

SERFF Tracking Number: AAAM-126098700 State: Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange State Tracking Number: #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Filing at a Glance

Company: Automobile Club Inter-Insurance Exchange

Product Name: Private Passenger Auto SERFF Tr Num: AAAM-126098700 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: #651680 \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AR090415XRMXT095 State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Alexa Grissom
Authors: Katina Arras, Dan Wightman, Mary Ellen Schiffer Disposition Date: 05/26/2009
Date Submitted: 04/15/2009 Disposition Status: Filed
Effective Date Requested (New): 08/01/2009 Effective Date (New): 08/01/2009
Effective Date Requested (Renewal): 08/01/2009 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 05/26/2009
State Status Changed: 04/20/2009 Deemer Date:
Corresponding Filing Tracking Number: AAAM-126100383
Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective August 1, 2009 for New Business and Renewals. The revisions are in detail in the Explanatory Memorandum. The required filing fee of \$100.00 has been mailed along with the Serff Filing Fee Transmittal Form.

Also, we deem the information contained in Exhibit A - Tier Structure and Exhibit B - Consumer Insurance (CIS) to be

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proprietary and a company trade secret per Arkansas statute 23-67-409.

Company and Contact

Filing Contact Information

Katina Arras, kaaras@aaamissouri.com
12901 North Forty Drive (314) 523-7350 [Phone]
St. Louis, MO 63141 (314) 523-6940[FAX]

Filing Company Information

Automobile Club Inter-Insurance Exchange CoCode: 15512 State of Domicile: Missouri
12901 North Forty Drive Group Code: Company Type:
St. Louis, MO 63141 Group Name: State ID Number:
(314) 523-7350 ext. 5233[Phone] FEIN Number: 43-6029277

Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
651680	\$100.00	04/15/2009

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/26/2009	05/26/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/14/2009	05/14/2009	Dan Wightman	05/21/2009	05/21/2009
Pending Industry Response	Alexa Grissom	05/04/2009	05/04/2009	Katina Arras	05/06/2009	05/06/2009
Pending Industry Response	Alexa Grissom	04/21/2009	04/21/2009	Katina Arras	04/23/2009	04/23/2009

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Disposition

Disposition Date: 05/26/2009
 Effective Date (New): 08/01/2009
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Automobile Club Inter-Insurance Exchange	0.500%	0.000%	\$1,430	13,221	\$15,530,522	83.900%	-50.500%

SERFF Tracking Number: AAAM-126098700 State: Arkansas
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 Product Name: Private Passenger Auto
 Project Name/Number: /

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	EXPLANATORY MEMORANDUM	Filed	Yes
Supporting Document	ACTUARIAL MEMORANDUM	Filed	Yes
Supporting Document	CONFIDENTIAL - EXHIBIT A - TIER STRUCTURE	Filed	Yes
Supporting Document	CONFIDENTIAL - EXHIBIT B - CONSUMER INSURANCE SCORE (CIS)	Filed	Yes
Supporting Document	EXHIBIT 2 - DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE	Filed	Yes
Supporting Document	EXHIBIT 3 - DEVELOPEMENT OF LOSS TREND FACTORS	Filed	Yes
Supporting Document	EXHIBIT 4 - DEVELOPMENT OF PREMIUM TREND FACTORS	Filed	Yes
Supporting Document	EXHIBIT 5 - DEVELOPMENT OF EXPECTED LOSS RATIO	Filed	Yes
Supporting Document	EXHIBIT 6 - INVESTMENT INCOME	Filed	Yes
Supporting Document	EXHIBIT 7 - DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3	Filed	Yes
Supporting Document	EXHIBIT 8 - DEVELOPMENT OF CAT LOAD IN EXHIBIT 2	Filed	Yes
Supporting Document	Territorial Support	Filed	Yes
Supporting Document	Confidential - UW Tier Structure	Filed	Yes
Supporting Document	Information for 5-14-09 Objection Response	Filed	Yes
Rate	TABLE OF CONTENTS	Filed	Yes
Rate	TIERING	Filed	Yes
Rate	CONSUMER INSURANCE SCORE (CIS)	Filed	Yes
Rate	PRIOR NON-CHARGEABLE LOSSES	Filed	Yes
Rate	PRIOR INSURANCE	Filed	Yes

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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
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 Project Name/Number: /

Rate	PRIOR BODILY INJURY (BI) LIABILITY LIMITS	Filed	Yes
Rate	PRIOR RENTAL COVERAGE	Filed	Yes
Rate	PRIVATE PASSENGER AUTOMOBILE	Filed	Yes
Rate	RECREATIONAL VEHICLE	Filed	Yes
Rate	DRIVER AND USE CLASSIFICATION CODES	Filed	Yes
Rate	MULTIPLE CAR USE FACTOR	Filed	Yes
Rate	TERRITORIES	Filed	Yes
Rate	SYMBOLS	Filed	Yes
Rate	DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE	Filed	Yes
Rate	MINIMUM COMPREHENSIVE PREMIUM	Filed	Yes
Rate	ANTIQUE AND CLASSIC AUTOMOBILES	Filed	Yes
Rate	SPECIAL INTEREST AUTOMOBILES	Filed	Yes
Rate	CUSTOMIZED EQUIPMENT/AUTO	Filed	Yes
Rate	CAMPER SHELL OR CAMPER BODY	Filed	Yes
Rate	PRIVATE PASSENGER TRAILERS	Filed	Yes
Rate	LOAN/LEASE VALUE ENDORSEMENT	Filed	Yes
Rate	REPLACEMENT COST AUTO ENDORSEMENT	Filed	Yes
Rate	CO-RESIDENTS	Filed	Yes
Rate	ONE DRIVER, MORE THAN ONE VEHICLE	Filed	Yes
Rate	YOUTHFUL OPERATOR VEHICLE ASSIGNMENT	Filed	Yes
Rate	STUDENTS AND CLERGY RATED AS PLEASURE	Filed	Yes
Rate	STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME	Filed	Yes
Rate	FEDERAL GOVERNMENT EMPLOYEES	Filed	Yes
Rate	CHANGES ON POLICY	Filed	Yes
Rate	PREMIUM MISQUOTES ON NEW BUSINESS	Filed	Yes

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Rate	CANCELLATIONS	Filed	Yes
Rate	POLICY TERM	Filed	Yes
Rate	PREMIUM TRANSITION RULE	Filed	Yes
Rate	PREMIUM PAYMENTS	Filed	Yes
Rate	SERVICE CHARGE	Filed	Yes
Rate	PAYMENT PLANS	Filed	Yes
Rate	INSTALLMENT PAYMENT PLAN	Filed	Yes
Rate	ELECTRONIC FUNDS TRANSFER PLAN	Filed	Yes
Rate	AUTOMATIC CREDIT CARD PLAN	Filed	Yes
Rate	50/50 PAYMENT PLAN	Filed	Yes
Rate	AAA MEMBERSHIP DISCOUNT	Filed	Yes
Rate	ACCIDENT PREVENTION COURSE DISCOUNT	Filed	Yes
Rate	AIR BAG DISCOUNT	Filed	Yes
Rate	ANTI-LOCK BRAKE SYSTEM DISCOUNT	Filed	Yes
Rate	ANTI-THEFT MECHANISM DISCOUNT	Filed	Yes
Rate	DRIVER TRAINING DISCOUNT	Filed	Yes
Rate	GOOD STUDENT DISCOUNT	Filed	Yes
Rate	MULTI-LINE DISCOUNT	Filed	Yes
Rate	LONGEVITY DISCOUNT	Filed	Yes
Rate	DISCOUNT FACTORS	Filed	Yes
Rate	INEXPERIENCED OPERATOR SURCHARGE	Filed	Yes
Rate	RATING SURCHARGE POINTS	Filed	Yes
Rate	GUARANTEED RENEWAL ENDORSEMENT	Filed	Yes
Rate	AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES	Filed	Yes
Rate	COVERAGE COMBINATIONS	Filed	Yes
Rate	UNIFORM LIMITS	Filed	Yes
Rate	AUTOMATIC COVERAGE	Filed	Yes

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Product Name: Private Passenger Auto
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Rate	TERRITORY PAGES	Filed	Yes
Rate	RATE FACTORS	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/14/2009

Submitted Date 05/14/2009

Respond By Date

Dear Katina Arras,

This will acknowledge receipt of the captioned filing. Please send a detailed rating worksheet for those insureds receiving 50+ percent increases and present us with loss ratios for the factors driving the increases.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/21/2009

Submitted Date 05/21/2009

Dear Alexa Grissom,

Comments:

In response to your objection dated May 14, 2009, the Automobile Club Inter-Insurance Exchange is providing the attached information.

Response 1

Comments: The file attached to this response is bookmarked and includes a summary of the file and information regarding those insureds receiving 50+ percent increases.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Information for 5-14-09 Objection Response

Comment:

No Form Schedule items changed.

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

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/04/2009
Submitted Date 05/04/2009
Respond By Date
Dear Katina Arras,

This will acknowledge receipt of the captioned filing. Thank you for your response. What factors would result in an 85 percent increase? From the Rf-1, it appears you would be phasing it in over several renewals. Is that correct?

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/06/2009
Submitted Date 05/06/2009

Dear Alexa Grissom,

Comments:

The Automobile Club Inter - Insurance Exchange is submitting the following response to the objection dated May 4, 2009.

Response 1

Comments: What factors would result in an 85 percent increase? - The factors driving the overall increase are an accident surcharge, a change in underwriting tier and rate level adjustment for rate territory 2.

From the Rf-1, it appears you would be phasing it in over several renewals. Is that correct? - We will be phasing this increase over four renewals under our new premium transition rule. For this example, the premium transition rule will spread out the increases by equally distributing the increases over four terms. The approximate change for this policy each term is +16.5%.

Changed Items:

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

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/21/2009
Submitted Date 04/21/2009

Respond By Date

Dear Katina Arras,

This will acknowledge receipt of the captioned filing. Please provide statistical support for the territorial revisions.
Also, please verify that no-hits and thin files will not be surcharged.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/23/2009
Submitted Date 04/23/2009

Dear Alexa Grissom,

Comments:

The Automobile Club Inter-Insurance Exchange is responding to the objection dated April 21, 2009.

Response 1

Comments: Please find the responses attached below.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Territorial Support

Comment: Objection 1: Please refer to Exhibit I for statistical support of our territory changes.

Satisfied -Name: Confidential - UW Tier Structure

Comment: Objection 2: Please refer to Exhibit II.

No Form Schedule items changed.

SERFF Tracking Number: AAAM-126098700 *State:* Arkansas
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Project Name/Number: /

No Rate/Rule Schedule items changed.

If you have any questions please let me know.

Sincerely,

Dan Wightman, Katina Arras, Mary Ellen Schiffer

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 Product Name: Private Passenger Auto
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.100%
Effective Date of Last Rate Revision: 10/15/2007
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Automobile Club Inter-Insurance Exchange	0.500%	0.000%	\$1,430	13,221	\$15,530,522	83.900%	-50.500%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	TABLE OF CONTENTS	PAGE 1 & 2	New	Table of Contents.pdf
Filed	TIERING	RULE 201	New	201.pdf
Filed	CONSUMER INSURANCE SCORE (CIS)	RULE 202	New	202.pdf
Filed	PRIOR NON-CHARGEABLE LOSSES	RULE 203	New	203.pdf
Filed	PRIOR INSURANCE	RULE 204	New	204.pdf
Filed	PRIOR BODILY INJURY (BI) LIABILITY LIMITS	RULE 205	New	205.pdf
Filed	PRIOR RENTAL COVERAGE	RULE 206	New	206.pdf
Filed	PRIVATE PASSENGER AUTOMOBILE	RULE 301.1	New	301.1.pdf
Filed	RECREATIONAL VEHICLE	RULE 301.2	New	301.2.pdf

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Filed	DRIVER AND USE CLASSIFICATION CODES	RULE 302	New	302.pdf
Filed	MULTIPLE CAR USE FACTOR	RULE 302.1	New	302.1.pdf
Filed	TERRITORIES	RULE 303	New	303.pdf
Filed	SYMBOLS	RULE 304	New	304.pdf
Filed	DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE	RULE 305	New	305.pdf
Filed	MINIMUM COMPREHENSIVE PREMIUM	RULE 306	New	306.pdf
Filed	ANTIQUE AND CLASSIC AUTOMOBILES	RULE 307	New	307.pdf
Filed	SPECIAL INTEREST AUTOMOBILES	RULE 308	New	308.pdf
Filed	CUSTOMIZED EQUIPMENT/AUTO	RULE 309	New	309.pdf
Filed	CAMPER SHELL OR CAMPER BODY	RULE 309.1	New	309.1.pdf

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 Project Name/Number: /

Filed	PRIVATE PASSENGER TRAILERS	RULE 310	New	310.pdf
Filed	LOAN/LEASE VALUE ENDORSEMENT	RULE 311	New	311.pdf
Filed	REPLACEMENT COST AUTO ENDORSEMENT	RULE 312	New	312.pdf
Filed	CO-RESIDENTS	RULE 313	New	313.pdf
Filed	ONE DRIVER, MORE THAN ONE VEHICLE	RULE 314	New	314.pdf
Filed	YOUTHFUL OPERATOR VEHICLE ASSIGNMENT	RULE 315	New	315.pdf
Filed	STUDENTS AND CLERGY RATED AS PLEASURE	RULE 316	New	316.pdf
Filed	STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME	RULE 317	New	317.pdf
Filed	FEDERAL GOVERNMENT EMPLOYEES	RULE 318	New	318.pdf

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 Project Name/Number: /

Filed	CHANGES ON POLICY	RULE 319	New	319.pdf
Filed	PREMIUM MISQUOTES ON NEW BUSINESS	RULE 320	New	320.pdf
Filed	CANCELLATIONS	RULE 321	New	321.pdf
Filed	POLICY TERM	RULE 322	New	322.pdf
Filed	PREMIUM TRANSITION RULE	RULE 323	New	323.pdf
Filed	PREMIUM PAYMENTS	RULE 324	New	324.pdf
Filed	SERVICE CHARGE	RULE 325	New	325.pdf
Filed	PAYMENT PLANS	RULE 326	New	326.pdf
Filed	INSTALLMENT PAYMENT PLAN	RULE 326.1	New	326.1.pdf
Filed	ELECTRONIC FUNDS TRANSFER PLAN	RULE 326.2	New	326.2.pdf
Filed	AUTOMATIC CREDIT CARD PLAN	RULE 326.3	New	326.3.pdf
Filed	50/50 PAYMENT	RULE 326.4	New	326.4.pdf

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PLAN

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 Company Tracking Number: AR090415XRMXT095
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Filed	AAA MEMBERSHIP DISCOUNT	RULE 327.1	New	327.1.pdf
Filed	ACCIDENT PREVENTION COURSE DISCOUNT	RULE 327.2	New	327.2.pdf
Filed	AIR BAG DISCOUNT	RULE 327.3	New	327.3.pdf
Filed	ANTI-LOCK BRAKE SYSTEM DISCOUNT	RULE 327.4	New	327.4.pdf
Filed	ANTI-THEFT MECHANISM DISCOUNT	RULE 327.5	New	327.5.pdf
Filed	DRIVER TRAINING DISCOUNT	RULE 327.6	New	327.6.pdf
Filed	GOOD STUDENT DISCOUNT	RULE 327.7	New	327.7.pdf
Filed	MULTI-LINE DISCOUNT	RULE 327.8	New	327.8.pdf
Filed	LONGEVITY DISCOUNT	RULE 327.9	New	327.9.pdf
Filed	DISCOUNT FACTORS	RULE 328	New	328.pdf
Filed	INEXPERIENCED OPERATOR	RULE 329.1	New	329.1.pdf

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SURCHARGE

SERFF Tracking Number: AAAM-126098700 State: Arkansas
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 Product Name: Private Passenger Auto
 Project Name/Number: /

Filed	RATING SURCHARGE POINTS	RULE 329.2	New		329.2.pdf
Filed	GUARANTEED RENEWAL ENDORSEMENT	RULE 330	New		330.pdf
Filed	AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES	RULE 401	New		401.pdf
Filed	COVERAGE COMBINATIONS	RULE 402	New		402.pdf
Filed	UNIFORM LIMITS	RULE 403	New		403.pdf
Filed	AUTOMATIC COVERAGE	RULE 404	New		404.pdf
Filed	TERRITORY PAGES	PAGES DATED 8-01-2009	Replacement	A020430XRMXT066	Territories.pdf
Filed	RATE FACTORS	EXHIBIT 1	Replacement	AR070725XRMT089	EXHIBIT 1 - RATE PAGES.pdf

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SECTION RULE**200 TIERING**

- 201 TIERING
- 202 CONSUMER INSURANCE SCORE (CIS)
- 203 PRIOR NON-CHARGEABLE LOSSES
- 204 PRIOR INSURANCE
- 205 PRIOR BODILY INJURY (BI) LIABILITY LIMITS
- 206 PRIOR RENTAL COVERAGE

300 RATING, DISCOUNT AND SURCHARGE REQUIREMENTS

- 301 VEHICLE DEFINITIONS
 - 301.1 PRIVATE PASSENGER AUTOMOBILE
 - 301.2 RECREATIONAL VEHICLE
- 302 DRIVER AND USE CLASSIFICATION CODES
 - 302.1 MULTIPLE CAR USE FACTOR
- 303 TERRITORIES
- 304 SYMBOLS
- 305 DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE
- 306 MINIMUM COMPREHENSIVE PREMIUM
- 307 ANTIQUE AND CLASSIC AUTOMOBILES
- 308 SPECIAL INTEREST AUTOMOBILES
- 309 CUSTOMIZED EQUIPMENT/AUTO
 - 309.1 CAMPER SHELL OR CAMPER BODY
- 310 PRIVATE PASSENGER TRAILERS
- 311 LOAN/LEASE VALUE ENDORSEMENT
- 312 REPLACEMENT COST AUTO ENDORSEMENT
- 313 CO-RESIDENTS
- 314 ONE DRIVER, MORE THAN ONE VEHICLE
- 315 YOUTHFUL OPERATOR VEHICLE ASSIGNMENT
- 316 STUDENTS AND CLERGY RATED AS PLEASURE
- 317 STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME
- 318 FEDERAL GOVERNMENT EMPLOYEES
- 319 CHANGES ON POLICY
- 320 PREMIUM MISQUOTES ON NEW BUSINESS
- 321 CANCELLATIONS
- 322 POLICY TERM
- 323 PREMIUM TRANSITION RULE
- 324 PREMIUM PAYMENTS
- 325 SERVICE CHARGE
- 326 PAYMENT PLANS
 - 326.1 INSTALLMENT PAYMENT PLAN
 - 326.2 ELECTRONIC FUNDS TRANSFER PLAN
 - 326.3 AUTOMATIC CREDIT CARD PLAN
 - 326.4 50/50 PAYMENT PLAN

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

300 *RATING, DISCOUNT AND SURCHARGE REQUIREMENTS* continued

- 327 DISCOUNTS
 - 327.1 AAA MEMBERSHIP DISCOUNT
 - 327.2 ACCIDENT PREVENTION COURSE DISCOUNT
 - 327.3 AIR BAG DISCOUNT
 - 327.4 ANTI-LOCK BRAKE SYSTEM DISCOUNT
 - 327.5 ANTI-THEFT MECHANISM DISCOUNT
 - 327.6 DRIVER TRAINING DISCOUNT
 - 327.7 GOOD STUDENT DISCOUNT
 - 327.8 MULTI-LINE DISCOUNT
 - 327.9 LONGEVITY DISCOUNT
- 328 DISCOUNT FACTORS
- 329 SURCHARGES
 - 329.1 INEXPERIENCED OPERATOR SURCHARGE
 - 329.2 RATING SURCHARGE POINTS
- 330 GUARANTEED RENEWAL ENDORSEMENT

400 *COVERAGE LIMITS AND DEDUCTIBLES*

- 401 AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES
- 402 COVERAGE COMBINATIONS
- 403 UNIFORM LIMITS
- 404 AUTOMATIC COVERAGE

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

TIERING

Tiering allows us to offer premiums that are more competitive and a rate structure for a wide range of applicants/policyholders. The tier will be calculated at new business and every renewal.

The tiering program is based on an applicant's/policyholder's:

- Consumer report history (or Consumer Insurance Score - CIS)
- Prior non-chargeable losses (all drivers)
- Prior insurance status
- Prior Bodily Injury Liability limits (BI)
- Prior rental coverage

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CONSUMER INSURANCE SCORE (CIS)

In order to properly underwrite and rate an insurance risk, a Consumer Insurance Score (CIS) will be obtained on all new business applicants. A CIS will also be obtained at every third annual renewal for all policyholders. This will be only one of the factors used to rate an insurance risk.

The CIS factor applies to Bodily Injury Liability, Property Damage Liability, PIP – Medical Payments, Collision and Comprehensive coverages.

The CIS applies to private passenger vehicles and those rated as such under our rules.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR NON-CHARGEABLE LOSSES

A prior non-chargeable loss is defined as an at-fault accident where loss payments for Bodily Injury Liability, Property Damage Liability and Collision have not exceeded \$800. The total of all non-chargeable accidents for all drivers on the policy will be used for this tiering element. Violations will not be used.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR INSURANCE

There are three categories for prior insurance which will impact the underwriting tier:

- 12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).
- 6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).
- All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).

Exception: The prior insurance conditions will not apply where the lack of motor vehicle insurance coverage is due to the applicant serving in the armed services and the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the past 12 months.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR BODILY INJURY (BI) LIABILITY LIMITS

Prior BI Liability limits are the automobile liability coverage limits provided under the applicant's/ policyholder's most recent prior auto insurance policy. If there is more than one insured on the policy, the policy should be tiered based on the higher limit of the two insureds.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR RENTAL COVERAGE

The presence or absence of rental reimbursement coverage on the applicant's/policyholder's most recent prior auto insurance policy also impacts the underwriting tier. If any named insured on the policy had prior rental coverage, the policy should be tiered as "Yes".

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

VEHICLE DEFINITIONS - PRIVATE PASSENGER AUTOMOBILE

For classification and rating purposes, a "private passenger automobile" will be defined as:

1. An automobile of the private passenger, station wagon or jeep type that is:
 - used for pleasure, to and from work or business use and
 - not used as a public or livery conveyance
2. A vehicle of the pickup truck or van body type; having a manufacturer's tonnage rating of 1 ton or less, that is:
 - used for pleasure or to and from work, or
 - used for business use not primarily involved with the delivery of material or supplies and
 - owned by an individual or jointly owned by residents of the same household
3. A vehicle with a pickup truck or van body type; having a manufacturer's tonnage rating of 1 ton or less, that is
 - principally garaged on a farm or ranch,
 - not used in going to and from work, other than farming or ranching,
 - not used for renting or livery work or for carrying passengers for a fee and
 - not used for pleasure use.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

VEHICLE DEFINITIONS - RECREATIONAL VEHICLE

For classification and rating purposes, a "recreational vehicle" will be defined as:

Motor Home - self-propelled motor vehicle which is permanently equipped for use as a living quarters; or

Truck Camper - a pickup on which a camper body or similar detachable living quarters unit that is:

- principally used as a recreational vehicle,
- cooking and sleeping facilities have been mounted or installed and
- owned by an individual or jointly owned by residents of the same household or

Van Camper - A utility vehicle of the van type which is equipped with sleeping and cooking facilities.

1. Eligibility

If an applicant/insured wishes to insure an owned, recreational vehicle, they may do so if all of the following conditions are met:

- Must be supported by insuring a private passenger vehicle with us
- The recreational vehicle must be commercially manufactured
- Must be used as a residence for vacation and holidays only
- May not exceed 35 feet in length
- May not exceed \$125,000 in value
- Must be owned by an individual or jointly owned by residents in the same household

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**DRIVER AND USE CLASSIFICATION CODES**

In order to properly rate an insurance risk, it is essential that the driver and use classifications are determined correctly. Without a precise determination, the premium will not be appropriate to cover the risk.

Under our classification and rating structure, there are a number of driver and use classifications. The coding system uses alphabetical letters, each carrying a specific meaning. Each classification will have a 5 character indicator. The meaning of these characters are as follows.

1. First character is the age of the driver. The characters are as follows:

A = 18 and Under	G = 35 - 39	L = 65 - 74
B = 19 - 20	H = 40 - 49	M = 75 - 79
C = 21 - 22	I = 50 - 54	N = 80 - 84
D = 23 - 24	J = 55 - 59	O = 85 - 89
E = 25 - 29	K = 60 - 64	P = 90 +
F = 30 - 34		

Age means the age attained on the last birthday.

2. Second character is the sex of the driver. The characters are as follows:

F = Female M = Male

3. Third character is the marital status of the driver. The characters are as follows:

M = Married S = All others

Married means a married person living with a spouse.

4. Fourth character is the frequency of use of the driver assigned to the rated vehicle. The characters are as follows:

I = Incidental Operator - operator drives vehicle less than 50% of the time the vehicle is in operation.

P = Principal Operator - operator drives vehicle 50% or more of the time the vehicle is in operation.

5. Fifth character is the use of vehicle classification. The characters are as follows:

P = "Pleasure use" - there is no business use of the automobile, nor is it customarily used in the course of driving to and from work more than once a week.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

- U = "Work 10 miles or less" - there is no business use of the automobile but it is customarily used in the course of driving to and from work a distance of 10 miles or less one way.
- O = "Work more than 10 miles" - there is no business use of the automobile but is customarily used in the course of driving to and from work a distance of more than 10 miles one way.
- S = "Business use 10,000 miles or less" - the use of the automobile is required by or customarily used in the duties of the applicant, or any other person customarily operating the automobile, in his or her occupation, profession or business, other than in going to and from the principal place of occupation, profession or business and the total annual mileage is 10,000 miles or less.
- L = "Business use more than 10,000 miles" - the same as outlined in "Business use 10,000 miles or less" except the total annual mileage exceeds 10,000 miles.
- F = "Farm use" - the vehicle has a manufacturer's tonnage rating of 1 ton or less, is principally garaged on a farm or ranch and it is not used in going to and from work, other than farming or ranching and is not used in any occupation, other than farm or ranching and is not used for pleasure use.
- R = "Recreational use" - the vehicle is principally used as a temporary living quarters and is not customarily used for driving to and from work or family and business use.

DEFINITIONS

Customarily - means more than once a week, which includes use of automobiles in a car pool or other share-a-ride arrangements and an automobile driven part way to and from work, such as to a railroad depot during the day or a commuter parking lot, more than one day per week or more than one week in five.

Total Annual Mileage - used in business usage definitions refers to the total mileage that the car is driven during the year counting all pleasure and to and from work mileage, as well as business and occupation mileage.

In addition to the Driver/Use Classification Codes listed above, there are two special driver classifications. These classes override any other driver/use classification assigned to the vehicle. The classes are as follows:

1. ANTIQ - Antique vehicle
2. CLASC - Classic vehicle

When determining the driver/use classification that should apply to a vehicle, you must analyze all operators of the vehicle residing in the household and what their percentage of use of the vehicle will be. With only one vehicle, there is only one principal operator. There must be a principal operator for each vehicle carrying liability coverage. If there is more than one vehicle insured, the same driver cannot appear as a principal operator on more than one of the vehicles until all drivers on the policy have been assigned to at least one vehicle that carries liability coverage.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

If an insured has more drivers than vehicles listed on the policy, each driver will have one vehicle for which he or she could be listed as driving the "most" and only one driver could be identified as a principal operator for each vehicle. The remaining drivers would have to be incidental drivers.

If the number of youthful drivers (male operators under the age of 25 or an unmarried female operator under the age of 25) exceeds the number of vehicles, the highest rating classification will apply. If there is more than one vehicle and more than one youthful operator, then each vehicle will be rated as a youthful operator until the number of vehicles exceeds the number of youthful operators.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

MULTIPLE CAR USE FACTOR

If we insure 2 or more private passenger vehicles, or those rated as such, the rate for all like coverages (excluding UM, UIM, UMPD, PIP - Work Loss, PIP - Accidental Death, Rental Reimbursement and Towing and Labor) will be reduced. The amount of rate reduction will vary by driver classification.

All vehicles must be individually or jointly owned by persons residing in the same household. The multiple car factors apply to like coverage and will apply to Collision and Comprehensive even if the deductibles vary. This includes vehicles in the same household that are insured through the Auto Club Family Insurance Company with like coverage. If the private passenger vehicles eligible for the discount are insured on separate policies, they must be cross-referenced for the discount to be applied.

Students away at school and members of the Armed Forces are considered residents of the household when applying the multiple car factors. However, if a student or soldier marries and/or establishes a household, they will no longer be considered a resident of the household as far as the multiple car factor is concerned. This also applies to soldiers who make the military a career.

The multiple car factor does not apply to vehicles rated as recreational use, antiques, classics and trailers, nor do they satisfy the "like coverage" rule for other vehicles on the policy or in the household.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

TERRITORIES

One of the factors that affects the premium charged for insurance coverage is the location in which the insured or applicant resides and principally garages the vehicle. Each state is divided into rating territories on the basis of experience and density of population, and the rates are assigned to the territory accordingly.

In the Territory Section of this manual, there is a listing in zip code order. Since the insured's mailing address and garaging address or residence may be different, it is essential to determine in which of the rating territories each vehicle is principally garaged. There may be some instances where an applicant or insured owns more than 1 vehicle but the vehicles are principally garaged in different rating territories while still within our area of operation (i.e., students attending school away from home or a vehicle garaged on a farm owned by the insured or applicant). The rates charged for each vehicle will be determined by the rating territory in which the vehicle is principally garaged. In this way, it is insured that the rates are adequate to cover the risk.

If a vehicle is principally garaged in a zip code within our area of operation, but in a state different from the other vehicles on the policy, the zip code to use would be that of the home address of the policyholder. However, if the vehicle is licensed in a different state, this vehicle should be written on a separate policy and according to the rules and rates of the state in which it was written.

If a vehicle is principally garaged in a different zip code within the same state, the actual garaged zip code should be used.

If a vehicle is principally garaged in a zip code outside our area of operation on a temporary basis (i.e. students attending school away from home with a vehicle at school), the principal garaging zip code is the principal garaging zip code of the other vehicles on the policy.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SYMBOLS

When calculating physical damage (Collision and Comprehensive) premiums, there are 3 major factors, in addition to rating classification, that determine the appropriate rates. They are model year, value of the vehicle and damageability of the vehicle. For rating purposes, each vehicle is assigned a numeric symbol based on its risk potential.

This assigned symbol does not take into consideration customization of the vehicle, additional special equipment, or camper shells or camper bodies that are added to the vehicle. In these cases, you should follow the procedure outlined in Rule 309 – Customized Equipment/Auto.

A listing of all private passenger vehicles and utility vehicles are shown by model year, make and model in the Symbol Section of this manual.

For new model year vehicles where temporary or permanent symbol pages have not yet been issued, you should use the symbol from the prior model year symbol pages for that same model vehicle. For newly introduced models, the Insurance Administration Department will determine a symbol by comparing the new model with comparable models from the prior years. In both the above cases, the Sales Agent should explain to the policyholder that the symbol may be adjusted when complete information has been obtained and a finalized symbol has been determined.

SYMBOL LEVELS

A uniform system of numbering Vehicle Identification Numbers (VIN) was required by Federal Law for 1981 and new model year vehicles. This enables us to identify, in most cases, a specific vehicle by certain characters of the VIN for symbol verification.

In some cases, the VIN is not unique for each vehicle for which a symbol is assigned. Therefore, a Symbol Level appears on the Symbol Pages for 1981 and newer model years to indicate the proper symbol for each model with specific VIN characters. The appropriate model must be used for the vehicle to be rated correctly.

SYMBOLS FOR TRAILERS

The symbol for a trailer is determined by locating the manufacturer's suggested retail list price of the trailer on the SI-2 page in the Symbol Section of this manual. If the trailer was purchased used and the original retail list price cannot be determined, contact the Underwriting Department with a complete description of the trailer (including year, make, model number, length, etc.); and they will provide the cost new.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE**High Exposure/High Performance Vehicles***

High exposure/high performance vehicles have a higher than average exposure to loss due to vehicle design, performance, handling characteristics, etc.

High exposure/high performance vehicles require prior Underwriting approval.

High exposure vehicles are identified on the Symbol Pages by a "H" on 1981 and subsequent models. High performance vehicles are identified on the Symbol Pages by a "+" on 1980 and prior models.

Intermediate Exposure Vehicles*

Intermediate exposure vehicles have a higher than average exposure, but not so great as to be considered a high exposure/high performance vehicle.

These vehicles are identified on the Symbol Pages by an "I".

Sports Cars*

Sports cars have a higher than average loss frequency and severity.

These vehicles are indicated on the Symbol Pages by a "S".

Not Acceptable Exposure*

Not acceptable exposure vehicles have a higher than average exposure to loss that exceeds the high exposure/high performance vehicles.

Not acceptable exposure vehicles require prior Underwriting approval.

These vehicles are indicated on the Symbol Pages by a "**".

* These vehicles are acceptable provided a minimum deductible of \$500 applies to Collision and/or Comprehensive coverage if these coverages are selected.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

MINIMUM COMPREHENSIVE PREMIUM

The minimum premium per vehicle for Comprehensive coverage is \$5.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ANTIQUE AND CLASSIC AUTOMOBILES
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The terms used in this rule are defined as follows:

Antique Automobile (ANTIQ) - a motor vehicle which is over 25 years old and has been restored or preserved by an antique automobile hobbyist. This includes replicas or reproductions of an antique or classic automobile over 25 years old.

Classic Automobile (CLASC) - a motor vehicle which is over 10 years old and, because of limited production or exceptionally fine workmanship, is a rarity of historic interest.

The following rules apply to both Antique and Classic Automobiles:

1. Eligibility

- The vehicle shall be used for exhibitions, club activities, parades or personal display only.
- The insured must also have a private passenger vehicle insured with us.
- The vehicle must be owned by an individual or owned jointly by residents in the same household.
- Annual mileage does not exceed 3,000.
- Pictures showing all 4 sides of the vehicle must be submitted with the application or a policy amendment.

2. Not Eligible

- The vehicle is used primarily for the transportation of passengers, transportation of property or rented to others.
- The vehicle is regularly used for personal, pleasure and business purposes.
- The vehicle is classified as a High-Performance or Sports car unless prior Underwriting approval is obtained.
- The vehicle has a fiberglass body construction unless prior Underwriting approval is obtained.

3. Rating and Classification

- No discounts or surcharges apply, nor do they satisfy the "like coverage" rule for other vehicles on the policy or in the household.
- Rental Reimbursement is not available for Antique and Classic automobiles. Physical damage coverage may be purchased, if the deductible is at least \$250 for Collision and Comprehensive. All other coverages are available.
- The rating territory will be determined by the garaging address.
- Physical Damage rates are based on the Actual Cash Value (ACV) of the vehicle in even thousand dollar increments. This will be the limit of liability for Physical Damage. The ACV should be indicated in the ACV amount field.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SPECIAL INTEREST AUTOMOBILES

For vehicles that are driven regularly and therefore are not eligible for antique or classic rates, but whose value has stabilized or increased because of physical restoration, reconditioning or because of marketability of the auto as an investment or collector's item, the symbol pages do not apply. These autos shall be rated in accordance with their actual cash value and assigned 1 symbol for each \$1,000 or fraction thereof in value at the time the coverage is written. The classification will be based on the usage of the vehicle.

Prior Underwriting approval is required. The vehicle must be 15 years or older and pictures and an appraisal must be submitted with the application or with the request to add the vehicle.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CUSTOMIZED EQUIPMENT/AUTO

Our rates for physical damage coverage (Collision and Comprehensive) insures only that equipment which is usual and incidental to the use and operation of the vehicle. This equipment should be permanently installed in the vehicle. Examples of this type of equipment are a stereo, tape player or compact disc player. Coverage up to \$500 for a camper shell is included.

The insured/applicant would not be covered for items which are not usual and incidental to the use and operation of the vehicle or that are not permanently installed. This would include any equipment the insured/applicant has added to the vehicle after the time of purchase. This would also include any professionally installed customized or conversion packages. Examples of equipment that would be excluded from coverage are as follows:

Any radio, cassette, compact disc player or any combination of these and their accessories which are not permanently installed in the mounting openings provided by the vehicle manufacturer.

Car telephones, mobile telephones, cellular telephones and citizens band radios including their accessories and antennas.

Radar detectors or transmission equipment.

Televisions and home hi-fidelity systems, including their accessories and antennas.

Tapes, cassettes, compact discs, records and any container designed for storing them.

Any equipment designed for the reproduction of sound, in excess of \$500 actual cash value, even if it is installed in the mounting openings provided by the vehicle manufacturer.

Anti-theft equipment including all accessories and components.

Any wheels or wheel covers not manufactured or supplied by the vehicle's original manufacturer.

T-bar roofs and T-tops including their glass and all components.

Any bubble dome, bubble window or other deluxe roof treatment not installed by the original vehicle manufacturer.

Custom paint work not applied by the original vehicle manufacturer.

Any chrome engine accessories, tachometer, pressure or other gauges not manufactured or supplied by the original vehicle manufacturer.

Swivel chairs, appliances, furniture, special carpeting, paneling or other equipment and accessories not installed by the original vehicle manufacturer.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

Any other equipment or accessories not manufactured and installed by the original vehicle manufacturer which mechanically or structurally alters the vehicle or results in an increase in performance or change in appearance.

An insured/applicant may purchase coverage for physical damage (Collision and Comprehensive) on equipment that is not already covered under the following conditions:

The vehicle has a manufacturer's rated tonnage of 1 ton or less.

We must be notified of the value of the customized equipment/auto.

The applicant must pay an additional premium to cover the increased value of the vehicle due to the customization.

The applicant must carry the same physical damage coverage on the vehicle itself that he or she wishes to carry on the customization.

The policyholder will be issued a Customized Equipment/Auto Endorsement – Form 166. Underwriting approval is needed if the amount of coverage exceeds \$5,500.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CAMPER SHELL OR CAMPER BODY

An applicant may have a detachable living quarters in the form of a camper shell or camper body mounted on a vehicle that he or she wishes to insure. If the camper shell or body is mounted on a vehicle and it is not generally removed from the vehicle, it may be insured for Collision and/or Comprehensive coverages. The vehicle upon which it is mounted must also be insured for the same physical damage coverage.

The method for determining the proper rate for a vehicle with a camper attachment will depend on whether the attachment is a camper shell or a camper body. The rating determination methods are outlined below:

1. Camper Shell - \$500 or Less Cost New

The symbol for a vehicle with a camper shell of \$500 or less cost new is simply the symbol of the vehicle itself. There is no premium charge if the camper shell has a cost new of \$500 or less and no documentation is necessary.

2. Camper Shell - Cost New Over \$500

The symbol for a vehicle with a camper shell having a cost new over \$500 is calculated by determining the proper symbol for the vehicle itself and indicating the cost new of the camper shell in the customized equipment field to provide the additional premium for coverage on the camper shell.

3. Camper Body

The symbol for a vehicle with a camper body is calculated by determining the proper symbol for the vehicle itself and then indicating the amount paid for the camper body in the customized equipment field.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIVATE PASSENGER TRAILERS

A private passenger trailer may be a:

- Camping Trailer
- Travel Trailer
- Horse Trailer
- Utility Trailer

The terms used in this rule are defined as follows:

Camping Trailer ("pop-up" camper) - a recreational structure with collapsible sides, mounted on wheels, requiring a separate powered vehicle.

Travel Trailer - a recreational structure mounted on wheels, requiring a separate powered vehicle.

Utility Trailer - a commercially manufactured trailer of 1 ton or less hauling capacity that is used to transport household goods.

1. Eligibility

If an applicant/insured wishes to insure an owned, private passenger trailer, they may do so if all of the following conditions are met:

- Must be supported by insuring a private passenger vehicle with us
- The trailer must be commercially manufactured
- Must be designed for use with a private passenger vehicle, pickup truck or van
- Must be used as a residence for vacation and holidays only
- Must be kept at applicant's/insured's residence when not in use
- May not exceed 25 feet in length
- May not exceed \$75,000 in value
- Must be owned by an individual or jointly owned by residents in the same household

Horse trailers must also be:

- Designed for a maximum of 4 horses
- Used principally for short distance transportation of their own horses

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

2. Not Eligible

Private passenger trailers are not eligible for coverage under any of the following conditions:

- The trailer is homemade
- Used as a permanent residence
- Does not have supporting coverage
- Owned jointly by more than one family or rented to others
- Commercial trailers

3. Rating and Classification

The Bodily Injury Liability, Property Damage Liability, PIP - Medical Payments coverages on the towing vehicles are extended to cover the trailer.

The only coverages that can be purchased on the trailer unit are Collision and/or Comprehensive. The Rate Class for a trailer is TRAIL.

Trailers receive no discounts and no surcharges are applied. Trailers do not satisfy the "like coverage" rule for other vehicles on the policy or in the household. Trailers do not qualify for multiple car use.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

LOAN/LEASE VALUE ENDORSEMENT

This endorsement is designed as protection from economic loss in the event of a total loss from Collision or Comprehensive when the amount of an outstanding loan indebtedness or lease obligation is larger than the actual cash value of the damaged vehicle. This endorsement is subject to the appropriate Collision and Comprehensive deductibles shown on the Declarations Certificate.

1. Excluded Charges

The following charges are excluded from coverage under the endorsement:

- Excessive mileage charges
- Excessive wear and tear charges (as defined in the lease agreement)
- Extended warranty charges
- Credit life insurance premiums
- Any other coverages or charges which are financed as part of the purchase or lease contract
- Past due payments and charges for past due payments, collection or repossession expenses
- Unpaid finance charges or refunds due to the owner for such charges
- Security deposits not refunded by a lessor
- Carry over balances from previous loans or leases
- Salvage value if you retain the salvage

2. Eligibility

To be eligible for this endorsement:

- The vehicle to be covered must be new. New is defined for this endorsement as a vehicle that has not been previously titled under the motor vehicle laws of any state.
- The vehicle must be added to this endorsement within 30 days of leasing or financing the vehicle.
- The vehicle must carry both Collision and Comprehensive coverages.
- The incurred indebtedness must be obtained through a financial institution.
- The vehicle cannot have the Replacement Cost Auto Endorsement applied.

3. Vehicles not eligible

The following vehicles are not eligible for this endorsement:

- Antiques
- Classics
- Trailers
- Recreational use vehicles

This endorsement does not automatically apply to any vehicles which replace a vehicle covered by this endorsement.

The policyholder will be issued a Loan/Lease Value Endorsement - Form #195AR.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**REPLACEMENT COST AUTO ENDORSEMENT**

Replacement Cost Auto provides additional coverage for Collision and limited Comprehensive losses. Losses from fire, theft or larceny will be settled at Actual Cash Value.

This endorsement allows for the payment of the cost of a new vehicle of the same make (if possible), similar size, body type and comparably equipped. Losses will be settled at the lesser of the cost of a vehicle or the reasonable repair cost of the existing vehicle with like kind and quality parts.

Losses are subject to the appropriate Collision and Comprehensive deductible shown on the Declarations Certificate.

1. Eligibility

To be eligible the vehicle:

- must be a private passenger auto, van, or pickup having a manufacturer's tonnage rating of 1 ton or less
- must be of the current model year (defined as the calendar year or newer) or two preceding model years
- must carry both Collision and Comprehensive coverages
- cannot have Loan/Lease Value Endorsement applied to the vehicle

2. Vehicles Not Eligible

The following vehicles are not eligible for this endorsement:

- Antiques
- Classics
- Trailers
- Recreational use vehicles

3. To Maintain Eligibility

- Collision and Comprehensive must be carried on the vehicle
- The model year of the vehicle must be less than four years old (Renewal year minus model year must be less than 4)

Any vehicle with this endorsement is subject to the replacement vehicle provisions of the policy if the replacement vehicle is also an eligible vehicle. This endorsement does not apply to any non-replacement vehicle acquired during the policy period unless that vehicle is eligible for this endorsement and is listed on the endorsement. This endorsement will automatically be removed on the first renewal when the vehicle is no longer eligible and this will be stated on the Declarations Certificate.

The policyholder will be issued a Replacement Cost Auto endorsement - Form #194A, which will indicate the vehicles subject to this endorsement.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CO-RESIDENTS

When there are 2 or more individuals residing in the same household that are not dependents or husband and wife, one of the following will apply:

1. If each resident owns their own vehicle, they must each have a separate policy. It is recommended that all residents have a policy with ACIIE/ACFIC, however, if only 1 of the residents purchases a policy with ACIIE, the other resident(s) must be shown as an incidental operator(s) or an excluded driver.
2. If the residents co-own a vehicle, they may purchase a policy together and must qualify under our underwriting rules.

See Rule 102 for signature requirement.

Residents living in the same household will qualify for the multiple car use factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ONE DRIVER, MORE THAN ONE VEHICLE

If an insured/applicant owns more than 1 vehicle and is the only operator who customarily drives the vehicles, then the highest rated driver classification and the appropriate use of car category for the driver will be assigned to the highest rated vehicle. An adult age class, if the adult age class is lower than the driver classification assigned to vehicle 1, and appropriate use of car category will be assigned to the remaining vehicle(s). If the driver classification assigned to vehicle 1 is lower than an adult age class, the driver classification assigned to vehicle 1 will be used.

The adult age class to be used in determining rates will be driver age class F (30 - 34 years old).

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

YOUTHFUL OPERATOR VEHICLE ASSIGNMENT

If there is 1 vehicle and 2 youthful drivers in the household, the highest rated driver classification will apply.

If there are 2 vehicles and 2 youthful drivers, a youthful driver will be assigned to each vehicle for rating purposes. The highest rated driver is assigned to the vehicle indicated by the insured/applicant and the other driver to the remaining vehicle.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

STUDENTS AND CLERGY RATED AS PLEASURE

Individually owned vehicles operated by students or clergy will be rated on a "pleasure" rate provided the student or clergy does not operate the vehicle while going to and from a place of employment or in an occupation in addition to their duties as a student or clergy.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME

Vehicles occasionally operated by unmarried children under the age of 25 attending school away from home or who have joined the military and are stationed away from home shall be classified as follows:

1. Children residing within a 100 mile radius of the insured's residence, but who occasionally operate the vehicle while home during vacation or holiday periods, shall be rated as an incidental operator in accordance with Rule 302.
2. Children residing over 100 miles from the insured's residence, but who occasionally operate the vehicle while home during vacation or holiday periods, shall be rated as an incidental operator, however, they will receive a 10% rate reduction on Bodily Injury Liability and Property Damage Liability (BI & PD) and Collision coverages.

This discount does not apply to those vehicles rated as recreational use, antiques, classics or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

FEDERAL GOVERNMENT EMPLOYEES

Under the Federal Tort Claims Act, the United States Government is legally responsible for automobile accidents involving Federal employees while acting within the course and scope of their employment. Therefore, those insureds or applicants who operate a personal vehicle while in the employ of the United States Government would already be afforded coverage by the Act for business usage on liability coverages. However, there is no coverage afforded for use of the vehicle while not on official government business, nor is there coverage for physical damage of any kind. Therefore, when rating a Federal Government employee for his or her personal vehicle, you would use a "to and from work" rate.

If a government vehicle is provided for the insured or applicant to be driven on a regular basis, they should have their policy endorsed for Use of Other Autos Coverage so that they will have adequate protection when operating the government vehicle for reasons other than official government business. Effective June 24, 1995, we no longer offer Use of Other Autos Coverage. This coverage will need to be obtained elsewhere.

The Federal Tort Claims Act in no way applies to state, county or municipal government employees.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CHANGES ON POLICY

1. Requested by Insured

The named insured(s) and/or spouse may request changes or additions to their policy at any time during the policy period. The rates in effect at the inception of the policy period will be used to calculate any premium adjustment.

The named insured(s) and/or spouse may send a signed letter or a signed fax to notify us of any reduction or elimination of coverages.

No endorsement with an effective date 30 days prior to the current policy period is allowed without a detailed explanation from the submitting sales agent and approval by Underwriting.

2. Discovery of Misclassification

Upon discovery of a misclassification which resulted in an undercharge to the policyholder, changes are to be made as follows:

- If discovery is made by means of an investigation of new business (inspection report, MVR, verification questionnaire), the change should be made by endorsement effective as of the discovery date.
- If discovery is made by means of a policyholder's rating questionnaire, the change is made by endorsement effective as of the discovery date.
- If discovery is made as the result of the investigation of a reported claim, changes should be made by endorsement effective as of the date of loss.
- If discovery is made by any other means, the change is made effective as of the next renewal date.

Upon discovery of a misclassification which resulted in an overcharge to the policyholder, the change will be made effective as of the misclassification date. If a refund is due, we shall refund to the policyholder the amount of overpayment calculated back to the shorter of either the last 12 months of coverage or the date of the misclassification.

It is our policy to endorse policies as required, but it is also the duty of the insured and the sales agent to notify us on a timely basis when there are changes to be made on a policy.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PREMIUM MISQUOTES ON NEW BUSINESS

It is our policy to provide accurate premium quotes on all inquiries by applicants. All premium quotes are made with rates in effect at the time of the quote and subject to change without notice. We recognize, however, that occasionally the premium quoted will inadvertently be calculated incorrectly due to human error.

When the quoted premium is higher than the actual premium, the policy will be issued for the actual premium and any overpayment amount will be refunded if the policy is paid in full, or applied to the next installment payment if there is an outstanding balance.

If the quoted premium is less than the actual premium and the policy has been in effect for at least 60 days, the incorrect quoted premium will apply for the remainder of the policy period. Any change to the policy during this period will be figured at the correct premium.

If the quoted premium is less than the actual premium and the policy has been in effect for less than 60 days, the following will apply:

1. The agent will be notified of the misquote and advised of the correct premium. It is imperative that the agent contact the insured and advise them of the following options:
 - The policyholder may pay the additional premium.
 - The policyholder may request cancellation of the policy, which will be effective no later than the due date of the additional balance due. If the policyholder selects this option, the unearned premium to be refunded will be calculated on a pro rata basis using the incorrect rate quoted for the basis for calculation. This unearned premium will be refunded to the policyholder.

This rule does not apply if:

- the incorrect quoted premium error is \$5 or less,
- if the misquote is due to inadequate or incorrect information furnished by the policyholder or
- if the information relied on by the underwriter is different from the information on the application.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CANCELLATIONS1. Cancelled by Exchange

We may cancel the policy, in accordance with the cancellation provisions of the policy. If we cancel the policy, earned premium will be computed on a pro rata basis.

2. Cancelled by Insured

The policy may be cancelled at the written request of the named insured(s) and/or spouse. The cancellation becomes effective upon the date requested by the named insured(s) and/or spouse. The effective date may not be prior to the date of the request. If the policy is cancelled at the written request of the named insured(s) and/or spouse, the earned premium will be computed in accordance with the customary short rate table, except in the following cases where the earned premium will be computed pro rata:

- If the named insured(s) and/or spouse enters the Armed Forces of the United States of America.
- If the insured vehicle is stolen or destroyed (total loss). The effective date of cancellation will be the day following the date of loss.
- If the policy is cancelled because of the death of the named insured(s) and/or spouse.
- If the policy is cancelled because the named insured(s) and/or spouse will no longer be driving due to age or health conditions.
- If the vehicle on the policy is being or has been transferred to another policy with us.
- If the named insured(s) and/or spouse moves out of our insuring territory.
- If the policy is cancelled for non-payment of premium.
- If the policy is a renewal.

The reason for the cancellation should be indicated in the System and/or in the System Notes.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

POLICY TERM

Policies are written on a six month term only.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PREMIUM TRANSITION RULE

To mitigate an adverse effect on individual policyholders that may receive a large increase in premium when a new rating plan or any rate change is implemented, a premium transition rule may be applied. The premium increase will be spread over a maximum of 4 policy terms. This will be done by applying a premium transition factor to the renewal term premium.

The premium transition rule will not apply to premium decreases. The entire decrease in premium will be received at the first renewal after a new rating plan or rate change is implemented.

The premium transition rule applies only to renewal business. It does not apply to new business.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PREMIUM PAYMENTS

1. New Business - Bound Applications

If the applicant elects not to pay the entire premium at the time of application, the applicant must establish a payment plan and submit the proper payment plan deposit with the application. See Rule 326 - Payment Plans.

2. Renewal Business

An advance bill on the renewal Declarations Certificate is mailed approximately 3 to 4 weeks prior to the renewal date. The named insured(s) and/or spouse may pay the total renewal premium by the date due on the bill or may establish a payment plan. See Rule 326 - Payment Plans.

3. Acceptance of Credit Cards

We accept Visa, Mastercard, Discover or American Express for payment of premiums.

4. Postdated Checks

Postdated checks are not to be accepted.

5. Waiver of Premium

Any premium charge of \$4.00 or less because of a change on a policy at the end of a policy period will be waived. Any premium credit of \$2.00 or less because of a change on a policy at the end of the policy period will be waived. A credit of \$2.00 or less will be refunded at the request of the policyholder.

6. Non-Sufficient Funds Check

Payment of premium by a non-sufficient funds check or non-sufficient funds electronic funds transfer are subject to a \$20 insufficient funds charge.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SERVICE CHARGE

A Service Charge will be applied to our Installment Payment Plan, Automatic Credit Card Plan and 50/50 Payment Plan options. The charge will be \$4 per installment. For tax purposes, the Service Charge is considered as premium in our Annual Statement.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PAYMENT PLANS

The four payment plan options available to policyholders are:

1. Installment Payment Plan
2. Electronic Funds Transfer Plan
3. Automatic Credit Card Plan
4. 50/50 Payment Plan

Definitions

The terms used in this rule are defined as follows:

Carryover - any outstanding balance remaining at the end of the previous policy period provided it exceeds the waiver of premium amount.

Accumulated Credit - any credit adjustment.

See Rule 325 for the appropriate Service Charge.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

INSTALLMENT PAYMENT PLAN

The purpose of the Installment Payment Plan is to provide a premium payment plan with direct billing to our policyholders.

1. Establishing Installment Payment Plan

On new business and rewrites, the applicant pays a New Business Payment Plan Deposit which is the sum of the policy period premium multiplied by 20% with the appropriate Service Charge added. After the New Business Payment Plan Deposit is paid, the Installment Payments will be the remaining policy period premium divided by 4 payments plus the appropriate Service Charge. The Installment Payments are paid each month until the premium is paid in full.

On existing business (renewals), the policyholder pays the Payment Plan Deposit which is the sum of the policy period premium multiplied by 20% plus the appropriate Service Charge plus any Carryover less any Accumulated Credit. After the Payment Plan Deposit is paid, the Installment Payments will be the remaining policy period premium divided by 4 payments plus the appropriate Service Charge plus any Carryover less any Accumulated Credit. The Installment Payments are paid each month until the premium is paid in full.

The policyholder may, at their option, prepay any portion of the remaining balance. The minimum Installment Payment is \$25.

The Installment Payment Plan will be adjusted to include policy changes as they occur. Credits and additional charges will be spread among the future payments.

2. Minimum Monthly Premium

The minimum Installment Payment is \$25 except for the last remaining payment. If the last remaining payment is less than \$10, that amount will be included in the previous Monthly Premium.

3. Payment Notices

Payment notices will be mailed to the policyholder and will include the following information:

- Remaining Balance
- Minimum Payment
- Service Charge included in Minimum Payment
- Date Due

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

4. Cancellation for Non-Payment of Premium

The payment of premium is due by the date indicated on the Payment Notice. A 10 day Notice of Cancellation will be sent to the policyholder if payment is not received by the date indicated on the Payment Notice. Full payment of the amount due on the Notice of Cancellation must be postmarked or registered in a company Branch Office by the date and time indicated.

If payment is not received, the policy is lapsed and coverage is terminated. (See Rule 507 - Reinstatement/Rewrites for any exceptions.)

All earned premium is calculated on a pro-rata basis.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ELECTRONIC FUNDS TRANSFER PLAN

The purpose of the Electronic Funds Transfer Plan is to provide a payment plan with automatic withdrawals from the policyholder's account with a participating financial institution.

Definitions

Monthly Premium – sum of policy period premium divided by 6.

The Payment Plan Deposit for new business is 1 Monthly Premium. The Payment Plan Deposit for rewrites is 1 Monthly Premium plus any Carryover less any Accumulated Credit.

1. Establishing Electronic Funds Transfer Plan

On new business, the applicant completes the Electronic Funds Transfer Preauthorization Agreement - Form #5860, supplies a "VOIDED" check on checking accounts or the appropriate bank document reflecting the "TRANSIT/ABA No." on savings accounts used for withdrawals and pays the Payment Plan Deposit with the application. Monthly Premiums will be deducted from their account each month beginning approximately 30 days after the policy effective date until the premium is paid in full.

On existing business, the Electronic Funds Transfer Plan should be established upon renewal. The insured completes the Electronic Funds Transfer Preauthorization Agreement - Form #5860 and supplies a "VOIDED" check on checking accounts or the appropriate bank document reflecting the "TRANSIT/ABA No." on savings accounts used for withdrawals.

Monthly Premiums will be deducted from their account until the policy is cancelled or the Electronic Funds Transfer Plan is terminated.

The Monthly Premium will be adjusted to include policy changes as they occur. Additional changes and credits will be spread among the Remaining Payments.

The balance due for the policy period may be paid in full at any time at the option of the policyholder.

All forms should be retained in the Sales Agent file.

2. Minimum Withdrawal

The minimum monthly premium we will withdraw from an account is \$5.50. If the amount to be withdrawn is less than \$5.50, the amount will be added to the amount of the next scheduled withdrawal.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

3. Payment Schedule

A payment schedule will be indicated on the Declarations Certificate and will include the following information:

- Amount of withdrawal from the account
- Approximate date of withdrawal

4. Cancellation for Non-Payment of Premium

If notice is received from a financial institution that sufficient funds are not available for the Monthly Premium, a 10 day Notice of Cancellation will be sent to the policyholder. In addition, the policyholder will be charged a \$20 insufficient funds charge. Payment of the amount due on the Notice of Cancellation must be postmarked or registered in a Branch Office by the date and time indicated. If payment is not received, the policy is lapsed and coverage is terminated. (See Rule 507 Reinstatements/Rewrites for any exceptions).

All earned premium is calculated on a pro-rata basis.

5. Terminating Electronic Funds Transfer Plan

The Electronic Funds Transfer Plan may be terminated by the policyholder at any time.

The following circumstances will cause the termination of the Electronic Funds Transfer Agreement:

- The account at the financial institution is closed or transferred to a different number.
- The policy is cancelled or rewritten.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AUTOMATIC CREDIT CARD PLAN

The purpose of the Automatic Credit Card Plan is to provide a payment plan with automatic charges made to the policyholder's credit card account.

Definitions

Monthly Premium – sum of policy period premium divided by 6 plus the appropriate Service Charge.

The Payment Plan Deposit for new business is 1 Monthly Premium plus the appropriate Service Charge. The Payment Plan Deposit for rewrites is 1 Monthly Premium plus the appropriate Service Charge plus any Carryover less any Accumulated Credit.

1. Establishing Automatic Credit Card Plan

On new business, the applicant supplies their credit card number and expiration date. The new business Payment Plan Deposit will then be charged to the given account. Monthly Premiums will be charged to their account each month beginning approximately 30 days after the policy effective date until the premium is paid in full.

On existing business, the Automatic Credit Card Plan should be established upon renewal. The policyholder supplies their credit card number and expiration date.

Monthly Premiums will be charged to their credit card account until the policy is cancelled or the Automatic Credit Card Plan is terminated.

The Monthly Premium will be adjusted to include policy changes as they occur. Additional changes and credits will be spread among the Remaining Payments.

The balance due for the policy period may be paid in full at any time at the option of the policyholder.

2. Minimum Charge

The minimum monthly premium we will charge to their account is \$25 except for the last remaining payment. If the last remaining payment is less than \$10, that amount will be included in the previous Monthly Premium.

3. Payment Schedule

A payment schedule will be indicated on the Declarations Certificate and will include the following information:

- Amount to be charged to the account
- Service Charge included in amount to be charged
- Approximate date of charge

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

4. Cancellation for Non-Payment of Premium

If notice is received that a credit card is no longer valid, a 10 day Notice of Cancellation will be sent to the policyholder.

Payment of the amount due on the Notice of Cancellation must be postmarked or registered in a Branch Office by the date and time indicated. If payment is not received, the policy is lapsed and coverage is terminated. (See Rule 507 Reinstatements/Rewrites for any exceptions).

All earned premium is calculated on a pro-rata basis.

5. Terminating Automatic Credit Card Plan

The Automatic Credit Card Plan may be terminated by the policyholder at any time.

The following circumstances will cause the termination of the Automatic Credit Card Agreement:

- The credit card account is closed or transferred to a different number.
- The policy is cancelled or rewritten.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

50/50 PAYMENT PLAN

The purpose of the 50/50 Payment Plan is to provide a premium payment plan option where the policyholder can make two equal premium payments.

1. Establishing 50/50 Payment Plan

On new business and rewrites, the applicant pays the sum of the policy period premium multiplied by 50% with the appropriate Service Charge added. After the initial payment is paid, the policyholder will be billed for the remaining 50% plus the appropriate Service Charge to be due by the 4th month of the policy.

On existing business (renewals), the policyholder pays the sum of the policy period premium multiplied by 50% plus the appropriate Service Charge plus any Carryover less any Accumulated Credit. The policyholder will then be billed for the remaining 50% plus the appropriate Service Charge plus any Carryover less any Accumulated Credit to be due by the 4th month of the policy.

The policyholder may, at their option, pay remaining balance at any time.

The 50/50 Payment Plan will be adjusted to include policy changes as they occur. Credits and additional charges will be spread among the future payments.

2. Payment Notices

Payment notices will be mailed to the policyholder and will include the following information:

- Remaining Balance/Payment
- Service Charge included in Payment
- Date Due

3. Cancellation for Non-Payment of Premium

The payment of premium is due by the date indicated on the Payment Notice. A 10 day Notice of Cancellation will be sent to the policyholder if payment is not received by the date indicated on the Payment Notice. Full payment of the amount due on the Notice of Cancellation must be postmarked or registered in a company Branch Office by the date and time indicated.

If payment is not received, the policy is lapsed and coverage is terminated. (See Rule 507 - Reinstatement/Rewrites for any exceptions.)

All earned premium is calculated on a pro-rata basis.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AAA MEMBERSHIP DISCOUNT

Current members of AAA will receive a discount. This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision, Comprehensive, PIP - Medical Payments.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factors.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ACCIDENT PREVENTION COURSE DISCOUNT

Arkansas law requires a mandatory discount be offered to those insureds 55 years old and older who have completed a motor vehicle accident prevention course approved by the Department of Motor Vehicles. A copy of the completed course certificate must be submitted. This discount applies to Bodily Injury and Property Damage liability, PIP - Medical Payments, Collision and Comprehensive. The discount will be effective at the next renewal date after successful completion of an approved course and applied for a period of 3 years. New applicants will receive the discount for only the period remaining within the 3 years from the course completion date.

This discount will appear on the Declarations Certificate and RFC. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AIR BAG DISCOUNT

For any 1974 and subsequent private passenger automobiles equipped with front seat air bags which are factory installed by the manufacturer of the automobile, the premium charged for Personal Injury Protection (PIP) coverages shall be reduced.

This discount will appear on the Declarations Certificate. This discount does not apply to those vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ANTI-LOCK BRAKE SYSTEM DISCOUNT

Effective June 24, 1995 and thereafter, private passenger automobiles equipped with 4 wheel anti-lock brake systems (ABS) which are factory installed by the manufacturer of the vehicle will receive a discount on the premium charged for Bodily Injury Liability, Property Damage Liability and Collision.

This discount will appear on the Declarations Certificate. This discount does not apply to those vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ANTI-THEFT MECHANISM DISCOUNT

Private passenger automobiles which are equipped with certain anti-theft devices, shall be eligible for specific discounts on Comprehensive coverage.

A discount will be given for active or passive anti-theft mechanisms, and vin-etching. Passive mechanisms are armed or put into action by the normal locking of the vehicle. Active mechanisms require other actions in addition to locking of the vehicle.

If a vehicle qualifies for an Anti-Theft Mechanism discount, it must be noted on the application.

This discount will appear on the Declarations Certificate. This discount does not apply to those vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factors.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

DRIVER TRAINING DISCOUNT

Private passenger vehicles, and those rated as such, which are rated with a male operator age 16 through 20 or an unmarried female operator age 16 through 20 will be subject to a driver training discount on Bodily Injury Liability and Property Damage Liability (BI & PD) and Collision coverages. The vehicle will be eligible for this discount when satisfactory evidence (certificate of completion) is presented that the above mentioned drivers under 21 and every such operator rated as a driver of the vehicle has successfully completed a driving school or high school driver education course. The driver training may be secured in a public, private or commercial driving school.

In the event there is more than 1 youthful operator assigned to a vehicle, the discount will be applied if the rated driver is eligible for the discount. A copy of the driver training certificate of completion must be kept on file by the Sales Agent before the discount will be allowed. If the certificate is not available at the time the policy is written, the application should be submitted without the discount; and then the policy may be endorsed when the certificate of completion is submitted to the Sales Agent.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**GOOD STUDENT DISCOUNT**

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator age 16 through 24 will be eligible for a Good Student Discount if specific scholastic achievements are attained. The essential elements of the Good Student Discount are as follows:

1. Eligibility - All unmarried operators under age 25 whose use of the vehicle affects the rates charged must:
 - be a full time student (high school junior or senior, college or university) and meet or exceed at least one of the following academic requirements for the immediately preceding school semester or quarter (or comparable segment) or
 - be a graduate from a college or university and whose cumulative scholastic records meet or exceed at least one of the following academic requirements:
 - rank scholastically in the upper 20% of their class; or
 - have a grade average of "B" or its equivalent if the school uses letters to designate grades, such as A, B, C, D and F. (If the system of grading by letter is not adaptable to averaging, no grade shall be below "B" or its equivalent); or
 - have a grade average of 3.0 points or its equivalent for all subjects combined if the school uses numbers to designate grades such as 4, 3, 2 and 1; or
 - be on the "deans list", "honor roll" or comparable list indicating scholastic achievement.

For each qualifying student you must provide one of the following:

- a copy of the report card for the most recently completed semester; or
- evidence of being on the "Dean's List" or Honor Roll" (on school letterhead); or
- have the appropriate school official(s) complete the bottom of Form 107A - Application for Good Student Discount.

To continue this discount, the following must be provided for each qualifying student each subsequent 12 months or the discount will be removed:

- a copy of the report card for the most recently completed semester; or
- evidence of being on the "Dean's List" or Honor Roll" (on school letterhead); or
- have the appropriate school official(s) complete the bottom of Form 108A - Recertification of Good Student Discount.

2. Vehicles Affected - This discount applies to all private passenger vehicles and those rated as such except vehicles rated as recreational use, antiques, classics or trailers.
3. Coverages Discounted - This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision, Comprehensive and PIP - Medical Payments.
4. Miscellany
 - The Good Student Discount terminates when the operator marries or reaches 25 years of age.
 - In the event there is more than 1 youthful operator assigned to a vehicle, the discount will be applied if the rated driver is eligible for the discount.
 - The Good Student Discount may be added anytime during the policy period; provided the qualifications are met and required information is submitted.

This discount will appear on the Declarations Certificate. See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

MULTI-LINE DISCOUNT

Policies written on vehicles owned by an individual who is also a named insured on a homeowner's insurance policy issued by the Auto Club Family Insurance Company are eligible for a discount. The auto discount will be 10% when a homeowner's insurance policy is issued by the Auto Club Family Insurance Company. This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision and Comprehensive coverages.

Policies written on vehicles owned by an individual who is also a named insured on a homeowner's insurance policy issued by the Auto Club Family Insurance Company and who is also a named insured on a Personal Catastrophe and Excess Liability Policy (Excess) issued by the Automobile Club Inter-Insurance Exchange are eligible for a 15% discount. This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision and Comprehensive coverages.

A discount does not apply to an individual who only has an Automobile Club Inter-Insurance Exchange auto policy and an Excess policy. This discount does not apply if the auto policy is issued by the Auto Club Family Insurance Company. Only one of the discounts described above is available per policy.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

LONGEVITY DISCOUNT

A longevity discount will be applied based on years of continuous insurance. The number of household chargeable accidents or violations in the previous 36 months will also impact the discount amount. The discount will be reduced on policies with drivers who have adverse driving records. Continuous insurance is defined as uninterrupted coverage.

The years of longevity will be determined as follows:

- For a renewal ACIIE policy, longevity will be determined by adding the years of continuous auto insurance with the most recent carrier prior to ACIIE and number of years with ACIIE.
- For an ACFIC policy converted to an ACIIE policy, longevity will be determined by the number of years of continuous auto insurance with ACFIC.
- For new business, longevity will be determined by the number of years of continuous auto insurance with the most recent carrier.
- This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

The longevity discount factors are as follows:

YEARS OF CONTINUOUS INSURANCE	NUMBER OF CHARGEABLE ACCIDENTS OR VIOLATIONS IN PRIOR 36 MONTHS	COVERAGE LINE			
		BI	PD	PIP- MP	COLL
0 - 2	0	0.93	0.93	0.93	0.93
0 - 2	1	0.94	0.94	0.94	0.94
0 - 2	2	1.02	1.02	1.02	1.02
0 - 2	3 +	1.09	1.09	1.09	1.09
3 - 5	0	0.87	0.87	0.87	0.87
3 - 5	1	0.88	0.88	0.88	0.88
3 - 5	2	0.97	0.97	0.97	0.97
3 - 5	3 +	1.03	1.03	1.03	1.03
6 - 9	0	0.83	0.83	0.83	0.83
6 - 9	1	0.85	0.85	0.85	0.85
6 - 9	2	0.94	0.94	0.94	0.94
6 - 9	3 +	1.00	1.00	1.00	1.00
10 +	0	0.76	0.76	0.76	0.76
10 +	1	0.78	0.78	0.78	0.78
10 +	2	0.90	0.90	0.90	0.90
10 +	3 +	0.93	0.93	0.93	0.93

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

DISCOUNT FACTORS

	BI/PD	PIP - MED	PIP - ACC DEATH	PIP - WORK LOSS	COLL	COMP
AAA MEMBERSHIP	.95	.95			.95	.95
ACCIDENT PREVENTION COURSE	.90	.90			.90	.90
AIRBAG		.70	.70	.70		
ANTI-LOCK BRAKE	.90				.90	
ANTI-THEFT - ACTIVE WITH VIN ETCH						.80
ANTI-THEFT - ACTIVE WITHOUT VIN ETCH						.85
ANTI-THEFT - PASSIVE WITH VIN ETCH						.75
ANTI-THEFT - PASSIVE WITHOUT VIN ETCH						.80
DRIVER TRAINING	.90				.90	
GOOD STUDENT	.85	.85			.85	.85
MULTI-LINE (AUTO/HOME)	.90				.90	.90
MULTI-LINE (AUTO/HOME/EXCESS)	.85				.85	.85
STUDENT (OVER 100)/MILITARY	.90				.90	
VIN ETCH ONLY						.95

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

INEXPERIENCED OPERATOR SURCHARGE

A premium surcharge will apply to newly licensed drivers. This surcharge applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision, Comprehensive and PIP – Medical Payments.

The surcharge will apply as follows:

YEARS LICENSED	FACTORS
0	1.25
1	1.15
2	1.10
3 years or more	1.00

This surcharge will not apply to newly licensed drivers who are under the age of 19 and have not been licensed for 3 years. This surcharge does not apply to vehicles rated as recreational use, antique, classic or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

RATING SURCHARGE POINTS

A driving record is comprised of chargeable, at-fault accidents and applicable violations resulting in convictions. An at-fault accident will be considered when the insured is more than 50% at fault and losses paid have exceeded \$800. These accidents will be considered for 36 months from the date the first payment is made. This payment may be below the \$800 threshold. For new business, accidents will be considered for 36 months from the occurrence date. Violations will be categorized as minor and major and will be surcharged for 36 months from the date of violation.

The rating surcharge points will be totaled separately for each category. A factor will be determined for each category from the total number of points. The surcharge factors will then be totaled and applied to each coverage. The final surcharge will be applied to the highest rated vehicle to which the driver is assigned.

When and insured has a chargeable, at-fault accident and also receives a violation on the same day or receives multiple violations on the same day, rating surcharge points will be assigned as follows:

- Chargeable, at-fault accident on the same day as a minor violation – points assigned for the accident only
- Chargeable, at-fault accident on same day as a major violation – points assigned for both the accident and the major violation
- Chargeable, at-fault accident on same day as both minor and a major violation are received points assigned for the accident and the major violation
- Major violation received on the same day as a minor violation – points assigned for the major violation only
- Two major violations received on the same day – points assigned for both major violations

The rating surcharge points will apply to Bodily Injury Liability and Property Damage Liability, PIP – Medical Payments and Collision. This surcharge does not apply to vehicles rated as recreational use, antique, classic or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

GUARANTEED RENEWAL ENDORSEMENT

(THE GUARANTEED RENEWAL ENDORSEMENT WILL NO LONGER BE ADDED TO POLICIES EFFECTIVE 08-01-2004. ALL POLICYHOLDERS WHO CURRENTLY ARE RECEIVING THIS GUARANTEED RENEWAL ENDORSEMENT WILL CONTINUE TO RECEIVE THIS ENDORSEMENT AS LONG AS THE POLICY IS INFORCE AND THEY CONTINUE TO QUALIFY FOR THE ENDORSEMENT.)

This endorsement is designed to encourage our long term, accident free policyholders to retain their policies with us. There is no charge for this endorsement, and it is automatically issued on policies that meet all of the following conditions:

1. The policy is effective June 24, 1995 and thereafter.
2. The policy has been continuously in effect for at least 10 years.
3. All of the principal operators are receiving the 6 year accident free discount.
4. If there is only one vehicle on the policy, it is not one of the following:
 - Antiques
 - Classics
 - Trailers
 - Recreational use vehicles

This endorsement guarantees that we will renew or not cancel the policy. This endorsement cannot be removed as long as the policyholder meets all of the following conditions:

1. The premiums are paid when due.
2. All drivers in the household maintain a valid drivers license.
3. At least one named insured maintains a valid membership with the Auto Club of Missouri or its affiliates.
4. The policyholder continues to reside in an area in which we are authorized to conduct business and has the Guaranteed Renewal Endorsement available for use.
5. The policyholder complies with company requests for underwriting information required to determine proper rating and qualification for the policy.
6. No drivers added to this policy after this endorsement is in affect have been convicted of any of the following violations within the past six years:
 - Driving while under the influence of alcohol or drugs
 - Failure to stop and report when involved in an accident

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

- Homicide or assault arising from the operation of a vehicle
 - Driving while license was suspended or revoked
 - Reckless driving or racing
7. No driver on the policy was convicted of any of the following violations subsequent to the effective date of this endorsement:
- Driving while under the influence of alcohol or drugs
 - Failure to stop and report when involved in an accident
 - Homicide or assault arising from the operation of a vehicle
 - Driving while license was suspended or revoked
8. There have been no payments of premiums by insufficient funds check.

If it is determined that the policy is being renewed solely because of the provisions of this endorsement, liability limits (Bodily Injury and Property Damage) cannot be increased unless required by statutory change.

The policyholder will be issued a Guaranteed Renewal Endorsement - Form #198A and this endorsement will be shown on the Declarations Certificate.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES

BODILY INJURY	PROPERTY DAMAGE	UNINSURED MOTORIST	UNDERINSURED MOTORIST
25,000/50,000	25,000	25,000/50,000	25,000/50,000
50,000/100,000	50,000	50,000/100,000	50,000/100,000
100,000/300,000	100,000	100,000/300,000	100,000/300,000
250,000/500,000*	200,000*	250,000/500,000*	250,000/500,000*
300,000/300,000*	300,000*	300,000/300,000*	300,000/300,000*
300,000/500,000*	500,000*	300,000/500,000*	300,000/500,000*
500,000/500,000*		500,000/500,000*	500,000/500,000*
300,000/1,000,000*		300,000/1,000,000*	300,000/1,000,000*
500,000/1,000,000*		500,000/1,000,000*	500,000/1,000,000*

* Requires prior Underwriting approval

PERSONAL INJURY PROTECTION		
MEDICAL PAYMENTS*	ACCIDENTAL DEATH	WORK LOSS
1,000		\$140 per week maximum
5,000	5,000	
10,000	10,000	
25,000		
50,000		

COMPREHENSIVE DEDUCTIBLE	COLLISION DEDUCTIBLE
FULL	
50	50
100	100
	150
250	250
500	500
750	750
1,000	1,000
2,000	2,000

UNINSURED MOTORIST PROPERTY DAMAGE
\$25,000 with \$200 Deductible

RENTAL REIMBURSEMENT (daily/maximum)
30/750
40/1,000

TOWING AND LABOR COSTS
\$50 limit

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

COVERAGE COMBINATIONS

There are 10 different coverages available to insurance applicants and/or insureds. These coverages are Bodily Injury Liability, Property Damage Liability, Personal Injury Protection (PIP), Uninsured Motorist, Underinsured Motorist, Uninsured Motorist Property Damage, Collision, Comprehensive, Rental Reimbursement and Towing and Labor Costs Coverage. These separate coverages can be purchased only in certain combinations. The coverage combinations are subject to the following criteria:

1. Bodily Injury Liability and Property Damage Liability must be purchased as a unit. These coverages must be purchased on all vehicles (except trailers and vehicles in storage) at the same limit. None of these coverages may be purchased separately.
2. Personal Injury Protection, Uninsured Motorist, Underinsured Motorist and Uninsured Motorist Property Damage coverages can be purchased only if the insured vehicle has Bodily Injury Liability and Property Damage Liability coverages. These coverage limits must be uniform on all vehicles insured. Uninsured Motorist limits may not exceed Bodily Injury Liability limits. Underinsured Motorist limits must match Uninsured Motorist limits. If any of these coverages are rejected, it must be done in writing.
3. Physical Damage coverage (Collision and Comprehensive) may be carried with liability coverages (BI and PD) on those vehicles meeting age and condition requirements. Physical Damage coverage may also be carried on trailers and vehicles in storage without regard to whether these vehicles have liability coverages. The applicant may carry Collision and/or Comprehensive coverage, but it is not necessary to carry both. These coverage limits do not need to be uniform on all vehicles insured.
4. Towing and Labor Costs is an optional coverage. It may be purchased only if the insured vehicle has Collision and Comprehensive coverages. If this coverage is purchased, it must be purchased on all vehicles with Collision and Comprehensive coverage.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

UNIFORM LIMITS

When two or more vehicles are insured on the same policy or if the named insured has two or more vehicles insured on separate policies with us, the limits of Bodily Injury Liability, Property Damage Liability, Personal Injury Protection (PIP), Uninsured Motorist, Underinsured Motorist and Uninsured Motorist Property Damage must be identical.

Thus, if a named insured has these coverages on one vehicle, they must be carried on all other vehicles and the limits must be identical. The only exceptions are trailers and vehicles in storage.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AUTOMATIC COVERAGE

The provisions of the Personal Auto Policy provide insureds with various automatic coverages.

The following list describes the most frequent automatic coverage situations. In every case, automatic coverage is subject to the specific conditions and exclusions in the policy.

1. Vehicles

Replacement vehicle coverage is automatically extended to a private passenger auto, pickup truck or van if a named insured acquires the vehicle during the policy period, provided it is a replacement for a vehicle described on the Declarations Certificate. The replacement vehicles will be covered automatically only for those coverages already extended on the vehicle which it replaces and at the same limits.

If the insured wishes to either add or continue physical damage coverage, the insured must notify us within 30 days. If the insured does not report a replacement vehicle to us within the 30 day limit, physical damage coverages are not in effect, even if these coverages were carried on the prior vehicle.

Newly acquired vehicle coverage is automatically extended to a private passenger auto, pickup truck or van, if a named insured acquires the vehicle during the policy period, and the named insured notifies the Exchange within 30 days after the date of such acquisition of their desire to add the new vehicle on their current policy. The newly acquired vehicle will be covered automatically only for those coverages already extended on the other vehicles(s) described on the Declarations Certificate and at the same limits.

Unacceptable vehicles which are extended coverage under the automatic coverage provisions of the policy will be placed on the policy by endorsement. Renewal of the policy with unacceptable vehicles will be contingent upon favorable experience and other underwriting factors.

High-performance/high-exposure vehicles and sports cars which are extended coverage under the automatic coverage provisions will be placed on the policy by endorsement and will be evaluated prior to renewal. Renewal of the policy with high-performance/high-exposure automobile or sports car will be contingent upon favorable experience and other underwriting factors.

2. Drivers

Coverage is provided to the named insured (as defined in policy) and any resident of the same household or any other person using the insured vehicle with the named insured's permission.

Newly licensed drivers are covered automatically under this provision. Renewal of the policy will be contingent on favorable experience and other underwriting factors.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>
71601	8	71743	6	71857	1
71602	8	71744	1	71858	1
71603	8	71747	7	71859	1
71612	8	71749	7	71860	1
71613	8	71750	7	71861	1
71631	1	71751	1	71862	1
71635	1	71752	1	71866	1
71638	1	71753	1	71901	18
71639	1	71754	1	71902	18
71640	1	71758	7	71903	18
71642	1	71762	7	71909	18
71643	1	71763	1	71910	18
71644	8	71764	1	71913	18
71646	1	71765	7	71914	18
71647	1	71766	1	71920	6
71651	1	71768	7	71921	6
71652	1	71770	1	71923	6
71653	1	71772	6	71929	6
71654	1	71801	1	71932	1
71655	1	71802	1	71933	6
71657	1	71820	1	71935	1
71658	1	71822	1	71937	1
71659	8	71823	1	71940	1
71660	1	71825	1	71941	6
71661	1	71826	1	71943	1
71662	1	71827	1	71944	1
71663	1	71831	1	71945	1
71665	1	71832	1	71949	18
71667	1	71833	1	71950	1
71670	1	71834	16	71952	1
71671	1	71835	1	71953	1
71674	1	71836	1	71956	18
71675	1	71837	16	71957	1
71676	1	71838	1	71958	1
71701	1	71839	16	71959	1
71711	1	71840	16	71960	1
71720	1	71841	1	71961	1
71721	6	71842	1	71962	6
71722	1	71845	1	71964	18
71724	7	71846	1	71965	1
71725	1	71847	1	71968	18
71726	1	71851	1	71969	1
71728	6	71852	1	71970	1
71730	7	71853	1	71971	1
71740	1	71854	16	71972	1
71742	1	71855	1	71973	1

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>
72001	17	72059	13	72122	5
72002	5	72060	13	72123	13
72003	13	72061	5	72124	2
72004	8	72063	17	72125	17
72005	13	72064	13	72126	17
72006	13	72065	5	72127	17
72007	5	72067	13	72128	5
72010	13	72068	13	72129	5
72011	5	72069	13	72130	13
72012	13	72070	17	72131	13
72013	13	72072	5	72132	8
72015	5	72073	13	72134	13
72016	17	72074	13	72135	5
72017	13	72075	13	72136	13
72018	5	72076	20	72137	13
72020	13	72078	2	72139	13
72021	13	72079	8	72140	13
72022	5	72080	17	72141	13
72023	5	72081	13	72142	5
72024	5	72082	13	72143	13
72025	17	72084	5	72145	13
72026	13	72085	13	72150	5
72027	17	72086	5	72152	8
72029	13	72087	6	72153	13
72030	17	72088	13	72156	17
72031	13	72089	5	72157	17
72032	5	72099	20	72160	13
72033	5	72101	13	72164	2
72036	13	72102	13	72165	13
72037	5	72103	5	72166	13
72038	13	72104	6	72167	5
72039	5	72106	5	72168	8
72040	13	72107	5	72169	13
72041	13	72108	13	72173	5
72042	13	72110	17	72175	8
72043	13	72111	5	72176	5
72044	13	72112	13	72178	13
72045	13	72113	20	72179	13
72046	5	72114	5	72180	2
72047	5	72115	2	72181	5
72048	13	72116	20	72182	8
72051	13	72117	5	72183	2
72053	2	72118	20	72190	2
72055	13	72119	2	72201	2
72057	5	72120	20	72202	2
72058	5	72121	13	72204	2

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>
72205	20	72359	4	72434	13
72206	2	72360	4	72435	13
72207	20	72364	15	72436	13
72209	2	72365	13	72437	13
72210	5	72366	19	72438	4
72211	20	72368	4	72439	13
72212	20	72370	4	72440	13
72214	20	72372	4	72442	4
72215	20	72373	13	72443	13
72216	20	72374	19	72444	13
72217	20	72376	15	72447	13
72219	20	72377	13	72450	13
72222	5	72383	1	72451	13
72223	5	72384	15	72453	13
72225	20	72386	13	72454	13
72227	20	72387	13	72455	13
72295	2	72389	1	72456	13
72301	15	72390	19	72458	13
72303	15	72391	4	72459	13
72312	1	72392	4	72460	13
72314	13	72394	4	72461	13
72315	4	72395	4	72462	13
72319	4	72396	13	72466	13
72320	4	72401	13	72469	13
72322	4	72402	13	72470	13
72324	13	72404	13	72471	13
72325	15	72410	13	72472	13
72326	4	72411	13	72473	13
72327	15	72412	13	72474	13
72330	4	72413	13	72475	13
72331	15	72414	13	72476	13
72333	19	72415	13	72478	13
72335	4	72416	13	72479	13
72336	4	72417	13	72482	13
72338	4	72419	13	72501	13
72339	15	72421	13	72512	13
72342	19	72422	13	72513	13
72346	4	72424	13	72515	13
72347	13	72425	13	72516	13
72348	4	72427	13	72517	13
72350	4	72428	4	72519	13
72352	4	72429	13	72520	13
72353	1	72430	13	72521	13
72354	13	72431	13	72522	13
72355	19	72432	13	72523	13
72358	4	72433	13	72524	13

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>
72525	13	72611	12	72683	12
72527	13	72613	12	72685	12
72528	13	72615	12	72686	12
72529	13	72616	12	72687	12
72530	13	72617	12	72701	9
72531	13	72619	12	72703	9
72532	13	72623	12	72704	9
72533	13	72624	12	72711	9
72534	13	72626	12	72712	9
72536	13	72628	12	72714	9
72537	12	72629	13	72715	9
72538	13	72630	12	72717	9
72539	13	72631	12	72718	9
72540	13	72632	12	72719	9
72542	13	72633	12	72721	12
72543	13	72634	12	72722	9
72544	12	72635	12	72727	9
72546	13	72636	12	72728	9
72550	13	72638	12	72729	9
72554	13	72639	12	72730	9
72555	13	72640	12	72732	9
72556	13	72641	12	72733	9
72560	13	72642	12	72734	9
72561	13	72644	12	72735	9
72562	13	72645	12	72736	9
72564	13	72648	12	72737	9
72565	13	72650	12	72738	9
72566	13	72651	12	72739	9
72567	13	72653	12	72740	12
72568	13	72654	12	72741	9
72569	13	72655	12	72742	12
72571	13	72657	13	72744	9
72572	13	72658	12	72745	9
72573	13	72660	12	72747	9
72576	13	72661	12	72749	9
72577	13	72662	12	72751	9
72578	13	72663	13	72752	12
72579	13	72666	12	72753	9
72581	13	72668	12	72756	9
72583	13	72670	12	72758	9
72584	13	72672	12	72760	12
72585	13	72675	12	72761	9
72587	13	72677	12	72762	9
72601	12	72679	12	72764	9
72602	12	72680	13	72765	9
72610	13	72682	12	72766	9

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>	<u>ZIP CODES</u>	<u>RATING TERRITORY</u>
72768	9	72908	3		
72769	9	72913	3		
72770	9	72914	3		
72773	12	72916	3		
72774	9	72917	3		
72776	12	72918	3		
72801	12	72921	3		
72802	12	72923	3		
72812	12	72926	12		
72821	12	72927	12		
72823	12	72928	12		
72824	12	72930	12		
72826	12	72932	3		
72827	12	72933	12		
72828	12	72934	3		
72829	12	72935	3		
72830	12	72936	3		
72832	12	72937	3		
72833	12	72938	3		
72834	12	72940	3		
72835	12	72941	3		
72837	12	72943	12		
72838	12	72944	12		
72839	12	72945	3		
72840	12	72946	3		
72841	12	72947	3		
72842	12	72948	3		
72843	12	72949	12		
72845	12	72950	12		
72846	12	72951	12		
72847	12	72952	3		
72851	12	72955	3		
72852	12	72956	3		
72853	12	72957	3		
72854	12	72958	12		
72855	12	72959	9		
72856	12	75501	1		
72857	12	75502	1		
72858	12				
72860	12				
72863	12				
72865	12				
72901	3				
72903	3				
72904	3				
72906	3				



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Territory	COVERAGES AND LIMITS										
	25/50/25 BI/PD	1998 Sym. 12 100 - Ded. COMP	1998 Sym. 12 250 - Ded. COLL	1,000 PIP-MP	5,000 PIP-AD	140 PIP-WL	30/750 RR	25/50 UM	25/50 UIM	25 UMPD	50 Towing
1	182	73	148	18	4	4	16	8	7	14	8
2	233	48	150	22	4	4	15	9	8	15	8
3	168	50	145	18	4	4	13	8	8	14	8
4	224	119	212	20	4	4	13	9	8	15	8
5	194	48	140	17	4	4	13	7	7	15	8
6	198	55	148	20	4	4	13	7	7	14	8
7	186	81	172	18	4	4	16	9	8	15	8
8	239	66	187	22	4	4	13	9	8	15	8
9	176	44	138	17	4	4	13	7	7	14	8
12	151	54	134	17	4	4	13	7	7	14	8
13	182	60	141	21	4	4	13	6	7	14	8
15	237	123	231	22	4	4	13	9	8	15	8
16	220	62	176	20	4	4	17	8	7	14	8
17	177	51	139	18	4	4	13	7	7	14	8
18	200	52	157	22	4	4	13	7	7	14	8
19	198	81	161	20	4	4	16	8	7	14	8
20	194	48	140	17	4	4	13	7	7	15	8



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
INCREASED LIMIT / MODEL YEAR**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Bodily Injury (000)	
Limit	Factor
25/50	1.000
50/100	1.100
100/300	1.210
250/500	1.400
300/300	1.390
300/500	1.410
300/1000	1.460
500/500	1.480
500/1000	1.530
1000/1000	1.600

Property Damage (000)	
Limit	Factor
25,000	1.000
50,000	1.030
100,000	1.060
200,000	1.090
300,000	1.120
500,000	1.150

Uninsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.350
100/300	1.730
250/500	2.100
300/300	1.950
300/500	2.150
300/1000	2.500
500/500	2.300
500/1000	2.850
1000/1000	2.950

Underinsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.500
100/300	2.700
250/500	3.600
300/300	3.100
300/500	4.100
300/1000	5.100
500/500	4.700
500/1000	5.700
1000/1000	6.200

Personal Injury Protection (MP)	
Limit	Factor
1,000	1.000
5,000	1.850
10,000	2.400
25,000	2.900
50,000	3.400

Personal Injury Protection (ADD)	
Limit	Factor
5,000	1.000
10,000	1.667

Rental Reimbursement	
Limit	Factor
30/750	1.000
40/1,000	1.333

Year	Model Year	
	COMP	COLL
1992	0.820	0.790
1993	0.840	0.810
1994	0.870	0.840
1995	0.900	0.870
1996	0.930	0.910
1997	0.960	0.950
1998	1.000	1.000
1999	1.040	1.050
2000	1.080	1.100
2001	1.100	1.160
2002	1.130	1.200
2003	1.170	1.260
2004	1.200	1.320
2005	1.250	1.360
2006	1.290	1.410
2007	1.330	1.460
2008	1.370	1.510
2009	1.410	1.560
2010	1.450	1.610
New Model Year Factor	1.030	1.030



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
1	0.418	0.218	0.175	0.106	0.080	0.070	0.059	0.036
2	0.418	0.218	0.175	0.106	0.080	0.070	0.059	0.036
3	0.418	0.258	0.193	0.130	0.084	0.072	0.059	0.037
4	0.541	0.371	0.250	0.184	0.105	0.093	0.081	0.063
5	0.640	0.475	0.316	0.238	0.157	0.132	0.107	0.082
6	0.829	0.626	0.458	0.337	0.227	0.196	0.164	0.120
7	0.979	0.756	0.578	0.401	0.296	0.253	0.209	0.159
8	1.125	0.858	0.688	0.476	0.354	0.305	0.255	0.201
9	1.282	0.987	0.774	0.533	0.407	0.351	0.294	0.231
10	1.438	1.097	0.861	0.608	0.462	0.399	0.336	0.255
11	1.595	1.207	0.931	0.668	0.555	0.490	0.425	0.329
12	1.770	1.319	1.000	0.720	0.607	0.545	0.483	0.370
13	1.928	1.457	1.090	0.793	0.657	0.581	0.504	0.386
14	2.084	1.530	1.112	0.847	0.700	0.619	0.538	0.413
15	2.240	1.678	1.228	0.935	0.760	0.674	0.587	0.452
16	2.370	1.734	1.239	0.978	0.795	0.701	0.607	0.468
17	2.453	1.844	1.344	1.022	0.836	0.740	0.644	0.493
18	2.573	1.900	1.354	1.074	0.880	0.774	0.667	0.516
19	2.692	2.010	1.465	1.117	0.906	0.807	0.708	0.533
20	2.822	2.084	1.470	1.170	0.957	0.841	0.725	0.572
21	2.923	2.162	1.567	1.214	1.118	1.000	0.882	0.748
22	3.030	2.218	1.584	1.245	1.150	1.032	0.913	0.792
23	3.140	2.309	1.680	1.288	1.200	1.074	0.947	0.797
24	3.249	2.400	1.699	1.341	1.243	1.115	0.987	0.856
25	3.369	2.483	1.809	1.383	1.302	1.162	1.021	0.865
26	3.488	2.584	1.847	1.427	1.352	1.204	1.056	0.918
27	3.597	2.665	1.936	1.522	1.378	1.237	1.096	0.935
28	3.752	2.756	1.972	1.599	1.437	1.286	1.135	0.986
29	3.870	2.839	2.065	1.695	1.488	1.329	1.169	0.986
30	3.980	2.930	2.110	1.746	1.522	1.366	1.209	1.047
31	4.109	3.024	2.202	1.803	1.571	1.410	1.248	1.078
32	4.236	3.119	2.269	1.859	1.619	1.453	1.286	1.099
33	4.341	3.196	2.292	1.906	1.660	1.490	1.319	1.142
34	4.468	3.289	2.393	1.961	1.708	1.533	1.358	1.170
35	4.595	3.382	2.461	2.017	1.759	1.578	1.396	1.193
36	4.722	3.476	2.481	2.073	1.807	1.622	1.436	1.240
37	4.849	3.570	2.594	2.129	1.854	1.664	1.474	1.292
38	4.976	3.663	2.662	2.185	1.904	1.709	1.513	1.298
39	5.103	3.757	2.729	2.241	1.951	1.751	1.551	1.331
40	5.230	3.850	2.754	2.297	2.001	1.796	1.591	1.367
41	5.360	3.947	2.866	2.353	2.051	1.841	1.631	1.426
42	5.491	4.043	2.936	2.412	2.102	1.887	1.671	1.461
43	5.593	4.119	2.992	2.457	2.140	1.921	1.701	1.487
44	5.724	4.215	3.062	2.513	2.190	1.966	1.741	1.523
45	5.854	4.310	3.068	2.571	2.240	2.011	1.781	1.558
46	5.984	4.405	3.200	2.627	2.289	2.055	1.820	1.593
47	6.114	4.501	3.269	2.685	2.339	2.100	1.860	1.628
48	6.244	4.597	3.339	2.742	2.388	2.144	1.899	1.661
49	6.374	4.693	3.378	2.799	2.438	2.189	1.939	1.697



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
50	6.503	4.789	3.378	2.856	2.488	2.234	1.979	1.730
51	6.635	4.885	3.547	2.914	2.538	2.278	2.017	1.763
52	6.765	4.981	3.547	2.971	2.588	2.323	2.058	1.800
53	6.894	5.076	3.547	3.026	2.637	2.367	2.097	1.835
54	7.025	5.172	3.547	3.085	2.688	2.413	2.137	1.908
55	7.154	5.268	3.547	3.141	2.737	2.457	2.176	1.962
56	7.284	5.365	3.745	3.199	2.786	2.501	2.215	1.937
57	7.415	5.461	3.748	3.256	2.837	2.547	2.256	2.007
58	7.506	5.527	3.728	3.296	2.872	2.578	2.284	2.064
59	7.636	5.623	3.772	3.353	2.922	2.623	2.323	2.063
60	7.765	5.717	3.837	3.410	2.971	2.667	2.362	2.066
61	7.895	5.813	3.973	3.466	3.020	2.711	2.401	2.170
62	8.024	5.909	3.973	3.522	3.070	2.756	2.441	2.178
63	8.153	6.004	4.029	3.581	3.118	2.800	2.481	2.173
64	8.283	6.099	4.092	3.637	3.169	2.844	2.519	2.203
65	8.411	6.194	4.156	3.693	3.218	2.889	2.559	2.238
66	8.541	6.290	4.220	3.751	3.268	2.933	2.598	2.288
67	8.671	6.384	4.284	3.808	3.318	2.978	2.638	2.306
68	8.800	6.480	4.349	3.865	3.367	3.022	2.677	2.342
69	8.930	6.575	4.412	3.921	3.416	3.066	2.716	2.375
70	9.012	6.637	4.452	3.957	3.448	3.095	2.741	2.397
71	9.141	6.731	4.516	4.014	3.498	3.140	2.781	2.432
72	9.269	6.826	4.580	4.071	3.546	3.183	2.820	2.467
73	9.398	6.921	4.643	4.127	3.596	3.228	2.859	2.500
74	9.527	7.015	4.707	4.184	3.645	3.271	2.897	2.534
75	9.656	7.110	4.771	4.240	3.694	3.316	2.938	2.570
76	9.785	7.205	4.835	4.297	3.744	3.361	2.977	2.603
77	9.913	7.300	4.898	4.354	3.793	3.405	3.016	2.638
78	10.042	7.395	4.963	4.409	3.843	3.449	3.054	2.671
79	10.171	7.490	5.026	4.466	3.891	3.493	3.094	2.706
80	10.299	7.584	5.089	4.523	3.940	3.537	3.133	2.741
81	10.428	7.679	5.153	4.580	3.990	3.582	3.173	2.776
82	10.557	7.775	5.217	4.635	4.038	3.625	3.211	2.809
83	10.686	7.869	5.281	4.693	4.089	3.670	3.251	2.844
84	10.815	7.964	5.343	4.749	4.138	3.714	3.289	2.877

The factor for Symbols above 84 is 1.015.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
1	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
2	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
3	0.664	0.560	0.445	0.370	0.288	0.214	0.139	0.080
4	0.761	0.641	0.525	0.453	0.323	0.242	0.161	0.101
5	0.868	0.734	0.613	0.531	0.411	0.314	0.217	0.131
6	0.955	0.832	0.697	0.583	0.482	0.360	0.236	0.145
7	1.039	0.906	0.758	0.669	0.544	0.421	0.297	0.177
8	1.116	0.956	0.842	0.756	0.629	0.486	0.343	0.222
9	1.185	1.037	0.917	0.812	0.688	0.522	0.356	0.216
10	1.269	1.111	0.982	0.876	0.709	0.538	0.367	0.217
11	1.345	1.176	1.057	0.931	0.766	0.641	0.516	0.340
12	1.406	1.245	1.098	1.000	0.791	0.669	0.546	0.362
13	1.478	1.309	1.167	1.092	0.840	0.700	0.560	0.356
14	1.536	1.328	1.197	1.092	0.885	0.728	0.570	0.363
15	1.608	1.401	1.269	1.190	0.911	0.760	0.608	0.392
16	1.655	1.449	1.279	1.190	0.945	0.788	0.631	0.396
17	1.693	1.486	1.366	1.283	0.978	0.816	0.652	0.414
18	1.731	1.533	1.366	1.283	0.990	0.833	0.676	0.430
19	1.776	1.579	1.431	1.347	1.023	0.854	0.686	0.442
20	1.833	1.608	1.433	1.347	1.046	0.878	0.708	0.456
21	1.871	1.663	1.504	1.404	1.081	0.976	0.872	0.584
22	1.919	1.711	1.533	1.404	1.101	0.987	0.872	0.575
23	1.984	1.740	1.579	1.468	1.125	1.020	0.914	0.621
24	2.031	1.767	1.618	1.468	1.148	1.033	0.919	0.614
25	2.078	1.823	1.655	1.526	1.181	1.069	0.956	0.647
26	2.125	1.852	1.701	1.526	1.193	1.078	0.963	0.633
27	2.183	1.926	1.739	1.598	1.210	1.114	1.018	0.703
28	2.239	1.926	1.776	1.598	1.233	1.126	1.019	0.684
29	2.287	1.984	1.824	1.687	1.278	1.176	1.074	0.735
30	2.324	2.021	1.852	1.687	1.288	1.185	1.082	0.741
31	2.382	2.072	1.933	1.784	1.320	1.228	1.135	0.774
32	2.440	2.123	1.943	1.816	1.352	1.257	1.163	0.802
33	2.500	2.147	1.990	1.816	1.384	1.277	1.168	0.787
34	2.558	2.223	2.081	1.913	1.416	1.316	1.216	0.818
35	2.616	2.272	2.082	1.956	1.447	1.346	1.243	0.843
36	2.675	2.295	2.127	1.967	1.478	1.375	1.272	0.848
37	2.732	2.372	2.240	2.041	1.510	1.404	1.297	0.859
38	2.791	2.400	2.240	2.085	1.542	1.433	1.324	0.875
39	2.835	2.432	2.254	2.106	1.567	1.456	1.345	0.898
40	2.895	2.483	2.300	2.106	1.598	1.485	1.371	0.913
41	2.966	2.544	2.388	2.214	1.637	1.522	1.407	0.935
42	3.039	2.607	2.415	2.257	1.678	1.560	1.441	0.959
43	3.111	2.669	2.471	2.257	1.717	1.597	1.477	0.984
44	3.183	2.731	2.529	2.257	1.758	1.618	1.478	0.985
45	3.256	2.792	2.586	2.257	1.796	1.637	1.478	0.985
46	3.328	2.855	2.643	2.416	1.836	1.707	1.577	1.053
47	3.400	2.916	2.701	2.416	1.879	1.731	1.582	1.055
48	3.473	2.979	2.759	2.416	1.916	1.750	1.582	1.055
49	3.546	3.041	2.816	2.416	1.957	1.769	1.582	1.055



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas**

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
50	3.618	3.102	2.874	2.416	1.996	1.789	1.582	1.039
51	3.672	3.150	2.916	2.548	2.027	1.848	1.669	1.113
52	3.744	3.212	2.974	2.548	2.066	1.868	1.669	1.112
53	3.817	3.273	3.031	2.548	2.106	1.888	1.669	1.107
54	3.888	3.334	3.088	2.548	2.147	1.908	1.669	1.090
55	3.961	3.397	3.146	2.548	2.186	1.928	1.669	1.081
56	4.032	3.458	3.203	2.692	2.225	1.994	1.764	1.173
57	4.104	3.520	3.260	2.692	2.265	2.015	1.764	1.163
58	4.155	3.564	3.301	2.678	2.294	2.025	1.755	1.140
59	4.228	3.625	3.357	2.678	2.333	2.044	1.755	1.135
60	4.299	3.687	3.415	2.681	2.354	2.054	1.755	1.136
61	4.371	3.749	3.471	2.822	2.412	2.131	1.850	1.212
62	4.442	3.810	3.528	2.822	2.452	2.152	1.850	1.198
63	4.513	3.871	3.585	2.822	2.480	2.166	1.850	1.198
64	4.586	3.933	3.642	2.860	2.480	2.166	1.850	1.197
65	4.657	3.995	3.699	2.905	2.480	2.166	1.850	1.197
66	4.705	4.036	3.738	2.951	2.593	2.264	1.934	1.252
67	4.776	4.097	3.793	2.979	2.593	2.264	1.934	1.252
68	4.848	4.159	3.851	3.024	2.593	2.264	1.934	1.251
69	4.917	4.219	3.906	3.069	2.593	2.272	1.950	1.262
70	4.991	4.281	3.965	3.112	2.593	2.286	1.978	1.281
71	5.062	4.342	4.020	3.158	2.718	2.373	2.028	1.312
72	5.134	4.402	4.077	3.202	2.718	2.376	2.033	1.316
73	5.204	4.464	4.135	3.246	2.718	2.391	2.063	1.336
74	5.276	4.525	4.190	3.291	2.718	2.405	2.091	1.355
75	5.348	4.586	4.248	3.336	2.718	2.419	2.119	1.371
76	5.418	4.647	4.303	3.380	2.844	2.497	2.148	1.390
77	5.490	4.708	4.361	3.424	2.844	2.510	2.176	1.410
78	5.562	4.770	4.417	3.470	2.844	2.524	2.203	1.426
79	5.633	4.832	4.474	3.512	2.844	2.538	2.232	1.444
80	5.702	4.892	4.531	3.559	2.844	2.553	2.261	1.464
81	5.775	4.954	4.587	3.602	2.969	2.630	2.290	1.482
82	5.847	5.014	4.643	3.647	2.969	2.643	2.316	1.500
83	5.917	5.076	4.700	3.692	2.969	2.658	2.346	1.519
84	5.988	5.137	4.757	3.736	2.969	2.672	2.373	1.536

The factor for Symbols above 84 is 1.012.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

BI/PD, PIP - MED PAY, COLLISION, & COMPREHENSIVE

Class	#	SINGLE CAR							MULTI CAR						
		P	U	O	S	L	F	R	P	U	O	S	L	F	R
AFMI	37	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
AFMP	41	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
AFSI	121	2.13	2.13	2.13	2.13	2.13	1.79	1.07	1.93	1.93	1.93	1.93	1.93	1.59	1.07
AFSP	125	2.60	2.60	2.60	2.60	2.60	2.13	1.30	2.40	2.40	2.40	2.40	2.40	1.93	1.30
AMMI	122	2.16	2.16	2.16	2.16	2.16	1.93	1.10	1.96	1.96	1.96	1.96	1.96	1.73	1.10
AMMP	123	2.16	2.16	2.16	2.16	2.16	1.93	1.10	1.96	1.96	1.96	1.96	1.96	1.73	1.10
AMSI	126	2.71	2.71	2.71	2.71	2.71	2.43	1.48	2.51	2.51	2.51	2.51	2.51	2.23	1.48
AMSP	128	3.51	3.51	3.51	3.51	3.51	3.21	1.96	3.31	3.31	3.31	3.31	3.31	3.01	1.96
BFMI	36	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
BFMP	40	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
BFSI	116	1.89	1.89	1.89	1.89	1.89	1.58	0.95	1.69	1.69	1.69	1.69	1.69	1.38	0.95
BFSP	120	2.09	2.09	2.09	2.09	2.09	1.94	1.15	1.89	1.89	1.89	1.89	1.89	1.74	1.15
BMMI	117	1.93	1.93	1.93	1.93	1.93	1.75	1.00	1.73	1.73	1.73	1.73	1.73	1.55	1.00
BMMP	118	1.93	1.93	1.93	1.93	1.93	1.75	1.00	1.73	1.73	1.73	1.73	1.73	1.55	1.00
BMSI	124	2.38	2.38	2.38	2.38	2.38	2.21	1.29	2.18	2.18	2.18	2.18	2.18	2.01	1.29
BMSP	127	3.00	3.00	3.00	3.00	3.00	2.81	1.76	2.80	2.80	2.80	2.80	2.80	2.61	1.76
CFMI	35	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
CFMP	39	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
CFSI	109	1.44	1.44	1.44	1.44	1.44	1.21	0.72	1.24	1.24	1.24	1.24	1.24	1.01	0.72
CFSP	112	1.47	1.47	1.47	1.47	1.47	1.29	0.74	1.27	1.27	1.27	1.27	1.27	1.09	0.74
CMMI	110	1.44	1.44	1.44	1.44	1.44	1.21	0.74	1.24	1.24	1.24	1.24	1.24	1.01	0.74
CMMP	111	1.44	1.44	1.44	1.44	1.44	1.26	0.74	1.24	1.24	1.24	1.24	1.24	1.06	0.74
CMSI	115	1.84	1.84	1.84	1.84	1.84	1.47	0.92	1.64	1.64	1.64	1.64	1.64	1.27	0.92
CMSP	119	1.96	1.96	1.96	1.96	1.96	1.81	1.02	1.76	1.76	1.76	1.76	1.76	1.61	1.02
DFMI	34	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
DFMP	38	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
DFSI	107	1.31	1.31	1.31	1.31	1.31	1.21	0.72	1.11	1.11	1.11	1.11	1.11	1.01	0.72
DFSP	108	1.34	1.34	1.34	1.34	1.34	1.29	0.74	1.14	1.14	1.14	1.14	1.14	1.09	0.74
DMMI	105	1.21	1.21	1.21	1.21	1.21	1.16	0.67	1.01	1.01	1.01	1.01	1.01	0.96	0.67
DMMP	106	1.23	1.23	1.23	1.23	1.23	1.16	0.67	1.03	1.03	1.03	1.03	1.03	0.96	0.67
DMSI	113	1.74	1.74	1.74	1.74	1.74	1.47	0.92	1.54	1.54	1.54	1.54	1.54	1.27	0.92
DMSP	114	1.83	1.83	1.83	1.83	1.83	1.81	1.02	1.63	1.63	1.63	1.63	1.63	1.61	1.02
EFMI	54	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EFMP	68	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EFSI	33	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EFSP	69	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EMMI	55	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EMMP	70	1.00	1.05	1.12	1.17	1.31	0.92	0.50	0.80	0.85	0.92	0.97	1.11	0.72	0.50
EMSI	103	1.21	1.27	1.30	1.35	1.49	1.07	0.63	1.01	1.07	1.10	1.15	1.29	0.87	0.63
EMSP	104	1.21	1.27	1.30	1.35	1.49	1.07	0.63	1.01	1.07	1.10	1.15	1.29	0.87	0.63
FFMI	50	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FFMP	64	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FFSI	51	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FFSP	65	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FMMI	52	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FMMP	66	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FMSI	53	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
FMSP	67	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
GFMI	46	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50
GFMP	61	1.00	1.05	1.09	1.13	1.26	0.92	0.50	0.80	0.85	0.89	0.93	1.06	0.72	0.50



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009

BI/PD, PIP - MED PAY, COLLISION, & COMPREHENSIVE

Class	#	SINGLE CAR							MULTI CAR						
		P	U	O	S	L	F	R	P	U	O	S	L	F	R
MMMI	72	1.02	1.02	1.02	1.02	1.02	1.02	0.53	0.82	0.82	0.82	0.82	0.82	0.82	0.53
MMMP	76	1.02	1.02	1.02	1.02	1.02	0.92	0.53	0.82	0.82	0.82	0.82	0.82	0.72	0.53
MMSI	73	1.02	1.02	1.02	1.02	1.02	1.02	0.53	0.82	0.82	0.82	0.82	0.82	0.82	0.53
MMSP	77	1.02	1.02	1.02	1.02	1.02	1.02	0.53	0.82	0.82	0.82	0.82	0.82	0.82	0.53
NFMI	79	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NFMP	82	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NFSI	86	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NFSP	83	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NMMI	80	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NMMP	84	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NMSI	81	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
NMSP	85	1.05	1.05	1.05	1.05	1.05	1.05	0.53	0.85	0.85	0.85	0.85	0.85	0.85	0.53
OFMI	87	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OFMP	90	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OFSI	94	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OFSP	91	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OMMI	88	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OMMP	92	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OMSI	89	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
OMSP	93	1.09	1.09	1.09	1.09	1.09	1.09	0.53	0.89	0.89	0.89	0.89	0.89	0.89	0.53
PFMI	95	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PFMP	98	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PFSI	102	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PFSP	99	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PMMI	96	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PMMP	100	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PMSI	97	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53
PMSP	101	1.12	1.12	1.12	1.12	1.12	1.12	0.53	0.92	0.92	0.92	0.92	0.92	0.92	0.53

Class Factors for Specialty Classes (Single and Multi Car)

Coverage	ANTIQUE	CLASSIC	TRAILER
BI/PD	0.20	0.20	0.50
PIP-MP	0.20	0.20	0.50
COLLISION	0.30	0.75	0.50
COMPREHENSIVE	1.00	1.00	0.50



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
UNDERWRITING TIER/CUSTOMER INSURANCE SCORE FACTORS
EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009

BI, PD, PIP, & COLLISION

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.60	0.65	0.66	0.70	0.74	0.78	0.82	0.86	0.76	0.81	0.85	0.90	0.94	0.99	0.96	1.01	1.07	1.12
2	0.60	0.65	0.66	0.70	0.74	0.78	0.82	0.86	0.76	0.81	0.85	0.90	0.94	0.99	0.96	1.01	1.07	1.12
3	0.69	0.75	0.77	0.81	0.86	0.90	0.95	0.99	0.89	0.93	0.99	1.04	1.09	1.14	1.12	1.17	1.24	1.29
4	0.69	0.75	0.77	0.81	0.86	0.90	0.95	0.99	0.89	0.93	0.99	1.04	1.09	1.14	1.12	1.17	1.24	1.29
5	0.78	0.85	0.87	0.92	0.97	1.02	1.07	1.12	1.00	1.06	1.12	1.17	1.23	1.29	1.26	1.33	1.39	1.46
6	0.78	0.85	0.87	0.92	0.97	1.02	1.07	1.12	1.00	1.06	1.12	1.17	1.23	1.29	1.26	1.33	1.39	1.46
7	0.83	0.90	0.92	0.97	1.03	1.08	1.13	1.19	1.06	1.12	1.18	1.24	1.30	1.37	1.34	1.40	1.47	1.55
8	0.83	0.90	0.92	0.97	1.03	1.08	1.13	1.19	1.06	1.12	1.18	1.24	1.30	1.37	1.34	1.40	1.47	1.55
9	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
10	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
11	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
12	1.01	1.10	1.12	1.19	1.25	1.32	1.39	1.45	1.29	1.37	1.44	1.52	1.60	1.67	1.63	1.72	1.81	1.89
13	1.01	1.10	1.12	1.19	1.25	1.32	1.39	1.45	1.29	1.37	1.44	1.52	1.60	1.67	1.63	1.72	1.81	1.89
14	1.06	1.15	1.17	1.24	1.31	1.38	1.45	1.52	1.35	1.43	1.51	1.59	1.67	1.75	1.70	1.79	1.89	1.98
15	1.06	1.15	1.17	1.24	1.31	1.38	1.45	1.52	1.35	1.43	1.51	1.59	1.67	1.75	1.70	1.79	1.89	1.98
16	1.20	1.30	1.33	1.40	1.48	1.56	1.64	1.72	1.53	1.61	1.70	1.79	1.89	1.98	1.92	2.03	2.13	2.24
17	1.29	1.40	1.43	1.51	1.60	1.68	1.76	1.85	1.64	1.74	1.84	1.93	2.02	2.13	2.08	2.18	2.29	2.41
18	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
19	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
20	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72

COMPREHENSIVE

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.62	0.65	0.72	0.78	0.82	0.86	0.92	0.98	0.83	0.90	0.94	0.99	1.06	1.13	1.07	1.12	1.20	1.27
2	0.62	0.65	0.72	0.78	0.82	0.86	0.92	0.98	0.83	0.90	0.94	0.99	1.06	1.13	1.07	1.12	1.20	1.27
3	0.71	0.75	0.83	0.90	0.95	0.99	1.07	1.13	0.95	1.04	1.09	1.14	1.23	1.30	1.24	1.29	1.39	1.47
4	0.71	0.75	0.83	0.90	0.95	0.99	1.07	1.13	0.95	1.04	1.09	1.14	1.23	1.30	1.24	1.29	1.39	1.47
5	0.81	0.85	0.94	1.02	1.07	1.12	1.21	1.28	1.08	1.17	1.23	1.29	1.39	1.47	1.39	1.46	1.57	1.66
6	0.81	0.85	0.94	1.02	1.07	1.12	1.21	1.28	1.08	1.17	1.23	1.29	1.39	1.47	1.39	1.46	1.57	1.66
7	0.86	0.90	1.00	1.08	1.13	1.19	1.28	1.35	1.15	1.24	1.30	1.37	1.47	1.55	1.47	1.55	1.66	1.76
8	0.86	0.90	1.00	1.08	1.13	1.19	1.28	1.35	1.15	1.24	1.30	1.37	1.47	1.55	1.47	1.55	1.66	1.76
9	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
10	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
11	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
12	1.05	1.10	1.22	1.32	1.39	1.45	1.56	1.65	1.40	1.52	1.60	1.67	1.79	1.90	1.81	1.89	2.03	2.15
13	1.05	1.10	1.22	1.32	1.39	1.45	1.56	1.65	1.40	1.52	1.60	1.67	1.79	1.90	1.81	1.89	2.03	2.15
14	1.09	1.15	1.28	1.38	1.45	1.52	1.63	1.73	1.47	1.59	1.67	1.75	1.87	1.99	1.89	1.98	2.12	2.25
15	1.09	1.15	1.28	1.38	1.45	1.52	1.63	1.73	1.47	1.59	1.67	1.75	1.87	1.99	1.89	1.98	2.12	2.25
16	1.24	1.30	1.44	1.56	1.64	1.72	1.85	1.95	1.66	1.79	1.89	1.98	2.13	2.24	2.13	2.24	2.41	2.54
17	1.33	1.40	1.55	1.68	1.76	1.85	1.99	2.10	1.78	1.93	2.02	2.13	2.29	2.42	2.29	2.41	2.59	2.73
18	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
19	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
20	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
PREMIUM TRANSITION FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009

Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal	Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal
From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg	From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg
-100%	-1%	1.0000	1.0000	1.0000	1.0000	62%	62%	0.6967	0.7859	0.8865	1.0000
0%	4%	1.0000	1.0000	1.0000	1.0000	63%	63%	0.6931	0.7831	0.8850	1.0000
5%	5%	1.0000	1.0000	1.0000	1.0000	64%	64%	0.6894	0.7804	0.8834	1.0000
6%	6%	0.9906	1.0000	1.0000	1.0000	65%	65%	0.6876	0.7790	0.8826	1.0000
7%	7%	0.9813	1.0000	1.0000	1.0000	66%	66%	0.6839	0.7763	0.8811	1.0000
8%	8%	0.9722	1.0000	1.0000	1.0000	67%	67%	0.6803	0.7735	0.8795	1.0000
9%	9%	0.9633	1.0000	1.0000	1.0000	68%	68%	0.6785	0.7722	0.8787	1.0000
10%	10%	0.9545	1.0000	1.0000	1.0000	69%	69%	0.6750	0.7695	0.8772	1.0000
11%	11%	0.9459	0.9932	1.0000	1.0000	70%	70%	0.6714	0.7668	0.8757	1.0000
12%	12%	0.9375	0.9844	1.0000	1.0000	71%	71%	0.6679	0.7641	0.8741	1.0000
13%	13%	0.9292	0.9757	1.0000	1.0000	72%	72%	0.6662	0.7628	0.8734	1.0000
14%	14%	0.9211	0.9671	1.0000	1.0000	73%	73%	0.6627	0.7601	0.8718	1.0000
15%	15%	0.9130	0.9587	1.0000	1.0000	74%	74%	0.6592	0.7575	0.8703	1.0000
16%	16%	0.9052	0.9504	0.9980	1.0000	75%	75%	0.6575	0.7561	0.8696	1.0000
17%	17%	0.8974	0.9423	0.9894	1.0000	76%	76%	0.6541	0.7535	0.8681	1.0000
18%	18%	0.8898	0.9343	0.9810	1.0000	77%	77%	0.6524	0.7522	0.8673	1.0000
19%	19%	0.8824	0.9265	0.9728	1.0000	78%	78%	0.6490	0.7496	0.8658	1.0000
20%	20%	0.8750	0.9188	0.9647	1.0000	79%	79%	0.6457	0.7470	0.8643	1.0000
21%	21%	0.8678	0.9112	0.9567	1.0000	80%	80%	0.6440	0.7457	0.8636	1.0000
22%	22%	0.8614	0.9053	0.9515	1.0000	81%	81%	0.6407	0.7432	0.8621	1.0000
23%	23%	0.8565	0.9019	0.9497	1.0000	82%	82%	0.6390	0.7419	0.8613	1.0000
24%	24%	0.8516	0.8985	0.9479	1.0000	83%	83%	0.6357	0.7393	0.8598	1.0000
25%	25%	0.8468	0.8951	0.9461	1.0000	84%	84%	0.6324	0.7368	0.8584	1.0000
26%	26%	0.8420	0.8917	0.9443	1.0000	85%	85%	0.6308	0.7355	0.8576	1.0000
27%	27%	0.8349	0.8866	0.9416	1.0000	86%	86%	0.6276	0.7330	0.8562	1.0000
28%	28%	0.8302	0.8833	0.9398	1.0000	87%	87%	0.6260	0.7318	0.8554	1.0000
29%	29%	0.8255	0.8800	0.9381	1.0000	88%	88%	0.6228	0.7293	0.8540	1.0000
30%	30%	0.8209	0.8767	0.9363	1.0000	89%	89%	0.6196	0.7268	0.8525	1.0000
31%	31%	0.8163	0.8734	0.9346	1.0000	90%	90%	0.6180	0.7255	0.8518	1.0000
32%	32%	0.8117	0.8702	0.9328	1.0000	91%	91%	0.6149	0.7231	0.8503	1.0000
33%	33%	0.8072	0.8669	0.9311	1.0000	92%	92%	0.6133	0.7219	0.8496	1.0000
34%	34%	0.8027	0.8637	0.9294	1.0000	93%	93%	0.6102	0.7194	0.8482	1.0000
35%	35%	0.7983	0.8605	0.9276	1.0000	94%	94%	0.6086	0.7182	0.8475	1.0000
36%	36%	0.7938	0.8573	0.9259	1.0000	95%	95%	0.6055	0.7158	0.8460	1.0000
37%	37%	0.7894	0.8542	0.9242	1.0000	96%	96%	0.6040	0.7145	0.8453	1.0000
38%	38%	0.7851	0.8510	0.9225	1.0000	97%	97%	0.6010	0.7121	0.8439	1.0000
39%	39%	0.7807	0.8479	0.9208	1.0000	98%	98%	0.5994	0.7109	0.8432	1.0000
40%	40%	0.7764	0.8448	0.9191	1.0000	99%	99%	0.5964	0.7085	0.8418	1.0000
41%	41%	0.7722	0.8417	0.9174	1.0000	100%	104%	0.5949	0.7074	0.8410	1.0000
42%	42%	0.7679	0.8386	0.9158	1.0000	105%	109%	0.5831	0.6979	0.8354	1.0000
43%	43%	0.7637	0.8355	0.9141	1.0000	110%	119%	0.5730	0.6898	0.8306	1.0000
44%	44%	0.7617	0.8340	0.9132	1.0000	120%	129%	0.5534	0.6741	0.8210	1.0000
45%	45%	0.7575	0.8310	0.9116	1.0000	130%	139%	0.5361	0.6599	0.8123	1.0000
46%	46%	0.7534	0.8280	0.9099	1.0000	140%	149%	0.5182	0.6452	0.8032	1.0000
47%	47%	0.7493	0.8249	0.9083	1.0000	150%	159%	0.5035	0.6329	0.7955	1.0000
48%	48%	0.7452	0.8220	0.9066	1.0000	160%	169%	0.4882	0.6200	0.7874	1.0000
49%	49%	0.7412	0.8190	0.9050	1.0000	170%	179%	0.4746	0.6084	0.7800	1.0000
50%	50%	0.7372	0.8160	0.9033	1.0000	180%	189%	0.4615	0.5972	0.7728	1.0000
51%	51%	0.7332	0.8131	0.9017	1.0000	190%	199%	0.4500	0.5872	0.7663	1.0000
52%	52%	0.7312	0.8116	0.9009	1.0000	200%	219%	0.4388	0.5774	0.7599	1.0000
53%	53%	0.7273	0.8087	0.8993	1.0000	220%	239%	0.4184	0.5594	0.7479	1.0000
54%	54%	0.7233	0.8058	0.8977	1.0000	240%	259%	0.3993	0.5423	0.7364	1.0000
55%	55%	0.7195	0.8029	0.8961	1.0000	260%	279%	0.3830	0.5274	0.7262	1.0000
56%	56%	0.7156	0.8000	0.8945	1.0000	280%	299%	0.3676	0.5131	0.7163	1.0000
57%	57%	0.7137	0.7986	0.8937	1.0000	300%	324%	0.3537	0.5002	0.7072	1.0000
58%	58%	0.7099	0.7958	0.8921	1.0000	325%	349%	0.3377	0.4849	0.6964	1.0000
59%	59%	0.7061	0.7929	0.8905	1.0000	350%	374%	0.3240	0.4717	0.6868	1.0000
60%	60%	0.7023	0.7901	0.8889	1.0000	375%	399%	0.3110	0.4590	0.6775	1.0000
61%	61%	0.7005	0.7887	0.8881	1.0000	400%	+	0.2993	0.4474	0.6689	1.0000

A renewal rate change is capped at 5% per renewal or higher in order to limit transition period to 4 renewals.



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
CUSTOMIZED EQUIPMENT/AUTO PREMIUM**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Coverage Amount		Premium
From	To	
\$ 0.01	\$ 250.00	\$5
250.01	550.00	10
550.01	850.00	15
850.01	1,150.00	20
1,150.01	1,500.00	25
1,500.01	2,500.00	32
2,500.01	3,500.00	42
3,500.01	4,500.00	52
4,500.01	5,500.00	62
Over \$5,500.00		Refer to Underwriting



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MISCELLANEOUS RATING FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009**

Loan/Lease Value Factors	
Coverage	Factor
Collision	1.07
Comprehensive	1.07

Replacement Cost Auto Factors	
Coverage	Factor
Collision	1.10
Comprehensive	1.10



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
RATING SURCHARGE POINTS
EFFECTIVE FOR NEW BUSINESS AS OF - 08/01/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 08/01/2009

RATING SURCHARGE POINTS ASSIGNMENT

Months Since Most Recent: Accident	Months Since Previous Accident			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Major Violation	Months Since Previous Major Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Minor Violation	Months Since Previous Minor Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

RATING SURCHARGE FACTOR CALCULATOR

Total Rating Surcharge Point Assignment (Separately Determined for accidents and types of violations) =		
Initial Rating Surcharge Point from tables above		
+ 5 points for each additional accident or citation		<u>Points</u>
	Accident:	_____
	Minor Citation:	_____
	Major Citation:	_____
Rating Surcharge Percentage:		<u>% Surcharge</u>
(Per Tables below)		
	Accident	_____
	Minor Citation	+ _____
	Major Citation	+ _____
	Total	= _____

RATING SURCHARGE POINTS FACTOR

Rating Surcharge Points Total	Rating Surcharge Percentage - Accidents		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	20%	20%	20%
2	29%	29%	29%
3	39%	39%	39%
4	51%	51%	51%
5	60%	60%	60%
6	68%	68%	68%
7	76%	76%	76%
8	84%	84%	84%
9	92%	92%	92%
Each Add'l Point:	Add 8%	Add 8%	Add 8%

Rating Surcharge Points Total	Rating Surcharge Percentage - Minor Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	4%	4%	4%
2	7%	7%	7%
3	10%	10%	10%
4	14%	14%	14%
5	17%	17%	17%
6	20%	20%	20%
7	23%	23%	23%
8	26%	26%	26%
9	30%	30%	30%
Each Add'l Point:	Add 6%	Add 6%	Add 6%

Rating Surcharge Points Total	Rating Surcharge Percentage - Major Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	20%	20%	20%
2	30%	30%	30%
3	40%	40%	40%
4	50%	50%	50%
5	55%	55%	55%
6	60%	60%	60%
7	70%	70%	70%
8	80%	80%	80%
9	90%	90%	90%
Each Add'l Point:	Add 10%	Add 10%	Add 10%

SERFF Tracking Number: AAAM-126098700 State: Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange State Tracking Number: #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract

Review Status:
Filed 05/26/2009

Comments:

Attachment:

FORM A-1 Private passenger automobile abstract.pdf

Satisfied -Name: APCS-Auto Premium Comparison
Survey

Review Status:
Filed 05/26/2009

Comments:

Attachment:

PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status:
Filed 05/26/2009

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract.pdf

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp

Review Status:
Filed 05/26/2009

Bypass Reason: Not applicable.

Comments:

Satisfied -Name: EXPLANATORY MEMORANDUM

Review Status:
Filed 05/26/2009

Comments:

Attachment:

Explanatory Memorandum.pdf

SERFF Tracking Number: AAAM-126098700 State: Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange State Tracking Number: #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Satisfied -Name: ACTUARIAL MEMORANDUM **Review Status:** Filed 05/26/2009
Comments:
Attachment:
ACTUARIAL MEMORANDUM.pdf

Satisfied -Name: CONFIDENTIAL - EXHIBIT A - TIER STRUCTURE **Review Status:** Filed 05/26/2009
Comments:
Attachment:
CONFIDENTIAL - EXH A - TIER STRUCTURE.pdf

Satisfied -Name: CONFIDENTIAL - EXHIBIT B - CONSUMER INSURANCE SCORE (CIS) **Review Status:** Filed 05/26/2009
Comments:
Attachment:
CONFIDENTIAL - Exh B - CIS.pdf

Satisfied -Name: EXHIBIT 2 - DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE **Review Status:** Filed 05/26/2009
Comments:
Attachment:
EXHIBIT 2 - DEV STATEWIDE INDICATED.pdf

Satisfied -Name: EXHIBIT 3 - DEVELOPEMENT OF LOSS TREND FACTORS **Review Status:** Filed 05/26/2009
Comments:
Attachment:

SERFF Tracking Number: AAAM-126098700 *State:* Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange *State Tracking Number:* #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

EXHIBIT 3 - DEVELOPMENT LOSS TREND FACTORS.pdf

SERFF Tracking Number: AAAM-126098700 State: Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange State Tracking Number: #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Satisfied -Name: EXHIBIT 4 - DEVELOPMENT OF PREMIUM TREND FACTORS
Review Status: Filed 05/26/2009

Comments:
Attachment:
EXHIBIT 4 - DEVELOPMENT OF PREMIUM TREND FACTORS.pdf

Satisfied -Name: EXHIBIT 5 - DEVELOPMENT OF EXPECTED LOSS RATIO
Review Status: Filed 05/26/2009

Comments:
Attachment:
EXHIBIT 5 - DEVELOPMENT OF EXPECTED LOSS RATIO.pdf

Satisfied -Name: EXHIBIT 6 - INVESTMENT INCOME
Review Status: Filed 05/26/2009

Comments:
Attachment:
EXHIBIT 6 - INVESTMENT INCOME.pdf

Satisfied -Name: EXHIBIT 7 - DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3
Review Status: Filed 05/26/2009

Comments:
Attachment:
EXHIBIT 7 - DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3.pdf

Satisfied -Name: EXHIBIT 8 - DEVELOPMENT OF CAT LOAD IN EXHIBIT 2
Review Status: Filed 05/26/2009

Comments:
Attachment:
EXHIBIT 8 - DEVELOPMENT OF CAT LOAD IN EXHIBIT 2.pdf

SERFF Tracking Number: AAAM-126098700 State: Arkansas
Filing Company: Automobile Club Inter-Insurance Exchange State Tracking Number: #651680 \$100
Company Tracking Number: AR090415XRMXT095
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Review Status:
Satisfied -Name: Territorial Support Filed 05/26/2009
Comments:
Objection 1: Please refer to Exhibit I for statistical support of our territory changes.
Attachment:
EXHIBIT I - Territory Support.pdf

Review Status:
Satisfied -Name: Confidential - UW Tier Structure Filed 05/26/2009
Comments:
Objection 2: Please refer to Exhibit II.
Attachment:
CONFIDENTIAL - EXHIBIT II - UW Tier Structure.pdf

Review Status:
Satisfied -Name: Information for 5-14-09 Objection Response Filed 05/26/2009
Comments:
Attachment:
Information 5-14-09 Objection Response.pdf

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

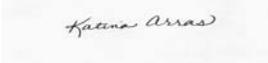
Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission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

Company Name Automobile Club Inter-Insurance Exchange
NAIC No. 15512 Group No. 1318

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No.
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure driver with an international or foreign driver's license? Yes
5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver Over 55	<u>10</u> %
b.	Good Student Discount	<u>15</u> %
c.	Multi-car Discount	<u>6-25</u> %
d.	Accident Free Discount*	<u>3-24</u> %
	*Please Specify Qualification for Discount <u>Qualification depends on length of continuous insurance with ACIE and previous insurer as well as the number of chargeable accidents in the previous 36 months.</u>	
e.	Anti-theft Discount	<u>05-25</u> %
f.	Other (specify)	<u> </u> %
	<u>Anti-Lock Brake</u>	<u>10</u> %
	<u>Airbag</u>	<u>30</u> %
	<u>Multi-Line</u>	<u>10-15</u> %
	<u>AAA Membership</u>	<u>5</u> %
6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$4
7. Does your company utilize a tiered rating plan? No.
If so, list the programs and percentage difference. _____
State the current volume for each program.

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



Signature
Compliance Analyst

Title
(800)222-7623 Ext. 5236

Telephone Number

AID PC A-1 (4/98)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 15512
Company Name: Automobile Club Inter-Insurance Exchange
Contact Person: Katina Arras
Telephone No.: (800) 222-7623 ext. 5236
Email Address: karas@aaamissouri.com
Effective Date: 8/1/2009

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental 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 30%
 AUTO/HOMEOWNERS 10%
 GOOD STUDENT 15%
 ANTI-THEFT DEVICE 5 - 25%
 Over 55 Defensive Driver Discount 10%
 \$250/\$500 Deductible Comp./Coll. %

		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		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,288	\$1,725	\$542	\$474	\$1,389	\$1,864	\$582	\$509	\$1,358	\$1,820	\$571	\$500	\$1,456	\$1,954	\$610	\$534	\$1,759	\$2,360	\$734	\$641
	100/300/50 Liability with Comprehensive and Collision			\$1,414	\$1,889	\$603	\$529	\$1,520	\$2,034	\$644	\$565	\$1,498	\$2,002	\$637	\$559	\$1,589	\$2,126	\$674	\$592	\$1,929	\$2,581	\$815	\$714
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,370	\$1,837	\$575	\$502	\$1,477	\$1,983	\$617	\$540	\$1,444	\$1,936	\$605	\$530	\$1,547	\$2,077	\$647	\$566	\$1,870	\$2,511	\$780	\$680
	100/300/50 Liability with Comprehensive and Collision			\$1,496	\$2,001	\$636	\$557	\$1,608	\$2,153	\$679	\$596	\$1,584	\$2,118	\$671	\$589	\$1,680	\$2,249	\$711	\$624	\$2,040	\$2,732	\$861	\$753
2003 Honda Odyssey "EX"	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,339	\$1,795	\$563	\$492	\$1,443	\$1,938	\$604	\$528	\$1,413	\$1,894	\$593	\$519	\$1,508	\$2,024	\$632	\$552	\$1,829	\$2,455	\$763	\$665
	100/300/50 Liability with Comprehensive and Collision			\$1,465	\$1,959	\$624	\$547	\$1,574	\$2,108	\$666	\$584	\$1,553	\$2,076	\$659	\$578	\$1,641	\$2,196	\$696	\$610	\$1,999	\$2,676	\$844	\$738
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,399	\$1,876	\$587	\$512	\$1,509	\$2,026	\$630	\$551	\$1,472	\$1,975	\$618	\$540	\$1,579	\$2,119	\$660	\$577	\$1,910	\$2,564	\$795	\$693
	100/300/50 Liability with Comprehensive and Collision			\$1,525	\$2,040	\$648	\$567	\$1,640	\$2,196	\$692	\$607	\$1,612	\$2,157	\$684	\$599	\$1,712	\$2,291	\$724	\$635	\$2,080	\$2,785	\$876	\$766
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,896	\$2,546	\$787	\$686	\$2,060	\$2,769	\$853	\$744	\$1,982	\$2,662	\$824	\$718	\$2,193	\$2,948	\$908	\$792	\$2,591	\$3,483	\$1,070	\$932
	100/300/50 Liability with Comprehensive and Collision			\$2,022	\$2,710	\$848	\$741	\$2,191	\$2,939	\$915	\$800	\$2,122	\$2,844	\$890	\$777	\$2,326	\$3,120	\$972	\$850	\$2,761	\$3,704	\$1,151	\$1,005
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$575	\$763	\$254	\$224	\$609	\$811	\$267	\$236	\$622	\$827	\$274	\$242	\$596	\$792	\$263	\$233	\$768	\$1,023	\$334	\$294
	Minimum Liability with Comprehensive and Collision			\$1,157	\$1,549	\$489	\$428	\$1,246	\$1,671	\$524	\$459	\$1,225	\$1,642	\$518	\$453	\$1,293	\$1,733	\$545	\$477	\$1,577	\$2,114	\$661	\$577
	100/300/50 Liability with Comprehensive and Collision			\$1,283	\$1,713	\$550	\$483	\$1,377	\$1,841	\$586	\$515	\$1,365	\$1,824	\$584	\$512	\$1,426	\$1,905	\$609	\$535	\$1,747	\$2,335	\$742	\$650

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR090415XRMXT095
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
3.	A.	Automobile Club Inter-Insurance Exchange	B.	15512

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

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
BI/PD	10.1%	8.4%					
PIP	11.8%	11.4%					
UMBI/UIMBI	-3.1%	-2.3%					
UMPD	10.5%	9.8%					
COLL	-8.5%	-8.2%					
COMP	-9.2%	-8.4%					
RR	-10.7%	-7.2%					
TOTAL OVERALL EFFECT	0.5%	0.0%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	13,226	0.1%	10/15/07				
2007	13,210	0.1%	3/15/07	15,079	9,765	64.8%	59.1%
2006	12,934	-5.5%	6/1/05	14,023	9,561	68.2%	73.0%
2005	12,389	0.8%	8/1/04	13,132	8,436	64.2%	72.0%
2004	10,188	6.4%	8/1/03	11,673	7,858	67.3%	63.8%
2003	8,706	4.4%	7/1/02	9,615	7,011	72.9%	69.8%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	16.3%
B. General Expense	4.2%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	2.6%
E. Loss Adjustment	6.4%
F. TOTAL	32.3%

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 83.9% (16.5% per term) Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 5
- 10.** -50.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 5

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
FILING #AR090415XRMXT095
SERFF FILING # AAAM- 126098700
EXPLANATORY MEMORANDUM

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective August 1, 2009 for New Business and Renewals.

The required filing fee for \$100.00 has been mailed along with the Serff Filing Fee Transmittal Form.

Effective August 1, 2009, we are restructuring our private passenger auto program. Please see the Actuarial Memorandum for complete details of our restructured program.

We have completely rewritten our Arkansas Rules and Rates Manual to correspond with our new private passenger auto program. This will replace our previously approved manual in its entirety except for Symbols section. Symbols will remain unchanged and still apply. They are not included in this filing. The Acceptability Guidelines section of our new Rules and Rates Manual is not filed however, can be made available at the request of the Department.

Our new Arkansas Rules and Rates Manual consist of the following sections:

1. Section 200 – Tiering

This section explains our new tiering structure and the Consumer Insurance Score (CIS). Please refer to the Actuarial Memorandum and Exhibit A for details on the Tier Structure. Please see Exhibit B for complete details of the Consumer Insurance Score (CIS). We deem the information contained in Exhibit A – Tier Structure and Exhibit B – Consumer Insurance Score (CIS) to be proprietary and a company trade secret per Arkansas statute 23-67-409.

2. Section 300 – Rating, Discount and Surcharge Requirements

The below rules reflect the major changes to our discounts and surcharges.

Rule 323 – Premium Transition Rule

We are introducing a Premium Transition Rule which will mitigate an adverse effect on individual policyholders that may receive a large increase in premium due to a new rating plan or rate change.

Rule 327.9 - Longevity Discount

We are introducing a Longevity Discount. It will be based on years of continuous insurance and the number of household chargeable accidents or violations in the previous 36 months.

The following Discounts will no longer be available:

Accident-Free
Ultra-Preferred
New Driver

Rule 329 - Surcharges

We are introducing an Inexperienced Operator Surcharge and a new Rating Surcharge Points. Our previous CARE Plan (Merit Rating) will no longer be used.

3. Section 400 – Coverage Limits and Deductibles

This section shows available limits and deductibles and coverage combinations. Changes have been made in our deductibles; we have added \$750 and \$2,000.

5. Territory Section

The Territory Section has been reformatted to remove the section that listed the counties contained within each territory. Our system is based on assigning a territory by zip code and our agents no longer use the section that listed the counties within each territory. We have added four additional territories.

We moved the following zip codes from Territory 1 to Territory 19:
72333, 72342, 72355, 72366, 72374, and 72390

We moved the following zip codes from Territory 2 to Territory 20:
72214, 72215, 72216, 72217, 72219, and 72225

We moved the following zip codes from Territory 5 to Territory 17:
72001, 72016, 72025, 72027, 72030, 72063, 72070, 72080, 72110,
72125, 72126, 72127, 72156, and 72157

We moved the following zip codes from Territory 5 to Territory 20:
72076, 72099, 72113, 72116, 72118, 72120, 72205, 72207, 72211,
72212, and 72227

We moved the following zip codes from Territory 6 to Territory 18:
71901, 71902, 71903, 71909, 71910, 71913, 71914, 71949, 71956,
71964, and 71968

Automobile Club Inter-Insurance Exchange

Actuarial Memorandum

Effective August 1, 2009, our proposed tier structure will consist of two components. One component is a Consumer Insurance Score (CIS) and the other component is an Underwriting Tier based on prior insurance for the past 12 months, prior BI limits, prior Rental Reimbursement coverage and non-chargeable losses. This proposed tier structure will replace Financial Responsibility Score (FRS) Factors and Underwriting Tier factors that are currently in place.

The ranges and factors for the CIS (previously referred to as FRS ranges and factors) will remain unchanged from our previous filing.

The Underwriting Tier rating structure and factors are based on a multivariate analysis. In addition, other auto insurers' rate plans were reviewed in making final selections. We also applied sound actuarial judgment to mitigate renewal premium dislocation.

We will be introducing a new structure for surcharging for accidents and violation activity. The new structure will allow for the surcharge to vary based upon the age of the accident or violation. The surcharge will lessen as the incident ages. There will be separate surcharge percents for Accidents, Minor violations and Major violations.

Automobile Club Inter-Insurance Exchange

Tier Structure - Underwriting

There will be two components in the Tier:

- A. Underwriting Tier Component: Criteria includes Prior Insurance Status, Prior BI Limit, Prior Rental Coverage and Prior Non-Chargeable Losses.
- B. Consumer Insurance Score (CIS) Component: Twenty Ranges

This Exhibit outlines the Underwriting Tier component.

Prior BI Limit	Prior Rental Coverage	Prior Liability Insurance	Prior Non-Chargeable Losses	Proposed Underwriting Tier
> 100/300	No Prior Rental	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	A
> 100/300	No Prior Rental		1	B
> 100/300	No Prior Rental		2	D
> 100/300	No Prior Rental		3+	F
> 100/300	No Prior Rental	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	I
> 100/300	No Prior Rental		1	J
> 100/300	No Prior Rental		2	K
> 100/300	No Prior Rental		3+	M
> 100/300	No Prior Rental	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	O
> 100/300	No Prior Rental		1	P
> 100/300	No Prior Rental		2	Q
> 100/300	No Prior Rental		3+	R
> 50/100 but <= 100/300	No Prior Rental	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	A
> 50/100 but <= 100/300	No Prior Rental		1	B
> 50/100 but <= 100/300	No Prior Rental		2	D
> 50/100 but <= 100/300	No Prior Rental		3+	F
> 50/100 but <= 100/300	No Prior Rental	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	J
> 50/100 but <= 100/300	No Prior Rental		1	K
> 50/100 but <= 100/300	No Prior Rental		2	M
> 50/100 but <= 100/300	No Prior Rental		3+	N
> 50/100 but <= 100/300	No Prior Rental	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	O
> 50/100 but <= 100/300	No Prior Rental		1	P
> 50/100 but <= 100/300	No Prior Rental		2	Q
> 50/100 but <= 100/300	No Prior Rental		3+	R
> 25/50 but <= 50/100	No Prior Rental	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	B
> 25/50 but <= 50/100	No Prior Rental		1	D
> 25/50 but <= 50/100	No Prior Rental		2	F
> 25/50 but <= 50/100	No Prior Rental		3+	H
> 25/50 but <= 50/100	No Prior Rental	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	K
> 25/50 but <= 50/100	No Prior Rental		1	L
> 25/50 but <= 50/100	No Prior Rental		2	M
> 25/50 but <= 50/100	No Prior Rental		3+	N

Automobile Club Inter-Insurance Exchange

Tier Structure

Prior BI Limit	Prior Rental Coverage	Prior Liability Insurance	Prior Non-Chargeable Losses	Proposed Underwriting Tier
> 25/50 but <= 50/100	No Prior Rental	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	P
> 25/50 but <= 50/100	No Prior Rental		1	Q
> 25/50 but <= 50/100	No Prior Rental		2	R
> 25/50 but <= 50/100	No Prior Rental		3+	R
<= 25/50	No Prior Rental	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	C
<= 25/50	No Prior Rental		1	E
<= 25/50	No Prior Rental		2	G
<= 25/50	No Prior Rental		3+	H
<= 25/50	No Prior Rental	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	L
<= 25/50	No Prior Rental		1	M
<= 25/50	No Prior Rental		2	N
<= 25/50	No Prior Rental		3+	N
<= 25/50	No Prior Rental	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	R
<= 25/50	No Prior Rental		1	R
<= 25/50	No Prior Rental		2	R
<= 25/50	No Prior Rental		3+	R
> 100/300	Yes	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	A
> 100/300	Yes		1	B
> 100/300	Yes		2	D
> 100/300	Yes		3+	F
> 100/300	Yes	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	J
> 100/300	Yes		1	K
> 100/300	Yes		2	M
> 100/300	Yes		3+	N
> 100/300	Yes	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	O
> 100/300	Yes		1	P
> 100/300	Yes		2	R
> 100/300	Yes		3+	R
> 50/100 but <= 100/300	Yes	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	B
> 50/100 but <= 100/300	Yes		1	C
> 50/100 but <= 100/300	Yes		2	E
> 50/100 but <= 100/300	Yes		3+	G

Automobile Club Inter-Insurance Exchange

Tier Structure

Prior BI Limit	Prior Rental Coverage	Prior Liability Insurance	Prior Non-Chargeable Losses	Proposed Underwriting Tier
> 50/100 but <= 100/300	Yes	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	K
> 50/100 but <= 100/300	Yes		1	L
> 50/100 but <= 100/300	Yes		2	M
> 50/100 but <= 100/300	Yes		3+	N
> 50/100 but <= 100/300	Yes	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	P
> 50/100 but <= 100/300	Yes		1	Q
> 50/100 but <= 100/300	Yes		2	R
> 50/100 but <= 100/300	Yes		3+	R
> 25/50 but <= 50/100	Yes	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	C
> 25/50 but <= 50/100	Yes		1	E
> 25/50 but <= 50/100	Yes		2	G
> 25/50 but <= 50/100	Yes		3+	H
> 25/50 but <= 50/100	Yes	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	L
> 25/50 but <= 50/100	Yes		1	M
> 25/50 but <= 50/100	Yes		2	N
> 25/50 but <= 50/100	Yes		3+	N
> 25/50 but <= 50/100	Yes	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	Q
> 25/50 but <= 50/100	Yes		1	R
> 25/50 but <= 50/100	Yes		2	R
> 25/50 but <= 50/100	Yes		3+	R
<= 25/50	Yes	12 months or greater without any lapse in coverage (immediately prior to the new business policy effective date).	0	D
<= 25/50	Yes		1	F
<= 25/50	Yes		2	G
<= 25/50	Yes		3+	H
<= 25/50	Yes	6 to less than 12 months with no more than one lapse up to 30 days (immediately prior to the new business policy effective date).	0	M
<= 25/50	Yes		1	N
<= 25/50	Yes		2	N
<= 25/50	Yes		3+	N
<= 25/50	Yes	All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).	0	R
<= 25/50	Yes		1	R
<= 25/50	Yes		2	R
<= 25/50	Yes		3+	R

Automobile Club Inter-Insurance Exchange**Tier Structure - CIS**

There will be two components in the Tier:

- A. Underwriting Tier Component: Criteria includes Prior Insurance Status, Prior BI Limit, Prior Rental Coverage and Prior Non-Chargeable Losses
- B. Consumer Insurance Score (CIS) Component: Twenty Ranges

This exhibit outlines the CIS component.

The Automobile Club Inter-Insurance Exchange's initial Financial Responsibility Score was implemented effective June 1, 2005. Our Financial Responsibility Score is obtained through ChoicePoint. We use the ChoicePoint Attract Homeowners Scoring Model.

Effective August 1, 2009, the Financial Responsibility Score will now be referred to as the Consumer Insurance Score (CIS). The CIS will apply as follows. Claims history will no longer be included in the CIS. Please note that the CIS is used in conjunction with the Underwriting Tier Component.

NEW BUSINESS

1. A CIS will be obtained on all new business applicants.
2. Where at least one applicant has a CIS, the highest CIS obtained will be used to assign all rated drivers on the policy to the appropriate factor.
3. Where the CIS on all applicants are "no-hits", the no-hit factor shall be assigned to all rated drivers on the policy.
4. Where at least one applicant has a thin file and no applicant has a developed CIS, the thin file factor shall be assigned to all rated drivers on the policy.
5. Effective August 1, 2009, new business applicants will be placed into one of 20 CIS levels.

RENEWAL BUSINESS

1. A new CIS will be obtained every three years after the initial CIS.
2. The current CIS on file for each policyholder will be used to rate the policy at each renewal. The CIS levels in effect at the policy renewal will be used.
3. Where at least one named insured has a CIS, the highest CIS obtained will be used to assign all rated drivers on the policy to the appropriate factor.
4. Where the CIS on all named insureds are "no-hits"; the no-hit factor shall be assigned to all rated drivers on the policy.
5. Where at least one named insured has a thin file and no insured has a developed CIS, the thin file factor shall be assigned to all rated drivers on the policy.

Automobile Club Inter-Insurance Exchange

Tier Structure - CIS

6. This CIS level will be adjusted if the CIS improves or worsens. The CIS level adjustment will be stepped toward the actual CIS level. The stepping will be capped at one CIS level each renewal. The stepping will apply if the CIS improves or worsens.

If the current CIS level is 19 (No Hit) and the new CIS level is better, the policy will not be stepped. The new CIS level will be used. If the new CIS level is worse, the policy will be stepped.

If the current CIS level is 20 (Extraordinary Event) and the new CIS level is better, the policy will not be stepped. The new CIS level will be used. If the new CIS level is worse, the policy will be stepped.

MISCELLANEOUS

1. CIS Levels and Ranges

CIS LEVEL	CIS RANGE
1	926+
2	876-925
3	826-875
4	801-825
5	776-800
6	751-775
7	726-750
8	701-725
9	676-700
10	651-675
11	626-650
12	601-625
13	576-600
14	551-575
15	526-550
16	476-525
17	-475
18	Thin File
19	No Hit
20	Extraordinary Event

Automobile Club Inter-Insurance Exchange

Tier Structure - CIS

2. Adverse Action

We are aware of the following adverse action requirements and are in compliance with these requirements:

- a. Required notice that credit score adversely affected the policy and the applicant/ policyholder rights.
- b. Request from applicant/policyholder for re-rating policy based on corrections relating to credit report within 30 days of notice.
- c. Per 23-67-405(8), these will not be used as a negative factor.

3. Disclosure of Use of CIS

Our current application (Form 213AR 8/2009), states the following “To provide you an accurate quote, the Automobile Club Inter-Insurance Exchange (ACIIE) has asked you the questions above. Some of this information may be confirmed through consumer reports, which may include your credit history or motor vehicle records.” This statement complies with the requirement that we disclose at the time of the original application for the contract or on the application itself that the insurer may gather credit information.

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS - DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE

EXHIBIT 2
SHEET 1

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
<u>CVG</u>	<u>ACC YEAR</u>	<u>EARNED PREMIUM</u>	<u>PREMIUM TREND FACTOR</u>	<u>CURRENT LEVEL FACTOR</u>	<u>EARNED PREMIUM AT CURRENT RATE LEVEL</u> [(3)*(4)*(5)]	<u>NON-CAT ACC YR INCURRED LOSSES (NET OF S/S)</u>	<u>LOSS DEVELOP FACTOR (NET OF S/S)</u>	<u>NON-CAT ULTIMATE INCURRED LOSSES</u> [(7)*(8)]	<u>LOSS TREND FACTOR</u>	<u>NON-CAT ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL</u> [(9)*(10)/(6)]	<u>CAT LOAD</u>	<u>ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL</u> [(11)+(12)]	<u>EXPECTED LOSS RATIO</u>	<u>NON CREDIBILITY INDICATION</u> [(13)/(14)]-1	<u>CRED.</u>	<u>CHANGE APPLIED TO BALANCE OF CREDIBILITY</u>	<u>INDICTED RATE CHANGE</u> [(15)*(16)+ (17)*(1-16))]	<u>SELECTED RATE CHANGE</u>
BI	12/31/06	2,884,295	1.000	1.021	2,943,801	1,766,151	1.043	1,842,096	1.096	68.6%								
	12/31/07	3,043,821	1.000	1.020	3,105,612	1,623,912	1.137	1,846,388	1.081	64.3%								
	09/30/08	2,316,700	1.000	1.011	2,343,191	925,660	1.791	1,657,857	1.068	75.5%								
	Total	8,244,815			8,392,604	4,315,723		5,346,340		68.9%		68.9%	68.3%	0.9%	0.547	1.4%	1.1%	
PD	12/31/06	2,684,528	1.000	1.021	2,739,913	2,137,915	1.001	2,140,786	1.076	84.1%								
	12/31/07	2,841,048	1.000	1.020	2,898,578	2,159,351	1.008	2,176,476	1.072	80.5%								
	09/30/08	2,152,099	1.000	1.011	2,176,686	1,442,099	1.150	1,659,135	1.068	81.4%								
	Total	7,677,675			7,815,177	5,739,365		5,976,396		82.0%		82.0%	68.3%	20.0%	1.000	0.4%	20.0%	
BI/PD	12/31/06	5,568,823			5,683,713	3,904,067		3,982,882		76.1%								
	12/31/07	5,884,869			6,004,191	3,783,263		4,022,863		72.1%								
	09/30/08	4,468,798			4,519,878	2,367,759		3,316,991		78.3%								
	Total	15,922,490			16,207,782	10,055,088		11,322,736		75.2%		75.2%	68.3%	10.1%	1.000	0.9%	10.1%	8.4%
PIP	12/31/06	535,325	1.000	1.281	685,750	477,666	0.999	476,998	1.096	76.3%								
	12/31/07	574,296	1.000	1.256	721,145	520,110	0.984	511,704	1.081	76.7%								
	09/30/08	517,305	1.000	1.031	533,205	460,486	1.075	495,252	1.068	99.2%								
	Total	1,626,926			1,940,100	1,458,261		1,483,954		82.7%		82.7%	68.3%	21.0%	0.531	1.4%	11.8%	11.4%
UM/UIM	12/31/06	681,194	1.000	1.011	689,000	305,406	1.043	318,539	1.096	50.7%								
	12/31/07	743,451	1.000	1.012	752,221	438,516	1.137	498,592	1.081	71.6%								
	09/30/08	570,003	1.000	1.011	576,035	123,521	1.791	221,227	1.068	41.0%								
	Total	1,994,648			2,017,256	867,443		1,038,358		55.7%		55.7%	68.3%	-18.4%	0.229	1.4%	-3.1%	-2.3%
UMPD	12/31/06	389,478	1.000	1.411	549,398	442,562	1.001	443,156	1.076	86.8%								
	12/31/07	429,003	1.000	1.387	594,842	511,817	1.008	515,876	1.072	92.9%								
	09/30/08	435,453	1.000	1.040	452,778	245,349	1.150	282,274	1.068	66.6%								
	Total	1,253,933			1,597,018	1,199,728		1,241,306		83.3%		83.3%	68.3%	21.9%	0.467	0.4%	10.5%	9.8%
TTL LIAB	12/31/06	7,174,819			7,607,862	5,129,700		5,221,574		74.6%								
	12/31/07	7,631,619			8,072,398	5,253,705		5,549,035		74.0%								
	09/30/08	5,991,559			6,081,897	3,197,115		4,315,744		75.8%								
	Total	20,797,997			21,762,157	13,580,520		15,086,354		74.7%		74.7%	68.3%				9.1%	7.7%
COLL	12/31/06	4,504,524	1.021	0.974	4,479,802	2,703,207	0.995	2,689,691	1.044	62.7%								
	12/31/07	4,871,696	1.016	0.976	4,829,422	2,856,856	0.982	2,804,988	1.044	60.7%								
	09/30/08	3,625,411	1.011	1.007	3,690,348	2,217,136	0.949	2,103,507	1.045	59.6%								
	Total	13,001,632			12,999,572	7,777,198		7,598,186		61.0%		61.0%	66.7%	-8.5%	1.000	0.0%	-8.5%	-8.2%
COMP	12/31/06	2,068,636	1.021	0.990	2,089,512	1,030,912	0.992	1,022,766	1.157	56.6%								
	12/31/07	2,266,919	1.016	0.992	2,284,129	997,924	0.994	991,803	1.096	47.6%								
	09/30/08	1,713,189	1.011	1.009	1,747,137	1,037,541	1.014	1,052,067	1.045	62.9%								
	Total	6,048,744			6,120,777	3,066,377		3,066,635		55.0%	5.0%	60.0%	66.7%	-10.0%	0.947	5.6%	-9.2%	-8.4%
RR	12/31/06	286,745	1.000	0.989	283,694	152,262	0.999	152,110	1.044	56.0%								
	12/31/07	303,976	1.000	0.997	303,059	154,379	0.994	153,432	1.044	52.9%								
	09/30/08	228,241	1.000	1.010	230,440	130,196	1.067	138,952	1.045	63.0%								
	Total	818,963			817,193	436,837		444,494		56.8%		56.8%	66.7%	-14.9%	0.715	0.0%	-10.7%	-7.2%
TTL PHYS DAM	12/31/06	6,859,905			6,853,008	3,887,749		3,865,927		60.6%								
	12/31/07	7,442,591			7,416,610	4,010,603		3,951,641		56.3%								
	09/30/08	5,566,842			5,667,925	3,385,911		3,295,511		60.7%								
	Total	19,869,338			19,937,543	11,284,263		11,113,079		59.0%		60.6%	66.7%				-8.8%	-8.2%
GRAND TTL	12/31/06	14,034,725			14,460,869	9,017,449		9,087,502		67.9%								
	12/31/07	15,074,210			15,489,008	9,264,309		9,500,676		65.5%								
	09/30/08	11,558,401			11,749,822	6,583,025		7,611,255		68.5%								
	Total	40,667,335			41,699,699	24,864,783		26,199,433		67.2%		67.9%	67.6%				0.5%	0.0%

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Explanatory Memorandum to Exhibit 2 Sheet 1, DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE

Column (1) shows the coverage. Column (2) shows the experience period. Column (3) shows the earned premium. Column (4) shows the premium trend factor. This is developed on Exhibit 4. Column (5) displays the current rate level factor which used to adjust earned premiums to the current rate level. These factors were developed using the Parallelogram Method. Column (6) displays the earned premium at current rate level. Column (7) displays non-cat case incurred losses net of recoveries. Column (8) shows the loss development factors used to project ultimate losses. Column (9) shows the non-cat ultimate incurred losses. Column (10) displays the loss trend factor for each experience period. The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of August 1, 2009. We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these current losses will be trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future. These factors are developed on Exhibit 3. Column (11) shows the non-cat trended loss ratio at current rate levels. Column (12) shows the percentage cat load. This factor is developed on Exhibit 8. Column (13) shows the trended loss ratio at current rate levels. Column (14) shows the expected loss ratio. This is developed on Exhibit 5. Column (15) shows the non-credibility indication. Column (16) displays the credibility of the experience using the standard actuarial formula for credibility (3,000 standard). Column (17) shows the change that is applied to the balance of credibility. This is the trend for expected capped at one year. This is developed on Exhibit 3, Column 12. Column (18) shows the indicated rate change. The formula displayed in the title of the column reflects the methodology. Column (19) is the selected rate change.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF LOSS TREND FACTORS**

- 1) Effective date of new rates
- 2) Average date of loss under new rates
- 3) Accident year 12/2006 average date of loss
- 4) Accident year 12/2007 average date of loss
- 5) Accident year 9/2008 average date of loss
- 6) Number of years to trend 12/2006
- 7) Number of years to trend 12/2007
- 8) Number of years to trend 9/2008

A Past to Present	B Present to Future
8/1/2009	8/1/2009
5/15/2008	8/1/2010
7/1/2006	5/15/2008
7/1/2007	5/15/2008
5/15/2008	5/15/2008
1.874	2.211
0.875	2.211
0.000	2.211

Past to Present Loss Trend							
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(10))*(1+(11))	Acc Yr 2006 (12)**(6A)	Acc Yr 2007 (12)**(7A)	Acc Yr 2008 (12)**(8A)	Trend for Expected
Bodily Injury	-2.0%	3.5%	1.014	1.027	1.012	1.000	1.014
Property Damage	-2.5%	3.0%	1.004	1.008	1.004	1.000	1.004
Collision	-2.0%	2.0%	1.000	0.999	1.000	1.000	1.000
Comprehensive	-4.0%	10.0%	1.056	1.108	1.049	1.000	1.056

Present to Future Loss Trend						
(17)	(18)	(19)	(20)	(21)	(22)	(23)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(18))*(1+(19))	Acc Yr 2006 (20)**(6B)	Acc Yr 2007 (20)**(7B)	Acc Yr 2008 (20)**(8B)
Bodily Injury	0.0%	3.0%	1.030	1.068	1.068	1.068
Property Damage	0.0%	3.0%	1.030	1.068	1.068	1.068
Collision	0.0%	2.0%	1.020	1.045	1.045	1.045
Comprehensive	0.0%	2.0%	1.020	1.045	1.045	1.045

Past to Future Loss Trend			
(24)	(25)	(26)	(27)
Coverage	Acc Yr 2006 (13)*(21)	Acc Yr 2007 (14)*(22)	Acc Yr 2008 (15)*(23)
Bodily Injury	1.096	1.081	1.068
Property Damage	1.076	1.072	1.068
Collision	1.044	1.044	1.045
Comprehensive	1.157	1.096	1.045

NOTE:

(10) and (11) used fast track data. Used four year fitted value to an exponential curve.

** - Raised to the power

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF PREMIUM TREND FACTORS**

1) Effective date of new rates	8/1/2009
2) Average date of loss under new rates	8/1/2010
3) Accident year 12/2006 average date of loss	7/1/2006
4) Accident year 12/2007 average date of loss	7/1/2007
5) Accident year 9/2008 average date of loss	5/15/2008
6) Number of years to trend 12/2006	4.086
7) Number of years to trend 12/2007	3.086
8) Number of years to trend 9/2008	2.211

(9)	(10)	(11)	(12)	(13)
Coverage	Premium Trend	Acc Yr 2006 (10)**(6)	Acc Yr 2007 (10)**(7)	Acc Yr 2008 (10)**(8)
Collision	0.5%	1.021	1.016	1.011
Comprehensive	0.5%	1.021	1.016	1.011

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF EXPECTED LOSS RATIO**

<u>LIABILITY</u>	
(1) <u>Category</u>	(2) <u>Percent to Premium</u>
1) Profit and Contingencies*	1.8%
2) Commission and Brokerage	11.2%
3) Other Acquisition	5.1%
4) Taxes, Licenses, and Fees	2.8%
5) General Expenses	4.2%
6) Loss Adjustment	6.5%
7) Subtotal [sum(1...6)]	31.7%
8) Expected Loss Ratio (1 - (7))	68.3%

<u>PHYSICAL DAMAGE</u>	
(3) <u>Category</u>	(4) <u>Percent to Premium</u>
1) Profit and Contingencies*	3.6%
2) Commission and Brokerage	11.2%
3) Other Acquisition	5.2%
4) Taxes, Licenses, and Fees	2.8%
5) General Expenses	4.3%
6) Loss Adjustment	6.2%
7) Subtotal [sum(1...6)]	33.3%
8) Expected Loss Ratio (1 - (7))	66.7%

NOTES:

Item 1 "Profit and Contingencies" see Exhibit 6.

Items 2 through 6 are before inter-company pooling arrangements.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
INVESTMENT INCOME**

<u>Source for Investment</u>	Liability (Incl. No Fault) (\$000 omitted)	Physical Damage
1) Unearned Premium	\$21,356	\$18,926
2) Loss and LAE Reserves	\$27,532	-\$277
3) Total Available for Investemnt [(1) + (2)]	\$48,887	\$18,649
4) Annual Yield at 3% [(3) * .03]	\$1,467	\$559
5) Annual Earned Premium	\$46,206	\$40,624
6) Investment Income Ratio to Earned Premium [(4) / (5)]	3.2%	1.4%
7) Operation Profit Ratio	5.0%	5.0%
8) Underwriting Profit Ratio [(7) - (6)]	1.8%	3.6%

Notes:

Rows 1, 2, and 5 reflect data from the IEE, Part II.

Rows 1 and 2 reflect the average reserve for 2006 and 2007.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3**

BI Annual Trends

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change*</u>
2004	3	1.13%	\$8,052	
2004	4	1.15%	\$8,311	
2005	1	1.15%	\$8,386	
2005	2	1.13%	\$8,493	
2005	3	1.12%	\$8,686	
2005	4	1.08%	\$8,801	
2006	1	1.03%	\$9,078	
2006	2	1.01%	\$9,272	
2006	3	0.99%	\$9,135	
2006	4	0.99%	\$9,203	
2007	1	0.99%	\$8,927	
2007	2	0.99%	\$8,684	
2007	3	0.97%	\$8,797	
2007	4	0.96%	\$8,761	
2008	1	0.94%	\$9,164	
2008	2	0.93%	\$9,488	
One Year Trend		-6.3%	11.5%	4.5%
Two Year Trend		-4.0%	1.0%	-3.1%
Three Year Trend		-5.5%	0.9%	-4.6%
Four Year Trend		-5.9%	2.8%	-3.3%
Selected Change		-2.0%	3.5%	1.4%

Note:

*Combined Pure Premium = $[(1+(c))^{1+(d)}]$

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3**

PD Annual Trends

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change*</u>
2004	3	3.35%	\$2,573	
2004	4	3.35%	\$2,564	
2005	1	3.35%	\$2,584	
2005	2	3.37%	\$2,584	
2005	3	3.37%	\$2,599	
2005	4	3.33%	\$2,634	
2006	1	3.28%	\$2,648	
2006	2	3.22%	\$2,680	
2006	3	3.19%	\$2,724	
2006	4	3.21%	\$2,719	
2007	1	3.21%	\$2,728	
2007	2	3.22%	\$2,740	
2007	3	3.22%	\$2,757	
2007	4	3.21%	\$2,775	
2008	1	3.17%	\$2,799	
2008	2	3.13%	\$2,816	
One Year Trend		-3.8%	2.9%	-1.0%
Two Year Trend		-0.9%	2.1%	1.2%
Three Year Trend		-1.9%	2.7%	0.7%
Four Year Trend		-1.9%	2.7%	0.7%
Selected Change		-2.5%	3.0%	0.4%

Note:

*Combined Pure Premium = $[(1+(c))^{1+(d)}]$

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3**

Collision Annual Trends

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change*</u>
2004	3	5.43%	\$3,011	
2004	4	5.39%	\$3,062	
2005	1	5.42%	\$3,105	
2005	2	5.44%	\$3,125	
2005	3	5.42%	\$3,116	
2005	4	5.34%	\$3,154	
2006	1	5.24%	\$3,128	
2006	2	5.15%	\$3,149	
2006	3	5.15%	\$3,153	
2006	4	5.19%	\$3,136	
2007	1	5.22%	\$3,192	
2007	2	5.25%	\$3,175	
2007	3	5.24%	\$3,182	
2007	4	5.23%	\$3,198	
2008	1	5.21%	\$3,258	
2008	2	5.17%	\$3,298	
One Year Trend		-1.8%	5.2%	3.3%
Two Year Trend		0.2%	2.5%	2.7%
Three Year Trend		-0.8%	1.6%	0.8%
Four Year Trend		-1.3%	1.7%	0.3%
Selected Change		-2.0%	2.0%	0.0%

Note:

*Combined Pure Premium = $[(1+(c))^{1+(d)}]$

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF ANNUAL TRENDS IN EXHIBIT 3**

Comprehensive Annual Trends

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Annual Frequency Change</u>	<u>Annual Severity Change</u>	<u>Combined Pure Premium Change*</u>
2004	3	8.73%	\$856	
2004	4	8.64%	\$869	
2005	1	8.74%	\$893	
2005	2	8.32%	\$824	
2005	3	8.19%	\$828	
2005	4	8.20%	\$869	
2006	1	8.15%	\$976	
2006	2	8.49%	\$1,161	
2006	3	8.06%	\$1,216	
2006	4	7.64%	\$1,246	
2007	1	7.09%	\$1,215	
2007	2	6.09%	\$1,065	
2007	3	5.94%	\$1,078	
2007	4	5.87%	\$1,086	
2008	1	6.02%	\$1,157	
2008	2	8.12%	\$1,695	
One Year Trend		46.9%	76.5%	159.3%
Two Year Trend		-7.9%	8.1%	-0.5%
Three Year Trend		-10.4%	15.7%	3.6%
Four Year Trend		-9.1%	14.3%	3.9%
Selected Change		-4.0%	10.0%	5.6%

Note:

*Combined Pure Premium = $[(1+(c))^{(b)}][1+(d)]$

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
DEVELOPMENT OF CAT LOAD IN EXHIBIT 2**

Comprehensive CAT Load

<u>Acc Year</u>	<u>Non-CAT Losses</u>	<u>CAT Losses</u>	<u>EP @ CRL</u>
2003	517,027	33,083	1,351,812
2004	822,438	38,898	1,539,714
2005	1,030,912	2,813	1,795,216
2006	997,924	34,984	2,047,365
2007	1,037,541	294,886	2,249,239
2008	663,902	4,377	1,727,972
		404,664	8,983,346

Indicated CAT Load 4.5%

Selected CAT Load 5.0%

**Auto Club Inter-Insurance Exchange
Arkansas - Territorial Indications**

<u>Old Territory</u>	<u>New Territory</u>	<u>Territory Description</u>	<u>Incurred Losses</u>	<u>Reported Claims</u>	<u>Earned Premium</u>	<u>Loss Ratio</u>	<u>Credibility</u>	<u>Indicated Change</u>	<u>Selected Change</u>
5	17	Conway and Perry County	296,182	178	635,189	46.6%	0.244	-7.7%	-4.0%
6	18	Hot Springs	2,191,996	1,078	2,603,661	84.2%	0.599	14.3%	3.3%
1	19	Phillips County*	5,897	13	40,816	14.4%	0.066	-5.2%	10.5%
5	20	N. Little Rock	3,550,787	2,437	6,011,184	59.1%	0.901	-11.8%	-2.2%
	Total		30,288,346	15,316	44,542,909	68.0%			

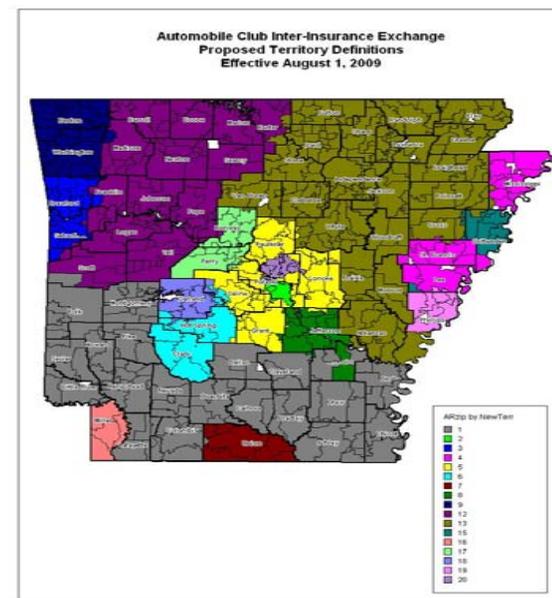
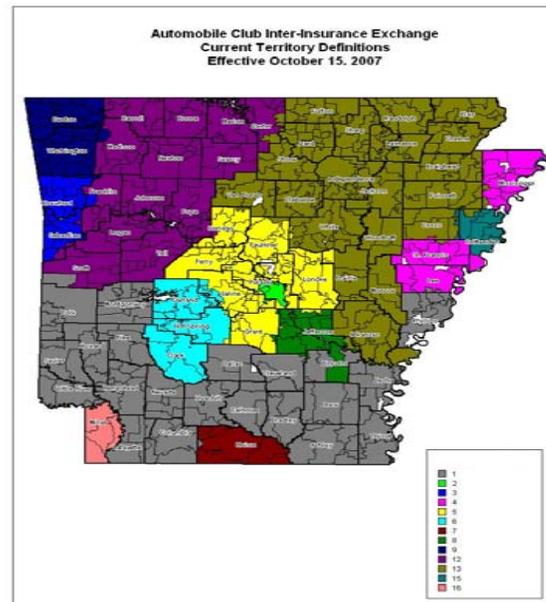
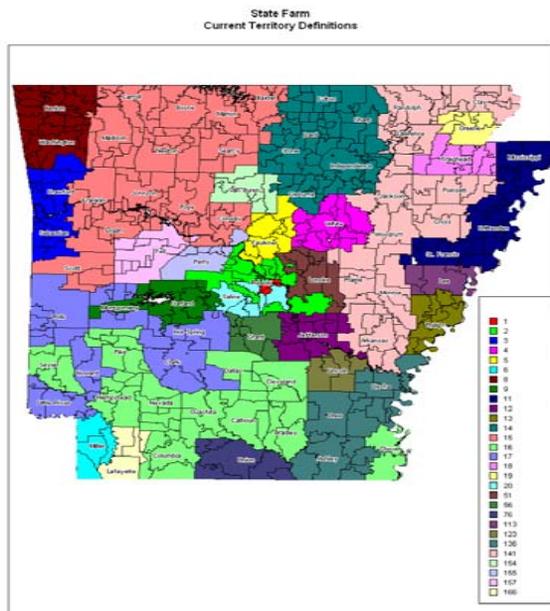
Notes:

- Losses are on a calendar year basis and premiums have not been brought to present level.
- Earned premium and incurred losses are from 2006-2008.
- The standard for full credibility in this calculation is 3,000 claims.
- Indicated rate change is calculated using this formula: $\text{Credibility} * (\text{Territory LR} / \text{Overall LR} - 1)$

Comment:

* Phillips county was moved to a new territory after analysis showed that most competitors have placed this county in its own separate territory. Page 2 provides our territory definitions as well as State Farm's current territorial definitions. State Farm's territory definitions have Phillips county in Territory 13. Competitive analysis also suggests that our rates in Phillips county were much lower than our competitors which is our reasoning for the moderate increase in this new territory. Page 3 contains base rates for State Farm and ACIIE which are used with population data to determine the average statewide base rate for each coverage by company. With our proposed increase in Phillips county, our relativities in this area are now comparable to those which State Farm currently has.

Auto Club Inter-Insurance Exchange Arkansas - Territory Definitions



Objection 2: Please verify that no-hits and thin files will not be surcharged:

- Please refer to Exhibit II. Underwriting Tier B is our "base" tier which also contains our current Financial Responsibility Score (FRS) tier factors. Within this filing we are changing our terminology of FRS to Customer Insurance Score (CIS). The underlying credit algorithm is not changing. The credit score is still provided via Choicepoint. In other words, our current FRS tier 10 contains the same factor as CIS Level 1, FRS tier 15's current factor is equivalent to CIS Level 2's, etc. Thin files and no-hits are in CIS Levels 18 and 19, respectively, which both are proposing factors of 1 in Underwriting Tier B. Therefore, we are not proposing any surcharges to thin files and no-hit policies.

Auto Club Inter-Insurance Exchange Arkansas - Underwriting Tier Factors

BI, PD, PIP, & COLLISION

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.60	0.65	0.66	0.70	0.74	0.78	0.82	0.86	0.76	0.81	0.85	0.90	0.94	0.99	0.96	1.01	1.07	1.12
2	0.60	0.65	0.66	0.70	0.74	0.78	0.82	0.86	0.76	0.81	0.85	0.90	0.94	0.99	0.96	1.01	1.07	1.12
3	0.69	0.75	0.77	0.81	0.86	0.90	0.95	0.99	0.89	0.93	0.99	1.04	1.09	1.14	1.12	1.17	1.24	1.29
4	0.69	0.75	0.77	0.81	0.86	0.90	0.95	0.99	0.89	0.93	0.99	1.04	1.09	1.14	1.12	1.17	1.24	1.29
5	0.78	0.85	0.87	0.92	0.97	1.02	1.07	1.12	1.00	1.06	1.12	1.17	1.23	1.29	1.26	1.33	1.39	1.46
6	0.78	0.85	0.87	0.92	0.97	1.02	1.07	1.12	1.00	1.06	1.12	1.17	1.23	1.29	1.26	1.33	1.39	1.46
7	0.83	0.90	0.92	0.97	1.03	1.08	1.13	1.19	1.06	1.12	1.18	1.24	1.30	1.37	1.34	1.40	1.47	1.55
8	0.83	0.90	0.92	0.97	1.03	1.08	1.13	1.19	1.06	1.12	1.18	1.24	1.30	1.37	1.34	1.40	1.47	1.55
9	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
10	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
11	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
12	1.01	1.10	1.12	1.19	1.25	1.32	1.39	1.45	1.29	1.37	1.44	1.52	1.60	1.67	1.63	1.72	1.81	1.89
13	1.01	1.10	1.12	1.19	1.25	1.32	1.39	1.45	1.29	1.37	1.44	1.52	1.60	1.67	1.63	1.72	1.81	1.89
14	1.06	1.15	1.17	1.24	1.31	1.38	1.45	1.52	1.35	1.43	1.51	1.59	1.67	1.75	1.70	1.79	1.89	1.98
15	1.06	1.15	1.17	1.24	1.31	1.38	1.45	1.52	1.35	1.43	1.51	1.59	1.67	1.75	1.70	1.79	1.89	1.98
16	1.20	1.30	1.33	1.40	1.48	1.56	1.64	1.72	1.53	1.61	1.70	1.79	1.89	1.98	1.92	2.03	2.13	2.24
17	1.29	1.40	1.43	1.51	1.60	1.68	1.76	1.85	1.64	1.74	1.84	1.93	2.02	2.13	2.08	2.18	2.29	2.41
18	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
19	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72
20	0.92	1.00	1.02	1.08	1.14	1.20	1.26	1.32	1.17	1.24	1.31	1.38	1.45	1.52	1.48	1.56	1.64	1.72

Auto Club Inter-Insurance Exchange Arkansas - Underwriting Tier Factors

COMPREHENSIVE

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.62	0.65	0.72	0.78	0.82	0.86	0.92	0.98	0.83	0.90	0.94	0.99	1.06	1.13	1.07	1.12	1.20	1.27
2	0.62	0.65	0.72	0.78	0.82	0.86	0.92	0.98	0.83	0.90	0.94	0.99	1.06	1.13	1.07	1.12	1.20	1.27
3	0.71	0.75	0.83	0.90	0.95	0.99	1.07	1.13	0.95	1.04	1.09	1.14	1.23	1.30	1.24	1.29	1.39	1.47
4	0.71	0.75	0.83	0.90	0.95	0.99	1.07	1.13	0.95	1.04	1.09	1.14	1.23	1.30	1.24	1.29	1.39	1.47
5	0.81	0.85	0.94	1.02	1.07	1.12	1.21	1.28	1.08	1.17	1.23	1.29	1.39	1.47	1.39	1.46	1.57	1.66
6	0.81	0.85	0.94	1.02	1.07	1.12	1.21	1.28	1.08	1.17	1.23	1.29	1.39	1.47	1.39	1.46	1.57	1.66
7	0.86	0.90	1.00	1.08	1.13	1.19	1.28	1.35	1.15	1.24	1.30	1.37	1.47	1.55	1.47	1.55	1.66	1.76
8	0.86	0.90	1.00	1.08	1.13	1.19	1.28	1.35	1.15	1.24	1.30	1.37	1.47	1.55	1.47	1.55	1.66	1.76
9	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
10	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
11	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
12	1.05	1.10	1.22	1.32	1.39	1.45	1.56	1.65	1.40	1.52	1.60	1.67	1.79	1.90	1.81	1.89	2.03	2.15
13	1.05	1.10	1.22	1.32	1.39	1.45	1.56	1.65	1.40	1.52	1.60	1.67	1.79	1.90	1.81	1.89	2.03	2.15
14	1.09	1.15	1.28	1.38	1.45	1.52	1.63	1.73	1.47	1.59	1.67	1.75	1.87	1.99	1.89	1.98	2.12	2.25
15	1.09	1.15	1.28	1.38	1.45	1.52	1.63	1.73	1.47	1.59	1.67	1.75	1.87	1.99	1.89	1.98	2.12	2.25
16	1.24	1.30	1.44	1.56	1.64	1.72	1.85	1.95	1.66	1.79	1.89	1.98	2.13	2.24	2.13	2.24	2.41	2.54
17	1.33	1.40	1.55	1.68	1.76	1.85	1.99	2.10	1.78	1.93	2.02	2.13	2.29	2.42	2.29	2.41	2.59	2.73
18	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
19	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95
20	0.95	1.00	1.11	1.20	1.26	1.32	1.42	1.50	1.28	1.38	1.45	1.52	1.63	1.73	1.64	1.72	1.85	1.95

Summary

Exhibit I

This exhibit provides detailed rating worksheets for all four policies that will be increasing over 50% with this review. Factors that consistently contribute to the rate increase have been highlighted in yellow on these worksheets. These factors include our increase in territory 2 (7.8%), an increase in our collision model year factors, and the implementation of our accident and minor violation surcharge factors.

Exhibit II

Loss experience of each model year for collision is provided in Exhibit II. More recent model years were modified up slightly due to the initial results.

Exhibit III

This exhibit provides loss experience for each territory in Arkansas.

Exhibit IV

Exhibit IV provides Texas loss experience by accident and violation points. Texas experience was provided here since this program has been effective since 2007.

VEHICLE 1

BI	
Base Rate (Territory 2)	233
Limit Fct	1.00
	233
Class Fct	1.05
	245
Underwriting Tier	1.08
	265
Longevity Disc	0.94
	249
Anti-Lock Brake Disc	0.90
	224
Membership Disc	1.00
	224
Acc and Minor Viol Surcharge	1.49
	334

UMBI	
Base Rate	9
Limit Fct	1.00
	9

UMPD	
Base Rate	15
Limit Fct	1.00
	15

COLL	
Base Rate	148
Symbol Fct	1.062
	157
Model Yr Fct	1.46
	229
Class Fct	1.05
	240
Underwriting Tier	1.08
	259
Longevity Disc	0.94
	243
Anti-Lock Brake Disc	0.90
	219
Membership Disc	1.00
	219
Acc and Minor Viol Surcharge	1.49
	326

COMP	
Base Rate	48
Symbol Fct	0.957
	46
Model Yr Fct	1.33
	61
Class Fct	1.05
	64
Underwriting Tier	1.20
	77
Anti-Theft Disc	0.80
	62
Membership Disc	1.00
	62

RR	
Base Rate	15
Limit Fct	1.00
	15

Old Premium 415
New Premium 761
83.4%

Contributing factors

Accident and violation activity, model year factor and territory

VEHICLE 1

BI	
Base Rate	151
Limit Fct	1.13
	171
Class Fct	1.84
	315
Underwriting Tier	1.00
	315
Longevity Disc	0.90
	284
Anti-Lock Brake Disc	1.00
	284
Membership Disc	1.00
	284
Acc Surcharge	1.68
	477

UMBI	
Base Rate	7
Limit Fct	1.00
	7

UMPD	
Base Rate	14
Limit Fct	1.00
	14

Old Premium	288
New Premium	498
	72.9%

Contributing factors

Accident and violation activity and territory

VEHICLE 1

BI		PIP-MP		PIP-WL		UMBI		COLL		COMP		RR	
Base Rate (Territory 2)	233	Base Rate	22	Base Rate	4	Base Rate	9	Base Rate	148	Base Rate	48	Base Rate	15
Limit Fct	1.00	Limit Fct	1.85	Passive Restraint Disc	0.70	Limit Fct	1.00	Symbol Fct	1.165	Symbol Fct	1.341	Limit Fct	1.00
	233		41		3		9		172		64		15
Class Fct	1.05	Class Fct	1.05					Model Yr Fct	1.26	Model Yr Fct	1.17		
	245		43						217		75		
Underwriting Tier	1.45	Underwriting Tier	1.45					Class Fct	1.05	Class Fct	1.05		
	355		62						228		79		
Longevity Disc	0.94	Passive Restraint Disc	0.70					Underwriting Tier	1.45	Underwriting Tier	1.63		
	334		43						331		129		
Anti-Lock Brake Disc	0.90	Longevity Disc	0.94					Longevity Disc	0.94	Anti-Theft Disc	0.80		
	301		40						311		103		
Auto-Home Disc	0.90	Membership Disc	1					Anti-Lock Brake Disc	0.90	Auto-Home Disc	0.90		
	271		40						280		93		
Minor Viol Surcharge	1.07	Acc Surcharge	1.07					Auto-Home Disc	0.90				
	290		43						252				
								Minor Viol Surcharge	1.07				
									270				
Old Premium	490												
New Premium	749												
	52.9%												

Contributing factors

Accident and violation activity, model year factor, underwriting tier (lapse in policy), and territory

VEHICLE 1

BI		PIP-MP		PIP-WL		UMBI	
Base Rate (Territory 2)	233	Base Rate	22	Base Rate	4	Base Rate	9
Limit Fct	1.13	Limit Fct	1.85	Passive Restraint Disc	0.70	Limit Fct	1.35
	263		41		3		12
Class Fct	0.67	Class Fct	0.67				
	176		27				
Underwriting Tier	1.02	Underwriting Tier	1.02				
	180		28				
Longevity Disc	1.00	Passive Restraint Disc	0.70	Base Rate	4	Base Rate	8
	180		20	Passive Restraint Disc	0.70	Limit Fct	1.50
Anti-Lock Brake Disc	1.00	Longevity Disc	1.00		3		12
	180		20				
Auto-Home Disc	0.90	Membership Disc	1.00				
	162		20				
Acc Surcharge	1.00	Acc Surcharge	1.00				
	162		20				

PIP-AD		UIMBI	
Base Rate	4	Base Rate	8
Passive Restraint Disc	0.70	Limit Fct	1.50
	3		12

UMPD	
Base Rate	15
Limit Fct	1.00
	15

VEHICLE 2

BI		PIP-MP		PIP-WL		UMBI		COLL		COMP		RR	
Base Rate	233	Base Rate	22	Base Rate	4	Base Rate	9	Base Rate	148	Base Rate	48	Base Rate	15
Limit Fct	1.13	Limit Fct	1.85	Passive Restraint Disc	0.70	Limit Fct	1.35	Symbol Fct	1.118	Symbol Fct	1.584	Limit Fct	1.00
	263		41		3		12		165		76		15
Class Fct	0.71	Class Fct	0.71					Model Yr Fct	1.46	Model Yr Fct	1.33		
	187		29						241		101		
Underwriting Tier	1.02	Underwriting Tier	1.02					Class Fct	0.71	Class Fct	0.71		
	191		30						171		72		
Longevity Disc	1.00	Passive Restraint Disc	0.70	Base Rate	4	Base Rate	8	Underwriting Tier	1.02	Underwriting Tier	1.11		
	191		21	Passive Restraint Disc	0.70	Limit Fct	1.50		174		80		
Anti-Lock Brake Disc	0.90	Longevity Disc	0.94		3		12	Replacement Cost	1.10	Replacement Cost	1.10		
	172		20						191		88		
Auto-Home Disc	0.90	Membership Disc	1.00					Longevity Disc	1.00	Anti-Theft Disc	0.80		
	155		20						191		70		
Minor Viol Surcharge	1.00	Minor Viol Surcharge	1.00					Anti-Lock Brake Disc	0.90	Auto-Home Disc	0.90		
	155		20						172		63		
								Auto-Home Disc	0.90	Towing (Added to prem)	8		
									155		71		
								Minor Viol Surcharge	1.00				
									155				

VEHICLE 3

BI		PIP-MP		PIP-WL		UMBI		COLL		COMP		RR	
Base Rate	233	Base Rate	22	Base Rate	4	Base Rate	9	Base Rate	148	Base Rate	48	Base Rate	15
Limit Fct	1.13	Limit Fct	1.85	Passive Restraint Disc	0.70	Limit Fct	1.35	Symbol Fct	1.118	Symbol Fct	1.584	Limit Fct	1.00
	263		41		3		12		165		76		15
Class Fct	1.76	Class Fct	1.76					Model Yr Fct	1.41	Model Yr Fct	1.29		
	463		72						233		98		
Underwriting Tier	1.02	Underwriting Tier	1.02					Class Fct	1.76	Class Fct	1.76		
	472		73						410		172		
Longevity Disc	1.00	Passive Restraint Disc	0.70	Base Rate	4	Base Rate	8	Underwriting Tier	1.02	Underwriting Tier	1.11		
	472		51	Passive Restraint Disc	0.70	Limit Fct	1.50		418		191		
Anti-Lock Brake Disc	1.00	Longevity Disc	1.00		3		12	Replacement Cost	1.10	Replacement Cost	1.10		
	472		51						460		210		
Auto-Home Disc	0.90	Membership Disc	1.00					Longevity Disc	1.00	Anti-Theft Disc	0.80		
	425		51						460		168		
Acc and Minor Viol Surcharge	1.99	Acc and Minor Viol Surcharge	1.99					Anti-Lock Brake Disc	1.00	Auto-Home Disc	0.90		
	846		101						460		151		
								Auto-Home Disc	0.90	Towing (Added to prem)	8		
									414		159		
								Minor Viol Surcharge	1.99				
									824				

VEHICLE 4

BI		PIP-MP		PIP-WL		UMBI		COLL		COMP		RR	
Base Rate	233	Base Rate	22	Base Rate	4	Base Rate	9	Base Rate	148	Base Rate	48	Base Rate	15
Limit Fct	1.13	Limit Fct	1.85	Passive Restraint Disc	0.70	Limit Fct	1.35	Symbol Fct	0.803	Symbol Fct	1.000	Limit Fct	1.00
	263		41		3		12		119		48		15
Class Fct	1.27	Class Fct	1.27					Model Yr Fct	1.00	Model Yr Fct	1.00		
	334		52						119		48		
Underwriting Tier	1.02	Underwriting Tier	1.02					Class Fct	1.27	Class Fct	1.27		
	341		53						151		61		
Longevity Disc	1.00	Passive Restraint Disc	0.70	Base Rate	4	Base Rate	8	Underwriting Tier	1.02	Underwriting Tier	1.11		
	341		37	Passive Restraint Disc	0.70	Limit Fct	1.50		154		68		
Anti-Lock Brake Disc	1.00	Longevity Disc	1.00		3		12	Longevity Disc	1.00	Anti-Theft Disc	1.00		
	341		37						154		68		
Auto-Home Disc	0.90	Membership Disc	1.00					Anti-Lock Brake Disc	1.00	Auto-Home Disc	0.90		
	307		37						154		61		
Minor Viol Surcharge	1.00	Minor Viol Surcharge	1.00					Auto-Home Disc	0.90	Towing (Added to prem)	8		
	307		37						139		69		
								Minor Viol Surcharge	1.00				
									139				

Old Premium 2168
New Premium 3291
51.8%

Contributing factors
Accident and violation activity, model year factor and territory

**Automobile Club Inter-Insurance Exchange
Loss Experience by Model Year (2006-2008)
Arkansas - Collision**

<u>Model Year</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
2008	19,168	24,282	126.7%
2007	380,833	368,801	96.8%
2006	911,642	616,396	67.6%
2005	1,629,629	1,013,500	62.2%
2004	1,707,999	1,115,836	65.3%
2003	1,620,020	1,072,320	66.2%
2002	1,592,704	846,394	53.1%
2001	1,359,667	667,868	49.1%
2000	1,143,329	680,051	59.5%
1999	919,112	555,024	60.4%
1998	658,826	340,900	51.7%
1997	521,409	227,574	43.6%
1996	317,644	166,297	52.4%
1995	283,557	121,655	42.9%
1994	158,512	64,258	40.5%
1993	103,746	44,540	42.9%
1992 and Prior	321,633	63,440	19.7%
Total	13,649,430	7,989,137	58.5%

**Automobile Club Inter-Insurance Exchange
Loss Experience by Territory (2006-2008)
Arkansas**

<u>Territory</u>	<u>Territory Description</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
1	Southern AR	432,267	260,311	60.2%
2	Central Little Rock	3,107,424	2,329,099	75.0%
3	Fort Smith	4,026,108	4,263,305	105.9%
4	Forrest City, Blytheville	37,523	6,007	16.0%
5	Conway, Benton, and Remainder of Pulaski Co	12,708,827	8,389,395	66.0%
6	Hot Spring and Clark County	641,487	529,768	82.6%
7	El Dorado	22,942	10,032	43.7%
8	Pine Bluff	256,318	147,022	57.4%
9	Fayetteville	5,476,804	3,785,774	69.1%
12	Mountain Home, Harrison, Russellville	5,027,284	3,165,808	63.0%
13	Northeastern AR	3,375,629	1,762,774	52.2%
15	West Memphis	86,177	0	0.0%
16	Texarkana	53,269	34,131	64.1%
17	Conway and Perry County	635,189	296,182	46.6%
18	Hot Springs	2,603,661	2,191,996	84.2%
19	Phillips County	40,816	5,897	14.4%
20	N. Little Rock	6,011,184	3,550,787	59.1%
		44,542,909	30,728,285	69.0%

**Automobile Club Inter-Insurance Exchange
Loss Experience by Minor Violation and Accident Points (2007-2008)
Texas**

Accident Points	Earned Premium	Incurred Losses	Loss Ratio
0	408,141,157	251,280,282	61.6%
1	9,794,602	7,425,942	75.8%
2	8,610,096	6,235,125	72.4%
3	6,317,244	5,007,076	79.3%
4	580,400	457,489	78.8%
5	787,278	692,558	88.0%
6	533,572	486,791	91.2%
7	444,647	336,638	75.7%
8	529,971	447,643	84.5%
9	250,047	233,335	93.3%
10+	373,073	228,331	61.2%
Total	436,362,087	272,831,212	62.5%