b>	72714 ..... 3	72832 ..... 63
72473 ..... 9	72601-02 ..... 65	72715 ..... 3	72833 ..... 62
72474 ..... 9	☎...72610.....64	72716 ..... 3	72834-35 ..... 63
72475 ..... 9	72611.....65	72717 ..... 3	72837 ..... 63
72476 ..... 9	72612.....11	72718 ..... 3	72838 ..... 62
☎...72478 ..... 70	72613.....11	72719 ..... 3	72839-40 ..... 63
72479 ..... 11	72615.....65	☎...72721 ..... 64	72841 ..... 62
72482 ..... 66	☎...72616.....64	72722 ..... 3	72842-43 ..... 63
<b>725..</b>	72617 ..... 65	72727 ..... 3	72845-47 ..... 63
72501 ..... 66	72619.....65	72728 ..... 3	72851 ..... 63
72503 ..... 67	72623.....65	72729 ..... 3	72852 ..... 63
72512-13..... 66	72624.....64	72730 ..... 3	72853 ..... 60
72515 ..... 66	72626.....65	72732 ..... 3	72854 ..... 64
72516 ..... 11	72628-29 ..... 64	72733 ..... 3	72855-56 ..... 63
72517 ..... 66	72630.....65	72734 ..... 3	72857 ..... 60
72519 ..... 65	☎...72631.....64	72735 ..... 3	72858 ..... 63
72520-21 ..... 66	☎...72632.....64	72736 ..... 3	72860 ..... 60
☎...72522 ..... 71	72633.....65	72737 ..... 3	72863 ..... 63
☎...72523 ..... 67	72634-35 ..... 65	☎...72738 ..... 64	72865 ..... 63
☎...72524 ..... 71	72636.....64	72739 ..... 3	<b>729..</b>
72525 ..... 66	72638.....64	72740 ..... 64	72901 ..... 90
72526-27 ..... 66	72639.....65	72741 ..... 3	72902 ..... 10
72528-29 ..... 66	72640-41 ..... 64	72742 ..... 64	72903 ..... 10
72530 ..... 67	72642.....65	72744 ..... 3	72904 ..... 10
72531 ..... 65	72644.....65	72745 ..... 3	72905 ..... 10
72532 ..... 66	72645.....64	72747 ..... 3	72906 ..... 10
72533 ..... 64	72648.....64	72749 ..... 3	72908 ..... 10
72534 ..... 67	72650.....64	72751 ..... 3	72913 ..... 10
72536 ..... 66	72651.....65	72752 ..... 64	72914 ..... 10
72537-38 ..... 65	72653-54 ..... 65	72753 ..... 3	72916 ..... 10
72539-40 ..... 66	72655.....64	72756 ..... 3	72917 ..... 10
72542 ..... 66	72657.....11	72757 ..... 3	72918 ..... 10
72543 ..... 67	72658.....65	72758 ..... 3	72919 ..... 10
72544 ..... 65	72659.....11	☎...72760 ..... 64	72921 ..... 10
72545-46 ..... 67	☎...72660.....64	72761 ..... 3	72923 ..... 10
☎...72550 ..... 66	72661-62 ..... 65	72762 ..... 3	☎...72924.....62
☎...72553 ..... 71	72663.....64	72764 ..... 3	72926-27 ..... 62
72554 ..... 66		72765 ..... 3	

**TERRITORY DEFINITIONS**

- All territories are defined by zip code.

**729..(cont'd)**

72928 .....	63
☛...72930 .....	63
72932 .....	10
72933 .....	63
72934 .....	10
72935 .....	10
72936 .....	10
72937 .....	10
72938 .....	10
72940 .....	10
72941 .....	10
☛...72943 .....	62
72944 .....	62
72945 .....	10
72946 .....	10
72947 .....	10
72948 .....	10
72949 .....	63
72950 .....	62
☛...72951 .....	63
72952 .....	10
72955 .....	10
72956 .....	10
72957 .....	10
72958 .....	62
72959 .....	3

**OUT OF STATE**

All .....	98
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## EXCLUSIONS

1. All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
2. The Named Insured may not be excluded or deleted.
3. A non-driving spouse must be excluded from coverage.
4. All exclusion forms must be signed by the Named Insured(s) before they are effective.

## CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by any named insured.
2. Lienholder copies are not generated until the policy actually cancels. If payment is received in the Company office prior to the cancel date, the policy will be automatically reinstated.
3. All cancellations will be processed on a pro-rata basis.
4. All refunds are issued payable to the Named Insured and mailed to the Named Insured. Refunds for policies with Premium Financing will be issued payable to the Premium Finance Company and mailed to the Premium Finance Company.

## REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

## SERVICE FEES

1. An \$8 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$10 policy fee will be charged to issue a new, renewal or rewritten policy for all policy terms.
5. A nonrefundable \$20 fee will be charged each time a policy is reinstated.

**...BILLING OPTIONS**

1. The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table below:

<b>Six Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Quarterly (Two Pay)	N/A	\$8 N/A – EFT	60% due at inception with remaining due in 3 months.	50% due at inception with remaining due in 3 months.
Monthly (Six Pay)	Yes	\$8 N/A – EFT	24% due at inception with remaining billed in installments every 30 days.	1/6 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

<b>Twelve Month Policy Term</b>				
<b>Pay Plan Options</b>	<b>E-Pay Available</b>	<b>Service Charge</b>	<b>Billing Due Dates</b>	
			<b>New Business</b>	<b>Renewal</b>
Full Pay*	N/A	N/A	Full payment due at inception of policy term.	Full payment due at inception of policy term.
Two Pay	N/A	\$8 N/A - EFT	55% due at inception with remaining due in 6 months.	50% due at inception with remaining due in 6 months.
Quarterly (Four Pay)	N/A	\$8 N/A – EFT	30% due at inception with remaining billed in installments every 90 days.	25% due at inception with remaining billed in 25% installments each 90 days.
Monthly (12 Pay)Pay	Yes	\$8 N/A - EFT	12% due at inception with remaining billed in installments every 30 days.	1/12 <sup>th</sup> due at inception with remaining billed in installments every 30 days.

\*Paid in Full – 100% of the term premium submitted with the application will earn a 5% discount.

2. **Timing Considerations**—The number of installments will be determined by the number of months remaining in the policy term at the time the policy is set up. At renewal, the payment cycle will convert to the valid pay plan that was selected.

## BILLING OPTIONS (CONT'D)

### 3. Electronic Funds Transfer ("E-Pay")

The insured has the option of choosing a date between the 1<sup>st</sup> and 28<sup>th</sup> of the month that they would like the deduction to take place on EFT billed policies. Using the effective date of the policy for the EFT effective date will ensure that the insured is current on installment payments. The insured will be notified by the company 14 days in advance of the initial amount of premium to be deducted, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

**4. If an SR22 is required, the \$20 fee for the filing is in addition to the down payment due and any other applicable fees.**

## METHODS OF PAYMENT

1. A personal check or agency check may be mailed to the Company for any down payment or installment billing.

2. Customers Can Pay:

- a) **Down Payments** – Customers can use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card payment Agreement New Business Cash With Application Only Form (CG874) via AgentSite. This form must be completed and faxed to the number provided on the form.
- b) **By Check** – Customers can mail in a check with the invoice billing stub.
- c) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item 3 under the Billing Options rule.
- d) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
  - 1) **Pay on the Web** at [www.stateauto.com](http://www.stateauto.com) – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
  - 2) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

3. **Agent "Sweep" / Upload Payments** – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “sweeps” the money out via electronic transaction.

- a) **New business** - Agencies may upload insureds new business and down payments through AgentSite netXpress.
- b) **Installment payments** - agents can "Sweep" insureds installment payments received in their office via State Auto's AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on "Sweeping".

**The required down payment premium must accompany the new business application for coverage to be bound.**

- Policies issued via upload, the down payment amount should also be uploaded using AgentSite netXpress.
- For paper applications submitted to the Company to issue, staple the down payment check or money order to the application.

***All payments will be processed the day notice is received. Any down payment that results in an NSF (Non Sufficient Funds) transaction will be rescinded and the policy voided. We will notify the agent of this action. The insured will be notified by letter sent in overnight mail.***

## SURCHARGES (CONT'D)

### STUDENTS AWAY AT SCHOOL WITH VEHICLE

Students away at school in a state other than Arkansas with a covered vehicle will be subject to a 20% surcharge. If the student attends school in a state that the State Auto Companies do not write in, the risk is unacceptable. Please call your Sales and Underwriting Representative for confirmation of acceptable states.

Students away at school in Arkansas with a covered vehicle are not subject to this surcharge. However, both the permanent residence address and the school address must be provided. Each vehicle will be rated in the territory where it is garaged.

### FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE

Drivers who have a valid foreign or international driver's license but not a valid U.S. license, or an unverifiable U.S. license will be charged with a major.

### ...MULTIPLE ACCIDENT/MAJOR/ALCOHOL SURCHARGE

Any driver with three or more accidents, major violations or alcohol violations, in any combination, will be subject to a 20% surcharge.

## DISCOUNTS

All discounts may be applicable. If a policy is no longer eligible for a discount due to a mid-term vehicle deletion or policy cancellation, the discount will be removed on a pro-rata basis.

### 10% HOMEOWNERS

The policy is eligible for the Homeowners Discount if:

1. The named insured has a homeowners or condo policy. A renter's and mobile home policies are ineligible to qualify the policy for the discount.
2. A copy of the homeowner declarations page must accompany the State Auto National application. If it is a State Auto policy, only the policy number is required.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

**Note: If the Declarations page is not received with the application, the discount will not be applied. The discount may be applied at a later date on a pro-rata basis when the Declarations page is received by the Company.**

### 25% MULTI-CAR

The Multi-Car Discount applies when two (2) or more cars are rated on the same State Auto National policy. A vehicle insured by any other State Auto Company will not qualify a vehicle on a State Auto National policy for this discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% PAID IN FULL

The policy will receive a **5% Paid In Full Discount** if the policy is correctly rated on the application and 100% of the term premium is received with the application.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### 5% DEFENSIVE DRIVER

The policy is eligible for the Defensive Driver Discount if:

- The driver is age 55 or over and is rated on a listed vehicle.
- The driver has successfully completed an approved Motor Vehicle Accident Prevention Course within the last 36 months.

## **DISCOUNTS (CONT'D)**

### **5% DEFENSIVE DRIVER (CONT'D)**

- The course was approved by the Arkansas Department of Motor Vehicles.
- The course instructor was approved by the Arkansas Department of Motor Vehicles.
- The course included the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles.
- The course was not self-instructed.
- The certificate must accompany the application for the discount to be applied.

This is a driver level discount and applies to BI, PD, PIP and Collision coverages for the vehicle on which the certificate holder is the rated driver. The discount will not be applied more than once to the same auto regardless of the number of courses completed within the same household. The discount will apply for a period of three years from the date the course was completed. The driver must complete another approved course to remain eligible for an additional three years.

### **5% COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT**

The policy is eligible for the College Graduate Scholastic Achievement Discount if:

1. The insured is under twenty-five (25) years old and has graduated from a college or university, and
2. The insured's cumulative scholastic record shows that he or she attained one of the following:
  - a grade average of "B" or higher, if letter grades are used, or
  - at least a 3 point average on a 4 point scale (or equivalent).

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

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

This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### **PRIOR INSURANCE DISCOUNT**

- A. A new State Auto National policy is eligible for a 15% prior insurance discount if the named insured can show proof of prior private passenger auto liability insurance which covered the named insured or spouse for six (6) continuous months with no more than a thirty (30) day lapse. Proof of prior insurance is documentation that demonstrates the prior policy did not lapse for more than 30 days. Acceptable proof documentation includes:

- Policy declaration
- Renewal billing showing policy number and term
- Cancellation or non-renewal notice

A prior State Auto National policy will not be considered acceptable proof of prior insurance for a new or rewritten State Auto National policy except under the following circumstances:

- The named insured has moved from one state to another.
- A child purchasing his/her own policy coming from a parent's State Auto National policy that was receiving the prior insurance discount.
- A parent purchasing his/her own policy coming from a child's State Auto National policy that was receiving the prior insurance discount.
- A spouse recently separated or divorced from a State Auto National named insured whose policy was receiving the prior insurance discount.
- The named insured policy was canceled or lapsed due to an overseas military deployment and the policy was receiving the prior insurance discount at the time of cancellation.

- B. For new policies, the discount will be applied to eligible policies with the understanding and presumption the agency has obtained proof of prior insurance and will retain it in the agency file.
- C. Policies that qualify for the prior insurance discount will retain the discount at subsequent renewals.
- D. The policy discount applies to BI, PD, PIP, Other Than Collision and Collision coverage.

## DISCOUNTS (CONT'D)

### BLUE CHIP RATING

The policy will receive a premium discount based on the applicants credit score.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.



### 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages.

### ...RENEWAL DISCOUNT

A State Auto National policy may be eligible for our Renewal Discount. A 4% discount will be applied after twelve (12) continuous months and an 8% discount after twenty-four (24) continuous months.

### ...BI/PD LIMIT OPTIONS

Limits
25/50/25
50/100/25
50/100/50

**Note:** *Liability limits must be the same on all cars of a multi-car policy.*

**...UNINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UMBI Coverage may be rejected in writing.
2. UMBI limits may not exceed the Liability limits selected.
3. UMBI limits may be any limits option up to the policy Liability limits selected.
4. UMBI limits must be the same on all cars of a multi-car risk.
5. UMBI Coverage is available only on policies with Liability Coverage.

**Note: UMBI limits will be issued equal to the Liability limits if lower UMBI limits are not requested in writing.**

**...UNINSURED MOTORISTS – Property Damage**

Limits
25,000
50,000

***This is an optional coverage.***

1. UMPD Coverage is available only on policies selecting UMBI Coverage.
2. A \$200 deductible applies unless we insure the vehicle for both UMPD and Collision.
3. UMPD Coverage may be rejected in writing.
4. Loss of use and personal property in the car are not covered.

**...UNDERINSURED MOTORISTS – Bodily Injury**

Limits
25/50
50/100

***This is a mandatory coverage, but can be rejected in writing.***

1. UIM Coverage is offered at the same limits as the Uninsured Motorists limits selected.
2. UIM limits must be the same on all cars of a multi-car risk.
3. UIM Coverage must be rejected in writing if UIM Coverage is not requested.
4. UIM Coverage must be rejected in writing if UM Coverage is not purchased.

**Note: UIM limits will be issued equal to the UMBI limits if not rejected in writing.**

### ...FAMILY ACCOUNT COVERAGE EXTENSION

The primary intent of this endorsement is to extend coverage\* to a driver insured on a National policy for their operation of a vehicle insured under a State Auto standard policy.

This endorsement may also be used to extend liability coverage to non-owned autos furnished or available for the National insured's regular use.\*

*\*Please refer to the endorsement for specific coverage definitions and limitations.*

**Six Month Premium = \$100 per driver**

### AUTO LOAN/ LEASE AUTO

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy, subject to the limitations contained in the endorsement.
2. Auto Loan/Lease Auto is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Auto Loan/Lease Auto will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Auto Loan/Lease Auto is a vehicle endorsement and applies only when the vehicle for which this Coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, or carry-over loans, etc. Refer to coverage form for a complete listing of limitations.

**Six-Month Premium = 3% of Other Than Collision and Collision Premiums**

### TOWING AND LABOR

1. Towing and Labor Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

**\$50 per Disablement  
Six-Month Premium = \$8 per car**

### OPTIONAL LIMITS TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for "your covered auto".
2. Optional Limits Transportation Expenses Coverage must be written at policy inception. Coverage may be added at each subsequent renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

Optional Limit	Semi-annual Premium Per Vehicle
\$25 per day/\$750 maximum	\$8

### FINANCIAL RESPONSIBILITY

1. Financial Responsibility filings are only available for the state in which the policy is issued.
2. A nonrefundable \$20 filing fee will be charged for every SR-22 filing we make for an insured. This fee is in addition to the down payment due on the policy.

**Note: SR-22 filings may be issued from your office. Contact your State Auto National Sales and Underwriting Representative for details and a pre-assigned policy number.**

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

716..	717..(cont'd)	719..(cont'd)	720..(cont'd)
71601 ..... 51	71731.....55	71903 ..... 8	72020 ..... 50
71602 ..... 96	71740.....58	71909 ..... 8	72021 ..... 11
71603 ..... 51	☎...71742.....12	71910 ..... 8	☎...72022.....7
71611 ..... 96	71743.....57	71913 ..... 8	72023 ..... 6
71612 ..... 96	☎...71744.....56	71914 ..... 8	72024 ..... 6
71613 ..... 96	☎...71745.....56	71920-21.....57	72025 ..... 60
71630 ..... 11	71747.....55	71922 ..... 60	72026 ..... 11
71631 ..... 53	☎...71748.....12	71923 ..... 57	72027-28 ..... 67
71635 ..... 54	71749-50 .....55	71929 ..... 57	72029 ..... 11
71638 ..... 52	71751.....56	71932 ..... 61	72030 ..... 67
71639 ..... 51	71752.....58	71933 ..... 60	72031 ..... 64
☎...71640 .....54	71753.....55	71935 ..... 60	☎...72032.....13
71642 ..... 54	71754.....58	71937 ..... 61	☎...72034.....13
71643 ..... 51	71758-59 .....55	71940 ..... 60	☎...72035.....13
71644 ..... 51	71762-64 .....56	71941 ..... 15	72036 ..... 11
71646 ..... 54	71765.....55	71942 ..... 15	72037 ..... 6
71647 ..... 53	71766.....56	71943 ..... 57	72038 ..... 11
71649 ..... 11	71767.....11	71944-45.....61	72039 ..... 67
71651 ..... 53	71768.....55	71946 ..... 15	72040 ..... 11
☎...71652 .....12	☎...71769.....56	71949-50.....60	72041 ..... 11
☎...71653 .....54	71770.....58	71951 ..... 8	72042 ..... 11
71654 ..... 11	71772.....57	71952 ..... 60	72043 ..... 11
71655-57 .....52	<b>718..</b>	71953 ..... 61	72044 ..... 64
71658 ..... 54	71801-02 .....58	71956 ..... 8	☎...72045.....50
71659 ..... 96	71820 ..... 60	71957-59.....60	72046 ..... 6
71660 ..... 53	☎...71822.....72	71960-61.....60	☎...72047.....13
71661 ..... 54	71823.....61	71962 ..... 57	72048 ..... 11
71662 ..... 51	71824.....60	71964 ..... 8	72051 ..... 64
71663 ..... 54	71825-28 .....58	71965 ..... 60	☎...72052.....50
☎...71665 .....12	71831.....58	71966 ..... 15	72053 ..... 1
71666 ..... 11	71832-33 .....61	71968 ..... 8	72055 ..... 11
71667 ..... 51	71834.....59	71969-70.....60	72057 ..... 96
71670 ..... 52	71835.....58	71971 ..... 60	☎...72058.....13
71671 ..... 53	☎...71836.....72	71972-73.....61	72059 ..... 11
71674 ..... 11	71837-40 .....59	71998-99.....57	72060 ..... 50
71675 ..... 53	71841-42 .....61	<b>720..</b>	72061 ..... 11
71676 ..... 54	71844.....58	☎...72001 .....13	72063 ..... 63
71677 ..... 52	71845.....58	72002 ..... 91	72064 ..... 11
71678 ..... 51	71846.....61	72003 ..... 11	72065 ..... 1
<b>717..</b>	71847.....58	72004 ..... 96	72066 ..... 11
71701 ..... 56	☎...71851-52 .....60	72005 ..... 11	72067 ..... 67
71711 ..... 56	☎...71853.....72	72006 ..... 11	☎...72068.....50
71720 ..... 56	71854.....59	72007 ..... 6	72069 ..... 11
71721 ..... 57	71855.....58	72010 ..... 50	☎...72070.....13
71722 ..... 58	71857-58 .....58	☎...72011 ..... 7	72071 ..... 11
71724 ..... 55	71859.....60	☎...72012 .....50	72072 ..... 6
☎...71725 .....12	71860-62 .....58	72013 ..... 67	72073 ..... 11
71726 ..... 56	71864.....58	72014 ..... 11	72074 ..... 11
71728 ..... 57	☎...71865-66 .....72	☎...72015 ..... 7	72075 ..... 11
71730 ..... 55	<b>719..</b>	☎...72016 .....13	72076 ..... 1
	71901.....8	72017 ..... 11	72078 ..... 1
	71902.....8	72018 ..... 6	72079 ..... 96

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

720..(cont'd)	721..(cont'd)	723..	723..(cont'd)
72080 ..... 63	72149..... 50	72301 ..... 5	72381 ..... 5
72081 ..... 50	72150..... 96	72303 ..... 5	72383 ..... 11
☎...72082 ..... 50	72152..... 96	72310 ..... 5	72384 ..... 5
72083 ..... 6	72153..... 67	72311 ..... 11	72385 ..... 11
72084 ..... 96	☎...72156..... 13	72312 ..... 11	72386 ..... 11
72086 ..... 6	☎...72157..... 13	72313 ..... 5	72387 ..... 11
72087 ..... 8	72158..... 6	72314 ..... 11	72389 ..... 11
72088 ..... 67	72159..... 11	72315 ..... 5	72390 ..... 11
72089 ..... 6	☎...72160..... 69	72316 ..... 5	72391 ..... 11
72099 ..... 1	72164..... 1	72319 ..... 5	72392 ..... 11
<b>721..</b>	☎...72165..... 71	72320 ..... 11	72394 ..... 11
72101 ..... 11	72166..... 11	72321 ..... 5	72395 ..... 5
72102 ..... 50	☎...72167..... 7	72322 ..... 11	72396 ..... 11
72103 ..... 1	72168..... 96	72324 ..... 11	72397 ..... 11
72104 ..... 15	72169..... 11	72325 ..... 5	<b>724..</b>
72105 ..... 15	72170..... 11	72326 ..... 11	72401 ..... 9
☎...72106 ..... 13	☎...72173..... 50	72327 ..... 5	72402 ..... 9
72107 ..... 11	72175..... 96	72328 ..... 11	72403 ..... 9
72108 ..... 11	72176..... 6	72329 ..... 5	72404 ..... 9
☎...72110 ..... 13	72178..... 50	72330 ..... 5	☎...72410..... 70
72111 ..... 50	72179..... 67	72331 ..... 5	72411 ..... 9
☎...72112 ..... 71	72180..... 1	72332 ..... 5	☎...72412..... 70
72113 ..... 1	72181..... 11	72333 ..... 11	☎...72413..... 70
72114 ..... 1	72182..... 96	72335 ..... 11	72414 ..... 9
72115 ..... 1	72183..... 1	72336 ..... 11	☎...72415..... 70
72116 ..... 1	72189..... 11	72338 ..... 5	72416 ..... 9
72117 ..... 1	72190..... 1	72339 ..... 5	72417 ..... 9
72118 ..... 1	72199..... 1	72340 ..... 11	72419 ..... 9
72119 ..... 1	<b>722..</b>	72341 ..... 11	72421 ..... 9
72120 ..... 1	72201..... 91	72342 ..... 11	☎...72422..... 70
☎...72121 ..... 50	72202..... 91	72346 ..... 11	☎...72424..... 70
☎...72122 ..... 7	72203..... 91	72347 ..... 11	☎...72425..... 70
72123 ..... 11	72204..... 91	72348 ..... 11	☎...72426..... 9
72124 ..... 1	72205..... 1	72350 ..... 5	72427 ..... 11
☎...72125 ..... 13	72206..... 91	72351 ..... 5	72428 ..... 5
☎...72126 ..... 13	72207..... 1	72352 ..... 11	☎...72429..... 11
☎...72127 ..... 13	72208..... 1	72353 ..... 11	☎...72430..... 70
72128 ..... 96	72209..... 91	72354 ..... 11	72431 ..... 5
72129 ..... 96	72210..... 1	72355 ..... 11	☎...72432..... 11
72130 ..... 67	72211..... 1	72358 ..... 5	☎...72433..... 70
☎...72131 ..... 50	72212..... 1	72359 ..... 11	☎...72434..... 70
72132 ..... 96	72214..... 1	72360 ..... 11	☎...72435..... 70
72133 ..... 96	72215..... 1	72364 ..... 5	☎...72436..... 70
72134 ..... 11	72216..... 1	72365 ..... 11	☎...72437..... 9
72135 ..... 1	72217..... 1	72366 ..... 11	72438 ..... 9
72136 ..... 50	72219..... 1	72367 ..... 11	72439 ..... 9
72137 ..... 50	72221..... 1	72368 ..... 11	☎...72440..... 70
72139 ..... 68	72222..... 1	72369 ..... 11	☎...72441..... 70
72140 ..... 11	72223..... 1	72370 ..... 5	☎...72442..... 9
72141 ..... 67	72225..... 1	72372 ..... 11	☎...72443..... 70
72142 ..... 1	72227..... 1	72373 ..... 11	☎...72444..... 70
☎...72143 ..... 50	72231..... 1	72374 ..... 11	☎...72445..... 70
72145 ..... 50	72295..... 1	72376 ..... 5	☎...72447..... 9
		72377 ..... 5	72449 ..... 9
		72379 ..... 11	72450 ..... 9

## TERRITORY DEFINITIONS

- All territories are defined by zip code.

<b>724..(cont'd)</b>	<b>725..(cont'd)</b>	<b>726..(cont'd)</b>	<b>727..(cont'd)</b>
72451 ..... 9 ☎...72453 ..... 70 ☎...72454 ..... 70 ☎...72455 ..... 70 ☎...72456 ..... 70 ☎...72457 ..... 70 ☎...72458 ..... 70 72459 ..... 66 ☎...72460 ..... 70 ☎...72461 ..... 70 72462 ..... 11 ☎...72464 ..... 70 ☎...72465 ..... 9 72466 ..... 66 ☎...72467 ..... 9 72469 ..... 66 ☎...72470 ..... 70 72471 ..... 9 72472 ..... 9 72473 ..... 9 72474 ..... 9 72475 ..... 9 72476 ..... 9 ☎...72478 ..... 70 72479 ..... 11 72482 ..... 66	☎...72555 ..... 66 72556 ..... 66 72557 ..... 11 72560-61 ..... 66 ☎...72562 ..... 71 ☎...72564 ..... 71 72565-66 ..... 66 ☎...72567 ..... 66 72568 ..... 50 72569 ..... 66 ☎...72571-72 ..... 71 72573 ..... 66 72575 ..... 67 72576 ..... 66 72577-79 ..... 66 72581 ..... 67 72583-85 ..... 66 72587 ..... 66	72666 ..... 64 72668 ..... 65 72669-70 ..... 64 72672 ..... 65 72675 ..... 65 72677 ..... 65 72679-80 ..... 64 72682 ..... 65 72683 ..... 64 72685-86 ..... 64 72687 ..... 65	72766 ..... 3 72768 ..... 3 72769 ..... 3 72770 ..... 3 ☎...72773 ..... 64 72774 ..... 3 ☎...72776 ..... 64
<b>725..</b>	<b>726..</b>	<b>727..</b>	<b>728..</b>
72501 ..... 66 72503 ..... 67 72512-13 ..... 66 72515 ..... 66 72516 ..... 11 72517 ..... 66 72519 ..... 65 72520-21 ..... 66 ☎...72522 ..... 71 ☎...72523 ..... 67 ☎...72524 ..... 71 72525 ..... 66 72526-27 ..... 66 72528-29 ..... 66 72530 ..... 67 72531 ..... 65 72532 ..... 66 72533 ..... 64 72534 ..... 67 72536 ..... 66 72537-38 ..... 65 72539-40 ..... 66 72542 ..... 66 72543 ..... 67 72544 ..... 65 72545-46 ..... 67 ☎...72550 ..... 66 ☎...72553 ..... 71 72554 ..... 66	72601-02 ..... 65 ☎...72610 ..... 64 72611 ..... 65 72612 ..... 11 72613 ..... 11 72615 ..... 65 ☎...72616 ..... 64 72617 ..... 65 72619 ..... 65 72623 ..... 65 72624 ..... 64 72626 ..... 65 72628-29 ..... 64 72630 ..... 65 ☎...72631 ..... 64 ☎...72632 ..... 64 72633 ..... 65 72634-35 ..... 65 72636 ..... 64 72638 ..... 64 72639 ..... 65 72640-41 ..... 64 72642 ..... 65 72644 ..... 65 72645 ..... 64 72648 ..... 64 72650 ..... 64 72651 ..... 65 72653-54 ..... 65 72655 ..... 64 72657 ..... 11 72658 ..... 65 72659 ..... 11 ☎...72660 ..... 64 72661-62 ..... 65 72663 ..... 64	72701 ..... 3 72702 ..... 3 72703 ..... 3 72704 ..... 3 72711 ..... 3 72712 ..... 3 72714 ..... 3 72715 ..... 3 72716 ..... 3 72717 ..... 3 72718 ..... 3 72719 ..... 3 ☎...72721 ..... 64 72722 ..... 3 72727 ..... 3 72728 ..... 3 72729 ..... 3 72730 ..... 3 72732 ..... 3 72733 ..... 3 72734 ..... 3 72735 ..... 3 72736 ..... 3 72737 ..... 3 ☎...72738 ..... 64 72739 ..... 3 72740 ..... 64 72741 ..... 3 72742 ..... 64 72744 ..... 3 72745 ..... 3 72747 ..... 3 72749 ..... 3 72751 ..... 3 72752 ..... 64 72753 ..... 3 72756 ..... 3 72757 ..... 3 72758 ..... 3 ☎...72760 ..... 64 72761 ..... 3 72762 ..... 3 72764 ..... 3 72765 ..... 3	72801-02 ..... 63 72811-12 ..... 63 ☎...72820 ..... 63 72821 ..... 63 72823 ..... 63 ☎...72824 ..... 62 72826 ..... 63 72827 ..... 62 72828-29 ..... 60 72830 ..... 63 72832 ..... 63 72833 ..... 62 72834-35 ..... 63 72837 ..... 63 72838 ..... 62 72839-40 ..... 63 72841 ..... 62 72842-43 ..... 63 72845-47 ..... 63 72851 ..... 63 72852 ..... 63 72853 ..... 60 72854 ..... 64 72855-56 ..... 63 72857 ..... 60 72858 ..... 63 72860 ..... 60 72863 ..... 63 72865 ..... 63
			<b>729..</b>
			72901 ..... 90 72902 ..... 10 72903 ..... 10 72904 ..... 10 72905 ..... 10 72906 ..... 10 72908 ..... 10 72913 ..... 10 72914 ..... 10 72916 ..... 10 72917 ..... 10 72918 ..... 10 72919 ..... 10 72921 ..... 10 72923 ..... 10 ☎...72924 ..... 62 72926-27 ..... 62

**TERRITORY DEFINITIONS**

- All territories are defined by zip code.

**729..(cont'd)**

72928 .....	63
☞...72930 .....	63
72932 .....	10
72933 .....	63
72934 .....	10
72935 .....	10
72936 .....	10
72937 .....	10
72938 .....	10
72940 .....	10
72941 .....	10
☞...72943 .....	62
72944 .....	62
72945 .....	10
72946 .....	10
72947 .....	10
72948 .....	10
72949 .....	63
72950 .....	62
☞...72951 .....	63
72952 .....	10
72955 .....	10
72956 .....	10
72957 .....	10
72958 .....	62
72959 .....	3

**OUT OF STATE**

All .....	98
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**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number:	19530
Company Name:	State Auto National Insurance Company
Contact Person:	Steve Winstead
Telephone No.:	(614)917-5817
Email Address:	steve_winstead@stateauto.com
Effective Date:	05/17/2009

**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  
501-371-2800

**Telephone:** [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	0/7	%

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			\$1,072	\$1,406	\$485	\$524	\$1,228	\$1,619	\$550	\$601	\$1,213	\$1,598	\$546	\$596	\$969	\$1,270	\$443	\$480
	Minimum Liability with Comprehensive and Collision			\$1,798	\$2,274	\$763	\$767	\$2,027	\$2,571	\$850	\$865	\$2,082	\$2,630	\$871	\$884	\$1,873	\$2,349	\$787	\$781	\$1,786	\$2,249	\$758	\$754
	100/300/50 Liability with Comprehensive and Collision			\$2,182	\$2,775	\$958	\$987	\$2,497	\$3,189	\$1,084	\$1,132	\$2,578	\$3,282	\$1,117	\$1,164	\$2,278	\$2,879	\$990	\$1,012	\$2,191	\$2,779	\$961	\$985
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,259	\$1,661	\$562	\$615	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,174	\$2,731	\$908	\$897	\$2,444	\$3,075	\$1,009	\$1,008	\$2,535	\$3,178	\$1,042	\$1,038	\$2,339	\$2,912	\$966	\$940	\$2,212	\$2,764	\$923	\$899
	100/300/50 Liability with Comprehensive and Collision			\$2,577	\$3,259	\$1,110	\$1,126	\$2,938	\$3,727	\$1,253	\$1,286	\$3,057	\$3,866	\$1,298	\$1,330	\$2,765	\$3,471	\$1,176	\$1,180	\$2,638	\$3,323	\$1,133	\$1,139
2003 Honda Odyssey "EX"	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,259	\$1,661	\$562	\$615	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,120	\$2,665	\$886	\$878	\$2,386	\$3,004	\$986	\$988	\$2,472	\$3,101	\$1,017	\$1,018	\$2,273	\$2,831	\$939	\$917	\$2,152	\$2,690	\$898	\$877
	100/300/50 Liability with Comprehensive and Collision			\$2,523	\$3,193	\$1,088	\$1,107	\$2,880	\$3,656	\$1,230	\$1,266	\$2,994	\$3,789	\$1,273	\$1,310	\$2,699	\$3,390	\$1,149	\$1,157	\$2,578	\$3,249	\$1,108	\$1,117
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,259	\$1,661	\$562	\$615	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,338	\$2,924	\$967	\$950	\$2,628	\$3,290	\$1,075	\$1,068	\$2,736	\$3,413	\$1,113	\$1,103	\$2,545	\$3,154	\$1,040	\$1,007	\$2,396	\$2,981	\$990	\$959
	100/300/50 Liability with Comprehensive and Collision			\$2,741	\$3,452	\$1,169	\$1,179	\$3,122	\$3,942	\$1,319	\$1,346	\$3,258	\$4,101	\$1,369	\$1,395	\$2,971	\$3,713	\$1,250	\$1,247	\$2,822	\$3,540	\$1,200	\$1,199
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,096	\$1,440	\$494	\$535	\$1,259	\$1,661	\$562	\$615	\$1,246	\$1,644	\$558	\$611	\$996	\$1,307	\$453	\$492	\$996	\$1,307	\$453	\$492
	Minimum Liability with Comprehensive and Collision			\$2,590	\$3,237	\$1,078	\$1,038	\$2,890	\$3,615	\$1,189	\$1,160	\$3,015	\$3,757	\$1,234	\$1,202	\$2,851	\$3,535	\$1,175	\$1,115	\$2,684	\$3,341	\$1,119	\$1,061
	100/300/50 Liability with Comprehensive and Collision			\$2,993	\$3,765	\$1,280	\$1,267	\$3,384	\$4,267	\$1,433	\$1,438	\$3,537	\$4,445	\$1,490	\$1,494	\$3,277	\$4,094	\$1,385	\$1,355	\$3,110	\$3,900	\$1,329	\$1,301
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,072	\$1,406	\$485	\$524	\$1,228	\$1,619	\$550	\$601	\$1,213	\$1,598	\$546	\$596	\$969	\$1,270	\$443	\$480	\$969	\$1,270	\$443	\$480
	Minimum Liability with Comprehensive and Collision			\$1,947	\$2,457	\$826	\$819	\$2,185	\$2,764	\$916	\$919	\$2,253	\$2,838	\$942	\$941	\$2,058	\$2,574	\$864	\$844	\$1,958	\$2,459	\$830	\$813
	100/300/50 Liability with Comprehensive and Collision			\$2,331	\$2,958	\$1,021	\$1,039	\$2,655	\$3,382	\$1,150	\$1,186	\$2,749	\$3,490	\$1,188	\$1,221	\$2,463	\$3,104	\$1,067	\$1,075	\$2,363	\$2,989	\$1,033	\$1,044

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

1.	This filing transmittal is part of Company Tracking #		<b>SAN-AU-2008-470</b>	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number			
<b>Company Name</b>			<b>Company NAIC Number</b>	
3.	A.	State Auto National insurance Company	B.	19530
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.	<b>Personal Auto</b>	B.	<b>Private Passenger Auto</b>

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-2.4%	-0.3%					
Property Damage	3.3%	1.1%					
PIP Medical	0.7%	2.2%					
UM/UIM BI	1.3%	1.7%					
UM PD	1.3%	1.2%					
PIP Work Loss/AD	2.5%	2.2%					
<b>Liability Total</b>	<b>0.3%</b>	<b>0.4%</b>					
Other Than Collision	7.2%	0.8%					
Collision	-9.2%	-1.9%					
<b>Physical Damage Total</b>	<b>-4.3%</b>	<b>-1.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-0.9%</b>	<b>0.0%</b>					

N/A

Apply Loss Cost Factors to Future Filings (Y or N)

16.7%

Estimated Maximum Rate Increase for any Arkansas Insured (%)

*Note: These are maximum possible increases and decreases. It has not been determined whether any insureds will receive impacts of these magnitudes.*

-17.3%

Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

Year	Policy Count	Rate Change History		5 Year History		Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	Selected Provisions
		%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)				
2003	2809	+6.8	05/17/2003	3559	2154	60.5%	71.4%	C. Taxes, License & Fees	N/A
2004	2266	+4.1	05/17/2004	3319	1947	58.7%	60.1%	D. Underwriting Profit & Contingences	N/A
2005	1926	+0.5	05/17/2005	2562	1210	47.3%	54.3%	E. Other (explain)	N/A
2006	1975	-6.7	04/17/2006	2289	1241	54.2%	50.6%	F. TOTAL	N/A
2007	1750	+3.4	05/17/2007	2305	821	35.6%	52.2%		N/A

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

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Collision	-9.2%	-1.9%					
<b>Physical Damage Total</b>	<b>-4.3%</b>	<b>-1.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-0.9%</b>	<b>0.0%</b>					

Year	Policy Count	%	Eff. Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	2809	+4.1	05/17/2004	3319	1947	58.7%	60.1%
2005	2809	+0.5	05/17/2005	2562	1210	47.3%	54.3%
2006	2322	-6.7	04/17/2006	2289	1241	54.2%	50.6%
2007	1926	+3.4	05/17/2007	2305	821	35.6%	52.2%
2008	1750	+0.0	05/17/2008				

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

8. N/A Apply Loss Cost Factors to Future Filings (Y or N)
9. 27.5% Estimated Maximum Rate Increase for any Arkansas Insured (%)
10. -17.3% Estimated Maximum Rate Decrease for any Arkansas Insured (%)