

SERFF Tracking Number: STAT-126074657 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2009-71
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas CFA Mid-term - Rates
Project Name/Number: Rates eff 05-15-09/SA-CFA-2009-71

Filing at a Glance

Company: State Automobile Mutual Insurance Company

Product Name: Arkansas CFA Mid-term - Rates SERFF Tr Num: STAT-126074657 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: SA-CFA-2009-71

State Status: Fees verified and
received

Filing Type: Rate

Co Status:

Reviewer(s): Alexa Grissom,
Brittany Yielding

Authors: Amanda Scott, Doug
Griffith

Disposition Date: 03/23/2009

Date Submitted: 03/17/2009

Disposition Status: Filed

Effective Date Requested (New): 05/15/2009

Effective Date (New): 05/15/2009

Effective Date Requested (Renewal): 05/15/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rates eff 05-15-09

Status of Filing in Domicile:

Project Number: SA-CFA-2009-71

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/23/2009

State Status Changed: 03/19/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are revising our CustomFit Auto program, as detailed below.

We are revising our CustomFit Level factors and base rates. Please see the Rate Document for details.

We estimate these revisions will result in an overall impact of +4.0%.

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A copy of the revised Rate Document is attached.

Company and Contact

Filing Contact Information

Bryan Pack, Actuarial Analyst bryan.pack@stateauto.com
 518 E. Broad Street (614) 917-5608 [Phone]
 Columbus, OH 43215 (614) 719-0869[FAX]

Filing Company Information

State Automobile Mutual Insurance Company CoCode: 25135 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: 31-4316080

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Automobile Mutual Insurance Company	\$100.00	03/17/2009	26473754

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/23/2009	03/23/2009

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Disposition

Disposition Date: 03/23/2009
 Effective Date (New): 05/15/2009
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Automobile Mutual Insurance Company	13.000%	4.000%	\$373,431	9,555	\$9,224,747	8.900%	0.000%

SERFF Tracking Number: STAT-126074657 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Rate	Rate Document	Filed	Yes

SERFF Tracking Number:	STAT-126074657	State:	Arkansas
Filing Company:	State Automobile Mutual Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	SA-CFA-2009-71		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas CFA Mid-term - Rates		
Project Name/Number:	Rates eff 05-15-09/SA-CFA-2009-71		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.200%
Effective Date of Last Rate Revision:	11/15/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Automobile Mutual Insurance Company	13.000%	4.000%	\$373,431	9,555	\$9,224,747	8.900%	0.000%

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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	AR CFA Rate Document eff 05-15-09.pdf

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

COMBINED SINGLE LIMIT LIABILITY, BODILY INJURY OR PROPERTY DAMAGE

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)**
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO 2 DEC.	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* LIABILITY MODEL YEAR FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ANTI-LOCK BRAKE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A	= RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

CSL, BI, PD (Cont.)

B. VEHICLE TYPES - EXTENDED NON-OWNED (No Primary Insurance)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* BASE RATE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 4
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 5
RESULT 5	* AGING FACTOR (for viol/accidents)	- ROUND TO 2 DEC.	= RESULT 6
RESULT 6	+ PRIM CF - 1.00	- N/A	= RESULT 7
RESULT 7	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	+ FUTURE USE (0.00)	- N/A	= RESULT 23
RESULT 23	* TERM FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 25
RESULT 25	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* MH LIABILITY FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- Round To CENTS	= Result 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

CSL, BI, PD (Cont.)

D. VEHICLE TYPES		- ELECTRIC AUTOS	(EL)
		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* LIABILITY FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILILTY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

E. VEHICLE TYPES		- ANTIQUE AUTOS	(AN)
		- CLASSIC AUTOS LIMITED USE	(CP)
		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* AN OR CP FACTOR	- ROUND TO CENTS	= RESULT 4*
RESULT 4	* FINANCIAL STABILILTY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ FUTURE USE (0.00)	- N/A	= RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 14
RESULT 14	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*If result 4 is less than minimum premium use minimum premium.

F. VEHICLE TYPES		- UTILITY TRAILERS	(TR)
		- RECREATIONAL TRAILERS	(RT)

LIABILITY COVERAGE INCLUDED AT NO CHARGE.

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

CSL, BI, PD (Cont.)

- | | | |
|------------------|--------------------------------|------|
| G. VEHICLE TYPES | - GOLF CARTS (Non-Registered) | (GO) |
| | - DUNEBUGGIES (Non-Registered) | (DB) |
| | - SNOWMOBILES | (SN) |
| | - ALL TERRAINS | (AT) |

		ROUNDING PROC.
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* LIABILITY FACTOR	- ROUND TO CENTS = RESULT 4*
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A = RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE = Final Premium

***For GO types, if result 4 is less than minimum premium use minimum premium.**

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

MEDICAL PAYMENTS

- A. VEHICLE TYPES - CLASSIC AUTOS - REGULAR USE (CL)**
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* SIZE OF CAR/PASSIVE RESTRAINT	- ROUND TO CENTS	= RESULT 4
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 5
RESULT 5	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 6
RESULT 6	+ PRIM CF - 1.00	- N/A	= RESULT 7
RESULT 7	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A	= RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE	= Final Premium

Note: SOC/Passive Restraint does not apply to vehicle types GP and DP.

*FRC=Family Retention Credit

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

MEDICAL PAYMENTS (Cont.)

B. VEHICLE TYPES - EXTENDED NON-OWNED (No Primary Insurance)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* BASE RATE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
1.00+(Major Violation Factor+ Secondary Factor)		- N/A	= RESULT 6
RESULT 6	* AGING FACTOR (viol/Accidents)	- ROUND TO 2 DEC.	= RESULT 7
RESULT 7	+ PRIM CF - 1.00	- N/A	= RESULT 8
RESULT 8	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* RESULT 5	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	+ FUTURE USE (0.00)	- N/A	= RESULT 23
RESULT 23	* TERM FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 25
RESULT 25	* CAPPING FACTOR	- TRUNCATE	= Final Premiums

*FRC=Family Rentention Credit

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES

(MH)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* MOTORHOME FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILTY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE(1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

MEDICAL PAYMENTS (Cont.)

D. VEHICLE TYPES - ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* AN OR CP FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ FUTURE USE (0.00)	- N/A	= RESULT 12
RESULT 12	* TERM FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 14
RESULT 14	* CAPPING FACTOR	- TRUNCATE	= Final Premium

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)
VEHICLE TYPES - DUNE BUGGIES(Non-Registered) (DB)

MEDICAL PAYMENTS NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

MEDICAL PAYMENTS EXTENDED FROM THE PERSONAL AUTO.

G. VEHICLE TYPES - ELECTRIC AUTO (EL)

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	+ FUTURE USE (0.00)	- N/A	= RESULT 10
RESULT 10	* TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	* CAPPING FACTOR	- TRUNCATE	= Final Premium

ARKANSAS CustomFit® RATE DOCUMENT
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MEDICAL PAYMENTS (Cont.)

H. VEHICLE TYPES - SNOWMOBILES
- ALL-TERRAIN

(SN)*
(AT)*

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASE LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* MED PAY FACTOR	- ROUND TO CENTS	= RESULT 4*
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	+ FUTURE USE (0.00)	- N/A	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

***SN and AT types, if result 4 is less than minimum premium use minimum premium for result 4. \$1,000 limit only.**

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OTHER THAN COLLISION

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)**
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)
 - ELECTRIC AUTO (EL)*

* EL should not get the Class, Household, FRC or Prime/GP factors.

SYMBOL RATED

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS =	RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS =	RESULT 3
RESULT 3	* ADD'L MY FACTOR**	- ROUND TO CENTS =	RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS =	RESULT 5
1.00+(Major Violation Factor+Secondary Factor)		- N/A =	RESULT 6
RESULT 6	* AGING FACTOR (viol/Accidents)	- ROUND TO CENTS =	RESULT 7
RESULT 7	+ PRIM CF - 1.00	- N/A =	RESULT 8
RESULT 8	* DISTANT STUDENT FACTOR	- ROUND TO CENTS =	RESULT 9
RESULT 9	* RESULT 5	- ROUND TO CENTS =	RESULT 10
RESULT 10	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS =	RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS =	RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 18
RESULT 18	* ANTI-THEFT FACTOR	- ROUND TO CENTS =	RESULT 19
RESULT 19	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS =	RESULT 20
RESULT 20	* AUTO/HOME FACTOR	- ROUND TO CENTS =	RESULT 21
RESULT 21	+ FUTURE USE (0.00)	- N/A =	RESULT 22
RESULT 22	* TERM FACTOR	- ROUND TO CENTS =	RESULT 23
RESULT 23	* ADVANTAGE FACTOR	- ROUND TO WD =	RESULT 24
RESULT 24	* CAPPING FACTOR	- TRUNCATE =	Final Premium

*FRC=Family Retention Credit

** For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

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OTHER THAN COLLISION (Cont.)

SYMBOL NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

	<u>ROUNDING PROC.</u>	
COST NEW - 10,000	- ROUND TO WD	= RESULT 1
RESULT 1 / 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2 * INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3 + 1.00	- N/A	= RESULT 4
BASE * CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6 * MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7 * RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8 * DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major Violation Factor+Secondary Factor)	- N/A	= RESULT 10
RESULT 10 * AGING FACTOR (for Viol/Accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11 + PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12 * DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13 * RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14 * (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15 * FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21 * FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22 * ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23 * PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24 * AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25 + FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26 * TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27 * ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28 * CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF SYMBOL VEHICLE IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
1.00+(Major Violation Factor+Secondary Factor)		- N/A	= RESULT 11
RESULT 11	* AGING FACTOR (viol/Accidents)	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ PRIM CF - 1.00	- N/A	= RESULT 13
RESULT 13	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* RESULT 10	- ROUND TO CENTS	= RESULT 15
RESULT 15	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 23
RESULT 23	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	+ FUTURE USE (0.00)	- N/A	= RESULT 27
RESULT 27	* TERM FACTOR	- ROUND TO CENTS	= RESULT 28
RESULT 28	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 29
RESULT 29	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation Factor+Secondary Factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	+ FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26	* TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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OTHER THAN COLLISION (Cont.)

B. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)
- RECREATIONAL TRAILERS (RT)

SYMBOL RATED

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* ADD'L MY FACTOR*	- ROUND TO CENTS	= RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	+ FUTURE USE (0.00)	- N/A	= RESULT 14
RESULT 14	* TERM FACTOR	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 16
RESULT 16	* CAPPING FACTOR	- TRUNCATE	= Final Premium

* For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOL NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>	
COST NEW	- 10,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- N/A	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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OTHER THAN COLLISION (Cont.)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* TERM FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 21
RESULT 21	* CAPPING FACTOR	- TRUNCATE	= Final Premium

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* ANTI-THEFT FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- N/A	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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OTHER THAN COLLISION (Cont.)

C. VEHICLE TYPES - ANTIQUES (AN)
- CLASSICS, LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
AMT OF COV	/ 100	- ROUND TO WD	= RESULT 1
RESULT 1	* RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* TERM FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 13
RESULT 13	* CAPPING FACTOR	- TRUNCATE	= Final Premium

D. VEHICLE TYPES - ALL OTHER TRAILERS (TR)

		<u>ROUNDING PROC.</u>	
AMT OF COV	/ 100	- ROUND TO WD	= RESULT 1
RESULT 1	* RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	* CAPPING FACTOR	- TRUNCATE	= Final Premium

E. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)
- GOLF CARTS (Non-Registered) (GO)

		<u>ROUNDING PROC.</u>	
AMT OF COV	/ 100	- ROUND TO WD	= RESULT 1
RESULT 1	* RATE PER 100 (STATED AMT FACTOR)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 10
RESULT 10	* TERM FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 12
RESULT 12	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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COLLISION

- A. VEHICLE TYPES - CLASSIC AUTOS** (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)
 - ELECTRIC AUTO (EL)*

* EL should not get the Class, Household, FRC, Prime/GP or Accident Prevention Course factors.

SYMBOL RATED

<u>SYMBOL RATED</u>		<u>ROUNDING PROC.</u>
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* ADD'L MY FACTOR**	- ROUND TO CENTS = RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
1.00+(Major Violation Factor+Secondary Factor)		- ROUND TO CENTS = RESULT 6
RESULT 6	* AGING FACTOR (For viol/accidents)	- ROUND TO CENTS = RESULT 7
RESULT 7	+ PRIM CF -1.00	- N/A = RESULT 8
RESULT 8	* DISTANT STUDENT FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* RESULT 5	- ROUND TO CENTS = RESULT 10
RESULT 10	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS = RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 17
RESULT 17	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS = RESULT 18
RESULT 18	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS = RESULT 19
RESULT 19	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 20
RESULT 20	+ FUTURE USE (0.00)	- N/A = RESULT 21
RESULT 21	* TERM FACTOR	- ROUND TO CENTS = RESULT 22
RESULT 22	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 23
RESULT 23	* CAPPING FACTOR	- TRUNCATE = Final Premium

*FRC=Family Retention Credit

** For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

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COLLISION (Cont.)

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>	
COST NEW	- 10,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	+ FUTURE USE (0.00)	- N/A	= RESULT 25
RESULT 25	* TERM FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 27
RESULT 27	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 11
RESULT 11	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 12
RESULT 12	+ PRIM CF - 1.00	- N/A	= RESULT 13
RESULT 13	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 14
RESULT 14	* RESULT 10	- ROUND TO CENTS	= RESULT 15
RESULT 15	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 22
RESULT 22	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 25
RESULT 25	+ FUTURE USE (0.00)	- N/A	= RESULT 26
RESULT 26	* TERM FACTOR	- ROUND TO CENTS	= RESULT 27
RESULT 27	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 28
RESULT 28	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 10
RESULT 10	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 11
RESULT 11	+ PRIM CF - 1.00	- N/A	= RESULT 12
RESULT 12	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 13
RESULT 13	* RESULT 9	- ROUND TO CENTS	= RESULT 14
RESULT 14	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 19
RESULT 19	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 20
RESULT 20	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 22
RESULT 22	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 23
RESULT 23	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 24
RESULT 24	+ FUTURE USE (0.00)	- N/A	= RESULT 25
RESULT 25	* TERM FACTOR	- ROUND TO CENTS	= RESULT 26
RESULT 26	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 27
RESULT 27	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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COLLISION (Cont)

B. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)
- RECREATIONAL TRAILERS (RT)

SYMBOL RATED

		<u>ROUNDING PROC.</u>
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* APPL MY/SYM FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	* ADD'L MY FACTOR*	- ROUND TO CENTS = RESULT 4
RESULT 4	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 6
RESULT 6	* FINANCIAL STABILTY FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 11
RESULT 11	* ACCIDENT PREVENTION COURSE FACTOR(MH only)	- ROUND TO CENTS = RESULT 12
RESULT 12	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* TERM FACTOR	- ROUND TO CENTS = RESULT 14
RESULT 14	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 15
RESULT 15	* CAPPING FACTOR	- TRUNCATE = Final Premium

* For 1989 to 1981 vehicles, the applicable factor is applied for symbols 1-6, 15-20. The factor is 1.00 for all other symbols.

For 1980 & Prior vehicles, the applicable factor is applied for symbols 1-6 and 14. The factor is 1.00 for all other symbols.

For 1990 & Subsequent vehicles, the applicable factor is applied for symbols 1, 19-26. The factor is 1.00 for all other symbols.

SYMBOLS NOT ON RATE PAGES

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1975 WITH SYMBOL > 7

		<u>ROUNDING PROC.</u>
COST NEW	- 10,000	- ROUND TO WD = RESULT 1
RESULT 1	/ 1,000	- ROUND UP TO WD = RESULT 2
RESULT 2	* INCREASE PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	+ 1.00	- N/A = RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS = RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS = RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 9
RESULT 9	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS = RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE (MH only)	- ROUND TO CENTS = RESULT 16
RESULT 16	+ FUTURE USE (0.00)	- ROUND TO CENTS = RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS = RESULT 18
RESULT 18	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 19
RESULT 19	* CAPPING FACTOR	- TRUNCATE = Final Premium

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COLLISION (Cont)

PREMIUM CALCULATIONS IF VEHICLE YEAR IS < OR EQUAL TO 1989
& SYMBOL EQUALS 21 & OCN > \$65,000

		<u>ROUNDING PROC.</u>	
COST NEW	/ 1,000	- ROUND TO WD	= RESULT 1
RESULT 1	- (65,000 / 1,000)	- ROUND TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$1,000 FACTOR	- ROUND TO 3 DEC	= RESULT 3
RESULT 3	+ 1.00	- N/A	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 7 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* SYM REL FOR SYM 21	- ROUND TO CENTS	= RESULT 8
RESULT 8	* RESULT 4	- ROUND TO CENTS	= RESULT 9
RESULT 9	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* MH/RT PERCENTAGE FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 16
RESULT 16	* ACCIDENT PREVENTION COURSE FACTOR (MH only)	- ROUND TO CENTS	= RESULT 17
RESULT 17	+ FUTURE USE (0.00)	- ROUND TO CENTS	= RESULT 18
RESULT 18	* TERM FACTOR	- ROUND TO CENTS	= RESULT 19
RESULT 19	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 20
RESULT 20	* CAPPING FACTOR	- TRUNCATE	= Final Premium

PREMIUM CALCULATIONS IF VEHICLE YEAR IS > OR EQUAL TO 1990 &
SYMBOL EQUALS 27 & OCN > \$80,000

		<u>ROUNDING PROC.</u>	
COST NEW	- 80,000	- ROUND TO WD	= RESULT 1
RESULT 1	/ 10,000	- ROUND UP TO WD	= RESULT 2
RESULT 2	* EACH ADD'L \$10,000 FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 3	+ SYM REL FOR SYM 27	- ROUND TO CENTS	= RESULT 4
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 6
RESULT 6	* MY REL FOR SYM 2 APPL MYR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 4	- ROUND TO CENTS	= RESULT 8
RESULT 8	* DEDUCTIBLE FACTOR	- ROUND TO CENTS	= RESULT 9
RESULT 9	* MH/RT PERCENTATE FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR (MH only)	- ROUND TO CENTS	= RESULT 16
RESULT 16	+ FUTURE USE (0.00)	- ROUND TO CENTS	= RESULT 17
RESULT 17	* TERM FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 19
RESULT 19	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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TOWING AND LABOR

- VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)
 - MOTORHOMES (MH)*
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

* Auto/Home factor does not apply to Motorhomes Pleasure Use (MH)

		<u>ROUNDING PROC.</u>	
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 2
RESULT 2	* AUTO/HOME	- ROUND TO CENTS =	RESULT 3
RESULT 3	* TERM FACTOR	- ROUND TO CENTS =	RESULT 4
RESULT 4	* ADVANTAGE FACTOR	- ROUND TO WD =	RESULT 5
RESULT 5	* CAPPING FACTOR	- TRUNCATE =	Final Premium

TAPES, RECORDS, DISCS, AND OTHER MEDIA COVERAGE

- VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)
 - MOTORHOMES (MH)*

* AUTO/HOME FACTOR DOES NOT APPLY TO MOTORHOMES PLEASURE USE (MH)

		<u>ROUNDING PROC.</u>	
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS =	RESULT 2
RESULT 2	* AUTO/HOME	- ROUND TO CENTS =	RESULT 3
RESULT 3	* TERM FACTOR	- ROUND TO CENTS =	RESULT 4
RESULT 4	* ADVANTAGE FACTOR	- ROUND TO WD =	RESULT 5
RESULT 5	* CAPPING FACTOR	- TRUNCATE =	Final Premium

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EXCESS ELECTRONIC EQUIPMENT COVERAGE - SOUND REPRODUCING, AUDIO, VISUAL, AND DATA TRANSMITTING

- A. VEHICLE TYPES - CLASSIC AUTOS (CL)**
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)
 - ELECTRIC AUTO (EL)

ROUNDING PROC.

- PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
 RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
 RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
 RESULT 3 * AUTO/HOME - ROUND TO CENTS = RESULT 4
 RESULT 4 * TERM FACTOR - ROUND TO CENTS = RESULT 5
 RESULT 5 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 6
 RESULT 6 * CAPPING FACTOR - TRUNCATE = Final Premium

- B. VEHICLE TYPES - MOTOR HOMES (MH)**

ROUNDING PROC.

- PREMIUM * INCREASED LIMIT FACTOR - ROUND TO CENTS = RESULT 1
 RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
 RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
 RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
 RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
 RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

EXTENDED NON-OWNED (ENO) (With Primary Insurance)

COMBINED SINGLE LIMIT, BODILY INJURY OR PROPERTY DAMAGE

ROUNDING PROC.

- PREMIUM * NUMBER OF INSUREDS - ROUND TO CENTS = RESULT 1
 RESULT 1 * INCREASE FACTOR - ROUND TO CENTS = RESULT 2

MEDICAL PAYMENTS

ROUNDING PROC.

- PREMIUM * NUMBER OF INSUREDS - ROUND TO CENTS = RESULT 3
 RESULT 3 * INCREASE FACTOR - ROUND TO CENTS = RESULT 4
 RESULT 4 * ENO MEDPAY FACTOR - ROUND TO CENTS = RESULT 5
 RESULT 5 + RESULT 2 - N/A = RESULT 6
 RESULT 6 * FINANCIAL STABILITY FACTOR - ROUND TO CENTS = RESULT 7
 RESULT 7 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 8
 RESULT 8 * ACCIDENT PREVENTION COURSE FACTOR - ROUND TO CENTS = RESULT 9
 RESULT 9 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 10
 RESULT 10 * TERM FACTOR - ROUND TO CENTS = RESULT 11
 RESULT 11 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 12
 RESULT 12 * CAPPING FACTOR - TRUNCATE = Final Premium

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EXTENDED TRANSPORTATION EXPENSES

A. VEHICLE TYPES

- CLASSIC AUTOS - REGULAR USE (CL)
- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- GOLF CARTS (Registered) (GP)
- DUNE BUGGIES (Registered) (DP)
- ELECTRIC AUTO (EL)
- ANTIQUES (AN)
- CLASSICS LIMITED USE (CP)
- MOTORHOMES (MH)*
- TRAILERS (TR)*
- RECREATIONAL TRAILERS (RT)*
- ALL TERRAIN (AT)*
- SNOWMOBILES (SN)*
- MOTORSCOOTERS (MS)*
- MOTORBIKES (MB)*
- MOTORCYCLES (MC)*
- MOPEDS (MP)*
- GO-CARTS (GC)*
- GOLF CARTS (GO)*
- DUNE BUGGIES (DB)*

ROUNDING PROC.

- PREMIUM * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * AUTO/HOME - ROUND TO CENTS = RESULT 3
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
- RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

*Auto/Home factor does not apply to vehicle types:

LEASED AUTO COVERAGE (NOT VALID ON CL)

A. VEHICLE TYPES

- MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)
- ELECTRIC AUTO (EL)

Note: The OTC and Collision premiums are prior to Prime/Gold Plus factors

ROUNDING PROC.

- OTC PREMIUM + COLLISION PREM - ROUND TO CENTS = RESULT 1
- RESULT 1 * AUTO/HOME - ROUND TO CENTS = RESULT 2
- RESULT 2 * LEASED AUTO FACTOR - ROUND TO CENTS = RESULT 3*
- RESULT 3 * TERM FACTOR - ROUND TO CENTS = RESULT 4
- RESULT 4 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 5
- RESULT 5 * CAPPING FACTOR - TRUNCATE = Final Premium

*If Result 3 is less than minimum premium use minimum premium.

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AUTO REPLACEMENT COST COVERAGE

A. VEHICLE TYPES

- PRIVATE PASSENGER (PP)
- PICKUP TRUCK (PU)
- VAN (Customized) (VN)
- VAN (Non-customized) (VA)

Note: The OTC and Collision premiums are prior to Prime/Gold Plus factor.

		<u>ROUNDING PROC.</u>	
OTC PREMIUM	+	COLLISION PREM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	AUTO/HOME	- ROUND TO CENTS = RESULT 2
RESULT 2	*	REPLACEMENT COST FACTOR	- ROUND TO CENTS = RESULT 3
RESULT 3	*	TERM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 5
RESULT 5	*	CAPPING FACTOR	- TRUNCATE = Final Premium

SPARE PARTS COVERAGE

- A. VEHICLE TYPES**
- ANTIQUE AUTOS (AN)
 - CLASSIC AUTOS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
AMT OF COV IN 100s	*	PREMIUM	- ROUND TO CENTS = RESULT 1
RESULT 1	*	TERM FACTOR	- ROUND TO CENTS = RESULT 2
RESULT 2	*	ADVANTAGE FACTOR	- ROUND TO WD = Final Prem

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NAMED NON-OWNED (AUTOMATED) *OTC AND COLLISION NOT VALID**

SINGLE, SPLIT LIABILITY OR PROPERTY DAMAGE

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major violation factor+secondary factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FINANCIAL STABILITY	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* TERM FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 22
RESULT 22	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

MEDICAL PAYMENTS

		<u>ROUNDING PROC.</u>	
BASE	* CUSTOMFIT FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* INCREASED LIMIT FACTOR	- ROUND TO CENTS	= RESULT 3
1.00+(Major violation factor+ secondary factor)		- N/A	= RESULT 4
RESULT 4	* AGING FACTOR (for viol/accidents)	- ROUND TO CENTS	= RESULT 5
RESULT 5	+ PRIM CF - 1.00	- N/A	= RESULT 6
RESULT 6	* DISTANT STUDENT FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* RESULT 3	- ROUND TO CENTS	= RESULT 8
RESULT 8	* (HOUSEHOLD FACTOR + FRC*)	- ROUND TO CENTS	= RESULT 9
RESULT 9	* FINANCIAL STABILITY FACTOR	- ROUND TO CENTS	= RESULT 10
RESULT 10	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 11
RESULT 11	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 12
RESULT 12	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 13
RESULT 13	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 14
RESULT 14	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 15
RESULT 15	* ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS	= RESULT 16
RESULT 16	* PRIME OF LIFE/GOLD PLUS FACTOR	- ROUND TO CENTS	= RESULT 17
RESULT 17	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 18
RESULT 18	+ FUTURE USE (0.00)	- N/A	= RESULT 19
RESULT 19	* NAMED NON-OWNED FACTOR	- ROUND TO CENTS	= RESULT 20
RESULT 20	* TERM FACTOR	- ROUND TO CENTS	= RESULT 21
RESULT 21	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 22
RESULT 22	* CAPPING FACTOR	- TRUNCATE	= Final Premium

*FRC=Family Retention Credit

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ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

		<u>ROUNDING PROC.</u>	
BASE#	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 3
RESULT 1	* TERM FACTOR	- ROUND TO CENTS	= RESULT 4
RESULT 2	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 5
RESULT 5	* CAPPING FACTOR	- TRUNCATE	= Final Premium

#Base includes Accidental Work Loss added to Accidental Death charge.

UNINSURED, UNDERINSURED, UNINSURED PROPERTY DAMAGE MOTORISTS

		<u>ROUNDING PROC.</u>	
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* AUTO/HOME	- ROUND TO CENTS	= RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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UNINSURED, UNDERINSURED MOTORIST BODILY INJURY SPLIT OR SINGLE LIMIT COVERAGES

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)

		<u>ROUNDING PROC.</u>	
PREMIUM	* SIZE OF CAR/PASSIVE RESTRAINT	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE	= Final Premium

Note: SOC/PR does not apply to EL types.

- B. VEHICLE TYPES**
- ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE	= Final Premium

- C.**
- GOLF CARTS (Registered for road Use) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
PREMIUM	* INCREASE FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 5
RESULT 5	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* TERM FACTOR	- ROUND TO CENTS	= RESULT 7
RESULT 7	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 8
RESULT 8	* CAPPING FACTOR	- TRUNCATE	= Final Premium

- D. VEHICLE TYPES - MOTORHOMES (MH)**

		<u>ROUNDING PROC.</u>	
PREMIUM	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE	= Final Premium

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UNINSURED, UNDERINSURED MOTORIST BODILY INJURY SPLIT OR SINGLE LIMIT COVERAGES (Cont.)

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)

UM/UIM NOT VALID ON NON-REGISTERED GOLF CARTS.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

UM/UIM EXTENDED FROM PP WITH NO CHARGE.

F. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

ROUNDING PROC.

PREMIUM	*	INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	*	TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	*	CAPPING FACTOR	- TRUNCATE = Final Premium

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UNINSURED PROPERTY DAMAGE COVERAGE

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - ELECTRIC AUTO (EL)
 - ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

ROUNDING PROC.

- PREMIUM * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
- RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
- RESULT 4 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 5
- RESULT 5 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 6
- RESULT 6 * TERM FACTOR - ROUND TO CENTS = RESULT 7
- RESULT 7 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 8
- RESULT 8 * CAPPING FACTOR - TRUNCATE = Final Premium

- B. VEHICLE TYPES**
- ANTIQUES (AN)
 - CLASSICS LIMITED USE (CP)

ROUNDING PROC.

- PREMIUM * INCREASE FACTOR - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
- RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
- RESULT 4 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 5
- RESULT 5 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 6
- RESULT 6 * TERM FACTOR - ROUND TO CENTS = RESULT 7
- RESULT 7 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 8
- RESULT 8 * CAPPING FACTOR - TRUNCATE = Final Premium

- C.**
- GOLF CARTS (Registered for road Use) (GP)
 - DUNE BUGGIES (Registered) (DP)

ROUNDING PROC.

- PREMIUM * INCREASE FACTOR - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
- RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
- RESULT 4 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 5
- RESULT 5 * AUTO/HOME FACTOR - ROUND TO CENTS = RESULT 6
- RESULT 6 * TERM FACTOR - ROUND TO CENTS = RESULT 7
- RESULT 7 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 8
- RESULT 8 * CAPPING FACTOR - TRUNCATE = Final Premium

- D. VEHICLE TYPES - MOTORHOMES (MH)**

ROUNDING PROC.

- PREMIUM * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 1
- RESULT 1 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 2
- RESULT 2 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 3
- RESULT 3 * FUTURE USE (1.00) - ROUND TO CENTS = RESULT 4
- RESULT 4 * TERM FACTOR - ROUND TO CENTS = RESULT 5
- RESULT 5 * ADVANTAGE FACTOR - ROUND TO WD = RESULT 6
- RESULT 6 * CAPPING FACTOR - TRUNCATE = Final Premium

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UNINSURED PROPERTY DAMAGE COVERAGE (Cont.)

E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)

UMPD IS NOT VALID ON NON-REGISTERED GOLF CARTS.

F. VEHICLE TYPES - UTILITY TRAILERS (TR)
- RECREATIONAL TRAILERS (RT)

UMPD EXTENDED FROM PP WITH NO CHARGE.

G. VEHICLE TYPES - DUNEBUGGIES (Non-Registered) (DB)
- SNOWMOBILES (SN)
- ALL-TERRAIN (AT)

ROUNDING PROC.

PREMIUM	*	INCREASE FACTOR	- ROUND TO CENTS = RESULT 1
RESULT 1	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	*	FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 4
RESULT 4	*	TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	*	ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	*	CAPPING FACTOR	- TRUNCATE = Final Premium

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STATE SPECIFIC COVERAGES

ACCIDENTAL WORK LOSS OR ACCIDENTAL DEATH (AWA)

- A. VEHICLE TYPES**
- CLASSIC AUTOS - REGULAR USE (CL)
 - MOTOR HOME USED IN DRIVING TO AND FROM WORK (PH)
 - PRIVATE PASSENGER (PP)
 - PICKUP TRUCK (PU)
 - VAN (Customized) (VN)
 - VAN (Non-customized) (VA)
 - GOLF CARTS (Registered) (GP)
 - DUNE BUGGIES (Registered) (DP)

		<u>ROUNDING PROC.</u>	
BASE#	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* TERM FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 7
RESULT 7	* CAPPING FACTOR	- TRUNCATE	= Final Premium

B. VEHICLE TYPES - EXTENDED NON-OWNED

		<u>ROUNDING PROC.</u>	
BASE#	* BASE RATE FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* TERM FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 7
RESULT 7	* CAPPING FACTOR	- TRUNCATE	= Final Premium

C. VEHICLE TYPES - PLEASURE USE MOTOR HOMES (MH)

		<u>ROUNDING PROC.</u>	
BASE#	* MOTORHOME FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 5
RESULT 5	* CAPPING FACTOR	- TRUNCATE	= Final Premium

D. VEHICLE TYPES

- ANTIQUE AUTOS (AN)
- CLASSIC AUTOS LIMITED USE (CP)

		<u>ROUNDING PROC.</u>	
BASE#	* MEDPAY FACTOR	- ROUND TO CENTS	= RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 3
RESULT 3	* FUTURE USE (1.00)	- ROUND TO CENTS	= RESULT 4
RESULT 4	* AUTO/HOME FACTOR	- ROUND TO CENTS	= RESULT 5
RESULT 5	* TERM FACTOR	- ROUND TO CENTS	= RESULT 6
RESULT 6	* ADVANTAGE FACTOR	- ROUND TO WD	= RESULT 7
RESULT 7	* CAPPING FACTOR	- TRUNCATE	= Final Premium

#Base includes Accidental Work Loss added to Accidental Death charge.

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ACCIDENTAL WORK LOSS OR ACCIDENTAL DEATH (AWA)

- E. VEHICLE TYPES - GOLF CARTS (Non-Registered) (GO)**
- DUNE BUGGIES(Non-Registered) (DB)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON NON-REGISTERED GOLF CARTS OR NON-REGISTERED DUNE BUGGIES.

- F. VEHICLE TYPES - UTILITY TRAILERS (TR)**
- RECREATIONAL TRAILERS (RT)

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH EXTENDED FROM THE PERSONAL AUTO.

- G. VEHICLE TYPES - ELECTRIC AUTO (EL)**

		<u>ROUNDING PROC.</u>
BASE#	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 1
RESULT 1	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 2
RESULT 2	* FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 3
RESULT 3	* AUTO/HOME FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4	* TERM FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5	* ADVANTAGE FACTOR	- ROUND TO WD = RESULT 6
RESULT 6	* CAPPING FACTOR	- TRUNCATE = Final Premium

- H. VEHICLE TYPES - SNOWMOBILES (SN)***
- ALL-TERRAIN (AT)*

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH NOT VALID ON SNOWMOBILES AND ALL-TERRAINS.

#Base includes Accidental Work Loss added to Accidental Death charge.

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MOTORCYCLE RATING STEPS

- | | | |
|-------------------------|-----------------|------|
| A. VEHICLE TYPES | - MOTORCYCLES | (MC) |
| | - MOPEDS | (MP) |
| | - MOTORSCOOTERS | (MS) |
| | - MOTORBIKES | (MB) |
| | - GO-CARTS | (GC) |

CSL, BI, PD

- | | | <u>ROUNDING PROC.</u> |
|-----------|-------------------------------------|------------------------------|
| BASE | * LIABILITY PERCENTAGE | - ROUND TO CENTS = RESULT 1 |
| RESULT 1 | * INCREASED LIMIT FACTOR | - ROUND TO CENTS = RESULT 2 |
| RESULT 2 | * FINANCIAL STABILITY FACTOR | - ROUND TO CENTS = RESULT 3 |
| RESULT 3 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 4 |
| RESULT 4 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 5 |
| RESULT 5 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 6 |
| RESULT 6 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 7 |
| RESULT 7 | * ACCIDENT PREVENTION COURSE FACTOR | - ROUND TO CENTS = RESULT 8 |
| RESULT 8 | + FUTURE USE (0.00) | - N/A = RESULT 9 |
| RESULT 9 | * TERM FACTOR | - ROUND TO CENTS = RESULT 10 |
| RESULT 10 | * ADVANTAGE FACTOR | - ROUND TO WD = RESULT 11 |
| RESULT 11 | * CAPPING FACTOR | - TRUNCATE = Final Premium |

*Liability percentage is based on engine size and age of operator

MEDICAL PAYMENTS

- | | | <u>ROUNDING PROC.</u> |
|-----------|-------------------------------------|-----------------------------|
| BASE | * MOTORCYLCE INCREASE FACTOR | - ROUND TO CENTS = RESULT 1 |
| RESULT 1 | * INCREASED LIMIT FACTOR | - ROUND TO CENTS = RESULT 2 |
| RESULT 2 | * FINANCIAL STABILITY FACTOR | - ROUND TO CENTS = RESULT 3 |
| RESULT 3 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 4 |
| RESULT 4 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 5 |
| RESULT 5 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 6 |
| RESULT 6 | + FUTURE USE (0.00) | - N/A = RESULT 7 |
| RESULT 7 | * ACCIDENT PREVENTION COURSE FACTOR | - ROUND TO CENTS = RESULT 8 |
| RESULT 8 | * TERM FACTOR | - ROUND TO CENTS = RESULT 9 |
| RESULT 9 | * ADVANTAGE FACTOR | - ROUND TO WD = RESULT 10 |
| RESULT 10 | * CAPPING FACTOR | - TRUNCATE = Final Premium |

ACCIDENTAL WORK LOSS AND ACCIDENTAL DEATH

- | | | <u>ROUNDING PROC.</u> |
|----------|------------------------------|-----------------------------|
| BASE# | * MOTORCYCLE INCREASE FACTOR | - ROUND TO CENTS = RESULT 1 |
| RESULT 1 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 2 |
| RESULT 2 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 3 |
| RESULT 3 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 4 |
| RESULT 4 | * TERM FACTOR | - ROUND TO CENTS = RESULT 5 |
| RESULT 5 | * ADVANTAGE FACTOR | - ROUND TO WD = RESULT 6 |
| RESULT 6 | * CAPPING FACTOR | - TRUNCATE = Final Premium |

#Base includes Accidental Work Loss added to Accidental Death charge.

UM/UIM CSL, BI, PD

- | | | <u>ROUNDING PROC.</u> |
|----------|------------------------------|-----------------------------|
| BASE | * MOTORCYCLE INCREASE FACTOR | - ROUND TO CENTS = RESULT 1 |
| RESULT 1 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 2 |
| RESULT 2 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 3 |
| RESULT 3 | * FUTURE USE (1.00) | - ROUND TO CENTS = RESULT 4 |
| RESULT 4 | * TERM FACTOR | - ROUND TO CENTS = RESULT 5 |
| RESULT 5 | * ADVANTAGE FACTOR | - ROUND TO WD = RESULT 6 |
| RESULT 6 | * CAPPING FACTOR | - TRUNCATE = Final Premium |

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MOTORCYCLE RATING STEPS (Cont.)

OTHER THAN COLLISION

(OCN - 2,700) / 100	- ROUND UP TO WD = RESULT 1*
RESULT 1 * INCREASE FACTOR	- N/A = RESULT 2
RESULT 2 + PHYSICAL DAMAGE FACTOR	- N/A = RESULT 3
BASE * MODYR/SYM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4 * DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5 * RESULT 3	- ROUND TO CENTS = RESULT 6
RESULT 6 * FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 11
RESULT 11 + FUTURE USE (0.00)	- N/A = RESULT 12
RESULT 12 * TERM FACTOR	- ROUND TO CENTS = RESULT 13
RESULT 13 * ADVANTAGE FACTOR	- ROUND TO WD = RESULT 14
RESULT 14 * CAPPING FACTOR	- TRUNCATE = Final Premium

* If OCN <= 2,700 then Result 1 is 0.

COLLISION

(OCN - 2,700) / 100	- ROUND UP TO WD = RESULT 1*
RESULT 1 * INCREASE FACTOR	- N/A = RESULT 2
RESULT 2 + PHYSICAL DAMAGE FACTOR	- N/A = RESULT 3
BASE * MODYR/SYM FACTOR	- ROUND TO CENTS = RESULT 4
RESULT 4 * DEDUCTIBLE FACTOR	- ROUND TO CENTS = RESULT 5
RESULT 5 * RESULT 3	- ROUND TO CENTS = RESULT 6
RESULT 6 * FINANCIAL STABILITY FACTOR	- ROUND TO CENTS = RESULT 7
RESULT 7 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 8
RESULT 8 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 9
RESULT 9 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 10
RESULT 10 * FUTURE USE (1.00)	- ROUND TO CENTS = RESULT 11
RESULT 11 * ACCIDENT PREVENTION COURSE FACTOR	- ROUND TO CENTS = RESULT 12
RESULT 12 + FUTURE USE (0.00)	- N/A = RESULT 13
RESULT 13 * TERM FACTOR	- ROUND TO CENTS = RESULT 14
RESULT 14 * ADVANTAGE FACTOR	- ROUND TO WD = RESULT 15
RESULT 15 * CAPPING FACTOR	- TRUNCATE = Final Premium

* If OCN <= 2,700 then Result 1 is 0.

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Deductible Factors Other Than Collision	
Deductible	Factor
Full Cov.	1.33
50	1.13
100	1.00
200	0.90
250	0.86
500	0.70
1,000	0.54
1,500	0.45
2,000	0.38
2,500	0.33

Deductible Factors Collision	
Deductible	Factor
50	1.32
100	1.15
200	1.05
250	1.00
500	0.93
1,000	0.80
1,500	0.70
2,000	0.62
2,500	0.55

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Increased Limit Factors Split Limit Bodily Injury	
Limits	Factor
25/50	1.00
50/100	1.20
100/300	1.39
250/500	1.58
500/500	1.66
500/1,000	1.70
1,000/1,000	1.77

Increased Limit Factors Combined Single Limit Liability	
Limits	Factor
75,000	1.00
100,000	1.05
200,000	1.14
300,000	1.19
500,000	1.24
1,000,000	1.30

Increased Limit Factors Property Damage Liability	
Limits	Factor
25,000	1.00
50,000	1.03
100,000	1.08
250,000	1.16
500,000	1.20
1,000,000	1.22

Increased Limit Factors Medical Payments	
Limits	Factor
1,000	1.00
5,000	2.41
10,000	3.16
25,000	4.15
50,000	4.93
100,000	5.35

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Other Than Collision Rates per 100					
Deductible	Snowmobiles & ATVs	Non-registered Golf Carts	All Other Trailers	Non-registered Dune Buggies	Classic Ltd Use & Antique Autos
50	\$1.08	\$0.38	\$0.55	\$1.14	\$0.59
100	\$0.96	\$0.34	\$0.49	\$1.01	\$0.52
200	\$0.86	\$0.31	\$0.44	\$0.91	\$0.47
250	\$0.83	\$0.29	\$0.42	\$0.87	\$0.45
500	\$0.67	\$0.24	\$0.34	\$0.71	\$0.36
1,000	\$0.52	\$0.18	\$0.26	\$0.55	\$0.28
1,500	\$0.43	\$0.15	\$0.22	\$0.45	\$0.23
2,000	\$0.36	\$0.13	\$0.19	\$0.38	\$0.20
2,500	\$0.32	\$0.11	\$0.16	\$0.33	\$0.17

Collision Rates per 100					
Deductible	Snowmobiles & ATVs	Non-registered Golf Carts	All Other Trailers	Non-registered Dune Buggies	Classic Ltd Use & Antique Autos
50	\$1.11	\$0.53	\$0.49	\$3.97	\$0.74
100	\$0.97	\$0.46	\$0.43	\$3.46	\$0.64
200	\$0.88	\$0.42	\$0.39	\$3.16	\$0.59
250	\$0.84	\$0.40	\$0.37	\$3.01	\$0.56
500	\$0.78	\$0.37	\$0.34	\$2.80	\$0.52
1,000	\$0.67	\$0.32	\$0.30	\$2.41	\$0.45
1,500	\$0.59	\$0.28	\$0.26	\$2.11	\$0.39
2,000	\$0.52	\$0.25	\$0.23	\$1.87	\$0.35
2,500	\$0.46	\$0.22	\$0.20	\$1.66	\$0.31

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Financial Stability Factors					
Credit Range	Credit Level	Driver Age			
		Under 21	21-24	25-59	60 & Over
50 - 324	X	1.47	1.52	1.75	1.75
325 - 349	W	1.13	1.14	1.20	1.20
350 - 374	V	1.13	1.14	1.20	1.20
375 - 399	U	1.13	1.14	1.20	1.20
400 - 424	T	1.06	1.07	1.10	1.10
425 - 449	S	1.06	1.07	1.10	1.10
450 - 474	R	1.06	1.07	1.10	1.10
475 - 499	Q	1.03	1.03	1.05	1.05
500 - 524	P	1.00	1.00	1.00	1.00
525 - 549	O	1.00	1.00	1.00	1.00
550 - 574	N	1.00	1.00	1.00	1.00
575 - 599	M	0.96	0.96	0.94	0.94
600 - 624	L	0.91	0.90	0.86	0.86
625 - 649	K	0.89	0.88	0.82	0.82
650 - 674	J	0.87	0.86	0.79	0.79
675 - 699	I	0.85	0.83	0.76	0.76
700 - 724	H	0.83	0.81	0.73	0.73
725 - 749	G	0.81	0.79	0.70	0.70
750 - 774	F	0.79	0.77	0.67	0.67
775 - 799	E	0.77	0.75	0.64	0.64
800 - 824	D	0.76	0.73	0.61	0.61
825 - 849	C	0.74	0.71	0.58	0.58
850 - 874	B	0.74	0.71	0.58	0.58
875 - 997	A	0.74	0.71	0.58	0.58
998	Y	0.91	0.90	0.86	0.70
999	Z	0.91	0.90	0.86	0.70

Prime of Life/Gold Plus Factors	
Age	Factor
45-49	0.90
50-54	0.85
55 & Over	0.80

Term Factors	
Term	Factor
6 month	1.00
12 month	2.00

Auto/Home Factor	
Home with SA	0.85
Home with other carrier	0.95
Accident Prevention Course Factor	
0.90	
Anti-Lock Breaks Factor	
0.95	
Anti-Theft Factors	
0.95/0.85	
Household Factor	
1.10	
Family Retention Credit	
-0.10	
Distant Student Factor	
0.90	
Advantage Factor	
0.93	
Reinstatement Fee	
\$20.00	
SR-22 Fee	
\$20.00	
Non-sufficient Funds	
\$20.00	
Replacement Cost Factor	
0.15	

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Size of Car/Passive Restraint				
Size	1979 & Prior Models	1980 & Later by Restraint System		
		None	Driver Only	Front Seat and/or Side
M--Microsubcompact ('88 & later models only)	--	1.50	1.20	1.05
S--Subcompact	--	1.30	1.05	0.90
C--Compact	--	1.00	0.80	0.70
I--Intermediate	--	0.80	0.65	0.55
F--Full	--	0.80	0.65	0.55
N--All sizes with symbol	0.90	--	--	--
N--No symbol--see Rule 13H	0.90	0.90	0.70	0.65

Towing and Labor	
Limit of Liability	Rate per Car
\$50 per Disablement	4.00
\$75 per Disablement	6.00
\$100 per Disablement	9.00
Motorhomes Only	
\$150 per Disablement	9.00
\$200 per Disablement	11.00
\$250 per Disablement	14.00

Transportation Expenses	
Coverage Semi-Annually	Rate per Car
\$20 per day/\$600 Aggregate	Incl.
\$25 per day/\$750 Aggregate	4.00
\$30 per day/\$900 Aggregate	5.00
\$50 per day/\$1,500 Aggregate	9.00

Spare Parts Coverage	
Deductible	Rate per \$100
\$50	3

Leased Auto Coverage	
Leased Auto Factor	0.02
Minimum Premium	\$4.00

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Installment Fees	
Payment Type	Installment Fee*
E-Pay	N/A
Direct Bill	\$4.00
*Fee does not apply to downpayment/first payment.	

Rates for Minimum Premium Rules		
Vehicle Type	Coverage	Minimum Premium
Non-Registered Golf Carts	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Classic Autos - Limited Use	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Antique Autos	Combined Single Limit	8.00
	Bodily Injury	5.00
	Property Damage	3.00
Snowmobile	Medical Payments	5.00
All-Terrain Vehicles	Medical Payments	5.00

Miscellaneous Vehicle Rating Factors						
Vehicle Type	CSL, BI & PD	MP	UM/UIM	OTC	COL	AD & WL
Motor Home - Pleasure Use	0.60	0.60	****	0.50	0.50	0.60
Motor Home - Drive to Work/Business Use	*	*	*	*	*	*
Snowmobiles	0.50	2.00	2.00	**	**	N/A
All-Terrain Vehicles	0.50	2.00	2.00	**	**	N/A
Non-Registered Golf Carts	0.25	N/A	N/A	**	**	N/A
Registered Golf Carts	*	*	2.00	*	*	*
Trailers and Camper Bodies	Inc.	Inc.	Inc.	0.50	0.50	Inc.
Non-Registered Dune Buggies	0.90	N/A	2.00	**	**	N/A
Registered Dune Buggies	*	*	2.00	*	*	*
Motorcycles	***	1.00	2.00	***	***	1.00
Mopeds	***	1.00	2.00	***	***	1.00
Motorscooters	***	1.00	2.00	***	***	1.00
Motorbikes	***	1.00	2.00	***	***	1.00
Go-Carts	***	1.00	2.00	***	***	1.00
Electric Autos	0.75	1.00	1.00	****	****	****
Classic Autos - Regular Use	*	*	*	*	*	*
Classic Autos - Limited Use	0.40	0.40	0.40	**	**	0.40
Antique Autos	0.40	0.40	0.40	**	**	0.40
* Rate as PP type (see rating algorithms).						
** Refer to Rates per \$100 tables.						
*** Refer to Motorcycles, Mopeds, Motorscooters, Motorbikes and Go-Carts tables.						
**** Use PP type base rates.						

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Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Liability Factors		
Engine Size (in CCs)	Operator Under Age 25	All Other Operators
0-50	0.60	0.40
51-100	0.80	0.50
101-200	1.00	0.60
201-360	1.20	0.75
361-500	1.40	0.90
501-800	1.60	1.05
801-1000	1.80	1.20
Over 1000	2.00	1.35

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Other Than Collision Factors		
Original Cost New	Operators Under Age 25	All Other Operators
0-400	0.45	0.30
401-600	0.45	0.30
601-900	0.55	0.35
901-1,200	0.85	0.55
1,201-1,500	1.10	0.75
1,501-1,800	1.40	0.95
1,801-2,100	1.70	1.10
2,101-2,400	2.00	1.30
2,401-2,700	2.25	1.50
2,701 and over	2.25**	1.50**

** See Additional Factors table below

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Collision Factors		
Original Cost New	Operators Under Age 25	All Other Operators
0-400	0.35	0.20
401-600	0.50	0.35
601-900	0.75	0.50
901-1,200	0.90	0.60
1,201-1,500	1.05	0.70
1,501-1,800	1.20	0.80
1,801-2,100	1.35	0.90
2,101-2,400	1.60	1.05
2,401-2,700	1.80	1.20
2,701 and over	1.80**	1.20**

** See Additional Factors table below

Motorcycles, Mopeds, Motorscooters, Motorbikes & Go-Carts Increase Factors for OCN > \$2,700		
Coverage	Operators Under Age 25	All Other Operators
Other Than Collision	0.10	0.06
Collision	0.10	0.07

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Aging Factors			
Number of Incidents (Accidents & Violations)			Factor
0-12 months	13-24 months	25+ months	
0	0	0	1.000
0	0	1	0.947
0	0	2-15	0.947
0	1	0	1.000
0	1	1	0.974
0	1	2-15	0.965
0	2-15	0	1.000
0	2-15	1	0.982
0	2-15	2-15	1.000
1	0	0	1.053
1	0	1	1.053
1	0	2-15	1.053
1	1	0	1.053
1	1	1	1.053
1	1	2-15	1.053
1	2-15	0	1.053
1	2-15	1	1.053
1	2-15	2-15	1.053
2-15	0	0	1.158
2-15	0	1	1.158
2-15	0	2-15	1.158
2-15	1	0	1.158
2-15	1	1	1.158
2-15	1	2-15	1.158
2-15	2-15	0	1.158
2-15	2-15	1	1.158
2-15	2-15	2-15	1.158

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Liability Model Year Factors			
Year	CSL	BI	PD
2012	1.00	1.00	1.00
2011	1.00	1.00	1.00
2010	1.00	1.00	1.00
2009	1.00	1.00	1.00
2008	1.00	1.00	1.00
2007	1.00	1.00	1.00
2006	1.00	1.00	1.00
2005	1.00	1.00	1.00
2004	1.00	1.00	1.00
2003	1.00	1.00	1.00
2002	1.00	1.00	1.00
2001	1.00	1.00	1.00
2000	1.00	1.00	1.00
1999	1.00	1.00	1.00
1998	1.00	1.00	1.00
1997	0.96	0.96	0.96
1996	0.95	0.95	0.95
1995	0.90	0.90	0.90
1994	0.86	0.86	0.86
1993	0.84	0.84	0.84
1992	0.77	0.77	0.77
1991	0.75	0.75	0.75
1990	0.75	0.75	0.75
1989	0.75	0.75	0.75
1988	0.75	0.75	0.75
1987	0.75	0.75	0.75
1986	0.75	0.75	0.75
1985	0.75	0.75	0.75
1984	0.75	0.75	0.75
1983	0.75	0.75	0.75
1982 & Prior	0.75	0.75	0.75

Excess Electronic Equipment	
Limit	Factor
1,500	1.00
2,000	2.00
2,500	3.00
3,000	4.00
3,500	5.00
4,000	6.00
4,500	7.00
5,000	8.00
Base Rate \$40	

Tapes, Records and Other Media	
Limit	Rate
200	5

Trip Interruption	
Limit	Rate
600	12

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Extended Non-Owned Base Rates for With Primary Insurance			
Person Named	Single Limit	Bodily Injury	Property Damage
Named Insured or Spouse	3	2	1
Relative	6	4	1

Extended Non-Owned Base Rate Percentage Factors				
Primary Insurance	Single Limit	Bodily Injury	Property Damage	Medical Payments
Yes	0.50	0.50	0.50	0.50
No	N/A	N/A	N/A	0.50

Extended Non-Owned Accidental Death and Work Loss - With or Without Primary Insurance
Rate as PP Type

Named Non-Owner Base Rate Percentage Factors	
Coverage	Factor
Single Limit	0.50
Bodily Injury	0.50
Property Damage	0.50
Medical Payments	0.50
UM/UIM	Rate as PP Type
Accidental Death and Work Loss	Rate as PP Type
Other Than Collision	N/A
Collision	N/A

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Adult Primary Class Factors and Codes

		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Unmarried Male	Factor Code	1.19 -111--	1.19 -112--	1.19 -113--	1.39 -118--	1.04 -119--
Age 30-34 Unmarried Male	Factor Code	1.04 -121--	1.04 -122--	1.04 -123--	1.24 -128--	0.89 -129--
Age 35-39 Unmarried Male	Factor Code	1.04 -141--	1.04 -142--	1.04 -143--	1.24 -148--	0.89 -149--
Age 40-44 Unmarried Male	Factor Code	1.04 -151--	1.04 -152--	1.04 -153--	1.24 -158--	0.89 -159--
Age 45-49 Unmarried Male	Factor Code	1.09 -161--	1.09 -162--	1.09 -163--	1.29 -168--	0.94 -169--
Age 50-54 Unmarried Male	Factor Code	1.05 -171--	1.05 -172--	1.05 -173--	1.25 -178--	0.90 -179--
Age 55-59 Unmarried Male	Factor Code	1.00 -181--	1.00 -182--	1.00 -183--	1.20 -188--	0.85 -189--
Age 60-64 Unmarried Male	Factor Code	1.00 -191--	1.00 -192--	1.00 -193--	1.20 -198--	0.85 -199--
Age 65-69 Unmarried Male	Factor Code	1.10 -001--	1.10 -002--	1.10 -003--	1.30 -008--	0.95 -009--
Age 70-74 Unmarried Male	Factor Code	1.18 -011--	1.18 -012--	1.18 -013--	1.38 -018--	1.03 -019--
Age 75-79 Unmarried Male	Factor Code	1.36 -031--	1.36 -032--	1.36 -033--	1.56 -038--	1.21 -039--
Age 80-84 Unmarried Male	Factor Code	1.48 -041--	1.48 -042--	1.48 -043--	1.68 -048--	1.33 -049--
Age 85+ Unmarried Male	Factor Code	1.53 -051--	1.53 -052--	1.53 -053--	1.73 -058--	1.38 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Married Male	Factor Code	1.06 -111--	1.06 -112--	1.06 -113--	1.26 -118--	0.91 -119--
Age 30-34 Married Male	Factor Code	1.00 -121--	1.00 -122--	1.00 -123--	1.20 -128--	0.85 -129--
Age 35-39 Married Male	Factor Code	1.00 -141--	1.00 -142--	1.00 -143--	1.20 -148--	0.85 -149--
Age 40-44 Married Male	Factor Code	1.00 -151--	1.00 -152--	1.00 -153--	1.20 -158--	0.85 -159--
Age 45-49 Married Male	Factor Code	1.05 -161--	1.05 -162--	1.05 -163--	1.25 -168--	0.90 -169--
Age 50-54 Married Male	Factor Code	1.02 -171--	1.02 -172--	1.02 -173--	1.22 -178--	0.87 -179--
Age 55-59 Married Male	Factor Code	0.96 -181--	0.96 -182--	0.96 -183--	1.16 -188--	0.81 -189--
Age 60-64 Married Male	Factor Code	0.96 -191--	0.96 -192--	0.96 -193--	1.16 -198--	0.81 -199--
Age 65-69 Married Male	Factor Code	1.01 -001--	1.01 -002--	1.01 -003--	1.21 -008--	0.86 -009--
Age 70-74 Married Male	Factor Code	1.07 -011--	1.07 -012--	1.07 -013--	1.27 -018--	0.92 -019--
Age 75-79 Married Male	Factor Code	1.24 -031--	1.24 -032--	1.24 -033--	1.44 -038--	1.09 -039--
Age 80-84 Married Male	Factor Code	1.34 -041--	1.34 -042--	1.34 -043--	1.54 -048--	1.19 -049--
Age 85+ Married Male	Factor Code	1.40 -051--	1.40 -052--	1.40 -053--	1.60 -058--	1.25 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Unmarried Female	Factor Code	1.19 -111--	1.19 -112--	1.19 -113--	1.39 -118--	1.04 -119--
Age 30-34 Unmarried Female	Factor Code	1.04 -121--	1.04 -122--	1.04 -123--	1.24 -128--	0.89 -129--
Age 35-39 Unmarried Female	Factor Code	1.04 -141--	1.04 -142--	1.04 -143--	1.24 -148--	0.89 -149--
Age 40-44 Unmarried Female	Factor Code	1.04 -151--	1.04 -152--	1.04 -153--	1.24 -158--	0.89 -159--
Age 45-49 Unmarried Female	Factor Code	1.09 -161--	1.09 -162--	1.09 -163--	1.29 -168--	0.94 -169--
Age 50-54 Unmarried Female	Factor Code	1.05 -171--	1.05 -172--	1.05 -173--	1.25 -178--	0.90 -179--
Age 55-59 Unmarried Female	Factor Code	1.00 -181--	1.00 -182--	1.00 -183--	1.20 -188--	0.85 -189--
Age 60-64 Unmarried Female	Factor Code	1.00 -191--	1.00 -192--	1.00 -193--	1.20 -198--	0.85 -199--
Age 65-69 Unmarried Female	Factor Code	1.05 -001--	1.05 -002--	1.05 -003--	1.25 -008--	0.90 -009--
Age 70-74 Unmarried Female	Factor Code	1.13 -011--	1.13 -012--	1.13 -013--	1.33 -018--	0.98 -019--
Age 75-79 Unmarried Female	Factor Code	1.23 -031--	1.23 -032--	1.23 -033--	1.43 -038--	1.08 -039--
Age 80-84 Unmarried Female	Factor Code	1.28 -041--	1.28 -042--	1.28 -043--	1.48 -048--	1.13 -049--
Age 85+ Unmarried Female	Factor Code	1.33 -051--	1.33 -052--	1.33 -053--	1.53 -058--	1.18 -059--

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		Use				
		Pleasure	Drive to Work		Business	Farm
			Less Than 15 Miles	15 Miles or More		
Age 25-29 Married Female	Factor Code	1.06 -111--	1.06 -112--	1.06 -113--	1.26 -118--	0.91 -119--
Age 30-34 Married Female	Factor Code	1.00 -121--	1.00 -122--	1.00 -123--	1.20 -128--	0.85 -129--
Age 35-39 Married Female	Factor Code	1.00 -141--	1.00 -142--	1.00 -143--	1.20 -148--	0.85 -149--
Age 40-44 Married Female	Factor Code	1.00 -151--	1.00 -152--	1.00 -153--	1.20 -158--	0.85 -159--
Age 45-49 Married Female	Factor Code	1.05 -161--	1.05 -162--	1.05 -163--	1.25 -168--	0.90 -169--
Age 50-54 Married Female	Factor Code	0.98 -171--	0.98 -172--	0.98 -173--	1.18 -178--	0.83 -179--
Age 55-59 Married Female	Factor Code	0.93 -181--	0.93 -182--	0.93 -183--	1.13 -188--	0.78 -189--
Age 60-64 Married Female	Factor Code	0.93 -191--	0.93 -192--	0.93 -193--	1.13 -198--	0.78 -199--
Age 65-69 Married Female	Factor Code	0.98 -001--	0.98 -002--	0.98 -003--	1.18 -008--	0.83 -009--
Age 70-74 Married Female	Factor Code	1.04 -011--	1.04 -012--	1.04 -013--	1.24 -018--	0.89 -019--
Age 75-79 Married Female	Factor Code	1.13 -031--	1.13 -032--	1.13 -033--	1.33 -038--	0.98 -039--
Age 80-84 Married Female	Factor Code	1.23 -041--	1.23 -042--	1.23 -043--	1.43 -048--	1.08 -049--
Age 85+ Married Female	Factor Code	1.28 -051--	1.28 -052--	1.28 -053--	1.48 -058--	1.13 -059--

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Youthful Operator Primary Class Factors and Codes

All Other Youthful Operators					
	PLEASURE USE	DRIVE TO WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
Factor	1.15	1.15	1.15	1.35	1.00
Code	-871--	-872--	-873--	-878--	-879--

Unmarried Female - Not Owner or Principal Operator						
	Age	Factor Code	Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.07 -211--	2.22 -212--	1.97 -214--	2.12 -215--
	18	Factor Code	2.07 -221--	2.22 -222--	1.97 -224--	2.12 -225--
	19	Factor Code	1.70 -231--	1.85 -232--	1.62 -234--	1.77 -235--
	20	Factor Code	1.61 -241--	1.76 -242--	1.53 -244--	1.68 -245--
With Driver Training	17 or less	Factor Code	1.86 -261--	2.01 -262--	1.77 -264--	1.92 -265--
	18	Factor Code	1.86 -271--	2.01 -272--	1.77 -274--	1.92 -275--
	19	Factor Code	1.53 -281--	1.68 -282--	1.45 -284--	1.60 -285--
	20	Factor Code	1.45 -291--	1.60 -292--	1.38 -294--	1.53 -295--
With or Without Driver Training	21	Factor Code	1.25 -461--	1.40 -462--	1.13 -464--	1.28 -465--
	22	Factor Code	1.25 -471--	1.40 -472--	1.13 -474--	1.28 -475--
	23	Factor Code	1.25 -481--	1.40 -482--	1.13 -484--	1.28 -485--
	24	Factor Code	1.25 -491--	1.40 -492--	1.13 -494--	1.28 -495--

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Unmarried Female - Owner or Principal Operator						
	Age	Factor Code	Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.63 -216--	2.78 -213--	2.50 -217--	2.65 -219--
	18	Factor Code	2.63 -226--	2.78 -223--	2.50 -227--	2.65 -229--
	19	Factor Code	2.15 -236--	2.30 -233--	2.04 -237--	2.19 -239--
	20	Factor Code	2.04 -246--	2.19 -243--	1.94 -247--	2.09 -249--
With Driver Training	17 or less	Factor Code	2.37 -266--	2.52 -263--	2.25 -267--	2.40 -269--
	18	Factor Code	2.37 -276--	2.52 -273--	2.25 -277--	2.40 -279--
	19	Factor Code	1.94 -286--	2.09 -283--	1.84 -287--	1.99 -289--
	20	Factor Code	1.84 -296--	1.99 -293--	1.75 -297--	1.90 -299--
With or Without Driver Training	21	Factor Code	1.44 -466--	1.59 -463--	1.30 -467--	1.45 -469--
	22	Factor Code	1.44 -476--	1.59 -473--	1.30 -477--	1.45 -479--
	23	Factor Code	1.44 -486--	1.59 -483--	1.30 -487--	1.45 -489--
	24	Factor Code	1.44 -496--	1.59 -493--	1.30 -497--	1.45 -499--

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Married Female						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	1.72 -316--	1.87 -313--	1.63 -317--	1.78 -319--
	18	Factor Code	1.72 -326--	1.87 -323--	1.63 -327--	1.78 -329--
	19	Factor Code	1.52 -336--	1.67 -333--	1.44 -337--	1.59 -339--
	20	Factor Code	1.52 -346--	1.67 -343--	1.44 -347--	1.59 -349--
With Driver Training	17 or less	Factor Code	1.55 -366--	1.70 -363--	1.47 -367--	1.62 -369--
	18	Factor Code	1.55 -376--	1.70 -373--	1.47 -377--	1.62 -379--
	19	Factor Code	1.37 -386--	1.52 -383--	1.30 -387--	1.45 -389--
	20	Factor Code	1.37 -396--	1.52 -393--	1.30 -397--	1.45 -399--
With or Without Driver Training	21	Factor Code	1.12 -416--	1.27 -413--	1.12 -417--	1.27 -419--
	22	Factor Code	1.12 -426--	1.27 -423--	1.12 -427--	1.27 -429--
	23	Factor Code	1.12 -436--	1.27 -433--	1.12 -437--	1.27 -439--
	24	Factor Code	1.12 -446--	1.27 -443--	1.12 -447--	1.27 -449--

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Married Male						
	Age	Factor Code	Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.07 -311--	2.22 -312--	1.97 -314--	2.12 -315--
	18	Factor Code	2.07 -321--	2.22 -322--	1.97 -324--	2.12 -325--
	19	Factor Code	1.88 -331--	2.03 -332--	1.79 -334--	1.94 -335--
	20	Factor Code	1.78 -341--	1.93 -342--	1.69 -344--	1.84 -345--
With Driver Training	17 or less	Factor Code	1.86 -361--	2.01 -362--	1.77 -364--	1.92 -365--
	18	Factor Code	1.86 -371--	2.01 -372--	1.77 -374--	1.92 -375--
	19	Factor Code	1.69 -381--	1.84 -382--	1.61 -384--	1.76 -385--
	20	Factor Code	1.60 -391--	1.75 -392--	1.52 -394--	1.67 -395--
With or Without Driver Training	21	Factor Code	1.27 -411--	1.42 -412--	1.27 -414--	1.42 -415--
	22	Factor Code	1.27 -421--	1.42 -422--	1.27 -424--	1.42 -425--
	23	Factor Code	1.27 -431--	1.42 -432--	1.27 -434--	1.42 -435--
	24	Factor Code	1.27 -441--	1.42 -442--	1.27 -444--	1.42 -445--

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Unmarried Male - Not Owner or Principal Operator						
	Age	Factor Code	Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	2.45 -511--	2.60 -512--	2.33 -514--	2.48 -515--
	18	Factor Code	2.45 -521--	2.60 -522--	2.33 -524--	2.48 -525--
	19	Factor Code	2.17 -531--	2.32 -532--	2.06 -534--	2.21 -535--
	20	Factor Code	1.99 -541--	2.14 -542--	1.89 -544--	2.04 -545--
With Driver Training	17 or less	Factor Code	2.21 -561--	2.36 -562--	2.10 -564--	2.25 -565--
	18	Factor Code	2.21 -571--	2.36 -572--	2.10 -574--	2.25 -575--
	19	Factor Code	1.95 -581--	2.10 -582--	1.85 -584--	2.00 -585--
	20	Factor Code	1.79 -591--	1.94 -592--	1.70 -594--	1.85 -595--
With or Without Driver Training	21	Factor Code	1.50 -611--	1.65 -612--	1.35 -614--	1.50 -615--
	22	Factor Code	1.50 -621--	1.65 -622--	1.35 -624--	1.50 -625--
	23	Factor Code	1.50 -631--	1.65 -632--	1.35 -634--	1.50 -635--
	24	Factor Code	1.50 -641--	1.65 -642--	1.35 -644--	1.50 -645--

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Unmarried Male - Owner or Principal Operator						
	Age		Not Eligible for Good Student		Eligible for Good Student	
			Use			
			Pleasure or Farm	Drive to Work or Business	Pleasure or Farm	Drive to Work or Business
Without Driver Training	17 or less	Factor Code	3.20 -711--	3.35 -712--	3.04 -714--	3.19 -715--
	18	Factor Code	3.20 -721--	3.35 -722--	3.04 -724--	3.19 -725--
	19	Factor Code	2.83 -731--	2.98 -732--	2.69 -734--	2.84 -735--
	20	Factor Code	2.60 -741--	2.75 -742--	2.47 -744--	2.62 -745--
With Driver Training	17 or less	Factor Code	2.88 -761--	3.03 -762--	2.74 -764--	2.89 -765--
	18	Factor Code	2.88 -771--	3.03 -772--	2.74 -774--	2.89 -775--
	19	Factor Code	2.55 -781--	2.70 -782--	2.42 -784--	2.57 -785--
	20	Factor Code	2.34 -791--	2.49 -792--	2.22 -794--	2.37 -795--
With or Without Driver Training	21	Factor Code	1.65 -811--	1.80 -812--	1.49 -814--	1.64 -815--
	22	Factor Code	1.65 -821--	1.80 -822--	1.49 -824--	1.64 -825--
	23	Factor Code	1.65 -831--	1.80 -832--	1.49 -834--	1.64 -835--
	24	Factor Code	1.65 -841--	1.80 -842--	1.49 -844--	1.64 -845--

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Secondary Class Factors											
Single/ Multi	At Fault Accidents										
	Minors	0	1	2	3	4	5	6	7	8	9
Single	0	0.00	0.40	0.95	1.55	2.25	2.95	3.65	4.35	5.05	5.75
	Code	00	01	02	03	04	05	06	07	08	09
	1	0.20	0.60	1.15	1.75	2.45	3.15	3.85	4.55	5.25	5.95
	Code	10	11	12	13	14	15	16	17	18	19
	2	0.55	0.95	1.50	2.10	2.80	3.50	4.20	4.90	5.60	6.30
	Code	20	21	22	23	24	25	26	27	28	29
	3	1.05	1.45	2.00	2.60	3.30	4.00	4.70	5.40	6.10	6.80
	Code	30	31	32	33	34	35	36	37	38	39
	4	1.55	1.95	2.50	3.10	3.80	4.50	5.20	5.90	6.60	7.30
	Code	40	41	42	43	44	45	46	47	48	49
	5	2.05	2.45	3.00	3.60	4.30	5.00	5.70	6.40	7.10	7.80
	Code	A0	A1	A2	A3	A4	A5	A6	A7	A8	A9
	6	2.55	2.95	3.50	4.10	4.80	5.50	6.20	6.90	7.60	8.30
	Code	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9
	7	3.05	3.45	4.00	4.60	5.30	6.00	6.70	7.40	8.10	8.80
	Code	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9
8	3.55	3.95	4.50	5.10	5.80	6.50	7.20	7.90	8.60	9.30	
Code	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9	
9	4.05	4.45	5.00	5.60	6.30	7.00	7.70	8.40	9.10	9.80	
Code	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9	
Multi	0	-0.15	0.25	0.80	1.40	2.10	2.80	3.50	4.20	4.90	5.60
	Code	50	51	52	53	54	55	56	57	58	59
	1	0.05	0.45	1.00	1.60	2.30	3.00	3.70	4.40	5.10	5.80
	Code	60	61	62	63	64	65	66	67	68	69
	2	0.40	0.80	1.35	1.95	2.65	3.35	4.05	4.75	5.45	6.15
	Code	70	71	72	73	74	75	76	77	78	79
	3	0.90	1.30	1.85	2.45	3.15	3.85	4.55	5.25	5.95	6.65
	Code	80	81	82	83	84	85	86	87	88	89
	4	1.40	1.80	2.35	2.95	3.65	4.35	5.05	5.75	6.45	7.15
	Code	90	91	92	93	94	95	96	97	98	99
	5	1.90	2.30	2.85	3.45	4.15	4.85	5.55	6.25	6.95	7.65
	Code	N0	N1	N2	N3	N4	N5	N6	N7	N8	N9
	6	2.40	2.80	3.35	3.95	4.65	5.35	6.05	6.75	7.45	8.15
	Code	P0	P1	P2	P3	P4	P5	P6	P7	P8	P9
	7	2.90	3.30	3.85	4.45	5.15	5.85	6.55	7.25	7.95	8.65
	Code	Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
8	3.40	3.80	4.35	4.95	5.65	6.35	7.05	7.75	8.45	9.15	
Code	R0	R1	R2	R3	R4	R5	R6	R7	R8	R9	
9	3.90	4.30	4.85	5.45	6.15	6.85	7.55	8.25	8.95	9.65	
Code	S0	S1	S2	S3	S4	S5	S6	S7	S8	S9	

Major Violation Factors		
1 ST Position of Class Code	Majors	Factor
8	0	0.00
7	1	0.95
6	2	2.25
5	3+	4.00

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Base Rates						
Territory	CSL	BI	PD	MP	OTC	COL
1	348	158	158	15	46	204
3	249	111	116	17	65	186
5	254	106	127	17	81	194
6	249	116	110	17	58	202
7	220	99	101	15	69	210
8	277	125	127	15	68	191
9	225	99	106	15	67	186
10	235	103	112	17	42	165
11	220	99	101	15	69	210
16	232	106	104	17	64	185

Accidental Death and Work Loss			
Vehicle Types	Accidental Death	Work Loss	Accidental Death and Work Loss
CL, PH, PP, PU, VN, VA, GP, DP, MH, AN, CP, EL	2	2	4
MC, MP, MS, MB, GC	4	4	8

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UM BI Single Limit		
Limit	Single	Multi
50,000	23	19
75,000	24	20
100,000	25	21
200,000	29	24
300,000	33	26
500,000	39	30
1,000,000	49	41

UIM BI Single Limit		
Limit	Single	Multi
50,000	17	14
75,000	24	20
100,000	26	22
200,000	35	27
300,000	43	35
500,000	59	47
1,000,000	91	72

UM Single Limit with PD		
Limit	Single	Multi
75,000	32	25
100,000	34	26
200,000	41	33
300,000	46	38
500,000	51	43
1,000,000	59	47

UM BI Split Limit		
Limit	Single	Multi
25/50	19	15
50/100	25	21
100/300	34	26
250/500	37	29
500/500	39	30
500/1,000	46	38
1,000/1,000	49	41

UIM BI Split Limit		
Limit	Single	Multi
25/50	17	14
50/100	24	20
100/300	41	33
250/500	51	43
500/500	59	47
500/1,000	72	58
1,000/1,000	91	72

UM PD		
Limit	Single	Multi
25,000	14	11
50,000	17	14
100,000	19	15
250,000	23	19
500,000	24	20
1,000,000	25	21

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New Business				
Prior Coverage	Prior Limits	Vehicles		Level
		1-3	4+	
		Claims*		
No Lapse	>= 100/300 or 300,000	0-1	0-2	A
No Lapse	>= 100/300 or 300,000	2	3	C
No Lapse	>= 100/300 or 300,000	3+	4+	F
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B
No Lapse	>FR, <100/300 or 300,000	2	3	E
No Lapse	>FR, <100/300 or 300,000	3+	4+	G
No Lapse	FR	0-1	0-2	G
No Lapse	FR	2	3	J
No Lapse	FR	3+	4+	N
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H
Lapse>30	>= 100/300 or 300,000	2	3	K
Lapse>30	>= 100/300 or 300,000	3+	4+	O
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I
Lapse>30	>FR, <100/300 or 300,000	2	3	M
Lapse>30	>FR, <100/300 or 300,000	3+	4+	Q
Lapse>30	FR	0-1	0-2	P
Lapse>30	FR	2	3	S
Lapse>30	FR	3+	4+	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D
Lapse<=30	>= 100/300 or 300,000	2	3	G
Lapse<=30	>= 100/300 or 300,000	3+	4+	J
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F
Lapse<=30	>FR, <100/300 or 300,000	2	3	I
Lapse<=30	>FR, <100/300 or 300,000	3+	4+	L
Lapse<=30	FR	0-1	0-2	K
Lapse<=30	FR	2	3	O
Lapse<=30	FR	3+	4+	R

*At fault accidents below threshold.

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Renewal Business									
Prior Coverage	Prior Limits	Vehicles		No Late Pays or Reinstatements			1 Late Pay, No Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	A	A	A	A	A	A
No Lapse	>= 100/300 or 300,000	2-3	3-4	C	B	A	C	B	A
No Lapse	>= 100/300 or 300,000	4+	5+	F	D	B	F	D	B
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	B	A	A	B	A	A
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	E	C	B	E	C	B
No Lapse	>FR, <100/300 or 300,000	4+	5+	G	F	D	G	F	D
No Lapse	FR	0-1	0-2	G	E	C	G	E	C
No Lapse	FR	2-3	3-4	J	H	G	J	H	G
No Lapse	FR	4+	5+	N	K	I	N	K	I
Lapse>30	>= 100/300 or 300,000	0-1	0-2	H	F	E	H	F	E
Lapse>30	>= 100/300 or 300,000	2-3	3-4	K	I	H	K	I	H
Lapse>30	>= 100/300 or 300,000	4+	5+	O	L	J	O	L	J
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	I	H	F	I	H	F
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	M	K	I	M	K	I
Lapse>30	>FR, <100/300 or 300,000	4+	5+	Q	O	L	Q	O	L
Lapse>30	FR	0-1	0-2	P	N	K	P	N	K
Lapse>30	FR	2-3	3-4	S	Q	P	S	Q	P
Lapse>30	FR	4+	5+	T	S	R	T	S	R
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	D	B	A	D	B	A
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	G	F	D	G	F	D
Lapse<=30	>= 100/300 or 300,000	4+	5+	J	H	G	J	H	G
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	F	D	B	F	D	B
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	I	G	F	I	G	F
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	L	J	H	L	J	H
Lapse<=30	FR	0-1	0-2	K	I	H	K	I	H
Lapse<=30	FR	2-3	3-4	O	M	K	O	M	K
Lapse<=30	FR	4+	5+	R	Q	O	R	Q	O

*At fault accidents below threshold.

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Renewal Business (Cont.)									
Prior Coverage	Prior Limits	Vehicles		2+ Late Pays, No Reinstatements			No Late Pays, 1+ Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	B	A	A	E	C	B
No Lapse	>= 100/300 or 300,000	2-3	3-4	F	D	B	H	G	E
No Lapse	>= 100/300 or 300,000	4+	5+	I	G	E	K	I	H
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	D	B	A	G	E	C
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	G	F	D	J	H	G
No Lapse	>FR, <100/300 or 300,000	4+	5+	J	I	G	N	K	I
No Lapse	FR	0-1	0-2	I	H	F	M	J	I
No Lapse	FR	2-3	3-4	N	K	I	Q	O	M
No Lapse	FR	4+	5+	Q	O	M	S	Q	Q
Lapse>30	>= 100/300 or 300,000	0-1	0-2	J	I	G	N	L	J
Lapse>30	>= 100/300 or 300,000	2-3	3-4	O	L	J	Q	P	N
Lapse>30	>= 100/300 or 300,000	4+	5+	Q	P	N	S	R	Q
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	L	J	I	P	N	K
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	Q	O	L	S	Q	P
Lapse>30	>FR, <100/300 or 300,000	4+	5+	S	Q	P	T	S	R
Lapse>30	FR	0-1	0-2	R	Q	O	S	S	R
Lapse>30	FR	2-3	3-4	T	S	R	T	T	S
Lapse>30	FR	4+	5+	T	T	S	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	J	H	G	M	K	I
Lapse<=30	>= 100/300 or 300,000	4+	5+	N	K	I	Q	O	M
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	H	G	E	K	I	H
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	L	J	H	O	M	K
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	O	N	K	R	Q	O
Lapse<=30	FR	0-1	0-2	O	M	J	Q	P	N
Lapse<=30	FR	2-3	3-4	R	Q	O	S	S	Q
Lapse<=30	FR	4+	5+	S	S	Q	T	T	S

*At fault accidents below threshold.

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Renewal Business (Cont.)									
Prior Coverage	Prior Limits	Vehicles		1 Late Pay, 1+ Reinstatements			2+ Late Pays, 1+ Reinstatements		
		1-3	4+	Years with State Auto					
		Claims*		1-4	5-9	10+	1-4	5-9	10+
No Lapse	>= 100/300 or 300,000	0-1	0-2	E	C	B	H	F	E
No Lapse	>= 100/300 or 300,000	2-3	3-4	H	G	E	K	I	H
No Lapse	>= 100/300 or 300,000	4+	5+	K	I	H	O	M	K
No Lapse	>FR, <100/300 or 300,000	0-1	0-2	G	E	C	I	H	F
No Lapse	>FR, <100/300 or 300,000	2-3	3-4	J	H	G	N	K	I
No Lapse	>FR, <100/300 or 300,000	4+	5+	N	K	I	Q	O	M
No Lapse	FR	0-1	0-2	M	J	I	Q	N	L
No Lapse	FR	2-3	3-4	Q	O	M	S	Q	Q
No Lapse	FR	4+	5+	S	Q	Q	T	S	S
Lapse>30	>= 100/300 or 300,000	0-1	0-2	N	L	J	Q	O	N
Lapse>30	>= 100/300 or 300,000	2-3	3-4	Q	P	N	S	R	Q
Lapse>30	>= 100/300 or 300,000	4+	5+	S	R	Q	T	S	S
Lapse>30	>FR, <100/300 or 300,000	0-1	0-2	P	N	K	R	Q	O
Lapse>30	>FR, <100/300 or 300,000	2-3	3-4	S	Q	P	T	S	R
Lapse>30	>FR, <100/300 or 300,000	4+	5+	T	S	R	T	T	S
Lapse>30	FR	0-1	0-2	S	S	R	T	T	S
Lapse>30	FR	2-3	3-4	T	T	S	T	T	T
Lapse>30	FR	4+	5+	T	T	T	T	T	T
Lapse<=30	>= 100/300 or 300,000	0-1	0-2	I	H	F	M	J	I
Lapse<=30	>= 100/300 or 300,000	2-3	3-4	M	K	I	Q	O	M
Lapse<=30	>= 100/300 or 300,000	4+	5+	Q	O	M	S	Q	Q
Lapse<=30	>FR, <100/300 or 300,000	0-1	0-2	K	I	H	O	M	J
Lapse<=30	>FR, <100/300 or 300,000	2-3	3-4	O	M	K	R	Q	O
Lapse<=30	>FR, <100/300 or 300,000	4+	5+	R	Q	O	S	S	Q
Lapse<=30	FR	0-1	0-2	Q	P	N	S	S	Q
Lapse<=30	FR	2-3	3-4	S	S	Q	T	T	S
Lapse<=30	FR	4+	5+	T	T	S	T	T	T

*At fault accidents below threshold.

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

CustomFit Level Factors	
CustomFit Level	Factor
A	0.86
B	0.93
C	0.98
D	1.01
E	1.03
F	1.07
G	1.13
H	1.17
I	1.21
J	1.26
K	1.30
L	1.33
M	1.37
N	1.39
O	1.43
P	1.47
Q	1.50
R	1.60
S	1.64
T	1.72

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

Other Than Collision Symbol/Model Year Table

1989 & Prior	
Symbol	Relativity
1-4	0.42
5	0.52
6	0.78
15	3.98
16	4.63
17	5.38
18	6.25
19	7.25
20	8.45
21	8.45
Symbol 14 factor is 3.55 for 1980 & Prior model years.	

1989 & Prior	
Symbol	Factor
7	0.50
8	0.65
10	0.81
11	0.98
12	1.16
13	1.40
14*	1.68
Symbol 14 factor does not apply to 1980 & prior model years	

1990 & Subsequent	
Symbol	Relativity
1	0.86
19	4.54
20	4.93
21	5.38
22	5.95
23	6.55
24	7.45
25	8.71
26	10.05
27	10.05

* For model years not shown increase the latest model year factor shown by 5.0% for each additional year.

1990 & Subsequent																					
Sym	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992 - 1990
2	1.22	1.16	1.10	1.00	1.00	0.98	0.95	0.93	0.90	0.86	0.84	0.82	0.78	0.73	0.69	0.65	0.62	0.60	0.60	0.60	0.50
3	1.48	1.40	1.33	1.21	1.21	1.19	1.15	1.13	1.09	1.04	1.02	0.99	0.94	0.88	0.83	0.79	0.75	0.73	0.73	0.73	0.61
4	1.63	1.55	1.47	1.34	1.34	1.31	1.27	1.25	1.21	1.15	1.13	1.10	1.05	0.98	0.92	0.87	0.83	0.80	0.80	0.80	0.67
5	1.79	1.71	1.62	1.47	1.47	1.44	1.40	1.37	1.32	1.26	1.23	1.21	1.15	1.07	1.01	0.96	0.91	0.88	0.88	0.88	0.74
6	1.99	1.89	1.79	1.63	1.63	1.60	1.55	1.52	1.47	1.40	1.37	1.34	1.27	1.19	1.12	1.06	1.01	0.98	0.98	0.98	0.82
7	2.17	2.06	1.96	1.78	1.78	1.74	1.69	1.66	1.60	1.53	1.50	1.46	1.39	1.30	1.23	1.16	1.10	1.07	1.07	1.07	0.89
8	2.37	2.25	2.13	1.94	1.94	1.90	1.84	1.80	1.75	1.67	1.63	1.59	1.51	1.42	1.34	1.26	1.20	1.16	1.16	1.16	0.97
10	2.59	2.46	2.33	2.12	2.12	2.08	2.01	1.97	1.91	1.82	1.78	1.74	1.65	1.55	1.46	1.38	1.31	1.27	1.27	1.27	1.06
11	2.77	2.63	2.50	2.27	2.27	2.22	2.16	2.11	2.04	1.95	1.91	1.86	1.77	1.66	1.57	1.48	1.41	1.36	1.36	1.36	1.14
12	3.11	2.96	2.81	2.55	2.55	2.50	2.42	2.37	2.30	2.19	2.14	2.09	1.99	1.86	1.76	1.66	1.58	1.53	1.53	1.53	1.28
13	3.38	3.21	3.05	2.77	2.77	2.71	2.63	2.58	2.49	2.38	2.33	2.27	2.16	2.02	1.91	1.80	1.72	1.66	1.66	1.66	1.39
14	3.70	3.51	3.33	3.03	3.03	2.97	2.88	2.82	2.73	2.61	2.55	2.48	2.36	2.21	2.09	1.97	1.88	1.82	1.82	1.82	1.52
15	4.07	3.87	3.67	3.34	3.34	3.27	3.17	3.11	3.01	2.87	2.81	2.74	2.61	2.44	2.30	2.17	2.07	2.00	2.00	2.00	1.67
16	4.44	4.22	4.00	3.64	3.64	3.57	3.46	3.39	3.28	3.13	3.06	2.98	2.84	2.66	2.51	2.37	2.26	2.18	2.18	2.18	1.82
17	4.78	4.55	4.31	3.92	3.92	3.84	3.72	3.65	3.53	3.37	3.29	3.21	3.06	2.86	2.70	2.55	2.43	2.35	2.35	2.35	1.96
18	5.12	4.87	4.62	4.20	4.20	4.12	3.99	3.91	3.78	3.61	3.53	3.44	3.28	3.07	2.90	2.73	2.60	2.52	2.52	2.52	2.10

ARKANSAS CustomFit® RATE DOCUMENT
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Collision Symbol/Model Year Table

1989 & Prior	
Symbol	Relativity
1-4	0.60
5	0.74
6	0.88
15	2.10
16	2.35
17	2.55
18	2.75
19	3.00
20	3.30
21	3.30
Symbol 14 factor is 1.95 for 1980 & Prior model years.	

1989 & Prior	
Symbol	Factor
7	0.27
8	0.31
10	0.34
11	0.37
12	0.42
13	0.46
14*	0.51
Symbol 14 factor does not apply to 1980 & prior model years	

1990 & Subsequent	
Symbol	Relativity
1	0.88
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.14
25	3.50
26	3.85
27	3.85

1990 & Subsequent																					
Sym	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992 - 1990
2	1.22	1.16	1.10	1.00	0.95	0.90	0.86	0.81	0.74	0.67	0.62	0.56	0.52	0.47	0.45	0.40	0.37	0.34	0.31	0.29	0.27
3	1.33	1.26	1.20	1.09	1.04	0.98	0.94	0.88	0.81	0.73	0.68	0.61	0.57	0.51	0.49	0.44	0.40	0.37	0.34	0.32	0.29
4	1.42	1.35	1.28	1.16	1.10	1.04	1.00	0.94	0.86	0.78	0.72	0.65	0.60	0.55	0.52	0.46	0.43	0.39	0.36	0.34	0.31
5	1.49	1.42	1.34	1.22	1.16	1.10	1.05	0.99	0.90	0.82	0.76	0.68	0.63	0.57	0.55	0.49	0.45	0.41	0.38	0.35	0.33
6	1.56	1.48	1.41	1.28	1.22	1.15	1.10	1.04	0.95	0.86	0.79	0.72	0.67	0.60	0.58	0.51	0.47	0.44	0.40	0.37	0.35
7	1.65	1.57	1.49	1.35	1.28	1.22	1.16	1.09	1.00	0.90	0.84	0.76	0.70	0.63	0.61	0.54	0.50	0.46	0.42	0.39	0.36
8	1.73	1.65	1.56	1.42	1.35	1.28	1.22	1.15	1.05	0.95	0.88	0.80	0.74	0.67	0.64	0.57	0.53	0.48	0.44	0.41	0.38
10	1.82	1.73	1.64	1.49	1.42	1.34	1.28	1.21	1.10	1.00	0.92	0.83	0.77	0.70	0.67	0.60	0.55	0.51	0.46	0.43	0.40
11	1.90	1.81	1.72	1.56	1.48	1.40	1.34	1.26	1.15	1.05	0.97	0.87	0.81	0.73	0.70	0.62	0.58	0.53	0.48	0.45	0.42
12	2.00	1.90	1.80	1.64	1.56	1.48	1.41	1.33	1.21	1.10	1.02	0.92	0.85	0.77	0.74	0.66	0.61	0.56	0.51	0.48	0.44
13	2.10	2.00	1.89	1.72	1.63	1.55	1.48	1.39	1.27	1.15	1.07	0.96	0.89	0.81	0.77	0.69	0.64	0.58	0.53	0.50	0.46
14	2.22	2.11	2.00	1.82	1.73	1.64	1.57	1.47	1.35	1.22	1.13	1.02	0.95	0.86	0.82	0.73	0.67	0.62	0.56	0.53	0.49
15	2.37	2.25	2.13	1.94	1.84	1.75	1.67	1.57	1.44	1.30	1.20	1.09	1.01	0.91	0.87	0.78	0.72	0.66	0.60	0.56	0.52
16	2.50	2.38	2.26	2.05	1.95	1.85	1.76	1.66	1.52	1.37	1.27	1.15	1.07	0.96	0.92	0.82	0.76	0.70	0.64	0.59	0.55
17	2.64	2.51	2.38	2.16	2.05	1.94	1.86	1.75	1.60	1.45	1.34	1.21	1.12	1.02	0.97	0.86	0.80	0.73	0.67	0.63	0.58
18	2.77	2.63	2.50	2.27	2.16	2.04	1.95	1.84	1.68	1.52	1.41	1.27	1.18	1.07	1.02	0.91	0.84	0.77	0.70	0.66	0.61

* For model years not shown increase the latest model year factor shown by 5.0% for each additional year.

ARKANSAS CustomFit® RATE DOCUMENT
Effective 05-15-2009

Additional High Symbol Factors			
Vehicles	Applicable Rating Step	Other Than Collision	Collision
1975 & Prior, Symbol > 7	Increase Percentage Factor	0.200	0.050
1989 & Prior, Symbol=21 and OCN*>%65,000	Additional \$1,000 Factor	0.017	0.014
1990 & Subsequent, Symbol=27 and OCN*>\$80,000	Additional \$10,000 Factor	1.430	0.500

***OCN = Original Cost New**

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

SERFF Tracking Number: STAT-126074657 State: Arkansas
Filing Company: State Automobile Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SA-CFA-2009-71
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas CFA Mid-term - Rates
Project Name/Number: Rates eff 05-15-09/SA-CFA-2009-71

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract
Review Status: Filed 03/23/2009

Comments:

Attachment:

Form A-1 Rate Abstract.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey
Review Status: Filed 03/23/2009

Comments:

Attachments:

PPA Survey FORM APCS.pdf

PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 03/23/2009

Comments:

Attachment:

RF-1 Rate Filing Abstract.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp
Review Status: Filed 03/23/2009

Bypass Reason: N/A

Comments:

Satisfied -Name: Exhibits
Review Status: Filed 03/23/2009

Comments:

Attachment:

Exhibits.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Automobile Mutual Insurance
 NAIC # (including group #) NAIC # 25135, 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 20%
 - b. Good Student Discount Varies %
 - c. Multi-car Discount Varies %
 - d. Accident Free Discount* N/A
- Please Specify Qualification for Discount:

- e. Anti-Theft Discount 5/15%
- f. Other (specify) Auto/Home Discount 5%/15%
- ABS 5%
- Size of Car/Passive Restraint Varies %
- Accident Prevention Course 10%
- Prime of Life/Gold Plus 10/15/20%
- Advantage 7%
- Distant Student 10%
- Family Retention 10%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$0 for EFT payments, \$4 for direct bill payments

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
A	-16.5%	38.4%
B	-9.7%	26.0%
C	-4.9%	0.3%
D	-1.9%	1.2%
E	0.0%	0.7%
F	3.9%	0.5%
G	9.7%	23.6%
H	13.6%	0.7%
I	17.5%	3.1%
J	22.3%	0.0%
K	26.2%	0.8%

L	29.1%	0.0%
M	33.0%	0.3%
N	35.0%	0.0%
O	38.8%	0.1%
P	42.7%	3.4%
Q	45.6%	0.9%
R	55.3%	0.0%
S	59.2%	0.0%
T	67.0%	0.0%

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

Signature
Bryan Pack

Printed Name
Actuarial Analyst

Title
800-444-9950 ext. 5608

Telephone Number
bryan.pack@stateauto.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25135
Company Name: State Automobile Mutual Insurance Company
Contact Person: Bryan Pack
Telephone No.: (614)917-5608
Email Address: bryan_pack@stateauto.com
Effective Date: 05/15/2009

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	Varies	%
AUTO/HOMEOWNERS	5	15
GOOD STUDENT	Varies	%
ANTI-THEFT DEVICE	5	15
Over 55 Defensive Driver Discount		10
\$250/\$500 Deductible Comp./Coll.	14	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			\$958	\$1,152	\$360	\$316	\$852	\$1,024	\$326	\$288	\$1,266	\$1,528	\$464	\$402	\$852	\$1,024	\$326	\$288
	Minimum Liability with Comprehensive and Collision			\$1,676	\$2,026	\$596	\$516	\$1,644	\$1,988	\$588	\$508	\$1,944	\$2,354	\$688	\$592	\$1,644	\$1,988	\$588	\$508	\$1,680	\$2,032	\$598	\$518
	100/300/50 Liability with Comprehensive and Collision			\$1,444	\$1,736	\$546	\$480	\$1,406	\$1,688	\$534	\$466	\$1,698	\$2,044	\$630	\$548	\$1,406	\$1,688	\$534	\$466	\$1,452	\$1,746	\$548	\$478
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$958	\$1,152	\$360	\$316	\$852	\$1,024	\$326	\$288	\$1,266	\$1,528	\$464	\$402	\$852	\$1,024	\$326	\$288	\$954	\$1,148	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$2,030	\$2,456	\$712	\$614	\$2,036	\$2,464	\$716	\$618	\$2,292	\$2,776	\$802	\$688	\$2,036	\$2,464	\$716	\$618	\$2,042	\$2,472	\$718	\$620
	100/300/50 Liability with Comprehensive and Collision			\$1,712	\$2,064	\$634	\$554	\$1,704	\$2,054	\$632	\$548	\$1,962	\$2,364	\$716	\$622	\$1,704	\$2,054	\$632	\$548	\$1,728	\$2,084	\$640	\$554
2003 Honda Odyssey "EX"	Minimum Liability			\$958	\$1,152	\$360	\$316	\$852	\$1,024	\$326	\$288	\$1,266	\$1,528	\$464	\$402	\$852	\$1,024	\$326	\$288	\$954	\$1,148	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$1,970	\$2,384	\$694	\$598	\$1,970	\$2,386	\$696	\$600	\$2,238	\$2,710	\$784	\$672	\$1,970	\$2,386	\$696	\$600	\$1,984	\$2,402	\$700	\$604
	100/300/50 Liability with Comprehensive and Collision			\$1,668	\$2,010	\$620	\$540	\$1,656	\$1,992	\$618	\$534	\$1,920	\$2,314	\$704	\$610	\$1,656	\$1,992	\$618	\$534	\$1,684	\$2,028	\$624	\$542
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$986	\$1,186	\$376	\$330	\$880	\$1,054	\$340	\$300	\$1,294	\$1,558	\$478	\$414	\$880	\$1,054	\$340	\$300	\$982	\$1,182	\$376	\$330
	Minimum Liability with Comprehensive and Collision			\$2,404	\$2,912	\$844	\$726	\$2,446	\$2,960	\$856	\$736	\$2,652	\$3,210	\$924	\$792	\$2,446	\$2,960	\$856	\$736	\$2,422	\$2,938	\$852	\$732
	100/300/50 Liability with Comprehensive and Collision			\$2,010	\$2,424	\$746	\$650	\$2,028	\$2,444	\$752	\$652	\$2,248	\$2,706	\$822	\$714	\$2,028	\$2,444	\$752	\$652	\$2,030	\$2,448	\$752	\$654
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$958	\$1,152	\$360	\$316	\$852	\$1,024	\$326	\$288	\$1,266	\$1,528	\$464	\$402	\$852	\$1,024	\$326	\$288	\$954	\$1,148	\$360	\$316
	Minimum Liability with Comprehensive and Collision			\$2,270	\$2,750	\$792	\$682	\$2,298	\$2,786	\$802	\$692	\$2,506	\$3,036	\$872	\$748	\$2,298	\$2,786	\$802	\$692	\$2,280	\$2,762	\$796	\$686
	100/300/50 Liability with Comprehensive and Collision			\$1,896	\$2,288	\$694	\$604	\$1,904	\$2,298	\$698	\$606	\$2,124	\$2,562	\$772	\$668	\$1,904	\$2,298	\$698	\$606	\$1,908	\$2,302	\$698	\$606
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$986	\$1,186	\$376	\$330	\$880	\$1,054	\$340	\$300	\$1,294	\$1,558	\$478	\$414	\$880	\$1,054	\$340	\$300	\$982	\$1,182	\$376	\$330
	Minimum Liability with Comprehensive and Collision			\$1,816	\$2,198	\$650	\$560	\$1,794	\$2,168	\$642	\$554	\$2,070	\$2,502	\$732	\$630	\$1,794	\$2,168	\$642	\$554	\$1,816	\$2,198	\$652	\$562
	100/300/50 Liability with Comprehensive and Collision			\$1,564	\$1,878	\$598	\$526	\$1,532	\$1,838	\$588	\$514	\$1,804	\$2,170	\$678	\$590	\$1,532	\$1,838	\$588	\$514	\$1,570	\$1,886	\$600	\$526

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

1.	This filing transmittal is part of Company Tracking #		SA-CFA-2009-71	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number			
Company Name			Company NAIC Number	
3.	A.	State Automobile Mutual Insurance Company	B.	25135
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.	Personal Auto	B.	Private Passenger Auto

(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
CustomFit Auto Program							
Combined Single Limit		3.7%					
Bodily Injury	24.0%	5.9%					
Property Damage	11.5%	6.1%					
Medical Payments	1.8%	1.9%					
UM/UIM	2.3%	0.0%					
Liability Total	14.2%	4.5%					
Other Than Collision	19.3%	5.4%					
Collision	7.3%	2.4%					
Physical Damage Total	11.2%	3.4%					
TOTAL OVERALL EFFECT	13.0%	4.0%					

Year	Policy Count	%	Eff. Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004							
2005							
2006	363	0.0%	11/15/2006	35	25	71.4%	50.7%
2007	2,478	-8.9%	11/15/2007	2257	1533	67.9%	47.0%
2008	5,675	3.2%	11/15/2008				

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. 8.9% Estimated Maximum Rate Increase for any Arkansas Insured (%)
10. 0.0% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

State Auto Mutual Insurance Company
CustomFit Auto Rate and Rule Filing - Arkansas

Index of Exhibits

Indications

Exhibit I	Summary of Indicated Changes
Exhibit II	Calculation of Indicated Changes for Liability
Exhibit III	Calculation of Indicated Changes for Physical Damage and All Coverages Combined
Exhibit IV	Calculation of Projected Ultimate Incurred Losses
Exhibit V	Excess Wind Adjustment Factors
Exhibit VI	Expense Exhibit
Exhibit VII	Loss Development
Exhibit VIII	Pure Premium Trends
Exhibit IX	Unallocated Loss Adjustment Expense

Impacts

Exhibit X	Summary of Impacts by Coverage
Exhibit XI	Summary of Base Rate Impacts by Territory and Coverage
Exhibit XII	Summary of CustomFit Level Factor Impacts by Coverage and Level
Exhibit XIII	CustomFit Level Experience

State Auto Insurance Companies
Arkansas

Summary of Private Passenger Auto Rate Indications

Coverage	2008 Earned Premiums	Rate Indications	Dollar Impact	Effective Date
BI - Split & Single Lim.	\$1,495,714	24.0%	\$358,788	15-May-2009
PD - Split & Single Lim.	1,342,285	11.5%	154,604	
Medical Payments	264,294	1.8%	4,877	
U.M./U.I.M.	<u>645,586</u>	<u>2.3%</u>	<u>14,776</u>	
<i>LIABILITY</i>	3,747,879	14.2%	533,045	
Other Than Collision	906,079	19.3%	175,085	
Collision	<u>1,851,183</u>	<u>7.3%</u>	<u>134,291</u>	
<i>PHYSICAL DAMAGE</i>	2,757,262	11.2%	309,376	
OVERALL TOTAL	\$6,505,140	13.0%	842,420	

State Auto Insurance Companies
Arkansas

PRIVATE PASSENGER AUTO
STATEWIDE

CALCULATION OF INDICATED CHANGES FOR LIABILITY COVERAGES

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
BI - Split & Single Lim.	11/30/2007	2,820	\$448,930	426,625	49	1.74	\$8,707
	11/30/2008	9,863	1,495,714	2,102,533	139	1.41	15,126
PD - Split & Single Lim.	11/30/2007	2,820	404,599	344,210	107	3.79	3,217
	11/30/2008	9,863	1,342,285	1,181,055	351	3.56	3,365
Medical Payments	11/30/2007	3,880	74,781	40,711	20	0.52	2,036
	11/30/2008	14,143	264,294	197,373	70	0.49	2,820
U.M./U.I.M.	11/30/2007	6,646	175,275	98,748	27	0.41	3,657
	11/30/2008	24,132	645,586	468,804	71	0.29	6,603

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
BI - Split & Single Lim.	11/30/2007	0.950					
	11/30/2008	1.406	1.304	0.687	89.9%	0.25	24.0%
PD - Split & Single Lim.	11/30/2007	0.851					
	11/30/2008	0.880	0.873	0.687	27.2%	0.39	11.5%
Medical Payments	11/30/2007	0.544					
	11/30/2008	0.747	0.702	0.687	2.2%	0.17	1.8%
U.M./U.I.M.	11/30/2007	0.563					
	11/30/2008	0.726	0.690	0.687	0.5%	0.18	2.3%

State Auto Insurance Companies
ArkansasPRIVATE PASSENGER AUTO
STATEWIDECALCULATION OF INDICATED CHANGES FOR PHYSICAL DAMAGE COVERAGES
AND ALL COVERAGES COMBINED

Coverage	(1) Accident Years Ended	(2) Earned Car Years	(3) Earned Premium at Pres. Rates	(4) Projected Incurred Loss & LAE	(5) Number of Claims	(6) Claim Frequency (per 100)	(7) Projected Claim Severity
Other Than Collision	11/30/2007	1,907	\$240,610	101,408	84	4.41	1,207
	11/30/2008	7,084	906,079	851,002	744	10.50	1,144
Collision	11/30/2007	1,889	492,340	390,644	107	5.66	3,651
	11/30/2008	6,988	1,851,183	1,355,087	437	6.25	3,101
LIABILITY TOTAL	11/30/2007	16,165	1,103,584	910,293	203	1.26	4,484
	11/30/2008	58,003	3,747,879	3,949,765	631	1.09	6,260
PHYS. DAM. TOTAL	11/30/2007	3,796	732,950	492,052	191	5.03	2,576
	11/30/2008	14,072	2,757,262	2,206,089	1,181	8.39	1,868
OVERALL TOTAL	11/30/2007	19,961	1,836,535	1,402,345	394	1.97	3,559
	11/30/2008	72,074	6,505,140	6,155,854	1,812	2.51	3,397

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	11/30/2007	0.421					
	11/30/2008	0.939	0.824	0.676	21.8%	0.87	19.3%
Collision	11/30/2007	0.793					
	11/30/2008	0.732	0.746	0.676	10.2%	0.71	7.3%
LIABILITY TOTAL (wtd. ave.)	11/30/2007	0.825					
	11/30/2008	1.054	1.003	0.687	46.0%	NA	14.2%
PHYS. DAM. TOTAL (wtd. ave.)	11/30/2007	0.671					
	11/30/2008	0.800	0.771	0.676	14.1%	NA	11.2%
OVERALL TOTAL	11/30/2007	0.764					
	11/30/2008	0.946	0.906	0.682	32.7%	NA	13.0%

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

State Auto Insurance Companies
Arkansas

Private Passenger Auto
Calculation of Projected Ultimate Incurred Losses
Statewide Totals

Coverage	(1) Accident Years Ended	(2) Developed Incurred Losses	(3) Annual Net Trend	(4) Years of Projection	(5) Trended Incurred Losses	(6) ULAE Factor	(7) Projected Incurred Loss & LAE
BI - Split & Single Lim.	11/30/2007	\$346,211	4.0%	2.78	\$386,086	1.105	\$426,625
	11/30/2008	\$1,774,668	4.0%	1.78	\$1,902,744	1.105	\$2,102,533
PD - Split & Single Lim.	11/30/2007	\$286,933	3.0%	2.78	\$311,502	1.105	\$344,210
	11/30/2008	\$1,014,144	3.0%	1.78	\$1,068,828	1.105	\$1,181,055
Medical Payments	11/30/2007	\$33,385	3.6%	2.78	\$36,842	1.105	\$40,711
	11/30/2008	\$167,715	3.6%	1.78	\$178,618	1.105	\$197,373
U.M./U.I.M.	11/30/2007	\$77,008	5.5%	2.78	\$89,364	1.105	\$98,748
	11/30/2008	\$385,759	5.5%	1.78	\$424,257	1.105	\$468,804
Liability Totals	11/30/2007	\$743,537	3.8%	2.78	\$823,795	1.105	\$910,293
	11/30/2008	\$3,342,286	3.9%	1.78	\$3,574,448	1.105	\$3,949,765
The latest year average trend for Liability, excluding U.M./U.I.M. is:					3.6%		
Other Than Collision	11/30/2007	\$80,161	3.7%	2.78	\$88,566	1.145	\$101,408
	11/30/2008	\$697,340	3.7%	1.78	\$743,234	1.145	\$851,002
Collision	11/30/2007	\$341,435	0.0%	2.78	\$341,174	1.145	\$390,644
	11/30/2008	\$1,184,061	0.0%	1.78	\$1,183,482	1.145	\$1,355,087
Phys. Dam. Totals	11/30/2007	\$421,596	0.7%	2.78	\$429,740	1.145	\$492,052
	11/30/2008	\$1,881,401	1.3%	1.78	\$1,926,715	1.145	\$2,206,089

NOTES:

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

STATE AUTO INSURANCE COMPANIES

ARKANSAS EXCESS WIND ADJUSTMENT FACTORS

State	Loss Year	(1) Total Incurred Losses	(2) Wind/ Non-Wind Ratio	(3) I.S.O. Average Ratio	(4) (2)-(3)	(5) (4) x Non-Wind Losses	(6) (1)-(5)	(7) I.S.O. Wind Load	(8) (6) x (7)	(9) Wind Adjustment Factor
ARKANSAS	2007	75,210	0.009	0.366	0.000	0	75,210	1.059	79,647	1.059
	2008	1,288,962	1.863	0.366	1.497	673,972	614,990	1.059	651,275	0.505

**STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTO EXPENSE EXHIBIT -- 2007
ARKANSAS**

<u>LIABILITY</u>	<u>SW</u>
ACQUISITION EXPENSE	3.4%
GENERAL EXPENSE	7.4%
AGENT COMMISSION	12.0%
CONTINGENT COMMISSION	2.1%
TAXES - STATE & LOCAL	2.5%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.1%
TAXES - POOLS	0.0%
MISCELLANEOUS	0.0%
PLUS TARGET OPERATING GAIN	8.8%
PLUS CONTIGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-5.0%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 31.3%
 PERMISSIBLE LOSS AND LAE RATIO:	 68.7%
 <u>PHYSICAL DAMAGE</u>	 <u>SW</u>
ACQUISITION EXPENSE	3.4%
GENERAL EXPENSE	7.2%
AGENT COMMISSION	12.3%
CONTINGENT COMMISSION	2.1%
TAXES - STATE & LOCAL	3.0%
TAXES - GUARANTY FUNDS	0.0%
TAXES - OTHER	0.1%
TAXES - POOLS	0.0%
MISCELLANEOUS	0.0%
PLUS TARGET OPERATING GAIN	5.5%
PLUS CONTIGENCY LOAD	0.0%
LESS INVESTMENT INCOME	-1.2%
 TOTAL VARIABLE EXP W/ INVESTMENT INCOME:	 32.4%
 PERMISSIBLE LOSS AND LAE RATIO:	 67.6%

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
BODILY INJURY & SINGLE LIMIT BI COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	7,117,039	7,544,213	8,617,229	8,670,719	8,732,252	8,703,051	8,760,537
Jun. 2003	11,444,297	10,447,969	11,510,381	12,334,788	12,165,464	12,145,480	
Jun. 2004	12,922,089	14,052,884	15,392,116	15,831,792	15,554,917		
Jun. 2005	10,100,064	10,295,145	11,253,595	11,585,674			
Jun. 2006	9,525,992	9,703,485	11,290,645				
Jun. 2007	11,020,019	10,453,076					
Jun. 2008	12,487,731						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0600	1.1422	1.0062	1.0071	0.9967	1.0066	
Jun. 2003	0.9129	1.1017	1.0716	0.9863	0.9984		
Jun. 2004	1.0875	1.0953	1.0286	0.9825			
Jun. 2005	1.0193	1.0931	1.0295				
Jun. 2006	1.0186	1.1636					
Jun. 2007	0.9486						
Average of most recent 4 points							
WTD AVG.	1.0215	1.1112	1.0353	0.9896	0.9976	1.0066	
STR AVG.	1.0185	1.1134	1.0340	0.9920	0.9975	1.0066	
H-L	1.0190	1.0985	1.0290	0.9863	NA	NA	
SELECTED	1.0190	1.1112	1.0353	0.9896	0.9976	1.0000	1.0000
CUM	1.1572	1.1357	1.0220	0.9872	0.9976	1.0000	1.0000
ULT \$ ENDED	14,451,076 2008	11,871,287 2007	11,539,574 2006	11,437,710 2005	15,518,307 2004	12,145,480 2003	8,760,537 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	642	758	768	771	769	770	770
Jun. 2003	929	1,045	1,050	1,063	1,061	1,060	
Jun. 2004	1,042	1,141	1,139	1,137	1,132		
Jun. 2005	899	933	944	935			
Jun. 2006	728	760	777				
Jun. 2007	839	885					
Jun. 2008	909						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1807	1.0132	1.0039	0.9974	1.0013	1.0000	
Jun. 2003	1.1249	1.0048	1.0124	0.9981	0.9991		
Jun. 2004	1.0950	0.9982	0.9982	0.9956			
Jun. 2005	1.0378	1.0118	0.9905				
Jun. 2006	1.0440	1.0224					
Jun. 2007	1.0548						
Average of most recent 4 points							
WTD AVG	1.0601	1.0080	1.0013	0.9970	1.0000	1.0000	
STR AVG.	1.0579	1.0093	1.0012	0.9970	1.0002	1.0000	
SELECTED	1.0601	1.0080	1.0013	0.9970	1.0000	1.0000	1.0000
CUM	1.0667	1.0062	0.9982	0.9970	1.0000	1.0000	1.0000
ULT # ENDED	970 2008	891 2007	776 2006	932 2005	1,132 2004	1,060 2003	770 2002

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	5,363,988	5,669,290	5,709,896	5,749,622	5,741,353	5,737,868	5,747,868
Jun. 2003	8,581,559	8,993,346	9,069,868	9,080,450	9,077,053	9,072,828	
Jun. 2004	9,276,116	9,732,375	9,787,963	9,787,919	9,781,352		
Jun. 2005	7,895,173	8,134,533	8,173,418	8,181,011			
Jun. 2006	7,220,730	7,560,664	7,607,471				
Jun. 2007	7,993,182	8,306,597					
Jun. 2008	9,479,991						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0569	1.0072	1.0070	0.9986	0.9994	1.0017	
Jun. 2003	1.0480	1.0085	1.0012	0.9996	0.9995		
Jun. 2004	1.0492	1.0057	1.0000	0.9993			
Jun. 2005	1.0303	1.0048	1.0009				
Jun. 2006	1.0471	1.0062					
Jun. 2007	1.0392						
Average of most recent 4 points							
WTD AVG.	1.0417	1.0063	1.0018	0.9993	0.9995	1.0017	
STR AVG.	1.0414	1.0063	1.0023	0.9992	0.9995	1.0017	
H-L	1.0431	1.0060	1.0010	0.9993	NA	NA	
SELECTED	1.0417	1.0063	1.0018	0.9993	1.0000	1.0000	1.0000
CUM	1.0493	1.0074	1.0010	0.9993	1.0000	1.0000	1.0000
ULT \$ ENDED	9,947,540 2008	8,367,727 2007	7,615,270 2006	8,174,951 2005	9,781,352 2004	9,072,828 2003	5,747,868 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	2,405	2,581	2,587	2,591	2,590	2,589	2,590
Jun. 2003	3,642	3,826	3,839	3,841	3,840	3,839	
Jun. 2004	4,021	4,203	4,223	4,227	4,227		
Jun. 2005	3,287	3,416	3,425	3,425			
Jun. 2006	2,807	2,939	2,939				
Jun. 2007	3,074	3,170					
Jun. 2008	3,694						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0732	1.0023	1.0015	0.9996	0.9996	1.0004	
Jun. 2003	1.0505	1.0034	1.0005	0.9997	0.9997		
Jun. 2004	1.0453	1.0048	1.0009	1.0000			
Jun. 2005	1.0392	1.0026	1.0000				
Jun. 2006	1.0470	1.0000					
Jun. 2007	1.0312						
Average of most recent 4 points							
WTD AVG	1.0409	1.0029	1.0007	0.9998	0.9997	1.0004	
STR AVG.	1.0407	1.0027	1.0008	0.9998	0.9997	1.0004	
SELECTED	1.0409	1.0029	1.0007	1.0000	1.0000	1.0000	1.0000
CUM	1.0446	1.0036	1.0007	1.0000	1.0000	1.0000	1.0000
ULT # ENDED	3,859 2008	3,182 2007	2,941 2006	3,425 2005	4,227 2004	3,839 2003	2,590 2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
MEDICAL PAYMENTS

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	775,646	715,416	684,493	653,376	616,026	611,579	599,555
Jun. 2003	1,206,347	1,219,110	1,241,033	1,212,599	1,195,798	1,191,485	
Jun. 2004	1,703,259	1,562,721	1,506,564	1,460,465	1,435,368		
Jun. 2005	1,243,662	1,118,728	1,094,677	1,055,068			
Jun. 2006	1,113,015	1,047,537	1,001,256				
Jun. 2007	1,369,174	1,208,782					
Jun. 2008	1,629,321						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	0.9223	0.9568	0.9545	0.9428	0.9928	0.9803	
Jun. 2003	1.0106	1.0180	0.9771	0.9861	0.9964		
Jun. 2004	0.9175	0.9641	0.9694	0.9828			
Jun. 2005	0.8995	0.9785	0.9638				
Jun. 2006	0.9412	0.9558					
Jun. 2007	0.8829						
Average of most recent 4 points							
WTD AVG.	0.9095	0.9789	0.9679	0.9762	0.9952	0.9803	
STR AVG.	0.9103	0.9791	0.9662	0.9706	0.9946	0.9803	
H-L	0.9085	0.9713	0.9666	0.9828	NA	NA	
SELECTED	0.9095	0.9789	0.9679	0.9762	1.0000	1.0000	1.0000
CUM	0.8412	0.9249	0.9449	0.9762	1.0000	1.0000	1.0000
ULT \$	1,370,554	1,117,984	946,039	1,029,933	1,435,368	1,191,485	599,555
ENDED	2008	2007	2006	2005	2004	2003	2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	407	417	424	424	423	423	423
Jun. 2003	570	613	622	626	626	626	
Jun. 2004	671	714	726	724	723		
Jun. 2005	583	630	636	636			
Jun. 2006	486	515	520				
Jun. 2007	558	587					
Jun. 2008	661						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0246	1.0168	1.0000	0.9976	1.0000	1.0000	
Jun. 2003	1.0754	1.0147	1.0064	1.0000	1.0000		
Jun. 2004	1.0641	1.0168	0.9972	0.9986			
Jun. 2005	1.0806	1.0095	1.0000				
Jun. 2006	1.0597	1.0097					
Jun. 2007	1.0520						
Average of most recent 4 points							
WTD AVG	1.0644	1.0129	1.0008	0.9989	1.0000	1.0000	
STR AVG.	1.0641	1.0127	1.0009	0.9988	1.0000	1.0000	
SELECTED	1.0644	1.0129	1.0008	0.9989	1.0000	1.0000	1.0000
CUM	1.0779	1.0126	0.9997	0.9989	1.0000	1.0000	1.0000
ULT #	712	594	520	635	723	626	423
ENDED	2008	2007	2006	2005	2004	2003	2002

STATE AUTO INSURANCE COMPANIES

PRIVATE PASSENGER AUTOMOBILE

TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
UNINSURED & UNDERINSURED MOTORIST COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	2,017,113	2,489,636	2,832,244	3,182,004	3,222,298	3,190,318	3,202,443
Jun. 2003	2,293,232	3,027,476	3,755,496	4,078,458	4,226,904	4,224,872	
Jun. 2004	2,973,549	4,526,245	5,966,164	5,890,777	5,712,498		
Jun. 2005	1,348,244	1,532,086	2,626,047	2,384,956			
Jun. 2006	2,230,419	2,865,243	2,977,564				
Jun. 2007	2,353,068	3,315,157					
Jun. 2008	2,559,531						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.2343	1.1376	1.1235	1.0127	0.9901	1.0038	
Jun. 2003	1.3202	1.2405	1.0860	1.0364	0.9995		
Jun. 2004	1.5222	1.3181	0.9874	0.9697			
Jun. 2005	1.1364	1.7140	0.9082				
Jun. 2006	1.2846	1.0392					
Jun. 2007	1.4089						
Average of most recent 4 points							
WTD AVG.	1.3743	1.2823	1.0235	1.0008	0.9954	1.0038	
STR AVG.	1.3380	1.3280	1.0263	1.0063	0.9948	1.0038	
H-L	1.3467	1.2793	1.0367	1.0127	NA	NA	
SELECTED	1.3467	1.2793	1.0367	1.0008	1.0000	1.0000	1.0000
CUM	1.7875	1.3273	1.0375	1.0008	1.0000	1.0000	1.0000
ULT \$	4,575,173	4,400,139	3,089,239	2,386,853	5,712,498	4,224,872	3,202,443
ENDED	2008	2007	2006	2005	2004	2003	2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	194	221	237	240	235	237	237
Jun. 2003	279	331	347	347	340	336	
Jun. 2004	340	396	421	418	418		
Jun. 2005	279	324	351	341			
Jun. 2006	313	352	359				
Jun. 2007	315	369					
Jun. 2008	395						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1392	1.0724	1.0127	0.9792	1.0085	1.0000	
Jun. 2003	1.1864	1.0483	1.0000	0.9798	0.9882		
Jun. 2004	1.1647	1.0631	0.9929	1.0000			
Jun. 2005	1.1613	1.0833	0.9715				
Jun. 2006	1.1246	1.0199					
Jun. 2007	1.1714						
Average of most recent 4 points							
WTD AVG	1.1556	1.0535	0.9926	0.9881	0.9965	1.0000	
STR AVG.	1.1555	1.0537	0.9943	0.9863	0.9984	1.0000	
SELECTED	1.1556	1.0535	0.9926	0.9881	0.9965	1.0000	1.0000
CUM	1.1898	1.0296	0.9774	0.9846	0.9965	1.0000	1.0000
ULT #	470	380	351	336	417	336	237
ENDED	2008	2007	2006	2005	2004	2003	2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
OTHER THAN COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	4,475,484	4,979,070	4,983,781	4,985,432	4,986,033	4,986,033	4,986,033
Jun. 2003	6,341,088	7,006,271	7,022,806	7,023,144	7,021,693	7,020,873	
Jun. 2004	7,131,520	7,640,187	7,540,426	7,549,364	7,555,382		
Jun. 2005	5,108,408	5,408,760	5,435,103	5,439,497			
Jun. 2006	5,344,025	5,739,257	5,745,893				
Jun. 2007	5,552,616	5,926,198					
Jun. 2008	7,311,992						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1125	1.0009	1.0003	1.0001	1.0000	1.0000	
Jun. 2003	1.1049	1.0024	1.0000	0.9998	0.9999		
Jun. 2004	1.0713	0.9869	1.0012	1.0008			
Jun. 2005	1.0588	1.0049	1.0008				
Jun. 2006	1.0740	1.0012					
Jun. 2007	1.0673						
Average of most recent 4 points							
WTD AVG.	1.0682	0.9981	1.0006	1.0003	0.9999	1.0000	
STR AVG.	1.0678	0.9988	1.0006	1.0002	0.9999	1.0000	
H-L	1.0693	1.0018	1.0006	1.0001	NA	NA	
SELECTED	1.0682	1.0018	1.0006	1.0000	1.0000	1.0000	1.0000
CUM	1.0707	1.0024	1.0006	1.0000	1.0000	1.0000	1.0000
ULT \$	7,829,175	5,940,258	5,749,417	5,439,497	7,555,382	7,020,873	4,986,033
ENDED	2008	2007	2006	2005	2004	2003	2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	3,794	4,288	4,295	4,299	4,301	4,301	4,301
Jun. 2003	5,627	6,264	6,277	6,281	6,283	6,286	
Jun. 2004	6,402	6,975	6,997	7,000	7,002		
Jun. 2005	4,887	5,325	5,343	5,346			
Jun. 2006	4,087	4,430	4,438				
Jun. 2007	4,204	4,515					
Jun. 2008	5,576						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1302	1.0016	1.0009	1.0005	1.0000	1.0000	
Jun. 2003	1.1132	1.0021	1.0006	1.0003	1.0005		
Jun. 2004	1.0895	1.0032	1.0004	1.0003			
Jun. 2005	1.0896	1.0034	1.0006				
Jun. 2006	1.0839	1.0018					
Jun. 2007	1.0740						
Average of most recent 4 points							
WTD AVG	1.0850	1.0027	1.0006	1.0003	1.0003	1.0000	
STR AVG.	1.0843	1.0026	1.0006	1.0004	1.0002	1.0000	
SELECTED	1.0850	1.0027	1.0006	1.0003	1.0003	1.0000	1.0000
CUM	1.0893	1.0039	1.0012	1.0006	1.0003	1.0000	1.0000
ULT #	6,074	4,533	4,443	5,349	7,004	6,286	4,301
ENDED	2008	2007	2006	2005	2004	2003	2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
TWO YEARS OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	8,587,917	8,461,554	8,386,213	8,375,466	8,367,912	8,354,326	8,348,622
Jun. 2003	13,627,341	12,805,345	12,718,314	12,644,388	12,571,590	12,561,422	
Jun. 2004	15,591,921	14,558,064	14,453,133	14,376,524	14,342,402		
Jun. 2005	12,863,783	12,090,651	11,989,577	11,971,050			
Jun. 2006	10,654,172	10,041,185	9,960,246				
Jun. 2007	12,649,407	11,724,792					
Jun. 2008	15,472,665						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	0.9853	0.9911	0.9987	0.9991	0.9984	0.9993	
Jun. 2003	0.9397	0.9932	0.9942	0.9942	0.9992		
Jun. 2004	0.9337	0.9928	0.9947	0.9976			
Jun. 2005	0.9399	0.9916	0.9985				
Jun. 2006	0.9425	0.9919					
Jun. 2007	0.9269						
Average of most recent 4 points							
WTD AVG.	0.9354	0.9924	0.9962	0.9968	0.9989	0.9993	
STR AVG.	0.9357	0.9924	0.9965	0.9970	0.9988	0.9993	
H-L	0.9368	0.9924	0.9966	0.9976	NA	NA	
SELECTED	0.9354	0.9924	0.9962	0.9968	0.9989	1.0000	1.0000
CUM	0.9208	0.9844	0.9919	0.9956	0.9989	1.0000	1.0000
ULT \$ ENDED	14,246,721 2008	11,541,599 2007	9,879,269 2006	11,918,798 2005	14,326,131 2004	12,561,422 2003	8,348,622 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	2,608	2,672	2,682	2,684	2,684	2,684	2,685
Jun. 2003	4,481	4,578	4,592	4,594	4,598	4,600	
Jun. 2004	5,455	5,577	5,587	5,589	5,589		
Jun. 2005	4,758	4,902	4,903	4,907			
Jun. 2006	4,028	4,137	4,141				
Jun. 2007	4,550	4,611					
Jun. 2008	5,672						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0245	1.0037	1.0007	1.0000	1.0000	1.0004	
Jun. 2003	1.0216	1.0031	1.0004	1.0009	1.0004		
Jun. 2004	1.0224	1.0018	1.0004	1.0000			
Jun. 2005	1.0303	1.0002	1.0008				
Jun. 2006	1.0271	1.0010					
Jun. 2007	1.0134						
Average of most recent 4 points							
WTD AVG	1.0232	1.0015	1.0006	1.0003	1.0003	1.0004	
STR AVG.	1.0233	1.0015	1.0006	1.0003	1.0002	1.0004	
SELECTED	1.0232	1.0015	1.0006	1.0003	1.0003	1.0000	1.0000
CUM	1.0259	1.0027	1.0011	1.0006	1.0003	1.0000	1.0000
ULT # ENDED	5,819 2008	4,623 2007	4,146 2006	4,910 2005	5,591 2004	4,600 2003	2,685 2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
BODILY INJURY & SINGLE LIMIT BI COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	3,662,756	4,216,006	4,822,641	4,733,093	4,833,329	4,819,565	4,828,709
Jun. 2003	5,021,065	4,172,905	4,438,961	4,876,675	4,859,866	4,862,554	
Jun. 2004	3,854,122	4,742,431	5,134,518	5,600,037	5,315,018		
Jun. 2005	2,746,367	2,905,702	3,299,587	3,490,987			
Jun. 2006	4,225,300	4,765,247	5,443,104				
Jun. 2007	4,099,828	3,717,134					
Jun. 2008	5,005,811						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1510	1.1439	0.9814	1.0212	0.9972	1.0019	
Jun. 2003	0.8311	1.0638	1.0986	0.9966	1.0006		
Jun. 2004	1.2305	1.0827	1.0907	0.9491			
Jun. 2005	1.0580	1.1356	1.0580				
Jun. 2006	1.1278	1.1423					
Jun. 2007	0.9067						
Average of most recent 4 points							
WTD AVG.	1.0807	1.1043	1.0568	0.9867	0.9989	1.0019	
STR AVG.	1.0807	1.1061	1.0572	0.9889	0.9989	1.0019	
H-L	1.0929	1.1091	1.0743	0.9966	NA	NA	
SELECTED	1.0929	1.1179	1.0743	0.9867	0.9989	1.0000	1.0000
CUM	1.2937	1.1838	1.0589	0.9856	0.9989	1.0000	1.0000
ULT \$ ENDED	6,476,151 2008	4,400,168 2007	5,763,624 2006	3,440,781 2005	5,308,945 2004	4,862,554 2003	4,828,709 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	306	361	370	368	368	370	369
Jun. 2003	386	439	441	451	448	446	
Jun. 2004	334	399	400	406	404		
Jun. 2005	247	260	254	255			
Jun. 2006	268	300	310				
Jun. 2007	297	331					
Jun. 2008	371						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1797	1.0249	0.9946	1.0000	1.0054	0.9973	
Jun. 2003	1.1373	1.0046	1.0227	0.9933	0.9955		
Jun. 2004	1.1946	1.0025	1.0150	0.9951			
Jun. 2005	1.0526	0.9769	1.0039				
Jun. 2006	1.1194	1.0333					
Jun. 2007	1.1145						
Average of most recent 4 points							
WTD AVG	1.1257	1.0050	1.0102	0.9959	1.0000	0.9973	
STR AVG.	1.1203	1.0043	1.0091	0.9961	1.0005	0.9973	
SELECTED	1.1257	1.0050	1.0102	0.9959	1.0000	1.0000	1.0000
CUM	1.1382	1.0112	1.0061	0.9959	1.0000	1.0000	1.0000
ULT # ENDED	422 2008	335 2007	312 2006	254 2005	404 2004	446 2003	369 2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
PROPERTY DAMAGE & SINGLE LIMIT PD COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	2,578,007	2,788,926	2,815,831	2,841,257	2,844,371	2,840,886	2,840,886
Jun. 2003	3,648,580	3,840,897	3,887,119	3,888,463	3,885,066	3,883,206	
Jun. 2004	2,999,765	3,269,825	3,287,402	3,287,826	3,288,599		
Jun. 2005	2,556,611	2,707,582	2,727,124	2,729,656			
Jun. 2006	2,668,338	2,885,896	2,901,005				
Jun. 2007	3,198,172	3,348,180					
Jun. 2008	3,880,104						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0818	1.0096	1.0090	1.0011	0.9988	1.0000	
Jun. 2003	1.0527	1.0120	1.0003	0.9991	0.9995		
Jun. 2004	1.0900	1.0054	1.0001	1.0002			
Jun. 2005	1.0591	1.0072	1.0009				
Jun. 2006	1.0815	1.0052					
Jun. 2007	1.0469						
Average of most recent 4 points							
WTD AVG.	1.0690	1.0077	1.0023	1.0000	0.9992	1.0000	
STR AVG.	1.0694	1.0075	1.0026	1.0002	0.9991	1.0000	
H-L	1.0703	1.0063	1.0006	1.0002	NA	NA	
SELECTED	1.0690	1.0077	1.0006	1.0000	0.9992	1.0000	1.0000
CUM	1.0772	1.0076	0.9999	0.9993	0.9992	1.0000	1.0000
ULT \$	4,179,663	3,373,759	2,900,689	2,727,621	3,285,987	3,883,206	2,840,886
ENDED	2008	2007	2006	2005	2004	2003	2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	1,099	1,217	1,218	1,221	1,223	1,222	1,222
Jun. 2003	1,476	1,562	1,574	1,574	1,573	1,573	
Jun. 2004	1,286	1,382	1,390	1,392	1,393		
Jun. 2005	969	1,030	1,035	1,036			
Jun. 2006	1,016	1,083	1,087				
Jun. 2007	1,186	1,241					
Jun. 2008	1,534						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1074	1.0008	1.0025	1.0016	0.9992	1.0000	
Jun. 2003	1.0583	1.0077	1.0000	0.9994	1.0000		
Jun. 2004	1.0747	1.0058	1.0014	1.0007			
Jun. 2005	1.0630	1.0049	1.0010				
Jun. 2006	1.0659	1.0037					
Jun. 2007	1.0464						
Average of most recent 4 points							
WTD AVG	1.0626	1.0057	1.0012	1.0005	0.9996	1.0000	
STR AVG.	1.0625	1.0055	1.0012	1.0006	0.9996	1.0000	
SELECTED	1.0626	1.0057	1.0012	1.0005	1.0000	1.0000	1.0000
CUM	1.0704	1.0074	1.0016	1.0005	1.0000	1.0000	1.0000
ULT #	1,642	1,250	1,089	1,036	1,393	1,573	1,222
ENDED	2008	2007	2006	2005	2004	2003	2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
MEDICAL PAYMENTS

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	318,118	301,551	294,263	284,061	268,052	265,239	265,239
Jun. 2003	429,193	498,221	531,234	512,496	499,029	496,899	
Jun. 2004	585,629	596,186	572,234	544,931	527,916		
Jun. 2005	440,915	358,102	317,803	307,398			
Jun. 2006	468,701	457,790	411,955				
Jun. 2007	522,100	474,102					
Jun. 2008	627,154						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	0.9479	0.9758	0.9653	0.9436	0.9895	1.0000	
Jun. 2003	1.1608	1.0663	0.9647	0.9737	0.9957		
Jun. 2004	1.0180	0.9598	0.9523	0.9688			
Jun. 2005	0.8122	0.8875	0.9673				
Jun. 2006	0.9767	0.8999					
Jun. 2007	0.9081						
Average of most recent 4 points							
WTD AVG.	0.9350	0.9597	0.9612	0.9653	0.9936	1.0000	
STR AVG.	0.9287	0.9534	0.9624	0.9620	0.9926	1.0000	
H-L	0.9424	0.9299	0.9650	0.9688	NA	NA	
SELECTED	0.9424	0.9597	0.9612	0.9653	0.9936	1.0000	1.0000
CUM	0.8337	0.8847	0.9219	0.9591	0.9936	1.0000	1.0000
ULT \$ ENDED	522,862 2008	419,423 2007	379,765 2006	294,833 2005	524,514 2004	496,899 2003	265,239 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	177	188	191	191	191	191	191
Jun. 2003	205	225	227	226	226	226	
Jun. 2004	232	259	265	263	261		
Jun. 2005	186	202	205	205			
Jun. 2006	200	208	211				
Jun. 2007	230	249					
Jun. 2008	257						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0621	1.0160	1.0000	1.0000	1.0000	1.0000	
Jun. 2003	1.0976	1.0089	0.9956	1.0000	1.0000		
Jun. 2004	1.1164	1.0232	0.9925	0.9924			
Jun. 2005	1.0860	1.0149	1.0000				
Jun. 2006	1.0400	1.0144					
Jun. 2007	1.0826						
Average of most recent 4 points							
WTD AVG	1.0825	1.0157	0.9966	0.9971	1.0000	1.0000	
STR AVG.	1.0813	1.0153	0.9970	0.9975	1.0000	1.0000	
SELECTED	1.0825	1.0157	0.9966	0.9971	1.0000	1.0000	1.0000
CUM	1.0926	1.0093	0.9937	0.9971	1.0000	1.0000	1.0000
ULT # ENDED	281 2008	251 2007	210 2006	204 2005	261 2004	226 2003	191 2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
UNINSURED & UNDERINSURED MOTORIST COVERAGE

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	953,525	883,910	1,068,461	1,073,566	1,116,720	1,092,534	1,113,445
Jun. 2003	919,499	1,294,555	1,467,572	1,620,673	1,613,061	1,601,548	
Jun. 2004	819,338	1,284,375	1,810,830	1,700,575	1,605,733		
Jun. 2005	547,479	579,308	856,332	751,347			
Jun. 2006	819,774	1,051,581	1,041,847				
Jun. 2007	827,059	1,626,525					
Jun. 2008	838,999						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	0.9270	1.2088	1.0048	1.0402	0.9783	1.0191	
Jun. 2003	1.4079	1.1337	1.1043	0.9953	0.9929		
Jun. 2004	1.5676	1.4099	0.9391	0.9442			
Jun. 2005	1.0581	1.4782	0.8774				
Jun. 2006	1.2828	0.9907					
Jun. 2007	1.9666						
Average of most recent 4 points							
WTD AVG.	1.5071	1.2296	0.9890	0.9865	0.9869	1.0191	
STR AVG.	1.4688	1.2531	0.9814	0.9932	0.9856	1.0191	
H-L	1.4252	1.2718	0.9719	0.9953	NA	NA	
SELECTED	1.4252	1.2718	0.9719	0.9865	0.9869	1.0000	1.0000
CUM	1.7151	1.2035	0.9463	0.9736	0.9869	1.0000	1.0000
ULT \$ ENDED	1,439,007 2008	1,957,468 2007	985,891 2006	731,515 2005	1,584,734 2004	1,601,548 2003	1,113,445 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	87	102	111	111	109	111	112
Jun. 2003	115	138	139	142	138	136	
Jun. 2004	131	156	162	161	160		
Jun. 2005	94	111	118	116			
Jun. 2006	119	143	144				
Jun. 2007	120	145					
Jun. 2008	141						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1724	1.0882	1.0000	0.9820	1.0183	1.0090	
Jun. 2003	1.2000	1.0072	1.0216	0.9718	0.9855		
Jun. 2004	1.1908	1.0385	0.9938	0.9938			
Jun. 2005	1.1809	1.0631	0.9831				
Jun. 2006	1.2017	1.0070					
Jun. 2007	1.2083						
Average of most recent 4 points							
WTD AVG	1.1961	1.0274	1.0000	0.9831	1.0000	1.0090	
STR AVG.	1.1954	1.0289	0.9996	0.9825	1.0019	1.0090	
SELECTED	1.1961	1.0274	1.0000	0.9831	1.0000	1.0000	1.0000
CUM	1.2081	1.0100	0.9831	0.9831	1.0000	1.0000	1.0000
ULT # ENDED	170 2008	146 2007	142 2006	114 2005	160 2004	136 2003	112 2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
OTHER THAN COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	2,125,224	2,484,920	2,490,597	2,490,192	2,490,192	2,490,192	2,490,192
Jun. 2003	2,654,208	3,048,632	3,052,811	3,053,547	3,053,842	3,054,094	
Jun. 2004	2,276,090	2,522,409	2,531,776	2,540,302	2,551,997		
Jun. 2005	1,466,577	1,591,192	1,605,772	1,610,066			
Jun. 2006	2,020,787	2,225,408	2,230,569				
Jun. 2007	2,018,260	2,204,958					
Jun. 2008	2,979,930						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1693	1.0023	0.9998	1.0000	1.0000	1.0000	
Jun. 2003	1.1486	1.0014	1.0002	1.0001	1.0001		
Jun. 2004	1.1082	1.0037	1.0034	1.0046			
Jun. 2005	1.0850	1.0092	1.0027				
Jun. 2006	1.1013	1.0023					
Jun. 2007	1.0925						
Average of most recent 4 points							
WTD AVG.	1.0980	1.0035	1.0014	1.0015	1.0000	1.0000	
STR AVG.	1.0967	1.0041	1.0015	1.0016	1.0000	1.0000	
H-L	1.0969	1.0030	1.0015	1.0001	NA	NA	
SELECTED	1.0980	1.0035	1.0014	1.0015	1.0000	1.0000	1.0000
CUM	1.1050	1.0064	1.0029	1.0015	1.0000	1.0000	1.0000
ULT \$	3,292,916	2,219,170	2,237,014	1,612,527	2,552,114	3,054,094	2,490,192
ENDED	2008	2007	2006	2005	2004	2003	2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	1,724	2,065	2,069	2,070	2,070	2,070	2,070
Jun. 2003	2,149	2,507	2,513	2,515	2,516	2,518	
Jun. 2004	1,921	2,171	2,181	2,182	2,184		
Jun. 2005	1,258	1,408	1,416	1,419			
Jun. 2006	1,464	1,613	1,615				
Jun. 2007	1,465	1,629					
Jun. 2008	2,279						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.1978	1.0019	1.0005	1.0000	1.0000	1.0000	
Jun. 2003	1.1666	1.0024	1.0008	1.0004	1.0008		
Jun. 2004	1.1301	1.0046	1.0005	1.0009			
Jun. 2005	1.1192	1.0057	1.0021				
Jun. 2006	1.1018	1.0012					
Jun. 2007	1.1119						
Average of most recent 4 points							
WTD AVG	1.1167	1.0034	1.0009	1.0004	1.0004	1.0000	
STR AVG.	1.1158	1.0035	1.0010	1.0004	1.0004	1.0000	
SELECTED	1.1167	1.0034	1.0009	1.0004	1.0004	1.0000	1.0000
CUM	1.1224	1.0051	1.0017	1.0009	1.0004	1.0000	1.0000
ULT #	2,558	1,637	1,618	1,420	2,185	2,518	2,070
ENDED	2008	2007	2006	2005	2004	2003	2002

STATE AUTO INSURANCE COMPANIES
PRIVATE PASSENGER AUTOMOBILE
ONE YEAR OF NEW BUSINESS ONLY

ALL STATES (AL, AR, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MS, MO, NC, ND, OH, PA, SC, SD, TN, UT, VA, WV, WI)
COLLISION

INCURRED LOSS AND ALAE DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	4,022,491	4,081,233	4,043,865	4,044,760	4,045,781	4,036,842	4,033,117
Jun. 2003	5,607,333	5,270,016	5,273,503	5,254,295	5,250,682	5,247,536	
Jun. 2004	5,733,281	5,258,404	5,223,887	5,179,430	5,164,170		
Jun. 2005	4,031,957	3,819,363	3,791,105	3,790,284			
Jun. 2006	4,029,304	3,661,096	3,614,644				
Jun. 2007	5,215,798	4,789,111					
Jun. 2008	6,639,631						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0146	0.9908	1.0002	1.0003	0.9978	0.9991	
Jun. 2003	0.9398	1.0007	0.9964	0.9993	0.9994		
Jun. 2004	0.9172	0.9934	0.9915	0.9971			
Jun. 2005	0.9473	0.9926	0.9998				
Jun. 2006	0.9086	0.9873					
Jun. 2007	0.9182						
Average of most recent 4 points							
WTD AVG.	0.9220	0.9941	0.9965	0.9988	0.9987	0.9991	
STR AVG.	0.9228	0.9935	0.9970	0.9989	0.9986	0.9991	
H-L	0.9177	0.9930	0.9981	0.9993	NA	NA	
SELECTED	0.9220	0.9941	0.9965	0.9988	0.9987	1.0000	1.0000
CUM	0.9111	0.9882	0.9940	0.9975	0.9987	1.0000	1.0000
ULT \$ ENDED	6,049,486 2008	4,732,467 2007	3,592,988 2006	3,780,689 2005	5,157,457 2004	5,247,536 2003	4,033,117 2002

INCURRED COUNT DEVELOPMENT

YEAR-END	AGE OF DEVELOPMENT						
	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS
Jun. 2002	1,210	1,247	1,256	1,257	1,257	1,257	1,258
Jun. 2003	1,785	1,838	1,846	1,847	1,849	1,851	
Jun. 2004	1,860	1,899	1,902	1,905	1,906		
Jun. 2005	1,418	1,485	1,480	1,483			
Jun. 2006	1,453	1,508	1,509				
Jun. 2007	1,793	1,823					
Jun. 2008	2,314						
YEAR-END	AGE - TO - AGE DEVELOPMENT FACTORS						
	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	TAIL FACTOR
Jun. 2002	1.0306	1.0072	1.0008	1.0000	1.0000	1.0008	
Jun. 2003	1.0297	1.0044	1.0005	1.0011	1.0011		
Jun. 2004	1.0210	1.0016	1.0016	1.0005			
Jun. 2005	1.0472	0.9966	1.0020				
Jun. 2006	1.0379	1.0007					
Jun. 2007	1.0167						
Average of most recent 4 points							
WTD AVG	1.0293	1.0010	1.0012	1.0006	1.0006	1.0008	
STR AVG.	1.0307	1.0008	1.0012	1.0005	1.0005	1.0008	
SELECTED	1.0293	1.0010	1.0012	1.0006	1.0006	1.0000	1.0000
CUM	1.0329	1.0035	1.0025	1.0012	1.0006	1.0000	1.0000
ULT # ENDED	2,390 2008	1,829 2007	1,513 2006	1,485 2005	1,907 2004	1,851 2003	1,258 2002

STATE AUTOMOBILE INSURANCE COMPANIES
ANNUAL TRENDS SELECTED BY COVERAGE
ARKANSAS

		<u>Bodily Injury</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
4th Qtr. 2008	State Auto - AR (B/L, \$10,000)	9.0%	-5.9%	2.6%	0.154	-2.9%	10.3%	7.1%	0.154	4.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)	9.6%	-6.1%	2.9%	0.966	1.4%	-4.7%	-3.4%	0.966	
1st Qtr. 2008	ISO - AR (T/L)	2.6%	-10.2%	-7.9%	0.423	-3.0%	-5.7%	-8.5%	0.423	
1st Qtr. 2008	ISO - South Region (T/L)	0.0%	-2.8%	-2.8%	1.000	1.7%	-4.5%	-2.9%	1.000	
4th Qtr. 2008	State Auto - CW Tort (B/L, \$10,000)	3.9%	-3.7%	0.1%	0.599	2.5%	-6.6%	-4.2%	0.599	
CRED. WEIGHTED TRENDS		6.6%	-7.8%	-1.7%		-1.1%	-2.8%	-3.9%		

		<u>Property Damage</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
4th Qtr. 2008	State Auto - AR (B/L, \$10,000)	8.7%	2.7%	11.6%	0.284	3.0%	1.3%	4.3%	0.284	3.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)	1.8%	-3.6%	-1.8%	1.000	2.3%	-1.9%	0.4%	1.000	
1st Qtr. 2008	ISO - AR (T/L)	-5.8%	2.3%	-3.6%	0.745	1.3%	-0.1%	1.2%	0.745	
1st Qtr. 2008	ISO - South Region (T/L)	1.3%	-0.8%	0.5%	1.000	3.3%	-2.4%	0.8%	1.000	
4th Qtr. 2008	State Auto - CW (B/L, \$10,000)	0.6%	-0.2%	0.4%	1.000	1.2%	0.5%	1.7%	1.000	
CRED. WEIGHTED TRENDS		-1.7%	2.4%	0.7%		1.8%	0.3%	2.1%		

		<u>Medical Payments</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (T/L or B/L)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
4th Qtr. 2008	State Auto - AR (T/L)	11.4%	-11.6%	-1.5%	0.112	16.9%	-13.0%	1.8%	0.112	3.6%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (T/L)									
1st Qtr. 2008	ISO - AR (T/L)	-3.0%	-0.8%	-3.8%	0.327	6.7%	-7.5%	-1.3%	0.327	
1st Qtr. 2008	ISO - South Region (T/L)	5.9%	-5.5%	0.1%	1.000	2.7%	-5.1%	-2.5%	1.000	
4th Qtr. 2008	State Auto - CW (T/L)	2.8%	-1.6%	1.2%	0.540	2.2%	-0.8%	1.4%	0.540	
CRED. WEIGHTED TRENDS		3.6%	-4.6%	-1.2%		5.6%	-6.8%	-1.5%		

		<u>Comprehensive (Excl Cat Losses)</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (Avg. Ded./Catastrophes)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
4th Qtr. 2008	State Auto - AR (All Ded., excl. Cats.)	23.4%	3.8%	28.1%	0.335	10.6%	-8.3%	1.5%	0.335	3.7%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (All Ded., excl. Cats.)	52.5%	30.8%	99.5%	1.000	17.1%	-6.8%	9.1%	1.000	
1st Qtr. 2008	ISO - AR (\$100 Ded., excl. Cats.)	4.4%	-1.0%	3.4%	0.629	6.4%	-1.0%	5.3%	0.629	
1st Qtr. 2008	ISO - South Region (\$100 Ded., excl. Cats.)	2.4%	-1.7%	0.7%	1.000	3.9%	-2.6%	1.2%	1.000	
4th Qtr. 2008	State Auto - CW (T/L)	2.9%	0.1%	3.1%	1.000	5.6%	-1.2%	4.3%	1.000	
CRED. WEIGHTED TRENDS		12.5%	1.8%	14.5%		8.2%	-3.6%	4.3%		

		<u>Collision</u>								Selected Net Trend
		Based on Latest 6 Quarters				Based on Latest 12 Quarters				
DATA ENDING	SOURCE OF DATA (Avg. Ded.)	SEV	FREQ	PP	CRED	SEV	FREQ	PP	CRED	
4th Qtr. 2008	State Auto - AR (All Ded.)	4.8%	2.0%	6.8%	0.279	3.5%	2.8%	6.5%	0.279	0.0%
3rd Qtr. 2008	ISO/NAII Fast Track - AR (All Ded.)	3.5%	-1.4%	2.0%	1.000	1.8%	-0.4%	1.4%	1.000	
1st Qtr. 2008	ISO - AR (\$500 Ded.)	1.3%	3.9%	5.3%	0.938	1.6%	0.2%	1.8%	0.938	
1st Qtr. 2008	ISO - South Region (\$500 Ded.)	-1.3%	1.0%	-0.3%	1.000	0.4%	0.4%	0.8%	1.000	
4th Qtr. 2008	State Auto - CW (T/L)	1.2%	2.8%	4.1%	1.000	0.1%	3.2%	3.3%	1.000	
CRED. WEIGHTED TRENDS		2.3%	3.4%	5.7%		2.1%	0.9%	3.1%		

* 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 Insurance Companies
Private Passenger Auto
Unallocated Loss Adjustment Expense

Liability							
(000 omitted)	2003	2004	2005	2006	2007	Total	Selected
Direct Losses Inc.	165,755	150,131	159,912	138,132	141,121	755,051	
Direct Alloc. LAE Inc.	6,036	5,254	8,960	5,829	10,278	36,357	
Direct Unalloc. LAE Inc.	18,224	16,793	17,124	15,205	17,084	84,430	
Unallocated Factor	1.106	1.108	1.101	1.106	1.113	1.107	1.105

Physical Damage							
(000 omitted)	2003	2004	2005	2006	2007	Total	Selected
Direct Losses Inc.	103,357	92,856	87,619	89,307	92,262	465,401	
Direct Alloc. LAE Inc.	1,470	2,372	2,434	2,801	2,717	11,795	
Direct Unalloc. LAE Inc.	11,904	13,080	13,182	13,196	14,841	66,204	
Unallocated Factor	1.114	1.137	1.146	1.143	1.156	1.139	1.145

Exhibit X

State Auto Insurance Companies
 Private Passenger Auto
 Arkansas - CustomFit
 Summary of Impacts
 Annualized Written Premium 12/2008 - 1/2009

Coverage	Written Premium	Base Rates	CustomFit Level	Total Impact	Dollar Impact
Combined Single Limit	675,349	3.0%	0.7%	3.7%	25,272
Bodily Injury	2,937,043	3.0%	2.8%	5.9%	172,438
Property Damage	2,607,507	3.0%	3.0%	6.1%	158,616
Medical Payments*	565,202	0.0%	1.9%	1.9%	10,666
<u>UM/UIM</u>	<u>1,331,724</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0</u>
Liability	8,116,825	2.3%	2.2%	4.5%	366,992
Other Than Collision	1,896,030	3.0%	2.4%	5.4%	102,905
<u>Collision</u>	<u>3,981,628</u>	<u>0.0%</u>	<u>2.4%</u>	<u>2.4%</u>	<u>96,619</u>
Physical Damage	5,877,658	1.0%	2.4%	3.4%	199,524
Statewide	13,994,482	1.7%	2.3%	4.0%	566,516

*Includes Accidental Death and Work Loss

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit
Base Rate Impacts
Annualized Written Premium 12/2008 - 1/2009

Exhibit XI

Territory	Territory Description	CSL		BI		PD		MP		UM		OTC		COL		Statewide	
		Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact	Premium	Impact
1	Little Rock & Pulaski County	137,034	3.0%	256,706	2.6%	223,370	3.3%	50,669	0.0%	94,863	0.0%	128,310	2.2%	326,516	0.0%	1,217,468	1.7%
3	Benton & Washington Cities	43,559	2.9%	172,135	2.8%	147,213	2.7%	41,656	0.0%	88,430	0.0%	115,883	3.2%	220,975	0.0%	829,851	1.6%
5	Cirrenden and Mississippi Cities	4,242	3.3%	37,887	2.9%	39,515	3.3%	8,304	0.0%	17,474	0.0%	37,609	2.5%	59,412	0.0%	204,444	1.7%
6	Faulkner, Lonoke, Grant, Jefferson	125,821	2.5%	275,195	2.7%	230,297	2.8%	59,852	0.0%	128,677	0.0%	150,410	3.6%	359,529	0.0%	1,329,781	1.7%
7	Northeastern Counties	12,364	3.3%	66,357	3.1%	61,530	3.1%	11,968	0.0%	28,435	0.0%	50,664	3.0%	108,306	0.0%	339,624	1.7%
8	Garland County	153,077	3.4%	278,754	3.3%	239,331	3.3%	54,142	0.0%	176,335	0.0%	227,979	3.0%	424,337	0.0%	1,553,956	1.9%
9	Craighead County	4,608	3.2%	46,749	3.1%	44,857	2.9%	9,848	0.0%	23,186	0.0%	31,286	3.1%	61,816	0.0%	222,350	1.7%
10	Crawford & Sebastian Cities	35,634	2.6%	170,437	3.0%	152,370	2.8%	38,371	0.0%	91,617	0.0%	83,365	2.4%	225,117	0.0%	796,911	1.5%
11	Remainder of State	147,955	3.3%	1,349,307	3.1%	1,221,792	3.1%	232,112	0.0%	567,882	0.0%	881,491	3.0%	1,842,755	0.0%	6,243,296	1.8%
16	Saline County	11,055	3.1%	283,516	2.9%	247,232	3.0%	58,280	0.0%	114,824	0.0%	189,031	3.2%	352,865	0.0%	1,256,802	1.8%
		675,349	3.0%	2,937,043	3.0%	2,607,507	3.0%	565,202	0.0%	1,331,724	0.0%	1,896,030	3.0%	3,981,628	0.0%	13,994,482	1.7%

State Auto Insurance Companies
Private Passenger Auto
Arkansas - CustomFit
CustomFit Level Factor Changes
Annualized Written Premium 12/2008 - 1/2009

Exhibit XII

CSL

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	544,305	0.86	0.86	0.0%
B	89,101	0.90	0.93	3.3%
C	3,066	0.95	0.98	3.2%
D	14,824	0.98	1.01	3.1%
E	1,225	1.00	1.03	3.0%
F	0	1.04	1.07	2.9%
G	6,432	1.08	1.13	4.6%
H	13,343	1.11	1.17	5.4%
I	3,053	1.15	1.21	5.2%
J	0	1.20	1.26	5.0%
K	0	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	0	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	0	1.36	1.43	5.1%
P	0	1.40	1.47	5.0%
Q	0	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	675,349			0.7%

BI

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	955,573	0.86	0.86	0.0%
B	780,469	0.90	0.93	3.3%
C	7,771	0.95	0.98	3.2%
D	34,836	0.98	1.01	3.1%
E	23,291	1.00	1.03	3.0%
F	14,585	1.04	1.07	2.9%
G	779,340	1.08	1.13	4.6%
H	17,704	1.11	1.17	5.4%
I	102,406	1.15	1.21	5.2%
J	(678)	1.20	1.26	5.0%
K	30,312	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	8,133	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	1,656	1.36	1.43	5.1%
P	153,996	1.40	1.47	5.0%
Q	27,649	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	2,937,043			2.8%

PD

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	753,161	0.86	0.86	0.0%
B	673,626	0.90	0.93	3.3%
C	6,568	0.95	0.98	3.2%
D	29,522	0.98	1.01	3.1%
E	23,176	1.00	1.03	3.0%
F	13,003	1.04	1.07	2.9%
G	776,261	1.08	1.13	4.6%
H	13,540	1.11	1.17	5.4%
I	99,793	1.15	1.21	5.2%
J	(666)	1.20	1.26	5.0%
K	30,138	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	8,343	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	1,692	1.36	1.43	5.1%
P	151,866	1.40	1.47	5.0%
Q	27,484	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	2,607,507			3.0%

MP

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	208,764	0.86	0.86	0.0%
B	131,288	0.90	0.93	3.3%
C	1,976	0.95	0.98	3.2%
D	6,773	0.98	1.01	3.1%
E	3,922	1.00	1.03	3.0%
F	2,466	1.04	1.07	2.9%
G	89,500	1.08	1.13	4.6%
H	3,683	1.11	1.17	5.4%
I	11,522	1.15	1.21	5.2%
J	(693)	1.20	1.26	5.0%
K	3,192	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	1,100	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	0	1.36	1.43	5.1%
P	10,836	1.40	1.47	5.0%
Q	3,407	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	477,735			2.2%

OTC

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	780,805	0.86	0.86	0.0%
B	503,027	0.90	0.93	3.3%
C	7,727	0.95	0.98	3.2%
D	21,855	0.98	1.01	3.1%
E	14,847	1.00	1.03	3.0%
F	10,958	1.04	1.07	2.9%
G	423,335	1.08	1.13	4.6%
H	11,508	1.11	1.17	5.4%
I	54,319	1.15	1.21	5.2%
J	(1,467)	1.20	1.26	5.0%
K	10,608	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	8,530	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	1,710	1.36	1.43	5.1%
P	32,652	1.40	1.47	5.0%
Q	15,614	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	1,896,030			2.4%

COL

CustomFit Level	Written Premium	Current Factor	Proposed Factor	Impact
A	1,585,189	0.86	0.86	0.0%
B	1,086,899	0.90	0.93	3.3%
C	15,567	0.95	0.98	3.2%
D	43,450	0.98	1.01	3.1%
E	26,892	1.00	1.03	3.0%
F	21,431	1.04	1.07	2.9%
G	895,499	1.08	1.13	4.6%
H	25,898	1.11	1.17	5.4%
I	119,578	1.15	1.21	5.2%
J	(1,662)	1.20	1.26	5.0%
K	27,330	1.24	1.30	4.8%
L	0	1.27	1.33	4.7%
M	15,527	1.30	1.37	5.4%
N	0	1.32	1.39	5.3%
O	3,882	1.36	1.43	5.1%
P	80,940	1.40	1.47	5.0%
Q	35,206	1.43	1.50	4.9%
R	0	1.52	1.60	5.3%
S	0	1.56	1.64	5.1%
T	0	1.72	1.72	0.0%
	3,981,628			2.4%

State Auto Insurance Companies
 Policy Experience By "Prior" BI/CSL Limit
 All CF Levels, All Coverages Excluding UM
 Total Limits Experience, CF only data through 10/31/2008 with losses as of 12/31/2008
 State: All CF States

Prior Limit Group	Adjusted Premium	BI/CSL Ecyrs	Incurred Losses	Incurred Claims	Loss Ratio	Frequency (per 100)	Severity	Credibility	Indicated Rel. Change
1	20,544,400	27,974	14,560,130	5,101	70.9%	18.2347	2,854	1.0000	7.1%
2	27,250,756	45,126	18,604,036	7,064	68.3%	15.6540	2,634	1.0000	3.2%
3	102,678,689	184,219	67,917,818	26,689	66.1%	14.4877	2,545	1.0000	0.0%
	150,473,845	257,319	101,081,984	38,854	67.2%	15.0996	2,602	1.0000	

Group 1: 12.5/25, 15/30, 20/40, 25/50, 30/60, 35, 40, 50, 55, 60, 70, 75
 Group 2: 50/100, 100, 200
 Group 3: 100/300, 250/500, 500/500, 500/1000, 1000/1000, 300/500, 150/300, 300, 500, 1000

Notes:
 --Premiums have been brought on-level for all CF changes.
 --Premiums have been adjusted to reflect all changes to increased limit factors.
 --CF I premiums have been adjusted to reflect the CF level factors A, B, or G based on prior limits only.
 --In IL, MD, and WV the premiums were adjusted to reflect the changes to the CF level table.
 --The CF factors used in all states for this analysis are the original CW factors after the change for violations and number of vehicles.